

STATE OF NEW JERSEY  
DEPARTMENT OF BANKING AND INSURANCE

IN THE MATTER OF:

CARRIBEAN COMMUNICATION LLC	)	ORDER TO CEASE AND DESIST AND ORDER TO SHOW CAUSE
d/b/a Caribbean Mega Center; and	)	
JOSE R. MARRERO.	)	
	)	

TO: Carribean Communication LLC  
2408 Federal Street  
Camden, New Jersey 08105

Jose R. Marrero  
651 Beideman Ave  
Camden, New Jersey 08105-1544

THIS MATTER having been opened by the Commissioner of the New Jersey Department of Banking and Insurance (“Commissioner”), upon information that Carribean Communication LLC d/b/a Caribbean Mega Center (“Carribean Communication”) and Jose R. Marrero (collectively, “Respondents”), may have violated various provisions of the Check Cashers Regulatory Act of 1993, N.J.S.A. 17:15A-30 to -52 (“Act”); and

WHEREAS, Respondents are subject to the provisions of the Act; and

WHEREAS, pursuant to N.J.S.A. 17:15A-32, no person shall cash a check for a fee unless that person has a check casher license; and

WHEREAS, pursuant to N.J.S.A. 17:15A-49(b)(1), in addition to any civil or criminal penalties that may be imposed, any person who cashes a check for consideration without having first obtained a license as required by N.J.S.A. 17:15A-32 shall be liable for a penalty of not more than \$1,000.00 for each violation; and

WHEREAS, pursuant to N.J.S.A. 17:15A-49(b)(1), each check cashed for consideration without a license shall constitute a separate violation; and

WHEREAS, pursuant to N.J.S.A. 17:15A-49(b)(2), any person who violates or causes to be violated any provision of the Act or any order, rule or regulation made or issued pursuant to the Act shall be liable for a penalty, in addition to all other penalties or forfeitures imposed by this or any other law, of not more than \$5,000.00 for each violation. Any person who shall aid or abet a violation shall be equally liable for such a penalty as may be imposed upon a principal violator; and

WHEREAS, pursuant to N.J.S.A. 17:1-15(j), the Commissioner shall have the power, in addition to any powers prescribed by law, to order any person violating any provision of Title 17 of the Revised Statutes or Title 17B of the New Jersey Statutes to cease and desist from engaging in such conduct; and

**COUNT 1**

IT APPEARING that Carribean Communication is a New Jersey limited liability company doing business out of 2408 Federal Street, Camden, New Jersey 08105; and

IT APPEARING that Jose R. Marrero is the owner and principal of Carribean Communication; and

IT FURTHER APPEARING that Respondents operate a retail store at 2408 Federal Street, Camden, New Jersey 08105 selling various goods, including ice cream, flowers, food, electronics, cell phones, and selling various services, including computer repair, check cashing, and money transmission; and

IT FURTHER APPEARING that Carribean Communication is an authorized delegate for a licensed money transmitter and is thus permitted to provide money transmission services; and

IT FURTHER APPEARING that Respondents were never licensed as a check casher pursuant to N.J.S.A. 17:15A-32; and

IT FURTHER APPEARING that in July 2019, the Office of Consumer Finance of the Department of Banking and Insurance (“OCF”) received a complaint alleging Respondents’ unlicensed check cashing activity; and

IT FURTHER APPEARING that on August 2, 2019, an OCF investigator visited Respondents’ store at 2408 Federal Street, Camden, New Jersey 08105 and served a demand letter on Jose R. Marrero requesting that he disclose the number of check cashing transactions Respondents performed and identify the corresponding records; and

IT FURTHER APPEARING that on August 23, 2019, counsel for Respondents sent a written response to the OCF’s demand letter; and

IT FURTHER APPEARING that in the August 23, 2019 letter, counsel stated that Carribean Communication cashed on average 2,044 checks per month from April 2014 to December 2018, or approximately 114,464 checks; and

IT FURTHER APPEARING that Carribean Communication is a small retail store, and Jose R. Marrero knew of and/or directed the illegal acts of Carribean Communication alleged herein; and

IT FURTHER APPEARING that by cashing checks without a license, Respondents violated N.J.S.A. 17:15A-32; and

IT FURTHER APPEARING that each act of cashing checks without a license constitutes a separate violation of the Act; and

NOW, THEREFORE, IT IS on this 14 day of March 2022,

ORDERED that, pursuant to N.J.S.A. 17:1-15(j), Respondents shall immediately cease and desist from engaging in any activity requiring a check casher license; and

IT IS FURTHER ORDERED that Respondents appear and show cause why the Commissioner should not assess a civil penalty, jointly and severally, of not more than \$5,000.00 for each violation of the Act, pursuant to N.J.S.A. 17:15A-49(b)(2), and an additional penalty of \$1,000.00 for each check cashed without a license, pursuant to N.J.S.A. 17:15A-49(b)(1); and

IT IS FURTHER ORDERED that Respondents have the right to request an administrative hearing, to be represented by counsel or other qualified representative, at its own expense, to take testimony, to call or cross-examine witnesses, to have subpoenas issued, and to present evidence or argument if a hearing is requested; and

IT IS FURTHER ORDERED that unless a request for a hearing is received within twenty (20) days of the service of this Order to Show Cause, the right to a hearing in this matter shall be deemed to have been waived by Respondents and the Commissioner shall dispose of this matter in accordance with law. A hearing may be requested by mailing the request to Paulette Sibblies-Flagg, OCF Investigations Unit, Department of Banking and Insurance, P.O. Box 040, Trenton, New Jersey 08625 or by electronic mail to [paulette.sibblies-flagg@dobi.nj.gov](mailto:paulette.sibblies-flagg@dobi.nj.gov). A copy of the request for a hearing shall also be sent to Deputy Attorney General Garen Gazaryan at P.O. Box 117, Trenton, New Jersey 08625 or by electronic mail to [garen.gazaryan@law.njoag.gov](mailto:garen.gazaryan@law.njoag.gov). The request shall contain the following:

- A. Respondents' full name, address, and daytime telephone number;
- B. A statement referring to each charge alleged in this Order to Show Cause and identifying any defense intended to be asserted in response to each charge. Where the defense relies on facts not contained in the Order to Show Cause, those specific facts must be stated;
- C. A specific admission or denial of each fact alleged in this Order to Show Cause. Where Respondents have no specific knowledge regarding a fact alleged in the Order to Show Cause, a statement to that effect must be contained in the hearing request. Allegations of this Order to Show Cause not answered in the manner set forth above shall be deemed to have been admitted; and

D. A statement requesting a hearing.

A handwritten signature in blue ink, appearing to read "Marlene Caride".

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Marlene Caride  
Commissioner