



**Document Checklist for Business Accounts File**

Important note: Please refer to the Account Opening Procedures for specific information on the various types of documents required at account opening.

Account Title: J Epstein Virgin Islands Foundation Inc	Account Number: [REDACTED]	Date Opened: 9/7/2000
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Other Documents	Check <input checked="" type="checkbox"/> if is completed or N/A if not applicable	Remarks
Signature Cards	<input checked="" type="checkbox"/>	
Client Due Diligence Business Accounts	<input checked="" type="checkbox"/>	
Due Diligence for High Risk Business Accounts (Checklist)	<input checked="" type="checkbox"/>	
Observations at Place of Business	<input checked="" type="checkbox"/>	
OFAC/PLC (print evidence of verification)	<input checked="" type="checkbox"/>	
Document Checklist for Business Accounts File	<input checked="" type="checkbox"/>	
Appropriate W-8 Form (if non-U.S. entity)	<input checked="" type="checkbox"/>	
<b>Disclosures that must be given to client:</b>		
USA Patriot Act Customer Information Program Notice	<input checked="" type="checkbox"/>	
Rates and Fees Schedule	<input checked="" type="checkbox"/>	
Account Agreement	<input checked="" type="checkbox"/>	
FDIC Insuring Your Deposit Brochure (USVI only)	<input checked="" type="checkbox"/>	
Notice of Negative Information Disclosure	<input checked="" type="checkbox"/>	
First BanCorp Information Sharing and Privacy Policy	<input checked="" type="checkbox"/>	
<b>Other Documents</b>		
Certificate of Incorporation or Certificate of Qualification (if a U.S. based corporation)	<input checked="" type="checkbox"/>	
Business/Trade License (current)	<input checked="" type="checkbox"/>	
Certificate of Good Standing	<input checked="" type="checkbox"/>	
Articles of Incorporation (stamped by the Office of the Lieutenant Governor if USVI and the Registrar of Companies in the BVI)	<input checked="" type="checkbox"/>	
Certificate of Trade Name	<input checked="" type="checkbox"/>	
Corporate Resolution (with Corporate Seal)	<input checked="" type="checkbox"/>	
Corporate Resolution and Corporate Authorization and Indemnity Agreement for Telephone/Telex/Facsimile/Written Instructions. (This document is only required if client requests fund transfers by phone, fax or messenger)	<input checked="" type="checkbox"/>	
<b>Partnership Letter and Security Agreement</b>		
Business/Trade License (current)		
Partnership Agreement (if it exists)		
Certificate of Trade Name (if applicable)		
Certificate of Limited Partnership (if applicable)		
Resolution where Partnership contains Corporation as a Partner (if applicable)		
Partnership Contains Limited Liability Company as a Partner (if applicable)		
Partnership Contains Trust as a Partner (if applicable)		
Partnership Contains Joint Venture as a Partner (if applicable)		
Security Procedure Agreement for Telephone/Fax Issuance of Payment Orders or Request for International Drafts (if requested)		
<b>Sole Proprietor Agreement (Individual)</b>		
Sole Proprietorship Multiple Authorized Signers (if applicable)		
Business/Trade License (current)		
Certificate of Trade Name (if applicable)		
Security Procedure Agreement for Telephone/Fax Issuance of Payment Orders or Request for International Drafts (if requested)		
<b>Unincorporated Association Resolution (signed by the Secretary)</b>		
Security Procedure Agreement for Telephone/Fax Issuance of Payment Orders or Request for International Drafts (if requested)		
<b>Copy of organization's 501 (c) (3) - USVI only</b>		
Certificate of Trade Name (if applicable)	<input checked="" type="checkbox"/>	
Corporate Resolution or Unincorporated Association Resolution	<input checked="" type="checkbox"/>	
Certificate of Incorporation or Certificate of Authority for Foreign and Foreign Non-Profit Corporation (if incorporated)	<input checked="" type="checkbox"/>	
Articles of Incorporation (if incorporated)	<input checked="" type="checkbox"/>	
Certificate of Good Standing (if BVI corporation for more than twelve months) (if incorporated)	<input checked="" type="checkbox"/>	
Corporate Resolution and Corporate Authorization and Indemnity Agreement for Telephone/Telex/Facsimile/Written Instructions. (This document is only required if client requests fund transfers by phone, fax or messenger) - if incorporated	<input checked="" type="checkbox"/>	needs updating
Security Procedure Agreement for Telephone/Fax Issuance of Payment Orders or Request for International Drafts (if requested) - if unincorporated		

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Limited Liability Company Letter and Security Agreement		
Business/Trade License (current)		
Operating Agreement		
Articles of Organization or Certificate of Formation (non-bank form - if the PLLC is a "new" PLLC)		
Certificate of Existence		
Security Procedure Agreement for Telephone/Fax Issuance of Payment Orders or Request for International Drafts (if requested) - if unincorporated		
Limited Liability Company Contains Corporate Member/Manager (if applicable)		
Limited Liability Company Contains Limited Liability Company as a Member/Manager (if applicable)		
Limited Liability Company Contains Limited Liability Partnership as a Member/Manager (if applicable)		
Limited Liability Company Contains Partnership as a Member/Manager (if applicable)		
Limited Liability Company Contains Trust as a Member/Manager (if applicable)		
Limited Liability Company Unincorporated Association as a Member/Manager (if applicable)		
Limited Liability Company Contains Joint Venture as a Member/Manager (if applicable)		
Corporate Resolution		
Certificate of Incorporation or Certificate of Qualification (if a U.S. based corporation)		
Articles of Incorporation (stamped by the Office of the Lieutenant Governor)		
Business/Trade License (current)		
Corporate Resolution and Corporate Authorization and Indemnity Agreement for Telephone/Telex/Facsimile/Written Instructions. (This document is only required if client requests fund transfers by phone, fax or messenger)		
Limited Liability Company Letter & Security Agreement		
Business/Trade License (current)		
Certificate of Trade Name (if applicable)		
Operating Agreement		
Articles of Organization or Certificate of Formation (non-bank form-required if the LLC is a "new" LLC)		
Certificate of Existence		
Security Procedure Agreement for Telephone/Fax Issuance of Payment Orders or Request for International Drafts (if requested)		
Limited Liability Company Contains Corporate Member/Manager (if applicable)		
Limited Liability Company Contains Limited Liability Company as a Member/Manager (if applicable)		
Limited Liability Company Contains Limited Liability Partnership as a Member/Manager (if applicable)		
Limited Liability Company Contains Partnership as a Member/Manager (if applicable)		
Limited Liability Company Contains Trust as a Member/Manager (if applicable)		
Limited Liability Company Contains Unincorporated Association as a Member/Manager (if applicable)		
Limited Liability Company Contains Joint Venture as a Member/Manager (if applicable)		
Limited Liability Partnership Letter and Security Agreement		
Certificates of Limited Partnership (Limited Partnership) - Not required when opening accounts for law firms or security brokerage houses		
Certificate of Existence		
Business/Trade License (current)		
Operating Agreement		
Statement of Qualification or Statement of Foreign Qualification		
Certificate of Trade Name (if applicable)		
Security Procedure Agreement for Telephone/Fax Issuance of Payment Orders or Request for International Drafts (if requested)		
Limited Liability Partnership Contains Limited Liability Company as a Member/Manager (if applicable)		
Limited Liability Partnership Contains Limited Liability Partnership as a Member/Manager (if applicable)		
Limited Liability Partnership Contains Partnership as a Member/Manager (if applicable)		
Notice of Appointment (Court Order or Court Appointment Papers)		
Security Procedure Agreement for Telephone/Fax Issuance of Payment Orders or Request for International Drafts (if requested)		
Certificate of Trade Name (if applicable)		
Business/Trade License (current)		
Refer to the Account Opening Procedures for additional documents required for different types of business entities.		
IOLTA Account Notice of Financial Institution		
VILAF Account Notice of Financial Institution		
Business License (current)		
Certificate of Trade Name (if applicable)		
Refer to the Account Opening Procedures for additional documents required for different types of business entities.		
A legal document(s) in which it states the name of the person acting as administrator, tutor, executor or fiduciary and establishes his/her authorities		

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If the PAC is an Unincorporated Association, then a letter signed by the president of the association stating the association purpose and an Unincorporated Association Resolution is required.		
If the PAC is a Not for profit Corporation, a Certificate of Incorporation for a Non-Stock Corporation is required.		
A certification from the Virgin Islands Board of Elections		
<b>Additional Documents (supporting documents)</b>	<b>Check <input checked="" type="checkbox"/> if is obtained or N/A if not applicable</b>	<b>Remarks</b>
Bureau Report <input type="checkbox"/> Credit <input type="checkbox"/> Other		
In-house Bank Reference		
Other Banking References		
Income Verification		
Professional association directory		
Marketing brochures, business Web site and other market media		
Site Photos, Utilities Invoices (water, electricity, telephone)		
Sample of entity stationery (presentation card, letter head paper, envelopes...)		
Other:		

**FOR ACCOUNT REFERRALS ONLY:**

If this account opening was referred by a Department's Officer, other than the Branch's Officer, please fill out the following certification:

This account was referred by (name) (title) of (Department) to be opened at Branch. I certify that I complied with the Customer Identification Program and reviewed this customer's profile and supporting documentation in compliance with the Customer Due Diligence and Enhance Due Diligence processes.

Name & Title

Signature

Date

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BUSINESS ACCOUNT SIGNATURE CARD



Chase  CHECKING  PASSBOOK SAVINGS  STATEMENT SAVINGS  Account Type

ACCOUNT NUMBER [Redacted]

Account Title: J. Epstein Virgin Islands Foundation, Inc.

Business Type:  Corporation  Public Entity  Partnership  Estate  Sole Proprietorship  Other

Superseded- No Longer Valid

Instructions: Fill in the number of signatures required and rule out spaces not used. If two or more signatures are required on check, draft, note or other item, special instructions must be given in writing to The Chase Manhattan Bank, (the "Bank").

Table with columns: Name, Title, Signature Specimen, Date. Rows for Jeffrey E. Epstein (President) and Jeffrey A. Schantz (VP/Sec.).

The 2 signatures above are the duly authorized signatures which The Chase Manhattan Bank, will recognize in payment of funds and the transaction of other business for our accounts.

Address: 6100 Red Hook Quarter B-3, St. Thomas, USVI, 00802

Related Accounts at Branch: None

A/C Title, A/C No., Date, Initial

SPECIAL COMMENTS (For Bank Use Only): Faked copies of documents received, Edited Unincorporated Assoc. Resolutions in back of check

Chase reserves the right to check and verify references of account opening. Reference Request Prepared  Yes  No

Customer ID: Waived per E. Parham via A. Lewis

The Customer hereby certifies that the Bank has been designated as a depository of the Customer and the above signatures are those of the persons authorized to sign on behalf of the Customer...

Under penalty of perjury, I (we) certify that: (1) The number shown on this form is our correct taxpayer identification number (or I am (we are) waiting for a number to be issued to me (us)), or (2) I am (we are) not subject to back-up withholding because: (a) I am (we are) exempt from back-up withholding, or (b) I (we) have not been notified by the Internal Revenue Service that I am (we are) subject to back-up withholding as a result of failure to report all interest or dividends, or (c) the IRS has notified me (us) that I am (we are) no longer subject to back-up withholding.

Date: 2-7-00, Signature: Paul [Redacted] Asst. Secy

Account Number, Date: 4/25/02, Initial: [Redacted]

Chase  CHECKING  PASSBOOK SAVINGS  STATEMENT SAVINGS  Account Type

ACCOUNT NUMBER [Redacted]

Account Title: J. Epstein Virgin Islands Foundation, Inc.

Business Type:  Corporation  Public Entity  Partnership  Estate  Sole Proprietorship  Other

Superseded- No Longer Valid

Instructions: Fill in number of signatures required and rule out spaces not used. If two or more signatures are required on check, draft, note or other item, special instructions must be given in writing to The Chase Manhattan Bank, (the "Bank").

Table with columns: Name, Title, Signature Specimen, Date. Rows for Jeffrey E. Epstein (President) and Jeffrey A. Schantz (VP/Sec.).

Please Detach and Send To: SIGNATURE FILE CLERK DEPT. If savings account, do not send

Superseded- No Longer Valid, Date: 4/25/02, Initial: [Redacted]

Vertical handwritten note: approved as per [Redacted]

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Chase  CHECKING Chase  PASSBOOK SAVINGS Chase  STATEMENT SAVINGS  Account Type \_\_\_\_\_

ACCOUNT NUMBER [REDACTED]

Account Title: J. Epstein Virgin Islands Foundation, Inc.  
 Business Type:  Corporation  Public Entity  
 Partnership  Estate  
 Sole Proprietorship  Other

Instructions: Fill in the number of signatures required and rule out spaces not used. If two or more signatures are required on check, draft, note or other item, special instructions must be given in writing to The Chase Manhattan Bank, (the "Bank").

Card Number: 2 of 2 No. of Sigs. Req. For: 1 Checks 1 Loans/Notes

Name	Title	Signature Specimen	Date
Jeffrey E. Epstein	President		
Jeffrey A. Schantz	VP/Sec.		

The 2 signatures above are the duly authorized signatures which The Chase Manhattan Bank, will recognize in payment of funds and the transaction of other business for our accounts.

Address: 6100 Red Hook Quarter B-3 [REDACTED]

City/Country: St. Thomas State: USVI Zip: 00802

Related Accounts at Branch: None. Superseded-No Longer Valid  
 A/C Title: \_\_\_\_\_ A/C No.: \_\_\_\_\_ Date: 4/25/12 Initial: [Signature]

SPECIAL COMMENTS (For Bank Use Only): Faxed copies of documents received Edited Unincorporated Assoc. Resolutions w/initials  
 Chase reserves the right to check and verify references at account opening. Periodically we send valuable information to our customers about new products and services offered by or through Chase. If you do not wish to receive this information by mail or telephone, please check this box .  
 Reference Request Prepared  Yes  No Resolutions/Authorizations \_\_\_\_\_

Customer ID: Moved per C. Paschan via A. Lewis Sig. Ver. by: [Signature] Initial Deposit: 187,500.00 Interviewer: [Signature] Mgt. Review: \_\_\_\_\_

The Customer hereby certifies that the Bank has been designated as a depository of the Customer and the above signatures are those of the persons authorized to sign on behalf of the Customer and to deliver instructions and transact any and all business with the Bank on its behalf. The Customer acknowledges receipt of the Rules and Regulations and Fee Schedule applicable to the Account(s) and hereby agrees that all instructions and transactions shall be governed by such provisions.

Under penalty of perjury, I (we) certify that: (1) The number shown on this form is our correct taxpayer identification number (or I am (we are) waiting for a number to be issued to me (us)), or (2) I am (we are) not subject to back-up withholding because: (a) I am (we are) exempt from back-up withholding, or (b) I (we) have not been notified by the Internal Revenue Service that I am (we are) subject to back-up withholding as a result of failure to report all interest or dividends, or (c) the IRS has notified me (us) that I am (we are) no longer subject to back-up withholding. (If you are subject to back-up withholding, cross out the words that state you are not. See separate instruction sheet for details.)

Date: 9-7-00 Signature: [Signature] Secretary: [Signature] Cashier: [Signature] Superseded-No Longer Valid  
 Date: 4/25/12 Initial: [Signature]

Account Number: [REDACTED]  
 Chase  CHECKING Chase  PASSBOOK SAVINGS Chase  STATEMENT SAVINGS  Account Type \_\_\_\_\_

ACCOUNT NUMBER [REDACTED]

Account Title: J. Epstein Virgin Islands Foundation, Inc.  
 Business Type:  Corporation  Public Entity  
 Partnership  Estate  
 Sole Proprietorship  Other

Instructions: Fill in number of signatures required and rule out spaces not used. If two or more signatures are required on check, draft, note or other item, special instructions must be given in writing to The Chase Manhattan Bank, (the "Bank").

Card Number: 2 of 2 No. of Sigs. Req. For: 1 Checks 1 Loans/Notes

Name	Title	Signature Specimen	Date
Jeffrey E. Epstein	President		
Jeffrey A. Schantz	VP/Sec.		

Please Detail and Send to: SIGNATURE FILE CLERK DEPT. If savings account, do not send  
 V. BUS512 REV. 12/98

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**RESOLUTIONS OF  
UNINCORPORATED ASSOCIATION**

J. Epstein Virgin Islands  
Foundation, Inc.

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UNINCORPORATED ASSOCIATION ACCOUNT

We, Jeffrey E. Epstein as President and Jeffrey A. Schantz as Secretary of J. Epstein Virgin Islands Foundation, Inc. an unincorporated association, hereby certify that the Trustees of said association duly adopted the following resolutions and that such resolutions are now in full force and effect. corporation

RESOLVED, that each subsidiary of The Chase Manhattan Corporation that accepts deposits (each being hereinafter referred to individually as the "Bank") be and hereby is designated as a depository of this association corp. and that the officers and agents of this association be and hereby are, and each of them hereby is, authorized to open accounts or otherwise to conduct business with the Bank and to deposit any of the funds of this association in the Bank either at its head office or at any of its branches. For purposes of these resolutions, subsidiary shall mean any corporation of which more than 50% of the shares having ordinary voting power are owned directly or indirectly by The Chase Manhattan Corporation. corp.

