



# COMMONWEALTH OF MASSACHUSETTS

## DIVISION OF BANKS

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SECRETARY OF ECONOMIC  
DEVELOPMENT

**LAYLA R. D'EMILIA**  
UNDERSECRETARY

**MARY L. GALLAGHER**  
COMMISSIONER

December 7, 2023

President and Board of Directors  
Circle Internet Financial, LLC  
99 High Street, Suite 1701  
Boston, MA 02210

President and Board of Directors:

This letter serves as certification that **Circle Internet Financial, LLC** 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, 2024**.

Circle Internet Financial, LLC is subject to all of the provisions of Massachusetts General Laws chapter 169 and the Division's regulation 209 CMR 45.00 *et seq.*

This letter of license issuance must be posted in accordance with the Division of Banks' regulation 209 CMR 45.09(3) at all locations where Circle Internet Financial, LLC is licensed to conduct the business of a foreign transmittal agency. For a complete listing of locations where Circle Internet Financial, LLC is approved to do business and its license number(s), please refer to the Division of Banks' website at [www.mass.gov/dob](http://www.mass.gov/dob), by clicking on "Find a Licensee" under "Online Services" and the NMLS Consumer Access website at [www.nmlsconsumeraccess.com](http://www.nmlsconsumeraccess.com).

Sincerely,

A handwritten signature in blue ink that reads "Mary L. Gallagher".

Mary L. Gallagher  
Commissioner of Banks

