

1. This Court has jurisdiction over this matter and the parties pursuant to 18 U.S.C. § 1345 and 28 U.S.C. §§ 1331 and 1345. Venue is proper in this District under 28 U.S.C. § 1391(b) and (c).

2. Defendant neither admits nor denies the allegations in the Complaint. Only for purposes of this action, Defendant admits the facts necessary to establish jurisdiction.

3. For purposes of this Consent Decree:

- a. "Defendant" means Janice Augustine.
- b. "Person" means an individual, a corporation, a partnership, or any other entity.
- c. "Funds" include any currency, check, money order, stored value card, stored value card numbers, bank wire transmission, automated clearing house transmission, or other monetary value.
- d. "Money transmitting business" refers to the activity of, for a fee, receiving funds from one person for the purpose of transmitting the funds, or providing access to the funds, to another person.
- e. "Fee" refers to a payment or compensation of any kind regardless of how the payment or compensation is labeled, including but not limited to processing fees, service fees, shipping fees, handling fees, expediting fees, purchase fees, nominal fees, symbolic payments, refunds, credit card payments, gifts and gratuities.

f. Upon entry of this Decree, Defendant is permanently prohibited and enjoined from, directly or indirectly, assisting, facilitating, or participating in any money transmitting business.

4. The Consent Decree shall not be modified except in writing by Plaintiff and the Defendant and approved by the Court.

5. This Consent Decree shall constitute a final judgment and order in this action.

6. This Court retains jurisdiction of this action for the purpose of enforcing or modifying this Consent Decree and for the purpose of granting such additional relief as may be necessary or appropriate.

ENTERED: December 18, 2023

s/ David W. Dugan

DAVID W. DUGAN
United States District Judge

We hereby consent to the entry of the foregoing Consent Decree and Final Judgment:

FOR PLAINTIFF:

UNITED STATES OF AMERICA

RACHELLE AUD CROWE
United States Attorney

/s/ Adam E. Hanna

Dated: December 4, 2023

Adam E. Hanna
Assistant United States Attorney
9 Executive Drive
Fairview Heights, IL 62208
618-206-3510
adam.hanna@usdoj.gov

FOR DEFENDANT:

/s/ Janice M. Augustine

Janice M. Augustine

/s/ Jessica Koester

Jessica Koester, Attorney for Defendant

Dated: December 1, 2023