
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): December 16, 2015

EZCORP, Inc.

(Exact name of registrant as specified in its charter)

Delaware
(State or other jurisdiction
of incorporation)

0-19424
(Commission
File Number)

74-2540145
(IRS Employer
Identification No.)

2500 Bee Cave Road, Building 1, Suite 200, Rollingwood, Texas 78746

(Address of principal executive offices) (zip code)

Registrant's telephone number, including area code: (512) 314-3400

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)

o Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

o Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

ITEM 7.01 — REGULATION FD DISCLOSURE

On December 16, 2015, EZCORP, Inc. issued a press release announcing a settlement with the Consumer Financial Protection Bureau. A copy of that press release is furnished as Exhibit 99.1 to this Report.

ITEM 9.01 — FINANCIAL STATEMENTS AND EXHIBITS

(d) Exhibits.

99.1 EZCORP, Inc. Press Release issued on December 16, 2015.

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.

EZCORP, INC.

Date: December 16, 2015

By: /s/ Thomas H. Welch, Jr.

Thomas H. Welch, Jr.

Senior Vice President,

General Counsel and Secretary

EXHIBIT INDEX

Exhibit No.	Description of Exhibit
99.1	EZCORP, Inc. Press Release issued on December 16, 2015.



EZCORP REACHES SETTLEMENT WITH CONSUMER FINANCIAL PROTECTION BUREAU

AUSTIN, Texas (December 16, 2015) – EZCORP, Inc. (NASDAQ: EZPW) today confirmed that it had reached a settlement with the U.S. Consumer Financial Protection Bureau (CFPB) to resolve issues related to past payday and installment lending practices that had been the subject of a CFPB investigation for the past two years. EZCORP self-reported many of the issues and discontinued many of the questioned practices years ago.

In a strategic move to focus on its core pawn brokering operations in the U.S. and Mexico and its Grupo Finmart business in Mexico, EZCORP closed all payday, installment and auto title lending operations in the U.S. in July 2015.

Without admitting or denying any of the facts or conclusions of law in the consent order, in the interest of settling the legacy issues, the company agreed to pay a total of \$10.5 million, including \$3 million in civil money penalties and \$7.5 million in customer redress and restitution. This \$10.5 million charge will be included in the company's financial statements for the year ended September 30, 2015.

In addition, EZCORP agreed to forgive all outstanding payday and installment debt, which had already been written off for financial purposes, either as bad debt or as part of discontinuing the U.S. financial services business.

EZCORP Chief Executive Officer Stuart Grimshaw said: "Given our decision in July 2015 to exit all payday, installment and auto title lending activities in the United States, we believe it is in the interests of all stakeholders to bring this issue to an amicable close.

EZCORP previously disclosed that the CFPB was reviewing its payday and installment loan operations, and has fully cooperated with the CFPB's investigation.

About EZCORP

EZCORP is a leading provider of pawn loans in the United States and Mexico and consumer loans in Mexico. At our pawn stores, we also sell merchandise, primarily collateral forfeited from pawn lending operations and used merchandise purchased from customers.

Forward-Looking Statements

This announcement contains certain forward-looking statements about the company's future business performance and profitability. These statements are based on the company's current expectations as to the outcome and timing of future events. All statements, other than statements of historical facts, that address activities or results that the company plans, expects, believes, projects, estimates or anticipates will, should or may occur in the future are forward-looking statements. Actual results for future periods may differ materially from those expressed or implied by these forward-looking statements due to a number of uncertainties and other factors. For a discussion of a variety of risk factors affecting the company's business and prospects, see the company's annual, quarterly and other reports filed with the Securities and Exchange Commission. The company undertakes no obligation to update or revise forward-looking statements to reflect changed assumptions, the occurrence of unanticipated events or changes to future operating results over time.

Contact:

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