



# OH Check-Cashing License Amendment Checklist (Company)

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## CHECKLIST SECTIONS

- [General Information](#)
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## GENERAL INFORMATION

### Instructions

When making changes to your record in NMLS, Ohio requires advance notification for some changes. See the checklist below for details.

### Uploading Agency-Specific Documents

If you are required to upload documents to NMLS for an Advance Change Notice (ACN), select “Advance Change Notice” for the document type in the NMLS Document Uploads section. If you are required to upload documents for an amendment that doesn’t require ACN, select the applicable document type in the NMLS Document Uploads section.

**Note:** Use the recommended filing naming convention found on the [Document Upload Descriptions and Examples](#).

### Helpful Resources

- [Amendments & Advance Change Notice](#)
- [Document Uploads Quick Guide](#)
- [Document Upload Descriptions and Examples](#)

### Agency Contact Information

Contact a licensing staff member at (614) 644-6484 or [webdfi-cf@com.state.oh.us](mailto:webdfi-cf@com.state.oh.us).

THE REGISTRANT/LICENSEE IS FULLY RESPONSIBLE FOR ALL OF THE REQUIREMENTS OF THE LICENSE FOR WHICH THEY ARE APPLYING. THE AGENCY SPECIFIC REQUIREMENTS CONTAINED HEREIN ARE FOR GUIDANCE ONLY TO FACILITATE APPLICATION THROUGH NMLS. SHOULD YOU HAVE QUESTIONS, PLEASE CONSULT LEGAL COUNSEL.

## AMENDMENTS

- [Change of Legal Name](#)
- [Change of Main Address](#)
- [Addition or Modification of Other Trade Name](#)
- [Deletion of Other Trade Name](#)
- [Change of Legal Status](#)
- [Addition or Modification of Direct Owners/Executive Officers](#)
- [Addition or Modification of Qualifying Individual](#)
- [Change of Disclosure Question\(s\)](#)

**Note:** Information uploaded or filed in NMLS will not be viewable to the agency until the filing has been attested to and submitted through NMLS.

Complete	OH Check-Cashing License Change of Legal Name Amendment Items	Submitted via...
<input type="checkbox"/>	<p><b>Change of Legal Name:</b> Submit an ACN for a change of Legal Name through the Company Form (MU1) in NMLS. <b>30 Days'</b> notice must be provided for this change.</p> <p><b>Note:</b> There is no fee for a change of legal name.</p>	<b>NMLS</b>
<input type="checkbox"/>	<p><b>Certificate of Authority/Good Standing Certificate:</b> Upload a State-issued and approved document (typically by the Secretary of State's office), dated not more than 60 days prior to filing of the company amendment through NMLS that demonstrates authorization to do business in Ohio.</p> <p>This document should be named <i>OH Certificate of Authority -or- OH Certificate of Good Standing</i>.</p>	<p><b>Upload in NMLS:</b> under the Document Type <u>Certificate of Authority/Good Standing Certificate</u> in the <i>Document Uploads</i> section of the Company Form (MU1).</p>
Note	<p><b>Company FEIN:</b> If the company's FEIN number changes, the company will need to submit a new Company Form (MU1).</p>	<b>NMLS</b>
<input type="checkbox"/>	<p><b>Formation Documents:</b> Formation Documents must be submitted related to this change type.</p> <p>Determine classification of applicant's legal status and submit a State certified copy of the requested applicable documentation detailed below. Original formation documents and all subsequent amendments, thereto including a list of any name changes.</p> <p><b>Sole Proprietor:</b></p> <ul style="list-style-type: none"> <li>• Applicable formation documents.</li> </ul> <p><b>Unincorporated Association:</b></p> <ul style="list-style-type: none"> <li>• By-Laws or constitution (including all amendments).</li> </ul> <p><b>General Partnership:</b></p> <ul style="list-style-type: none"> <li>• Partnership Agreement (including all amendments).</li> </ul> <p><b>Limited Liability Partnership:</b></p> <ul style="list-style-type: none"> <li>• Certificate of Limited Liability Partnership; and</li> <li>• Partnership Agreement (including all amendments).</li> </ul> <p><b>Limited Partnership:</b></p> <ul style="list-style-type: none"> <li>• Certificate of Limited Partnership; and</li> <li>• Partnership Agreement (including all amendments).</li> </ul> <p><b>Limited Liability Limited Partnership:</b></p> <ul style="list-style-type: none"> <li>• Certificate of Limited Liability Limited Partnership; and</li> <li>• Partnership Agreement (including all amendments).</li> </ul> <p><b>Limited Liability Company ("LLC"):</b></p> <ul style="list-style-type: none"> <li>• Articles of Organization (including all amendments);</li> <li>• Operating Agreement (including all amendments);</li> <li>• IRS Form 2553 or IRS Form 8832 if S-corp treatment elected; and</li> <li>• LLC resolution if authority not in operating agreement.</li> </ul> <p><b>Corporation:</b></p> <ul style="list-style-type: none"> <li>• Articles of Incorporation (including all amendments);</li> </ul>	<p><b>Upload in NMLS:</b> under the Document Type <u>Formation Document</u> in the <i>Document Uploads</i> section of the Company Form (MU1).</p> <p>This document should be named <i>Formation Documentation [Date of Creation (MM-DD-YYYY)]</i>.</p>

