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SUMMER 2023



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How working together, NPA and GRC Members protect pawn 24/7



On April 18th, over 60 NPA members attended the NPA Legislative Conference in Washington D.C. Ascending Capitol Hill, they visited the offices of their Senators and Representatives to tell our story and our customers' stories—what Cliff Andrews refers to as Pawn 101. Each of these pawnbrokers paid for their own travel and hotel expenses and took 2-3 days away from their businesses to represent not just their businesses, not just NPA members, but all pawnbrokers and customers.

This year was especially important as we had not been able to gather in D.C. since 2019 due to COVID-related issues and closures. The NPA's core mission—why we were formed—is to protect and promote our industry in Washington, D.C., and we have been doing it very well for over 35 years. We also extend

assistance to the State associations (e.g., monitoring state legislation for proposed laws that might negatively affect pawnbrokers) and when there is a threat, such as in Illinois, we offer the full resources of the NPA, including our Team GRC.

Protecting our industry in Washington is a full-time job. Relationships are crucial. There is constant turnover in Congress—members and staff—and the balance of power is ever-shifting. We must constantly educate politicians and their staff as to who we are, what we do, who we serve and why that is important. Cliff, Fran, Sarah Jane, Kathy Pierce and countless NPA members throughout the years have done an excellent job of telling our story; because of this, we have been able to score significant victories for all pawnbrokers.

Just since 2008, we have:

- Prevented traditional pawnbrokers from being designated as Money Services Businesses*. To understand why this was crucial, ask any MSB what they pay monthly in bank charges (\$500-\$1,000 monthly is the range I have heard). *Pawn stores that engage in certain non-pawn transactions may still be MSBs.
- Lobbied and prevailed during the debate and passage of the Dodd-Frank Act (2008-2010, President Obama plus filibuster-proof majority in the Senate) so that pawnbrokers are not regulated or supervised by the CFPB. If you don't think that was a big win, ask any Payday or Title Loan business how it's going for them.
- Prevented pawn transactions from being included in the CFPB's Small Dollar Loan Rule. Additionally, the CFPB noted that pawn transactions do not trap the consumer in a cycle of debt. We

have used this quote successfully numerous times since in litigation and in our legislative efforts.

- Prevented the enactment of countless efforts to impose nationwide interest rate caps on all consumer lending. While the standard proposal has been a 36% cap, some proposals were for as low as 15%.
- Prevented the creation of a "National Charter" to allow large chains to bypass State and Local Government regulation that our businesses are subject to, which would have eliminated the chance of a level playing field.

These victories benefit every pawnbroker, every day. There's no reason to not be a member of the NPA. It costs less per day than a large cup of coffee. It costs less per month than the garbage service at your store. Can you run your business at 36% prorated daily? I can't, and so my NPA membership is not optional—like all other insurance I carry, it is a necessity. If you are not currently an NPA member then please join now, join us at Pawn Expo, and join us next year in D.C. We need you.

It has been an honor to serve as President of the NPA these past two years. Though my term is ending in July, I am confident that our association is well-positioned for the future. I will remain on the Board of Directors, and I look forward to continued success in the years to come.

Boyd Naylor

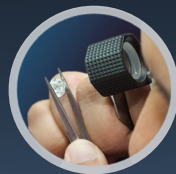
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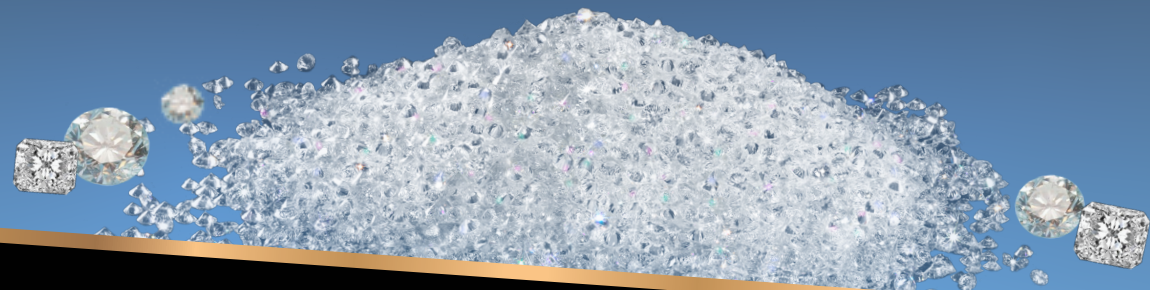
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FROM THE COVER

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#LiveAtLegConference:
Stories from the Legislative Conference

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Passion. Pawn. People.



As I write this letter today, I am celebrating my third year with the National Pawnbrokers Association. In that time, I have considered myself both honored and blessed to have met and worked with the most passionate and thoughtful group of professionals in my career thus far. It becomes increasingly evident to me on a daily and weekly basis how meaningful the work we do here is, and I am very proud to represent our qualified network of pawn professionals at the NPA.

If you are not an NPA member, **change that.** Your profession and your livelihood are being supported day in and day out at the NPA and the price tag on that important work doesn't come cheap. The work being done for you is paid for with membership dues. If you aren't doing your part, it means another pawn store business owner is paying your way. Make the decision to become part of the largest qualified network of pawn professionals in the world because the NPA needs you, and you need the NPA.

I had an opportunity to participate in my first NPA Legislative Conference last week. We organized 80+ appointments on Capitol Hill for 60+ participating pawnbrokers. There was excitement and great energy that stemmed from meaningful conversations with lawmakers. For the first time in a long time, our pawnbrokers voiced feedback saying they felt "heard." We have already begun planning for our 2024 Legislative Conference and have set goals for 100+ pawnbrokers to join us. **Dates for this event will be released soon and I encourage you to mark your calendars.**

For the first time in a long time, our pawnbrokers voiced feedback saying they felt "heard."

I would also like to take this opportunity to voice appreciation for our leadership at the NPA. I have been in association management now for 15+ years and I can tell you for certain – those individuals volunteering their time on your behalf at the NPA care deeply about your success. The NPA Board of Directors and the ten active committees meeting monthly are working hard behind the scenes daily. These are passionate business owners who are invested in helping pawnbrokers and their profession

thrive. I assure you the very best way to show your appreciation is by supporting their work through your membership dues. There is strength in numbers, and your support gives the NPA a greater voice on every level.

