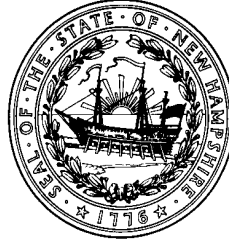


STATE OF NEW HAMPSHIRE

Effective Date: January 01, 2022



License Number
23492-MT

***New Hampshire Banking Department
53 Regional Drive, Suite 200
Concord, New Hampshire 03301
(603) 271-3561***

***This is to certify that a license to engage in business as a
MONEY TRANSMITTER***

is hereby issued to: NOVI FINANCIAL, INC.
at: 1601 WILLOW ROAD
MENLO PARK, CA 94025
Type: PRINCIPAL OFFICE

in accordance with and subject to the provisions of New Hampshire Revised Statutes Annotated Chapter 399-G
as amended and any regulations promulgated thereunder.

License Expires: December 31, 2022

A handwritten signature in black ink, appearing to read "Gerald H. Little".

Gerald H. Little
Bank Commissioner