RESOLVED, that, until the further order of Trustees corporation, any funds of this association deposited in the Bank be subject to withdrawal, transfer or charge at any time and from time to time upon checks, notes, drafts, bills of exchange, acceptances, undertakings, authorizations, letters, or other instruments, orders, items or instructions (whether written or otherwise) for the payment or transfer of money when made, signed, drawn, accepted, endorsed or given on behalf of this association by any one of the following: (SEE NOTE BELOW)

- 1) President
2) Vice President

RESOLVED, that the Bank is hereby authorized to pay any such check, note, draft, bill of exchange, acceptance, undertaking, authorization, letter, or other instrument, order or item or execute any such instructions (whether written or otherwise) or effect any such withdrawal, transfer or charge and also to receive the same from the payee or any other holder without inquiry as to the circumstances of issue, withdrawal, transfer or charge or the disposition of the proceeds even if drawn to the individual order of or paid to any signing person, or payable to the Bank or others for his account, or tendered in payment of his individual obligation, and whether drawn against an account in the name of this association or in the name of any officer or agent of this association as such, and, at the option of the Bank, even if the account shall not be in credit to the full amount of such instrument, withdrawal, transfer or charge.

RESOLVED, that each of the following: (SEE NOTE BELOW)

- 1) President
2) Vice President

is hereby authorized on behalf of this corporation to transact, and to delegate its respective authority to transact, any and all types of business with or through the Bank including but not limited to the authority to:

- 1. Borrow money and obtain credit for this corporation from the Bank on any terms and to make and deliver notes, drafts, acceptances, instruments of guaranty, agreements and any other obligations of this association therefor, including but not limited to applications for letters of credit, in form satisfactory to the Bank.
2. Grant security interests in and/or pledge or assign and deliver, as security for money borrowed or credit obtained, stocks, bonds, instruments, bills receivable, accounts, mortgages, merchandise, bills-of-lading, warehouse receipts and other documents, insurance policies, certificates, and any other property now or hereafter held or belonging to this association, with full authority to endorse, assign or guarantee any of the same in the name of this association. corp.
3. Discount any bills receivable or any paper held by this association with full authority to endorse the same in the name of this association.

NOTE: Insert in the spaces above the titles only (not the names) of officers who are authorized and the names only of other authorized persons, as for example: "President, Vice President, Treasurer, John Doe, William Roe". Also indicate clearly in what manner they are to sign, i.e., any one, any two, jointly etc., and any special combination of signers, as for example: "one of whom shall be an officer".

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4. Withdraw from the Bank and give receipt for, or authorize the Bank to deliver to bearer, or to one or more designated persons, any or all documents and securities or other property held by it, whether held as collateral security or for safekeeping or for any other purpose.

5. Authorize and request the Bank to purchase or sell for account of this ~~association~~ <sup>corporation</sup> stocks, bonds and other securities.

6. Enter into contracts with the Bank on behalf of this ~~association~~ <sup>corporation</sup> for the purchase and/or sale of foreign exchange, either spot or forward, execute and deliver guaranties, indemnities, pledges, and other agreements relating thereto, and give any and all instructions (whether written or otherwise) to charge accounts of this association with the Bank in connection therewith.

7. Execute and deliver all security and other agreements, financing statements and other papers required by the Bank in connection with any of the foregoing matters.

corp. 8. Enter into other agreements with the Bank with respect to products or services, including but not limited to funds transfer products and securities custody services, from time to time made available by the Bank to this ~~association~~, to effect any and all transactions, transfers or other actions contemplated by such agreement and to execute and deliver guaranties, indemnities, pledges and other agreements relating thereto, (including but not limited to agreements regarding authentication of instructions (whether written or otherwise) delivered to the Bank), all in such form as may be approved by any of the officers or other authorized persons, such approval to be evidenced by the execution of any such agreement, guaranty, indemnity or pledge.

9. Give any and all instructions (whether written or otherwise) to charge or credit accounts of this ~~association~~ <sup>corp.</sup> with the Bank in connection with any of the foregoing.

Nothing herein contained shall limit this ~~association~~ <sup>corporation</sup>, through its officers, employees or other authorized representatives, from entering into agreements otherwise authorized or from assenting through such officers, employees or other authorized representatives to the terms and conditions upon which the Bank offers its products and services to its customers.

RESOLVED, that the Bank, as designated depository of this ~~association~~ <sup>corporation</sup> be and hereby is requested, authorized and directed to honor all checks, notes, drafts, bills of exchange, acceptances, undertakings, authorizations, letters, or other instruments, orders, items or written instructions for the payment or transfer of money when made, signed, drawn, accepted, endorsed or given in this ~~association's~~ <sup>corp.'s</sup> name on its account(s) (including but not limited to those drawn to the individual order of or paid to any person or persons whose name or names appear thereon as signer or signers thereof or who deliver such written instructions) when bearing or purporting to bear the facsimile signature(s) of any one (1) <sub>(Number)</sub> of the following:

<u>NAME</u>		<u>TITLE</u>
Jeffrey E. Epstein	AS	President
Jeffrey A. Schantz	AS	Vice President
	AS	

and the Bank shall be entitled to honor and to charge this ~~association~~ <sup>corporation</sup> for all such checks, notes, drafts, bills of exchange, acceptances, undertakings, authorizations, letters, or other instruments, orders, items, or written instructions regarding the payment or transfer of money, regardless of by whom or by what means the actual or purported facsimile signature or signatures thereon may have been affixed thereto if such facsimile signature or signatures resemble the facsimile specimens from time to time filed with the Bank by the Secretary or other officer of this association.

RESOLVED, that the Secretary or any other officer of this ~~association~~ <sup>corporation</sup> be and hereby is authorized to certify to the Bank the names of the present officers of this ~~association~~ <sup>corp.</sup> and other persons authorized to sign for it (including but not limited to persons to whom such officers or authorized persons have delegated their authority) and the offices respectively held by them, if any, together with specimens of their signatures, and in case of any change of

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authorized persons or of any holder of any such office or holders of any such offices, the fact of such change and the names of any new officers and the offices respectively held by them, if any, together with specimens of their signatures; and the Bank be and hereby is authorized to honor any checks, notes, drafts, bills of exchange, acceptances, undertakings authorizations, letters, or other instruments, orders, items or instructions (written or otherwise) or agreements or other documents signed by any new officer or officers in respect of whom it has received any such certificate or certificates or by any such person with the same force and effect as if said officer or said officers or person were named in the foregoing resolutions.

RESOLVED, that the authority give hereunder shall be deemed retroactive and any and all acts hereunder performed prior to the passage of these resolutions are hereby ratified and approved.

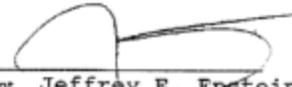
RESOLVED, that the Bank be promptly notified in writing by the Secretary or any other officer of this corp. ~~association~~ of any change in these resolutions, such notice to be given to each office of the Bank in which any corp. ~~association~~ account of this ~~association~~, may be maintained or from which any product or service affected by such change is corp. provided to this ~~association~~, and that until it has actually received such notice in writing and has had a reasonable opportunity to act upon such notice it shall be indemnified and saved harmless from any loss suffered or liability incurred by it in continuing to act in pursuance of these resolutions, even through these resolutions may have been changed.

WE FURTHER CERTIFY that there is no provision in the Charter or By-Laws of this ~~association~~ corporation limiting the power of the Trustees to pass the foregoing resolutions, and that the same are in conformity with the provisions of said Charter and By-Laws.

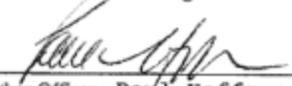
WE FURTHER CERTIFY that the present officers of this ~~association~~ corporation and the offices respectively held by them are as follows:

<u>NAME</u>	<u>TITLE</u>
Jeffrey E. Epstein	AS President
Jeffrey A. Schantz	AS Vice President / Secretary
Paul Hoffman	AS Assistant Secretary
	AS

IN WITNESS WHEREOF, we have hereunto set our hands as President and Secretary of this association this \_\_\_\_\_ day of \_\_\_\_\_.

  
\_\_\_\_\_  
President Jeffrey E. Epstein

  
\_\_\_\_\_  
Secretary Jeffrey A. Schantz

  
\_\_\_\_\_  
Other Officer Paul Hoffman

\_\_\_\_\_  
Assistant Secretary  
Title

\*NOTE: In case the Secretary or other recording officer is authorized to sign checks, notes, agreements, etc., or otherwise deliver instructions regarding the payment or transfer of funds by the above resolution, this certificate must also be signed by a second officer of the ~~association~~ corporation.

In case the facsimile signature of or instructions from the Secretary or other certifying officer is authorized by the above resolutions, this certificate must also be signed by a second officer of the ~~association~~ corporation.

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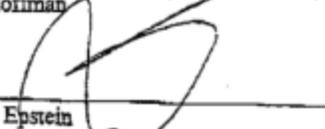
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**WAIVER OF NOTICE OF FIRST MEETING OF THE BOARD OF TRUSTEES OF J. EPSTEIN VIRGIN ISLANDS FOUNDATION, INC.**

We, the undersigned, being all the Trustees of J. Epstein Virgin Islands Foundation, Inc., hereby agree and consent that the first meeting of the Board of Trustees of the Corporation be held on the date and at the time and place designated hereunder, and do hereby waive all notice whatsoever of such meeting and of any adjournment or adjournments thereof.

We do further agree and consent that any and all lawful business may be transacted at such meeting or at any adjournment or adjournments thereof as may be deemed advisable by the Trustees present thereat. Any business transacted at such meeting or at any adjournment or adjournments thereof shall be as valid and legal and of the same force and effect as if such meeting or adjourned meeting were held after notice.

PLACE OF MEETING:   
DATE OF MEETING: July 25, 2000  
TIME OF MEETING: 3:00 p.m.

  
\_\_\_\_\_  
Paul Hoffman  
  
\_\_\_\_\_  
Jeffrey Epstein  
  
\_\_\_\_\_  
Jeffrey Schantz

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**MINUTES OF THE FIRST MEETING OF  
THE BOARD OF TRUSTEES OF  
J. EPSTEIN VIRGIN ISLANDS FOUNDATION, INC.**

The first meeting of the Board of Trustees of the above-named Virgin Islands Non-Profit Corporation was held pursuant to waiver of notice at the office of the Corporation, on July 25, 2000. The following Trustees were present:

- Paul Hoffman
- Jeffrey Epstein
- Jeffrey Schantz

being all of the Board of Trustees of the Corporation.

By unanimous agreement, Jeffrey Epstein acted as chairman of the meeting and Paul Hoffman acted as secretary of the meeting and kept the minutes.

A Waiver of Notice of the meeting was presented, and the Chairman directed that the signed Waiver of Notice be attached to and made a part of the minutes of this meeting.

The meeting proceeded to the election of officers for the Corporation. After discussion, upon nominations duly made and seconded, the persons named below were unanimously elected to the offices set opposite their names, to serve for the ensuing year and until their successors are elected and qualify:

- |                                 |                 |
|---------------------------------|-----------------|
| President:                      | Jeffrey Epstein |
| Vice President/Secretary:       | Jeffrey Schantz |
| Vice President/Asst. Secretary: | Paul Hoffman    |
| Treasurer:                      | Jeffrey Epstein |
| Asst. Treasurer:                | Paul Hoffman    |

The meeting proceeded to the election of a Chairman of the Board. After discussion, upon nominations duly made and seconded, Jeffrey Epstein was elected Chairman of the Board to serve until such time as his successor is elected and qualifies.

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FirstBankPR000015

EFTA\_00123495

EFTA01268699

**MINUTES OF FIRST MEETING OF THE MEMBER  
OF  
J. EPSTEIN VIRGIN ISLANDS FOUNDATION, INC.**

The first meeting of the Member of the above-named Corporation was held on July 25, 2000 at 2:30 p.m. at 41-42 Kongens Gade, St. Thomas, Virgin Islands.

Jeffrey Epstein, being the sole Member of the Corporation, and Paul Hoffman were present at the meeting. Jeffrey Epstein chaired the meeting and Paul Hoffman acted as Secretary, and kept the minutes.

The Chairman then established that a quorum necessary to do business was present and he then presented to the meeting the following:

1. Copy of the Articles of Incorporation and receipt for payment of filing fees.
2. Copy of Bylaws of the Corporation.
3. Corporate book.

Upon motion duly made and approved, it was

**RESOLVED**, that the items listed above have been examined by the Member and are approved and adopted.

The Chairman noted that it was in order to consider electing a Board of Trustees for the ensuing year. Upon motion duly made and approved, it was:

**RESOLVED**, that Paul Hoffman, Jeffrey Epstein and Jeffrey Schantz be the elected members of the Board of Trustees, to serve until their successors are duly elected at the first regular annual meeting of the member and qualify.

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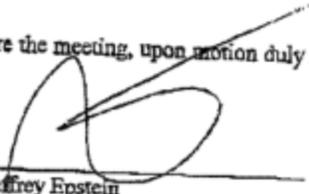
FirstBankPR000016

SDNY\_GM\_00012853

EFTA\_00123496

EFTA01268700

There being no further business to come before the meeting, upon motion duly made and approved, it was adjourned.

  
Jeffrey Epstein  
Member

ATTEST:

  
Paul Hoffman  
Asst. Secretary

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SDNY\_GM\_00012854

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FirstBankPR000017

EFTA\_00123497

EFTA01268701

and other banking documents with respect to the account. On motion duly made, seconded and unanimously carried, resolutions to that effect in the form of the printed resolutions submitted to the meeting were unanimously adopted. The Chairman directed that a copy of the resolutions in the form adopted be attached to and made a part of the minutes of this meeting.

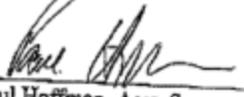
The Chairman said that it would be appropriate to have the Corporation assume the expenses of its own organization. On motion duly made and seconded, the following resolution was unanimously adopted:

RESOLVED, that the Corporation hereby assumes all expenses and charges properly incurred in connection with its organization and entry into business; and the appropriate officers of the Corporation are hereby authorized to pay such expenses and to reimburse any person, including incorporators, who has paid any such expense.

The Chairman said that it would be appropriate for the Board of Trustees to determine the fiscal year of the Corporation. After consideration, on motion duly made and seconded, the following resolution was unanimously adopted:

RESOLVED, that the fiscal year of the Corporation shall end each year on December 31.

There being no further business to come before the meeting, upon motion duly made, seconded and unanimously carried, it was duly adjourned.

  
Paul Hoffman, Asst. Secretary

APPROVED:  
  
Jeffrey Epstein, President



NEW ACCOUNT CHECKLIST FOR BUSINESS ACCOUNTS

<input type="checkbox"/> <b>SOLE PROPRIETORSHIP</b>	<input type="checkbox"/> <b>PARTNERSHIP</b>
<input type="checkbox"/> Trade Name Certificate	<input type="checkbox"/> Trade Name Certificate
<input type="checkbox"/> Business License (Current)	<input type="checkbox"/> Partnership Agreement
<input type="checkbox"/> E.I.N. (Optional)	<input type="checkbox"/> Business License
	<input type="checkbox"/> E.I.N./ T.I.N.

<input type="checkbox"/> <b>CORPORATION</b>
<input checked="" type="checkbox"/> Articles of Incorporation
<input checked="" type="checkbox"/> Certificate of Incorporation
<input checked="" type="checkbox"/> Corporate Resolution (w/ Corporate Seal if Required) — pending
<input checked="" type="checkbox"/> Business License (Current) None submitted.
<input checked="" type="checkbox"/> E.I.N./T.I.N.

*Handwritten notes:* "of doc", "ph pan Mr. Robinson", "Submitted wrong for edit in articles"

<input type="checkbox"/> <b>LIMITED LIABILITY COMPANY (LLC)</b>	<input type="checkbox"/> <b>LIMITED LIABILITY PARTNERSHIP (LLP)</b>
<input type="checkbox"/> Articles of Organization or Certificate of Formation	<input type="checkbox"/> Partnership Certificate (General Partners) or Limited Partnership Certificate
<input type="checkbox"/> Filing Receipt from Gov't.	<input type="checkbox"/> Filing Receipt from Gov't.
<input type="checkbox"/> Resolution where LLC contains a Corporate Member (when appl.)	<input type="checkbox"/> Limited Liability Partnership Letter & Security Agreement
<input type="checkbox"/> Agreement where LLC contains LLC as a Member (when appl.)	<input type="checkbox"/> Certification where Partnership contains a LLC as a Partner (when appl.)
<input type="checkbox"/> Agreement where LLC contains a Partnership as a Member (when appl.)	<input type="checkbox"/> Business License
<input type="checkbox"/> Business License	<input type="checkbox"/> E.I.N./T.I.N.
<input type="checkbox"/> E.I.N./T.I.N.	

