



SOUTH CAROLINA
STATE BOARD OF FINANCIAL INSTITUTIONS

Wednesday, December 5, 2018
10:00 A.M.

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

- 1. Approval of the December 5, 2018 Agenda.**
- 2. Approval of November 7, 2018 Board Minutes.**
- 3. Board Member Recusal or Conflicts of Interest with Items on this Agenda.**
- 4. Commissioner Reports**
 - 4.1 Consumer Finance Division
 - 4.2 Banking Division
- 5. Committee Reports**
 - 5.1 Budget, Operations, Policy, & Planning Committee
 - 5.2 Legislative & Legal Committee
 - a. Requiring applicants for and licensees of deferred presentment, check-cashing, and supervised lending activities to use Nationwide Multistate Licensing System (NMLS) and pay related fees and costs.
- 6. Consumer Finance Division Board Approvals**
 - 6.1 Supervised Consumer Finance Licensees who have advised of change of name:
 - a. Western-Shamrock Corporation changing DBA name from National Finance Company to Western Finance.
 - 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. Greenville Lending Solutions, LLC dba GreenLink Financial at 416 East North Street, 2nd Floor, Greenville, South Carolina 29601. (New)
 2. World Finance Company of South Carolina, LLC dba World Finance Corporation at 1017 Fording Island Road, Suite 103F, Bluffton, South Carolina 29910. (#Active103)

- b. Out of State Applications:
 1. Easy Cash ASAP, LLC. at 8900 State Line Road, Suite 230, Leawood, Kansas 66206. (#Active2)
 2. EKFG LLC dba Barrister Capital at 450 Old Vine Street, 2nd Floor, Lexington, Kentucky 40502. (New)
 3. Figure Lending LLC at 650 California Street, Suite 2700, San Francisco, California 94108. (New)
 4. Figure Lending LLC at www.figure.com. (New)
 5. Financelt Inc. at 296 Richmond Street West, Suite 500, Toronto, Ontario, Canada M5V1X2. (New)
 6. Financelt Inc. at www.financeit.io. (New)
 7. Midland Credit Management, Inc. at Calle 42, Frente al Hotel Crown Plaza, Piso 2-Sabna Norte, Merced, San Jose, Costa Rica 10102. (#Active10)
 8. Solar Service Experts, LLC dba Energy Service Experts at 2900 North Loop West, 3rd Floor, Houston, Texas 77092. (New)

6.3 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. Bhuiyan LLC dba Discount Tobacco at 1024-B North Main Street, Summerville, South Carolina 29483. (New)
- b. Dollar and More, Inc. dba Little Fisher Truck Stop at 2105 ½ East Myrtle Beach Highway, Scranton, South Carolina 29591. (New)
- c. SSRV of Sumter LLC dba A&P Coastal Mart at 501 Boulevard Road, Sumter, South Carolina 29153. (New)

7. **Executive Session**

The Board will enter Executive Session to discuss an application for a branch of a bank, to discuss the proposed purchase of property by two banks, to discuss matters concerning contractual arrangements and matters of a personal nature concerning a bank, to discuss personnel compensation, to discuss specific employment matters, and to receive legal advice as needed.

8. **Actions following Executive Session**

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

9. **Announcements**

Next meeting date - Wednesday, January 9, 2019.

Please note that the Agenda is subject to change up to 24 hours prior to the scheduled meeting. For further information, contact Alicia Sharpe at (803) 734-9871, bofi@sto.sc.gov, or visit the BOFI webpage at www.bofi.sc.gov