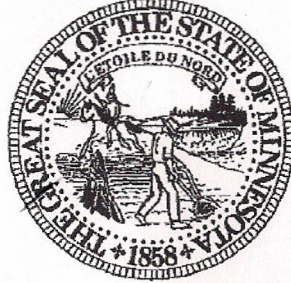


STATE OF MINNESOTA



DEPARTMENT OF COMMERCE

The Undersigned
COMMISSIONER OF COMMERCE
for the State of Minnesota
hereby certifies that

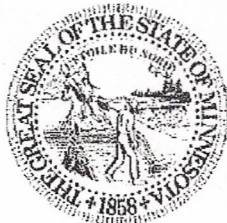
SB FINANCIAL CORPORATION
DBA-EZCASHUSA

has made application, paid the fees required and in all other respects complied with the laws of the State of Minnesota and is hereby authorized to transact the business of industrial loan and thrift company,

at: 2136 FORD PARKWAY, SUITE 8044, ST PAUL, MINNESOTA 55116

unless this authority be suspended, revoked, or otherwise legally terminated.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the official seal of the Department of Commerce, of the State of Minnesota at my office in the City of St. Paul, Minnesota, this 21st day of December, 2017.



A handwritten signature in black ink, appearing to read "Maxwell Zappia".

Maxwell Zappia, Deputy Commissioner