

IN THE MATTER OF:

_____	)	
CARRIBEAN COMMUNICATION LLC d/b/a	)	
Caribbean Mega Center; and	)	
JOSE R. MARRERO.	)	CONSENT ORDER

TO: Caribbean 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

WHEREAS, on March 14, 2022, the Commissioner issued Order to Show Cause OCF22-11, alleging the following:

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

WHEREAS, Respondents were given notice of the aforesaid allegations and an opportunity to contest them at a hearing; and

WHEREAS, on April 11, 2022, Respondents requested a hearing, and this matter was transmitted to the Office of Administrative Law; and

WHEREAS Respondents admit and agree to take responsibility for the aforementioned violations of the Act; and

WHEREAS Respondents have waived their right to a hearing on this matter and consent to payment of a penalty in the amount of \$10,000.00; and

WHEREAS this matter should be resolved upon the consent of all parties without resort to a formal hearing; and

WHEREAS good cause exists to impose a civil penalty in this matter; and

NOW, THEREFORE, IT IS on this 31st day of August 2023,

IT IS ORDERED AND AGREED that simultaneously with execution of this Consent Order by Respondents, they shall pay a civil penalty in the amount of \$10,000.00 for the violations admitted to herein by certified check, official bank check, or money order made payable to the "State of New Jersey," which shall be sent to counsel for the Department; and

IT IS FURTHER ORDERED AND AGREED that Respondents shall cease and desist from engaging in the conduct that gave rise to this Consent Order, and from any other violations of the Act; and

IT IS FURTHER ORDERED AND AGREED that the provisions of this Consent Order represent a final agency decision and constitute final resolution of the violations contained herein.

A handwritten signature in black ink, reading "Justin Zimmerman", is positioned above a horizontal line.

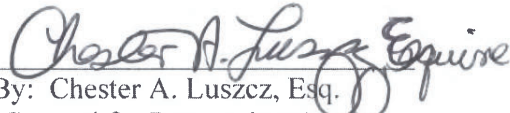
Justin Zimmerman
Acting Commissioner

CONSENTED TO AS TO FORM, CONTENT AND ENTRY:


Jose R. Marrero

Date: 8/21/23

Jose R. Marrero - SOLE MEMBER Date: 8/21/23
By:
(On behalf of Carribean Communication LLC)

 Date: 8-21-2023
By: Chester A. Luszc, Esq.
(Counsel for Respondents)

MATTHEW J. PLATKIN
ATTORNEY GENERAL OF NEW JERSEY
Counsel for NJDOBI


By: Garen Gazaryan
Deputy Attorney General

Date: 8/23/23