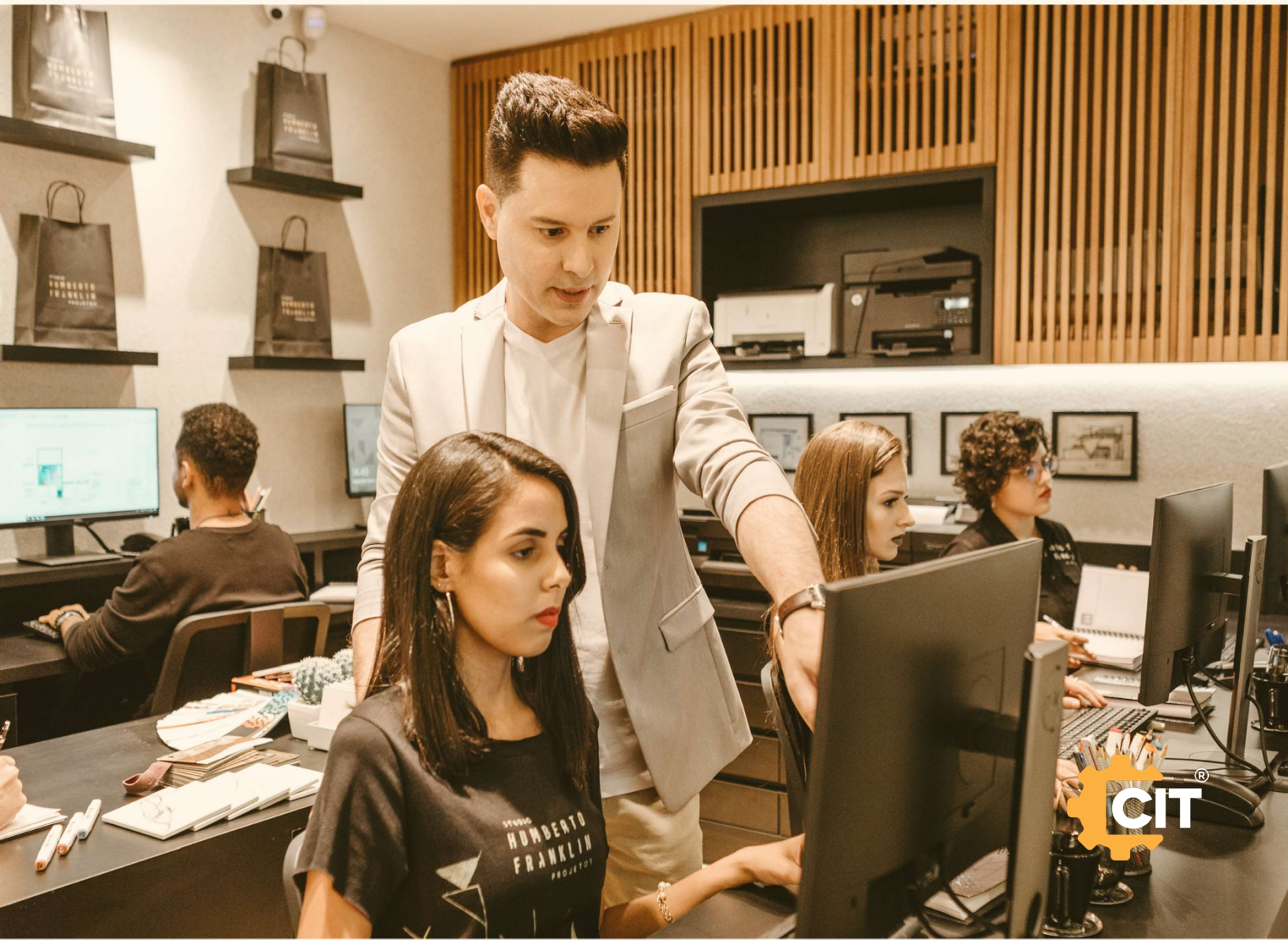


CORPORATE

WHITEPAPER



ABOUT THIS DOCUMENT

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This document may contain "forward-looking statements" - that is, declarations related to events in the future such as "expect", "intend", "plan", "will", "would", "estimate", "forecast" or "aiming". These declarations, by nature, relate to issues that are uncertain to a varying extent. CIT Financial cannot guarantee that any forward-looking declarations, historical data or experiments carried out by the company or the expected results of the CIT Financial will be associated with facts or results in the future.

