

**COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF BANKING AND SECURITIES**

COMMONWEALTH OF PENNSYLVANIA :
DEPARTMENT OF BANKING AND :
SECURITIES, COMPLIANCE OFFICE :

v. :

SAMCO FINACIAL SERVICES CORP. :

DOCKET NO. 25 0044 (BNK-REV)

NOTICE OF RIGHT TO HEARING AND APPEAL

You have the right to a hearing, upon request, within 14 days of the attached Revocation Order (“Order”), 7 P.S. § 6110(a)(7). To request a hearing, you must submit the request in writing with the Docket Clerk as set forth below. **If the Docket Clerk does not receive your hearing request, you will waive your right to a hearing and the Order will be deemed final. Final orders of the Department may be appealed to the Pennsylvania Commonwealth Court. See, 42 Pa. C.S. § 702; and § 763.**

The hearing request and all other documents relating to this matter must be filed via first-class mail and electronic mail with the Docket Clerk:

Docket Clerk
Pennsylvania Department of Banking and Securities
17 North Second Street, Suite 1300
Harrisburg, Pennsylvania 17101
Email: RA-BNDOCKETCLERK@pa.gov

Further, you must serve a copy of the hearing request on the person who signed the attached Order by providing a copy to their counsel set forth below:

Office of Chief Counsel
Pennsylvania Department of Banking and Securities
17 North Second Street, Suite 1300
Harrisburg, Pennsylvania 17101
Email: RA-BNChiefCounsel@pa.gov

Once you file your hearing request, you will be notified of pertinent information such as the name of the presiding officer designated by the Banking and Securities Commission to hear this matter and, if a hearing is scheduled, the date, time, and location of the hearing. You have the right to be represented by an attorney.

All procedural matters will be governed by the Pennsylvania Administrative Agency Law, 2 Pa. C.S. §§ 501-508, 701-704, and the General Rules of Administrative Practice and Procedure, 1 Pa. Code §§ 31.1-35.251.

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REVOCATION ORDER

1. The Department of Banking and Securities (“Department”) is the Commonwealth of Pennsylvania’s administrative agency authorized and empowered to administer and enforce the act known as the Check Casher Licensing Act (“CCLA”), 63 P.S. § 2301 *et seq.*

2. The Department’s Examination Office (“Examination Office”) is primarily responsible for conducting examinations to ensure compliance of the CCLA.

3. The Department’s Compliance Office (“Compliance Office”) is primarily responsible for administering and enforcing the CCLA.

4. The Department is authorized to issue orders as necessary for the enforcement of the CCLA, 63 P.S. §§ 2321 – 2330.

5. Samco Financial Services Corporation (“Samco”) is an Ohio corporation located at 4853 Galaxy Parkway Suite G, Warrensville Heights, Ohio 44128.

6. Samco is a Pennsylvania licensed Check Casher, with license #77443 issued by the Department pursuant to the CCLA and has a Nationwide Multistate Licensing System & Registry (“NMLS”) identifier of 1681155.

7. From December 23, 2024, to January 31, 2025, the Examination Office conducted an examination of Samco.

8. On February 7, 2025, the Examination Office sent examination invoice 02072025 (“Exam Invoice”) to Samco for the incurred costs of the examination. The Exam Invoice required Samco to pay the amount of \$5,333.74 no later than April 08, 2025.

9. On March 25, 2025, the Examination Office sent an email to Charles Kintner (chuck@samcodirect.com), President of Samco, and authorized user Katie Mitchell (k.mitchell@samcodirect.com) regarding the Exam Invoice.

10. Samco failed to pay the Exam Invoice by the due date of April 08, 2025.

11. On May 09, 2025, the Department sent a dunning notice via email to Samco notifying it that the Exam Invoice was past due. The dunning notice included a penalty fee invoice (“First Delinquency Invoice”) in the amount of \$150.00.

12. On June 08, 2025, the Department sent a second dunning notice via email to Samco, notifying it that the Exam Invoice and the First Delinquency Invoice were past due. The second dunning notice included a second penalty fee invoice (“Second Penalty Fee Invoice”) in the amount of \$150.00.

13. On July 08, 2025, the Department sent a third dunning notice via email to Samco, notifying it that the Exam Invoice, First Delinquency Invoice, and Second Delinquency Invoice were past due. The third dunning notice included a third penalty fee invoice (“Third Delinquency Invoice”) in the amount of \$150.00. (The Exam Invoice, First Delinquency Invoice, Second Delinquency Invoice and Third Delinquency Invoice are collectively referred to as the “Invoices”)

14. The dunning notices for the Invoices were not returned to the Department as undeliverable.

15. The total amount owed for the Invoices is \$5,783.74, which includes the initial examination fee and the three penalty fees.

