

**\*\*\*Pending\*\*\***

**AMENDMENT No. 1 PROPOSED TO**

**House Bill NO. 821**

**By Senator(s) Committee**

**Amend by striking all after the enacting clause and inserting  
in lieu thereof the following:**

26 SECTION 1. Section 75-67-501, Mississippi Code of 1972, is  
27 reenacted and amended as follows:

28 75-67-501. This article shall be known and may be cited as  
29 the "Mississippi Check Cashers Act."

30 SECTION 2. Section 75-67-503, Mississippi Code of 1972, is  
31 reenacted and amended as follows:

32 75-67-503. The following words and phrases used in this  
33 article shall have the following meanings unless the context  
34 clearly indicates otherwise:

35 (a) "Appropriate law enforcement agency" means the  
36 sheriff of each county in which the licensee maintains an office,  
37 or the police chief of the municipality in which the licensee  
38 maintains an office, or law enforcement officers of the Department  
39 of Public Safety.

40 (b) "Attorney General" means the Attorney General of  
41 the State of Mississippi.

42 (c) "Check" means any check, draft, money order,  
43 personal money order, pre-authorized customer draft, or other  
44 instrument for the transmission or payment of money as determined  
45 by the Commissioner of Banking and Consumer Finance, but shall not  
46 include travelers checks or foreign drawn payment instruments.

47 (d) A "check cashier" means any individual, partnership,  
48 association, joint stock association, trust or corporation,  
49 excluding the United States Government and the government of this  
50 state, who exchanges cash or other value for any check, draft,  
51 money order, personal money order, or other instrument for the  
52 transmission or payment of money, except travelers checks and  
53 foreign drawn payment instruments, and who charges a fee therefor.

54 (e) "Commissioner" means the Mississippi Commissioner  
55 of Banking and Consumer Finance, or his designee, as the  
56 designated official for the purpose of enforcing this article.

57 \* \* \*

58 (f) "Department" means the Department of Banking and  
59 Consumer Finance.

60 (g) "Licensee" means any individual, partnership,  
61 association or corporation duly licensed by the Department of  
62 Banking and Consumer Finance to engage in the business of cashing  
63 checks under this article.

64 (h) "Person" means an individual, partnership,  
65 corporation, joint venture, trust, association or any legal entity  
66 however organized.

67 (i) "Personal money order" means any instrument for the  
68 transmission or payment of money in relation to which the  
69 purchaser or remitter appoints or purports to appoint the seller  
70 thereof as his agent for the receipt, transmission or handling of  
71 money, whether such instrument is signed by the seller or by the  
72 purchaser or remitter or some other person.

73 SECTION 3. Section 75-67-505, Mississippi Code of 1972, is  
74 reenacted and amended as follows:

75 75-67-505. (1) A person may not engage in business as a  
76 check cashier or otherwise portray himself as a check cashier unless  
77 the person has a valid license authorizing engagement in the  
78 business. A separate license is required for each place of  
79 business under this article and each business must be independent

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80 of, and not a part of, any other business operation. A check  
81 cashing business shall not be a part of, or located at the same  
82 business address with, a pawnshop, title pledge office and small  
83 loan company. However, a licensed check casher may, as a part of  
84 his business, sell money orders and operate a processing center  
85 where utility bills are collected from the general public and  
86 governmental payments are distributed. The commissioner may issue  
87 more than one (1) license to a person if that person complies with  
88 this article for each license. A new license or application to  
89 transfer an existing license is required upon a change, directly  
90 or beneficially, in the ownership of any licensed check casher  
91 business and an application shall be made to the commissioner in  
92 accordance with this article.

93 (2) When a licensee wishes to move a check casher business  
94 to another location, the licensee shall give thirty (30) days'  
95 prior written notice to the commissioner who shall amend the  
96 license accordingly.

97 (3) Each license shall remain in full force and effect until  
98 relinquished, suspended, revoked or expired. With each initial  
99 application for a license, the applicant shall pay the  
100 commissioner at the time of making the application a license fee  
101 of Seven Hundred Fifty Dollars (\$750.00), and on or before  
102 September 1 of each year thereafter, an annual renewal fee of Four  
103 Hundred Seventy-five Dollars (\$475.00). If the annual renewal fee  
104 remains unpaid twenty-nine (29) days after September 1, the  
105 license shall thereupon expire, but not before the thirtieth day  
106 of September of any year for which the annual fee has been paid.

