



The
**Ohio Department
of Commerce**
Annual Report

2016

Keeping **Ohio**
Safe, Sound and Secure



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JACQUELINE T. WILLIAMS, DIRECTOR



JOHN R. KASICH, GOVERNOR

Every day, the Department of Commerce touches Ohioans lives, making sure they are safe, sound and secure.

Commerce touches your life throughout the day and in ways you may be unaware. From the time you get up in the morning until the time you go to sleep at night, Commerce is working to help protect you, your family and your assets. Pages 6 and 7 offer a glimpse into the many ways Commerce touches your life.

We partner with businesses to help them operate safely and within regulations. This benefits you by ensuring that companies you work with act lawfully and in your best interest. And it benefits companies by supporting a business friendly climate in Ohio. Commerce's focus is to facilitate business, not impede it. We make it easier for businesses that do things the right way to continue to operate, such as extending the time between license renewals. This enables us to leverage our resources to help those businesses that are working toward compliance.

We also work with Ohioans to help them protect what's most important. We offer information and educational programs on issues including fire safety and secure investing. You can check with us to ensure the businesses you work with are meeting their requirements to operate safely. You can file complaints and get assistance resolving disputes. As you learn more about what Commerce does, consider when you should reach out to us for support or information.

Each Commerce division has provided advice in this report that will help protect what's most important to you. Their tips are in each section – they are simple, yet can have a significant impact. Together, we can make Ohio safe, sound and secure.

Jacqueline T. Williams
Director – The Ohio Department of Commerce

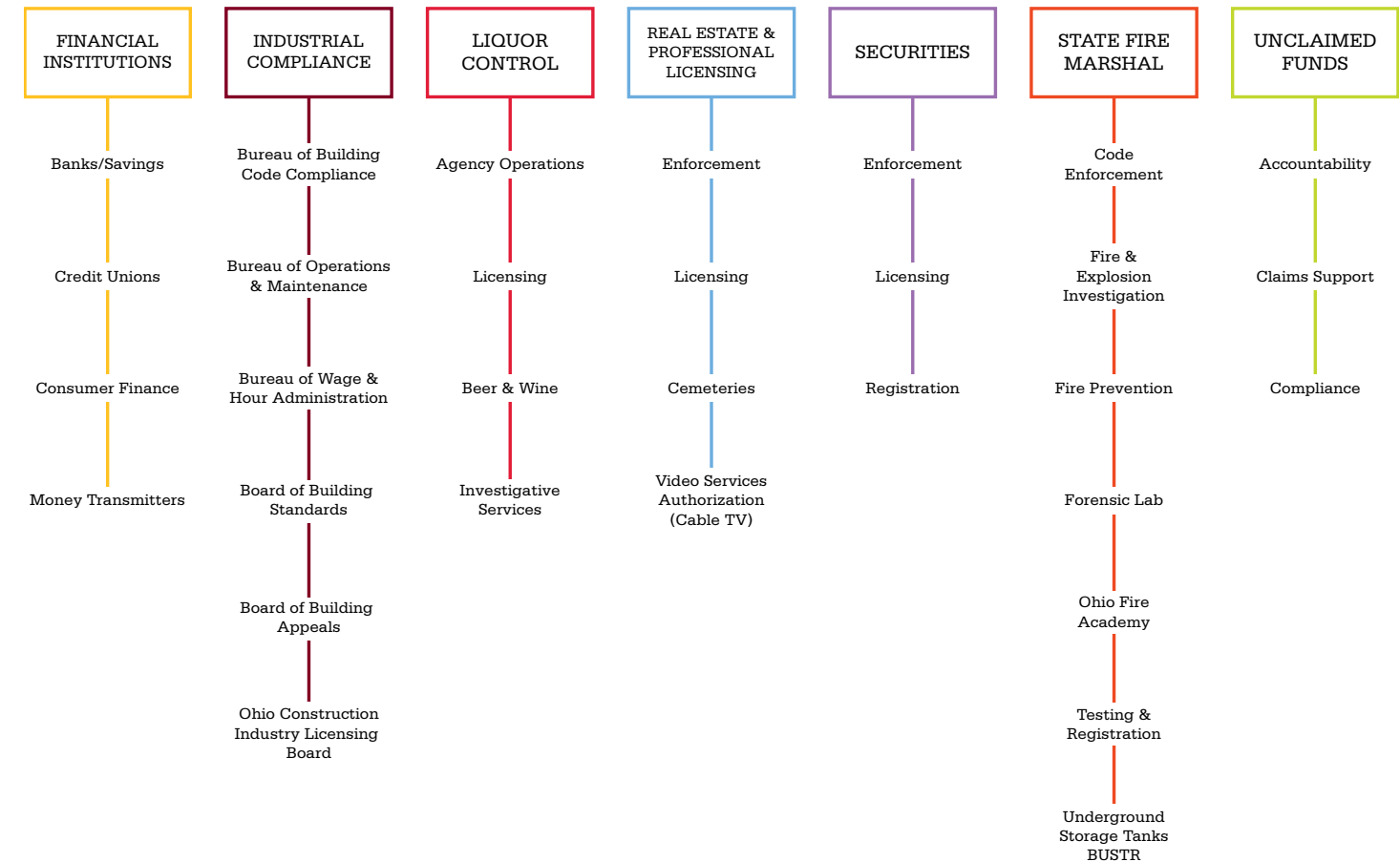
THE OHIO DEPARTMENT OF COMMERCE

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. In short, we keep Ohioans safe, sound and secure.

This report highlights the work of the department in fiscal year 2016 (July 1, 2015 - June 30, 2016). Throughout this report, you'll learn more about Commerce's seven divisions and how they keep Ohioans safe, sound and secure every day. You'll learn about how they make a difference in the lives of Ohioans just like you, and 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.

ORGANIZATION CHART



Keeping Ohioans Safe, Sound and Secure.

Every day, the Department of Commerce is working hard to keep you **safe, sound and secure**. From the time you wake up to the time you go to bed, Commerce is there in many ways – and you might not even know it. Here are just a few ways Commerce touches your life.

HOME



Licenses real estate agents and appraisers

Ensures mattresses and stuffed toys meet safety standards

Drafts building codes

Licenses mortgage brokers

COMMUNITY



Inspects commercial buildings

Regulates underground storage tanks such as gas stations

Inspects fire safety systems

Trains firefighters

Registers cemeteries

WORK



Supports job growth by assisting companies in raising funds to start or grow a business

Inspects elevators, escalators and boilers

Enforces the minimum wage

Funds job growth using proceeds from the liquor enterprise

FINANCE



Licenses securities professionals

Regulates banks and credit unions

Licenses pawnbrokers

Safeguards and returns unclaimed money

LEISURE



Oversees cable television services

Regulates ski lifts

Oversees access to spiritous liquor

Division of Financial Institutions

Safeguarding your money



The Division of Financial Institutions (DFI) 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.

Financial Institutions:

- Banks
- Savings and loan associations
- Savings banks
- Credit unions
- Money transmitters
- Trust companies

Financial Service Providers:

- Check cashers
- Credit service organizations
- Mortgage brokers
- Loan originators
- Mortgage loan act lenders
- Mortgage loan originators
- Pawnbrokers
- Precious metals dealers
- Premium finance companies
- Short-term lenders
- Small loan act lenders

MAKING IT EASY TO DO BUSINESS IN OHIO

We want to make it easy for professionals to work in their industry – and help make sure they're doing things the right way. Every day, DFI staff work with industry professionals to help ensure they're meeting the requirements to be licensed or registered to do business in Ohio. Sometimes, that means walking them through steps they need to take to be in compliance with the law, helping them collect the documents they need, and listening to information that might be an issue when applying for licensing and taking those circumstances into consideration when looking at enforcement actions. DFI recently made it easier for money transmitters to become licensed and operate successfully in Ohio by streamlining the application process. Making the process more efficient helped the number of money transmitters licensed by DFI increase by 39 percent over the past year.

Our Mission

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



HELPING INDUSTRY LEADERS UNDERSTAND AND REDUCE RISK

Managing a financial institution is a big responsibility, especially in today's complex banking environment. Boards of Directors are finding that education is key to being successful. To make it easier for directors to take advantage of professional development opportunities, DFI developed a full-day seminar that simulated a bank examination. This simulation helped directors and officers better understand how to evaluate and reduce risk in their institutions. Nearly 200 directors and officers participated this year.