Next up is our largest annual event of the year at Pawn Expo, and I hope you have made your plans to join us. With a sold-out show floor and registration numbers exceeding targets, **Pawn Expo is an investment in YOU and your business.** Join us to listen, learn and network with the most qualified pawn professionals in the world. You will leave Expo excited about the takeaways and ready to implement new tactics and strategies. You will work smarter, be more efficient and think outside the box which will ultimately lead to an increase in your bottom line. And don't take my word for it – ask anyone who has attended Expo in the last two years.

Have you heard the phrase "If you always do what you've always done, you will always get what you always got?" Well, I think it speaks volumes which is why I am a big fan of "expanding your circle of influence." Surround yourself with the best to become your best. Do this with us at the NPA.

Thanks for your support and I look forward to seeing you soon -

Kristen Williams
NPA Executive Director

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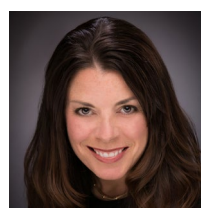
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Cliff's Notes

NPA Members Rekindle Congressional Relationships: Now It's Your Turn To Tell The Story



Cliff Andrews, CapCity Associates

Over sixty pawnbrokers flew to Washington, D.C. in April to support the NPA's annual federal legislative conference. This was the first time in three years that this event occurred, and it was a big success. Now we need all NPA members to spread the word to engage with their Members of Congress back home to make our voices heard.

Capitol Hill is finally open for business as usual, so a mix of pawnshop owners, managers and family members conducted meetings in the House and Senate. These meetings were arranged by NPA staff, and collateral materials were provided to prepare pawnbrokers for their meetings and to have as leave behind information for the offices visited. Additionally, prior to going to the Hill a morning briefing session was conducted, and there were two keynote presentations by Members of Congress, which was a special treat. After Hill meetings a debriefing dinner was held for all conference attendees to connect and share stories.

Both parties were genuinely interested in pawnbroking and desperately needed "pawn 101" education.

This year's objective for the legislative conference was educating the new 118th Congress. We also covered bank discontinuance. Importantly though, we did not make demands or have major asks. Conference goers reported that this approach created a relaxed environment for their Hill meetings and provided for relationship building. The feedback was all positive in that congressional offices of both parties were genuinely interested in pawnbroking and desperately needed so-called "pawn 101" education. (For readers please note that the rate cap debate is still active in D.C. although at this time the balance of power is such that a bill would not likely



Cliff Andrews addresses pawnbrokers at the 2023 NPA Legislative Conference in Washington, DC

pass Congress. That said Team GRC is certainly engaged on rate cap behind the scenes and we are monitoring the CFPB and other federal agency rulemaking.)

The key takeaways for me as your lead advocate in Washington, D.C. is that Members of Congress and their staff enjoy meeting their constituents in-person and learning about pawn contributions to their state. Furthermore, it is better to have relationships with your elected officials before you have an ask. Accordingly, please take time this summer to schedule meetings with your House and Senate members at home. These connections will go a long way towards protecting your business and the customers you serve. We have a great story to tell, so let's tell it!

If you need information about how to schedule a meeting or collateral materials that you can share please reach out to the NPA: GRC@NationalPawnbrokers.org



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#Live AtLeg Conference

First-Hand Accounts from Those Who Attended the 2023 Legislative Conference in Washington, DC



"They were in there voting, and she came out and actually took time to meet with us. We let her know 'we're a small business, family owned, family operated' [and] here on behalf of the National Pawnbrokers Association; 'there's a lot of us here today representing our industry with what we do.' And she was very thankful that we came... It was a very positive experience for us. It was our first time doing it, and we will be back next year."

~ Anthony Vanegas, Sunbelt Pawn



"We didn't have a meeting [scheduled] but the legislative correspondent saw us anyway. They were interested to hear that we service our community. It seemed very positive."

~ Chelsea Burnette, Superior Pawn & Gun



"We met with the Legislative Director. She wants us to reach out if we see anything in the future that they could help with. They love small business and hate when Congress and agencies make laws hard on us. The staffer loves Pawn Stars and wanted to understand more fully how pawn actually works."

~ Randi Butterfield, Big Dog Pawn & Jewelry



"I had heard they didn't care. Well, I walked away from this knowing there are some people out there who really do. For me, that was my biggest takeaway."

"I would like to thank the staff, GRC, sponsors, and all pawnbrokers that came to the Hill. I feel it was one of the best legislative conferences we have had in a very long time. Hopefully next year we can get 100 pawnbrokers to walk the halls of Congress and protect our industry."

~ Ben Levinson, Dynasty Jewelry and Loan



"This is my first time [at] the legislative conference and it has been insightful.... Serving in this fashion has been eye-opening for me, changed my mindset on the business and what we do as pawnbrokers every single day. I really appreciate the opportunity to be here today."

~ Marques Kidd, Picasso Pawn

"The Legislative Correspondent and Financial Policy Advisor both had a better understanding of what we do and believe people need choices and access to quick cash. Both also offered to reach out if they see any legislation that may affect us."

~ David Ehrlich, City Pawn Shop



"Representative Foushee's staff are very passionate about serving the community. They offered to partner with us on any efforts we plan to do in the future."

~ Perry Lewin, Decatur Jewelry & Pawn



I think it was our best meeting ever. A huge bonus was they took us on a staff tour of the Capitol. It really felt special."

~ Rita & Scott Paulsen, Peninsula Pawn



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Updates on Data Protection, and Why You Should

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Kathy Pierce
NPA Government Relations Liaison

Your Government Relations team has been working on several topics that are gaining traction across the country. Among them is data security and as I write this article, there are 22 states that have presented their own legislation for how businesses and government should control consumer personal data. The federal government, and the CFPB, are also interested in how data is stored and if businesses are selling personal information without consent. Pawnbrokers do not sell customers' information; our concern is the third-party information we are required by our licensing to share with law enforcement. We will continue to follow all data protection legislation for pawnbrokers.