107 (4) Notwithstanding other provisions of this article, the  
108 commissioner may issue a temporary license authorizing the  
109 operator of a check casher business on the receipt of an  
110 application for a license involving principals and owners that are  
111 substantially identical to those of an existing licensed check  
112 casher. The temporary license is effective until the permanent

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113 license is issued or denied.

114 (5) Notwithstanding other provisions of this article,  
115 neither a new license nor an application to transfer an existing  
116 license shall be required upon any change, directly or  
117 beneficially, in the ownership of any licensed check casher  
118 business incorporated under the laws of this state or any other  
119 state as long as the licensee continues to operate as a  
120 corporation doing a check casher business under the license.  
121 However, the commissioner may require the licensee to provide such  
122 information as he deems reasonable and appropriate concerning the  
123 officers and directors of the corporation and persons owning in  
124 excess of twenty-five percent (25%) of the outstanding shares of  
125 the corporation.

126 SECTION 4. Section 75-67-507, Mississippi Code of 1972, is  
127 reenacted and amended as follows:

128 75-67-507. The provisions of this article shall not apply  
129 to:

130 (a) Any bank, trust company, savings association,  
131 savings and loan association, savings bank or credit union which  
132 is chartered under the laws of this state or under federal law and  
133 domiciled in this state.

134 (b) Any person who cashes checks at their face value  
135 and does not charge the consumer a fee or otherwise receive any  
136 consideration from the consumer.

137 (c) Any person principally engaged in the retail sale  
138 of goods or services who, either as an incident to or  
139 independently of a retail sale, may from time to time cash checks  
140 for a fee \* \* \*, not exceeding three percent (3%) of the face  
141 amount of the check or Ten Dollars (\$10.00), whichever is greater.

142 SECTION 5. Section 75-67-509, Mississippi Code of 1972, is  
143 reenacted and amended as follows:

144 75-67-509. To be eligible for a check casher license, an  
145 applicant shall:

146 (a) Operate lawfully and fairly within the purposes of  
147 this article.

148 (b) Not have been convicted of a felony in the last ten  
149 (10) years or be active as a beneficial owner for someone who has  
150 been convicted of a felony in the last ten (10) years.

151 (c) File with the commissioner a bond with good  
152 security in the penal sum of Ten Thousand Dollars (\$10,000.00),  
153 payable to the State of Mississippi for the faithful performance  
154 by the licensee of the duties and obligations pertaining to the  
155 business so licensed and the prompt payment of any judgment which  
156 may be recovered against the licensee on account of charges or  
157 other claims arising directly or collectively from any violation  
158 of the provisions of this article. The bond shall not be valid  
159 until it is approved by the commissioner. The applicant may file,  
160 in lieu of the bond, cash, a certificate of deposit or government  
161 bonds in the amount of Ten Thousand Dollars (\$10,000.00). Those  
162 deposits shall be filed with the commissioner is subject to the  
163 same terms and conditions as are provided for in the surety bond  
164 required in this paragraph. Any interest or earnings on those  
165 deposits are payable to the depositor.

166 (d) File with the commissioner an application for a  
167 license and the initial license fee required in this  
168 article. \* \* \* If applicant's application is approved, a check  
169 casher license will be issued within thirty (30) days.

170 (e) Submit a set of fingerprints from any local law  
171 enforcement agency. In order to determine the applicant's  
172 suitability for license, the commissioner shall forward the  
173 fingerprints to the Department of Public Safety; and if no  
174 disqualifying record is identified at the state level, the  
175 fingerprints shall be forwarded by the Department of Public Safety  
176 to the FBI for a national criminal history record check.

177 (f) Complete and file with the commissioner an annual  
178 renewal application for a license accompanied by the renewal fee

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179 required in this article.

180 SECTION 6. Section 75-67-511, Mississippi Code of 1972, is  
181 reenacted and amended as follows:

182 75-67-511. Each application for a license shall be in a form  
183 prescribed by the commissioner, signed under oath, and shall  
184 include the following:

185 (a) The legal name, residence and business address of  
186 the applicant and, if the applicant is a partnership, association  
187 or corporation, of every member, officer and director thereof.

188 However, the application need not state the full name and  
189 address of each shareholder, if the applicant is owned directly or  
190 beneficially by a person which as an issuer has a class of  
191 securities registered under Section 12 of the Securities and  
192 Exchange Act of 1934 or is an issuer of securities which is  
193 required to file reports with the Securities and Exchange  
194 Commission under Section 15(d) of the Securities and Exchange Act,  
195 provided that the person files with the commissioner such  
196 information, documents and reports as are required by the  
197 provisions of the Securities and Exchange Act to be filed by the  
198 issuer with the Securities and Exchange Commission.

