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STATE OF CALIFORNIA
BUSINESS, TRANSPORTATION AND HOUSING AGENCY
DEPARTMENT OF CORPORATIONS

TO RKF INVESTMENTS, INC.
DBA: CHECK BY CHECK; SUSANA OAKS POSTAL CENTER; CHECK BY
CHECK-LAKE ELSINORE; CHECK BY CHECK-FARRFIELD 02050801; CHECK
BY CHECK - VAN NUYS A; CHECK BY CHECK – NAPA 02040801; CHECK BY
CHECK –GILROY; CHECK BY CHECK – FARMERVILLE; CHECK BY CHECK –
IMPERIAL; CHECK BY CHECK – HAYWARD 02050801; CHECK BY CHECK –
CITRUS A; CHECK BY CHECK – LIVERMORE 02050801; CHECK BY CHECK -
CHINO A; CHECK BY CHECK – SAC DEL PASO; CHECK BY CHECK –
FOLSOM A; CHECK BY CHECK – SOUTH EL MONTE; CHECK BY CHECK-
OAKLAND INT; CHECK BY CHECK – CLOVERDALE A; CHECK BY CHECK –
SANTA ROSA A
13633 ½ Foothill Blvd.
Sylmar, CA 91342

CITATION
AND
DESIST AND REFRAIN ORDER
(Pursuant to California Financial Code section 23050 and 23058)

The California Corporations Commissioner finds that:

1. RKF Investments, Inc. dba Check By Check; Susana Oaks Postal Center; Check By Check –Lake Elsinore, hereinafter (“Licensee”) is, and was at all relevant times herein a corporation authorized to conduct business in California with its principal place of business located at 1633 ½ Foothill Blvd, Sylmar, CA 91342 (“Location 1”). Licensee has additional licensed business locations at 19425-B Soledad Canyon Rd., Suite 191 (“Location 2”)*, 31713 Riverside Drive, Lake Elsnore, CA 92530(“Location 3”), 132 Soscol Ave, Napa, CA (“Location 4”), 1950 Texas Street, Fairfield, CA 94533 (“Location 5”), 7143 Sepulveda Blvd. Van Nuys, CA 91405 (“Location 6”), 2434 Jeferson Street, Napa, CA 94558 (“Location 7”), 7239 Topanga Blvd., Canoga Park, CA 91303 (“Location 8”) 1601 Research Park Dr., Davis, CA 95616 (“Location 9”) 5920 Travel Park Circle, Gilroy, CA 9502 (“Location (“10”), 430 W. Noble Ave., Farmerville, CA 93223 (“Location 11”), 1146 13the St., Suite 101, Imperial Beach, CA 91932 (“Location 12”)898 A Street, Hayward, CA 94540 (“Location 13”), 8130 Auburn Blvd., Citrus Heights, CA 95610 (“Location 14”) 3670 East Avenue, Livermore, CA (“Location 15”) 5275 Riverside Dr., Chino, CA 91710 (“Location 16”), 1810 Del Paso Blvd., Suite B, Sacramento, CA 95815 (“Location 17”), 9205 Folsom Blvd., Suite A,

1 Folsom, CA 95826 (“Location 18”), 10839 E. Rush Street, El Monte, CA 91733 (“Location 19”)
2 6207 International Ave., Oakland, CA 94621 (“Location 20”) 418 S. Cloverdale Blvd., Cloverdale,
3 CA 95426 (“Location 21”) and 5321 Old Redwood Hwy, Santa Rosa, CA 94503 (“Location 22”).

4 * License for this location surrendered after date of regulatory examination.

5 2. On or about August 23, 2005, Licensee obtained licenses from the California
6 Corporations Commissioner (“Commissioner”) to engage in the business of deferred deposit at
7 Locations 1 and 2, subsequently obtaining additional licenses for 20 locations commencing on April
8 15, 2008.

9 3. An examination of Licensee conducted by the Commissioner on June 4, 2008
10 disclosed the following violation at Location 3.

11 Citation A- Location 3. Licensee failed to post the notice required to be conspicuously posted
12 in public view in letters at least ½ inch in height in violation of Financial Code section 23035 (d).

13 Pursuant to California Financial Code section 23058, Licensee is hereby ordered to pay to
14 the Commissioner an administrative penalty for Location 3 in the total amount \$2,500 for the
15 following Citation within 30 days from the date of this Citation.

16 Citation A, Location 3. \$2,500

17 Pursuant to California Financial Code section 23050 and 23058, Licensee is hereby
18 ordered to desist and refrain from engaging in the business of deferred deposit transactions in the
19 State of California in violation of the above referenced section.

20 This Citation and Desist and Refrain Order is necessary, in the public
21 interest, for the protection of consumers and is consistent with the purposes, policies and
22 provisions of the California Deferred Deposit Transaction Law. This Citation and Desist and
23 Refrain Order shall remain in full force and effect until further order of the Commissioner.

24 This Citation is separate from any further action that may include other administrative,
25 civil or criminal remedies that the Commissioner may take based upon the violations of law cited
26 herein or otherwise.

27 California Financial Code section 23058 provides, in relevant part:

28 (a) If, upon inspection, examination or investigation, based upon a
complaint or otherwise, the department has cause to believe that a person

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is engaged in the business of deferred deposit transactions without a license, . . . the department may issue a citation to that person in writing, describing with particularity the basis of the citation. Each citation may contain . . . an assessment of an administrative penalty not to exceed two thousand five hundred dollars (\$2,500)

(c) If within 30 days from the receipt of the citation of the person cited fails to notify the department that the person intends to request a hearing as described in subdivision (d), the citation shall be deemed final.

(d) Any hearing held under this section shall be conducted in accordance with Chapter 5 (commencing with Section 11500) of Part 1 of Division 3 of Title 2 of the Government Code

California Financial Code section 23050 provides:

Whenever, in the opinion of the commissioner, any person is engaged in the business of deferred deposit transactions, as defined in this division, without a license from the commissioner, or any licensee is violating any provision of this division, the commissioner may order that person or licensee to desist and to refrain from engaging in the business or further violating this division. If, within 30 days, after the order is served, a written request for a hearing is filed and no hearing is held within 30 days thereafter, the order is rescinded.

The request for a hearing may be made by delivering or mailing a written request to:

Steven Thompson
Special Administrator
California Deferred Deposit Transaction Law
Department of Corporations
320 West 4th Street, Ste. 750
Los Angeles, California 90013-2344
(213) 576-7610

Dated: July 17, 2008
Los Angeles, CA

PRESTON DUFAUCHARD
California Corporations Commissioner

By _____
STEVEN C. THOMPSON
Special Administrator
California Deferred Deposit Transaction Law