

## **14-200-05 Commercial use groups**

14-200-05-J. **Financial Services.** Financial or securities brokerage services. Typical uses include banks, savings and loans, credit unions, consumer investment businesses, pawn shops and short-term loan services.

1. **Short-Term Loan Services.** Businesses that loan money on a short-term basis to the general public as an element of their operation, including businesses offering title loans, payday loans, signature loans and small loans under Chapter 367 or RSMo 408.500, and other similar businesses, but not including banks, savings and loan associations or credit unions that are licensed **and regulated** by appropriate state and federal agencies, or retail credit financing institutions that are licensed under RSMo Chs. 364 or 365, or pawnbrokers governed by RSMo Ch. 367, or retail merchants governed by RSMo Ch. 400.2 **or consumer installment loan providers licensed under RSMo. Ch. 408.510.**
2. **Pawn Shops.** Businesses that lend money on the security of pledged goods or that is engaged in the business of purchasing tangible personal property on condition that it may be redeemed or repurchased by the seller for a fixed price within a fixed period of time. Pawnshops and pawnbrokers are further governed by RSMo Ch. 367.