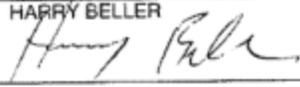
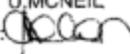
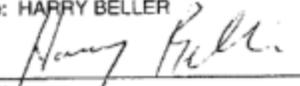
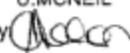


Account type: GO, LLC IGO Company, LLC	Account number: [REDACTED]	Sign. Req. 1	Date: 01/08/08
Address: 6100 Red Hook Quarter B3 St. Thomas		Home: [REDACTED]	Work: [REDACTED]
Name: JEFFREY EPSTEIN 	SSN: [REDACTED]	ID Type: USVI/DL	No: T-4200411933
Name: DARREN INDYKE 	SSN: [REDACTED]	ID Type: US Passport	No: [REDACTED]
Name: HARRY BELLER 	SSN: [REDACTED]	ID Type: NY/DL	No: [REDACTED]
Name:	SSN:	ID Type:	No:
Prepared by: U.MCNEIL		Authorized by: 	

Account type: IGO, LLC IGO Company, LLC	Account number: [REDACTED]	Sign. Req. 1	Date: 01/08/08
Address: 6100 Red Hook Quarter B3 St. Thomas		Home: [REDACTED]	Work: [REDACTED]
Name: JEFFREY EPSTEIN 	SSN: [REDACTED]	ID Type: USVI/DL	No: T-4200411933
Name: DARREN INDYKE 	SSN: [REDACTED]	ID Type: US Passport	No: [REDACTED]
Name: HARRY BELLER 	SSN: [REDACTED]	ID Type: NY/DL	No: [REDACTED]
Name:	SSN:	ID Type:	No:
Prepared by: U.MCNEIL		Authorized by: 	

CONFIDENTIAL

SDNY_GM_00012904

CONFIDENTIAL

FirstBankPR000067

EFTA_00123547

EFTA01268751

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:			Account # [REDACTED]
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 IGO COMPANY, L.L.C.			
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 Jeffrey	6. Last Name Epstein	7. M.I. E	8. Date of Birth 01/20/1953
9. Address 6100 Red Hook Quarter B3	10. City St. Thomas	11. State USVI	12. ZIP/Postal Code 00802
13. Country USA	14. SSN (U.S. Persons/ Non-U.S. Persons) [REDACTED]	15. Identification Number (SSN, Passport Number or other similar identification number) 54538864	
15a. State of Issuance: USA	15b. Country of Issuance: USA	16. Ownership % 100	

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 01/20/1953
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) [REDACTED]	27. Identification (SSN, Passport Number or other similar identification number) 54538864	
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: 02/11/2019
(MM/DD/YYYY)

CONFIDENTIAL

SDNY_GM_00012905

Legal Entity Identifier (Optional): _____

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.

CONFIDENTIAL

SDNY_GM_00012907

CONFIDENTIAL

FirstBankPR000070

EFTA_00123550

EFTA01268754

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.

CONFIDENTIAL

CONFIDENTIAL

FirstBankPR000071

SDNY_GM_00012908

EFTA_00123551

EFTA01268755

Branch: Waterfront-Platinum Banking

Customer Name: IGO Company LLC

TBA All Records

Maintenance to: The Customer Relationship
 The Following Accounts: Credit Card Account Number: _____

Account: _____ Account: _____ Account: _____
Account: _____ Account: _____ Account: _____
Account: _____ Account: _____ Account: _____

Prepared by: J. Genige	Authorized by: <i>[Signature]</i>	Entered by: <i>[Signature]</i>
Date: 2/26/2019	Date: <i>[Signature]</i>	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: _____
Alt. Phone: _____ Alt. Phone Type: _____ Cellular Phone: _____

E-mail Address: _____ Do Not Call
 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-0163-0818R

CONFIDENTIAL

SDNY_GM_00012909

CONFIDENTIAL

FirstBankPR000072

EFTA_00123552

EFTA01268756



Waive Charge Request Form
Service Charges and Interest

Branch: WF,EEP,FBP,POS Account Number:

Name of the Account Holder: Jeffrey Epstein

Indicate and/or explain the reason and justification for the request:

- Overdrawn Account Closure
Account for Internal Bank Use
Banking Relationship*, indicate the type of charges to waive:

- Monthly service fee and transactions
NSF fee
Uncollected fee
Daily overdraft fee
Manager's Check fee
Money Order fee
Other: wire transfer fees

Explanation: See attached memo for account details

Prepared by:

Jvonne George Name Signature Date 4/8/2016

APPROVALS

Name Signature Date

Assistant Manager or Branch Manager

Richard Young Area Manager Signature Date 4/6/16

Angel Dawson ECR Business Director Signature Date 4/8/16

* In the case of Banking Relationships, authorization from the Branch Manager, Regional Branch Manager and the ECR Business Director is required. Also include the printed RMBA - Customer Relationship to Account screen and any other documentation to support the request, as applicable.

NNNS-2599-1214R

CONFIDENTIAL

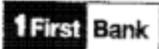
SDNY_GM_00012910

CONFIDENTIAL

FirstBankPR000073

EFTA_00123553

EFTA01268757



MEMO

Date: 4/6/2016

To: SSU

From: Richard Young

Re: Jeffrey Epstein

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 Blvd. | PO Box 309600 | St Thomas, VI 00802 | ☎: 340-775-8531

☎: 340-715-9853

CONFIDENTIAL

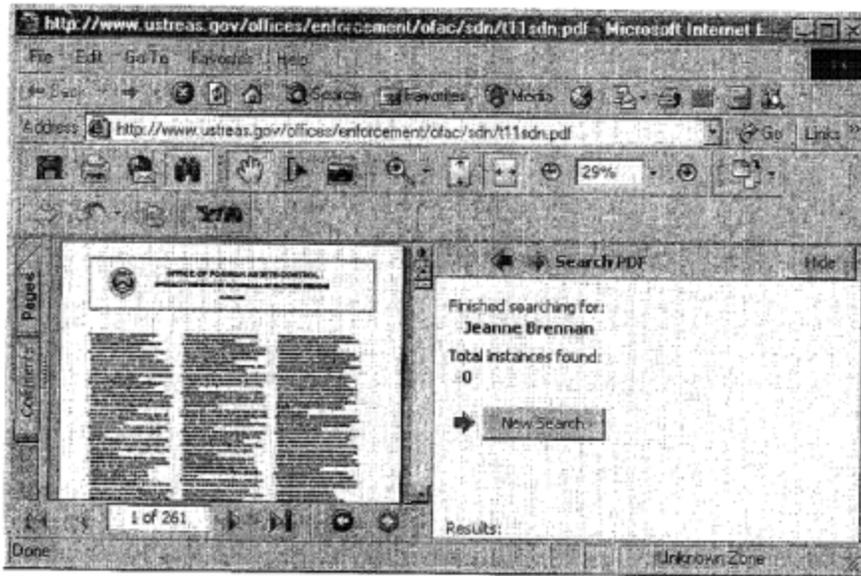
SDNY_GM_00012911

CONFIDENTIAL

FirstBankPR000074

EFTA_00123554

EFTA01268758



[Handwritten mark]

CONFIDENTIAL

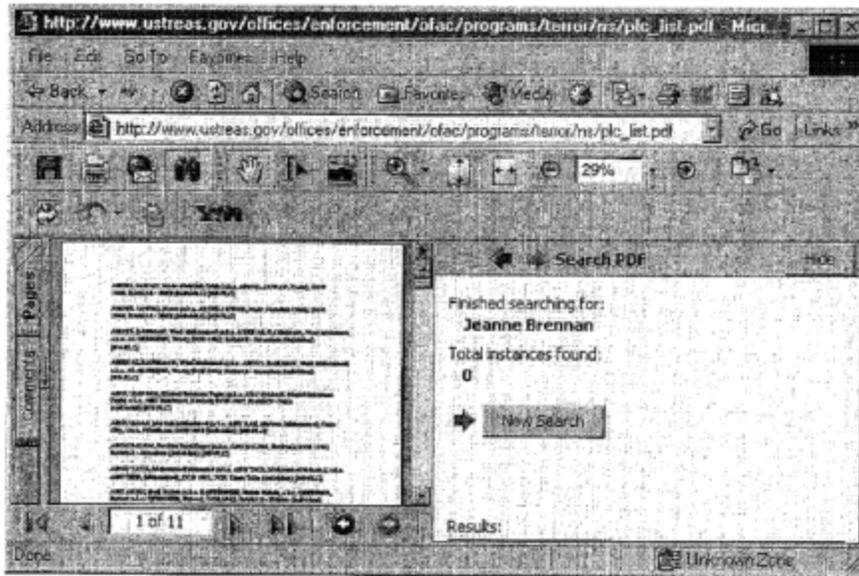
SDNY_GM_00012912

CONFIDENTIAL

FirstBankPR000075

EFTA_00123555

EFTA01268759



[Handwritten signature]

