

UNITED STATES OF AMERICA  
CONSUMER FINANCIAL PROTECTION BUREAU

File No. 2013-CFPB-0008

In the matter of:

Cash America International, Inc.

STIPULATION AND CONSENT  
TO THE ISSUANCE OF  
A CONSENT ORDER

The Consumer Financial Protection Bureau ("Bureau") intends to initiate an administrative proceeding against Cash America International, Inc. ("Cash America" or "Respondent"), under 12 U.S.C. §§ 5563 and 5565, for the following violations of law: (1) failing to maintain and provide records and information relevant to the Bureau examination in violation of the Consumer Financial Protection Act, 12 U.S.C. § 5536(a)(2); (2) unfair and deceptive acts or practices in connection with the preparation and filing of affidavits in violation of the Consumer Financial Protection Act, 12 U.S.C. §§ 5531 and 5536(a)(1)(B); and (3) making loans to covered members of the military or their dependents in violation of the Military Lending Act ("MLA"), 10 U.S.C. § 987.

Respondent, in the interest of compliance and resolution of the matter, and without admitting or denying any wrongdoing, consents to the issuance of the Consent Order to which this Stipulation and Consent to the Issuance of a Consent Order is attached ("Order"), and which is incorporated herein by reference.

In consideration of the above premises, Respondent agrees to the following:

### **Jurisdiction**

1. The Bureau has jurisdiction over this matter under Sections 1053 and 1055 of the Consumer Financial Protection Act ("CFPA"), 12 U.S.C. §§ 5563, 5565.

### **Consent**

2. Respondent agrees to the issuance of the Order, without admitting or denying any of the findings of fact or conclusions of law, except that Respondent admits the facts necessary to establish the Bureau's jurisdiction over Respondent and the subject matter of this action.
3. Respondent agrees that the Order shall be deemed an "order issued with the consent of the person concerned" under 12 U.S.C. § 5563(b)(4), and agrees that the Order shall become a final order, effective upon issuance, and shall be fully enforceable by the Bureau under 12 U.S.C. §§ 5563(d)(1) and 5565.
4. Respondent enters into this Stipulation and Consent to the Issuance of a Consent Order voluntarily.
5. The Order resolves only the violations asserted against Respondent in this administrative proceeding. Respondent acknowledges that no promise or representation has been made by the Bureau or employee, agent, or representative of the Bureau, with regard to any criminal liability or civil liability outside of this action that may have arisen or may arise from the facts underlying this action or immunity from any such criminal liability.
6. Respondent understands that it shall not be permitted to contest the factual findings in this action in connection with any proceeding before the Bureau based on the entry of the Order in this action or in connection with any effort by the Bureau to enforce the terms of the Order.
7. The terms and provisions of this Stipulation and the Order shall be binding upon, and inure to the benefit of, the parties hereto and their successors in interest. Nothing in this

Stipulation or the Order, express or implied, shall give to any person or entity, other than the parties hereto, and their successors hereunder, any benefit or any legal or equitable right, remedy, or claim under this Stipulation or the Order.

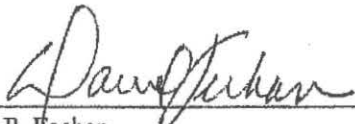
8. Respondent agrees that the Bureau may present the Order to the Bureau Director for signature and entry without further notice.

#### **Waivers**

9. Respondent, by consenting to this Stipulation, hereby waives:
  - a. Any right to service of the Consent Order, and agrees that issuance of the Consent Order will constitute notice to the Respondent of its terms and conditions;
  - b. Any objection to the jurisdiction of the Bureau, including, without limitation, under section 1053 of the Dodd-Frank Act;
  - c. The rights to all hearings under the statutory provisions under which the proceeding is to be or has been instituted; the filing of proposed findings of fact and conclusions of law; proceedings before, and a recommended decision by, a hearing officer; all post-hearing procedures; and any other procedural right available under 12 U.S.C. § 5563 or 12 CFR Part 1081;
  - d. The right to seek any administrative or judicial review of the Order;
  - e. Any claim for fees, costs or expenses against the Bureau, or any of its agents or employees, and any other governmental entity, related in any way to this enforcement matter or the Order, whether arising under common law or under the terms of any statute, including, but not limited to the Equal Access to Justice Act and the Small Business Regulatory Enforcement Fairness Act of 1996; for these purposes, Respondent agrees that Respondent is not the prevailing party in this action because the parties have reached a good faith settlement;

- f. Any other right to challenge or contest the validity of the Order;
- g. Such provisions of the Bureau's rules or other requirements of law as may be construed to prevent any Bureau employee from participating in the preparation of, or advising the Director as to, any order, opinion, finding of fact, or conclusion of law to be entered in connection with this Stipulation or the Order; and
- h. Any right to claim bias or prejudice by the Director based on the consideration of or discussions concerning settlement of all or any part of the proceeding.

**CASH AMERICA INTERNATIONAL, INC. BY:**

  
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Daniel R. Feehan  
President and Chief Executive Officer  
Cash America International, Inc.

11/18/2013  
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Date