

State of Iowa

Division of Banking

Money Services License

License Number MS – 2020-0100

This is to Certify That

River Financial Inc.,
NMLS Company Identification 1906809

has complied with the application requirements of Chapter 533C of the Code of Iowa. The licensee, and all authorized delegates thereof are hereby licensed to engage in the business of money services, whether in the form of money transmission or currency exchange from and after the 20th day of July, 2020.

This authority is granted upon the express condition that said licensee observe and obey all laws which currently now are or may be in force relating to said business and all rules and regulations made by the Superintendent of Banking.

Subject to annual renewal, this license shall be in full force and effect unless surrendered by the licensee or revoked or suspended in accordance with the provisions of Chapter 533C or any related laws. This license may not be assigned or transferred.

IN WITNESS WHEREOF, I have hereunto set my hand
and Seal of Office this 20th day of July, 2020.

Jeff Plagge, Superintendent of Banking



Rodney E. Reed, Finance Bureau Chief