CONFIDENTIAL

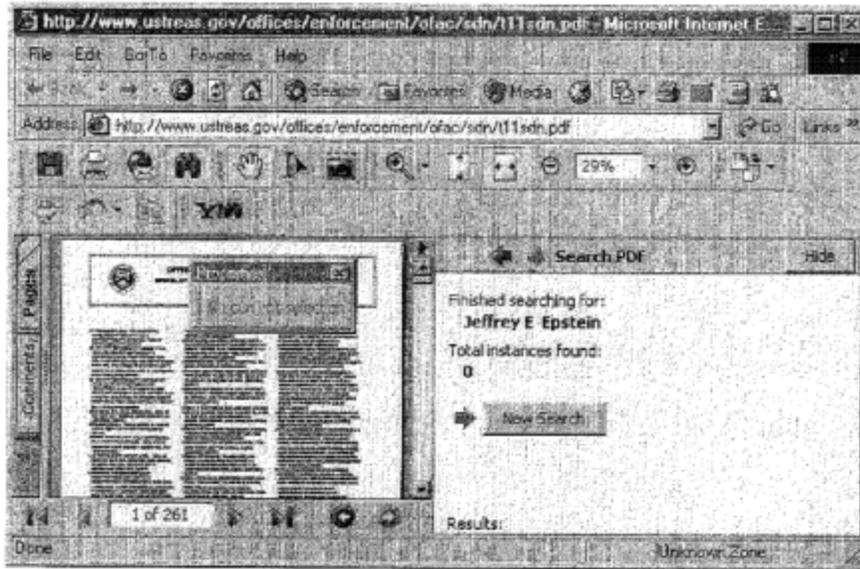
SDNY_GM_00012913

CONFIDENTIAL

FirstBankPR000076

EFTA_00123556

EFTA01268760



CONFIDENTIAL

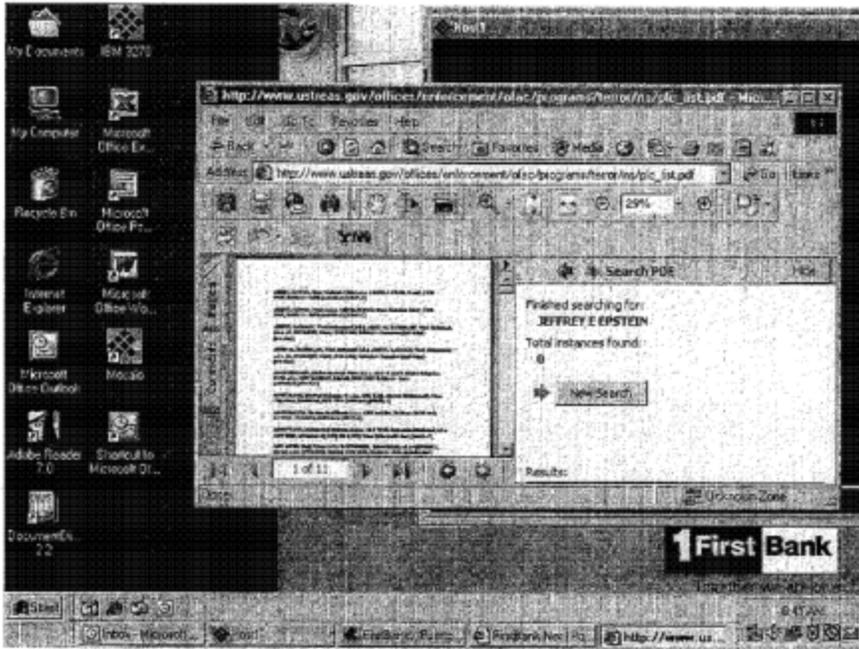
SDNY_GM_00012914

CONFIDENTIAL

FirstBankPR000077

EFTA_00123557

EFTA01268761



CONFIDENTIAL

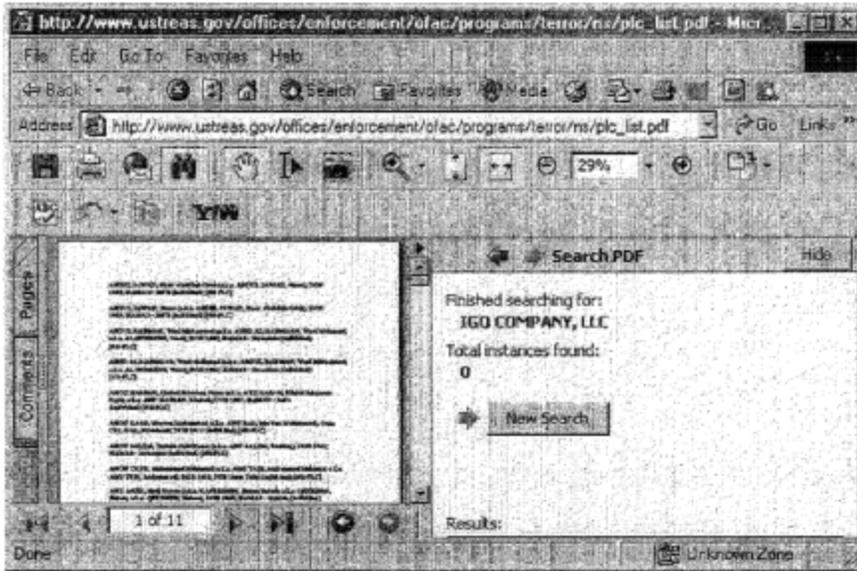
CONFIDENTIAL

FirstBankPR000078

SDNY_GM_00012915

EFTA_00123558

EFTA01268762



CONFIDENTIAL

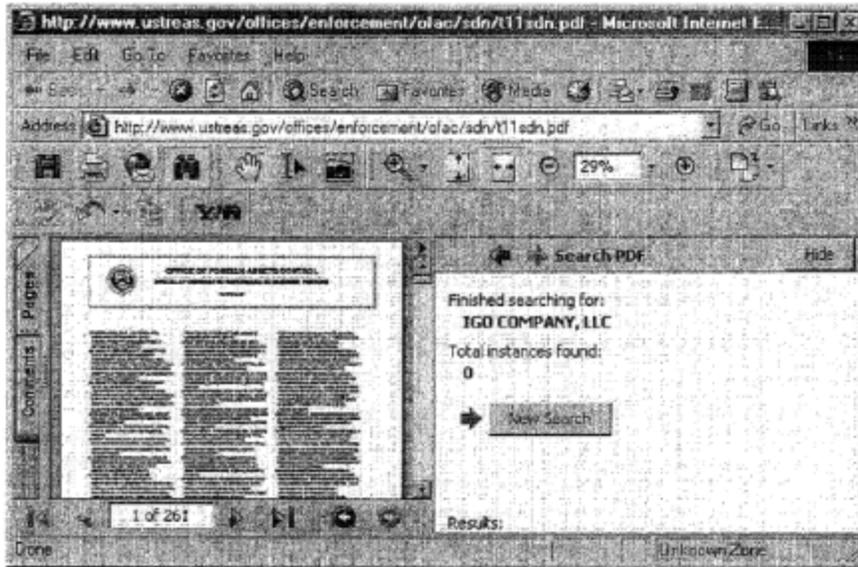
CONFIDENTIAL

FirstBankPR000079

SDNY_GM_00012916

EFTA_00123559

EFTA01268763



[Handwritten signature]

CONFIDENTIAL

SDNY_GM_00012917

CONFIDENTIAL

FirstBankPR000080

EFTA_00123560

EFTA01268764

Account type: 30, LLC IGC Company, LLC	Account number: [REDACTED]	Sign. Req. f	Date: 01/08/08
Address: 6100 Red Hook Quarter B3 St. Thomas		Home: [REDACTED]	Work: [REDACTED]
Name: JEFFREY EPSTEIN <i>[Signature]</i>	SSN: [REDACTED] ID Type: USVI/DL No: T-4200411933		
Name: DARREN INDYKE <i>[Signature]</i>	SSN: [REDACTED] ID Type: US Passport No: [REDACTED]		
Name: HARRY BELLER <i>[Signature]</i>	SSN: [REDACTED] ID Type: NYDL No: [REDACTED]		
Name:	SSN: ID Type: No:		
Prepared by: U. MCNEIL Authorized by: <i>[Signature]</i>			

