



# Ohio

**Department of Commerce**

**Fiscal Year 2017 Annual Report**

Safe. Sound. Secure.

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JACQUELINE T. WILLIAMS, DIRECTOR



JOHN R. KASICH, GOVERNOR

**Our employees ensure that Ohio businesses and residents are safe, sound and secure.**

Every Ohioan has some tie to Commerce. When you pump gas into your car, we make sure gas storage tanks are safe. Looking to get into the real estate business? We license real estate professionals. We also inspect the elevator you use every day at work. We help to ensure Ohioans are safe – at work, at home and in their communities.

As you will see throughout this report, our primary focus is the safety of Ohioans and visitors to our state. We also support businesses and economic growth in Ohio. We facilitate businesses, educate company personnel about the laws and regulations that pertain to their industries and assist those that need help to come into compliance. Last year, we issued more than 389,000 licenses and certifications, and conducted more than 146,000 inspections. Each of these interactions represented opportunities to educate stakeholders.

Our goal is to be an effective resource for our constituents and stakeholders. Whether it's an individual looking for their unclaimed funds, a business we are inspecting or even someone reading this annual report, it's a chance to educate and empower Ohioans. That's why we have included safety tips from our seven divisions throughout this report.

I hope you'll learn something new about Commerce and how we keep Ohioans safe, sound and secure. Don't hesitate to call on us if we can be of assistance.

**Jacqueline T. Williams**  
**Director – The Ohio Department of Commerce**

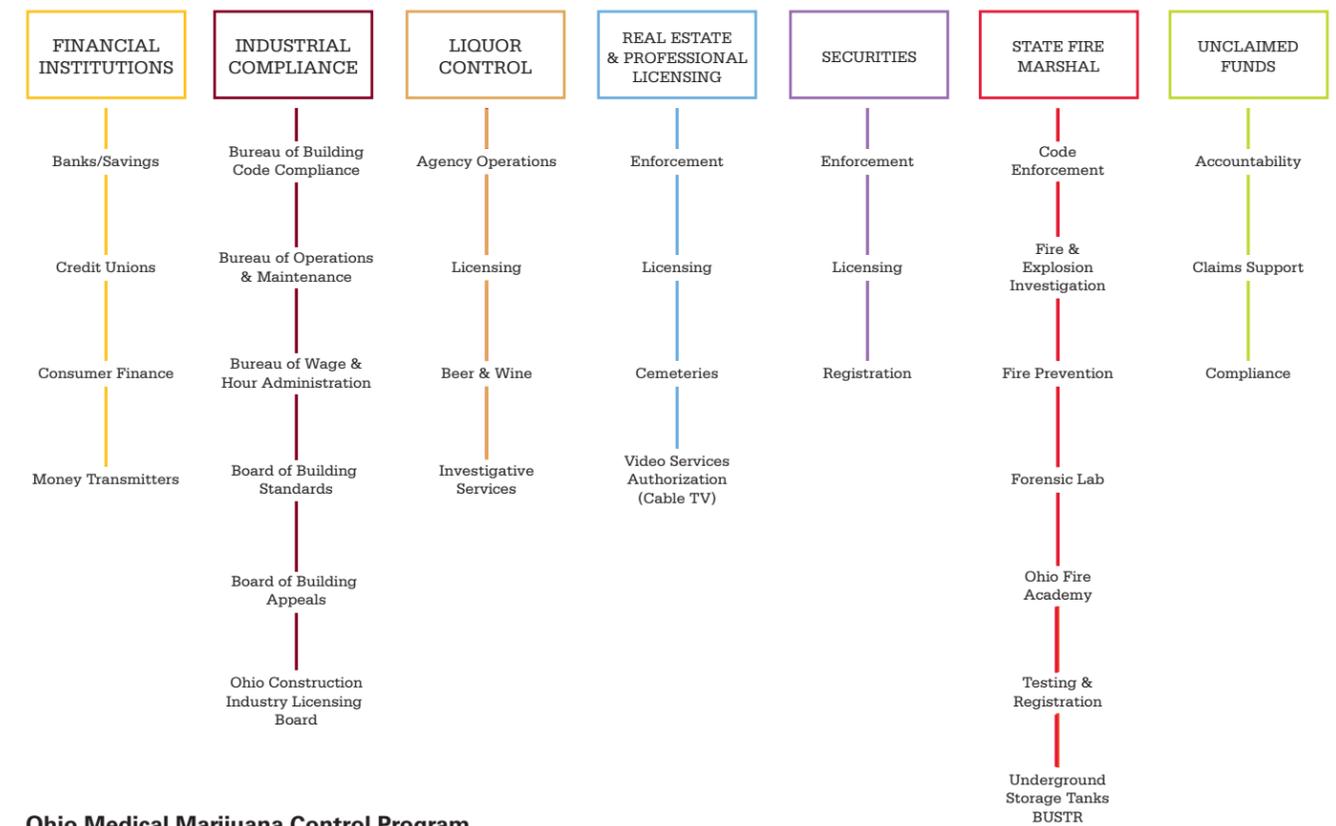
**THE OHIO DEPARTMENT OF COMMERCE**

The Ohio Department of Commerce helps businesses and individuals operate safely and within state and federal laws and regulations. This helps protect the interests of consumers and ensure the safety of Ohioans.

This report highlights the work of the department in Fiscal Year 2017 (July 1, 2016 - June 30, 2017). Throughout this report, you'll learn more about Commerce's seven divisions and how they make a difference in the lives of Ohioans just like you. You'll read tips on what you can do to protect what's most important to you – your family, your home and your assets.

## OUR MISSION

To safeguard Ohio's citizens and visitors, their property and resources while ensuring reliable marketplaces conducive to business growth and prosperity.



**Ohio Medical Marijuana Control Program**

House Bill 523 legalized medical marijuana in Ohio. The Ohio Medical Marijuana Control Program will allow people with certain medical conditions, upon the recommendation of an Ohio-licensed physician certified by the State Medical Board, to purchase and use medical marijuana.

Three state government agencies are responsible for the operation of Ohio's Medical Marijuana Control Program – Commerce, the State of Ohio Board of Pharmacy and the State of Ohio Medical Board. Commerce is responsible for overseeing medical marijuana cultivators, processors and testing laboratories. In FY 2017, work began to stand up the department's portion of the program. The program is expected to be operational in late 2018.

*The Department of Commerce works hard to safeguard you every day. Whether you're at home, work or out on the town, Commerce is there. Here are a few ways Commerce is keeping you safe, sound and secure.*

**Ensures mattresses and stuffed animals meet safety standards.**

**Inspects both commercial buildings and the elevators and escalators you take at work.**

**Enforces minimum wage to ensure Ohioans are paid.**

**Inspects and regulates underground storage tanks that are found at places like gas stations.**

**Works on fire safety messaging and trains Ohio's firefighters.**

**Regulates banks and credit unions, keeping your money safe.**

**Receives reports of unclaimed funds from businesses across Ohio, including banks, utility companies and even doctors' offices.**

**Licenses pawnbrokers.**

**Registers cemeteries and helps mediate issues between consumers and operators.**

**Issues licenses for private businesses that are alcohol manufacturers, distributors, suppliers, retailers and organizers of special events where alcohol is sold.**

**Authorizes cable companies to do business in the state.**

**Licenses mortgages brokers.**

**Licenses real estate professionals and appraisers.**

**Licenses investment professionals and registers products to make sure your investments are safe.**



## DIVISION OF FINANCIAL INSTITUTIONS

Safeguarding your money

The Division of Financial Institutions ensures Ohioans' money is safe by regulating financial institutions and service providers. This includes examining, supervising and regulating Ohio state-chartered financial institutions, and licensing and regulating non-depository institutions.



**“The division worked with us to pre-submit materials for our licenses, allowing all of them to be transferred within two days of our conversion. Business disruption was minimal for our team members, who depend on loan closings to support their families, and was important for the consumers and referral partners that we serve.”**  
- Michael Mulgrew, President, Partners United Financial, LLC.

### STARTING OFF ON THE RIGHT FOOT

Every new business venture depends on a strong start, and the division does what it can to help that happen. Consumer Finance staff work with financial industry professionals on a daily basis to ensure compliance with Ohio law, beginning with licensing and registration. This helps to foster relationships and increase communication.

The division is offering financial services guidance on the new medical marijuana industry, including hosting meetings and discussing how it will be regulated. This information will help financial institutions make informed decisions about participating in this new industry.

### KEEPING OHIO BUSINESSES AT HOME

State-chartered financial institutions have quicker access to the people who regulate them, helping their businesses run more efficiently and, at the same time, boosting Ohio's banking infrastructure. The division works to promote the benefits of state charters, and recently brought on two large institutions that had previously been federally chartered – First Financial Bank, N.A. in Hamilton, and Peoples Bank in Marietta. First Financial is now the division's second largest state charter, behind Fifth Third Bank.

