

OCCC CASE NO. L24-00040

IN THE MATTER OF:	§	BEFORE THE
	§	
MASTER FILE NO.: 1700058458	§	OFFICE OF CONSUMER
CASH LINK USA, LLC	§	
d/b/a KANSAS CASH LINK USA, LLC	§	CREDIT COMMISSIONER
1901 W. 47TH PLACE, SUITE 1	§	
MISSION, KANSAS 66205	§	STATE OF TEXAS

**ORDER TO FILE TIMELY AND ACCURATE
QUARTERLY AND ANNUAL REPORTS**

The Office of Consumer Credit Commissioner (“OCCC”) issues this Order to File Timely and Accurate Annual Reports against Cash Link USA, LLC d/b/a Kansas Cash Link USA, LLC (“Cash Link USA”).¹

Statement of Facts and Law

Cash Link USA is a credit services organization licensed to act as a credit access business under Chapter 393 of the Texas Finance Code. Cash Link USA operates under master file number 1700058458 at one licensed location, under license number 157921. Cash Link USA’s compliance officer is Brian Gaudreau, and its designated contact address is 1901 W. 47th Place, Suite 1, Mission, Kansas 66205.

Under Chapter 393 and its implementing rules, a credit access business must file quarterly and annual reports with the OCCC for all licensed locations.² All information on the reports must be accurate and calculated in accordance with the OCCC’s instructions.³ The reports are due by the following deadlines each year:

- First quarter report: April 30
- Second quarter report: July 31
- Third quarter report: October 31
- Fourth quarter report and annual report: January 31.⁴

¹ Tex. Fin. Code § 14.208.

² Tex. Fin. Code §§ 393.622, 393.627; 7 Tex. Admin. Code § 83.5001(a).

³ 7 Tex. Admin. Code § 83.5001(a).

⁴ 7 Tex. Admin. Code § 83.5001(b)(1); <https://occc.texas.gov/industry/cabs/reporting>.

Cash Link USA did not file its 2023 fourth quarter report with the OCCC by the deadline of January 31, 2024, and did not file its 2023 annual report with the OCCC by the deadline of January 31, 2024.

The Consumer Credit Commissioner (“Commissioner”) may issue an injunction ordering a credit access business to file one or more complete, accurate, and timely quarterly or annual reports if the Commissioner has reasonable cause to believe that the credit access business is violating Chapter 393 of the Texas Finance Code.⁵

The Commissioner has reasonable cause to believe that Cash Link USA is violating Chapter 393 of the Texas Finance Code, and therefore issues this Order, because Cash Link USA failed to timely file its 2023 fourth quarter and annual reports.

Order

IT IS ORDERED that Cash Link USA, LLC d/b/a Kansas Cash Link USA, LLC:

1. comply with, and cease and desist from violating, the reporting requirements set forth in Section 393.627 of the Texas Finance Code and Title 7, Section 83.5001 of the Texas Administrative Code;
2. file its 2023 fourth quarter and annual reports no later than 30 days after the date of this Order, if it has not already done so; and
3. timely file complete and accurate future quarterly and annual reports.

Credit access business quarterly and annual reports must be submitted through the OCCC’s Application Licensing Examination and Compliance System (ALECS): alecs.occ.texas.gov. Instructions are available by clicking the “File Annual Report” button on the OCCC’s home page, occ.texas.gov.

⁵ Tex. Fin. Code § 14.208; 7 Tex. Admin. Code § 83.5001(e)(1).

Violation of Order

If you violate this Order, the OCCC may impose an administrative penalty of up to \$1,000 per day.⁶ Multiple violations may also result in the suspension or revocation of your license.⁷

Right to Request Hearing

You have the right to request a hearing regarding this Order.⁸ Your request must be made in writing and sent to the OCCC no later than 30 days after the date of this Order. You must send your request to Audrey Spalding, Assistant General Counsel, by mail to 2601 N. Lamar Blvd., Austin, Texas 78705, or by email to audrey.spalding@occc.texas.gov.

If you request a hearing, a hearing on this matter will be set and conducted in accordance with Chapter 2001 of the Texas Government Code.⁹ If you fail to request a hearing by this deadline, this Order is considered final and enforceable.¹⁰

All communications with the OCCC concerning this matter must be through Audrey Spalding, Assistant General Counsel, who may be contacted by mail at 2601 N. Lamar Blvd., Austin, Texas 78705, by telephone at 512-936-7659, or by email to audrey.spalding@occc.texas.gov.

Signed this 24th day of April, 2024.

/s/ Leslie L. Pettijohn
Leslie L. Pettijohn
Consumer Credit Commissioner
State of Texas

⁶ Tex. Fin. Code § 14.208(c); 7 Tex. Admin. Code § 83.5001(e)(2).

⁷ Tex. Fin. Code § 393.614; 7 Tex. Admin. Code § 83.5001(e)(3).

⁸ Tex. Fin. Code § 14.208(b).

⁹ Tex. Fin. Code § 14.208(b).

¹⁰ Tex. Fin. Code § 14.208(c).

CERTIFICATE OF SERVICE

I certify that on April 24, 2024, a true and correct copy of this Order to File Timely and Accurate Annual Reports has been sent to Cash Link USA, LLC d/b/a Kansas Cash Link USA, LLC by regular mail and certified mail, return receipt requested, at:

CMRRR # 9214 8901 9403 8300 0057 4315 35
Cash Link USA, LLC
Attn: Brian Gaudreau, Compliance Officer
1901 W. 47th Place, Suite 1
Mission, KS 66205

CMRRR # 9214 8901 9403 8300 0057 4315 42
Cash Link USA, LLC
Attn: CSC Lawyers Incorporating Service Company, Registered Agent
211 E. 7th Street, Suite 620
Austin, TX 78701

/s/Audrey Spalding _____
Audrey Spalding
Assistant General Counsel
Office of Consumer Credit
Commissioner
State Bar No. 24111055
2601 North Lamar Blvd.
Austin, Texas 78705
512-936-7659 (phone)
audrey.spalding@occc.texas.gov