



**COLORADO**

**Department of  
Regulatory Agencies**

Division of Banking

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David Marcus  
Novi Financial, Inc.  
1601 Willow Road  
Menlo Park, CA 94306

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To:

Lee, Jane

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SCL1F278HDGC



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January 1, 2022

David Marcus  
Novi Financial, Inc.  
1601 Willow Road  
Menlo Park, CA 94306

**RE: 2022 MONEY TRANSMITTER LICENSE RENEWAL  
LICENSE NUMBER 500273**

Dear President David Marcus:

The Colorado Division of Banking is pleased to enclose the 2022 Money Transmitter License Renewal Certificate for Novi Financial, Inc.. The Division looks forward to working with you in the coming year.

Sincerely,

Kenneth Boldt  
State Bank Commissioner

Enclosure





STATE OF COLORADO  
COLORADO DIVISION OF BANKING

MONEY TRANSMITTER RENEWAL CERTIFICATE

LICENSE NO. 500273

THIS IS TO CERTIFY THAT NOVI FINANCIAL, INC., MENLO PARK, CALIFORNIA, HAS RENEWED ITS CURRENT LICENSE TO ENGAGE IN THE BUSINESS OF MONEY TRANSMISSION IN ACCORDANCE WITH AND SUBJECT TO THE PROVISIONS OF THE COLORADO MONEY TRANSMITTERS ACT, TITLE 11, ARTICLE 110, COLORADO REVISED STATUTES, FROM JANUARY 1 TO DECEMBER 31, 2022, UNLESS THE ORIGINATING LICENSE IS OTHERWISE SURRENDERED, SUSPENDED, OR REVOKED.

IN TESTIMONY WHEREOF, I HAVE HEREUNTO SET MY HAND AND AFFIXED THE OFFICIAL SEAL OF THE STATE BANK COMMISSIONER, IN THE CITY AND COUNTY OF DENVER, COLORADO, THIS THIRTY-FIRST DAY OF DECEMBER, 2021.

  
KENNETH BOLDT  
STATE BANK COMMISSIONER