## OUR MISSION

Serve Ohio by proactively supervising the financial services industry through the teamwork of a diverse, highly skilled professional staff.

**Safe.  
Sound.  
Secure.**

### A tip from the Division of Financial Institutions...

There were more than 11,000 [identity theft complaints in 2016](#) in Ohio. Nationally, complaints reached nearly 400,000.

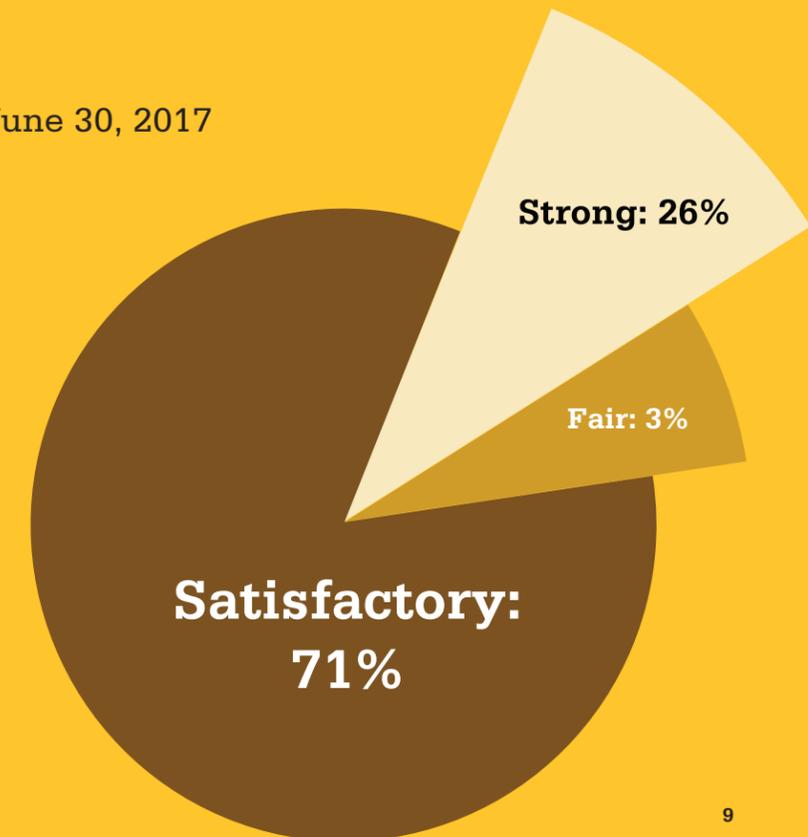
Avoid becoming a victim of identity theft. Check credit reports for accuracy on a regular basis, and review bank and credit card statements each month to ensure there are no fraudulent charges. Verify the identity of anyone calling to collect a payment, and keep debit card PIN information private.

### PROMOTING FINANCIAL LITERACY

Five organizations were awarded financial literacy grants totaling nearly \$75,000 to provide young adults the tools necessary to make sound financial decisions as they enter adulthood. The grant programs include outreach, one-on-one counseling and education regarding the impact of financial decisions.

## CAMELS Rating

Ohio Depository Institutions as of June 30, 2017

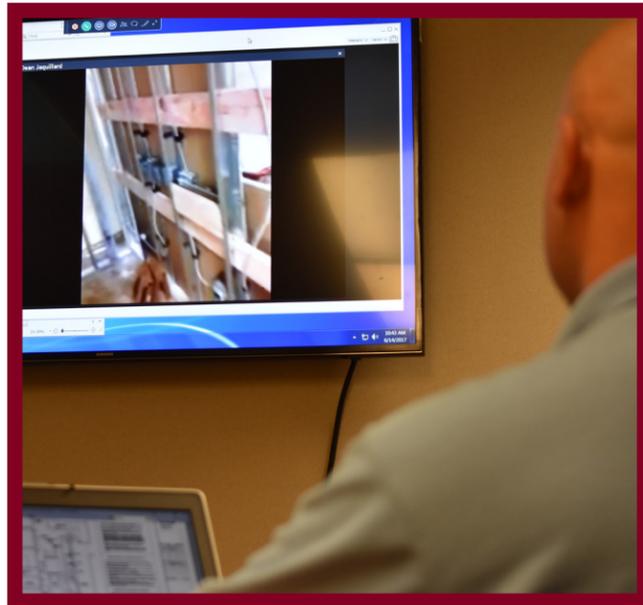


Bank examiners nationwide use the **CAMELS** rating system. The evaluation includes: **C**apital adequacy, **A**sset quality, **M**anagement, **E**arnings, **L**iquidity and **S**ensitivity to Interest Rate Risk.

## DIVISION OF INDUSTRIAL COMPLIANCE

Keeping you safe in public places

The Division of Industrial Compliance ensures Ohioans are safe in public buildings such as businesses, educational institutions and municipal buildings. This includes overseeing the Ohio Building Code, appeals and variances to code requirements, licensing commercial contractors, inspecting boilers, elevators and bedding, and regulating ski tramways. The division also oversees Ohio's minimum wage, prevailing wage and minor wage.



**“The video inspection made our lives so much easier preparing for the Glass City Marathon. Instead of fighting with time constraints and limited access, the remote service made the inspection fast and easy. We were able to get down to business quickly, save money and avoid falling behind schedule.”**  
**- Michelle Fairchild, General Manager, Meredith Party Rentals.**

### LEVERAGING TECHNOLOGY TO HELP CUSTOMERS

The University of Toledo hosted the Glass City Marathon, an event that used a large tent, which required structural and electrical inspections to ensure the safety of attendees. Local inspectors weren't available, so central Ohio-based inspectors used a Video Inspection Request to complete the necessary inspections from more than two hours away. The event took place as scheduled, saving money and time for all.

Based on successes like this, the division is using video inspection to inspect other state agencies' construction projects. The Ohio Department of Transportation is using virtual inspections as part of their Quarterly Inspection approval. Also, the Ohio Department of Natural Resources will use virtual inspections to inspect the modular cabins that will be constructed inside Chillicothe Correctional as part of the department's inmate labor skills.

### TEAMING UP AND REACHING OUT

To help ensure large-scale construction projects run smoothly, the Bureau of Building Code Compliance hosted regional meetings with the State Fire Marshal's office and several state universities to increase communication. The meetings brought together division staff, State Fire Marshal staff, and university architecture and construction staff to talk through processes and issues to ensure project efforts are well coordinated. The events were so successful, they will be repeated annually.

## OUR MISSION

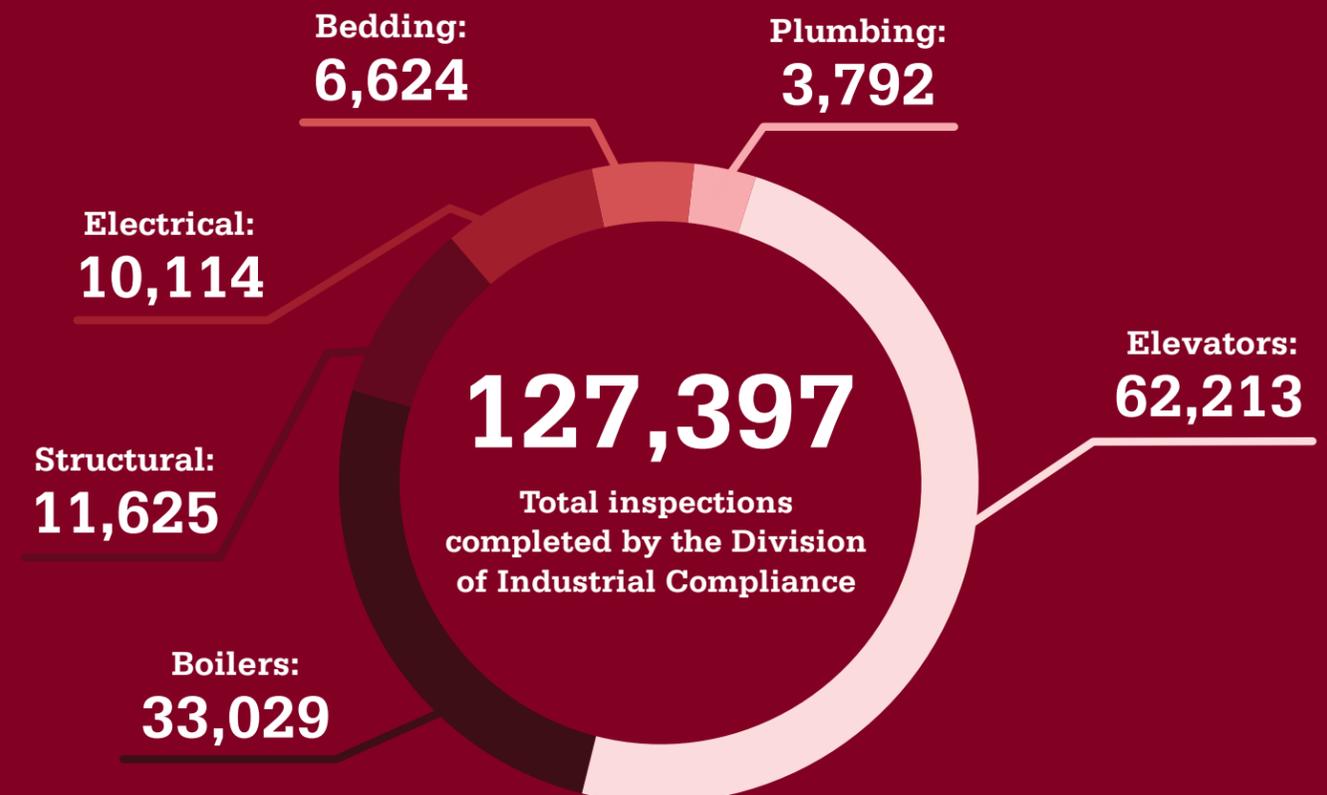
Promote a regulatory environment that serves the public interest while contributing to economic development in Ohio. We are a customer and business growth focused organization with an emphasis on responsible oversight.

