

F190000002901

(Requestor's Name)

(Address)

(Address)

(City/State/Zip/Phone #)

☐ PICK-UP

☐ WAIT

☐ MAIL

(Business Entity Name)

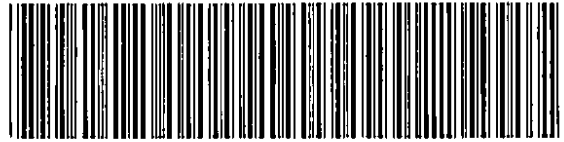
(Document Number)

Certified Copies \_\_\_\_\_ Certificates of Status \_\_\_\_\_

Special Instructions to Filing Officer:

W19-45371 Bank & Cus

Office Use Only



800329165898

800329165898  
05/08/19--01003--013 \*\*87.50

STATE OF FLORIDA  
TALLAHASSEE, FLORIDA

19 JUN 21 AM 12:01

FILED

19 MAY -8 AM 11:37

RECEIVED  
CLERK OF STATE

K. SALY  
JUN 24 2019



**FIRST FINANCE**  
INTERNATIONAL BANK INC

San Juan, Puerto Rico

Date: May 7, 2019

Qwik Courier

400 Capital Circle SE Ste 18267

Tallahassee, FL 32301

Hello,

Please find in the envelope, all the documents necessary to **register the company First Finance International Bank Inc. to transact business in Florida.**

You will find a **check of \$87.50** to pay for the registration but also to get the **Certificate of Status and certified copy**, that you will also need to send back to us at

FFIBI / DPS, attention Michel Poignant

777 Brickell Avenue, Suite 500. Miami FL 33131

Please feel free to contact us at [mpoignant@me.com](mailto:mpoignant@me.com) or (787) 559.4123 if you have any question or need anything.

Thank you for all your help.

Best regards,

Michel Poignant.

QWIK COURIER  
Please put in  
my box



FLORIDA DEPARTMENT OF STATE  
Division of Corporations

May 9, 2019

MICHEL POIGNANT  
FIRST FINANCE INTERNATIONAL BANK, INC.  
777 BRICKEL AVE, STE. 500  
MIAMI, FL 33131

SUBJECT: FIRST FINANCE INTERNATIONAL BANK, INC.  
Ref. Number: W19000045371

We have received your document for FIRST FINANCE INTERNATIONAL BANK, INC. and your check(s) totaling \$87.50. However, the enclosed document has not been filed and is being returned for the following correction(s):

Written approval and clearance of the words BANK, BANC, BANCO, BANQUE, BANKER, BANKING, TRUST COMPANY, SAVINGS AND LOAN ASSOCIATION, SAVINGS BANK or CREDIT UNION, or words of similar import in any context or any manner must be obtained from the Office of Financial Regulation, pursuant to section 655.922(2a), Florida Statutes.

If the proposed name is approved by the Office of Financial Institutions, resubmit the document and the approval letter to the Division of Corporations for filing. The Office of Financial Institutions' phone number is 850-410-9800.

Please return your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 245-6051.

Karen A Saly  
Regulatory Specialist II

Letter Number: 119A00009330

RECEIVED  
19 MAY 21 PM 4:15  
DIVISION OF CORPORATIONS  
TALLAHASSEE, FLORIDA 32314



FLORIDA DEPARTMENT OF STATE  
Division of Corporations

May 22, 2019

MICHEL POIGNANT  
FIRST FINANCE INTERNATIONAL BANK, INC.  
777 BRICKEL AVE, STE. 500  
MIAMI, FL 33131

SUBJECT: FIRST FINANCE INTERNATIONAL BANK, INC.  
Ref. Number: W19000045371

We have received your document for FIRST FINANCE INTERNATIONAL BANK, INC. and your check(s) totaling \$87.50. However, the enclosed document has not been filed and is being returned for the following correction(s):

Written approval and clearance of the words BANK, BANC, BANCO, BANQUE, BANKER, BANKING, TRUST COMPANY, SAVINGS AND LOAN ASSOCIATION, SAVINGS BANK or CREDIT UNION, or words of similar import in any context or any manner must be obtained from the Office of Financial Regulation, pursuant to section 655.922(2a), Florida Statutes.

If the proposed name is approved by the Office of Financial Institutions, resubmit the document and the approval letter to the Division of Corporations for filing. The Office of Financial Institutions' phone number is 850-410-9800.

The letter from the Office of Financial Institutions submitted is from Puerto Rico. We need one from the United States. The phone number is in the letter.

Please return your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 245-6051.