Complete	OH Check-Cashing License Change of Legal Name Amendment Items	Submitted via...
	<ul style="list-style-type: none"> <li>• By-laws (including all amendments), if applicable;</li> <li>• Shareholder Agreement (including all amendments), if applicable;</li> <li>• IRS Form 2553 if S-corp treatment elected; and</li> <li>• Corporate resolution if authority to complete application not in By-Laws or Shareholder Agreement, as amended, as applicable.</li> </ul> <p><b>Not for Profit Corporation</b></p> <ul style="list-style-type: none"> <li>• Documents requested of a Corporation; and</li> <li>• Proof of nonprofit status <ul style="list-style-type: none"> <li>○ Internal Revenue Service (“IRS”) 501(c)(3) designation letter; or</li> <li>○ statement from a State taxing body or the State attorney general certifying that: (i) the entity is a nonprofit organization operating within the State; and (ii) no part of the entity’s net earnings may lawfully benefit any private shareholder or individual; or</li> <li>○ entity's certificate of incorporation or similar document if it clearly establishes the nonprofit status of the applicant; or</li> <li>○ Any of the three preceding items described, if that item applies to a State or national parent organization, together with a statement by the State or parent organization that the applicant is a local nonprofit affiliate.</li> </ul> </li> </ul> <p><b>Trust (Statutory)</b></p> <ul style="list-style-type: none"> <li>• Certificate of Trust; and</li> <li>• Governing instrument (all amendments).</li> </ul>	
<input type="checkbox"/>	<p><b>Document Samples:</b> Upload copies of the following sample documents used in the regular course of business in connection with this license application:</p> <ul style="list-style-type: none"> <li>• Complete sample <b>Fee Schedule</b> that indicates this proposed address and that is in compliance with the Ohio Check Cashing Act and related Regulations. Provide the schedule in English and any other languages to be provided to customers.</li> <li>• A sample or copy of your <b>Check Endorsement Stamp</b> that indicates applicant will be in compliance with Section 1315.25 of the Ohio Revised Code. <b><u>DO NOT ORDER ENDORSEMENT STAMP UNTIL YOUR APPLICATION IS APPROVED.</u></b></li> <li>• Samples or copies of your <b>Receipts</b> indicating the company name and address.</li> </ul> <p>These documents should be named [<i>Name of Document Sample</i>].</p>	<p><b>Upload in NMLS:</b> under <a href="#">Document Samples</a> in the Document Uploads section of the Company Form (MU1).</p>