**Safe.  
Sound.  
Secure.**

### A tip from the Division of Industrial Compliance...

More than 9.6 million people are eligible for Ohio's minimum wage, which is \$8.15/hour. In FY 2017, 536 complaints were filed with the Bureau of Wage & Hour.

The bureau investigates minimum wage complaints. Call 614-644-2239 to file a complaint if an employer has failed to pay you Ohio's minimum wage.



## DIVISION OF LIQUOR CONTROL

Supporting economic development in Ohio

The Division of Liquor Control supports Ohio's economy by providing funding for job creation and business development through the proceeds from Ohio's liquor industry. The division is focused on ensuring Ohioans have access to the products they want to purchase, and encouraging the responsible consumption of alcohol. This includes overseeing the manufacture, distribution and sale of all alcoholic beverages by selling spirituous liquor through Contract Liquor Agencies, issuing permits and registering products for sale. The division promotes the responsible consumption of these products by educating the public, and ensuring that business owners and their employees are fully informed and properly trained on their responsibilities to prevent sales to underage or intoxicated individuals.



**"We appreciate the state's efforts to update a system and processes that have been around for more than 40 years. These changes will ultimately benefit all stakeholders in Ohio's growing liquor enterprise."  
-Ryan Lang, Owner,  
Middle West Spirits, LLC.**

### MODERNIZING THE LIQUOR SYSTEM

The division recently modernized Ohio's liquor distribution and sales system. All stakeholders - Contract Liquor Agencies, brokers and vendors, and warehouse and trucking contractors - can more efficiently manage their business, ultimately ensuring that customers have access to the products they want while improving their experience. The Liquor Enterprise also has two new warehouses supporting this transition, operating in northeast Ohio and in Columbus. These locations can provide a wide distribution of product throughout the state. This new system will better prepare all stakeholders to meet today's business challenges in Ohio's growing spirituous liquor industry.

### FOSTERING GROWTH AND DEVELOPMENT

Local businesses and community leaders continue to look for ways to develop land, create jobs and provide entertainment to benefit local communities. The division supported the development of new permits including the Community Entertainment District and Designated Outdoor Refreshment Area to enable local communities to allow the sale and consumption of alcoholic beverages in designated areas such as downtown entertainment venues. These permits support growth and investment, and increase the number of establishments that can operate in the area.

Toledo officials created the state's first Designated Outdoor Refreshment Area to further establish Adams Street as a destination for entertainment and culture. The division worked with city officials to issue the necessary permits for this designation. A strong security plan and public health measures were established to ensure the safety of patrons.

## OUR MISSION

Provide for the safe manufacture, distribution, sale and consumption of alcoholic beverages in Ohio through efficient management and leadership, sound business principles and quality customer service.

**Safe.  
Sound.  
Secure.**

### A tip from the Division of Liquor Control...

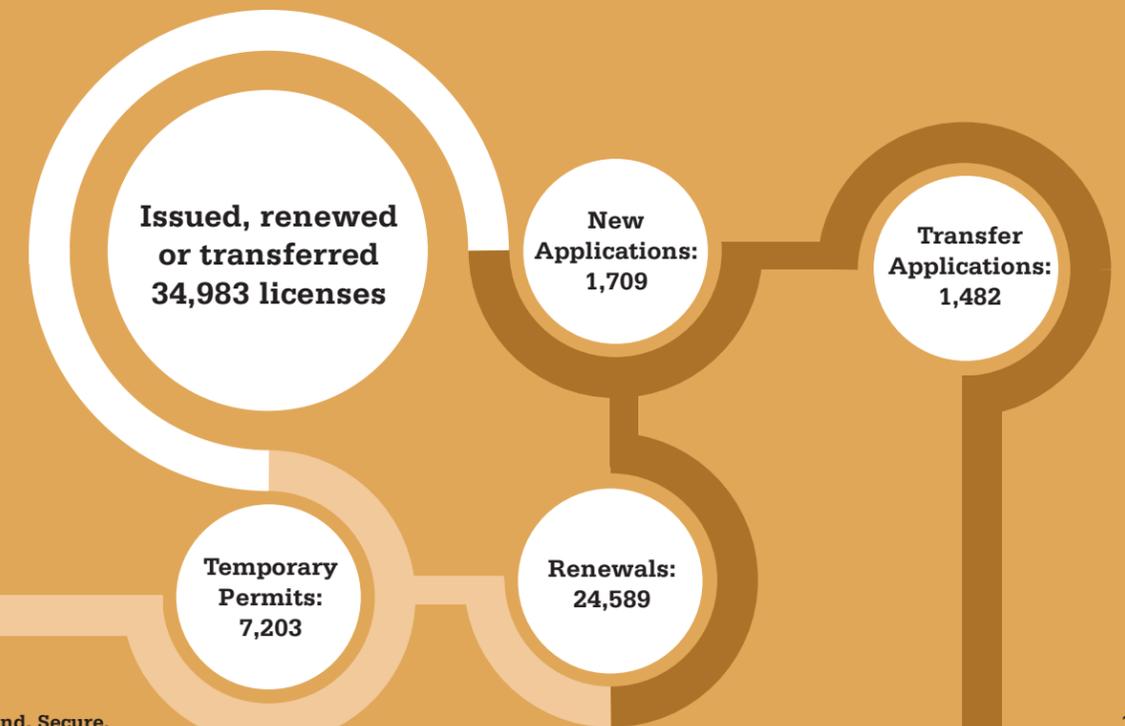
Ohio's Liquor Enterprise is responsible for all spirituous liquor sales. The responsibility of this enterprise is not only to build a strong business model to ensure consumers get the products they want, it's also to ensure alcoholic beverages are consumed responsibly. That's an obligation we all share.

Talk with people who are under 21 about underage drinking. When selling alcoholic beverages, check the IDs of consumers purchasing alcoholic beverages, and don't serve individuals who have had too much to drink.

### ANTICIPATING AND MEETING THE NEEDS OF CUSTOMERS

The state of Ohio and the city of Cleveland were in the national spotlight during 2016 for hosting both the Republican National Convention for the first time and the NBA playoffs. The division took steps to ensure permit holders could supply the city's residents and visitors with a full range of alcoholic beverage options.

The division worked with Contract Liquor Agencies, wholesalers, distributors, suppliers and manufacturers to meet the increased demand for spirituous liquor and other alcoholic beverages. This included identifying special products, managing the increased delivery schedules and taking steps to make sure employees were safe and in compliance with state laws. Even with the enhanced security measures surrounding the events, which affected normal delivery routes, there were no reported shortages of liquor.



## DIVISION OF REAL ESTATE & PROFESSIONAL LICENSING

Protecting your investment in your home

The Division of Real Estate & Professional Licensing helps ensure Ohioans' investment in their largest asset – their homes – is a sound one. This includes licensing and educating Ohio's real estate brokers, salespeople, appraisers, foreign real estate dealers and salespeople. The division also registers cemeteries and real estate developments located in other states, but marketed in Ohio. The Video Service Authorization section provides services, education and outreach to cable consumers, local governments and cable providers.