Karen A Saly  
Regulatory Specialist II

Letter Number: 819A00010348

RECEIVED  
19 JUN 21 PM 4:29  
DIVISION OF CORPORATIONS  
TALLAHASSEE, FLORIDA

FLORIDA OFFICE OF  
**FINANCIAL REGULATION**

www.flofr.com

May 13, 2019

Michel Poignant  
777 Brickell Avenue, Suite 500  
Miami, Florida 33131

Re: First Finance International Bank, Inc.

Dear Mr. Poignant:

Reference is made to your recent letter requesting approval to register the above-referenced name with the Florida Secretary of State by First Finance International Bank, Inc. The bank is an International Financial Entity located in San Juan, Puerto Rico and regulated by the Puerto Rico Office of the Commissioner of Financial Institutions.

Section 655.922, Florida Statutes, exempts a financial institution, holding company or its subsidiaries from the prohibition of using the word "bank," "banco," "banque," "banker," "banking," "trust company," "savings and loan association," "savings bank," or "credit union," or words of similar import, in any context or in any manner in its corporate name. Therefore, this Office will not object to the use of the above referenced name being registered to transact business in the state of Florida. However, this correspondence is not intended to grant the authority to act in any licensed capacity until all licensing requirements have been met within this state.

Sincerely,



Jeremy W. Smith  
Director  
Division of Financial Institutions

JWS:trd

cc: Lyn Shoffstall, Chief, Bureau of Commercial Recordings, Division of Corporations,  
Department of State

FILED  
19 JUN 21 AM 12:01  
TALLAHASSEE, FLORIDA

## COVER LETTER

**TO:** Registration Section  
Division of Corporations

**SUBJECT:** FIRST FINANCE INTERNATIONAL BANK, INC.

Name of corporation - must include suffix

Dear Sir or Madam:

The enclosed "Application by Foreign Corporation for Authorization to Transact Business in Florida," "Certificate of Existence," or "Certificate of Good Standing" and check are submitted to register the above referenced foreign corporation to transact business in Florida.

Please return all correspondence concerning this matter to the following:

MICHEL POIGNANT

Name of Person

FIRST FINANCE INTERNATIONAL BANK, INC.

Firm/Company

777 BRICKELL AVE, SUITE 500

Address

MIAMI, FLORIDA 33131

City/State and Zip code

m.poignant@ffibi.com

E-mail address: (to be used for future annual report notification)

For further information concerning this matter, please call:

MICHEL POIGNANT

at ( 787 ) 559-4123

Name of Person

Area Code

Daytime Telephone Number

**STREET/COURIER ADDRESS:**

Registration Section  
Division of Corporations  
Clifton Building  
2661 Executive Center Circle  
Tallahassee, FL 32301

**MAILING ADDRESS:**

Registration Section  
Division of Corporations  
P.O. Box 6327  
Tallahassee, FL 32314

Enclosed is a check for the following amount:

- |   |  |   |  |
|---|--|---|--|
| <input type="checkbox"/> \$70.00 Filing Fee | <input type="checkbox"/> \$78.75 Filing Fee &<br>Certificate of Status | <input type="checkbox"/> \$78.75 Filing Fee &<br>Certified Copy | <input checked="" type="checkbox"/> \$87.50 Filing Fee,<br>Certificate of Status &<br>Certified Copy |
|---|--|---|--|

**APPLICATION BY FOREIGN CORPORATION FOR AUTHORIZATION TO TRANSACT  
BUSINESS IN FLORIDA**

*IN COMPLIANCE WITH SECTION 607.1503, FLORIDA STATUTES, THE FOLLOWING IS SUBMITTED TO  
REGISTER A FOREIGN CORPORATION TO TRANSACT BUSINESS IN THE STATE OF FLORIDA.*

1. FIRST FINANCE INTERNATIONAL BANK, INC.

(Enter name of corporation; must include "INCORPORATED," "COMPANY," "CORPORATION,"  
"Inc.," "Co.," "Corp.," "Inc.," "Co." or "Corp.")

