

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

SCHEDULE 13G

Under the Securities Exchange Act of 1934  
(Amendment No. \*)

FIRST CASH FINANCIAL SERVICES, INC.

-----  
(Name of Issuer)

Common Stock

-----  
(Title of Class of Securities)

31942D107

-----  
(CUSIP Number)

December 31, 1999

-----  
(Date of Event Which Requires Filing of this Statement)

Check the appropriate box to designate the rule pursuant to which this Schedule is filed:

Rule 13d-1(b)

Rule 13d-1(c)

Rule 13d-1(d)

\* The remainder of this cover page shall be filled out for a reporting person's initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter disclosures provided in a prior cover page.

The information required on the remainder of this cover page shall not be deemed to be "filed" for the purpose of Section 18 of the Securities Exchange Act of 1934 ("Act") or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).

(Continued on following page(s))  
Page 1 of 5 Pages

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CUSIP No. 31942D107  
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1	NAME OF REPORTING PERSONS
	I.R.S. IDENTIFICATION NOS. OF ABOVE PERSONS (ENTITIES ONLY)

Resource Trust Company - 41-1250535

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2	CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP	(a)	<input type="checkbox"/>
	(SEE INSTRUCTIONS)	(b)	<input checked="" type="checkbox"/>

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3	SEC USE ONLY
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4	CITIZENSHIP OR PLACE OF ORGANIZATION
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Delaware

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5	SOLE VOTING POWER
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NUMBER OF 907,100

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6	SHARED VOTING POWER
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BENEFICIALLY -0-  
OWNED BY -----  
7 SOLE DISPOSITIVE POWER  
EACH  
-0-  
REPORTING -----  
PERSON 8 SHARED DISPOSITIVE POWER  
WITH 907,100

-----  
9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON  
907,100  
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10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES [ ]  
CERTAIN SHARES (SEE INSTRUCTIONS)  
Not Applicable  
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11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9  
10.3%  
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12 TYPE OF REPORTING PERSON (SEE INSTRUCTIONS)  
BK  
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<sup>1</sup> Based upon an aggregate of 8,849,909 shares outstanding as of November 12, 1999.

Item 1(a). Name of Issuer:  
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First Cash Financial Services, Inc.

Item 1(b). Address of Issuer's Principal Executive Offices:  
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690 East Lamar, Suite 400  
Arlington, TX 76011

Item 2(a). Name of Person Filing:  
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Resource Trust Company

Item 2(b). Address of Principal Business Office or, if none, Residence:  
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900 South Second Avenue South, Suite 300  
Minneapolis, MN 55402

Item 2(c). Citizenship:  
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Resource Trust Company is a Minnesota corporation.

Item 2(d). Title of Class of Securities:  
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Common Stock

Item 2(e). CUSIP Number:  
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31942D107

Item 3. If this statement is filed pursuant to Rules 13d-1(b), or  
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13d-2(b) or (c), check whether the person filing is a:  
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- Broker or dealer registered under section 15 of the Act (15 U.S.C. 78o).
- Bank as defined in section 3(a)(6) of the Act (15 U.S.C. 78c).
- Insurance company as defined in section 3(a)(19) of the Act (15 U.S.C. 78c).
- Investment company registered under section 8 of the Investment Company Act of 1940 (15 U.S.C. 80a-8).
- An investment adviser in accordance with ss. 240.13d-1(b)(1)(ii)(E).
- An employee benefit plan or endowment fund in accordance with ss. 240.13d-1(b)(1)(ii)(F).
- A parent holding company or control person in accordance with ss. 240.13d-1(b)(1)(ii)(G).
- A savings association as defined in Section 3(b) of the Federal Deposit Insurance Act (12 U.S.C. 1813);
- A church plan that is excluded from the definition of an investment company under section 3(c)(14) of the Investment Company Act of 1940 (15 U.S.C. 80a-3);
- Group, in accordance with ss. 240.13d-1(b)(1)(ii)(J).

Item 4. Ownership  
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- (a) Amount Beneficially Owned: 907,100
- (b) Percent of Class: 10.3%
- (c) Number of shares as to which such person has:
  - (i) sole power to vote or to direct the vote: 907,100
  - (ii) shared power to vote or to direct the vote: -0-
  - (iii) sole power to dispose or to direct the disposition of: -0-
  - (iv) shared power to dispose or to direct the disposition of: 907,100

Item 5. Ownership of Five Percent or Less of a Class.  
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N/A

Item 6. Ownership of More than Five Percent on Behalf of Another  
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Person.  
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N/A

Item 7. Identification and Classification of the Subsidiary Which  
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Acquired the Security Being Reported on By the Parent  
-----  
Holding Company.  
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N/A

Item 8. Identification and Classification of Members of the Group.  
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N/A

Item 9. Notice of Dissolution of Group.  
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N/A

Item 10. Certification.  
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By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were acquired and are held in the ordinary course of business and were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect.

SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

Date: February 10, 2000.

RESOURCE TRUST CORPORATION

By: /s/ John A. Clymer  
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John A. Clymer