



**COMMONWEALTH OF MASSACHUSETTS
DIVISION OF BANKS**

1000 Washington Street, 10TH Floor, Boston, MA 02118-6400
(617) 956-1500 · Fax (617) 956-1599 · TDD (617) 956-1577
www.Mass.Gov/DOB

MAURA T. HEALEY
GOVERNOR

KIM DRISCOLL
LIEUTENANT GOVERNOR

YVONNE HAO
SECRETARY OF ECONOMIC
DEVELOPMENT

LAYLA R. D'EMILIA
UNDERSECRETARY

MARY L. GALLAGHER
COMMISSIONER

December 19, 2024

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, 2025**.

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, 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 "Mary L. Gallagher".

Mary L. Gallagher
Commissioner of Banks