INCREASING OHIOANS' FINANCIAL LITERACY

More than \$75,000 was awarded to help organizations address financial education needs in their communities. Created by the General Assembly in 2008, the Financial Literacy Education Fund awards grants each year to support local adult financial literacy education programs. Three grants were awarded this past year – The Ohio State University Extension (Franklin County), the Providence Center (Lucas County), and Trinity Debt Management (Warren County). The programs provided critical financial literacy skills to more than 250 Ohioans.

**SAFE
SOUND
AND
SECURE**

A tip from The Division of Financial Institutions...

Watch for any suspicious activity - review your bank statements monthly, and check your credit report quarterly.

100 Years Later...

1916: the *Department of Banks and Banking* regulated 568 state-chartered banks with assets of **\$756 million**.

2016: DFI regulated 125 state-chartered financial institutions with assets of **\$175 billion**.

Division of Industrial Compliance

Keeping you safe in public places



The Division of Industrial Compliance (DIC) and its associated boards ensure Ohioans are safe in public buildings such as businesses, educational institutions and municipal buildings. This includes drafting and applying the Ohio Building Code; conducting appeal hearings; issuing variances to code requirements; licensing commercial contractors; inspecting boilers, elevators and bedding; and regulating ski tramways. DIC also oversees Ohio's minimum wage, prevailing wage and minor wage programs.

RECOGNIZING BUSINESSES THAT DO THINGS THE RIGHT WAY

Focusing on compliance benefits businesses that do things the right way. The Compliant Contractor Program gives eligible commercial contractors the option to renew their licenses every three years instead of annually, and complete eight hours of continuing education each year instead of 10. The program is part of the Ohio Business Compliance Incentive (OBCI) program. More than 1,100 contractors, or one-third of renewals to date, have participated. This makes it easier for contractors who consistently meet requirements to continue to operate, and reduces DIC's administrative costs – which ultimately benefits taxpayers.

USING TECHNOLOGY TO IMPROVE CUSTOMER SERVICE

As the saying goes, time is money, and this holds true in the construction business. To help contractors keep projects moving, the Bureau of Building Code Compliance (BCC) introduced video inspections, called VIR. Rather than waiting for someone to come to the job site, inspections are conducted via live, streaming video – similar to Skype or Facetime. Contractors just need a computer, tablet, video camera, GoPro-type device or a smart phone. Contractors can schedule and complete a VIR with virtually no wait time. This reduces contractor delay and waste, and greatly reduces travel costs for the Bureau – savings that benefit taxpayers.

The Bureau of Building Code Compliance (BCC) reviews plans for commercial buildings and state-owned construction projects, and visits construction sites to ensure compliance with the approved plans.

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.



ENSURING EMPLOYEES ARE PAID

Thirty-four employees of a steel company filed a complaint because they hadn't been paid. They couldn't file for unemployment because they were still employed and coming to work each day, although without being paid. DIC investigated, and the Ohio Attorney General's Office sued the company on behalf of the Department of Commerce. In less than three months, wages were collected in full when the parties settled for \$203,316, securing payment of back wages for these well-deserving employees.

**SAFE
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AND
SECURE**

A tip from The Division of Industrial Compliance...

If you buy a mattress from a second-hand dealer, make sure it has a tag showing it's been properly sanitized.

Each year, DIC completes more than **60,000 INSPECTIONS** of **30,000+ COMMERCIAL ELEVATORS** across the state.

The Ohio Construction Industry Licensing Board issues more than **18,000 COMMERCIAL CONTRACTOR LICENSES** for five trades: Electrical, HVAC, Hydronics, Refrigeration and Plumbing.

That mattress tag you're **not supposed to remove?** DIC **TESTS THE FILLING** of every mattress and bedding item manufactured or distributed in Ohio to ensure that labeling is accurate.

DIC's building department covers 28 counties and all state buildings - the largest area of any building department in the state. Each year, the department reviews an average of **5,000 BUILDING PLANS** and conducts more than **27,000** electrical, structural, mechanical and plumbing inspections.

Division of Liquor Control

Supporting economic development in Ohio



The Division of Liquor Control (DLC) supports Ohio's economy by providing funding for job creation and business development through the proceeds from Ohio's liquor industry. DLC is focused on ensuring Ohioans have access to the products they want to purchase, while encouraging the responsible consumption of alcohol. This includes overseeing the manufacture, distribution and sale of all alcoholic beverages, selling spirituous liquor through contract liquor agencies and issuing permits and registering products for sale. DLC 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 not to sell to underage or intoxicated individuals.

TURNING BUILDINGS INTO BUSINESSES

Applications for liquor permits are more than mere paper – they represent dreams for turning buildings into businesses, and opportunities to bring economic growth to communities. BrewDog, a craft brewer based in Scotland, envisioned an exciting opportunity for new jobs and industry to propel economic growth for the Village of Canal Winchester in Franklin County. BrewDog's plans included a craft brewery and adjoining bar and restaurant – these plans required specific liquor permits and inspections. DLC met with BrewDog to review the licensing process, the compliance and staff training requirements, and the timeframe to help BrewDog receive the needed permits to meet the deadlines of the company's building project. BrewDog has invested approximately \$30.4 million to house its U.S. headquarters in Ohio – making it easy for BrewDog to set up its business. This in turn will create jobs and bring tax revenue to Canal Winchester.

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.



A LOOK BACK AT OUR ROOTS

The control and regulation of liquor in the United States has historic roots in Ohio. In 1874, the Women's Christian Temperance Union formed in Cleveland. This international organization sought to inspire public support for government control of the consumption and marketing of alcoholic beverages. This led to the creation of U.S. local option laws that allow communities to have a voice in determining whether certain establishments that serve alcohol should be in their area. When Prohibition was repealed in 1933, Ohio enacted laws to control the retail sale, manufacture and distribution of alcoholic beverages. The laws adopted after Prohibition created restrictions on the sale, use and marketing of alcoholic beverages, and led to government regulation of these activities, which are administered by today's Division of Liquor Control.

**SAFE
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SECURE**

A tip from The Division of Liquor Control...

Consume alcohol responsibly. If you or someone else has consumed too many alcoholic beverages, find an alternative, safe way home.

ALCOHOLIC BEVERAGES HAVE BEEN AROUND FOR THOUSANDS OF YEARS

Researchers have found evidence of at least 17 types of beer and 24 varieties of wine used during the ancient Egyptian civilization (around 4000 B.C.). Wine was used for more than enjoyment – it was considered valuable for nutrition, medicine and religious rituals, and used as a form of currency. Today, there are 94,000 beer, wine and low proof products registered for sale in Ohio. In 2016, there were 11,623 new products registered: 2,823 beer products, 8,663 new wine products and 137 low proof products.



Division of Real Estate & Professional Licensing

Protecting your investment in your home



The Division of Real Estate & Professional Licensing (REPL) 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. REPL also registers cemeteries and real estate developments located in other states that are marketed in Ohio. The Video Service Authorization Section provides services, education and outreach to cable consumers, local governments and cable providers.

PROTECTING OHIO'S CONSUMERS

Your home is your largest investment, and working with a reputable, licensed professional can help ensure you're making a sound investment. REPL's Enforcement section investigates complaints filed against licensed real estate brokers, real estate salespeople, foreign real estate dealers and salespeople, and unlicensed individuals acting as real estate brokers and salespeople. In 2016, REPL received more than 500 complaints and opened approximately 485 investigations. The section completed nearly 350 investigations.

Professionals want to do the right thing for their customers. One way the Division makes sure that consumers are working with reputable real estate professionals is by meeting licensees where they are and increasing outreach efforts. Staff are putting faces to names for licensees, becoming more user friendly and giving stakeholders "a look behind the curtain." These efforts included a discussion with brokers in Southeast Ohio as part of the governor's State of the State address in Marietta, an Ohio Association of Realtors mock hearing and an Ohio Coalition of Appraisal Professionals mock hearing.



Our Mission

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



SERVING THOSE WHO SERVE OUR COUNTRY

A real estate licensee was about to have his license revoked due to non-renewal, and he hadn't completed his continuing education requirement. Rather than simply letting his license expire, REPL staff reached out to him. Staff discovered that he was on active military duty. They also discovered that he had completed his continuing education, but the documentation was never submitted. Staff were able to place his license into a classification for active duty military, and then locate the documents needed to show he completed his continuing education. Because of those steps, his license will be waiting for him once he is discharged from the military.