(If name unavailable in Florida, enter alternate corporate name adopted for the purpose of transacting business in Florida)

2. PUERTO RICO

(State or country under the law of which it is incorporated)

3. 66-0876663

(FEI number, if applicable)

4. 02/07/2017

(Date of incorporation)

5. \_\_\_\_\_

(Date of duration, if other than perpetual)

6. N/A

(Date first transacted business in Florida, if prior to registration)  
(SEE SECTIONS 607.1501 & 607.1502, F.S., to determine penalty liability)

7. 252 Ponce de Leon Avenue, Suite 1702 San Juan, PR 00918-2019

(Principal office address)

(Current mailing address, if different)

8. Name and street address of Florida registered agent: (P.O. Box NOT acceptable)

Name: BRAD HACKER

Office Address: 8211 West Broward Boulevard., Suite 440

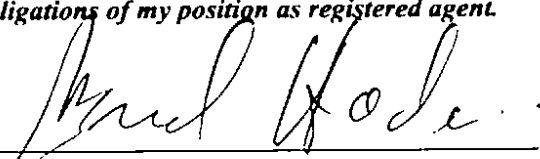
Plantation., Florida 33324

(City)

(Zip code)

9. Registered agent's acceptance:

*Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this application, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relative to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.*

  
(Registered agent's signature)

10. Attached is a certificate of existence duly authenticated, not more than 90 days prior to delivery of this application to the Department of State, by the Secretary of State or other official having custody of corporate records in the jurisdiction under the law of which it is incorporated.

19 JUN 21 AM 12:01  
STATE OF FLORIDA  
TALLAHASSEE, FLORIDA

FILED

FILED  
19 JUN 21 AM 12:01  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

11. Names and business addresses of officers and/or directors:

**A. DIRECTORS**

Chairman: MICHEL POIGNANT

Address: 777 BRICKELL AVE SUITE 500

MIAMI, FL 33131

Vice Chairman: N/A

Address: \_\_\_\_\_

Director: BRUCE PARKER

Address: 777 BRICKELL AVE SUITE 500 MIAMI FL 33131

Director: BRAD HACKER

Address: 8211 West Broward Boulevard., Suite 440

Plantation, FL 33324

**B. OFFICERS**

President: MICHEL POIGNANT

Address: 777 BRICKELL AVE SUITE 500

MIAMI FL 33131

Vice President: \_\_\_\_\_

Address: \_\_\_\_\_

Secretary: MICHEL POIGNANT

Address: 777 BRICKELL AVE SUITE 500, MIAMI FL 33131

Treasurer: BRAD HACKER

Address: 8211 West Broward Boulevard., Suite 440 Plantation, FL 33324

**NOTE:** If necessary, you may attach an addendum to the application listing additional officers and/or directors.

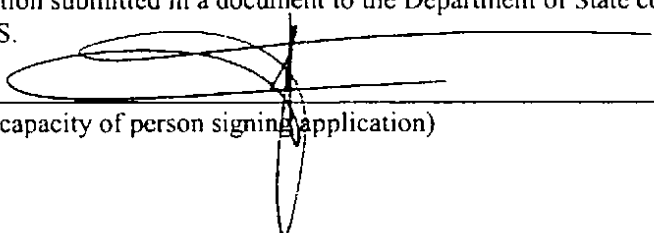
12. \_\_\_\_\_

Signature of Director or Officer

The officer or director signing this document (and who is listed in number 11 above) affirms that the facts stated herein are true and that he or she is aware that false information submitted in a document to the Department of State constitutes a third degree felony as provided for in s.817.155, F.S.

13. PRESIDENT AND CHAIRMAN OF THE BOARD

(Typed or printed name and capacity of person signing application)







FILED  
19 JUN 21 AM 12:01  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

Government of Puerto Rico

## CERTIFICATE OF EXISTENCE

I, **LUIS G. RIVERA MARÍN**, **Secretary of State** of the Government of Puerto Rico,

**CERTIFY:** That according to our records **FIRST FINANCE INTERNATIONAL BANK, INC.**, with registration number **391243**, is a **domestic for profit international financial entity** organized on **February 7, 2017**.



**IN WITNESS WHEREOF**, the undersigned by virtue of the authority vested by law, hereby issues this certificate and affixes the Great Seal of the Government of Puerto Rico, in the City of San Juan, Puerto Rico, today, **May 8, 2019**.

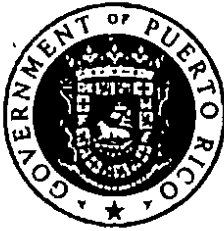
A handwritten signature in black ink, appearing to be "LGR", is written over a horizontal line.

**LUIS G. RIVERA MARÍN**  
Secretary of State

To validate this certificate go to: <http://estado.pr.gov/>

This certificate can be validated an unlimited number of times before its expiration date of 07-May-2020.

