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**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): March 5, 2021

**CCF HOLDINGS LLC**  
(Exact name of registrant as specified in its charter)

**Delaware**  
(State or other jurisdiction  
of incorporation)

**333-231069**  
(Commission File Number)

**83-2704255**  
(I.R.S. Employer Identification  
No.)

**5165 Emerald Parkway, Suite 100**  
**Dublin OH 43017**  
(Address of principal executive offices) (Zip code)

**800-837-0381**  
(Registrant's telephone number, including area code)

**N/A**  
(Former name or former address, if changed since last report)

Securities Registered pursuant to Section 12(b) of the Act: none

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 (*see* General Instruction A.2. below):

- 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))

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Securities Registered pursuant to Section 12(b) of the Act: none

Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

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## **Item 7.01 Regulation FD Disclosure**

### Notice of Redemption

On March 5, 2021, CCF Holdings LLC, a Delaware limited liability company (the “Company”) issued a “notice of redemption (the “Notice”) pursuant to the Indenture (10.75% PIK Notes due 2023) dated December 12, 2018 (the “Indenture”). The Notice contemplates that all outstanding PIK Notes issued pursuant to the Indenture will be redeemed by the issuance of Class A Units in respect of such PIK Notes. This redemption is expected to occur on March 22, 2021 but is conditioned upon the consummation of the refinancing transaction described below.

The foregoing description of the Notice is qualified in its entirety by reference to the text of the Notice, which is furnished as Exhibit 99.1 to this Current Report on Form 8-K.

The information furnished in Item 7.01 of this Form 8-K and in Exhibit 99.1 attached hereto shall not be deemed “filed” for purposes of Section 18 of the Securities and Exchange Act or otherwise subject to the liabilities of that section, nor shall it be deemed incorporated by reference in any filing under the Securities Act of 1933, as amended or the Securities Exchange Act of 1934, as amended, except as expressly set forth by specific reference in such a filing.

## **Item 8.01 Other Events**

### Refinancing Transaction Update

As previously reported, on November 19, 2020 CCF Holdings LLC (“CCF”), executed a non-binding letter of intent (the “LOI”) with an unaffiliated third-party lender (the “LOI Counterparty”) for a new financing (the “Refinancing”) to be provided to a subsidiary of CCF, CCF OpCo LLC (“CCF OpCo”) by the LOI Counterparty or one of its affiliates (such person, the “Lender”) with a targeted closing date of December 31, 2020 or, as soon as reasonably practicable thereafter. The LOI also provided for purchase of preferred equity in CCF by an affiliate of the LOI Counterparty. Negotiation and documentation have proceeded on the basis of the terms and conditions described in the LOI. Significant progress has been made towards that closing and, as of March 5, 2021, no material deviation from the terms and conditions of the proposed transaction in the LOI is contained in any of the draft documentation. The transaction is expected to close on March 23, 2021, subject to the completion of the redemption described above and other customary closing matters.

## **Item 9.01 Financial Statements and Exhibits**

### [99.1 Notice of Redemption, dated March 5, 2021](#)

*Certain statements contained in this current report may constitute "forward-looking statements" within the meaning of federal securities laws. Although we believe that the current views and expectations reflected in these forward-looking statements are reasonable, those views and expectations and the related statements are inherently subject to risks, uncertainties, and other factors, many of which are not under our control and may not even be predictable. In particular, the closing of the Refinancing and the issuance of the preferred is subject to the satisfaction of certain conditions specified in the LOI, including the completion of due diligence by the LOI Counterparty, the negotiation of definitive documentation and the receipt by CCF of certain approvals. There can be no assurance that the transactions contemplated by the LOI will close on the expected timeline and with the terms described in this report or at all. The forward-looking statements included herein speak only as of the date hereof, and CCF undertakes no responsibility to update them.*