<input type="checkbox"/> <b>ESTATE ACCOUNT</b>	<input type="checkbox"/> <b>BANKRUPTCY ACCOUNT</b>
<input type="checkbox"/> Letters of Administration (Original)	<input type="checkbox"/> Bankruptcy Order including all pages with designation of Trustee(s) and Pertinent Amendments
<input type="checkbox"/> Death Certificate (Original)	
<input type="checkbox"/> Social Security # Dec'd/T.I.N. Estate	

**In addition to the above, please provide us with the following information:**

<input checked="" type="checkbox"/> Social Security #s of Signers	<input checked="" type="checkbox"/> Photocopies of Valid IDs <i>w/d</i>
<input checked="" type="checkbox"/> Bank Reference / Account #	<input checked="" type="checkbox"/> Signature Card (s)

*Handwritten note:* "No \* Photocopies of IDs waived as per Panoram (conceder via A. Lewis with Mr. Robinson)"

CHV\_OKL.MDF

**CONFIDENTIAL**

SDNY\_GM\_00012856

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FirstBankPR000019

EFTA\_00123499

EFTA01268703

Account [REDACTED]  
 Prod Type 205 COMMERCIAL CHECKING ACCO  
 Status 00-NORMAL  
 J EPSTEIN VIRGIN ISLANDS FOUNDATION INC  
 T/A ENHANCED EDUCATION  
 6100 RED HOOK QUARTERS APT B3  
 ST THOMAS VI 00802-1348

MSGs:  
 System Type 012-SMALL BUSINESS  
 Ext Inv Fund Link  
 Cust Balance 86191.12  
 Memo Balance 86191.12  
 DDA Balance 86191.12  
 Loan Balance 0.00  
 Sav Balance 0.00  
 Sav Avail 0.00  
 Bank Unavail 0.00  
 Cust Unavail 0.00  
 Min DDA Bal 0.00  
 Avg Coll Bal 65198.62  
 MTD Avg Bal 65085.85  
 Last Dep Amt 25000.00  
 Chrg Of Amt 0.00  
 Total Holds 0.00  
 Cyc Accrd 0.000000  
 Proj Accrd 0.00

IVR 86191.12 Ln Av 0.00  
 MMDA NO Dt Opened 09/07/00  
 Charge Card? NO Dt Lst Cust Actv 04/19/07  
 Spec Inst? NO Dt Lst Dep 04/19/07  
 NSF? NO OD? NO Dt Lst Maint 01/10/03  
 Bal Hist? YES Sign 0 Loc Nbr  
 Bal Hist Ret 15 TIN: Cd 1 Nbr 660585379  
 Con Kite Days 0 Number Amt Xfers 0  
 MTD Kite Days 0 Number Ck Items 3  
 Stop Pay 0 OD Limit 999999999999.99  
 Ext Inv 0.00

PF1-Fwd PF4-Hist PFS-Redisp PF14-S/H Inq PF12-Help PF18-IBT Inq

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SDNY\_GM\_00012857

CONFIDENTIAL

FirstBankPR000020

EFTA\_00123500

EFTA01268704

ACCOUNT INFORMATION

Accou	[REDACTED]			11 22 05
Prod Type 201	INDIVIDUAL CHECKING ACCO			MSGs:
Status 00-NORMAL				System Type 020-PERSONAL
JEFFREY E EPSTEIN				Ext Inv Fund Link
6100 RED HOOK QTR B3				Cust Balance 147117.26
ST THOMAS VI	00802-1348			Memo Balance 147117.26
				DDA Balance 147117.26
				Loan Balance 0.00
				Sav Balance 0.00
IVR	147117.26	Ln Av	0.00	Sav Avail 0.00
MMDA NO		Dt Opened	11/09/00	Bank Unavail 0.00
Charge Card?	NO	Dt Lst Cust Actv	06/07/07	Cust Unavail 0.00
Spec Inst?	NO	Dt Lst Dep	06/07/07	Min DDA Bal 0.00
NSF? NO OD?	NO	Dt Lst Maint	07/10/03	Avg Coll Bal 141593.56
Bal Hist?	YES	Sign 0 Loc Nbr		MTD Avg Bal 141706.29
Bal Hist Ret	15	TIN: Cd 2 Nbr	090443348	Last Dep Amt 6312.79
Con Kite Days	0	Number Amt Xfers	0	Chrg Off Amt 0.00
MTD Kite Days	0	Number Ck Items	0	Total Holds 0.00
Stop Pay	0	OD Limit	0.00	Cyc Accrd 0.000000
		Ext Inv	0.00	Proj Accrd 0.00
PF1-Fwd	PF4-Hist	PF5-Redis	PF14-S/H Inq	PF12-Help
				PF18-IBT Inq

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SDNY\_GM\_00012858

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FirstBankPR000021

EFTA\_00123501

EFTA01268705

Command ==> RMAB

06/08/07

CUSTOMER-TO-ACCOUNT RELATIONSHIP BROWSE

11:06:32

JEFFREY E EPSTEIN

Rel	Cd	P/S/O	Appl	Account Number				IFIP	Status	Date	Balance		
Sum	PR	D/I/R	Prod	Ctl1	Ctl2	Ctl3	Ctl4	Alrt?		Curr			
-	N	N	D	201	0001	0002	0719	0000	N	NORMAL	LST TRAN	00/00/0000	147117.26
-	A-S		C	IM	7171018893					AVAIL			86015.12
-	N	N	R	205	0001	0002	0717	0000	N	NORMAL	LST TRAN	00/00/0000	98540.89
-	A-S		O	IM	7171023877					AVAIL			1778.68
-	N	N	R	205	0001	0002	0717	0000	N	NORMAL	LST TRAN	00/00/0000	8922.46
-	A-S		O	IM	7171025235					AVAIL			121255.32
-	N	N	R	205	0001	0002	0719	0000	N	NORMAL	LST TRAN	00/00/0000	7849.59
-	A-S		O	IM	7221101376					AVAIL			
-	N	N	R	205	0001	0002	0722	0000	N	NORMAL	LST TRAN	00/00/0000	
-	A-S		O	IM	7221120159					AVAIL			
-	N	N	R	205	0001	0002	0722	0000	N	NORMAL	LST TRAN	00/00/0000	

PF1-Fwd PF5-CustAcctBr PF8-CustAddr PF11-CustSvc PF14-AcctNonLeg  
 PF2-Bkwd PF6-CustRel PF9-SesSetUp PF13-AcctLegTtl PF21-Top  
 RMPCABS1 RM3004 I: LAST PAGE

LAST

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SDNY\_GM\_00012859

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FirstBankPR000022

EFTA\_00123502

EFTA01268706

DEPOSIT TICKET  
VI  CASH  
101-9327216  
1  
187,500.00  
\$ 187,500.00

J. Epstein VI Foundation, Inc.  
DATE 9/7/08  
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL  
CHASE  
The Chase Manhattan Bank  
American Yacht Harbor  
St. Thomas, US Virgin Islands



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FirstBankPR000023

SDNY\_GM\_00012860

EFTA\_00123503

EFTA01268707

FINANCIAL TRUST COMPANY INC

SCOTIABANK  
THE BANK OF NOVA SCOTIA

5223

8/11/2000

PAY TO THE ORDER OF J. Epstein Virgin Islands Foundation, Inc

\$ \*\*187,500.00

One Hundred Eighty-Seven Thousand Five Hundred and 00/100\*\*\*\*\*

J. Epstein Virgin Islands Foundation, Inc

DOLLARS  
Sound Money  
Credit to Bank

ST. THOMAS, BVI

MEMO

[Redacted memo content]

CONFIDENTIAL

SDNY\_GM\_00012861

CONFIDENTIAL

FirstBankPR000024

EFTA\_00123504

EFTA01268708

**CERTIFICATION OF BENEFICIAL OWNER(S)**

*The information contained in this Certification is sought pursuant to Section 1020.230 of Title 31 of the United States Code of Federal Regulations (31 CFR 1020.230).*

Person opening an account on behalf of a legal entity must provide the following information:

1. First Name and title of Natural Person Opening Account JEFFREY		2. Last Name EPSTEIN	3. Middle Initial E
4. Name and type of Legal Entity for Which the Account is Being Opened J. EPSTEIN VIRGIN ISLANDS FOUNDATION, INC.			
4a. Legal Entity Address 6100 Red Hook Quarter B3	4b. City St. Thomas	4c. State USVI	4d. ZIP/Postal Code 00802

**SECTION I**

*(To add additional individuals, see page 3)*

Please provide the following information for an individual(s), if any, who, directly or indirectly, through any contract arrangement, understanding, relationship, or otherwise owns 20% or more of the equity interests of the legal entity listed above.

Check here  if no individual meets this definition and complete Section II.

5. First Name	6. Last Name	7. M.I.	8. Date of Birth
9. Address	10. City	11. State	12. ZIP/Postal Code
13. Country	14. SSN (U.S. Persons/ Non-U.S. Persons)	15. Identification Number (SSN, Passport Number or other similar identification number)	
15a. State of Issuance:	15b. Country of Issuance:	16. Ownership %	

**NOTE:** In lieu of a passport number, Non-U.S. Persons may also provide a Social Security Number, an alien identification card number, or number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

**SECTION II**

Please provide the following information for an individual with significant responsibility for managing or directing the entity, including, an executive officer or senior manager (e.g., Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President, Treasurer); or Any other individual who regularly performs similar functions.

17. First Name Jeffrey	18. Last Name Epstein	19. M.I. E	20. Date of Birth
21. Address 6100 Red Hook Quarter B3	22. City St. Thomas	23. State USVI	24. ZIP/Postal Code 00802
25. Country USA	26. SSN (U.S. Persons/ Non-U.S. Persons)	27. Identification (SSN, Passport Number or other similar identification number)	
27a. State of Issuance: USA	27b. Country of Issuance: USA		

**NOTE:** In lieu of a passport number, Non-U.S. Persons may also provide a Social Security Number, an alien identification card number, or number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

I, **JEFFREY EPSTEIN** (name of person opening account), hereby certify, to the best of my knowledge, that the information provided herein is true and correct. If any of the above mentioned information changes I agree to provide the financial institution written notification of such changes.

Signature: \_\_\_\_\_ Date: 02/14/19  
(MM/DD/YYYY)

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SDNY\_GM\_00012862

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FirstBankPR000025

EFTA\_00123505

EFTA01268709

Legal Entity Identifier (Optional): \_\_\_\_\_

NNNG-1618-0418

Page 3 of 5

**CONFIDENTIAL**

SDNY\_GM\_00012863

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FirstBankPR000026

EFTA\_00123506

EFTA01268710

**Additional Section 1 - Second Beneficial Owner (If required)**

Please provide the following information for an individual(s), if any, who, directly or indirectly, through any contract arrangement, understanding, relationship, or otherwise owns 20% or more of the equity interests of the legal entity listed above.

5. First Name		6. Last Name		7. M.I.	8. Date of Birth
9. Address			10. City	11. State	12. ZIP/Postal Code
13. Country	14. SSN (U.S. Persons/ Non-U.S. Persons)		15. Identification Number (SSN, Passport Number or other similar identification number)		
15a. State of Issuance:		15b. Country of Issuance:		16. Ownership %	

**NOTE:** In lieu of a passport number, Non-U.S. Persons may also provide a Social Security Number, an alien identification card number, or number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

**Additional Section 1 - Third Beneficial Owner (If required)**

Please provide the following information for an individual(s), if any, who, directly or indirectly, through any contract arrangement, understanding, relationship, or otherwise owns 20% or more of the equity interests of the legal entity listed above.

5. First Name		6. Last Name		7. M.I.	8. Date of Birth
9. Address			10. City	11. State	12. ZIP/Postal Code
13. Country	14. SSN (U.S. Persons/ Non-U.S. Persons)		15. Identification Number (SSN, Passport Number or other similar identification number)		
15a. State of Issuance:		15b. Country of Issuance:		16. Ownership %	

**NOTE:** In lieu of a passport number, Non-U.S. Persons may also provide a Social Security Number, an alien identification card number, or number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

**Additional Section 1 - Fourth Beneficial Owner (If required)**

Please provide the following information for an individual(s), if any, who, directly or indirectly, through any contract arrangement, understanding, relationship, or otherwise owns 20% or more of the equity interests of the legal entity listed above.

5. First Name		6. Last Name		7. M.I.	8. Date of Birth
9. Address			10. City	11. State	12. ZIP/Postal Code
13. Country	14. SSN (U.S. Persons/ Non-U.S. Persons)		15. Identification Number (SSN, Passport Number or other similar identification number)		
15a. State of Issuance:		15b. Country of Issuance:		16. Ownership %	

**NOTE:** In lieu of a passport number, Non-U.S. Persons may also provide a Social Security Number, an alien identification card number, or number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

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SDNY\_GM\_00012864

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FirstBankPR000027

EFTA\_00123507

EFTA01268711

**Additional Section 1 - Fifth Beneficial Owner (If required)**

Please provide the following information for an individual(s), if any, who, directly or indirectly, through any contract arrangement, understanding, relationship, or otherwise owns 20% or more of the equity interests of the legal entity listed above.

5. First Name		6. Last Name		7. M.I.	8. Date of Birth
9. Address			10. City	11. State	12. ZIP/Postal Code
13. Country	14. SSN (U.S. Persons/ Non-U.S. Persons)	15. Identification Number (SSN, Passport Number or other similar identification number)			
15a. State of Issuance:		15b. Country of Issuance:		16. Ownership %	

**NOTE:** In lieu of a passport number, Non-U.S. Persons may also provide a Social Security Number, an alien identification card number, or number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

**Additional Section 1 - Sixth Beneficial Owner (If required)**

Please provide the following information for an individual(s), if any, who, directly or indirectly, through any contract arrangement, understanding, relationship, or otherwise owns 20% or more of the equity interests of the legal entity listed above.

5. First Name		6. Last Name		7. M.I.	8. Date of Birth
9. Address			10. City	11. State	12. ZIP/Postal Code
13. Country	14. SSN (U.S. Persons/ Non-U.S. Persons)	15. Identification Number (SSN, Passport Number or other similar identification number)			
15a. State of Issuance:		15b. Country of Issuance:		16. Ownership %	

**NOTE:** In lieu of a passport number, Non-U.S. Persons may also provide a Social Security Number, an alien identification card number, or number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

**Additional Section 1 - Seventh Beneficial Owner (If required)**

Please provide the following information for an individual(s), if any, who, directly or indirectly, through any contract arrangement, understanding, relationship, or otherwise owns 20% or more of the equity interests of the legal entity listed above.

5. First Name		6. Last Name		7. M.I.	8. Date of Birth
9. Address			10. City	11. State	12. ZIP/Postal Code
13. Country	14. SSN (U.S. Persons/ Non-U.S. Persons)	15. Identification Number (SSN, Passport Number or other similar identification number)			
15a. State of Issuance:		15b. Country of Issuance:		16. Ownership %	

**NOTE:** In lieu of a passport number, Non-U.S. Persons may also provide a Social Security Number, an alien identification card number, or number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

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SDNY\_GM\_00012865

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FirstBankPR000028

EFTA\_00123508

EFTA01268712

Branch: Waterfront-Platinum Banking

Customer Name: J. Epstein Virgin Islands Foundation Inc

TBA  All Records

Maintenance to:  The Customer Relationship  Credit Card Account Number:

Account: \_\_\_\_\_ Account: \_\_\_\_\_ Account: \_\_\_\_\_

Account: \_\_\_\_\_ Account: \_\_\_\_\_ Account: \_\_\_\_\_

Account: \_\_\_\_\_ Account: \_\_\_\_\_ Account: \_\_\_\_\_

Prepared by: J. George	Authorized by:	Entered by:
Date 2/26/2019	Date 2/26/19	Date

Instructions: Please complete only the section where the maintenance is needed.