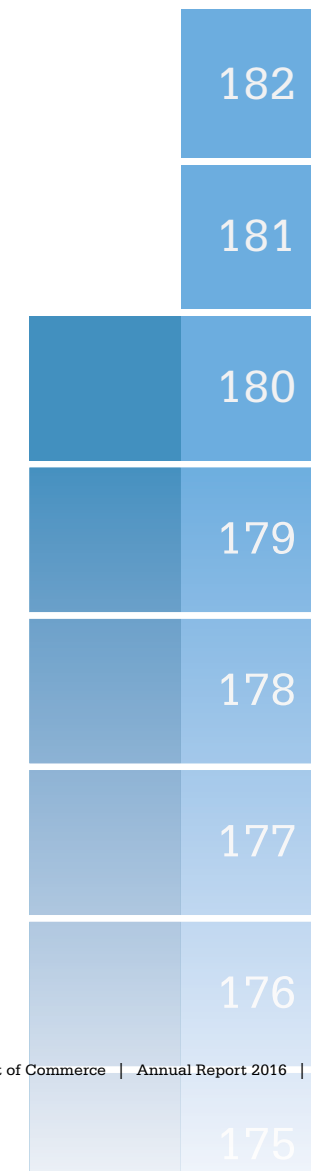
SAFE SOUND AND SECURE

A tip from The Division of Real Estate & Professional Licensing...

Working with a licensed professional protects your investment. If you live in or own a rental property, make sure your property manager is licensed. If you're buying or selling a home, make sure your real estate agent is licensed. Visit elicense3-secure.com.ohio.gov or call at 614-466-4100.

180 new Real Estate companies licensed

182 new Cemetery registrations



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 laws are violated, the Division can pursue administrative and civil actions, and criminal referrals.

IDENTIFYING QUALIFIED PROFESSIONALS

It's important that the people you've invested your life savings with take responsibility for their own personal finances. When they don't, particularly to the point of failing to pay taxes or declaring bankruptcy, they likely aren't equipped to give sound investment advice. A review by the Financial Industry Regulatory Authority (FINRA) uncovered that several securities applicants and licensees had undisclosed civil judgments, tax liens and personal bankruptcies. The Division looked at these cases to determine if these professionals still met the Division's good business repute standard. A number of licensees were screened out, including one who owed more than \$300,000 to the IRS and more than \$120,000 to the Ohio Department of Taxation. In less serious cases, the individuals retained their licenses but will be monitored more closely.

ENSURING INVESTORS HAVE ALL THE FACTS

While reviewing information to register a product, staff discovered that an applicant's CEO had previous violations and had been labeled a "miscreant director" in a federal district court order – those facts weren't disclosed in marketing information, or offering documents. To ensure Ohio investors were aware of management's track record before they handed over their hard-earned money, staff requested that the materials be revised to include a statement about the CEO's previous misconduct. It is important that consumers have all of the facts so they can make informed decisions. Rather than making the changes, the company withdrew its Ohio application and limited sales to other states.

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.



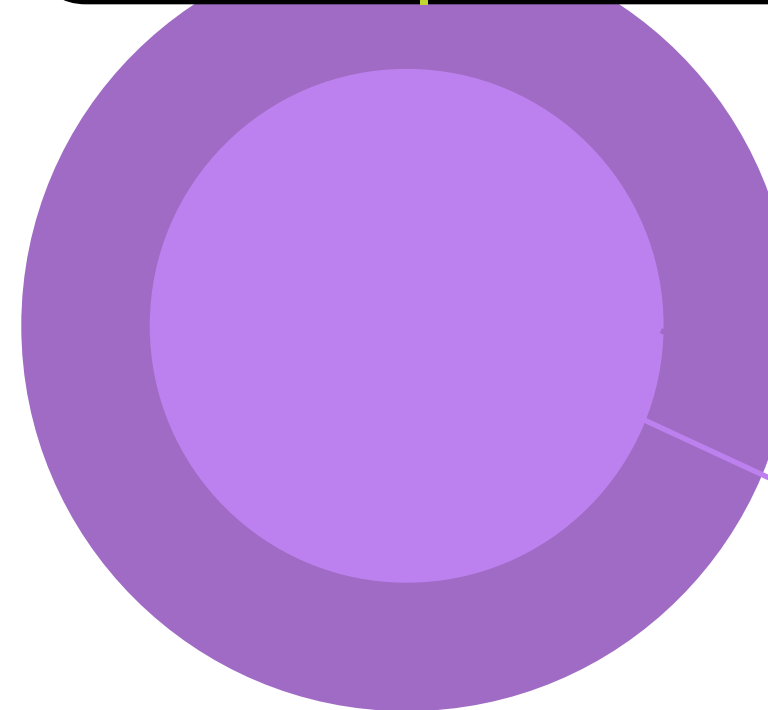
PREVENTING FUTURE FRAUD

Unfortunately, there are a few bad apples, and some securities promoters commit fraud. In one case, a retired dentist and surgeon sought other dentists to invest in his Dublin, Ohio-based company. The company was supposed to be developing technology around stem cells retrievable from teeth. In reality, investors' funds were used to gamble at casinos. The Department was contacted by an investor claiming that he and several others had lost \$125,000. After an investigation and criminal referral, the retired dentist pled guilty and made full restitution to the victims. Unfortunately, victims receiving full restitution is a rare occurrence in securities fraud cases because there usually is little to no money or recoverable assets left.

**SAFE
SOUND
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SECURE**

A tip from The Division of Securities...

If an investment sounds too good to be true, it probably is. Before investing, call the Division's Investor Protection Hotline at 877-683-7841 to make sure the product is registered and the professional is licensed.



In 2016, the Division secured **nine indictments and six convictions**

for securities fraud on behalf of **64 victims**, some of whom lost their entire life savings.



Division of State Fire Marshal

Keeping you safe at home and away



The Division of the State Fire Marshal keeps you safe when you're 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.

Our Mission

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

HELPING VOLUNTEER FIRE DEPARTMENTS SAVE LIVES

Volunteer fire departments operate on restrained budgets and the selfless dedication of volunteers. Many of these departments rely on free training, and grant and loan programs to operate. The SRWW Joint Fire District in Sabina in Clinton County is one such department that benefited from grants and training. The department completed grain bin rescue in August 2013 - after the training, the department purchased a portable auger to help quickly move grain. The department also used the State Fire Marshal's revolving loan program to purchase a 78-foot combination engine and ladder truck. Everything came together in June 2016 when two men were trapped in a grain bin - one was buried almost to his waist, and the other was buried up to his chest. Seven firefighters responded, and used the ladder truck to move personnel and equipment to rescue both men. Thanks to the training and equipment, the firefighters freed both men, and it took less than 90 minutes to make the rescue, load the equipment and head back to the station.

MAKING A DIFFERENCE AT HOME

The best way to protect your family in the event of a fire is to have working smoke detectors. The Safe & Sound campaign aims to educate Ohioans about fire safety, and ensure every Ohioan is protected by working smoke detectors. Earlier this year, the State Fire Marshal's office, the Killbuck Fire Department in Holmes County and the American Red Cross held a neighborhood canvassing event. Partners visited homes to talk about fire safety and make sure residents had working smoke detectors. The group visited 63 homes and installed 159 smoke detectors. Just days later, a fire broke out at one of those homes. Thankfully, the family inside the home heard the newly installed smoke detectors, and was able to safely get out and call the fire department.



IT TAKES A VILLAGE

Preventing fires and fire deaths is everyone's job. Safe & Sound is a collaboration among many organizations to combine efforts and leverage resources. Safe & Sound partners include:

- Local fire departments
- American Red Cross
- Ohio Development Services Agency
- Ohio Department of Aging
- Ohio Department of Agriculture
- Ohio Department of Public Safety
- Ohio Department of Natural Resources
- Ohio Department of Administrative Services

YOU LOOK GOOD FOR 116!
Established in 1900, the Division of the State Fire Marshal is the oldest fire marshal office of its kind in the United States.

