

NORTH CAROLINA

Money Transmitter License

License No. 191022



The North Carolina Commissioner of Banks hereby issues to
River Financial Inc.

580 Pacific Ave.
San Francisco, CA 94133

this license to conduct a money transmission business pursuant to the provisions
of Chapter 53, Article 16B of the North Carolina General Statutes.

Witness my hand, this 10th day of May, 2021.

A handwritten signature in black ink, appearing to read "Ray Grace", written over a horizontal line.

Ray Grace

Commissioner of Banks

This license may not be transferred or assigned and is subject to revocation.

North Carolina Commissioner of Banks, 316 W. Edenton St., Raleigh, NC 27603
Telephone: 919-733-3016 Fax: 919-733-6918 Internet: <http://www.nccob.gov>