NAME & LEGAL TITLE MAINTENANCE

Actual Name: Jeffrey E. Epstein

New Name: \_\_\_\_\_

New Legal Title: \_\_\_\_\_

BENEFICIARY OWNER RELATION CODE AND PERCENTAGE OF OWNERSHIP-RMHP SCREEN

Authorized Signer who is a Beneficial Owner  = A-B \_\_\_\_\_%

Authorized Signer who is a Beneficial Owner and has significant responsibility  = ACB 100%

Individual who is a Beneficial Owner  = BEF \_\_\_\_\_%

Individual who is a Beneficial Owner and has significant responsibility  = BCT \_\_\_\_\_%

Authorized Signer with significant responsibility for managing the legal entity (Control Prong)  = A-C

Individual who has significant responsibility for managing the legal entity (Control Prong)  = CRL

ADDRESS / TELEPHONE MAINTENANCE

Address1: \_\_\_\_\_ Also Residential Address?  Yes  No

Address2: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Home Phone: \_\_\_\_\_ Work Phone: \_\_\_\_\_ Extension: \_\_\_\_\_

Alternate Phone: \_\_\_\_\_ AIT. Phone \_\_\_\_\_ Cellular Phone: \_\_\_\_\_  Do Not Call

E-mail Address: \_\_\_\_\_  Do Not Email

CUSTOMER PROFILE

Citizen: \_\_\_\_\_ Social Security: \_\_\_\_\_ Birth Date: \_\_\_\_\_

Primary ID: \_\_\_\_\_ ID Number: \_\_\_\_\_ Gender: \_\_\_\_\_

Secondary ID: \_\_\_\_\_ ID Number: \_\_\_\_\_ Off/Employee: \_\_\_\_\_

Employer: \_\_\_\_\_

Employee Since: \_\_\_\_\_ Occupation: \_\_\_\_\_

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

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Employer Phone: \_\_\_\_\_ Annual Gross: \_\_\_\_\_

Employment Status: \_\_\_\_\_

NAICS CODE (if apply): \_\_\_\_\_

*By Branch*  
Customer Signature

Customer Signature

NNNS-0183-0818R

CONFIDENTIAL

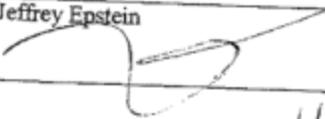
SDNY\_GM\_00012866

CONFIDENTIAL

FirstBankPR000029

EFTA\_00123509

EFTA01268713

Account Type: <i>Commercial checking</i>	Account Number: [REDACTED]	Sign. Req. <i>COM 1</i>	Date: <i>4/12/12</i>
Address: <i>6100 Red Hook Quarter St B3 St Thomas VI 00802</i>		Tel: [REDACTED]	
Name: J. Epstein Virgin Islands Foundation Inc. t/a Enhanced Education		EIN: [REDACTED]	
Name: Jeffrey Epstein 	SSN: ID T No:	[REDACTED]	
Name: Superseding-Current-Reason: <i>address</i>	SSN: ID Type: No:	[REDACTED]	
Name: Date: <i>4/25/12</i> Initial: <i>JB</i>	SSN: ID Type: No:	[REDACTED]	
I/We hereby acknowledge having received the Deposit Account Agreement, the First Bancorp Information Sharing and Privacy Policy, and the product rates and fees.		Prepared by: <i>JB</i> Authorized by: <i>[Signature]</i>	

**CONFIDENTIAL**

SDNY\_GM\_00012867

CONFIDENTIAL

FirstBankPR000030

EFTA\_00123510

EFTA01268714

Account Type: <i>Commercial Checking</i>	Account Number: 717-1- <del>0</del> 8893	Sign. Req. <i>Com 1</i>	Date: <i>09/09/2000</i>
Address: <i>600 Red Hook Quarters St. B3 St. Thomas, VI 00802</i>		Tel: <i>340 775 2525</i>	
Name: <i>J. Epstein Virgin Islands Foundation Inc. t/a Enhanced Education</i>		EIN: 660585379	
Name: <i>Jeffrey Epstein</i>		SSN: 090443348 ID Type: <i>US PP</i> No: <i>207320604</i>	
Name: <i>[Signature]</i>		SSN: ID Type: No:	
Superseding Current Res: <i>add signer</i>		SSN: ID Type: No:	
Name: Date: <i>4/25/00</i> Initial: <i>JE</i>		SSN: ID Type: No:	
<small>Please acknowledge having received the Deposit Account Agreement, the First Business Information Statement and Privacy Policy, and the product rates and fees.</small>		Prepared by: <i>JE</i> Authorized by: <i>[Signature]</i>	

NA 101E 7/2002  
NNS-001

**Instructions for completion**

Please print this form 3 times and complete in triplicate in blue or black ink.

Please insert the name of the company or the account title under account name.

Please print the name of each authorized signatory to the account together with a sample of their signature in each field under name. If there are more than four signatories please use additional signature cards as necessary.

The Bank will complete the remaining fields.

**\*Important\*** Please provide each signature used in triplicate with the original signatures (no photocopies).

FirstBank is a subsidiary of First Bancorp (NYSE: FBP)

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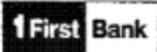
SDNY\_GM\_00012868

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FirstBankPR000031

EFTA\_00123511

EFTA01268715



MEMO

Date: 4/6/2016

To: SSU

From: Richard Young

Re: Jeffrey Epstein

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Jeffrey Epstein is a large non-borrowing deposit Platinum Banking client of FirstBank VI. He has several companies with all of the accounts with FirstBank. He keeps an average combined balance of over \$5.3MM with FirstBank.

Mr. Epstein has been banking with FirstBank for over 7 years. Based on the overall deposit relationship, all of his accounts are approved to receive waived account service charge fees and waived wire transfer fees. Going forward, Mr. Epstein's accounts will not receive a charge for service fees.



Richard Young  
Platinum & Business Relationship Manager  
Market Manager

---

Waterfront | 11A-11B Curacao Gate | PO Box 309600 | St Thomas, VI 00803 | ☎: 340-775-8531

| 📠: 340-715-9853

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SDNY\_GM\_00012869

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FirstBankPR000032

EFTA\_00123512

EFTA01268716

Account type: ENHANCED EDUCATION Comm. Checking	Account number: [REDACTED]	Sign. Reg. 1	Date: 11/14/07
Address: 6100 Red Hook Quarter B3 St. Thomas		Home:	Work: (340) 775-0505
Name: DARREN INDYKE <i>Darren Indyke</i>	SSN: [REDACTED]	ID Type: US PP	No: [REDACTED]
Name:	SSN:	ID Type:	No:
Name:	SSN:	ID Type:	No:
Name:	SSN:	ID Type:	No:
<b>SUPERCEDING</b> Date <u>11/14/07</u>			
Prepared by: U. MCNEIL <i>U. McNeil</i>		Authorized by: <i>[Signature]</i>	

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FirstBankPR000033

EFTA\_00123513

EFTA01268717



# Customer Due Diligence For Additional Signers on Individual Accounts or Authorized Signatures on Business Entities Accounts

Existing Account Number

7221101376

Account Number which is attached to the Signer

7171018893

### 1. Authorized Signer Information

Name: Jeffrey Initial: \_\_\_\_\_ Last Name: epstein Social Security: [REDACTED]  
 Date of Birth: [REDACTED] Place of Birth: NY Home Phone: [REDACTED] Other: [REDACTED]  
 Citizenship: US Physical Address: \_\_\_\_\_ Mailing: \_\_\_\_\_  
Little Saint James Island 6100 Red Hook Quarters B3  
St. Thomas, VI 00802 St. Thomas, VI 00802

Place of Employment: Financial Trust Company Employment Address: \_\_\_\_\_  
 Occupation: Financial Consultant 6100 Red Hook Quarters B3  
St. Thomas, VI 00802  
 Work Phone: [REDACTED] Email: n/a  
 Relation Account Title: president

ID	Type	Number	Country	Expiration (MM/DD/YYYY)
1st	Passport	[REDACTED]	USA	10/10/2012
2nd	Drivers License	[REDACTED]	USVI	01/20/2015

2. Income  
 Recurrent Source:  Own Business  Private  Government  Other, specify: \_\_\_\_\_  
 Annual Income:  \$0.01 - \$50,001  \$50,001 - \$150,000  \$150,001 - \$250,000  Over \$250,000

3. Client Classification  
 \* If the answer is yes for A and C of the following questions, the client will be considered high risk and further action is needed as establish in the Due Diligence Checklist-Guidance For Individuals or Entities Considered as High Risk.  
 \* If the answer to C is yes, then authorization from the Compliance Department-BSA Division is required.

A. Indicate whether the client is a nonresident alien: (NAICS #100000)	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
B. Indicate whether the client is a resident alien: (NAICS #200000)	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
C. Indicate whether the client is related to an officer of a foreign government and document the type of relationship: (NAICS #400000)	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>

4. Verification System- For use only as Contingency Plan if CHEXSYSTEM was called  
 Name of the Representative who attended your call: \_\_\_\_\_  
 Response to Social Security: Year: \_\_\_\_\_ State: \_\_\_\_\_ Other: \_\_\_\_\_  
 Response on Industry Behavior: \_\_\_\_\_  
 Response on ID: \_\_\_\_\_

5. Account Opening Authorization  
 Approved  Denied  
Brian Boodhoo [Signature] 1195 4/30/12  
 Name Signature Officer No. Date  
 Comments, if applicable:  
File Update - adding signer  
 Interviewed by: Tara Bowers [Signature] 4/24/2012  
 Name Signature Date  
 Superseding Current Reason: [Signature]  
 Date: 4/25/12 Initial: TB

NNNS-1306-1111

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EFTA\_00123514

EFTA01268718

**IMPORTANT INFORMATION FOR CONSUMER REPORT & IDENTITY VERIFICATION SERVICES**

This consumer/business data is being furnished in connection with a transaction initiated by the consumer, and / or in accordance with the written instructions of the consumer, to whom the information relates as provided for under the federal Fair Credit Reporting Act (FCRA) or the Gramm Leach Billey Act (GLBA); or is being used in connection with account review as provided for under the FCRA. The data contained in this report may be viewed or printed for no other purpose. Information returned in Consumer Report services may not be viewed or printed in connection with making a pre-approved firm offer of credit (prescreen).

**Consumer Information Response**

**Consumer Information (As Entered)**

Jeffrey Epstein  
 Little Saint James Island  
 St Thomas, VI 00902

SSN: [REDACTED]  
 DOB: [REDACTED]

Country of Residence: United States

**Account Actions**

Action: ACCEPT

Recommended Actions: OPEN ACCOUNT

**QualiFile® Detail**

		<u>Code</u>	<u>Text</u>
QualiFile Score:	0759	Reasons:	CH CURRENT ADDRESS CHANGE HISTORY
			CI NON-DEROGATORY PUBLIC RECORD HISTORY
			CL PROPERTY OWNERSHIP HISTORY
			CC UNIQUE DDA INQUIRY ACTIVITY

**Non FCRA**

**Identification Information**

SSN Validation: BECAME AVAILABLE FOR ISSUANCE IN 1967 IN NY SSN:Y

**ChexSystems® History**

Total Closures:	0	Total Purchased Debt:	0
Disputed:	0	Disputed:	0
Paid:	0	Paid:	0
Unpaid:	0	Unpaid:	0
Partially Paid:	0	Partially Paid:	0
Sold:	0	Sold:	0

**Closure Details**

No Closures Found

**Purchased Debt Details**

No Purchased Debt Found

<https://production.penleyinc.com/penley/secure/chexSystemsPersonReport.do?reportType...> 4/25/2012

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SDNY\_GM\_00012872

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EFTA\_00123515

EFTA01268719

**Inquiry Details**

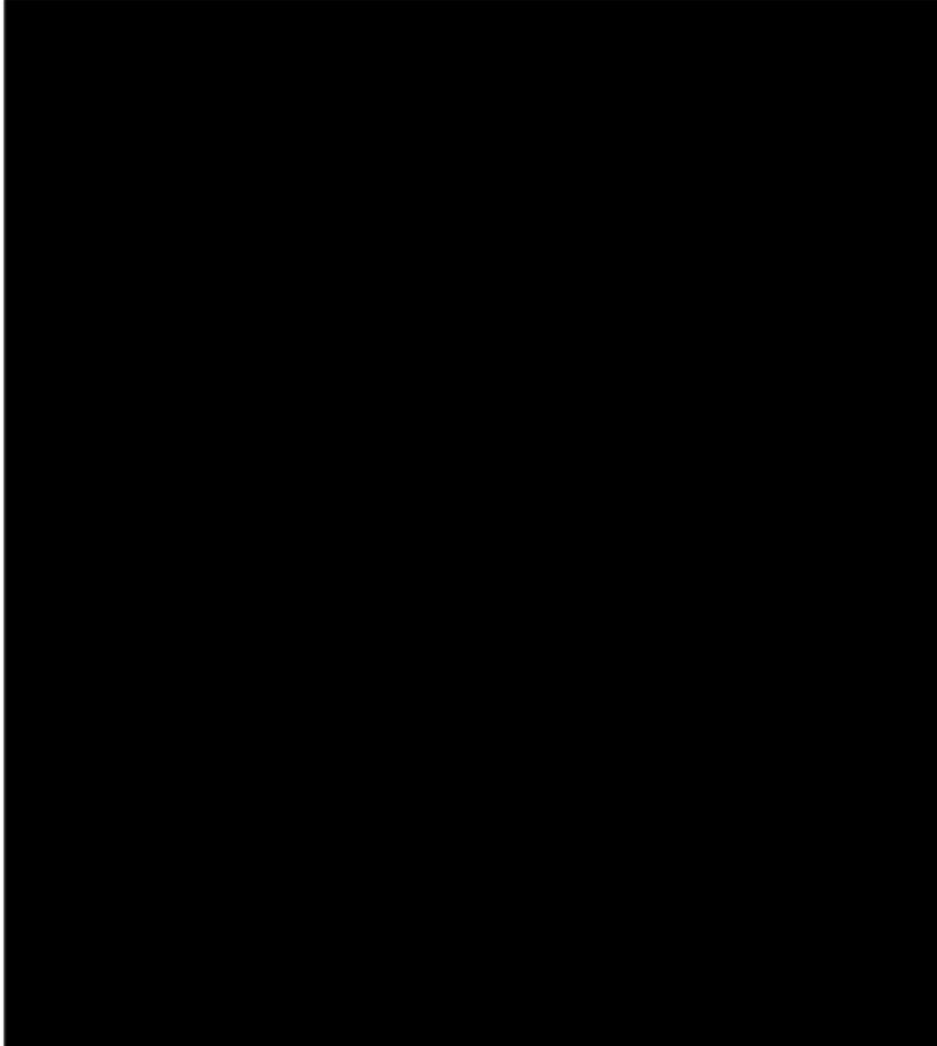
Total Number of Inquiries: 4      Number of Inquiring FF's: 4

Inquiry Date	Consumer Name	Inquirer Name
04/08/2011	MARC R FAHAM	NEW YORK COMMERCIAL BANK
02/02/2010	JEFFERY EPSTEIN	FIRSTBANK
11/10/2009	JEFFERY EPSTEIN	FIRSTBANK
10/03/2009	JEFFERY EPSTEIN	FIRSTBANK

**Inquiry 1 of 4**

Inquiry Date: 04/08/2011

Inquiry ID: 452556390



<https://production.penleyinc.com/penley/secure/chexSystemsPersonReport.do?reportType...> 4/25/2012

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EFTA\_00123516

EFTA01268720

Inquiry ID



Reference Detail

Debit Bureau Reference#:

Transaction Tracking ID:



[Print This Page - Close](#)

<https://production.penleyinc.com/penley/secure/chexSystemsPersonReport.do?reportType...> 4/25/2012

**ID Verification Results for Jeffrey Epstein**

**RESULTS SUMMARY**

OFAC CHECK: PASSED  
IDV RESPONSE: OVERRIDE

**SSN: PASSED**

Issued between [REDACTED]  
Input SSN: [REDACTED]

**NAME MATCH: PASSED**

Input Name: Jeffrey Epstein

**ADDRESS MATCH: FAILED**

Input Address: Little Saint James Island, St. Th...

**DATE OF BIRTH MATCH: PASSED**

Input Date of Birth [REDACTED]

**Alternative Verifications**

**HOME PHONE MATCH:**

Input Home Phone: No Verification Data Given

Dif. Info [REDACTED]  
Dif. Info [REDACTED]  
Dif. Info [REDACTED]

**LICENSE MATCH:**

Input License Number: No Verification Data Given

DECEASED: NO

**Account Status:** OPENED

**Override Comments:**

On 04/25/12 at 11:40:03 Tara Bowers Added: Cleared - Obvious Address Mismatch, client's current address. 6100 redhook Quarters B-3 client mailing address

[Print This Page - Close](#)

<https://production.penleyinc.com/penley/secure/fastWatchReportDetail.do?mode=print&oi...> 4/25/2012

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FirstBankPR000038

EFTA\_00123518

EFTA01268722

**IMPORTANT INFORMATION FOR CONSUMER REPORT & IDENTITY VERIFICATION SERVICES**

This consumer/business data is being furnished in connection with a transaction initiated by the consumer, and / or in accordance with the written instructions of the consumer, to whom the information relates as provided for under the federal Fair Credit Reporting Act (FCRA) or the Gramm Leach Bliley Act (GLBA); or is being used in connection with account review as provided for under the FCRA. The data contained in this report may be viewed or printed for no other purpose. Information returned in Consumer Report services may not be viewed or printed in connection with making a pre-approved firm offer of credit (prescreen).