**“We work in a fast-paced industry that is always evolving. Having a face-to-face session with the division’s staff gave me all the necessary facts, allowing me to quickly learn and ask questions about the new laws. It gave me the right tools to serve my customers more effectively.”**  
- Tony Yacoub, Commercial Broker, Ohio Commercial Real Estate.

### HELPING LICENSEES UNDERSTAND STATUTE CHANGES

Interacting with licensees face-to-face builds relationships, ensures understanding and promotes compliance. As the license restructuring bill, House Bill 532, was signed into law in January 2017, leadership started planning meetings with licensees in local communities to share information about these changes and answer questions. Eleven free sessions, which were also eligible for continuing education credit, were held across Ohio to teach licensees about the changes, and a video replay was made available online.

### PROTECTING CONSUMERS

The enforcement section ensures that real estate agents are held to a high standard of ethical conduct. A noteworthy case, which closed in March, began with a complaint from a buyer. At the closing and after the contract had been signed, the seller's agent slid a note across the table informing the buyer of a major plumbing issue with the home. The buyer learned that, although the sellers had told their agent about the plumbing issue several weeks before closing, the agent had failed to disclose the situation to the buyer or her agent. The division charged the seller's agent with failure to disclose a material fact and appearance of impropriety, and the licensee was disciplined. These actions encourage license law compliance and discourage professional misconduct.

## OUR MISSION

Provide fair and consistent administration of our regulatory responsibilities while informing and protecting consumers and the public.

**Safe.  
Sound.  
Secure.**

### A tip from the Division of Real Estate & Professional Licensing...

More than 4,000 registered cemeteries serve as the final resting place of Ohioans. Hundreds of thousands of Ohioans use their services and visit these cemeteries each year.

If there is an issue that cannot be resolved with the cemetery's management, help is available. The Ohio Cemetery Dispute Resolution Commission works with consumers and registered cemeteries if problems arise with services, purchases or maintenance. To file a complaint, call 614-466-4100 or visit [www.com.ohio.gov/real](http://www.com.ohio.gov/real).

### WORKING TO RESOLVE ISSUES

The Video Service Authorization section works with cable companies and consumers to resolve service and billing disputes. A consumer recently sought help with wire issues that had been going on for years. A tree fell on a cable wire, which also brought down the electrical wires because the two were housed on the same pole. Staff worked with the consumer and cable company to relocate both the cable wire and pole to prevent this from reoccurring. The consumer was grateful for the section's help negotiating with the cable company.



# DIVISION OF SECURITIES

Protecting your investments and life savings

The Division of Securities protects your life savings and investments by administering and enforcing the Ohio Securities Act. This includes licensing the professionals who sell products – broker-dealers, securities salespeople, investment advisers and investment adviser representatives – and registering products for sale. When Ohio securities law is violated, the division can pursue administrative and civil actions, and criminal referrals.



**“Working with the division allows us to create a strong, united message to build awareness and access to education so all Ohioans can achieve long-term financial security. This is invaluable to the future of our state and its residents.”**

**- Rebecca Wiggins, Executive Director, Association for Financial Counseling & Planning Education®.**

## EDUCATING GOLDEN BUCKEYES

The elderly are especially vulnerable to con artists. To protect Ohio’s Golden Buckeyes, the division’s outreach and education program works with local, state and federal organizations to educate Ohioans about how to detect and prevent fraud. The division partnered with Ohio-based nonprofit Association for Financial Counseling and Planning Education on [“Building the Bridge to Investor Education and Protection for Ohioans,”](#) a pilot project featuring a broadcast of the PBS documentary “When I’m 65” on Ohio public television, and including pro-bono financial counseling and planning, and community events.

## LEADING THE WAY

Licensing and registration staff are continually asked to provide insight and best practices, and to serve on national association committees.

To help professionals do things correctly from the start, licensing staff published the [“Investment Adviser & Investment Adviser Representative Handbook,”](#) a self-help guide that provides general information regarding the division’s oversight of investment advisory activities.

Ohio serves as a “lead state” in a [coordinated review](#), an activity that expedites the process of registering an offering in multiple states. Registration staff are often asked to share their expertise with other state securities regulators. After a two-day training with a neighboring state’s corporate finance division, one attendee said they left Ohio with a much better understanding of what was needed to better serve the people of their state.

# OUR MISSION

Promoting capital formation while protecting Ohio investors from fraudulent securities and investment schemes through the sale of properly registered securities by licensed professionals.

**Safe.  
Sound.  
Secure.**

## A tip from the Division of Securities...

Ohioans 50-years-old or older make up 36 percent of the state’s population. Persons over the age of 50 control over 70 percent of the nation’s wealth, making them a target for fraudsters.

That’s why the division works hard to protect Golden Buckeyes. The best way to do this is to prevent fraud before it happens. However, if someone suspects they may be a victim of securities fraud, call the division’s Investor Protection Hotline at 877-683-7841.

## WORKING TO PROTECT INVESTORS

Enforcement staff investigate allegations of securities fraud, and refer cases for criminal action when appropriate. In a Stark County case involving more than 30 victims, most of whom were retired or elderly, a securities dealer misappropriated close to \$500,000 from investors. Enforcement’s investigation resulted in a conviction of the dealer, who was sentenced to 12 years in prison, and remediation to the victims of \$395,500.



**Secured 11 indictments and 11 convictions on behalf of 71 victims, some of whom lost their entire life savings.**

**\$22.7 million in restitution was ordered paid to victims of financial fraud.**

## DIVISION OF STATE FIRE MARSHAL

Keeping you safe at home and away

The Division of the State Fire Marshal keeps Ohioans safe at home and out and about. This includes modernizing and enforcing the Ohio Fire Code; training and certifying firefighters; teaching fire prevention and safety education to businesses, industry, schools and the public; investigating the origin and cause of fires and explosions; and regulating and licensing fireworks companies, underground storage tanks and other fire-related industries.



**“This will positively impact the emergency response system and provide better service to the citizens we vow to protect. This email will never be enough to show our appreciation.”**  
- Patrick Conner, Chief, Newark Fire Department, referring to the Multi-Agency Radio Communication System (MARCS) grant. \$3 million was awarded to 165 fire departments to promote better communication between first responders.

### TRAINING TO PROTECT OHIOANS

The division knows that a well-trained fire service protects Ohioans and firefighters. To help professionalize Ohio’s fire service, the Ohio Fire Academy provides training on campus, and in locations across Ohio. Last year, the academy provided nearly 184,000 hours of training to more than 11,000 students from across Ohio, as well as surrounding states. These students represented nearly 800 fire departments, and various other agencies including military, law enforcement, universities and fire brigades. The quality of the training is nationally recognized, and the Ohio Fire Academy was named the top fire training academy in the nation by FireRescue1 Magazine.

### INCREASING SAFETY FOR FIREFIGHTERS

National reports show that fire department apparatus and vehicle accidents has become the second leading cause of fatalities in the fire service. To reverse that trend, the Ohio Fire Academy purchased a Mobile Driving Simulation Lab, which includes lectures and hands-on practical training using the most current simulation technology. The lab will be used in the Firefighter I & II and Emergency Medical Technician classes on campus, and will be available through Direct Delivery. The academy received an Assistance to Firefighters Grant through the Department of Homeland Security to purchase the lab.

## OUR MISSION

To safeguard the public, its property, and the environment from fire and related risks through education, regulation, investigation and enforcement.

**Safe.  
Sound.  
Secure.**

### A tip from the Division of State Fire Marshal...

A home fire is reported every five minutes in Ohio. The three most common causes of these fires are cooking, heating and electric malfunction.

Prevent a fire at home by staying in the kitchen and being alert while cooking, having heating equipment and chimneys cleaned and inspected annually, and avoid overloading wall outlets and power strips.

### EXPANDING OPPORTUNITIES

The Center for Emergency Medical Services officially opened in October 2016 on the campus of the Ohio Fire Academy. The center, which houses all emergency medical service courses, provides more room for hands-on training. The academy will team up with the Central Ohio Technical College to add a paramedic course, allowing new recruits to receive all of their certifications in one place.



**183,736**  
hours of student  
instruction were  
provided by Ohio Fire  
Academy instructors.

**Named #1**  
**Fire Training**  
**Academy in the**  
**nation by**  
**FireRescue1**  
**Magazine!**

## DIVISION OF UNCLAIMED FUNDS

### Returning your forgotten money

The Division of Unclaimed Funds reunites Ohioans with their hard-earned but forgotten money. This includes taking reports of unclaimed funds that result when an account becomes dormant and the business no longer has contact information for the account owner, holding these funds for safekeeping, and working aggressively to track down the rightful owner.



