



COMMONWEALTH OF MASSACHUSETTS

Office of Consumer Affairs and Business Regulation

DIVISION OF BANKS

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TERENCE A. MCGINNIS
COMMISSIONER

August 1, 2017

President and Board of Directors
Circle Internet Financial, Inc.
99 High Street, 17th Floor
Boston, MA 02210

President and Board of Directors:

This letter serves as certification that, **Circle Internet Financial, Inc.** is authorized to engage in the business of a **foreign transmittal agency** under Massachusetts General Laws chapter 169. The license(s) will expire on **December 31, 2017**.

Circle Internet Financial, Inc. is subject to all of the provisions of Massachusetts General Laws chapter 169 and the Division's regulation 209 CMR 44.00 *et seq.*

This letter of license issuance must be posted in accordance with the Division of Banks' regulation 209 CMR 44.09(3) at all locations where Circle Internet Financial, Inc. is licensed to conduct the business of a foreign transmittal agency. For a complete listing of locations where Circle Internet Financial, Inc. is approved to do business and its license number(s), please refer to the Division of Banks' website at www.mass.gov/dob, by clicking on "Find a Licensee" under "Online Services" and the NMLS Consumer Access website at www.nmlsconsumeraccess.com

Sincerely,

A handwritten signature in blue ink that reads "Terence A. McGinnis".

Terence A. McGinnis
Commissioner

