## **State of New Hampshire**

## **Banking Department**

In re:	) Case No.: 12-444 )	
Vince Enterprises, Ltd., a/k/a Premier	) ) 	
Company, a/k/a Premier Processing, a/k/a	Entry of Default Judgment	
Prestige Group Marketing,	) )	
Respondent.	) )	

Now comes the State of New Hampshire Banking Department (the "Department") entering a default judgment on the Order to Cease and Desist against the respondent, Vince Enterprises, Ltd., a/k/a Premier Company, a/k/a Premier Processing, a/k/a Prestige Group Marketing.

On February 7, 2013, the Banking Commissioner ordered the respondent to: (1) "cease and desist from violating RSA Chapter 399-A and any rules or order under RSA Chapter 399-A"; (2) "disgorge any finance charges, delinquency charges, or collection charges associated with the . . . consumer's account"; and (3) pay "an administrative fine of \$2,500 for knowingly or negligently violating RSA 399-A:2, I . . . ." In re Vince Enterprises, Ltd., et al., No. 12-444 (Feb. 7, 2013). The Order to Cease and Desist included a Notice of Right to a Hearing which stated that "[i]f the respondent 'fails to request a hearing within 30 calendar days of receipt of such order, then such person shall likewise be deemed in default, and the order shall, on the thirty-first day, become permanent, and shall remain in full force and effect until and unless later modified or vacated by the commissioner, for good cause shown."

On February 7, 2013, the Department sent the Order to Cease and Desist via certified mail with return receipt requested to an address associated with the respondent. The Order was returned to the Department marked "unclaimed, unable to forward" by the U.S. Postal Service.

The returned envelope indicated that the U.S. Postal Service attempted to deliver the Order on February 23, 2013 and February 27, 2013. Additionally, the Department posted the Order to Cease and Desist at <a href="http://www.nh.gov/banking">http://www.nh.gov/banking</a> on or about February 7, 2013.

The respondent failed to request a hearing on the Order to Cease and Desist. Accordingly, on April 1, 2013, the Order to Cease and Desist became permanent and shall remain in full force and effect until and unless later modified or vacated by the Banking Commissioner for good cause shown. See RSA 399-A:8, I.

Recommended	by	y:
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04/22/13	/s/		
Date	Emelia A.S. Galdieri		
	N.H. Bar #19840		
	Hearings Examiner		
	State of New Hampshire		
	Banking Department		
Default judgment entered by:			
04/22/13	/s/		
Date	Glenn A. Perlow		
	Bank Commissioner		
	State of New Hampshire		
	Banking Department		

## **CERTIFICATE OF SERVICE**

ify that on	23 <sup>rd</sup> April 2013	, a copy of this
ollowing parties	via U.S. Certified M	Mail First Class:
/	/s/	
Emelia A.S. Ga	aldieri	
N.H. Bar #1984	40	
Hearings Exam	niner	
State of New H	<b>lampshire</b>	
Banking Depar	tment	
	Emelia A.S. Ga N.H. Bar #1984 Hearings Exam State of New H	ollowing parties via U.S. Certified Molecular