


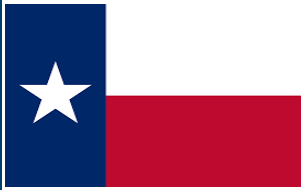



# Choice Money Transfer, Inc. / Small World's State Licenses:

You may send money from the below list of states including South Carolina:

Flag	State	Regulatory Agency
	California	California Department of Financial Institutions
	Connecticut	Connecticut Department of Banking
	Delaware	Delaware Office of the State Bank Commissioner
	District of Columbia	District of Columbia Department of Insurance, Securities and Banking
	Florida	Florida Office of Financial Regulation

	Georgia	Georgia Department of Banking and Finance
	Illinois	Illinois Department of Financial Institutions
	Maryland	Maryland State Bank Commissioner
	Michigan	Michigan Department of Insurance and Financial Services
	New Jersey	New Jersey Department of Banking and Insurance
	New York	New York Department of Financial Services
	North Carolina	North Carolina Banking Commission
	Ohio	Ohio Department of Commerce

	Pennsylvania	Pennsylvania Department of Banking and Securities
	Rhode Island	Rhode Island Department of Business Regulation
	Tennessee	Tennessee Department of Financial Institutions
	Texas	Texas Department of Banking
	Virginia	Virginia Bureau of Financial Institutions

## More information about the Regulatory Agencies

### California Department of Business Oversight

Important Notices: The transaction is subject to the conditions on the receipt. Your signature on the receipt confirms that you accepted the Terms and Conditions of Service. Subject to California Financial Section 2012, refunds on cancel transaction will not be made until Choice Money Transfer ("Choice") and our correspondent confirms that the information provided by you is accurate. Transactions involving

Foreign Currency: it is possible that Choice receives additional revenue between the rate of acquisition and the retail rate in transactions involving foreign currency.

All transfer and payment of funds will be made by Licensee in accordance with the law. We are not responsible for delay or failure to effect payment due to causes beyond our control or as permitted by law. Licensee is not liable for erroneous payment if the information provided by sender on the receipt is incorrect. You can cancel for a full refund within 30 minutes of payment, unless the funds have been picked up or deposited. Funds will be available to the recipient before they are returned to the sender for 60 days unless correspondent set other period. Licensee makes money from foreign currency exchange. We do not disclose any non-public personal information about our customers except as permitted by law. You have a right to dispute errors in your transaction. If you think there is an error, contact us within 180 days at 1-877-268-6458 or [www.choicemoneytransfer.com](http://www.choicemoneytransfer.com) or send by mail to 560 Sylvan Ave, Englewood Cliffs, NJ 07632 or email to [cs@choicemoneytransfer.com](mailto:cs@choicemoneytransfer.com). You can also contact us for a written explanation of your rights. For questions or complaints contact: Consumer Financial Protection Bureau 855-411-2372/ 855-729-2372 / [www.consumerfinance.gov](http://www.consumerfinance.gov) or state regulatory agency: California Department of Business Oversight, Consumer Services, 1515 K STREET, Suite 200, Sacramento, CA 95814; TOLL FREE: 1-866-275-2677 or by email at [consumer.services.dbo.ca.gov](mailto:consumer.services.dbo.ca.gov).

**RIGHT TO REFUND:** You, the customer are entitled to a refund of the money to be transmitted as the result of this agreement if Choice Money Transfer ("Choice") does not forward the money received from you within 10 days of the date of its receipt or does not give instructions committing an equivalent amount of the money to the person designated by you within 10 days of the date of the receipt of the funds from you unless otherwise instructed by you. If you instructions as to when the money shall be forwarded or transmitted are not complied with and the money has not yet been forwarded or transmitted you have a right refund of your money. If you want a refund, you must mail or deliver your written request to Choice at 560 Sylvan Ave, Englewood Cliffs, NJ 07632. If you do not receive your refund, you may be entitled to your money back plus a penalty of up to \$1,000 and attorney's fees pursuant to section 2102 of the California Financial Code