<https://production.penleyinc.com/penley/secure/fastWatchReportDetail.do?mode=print&oi...> 4/25/2012

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FirstBankPR000039

SDNY\_GM\_00012876

EFTA\_00123519

EFTA01268723



Virgin Islands

# Corporate Resolution

I, the undersigned Secretary, hereby certify to FirstBank, that at a meeting of the Board of Directors of J. Epstein Virgin Islands Inc.

a corporation organized and existing under the laws of U.S. Virgin Islands ("Corporation")

July called and duly held on the 10 day of April, 2012 the following Resolutions were duly adopted, and that the said Resolutions have been entered upon the regular minute books of the Corporation, are in accordance with the By-Laws and are now in full force and effect.

### RESOLVED:

1. The Officers of Corporation, or any one or more of them, are hereby authorized to open a bank account or accounts from time to time with FirstBank and its subsidiaries and affiliates (each being hereinafter referred to as "Bank") for and in the name of Corporation with such title or titles as he or they may designate.

2. The President, Vice President  
(Indicate by Title person(s) authorized, e.g., President, Treasurer, Bookkeeper, etc.)

of Corporation, signing singly  
(For purpose of signing items, indicate e.g., singly, any two, etc.)

and their successors and any other person hereinafter authorized by any means to sign on behalf of Corporation ("Authorized Person(s)") are hereby authorized to sign, by hand or by facsimile (including, but not limited to, computer generated) signature(s), checks, drafts, acceptances and other instruments (hereinafter each collectively referred to as "Item(s)"). Notwithstanding the above, any Authorized Person is authorized singly to: (1) initiate Automated Clearing House ("ACH") debits without a signature; (2) initiate payments by use of Depository Transfer Checks ("DTC") without a signature other than the name of Corporation printed on the DTC; or (3) give instructions, by means other than the signing of an Item, with respect to any account transaction, including, but not limited to, the payment, transfer or withdrawal of funds by wire, computer or other electronic means, or otherwise, of money, credits, items or property at any time held by Bank for account of Corporation ("Instructions").

3. Bank is hereby authorized to honor and pay Items, whether signed by hand or by facsimile (including, but not limited to, computer generated) signature(s) if the actual or purported facsimile signature(s), regardless of how or by whom affixed, resembles the specimens filed with Bank by Corporation and other orders, DTCs, ACHs, and Instructions, given singly by any Authorized Person. Bank is further authorized to honor and pay DTCs, ACHs, Instructions, and other orders given singly by any Authorized Person, including such as may bring about or increase an overdraft and such as may be payable to or for the benefit of any Authorized Person or other Officer or employee individually, without inquiry as to the circumstances of the issuance or the disposition of the proceeds thereof and without limit as to amount.

4. Bank is hereby authorized to accept for deposit, for credit, or for collection, or otherwise, Items endorsed by any person or by stamp or other impression in the name of Corporation without inquiry as to the circumstances of the endorsement or any lack of endorsement or the disposition of the proceeds.

5. The President  
(Indicate by Title person(s) authorized to effect Loans, Advances, etc., e.g., President, Vice President, Treasurer, etc.)

of Corporation, signing singly  
(Indicate how Notes, etc. are to be signed, e.g., singly, any two, etc.)

are hereby authorized to effect loans and advances and obtain credit at any time for Corporation from Bank (and guarantee on behalf of Corporation the obligations of others to Bank), secured or unsecured, and for such loans and advances and credit and guarantees to make, execute and deliver promissory notes and other written obligations or evidence of indebtedness of Corporation, applications for letters of credit, instruments of guarantee and indemnity and any agreements or undertakings, general or specific, with respect to any of the foregoing, and as security for the payment of loans, advances, indebtedness, guarantees and liabilities of, or credit given to, Corporation or others to pledge, hypothecate, mortgage, assign, transfer, grant liens and security interests in, give rights with respect to, endorse and deliver property of any description, real or personal, and any interest therein and evidence of any thereof at any time held by Corporation, and to execute mortgages, deeds of trust, security agreements, instruments of transfer, assignment or pledge, powers of attorney and other agreements or instruments which may be necessary or desirable in connection therewith; and also to sell to, or discount with Bank, commercial paper, bills receivable, accounts receivable, stocks, bonds or any other securities or property at any time held by Corporation, and to that end to endorse, assign, transfer and deliver the same; to execute and deliver instruments or agreements of subordination and assignment satisfactory to Bank and also to give any orders or consents for the delivery, sale, exchange or other disposition of any property or interest therein or evidence thereof belonging to Corporation and at any time in the hands of Bank, whether as collateral or otherwise; and to execute and deliver such other agreements, instruments and documents and to do such other acts and things as may be necessary or desirable or required by Bank in connection with any of the foregoing and Bank is hereby authorized to honor, accept and execute any of the transactions described above.

6. All loans, discounts and advances heretofore obtained on behalf of Corporation and all notes and other obligations or evidences thereof of Corporation held by Bank are hereby approved, ratified, and confirmed.

7. Corporation does hereby give to Bank a continuing lien for the amount of any and all liabilities and obligations of Corporation to Bank and claims of every nature and description of Bank against Corporation, whether now existing or hereafter incurred, originally contracted with Bank and/or with another or others and now or hereafter owing to or acquired in any matter by Bank, whether contracted by Corporation alone or jointly and/or severally with another or others, absolute or contingent, secured or unsecured, matured or unmatured upon any and all moneys, securities and any and all other property of Corporation and the proceeds thereof, now or hereafter actually or constructively held or received by or in transit in any matter to or from Bank, its correspondents or agents from or for Corporation, whether for safekeeping, custody, pledge, transmission, collection or otherwise coming into the possession of Bank in any way. Bank shall also have a right of set-off for the amount of the obligations, and Bank may at any time or times and without notice apply Corporation's deposits (general or special), Corporation's credits with Bank, or Corporation's claims against Bank, or any parts thereof, to such obligations and in such amounts as Bank may elect, although said obligations may be contingent or unmatured and whether any collateral therefore is deemed adequate or not.

8. In case of conflicting claims or disputes, or doubt on Bank's part as to the validity, extent, modification, revocation or exercise of any of the authorities herein contained Bank may but need not recognize nor give any effect to any notice from any Officer, or from any other person, purporting to cancel, restrict or change any of said authorities, or the exercise thereof, unless Bank is required to do so by the judgment, decree or order of a court having jurisdiction of the subject matter and of the parties to such conflicting claims or disputes.

FirstBank Virgin Islands is a Division of FirstBank Puerto Rico  
NNNS-2289-0624R

SDNY\_GM\_00012877

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EFTA\_00123520

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9. Corporation agrees to be bound by the Terms and Conditions for Business Accounts and Services, as well as any signature card, deposit ticket, checkbook, passbook, statement of account, receipt instrument, document or other agreements, such as, but not limited to, funds transfer agreements, delivered or made available to Corporation from Bank and by all notices posted at the office of Bank at which the account of Corporation is maintained, in each case with the same effect as if each and every term thereof were set forth in full herein and made a part hereof.
10. The Officers of Corporation or any one or more of them are hereby authorized to act for Corporation in all other matters and transactions relating to any of its business with Bank including, but not limited to, the execution and delivery of any agreements or contracts necessary to effect the foregoing Resolutions.
11. Bank is hereby released from any liability and shall be indemnified against any loss, liability or expense arising from honoring any of these Resolutions.
12. Subject to paragraph 8 above, each of the foregoing Resolutions and the authority thereby conferred shall remain in full force and effect until written notice of revocation or modification by presentation of new Corporate Resolutions and signature cards shall be received by Bank; provided that such notice shall not be effective with respect to any exercise of said authorities until Bank shall have had a reasonable opportunity to act thereon and in no event prior to the receipt thereof nor with respect to any checks or other instruments, for the payment of money or the withdrawal of funds dated on or prior to the date of such notice, but presented to Bank after the receipt of such notice. The Secretary or any Assistant Secretary or any other Officer of Corporation is hereby authorized and directed to certify, under the seal of Corporation or not, but with like effect in the latter case, to Bank the foregoing Resolutions, the names of the Officers and other representatives of Corporation and any changes from time to time in the said Officers and representatives and specimens of their respective signatures. Bank may conclusively assume that persons at any time certified to it to be Officers or other representatives of Corporation continue as such until receipt by Bank of written notice to the contrary.

I FURTHER CERTIFY that the persons herein designated as Officers of Corporation have been duly elected to and now hold the offices in Corporation set opposite their respective names and that the following are the authentic, official signatures of the said respective Officers and of the named signatories who are not Corporate Officers, to wit:

<u>Name (Typewritten or Printed)</u>	<u>Office</u>	<u>Signature</u>
Jeffrey Epstein	President	
Darren Indyke	Vice President	
Erika Kellerhals	Secretary	
Erika Kellerhals	Treasurer	
_____	_____	_____
_____	_____	_____

IN WITNESS WHEREOF, I have hereunto set my hand as Secretary and affixed the seal of the said Corporation this 4<sup>th</sup> day of May, 2012.

• Attest (Second Officer)

  
\_\_\_\_\_  
Signature

\_\_\_\_\_  
Treasurer  
Title

  
\_\_\_\_\_  
Secretary

AFFIX  
(CORPORATE SEAL)  
HERE

• Note: In case the Secretary is authorized to sign by the above Resolutions, this certificate should be attested by a second Officer of Corporation.

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EFTA\_00123521

EFTA01268725

J. Epstein Virgin Islands Foundation, Inc.

6100 Red Hook Quarter B3

St. Thomas, U.S. Virgin Islands 00802

April 10, 2012

Ms. Tara Bowers  
Customer Service Representative  
Platinum Banking Group  
[tara.bowers@firstbankvi.com](mailto:tara.bowers@firstbankvi.com)

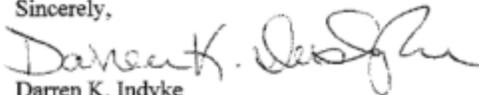
Dear Ms. Bowers:

The Corporation authorizes you to add Mr. Jeffrey Epstein, President, as an additional signatory on the following account.

Name: J. Epstein Virgin Islands Foundation, Inc. t/a Enhanced Education  
Number [REDACTED]

Your assistance in this matter is greatly appreciated.

Sincerely,



Darren K. Indyke  
Vice President

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EFTA\_00123522

EFTA01268726

**SUPERCEDED**

1. Business Information

Account Title ("Depositor"): St. John's Virgin Islands Foundation Inc *data 1/14/07*  
 Account Number: [Redacted]  
 S.S./TIN/EIN: [Redacted]  
 Physical Address: 6100 Red Hook Quarter Suite B3, St. Thomas, US Virgin Islands, 00802  
 Mailing Address: Same  
 Business Telephone #: [Redacted] Internet/Website Address: N/A  
 Line of Business: Not For Profit Organization NAICS Code: [Redacted] Date Established: June 2000  
 Annual Sales: \$NA Nbr. of Offices/Branches: 1 Nbr. of Employees: 0  
 Property Status:  Own  Lease Referred By:  Advertisement  Current Client  Other  
 Contact Person Name & Title: Jeanne Brennan, Treasurer Contact Person Telephone #: [Redacted]

2. Account Type

Sole Proprietorship  Partnership  Corporation  Non-Profit  LLP  LLC  Other  
 Commercial Checking  Arranged OD  Commercial Statement SV  Commercial Passbook Savings  
 Commercial DBA Checking  Arranged OD Offshore (BVI)  Commercial DBA Statement SV  Government Passbook Savings  
 Government Checking  Arranged OD DBA  Commercial Maximizer SV  Certificate of Deposit  
 Commercial Checking IOLTA  Government Statement SV  Commercial DBA Maximizer SV  Other:

3 Authorized Signer (Complete the following information for each authorized signer.)

Authorized Signer Name: Darren Indyke Profession: Attorney Corporate Title: President  
 Physical (Home) Address: 6100 Red Hook Quarter B3, St. Thomas, US Virgin Islands  
 Personal Mailing Address: 6100 Red Hook Quarter B3, St. Thomas, US Virgin Islands

Social Security Number: [Redacted] Date of Birth: [Redacted] Place Of Birth: New York Citizen Of: USA  
 Home Telephone Number: [Redacted] Business Telephone Number: [Redacted] Business Fax Number: [Redacted] Mobile Number: [Redacted] Email Address: [Redacted]

Years in Occupation: 20 Photo Identification Type & Number: US Passport number 112637684 Identification Expiration Date: 3/10/2012  
 OFAC  CHEXSYSTEMS called  Yes  No, explain why: E FUNDS  
 SSN Response: Year: 1974 State: NY ID Response: no record/no retail  
 PLC  BANK REFERENCE requested  Yes  No, explain why: existing client  
 Response: \_\_\_\_\_

Check here if there are additional signers on reverse side of the Client Information Sheet (KYC) Business Accounts.

4. Account Agreement Acceptance and Taxpayer Status Certification

The Depositor hereby certifies that the FirstBank has been designated as a depository of the depositor and that it has reviewed the information contained in this Client Information Sheet (KYC) and finds it accurate on this date. The Depositor has received and agrees to the Terms and Agreements for Commercial Accounts and Rates and Fees Schedule currently in effect and as may be amended for the type of account and services it has selected.

Under penalties of perjury, the Depositor certifies that: (1) The number shown on this form is the correct tax identification number and (2) that the Depositor is not subject to backup withholding either because: (a) it has not been notified by the Internal Revenue Service (IRS) that it is subject to withholding as a result of failure to report all interest or dividends, or (b) that the IRS has notified the Depositor that it is no longer subject to backup withholding or it is exempt from backup withholding. (3) The Depositor is a U.S. entity. (Cross out subpart 2(a) if it is not true. If Statement 3 is not true, cross out and complete an appropriate Form W-9)

The Internal Revenue Service does not require your consent to any provision of this document other than the Certification required to avoid backup withholding.

Date: 10/23/2007 Authorized Signature: [Signature] Title: (Secretary/Treasurer/Cashier) President

5. Initial Deposit

Type:  Cash  Check  Transfer  
 Mgr Chk/ Money Order/ Travelers Chk  Other \_\_\_\_\_ Amount: \_\_\_\_\_  
 If the initial deposit is over \$500,000 please document source of funds or source of wealth. (Refer to Guide for instructions)

6. Expected Transactions (Monthly)

Do you intend to deposit checks with second endorsements?  Yes  No  
 Do you provide check cashing or remitter services?  Yes  No

Credits: No. of Transactions:  0 - 10  11 - 20  21 - 50  Other: \_\_\_\_\_  
 Total Amount (\$):  \$0 - \$5,000  \$5,001 - \$15,000  \$15,001 - \$50,000  Other: \_\_\_\_\_  
 Type:  Cash  Checks  Account Transfers  Wire Transfers  POS  
 Payroll  Direct Deposit  Manager's Checks/Money Orders  ACH  Other: \_\_\_\_\_

Debits: No. of Transactions:  0 - 10  11 - 20  21 - 50  Other: \_\_\_\_\_  
 Total Amount (\$):  \$0 - \$5,000  \$5,001 - \$15,000  \$15,001 - \$50,000  Other: \_\_\_\_\_  
 Type:  Cash  Checks  Account Transfers  Wire Transfers  POS  
 Payroll  Direct Deposit  Manager's Checks/Money Orders  ACH  Other: \_\_\_\_\_

7. Related Accounts (List existing FirstBank and other financial institution bank accounts if no existing financial institution relationships that relate accounts.)

Current <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Account # [Redacted]	Current <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Account # [Redacted]
Account Title: <u>Financial Trust Company</u>	Account Title: <u>Financial Trust Company</u>
Financial Institution: [Redacted]	Financial Institution: [Redacted]

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8. Additional Authorized Signers (Complete the following information for each authorized signer.)