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The accuracy of such alternative ways of exchanging messages cannot be guaranteed. If there are any inconsistencies or contradictions between the translation or communication and this White Paper, the provisions of the original document in English will prevail. The information presented in this document may not be exhaustive of the issues raised in it and does not imply elements of establishing any contractual relationship.

The only purpose of this paper is to provide relevant information to potential coin holders in order to enable them to determine whether they want to undertake a detailed analysis of the company due to their interest in creating resourceful means through digital assets collection and management.

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ABSTRACT

Historically, cryptocurrencies or digital assets has played a significant role in the global financial system. It is scarce, beautiful - universally precious and volatile in the market. It has endured as a store of value for over a decade and remains wildly popular today, with an average of 11.2 billion dollars-worth of cryptocurrencies or digital assets trades occurring daily through ETFs, derivatives and physical markets. Cryptocurrencies or digital assets endures as a preferred safe-haven in crisis, is widely recommended as part of a diversified investment portfolio and continues to be the preferred asset over local or fiat currencies for billions of individuals in countries with unstable fiat tender.

At **CIT**, we are on a mission to digitize and mobilize the world's assets. We have a vision for a future where assets can move globally, 24/7, in a frictionless economy. We see cryptocurrencies or digital assets as being an ideal asset for our efforts as it is uniquely desirable, yet unwieldy; its market value is more than 9.0 trillion dollars despite not being a physically cumbersome and expensive asset to own, store and move.

In this paper, we introduce **CIT Financial**, an introductory approach by **CIT** Finance to facilitate the involvement of cryptocurrencies or digital assets that represents virtual, cryptocurrencies or digital assets. It gives token-holders actual cryptocurrencies or digital assets ownership in the most secure vaults in the world along with the portability of a digital wallet. We provide some historical context to demonstrate the importance of a modern, digital approach to cryptocurrencies or digital assets access. Finally, we present details about the infrastructure behind the product, including our structure as a regulated Trust company, the technical design of our smart contracts and other details of our operations.

We have created the easiest way for people to affordably own, hold, trade, lend or move investment-grade, vaulted cryptocurrencies or digital assets - without the worry, cost or inconvenience of physical storage and security. **CIT Financial** mobilizes and democratizes access to cryptocurrencies or digital assets globally.

DISCLAIMER

This document does not constitute an offer of securities, promotion, invitation or solicitation for investment purposes. This document and any other documents published in association with it as a white paper relate to a potential offering to persons (collaborates and contributors) in respect of the intended development and use of our network and services by various participants. The terms of the contribution are not therefore intended to be a financial service offering document or a prospectus.

The offering involves and as well, relates to the development and use of our products and services – experiments and technologies that may not come to fruition or achieve the objectives which may be specified in this white paper

The token involved is therefore not intended to represent any form of security interest.

BITCOIN HISTORY

The history of Bitcoin started with the invention and implemented by the presumed pseudonymous **Satoshi Nakamoto**, who integrated many existing ideas from the cypherpunk community. Over the course of bitcoin's history, it has undergone rapid growth to become a significant currency both on- and offline. From the mid-2010s, some businesses began accepting bitcoin in addition to traditional currencies.

On 18 August 2008, the domain name bitcoin.org was registered. Later that year, on 31 October, a link to a paper authored by Satoshi Nakamoto titled *Bitcoin: A Peer-to-Peer Electronic Cash System* was posted to a cryptography mailing list. This paper detailed methods of using a peer-to-peer network to generate what was described as "a system for electronic transactions without relying on trust". On 3 January 2009, the bitcoin network came into existence with Satoshi Nakamoto mining the *genesis block of bitcoin* (block number 0), which had a reward of 50 bitcoins. Embedded in the coinbase of this block was the text:

THE TIMES - "CHANCELLOR ON BRINK OF SECOND BAILOUT FOR BANKS."

