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CASH AMERICA INTERNATIONAL INC

Form 8-K July 05, 2005

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934

DATE OF REPORT (DATE OF EARLIEST EVENT REPORTED):
July 1, 2005

CASH AMERICA INTERNATIONAL, INC. (Exact name of registrant as specified in its charter)

Texas 1-9733 75-2018239 (State of incorporation) (Commission File No.) (IRS Employer Identification No.)

1600 West 7th Street
Fort Worth, Texas 76102
(Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code: (817) 335-1100

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- [] Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- [] Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- [] Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- [] Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

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On July 1, 2005, Cash America International, Inc. issued a press release announcing that it has introduced new credit services available to customers in Texas and selected states. A copy of the Company's press release announcing the new credit services and management's plans to re-institute earnings guidance following its regularly scheduled release of second quarter financial results is furnished as Exhibit 99.1 to this report on Form 8-K and is incorporated herein by reference.

The Company previously announced that it anticipated changes to its operations as a result of revised examination quidelines issued by the FDIC in March of this year. The revised guidelines limit the offering of short-term cash advances by FDIC-regulated banks. Two of those FDIC-regulated banks offer cash advances through many of Cash America's stores. The Company will continue to market short-term cash advances on behalf of these banks and will now offer credit services to customers if the cash advance product offered by the banks is not available to them. Credit services will be immediately available in lending locations in Texas, Michigan and Florida. Lending locations in California that currently offer cash advances on behalf of banks will migrate to direct underwriting by the Company under state law. In the remaining two states in which the Company offers cash advances on behalf of the banks, North Carolina and Georgia, the Company will continue to market the banks' cash advance product and may introduce other alternative financial products offered by the banks in the future.

ITEM 9.01 FINANCIAL STATEMENTS AND EXHIBITS

- Exhibits The following exhibit is furnished pursuant to the disclosures included under Item 8.01 of this report on Form 8-K.
- Copy of press release dated July 1, 2005, issued by Cash America 99.1 International, Inc.

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SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

CASH AMERICA INTERNATIONAL, INC.

Date: July 1, 2005 By: /s/ J. Curtis Linscott

J. Curtis Linscott, Vice President

General Counsel and Secretary

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EXHIBIT INDEX

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Exhibit No.	Description
99.1	Press release dated July 1, 2005, issued by Cash America International, Inc.