**Authorized Signer Name:** \_\_\_\_\_ Profession: \_\_\_\_\_ Corporate Title: \_\_\_\_\_  
**Physical (Home) Address:** \_\_\_\_\_ **Personal Mailing Address:** \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**SUPERSEDING**  
 Date: 11/14/07

**Social Security Number:** \_\_\_\_\_ **Date Of Birth:** \_\_\_\_\_ **Citizen Of:** \_\_\_\_\_  
**Home Telephone Number:** \_\_\_\_\_ **Business Telephone Number:** \_\_\_\_\_ **Business Fax Number:** \_\_\_\_\_ **Mobile Number:** \_\_\_\_\_ **Email Address:** \_\_\_\_\_

**Years in Occupation:** \_\_\_\_\_ **Photo Identification Type & Number:** \_\_\_\_\_ **Identification Expiration Date:** \_\_\_\_\_

OFAC  CHEXSYSTEMS called  Yes  No, explain why: \_\_\_\_\_  
**SSN Response:** Year: \_\_\_\_\_ State: \_\_\_\_\_ **ID Response:** \_\_\_\_\_

PLC  BANK REFERENCE requested  Yes  No, explain why: \_\_\_\_\_  
**Response:** \_\_\_\_\_

**Authorized Signer Name:** \_\_\_\_\_ Profession: \_\_\_\_\_ Corporate Title: \_\_\_\_\_  
**Physical (Home) Address:** \_\_\_\_\_ **Personal Mailing Address:** \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**Social Security Number:** \_\_\_\_\_ **Date Of Birth:** \_\_\_\_\_ **Place Of Birth:** \_\_\_\_\_ **Citizen Of:** \_\_\_\_\_  
**Home Telephone Number:** \_\_\_\_\_ **Business Telephone Number:** \_\_\_\_\_ **Business Fax Number:** \_\_\_\_\_ **Mobile Number:** \_\_\_\_\_ **Email Address:** \_\_\_\_\_

**Years in Occupation:** \_\_\_\_\_ **Photo Identification Type & Number:** \_\_\_\_\_ **Identification Expiration Date:** \_\_\_\_\_

OFAC  CHEXSYSTEMS called  Yes  No, explain why: \_\_\_\_\_  
**SSN Response:** Year: \_\_\_\_\_ State: \_\_\_\_\_ **ID Response:** \_\_\_\_\_

PLC  BANK REFERENCE requested  Yes  No, explain why: \_\_\_\_\_  
**Response:** \_\_\_\_\_

**Authorized Signer Name:** \_\_\_\_\_ Profession: \_\_\_\_\_ Corporate Title: \_\_\_\_\_  
**Physical (Home) Address:** \_\_\_\_\_ **Personal Mailing Address:** \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**Social Security Number:** \_\_\_\_\_ **Date Of Birth:** \_\_\_\_\_ **Place Of Birth:** \_\_\_\_\_ **Citizen Of:** \_\_\_\_\_  
**Home Telephone Number:** \_\_\_\_\_ **Business Telephone Number:** \_\_\_\_\_ **Business Fax Number:** \_\_\_\_\_ **Mobile Number:** \_\_\_\_\_ **Email Address:** \_\_\_\_\_

**Years in Occupation:** \_\_\_\_\_ **Photo Identification Type & Number:** \_\_\_\_\_ **Identification Expiration Date:** \_\_\_\_\_

OFAC  CHEXSYSTEMS called  Yes  No, explain why: \_\_\_\_\_  
**SSN Response:** Year: \_\_\_\_\_ State: \_\_\_\_\_ **ID Response:** \_\_\_\_\_

PLC  BANK REFERENCE requested  Yes  No, explain why: \_\_\_\_\_  
**Response:** \_\_\_\_\_

**Authorized Signer Name:** \_\_\_\_\_ Profession: \_\_\_\_\_ Corporate Title: \_\_\_\_\_  
**Physical (Home) Address:** \_\_\_\_\_ **Personal Mailing Address:** \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**Social Security Number:** \_\_\_\_\_ **Date Of Birth:** \_\_\_\_\_ **Place Of Birth:** \_\_\_\_\_ **Citizen Of:** \_\_\_\_\_  
**Home Telephone Number:** \_\_\_\_\_ **Business Telephone Number:** \_\_\_\_\_ **Business Fax Number:** \_\_\_\_\_ **Mobile Number:** \_\_\_\_\_ **Email Address:** \_\_\_\_\_

**Years in Occupation:** \_\_\_\_\_ **Photo Identification Type & Number:** \_\_\_\_\_ **Identification Expiration Date:** \_\_\_\_\_

OFAC  CHEXSYSTEMS called  Yes  No, explain why: \_\_\_\_\_  
**SSN Response:** Year: \_\_\_\_\_ State: \_\_\_\_\_ **ID Response:** \_\_\_\_\_

PLC  BANK REFERENCE requested  Yes  No, explain why: \_\_\_\_\_  
**Response:** \_\_\_\_\_

**9 Management Review**

Copies of all ID & signature(s) verified  
 Signature cards received  
 All legal documents received (File Document Checklist attached)

**Interviewer (Banking Consultant):** U. McNeil  
**Employee ID No:** 10594

**Account Opening Date:** 9/17/00

OFAC & PLC (Fraudulent Account List Verified By): U. McNeil  Management Review By: [Signature]

**Comments:** \_\_\_\_\_

**Reason For Denying Account:** \_\_\_\_\_

**10. Sales Referrals**

Merchant Card Services  
 Credit Card  
 Overdraft Line  
 Line Of Credit

e-FirstBank (Internet)  
 First Fax  
 Payroll

Cash Management  
 Night Depository  
 Other \_\_\_\_\_

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EFTA\_00123524

EFTA01268728

ARTICLES OF INCORPORATION  
OF

J. EPSTEIN VIRGIN ISLANDS FOUNDATION, INC.

Office of the Lieutenant Governor  
Division of Corporation & Trademarks  
Kongens Gade No. 18, Charlotte Amalie  
St. Thomas, Virgin Islands. 00802  
Rec. June 15, 2008

We, the undersigned natural persons of the age of twenty-one years or more, all of whom are bona fide residents of the Virgin Islands of the United States, acting as incorporators of a corporation to be named J. Epstein Virgin Islands Foundation, Inc., do adopt the following Articles of Incorporation for such corporation pursuant to the Nonprofit Corporations Law of the Virgin Islands (Chapter 3, Title 13, Sections 491 et seq. of the Virgin Islands Code), as the same may be amended from time to time, do make and file these Articles of Incorporation in writing and do certify:

ARTICLE I

The name of the corporation (hereinafter referred to as the "Corporation") is J. EPSTEIN VIRGIN ISLANDS FOUNDATION, INC.

ARTICLE II

The principal office of the Corporation in the Virgin Islands is located at 41-42 Kongens Gade, St. Thomas, Virgin Islands, and the name of the resident agent of the Corporation at that address is Paul Hoffman.

ARTICLE III

A. The Corporation is organized exclusively for charitable, educational and scientific purposes within the meaning of section 501(c)(3) of the Internal Revenue Code of 1986 (or the corresponding provision of subsequent tax law). Notwithstanding any other provision of these Articles, the Corporation shall not carry on any activities not permitted to be carried on (i) by a corporation exempt from federal income tax under Section 501(c)(3), or (ii) by a corporation, contributions to which are deductible under Sections 170(e)(2), 2055(a)(2), 2106(a)(2)(A)(ii), 2522(a)(2) or 2522(b)(2).

B. No part of the net earnings of the Corporation shall inure to the benefit of any individual. The Corporation shall, however, be authorized and empowered to pay reasonable compensation for services rendered and to make payments in furtherance of its purposes. The Corporation may carry on propaganda or otherwise attempt to influence legislation but only to the extent permitted by the Internal Revenue Code. The Corporation shall not participate in, or intervene in (including the publishing or distributing of statements), any political campaign on behalf of or in opposition to any candidate for public office.

The member of the Corporation shall be Jeffrey E. Epstein or such person or entity as he shall designate in writing.

ARTICLE V

A. The Corporation shall be managed by a Board of Trustees which may further delegate management responsibilities to the officers of the Corporation. The number of Trustees constituting the Board of Trustees is three. The number of Trustees may be increased or decreased from time to time by amendment to the By-laws, but in no event shall the number be less than three.

B. The names and addresses of the initial Board of Trustees are as follows:

Paul Hoffman

41-42 Kongens Gade  
St. Thomas, VI 00802

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Vice President Jeffrey Schantz  
6100 Red Hook Quarter, Suite B-3  
American Yacht Harbor  
St. Thomas, VI 00802

Vice President Paul Hoffman  
[REDACTED]

Secretary Jeffrey Schantz  
[REDACTED]

Treasurer Jeffrey Epstein  
6100 Red Hook Quarter, Suite B-3  
American Yacht Harbor  
St. Thomas, VI 00802

Assistant Secretary Paul Hoffman  
[REDACTED]

Assistant Treasurer Paul Hoffman  
[REDACTED]

E. The officers of the Corporation shall be elected at an annual meeting of the Board of Trustees on a date to be specified in the By-Laws.

ARTICLE VI

The Corporation is to have perpetual existence.

ARTICLE VII

A. The initial By-Laws of the Corporation shall be adopted by the Board of Trustees, which may alter, amend or repeal the By-Laws or adopt new By-Laws.

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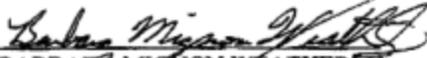
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EFTA01268730

IN WITNESS WHEREOF we have made, signed and acknowledged these Articles of Incorporation this 14 day of June, 2000.

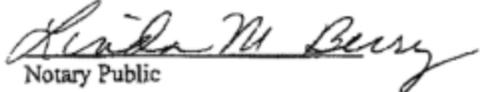
  
BARBARA MIGNON WEATHERLY

  
PAUL HOFFMAN

  
JEFFREY EPSTEIN

TERRITORY OF THE VIRGIN ISLANDS )  
  )ss:  
DIVISION OF ST. THOMAS & ST. JOHN )

The foregoing instrument was acknowledged before me this 14 day of June, 2000 by Barbara Mignon Weatherly and Paul Hoffman.

  
Notary Public

Linda M. Berry  
Notary Public No. 62988  
St. Thomas/St. John, U.S. Virgin Islands  
My Commission expires 7/1/2002

STATE OF NEW YORK )  
  )ss:  
COUNTY OF New York )

The foregoing instrument was acknowledged before me this 12<sup>th</sup> day of June, 2000 by Jeffrey Epstein.

  
Notary Public

LAUREN J. KWINTNER  
Notary Public, State of New York  
No. 02KW6018686  
Qualified in New York County  
Commission Expires November 30, 2002

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EFTA\_00123527

EFTA01268731

**DUE DILIGENCE FOR HIGH RISK BUSINESS ACCOUNTS  
(CHECKLIST)**



Account Title: J Epstein Virgin Island Foundation Inc. Account Number: [REDACTED]

**High Risk Businesses** require additional due diligence. If more than one type of business applies, then follow the requirements for all the types of businesses that do apply. *Some High Risk Businesses require the completion of the "Observations at Place of Business Form".* If a Business is under construction or the client has not yet established a "facility", then our Manager (BSA or District Manager?) must approve the delay in completing the *Observations at Place of Business Form*. All "high risk" businesses are not necessarily listed below. If you believe a business to be "high risk", and it is not listed below, you must contact the BSA Compliance Office for guidance. Where BSA Compliance consultation or approval is required, the requirement cannot be waived.

**Notes:**

- a. FirstBank does **not** open accounts for foreign businesses not registered to do business in the jurisdictions in which the bank operates, i.e. the United States of America, United States Virgin Islands or British Virgin Islands.
- b. FirstBank does **not** open nor maintain accounts for clients who engage in money remittance or check cashing services
- c. FirstBank does **not** open accounts for businesses incorporated in a financial haven country.

BUSINESS TYPE	REQUIRED ACTION
<input type="checkbox"/> Financial Institutions (Credit Unions, Commercial and Private Lenders, Mortgage Brokers, Private Banks and National Banks) <input type="checkbox"/> Non-Bank Financial Institutions (Currency Exchange, Foreign Exchange and Casinos)	<p><b>Note:</b> FIRSTBANK does not open accounts for money transmitters or check cashing business.</p> <input type="checkbox"/> Operating accounts for Financial and Non-Bank Institutions Do not require the approval of FirstBank's BSA Compliance Department. In this case you will: <ul style="list-style-type: none"> <li>- Need a letter from the customer on company letterhead</li> <li>- Stating the account is for operational purposes only, and</li> <li>- No customer funds will flow through the account.</li> <li>- Third parties cannot fund operating accounts</li> </ul> <input type="checkbox"/> The BSA Compliance Officer approval required prior to opening for all other types of accounts. [REDACTED]
<input type="checkbox"/> Cash Intensive Businesses (Any retail business whose transaction Profile shows \$30,000 or more in cash per week and who is not a recognized local, regional or national chain. e.g., Walgreen's, TGI Fridays, Chili's, Amigo, etc.) <ul style="list-style-type: none"> <li>- Foods and drinking places</li> <li>- Grocery Stores</li> <li>- Beer, wine and liquor store</li> <li>- Art dealers</li> <li>- Vending Machine Operators</li> </ul> <input type="checkbox"/> Telecommunications/ Phone Cards/ Telephone Centers <input type="checkbox"/> Travel Agency <input type="checkbox"/> Import/ Export Business (Physical inventory in store or warehouse can be observed) <input type="checkbox"/> Jewelry/ Gem/ Precious Metals <input type="checkbox"/> Electronics (wholesale/retail) <input type="checkbox"/> Gas Stations <input type="checkbox"/> Gambling/Gaming Establishments (> 20% of the activity)	<p>Visit the place of business and complete the "Observations at the Place of Business" form. This must be done within 4 weeks of account opening. If the business is not located in your marketplace (i.e. client lives in San Juan and opens an account in Hato Rey) the Bank Officer opening the account must indicate the reason for opening the account at his/her Branch on the Observations at the Place of Business Form and why this explanation makes business sense.</p> <input type="checkbox"/> ATM- Verify if privately owned ATMs are located on the premises. If yes, obtain copy of Third Party Agreements. <input type="checkbox"/> If the business sells monetary instruments (money order) and/or prepaid cards, obtain copy of the Sales Agent Agreement.
<input type="checkbox"/> Import/Export Broker (never takes possession of goods, either home based or no physical location accessible to demonstrate business) <input type="checkbox"/> Used Car Sale (no sales location) <input type="checkbox"/> Freight Transportation <input type="checkbox"/> Transit and Ground Transportation <input type="checkbox"/> Off-Shore Corporations (review the Articles of Incorporation. If Corporate Structure uses "bearer shares" do not open the account). Under no circumstances may the business be incorporated in a financial haven country. See for a listing of these countries.	<p>Obtain at least 2 or more of any of the following documents (copy for the file)</p> <input type="checkbox"/> Invoices <input type="checkbox"/> Shipping documents <input type="checkbox"/> Contracts <p>These documents must be supportive of the volume of business anticipated in the Transaction Profile. For example: If a company indicated that wires in \$200,000 range will be received, 2 invoices for \$460 are not acceptable.</p>
<input type="checkbox"/> Car/Boat/ Plane Dealership <input type="checkbox"/> Stock Brokerage	<p>Sample IRS Form 8300 for review. If potential client indicates that cash sales do not exceed \$10,000 per client, then indicate this on the Observations at the Place of Business form.</p> <p>Visit the place of business and complete the "Observations at the Place of Business" form. This must be done within 4 weeks of account opening. If the business is not located in your marketplace (i.e. client lives in San Juan and opens an account in Hato Rey) the Bank Officer opening the account must indicate the reason for opening the account at his/her Branch on the Observations at the Place of Business Form and why this explanation makes business sense.</p>
<input type="checkbox"/> Internet Businesses -- Any business that sells the majority of its goods and services over the Internet (Not a retail outlet that also has a web page).	<p>You must review the website to ensure that there is no information that could result in embarrassment or negative publicity for FIRST BANK. (Examples: adult entertainment, pornography, etc.)</p>

NNNS-2463-0207R

SDNY\_GM\_00012885

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BUSINESS TYPE	REQUIRED ACTION
<input type="checkbox"/> Personal Investment Company <input type="checkbox"/> Investment Management Business <input type="checkbox"/> Money Management Business	<input type="checkbox"/> Operating accounts for investment businesses do not require the approval of BSA Compliance. However, a letter must be obtained from the client on company letterhead stating the account is for business operational purposes only and that client's personal funds will not flow through the account. (Third parties cannot fund the operating account.) <input type="checkbox"/> BSA Compliance approval is required prior to opening for all other types of accounts. <ul style="list-style-type: none"> <li>• Obtain for BSA Compliance review:               <ol style="list-style-type: none"> <li>1. A copy of the customer agreement</li> <li>2. Name, primary residence and social security number for each beneficial owner (ALL INVESTORS MUST RESIDE IN U.S.)</li> <li>3. Standard account opening documentation.</li> </ol> </li> </ul> <p><b>Note:</b> Personal Investment Companies (PIC), where the entity is investing its own funds (no investor other than the signers or family members) does not fall in this category of PICs, is not "high risk" and does not require BSA Compliance approval and no other additional due diligence is required.</p>
<input type="checkbox"/> Home Based Businesses <input type="checkbox"/> Legal Services <input type="checkbox"/> Accounting, Tax Preparation, and Payroll Services <input type="checkbox"/> Computer System Design and Related Services	<p>Obtain any two (2) of the following documents (copy for the file):</p> <ul style="list-style-type: none"> <li>• Invoices from suppliers</li> <li>• Contracts with clients</li> <li>• Telephone verification with clients in lieu of contracts</li> <li>• Copy of a license to engage in a particular business (if required by your state)</li> <li>• Any document from a third party to the owner/signer/business evidencing that the business is engaged in the activity they claim which can be verified by telephone.</li> </ul> <p>If the business owner has satisfactorily maintained his personal checking account or another business account with First Bank for 6 month or longer, the Branch Manager may waive the requirement for invoices/ contracts, etc. if deemed prudent to do so. The following information must be documented in the account/relationship file.</p> <ul style="list-style-type: none"> <li>• Owner's name</li> <li>• Client's personal or other business account number(s)</li> <li>• Date opened.</li> </ul>
<input type="checkbox"/> Businesses accepting third-party checks	<p>Branch management must provide a justification memo to be kept on file explaining the reason for opening the relationship. This justification should clearly indicate the relationship between the Branch client and the third party/parties whose checks are being deposited. All relevant documentation, e.g. Customer Due Diligence (CDD) Profile, client contractual agreements, a listing of the businesses' clients, etc. must be sent with the justification memo. The Branch Manager must submit the documents to the next level of management for review and approval.</p>
<input type="checkbox"/> Embassies/Consulates and other Representative Offices of Foreign Governments	<input type="checkbox"/> The BSA Compliance Officer approval is required prior to opening these types of accounts. Call 787-993-5150.
<input type="checkbox"/> Charitable Organizations. Not for Profits and religious Organizations <ul style="list-style-type: none"> <li>- Religious Organizations</li> <li>- Grant making and giving services</li> <li>- Civic and Social Organizations</li> </ul>	<p>Obtain the following information and document in the Observations at place of Business form (copies on file):</p> <ul style="list-style-type: none"> <li>• Purpose and objective of their activities</li> <li>• Organization structure</li> <li>• The donor and volunteer base</li> <li>• Funding and disbursement criteria</li> <li>• Large contributors</li> <li>• Affiliation with other Charitable Groups</li> </ul>