In March 2023, The GAO (United States Government Accountability Office) released "Financial Technology – Products Have Benefits and Risks to Underserved

Consumers and Regulatory Clarity Is Needed," a 58-page document that discusses digital deposit accounts, credit builder products, small dollar fintech loans and the new Earned Wage Access program. The report concludes that "Lack of internet access and preferences for in-person assistance may limit fintech's use by underserved consumers." This is something many pawnbrokers already know because pawnbrokers work with the non-banked and under-banked consumers. This report was published two days before Silicon Valley Bank failed. Team GRC watches and monitors banking regulations daily to keep members of the National Pawnbrokers Association current with banking trends.

As banking regulators react to the crisis in March 2023, now is a good time to consider diversification of banking.

As banking regulators reacted to the crisis in March 2023, now is a good time to consider diversification of banking.

Protect your small business with an account in more than one bank. Should a problem ever arise with one bank, you will always be able to have access to your money in the second account.

Now that summer break is upon us for our state and federal legislators, it is a great time to schedule a visit to meet them at a local event or invite them to your store.

Looking forward to seeing many of you in Atlanta, Georgia in July for our Pawn Expo!



It's All at Expo: Our State of the Nation session will cover the top issues Team GRC is following in Congress and State Legislatures.

High-Risk Security Training

By Tony Gallo, Sapphire Risk Advisory Group



One of the most critical investments high-risk retail businesses should make is investment in the security training of their team members. All other types of businesses invest in their training programs, so why should high-risk retail be different?

Let's start by clarifying what "high-risk" businesses are for the purposes of this article. These businesses operate high demand products or services where cash is the main form of payment inbound or outbound of the business. This includes cannabis, pawn, gambling, and jewelry. Due to the inherent nature of cash flow in these businesses, they are naturally at a higher risk for unethical activity. And some states (Oklahoma and Washington as examples) are experiencing critical incidents at these businesses at an alarming rate.

So why is security training a critical investment in these high-risk businesses? Proper training has been shown to dramatically

improve productivity, performance, and morale in team members that state they have been "effectively trained" while reducing losses and inefficiencies throughout the businesses where advanced training has been a specific target [1]. In businesses that naturally have a higher risk for incidents, it is imperative that team members know how to handle each situation that could potentially develop.

The solution to high-risk security training can be broken down into five main concepts:

- Train relevant topics using relevant methods!
- Be impactful with your training!
- Training repetition!
- Test for comprehension and understanding!
- Motivate your team for Security success!

Let's explore each topic in a little more depth:

Train relevant topics using relevant methods!

Before conducting any training, consider the topic you wish to train for that particular session. Try to limit the training to a few key topics to prevent information overload and/or losing the interest of your trainees. Provide training that is important to them. For example, there is no need to discuss

Proper training has been shown to dramatically improve productivity, performance, and morale in team members.

It is imperative that team members know how to handle each situation that could potentially develop.

anti-phishing training with team members who do not have access to store level email. And lastly, ensure you deliver the material through a variety of methods during the session. Be interactive, provide visual aids, and encourage and reward participation to keep all team members involved.

Be impactful with your training!

Deliver your training in clear, concise points. Emphasize the matters of greatest importance, and do not waste time by getting stuck in long conversations on tangents and items of low value. Deliver key messages emphatically! Varying the rate of word delivery and volume control on points you deliver are excellent ways of keeping team members



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The Importance of GREAT MANAGEMENT

Within Your Pawn Shop



Jamie Hasty, Vice President
SESCO Management Consultants

Great managers understand their employees are the most important asset of the organization. They know that know happy and engaged employees are essential for the success of the business. Great managers go above and beyond to create a positive work environment and ensure that their staff members are satisfied and motivated. In this article, we will discuss what great managers do differently for their staff members.

They communicate effectively
Effective communication is one of the most important skills of a great manager. Great managers communicate clearly, regularly, and with empathy. They take the time to listen to their staff members and understand their concerns and needs. They provide feedback, both positive and constructive, to help their staff members grow and develop.

They provide support and resources
Great managers provide their staff members with the support and resources they need to succeed. They make sure that their staff members have the necessary tools, equipment, and training to perform their jobs effectively. They also provide emotional support and guidance when needed.

They recognize and appreciate their staff members

Great managers recognize and appreciate the contributions of their staff members. They take the time to acknowledge their hard work and celebrate their successes. They also provide opportunities for their staff members to grow and develop their skills.

They create a positive work culture

Great managers create a positive work culture that is inclusive, supportive, and empowering. They encourage their staff members to collaborate and communicate with each other. They also ensure that their staff members feel valued and respected.

Great managers go above and beyond to create a positive work environment and ensure their staff members are satisfied and motivated.

They lead by example

Great managers lead by example. They set the tone for the organization by demonstrating the behaviors and values they want their staff members to follow. They are honest, transparent, and ethical in their dealings with their staff members.

They provide opportunities for growth and development

Great managers provide their staff members with opportunities for growth and development. They encourage

their staff members to learn new skills, take on new challenges, and pursue their career goals. They also provide constructive feedback to help their staff members improve their performance.

They prioritize work-life balance

Great managers understand the importance of work-life balance. They encourage their staff members to take breaks, go on vacations, and recharge their batteries. They also provide flexible working arrangements, such as telecommuting and flexible schedules, to help their staff members manage their work and personal lives.

They show empathy and compassion

Great managers show empathy and compassion towards their staff members. They understand their staff members have personal lives and struggles outside of work. They are supportive and understanding when their staff members need to take time off for personal reasons or deal with difficult situations.

In conclusion, great managers go above and beyond to create a positive work environment and ensure that their staff members are satisfied and motivated. They communicate effectively, provide support and resources, recognize and appreciate their staff members, create a positive work culture, lead by example, provide opportunities for growth and development, prioritize work-life balance, and show empathy and compassion. By doing these things, great managers create a workforce that is engaged, motivated, and committed to achieving organizational goals.