The text refers to a headline in *The Times* published on 3 January 2009. This note has been interpreted as both a timestamp of the genesis date and a derisive comment on the instability caused by fractional-reserve banking.

The first open source bitcoin client was released on 9 January 2009, hosted at SourceForge.

One of the first supporters, adopters, contributors to bitcoin and receiver of the first bitcoin transaction was programmer Hal Finney. Finney downloaded the bitcoin software the day it was released, and received 10 bitcoins from Nakamoto in the world's first bitcoin transaction on 12 January 2009 (block 170). Other early supporters were Wei Dai, creator of bitcoin predecessor *b-money*, and Nick Szabo, creator of bitcoin predecessor *bit gold*.

In the early days, Nakamoto is estimated to have mined 1 million bitcoins. Before disappearing from any involvement in bitcoin, Nakamoto in a sense handed over the reins to developer Gavin Andresen, who then became the bitcoin lead developer at the Bitcoin Foundation, the 'anarchic' bitcoin community's closest thing to an official public face.

The value of the first bitcoin transactions were negotiated by individuals on the bitcoin forum with one notable transaction of **10,000 BTC** used to indirectly purchase two pizzas delivered by Papa John's.

On 6 August 2010, a major vulnerability in the bitcoin protocol was spotted. Transactions weren't properly verified before they were included in the transaction log or *blockchain*, which let users bypass bitcoin's economic restrictions and create an indefinite number of bitcoins. On 15 August, the vulnerability was exploited; over **184 billion** bitcoins were generated in a transaction, and sent to two addresses on the network. Within hours, the transaction was spotted and erased from the transaction log after the bug was fixed and the network forked to an updated version of the bitcoin protocol. This was the only major security flaw found and exploited in bitcoin's history.

BITCOIN MINING

Chances are you hear the phrase “**bitcoin mining**” and your mind begins to wander to the Western fantasy of pickaxes, dirt and striking it rich. As it turns out, that analogy is not too far off.

High-powered computers that solve complex computational math problems perform Bitcoin mining; these problems are so complex that they cannot be solved by hand and are complicated enough to tax even incredibly powerful computers.

The result of bitcoin mining is twofold. First, when computers solve these complex math problems on the bitcoin network, they produce new bitcoin (not unlike when a mining operation extracts gold from the ground). And second, by solving computational math problems, bitcoin miners make the bitcoin payment network trustworthy and secure by verifying its transaction information.

When someone sends bitcoin anywhere, it is called a **transaction**. Transactions made in-store or online are documented by banks, point-of-sale systems, and physical receipts. Bitcoin miners achieve the same thing by clumping transactions together in “blocks” and adding them to a public record called the “[blockchain](#).” Nodes then maintain records of those blocks so that they can be verified into the future.

When bitcoin miners add a new block of transactions to the blockchain, part of their job is to make sure that those transactions are accurate. In particular, bitcoin miners make sure that bitcoin is not being duplicated, a unique quirk of digital currencies called “[double-spending](#).” With printed currencies, counterfeiting is always an issue. But generally, once you spend \$20 at the store, that bill is in the clerk’s hands. With digital currency, however, it is a different story.

Digital information can be reproduced relatively easily, so with Bitcoin and other digital currencies, there is a risk that a spender can make a copy of their bitcoin and send it to another party while still holding onto the original.

CIT Financial on its own secures the network and processes every bitcoin transaction. Its role as a mining company involves the use of specialized computers.

Miners achieve this by solving a computational problem which allows them to chain together *blocks* of transactions (hence Bitcoin’s famous “blockchain”). For this service, miners are rewarded with newly-created Bitcoins and transaction fees.