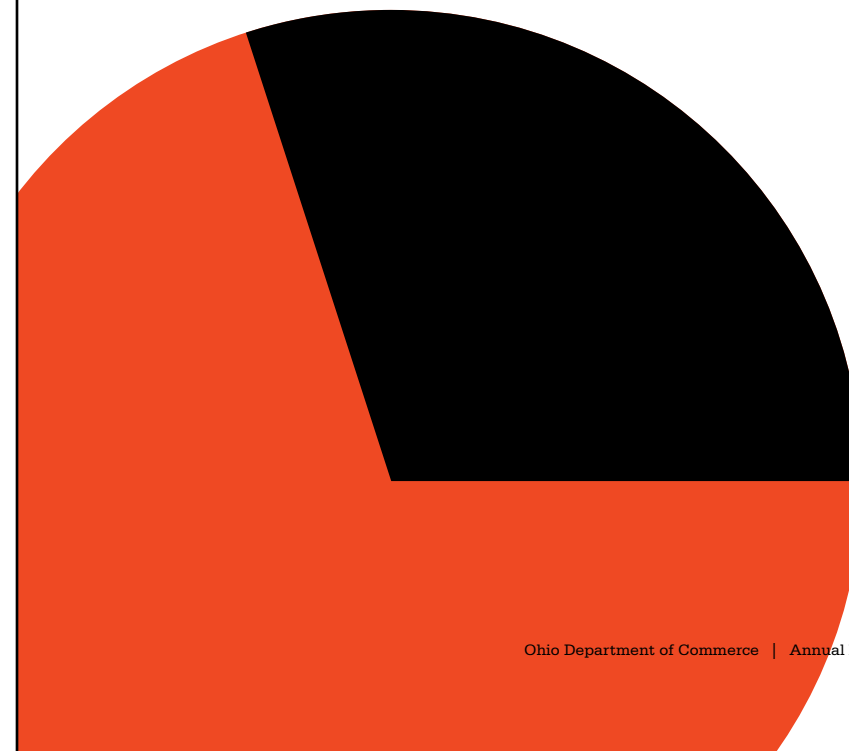
**SAFE
SOUND
AND
SECURE**

A tip from The Division of State Fire Marshal...

Install smoke alarms on every level of your home, and outside of all sleeping areas – test them once a month to make sure they are working properly. Have everyone in your home practice a fire escape plan.

A PART OF THE SOLUTION

In conjunction with the Ohio Development Services Agency and the Ohio EPA, the Bureau of Underground Storage Tank Regulations launched the Abandoned Gas Station Clean-Up Grant in 2016. Cleaning up abandoned storage tanks protects the environment and allows properties to be redeveloped, promoting economic development. To date, seven grants totaling just over \$1 million have been approved. Two more are pending approval.



70 percent
of Ohio's 1,200 fire
departments are
volunteers

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.

WHERE DO UNCLAIMED FUNDS COME FROM?

- Bank accounts
- Utility deposits
- Undelivered stocks
- Uncashed insurance policies
- Security deposits
- Utility deposits

FINDING THOSE EXTRA DOLLARS

One Ohioan had \$250,000 in unclaimed stocks that the division was safeguarding. Staff tracked down his daughter, and found that her father had passed away and that her mother was getting ready to move to an assisted living facility. Both women were astonished to find that they were owed \$250,000! They expressed that their father and husband had never had that much money to his name, and he must have forgotten about the stocks that were reported to the division. Stories like this are all too common.

DONT LET YOUR MONEY GET LOST IN THE FIRST PLACE

- Keep a record of all of your accounts so you know what you own, and whom to notify if your contact information changes. Share this list with a family member or trusted advisor.
- Don't let your accounts become inactive. Contact accountholders at least once every three years, and respond in writing to any requests for confirmation of account balances with banks, stockbrokers and utility companies.
- Record all stock certificates and utility deposits (telephone, cable and electricity).
- Promptly cash all checks and stock dividends.
- Notify all accounts if your contact information changes, such as if you move or if your name changes due to marriage, divorce or other legal action.



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.



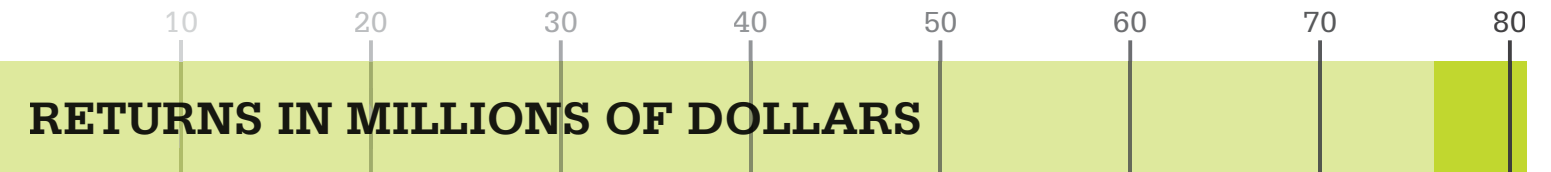
GOING THE EXTRA MILE

The Division of Unclaimed Funds doesn't just wait for Ohioans to claim their properties. Researchers on staff actively look for individuals who have unclaimed funds. Last year, staff located a former Ohio resident and reunited her with more than \$900,000.

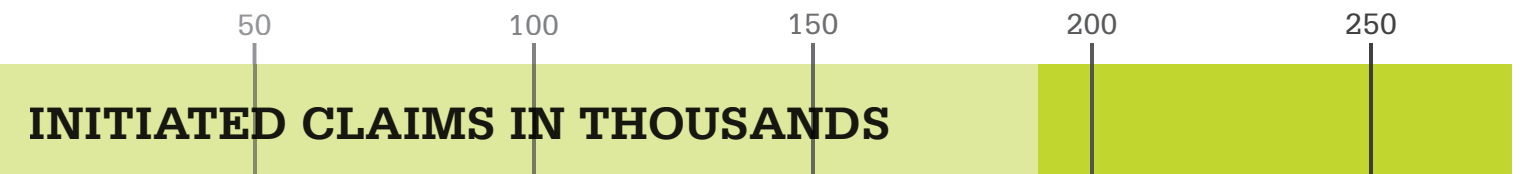
2016: ANOTHER RECORD YEAR

Returned **\$81.4 million**, an increase of **6.9 percent** over 2015's \$76 million

2015 2016



Initiated **275,089 claims**, a **45 percent** increase from 2015's 190,290



DID YOU KNOW?

- In 1968, there were 1,200 organizations that reported unclaimed property – today, 296,315 organizations report.
- Between 1968 and 2016, \$3.6 billion in unclaimed property has been reported - \$1.2 billion of that has been returned to claimants.
- The largest claim paid to an individual was \$1.9 million.
- You can find gold and silver bars, stamp collections, Greek and Roman coins, stock certificates, bearer bonds and collectibles in the Unclaimed Funds vault, waiting for their rightful owners.

**SAFE
SOUND
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SECURE**

A tip from The Division of Unclaimed Funds...

You can find out if you have unclaimed property by visiting MissingMoney.com.

Commerce by the Numbers

FY 2016

The Division of Financial Institutions



Oversaw **267** depository institutions

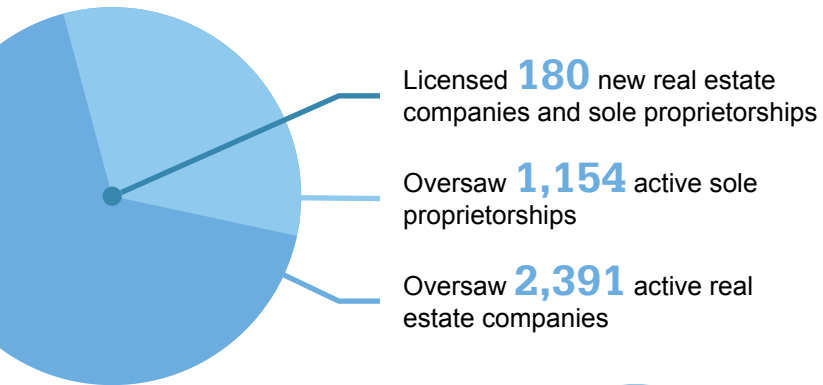


Completed **1,870** examinations



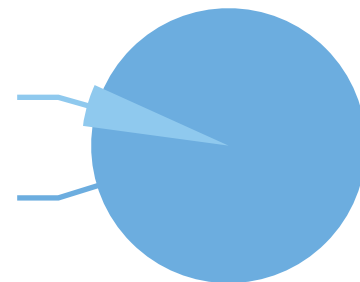
Issued **17,732** licenses

The Division of Real Estate & Professional Licensing



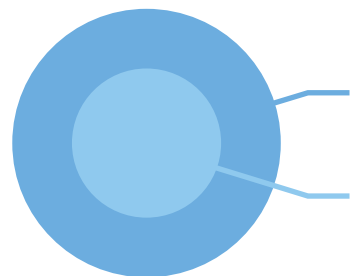
Completed **182** new cemetery registrations

