



SOUTH CAROLINA
STATE BOARD OF FINANCIAL INSTITUTIONS

AGENDA

Wednesday, October 3, 2018

10:00 A.M.

Wade Hampton Office Building, 1st Floor Governor's Conference Room
Columbia, South Carolina

- 1. Approval of the October 3, 2018 Agenda.**
- 2. Approval of September 5, 2018 Board Minutes.**
- 3. Board Member Recusal or Conflicts of Interest with Items on this Agenda.**
- 4. Commissioner Reports**
 - 4.1 Banking Division
 - 4.2 Consumer Finance Division
- 5. Committee Reports**
 - 5.1 Budget, Operations, Policy, & Planning Committee
 - 5.2 Legislative & Legal Committee
- 6. Consumer Finance Division Board Approvals**
 - 6.1 Supervised Consumer Finance Licensees who have advised of change of name:
 - a. None to report.
 - 6.2 Applications for Supervised Consumer Finance Licenses to perform certain lending operations for which the Division has determined that the licensing requirements under Section 37-3-503(1), (2) have been met:
 - a. In-State Applications:
 1. 1st Capital Finance of South Carolina, Inc dba 1st Capital Finance at 2781 East Cherokee Street, Suite B, Blacksburg, South Carolina 29702. (#Active9)
 2. 1st Capital Finance of South Carolina, Inc dba 1st Capital Finance at 3120 Highway 701 North, Loris, South Carolina 29569. (#Active9)
 3. Hawk, Inc. dba Lenders Loans at 811 Montague Avenue, Suite B, Greenwood, South Carolina 29649. (#Active18)

STATE BOARD OF FINANCIAL INSTITUTIONS
October 3, 2018

4. Hawk, Inc. dba Lenders Loans at 106 North 5th Avenue, Dillon South Carolina 29536. (#Active18)
5. Mariner Finance, LLC dba Mariner Finance at 2537 North Pleasantburg Drive, Suite C, Greenville, South Carolina 29609. (#Active7)
6. Mariner Finance, LLC dba Mariner Finance at 2393 Cherry Road, Rock Hill, South Carolina 29732. (#Active7)
7. Mariner Finance, LLC dba Mariner Finance at 1660 Sam Rittenberg Boulevard, Suite 8, Charleston, South Carolina 29407. (#Active7)
8. Mariner Finance, LLC dba Mariner Finance at 6185 Rivers Avenue, Suite D-1, North Charleston, South Carolina 29406. (#Active7)
9. Mariner Finance, LLC dba Mariner Finance at 1984 Carolina Avenue, Orangeburg, South Carolina 29115. (#Active7)
10. Mariner Finance, LLC dba Mariner Finance at 110 West Wesmark, Suite C, Sumter, South Carolina 29150. (#Active7)
11. Mariner Finance, LLC dba Mariner Finance at 1220 Highway 9 By-Pass West, Lancaster, South Carolina 29720. (#Active7)
12. Mariner Finance, LLC dba Mariner Finance at 1400 John B. White Boulevard, Spartanburg, South Carolina 29306. (#Active7)
13. OneMain Financial Group, LLC at 2406 Whiskey Road, Aiken, South Carolina 29803. (#Active30)
14. OneMain Financial Group, LLC at 1110 North Main Street, Anderson, South Carolina 29621. (#Active30)
15. OneMain Financial Group, LLC at 11 Robert Smalls Parkway, Suite G, Beaufort, South Carolina 29906. (#Active30)
16. OneMain Financial Group, LLC at 3720 Boiling Springs Road, Suite K, Boiling Springs, South Carolina 29316. (#Active30)
17. OneMain Financial Group, LLC at 1670 Springdale Drive, Suite 18, Camden, South Carolina 29020. (#Active30)
18. OneMain Financial Group, LLC at 1836 Ashley River Road, Charleston, South Carolina 29407. (#Active30)
19. OneMain Financial Group, LLC at 275 Harbison Boulevard, Suite J, Columbia, South Carolina 29212. (#Active30)
20. OneMain Financial Group, LLC at 110-3 Forum Drive, Columbia, South Carolina 29803. (#Active30)
21. OneMain Financial Group, LLC at 1610 Church Street, Suite B, Conway, South Carolina 29526. (#Active30)
22. OneMain Financial Group, LLC at 1027 South Pendleton Street, Suite C, Easley, South Carolina 29642. (#Active30)
23. OneMain Financial Group, LLC at 110 Woody Jones Boulevard, Suite D, Florence, South Carolina 29501. (#Active30)
24. OneMain Financial Group, LLC at 1613 West Floyd Baker Boulevard, Gaffney, South Carolina 29341. (#Active30)