There are many aspects and functions of Bitcoin mining and we shall list the three major functions of Bitcoin mining on here. They are:

- Issuance of new bitcoins
- Confirming transactions
- Security

INTRODUCTION TO CIT FINANCIAL

CIT Financial as a direct subsidiary of **CIT Financial (CIT Finance)** was formed on the early months of the year 2019 so as to bridge the gap between the traditional banking services which has been the sole business of **CIT Financial (CIT Finance)** since the mid-90s and modern digital banking services as well as techniques which particularly involves digital or crypto assets management.

CIT Financial was established on the 11th day of February 1908 with registration number: 0570994 and registration address: St. Louis, Missouri, United States of America, U.S.A to provide financial, banking, accounting, insurance, brokerage and other related services.

We believe in the world of sharing economy and decentralization, thus we have envisioned and created next-generation tools and platforms for cryptocurrency miners and traders. We specialize in hosting high-density computer hardware requiring substantial access to both power and cooling.

With regular payouts, great customer support, high-end security, system stability and by delivering massive amounts of hashing power, CIT Financial has rapidly developed into a well-known establishment among cryptocurrency miners as big as Bitmain.

We, also serve as a backbone network and it plays an important role in the cryptocurrency ecosystem as regards to the mining hemisphere by indirectly providing new coin creation (ICO) and transaction validation on several different blockchains.

Here at **CIT Financial**, we offer participation in the Crypto-assets investment program, which through the release, purchase and mining of cryptocurrencies built on a higher hash algorithm and based on Bitcoin, enables investing into the development of high-end patent-based technologies and then their commercialization.

We as well, provide turnkey renting solutions from the largest cryptocurrency mining data centers. Thus, we also provide:

- Immersion and Air-Cooling Technology.
- The Newest ASIC Chips.
- Ultimate Performance at Optimized Cost.
- Official Sale and Re-sale of Industry Leading Companies.
- Securities.
- Optimum Overall Network Hash rate.

CERTIFICATE

THROUGH THE OFFICE OF THE SECRETARY OF THE STATE OF KANSAS



BUSINESS SUMMARY

CURRENT ENTITY NAME

CIT FINANCIAL

BUSINESS ENTITY ID NUMBER

0570994

PREVIOUS NAMES

EMPORIA STATE BANK

EMPORIA STATE BANK AND TRUST COMPANY

BUSINESS ENTITY TYPE: FINANCE, BANKING, INSURANCE AND OTHER RELATED SERVICES

DATE OF FORMATION IN KANSAS: 03/11/1901

STATE OF ORGANIZATION: KANSAS (KS)

CURRENT STATUS: REGISTERED

RESIDENT AGENT AND RESIDENT OFFICE

RESIDENT AGENT: NONE SHOWN

REGISTERED OFFICE: ST. LOUIS, MISSOURI, UNITED STATES

ANNUAL REPORTS

THE FOLLOWING ANNUAL REPORT INFORMATION IS VALID FOR ACTIVE AND DELINQUENT STATUS ENTITIES ONLY

TAX CLOSING MONTH: 12 (DECEMBER)

LAST ANNUAL REPORT ON FILE: DECEMBER 31, 2020

NEXT ANNUAL REPORT: DECEMBER 31, 2021

FORFEITURE DATE: NONE PROVIDED

THIS INFORMATION HEREIN DETAILED WAS OBTAINED FROM THE REGISTRY OF
COMPANIES THROUGH THE OFFICE OF THE SECRETARY OF STATE OF KANSAS



SCAN BARCODE TO VISIT REGISTRY PAGE

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FOR CIT FINANCIAL - A DIRECT SUBSIDIARY

THE DESIGN OF CIT FINANCIAL



The CIT Financial Platform was created with our clients at heart - <https://citfinancial.com> was created to allow all our clients to flex and exercise their little and basic knowledge of crypto mining, trading and investments to go about it all like professionals. This platform simplifies the most sophisticated of all the procedures which are involved in particularly mining and investments as a means of earning and livelihood.

On hopping onto the webpage, you are graced with several options which will allow you to register your account and become a member of the CIT Crypto space and also, successfully make your investments.