Oversaw **3,948** active cemeteries



Closed **27** complaints against cemeteries

Closed **15** audits of cemeteries



The Division of Industrial Compliance

Completed **60,000** elevator inspections

Issued **18,000** licenses

Reviewed **5,000** building plans

Completed **27,620** plumbing, electrical & structural inspections



The Division of Liquor Control



Sold spirituous liquor through **467** contract liquor agencies



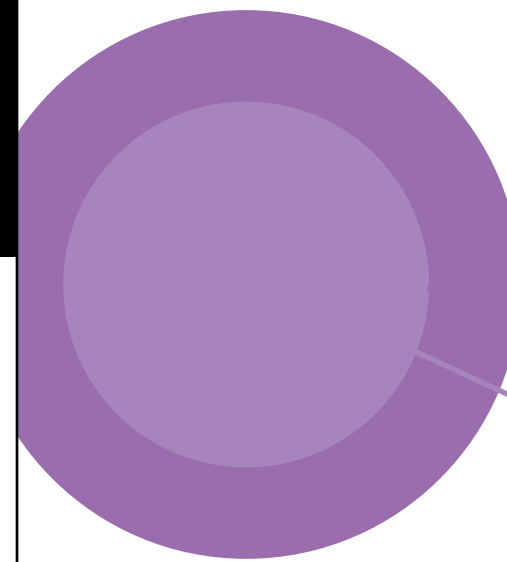
Achieved spirituous liquor sales of **\$1.1 billion** or **13.4 million** gallons



Issued, renewed or transferred **35,019** licenses



Registered **11,623** new beer, wine and low-proof products, bringing the total number of registered products to **94,000**



Secured

9 indictments
and **6** convictions

for securities fraud on behalf of

64 victims



The Division of Securities

\$5,993,732 in restitution was ordered paid to victims of financial fraud.

Registered **8,603** securities products (new and renewals)

Licensed **201,793** professionals



The Division of State Fire Marshal



Trained **12,276** firefighters, **25%** of Ohio's fire service



Awarded **\$5.2 million** in grants



Completed **13,843** inspections of fire safety systems

Completed **2,757** inspections of underground storage tanks

Oversaw **7,313** registered facilities

containing **21,606** underground storage tanks



The Division of Unclaimed Funds

Number of claims paid: **42,059**

Revenue Collected: **\$277,552,834**

Amount of claims paid: **\$81.4 million**



Appendices

Ohio Department of Commerce Division of Financial Institutions State-Chartered Banks (As of 3/31/2016)

Charter Number	City	Bank	Total Assets (000s omitted)	
1023	X	Andover	The Andover Bank	\$403,505
1031		Antwerp	The Antwerp Exchange Bank Company	\$98,181
1067	X	Apple Creek	The Apple Creek Banking Company	\$135,475
1048		Archbold	The Farmers & Merchants State Bank	\$989,068
1088	X	Athens	The Hocking Valley Bank	\$248,572
0615		Attica	Sutton Bank	\$426,060
1137		Bainbridge	The Rockhold, Brown & Company Bank	\$35,039
0609		Baltic	The Baltic State Bank	\$48,429
1020		Beverly	The Citizens Bank Company	\$188,843
1109		Big Prairie	The Monitor Bank	\$42,025
1071		Caldwell	The Farmers and Merchants Bank	\$109,666
1158		Cincinnati	CBank	\$144,959
1092	X	Cincinnati	Fifth Third Bank	\$139,966,392
1125		Cincinnati	Johnson Trust Company**	1,348
0069	X	Cincinnati	The North Side Bank and Trust Company	\$526,534
0552		Circleville	The Savings Bank	\$348,531
1165		Cleveland	PNC Ohio Trust**	
1122		Coldwater	The Peoples Bank Co.	\$479,995
0060		Columbus	First City Bank	\$51,529
1058		Columbus Grove	The Union Bank Company	\$616,312
530	X	Cortland	The Cortland Savings and Banking Company	\$586,911
341	X	Defiance	The State Bank and Trust Company	\$773,669
0003		DeGraff	The Citizens Bank of DeGraff	\$82,842
544	X	Deshler	The Corn City State Bank	\$62,456
0578		Edon	The Edon State Bank Company of Edon, Ohio	\$63,877
1115		Fort Jennings	The Fort Jennings State Bank	\$173,082
1021	X	Fremont	The Croghan Colonial Bank	\$792,347
532	X	Gahanna	Heartland Bank	\$759,768
0130	X	Gallipolis	The Ohio Valley Bank Company	\$869,615
0725		Gambier	The Peoples Bank	\$55,552
1013	X	Genoa	The Genoa Banking Company	\$319,534
757	X	Hamler	The Hamler State Bank	\$73,749

Charter Number	City	Bank	Total Assets (000s omitted)	
1012		Hicksville	The Hicksville Bank	\$114,879
0984		Independence	Independence Bank	\$184,620
1086	X	Killbuck	The Killbuck Savings Bank Company	\$487,147
1164		Lancaster	Standing Stone	\$102,953
0915		Lewis Center	The Delaware County Bank and Trust Company	\$553,299
0935		Logan	The Citizens Bank of Logan, Ohio	\$177,411
1134	X	Lorain	Buckeye Community Bank	\$156,765
1103		Magnolia	The Bank of Magnolia Company	\$78,934
1101	X	Marblehead	The Marblehead Bank	\$46,397
1166		Marietta	Peoples Bank	\$3,284,881
1131	X	Marietta	The Settlers Bank	\$121,213
0177		Marion	The Fahey Banking Company	\$214,825
1015		Martins Ferry	The Citizens Savings Bank	\$410,442
1052	X	Metamora	The Metamora State Bank	\$68,217
1006		Miamisburg	Farmers & Merchants Bank	\$125,185
1075		Middlefield	The Middlefield Banking Company	\$730,979
1138		Milford	Center Bank	\$141,087
1160		Milford	Riverhills Bank	\$136,830
529	X	Millersburg	The Commercial and Savings Bank of Millersburg, Ohio	\$637,078
1132	X	Minster	Minster Bank	\$444,056
1095		Mount Victory	The Mt Victory State Bank	\$18,927
0896		Napoleon	The Henry County Bank	\$281,613
1014		New Madison	The Farmers State Bank of New Madison, Ohio	\$149,907
0536		New Matamoras	The Peoples Savings Bank	\$60,465
1163		North Canton	Premier Bank	\$319,060
0661		Old Fort	The Old Fort Banking Company	\$491,057
1114		Osgood	Osgood State Bank	\$184,413
384	X	Ottoville	The Ottoville Bank Company	\$84,938
0635		Pataskala	The Pataskala Banking Company	\$31,772
1050		Pomeroy	The Farmers Bank and Savings Company	\$269,852
1121	X	Ravenna	Portage Community Bank	\$303,330
0228		Republic	The Republic Banking Company	\$44,912
1074	X	Richwood	The Richwood Banking Company	\$459,396
1064	X	Sandusky	Civista Bank	\$1,505,604
0909		Sherwood	The Sherwood State Bank	\$57,798
0861		Somerset	Commodore Bank	\$81,209
0830		Spencer	The Farmers Savings Bank	\$281,013
1034		St. Bernard	First Safety Bank	\$49,118
528	X	St. Henry	The St. Henry Bank	\$311,013
0252		Tiffin	First Bank of Ohio	\$170,978
0727		Upper Sandusky	The Commercial Savings Bank	\$340,721
0018		Waterford	The Waterford Commercial and Savings Bank	\$43,464
1120		Wellston	The Milton Banking Company	\$136,315

Charter Number	City	Bank	Total Assets (000s omitted)	
808	X	West Alexandria	The Twin Valley Bank	\$57,513
0857		West Mansfield	The Union Banking Company	\$58,636
1081		West Salem	Farmers State Bank	\$101,117
0943		Winchester	The First State Bank of Adams County	\$388,150
1159		Worthington	Columbus First	\$302,679
1141	X	Worthington	Great Lakes Bankers' Bank	\$96,106
1111		Wyoming	Spring Valley Bank	\$68,564
1116		Youngstown	Farmers Trust Company**	11,355
338	X	Zanesville	North Valley Bank	\$206,217
1070		Zanesville	The Community Bank	\$408,877
			\$165,067,152	