CONFIDENTIAL

SDNY_GM_00012918

CONFIDENTIAL

FirstBankPR000081

EFTA_00123561

EFTA01268765

1. Business Information				
Account Title ("Depositor"): <u>I G O Company, L.L.C.</u>				
Physical Address: <u>6100 Red Hook Quarter Suite B3</u> <u>St. Thomas, US Virgin Islands</u> <u>00802</u>		Account Number: <u>[REDACTED]</u> S.S./TIN/EIN: <u>[REDACTED]</u> Mailing Address: Same		
Business Telephone # <u>[REDACTED]</u>	Business Fax # <u>340-775-2528</u>	Internet/Website Address: <u>N/A</u>		
Line of Business: <u>Holding Company</u> NAICS Code <u>550000</u>		Date Established: <u>12/28/2006</u>		
Annual Sales: <u>\$0</u> Nbr. of Offices/Branches: <u>1</u>		Nbr. of Employees: <u>0</u>		
Property Status: <input type="checkbox"/> Own <input checked="" type="checkbox"/> Lease Referred By: <input type="checkbox"/> Advertisement <input checked="" type="checkbox"/> Current Client <input type="checkbox"/> Other: _____				
Contact Person Name & Title: <u>Jeanne Brennan</u>		Contact Person Telephone # <u>[REDACTED]</u>		
2. Account Type				
<input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Partnership <input checked="" type="checkbox"/> Corporation <input type="checkbox"/> Non-Profit <input type="checkbox"/> LLP <input checked="" type="checkbox"/> LLC <input type="checkbox"/> Other _____				
<input checked="" type="checkbox"/> Commercial Checking <input type="checkbox"/> Arranged OD <input type="checkbox"/> Commercial Statement SV <input type="checkbox"/> Commercial Passbook Savings <input type="checkbox"/> Commercial DBA Checking <input type="checkbox"/> Arranged OD Offshore (BVI) <input type="checkbox"/> Commercial DBA Statement SV <input type="checkbox"/> Government Passbook Savings <input type="checkbox"/> Government Checking <input type="checkbox"/> Arranged OD DBA <input type="checkbox"/> Commercial Maximizer SV <input type="checkbox"/> Certificate of Deposit <input type="checkbox"/> Commercial Checking IOLTA <input type="checkbox"/> Government Statement SV <input type="checkbox"/> Commercial DBA Maximizer SV <input type="checkbox"/> Other: _____				
3. Authorized Signer (Complete the following information for each authorized signer.)				
Authorized Signer Name: <u>Jeffrey Epstein</u>		Financial Consultant Corporate Title: <u>Member</u>		
Physical (Home) Address: <u>Little Saint James Island</u> <u>St. Thomas, US Virgin Islands</u>		Personal Mailing Address: <u>6100 Red Hook Quarter B3</u> <u>St. Thomas US Virgin Islands</u>		
Social Security Number: <u>[REDACTED]</u>	Date Of Birth: <u>1/20/1953</u>	Place Of Birth: <u>New York</u>	Citizen Of: <u>USA</u>	
Home Telephone Number: <u>[REDACTED]</u>	Business Telephone Number: <u>[REDACTED]</u>	Business Fax Number: <u>340-775-2528</u>	Mobile Number: _____	Email Address: _____
Years in Occupation: <u>30</u>	Photo Identification Type & Number: <u>VI Drivers License T-4200411933</u>		Identification Expiration Date: <u>01/20/09</u>	
<input checked="" type="checkbox"/> OFAC	<input checked="" type="checkbox"/> CHEXSYSTEMS called <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No, explain why: _____ SSN Response: Year: <u>1967</u> State: <u>NY</u> ID Response: <u>e-Funds</u>			
<input checked="" type="checkbox"/> PLC	<input checked="" type="checkbox"/> BANK REFERENCE requested <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No, explain why: <u>existing client</u>			
<input checked="" type="checkbox"/> 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-8)				
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: <u>10/23/2007</u>	Authorized Signature: <u>[Signature]</u>		Title: <u>(Secretary/Treasurer/Cashier)</u> Member	
5. Initial Deposit				
Type: <input type="checkbox"/> Cash <input checked="" type="checkbox"/> Check <input type="checkbox"/> Transfer	<input type="checkbox"/> Mgr Chk/ Money Order/ Travelers Chk <u>Importing Side</u>		<input type="checkbox"/> Other _____ Amount _____	
<input type="checkbox"/> 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? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No				
Do you provide check cashing or remitter services? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No				
Credits:				
No. of Transactions: <input checked="" type="checkbox"/> 0 - 10 <input type="checkbox"/> 11 - 20 <input type="checkbox"/> 21 - 50 <input type="checkbox"/> Other: _____				
Total Amount (\$): <input type="checkbox"/> \$0 - \$5,000 <input type="checkbox"/> \$5,001 - \$15,000 <input checked="" type="checkbox"/> \$15,001 - \$50,000 <input type="checkbox"/> Other: _____				
Type: <input type="checkbox"/> Cash <input checked="" type="checkbox"/> Checks <input type="checkbox"/> Account Transfers <input checked="" type="checkbox"/> Wire Transfers <input type="checkbox"/> POS <input type="checkbox"/> Payroll <input type="checkbox"/> Direct Deposit <input type="checkbox"/> Manager's Checks/Money Orders <input type="checkbox"/> ACH <input type="checkbox"/> Other _____				
Debits:				
No. of Transactions: <input checked="" type="checkbox"/> 0 - 10 <input type="checkbox"/> 11 - 20 <input type="checkbox"/> 21 - 50 <input type="checkbox"/> Other: _____				
Total Amount (\$): <input type="checkbox"/> \$0 - \$5,000 <input type="checkbox"/> \$5,001 - \$15,000 <input checked="" type="checkbox"/> \$15,001 - \$50,000 <input type="checkbox"/> Other: _____				
Type: <input type="checkbox"/> Cash <input checked="" type="checkbox"/> Checks <input type="checkbox"/> Account Transfers <input checked="" type="checkbox"/> Wire Transfers <input type="checkbox"/> POS <input type="checkbox"/> Payroll <input type="checkbox"/> Direct Deposit <input type="checkbox"/> Manager's Checks/Money Orders <input type="checkbox"/> ACH <input type="checkbox"/> Other _____				
7. Related Accounts (List existing FirstBank and other financial institution bank accounts. If no existing financial institution relationships list prior accounts.)				
Current <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Account # _____		Current <input type="checkbox"/> Yes <input type="checkbox"/> No Account # _____		
Account Title: <u>Jeffrey Epstein</u>		Account Title: _____		

FirstBank Virgin Islands is a Division of FirstBank Puerto Rico
NNNS-2579-0207R

CONFIDENTIAL

SDNY_GM_00012919

Financial Institution: First Bank		Financial Institution:	
8. Additional Authorized Signers (Complete the following information for each authorized signer.)			
Authorized Signer Name: <u>Darren Indyke</u>		Profession: <u>Attorney</u>	Corporate Title: <u>Attorney</u>
Physical (Home) Address: [Redacted] <u>St. Thomas USVI 00802</u>		Personal Mailing Address: <u>6100 Red Hook Quarter B3</u> <u>St. Thomas USVI 00802</u>	
Social Security Number: [Redacted]	Date Of Birth: [Redacted]	Place Of Birth: <u>New York</u>	Citizen Of: <u>USA</u>
Home Telephone Number: [Redacted]	Business Telephone Number: [Redacted]	Business Fax Number: [Redacted]	Mobile Number: [Redacted]
Years in Occupation: <u>20</u>	Photo Identification Type & Number: <u>US passport: [Redacted]</u>	Identification Expiration Date: <u>3/10/2012</u>	
<input checked="" type="checkbox"/> OFAC	<input checked="" type="checkbox"/> CHEXSYSTEMS called <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No, explain why: SSN Response: Year: [Redacted] State: <u>NY</u> ID Response: <u>no record/no retail</u>		
<input checked="" type="checkbox"/> PLC	<input checked="" type="checkbox"/> BANK REFERENCE requested <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No, explain why: Response: <u>existing client</u>		
Authorized Signer Name: <u>Harry Beller</u>		Profession: <u>CPA</u>	Corporate Title: <u>Accountant</u>
Physical (Home) Address: [Redacted]		Personal Mailing Address: [Redacted]	
Social Security Number: [Redacted]	Date Of Birth: [Redacted]	Place Of Birth: <u>NY</u>	Citizen Of: <u>USA</u>
Home Telephone Number: [Redacted]	Business Telephone Number: [Redacted]	Business Fax Number: <u>340-775-2528</u>	Mobile Number: [Redacted]
Years in Occupation: <u>25</u>	Photo Identification Type & Number: <u>DL NY: [Redacted]</u>	Identification Expiration Date: <u>5/9/2011</u>	
<input checked="" type="checkbox"/> OFAC	<input checked="" type="checkbox"/> CHEXSYSTEMS called <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No, explain why: SSN Response: Year: <u>1972</u> State: <u>NY</u> ID Response: <u>E-Funds</u>		
<input checked="" type="checkbox"/> PLC	<input checked="" type="checkbox"/> BANK REFERENCE requested <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No, explain why: Response: <u>existing client</u>		
9. Management Review			
<input checked="" type="checkbox"/> Copies of all ID & signature(s) verified		Interviewer (Banking-Consultant): <u>[Redacted]</u>	
<input checked="" type="checkbox"/> Signature cards received		Account Opening Date: <u>2/2/07</u>	
<input checked="" type="checkbox"/> All legal documents received (File Document Checklist attached)		Management Review By: <u>[Redacted]</u>	
<input checked="" type="checkbox"/> OFAC & PLC (Fraudulent Account List Verified By): <u>[Redacted]</u>			
Comments: <u>[Redacted]</u>			
Reason For Denying Account:			
10. Sales Referrals			
<input type="checkbox"/> Merchant Card Services	<input type="checkbox"/> e-FirstBank (Internet)	<input type="checkbox"/> Cash Management	
<input type="checkbox"/> Credit Card	<input type="checkbox"/> First Fax	<input type="checkbox"/> Night Depository	
<input type="checkbox"/> Overdraft Line	<input type="checkbox"/> Payroll	<input type="checkbox"/> Other	
<input type="checkbox"/> Line Of Credit			

SDNY_GM_00012920

CONFIDENTIAL

CONFIDENTIAL

FirstBankPR000083

EFTA_00123563

EFTA01268767



Limited Liability Company Letter and Security Agreement

Date 01/02/03

We the undersigned Members, Managers, or Officers of IGO Company, LLC ("Company") located at American Yacht Harbor St. Thomas