About the Author – Jamie Hasty is the VP of SESCO Management Consultants. SESCO partners with the NPA and offers free consulting services to all NPA members.

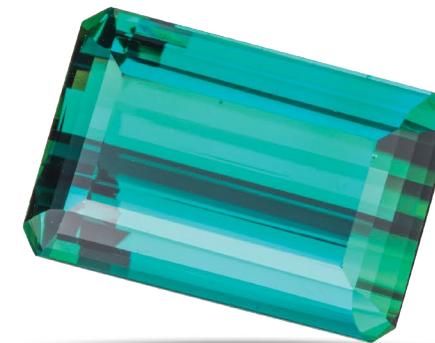
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SAMPLE LESSON



High-Risk Security Training, continued

engaged during spoken points. For group or individual exercises, choose events that support the topic you are currently delivering. Design your training class creatively and set the necessary time for realistic examples and activities.

Be interactive, provide visual aids, and encourage and reward participation to keep all team members involved.

Training for “Muscle Memory”

Repeat, repeat, and then repeat again critical points of training. No one can predict exactly how they will react in the event a firearm is placed in front of their face for the first time, or they hear gunshots from the hallway. By repeating and reinforcing material, it provides team members with a stronger base of

reacting according to their training. The more often they hear the same material, the more likely they are to use it when an event happens and their fight-or-flight response kicks in. Safety and security protocols should be second nature in high-risk businesses, and all team members should be able to immediately react appropriately during those incidents.

Test for comprehension and understanding!

All the training in the world does no good if the team members do not understand it, or do not want to use it. Throughout your training presentation, you should ask questions and challenge your participants. Get their feedback on the material so far. Ask them to think about the material presented and give them the ability to comment or reply in ways they see the material helping them through their normal daily work routine. Testing is a common solution but not always the only one available. Be creative in your questions, and always relate it back to how they will implement it in what they do every day. Not only

does this ensure team members buy in with the material, but it also gets them thinking about how the training will impact them and their teammates.

Motivate them for success!

Security training can oftentimes be dry, and topics covered can be quite serious in nature. Ensure they understand the trainer is preparing them for real issues they could potentially face in their normal course of business, and how the training could impact the lives of themselves, their co-workers, and their customers. Provide them with the sense that the training is serious in nature, but that they have the ability to ensure a positive outcome. Set them on the right path and reinforce with your belief in their ability to handle delicate situations.

It cannot be stressed enough how important security training can be in these high-risk businesses. By following the items mentioned in the training plan above, it will help you deliver relevant, impactful training that is clearly understood by your team members and provides the safest environment possible for your team members, clients, vendors, customers, and neighborhood.



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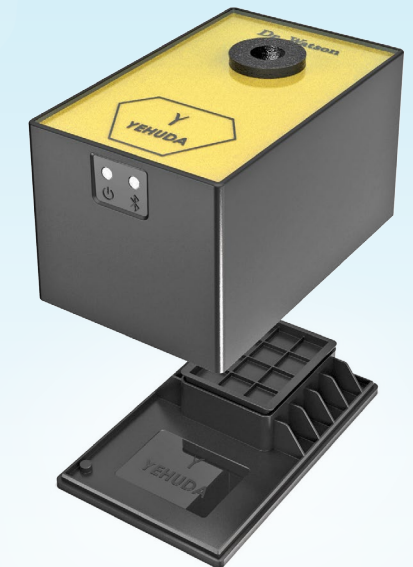
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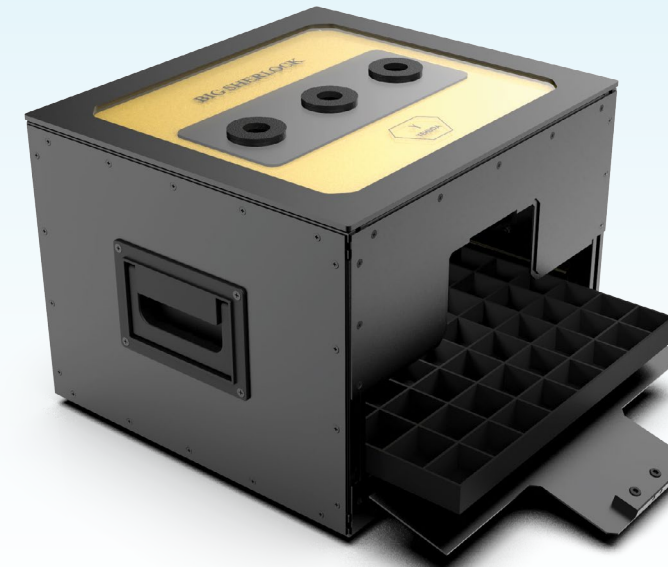
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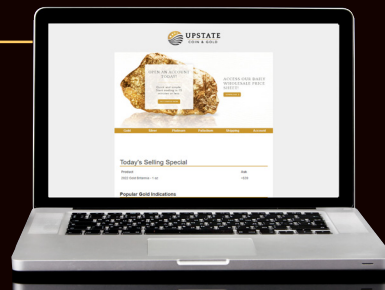


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Don't Be A **ROGUE** Gun Dealer!



By **John Bocker**, Security and Compliance Consultant

On April 7, 2021, President Biden announced a series of executive actions aimed at reducing gun violence in America, including a

directive to the Bureau of Alcohol, Tobacco, Firearms, and Explosives (ATF) to begin the process of implementing a “zero tolerance” policy for licensed gun dealers who violate federal law.

The new policy seeks to revoke the licenses of dealers who engage in illegal gun sales, knowingly transfer firearms to prohibited persons, participate in obvious straw purchases, or fail to conduct background checks as required by law. The ATF has been instructed to prioritize inspections of high-risk FFLs (Federal Firearms Licensees), with a focus on those with high rates of “time to crime” traces, repeated violations, prior “warnings” and those who fail to respond to urgent trace requests. Additionally, gun dealers who fail to complete and submit Form 3310.4

or 3310.12 on the same day as the transfer or where a customer may have checked the “yes” box in Section 21 B-M or left it blank will be targeted.