***Trust only charter

Non- Depository Financial Services Licenses

Types of Licensee	6/30/2012	6/30/2013	6/30/2014	6/30/2015	6/30/2016
Check Cashers	904	934	912	883	850
Credit Service Organizations	31	40	45	51	56
Loan Originators (active)	3,621	4,680	4,751	6,300	7,932
Loan Originators (escrow)	584	621	959	910	865
Loan Originators – Temporary		*1	3	0	0
Mortgage Bankers	258	361	389	471	570
Mortgage Brokers	494	510	538	640	698
Mortgage Broker CUSO	6	8	8	8	7
Mortgage Loan Originators (active)	1,162	2,197	2,196	3,010	4,453
Mortgage Loan Originators (escrow)	133	284	462	413	541
Mortgage Loan Originators – Temporary		*0	0	1	0
OMLA Registrants	1,363	1,422	1,439	1,641	1,644
OMLA CUSO	6	6	8	8	8
Pawnbrokers	308	330	328	319	317
Precious Metals Dealers	238	306^	123^	101	133
Premium Finance Lenders	38	42	43	47	53
Short-Term Lenders	0	0	0	0	0
Small Loan Licensees	197	203	202	189	169
TOTAL	9,343	11,944	12,406	15,218	18,296

^Voluntary licensure only 2013/2014

Ohio Department of Commerce Division of Financial Institutions State-Chartered Credit Unions (As of 3/31/2016)

Insurer	City	Credit Union	Total Assets (000s omitted)
ASI	Massillon	540 I.B.E.W. Credit Union, Inc.	\$795
NCUA	Vandalia	Abbey Credit Union, Inc.	\$87,900
NCUA	Ontario	Advantage Credit Union, Inc.	\$38,278
ASI	Akron	Akron Firefighters' Credit Union, Inc.	\$18,694
NCUA	Akron	Akron Municipal Employees Credit Union, Inc.	\$5,926
~	Akron	Akron Police Department Credit Union	\$10,404
ASI	Cleveland	Antioch Credit Union, Inc.	\$2,720
NCUA	Youngstown	Associated School Employees Credit Union, Inc.	\$130,110
NCUA	Piketon	Atomic Credit Union, Inc.	\$264,241
NCUA	Franklin	Atrium Credit Union, Inc.	\$8,371
ASI	Fairfield	AurGroup Financial Credit Union, Inc.	\$150,549
NCUA	Oregon	Bay Area Credit Union, Inc.	\$58,980
NCUA	Brook Park	Best Reward Credit Union	\$155,024
NCUA	Columbus	Bridge Credit Union, Inc.	\$82,129
ASI	Middleburg Hts	BSE Credit Union, Inc.	\$17,738
ASI	Akron	Buckeye State Credit Union, Inc.	\$92,375
NCUA	Van Wert	C.C.C. Van Wert Credit Union, Inc.	\$663
NCUA	Walbridge	CanDo Credit Union, Inc.	\$8,276
ASI	Canton	Canton Police & Firemen's Credit Union, Inc.	\$8,424
ASI	Mentor	Cardinal Credit Union, Inc.	\$193,376
ASI	Columbus	Central Credit Union, Inc.	\$2,929
NCUA	Mt. Vernon	CES Credit Union, Inc.	\$130,744
NCUA	Hamilton	Chaco Credit Union, Inc.	\$180,322
NCUA	Toledo	Champion Credit Union, Inc.	\$50,522
NCUA	Harrison	Cincinnati Employees Credit Union, Inc.	\$26,821
NCUA	Cincinnati	CINCO Family Financial Center Credit Union, Inc.	\$117,002
NCUA	Cleveland	Civil Service Employees Association Credit Union	\$6,465
NCUA	Cleveland Hts.	Cleveland Heights Teachers Credit Union, Inc.	\$7,537
NCUA	Cleveland	The Cleveland Police Credit Union, Inc.	\$35,093
NCUA	Dayton	CODE Credit Union	\$117,127
NCUA	Lisbon	Columbiana County School Employees Credit Union	\$9,577
NCUA	Ashtabula	Community First Credit Union	\$74,164
NCUA	North Canton	Community One Credit Union of Ohio, Inc.	\$72,106
ASI	Elyria	Community Star Credit Union, Inc.	\$65,851
ASI	Strongsville	Community United Credit Union, Inc.	\$11,616

Insurer	City	Credit Union	Total Assets (000s omitted)
NCUA	Maumee	Co-Op Toledo Credit Union, Inc.	\$10,106
NCUA	Cleveland	Cory Methodist Church Credit Union, Inc.	\$1,476
NCUA	Hilliard	Credit Union of Ohio, Inc.	\$134,468
ASI	North Jackson	Credit Union One, Inc.	\$12,216
ASI	Olmsted Falls	Dairy Pak Employees Credit Union, Inc.	\$316
NCUA	Kettering	Day Air Credit Union, Inc.	\$331,504
NCUA	Dayton	Day-Met Credit Union, Inc.	\$87,454
NCUA	Cincinnati	DECA Credit Union, Inc.	\$4,988
NCUA	Sylvania	Directions Credit Union, Inc.	\$662,559
ASI	Youngstown	Distinguished Service Credit Union, Inc.	\$1,119
NCUA	Euclid	Eaton Family Credit Union, Inc.	\$59,942
NCUA	Springfield	Edison Credit Union, Inc.	\$4,419
~		Edison Financial Credit Union, Inc.	\$35,340
NCUA	Westerville	Education First Credit Union, Inc.	\$95,888
NCUA	Toledo	Educational Community Alliance Credit Union, Inc.	\$41,977
ASI	Garfield Hts.	Emerald Credit Union, Inc.	\$44,129
ASI	Cleveland	Faith Community United Credit Union, Inc.	\$13,602
ASI	Cuyahoga Falls	Falls Catholic Credit Union, Inc.	\$42,902
ASI	Cuyahoga Falls	Firefighters Community Credit Union, Inc.	\$237,518
NCUA	Niles	First Choice Community Credit Union, Inc.	\$15,873
NCUA	Coldwater	First Choice Credit Union, Inc.	\$27,258
NCUA	Akron	FirstEnergy Family Credit Union, Inc.	\$42,353
NCUA	Dayton	Freedom 1st Credit Union, Inc.	\$33,297
ASI	Massillon	Friends and Family Credit Union, Inc.	\$80,062
NCUA	Burton	Geauga Credit Union, Inc.	\$34,941
NCUA	Cincinnati	General Electric Credit Union	\$2,383,557
NCUA	Zanesville	Genesis Employees Credit Union, Inc.	\$13,177
NCUA	Akron	GenFed Financial Credit Union, Inc.	\$233,171
NCUA	Girard	Girard Credit Union, Inc.	\$1,999
~		Globe Industries Employees Credit Union, Inc.	\$1,688
NCUA	Massillon	Golden Circle Credit Union, Inc.	\$89,308
ASI	Akron	Goodyear Employees Credit Union, Inc.	\$4,540
ASI	Mansfield	Gorman-Rupp Associates Credit Union, Inc.	\$8,755
~		Grange Mutual Employees Credit Union, Inc.	\$6,882
NCUA	Sylvania	Great Lakes Credit Union, Inc.	\$26,917
ASI	Cincinnati	Greater Cincinnati Credit Union, Inc.	\$94,461
ASI	Cincinnati	Heekin Can Employees Credit Union, Inc.	\$777
NCUA	Chillicothe	Homeland Credit Union, Inc.	\$376,854
NCUA	Troy	HTM Area Credit Union, Inc.	\$23,658
NCUA	Springfield	IH Credit Union, Inc.	\$296,959
NCUA	Clyde	Impact Credit Union, Inc.	\$132,024
NCUA	West Chester	Kemba Credit Union, Inc.	\$758,388
NCUA	Gahanna	KEMBA Financial Credit Union, Inc.	\$1,074,586

