



State of Wisconsin
Department of Financial Institutions

Tony Evers, Governor

Kathy Blumenfeld, Secretary

Sent Via Email

August 26, 2019

Mr. Clay Bethune
391 Financial Inc. DBA America's Cash Advance DBA Happi Credit
312 Market Street
Fulton, MO 65251

Re: Loan Company License Application for 391 Financial Inc.
DBA America's Cash Advance DBA Happi Credit

Dear Mr. Bethune:

We have reviewed 391 Financial Inc.'s application for a loan company license. The application has been approved. 391 Financial Inc. DBA America's Cash Advance DBA Happi Credit's license certificate is attached must be posted conspicuously at the licensed location.

Pursuant to s. 138.09(3)(c), Wis. Stats., the Division of Banking gives 391 Financial Inc. permission to make loans via the internet where consummation occurs away from the licensed loan company location.

Please note that there are several reports that 391 Financial Inc. will have to file with the Department of Financial Institutions on an annual basis. A list of those reports and their due dates can be found below.

Due Date	Filing Name	Mail To
February 28	Wisconsin Consumer Act Registration Renewal	Bureau of Consumer Affairs
March 15	Loan Company Annual Report	Licensed Financial Services
September 30	Foreign Corporation Annual Report	Division of Corporate & Consumer Services
December 10	Loan Company License Renewal	Licensed Financial Services

As a reminder, 391 Financial Inc.'s loan agreement has not been formally reviewed for compliance. The Bureau of Consumer Affairs ("BCA") will review 391 Financial Inc.'s forms for compliance with the Wisconsin Consumer Act free of charge. There is information about the form review process on our website at http://www.wdfi.org/wca/business_guidance/ccfr/default.htm. We recommend submitting all loan forms to the BCA for a formal review.

Please contact me at 608-261-7403 or at Jessica.Ewig@wi.gov if you have any questions.

Division of Banking

Mail: PO Box 7876 Madison, WI 53707-7876
Courier: 4822 Madison Yards Way, Madison, WI 53705

Sincerely,

A handwritten signature in blue ink that reads "Jessica Ewig". The signature is written in a cursive, flowing style.

Jessica Ewig
Examiner
Licensed Financial Services

Enclosure via email

Cc: Stephanie Woodruff

State of Wisconsin

DEPARTMENT OF FINANCIAL INSTITUTIONS

This License Must Be Conspicuously Posted In the Public Office

**391 Financial Inc
DBA America's Cash Advance dba Happi Credit**

**having complied with the requirements set forth under Section 138.09 of
the Wisconsin Statutes, is hereby licensed to engage in business as a**

Loan Company

**in accordance with and subject to the provisions of said Section 138.09 and
all acts amendatory thereto at:**

**312 Market Street
Fulton, MO**

**This license cannot be assigned or transferred and continues in effect until
terminated as provided in Section 138.09.**

License No. 3167

Effective Date: August 26, 2019