STATE BOARD OF FINANCIAL INSTITUTIONS
October 3, 2018

25. OneMain Financial Group, LLC at 1511 Woodruff Road, Suite D, Greenville, South Carolina 29607. (#Active30)
26. OneMain Financial Group, LLC at 3261 North Pleasantburg Drive, Suite C5, Greenville, South Carolina 29609. (#Active30)
27. OneMain Financial Group, LLC at 534 Bypass 72 Northwest, Greenwood, South Carolina 29649. (#Active30)
28. OneMain Financial Group, LLC at 1483 Retail Row, Hartsville, South Carolina 29550. (#Active30)
29. OneMain Financial Group, LLC at 900 East Main Street, Suite E, Laurens, South Carolina 29360. (#Active30)
30. OneMain Financial Group, LLC at 141 East Church Street, Suite J, Leesville, South Carolina 29070. (#Active30)
31. OneMain Financial Group, LLC at 926 North Lake Drive, Suite 50, Lexington, South Carolina 29072. (#Active30)
32. OneMain Financial Group, LLC at 1986 Paxville Highway, Manning, South Carolina 29102. (#Active30)
33. OneMain Financial Group, LLC at 2101 Enterprise Drive, Suite A, Mullins, South Carolina 29574. (#Active30)
34. OneMain Financial Group, LLC at 960 Cipriana Drive, Unit B1, Myrtle Beach, South Carolina 29572. (#Active30)
35. OneMain Financial Group, LLC at 6185 Rivers Avenue, Suite A-1, North Charleston, South Carolina 29406. (#Active30)
36. OneMain Financial Group, LLC at 572 John Ross Parkway, Suite 103, Rock Hill, South Carolina 29730. (#Active30)
37. OneMain Financial Group, LLC at 4859 Old York Road, Suite 106, Rock Hill, South Carolina 29732. (#Active30)
38. OneMain Financial Group, LLC at 330 Harrison Bridge Road, Simpsonville, South Carolina 29680. (#Active30)
39. OneMain Financial Group, LLC at 1450 W O Ezell Boulevard, Spartanburg, South Carolina 29301. (#Active30)
40. OneMain Financial Group, LLC at 975 Bacons Bridge Road, Unit 108, Summerville, South Carolina 29485. (#Active30)
41. OneMain Financial Group, LLC at 4650 Ladson Road, Suite 207, Summerville, South Carolina 29485. (#Active30)
42. OneMain Financial Group, LLC at 1295 Broad Street, Sumter, South Carolina 29150. (#Active30)
43. OneMain Financial Group, LLC at 6005 Wade Hampton Boulevard, Taylors, South Carolina 29687. (#Active30)
44. OneMain Financial Group, LLC at 412 Bells Highway, Walterboro, South Carolina 29488. (#Active30)
45. OneMain Financial Group, LLC at 2341 Augusta Road, West Columbia, South Carolina 29169. (#Active30)

46. Professional Financial Services of South Carolina, LLC dba Professional Financial Services at 121 Hunter Village Drive, Suite E, Irmo, South Carolina 29063. (#Active8)
 47. Southern Specialty Finance, Inc. dba Check 'n Go at 6133 White Horse Road, Greenville, South Carolina 29611. (#Active32)
 48. World Finance Company of South Carolina, LLC dba World Finance Corporation at 9616 Highway 78, Suite 3, Ladson, South Carolina 29456. (#Active101)
 49. World Finance Company of South Carolina, LLC dba World Finance Corporation at 517 Laurens Road, Greenville, South Carolina 29607. (#Active101)
- b. Out of State Applications:
50. Credit Control, LLC at 5757 Phantom Drive, Suite 330, Hazelwood, Missouri 63042. (New)
 51. Credit Control, LLC at www.credit-control.com. (New)
 52. Flexstar Financial Solutions, LLC at 1150 East Little Creek Road, Suite 201, Norfolk, Virginia 23518. (New)
 53. Flexstar Financial Solutions, LLC at www.flexstarfinancial.com. (New)
 54. Portfolio Recovery Associates, LLC at 140 Corporate Boulevard, Norfolk, Virginia 23502. (New)
 55. Portfolio Recovery Associates, LLC at 500 West First Avenue, Hutchinson, Kansas 67501. (New)
 56. Portfolio Recovery Associates, LLC at 4829 Highway 45 North, Jackson, Tennessee 38305. (New)
 57. Portfolio Recovery Associates, LLC at 6341 Boulevard 26, Suite 500, North Richland Hills, Texas 76118. (New)
 58. Portfolio Recovery Associates, LLC at 5200 West Mercury Boulevard, Suite 285, Hampton, Virginia 23605. (New)
 59. Portfolio Recovery Associates, LLC at 600 Beacon Parkway West, Suite 700, Birmingham, Alabama 35209. (New)
 60. Portfolio Recovery Associates, LLC at 5425 Robin Hood Road, Norfolk, Virginia 23513. (New)
 61. Portfolio Recovery Associates, LLC at 309 Huffman Mill Road, Suite 180, Burlington, North Carolina 27215. (New)
 62. Portfolio Recovery Associates, LLC at 168 North Gibson Road, Henderson Nevada 89014. (New)
 63. Portfolio Recovery Associates, LLC at 120 Corporate Boulevard, Norfolk, Virginia 23502. (New)
 64. Portfolio Recovery Associates, LLC at www.portfoliorecovery.com. (New)
 65. Square Capital, LLC at www.squareinstallments.com. (#Active2)

66. Unifund CCR, LLC at 10625 Techwoods Circle, Cincinnati, Ohio 45242.
(New)

6.3 Applications for Deferred Presentment Licenses for which the Division has determined that the licensing requirements under Section 34-39-160 have been met:

a. None to report.

6.4 Applications for Level II Check Cashing Services Licenses for which the Division has determined that the licensing requirements under Sections 34-41-40, 34-41-42, and 34-41-50 have been met:

a. None to report.

7. Examining Division Board Approvals

a. Consideration of an operational instruction regarding acquisition of treasury stock by State chartered banks.

8. Financial Reports

None

9. Executive Session

The Board will enter into Executive Session

(a) To discuss personnel matters, matters related to regulated persons, and the receipt of legal advice;

(b) To discuss applications for branches of a credit union and a bank pursuant to Section 30-4-20(c), and

(c) To discuss trade secrets, information of a personal nature, and proposed contractual arrangements related to regulated persons pursuant to Section 30-4-40(a)(1), (2), and (5).

9.1 Consumer Finance Division

No items

9.2 Examining Division - Requests / applications from regulated persons

9.3 Personnel Matters

9.4 Other

10. Actions following Executive Session

10.1 Vote on those items discussed in Executive Session which require a vote.

10.2 Discussion of New Business

10.3 Next meeting date - Wednesday, November 7, 2018.