Insurer	City	Credit Union	Total Assets (000s omitted)
NCUA	Dayton	KH Network Credit Union	\$51,440
ASI	Cheshire	Kyger Creek Credit Union, Inc.	\$16,806
NCUA	Painesville	L. E. O. Credit Union	\$14,717
NCUA	Avon Lake	Lakeshore Community Credit Union, Inc.	\$27,551
ASI	Lakewood	The Lakewood Firefighters Credit Union, Inc.	\$1,604
NCUA	Lakewood	Latvian Cleveland Credit Union, Inc.	\$31,010
NCUA	Mentor	Local #673 Credit Union, Inc.	\$1,828
NCUA	Elyria	Manatrol Division Employees Credit Union	\$762
NCUA	Marion	Marion Community Credit Union, Inc.	\$60,932
ASI	Toledo	Maumee Valley Credit Union, Inc.	\$20,552
ASI	Greenville	Members Choice Credit Union, Inc.	\$19,389
NCUA	Middletown	Middletown Area Schools Credit Union	\$7,391
ASI	Franklin	MidUSA Credit Union, Inc.	\$202,681
ASI	Findlay	Millstream Area Credit Union, Inc.	\$39,721
NCUA	Rittman	Morton Salt Credit Union	\$4,304
NCUA	Cincinnati	New Horizons Credit Union, Inc.	\$39,433
ASI	Fairview Park	North Coast Credit Union, Inc.	\$12,609
NCUA	Toledo	Nueva Esperanza Community Credit Union	\$1,663
NCUA	Independence	Ohio Teamsters Credit Union, Inc.	\$13,771
NCUA	Athens	Ohio University Credit Union, Inc.	\$321,015
NCUA	Hannibal	Ohio Valley Community Credit Union	\$131,484
ASI	Cleveland	Ohio's First Class Credit Union, Inc.	\$39,614
ASI	Pepper Pike	Orange School Employees Credit Union, Inc.	\$3,147
NCUA	Painesville	Painesville Credit Union, Inc.	\$26,825
NCUA	Columbus	Pathways Financial Credit Union, Inc.	\$229,330
ASI	Cincinnati	Postal Family Credit Union, Inc.	\$60,969
ASI	Columbus	Producers Employees' Credit Union, Inc.	\$702
ASI	Parma	PSE Credit Union, Inc.	\$126,582
NCUA	Miamisburg	River Valley Credit Union, Inc.	\$324,805
NCUA	Belpre	Riverview Credit Union, Inc.	\$51,330
NCUA	Portsmouth	S.C.F.E. Credit Union, Inc.	\$994
ASI	Elyria	School Employees Lorain County Credit Union	\$155,213
NCUA	Marysville	Scott Associates Credit Union, Inc.	\$10,557
NCUA	Warren	Seven Seventeen Credit Union, Inc.	\$901,930
NCUA	Batavia	Sharefax Credit Union, Inc.	\$351,595
ASI	Cambridge	Southeastern Ohio Credit Union, Inc.	\$26,838
NCUA	Cincinnati	St. James Parish Credit Union, Inc.	\$6,163
ASI	Cleveland	St. Paul AME Credit Union, Inc.	\$251
ASI	Canton	Sugardale Employees Credit Union, Inc.	\$4,188
NCUA	Lima	Superior Credit Union, Inc.	\$595,935
NCUA	Massillon	Superior Savings Credit Union	\$21,858
ASI	Cleveland	TALERIS Credit Union, Inc.	\$68,130
ASI	Mansfield	Tappan Community Credit Union, Inc.	\$13,862

Insurer	City	Credit Union	Total Assets (000s omitted)
NCUA	Columbus	Telhio Credit Union, Inc.	\$585,496
NCUA	Avon Lake	The Catholic Credit Union, Inc.	\$10,416
ASI	Cleveland	The Ohio Educational Credit Union, Inc.	\$128,855
NCUA	New Knoxville	The Way Credit Union, Inc.	\$14,167
NCUA	Toledo	The Toledo Postal Employees Credit Union, Inc.	\$4,682
ASI	Fairlawn	Towpath Credit Union, Inc.	\$116,457
NCUA	Kettering	Triangle Credit Union, Inc.	\$18,386
NCUA	Warren	The Trumbull County Postal Employees Credit Union, Inc.	\$1,137
ASI	Cincinnati	TruPartner Credit Union, Inc.	\$151,439
ASI	Garfield Hts.	Union of Poles in America Credit Union	\$901
ASI	North Canton	United Methodist Financial Credit Union, Inc.	\$84,800
NCUA	Dayton	Universal 1 Credit Union, Inc.	\$402,276
ASI	Cincinnati	UPS Credit Union, Inc.	\$3,932
NCUA	Willoughby	WES Credit Union, Inc.	\$10,893
ASI	Millersburg	West Holmes School Employees Credit Union, Inc.	\$321
ASI	Columbus	Whitehall Credit Union, Inc.	\$18,146
NCUA	Harrison	Whitewater Community Credit Union, Inc.	\$7,120
ASI	Parma	Wiremen's Credit Union, Inc.	\$26,480
ASI	Dayton	Wright-Dunbar Area Credit Union, Inc.	\$454
NCUA	Beavercreek	Wright-Patt Credit Union, Inc.	\$3,252,403
ASI	Youngstown	Youngstown City Schools Credit Union, Inc.	\$8,707
ASI	Youngstown	Youngstown Firefighters Credit Union, Inc.**	\$0
			\$18,715,206

**Voluntary liquidation
~Merged prior to 6/30/2016

Ohio Department of Commerce Division of Financial Institutions Money Transmitters (As of 3/31/2016)

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	1/3/1997
Airbnb Payments, Inc.	San Francisco, CA	OHMT 105	1/21/2016
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

Money Transmitters	City	License Number	Date Licensed
American Express Prepaid Card Management Corporation	Phoenix, AZ	OHMT 066	11/5/2010
American Express Travel Related Services Company, Inc.	New York, NY	OHMT 006	7/1/1983
Associated Foreign Exchange, Inc.	Woodland Hills, CA	OHMT 087	8/5/2014
Avalon Financial Corp.	Westlake, OH	OHMT 007	6/27/2001
Bancomer Transfer Services, Inc.	Houston, TX	OHMT 078	5/15/2013
Bannockburn Global Forex, LLC	Cincinnati, OH	OHMT 077	4/15/2013
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	5/1/1987
Commonwealth Foreign Exchange, Inc.	Providence, RI	OHMT 082	9/6/2013
Continental Exchange Solutions, Inc.	Buena Park, CA	OHMT 010	6/3/1997
Custom House (USA) Ltd.	Englewood, CO	OHMT 062	7/2/2009
Dahabshil, Inc.	Hilliard, OH	OHMT 011	10/8/2003
Dar al Tawakul General Trading, LLC	Minneapolis, MN	OHMT 012	11/2/2006
Discount Drug Mart, Inc.	Medina, OH	OHMT 013	7/6/2005
Envios De Valores La Nacional Corp.	New York, NY	OHMT 107	2/3/2016
Ethos Group Payment Services, Inc. dba PegasusPay	Irving, TX	OHMT 065	10/5/2010
Everi Payments, Inc. (fka Global Cash Access, Inc.)	Las Vegas, NV	OHMT 073	5/17/2012
Facebook Payments, Inc.	Menlo Park, CA	OHMT 074	8/2/2012
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	6/4/2001
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	7/2/2013
Integrated Payment Systems, Inc.	Greenwood Village, CO	OHMT 020	6/7/1994
Inter-Cambio Express, Inc.	Goshen, IN	OHMT 021	10/18/2004
Intermex Wire Transfer, LLC	Miami, FL	OHMT 050	8/23/2007
Intuit Payments, Inc.	Mountain View, CA	OHMT 086	5/21/2014
InComm Financial Services, Inc. (fka ITC Financial Licenses, Inc.)	Columbus, GA	OHMT 023	7/28/2006
JHA Money Center, Inc.	Monett, MO	OHMT 090	4/30/2015
JPay, Inc.	Miami, FL	OHMT 075	1/24/2013

Ohio Department of Commerce
 Division of Financial Institutions
 State-Chartered Savings Institutions
 (As of 3/31/2016)