I have reviewed the client's profile of this prospect and determined that this is not a high risk business and the account opening request was:

Approved  
 Denied (Reason): \_\_\_\_\_  
 Approved subject to: \_\_\_\_\_

Business Manager Name/Officer in Charge \_\_\_\_\_ Signature \_\_\_\_\_ Date \_\_\_\_\_

This account profile was determined to be that of a high risk business and the account opening request was:

Approved  
 Denied (Reason): \_\_\_\_\_  
 Referred to the Market Manager or BSA Compliance Department for guidance.  
 Approved subject to: \_\_\_\_\_

Business Manager Name/Officer in Charge \_\_\_\_\_ Signature \_\_\_\_\_ Date \_\_\_\_\_



**INTERNATIONAL WIRE TRANSFER ACTIVITY**

<b>Incoming</b>		<b>Out-going</b>	
<input type="checkbox"/> Daily	<input type="checkbox"/> Weekly	<input type="checkbox"/> Daily	<input type="checkbox"/> Weekly
<input type="checkbox"/> Monthly		<input type="checkbox"/> Monthly	
No. of Transactions: <input type="checkbox"/> 0-10	<input type="checkbox"/> 11-20	<input type="checkbox"/> 0-10	<input type="checkbox"/> 11-20
<input type="checkbox"/> 21-50	<input type="checkbox"/> 50 or more	<input type="checkbox"/> 21-50	<input type="checkbox"/> 50 or more
Total Amount: <input type="checkbox"/> \$0 - \$25,000	<input type="checkbox"/> \$25,001 - \$500,000	<input type="checkbox"/> \$0 - \$25,000	<input type="checkbox"/> \$25,001 - \$500,000
<input type="checkbox"/> \$500,001 or more		<input type="checkbox"/> \$500,001 or more	
<b>Countries</b>		<b>Countries</b>	
<input type="checkbox"/> _____	<input type="checkbox"/> _____	<input type="checkbox"/> _____	<input type="checkbox"/> _____
<input type="checkbox"/> _____	<input type="checkbox"/> _____	<input type="checkbox"/> _____	<input type="checkbox"/> _____
<input type="checkbox"/> _____	<input type="checkbox"/> _____	<input type="checkbox"/> _____	<input type="checkbox"/> _____

Does the business have privately owned ATMs located at the premises?  Yes  No  
 If yes, provide number of ATMs in all business locations and daily  weekly  average of cash dispensed.

Describe total sales of the business?

Describe the business operation?

Describe the business anticipated volume of currency?

Did your observations agree with your expectations for this type of business?  Yes  No  
 Explain:

Other relevant observations or information:

Conclusions/Comments/Information:

**ADDITIONAL INFORMATION FOR GAS STATION (S) ONLY**

<b>General:</b> Total Number of gas station(s): _____ Total Number of gasoline pump(s): _____ Gas Station(s) business hours: _____ <input type="checkbox"/> Request copy of the report of gas volume ("galonaje"): _____	Convenience Store : <input type="checkbox"/> Yes <input type="checkbox"/> No If two or more describe locations: _____ Convenience Store business hours: _____ Electronic Lottery (PR: Lotto/ Pega 3) <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, sales volume: _____ <input type="checkbox"/> Daily <input type="checkbox"/> Weekly
--	--

UNLESS CHECKED BELOW, I PERSONALLY PHYSICALLY CONDUCTED THE ABOVE DESCRIBED PLACE OF BUSINESS VISIT. THE INFORMATION PROVIDED IS AN ACCURATED AND COMPLETE REPRESENTATION OF MY OBSERVATION AT THE PHYSICAL VISIT.

This is a Home Based Business or a professional services company (legal services, accounting, tax preparation and payroll services). No physical visit was conducted.

No Material information has been withheld from this report. Any misrepresentation of information could be grounds for corrective action, including dismissal.

FIRST BANK OFFICE (Signature and Stamp)

Date:

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FirstBankPR000051

EFTA\_00123531

EFTA01268735

**Validate Business Entity Results for J Epstein Virgin Islands Foundation Inc**

**RESULTS SUMMARY**

OFAC CHECK: PASSED  
ID CHECK: OVERRIDE

EIN: PASSED

Input EIN: [REDACTED]

NAME MATCH: PASSED

Input Name: J Epstein Virgin Islands Foundation Inc

ADDRESS MATCH: FAILED

Input Address: 6100 Red Hook Quarters Suite B3 St Thomas VI 00802  
Dif. Info: 6100 RED HOOK QTRS B3 ST THOMAS VI 00802  
Dif. Info: ST THOMAS VI

**Alternative Verifications**

PHONE MATCH:

Input Phone: No verification data given

**Additional Actions taken:**

\* Note - Please confirm the EIN.

**Override Comments:**

On 02/21/08 at 03:14:30 Madelin Colon Added: Cleared - Other Address verified and was noted that the difference is that all the words was spelled out.

**Account Status:** OPENED

[Print This Page - Close](#)

<https://production.penleyinc.com/penley/secure/VBEReportDetail.do?mode=print&oid=45...> 2/21/2008

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FirstBankPR000052

EFTA\_00123532

EFTA01268736

ChexSystems<sup>SM</sup>

Consumer Information (As Captured)

J Epstein Virgin Islands Foundation Inc EIN: 660585379  
6100 Red Hook Quarters Suite B3  
St Thomas VI 00802  
Phone:  
Country of Citizenship:

Please Call [Redacted]

Reference Detail

Transaction Tracking ID: [Redacted]

ChexSystems<sup>SM</sup>  
Powered by  
eFunds

All services are provided by ChexSystems, Inc., a wholly-owned subsidiary of eFunds Corporation.

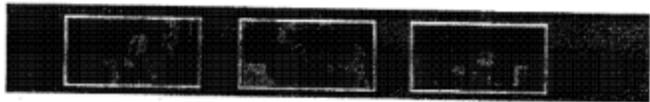
[Print This Page - Close](#)

Q

<https://production.penleyinc.com/penley/secure/chexSystemsReportDetail.do?oid=450123...> 2/21/2008



- Verification Checks
  - > ID Verification
    - > Business
  - > OFAC Only Check
  - > New AccountChex
  - > Business (NAC)
- Batch Checks
  - > ID Verification
    - > Business
  - > OFAC
  - > FinCen 314(a)
- Reporting
  - > Verification Reports
  - > Batch Upload Report
  - > OFAC Only Report
  - > FinCen 314(a) Report
  - > New AccountChex
  - > Custom Reports
- Help & Training
- Logout



**QualiFile® Response**

**Consumer Information (As Captured)**

darren indyke SSN [REDACTED]  
 [REDACTED] DOB [REDACTED]  
 [REDACTED] DL# [REDACTED]  
 Phone [REDACTED] DL STATE:  
 Country of Citizenship: US

**Account Actions**

Action: REVIEW  
 Recommended Actions:

**Product Offer**

Product	Limits	A.P.R.
---------	--------	--------

**FraudFinder<sup>SM</sup> Detail**

CELLULAR PH#

**Identification Information**

SSN Validation: BECAME AVAILABLE FOR ISSUANCE IN 1974 IN NY SSN:Y

**ChexSystems History**

Previous Inquiries: 02 previous inquiries by 02 FI(s)

**Closures:**

No closure history found for this consumer.

**Reference Detail**

Debit Bureau Ref#: [REDACTED]  
 Transaction Tracking ID: [REDACTED]

*John 11/14/07*

<https://production.penleyinc.com/penley/secure/chexSystems.do?firstName=darren&ssn=...> 11/14/2007

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SDNY\_GM\_00012891

CONFIDENTIAL

FirstBankPR000054

EFTA\_00123534

EFTA01268738

**ID Verification Results for darren indyke**

**RESULTS SUMMARY**

OFAC CHECK: PASSED

ID CHECK: OVERRIDE

SSN: PASSED

Issued between 01/01/1971 and 12/31/1975 in New York.

Input SSN: [REDACTED]

NAME MATCH: PASSED

Input Name: darren indyke

ADDRESS MATCH: FAILED

[REDACTED]

DATE OF BIRTH MATCH: PASSED

Input Date of B [REDACTED]

**Alternative Verifications**

HOME PHONE MATCH: PLEASE VERIFY

Input Ho [REDACTED]

Dif. Info [REDACTED]

LICENSE MATCH:

Input License Number: No Verification Data Given

DECEASED: NO

**Account Status:** Not Opened

**Override Comments:**

On 11/14/07 at 06:50:17 Ursula McNeil Added: Cleared - Obvious Address Mismatch mr. indyke lived in nj prior to coming to STT,

[Print This Page](#) - [Close](#)

*lum 11/14/07*

<https://production.penleyinc.com/penley/secure/fastWatchReportDetail.do?mode=print&...> 11/14/2007

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FirstBankPR000055

EFTA\_00123535

EFTA01268739

INTERNAL REVENUE SERVICE  
P. O. BOX 2508  
CINCINNATI, OH 45201

DEPARTMENT OF THE TREASURY

Date: ~~NOV 01~~ 2000

J EPSTEIN VIRGIN ISLANDS FOUNDATION  
INC  
6100 RED HOOK QUARTER STE B-3  
ST THOMAS, VI 00802

Accounting Period Ending:  
December 31  
Addendum Applies:  
No

Dear Applicant:

Based on information supplied, and assuming your operations will be as stated in your application for recognition of exemption, we have determined you are exempt from Federal income tax under section 501(a) of the Internal Revenue Code as an organization described in section 501(c)(3).

We have further determined that, as indicated in your application, you are a private foundation within the meaning of section 509(a) of the Code. In this letter we are not determining whether you are an operating foundation as defined in section 4942(j)(3).

If your sources of support, or your purposes, character, or method of operation change, please let us know so we can consider the effect of the change on your exempt status and foundation status. In the case of an amendment to your organizational document or bylaws, please send us a copy of the amended document or bylaws. Also, you should inform us of all changes in your name or address.

As of January 1, 1984, you are liable for taxes under the Federal Insurance Contributions Act (social security taxes) on remuneration of \$100 or more you pay to each of your employees during a calendar year. You are not liable for the tax imposed under the Federal Unemployment Tax Act (FUTA). However, since you are a private foundation, you are subject to excise taxes under chapter 42 of the Code. You also may be subject to other Federal excise taxes. If you have any questions about excise, employment, or other Federal taxes, please let us know.

Donors may deduct contributions to you as provided in section 170 of the Code. Bequests, legacies, devises, transfers, or gifts to you or for your use are deductible for Federal estate and gift tax purposes if they meet the applicable provisions of sections 2055, 2106, and 2522 of the Code.

Contribution deductions are allowable to donors only to the extent that their contributions are gifts, with no consideration received. Ticket purchases and similar payments in conjunction with fundraising events may not necessarily qualify as deductible contributions, depending on the circum-

Letter 1076 (DO/CG)

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SDNY\_GM\_00012893

CONFIDENTIAL

FirstBankPR000056

EFTA\_00123536

EFTA01268740

J EPSTEIN VIRGIN ISLANDS FOUNDATION

stances. See Revenue Ruling 67-246, published in Cumulative Bulletin 1967-2, on page 104, which sets forth guidelines regarding the deductibility, as charitable contributions, of payments made by taxpayers for admission to or other participation in fundraising activities for charity.

You are required to file Form 990-PF, Return of Private Foundation or Section 4947(a)(1) Trust Treated as a Private Foundation. Form 990-PF must be filed by the 15th day of the fifth month after the end of your annual accounting period. A penalty of \$20 a day is charged when a return is filed late, unless there is reasonable cause for the delay. However, the maximum penalty charged cannot exceed \$10,000 or 5 percent of your gross receipts for the year, whichever is less. For organizations with gross receipts exceeding \$1,000,000 in any year, the penalty is \$100 per day per return, unless there is reasonable cause for the delay. The maximum penalty for an organization with gross receipts exceeding \$1,000,000 shall not exceed \$50,000. This penalty may also be charged if a return is not complete, so please be sure your return is complete before you file it.

You are not required to file Federal income tax returns unless you are subject to the tax on unrelated business income under section 511 of the Code. If you are subject to this tax, you must file an income tax return on Form 990-T, Exempt Organization Business Income Tax Return. In this letter we are not determining whether any of your present or proposed activities are unrelated trade or business as defined in section 513 of the Code.

You are required to make certain returns available for public inspection for three years after the later of the due date of the return or the date the return is filed. The returns required to be made available for public inspection are Form 990-PF, Return of Private Foundation or Section 4947(a)(1) Nonexempt Charitable Trust Treated as a Private Foundation, and Form 4720, Return of Certain Excise Taxes on Charities and Other Persons Under Chapters 41 and 42 of the Internal Revenue Code. You are also required to make available for public inspection your exemption application, any supporting documents, and your exemption letter. Copies of these documents must be provided to any individual upon written or in person request without charge other than reasonable fees for copying and postage. You may fulfill this requirement by placing these documents on the Internet. Penalties may be imposed for failure to comply with these requirements. Additional information is available in Publication 557, Tax-Exempt Status for Your Organization, or you may call our toll free number shown above.

You need an employer identification number even if you have no employees. If an employer identification number was not entered on your application, a number will be assigned to you and you will be advised of it. Please use that number on all returns you file and in all correspondence with the Internal Revenue Service.

This determination is based on evidence that your funds are dedicated to the purposes listed in section 501(c)(3) of the Code. To assure your continued exemption, you should maintain records to show that funds are expended only for those purposes. If you distribute funds to other

Letter 1076 (DO/CG)

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EFTA\_00123537

EFTA01268741

J EPSTEIN VIRGIN ISLANDS FOUNDATION

organizations, your records should show whether they are exempt under section 501(c)(3). In cases where the recipient organization is not exempt under section 501(c)(3), there should be evidence that the funds will remain dedicated to the required purposes and that they will be used for those purposes by the recipient.

If we have indicated in the heading of this letter that an addendum applies, the addendum enclosed is an integral part of this letter.

Because this letter could help resolve any questions about your exempt status and foundation status, you should keep it in your permanent records.

If you have any questions, please contact the person whose name and telephone number are shown in the heading of this letter.

Sincerely yours,

~~Steven T. Miller~~

Steven T. Miller  
Director, Exempt Organizations

Letter 1076 (DO/CG)

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SDNY\_GM\_00012895

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# Certificate of Registration of Trade Names

In accordance with Title 11, Chap. 21, V.I. Code

RECEIVED  
INVESTMENT OFFICE

2002 MAR 14 10:43 AM  
CORPORATIONS

Know All Men By These Presents

THIS IS TO CERTIFY THAT J. Epstein Virgin Islands Foundation, Inc.  
a corporation, the principal office of which is located at 6100 Red Hook Quarter  
Suite B-3, ST. Thomas, Virgin Islands, 00802

is doing or intends to do business in the Virgin Islands of the United States; that this business is  
known or is to be known by the designation, name or style of ENHANCED EDUCATION

that said business is located at 6100 Red Hook Quarter, Suite B-3 St. Thomas, VI 00802

and that the kind of business to be transacted under said name is Educational Philanthropy

IN WITNESS WHEREOF, the said J. Epstein Virgin Islands Foundation, Inc.  
Corporation

has to these presents affixed its corporate seal, and caused the same to be subscribed and acknowl-  
edged by its Vice President

and Secretary at the city of Charlotte Amalie

in the state (district) of Virgin Islands on the 6<sup>th</sup> day of March, 2002

J. Epstein Virgin Islands Foundation, Inc.  
Corporation

(Corporate Seal)

*Paul Hoffman*  
Vice President  
PAUL Hoffman

*Jeffrey Schantz*  
Secretary  
Jeffrey Schantz

### Acknowledgement

} ss:

On this the 6<sup>th</sup> day of March, 2002 before me  
Barbara Mignon Weatherly, the undersigned officer, personally  
appeared Paul Hoffman who acknowledged himself to be the (Vice) President of  
J. Epstein Virgin Islands Foundation, Inc., a corporation, and that he as such  
Vice President being authorized so to do, executed the foregoing  
instrument for the purpose therein contained by signing the name of the corporation by himself as  
Vice President

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

(SEAL)

*Barbara Mignon Weatherly*  
Notary Public  
Barbara Mignon Weatherly  
Notary Commission No. LNP-027-00  
Commission Expires November 21, 2004

# CONFIDENTIAL

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EFTA\_00123539

EFTA01268743

**CARMEN HUGGINS**

---

**From:** ARIANE JOSEPH-LEWIS  
**Sent:** Tuesday, January 07, 2003 11:46 AM  
**To:** DELOIS DONOVAN  
**Cc:** CARMEN HUGGINS; ESPERANZA PICKERING; VEDICA BALKARRAN; CHARLENE BRATHWAITE  
**Subject:** Change to Account Title [REDACTED]

Please submit a request to PR Branch Ops. to amend the account title for the following account:

[REDACTED]  
J Epstein Virgin Islands Foundation, Inc.