199 (b) The complete address of the location at which the  
200 applicant proposes to engage in the business of cashing checks.

201 (c) Other data and information the department may  
202 require with respect to the applicant, its directors, trustees,  
203 officers, members or agents.

204 (d) Sworn financial statements of the applicant showing  
205 a net worth of at least Twenty Thousand Dollars (\$20,000.00) for  
206 the first license. The applicant shall possess and maintain a net  
207 worth of at least Twenty Thousand Dollars (\$20,000.00) for the  
208 first license and at least Five Thousand Dollars (\$5,000.00) for  
209 each additional license.

210 SECTION 7. Section 75-67-513, Mississippi Code of 1972, is  
211 reenacted and amended as follows:

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212 75-67-513. (1) Upon filing of an application in a form  
213 prescribed by the commissioner, accompanied by the documents  
214 required in this article, the department shall investigate to  
215 ascertain whether the qualifications prescribed by Sections  
216 75-67-509 and 75-67-511 have been satisfied. If the commissioner  
217 finds that the qualifications have been satisfied and, if he  
218 approves the documents so filed by the applicant, he shall issue  
219 to the applicant a license to engage in the business of check  
220 cashing in this state.

221 (2) The license shall be kept conspicuously posted in the  
222 place of business of the licensee.

223 SECTION 8. Section 75-67-515, Mississippi Code of 1972, is  
224 reenacted and amended as follows:

225 75-67-515. (1) The department may adopt reasonable  
226 administrative regulations, not inconsistent with law, for the  
227 enforcement of this article.

228 (2) To assure compliance with the provisions of this  
229 article, the department may examine the books and records of any  
230 licensee without notice during normal business hours. The  
231 commissioner may charge the licensee an examination fee in an  
232 amount not less than Two Hundred Dollars (\$200.00) nor more than  
233 Three Hundred Dollars (\$300.00) per examination of each office or  
234 location within the State of Mississippi plus any actual expenses  
235 incurred while examining the licensee's records or books that are  
236 located outside the State of Mississippi. However, in no event  
237 shall a licensee be examined more than once in a two-year period  
238 unless for cause shown based upon consumer complaint and/or other  
239 exigent reasons as determined by the commissioner.

240 (3) Each licensee shall keep and use in its business any  
241 books, accounts and records the department may require to carry  
242 into effect the provisions of this article and the administrative  
243 regulations issued under this article. Every licensee shall  
244 preserve the books, accounts and records of its business for at

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245 least two (2) years.

246 (4) Any fee charged by a licensee for cashing a check shall  
247 be posted conspicuously to the bearer of the check before cashing  
248 the check, and the fee shall be a service fee and not interest.

249 (5) Before a licensee deposits with any bank or other  
250 depository institution a check cashed by the licensee, the check  
251 shall be endorsed with the actual name under which the licensee is  
252 doing business.

253 (6) All personal checks cashed for a customer by a licensee  
254 shall be dated on the actual date the cash is tendered to the  
255 customer.

256 (7) No licensee shall cash a check payable to a payee unless  
257 the licensee has previously obtained appropriate identification of  
258 the payee clearly indicating the authority of the person cashing  
259 the check, draft or money order on behalf of the payee.

260 (8) No licensee shall indicate through advertising, signs,  
261 billboards or otherwise that checks may be cashed without  
262 identification of the bearer of the check; and any person seeking  
263 to cash a check shall be required to submit reasonable  
264 identification as prescribed by the department. The provisions of  
265 this subsection shall not prohibit a licensee from cashing a check  
266 simultaneously with the verification and establishment of the  
267 identity of the presenter by means other than presentation of  
268 identification.

269 (9) Within five (5) business days after being advised by the  
270 payor financial institution that a check has been altered, forged,  
271 stolen, obtained through fraudulent or illegal means, negotiated  
272 without proper legal authority or represents the proceeds of  
273 illegal activity, the licensee shall notify the department and the  
274 district attorney for the judicial district in which the check was  
275 received. If a check is returned to the licensee by the payor  
276 financial institution for any of these reasons, the licensee may  
277 not release the check without consent of the district attorney or

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278 other investigating law enforcement authority.

