**Choice Money Transfer, Inc. / Small World's State Licenses:**

You may send money from the below list of states including South Carolina:

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<th>Flag</th>
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<td>State</td>
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<td>Pennsylvania</td>
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<td>Rhode Island</td>
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<td>Tennessee</td>
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<td>Texas</td>
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<tr>
<td>Virginia</td>
<td>Virginia Bureau of Financial Institutions</td>
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</tbody>
</table>

More information about the Regulatory Agencies

California Department of Business Oversight

Important Notices: The transaction is subject to the conditions on the receipt. Your signature on the receipt confirms that you accepted the Terms and Conditions of Service. Subject to California Financial Section 2012, refunds on cancel transaction will not be made until Choice Money Transfer ("Choice") and our correspondent confirms that the information provided by you is accurate. Transactions involving
Foreign Currency: it is possible that Choice receives additional revenue between the rate of acquisition and the retail rate in transactions involving foreign currency.

All transfer and payment of funds will be made by Licensee in accordance with the law. We are not responsible for delay or failure to effect payment due to causes beyond our control or as permitted by law. Licensee is not liable for erroneous payment if the information provided by sender on the receipt is incorrect. You can cancel for a full refund within 30 minutes of payment, unless the funds have been picked up or deposited. Funds will be available to the recipient before they are returned to the sender for 60 days unless correspondent set other period. Licensee makes money from foreign currency exchange. We do not disclose any non-public personal information about our customers except as permitted by law. You have a right to dispute errors in your transaction. If you think there is an error, contact us within 180 days at 1-877-268-6458 or www.choicemoneytransfer.com or send by mail to 560 Sylvan Ave, Englewood Cliffs, NJ 07632 or email to cs@choicemoneytransfer.com. You can also contact us for a written explanation of your rights. For questions or complaints contact: Consumer Financial Protection Bureau 855-411-2372/ 855-729-2372 / www.consumerfinance.gov or state regulatory agency: California Department of Business Oversight, Consumer Services, 1515 K STREET, Suite 200, Sacramento, CA 95814; TOLL FREE: 1-866-275-2677 or by email at consumer.services.dbo.ca.gov.

RIGHT TO REFUND: You, the customer are entitled to a refund of the money to be transmitted as the result of this agreement if Choice Money Transfer ("Choice") does not forward the money received from you within 10 days of the date of its receipt or does not give instructions committing an equivalent amount of the money to the person designated by you within 10 days of the date of the receipt of the funds from you unless otherwise instructed by you. If you instructions as to when the money shall be forwarded or transmitted are not complied with and the money has not yet been forwarded or transmitted you have a right refund of your money. If you want a refund, you must mail or deliver your written request to Choice at 560 Sylvan Ave, Englewood Cliffs, NJ 07632. If you do not receive your refund, you may be entitled to your money back plus a penalty of up to $1,000 and attorney’s fees pursuant to section 2102 of the California Financial Code.
Connecticut Department of Banking

For any unresolved complaints or issues related to money transfer services offered by Choice Money Transfer / Small World Financial, you may direct your complaints to:

Connecticut Department of Banking
Consumer Credit Division
260 Constitution Plaza
Hartford, CT 06103-1800
Telephone: (860) 240-8200 or Toll-Free 800-831-7225
Fax: (860) 240-8215

Delaware Office of the State Bank Commissioner

For any unresolved complaints or issues related to money transfer services offered by Choice Money Transfer / Small World Financial, you may direct your complaints to:

Delaware Office of the State Bank Commissioner
555 E. Loockerman St., Suite 210
Dover, DE 19901
Telephone: 302-739-4235
District of Columbia Department of Insurance, Securities and Banking

For any unresolved complaints or issues related to money transfer services offered by Choice Money Transfer / Small World Financial, you may direct your complaints to:

District of Columbia Department of Insurance, Securities and Banking
ATTN: Consumer Protection Advocate
810 1ST St., NE, Suite 701
Washington, DC 20002

Florida Office of Financial Regulation

For any unresolved complaints or issues related to money transfer services offered by Choice Money Transfer / Small World Financial, you may direct your complaints to:

Florida Office of Financial Regulation
Office of Financial Regulation
Division of Financial Institutions
Consumer Assistance Group
200 E. Gaines St., Tallahassee, FL 32399-0371
Telephone: 850-410-9800; Toll-Free: 1-800-848-3792 (FL)

Georgia Department of Banking and Finance

For any unresolved complaints or issues related to money transfer services offered by Choice Money Transfer / Small World Financial, you may direct your complaints to:
Georgia Department of Banking and Finance
2990 Brandywine Road, Suite 200
Atlanta, GA 30341-5565
Telephone: 770-986-1633; Toll-Free: 1-888-986-1633 (GA)

Illinois Department of Financial and Professional Regulation
For any unresolved complaints or issues related to money transfer services offered by Choice Money Transfer / Small World Financial, you may direct your complaints to:

