



State of Washington

DEPARTMENT OF FINANCIAL INSTITUTIONS

DIVISION OF CONSUMER SERVICES

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April 26, 2016

**Concise Explanatory Statement Pursuant to RCW 34.05.325(6)**

RE: Rule Amendments to the Check Cashers & Sellers Act (chapter 31.45 RCW), chapter 208-630 WAC

**Agency reasons for adopting the rules.** (RCW 34.05.325(6)(a)(i))

The rules must be amended to aid the regulated industry by putting them on notice of federal laws they must comply with, having consistent rules, and to make technical changes for clarity and consistency.

**Describe differences between the text of the proposed rules as published in the Washington State Register and the text of the rules as adopted, other than editing changes, stating the reasons for differences.** (RCW 34.05.325(6)(a)(ii))

See Attachment 1.

**Summary of comments received by DFI during the rulemaking process, and DFI's responses to the comments.** (RCW 34.05.325(6)(a)(iii))

I. Summary of written comments received: See Attachment 2.

II. Summary of oral comments received during the public hearing held March 28, 2016, at the DFI office in Tumwater, Washington:

No attendees and no oral testimony.

The comment period was open from the filing of the CR-101 on July 27, 2015, until 5:00 p.m. on April 15, 2016.

The written comments in their entirety are available on our website:  
<http://dfi.wa.gov/check-cashers/rulemaking>

The complete audio of the hearing is available on our website.

## **CONCLUSION**

DFI made the proposed rules available to all interested parties and published the proposed amendments on the department website along with all rulemaking notices and audio of public meetings. The final proposed rules are the product of an open, deliberative process.