279 (10) If a check is returned to a licensee from a payor  
280 financial institution because there are insufficient funds in or  
281 on deposit with the financial institution to pay the check, the  
282 licensee or any other person on behalf of the licensee shall not  
283 institute or initiate any criminal prosecution against the maker  
284 or drawer of the personal check with the intent and purpose of  
285 aiding in the collection of or enforcing the payment of the amount  
286 owed to the check casher by the maker or drawer of the check.

287 SECTION 9. Section 75-67-517, Mississippi Code of 1972, is  
288 reenacted and amended as follows:

289 75-67-517. Notwithstanding any other provision of law, no  
290 check cashing business licensed under this article shall directly  
291 or indirectly charge or collect fees \* \* \* for check cashing  
292 services in excess of the following:

293 (a) Three percent (3%) of the face amount of the check  
294 or Five Dollars (\$5.00), whichever is greater, for checks issued  
295 by the federal government, state government, or any agency of the  
296 state or agency of the state or federal government, or any county  
297 or municipality of this state.

298 (b) Ten percent (10%) of the face amount of the check  
299 or Five Dollars (\$5.00), whichever is greater, for personal  
300 checks.

301 (c) Five percent (5%) of the face amount of the check  
302 or Five Dollars (\$5.00), whichever is greater, for all other  
303 checks, or for money orders.

304 A licensee may not advance monies on the security of any  
305 personal check unless the presenter attests that the check being  
306 presented is drawn on a legitimate, open and active account.  
307 Except as provided by Section 75-67-519, any licensee who cashes a  
308 check for a fee shall deposit the check not later than three (3)  
309 business days from the date the check is cashed.

310 SECTION 10. Section 75-67-519, Mississippi Code of 1972, is

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311 reenacted and amended as follows:

312 75-67-519. (1) A licensee may defer the deposit of a  
313 personal check cashed for a customer for up to thirty (30) days  
314 under the provisions of this section.

315 (2) The face amount of any delayed deposit check cashed  
316 under the provisions of this section shall not exceed Four Hundred  
317 Dollars (\$400.00). Each customer is limited to a maximum amount  
318 of Four Hundred Dollars (\$400.00) at any time.

319 (3) Each delayed deposit check cashed by a licensee shall be  
320 documented by a written agreement that has been signed by the  
321 customer and the licensee. The written agreement shall contain a  
322 statement of the total amount of any fees charged, expressed as a  
323 dollar amount and as an annual percentage rate. The written  
324 agreement shall authorize the licensee to defer deposit of the  
325 personal check until a specific date not later than thirty (30)  
326 days from the date the check is cashed.

327 (4) A licensee shall not directly or indirectly charge any  
328 fee or other consideration for cashing a delayed deposit check in  
329 excess of eighteen percent (18%) of the face amount of the check.

330 (5) No check cashed under the provisions of this section  
331 shall be repaid by the proceeds of another check cashed by the  
332 same licensee or any affiliate of the licensee. A licensee shall  
333 not \* \* \* renew or otherwise extend any delayed deposit check.

334 (6) A licensee shall not offer coupon redemption, catalog  
335 sales or other similar inducements as part of a delayed deposit  
336 transaction.

337 (7) A licensee shall not charge a late fee or collection fee  
338 on any deferred deposit transaction as a result of a returned  
339 check or the default by the customer in timely payment to the  
340 licensee; however, a licensee may receive any court-awarded fees.

341 (8) When cashing a delayed deposit check, a licensee may pay  
342 the customer in the form of the licensee's business check or a  
343 money order; however, no additional fee may then be charged by the

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344 licensee for cashing the licensee's business check or money order  
345 issued to the customer.

346 SECTION 11. Section 75-67-521, Mississippi Code of 1972, is  
347 reenacted and amended as follows:

348 75-67-521. (1) The commissioner may, after notice and  
349 hearing, suspend or revoke a license if he finds that:

350 (a) The licensee, either knowingly, or without the  
351 exercise of due care to prevent the same, has violated any  
352 provision of this article;

353 (b) Any fact or condition exists which, if it had  
354 existed or had been known to exist at the time of the original  
355 application for the license, clearly would have justified the  
356 commissioner in refusing the license;

357 (c) The licensee has aided, abetted or conspired with  
358 an individual or person to circumvent or violate the requirement  
359 of this article;

360 (d) The licensee, or a legal or beneficial owner of the  
361 license, has been convicted of a felony, or has been convicted of  
362 a misdemeanor that the commissioner finds directly relates to the  
363 duties and responsibilities of the business of check cashing.