**"I thought the process was going to be a complicated mess. After working with the staff, I couldn't believe it was that easy. We felt like we turned around and got a check for our claim. The staff was responsive and the website was easy to navigate throughout the process."  
- Nancy McAdams, claimant.**

### RETURNING FUNDS AND CHANGING LIVES

The division's mission is to return Ohioans' missing money, but often, it goes much further than that. Claims can end up changing the lives of recipients.

A brother and sister were contacted about an unclaimed property that was found not long after both of their parents passed away. Neither sibling thought their parents had more than a small amount of savings. However, after working with the division, they found more than \$835,000 in their parents' name.

Another situation involves a man who was fighting a serious illness. He was facing significant medical bills. He found that he was owed more than \$188,000 in funds held by the division. The division worked with him to get his claim processed quickly, and the returned funds helped to pay his medical costs.

### RETURNING AND FINDING MILLIONS

For years now – eight, to be exact – more Ohioans have had their forgotten money returned thanks to the division's outreach efforts and efficient processing of claims. Last year, \$96.4 million was returned to rightful owners.

The division also joins other states on third party contract audits to ensure missing property is reported properly so that it can be returned to rightful owners. These audits help businesses that are unaware of Ohio law come into compliance with reporting requirements. Contract audits found more than \$27.9 million that belonged to Ohioans last year.

## OUR MISSION

Constantly seek new ways to improve the quality of service to our customers by collecting unclaimed property equitably, managing the property wisely and effectively, and returning it timely to the rightful owners.

**Safe.  
Sound.  
Secure.**

### A tip from the Division of Unclaimed Funds...

More than \$2.6 billion is waiting to be returned to rightful owners. Check for unclaimed funds annually by visiting [www.com.ohio.gov/unfd](http://www.com.ohio.gov/unfd) or by calling 614-466-4433.

While the division will safeguard forgotten money in perpetuity, avoid having funds turned over in the first place. Notify business contacts (i.e. banks, utility companies) of a change of address when moving, keep a record of all bank accounts and utility deposits, cash all checks promptly and visit safe deposit boxes at least once a year.

### GOING ONCE, GOING TWICE – SOLD!

For the first time in nearly 20 years, the division auctioned safe deposit box items, not once, but twice. The auction freed up valuable space. Some items auctioned had been held in storage since 1968. More than a thousand bidders participated in the first auction in February, which netted more than \$437,000 after auctioneer and appraiser fees. A second auction was held in May, and 300 bidders paid a net sum of more than \$353,000 for items. Moneys are then held in an account for the original property owners to claim.



**A 43 percent increase in paid claims since Fiscal Year 2016 – resulting in \$96.4 million finding its way back to Ohioans.**

# COMMERCE BY THE NUMBERS

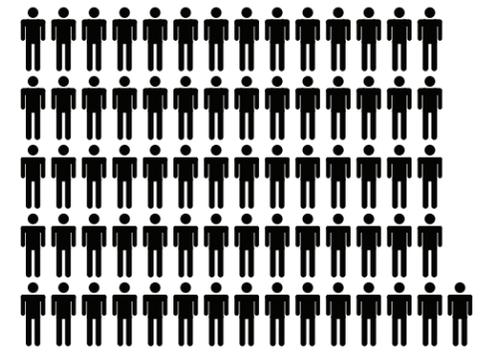
**Ohio** | Department of Commerce

## The Division of Real Estate & Professional Licensing

- Licensed **180** new real estate companies and sole proprietorships
- Oversaw **3,469** active sole proprietorships & real estate companies
- Opened **30** complaints against cemeteries
- Conducted **9** audits of cemeteries
- Completed **145** new cemetery registrations

## The Division of Securities

- Secured **11** indictments and **11** convictions on behalf of **71** victims, and **\$22.7** million in restitution
- Registered **8,520** securities products (new and renewals)
- Licensed **205,388** professionals



## The Division of Financial Institutions

- Oversaw **247** depository institutions
- Issued **21,707** licenses
- Completed **2,871** examinations

## The Division of State Fire Marshal

- Oversaw **21,520** underground storage tanks making up **7,255** registered facilities
- Trained **11,174** students (or 20.6%) of all Ohio certified responders
- Awarded **\$5.2** million in grants
- Conducted **12,743** code enforcement inspections
- Conducted or assisted in **1,065** investigations
- Received **760** forensic lab cases containing **3,240** pieces of evidence

## The Division of Unclaimed Funds

- Returned **\$96.4** million
- Paid **60,318** claims
- Received reports of unclaimed property from **81,484** organizations
- Safeguarded **\$2.6** billion

## The Division of Liquor Control

- Sold spirituous liquor through **465** Contract Liquor Agencies
- Achieved spirituous liquor sales of **\$1.05** billion, or **13.4** million gallons
- Issued, renewed or transferred **34,983** licenses
- Registered **11,422** new beer, wine and low-proof products

## The Division of Industrial Compliance

- Completed **127,397** inspections
- Licensed **17,553** contractors through the Ohio Construction Industry Licensing Board
- Reviewed **5,575** building plans

# APPENDIX

## DIVISION OF FINANCIAL INSTITUTIONS

### State-Chartered Banks (As of 3/31/2017)

Charter Number		City	Bank	Total Assets (000s omitted)
1023	X	Andover	The Andover Bank	\$ 405,987
1031		Antwerp	The Antwerp Exchange Bank Company	\$ 99,949
1067	X	Apple Creek	The Apple Creek Banking Company	\$ 143,609
1048		Archbold	The Farmers & Merchants State Bank	\$ 1,047,181
1088	X	Athens	The Hocking Valley Bank	\$ 259,301
0615		Attica	Sutton Bank	\$ 462,956
1137		Bainbridge	The Rockhold, Brown & Company Bank	\$ 36,463
0609		Baltic	The Baltic State Bank	\$ 51,411
1020		Beverly	The Citizens Bank Company	\$ 187,803
1109		Big Prairie	The Monitor Bank	\$ 42,844
1071		Caldwell	The Farmers and Merchants Bank	\$ 111,216
1158		Cincinnati	CBank	\$ 145,595
1092	X	Cincinnati	Fifth Third Bank	\$ 137,903,926
1167	X	Cincinnati	First Financial Bank	\$ 8,518,188
1125		Cincinnati	Johnson Trust Company**	
0069	X	Cincinnati	The North Side Bank and Trust Company	\$ 569,752
0552		Circleville	The Savings Bank	\$ 356,301
1165		Cleveland	PNC Ohio Trust**	
1122		Coldwater	The Peoples Bank Co.	\$ 464,605
0060		Columbus	First City Bank	\$ 55,493
1058		Columbus Grove	The Union Bank Company	\$ 639,332
530	X	Cortland	The Cortland Savings and Banking Company	\$ 616,430
341	X	Defiance	The State Bank and Trust Company	\$ 845,894
0003		DeGraff	The Citizens Bank of DeGraff	\$ 93,161
544	X	Deshler	The Corn City State Bank	\$ 68,192
0578		Edon	The Edon State Bank Company, of Edon, Ohio	\$ 60,531
1115		Fort Jennings	The Fort Jennings State Bank	\$ 172,106
1021	X	Fremont	The Croghan Colonial Bank	\$ 816,575

Charter Number		City	Bank	Total Assets (000s omitted)
532	X	Gahanna	Heartland Bank	\$ 817,314
0130	X	Gallipolis	The Ohio Valley Bank Company	\$ 1,023,652
0725		Gambier	The Peoples Bank	\$ 60,088
1013	X	Genoa	The Genoa Banking Company	\$ 324,767
757	X	Hamler	The Hamler State Bank	\$ 78,646
1012		Hicksville	The Hicksville Bank	\$ 112,690
0984		Independence	Independence Bank	\$ 203,128
1086	X	Killbuck	The Killbuck Savings Bank Company	\$ 503,916
1164		Lancaster	Standing Stone	\$ 101,328
0935		Logan	The Citizens Bank of Logan, Ohio	\$ 182,165
1134	X	Lorain	Buckeye Community Bank	\$ 165,024
1103		Magnolia	The Bank of Magnolia Company	\$ 83,751
1101	X	Marblehead	The Marblehead Bank	\$ 47,282
1166		Marietta	Peoples Bank	\$ 3,446,479
1131	X	Marietta	The Settlers Bank	\$ 130,404
0177		Marion	The Fahey Banking Company	\$ 219,178
1015		Martins Ferry	The Citizens Savings Bank	\$ 438,575
1052	X	Metamora	The Metamora State Bank	\$ 72,822
1006		Miamisburg	Farmers & Merchants Bank	\$ 133,868
1075		Middlefield	The Middlefield Banking Company	\$ 1,069,099
1138		Milford	Center Bank	\$ 161,747
1160		Milford	Riverhills Bank	\$ 144,391
529	X	Millersburg	The Commercial and Savings Bank of Millersburg, Ohio	\$ 679,302
1132	X	Minster	Minster Bank	\$ 466,349
1095		Mount Victory	The Mt Victory State Bank	\$ 18,681
0896		Napoleon	The Henry County Bank	\$ 285,209
1014		New Madison	The Farmers State Bank of New Madison, Ohio	\$ 162,562
0536		New Matamoras	The Peoples Savings Bank	\$ 61,043
0661		Old Fort	The Old Fort Banking Company	\$ 503,839
1114		Osgood	Osgood State Bank	\$ 199,299
384	X	Ottoville	The Ottoville Bank Company	\$ 83,071
0635		Pataskala	The Pataskala Banking Company	\$ 32,470
1050		Pomeroy	The Farmers Bank and Savings Company	\$ 285,858
1121	X	Ravenna	Portage Community Bank	\$ 326,911