Complete	OH Check-Cashing License Change of Main Address Amendment Items	Submitted via...
<input type="checkbox"/>	<b>Change of Main Address:</b> Submit an ACN for a change of Main (Corporate) Address through the Company Form (MU1) in NMLS. <b>15' Days</b> notice must be provided for this change.	<b>NMLS</b>
<input type="checkbox"/>	<b>Change of Main Address:</b> <ul style="list-style-type: none"> <li>• \$10 per license</li> </ul> <b>Fees collected through NMLS are NOT REFUNDABLE OR TRANSFERABLE.</b>	<b>NMLS (Agency Fee Invoice)</b>
Note	<b>Books and Records Location:</b> Confirm, and update if necessary, the name, title, address, and telephone number of the record custodian responsible for maintaining documents/information.	<b>NMLS</b>
<input type="checkbox"/>	<b>Document Samples:</b> Upload copies of the following sample documents used in the regular course of business in connection with this license application: <ul style="list-style-type: none"> <li>• Samples or copies of your <b>Receipts</b> indicating the company name and address.</li> </ul> This document should be named <i>Receipts</i>	<b>Upload in NMLS:</b> under <u>Document Samples</u> in the Document Uploads section of the Company Form (MU1).

Complete	OH Check-Cashing License Addition or Modification of Other Trade Name Amendment Items	Submitted via...
<input type="checkbox"/>	<b>Addition or Modification of Other Trade Name:</b> Submit an ACN for an addition or change to an Other Trade Name through the Company Form (MU1) in NMLS. <b>15 days'</b> notice must be provided for this change.  If operating under an "Other Trade Name", upload <b>Ohio Secretary of State Trade Name Certificate of Registration</b> regarding ability to do business under that trade name.  This document should be named <i>OH-Trade Name-Assumed Name</i> .	<b>NMLS</b> <i>and</i> <b>Upload in NMLS:</b> under the Document Type <u>Trade Name/Assumed Name Registration Certificates</u> in the <i>Document Uploads</i> section of the Company Form (MU1).

Complete	OH Check-Cashing License Deletion of Other Trade Name Amendment Items	Submitted via...
<input type="checkbox"/>	<b>Deletion of Other Trade Name:</b> Submit an ACN for deletion of an Other Trade Name through the Company Form (MU1) in NMLS. <b>15 days'</b> notice must be provided for this change.	<b>NMLS</b>

Complete	OH Check-Cashing License Change of Legal Status Amendment Items	Submitted via...
<p><b>Note:</b> In many cases, a change to the Fiscal Year End, Legal Status, and State or Date of Formation indicates a new entity has been formed and a new NMLS record is required. This includes the creation of a new NMLS account and submission of a new Company Form (MU1).</p>		
<input type="checkbox"/>	<b>Change of Legal Status:</b> Submit an ACN for a change of Legal Status within the Company Form (MU1) in NMLS. <b>30 Days'</b> notice must be provided for this change.	<b>NMLS</b>
<input type="checkbox"/>	<p><b>Certificate of Authority/Good Standing Certificate:</b> Upload a State-issued and approved document (typically by the Secretary of State's office), dated not more than 60 days prior to filing of the company amendment through NMLS that demonstrates authorization to do business in Ohio.</p> <p>This document should be named <i>OH Certificate of Authority -or- OH Certificate of Good Standing</i>.</p>	<p><b>Upload in NMLS:</b> under the Document Type <u>Certificate of Authority/Good Standing Certificate</u> in the <i>Document Uploads</i> section of the Company Form (MU1).</p>
Note	<b>Company FEIN:</b> If the company's FEIN number changes, the company will need to submit a new Company Form (MU1).	<b>NMLS</b>

Complete	OH Check-Cashing License Addition or Modification of Affiliates/Subsidiaries Amendment Items	Submitted via...
<input type="checkbox"/>	<b>Addition or Modification of Affiliates/Subsidiaries:</b> Submit an amendment for an addition or change in Affiliates/Subsidiaries within the Company Form (MU1) in NMLS.	<b>NMLS</b>