364 (2) The commissioner may conditionally license or place on  
365 probation a person whose license has been suspended or may  
366 reprimand a licensee for a violation of this article.

367 (3) The manner of giving notice and conducting a hearing as  
368 required by subsection (1) of this section shall be performed in  
369 accordance with procedures prescribed by the commissioner in rules  
370 or regulations adopted under Mississippi Administrative Procedures  
371 Law, Section 25-43-1 et seq.

372 (4) Any licensee may surrender any license by delivering it  
373 to the commissioner with written notice of its surrender, but that  
374 surrender shall not affect the licensee's civil or criminal  
375 liability for acts committed prior thereto.

376 (5) The commissioner may reinstate suspended licenses or

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377 issue new licenses to a person whose license or licenses have been  
378 revoked if no fact or condition then exists which clearly would  
379 have justified the commissioner in refusing originally to issue a  
380 license under this article.

381 (6) The appropriate local law enforcement agency shall be  
382 notified of any licensee who has his license suspended or revoked  
383 as provided by this article.

384 (7) The commissioner shall enforce the provisions of this  
385 section.

386 SECTION 12. Section 75-67-523, Mississippi Code of 1972, is  
387 reenacted and amended as follows:

388 75-67-523. The commissioner, or his duly authorized  
389 representative, for the purpose of discovering violations of this  
390 article and for the purpose of determining whether persons are  
391 subject to the provisions of this article, may examine persons  
392 licensed under this article and persons reasonably suspected by  
393 the commissioner of conducting business which requires a license  
394 under this article, including all relevant books, records and  
395 papers employed by those persons in the transaction of their  
396 business, and may summon witnesses and examine them under oath  
397 concerning matters relating to the business of those persons, or  
398 such other matters as may be relevant to the discovery of  
399 violations of this article, including without limiting the conduct  
400 of business without a license as required under this article.

401 SECTION 13. Section 75-67-525, Mississippi Code of 1972, is  
402 reenacted and amended as follows:

403 75-67-525. Any person who engages in the business of check  
404 cashing without first securing a license prescribed by this  
405 article shall be guilty of a misdemeanor and upon conviction  
406 thereof, shall be punishable by a fine not in excess of One  
407 Thousand Dollars (\$1,000.00) or by confinement in the county jail  
408 for not more than one (1) year, or both.

409 SECTION 14. Section 75-67-527, Mississippi Code of 1972, is

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410 reenacted and amended as follows:

411           75-67-527. (1) In addition to any other penalty which may  
412 be applicable, any licensee or employee who willfully violates any  
413 provision of this article, or who willfully makes a false entry in  
414 any record specifically required by this article, shall be guilty  
415 of a misdemeanor and upon conviction thereof, shall be punishable  
416 by a fine not in excess of One Thousand Dollars (\$1,000.00) per  
417 violation or false entry.

418           (2) Compliance with the criminal provisions of this article  
419 shall be enforced by the appropriate law enforcement agency, which  
420 may exercise for that purpose any authority conferred upon the  
421 agency by law.

422           (3) When the commissioner has reasonable cause to believe  
423 that a person is violating any provision of this article, the  
424 commissioner, in addition to and without prejudice to the  
425 authority provided elsewhere in this article, may enter an order  
426 requiring the person to stop or to refrain from the violation.  
427 The commissioner may sue in any circuit court of the state having  
428 jurisdiction and venue to enjoin the person from engaging in or  
429 continuing the violation or from doing any act in furtherance of  
430 the violation. In such an action, the court may enter an order or  
431 judgment awarding a preliminary or permanent injunction.

432           (4) The commissioner may impose a civil penalty against any  
433 licensee adjudged by the commissioner to be in violation of the  
434 provisions of this article. The civil penalty shall not exceed  
435 Five Hundred Dollars (\$500.00) per violation and shall be  
436 deposited into the Department of Banking and Consumer Finance,  
437 "Consumer Finance Fund."

438           (5) Any licensee convicted in the manner provided in this  
439 article shall forfeit the surety bond or deposit required in  
440 Section 75-67-509(c) \* \* \* and the amount of the bond or deposit  
441 shall be credited to the budget of the state or local agency which  
442 directly participated in the prosecution of the licensee, for the

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443 specific purpose of increasing law enforcement resources for that  
444 specific state or local agency. The bond or deposit shall be used  
445 to augment existing state and local law enforcement budgets and  
446 not to supplant them.