HEREBY CERTIFY that Company, a Limited Liability Company formed pursuant to U.S. Virgin Islands Law, (State Information)

is composed of the following Members:

Jeffrey Epstein, Member

and the following Manager or Officer(s): Jeanne Brennan, Manager (Indicate Name of Manager or Name(s) or Title(s) of Officer(s))

To induce you in your discretion to act and rely hereon and on the signature of any of the designated present or future Managers, Members, Officers, employees or agents of Company ("Authorized Person(s)"), we agree and certify on behalf of Company as follows:

- 1. FirstBank ("Bank") is hereby designated as depository of Company, and any Authorized Person is authorized to deposit or designate for deposit any funds of Company in Bank at any of its branches. Bank may at any time refuse to accept and/or may return by ordinary mail or otherwise the whole or any part of a deposit.
2. The following duly appointed Authorized Person(s) Member, Darren Indyke-Attorney, Harry Bellier - Accountant

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

and their successors 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 Company 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 or money, credits, items or property at any time held by Bank for account of Company ("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). In the case of facsimile signatures, Bank is authorized to pay any item if the signature, regardless of how or by whom affixed, and whether or not the form of signature used on such item was actually prepared by or for Company, resembles the specimens filed with Bank by Company. 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 Manager or Member 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 or account number of Company without inquiry as to the circumstances of the endorsement or any lack of endorsement or the disposition of the proceeds.
5. The following Authorized Persons Member, (Indicate by name those authorized to effect loans, advances, etc.)

of Company, 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 Company from Bank (and guarantee on behalf of Company 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 Company, applications for letters of credit, instruments of guarantee an 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, Company 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 company, 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 Company, 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 Company 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. That all loans, discounts and advances heretofore obtained on behalf of Company and all notes and other obligations or evidences thereof (the foregoing being referred to as "Obligations") of Company held by Bank are hereby approved, ratified, and confirmed.
7. Company does hereby give to Bank a continuing lien for the amount of any and all liabilities and obligations of Company to Bank and claims of every nature and description of Bank against Company, 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 manner by Bank, whether contracted by Company alone or jointly and/or severally with another or others, absolute or contingent, secured or unsecured, matured or unmatured (all of which are hereafter collectively

FirstBank Virgin Islands is a division of FirstBank Puerto Rico

SDNY_GM_00012921

CONFIDENTIAL

CONFIDENTIAL

FirstBankPR000084

EFTA_00123564

EFTA01268768

called "Obligations") upon any and all moneys, securities and any and all other property of Company and the proceeds thereof, now or hereafter actually or constructively held or received by or in transit in any manner to or from Bank, its correspondents or agents from or for Company, whether for safekeeping, custody, pledge, transmission, collection or otherwise coming into the possession of Bank in any way.

- 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 Manager or Member of Company, 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. Company agrees to be bound by the Terms and Conditions for Business Accounts and Services, currently in effect and as amended hereafter, 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 Company from Bank and by all notices posted at the office of Bank at which the account of Company 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. Subject to paragraph 10 above, all the foregoing authorities shall remain in full force and effect until revoked or limited by written notice to Bank provided that such notice shall not be effective with respect to any revocation or modification of said authorities until Bank shall have had a reasonable opportunity to act thereon and in no event prior to the receipt or the payment of money or the withdrawal of funds dated on or prior to the date of such notice, but presented to Bank after receipt of such notice and Bank is hereby authorized at all times to rely upon the last notice, certification or communication received by it as to the persons who from time to time may be signatories of Company, or as to their respective specimen signatures and/or as to any other Company matters, and Bank shall be held harmless in such reliance.
- 11. The Managers, Members, and Officers of Company, or any one or more of them are hereby authorized to act for Company 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.
- 12. Company hereby represents and warrants that none of the authorities herein contained are contrary to or inconsistent with any other agreements among Members of Company, or between Company and other parties.
- 13. Bank is hereby released from any liability and shall be indemnified against any loss, liability or expense arising from honoring this Agreement.
- 14. The signature(s) below is/are the signature(s) of the Manager(s), if Company is manager-managed, the signature(s) of the Member(s) if Company is member-managed, or the signature(s) of the Officer(s) if Company is governed by a board of directors.

NOTE: In case the Manager, Member, or Officer is authorized to sign by the above provisions, this Agreement should be signed by a second Manager, Member, or Officer.

Very truly yours,

IGO Company, LLC

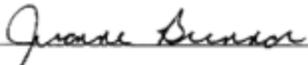
Name of Company

6100 Red Hook Quarter B3 St. Thomas USVI 00802

Address

By:  _____

Title: Member
(Manager, Member, or Official Title)

By:  _____

Title: Manager
(Manager, Member, or Official Title)

CONFIDENTIAL

SDNY_GM_00012922

CONFIDENTIAL

FirstBankPR000085

EFTA_00123565

EFTA01268769

ARTICLES OF ORGANIZATION
OF
IGO COMPANY, L.L.C.

I, the undersigned natural person of the age of eighteen years or more, acting as organizer of a limited liability company under the Uniform Limited Liability Company Act, Chapter 15, Title 13, Virgin Islands Code ("Uniform Limited Liability Company Act"), do hereby adopt the following Articles of Organization for such limited liability company:

ARTICLE ONE
NAME, ADDRESS AND PRINCIPAL OFFICE

Name and Address

1. The Name and Address of the limited liability company shall be IGO Company, L.L.C. (the "Company"), of 6100 Red Hook Quarter, Suite B-3, American Yacht Harbor, St. Thomas, Virgin Islands 00802. The mailing address of the Company shall be 6100 Red Hook Quarter, Suite B-3, American Yacht Harbor, St. Thomas, Virgin Islands 00802.

Principal Office

2. The principal office and permanent address for the transaction of business of the Company shall be the address stated in paragraph 1 of these Articles as the physical address of the Company.

Registered Agent and Office

3. The mailing address of the Company's initial registered agent is 1340 Taarneberg, St. Thomas, VI 00802.
4. The physical address of the Company's registered agent is 1340 Taarneberg, St. Thomas, VI 00802.
5. The name of the initial registered agent at such address is Maria Tankenson Hodge.
6. The business address of the registered agent and the address of the registered office are identical.

ARTICLE TWO
PURPOSE

The purpose for which the Company is organized is to engage in the any and all lawful business for which a limited liability company may be organized under the Uniform Limited Liability Company Act and the other laws of the US Virgin Islands.

Territory of the U.S. Virgin Islands
Creation - LLC 5 Page(s)



RECORDED
INDEXED
2008 DEC 28 PM 3:12
CORPORATION

CONFIDENTIAL

SDNY_GM_00012923

CONFIDENTIAL

FirstBankPR000086

EFTA_00123566

EFTA01268770

The foregoing paragraph shall be construed as enumerating both objects and purposes of this company, and it is hereby expressly provided that the foregoing enumeration of specific purposes shall not be held to limit or restrict in any manner the purposes of this Company otherwise permitted by law.

ARTICLE THREE
DURATION AND CONTINUITY

The period of duration of this company shall be perpetual. No member or manager shall have the power to dissolve the Company by his or her independent act of any kind, without the unanimous consent of all members.

ARTICLE FOUR
ORGANIZER

The name and address of the organizers of this Company are:

Jeanne Brennan Physical Address: 6100 Red Hook Quarter,
Suite B-3, American Yacht Harbor,
St. Thomas, Virgin Islands 00802
Mailing Address: 6100 Red Hook Quarter,
Suite B-3, American Yacht Harbor
St. Thomas, VI 00802

ARTICLE FIVE
MANAGEMENT

The Company shall be manger-managed. The name and address of the manager of the Company is as follows:

Jeanne Brennan Physical Address : 6100 Red Hook Quarter,
Suite B-3, American Yacht Harbor,
St. Thomas, Virgin Islands 00802
Mailing Address: 6100 Red Hook Quarter,
Suite B-3, American Yacht Harbor
St. Thomas, VI 00802

ARTICLE SIX
CAPITAL

The Company shall begin business with capital in the amount of One Thousand Dollars (\$1,000.00).

RECORDED
INDEXED
2006 DEC 28 PM 3:14
CORPORATIONS

CONFIDENTIAL

SDNY_GM_00012924

CONFIDENTIAL

FirstBankPR000087

EFTA_00123567

EFTA01268771

ARTICLE SEVEN
LIMITATION OF LIABILITY

No manager of the Company shall be liable to the Company or its member for monetary damages for an act or an omission in such manager's capacity as a manager, except for liability of a manager for (i) a breach of a manager's duty of loyalty to the Company or its members, (ii) an act or omission not in good faith that constitutes a breach of duty of a manager to the Company or an act or omission that involves intentional misconduct or a knowing violation of the law, (iii) a transaction from which a manager received an improper benefit, whether or not the benefit resulted from an action taken within the scope of the manager's position, or (iv) an act or omission from which the liability of a manager is expressly provided for by an applicable statute.

If the Uniform Liability Company Act or other applicable law is amended to authorize action further eliminating or limiting the liability of managers, then the liability of any manager of the Company shall be eliminated or limited to the fullest extent permitted by the Uniform Limited Liability Company Act or other applicable law, as so amended.