# APPENDIX

Charter Number		City	Bank	Total Assets (000s omitted)
0228		Republic	The Republic Banking Company	\$ 46,033
1074	X	Richwood	The Richwood Banking Company	\$ 501,771
1064	X	Sandusky	Civista Bank	\$ 1,567,593
0909		Sherwood	The Sherwood State Bank	\$ 64,733
0861		Somerset	Commodore Bank	\$ 84,099
0830		Spencer	The Farmers Savings Bank	\$ 277,379
528	X	St. Henry	The St. Henry Bank	\$ 299,661
0252		Tiffin	First Bank of Ohio	\$ 175,823
0018		Waterford	The Waterford Commercial and Savings Bank	\$ 41,433
808	X	West Alexandria	The Twin Valley Bank	\$ 62,443
0857		West Mansfield	The Union Banking Company	\$ 56,168
1081		West Salem	Farmers State Bank	\$ 112,177
0943		Winchester	The First State Bank of Adams County	\$ 453,892
1159		Worthington	Columbus First	\$ 324,117
1111		Wyoming	Spring Valley Bank	\$ 66,793
1163		Youngstown	Home Savings Bank	\$ 2,554,715
1116		Youngstown	Farmers Trust Company**	
338	X	Zanesville	North Valley Bank	\$ 210,492
1070		Zanesville	The Community Bank	\$ 417,676
			<b>TOTAL ASSETS AS OF 3/31/2017</b>	<b>\$ 174,116,707</b>
			***Trust only charter	

## State-Chartered Credit Unions (As of 3/31/2017)

Insurer	City	Credit Union	Total Assets (000s omitted)
ASI	Massillon	540 I.B.E.W. Credit Union, Inc.	\$978
NCUA	Vandalia	Abbey Credit Union, Inc.	\$91,340
NCUA	Ontario	Advantage Credit Union, Inc.	\$37,366
ASI	Akron	Akron Firefighters' Credit Union, Inc.	\$29,361
NCUA	Akron	Akron Municipal Employees Credit Union, Inc.	\$6,070

Insurer	City	Credit Union	Total Assets (000s omitted)
ASI	Cleveland	Antioch Credit Union, Inc.	\$2,740
NCUA	Youngstown	Associated School Employees Credit Union, Inc.	\$132,694
NCUA	Piketon	Atomic Credit Union, Inc.	\$284,035
NCUA	Franklin	Atrium Credit Union, Inc.	\$8,673
ASI	Fairfield	AurGroup Financial Credit Union, Inc.	\$154,938
NCUA	Oregon	Bay Area Credit Union, Inc.	\$62,861
NCUA	Brook Park	Best Reward Credit Union	\$155,485
NCUA	Columbus	Bridge Credit Union, Inc.	\$87,372
ASI	Middleburg Hts	BSE Credit Union, Inc.	\$13,879
ASI	Akron	Buckeye State Credit Union, Inc.	\$86,109
NCUA	Van Wert	C.C.C. Van Wert Credit Union, Inc.	\$641
NCUA	Walbridge	CanDo Credit Union, Inc.	\$8,706
ASI	Canton	Canton Police & Firemen's Credit Union, Inc.	\$8,539
ASI	Mentor	Cardinal Credit Union, Inc.	\$248,199
NCUA	Mt. Vernon	CES Credit Union, Inc.	\$137,178
NCUA	Toledo	Champion Credit Union, Inc.	\$52,941
NCUA	Harrison	Cincinnati Employees Credit Union, Inc.	\$27,978
NCUA	Cincinnati	CINCO Family Financial Center Credit Union, Inc.	\$117,481
NCUA	Cleveland	Civil Service Employees Association Credit Union	\$6,340
NCUA	Cleveland Hts.	Cleveland Heights Teachers Credit Union, Inc.	\$7,629
NCUA	Cleveland	The Cleveland Police Credit Union, Inc.	\$34,843
NCUA	Dayton	CODE Credit Union	\$120,888
NCUA		Columbiana County School Employees Credit Union	\$9,291
NCUA	Lisbon	Community First Credit Union	\$77,670
NCUA	Ashtabula	Community One Credit Union of Ohio, Inc.	\$75,564
ASI	Elyria	Community Star Credit Union, Inc.	\$71,662
ASI	Strongsville	Community United Credit Union, Inc.	\$11,774
NCUA	Maumee	Co-Op Toledo Credit Union, Inc.	\$10,867
NCUA	Hilliard	Credit Union of Ohio, Inc.	\$149,393
ASI	North Jackson	Credit Union One, Inc.	\$12,792
ASI	Olmsted Falls	Dairy Pak Employees Credit Union, Inc.	\$300,104
NCUA	Kettering	Day Air Credit Union, Inc.	\$353,344

# APPENDIX

Insurer	City	Credit Union	Total Assets (000s omitted)
NCUA	Dayton	Day-Met Credit Union, Inc.	\$90,861
NCUA	Cincinnati	DECA Credit Union, Inc.	\$5,424
NCUA	Sylvania	Directions Credit Union, Inc.	\$705,319
NCUA	Euclid	Eaton Family Credit Union, Inc.	\$63,873
NCUA	Springfield	Edison Credit Union, Inc.	\$4,488
NCUA	Westerville	Education First Credit Union, Inc.	\$98,345
NCUA	Toledo	Educational Community Alliance Credit Union, Inc.	\$44,930
ASI	Garfield Hts.	Emerald Credit Union, Inc.	\$42,799
ASI	Cleveland	Faith Community United Credit Union, Inc.	\$13,489
ASI	Cuyahoga Falls	Falls Catholic Credit Union, Inc.	\$44,520
ASI	Cuyahoga Falls	Firefighters Community Credit Union, Inc.	\$250,168
NCUA	Niles	First Choice Community Credit Union, Inc.	\$27,932
NCUA	Coldwater	First Choice Credit Union, Inc.	\$17,592
NCUA	Akron	FirstEnergy Family Credit Union, Inc.	\$42,649
NCUA	Dayton	Freedom 1st Credit Union, Inc.	\$34,858
ASI	Massillon	Friends and Family Credit Union, Inc.	\$87,474
NCUA	Burton	Geauga Credit Union, Inc.	\$37,684
NCUA	Cincinnati	General Electric Credit Union	\$2,810,856
NCUA	Zanesville	Genesis Employees Credit Union, Inc.	\$13,453
NCUA	Akron	GenFed Financial Credit Union, Inc.	\$234,553
NCUA	Girard	Girard Credit Union, Inc.	\$1,912
NCUA	Massillon	Golden Circle Credit Union, Inc.	\$90,690
ASI	Akron	Goodyear Employees Credit Union, Inc.	\$4,428
NCUA	Sylvania	Great Lakes Credit Union, Inc.	\$28,632
ASI	Cincinnati	Greater Cincinnati Credit Union, Inc.	\$96,896
ASI	Mansfield	GROhio Community	\$87,597
ASI	Cincinnati	Heekin Can Employees Credit Union, Inc.	\$757
NCUA	Chillicothe	Homeland Credit Union, Inc.	\$329,281
NCUA	Troy	HTM Area Credit Union, Inc.	\$25,432
NCUA	Springfield	IH Credit Union, Inc.	\$301,334
NCUA	Clyde	Impact Credit Union, Inc.	\$134,219
NCUA	West Chester	Kemba Credit Union, Inc.	\$801,837