16. From in or about August 11, 2025, to in or about December 1, 2025, the Compliance Office contacted Samco Financial Services Corp. approximately 60 times. This consisted of 21 phone calls to two different phone numbers Redacted and Redacted . Additionally, the Compliance Office sent 39 emails sent to the following four email addresses: chuck@samcodirect.com, jim@samcodirect.com, k.mitchell@samcodirect.com, and chuck@sam4quickcash.com. Throughout these calls and emails, the Compliance Office advised that failure to pay the invoice and penalty fees would result in administrative action on Check Casher License #77443.

AUTHORITY

17. Section 2304(a)(1) of the CCLA states: "General rule. -- The department shall have the authority to: (1) Examine any instrument, document, account, book, record or file of a licensee or make other investigation as may be necessary to administer the provisions of this act . . . The costs of the examination shall be borne by the licensee or the person subject to the examination." 63 P.S. § 2304(a)(1).

18. Section 204(b) of the Department and Banking Securities Code ("Code") states: "If payment [of the assessment or expense] is not made by any institution or licensee within the sixty-day period, the Department may impose in addition to the money assessed a maximum penalty fee of one hundred fifty dollars (\$150.00) for that sixty-day period and each successive thirty-day period of delinquency." 71 P.S. § 733-204(b).

19. Section 2321 of the CCLA states in pertinent part: "The Department may suspend, revoke or refuse to renew a license issued under this act . . . if a licensee or director, officer,

partner, employee, mortgage originator or owner of a licensee has: (2) Failed to comply with or violated any provision of this act or any regulation or order promulgated or issues by the department under this act." 63 P.S. § 2321(2).

20. The Department has the authority to issue enforcement orders including the authority to revoke any license issued pursuant to the CCLA if a licensee has failed to comply with or violated any provision of the CCLA. 63 P.S. § 2304(a)(1); and §§ 2321 – 2330.

21. Section 2327(b) of the CCLA states: "A person licensed under this act or director, officer, owner, partner, employee or agent of a licensee who violates a provision of this act or any act enforced by the department or who commits any action which would subject the licensee to suspension, revocation or nonrenewal under section 501 may be fined by the department up to \$10,000 for each offense." 63 P.S. § 2327(b).

VIOLATIONS

22. By failing to pay the Exam Invoice and the penalty fees, Samco is in violation of Section 2304(a)(1) of the CCLA and Section 204(b) of the Code by failing to comply with a demand by the Department lawfully made under the CCLA and the Code.

RELIEF

AND NOW THEREFORE, since Samco has failed to comply with a demand by the Department, the Compliance Office, pursuant to the authority referenced above, hereby issues the following Order:

23. No later than the effective date of this Order, Samco's Check Casher license #77443 shall be REVOKED, meaning that Samco and its owners, officers, directors and/or employees, shall not engage in the Check Casher business in Pennsylvania as defined in Section 301 (a) of the CCLA, until such time that the Office lifts the revocation.

24. The revocation will not be lifted until Samco pays the outstanding amount of five thousand seven hundred and eighty-three dollars and seventy-four cents (\$5,783.74) for the Examination Invoice, as well as a fine in the amount of ten thousand dollars (\$10,000.00) for failing to comply with a demand by the Department lawfully made under the CCLA and Code. Payment shall be remitted through the Department's Portal at <https://www.portal.dobs.pa.gov>.

25. Nothing in this Order shall prevent the Office from taking any further administrative action as deemed necessary.

26. The effective date of this Order shall be 30 days after the date this Order is signed below.

IT IS SO ORDERED.

Redacted



Timothy D. Knopp
Deputy Secretary for Non-Depository Institutions
Pennsylvania Department of Banking and Securities

Dated: 12/17/2025

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CERTIFICATE OF SERVICE

I hereby certify that I have this day served a copy of the foregoing Revocation Order upon the parties below, who constitute the only parties of record in this proceeding, in accordance with the requirements of 1 Pa. Code §§ 33.35, 33.36 and 33.37:

BY CERTIFIED AND FIRST-CLASS MAIL ON 12/18/2025

Samco Financial Services Corp
4853 Galaxy Parkway Suite G
Warrensville Heights, OH 44128

Redacted

Dated: 12/18/25

Eileen Smith, Legal Office Administrator
Office of Chief Counsel
FOR: Commonwealth of Pennsylvania
Department of Banking and Securities
Market Square Plaza
17 North Second Street, Suite 1300
Harrisburg, PA 17101
(717) 787-1471