

STATE OF NORTH DAKOTA

BEFORE THE COMMISSIONER

COUNTY OF BURLEIGH

DEPARTMENT OF
FINANCIAL INSTITUTIONS

IN THE MATTER OF THE)
REMOVAL OF KIRNIECE NAJIMOV)
FROM EMPLOYMENT OR)
PARTICIPATION IN THE AFFAIRS)
OF ANY DEFERRED PRESENTMENT)
SERVICE PROVIDER, FINANCIAL)
CORPORATION, FINANCIAL)
INSTITUTION, CREDIT UNION, OR)
ANY OTHER ENTITY LICENSED BY)
THE DEPARTMENT OF FINANCIAL)
INSTITUTIONS.)

FINAL ORDER OF
SUSPENSION AND
REMOVAL

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WHEREAS, the North Dakota Department of Financial Institutions (“Department”) has, under N.D.C.C. § 6-01-01, charge of the execution of all laws relating to state banks, trust companies, credit unions, and other financial corporations and institutions including deferred presentment service providers.

WHEREAS, the Department has the authority under N.D.C.C. § 6-01-04 and § 13-08-14.1 to make and enforce such orders as, in its judgment, may be necessary or proper to protect the public and the depositors or creditors of state financial corporations and institutions.

WHEREAS, the Commissioner of the Department (“Commissioner”) is authorized under N.D.C.C. § 6-01-04.1(6) and § 13-08-14.1(5) to immediately suspend a person from office or prohibit a person from any further participation in a financial corporation’s, financial institution’s, or credit union’s affairs, when any current or former officer, director, employee, or other person participating in the conduct of the affairs of a financial corporation, financial institution, or credit union is charged with a felony in state or federal court, involving dishonesty or breach of trust.

WHEREAS, the Commissioner takes notice that Kirniece Najimov illegally forged documents and illegally used other identities to obtain loans while serving as an employee of Wyoming Financial Lenders, doing business as Payday Express, a deferred presentment service provider licensed by the North Dakota Department of Financial Institutions.

WHEREAS, Kirniece Najimov pled guilty to two charges of Unauthorized Use of Personal Identifying Information, both class B felonies, two charges of Forgery, both class C felonies, and Theft, a class C felony Case No. 18-2023-CR-00219.

WHEREAS, the Commissioner has determined that these actions resulting in felony charges involve dishonesty or breach of trust.

WHEREAS, Respondent was suspended on September 18, 2023, and afforded the opportunity to request a hearing in accordance with N.D.C.C 38-32.

WHEREAS, Respondent did not request a hearing within 20 days of being served with the suspension order.

THEREFORE, IT IS HEREBY ORDERED that Kirniece Najimov's suspension remains in effect, and Kirniece Najimov is not eligible to be employed or otherwise participate in the affairs of any financial corporation, financial institution, credit union, or any other entity licensed by the North Dakota Department of Financial Institutions while this Order is in effect, pursuant to North Dakota Century Code Section § 6-01-04.1(5) and § 13-08-14.1(4).

Dated this 25th day of October, 2023.



Lise Kruse, Commissioner
North Dakota Department of
Financial Institutions