But it doesn't stop there!

The “zero tolerance” policy marks a significant shift in the way the ATF regulates licensed gun dealers. Previously, a dealer would only lose their license if they committed a willful violation of federal law. However, under the new policy, negligent violations and clerical mistakes will also be considered as “willful.” This means that FFLs will be held accountable for failing to know and follow the law, even if they did not intend to violate it or when an employee makes “an honest mistake.”

The following are some of the violations that could result in the revocation of an FFL license under the “zero tolerance” policy:

1. Transferring a firearm to a prohibited person / OBVIOUS STRAW PURCHASE
2. Failing to run a required background check.
3. Falsifying records, such as a firearms transaction Form 4473
4. Failing to respond to an ATF trace request.
5. Refusing to permit ATF to conduct an inspection.
6. Accepting expired ID / changing expiration dates
7. Failure to complete Form 3310.4 / 3310.12 SAME DAY
8. Intentional misrepresentation or false entries on the Form 4473 or A&D Log
9. Forgery of signatures
10. Using expired or out-of-state handgun permits for “exemptions.”
11. Transferring a “Delay” early
12. Transferring a firearm AFTER 30 Days (expired NICS)

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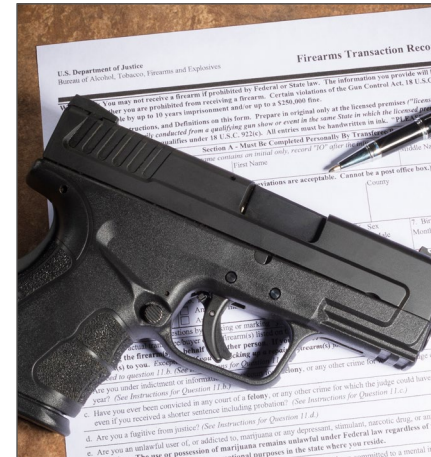
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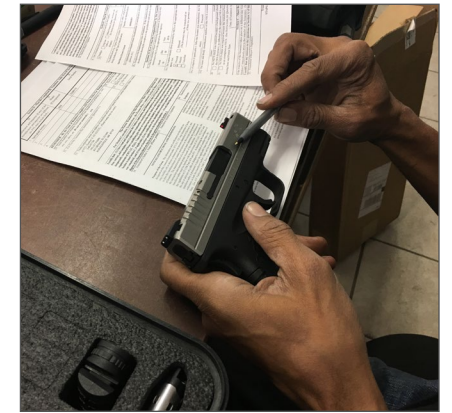
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ROGUE, continued



To avoid a potential ATF inspection, gun dealers must ensure they comply with federal firearms laws. This includes conducting inventories, completing A&D entries daily, preventing straw purchases by validating “genuine interest and intent,” completing multiple firearm forms daily, and responding to ATF traces within 24 hours.



If a gun dealer faces an ATF revocation, they can expect the process to take six to ten months and cost between \$5,000 and \$20,000 in legal fees. Therefore, it is crucial for gun dealers to “get it right the first time” when it comes to FFL compliance.

In conclusion, the “zero tolerance” policy for licensed gun dealers marks a significant shift in the way the ATF regulates FFLs. By prioritizing high-risk dealers and holding negligent violations to the same standard as willful violations, the ATF will achieve an ultimate goal of reducing gun violence and ensuring that gun dealers comply with federal firearms laws.

John Bocker is an NSSF (National Shooting Sports Foundation) Security and Compliance Team member and the co-founder at FFL Consultants, a small-business consulting agency specializing in commercial security and ATF – FFL compliance.

The “zero tolerance” policy marks a significant shift in the way the ATF regulates licensed gun dealers.

By reviewing every ATF Form 4473 twice before the transfer, conducting inventories, and completing A&D entries daily, gun dealers can avoid violating federal firearms laws and potentially losing their FFL or suffering from ATF Adverse Action.



And if FFLs reinforce their in-house training and compliance programs, pay attention to the details and check forms two and three times before any firearm is transferred, the future will prove successful for both the ATF and the firearms industry.



It's All at Expo: Get more insight from John Bocker and fellow FFL experts during the Straight Shooting: Firearms Experts Tell All Panel at Pawn Expo 2023.

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Putting **Funny** Back in Business

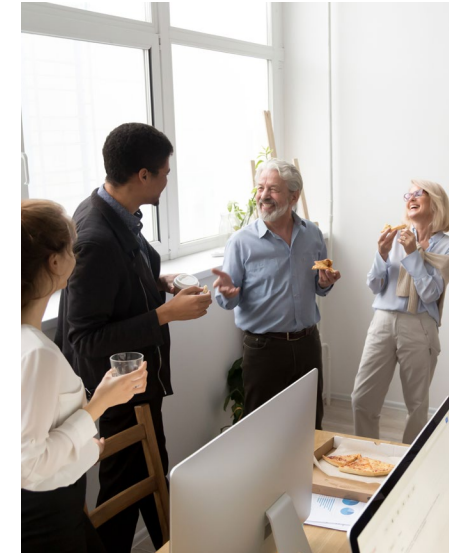
How to effectively infuse humor into the workplace (without a trip to HR)



By David Mammano
Entrepreneur, Motivational Humorist

anything that could be seen as mean-spirited or hurtful.

3. **Timing is everything:** Use humor at appropriate times, such as during a team meeting or when working on a project together. Avoid using humor during serious discussions or when someone is upset or angry.
4. **Avoid controversial topics:** Stay away from topics that could be seen as controversial or offensive, such as politics or religion. Stick to light-hearted topics that everyone can enjoy.