Any repeal or modification of the foregoing paragraph by the members shall not adversely affect any right or protection of any manager existing at the time of such repeal or modification.

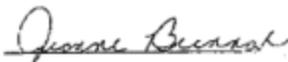
ARTICLE EIGHT
MEMBER LIABILITY

No member of the Company shall be liable for the debts and obligations of the Company under Section 1303, Subsection (c) of the Uniform Limited Liability Company Act.

ARTICLE NINE
SEVERABILITY

If any phrase, clause, sentence, paragraph, or provision of these Articles of organization is held to be void or illegal, then it shall not impair or affect the balance of these Articles, and the undersigned Organizer of the Company does hereby declare that she would have signed and executed the balance of these Articles without such void or illegal provisions.

IN WITNESS WHEREOF, the undersigned persons have hereunto set their hands and
Organizers of the Company this 28 day of December, 2006.



RECORDED
LIBRARY
2006 DEC 28 PM 3:12
CORPORATIONS

CONSENT of AGENT for SERVICE of PROCESS

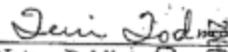
This writing witnesseth that the undersigned **MARIA TANKENSON HODGE** having been designated by the limited liability company known as **IGO COMPANY, L.L.C.**,

as agent of the said company upon whom service of process may be made in all suits arising against the said company in the Courts of the Virgin Islands, does hereby consent to act as such agent, and that service of process may be made upon me in accordance with Title 13 of the Virgin Islands Code.

IN WITNESS WHEREOF, I have hereunto set my signature this 27th day of December, 2006.


Maria Tankenson Hodge
HODGE & FRANCOIS
1340 Taarneberg
St. Thomas, VI 00802

Subscribed and sworn to before me this 27th day of Dec., 2006 at Charlotte Amalie, St. Thomas, U.S. Virgin Islands.


Notary Public
Terri Todman, Notary Public
Div. of St. Thomas/St. John
Comm.# NP-070-04
Comm. Expires 05/13/08
2006 DEC 28 PM 3:11
RECEIVED
LI GOV OFFICE

CONFIDENTIAL

SDNY_GM_00012926

CONFIDENTIAL

FirstBankPR000089

EFTA_00123569

EFTA01268773

Corp No. 571920

**GOVERNMENT OF
THE VIRGIN ISLANDS OF THE UNITED STATES
— 0 —
CHARLOTTE AMALIE, ST. THOMAS, VI 00802**

CERTIFICATE OF EXISTENCE

To All To Whom These Presents Shall Come:

I, VARGRAVE A. RICHARDS, Lieutenant Governor of the Virgin Islands do hereby certify that I am, by virtue of the laws of the Virgin Islands, the custodian of the corporate records and the proper officer to execute this certificate.

I further certify that the records of this office disclose that

IGO Company, L.L.C.

Limited Liability Company

was duly registered to conduct business in the Territory on **December 28, 2006** and has a legal existence as a Limited Liability Company so far as the records of this office show.



Witness my hand and the seal of the Government of the Virgin Islands of the United States, at Charlotte Amalie, St. Thomas, this 28th day of December, 2006.

Vargrave Richards

VARGRAVE A. RICHARDS
Lieutenant Governor of the Virgin Islands

CONFIDENTIAL

CONFIDENTIAL

FirstBankPR000090

SDNY_GM_00012927

EFTA_00123570

EFTA01268774



Virgin Islands

Limited Liability Company Letter and Security Agreement

Date 2-2-07

We the undersigned Members, Managers, or Officers of TGO Company, LLC ("Company") located at

HEREBY CERTIFY that Company, a Limited Liability Company formed pursuant to U.S. Virgin Islands Law, (State Information)

is composed of the following Members: Jeffrey Epstein

and the following Manager or Officer(s): Jeanne Brennan (Indicate Name of Manager or Name(s) or Title(s) of Officer(s))

To induce you in your discretion to act and rely hereon and on the signature of any of the designated present or future Managers, Members, Officers, employees or agents of Company ("Authorized Person(s)"), we agree and certify on behalf of Company as follows:

1. FirstBank ("Bank") is hereby designated as depository of Company, and any Authorized Person is authorized to deposit or designate for deposit any funds of Company in Bank at any of its branches. Bank may at any time refuse to accept and/or may return by ordinary mail or otherwise the whole or any part of a deposit.

2. The following duly appointed Authorized Person(s) Jeffrey Epstein, member Jeanne Brennan manager signing singly

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

and their successors 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 Company 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 or money, credits, items or property at any time held by Bank for account of Company ("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). In the case of facsimile signatures, Bank is authorized to pay any Item if the signature, regardless of how or by whom affixed, and whether or not the form of signature used on such Item was actually prepared by or for Company, resembles the specimens filed with Bank by Company. 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 Manager or Member 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 or account number of Company without inquiry as to the circumstances of the endorsement or any lack of endorsement or the disposition of the proceeds.

5. The following Authorized Persons Jeffrey Epstein member (Indicate by name those authorized to effect Loans, Advances, etc.)

of Company, 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 Company from Bank (and guarantee on behalf of Company 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 Company, applications for letters of credit, instruments of guarantee an 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, Company 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 company, 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 Company, 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 Company 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. That all loans, discounts and advances heretofore obtained on behalf of Company and all notes and other obligations or evidences thereof (the foregoing being referred to as "Obligations") of Company held by Bank are hereby approved, ratified, and confirmed.

7. Company does hereby give to Bank a continuing lien for the amount of any and all liabilities and obligations of Company to Bank and claims of every nature and description of Bank against Company, 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 manner by Bank, whether contracted by Company alone or jointly

FirstBank Virgin Islands is a division of FirstBank Puerto Rico 2320-0802

SDNY_GM_00012928

CONFIDENTIAL

CONFIDENTIAL

FirstBankPR000091

EFTA_00123571

EFTA01268775

severally with another or others, absolute or contingent, secured or unsecured, matured or unmatured (all of which are hereafter collectively called "Obligations") upon any and all moneys, securities and any and all other property of Company and the proceeds thereof, now or hereafter actually or constructively held or received by or in transit in any manner to or from Bank, its correspondents or agents from or for Company, whether for safekeeping, custody, pledge, transmission, collection or otherwise coming into the possession of Bank in any way.

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 Manager or Member of Company, 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. Company agrees to be bound by the Terms and Conditions for Business Accounts and Services, currently in effect and as amended hereafter, 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 Company from Bank and by all notices posted at the office of Bank at which the account of Company 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. Subject to paragraph 10 above, all the foregoing authorities shall remain in full force and effect until revoked or limited by written notice to Bank provided that such notice shall not be effective with respect to any revocation or modification of said authorities until Bank shall have had a reasonable opportunity to act thereon and in no event prior to the receipt or the payment of money or the withdrawal of funds dated on or prior to the date of such notice, but presented to Bank after receipt of such notice and Bank is hereby authorized at all times to rely upon the last notice, certification or communication received by it as to the persons who from time to time may be signatories of Company, or as to their respective specimen signatures and/or as to any other Company matters, and Bank shall be held harmless in such reliance.
11. The Managers, Members, and Officers of Company, or any one or more of them are hereby authorized to act for Company 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.
12. Company hereby represents and warrants that none of the authorities herein contained are contrary to or inconsistent with any other agreements among Members of Company, or between Company and other parties.
13. Bank is hereby released from any liability and shall be indemnified against any loss, liability or expense arising from honoring this Agreement.
14. The signature(s) below is/are the signature(s) of the Manager(s), if Company is manager-managed, the signature(s) of the Member(s) if Company is member-managed, or the signature(s) of the Officer(s) if Company is governed by a board of directors.

NOTE: In case the Manager, Member, or Officer is authorized to sign by the above provisions, this Agreement should be signed by a second Manager, Member, or Officer.

Very truly yours,

IGO, LLC

Name of Company

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

By: 
Title: Member
(Manager, Member, or Official Title)

By: Jeanne Brundage
Title: Manager
(Manager, Member, or Official Title)

CONFIDENTIAL

SDNY_GM_00012929

CONFIDENTIAL

FirstBankPR000092

EFTA_00123572

EFTA01268776

Validate Business Entity Results for I G O Company, LLC

RESULTS SUMMARY

OFAC CHECK: PASSED

ID CHECK: NO MATCHING RECORDS FOUND FOR ENTITY

Input EIN: [REDACTED]

Input Name: I G O Company, LLC

Input Address: 6100 Red Hook QUarter SUite b3 St Thomas VI 00802

Input Phone:

Account number:

Account Status: OPENED

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

<https://production.penleyinc.com/penley/secure/VBERReportDetail.do?mode=print&oid=46...> 3/11/2008

ChexSystemsSM

Consumer Information (As Captured)

I G O Company LLC
6100 Red Hook Quarter SUite b3
St Thomas VI 00802
Phone:
Country of Citizenship:

EIN: [REDACTED]

Please Call [REDACTED]

Reference Detail

Transaction Tracking ID: 1205256258559:22918:PHXID066_P1:

ChexSystemsSM
Powered by
eFunds

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

[Print This Page - Close](#)

<https://production.penleyinc.com/penley/secure/chexSystemsReportDetail.do?oid=460017...> 3/11/2008

CONFIDENTIAL

SDNY_GM_00012931

CONFIDENTIAL

FirstBankPR000094

EFTA_00123574

EFTA01268778

ID Verification Results for Jeffrey Epstein

RESULTS SUMMARY

OFAC CHECK: PASSED

ID CHECK: OVERRIDE

SSN: PASSED

Issued between 01/01/1967 and 12/31/1969 in New York.