Complete	OH Check-Cashing License Addition or Modification of Direct Owners/Executive Officers Amendment Items	Submitted via...
<input type="checkbox"/>	<b>Addition or Modification of Direct Owners/Executive Officers:</b> Submit an ACN for an addition or change in Direct Owners/Executive Officers within the Company Form (MU1) in NMLS. <b>15 Days'</b> notice must be provided for this change.	<b>NMLS</b>
<input type="checkbox"/>	<b>FBI Criminal Background Check for MU2 Individual:</b> \$36.25 per person.	<b>NMLS (Filing submission)</b>
<input type="checkbox"/>	<p><b>MU2 Individual FBI Criminal Background Check Requirements:</b> When added to the Company Form (MU1), the following Individuals, as specified below, are required to authorize a FBI criminal background check (CBC) through NMLS.</p> <p><i>Direct Owners</i></p> <ul style="list-style-type: none"> <li>Any individual holding 10% or more ownership in the company</li> </ul> <p><i>Executive Officers</i></p> <ul style="list-style-type: none"> <li>Executive officers only, excluding outside directors. Includes Sole Proprietor, and/or Control Person(s).</li> </ul> <p>After authorizing an FBI criminal background check through the submission of the Company Form (MU1) and Individual Form (MU2), you must schedule an appointment to be fingerprinted if new prints are required.</p> <p>See the <a href="#">Criminal Background Check section</a> of the NMLS Resource Center for more information.</p> <p><b>Note:</b> If you are able to 'Use Existing Prints' to process the FBI criminal background check, you DO NOT have to schedule an appointment. NMLS will automatically submit the fingerprints on file.</p> <p><b>Note:</b> All applications/amendments will be on hold until the applicant is able to obtain a background check.</p>	<b>NMLS</b>

Complete	OH Check-Cashing License Addition or Modification of Indirect Owners Amendment Items	Submitted via...
<input type="checkbox"/>	<b>Addition or Modification of Indirect Owners:</b> Submit an amendment for an addition or change in Indirect Owners within the Company Form (MU1) in NMLS.	<b>NMLS</b>

Complete	OH Check-Cashing License Change of Qualifying Individual (Office Manager) Amendment Items	Submitted via...
<input type="checkbox"/>	<p><b>Addition or Modification of Qualifying Individual (Office Manager):</b> Submit an ACN for an addition or change in Office Manager within the Company Form (MU1) in NMLS. <b>15 Days’</b> notice must be provided for this change.</p> <p><b>Note:</b> Each Check Casher company must maintain an “Office Manager” (OM) who must be listed as a qualifying individual on Form MU1 and must be knowledgeable regarding the Ohio Check Cashing Act.</p>	<b>NMLS</b>
<input type="checkbox"/>	<p><b>Verification of Experience:</b> Upload in NMLS the statement detailing the manager’s related business experience and if the manager is knowledgeable regarding the Ohio Check-Cashing Act.</p> <p>This document should be named <i>Office Manager Experience</i>.</p>	<b>Upload in NMLS:</b> under the Document Type <u>Verification of Experience</u> in the <i>Document Uploads</i> section of the Individual Form (MU2).
Note	<b>Credit Report:</b> Office Managers are NOT required to authorize a credit report.	<b>N/A</b>
Note	<b>MU2 Individual FBI Criminal Background Check:</b> Not Required Through NMLS.	<b>N/A</b>

Complete	OH Check-Cashing License Change of Disclosure Question(s) Amendment Items	Submitted via...
<input type="checkbox"/>	<p><b>Change of Disclosure Question(s):</b> Submit an amendment for a change to Disclosure Question response(s) through the Company Form (MU1) in NMLS.</p>	<b>NMLS</b>
<input type="checkbox"/>	<p><b>Changing a Response from No to Yes:</b> Provide a complete and detailed explanation and document upload for each response that changes from “No” to “Yes” for company or each control person.</p> <p>See the <a href="#">Company Disclosure Explanations Quick Guide</a> for instructions.</p>	<b>Upload in NMLS</b> in the <i>Disclosure Explanations</i> section of the Company Form (MU1) or Individual Form (MU2).



<input type="checkbox"/>	<p><b>Changing a Response from Yes to No:</b> When changing a Disclosure Question response from Yes to No, you will be required to remove the question from the associated Disclosure Explanation and provide an Amendment Reason.</p> <p>You may select “Add Explanation for “No” Responses” and provide an explanation for each response that changes from “Yes” to “No” for company or each control person. You may also upload a document (PDF) related to the explanation.</p> <p>See the <a href="#">Company Disclosure Explanations Quick Guide</a> for instructions.</p>	<b>NMLS</b>
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