Insurer	City	Credit Union	Total Assets (000s omitted)
NCUA	Gahanna	KEMBA Financial Credit Union, Inc.	\$1,184,842
NCUA	Dayton	KH Network Credit Union	\$54,620
ASI	Cheshire	Kyger Creek Credit Union, Inc.	\$16,822
NCUA	Painesville	L. E. O. Credit Union	\$14,084
NCUA	Avon Lake	Lakeshore Community Credit Union, Inc.	\$28,094
ASI	Lakewood	The Lakewood Firefighters Credit Union, Inc.	\$1,554
NCUA	Lakewood	Latvian Cleveland Credit Union, Inc.	\$31,474
NCUA	Mentor	Local #673 Credit Union, Inc.	\$1,736
NCUA	Marion	Marion Community Credit Union, Inc.	\$66,672
ASI	Toledo	Maumee Valley Credit Union, Inc.	\$21,352
ASI	Greenville	Members Choice Credit Union, Inc.	\$20,489
NCUA	Middletown	Middletown Area Schools Credit Union	\$7,672
ASI	Franklin	MidUSA Credit Union, Inc.	\$210,847
ASI	Findlay	Millstream Area Credit Union, Inc.	\$40,359
NCUA	Rittman	Morton Salt Credit Union	\$4,196
NCUA	Cincinnati	New Horizons Credit Union, Inc.	\$38,256
ASI	Fairview Park	North Coast Credit Union, Inc.	\$13,146
NCUA	Toledo	Nueva Esperanza Community Credit Union	\$1,862
NCUA	Independence	Ohio Teamsters Credit Union, Inc.	\$13,787
NCUA	Athens	Ohio University Credit Union, Inc.	\$343,328
NCUA	Hannibal	Ohio Valley Community Credit Union	\$136,494
ASI	Cleveland	Ohio's First Class Credit Union, Inc.	\$42,258
ASI	Pepper Pike	Orange School Employees Credit Union, Inc.	\$3,221
NCUA	Painesville	Painesville Credit Union, Inc.	\$28,465
NCUA	Columbus	Pathways Financial Credit Union, Inc.	\$246,610
ASI	Cincinnati	Postal Family Credit Union, Inc.	\$60,665
ASI	Columbus	Producers Employees' Credit Union, Inc.	\$683,393
ASI	Parma	PSE Credit Union, Inc.	\$131,986
NCUA	Miamisburg	River Valley Credit Union, Inc.	\$330,186
NCUA	Belpre	Riverview Credit Union, Inc.	\$60,419
NCUA	Portsmouth	S.C.F.E. Credit Union, Inc.	\$1,019
ASI	Elyria	School Employees Lorain County Credit Union	\$155,650
NCUA	Marysville	Scott Associates Credit Union, Inc.	\$10,803

## APPENDIX

Insurer	City	Credit Union	Total Assets (000s omitted)
NCUA	Warren	Seven Seventeen Credit Union, Inc.	\$905,444
NCUA	Batavia	Sharefax Credit Union, Inc.	\$369,876
ASI	Cambridge	Southeastern Ohio Credit Union, Inc.	\$27,118
NCUA	Cincinnati	St. James Parish Credit Union, Inc.	\$5,878
ASI	Cleveland	St. Paul AME Credit Union, Inc.	\$247
ASI	Canton	Sugardale Employees Credit Union, Inc.	\$4,022
NCUA	Lima	Superior Credit Union, Inc.	\$685,397
NCUA	Massillon	Superior Savings Credit Union	\$23,694
ASI	Cleveland	TALERIS Credit Union, Inc.	\$75,238
ASI	Mansfield	Tappan Community Credit Union, Inc.	\$13,160
NCUA	Columbus	Telhio Credit Union, Inc.	\$813,778
NCUA	Avon Lake	The Catholic Credit Union, Inc.	\$10,313
ASI	Cleveland	The Ohio Educational Credit Union, Inc.	\$132,560
NCUA	New Knoxville	The Way Credit Union, Inc.	\$13,602
NCUA	Toledo	The Toledo Postal Employees Credit Union, Inc.	\$4,630
ASI	Fairlawn	Towpath Credit Union, Inc.	\$127,498
NCUA	Kettering	Triangle Credit Union, Inc.	\$16,918
NCUA	Warren	Trumbull County Postal Employees Credit Union, Inc.	\$1,131
ASI	Cincinnati	TruPartner Credit Union, Inc.	\$153,878
ASI	Garfield Hts.	Union of Poles in America Credit Union	\$792
ASI	North Canton	United Methodist Financial Credit Union, Inc.	\$87,194
NCUA	Dayton	Universal 1 Credit Union, Inc.	\$425,069
ASI	Cincinnati	UPS Credit Union, Inc.	\$3,895
NCUA	Willoughby	WES Credit Union, Inc.	\$11,496
ASI	Columbus	Whitehall Credit Union, Inc.	\$18,206
NCUA	Harrison	Whitewater Community Credit Union, Inc.	\$7,208
ASI	Parma	Wiremen's Credit Union, Inc.	\$27,070
ASI	Dayton	Wright-Dunbar Area Credit Union, Inc.	\$609
NCUA	Beavercreek	Wright-Patt Credit Union, Inc.	\$3,625,186
ASI	Youngstown	Youngstown City Schools Credit Union, Inc.	\$8,873
		<b>TOTAL ASSETS AS OF 3/31/2017</b>	<b>\$21,178,348</b>

## State-Chartered Savings Institutions (As of 3/31/2017)

Charter Number	City	Savings Institution	Total Assets (000s omitted)
SB0017	Bellaire	Belmont Savings Bank *	\$ 455,530
SB0018	Belpre	Belpre Savings Bank *	\$ 47,019
SL8094	Bethel	Community Savings Bank	\$ 77,577
SL2076	Brookville	The Brookville Building and Savings Association	\$ 44,017
SL4132	Bucyrus	Peoples Savings and Loan Company	\$ 143,771
SL4440	Cadiz	The Equitable Savings and Loan Company	\$ 13,016
SL4715	Celina	Mercer Savings Bank	\$ 117,724
SL1016	Cincinnati	The Cincinnati Savings & Loan Co.	\$ 82,120
SL5337	Cincinnati	Eagle Savings Bank	\$ 119,296
SL0644	Cincinnati	Watchhill Bank	\$ 136,358
SL8109	Cincinnati	Union Savings Bank	\$ 2,831,139
SL8122	Cincinnati	New Foundation Savings Bank	\$ 21,344
SB0044	Cleveland	The Pioneer Savings Bank	\$ 35,375
SB0042	Conneaut	Conneaut Savings Bank *	\$ 76,786
SB0049	Coshocton	The Home Loan Savings Bank	\$ 206,016
SB0050	Gahanna	Benchmark Bank	\$ 130,435
SL8123	Galion	Galion Building and Loan Bank	\$ 63,226
SL0866	Harrison	The Harrison Building and Loan Association	\$ 228,059
SB0052	Ironton	Liberty Savings Bank	\$ 54,594
SB0019	Kent	Home Savings Bank	\$ 184,958
SL3681	Kenton	The Home Savings and Loan Company of Kenton, Ohio	\$ 113,592
SB0016	Mansfield	The Mechanics Savings Bank	\$ 497,721
SL5752	Mason	Peoples First Savings Bank	\$ 71,771
SL8104	Miamitown	Miami Savings Bank	\$ 123,812
SL4287	Middletown	American Savings Bank	\$ 41,475
SB0045	Nelsonville	Nelsonville Home and Savings	\$ 27,823
SB0001	Newbury	Geauga Savings Bank	\$ 346,231
SB0013	Reading	Valley Central Savings Bank *	\$ 111,174

## APPENDIX

Charter Number	City	Savings Institution	Total Assets (000s omitted)
SB0035	Strasburg	Strasburg Savings	\$ 78,827
SB0036	Upper Arlington	The Arlington Bank	\$ 292,125
SB0012	Urbana	The Peoples Savings Bank *	\$ 117,867
SL2186	Versailles	Versailles Savings and Loan Company	\$ 55,592
SL4893	Wapakoneta	Home Savings Bank of Wapakoneta	\$ 37,354
SL6068	West Liberty	The Peoples Savings and Loan Company	\$ 52,543
SL8120	West Union	Adams County Building and Loan Company	\$ 23,000
SB0002	Wilmington	The Wilmington Savings Bank *	\$ 139,064
SB0030	Woodsfield	Woodsfield Savings Bank	\$ 57,311
SL4195	Wooster	Wayne Savings Community Bank	\$ 448,960
		<b>TOTAL ASSETS AS OF 3/31/2017</b>	<b>\$ 7,704,602</b>
		*Denotes mutual institution	