Input SSN: [REDACTED]

NAME MATCH: PASSED

Input Name: Jeffrey Epstein

ADDRESS MATCH: FAILED

Input Address: Little St James Island St Thomas VI 00802

Dif. Info: 457 MADISON AVE NEW YORK NY 10022

Dif. Info: 358 EL BRILLO WAY PALM BEACH FL 33480

Dif. Info: AMERICAN YATCH HBR MARINA DEL REY CA 90292

DATE OF BIRTH MATCH: PASSED

Input Date of Birth: 01/20/1953

Alternative Verifications

HOME PHONE MATCH:

Input Home Phone: No Verification Data Given

LICENSE MATCH:

Input License Number: No Verification Data Given

Dif. Info: E123425530200

Dif. Info: E12342530200

DECEASED: NO

Account Status: OPENED

Override Comments:

On 03/10/08 at 08:45:00 Madelin Colon Added: Cleared - Obvious Address Mismatch Client has relocated to St Thomas

[Print This Page - Close](#)

<https://production.penleyinc.com/penley/secure/fastWatchReportDetail.do?mode=print&oi...> 3/10/2008

CONFIDENTIAL

SDNY_GM_00012932

CONFIDENTIAL

FirstBankPR000095

EFTA_00123575

EFTA01268779

QualiFile® Response

Consumer Information (As Captured)

Jeffrey Epstein
Little St James Island
St Thomas VI 00802

SSN: [REDACTED]
DOB: 01201953
DL#:
DL STATE:

Phone:
Country of Citizenship: US

Account Actions

Action: REVIEW
Recommended Actions:

Product Offer

Product	Limits	A.P.R.

Identification Information

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

ChexSystems History

Previous Inquiries: No Previous Inquiries Found.

Closures:
No closure history found for this consumer.

Reference Detail

Debit Bureau Ref#:	18CA31616166
Transaction Tracking ID:	1205156796296:111705:PHXID068_P1:



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

[Print This Page - Close](#)



<https://production.penleyinc.com/penley/secure/chexSystemsReportDetail.do?oid=326599...> 3/10/2008

CONFIDENTIAL

SDNY_GM_00012933

CONFIDENTIAL

FirstBankPR000096

EFTA_00123576

EFTA01268780

ID Verification Results for Darren Indyke

RESULTS SUMMARY

OFAC CHECK: PASSED
ID CHECK: OVERRIDE

SSN: PASSED

Issued between 01/01/1974 and 12/31/1975 in New York.

Input SSN: [REDACTED]

NAME MATCH: PASSED

Input Name: Darren Indyke

ADDRESS MATCH: FAILED

Input Address: [REDACTED] St Thomas VI 00802

Dif. Info: [REDACTED]

Dif. Info: [REDACTED]

Dif. Info: [REDACTED]

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]

LICENSE MATCH:

Input License Number: No Verification Data Given

DECEASED: NO

Additional actions taken:

On 03/10/08 at 08:38:05 Madelin Colon Added: Client has relocated to St Thomas

Account Status: OPENED

Override Comments:

<https://production.penleyinc.com/penley/secure/fastWatchReportDetail.do?mode=print&oi...> 3/10/2008

CONFIDENTIAL

SDNY_GM_00012934

CONFIDENTIAL

FirstBankPR000097

EFTA_00123577

EFTA01268781

QualiFile® Response

Consumer Information (As Captured)

Darren Indyke
St Thomas VI 00802

SSN: [REDACTED]
DOB: [REDACTED]
DL#: [REDACTED]
DL STATE:

Phone:
Country of Citizenship: US

Account Actions

Action: REVIEW
Recommended Actions:

Product Offer

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

Identification Information

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

ChexSystems History

Previous Inquiries: No Previous Inquiries Found.

Closures:
No closure history found for this consumer.

Reference Detail

Debit Bureau Ref#: 18CA31687885
Transaction Tracking ID: 1205156867525:111798:PHXID068_P1:



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

[Print This Page - Close](#)

<https://production.penleyinc.com/penley/secure/chexSystemsReportDetail.do?oid=326599...> 3/10/2008

CONFIDENTIAL

SDNY_GM_00012935

CONFIDENTIAL

FirstBankPR000098

EFTA_00123578

EFTA01268782

ID Verification Results for Harry Beller

RESULTS SUMMARY OFAC CHECK: PASSED ID CHECK: PASSED
SSN: PASSED Issued between 01/01/1972 and 12/31/1974 in New York. Input SSN: [REDACTED]
NAME MATCH: PASSED Input Name: Harry Beller
ADDRESS MATCH: PASSED Input Address: [REDACTED]
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]
LICENSE MATCH: Input License Number: No Verification Data Given Dif. Info: [REDACTED]
DECEASED: NO
Account Status: OPENED

[Print This Page - Close](#)

<https://production.penleyinc.com/penley/secure/fastWatchReportDetail.do?mode=print&oi...> 3/10/2008

CONFIDENTIAL

SDNY_GM_00012936

CONFIDENTIAL

FirstBankPR000099

EFTA_00123579

EFTA01268783

QualiFile® Response

Consumer Information (As Captured)

Harry Beller

SSN: [REDACTED]
DOB: [REDACTED]
DL#: [REDACTED]
DL STATE:

Phone:
Country of Citizenship: US

Account Actions

Action: REVIEW
Recommended Actions:

Product Offer

Product	Limits	A.P.R.

Identification Information

SSN Validation: BECAME AVAILABLE FOR ISSUANCE IN 1972 IN NY SSN:Y

ChexSystems History

Previous Inquiries: No Previous Inquiries Found.

Closures:
No closure history found for this consumer.

Reference Detail

Debit Bureau Ref#: 18CA31717194
Transaction Tracking ID: 1205156897654:111847:PHXID068_P1:



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

[Print This Page - Close](#)



<https://production.penleyinc.com/penley/secure/chexSystemsReportDetail.do?oid=326600...> 3/10/2008

CONFIDENTIAL

SDNY_GM_00012937

CONFIDENTIAL

FirstBankPR000100

EFTA_00123580

EFTA01268784

IGO COMPANY, LLC OPERATING AGREEMENT

THIS OPERATING AGREEMENT (the "Agreement") of IGO COMPANY, LLC (the "Company") is made and entered into, effective for all purposes and in all respects as of the _____ day of January, 2007, (the "Effective Date"), by the undersigned parties.

WHEREAS, a limited liability company has been formed under the name IGO Company, LLC for the purposes set forth in Paragraph 4 hereof, pursuant to the United States Virgin Islands Uniform Limited Liability Company Act (Title 13 of the Virgin Islands Code, Chapter 15, § 1101 et seq. (1998)) (the "Act"), as amended, and other applicable laws of the United States Virgin Islands; and

WHEREAS, the undersigned for himself and an other persons who may become members of the Company in accordance with the terms of this Agreement and the Act (hereinafter referred to as a "Member" or "Members"), desires by this Agreement to set forth certain provisions regarding the Company's capitalization, operation, management and profit and loss allocation, among other things.

NOW, THEREFORE, in consideration of the foregoing, of the mutual promises herein contained and of other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the parties hereto, intending to be bound, hereby covenant and agree as follows:

1. Definitions.

(A) "Act" shall mean the United States Virgin Islands Uniform Limited Liability Company Act [Title 13 of the Virgin Islands Code, Chapter 15, § 1101 et seq. (1998)] (the "Act"), as the same may be amended from time to time.

(B) "Agreement" shall mean this Operating Agreement and Exhibit A attached hereto, as originally executed and as amended from time to time in writing.

(C) "Capital Account" shall, with respect to each Member, mean and refer to the separate "book" account for such Member to be established and maintained in all events in the manner provided under, and in accordance with, Treasury Regulation § 1.704-1 (b)(2)(iv), as amended, and in accordance with the other provisions of Treasury Regulation § 1.704-1 (b) that must be complied with in order for the Capital Accounts to be determined and maintained in accordance with the provisions of Treasury Regulation § 1.704-1(b)(2)(iv). In furtherance of and consistent with the foregoing, a Member's Capital Account shall include generally, without limitation, the Capital Contribution of a Member (as of any particular date), (i) increased by the Member's distributive share of profits, income and gain of the Company (including, if such date is not the close of the Company Accounting Year, the distributive share of profits, income and gain of the Company for the period from the close of the last Company Accounting Year to such date), and (ii) decreased by the Member's distributive share of losses and deductions of the Company and distributions by the Company to such Member (including, if such date is not the close of the Company Accounting Year, the distributive share of losses and deductions of the Company and distributions by the Company during the period from the

CONFIDENTIAL

SDNY_GM_00012938

CONFIDENTIAL

FirstBankPR000101

EFTA_00123581

EFTA01268785

close of the last Company Accounting Year to such date). For purposes of the foregoing, distributions of property shall result in a decrease in a Member's Capital Account equal to the agreed fair market value of such property distributed (less the amount of indebtedness, if any, of the Company which is assumed by such Member and/or the amount of indebtedness, if any, to which such property is subject, as of the date of distribution) by the Company to such Member.