Illinois Department of Financial and Professional Regulation
Division of Banking
320 W. Washington St.
Springfield, IL 62786 217-782-3000
Toll-Free: 1-800-532-8785; TTY: 217-524-6644

Maryland Department of Labor, Licensing and Regulation
For any unresolved complaints or issues related to money transfer services offered by Choice Money Transfer / Small World Financial, you may direct your complaints to:

Maryland Department of Labor, Licensing and Regulation
Commissioner of Financial Regulation
500 N. Calvert St., Suite 402
Baltimore, MD 21202
Telephone: 410-230-6077 (Consumer Services); Toll-Free: 1-888-784-0136 (MD)
cfrcomplaints@dllr.state.md.us
Michigan Department of Incensurable and Financial Services

For any unresolved complaints or issues related to money transfer services offered by Choice Money Transfer / Small World Financial, you may direct your complaints to:

Michigan Department of Insurance and Financial Services
PO Box 30220
Lansing, MI 48909-7720 517-284-8800
Toll-Free: 1-877-999-6442
difs-fin-info@michigan.gov

New Jersey Department of Banking and Insurance

For any unresolved complaints or issues related to money transfer services offered by Choice Money Transfer / Small World Financial, you may direct your complaints to:

New Jersey Department of Banking and Insurance
P.O. Box 471
Trenton, NJ 08625-0471
Telephone: 609-292-7272; Toll-Free: 1-800-446-7467

New York State Department of Financial Services

For any unresolved complaints or issues related to money transfer services offered by Choice Money Transfer / Small World Financial, you may direct your complaints to:

New York State Department of Financial Services
One State Street
North Carolina Commissioner of Banks

For any unresolved complaints or issues related to money transfer services offered by Choice Money Transfer / Small World Financial, you may direct your complaints to:

North Carolina Commissioner of Banks
4309 Mail Service Center
Raleigh NC 27699-4309
Toll-Free: 800-874-9791

Ohio Department of Commerce / Division of Financial Institutions

For any unresolved complaints or issues related to money transfer services offered by Choice Money Transfer / Small World Financial, you may direct your complaints to:

Ohio Department of Commerce / Division of Financial Institutions
Consumer Complaints
77S. High Street, 21st Floor
Columbus, OH 43215-6120
Webdfs-cf@com.state.oh.us
Pennsylvania Department of Banking / Consumer Services

For any unresolved complaints or issues related to money transfer services offered by Choice Money Transfer / Small World Financial, you may direct your complaints to:

Pennsylvania Department of Banking / Consumer Services
17 N. 2nd Street, Suite 1300
Harrisburg, PA 17101-2290
Telephone: 717-787-1854; Toll-Free: 1-800-722-2657; TTY: 1-800-679-5070

Rhode Island Department of Business Regulation / Division of Banking

For any unresolved complaints or issues related to money transfer services offered by Choice Money Transfer / Small World Financial, you may direct your complaints to:

Rhode Island Department of Business Regulation / Division of Banking
1511 Pontiac Ave., Building 68-2
Cranston, RI 02920
Telephone: 401-462-9500
bankinquiry@dbr.ri.gov

Tennessee Department of Financial Institutions / Consumer Resources Division

For any unresolved complaints or issues related to money transfer services offered by Choice Money Transfer / Small World Financial, you may direct your complaints to:
Tennessee Department of Financial Institutions / Consumer Resources Division
414 Union Street, Suite 1000
Nashville, TN 37219
Telephone: 615-253-2023; Toll-Free: 800-778-4215 (TN)
tdfi.consumerresources@tn.gov

Texas Department of Banking
For any unresolved complaints or issues related to money transfer services offered by Choice Money Transfer / Small World Financial, you may direct your complaints to:

Texas Department of Banking
2601 N. Lamar Blvd., Suite 201
Austin, TX 78705
Telephone: 512-475-1300; Toll-Free: 1-877-276-5554 (Consumer Hotline)
consumer.complaints@dob.texas.gov

Virginia State Corporation Commission / Bureau of Financial Institutions
For any unresolved complaints or issues related to money transfer services offered by Choice Money Transfer / Small World Financial, you may direct your complaints to:

Virginia State Corporation Commission / Bureau of Financial Institutions
PO Box 640
Richmond, VA 23218
South Carolina Office of the Commissioner of Banking / State Board of Financial Institutions

* Choice Money Transfer / Small World Financial is authorized to do business in South Carolina. Pending licensing approval under new regulatory structure.

For any unresolved complaints or issues related to money transfer services offered by Choice Money Transfer / Small World Financial, you may direct your complaints to:

South Carolina Office of the Commissioner of Banking / State Board of Financial Institutions

1205 Pendleton St., Suite 305

Columbia, SC 29201

Telephone: 803-734-2001