Foremost, on clicking the options icon on the top right corner of our webpage, there are these options from “Home” to “Login”. Click on “Login” and you will be redirected to a webpage where you will have to input your login details - if you are already a registered member. But for a new member, on this same login entry page, click on “Register Here” and you will in turn be redirected where you will input details ranging from your Name - First and Last Name, Email Address and desired Passkey.

After this registration/login stage is completed, you can now survey through our products and services and select any which you desire to make and investment purchase of.

The ground currency which we use on our platform are cryptocurrencies ranging from Bitcoin, Ethereum, BitcoinCash, XRP and a host of others which could be made available to you on request depending on the mining portfolio being managed by the requesting client.

This ground currency usage does not in any way imply that other currencies are not being used too. But for the sake of clarity and for what it is worth, we always on our expert opinion, advise our clients to always have a conversation with our online web-based administrators on certain issues as this for further enlightenment and guide.

OUR MINING CONTRACT PLANS

Mining contracts are forms of investment portfolio which allows our users and shareholders to rent an already existing self-sufficiently functional mining setups and rigs controlled by our carefully designed bots. These rented rigs mine these crypto currencies or digital currencies directly into our registered users' accounts and then on expiration of the contract, the accumulated coins plus the ROIs in the pool are sent directly into our users' offline wallet if instructed we do that in just one click.

These contract plans include:

- STARTER (Purchase Price - 100.00USD – 999.00USD)

ROI – 2% Daily

Mining Power – 100^{TH/S}

Principal – Capital back in 10 Days

- BASIC (Purchase Price – 1,000.00USD – 6,999.00USD)

ROI – 3% Daily

Mining Power – 400^{TH/S}

Principal – Capital back in 20 Days

- PREMIUM (Purchase Price – 7,000.00USD – 24,999.00USD)

ROI – 5% Daily

Mining Power – 1000^{TH/S}

Principal – Capital back in 30 Days

- ULTIMATE (Purchase Price – 25,000.00USD – 49,999.00USD)

ROI – 15% Daily

Mining Power – 5000^{TH/S}

Principal – Capital back in 15 Days

-
- PRO (Purchase Price – 50,000.00USD – Unlimited USD)

ROI – 10% Daily

Mining Power – 8000^{TH/S}

Principal – Capital back in 60 Days

The above listed mining contracts are already available on our platform and all are guaranteed fully self-sufficiently functional with respective ROIs. A shareholder is permitted to demand for a customized package but this feature is only available for clients operating on premium memberships.

APPENDIX

LEGAL

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ROADMAP



HARDWARE SALES

Supposed sales and installation of our own manufactured and branded mining hardware with discount prices to facilitate the ownership of mining rigs by private individuals or entities at their own desired location or spot.



TOKEN SALES AND AUCTIONS

Our token sales and auction start first in our headquarter and surrounding country regions as it gradually makes it to other countries around the world. This will give our clients an easy pathway into premium membership.



CAMPAIGN

Initiation of both offline and online campaigns including advertisements and other forms awareness to enlighten the public on our programs so as to further build a grass root base as well as affiliate programs and memberships.



DEBIT AND CREDIT CARDS

Commence of the design and issuance of our crypto or digital assets encoded debit and credit cards usable on any and all crypto teller machines for all our premium members and shareholders.

As these goes on, we are gradually working towards expansion into creation of our own ICOs and escrow platforms to most importantly enable our members exchange their acquired digital assets into their local fiats without hassle.

APPRECIATION

Bringing this project to conclusion successfully, we the management team of CIT Financial hereby express our gratitude to our various shareholders and clients who has been loyal and encouraging hereby stimulating our improvements in several sectors and growth in general.

We also use this medium to appreciate our various heads of operation units, particularly the auditing department for their unbridled efforts and contribution to make this project first as an imagination and finally, a reality.

For further details or enquiries, please write us at – support@citfinancial.com

Or if within reach, visit our corporate headquarter at – 8th And Merchant Streets Emporia, KS 66801, Kansas, United States.



The Management

CIT FINANCIAL