Certificate Validation Number: **297049-56706001**



# GOVERNMENT OF PUERTO RICO

Office of the Commissioner of Financial Institutions

FILED  
19 JUN 21 AM 12:01  
FALL RIVER, MASSACHUSETTS

May 7, 2019

Mr. Michel Poignant  
First Finance International Bank Inc.  
252 Ponce de León Ave, Suite 1702  
San Juan, PR 00918

**RE: FIRST FINANCE INTERNATIONAL BANK, INC.: REQUEST FOR  
AUTHORIZATION TO OPEN AN OPERATIONAL ACCOUNT AT BB&T  
BANK, MIAMI, FLORIDA**

Dear Mr. Poignant:

We make reference to your letter of May 6, 2019, requesting authorization from the Office of the Commissioner of Financial Institutions (the "Office") for First Finance International Bank, Inc. ("FFIBI") to open an operational checking account at BB&T Bank in Miami, Florida. FFIBI is an international financial entity ("IFE") licensed pursuant to Act No. 273-2012, as amended, known as the International Financial Center Regulatory Act ("Act 273"), and Regulation 5653.

As explained in your letter, FFIBI opened and maintained an operational checking account at Banco Santander de PR (the "Bank") on October 23, 2018. As represented, FFIBI used the account in compliance with the account's agreement established by Banco Santander. In March 2019, the Manager of Hato Rey Branch called FFIBI offices to verbally notify that their compliance and operations departments decided to close all IFE's accounts held at the Bank. They referred to the "Banco de San Juan situation" explaining that the situation with the IFEs in Puerto Rico is too risky and volatile to have them as clients.

You further explained that, since their verbal notification, FFIBI's personnel began contacting several institutions to open an operational account. Among those institutions is BB&T Bank, a depository financial institution located in Miami, Florida.

As represented, when contacted, they mentioned that they are able to consider your request for an account opening, but the Company needs to be registered in the State of Florida, USA. For this reason, FFIBI is in the process of register the company as



## GOVERNMENT OF PUERTO RICO

Office of the Commissioner of Financial Institutions

Mr. Michel Poignant  
First Finance International Bank Inc.  
May 7, 2019  
Page 2

requested, for the purpose of opening an account at BB&T Bank. You represent that it is not FFIBI's intention to establish an office or a branch by registering with the State of Florida.

By these means, we confirm that this Office has no objection to FFIBI opening an operational checking account at BB&T in Miami, Florida.

Notwithstanding the above, we emphasize that the ultimate decision of any institution to open any account is a business decision to be made exclusively by the pertinent institution. In addition, our expression on this matter will not in any manner preclude this Office from examining any and all accounts in the course of its examination of any institution. Accordingly, our comments above may not be considered to subsequently impair the Office's prerogatives to examine any such account.

Cordially,

A handwritten signature in black ink, appearing to read "Iris Nereida Jimenez".

Iris Nereida Jimenez  
Assistant Commissioner  
Permits and Licensing Division

FILED  
19 JUN 21 AM 12:01  
STATE  
TALLAHASSEE, FLORIDA

## OFFICE OF FINANCIAL REGULATION

### CORPORATE NAME APPROVAL REQUEST

Pursuant to Section 655.922, Florida Statutes, no person other than a financial institution shall in this state transact business under any name or title that contains the words "bank," "banco", "banque", "banker," "banking," "trust company," "savings and loan association," "savings bank," or "credit union," or words of similar import, in any context or in any manner.

A proposed corporate name should be definitive enough to differentiate the business to be conducted from that of a commercial bank, trust company, savings and loan association, savings bank, or credit union. For example, a mortgage-related business should use the word "mortgage" in its corporate name.

In order for OFR to consider your request for approval to use "bank," "banco", "banque", "banker," "banking," "trust company," "savings and loan association," "savings bank," or "credit union," or words of similar import, in any context or in any manner in your corporate title, and issue a no objection letter, please provide the following information:

- The corporate name proposed is: First Finance International Bank, Inc.

- *For Foreign Corporations:* The alternate name (if necessary) is:  
\_\_\_\_\_

- The nature of the business to be transacted:

International Financial Institution  
\_\_\_\_\_

- The proposed business will be located at:

252 Ave. Ponce de Leon Ste. 1702 San Juan, PR 00918

Street Address

City

State

Zip Code

787-705-2004

Telephone

- List the principals involved in the proposed company:

Michel Poignant, President

Brad Hacker, Director

Bruce Parker, Director

FILED  
19 JUN 21 AM 12:01  
STATE OF FLORIDA  
TALLAHASSEE

Contact Person:	Name	Address	Telephone
	Michel Poignant	777 Brickell Avenue Ste 500 Miami, FL 331331	787-559-4123

Return to:

Director, Division of Financial Institutions  
Office of Financial Regulation  
200 East Gaines Street  
Tallahassee, Florida 32399-0371  
(850) 410-9800 (850) 410-9548 (fax)