### Money Transmitters (As of 3/31/2017)

Money Transmitters	City	License Number	Date Licensed
Ace Cash Express, Inc.	Irving, TX	OHMT 002	6/29/2005
ADP Payroll Services, Inc.	San Dimas, CA	OHMT 003	1/03/1997
Adyen, Inc.	San Francisco, CA	OHMT 112	4/21/2016
Airbnb Payments, Inc.	San Francisco, CA	OHMT 105	1/21/2016
Align Commerce Payments, Inc.	San Francisco, CA	OHMT 121	12/22/2016
Alipay US, Inc.	San Mateo, CA	OHMT 108	2/24/2016
Amal USA, Inc.	Decatur, GA	OHMT 005	4/18/2006
Amazon Payments, Inc.	Seattle, WA	OHMT 027	7/28/2006
American Express Prepaid Card Management Corporation	Phoenix, AZ	OHMT 066	11/05/2010
American Express Travel Related Services Company, Inc.	New York, NY	OHMT 006	7/1/1983
American Financial Integrity, Inc.	Chicago, IL	OHMT 114	4/29/2016
Associated Foreign Exchange, Inc.	Woodland Hills, CA	OHMT 087	8/05/2014

Money Transmitters	City	License Number	Date Licensed
Avalon Financial Corp.	Westlake, OH	OHMT 007	6/27/2001
Banana Pay, LLC	Minneapolis, MN	OHMT 012	9/18/2007
Bancomer Transfer Services, Inc.	Houston, TX	OHMT 078	5/15/2013
Bannockburn Global Forex, LLC	Cincinnati, OH	OHMT 077	4/15/2013
Bill.com, Inc.	Palo Alto, CA	OHMT 117	6/23/2016
Blackhawk Network California, Inc.	Pleasanton, CA	OHMT 069	6/28/2011
Cambridge Mercantile Corp. (U.S.A.)	Toronto, ON Canada	OHMT 070	7/18/2011
CheckFreePay Corporation	Hamden, CT	OHMT 008	9/25/2001
Checksmart Money Order Services, Inc.	Dublin, OH	OHMT 064	11/22/2009
Chime, Inc.	New York, NY	OHMT 095	9/22/2015
Choice Money Transfer, Inc.	New York, NY	OHMT 092	4/20/2015
Circle Internet Financial, Inc.	Boston, MA	OHMT 097	10/22/2015
Coinbase, Inc.	San Francisco, CA	OHMT 104	1/29/2016
Comdata TN, Inc.	Brentwood, TN	OHMT 081	5/01/1987
Commonwealth Foreign Exchange, Inc.	Providence, RI	OHMT 082	9/06/2013
Continental Exchange Solutions, Inc.	Buena Park, CA	OHMT 010	6/03/1997
Custom House USA LLC	Englewood, CO	OHMT 062	7/02/2009
Dahabshil, Inc.	Hilliard, OH	OHMT 011	10/08/2003
Discount Drug Mart, Inc.	Medina, OH	OHMT 013	7/06/2005
Envios De Valores La Nacional Corp.	New York, NY	OHMT 107	2/03/2016
Ethos Group Payment Services, Inc. dba PegasusPay	Irving, TX	OHMT 065	10/05/2010
Everi Payments, Inc.	Las Vegas, NV	OHMT 073	5/17/2012
Facebook Payments, Inc.	Menlo Park, CA	OHMT 074	8/02/2012
Finxera, Inc.	San Mateo, CA	OHMT 094	9/16/2015
Gamdirect LLC	Lynnwood, WA	OHMT 111	3/24/2016
Girosol Corp.	North Miami Beach, FL	OHMT 015	6/04/2001
Global Express Money Orders, Inc.	Silver Spring, MD	OHMT 016	1/31/1994
Google Payment Corp.	Mountain View, CA	OHMT 061	4/23/2009
Green Dot Corporation	Monrovia, CA	OHMT 018	10/13/2004
Hodan Global Money Services, Inc.	Minneapolis, MN	OHMT 019	1/11/2006
HSI USA, Inc.	San Francisco, CA	OHMT 110	3/23/2016
IDT Payment Services, Inc.	Newark, NJ	OHMT 080	7/02/2013

## APPENDIX

Money Transmitters	City	License Number	Date Licensed
InComm Financial Services, Inc.	Columbus, GA	OHMT 023	7/28/2006
Integrated Payment Systems, Inc.	Atlanta, GA	OHMT 020	6/07/1994
Inter-Cambio Express, Inc.	Goshen, IN	OHMT 021	10/18/2004
Intermex Wire Transfer, LLC	Miami, FL	OHMT 050	8/23/2007
Internet Escrow Services, Inc.	San Francisco, CA	OHMT 125	3/17/2017
Intuit Payments, Inc.	Mountain View, CA	OHMT 086	5/21/2014
JHA Money Center, Inc.	Monett, MO	OHMT 090	4/30/2015
JPay, Inc.	Miami, FL	OHMT 075	1/24/2013
Kaah Express F.S., Inc.	Minneapolis, MN	OHMT 024	7/14/2005
Keefe Commissary Network, LLC	St. Louis, MO	OHMT 072	3/17/20012
Klarna Inc.	Columbus, OH	OHMT 123	2/21/2017
Meest Corporation, Inc.	Toronto, ON Canada	OHMT 025	1/09/2001
MEMO Financial Services America, Inc.	Wormleysburg, PA	OHMT 026	7/1/1989
Mercari, Inc.	San Francisco CA	OHMT 122	1/13/2017
Metavante Payment Services, LLC	Milwaukee, WI	OHMT 096	10/14/2015
Microsoft Payments, Inc.	Redmond, WA	OHMT 098	10/19/2015
MoneyGram Payment Systems, Inc.	Minneapolis, MN	OHMT 028	2/25/1997
Nationwide Bi-Weekly Administration, Inc.	Xenia, OH	OHMT 029	1/04/2007
Netspend Corporation	Austin, TX	OHMT 030	12/29/2004
North American Money Transfer, Inc.	Stone Mountain, GA	OHMT 056	3/11/2008
Noventis, Inc.	Houston, TX	OHMT 052	9/27/2007
Official Payments Corporation	Norcross, GA	OHMT 071	12/02/2011
Omnex Group, Inc.	Englewood Cliffs, NJ	OHMT 031	3/23/2005
Order Express, Inc.	Chicago, IL	OHMT 032	7/18/2001
PayNearMe MT, Inc.	Sunnyvale, CA	OHMT 091	5/19/2015
Payoneer Inc.	New York, NY	OHMT 089	4/21/2015
PayPal, Inc.	San Jose, CA	OHMT 034	7/30/2003
Placid NK Corporation	Westbury, NY	OHMT 099	3/08/2016
RealPage Payments Services, LLC	Carrollton, TX	OHMT 093	9/09/2015
Remitly, Inc.	Seattle, WA	OHMT 088	9/30/2014
SGS Corporation (of Kansas)	La Mirada, CA	OHMT 053	12/10/2007
Shaka Express Corp.	Jersey City, NJ	OHMT 120	10/04/2016
Sigue Corp.	Sylmar, CA	OHMT 068	5/25/1999

Money Transmitters	City	License Number	Date Licensed
Skrill USA, Inc.	New York, NY	OHMT 067	12/23/2010
Softgate Systems, Inc.	Fairfield, NJ	OHMT 055	2/22/2008
Square, Inc.	San Francisco, CA	OHMT 076	3/20/2013
Stripe Payments Company	San Francisco, CA	OHMT 102	12/22/2015
Tech Friends, Inc.	Jonesboro, AR	OHMT 113	5/02/2016
Tempus, Inc.	Washington, DC	OHMT 057	4/02/2008
Tiger Commissary Services, Inc.	Jonesboro, AR	OHMT 119	9/09/2016
Tilia Inc.	San Francisco, CA	OHMT 109	3/02/2016
TouchPay Holdings, LLC	Irving, TX	OHMT 083	11/27/2013
Trans-Fast Remittance LLC	New York, NY	OHMT 043	1/08/2003
Transfermate, Inc.	Chicago, IL	OHMT 103	1/05/2016
Transferwise Inc.	New York, NY	OHMT 116	5/19/2016
Travelex Currency Services Inc.	New York, NY	OHMT 044	10/13/1993
Unidos Financial Services, Inc.	Littleton, CO	OHMT 124	3/17/2017
U.S. Equity Advantage, Inc.	Orlando, FL	OHMT 101	12/15/2015
USForex Inc.	San Francisco, CA	OHMT 118	8/31/2016
U.S. Money Express Co.	Chicago, IL	OHMT 046	1/16/2003
Viamerica Corporation	Bethesda, MD	OHMT 063	9/01/2009
Western Union Business Solutions, LLC	Washington, DC	OHMT 051	8/30/2007
Western Union Financial Services, Inc.	Englewood, CO	OHMT 048	12/29/1987
World First USA, Inc.	Austin, TX	OHMT 084	1/29/2014
WorldRemit Corp.	Denver, CO	OHMT 115	5/18/2016



**Ohio**

**Department  
of Commerce**

# **Fiscal Year 2017 Annual Report**

**77 South High Street, 23rd Floor  
Columbus, Ohio 43215-6123  
614-466-3636**

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