(D) "Capital Contribution" or "Capital Contributions" shall mean and refer to the amount of cash, and/or the agreed fair market value of property (less the amount of indebtedness, if any, of such Member which is assumed by the Company and/or the amount of indebtedness, if any, to which such property is subject, as of the date of contribution, without regard to the provisions of Code Section 7701(g)), actually contributed by a Member to the capital of the Company, as well as any additional contributions actually made pursuant to this Agreement, including, but not limited to, any amounts paid by a Member (except to the extent indemnification is made by another Member) in respect of any claims, liabilities or obligations against the Company and/or pursuant to any guaranty of Company indebtedness or otherwise by such Member.

(E) "Code" shall mean the Internal Revenue Code of 1986, as amended. All references herein to Sections of the Code shall include any corresponding provision or provisions of succeeding law.

(F) "Company" shall refer to IGO COMPANY, LLC.

(G) "Company Accounting Year" shall mean and refer to the accounting year of the Company, ending December 31 of each year.

(H) "Company Assets," at any particular time, shall mean and refer to the Company Property and any other assets or property (tangible or intangible, choate or inchoate, fixed or contingent) of the Company.

(I) "Company Interest" shall mean and refer to the entire ownership interest of a Member in the Company at any particular time, including the right of such Member to any and all benefits to which a Member may be entitled as provided in this Agreement and under the Act, together with the obligations of such Member to comply with all of the terms and provisions of this Agreement and the Act.

(J) "Company Property" shall mean and refer to all real estate and personal property owned by the Company, together with all rights, privileges, interests, easements, improvements, hereditaments and appurtenances now or hereafter belonging or appertaining thereto.

(K) "Exhibit A" shall mean and refer to the original Exhibit A to this Agreement, relating to the names, addresses and Percentage Interests of the Members.

(L) "Member" or "Members" shall mean and refer to those persons and/or entities designated as such on Exhibit A attached hereto, either individually or collectively, who are the equity owners of the Company.

CONFIDENTIAL

SDNY_GM_00012939

CONFIDENTIAL

FirstBankPR000102

EFTA_00123582

EFTA01268786

(M) "Net Cash Flow" of the Company shall mean all cash receipts of the Company on hand from time to time (including, without limitation, the proceeds of any loans, gross sales proceeds and the cash Capital Contributions of the Members), less the total cash disbursements of the company (including, without limitation, operating expenses and capital expenditures of the Company and repayments of any loans, including those from any Member(s)), and less any working capital cash reserve(s) which the Members deem necessary for the efficient conduct of the Company.

(N) "Percentage Interest" of a Member shall mean the percentage participation in the Company of such Member as set forth opposite the name of such Member under the column "Percentage Interest" in Exhibit A attached hereto, as such percentage may be adjusted from time to time pursuant to the terms hereof.

(O) "Substitute Member" shall mean any person or entity who or which is admitted as a Member of the Company pursuant to Paragraph 12 hereof.

(P) "Term" shall mean and refer to the period of time that the Company shall continue in existence, which shall commence as of the Effective Date of its formation and be of unlimited duration.

(Q) "Managers" shall mean one or more managers. Specifically, "Manager" shall mean Jeanne Brennan or any other person or persons who succeed her in that capacity. References to the Manager in the singular or as him, her, it, itself, or other like references shall also, where the context so requires, be deemed to include the plural or the masculine or feminine reference, as the case may be.

2. Name of Company. The name of the Company shall be "IGO COMPANY, LLC".

3. Formation of Company. The Members shall cause to be organized and formed a limited liability company under the laws of the United States Virgin Islands by the filing of the Articles of Organization of the Company (the "Articles") pursuant to the Act (on behalf of themselves and any Substitute Member(s)). This Agreement is subject to, and governed by, the Act and the Articles which shall be filed with the Office of the Lieutenant Governor, Corporate Division. In the event of a direct conflict between the provisions of this Agreement and either the mandatory provisions of the Act or the Articles, such mandatory provisions of the Act or the Articles, as the case may be, shall be controlling.

4. Company Purpose. The general purposes of the Company are to acquire, own, hold, develop, construct, lease, manage, operate and/or, if and when necessary or appropriate, sell or otherwise dispose of the Company Property (or any portion thereof), whether located in the U.S. Virgin Islands or elsewhere, and other real and personal property of any kind or nature for the production of a profit and to engage in any and all activities incidental or related to the foregoing or otherwise engage in and do any act concerning any or all lawful businesses for which limited liability companies may be organized according to the Act.

CONFIDENTIAL

SDNY_GM_00012940

CONFIDENTIAL

FirstBankPR000103

EFTA_00123583

EFTA01268787

5. Principal Office: Resident Agent. The principal office of the Company shall be located at 6100 Red Hook Quarter, Suite B-3, American Yacht Harbor, St. Thomas, Virgin Islands 00802. The mailing address for the Company shall be 6100 Red Hook Quarter, Suite B-3, American Yacht Harbor St. Thomas, VI 00802.

The resident agent of the Company (the "Resident Agent") in the United States Virgin Islands for service of process shall be Maria Tankenson Hodge, who is a resident of the United States Virgin Islands, or such other person as may be designated by the Members. The address of the Resident Agent is 1340 Taarneberg, St. Thomas, Virgin Islands, 00802.

6. Capital Contributions.

(A) Each Member shall contribute to the capital of the Company the amount set forth after the name of such Member in Exhibit A, and such Member shall receive appropriate credit to his or its Capital Account therefor.

(B) In the event that, at any time, additional funds are required by the Company, then the authorized Members, acting for and on behalf of the Company, shall have the right (but not the obligation) to either contribute additional capital, or to cause the Company to borrow such required funds (the "Additional Funds"), with interest payable at then-prevailing rates, from commercial banks, savings and loans associations and/or other lending institutions or other persons (including Members). It is the present intent of the parties to contribute any additional capital required by the Company in equal shares. However, in the event that all the Members do not agree to contribute additional capital, or to cause the Company to borrow additional capital, then one or more but fewer than all authorized Members, if able and willing to contribute additional capital, may do so, in which event the capital accounts of the Members shall be adjusted to reflect the reallocation of ownership to conform to the total capital contributions of all Members, including the additional capital contributed hereunder.

(C) No Member shall be required to make any Capital Contribution to the Company beyond the amounts set forth in this paragraph 6(A), except as may be agreed to by such Member in writing. Additional capital may be contributed to the Company, but only upon the written consent of all Members, except under the terms of the preceding paragraph.

(D) No Member (in his or its capacity as a Member) shall be personally liable for losses, costs, expenses, liabilities or obligations of the Company in excess of his or its Capital Contributions required under this paragraph 6, without such Member's prior written consent.

7. Allocation of Profit and Losses.

(A) "Profit" and "Loss" shall, for purposes of this paragraph 7, mean, for each fiscal year of the Company or other period, an amount equal to the Company's taxable income, gain, loss or deduction for such year or period, determined by the Company's accountants in accordance with Code Section 703(a), with the following adjustments:

CONFIDENTIAL

SDNY_GM_00012941

CONFIDENTIAL

FirstBankPR000104

EFTA_00123584

EFTA01268788

(1) All income or gain of the Company that is exempt from Federal income tax and not otherwise taken into account in computing Profit and Loss pursuant to this subparagraph 7(a) shall be added to such taxable income, gain, loss or deduction.

(2) Any expenditure of the Company described in Code Section 705(a)(2)(B) or treated as an expenditure described in such Section and not otherwise taken into account in computing Profit and Loss pursuant to this paragraph 7 shall be subtracted from such taxable income, gain, loss or deduction.

(B) Except as otherwise set forth in subparagraph 7(C) hereof, the distributive shares of each item of Profit, Loss, deduction, credit or basis of the Company for any Company Accounting Year or other period shall be allocated to the Members, pro rata, in proportion to their respective Percentage Interests.

(C) The Members, with the review and concurrence of the Company's accountants, may allocate taxable income, gain, loss, credit and deduction (or items thereof) arising in any Company Accounting Year in a manner other than as provided in subparagraph 7(B) hereof if, and to the extent that, the allocations otherwise provided under this paragraph 7 would not be permissible under Code Sections 704(b) and/or 704(c). Any allocation made pursuant to, and in accordance with, this subparagraph 7(C) shall be deemed to be a complete substitute for the allocation otherwise provided in subparagraph 7(B) hereof, and no amendment of this Agreement or approval of any Member shall be required with respect thereto, and each Member shall, for all purposes and in all respects, be deemed to have approved any such reasonable allocation.

(D) If a Company Interest is transferred or assigned during a Company Accounting Year, that part of any item of Profit, Loss, income, gain, deduction, credit, basis or tax incidents allocated pursuant to this paragraph 7 with respect to the Company Interest so transferred shall, in the reasonable discretion of the Members, be allocated between the transferor and the transferee in proportion to the number of days in such Company Accounting Year during which each owned such Company Interest, as disclosed by the Company books and records.

