



**DEPARTMENT OF
FINANCIAL
INSTITUTIONS**

Darryle P. Rude
Commissioner

Shaun E. Berrett
Chief Examiner

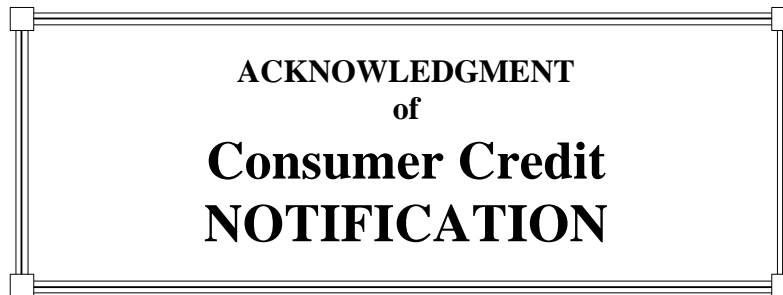
R. Paul Allred
Deputy Commissioner

STATE OF UTAH

Spencer J. Cox
Governor

Deidre M. Henderson
Lieutenant Governor

NCRU Financial Services LLC DBA; Vivia
40 E. Main Street, Suite 147
Newark DE 19711



Received by the Utah Department of Financial Institutions effective
February 13, 2024

Let this notice serve to acknowledge that

NCRU Financial Services LLC DBA; Vivia Finance

has provided notification in accordance with section 70C of the Utah Code in order to conduct consumer credit activities in Utah. This notification expires January 31, 2025.

Please retain the original for your records. Copies of this notice may be given to interested parties as evidence of notification.

Andrea Staheli, Supervisor of
Consumer Credit & Compliance