

CASH AMERICA INTERNATIONAL INC

Form 8-K

November 20, 2013

UNITED STATES

SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

PURSUANT TO SECTION 13 OR 15(d)

OF THE SECURITIES EXCHANGE ACT OF 1934

DATE OF REPORT (Date of Earliest Event Reported): November 20, 2013

CASH AMERICA INTERNATIONAL, INC.

(Exact name of registrant as specified in its charter)

Texas
(State

of incorporation)

1-9733
(Commission

File No.)
1600 West 7th Street

75-2018239
(IRS Employer

Identification No.)

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Fort Worth, Texas 76102

(Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code: (817) 335-1100

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- .. Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- .. Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- .. Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- .. Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Item 8.01. Other Events.

In a press release dated November 20, 2013, Cash America International, Inc. (the Company) announced that it consented to the issuance of a consent order by the Consumer Financial Protection Bureau (CFPB). Without admitting or denying any of the facts or conclusions made by the CFPB from its review, the Company agreed in a consent order to pay a penalty of \$5 million and to set aside \$8 million for a period of 180 days to fund any further payments to eligible Ohio customers who make valid claims in connection with its previously disclosed Ohio voluntary reimbursement program. The Company has already refunded approximately \$6.4 million in connection with this program.

The consent order relates to issues self-disclosed to the CFPB during its 2012 examination of the Company, including the improper preparation of certain court documents in connection with collections lawsuits initiated by the Company in Ohio, which were previously disclosed by the Company and for which it implemented a voluntarily reimbursement program for affected customers; the making of a limited number of loans to consumers who may have been members of the military at the time of the loan at rates in excess of the military annual percentage rate permitted by the federal Military Lending Act due in part to system errors, and for which the Company has made refunds of approximately \$33,500; and for certain failures to timely provide and preserve records and information in connection with the CFPB's examination of the Company. A copy of the Company's press release is furnished as Exhibit 99.1 to this Current Report on Form 8-K.

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits

Exhibit No.	Description
99.1	Cash America International, Inc. press release, dated November 20, 2013

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

CASH AMERICA INTERNATIONAL, INC.

Date: November 20, 2013

By: /s/ J. CURTIS LINSCOTT
J. Curtis Linscott
Executive Vice President,
General Counsel and Secretary

EXHIBIT INDEX

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