

Governor Mike Kehoe
State of Missouri

Mick Campbell
Commissioner of Finance



DIVISION OF FINANCE

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June 17, 2025

Carl Morris
FlexWage Solutions, LLC
13430 N. Scottsdale Road Suite 104-8
Phoenix, AZ 85254

RE: Exemption Inquiry

Dear Mr. Morris,

Thank you for your inquiry and your patience concerning the licensing questions surrounding FlexWage. We agree with your stance that the proposed activities of Flexwage would be exempt from EWA licensing in Missouri.

Joe Crider,

A handwritten signature in black ink that reads "Joe Crider".

Supervisor of Consumer Credit

JC:ck