[www.dbo.ca.gov](http://www.dbo.ca.gov)

## **Connecticut Department of Banking**

For any unresolved complaints or issues related to money transfer services offered by Choice Money Transfer / Small World Financial, you may direct your complaints to:

Connecticut Department of Banking

Consumer Credit Division

260 Constitution Plaza

Hartford, CT 06103-1800

Telephone: (860) 240-8200 or Toll-Free 800-831-7225

Fax: (860) 240-8215

## **Delaware Office of the State Bank Commissioner**

For any unresolved complaints or issues related to money transfer services offered by Choice Money Transfer / Small World Financial, you may direct your complaints to:

Delaware Office of the State Bank Commissioner

555 E. Loockerman St., Suite 210

Dover, DE 19901

Telephone: 302-739-4235

## **District of Columbia Department of Insurance, Securities and Banking**

For any unresolved complaints or issues related to money transfer services offered by Choice Money Transfer / Small World Financial, you may direct your complaints to:

District of Columbia Department of Insurance, Securities and Banking

ATTN: Consumer Protection Advocate

810 1ST St., NE, Suite 701

Washington, DC 20002

## **Florida Office of Financial Regulation**

For any unresolved complaints or issues related to money transfer services offered by Choice Money Transfer / Small World Financial, you may direct your complaints to:

Florida Office of Financial Regulation

Office of Financial Regulation

Division of Financial Institutions

Consumer Assistance Group

200 E. Gaines St., Tallahassee, FL 32399-0371

Telephone: 850-410-9800; Toll-Free: 1-800-848-3792 (FL)

## **Georgia Department of Banking and Finance**

For any unresolved complaints or issues related to money transfer services offered by Choice Money Transfer / Small World Financial, you may direct your complaints to:

Georgia Department of Banking and Finance

2990 Brandywine Road, Suite 200

Atlanta, GA 30341-5565

Telephone: 770-986-1633; Toll-Free: 1-888-986-1633 (GA)

## **Illinois Department of Financial and Professional Regulation**

For any unresolved complaints or issues related to money transfer services offered by Choice Money Transfer / Small World Financial, you may direct your complaints to:

Illinois Department of Financial and Professional Regulation

Division of Banking

320 W. Washington St.

Springfield, IL 62786 217-782-3000

Toll-Free: 1-800-532-8785; TTY: 217-524-6644

## **Maryland Department of Labor, Licensing and Regulation**

For any unresolved complaints or issues related to money transfer services offered by Choice Money Transfer / Small World Financial, you may direct your complaints to:

Maryland Department of Labor, Licensing and Regulation

Commissioner of Financial Regulation

500 N. Calvert St., Suite 402

Baltimore, MD 21202

Telephone: 410-230-6077 (Consumer Services); Toll-Free: 1-888-784-0136 (MD)

[cfrcomplaints@dllr.state.md.us](mailto:cfrcomplaints@dllr.state.md.us)

## **Michigan Department of Insurance and Financial Services**

For any unresolved complaints or issues related to money transfer services offered by Choice Money Transfer / Small World Financial, you may direct your complaints to:

Michigan Department of Insurance and Financial Services

PO Box 30220

Lansing, MI 48909-7720 517-284-8800

Toll-Free: 1-877-999-6442

[difs-fin-info@michigan.gov](mailto:difs-fin-info@michigan.gov)

## **New Jersey Department of Banking and Insurance**

For any unresolved complaints or issues related to money transfer services offered by Choice Money Transfer / Small World Financial, you may direct your complaints to:

New Jersey Department of Banking and Insurance

P.O. Box 471

Trenton, NJ 08625-0471

Telephone: 609-292-7272; Toll-Free: 1-800-446-7467

## **New York State Department of Financial Services**

For any unresolved complaints or issues related to money transfer services offered by Choice Money Transfer / Small World Financial, you may direct your complaints to:

