

CryptoUSA LLC: Decentralizing Finance State by State

White Paper

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<https://www.cryptousa.us>

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1 Abstract

CryptoUSA LLC is an innovative cryptocurrency project creating a unique digital coin for each U.S. state, built on the Solana blockchain. It aims to foster localized financial ecosystems, promote state pride, provide investment opportunities, and contribute to national economic well-being by donating 3% of profits to the U.S. national debt. Led by CEO Ivy Pegeus and President Dwante Noel, both with 5 years of cryptocurrency expertise, **CryptoUSA LLC** leverages Solanas high performance to deliver scalable, low-cost transactions. This white paper outlines the projects vision, technology, tokenomics, and roadmap for investors, developers, and community members.

2 Introduction

2.1 The Vision

CryptoUSA LLC envisions a decentralized financial system where each U.S. state has its own cryptocurrency, tailored to its economic and cultural context. These state-named coins empower local communities, support regional businesses, create trading opportunities, and contribute to reducing the U.S. national debt, exceeding \$36 trillion in 2025, through a 3% profit donation.

2.2 The Problem

Traditional financial systems often overlook state-specific needs, leaving local economies under served. Centralized banking and generic cryptocurrencies fail to address regional challenges, such as supporting small businesses or promoting state tourism. The growing national debt underscores the need for innovative solutions. **CryptoUSA LLC** bridges these gaps with state-focused digital currencies and fiscal responsibility.

2.3 Why Now

Cryptocurrency adoption is surging, with over 50% of U.S. businesses exploring blockchain in 2023 and 40% of Americans owning crypto in 2025. Solanas 2025 advancements, including the Firedancer validator client and a DeFi sector with \$8.427 billion in Total Value Locked (TVL), make it ideal for **CryptoUSA LLC**.

3 Solution

3.1 Overview of the Blockchain Technology

CryptoUSA LLC operates on the Solana blockchain, known for its speed, scalability, low costs, and energy efficiency. In 2025, Solana processes over 25 million transactions daily and supports over 1 million unique active wallets monthly, driven by innovations like Firedancer. These capabilities enable **CryptoUSA LLC** to manage state-specific cryptocurrencies efficiently.

3.2 State Coin Structure

Each state coin is an SPL token (Solana Program Library token), ensuring compatibility and interoperability within Solanas ecosystem. This standard facilitates easy creation, management, and transfer of tokens, critical for coins with unique supplies based on state populations.

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3.3 Interoperability

Solanas infrastructure enables seamless interaction between state coins. Users can swap coins using decentralized exchanges (DEXs) like Raydium or Jupiter, leading platforms in Solanas 2025 ecosystem, ensuring accessibility for traders and investors.

4 Tokenomics

4.1 Token Purpose

Each state coin serves multiple purposes:

- **Transactions:** Facilitates local purchases at participating businesses.
- **Staking:** Offers rewards for holding coins to secure the network.
- **Governance:** Grants voting rights in state-specific community initiatives.
- **Philanthropy:** Supports donating 3% of profits to the U.S. national debt.

4.2 Supply and Distribution

Each state coin has a unique total supply, calculated as the state's population multiplied by 100, using 2024 U.S. Census Bureau estimates for the initial five states. Supplies are fixed at launch (Q3 2025 for the first five coins) to ensure stability. The distribution method for the California coin allocates 85% to Initial Coin Offering (ICO), 9% to the Team, 3% to the U.S. Treasury, and 3% to CryptoUSA LLC. For Texas, Florida, New York, and Hawaii, the distribution allocates 70% to ICO, 24.27% to the Team, 3% to the U.S. Treasury, and 2.75% to Liquidity Pool/Burning. All distribution methods are subject to revision based on strategic decisions prior to launch.

Table 1: Token Supply and Distribution for Initial Five State Coins

State	Coin Population (2024 Est.)	Total Supply	Distribution Method
California	39,400,000	3,940,000,000	85% ICO, 9% Team, 3% U.S. Treasury, 3% CryptoUSA LLC
Texas	31,290,831	3,129,083,100	70% ICO, 24.27% Team, 3% U.S. Treasury, 2.75% Liquidity Pool/Burning
Florida	23,372,215	2,337,221,500	70% ICO, 24.27% Team, 3% U.S. Treasury, 2.75% Liquidity Pool/Burning
New York	20,080,000	2,008,000,000	70% ICO, 24.27% Team, 3% U.S. Treasury, 2.75% Liquidity Pool/Burning
Hawaii	1,435,000	143,500,000	70% ICO, 24.27% Team, 3% U.S. Treasury, 2.75% Liquidity Pool/Burning

Note: Supplies are based on 2024 U.S. Census Bureau estimates and are fixed at launch. All distribution methods are subject to revision based on strategic decisions prior to launch.

