

OCCC CASE NO. L25-121

IN THE MATTER OF:	§	BEFORE THE
	§	
MASTER FILE NO.: 2694	§	OFFICE OF CONSUMER
CASH EXPRESS INC.	§	
100 S. MAIN ST.	§	CREDIT COMMISSIONER
FORT STOCKTON, TEXAS 79735	§	
	§	STATE OF TEXAS

ORDER IMPOSING ADMINISTRATIVE PENALTY

The Office of Consumer Credit Commissioner (“OCCC”) issues this Order Imposing Administrative Penalty against Cash Express Inc. (“Cash Express”).¹

Statement of Facts and Law

Cash Express is a regulated lender licensed by the OCCC under Chapter 342 of the Texas Finance Code. Cash Express operates under master file number 2694 at one licensed location, under license number 8517. Cash Express’s compliance officer is Olga Gonzalez, and its designated contact address is 100 S. Main St., Fort Stockton, Texas 79735.

A regulated lender must file annual reports with the Consumer Credit Commissioner (“Commissioner”).² A regulated lender must comply with all instructions from the OCCC relating to submitting the report.³ The report is due by May 1 of each year for the prior calendar year’s loan activity.⁴

On July 22, 2024, the OCCC issued an Order to File Timely and Accurate Annual Reports against Cash Express for failing to timely file its 2023 annual report. Cash Express did not request a hearing on the Order, and the Order became final and enforceable. The Order required Cash Express to timely file complete and accurate future reports. Cash Express ultimately filed its 2023 annual report.

¹ Tex. Fin. Code § 14.208.

² Tex. Fin. Code § 342.559; 7 Tex. Admin. Code § 83.835.

³ 7 Tex. Admin. Code § 83.835.

⁴ Tex. Fin. Code § 342.559; 7 Tex. Admin. Code § 83.835; https://occc.texas.gov/industry/regulated-lenders/annual_reports

Cash Express did not file its 2024 annual report with the Commissioner on or before May 1, 2025.

The Commissioner may issue an injunction ordering a regulated lender to file one or more complete, accurate, and timely annual reports if the Commissioner has reasonable cause to believe that the regulated lender is violating Chapter 342 of the Texas Finance Code.⁵ The Commissioner may impose an administrative penalty on a regulated lender that violates an injunction.⁶

By failing to timely file its 2024 annual report, Cash Express has violated Chapter 342 of the Texas Finance Code and the OCCC's Order to File Timely and Accurate Annual Reports.

Order

IT IS ORDERED that Cash Express Inc.:

1. pay an administrative penalty in the amount of **\$750.00** (calculated as \$750.00 each for Cash Express's one licensed location) within 30 days after the date of this Order; and
2. file its 2024 annual report within 30 days after the date of this Order, if it has not already done so.

Regulated lender 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.

⁶ Tex. Fin. Code § 14.208(c).

Right to Request Hearing

You have the right to request a hearing regarding this Order.⁷ To request a hearing, you must send a written hearing request to the OCCC no later than 30 days after the date of this Order.⁸ You must send your request to Vivek Vedanarayanan, Assistant General Counsel, by mail to 2601 N. Lamar Blvd., Austin, Texas 78705, or by email to vivek.vedanarayanan@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 the deadline, this Order will be considered final and enforceable.¹⁰

All communications with the OCCC concerning this matter must be through Vivek Vedanarayanan, Assistant General Counsel, who may be contacted by mail at 2601 N. Lamar Blvd., Austin, Texas 78705, by telephone at 512-936-7623, or by email at vivek.vedanarayanan@occc.texas.gov.

Signed this 23rd day of July, 2025.

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

⁷ Tex. Fin. Code § 14.208(b).

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 July 23, 2025, a true and correct copy of this Order Imposing Administrative Penalty has been sent to Cash Express Inc. by the following:

Cash Express Inc.

Attn: Olga Gonzalez, Compliance Officer

100 S. Main St.

Fort Stockton, TX 79735

cashexpress79735@yahoo.com

☒ email

☐ eFileTexas.gov electronic service

☒ regular mail

☒ certified mail, return receipt requested
9214 8901 9403 8300 0022 0023 71

Cash Express Inc.

Attn: Olga Gonzalez, Registered Agent

P.O. Box 1594 300 W. Division,

Fort Stockton, TX 79735

☐ email

☐ eFileTexas.gov electronic service

☒ regular mail

☒ certified mail, return receipt requested
9214 8901 9403 8300 0022 0023 88

/s/ Vivek V. Vedanarayanan

Vivek V. Vedanarayanan

Assistant General Counsel

Office of Consumer Credit Commissioner

State Bar No. 24127068

2601 North Lamar Blvd.

Austin, Texas 78705

512-936-7623 (phone)

vivek.vedanarayanan@occc.texas.gov