The customer has submitted a Certificate of Registration of Trade Names under the following title:  
J Epstein Virgin Islands Foundation, Inc.  
t/a Enhanced Education

All checks will be made payable to the trade name "Enhanced Education" only. A copy of the certificate is being delivered to the Red Hook Branch today.

Thanks and regards, Ariane

Date 11/14/07

I, the undersigned Secretary, hereby certify to FirstBank, that at a meeting of the Board of Directors of Enhanced Education  
J Epstein VI Foundation Inc ("Corporation")

a corporation organized and existing under the laws of U.S. Virgin Islands  
duly called and duly held on the 15 day of June, 2000 the following Resolutions were duly adopted, and that the  
said Resolutions have been entered upon the regular minute books of the Corporation, are in accordance with the By-Laws and are now in full  
force and effect.

**RESOLVED:**

1. The Officers of Corporation, or any one or more of them, are hereby authorized to open a bank account or accounts from time to time with  
FirstBank and its subsidiaries and affiliates (each being hereinafter referred to as "Bank") for and in the name of Corporation with such title  
or titles as he or they may designate.

2. The President,  
(Indicate by Title person(s) authorized, e.g., President, Treasurer, Bookkeeper, etc.)

of Corporation, signing singly  
(For purpose of signing items, indicate e.g., singly, any two, etc.)

and their successors and any other person hereinafter authorized by any means to sign on behalf of Corporation ("Authorized Person(s)")  
are hereby authorized to sign, by hand or by facsimile (including, but not limited to, computer generated) signature(s), checks, drafts,  
acceptances and other instruments (hereinafter each collectively referred to as "Item(s)"). Notwithstanding the above, any Authorized  
Person is authorized singly to: (1) initiate Automated Clearing House ("ACH") debits without a signature; (2) initiate payments by use of  
Depository Transfer Checks ("DTC") without a signature other than the name of Corporation printed on the DTC; or (3) give instructions, by  
means other than the signing of an item, with respect to any account transaction, including, but not limited to, the payment, transfer or  
withdrawal of funds by wire, computer or other electronic means, or otherwise, of money, credits, items or property at any time held by  
Bank for account of Corporation ("Instructions").

3. Bank is hereby authorized to honor and pay items, whether signed by hand or by facsimile (including, but not limited to, computer  
generated) signature(s) if the actual or purported facsimile signature(s), regardless of how or by whom affixed, resembles the specimens  
filed with Bank by Corporation and other orders, DTCs, ACHs, and Instructions, given singly by any Authorized Person. Bank is further  
authorized to honor and pay DTCs, ACHs, Instructions, and other orders given singly by any Authorized Person, including such as may  
bring about or increase an overdraft and such as may be payable to or for the benefit of any Authorized Person or other Officer or  
employee individually, without inquiry as to the circumstances of the issuance or the disposition of the proceeds thereof and without limit as  
to amount.

4. Bank is hereby authorized to accept for deposit, for credit, or for collection, or otherwise, items endorsed by any person or by stamp or  
other impression in the name of Corporation without inquiry as to the circumstances of the endorsement or any lack of endorsement or the  
disposition of the proceeds.

5. The President  
(Indicate by Title person(s) authorized to effect Loans, Advances, etc., e.g., President, Vice President, Treasurer, etc.)

of Corporation, signing singly  
(Indicate how Notes, etc. are to be signed, e.g., singly, any two, etc.)

are hereby authorized to effect loans and advances and obtain credit at any time for Corporation from Bank (and guarantee on behalf of  
Corporation the obligations of others to Bank), secured or unsecured, and for such loans and advances and credit and guarantees to  
make, execute and deliver promissory notes and other written obligations or evidence of indebtedness of Corporation, applications for  
letters of credit, instruments of guarantee and indemnity and any agreements or undertakings, general or specific, with respect to any of  
the foregoing, and as security for the payment of loans, advances, indebtedness, guarantees and liabilities of, or credit given to,  
Corporation or others to pledge, hypothecate, mortgage, assign, transfer, grant liens and security interests in, give rights with respect to,  
endorse and deliver property of any description, real or personal, and any interest therein and evidence of any thereof at any time held by  
Corporation, and to execute mortgages, deeds of trust, security agreements, instruments of transfer, assignment or pledge, powers of  
attorney and other agreements or instruments which may be necessary or desirable in connection therewith; and also to sell to, or discount  
with Bank, commercial paper, bills receivable, accounts receivable, stocks, bonds or any other securities or property at any time held by  
Corporation, and to that end to endorse, assign, transfer and deliver the same; to execute and deliver instruments or agreements of  
subordination and assignment satisfactory to Bank and also to give any orders or consents for the delivery, sale, exchange or other  
disposition of any property or interest therein or evidence thereof belonging to Corporation and at any time in the hands of Bank, whether  
as collateral or otherwise; and to execute and deliver such other agreements, instruments and documents and to do such other acts and  
things as may be necessary or desirable or required by Bank in connection with any of the foregoing and Bank is hereby authorized to  
honor, accept and execute any of the transactions described above.

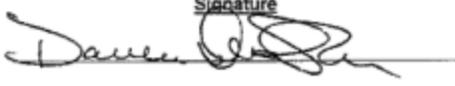
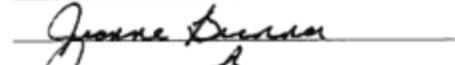
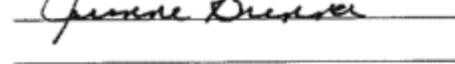
6. All loans, discounts and advances heretofore obtained on behalf of Corporation and all notes and other obligations or evidences thereof of  
Corporation held by Bank are hereby approved, ratified, and confirmed.

7. Corporation does hereby give to Bank a continuing lien for the amount of any and all liabilities and obligations of Corporation to Bank and  
claims of every nature and description of Bank against Corporation, whether now existing or hereafter incurred, originally contracted with  
Bank and/or with another or others and now or hereafter owing to or acquired in any matter by Bank, whether contracted by Corporation  
alone or jointly and/or severally with another or others, absolute or contingent, secured or unsecured, matured or unmatured upon any and  
all moneys, securities and any and all other property of Corporation and the proceeds thereof, now or hereafter actually or constructively  
held or received by or in transit in any matter to or from Bank, its correspondents or agents from or for Corporation, whether for  
safekeeping, custody, pledge, transmission, collection or otherwise coming into the possession of Bank in any way. Bank shall also have a  
right of set-off for the amount of the obligations, and Bank may at any time or times and without notice apply Corporation's deposits  
(general or special), Corporation's credits with Bank, or Corporation's claims against Bank, or any parts thereof, to such obligations and in  
such amounts as Bank may elect, although said obligations may be contingent or unmatured and whether any collateral therefore is  
deemed adequate or not.

8. In case of conflicting claims or disputes, or doubt on Bank's part as to the validity, extent, modification, revocation or exercise of any of the  
authorities herein contained Bank may but need not recognize nor give any effect to any notice from any Officer, or from any other person,  
purporting to cancel, restrict or change any of said authorities, or the exercise thereof, unless Bank is required to do so by the judgment,  
decree or order of a court having jurisdiction of the subject matter and of the parties to such conflicting claims or disputes.

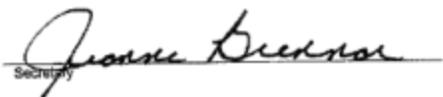
9. Corporation agrees to be bound by the Terms and Conditions for Business Accounts and Services, as well as any signature card, deposit ticket, checkbook, passbook, statement of account, receipt instrument, document or other agreements, such as, but not limited to, funds transfer agreements, delivered or made available to Corporation from Bank and by all notices posted at the office of Bank at which the account of Corporation is maintained, in each case with the same effect as if each and every term thereof were set forth in full herein and made a part hereof.
10. The Officers of Corporation or any one or more of them are hereby authorized to act for Corporation in all other matters and transactions relating to any of its business with Bank including, but not limited to, the execution and delivery of any agreements or contracts necessary to effect the foregoing Resolutions.
11. Bank is hereby released from any liability and shall be indemnified against any loss, liability or expense arising from honoring any of these Resolutions.
12. Subject to paragraph 8 above, each of the foregoing Resolutions and the authority thereby conferred shall remain in full force and effect until written notice of revocation or modification by presentation of new Corporate Resolutions and signature cards shall be received by Bank; provided that such notice shall not be effective with respect to any exercise of said authorities until Bank shall have had a reasonable opportunity to act thereon and in no event prior to the receipt thereof nor with respect to any checks or other instruments, for the payment of money or the withdrawal of funds dated on or prior to the date of such notice, but presented to Bank after the receipt of such notice. The Secretary or any Assistant Secretary or any other Officer of Corporation is hereby authorized and directed to certify, under the seal of Corporation or not, but with like effect in the latter case, to Bank the foregoing Resolutions, the names of the Officers and other representatives of Corporation and any changes from time to time in the said Officers and representatives and specimens of their respective signatures. Bank may conclusively assume that persons at any time certified to it to be Officers or other representatives of Corporation continue as such until receipt by Bank of written notice to the contrary.

I FURTHER CERTIFY that the persons herein designated as Officers of Corporation have been duly elected to and now hold the offices in Corporation set opposite their respective names and that the following are the authentic, official signatures of the said respective Officers and of the named signatories who are not Corporate Officers, to wit:

<u>Name (Typewritten or Printed)</u>	<u>Office</u>	<u>Signature</u>
Darren Indyke	President	
_____	Vice President	_____
Jeanne Brennan	Secretary	
Jeanne Brennan	Treasurer	
_____	_____	_____
_____	_____	_____

IN WITNESS WHEREOF, I have hereunto set my hand as Secretary and affixed the seal of the said Corporation this 23<sup>rd</sup> day of October, 2007.

• Attest (Second Officer)  
  
 Signature  
 President  
 Title

  
 Secretary



**SUPERCEDING**  
 Date 11/14/07

• Note: In case the Secretary is authorized to sign by the above Resolutions, this certificate should be attested by a second Officer of Corporation.

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EFTA\_00123542

EFTA01268746



**GOVERNMENT OF  
THE VIRGIN ISLANDS OF THE UNITED STATES**

Charlotte Amalie, St. Thomas, V.I. 00802

OFFICE OF  
THE LIEUTENANT GOVERNOR

Division of Corporation & Trademarks

Kongens Gade No. 18  
Charlotte Amalie, St. Thomas

April 5, 2005



CERTIFICATION OF GOOD STANDING

This is to certify that the corporation J. EPSTEIN VIRGIN ISLANDS FOUNDATION, INC. filed Articles of Incorporation in the Office of the Lieutenant Governor on June 15, 2000 and that a Certificate of Incorporation was issued by the Lieutenant Governor on July 14, 2000 authorizing the said corporation to conduct business in the Virgin Islands and the corporation is considered to be in good standing.

Elmo D. Roebuck, Jr.  
Director, Division of Corporation  
and Trademark

**CONFIDENTIAL**

CONFIDENTIAL

FirstBankPR000063

SDNY\_GM\_00012900

EFTA\_00123543

EFTA01268747

DEPARTMENT OF THE TREASURY  
INTERNAL REVENUE SERVICE

DATE OF THIS NOTICE: 07-13-2000  
NUMBER OF THIS NOTICE: CP 575 K  
EMPLOYER IDENTIFICATION NUMBER:

FORM 02/02

J EPSTEIN VIRGIN ISLANDS FOUNDATION  
X PAUL HOFFMAN

FOR ASSISTANCE CALL US AT:

OR WRITE TO THE ADDRESS  
SHOWN AT THE TOP LEFT.

IF YOU WRITE, ATTACH THE  
STUB OF THIS NOTICE.

**WE ASSIGNED YOU AN EMPLOYER IDENTIFICATION NUMBER (EIN)**

Thank you for your Tele-TIN phone call. We assigned you Employer Identification Number (EIN) 66-0585379. This EIN will identify your business account, tax returns, and documents, even if you have no employees. Please keep this notice in your permanent records.

Use your complete name and EIN as shown above on all federal tax forms, payments, and related correspondence. If you use any variation in your name or EIN, it may cause a delay in processing, incorrect information in your account, or cause you to be assigned more than one EIN.

If you want to apply to receive a ruling or a determination letter recognizing your organization as tax exempt, and have not already done so, you should file Form 1023/1024, Application for Recognition of Exemption, with the IRS Ohio Key District Office. Publication 557, Tax Exempt Status for Your Organization, is available at most IRS offices and has details on how you can apply.

If you haven't already completed Form SS-4, Application for Employer Identification Number, we need you to do it now so your account record will be complete. You can get Form SS-4 at your local IRS office or by calling 1-800-TAX-FORM (1-800-829-3676). After you complete the Form SS-4, sign and date it and write your new EIN, 66-0585379, in the upper right hand corner. Please return it to us with the bottom part of this notice by 07-28-2000. We've enclosed an envelope for your convenience.

Thank you for your cooperation.

Keep this part for your records.

CP 575 K (Rev. 1-1)

Return this part with any correspondence  
so we may identify your account. Please  
correct any errors in your name or address.

[Redacted] K

Your Telephone Number Best Time to Call  
( )

DATE OF THIS NOTICE: 07-13-2000  
EMPLOYER IDENTIFICATION NUMBER:  
FORM: SS-4 (TELE-TIN)

[Redacted]

INTERNAL REVENUE SERVICE  
PHILADELPHIA PA 19255

J EPSTEIN VIRGIN ISLANDS FOUNDATION  
X PAUL HOFFMAN  
PO BOX 870  
ST THOMAS VI 00804

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EFTA\_00123544

EFTA01268748

GOVERNMENT OF  
THE VIRGIN ISLANDS OF THE UNITED STATES

CHARLOTTE AMALIE, ST. THOMAS C-574-2000

To All To Whom These Presents Shall Come:

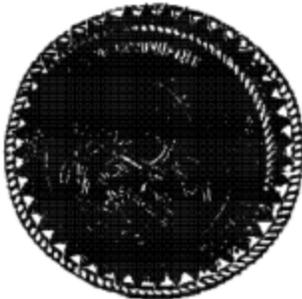
I, the undersigned, LIEUTENANT GOVERNOR, do hereby certify that

J. EPSTEIN VIRGIN ISLANDS FOUNDATION, INC.

of the Virgin Islands filed in my office on June 15, 2000 as provided  
for by law, Articles of Incorporation, duly acknowledged:

WHEREFORE the persons named in the said Articles, and who have  
signed the same, and their successors, are hereby declared to be from the  
date aforesaid, a corporation by the name and for the purposes set forth in  
said Articles, with the right of succession as therein stated.

Witness my hand and the Seal of the Government  
of the Virgin Islands of the United States, at Char-  
lotte Amalie, St. Thomas, this 14th day of  
July, A.D. 2000



  
GERARD LUZ JAMES VI

Lieutenant Governor for the Virgin Islands

CONFIDENTIAL

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SDNY\_GM\_00012902

EFTA\_00123545

EFTA01268749

GOVERNMENT OF  
THE VIRGIN ISLANDS OF THE UNITED STATES

CHARLOTTE AMALIE, ST. THOMAS C-574-2000

*To All To Whom These Presents Shall Come:*

I, the undersigned, LIEUTENANT GOVERNOR, do hereby certify that

J. EPSTEIN VIRGIN ISLANDS FOUNDATION, INC.

of the Virgin Islands filed in my office on June 15, 2000 as provided  
for by law, Articles of Incorporation, duly acknowledged:

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Witness my hand and the Seal of the Government  
of the Virgin Islands of the United States, at Char-  
lotte Amalie, St. Thomas, this 14th day of  
July, A.D. 2000



  
GERARD LUZ JAMES II

Lieutenant Governor for the Virgin Islands

**CONFIDENTIAL**

CONFIDENTIAL

FirstBankPR000066

SDNY\_GM\_00012903

EFTA\_00123546

EFTA01268750