447 SECTION 15. Section 75-67-529, Mississippi Code of 1972, is  
448 reenacted and amended as follows:

449 75-67-529. The provisions of this article are severable. If  
450 any part of this article is declared invalid or unconstitutional,  
451 that declaration shall not affect the parts which remain.

452 SECTION 16. Section 75-67-531, Mississippi Code of 1972, is  
453 reenacted and amended as follows:

454 75-67-531. Check cashers operating check cashing locations  
455 in business as of July 1, 1998, shall have until September 30,  
456 1998, to apply for a license under this article, and upon the  
457 approval of the application, the commissioner shall grant a  
458 license under this article.

459 SECTION 17. Section 75-67-533, Mississippi Code of 1972, is  
460 reenacted and amended as follows:

461 75-67-533. The commissioner shall develop and provide any  
462 necessary forms to carry out the provisions of this article.

463 SECTION 18. Section 75-67-535, Mississippi Code of 1972, is  
464 reenacted and amended as follows:

465 75-67-535. Municipalities in this state may enact ordinances  
466 which are in compliance with, but not more restrictive than, the  
467 provisions of this article. Any existing or future order,  
468 ordinance or regulation which conflicts with this provision shall  
469 be null and void.

470 SECTION 19. Section 75-67-537, Mississippi Code of 1972, is  
471 reenacted and amended as follows:

472 75-67-537. The commissioner may employ the necessary  
473 full-time employees above the number of permanent full-time  
474 employees authorized for the department for fiscal year 1999, to  
475 carry out and enforce the provisions of this article. The

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476 commissioner may also expend the necessary funds to equip and  
477 provide necessary travel expenses for those employees.

478 SECTION 20. Section 75-67-539, Mississippi Code of 1972, is  
479 amended as follows:

480 75-67-539. \* \* \* Sections 75-67-501 through 75-67-539 shall  
481 stand repealed on July 1, 2002.

482 SECTION 21. This act shall take effect and be in force from  
483 and after its passage.

**Further, amend by striking the title in its entirety and  
inserting in lieu thereof the following:**

1 AN ACT TO REENACT SECTIONS 75-67-501 THROUGH 75-67-537,  
2 MISSISSIPPI CODE OF 1972, WHICH PROVIDE FOR THE LICENSURE AND  
3 REGULATION OF CHECK CASHERS BY THE DEPARTMENT OF BANKING AND  
4 CONSUMER FINANCE; TO AMEND REENACTED SECTION 75-67-501,  
5 MISSISSIPPI CODE OF 1972, TO DELETE THE DEFINITION OF THE TERM  
6 "CONSIDERATION"; TO AMEND REENACTED SECTIONS 75-67-505 AND  
7 75-67-509, MISSISSIPPI CODE OF 1972, TO PROVIDE THAT THE APPLICANT  
8 SHALL FILE THE APPLICATION AND BOND WITH THE COMMISSIONER OF  
9 BANKING, INSTEAD OF THE LOCAL AUTHORITIES; TO AMEND REENACTED  
10 SECTION 75-67-511, MISSISSIPPI CODE OF 1972, TO REVISE THE NET  
11 WORTH REQUIREMENTS FOR A CHECK CASHERS LICENSE; TO AMEND REENACTED  
12 SECTION 75-67-515, MISSISSIPPI CODE OF 1972, TO AUTHORIZE THE  
13 COMMISSIONER TO CHARGE EXAMINATION FEES AND ANNUAL LICENSE FEES;  
14 TO AMEND REENACTED SECTIONS 75-67-507, 75-67-517 AND 75-67-519,  
15 MISSISSIPPI CODE OF 1972, TO REMOVE THE AUTHORIZATION FOR CASHING  
16 CHECKS FOR ANY CONSIDERATION OTHER THAN A FEE; TO AMEND REENACTED  
17 SECTIONS 75-67-503, 75-67-513, 75-67-521, 75-67-523, 75-67-525,  
18 75-67-527, 75-67-529, 75-67-531, 75-67-533, 75-67-535 AND  
19 75-67-537, MISSISSIPPI CODE OF 1972, TO CHANGE REFERENCES TO CODE  
20 SECTION NUMBERS TO REFERENCES TO "THIS ARTICLE"; TO AMEND SECTION  
21 75-67-539, MISSISSIPPI CODE OF 1972, TO EXTEND THE DATE OF THE  
22 REPEALER ON THE MISSISSIPPI CHECK CASHERS ACT; AND FOR RELATED  
23 PURPOSES.