Using humor in the workplace can have many benefits, such as improving team morale, reducing stress, and increasing productivity. In fact, 81% of employees say that a fun workplace would make them more productive[1]. However, it's important to use humor appropriately and in a way that doesn't offend or create a negative work environment. Here are some tips on how to effectively use humor in the workplace:

1. **Know your audience:** It's important to understand the people you're working with and what type of humor they appreciate. What might be funny to one person could be offensive to another, so take the time to get to know your coworkers and what they find humorous.
2. **Keep it light:** Use humor to lighten the mood and make people feel more comfortable, but avoid jokes that are too personal or sensitive. Keep the tone light and positive, and avoid
5. **Be mindful of your tone and body language:** Your tone of voice and body language can affect how your humor is received. Be sure to deliver your jokes in a friendly and non-threatening manner, and avoid sarcasm or making fun of others.
6. **Use self-deprecating humor:** If you're going to make fun of someone, make it yourself. Self-deprecating humor can be a great way to lighten the mood and make people feel more comfortable around you.

Using humor in the workplace can be a great way to improve team morale, reduce stress and increase productivity.

7. **Know when to stop:** If someone isn't responding well to your humor, it's best to stop. Everyone has a different sense of humor, and what might be funny to you might not be funny to someone else. If you sense that someone is uncomfortable or offended, it's best to back off.

Remember, using humor in the workplace can be a great way to improve team morale, reduce stress and increase productivity. Just be sure to use it appropriately and in a way that doesn't offend or create a negative work environment.

David Mammano has spent the last 25 years launching successful businesses, perfecting his skill sets, and impressing audiences nationwide.

[1] *Humor in the Workplace: Anecdotal Evidence Suggests Connection to Employee Performance* by Lauren Breeze. *Perspectives in Business*, St Edwards University, 2004.

FATF and Your Banking Relationship

How Your Compliance Plays A Part

By Dave Griffiths, AML Gurus

The Financial Action Task Force (FATF) is the global money laundering and terrorist financing watchdog. Organized in 1989 in response to a G7 initiative, they develop policies and recommendations to combat money laundering and terrorist financing worldwide.

While the “recommendations” (FATF 40) put forth are non-binding, they are embraced by over 180 countries as best practices. Those choosing to ignore these recommendations are guided towards compliance or risk facing sanctions by the global financial community. That short list involves countries like Iran, North Korea, and Myanmar.

While the FATF 40 are aimed at countries, the standards trickle down to banking and non-banking entities. Pawnbrokers are considered a non-banking financial institution. So are MSB's and casinos among others. The recommendations are applied to all sectors of the financial world that can be utilized to launder money or provide or move terrorist funds.

The core idea of the FATF 40 is the “Risk Based Approach” where potential threats (risks) are identified along with appropriate solutions to mitigate these risks operationally. Those activities that are deemed higher risk receive more attention than those that are considered a lower risk. These risks evolve over time, so the organization has to periodically evaluate and revise their mitigation attempts accordingly.

When I opened my pawnshop in 1999, noissanite was yet to be actively marketed. We had a single hand-held diamond tester. After noissanite was introduced, we had to purchase a tester just for noissanite in order to mitigate the

It is now normal for banks at account opening to ask for a copy of your AML program and your last independent review. The inability to produce these documents is almost always a deal breaker.

risk to our store. Now the industry has vendors that provide much more advanced testing techniques in order to keep us from getting taken advantage of. As you well know, it's not just diamonds; what about the super fake timepieces that are prevalent? What about the luxury handbags? Bullion and coins? While we had fake Rolex issues in the late 90's, it was fairly simple to identify the real from the phony, until it wasn't.

As bad actors hone their craft, the global financial community has had to hone their craft as well. Typically, there is little proactivity



to our honing. We are a reactive bunch, and often end up getting stung first before we learn and make adjustments. In our world, this is most routinely evidenced by a store being broken into. Immediately they beef up their security, even though they have had ample examples of why they should have done so sooner.

Banks have had to evolve over the last several years to the reality that few customers deal with cash now, so they stockpile far less than they used to. That impacts us in two ways. First, since they have to order extra cash for us, or need to call the truck to get it removed if it is past their limit, they are charging us for cash handling. Second, and more important, is that our industry is in a “high-risk” category because we are one of the few industries left that is still cash intensive. That means we need special handling. Special handling costs more money and so the bank will decide on a regional scale whether they choose to absorb the cost of that special handling. This caused the “de-risking” many of us may have experienced over the years when we lost a bank account and were never given a reason as to why.

Banking, continued

We are currently seeing more banks making an effort to retain their high-risk clients but that means that the clients have to jump through some hoops along the way. It is now normal for banks at account opening to ask for a copy of your AML program and your last independent review. The inability to produce these documents is almost always a deal breaker.

We have always recommended that clients maintain accounts in multiple banks, at least one of which is a regional business bank. While that guidance is unchanged, we have recently seen increased acquisition activity in that space, which means your relationship with your bank may be short-lived. The question for you is whether your bank is the acquirer or the acquiree! Having an

AML program that is current is your best tool in your arsenal for when these events occur.

ATM machines on site, crypto activity, the frequency of your cash transactions (in or out) with the bank are all scrutinized while decisions are made to keep you as a customer. Your goal is to be a manageable risk for the bank!

In closing, keep in mind that we never get a second chance to make a first impression. We are trying to improve our image daily and every single contact is important. Keep in mind that the folks in the banks have opinions, too. **Your compliance may have an impact on that opinion!**



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BETH ANUNDI

Beth has been in the pawn industry for over 11 years and owns Capital Pawn & Couture, with five successful pawn stores in Oregon. She is a passionate advocate for the pawn industry and is dedicated to helping her peers succeed.



JEFF WILHELM

Jeff has been in the pawn industry for 35 years. He serves as Director of Store Operations for National Pawn & Jewelry, with twenty-three locations across North Carolina. He is a strong leader and is committed to helping change the perception of the pawn world, one member at a time.



PIERCE RAINEY

Pierce has worked in the pawn industry for 10 years, though he's been around it since he could walk. He is the owner and manager of Bayou Pawn & Jewelry, with five locations in Louisiana. He is a second-generation pawnbroker who is dedicated to sharing ideas and guiding experiences with fellow pawnbrokers.



RANDI BUTTERFIELD

Randi is the leader of the NPA's Young Professionals peer group. She has been in the pawn industry since the age of 12 and currently serves as Manager of Big Dog Pawn, with two locations in Utah. She is a second-generation pawnbroker who brings a wealth of knowledge and experience to the under-40 group.