## 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.

**CCF Holdings LLC**

Dated: March 5, 2021

By: /s/ Michael Durbin

Michael Durbin

Executive Vice President, Chief Financial Officer,  
Chief Administrative Officer, and Treasurer

**NOTICE OF FULL REDEMPTION**

CCF HOLDINGS, LLC

10.750% Senior PIK Notes due 2052 (the “Notes”)

CUSIP No. 12509JAA7

**THIS NOTICE CONTAINS IMPORTANT INFORMATION THAT IS OF INTEREST TO THE BENEFICIAL OWNERS OF THE SUBJECT NOTES. ALL DEPOSITORIES, CUSTODIANS, AND OTHER SUCH INTERMEDIARIES RECEIVING THIS NOTICE ARE REQUESTED TO EXPEDITE RETRANSMITTAL TO SUCH BENEFICIAL OWNERS IN A TIMELY MANNER.**

**NOTICE IS HEREBY GIVEN TO THE HOLDERS of the above-referenced Notes**

Pursuant to Sections 3.03 and 3.07 of that certain Indenture (the “Indenture”), dated as of December 12, 2018 between CCF Holdings, LLC, a Delaware limited liability company (the “Issuer”), and American Stock Transfer & Trust Co., as trustee (the “Trustee”), relating to the above-referenced Notes, and subject to the occurrence of a Bondholder NewCo Option Event, the Issuer has elected to redeem on March 22, 2021 or on or after such later date upon which a Bondholder NewCo Option Event shall have occurred (such date, the “Redemption Date”), \$351,664,097 aggregate principal amount of the outstanding Notes in exchange for the issuance of 0.239304 Class A Common Units in respect of each \$1.00 principal amount of outstanding Notes (the “Redemption Consideration”). The Company believes that a Bondholder NewCo Option Event will occur on the Redemption Date. However, such Bondholder NewCo Option Event is subject to entry into a definitive understanding with the counterparty thereto. If a Bondholder NewCo Option Event does not occur the Notes will not be redeemed. Capitalized terms used herein but not otherwise defined shall have the meanings ascribed to them in the Indenture.

Subject to the occurrence of a Bondholder Newco Option Event on the Redemption Date, Holders of the Notes will be issued the Redemption Consideration on the Redemption Date upon presentation and surrender of their Notes for redemption at the address indicated below. Unless further notice is given prior to the Redemption Date, holders may assume that a Bondholder NewCo Option Event has happened on the Redemption Date. Notes called for redemption must be so surrendered in order to collect the Redemption Price. The address for delivery of the Notes is as follows:

*Registered & Certified Mail*

*Regular Mail or Courier*

*or In Person by Hand Only:*

American Stock Transfer &

Trust Company, LLC

6201 15th Avenue

Brooklyn, NY 11219

Attn: Corporate Trust

Telephone:

(718) 921-8200

Subject to the occurrence of a Bondholder Newco Option Event on the Redemption Date, on the Redemption Date, the Redemption Consideration will become due and payable on Notes called for redemption and shall be payable on the Redemption Date and, unless the Issuer shall default in the issuance of the Redemption Consideration, interest on Notes called for redemption shall cease to accrue on and after the Redemption Date. The aggregate principal amount of Notes hereby called for redemption represents all outstanding Notes. Therefore, the Trustee will not select particular Notes to be redeemed and no Notes will be redeemed in part only. No representation is made as to the correctness of any CUSIP number either as printed on the Notes or as contained in this Notice of Redemption and the Holder should rely only on the other identification numbers printed on the Notes.

*\*The CUSIP number has been assigned to this issue by organizations not affiliated with the Issuer or the Trustee and is included solely for the convenience of the Holders of the Notes. Neither the Issuer nor the Trustee shall be responsible for the selection or use of this CUSIP number, nor is any representation made as to the correctness or accuracy of the same on the notes or as indicated in this Notice of Redemption.*

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CCF HOLDINGS, LLC

Dated: March 5, 2021