New York State Department of Financial Services

One State Street



New York, NY 10004-2319

Telephone: 212-709-3530; Toll-Free: 1-877-226-5697 (NY)

## **North Carolina Commissioner of Banks**

For any unresolved complaints or issues related to money transfer services offered by Choice Money Transfer / Small World Financial, you may direct your complaints to:

North Carolina Commissioner of Banks

4309 Mail Service Center

Raleigh NC 27699-4309

Toll-Free: 800-874-9791

## **Ohio Department of Commerce / Division of Financial Institutions**

For any unresolved complaints or issues related to money transfer services offered by Choice Money Transfer / Small World Financial, you may direct your complaints to:

Ohio Department of Commerce / Division of Financial Institutions

Consumer Complaints

77S. High Street , 21st Floor

Columbus, OH 43215-6120

Telephone: 614-728-8400; Toll-Free: 1-866-278-0003 TTY: 1-800-750-0750;

[Webdfs-cf@com.state.oh.us](mailto:Webdfs-cf@com.state.oh.us)

## **Pennsylvania Department of Banking / Consumer Services**

For any unresolved complaints or issues related to money transfer services offered by Choice Money Transfer / Small World Financial, you may direct your complaints to:

Pennsylvania Department of Banking / Consumer Services

17 N. 2nd Street, Suite 1300

Harrisburg, PA 17101-2290

Telephone: 717-787-1854; Toll-Free: 1-800-722-2657; TTY: 1-800-679-5070

## **Rhode Island Department of Business Regulation / Division of Banking**

For any unresolved complaints or issues related to money transfer services offered by Choice Money Transfer / Small World Financial, you may direct your complaints to:

Rhode Island Department of Business Regulation / Division of Banking

1511 Pontiac Ave., Building 68-2

Cranston, RI 02920

Telephone: 401-462-9500

[bankinquiry@dbr.ri.gov](mailto:bankinquiry@dbr.ri.gov)

## **Tennessee Department of Financial Institutions / Consumer Resources Division**

For any unresolved complaints or issues related to money transfer services offered by Choice Money Transfer / Small World Financial, you may direct your complaints to:

Tennessee Department of Financial Institutions / Consumer Resources Division

414 Union Street, Suite 1000

Nashville, TN 37219

Telephone: 615-253-2023; Toll-Free: 800-778-4215 (TN)

[tdfi.consumerresources@tn.gov](mailto:tdfi.consumerresources@tn.gov)

## **Texas Department of Banking**

For any unresolved complaints or issues related to money transfer services offered by Choice Money Transfer / Small World Financial, you may direct your complaints to:

Texas Department of Banking

2601 N. Lamar Blvd., Suite 201

Austin, TX 78705

Telephone: 512-475-1300; Toll-Free: 1-877-276-5554 (Consumer Hotline)

[consumer.complaints@dob.texas.gov](mailto:consumer.complaints@dob.texas.gov)

## **Virginia State Corporation Commission / Bureau of Financial Institutions**

For any unresolved complaints or issues related to money transfer services offered by Choice Money Transfer / Small World Financial, you may direct your complaints to:

Virginia State Corporation Commission / Bureau of Financial Institutions

PO Box 640

Richmond, VA 23218

Telephone: 804-371-9657 804-371-9705 (Complaints); Toll-Free: 800-552-7945 (VA);  
TTY: 804-371-9206

## **South Carolina Office of the Commissioner of Banking / State Board of Financial Institutions**

*\* Choice Money Transfer / Small World Financial is authorized to do business in South Carolina. Pending licensing approval under new regulatory structure.*

For any unresolved complaints or issues related to money transfer services offered by Choice Money Transfer / Small World Financial, you may direct your complaints to:

South Carolina Office of the Commissioner of Banking / State Board of Financial Institutions

1205 Pendleton St., Suite 305

Columbia, SC 29201

Telephone: 803-734- 2001