Money Transmitters	City	License Number	Date Licensed
Kaah Express F.S., Inc.	Minneapolis, MN	OHMT 024	7/14/2005
Keefe Commissary Network, LLC	St. Louis, MO	OHMT 072	3/17/2012
Meest Corporation, Inc.	Toronto, ON Canada	OHMT 025	1/9/2001
MEMO Financial Services America, Inc.	Wormleysburg, PA	OHMT 026	7/1/1989
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	1/4/2007
Netspend Corporation	Austin, TX	OHMT 030	12/29/2004
Nobel Financial, Inc.	New York, NY	OHMT 106	2/2/2016
North American Money Transfer, Inc.	Stone Mountain, GA	OHMT 056	3/11/2008
Official Payments Corporation	Norcross, GA	OHMT 071	12/2/2011
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	3/8/2016
PreCash, Inc.	Houston, TX	OHMT 052	9/27/2007
RealPage Payments Services, LLC	Carrollton, TX	OHMT 093	9/9/2015
Remitly, Inc.	Seattle, WA	OHMT 088	9/30/2014
SGS Corporation (of Kansas) (fka Coinstar E-Payment Services, Inc.)	La Mirada, CA	OHMT 053	12/10/2007
Sigue Corp.	Sylmar, CA	OHMT 068	5/25/1999
Skrill USA, Inc.(fka Moneybookers USA, Inc.)	New York, NY	OHMT 067	12/23/2010
Softgate Systems, Inc. (fka IPP of America, 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
Swanson Services Corporation	Denver, CO	OHMT 100	11/13/2015
Tempus, Inc.	Washington, DC	OHMT 057	4/2/2008
Tilia Inc.	San Francisco, CA	OHMT 109	3/2/2016
TouchPay Holdings, LLC	Irving, TX	OHMT 083	11/27/2013
Trans-Fast Remittance LLC	New York, NY	OHMT 043	1/8/2003
Transfermate, Inc.	Chicago, IL	OHMT 103	1/5/2016
Travelex Currency Services Inc.	New York, NY	OHMT 044	10/13/1993
U.S. Equity Advantage, Inc.	Orlando, FL	OHMT 101	12/15/2015
U.S. Money Express Co.	Chicago, IL	OHMT 046	1/16/2003
Viamerica Corporation	Bethesda, MD	OHMT 063	9/1/2009
Western Union Business Solutions, LLC (fka Travelex Global Business Payments, Inc.)	Washington, DC	OHMT 051	8/30/2007
Western Union Financial Services, Inc.	Englewood, CO	OHMT 048	12/29/1987
World First USA, Inc.	Arlington, VA	OHMT 084	1/29/2014
Xoom Corporation	San Francisco, CA	OHMT 049	8/21/2006

Charter Number	City	Savings Institution	Total Assets (000s omitted)
SL4132	Bucyrus	Peoples Savings and Loan Company	\$142,944
SL4715	Celina	Mercer Savings Bank	\$111,073
SL8123	Galion	Galion Building and Loan Bank	\$63,823
SL3681	Kenton	The Home Savings and Loan Company of Kenton, Ohio	\$111,697
SL4893	Wapakoneta	Home Savings Bank of Wapakoneta	\$36,024
SL8094	Bethel	Community Savings Bank	\$80,064
SL2076	Brookville	The Brookville Building and Savings Association	\$44,161
SL597	Cincinnati	Cheviot Savings Bank	\$561,781
SL5337	Cincinnati	Eagle Savings Bank	\$109,905
SL644	Cincinnati	Mt Washington Savings and Loan	\$119,279
SL8122	Cincinnati	New Foundation Savings Bank	\$21,281
SL1016	Cincinnati	The Cincinnati Savings & Loan Co.	\$82,242
SL8109	Cincinnati	Union Savings Bank	\$2,571,378
SL866	Harrison	The Harrison Building and Loan Association	\$220,029
SB0052	Ironton	Liberty Savings Bank	\$54,901
SL5752	Mason	Peoples First Savings Bank	\$67,275
SL8104	Miamitown	Miami Savings Bank	\$120,429
SL4287	Middletown	American Savings Bank	\$38,198
SB0013	Reading	Valley Central Savings Bank *	\$109,840
SB0012	Urbana	The Peoples Savings Bank *	\$110,348
SL2186	Versailles	Versailles Savings and Loan Company	\$55,904
SL8120	West Union	Adams County Building and Loan Company	\$24,015
SB0002	Wilmington	The Wilmington Savings Bank *	\$125,667
SB0017	Bellaire	Belmont Savings Bank *	\$516,164
SL4440	Cadiz	The Equitable Savings and Loan Company	\$13,256
SB0044	Cleveland	The Pioneer Savings Bank	\$34,296
SB0042	Conneaut	Conneaut Savings Bank *	\$78,320
SB0049	Coshocton	The Home Loan Savings Bank	\$199,403
SB0019	Kent	Home Savings Bank	\$176,250
SB0016	Mansfield	The Mechanics Savings Bank	\$457,611
SB0001	Newbury	Geauga Savings Bank	\$365,951
SB0035	Strasburg	Strasburg Savings	\$65,719
SB0030	Woodsfield	Woodsfield Savings Bank	\$54,239
SL4195	Wooster	Wayne Savings Community Bank	\$438,128
SB0046	Youngstown	The Home Savings and Loan Co.	\$2,033,942
SB0018	Belpre	Belpre Savings Bank *	\$50,033
SB0050	Gahanna	Benchmark Bank	\$120,263

Charter Number	City	Savings Institution	Total Assets (000s omitted)
SB0045	Nelsonville	Nelsonville Home and Savings	\$27,754
SB0036	Upper Arlington	The Arlington Bank	\$296,333
SL6068	West Liberty	The Peoples Savings and Loan Company	\$49,627
			\$9,959,547

*Denotes mutual institution

Division of Industrial Compliance Inspections Performed by DIC Personnel

BCC Structural	12,926
BCC Electrical	10,384
BCC Plumbing	4,310
Elevators	60,789
Boilers	32,561
Bedding	7,104

License Totals per Trade

Refrigeration	1,384
Plumbing	4,498
Hydronics	1,809
HVAC	4,304
Electrical	6,331
	18,326

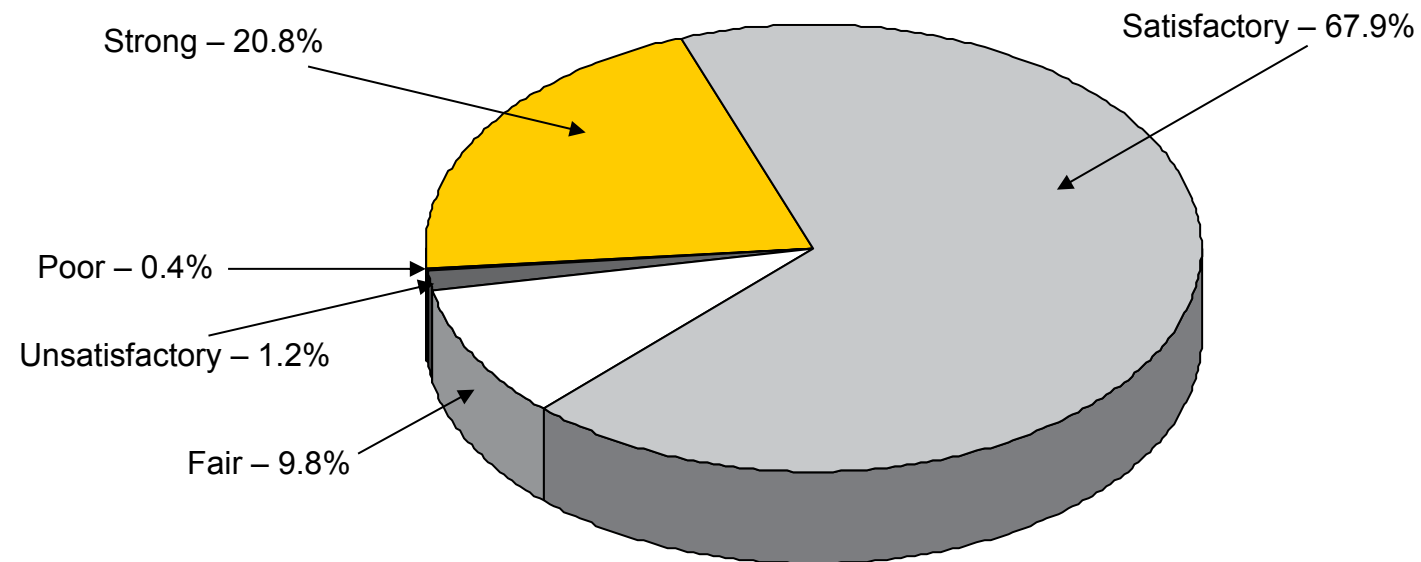
License Totals per Trade

BCC Projects	5,378
Elevator Total Units	33,592
Boiler Total Units	60,589
Bedding Registrants	8,265

Wage & Hour Investigation Totals

Prevailing Wage Closed	37
Minimum Wage Closed	328

Division of Financial Institutions CAMELS Ratings - All Depository Institutions (As of 6/3/2016)





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