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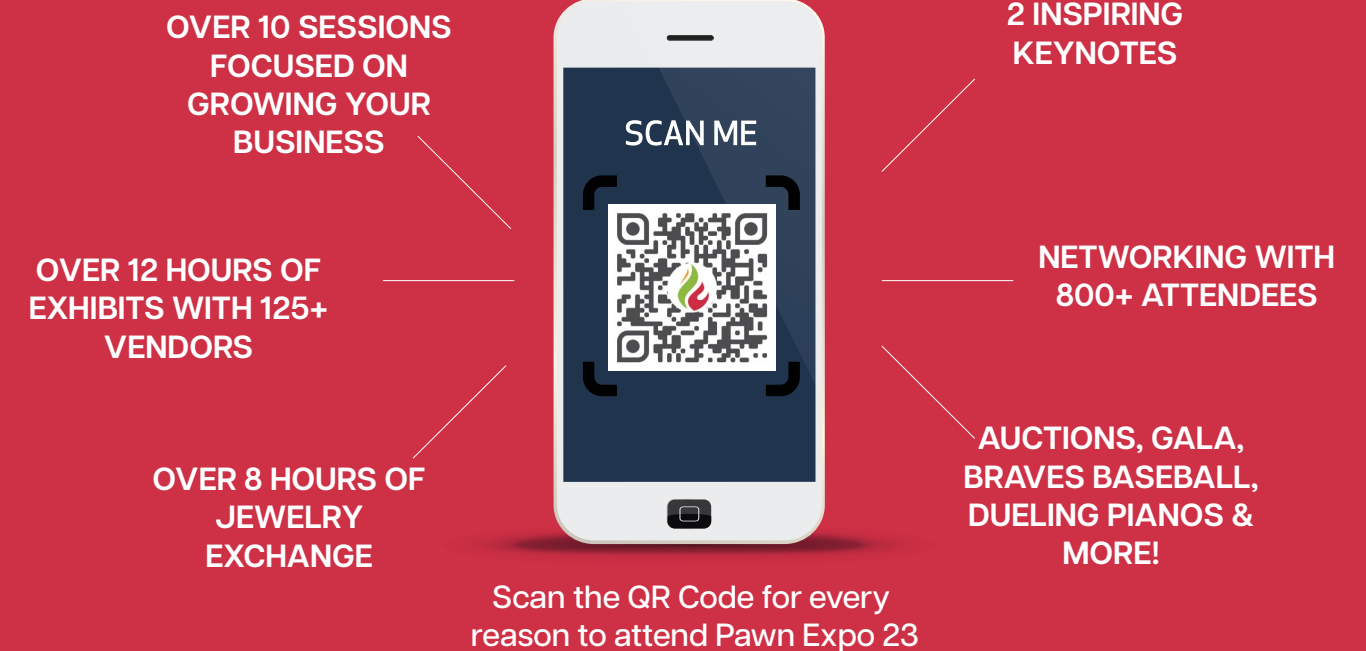
JULY 17-20 | ATLANTA, GA

The "I'M GOING TO EXPO!" side

The "FEAR OF MISSING EXPO!" side

DON'T FORGET IT:

DON'T REGRET IT:



The lineup will be jam-packed. So will your suitcase.



Why miss out when you can still get in? Tickets at PawnExpo.com

STATE ASSOCIATIONS UPDATE

OHIO

Raphael Tincher

President of the Ohio Pawnbrokers Association

The most recent Ohio Pawnbrokers Association Membership Meeting and CE Presentation (open to non-members) was well attended with just over 100 pawnbrokers gathered in Columbus. The meeting went well and the CE presentation (Pawnbroker Compliance: AML BSA MLA Patriot Act GLB etc.) was well received, well delivered (thank you Dave Griffiths-AML Gurus!), and enjoyed.

Our next scheduled membership meeting and CE presentations will be November 5th. As we move into the summer months, we will continue to monitor the statehouse for any activity which could affect us. Please reach out to your local representatives when they are back in district and remind them of who you (we) are and what it is that we do. Membership renewal notices will be going out in mid to late May.

OREGON

Beth Anundi

President of the Oregon Pawnbrokers Association

As I am writing this update, we are in the last week of preparations for the first ever PNW Pawn Conference. Thank you to the Washington State Pawnbrokers Association for inviting the Oregon Pawnbrokers Association to be a part of this event! I owe a special thanks to WSPA's President, Janelle Morehart, for spearheading the event.

Oregon pawnbrokers had a huge win earlier this year when we were able to pass a bill increasing our storage and firearms fees. If all pawnbrokers in Oregon worked together, we would be able to do much, much more. I encourage any Oregon pawnbroker to join the association so our voice can be stronger: oregonpawnbrokerassociation.com/membership

OPA has also had a number of incredible sponsors speak at our Monthly Member Zoom Meetings and we have learned so much from them; thank you to Jeff Trimble of Trimble Digital, Seth Ward of UL&C, our lobbyists: Danelle Romaine & Mike Freese, Peter Spector of Noble Refining, Jeff Wilhelm of National Pawn, John Bocker of The FFL Consultants, and Evan Turner of Pease & Curren. All of these men and women took 20 minutes out of their busy schedules to teach us a little bit about their industry. These short meetings have been an incredible addition to our association. If you would like to speak at one of our Monthly Member Zoom Meetings, please send me an email at beth@cappawn.com

TENNESSEE

Gayle Ferebee

President of the Tennessee Pawnbrokers Association

Legislative watch has been interesting in Tennessee. There are two, seemingly conflicting, bills have been introduced concerning firearms...Senator London Lamar has introduced a bill that would raise the legal age to purchase or own a firearm (long guns included), from 18 to 21 years old. As written, Sen. London's bill would also make it illegal to sell, loan, or GIFT a firearm to anyone under 21 years of age. Conversely, Senator Frank Nicely introduced a bill that would LOWER the age of obtaining an enhanced carry permit, and carrying a firearm in public, from 21 to 18 years old.

