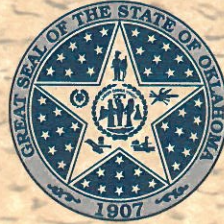


State of Oklahoma



CERTIFICATE OF AUTHORITY Office of State Bank Commissioner

Effective Date: January 1, 2017

It is Hereby Certified: That Circle Internet Financial, Inc., whose office is in Boston, Massachusetts, is hereby authorized to engage in the business of money transmission in the State of Oklahoma, subject to the provisions and requirements of the Oklahoma Financial Transaction Reporting Act, 6 O.S. § 1511 et seq., and regulations of the Oklahoma State Banking Board promulgated there under.



In Testimony Whereof, I, Mick Thompson, Bank Commissioner of the State of Oklahoma, have hereunto set my hand and affixed my seal of office at the City of Oklahoma City, the day and year first above written.


State Bank Commissioner