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4.3 Economic Model

Coin value is supported by token burning, demand from local use cases, and partnerships. A portion of transaction fees may be burned to reduce supply, potentially increasing value. Additionally, 3% of profits will be donated to the U.S. national debt, reinforcing social responsibility.

4.4 Tradeability for Short-term and Long-term Traders

CryptoUSA LLCs state coins, as SPL tokens, are tradeable on Solanas DEXs like Raydium and Jupiter, catering to both trader types.

- **Short-term Traders:** Coins availability on DEXs enables quick trades based on volatility. Varying supplies may lead to price differences, offering arbitrage opportunities (e.g., California vs. Hawaii coins). Liquidity pools, supported by the 2.75% allocation for Texas, Florida, New York, and Hawaii, and the 3% CryptoUSA LLC allocation for California, are essential to minimize price impact.
- **Long-term Traders/Investors:** Coins tied to state economies, with larger states having higher supplies, may drive scarcity-based appreciation for smaller states like Hawaii. The 3% profit donation appeals to socially conscious investors, enhancing long-term holding potential.

5 Technical Details

5.1 Blockchain Architecture

Solanas Proof-of-History (PoH) consensus uses a cryptographic clock for high throughput and low latency, ideal for state coins. The Firedancer upgrade in 2025 enhances network resilience.

5.2 Smart Contracts

Smart contracts manage coin issuance, distribution, and governance, enforcing state-specific rules to align with local economies.

5.3 Security Measures

CryptoUSA LLC leverages Solanas security features, including audits, multi-signature wallets, and encryption, to protect users and ecosystem integrity.

6 Use Cases

6.1 Philanthropic Contribution

CryptoUSA LLC will donate 3% of profits to the U.S. national debt, exceeding \$36 trillion in 2025, potentially via Treasury securities, underscoring its commitment to national economic well-being. The 3% U.S. Treasury allocation in the distribution method supports this goal.

6.2 Everyday Transactions

Residents can use state coins at local businesses, e.g., paying for coffee with California Coin or souvenirs with Florida Coin.

6.3 Investment Opportunities

Investors can hold coins for price appreciation or stake them for rewards, benefiting from

Solanas ecosystem growth.

6.4 Community Engagement

Each coin may support a Decentralized Autonomous Organization (DAO) for community projects, like funding local events or infrastructure.

7 Roadmap

Table 2: Project Roadmap

Phase Timeline Milestones

Phase 1 Q3 2025 Launch first 5 state coins (CA, TX, FL, NY, HI).

Phase 2 Q1 2026 Expand to 20 states, integrate with local merchants.

Phase 3 Q4 2027 Full 50-state rollout, explore government use cases.

8 Team and Advisors

8.1 Core Team

- **Ivy Pegeus, CEO:** 5 years of cryptocurrency and blockchain experience, leading vision and execution.
- **Dwante Noel, President:** 5 years of crypto expertise, driving partnerships and operations.

8.2 Advisors

CryptoUSA LLC plans to engage blockchain and regulatory compliance experts to strengthen the project.

9 Legal and Regulatory Compliance

9.1 State-Specific Regulations

CryptoUSA LLC will comply with state laws, like New York's BitLicense and Hawaii's regulations, with legal expertise to address trademark issues for state-named coins.

9.2 Federal Compliance

The project will adhere to SEC and CFTC guidelines, navigating Solana's regulatory status and securities laws.

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10 Positioning within the Solana Ecosystem

CryptoUSA LLC leverages Solana's 2025 ecosystem, with \$8.427 billion in DeFi TVL, driven by Jito (\$2.654 billion) and Kamino (\$2.341 billion). Enterprise adoption by Visa and Stripe for stablecoin payments highlights Solana's maturity, enabling integrations with DePIN projects, AI tools, or compressed NFTs.

11 Conclusion

CryptoUSA LLC creates a decentralized financial system empowering each U.S. state with its own cryptocurrency on Solana. Its high performance, low costs, and scalability foster localized economic growth, while the 3% profit donation to the national debt sets a new standard for social responsibility, appealing to investors and communities.

12 Appendices

- **Glossary:** Blockchain, tokenomics, Proof-of-History.
- **Technical Specifications:** SPL token standards, smart contract snippets.
- **References:**
 - U.S. Census Bureau, 2024 State Population Estimates
 - Solana Documentation (<https://docs.solana.com/>)
 - DeFi TVL Data (<https://defillama.com/chain/Solana>)
 - Investopedia: U.S. National Debt (<https://www.investopedia.com/terms/n/nationaldebt.asp>)
 - Pew Research: Facts About the U.S. National Debt (<https://www.pewresearch.org/short-reads/2023/01/25/5-facts-about-the-us-national-debt/>)