Another fun bill to watch was introduced by Rep. Bud Hulseby that would allow the TN state treasurer to buy and sell gold and precious metals (in bullion form). We are in the process of gathering perspectives and experience on the potential market influence of this type of legislation. We are also trying to find another state that has a metals depository that is independent of federal depositories, so if you know of any, let us know! Facebook: @tennesseepawnbrokersassociation
Text or voice: 615-787-7227
Email: admin@tnpawnbrokers.com

ATF compliance inspections are on the rise in Tennessee, as they are in most states. We have gotten several calls of concern from Tennessee pawnbrokers asking for advice on preparing for an inspection, and know of one licensee that is in the revocation process. Of course, we share our own experience and lessons, but the best piece of advice we have offered is to join the National Shooting Sports Foundation, (NSSF). The FFL Consultants, "JB" and "JC", have truly proven to be our 24/7 answer to all firearm transaction questions.

Lastly, **ELECTION TIME IS HERE!** We have spent the last two years laying the groundwork for TNPA growth and look forward to seeing where the association progresses from here. Our friends at the Midwest Pawnbrokers Convention, (May 21-23 in Indianapolis), make sure that we have a TNPA meeting space for Sunday morning. We have been pushing attendance for anyone that would like to toss their hat in the ring for officer or board positions. We are also discussing a Facebook live event for anyone that is unable to attend in person and would still like to be considered for Association positions.

Want to start a **State Association** in your state?
info@NationalPawnbrokers.org

MISSISSIPPI

Nick Fulton

President of the Mississippi Pawnbrokers Association

It's official: SB2862 was signed into law on Monday, April 24th by Mississippi Governor, Tate Reeves making gold and silver coins and bullion TAX FREE. In attendance: MS Pawnbrokers board members, Jackie Mize, Kevin Macdonald, Nick Fulton and lobbyist Tom Wallace. Governor Reeves was gifted a 1999 Silver Eagle for the occasion and told "You now have something that came from a pawnshop."


With the pawn and jewelry industry facing robberies across the country, we called on the Pawnbroker Network to help set up a live video to assist members of our state and opened it up to pawnbrokers and jewelers across the US. The topic covered what to do before, during and after a robbery has occurred. It was live recorded and will soon be part of our continuing education library in our continuing education portal at www.mspawnbrokers.org. Our library of industry information continues to grow, and we are finding new topics to provide more member benefits for our association.

COLORADO

Steven Adsit



President of the Colorado Pawnbrokers Association


Colorado has some legislative issues we are monitoring closely. We still need more members! The Colorado Group has an contact/email group that is up and running. We know we are missing some CO stores. CO Stores, please contact all your pawnbroker neighbors, make sure they are a member of the group, if they are not, get them to email us at: coloradopawnbrokers@gmail.com



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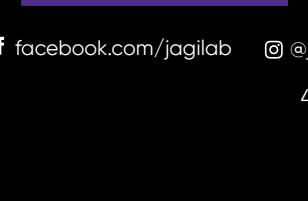
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See us at Pawn Expo23 – Booth 334



Jeremy POWELL

Jeremy Powell is a third-generation pawnbroker and owner of BJ Pawn & Gun in Denham Springs, LA. He is President of the Louisiana Pawnbrokers Association and an active member of NPA's

Young Professionals Pawnbroker Peer Group. He also serves on NPA's Young Professionals Committee and Pawn Expo Convention Committee.

Why did you join the NPA?

I believe in the power of an association and the progress a group of like-minded people can make.

How did you get started in pawn?

I grew up in the business being third generation. I started the summer I turned 12, cleaning the store and merchandise, to save enough money to buy a go kart my dad had for sale at the store.

What did you find to be MOST surprising about the pawn industry?

That most people have never been in a pawn store or know anything about pawn. I just thought it was normal because I grew up in the industry.

What skill or personality trait has made all the difference in your pawn career?

My father's passing when I was a young adult made me truly realize what empathy is and how strong a person's will can be.

Finish this sentence: "Give me \$10 million, and the first thing I'll do is..."

Diversely invest it!

What do most people get wrong about this line of work?

It's not like TV. We have to know more than most people about a little bit of everything, so we don't accept subpar quality merchandise. In addition, it is a myth that we deal in stolen merchandise. This is just not accurate.

What's the biggest red flag in a customer?

Not knowing anything about the merchandise they have or how to work it.

What customer behavior brings you joy?

When the customer comes in for a pawn and underestimates the value of the item they wish to pawn. It makes my day when we are able to loan them more than expected.

What is the oddest thing you've ever written a loan for?

\$10,000 winning scratch off. It was on a Thursday afternoon before a long holiday weekend and the lottery office had told him it would be Tuesday next week before anyone in that department would be in the office to issue funds out for him.

What career would you pick if you weren't in pawn?

I think of this all the time, and I really don't know what I would like to do. I would love to own and operate an RV resort.

Tell us about your fondest memory in the business to date.

I was probably around 8. In the old building, we didn't have doors going from the front counter to the back room, we just had curtains that hung in the doorway. There was an air compressor they used for cleaning merchandise, so I would get the air hose, hide behind the curtain, and then blow on the ankles of my Dad's employees when they walked by.

When you're not at work, what are you doing?

Chasing my three boys around the house, which are 1 and half, 4 and 12. They keep me plenty busy.

If you were stranded on an island, what 3 things from your pawn shop would you want to have?

Gun, ammo, and a lighter.

What do you consider your biggest achievement (personal or professional) thus far?

I have two:

1. I kept the family business open through some really rough times, both personal and financial.
2. I raised two of my little sisters, from Jr High on. Now I have three boys of my own.



It's All at Expo: You can meet Jeremy in person at Pawn Expo in July. He'll be there – will you?

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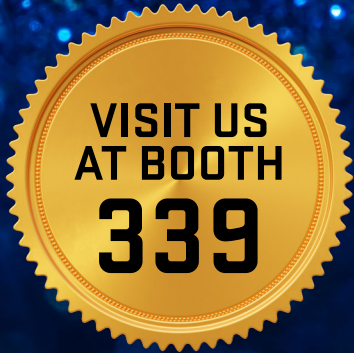
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