



**State of Rhode Island and Providence Plantations  
DEPARTMENT OF BUSINESS REGULATION  
Division of Banking  
1511 Pontiac Avenue, Bldg. 68-2  
Cranston, Rhode Island 02920**

July 18, 2013

Mr. Byrne Colm  
Transfermate, Inc.  
333 North Michigan Ave., Suite 2415  
Chicago, IL 60601

RE: New License: License Number 20132848MT  
NMLS # 947755

Dear Mr. Colm:

The Department of Business Regulation has approved your Electronic Money Transfer Application. Enclosed is the License that must be conspicuously posted at the address shown on the License. The Division is now e-mailing licenses to licensees. Therefore, it is required that Transfermate, Inc. prints a copy of the license to post. Please retain this e-mail and all its contents for future reference.

All Licensees must obtain a copy of the revised Rhode Island Banking Laws and Banking Regulations. Copies of the applicable Rhode Island Laws may be obtained from:

LexisNexis  
Attn: Customer Service  
1275 Broadway  
Albany, NY 12204-2694  
1-800-562-1197  
[www.LexisNexis.com/bookstore](http://www.LexisNexis.com/bookstore)  
Rhode Island Banking Laws

Banking Regulations are available on the Department's website at [www.dbr.ri.gov](http://www.dbr.ri.gov).

Very truly yours,

Joseph Torti, III  
Deputy Director and Superintendent  
of Banking and Insurance

# STATE OF RHODE ISLAND

DEPARTMENT OF



BUSINESS REGULATION

## DIVISION OF BANKING

### LICENSE NUMBER 20132848MT

This is to certify that

**Transfermate, Inc.**

has made application to engage in the business of an Electronic Money Transfer at

333 North Michigan Ave., Suite 2415  
Chicago, IL 60601

under the name of

**Transfermate, Inc.**

in accordance with Chapters 14 and 14.3 of Title 19 of the General Laws of 1956 as amended, and has filed an acceptable bond, and has complied with all other requirements of Chapter 14, as amended.

**NOW, THEREFORE, BE IT KNOWN THAT** authority is hereby granted to the above named licensee to conduct business in accordance with the provisions of the aforesaid Chapters. This license remains in full force and effect until surrendered, suspended, or revoked.

In witness whereof we have hereunto set our hands on this 3<sup>rd</sup> day of July 2013.

Handwritten signature of Joseph J. J. III in cursive.

Deputy Director and Superintendent  
of Banking and Insurance

Handwritten signature of the Director of Business Regulation in cursive.

Director of Business Regulation

This license is issued solely to the party named and for the location designated above. It is not assignable or transferable to any other party or to any other location without written approval of the Director of Business Regulation.

**THIS LICENSE MUST BE CONSPICUOUSLY DISPLAYED AT THE  
LOCATION WHERE BUSINESS IS LEGALLY CONDUCTED.**