8. Distribution of Net Cash Flow. Except to the extent that Net Cash Flow shall be distributed upon termination of the Company pursuant to subparagraph 14(B) hereof, the Net Cash Flow of the Company shall be paid or distributed annually during each Company Accounting Year (or more or less frequently if the Members deem it advisable) to the Members, pro rata, in proportion to their respective Percentage Interests.

9. Legal Title to Company Assets. Legal title to the Company Assets shall be held in the name of the Company, or in any other manner which the Members determine to be in the best interest of the Company. Without limiting the foregoing grant of authority, the Members may cause the Company to take and hold title, or arrange to have title taken and held in the name of others, as trustees or nominees for and on behalf of the Company.

CONFIDENTIAL

SDNY_GM_00012942

CONFIDENTIAL

FirstBankPR000105

EFTA_00123585

EFTA01268789

10. Management.

(A) The business and affairs of the Company shall be managed by its Manager or Managers. Except for situations in which the approval of the Members is expressly required by this Operating Agreement or by nonwaivable provisions of applicable law, the Manager shall have full and complete authority, power and discretion to manage and control the business, affairs and properties of the Company, to make all decisions regarding those matters and to perform any and all other acts or activities customary or incident to the management of the Company's business. At any time when there is more than one Manager, any one Manager may take any action permitted to be taken by the Managers, unless the approval of more than one of the Managers is expressly required pursuant to this Operating Agreement or the Act.

(B) Number, Tenure and Qualifications. The Company shall initially have two (2) Managers. The number of Managers of the Company shall be fixed from time to time by the affirmative vote of Members holding at least a majority interest. In no instance shall there be less than one Manager. Each Manager shall hold office until he or she resigns or is removed pursuant to Section 10(K). Managers shall be appointed by the affirmative vote of Members holding at least a majority interest. Managers need not be residents of the Virgin Islands or Members of the Company.

(C) Certain Powers of Manager. Without limiting the generality of Section 10(A), the Manager shall have power and authority, on behalf of the Company:

- (1) To acquire property from any Person as the Manager may determine. The fact that a Manager or a Member is directly or indirectly affiliated or connected with any such Person shall not prohibit the Manager from dealing with that Person.
- (2) To borrow money for the Company from banks, other lending institutions, the Managers, Members, or Affiliates of the Managers or Member on such terms as the Manager deems appropriate, and in connection with such borrowing, to hypothecate, encumber and grant security interests in the assets of the Company to secure repayment of the borrowed sums. No debt shall be contracted or liability incurred by or on behalf of the Company except by the Manager, or to the extent permitted under the Act, by agents or employees of the Company expressly authorized to contract such debt or incur such liability by the Manager.
- (3) To purchase liability and other insurance to protect the Company's property and business.
- (4) To hold and own any Company real and personal property in the name of the Company.

CONFIDENTIAL

SDNY_GM_00012943

CONFIDENTIAL

FirstBankPR000106

EFTA_00123586

EFTA01268790

- (5) To invest any Company funds temporarily (by way of example but not limitation) in time deposits, short-term governmental obligations, commercial paper or other investments.
- (6) To execute on behalf of the Company all instruments and documents, having a value of \$2,000.00 or less, including but not limited to checks, drafts, notes, and other negotiable instruments, mortgages or deeds of trust, security agreements, financing statements, documents providing for the acquisition, mortgage, or disposition of the Company's property, including without limitation, quitclaim or warranty deeds; assignments; bills of sale; leases; partnership agreements; agreements granting or accepting easements, including agreements assuming duties or obligations related thereto; operating agreements of other limited liability companies; and any other instruments or documents necessary, in the reasonable opinion of the Manager, to the ordinary conduct of the business of the Company. Any transaction having a value exceeding \$2,000.00, shall require the written approval of a majority of the Members' percentage interests.
- (7) To employ accountants, legal counsel, surveyors, appraisers, realtors, managing agents or other experts to perform services for the Company and to compensate them from Company funds.
- (8) Except as otherwise provided in this Agreement, to enter into any and all other agreements on behalf of the Company, with any other Person for any purpose, in such forms as the Manager may approve.
- (9) To do and perform all other acts as may be necessary or appropriate to the ordinary conduct of the Company's business.

(D) Unless authorized to do so by this Operating Agreement or by a Manager or Managers of the Company, no attorney-in-fact, employee or other agent of the Company shall have any power or authority to bind the Company in any way, to pledge its credit or to render it liable pecuniarily for any purpose. No Member shall have any power or authority to bind the Company unless the Member has been authorized by the Manager to act as an agent of the Company in accordance with the previous sentence.

(E) Limitations on Authority. Notwithstanding any other provision of this Operating Agreement, the Manager shall not cause or commit the Company to do any of the following without the express written consent of the Members holding a majority interest in the Company:

- (1) Incur an expense or invest capital exceeding \$2,000.00 for any single transaction,
- (2) Sell or otherwise dispose of any Company real property,

CONFIDENTIAL

SDNY_GM_00012944

CONFIDENTIAL

FirstBankPR000107

EFTA_00123587

EFTA01268791

- (3) Mortgage, pledge, or grant a security interest (collectively "pledge") in any property of the Company,
- (4) Incur or refinance any indebtedness for money borrowed by the Company, whether secured or unsecured and including any indebtedness for money borrowed from a Member if, after such mortgage, pledge or grant, the aggregate indebtedness of the Company would exceed \$2,000.00.
- (5) Incur any liability or make any single expenditure or series of related expenditures in an amount exceeding \$2,000.00.
- (6) Construct any capital improvements, repairs, alterations or changes involving any amount in excess of \$2,000.00.
- (7) Lend money to or guarantee or become surety for the obligation of any person.
- (8) Compromise or settle any claim against or inuring to the benefit of the Company involving an amount in controversy in excess of \$2,000.00.
- (9) Enter into any agreement regarding an easement for the benefit of or upon real property owned by the Company.

(F) **Liability for Certain Acts.** The Manager does not, in any way, guarantee the return of the Members Capital Contributions or a profit for the Members from the operations of the Company. The Manager shall not be liable to the Company or to any Member for any loss or damage sustained by the Company or any Member unless the loss or damage shall have been the result of fraud, deceit, gross negligence, willful misconduct, intentional breach of this Operating Agreement or a wrongful taking by the Manager.

(G) **Managers and Members have No Exclusive Duty to Company.** The Manager shall not be required to manage the Company as such Manager's sole and exclusive function and such manager (and any Manager or Member) may have other business interests and may engage in other activities in addition to those relating to the Company. Neither the Company nor any Member shall have any right, by virtue of this Operating Agreement, to share or participate in such other investments or activities of the Manager or other Members or to the income or proceeds derived from such investments or activities. Neither the Manager nor any Member shall incur any liability to the Company or to any of the Members as a result of engaging in any other business or venture.

(H) **Bank Accounts.** The Manager may from time to time open bank accounts in the name of the Company, and each Manager shall be a sole signatory on such accounts, unless the Manager, or the Members by majority vote, determine otherwise.

(I) **Indemnity of the Manager, Employees and Other Agents.** The Company shall indemnify the Manager and make advances for expenses to the maximum extent

CONFIDENTIAL

SDNY_GM_00012945

CONFIDENTIAL

FirstBankPR000108

EFTA_00123588

EFTA01268792

permitted under the Act, except to the extent the claim for which indemnification is sought results from an act of fraud, deceit, gross negligence, willful misconduct, intentional breach of this Operating Agreement or a wrongful taking by the Manager. The Company shall indemnify its employees and other agents who are not Managers to the fullest extent permitted by law, provided that such indemnification in any given situation is approved by Members owning a majority interest.

Notwithstanding any other provision of this Operating Agreement, no Manager shall be liable to any Member or the Company with respect to any act performed or neglected to be performed in good faith and in a manner which such Manager believed to be necessary or appropriate in connection with the ordinary and proper conduct of the Company's business or the preservation of its property, and consistent with the provisions of this Operating Agreement. The Company shall indemnify the Manager for and hold him harmless from any liability, whether civil or criminal, and any loss, damage, or expense, including reasonable attorneys' fees, incurred in connection with the ordinary and proper conduct of the Company's business and the preservation of its business and property, or by reason of the fact that such person is or was a Manager, provided the Manager to be indemnified acted in good faith and in a manner such Manager believed to be consistent with the provisions of this Operating Agreement; and provided further that with respect to any criminal action or proceeding, the Manager to be indemnified had no reasonable cause to believe the conduct was unlawful. The termination of any action, suit or proceeding by judgment, order, settlement, conviction, or upon a plea of nolo contendere or its equivalent shall not of itself create a presumption that indemnification is not available. The obligation of the Company to indemnify any Manager under this Operating Agreement shall be satisfied out of Company assets only, and if the assets of the Company are insufficient to satisfy its obligation to indemnify any Manager, such Manager shall not be entitled to contribution from any Member.

(J) Resignation. Any Manager of the Company may resign at any time by giving written notice to all Members of the Company. The resignation of any manager shall take effect upon receipt of notice of such resignation or at such later time as shall be specified in such notice; and, unless otherwise specified in the notice, the acceptance of such resignation shall not be necessary to make it effective. The resignation of a Manager who is also a Member shall not affect the Member's rights as an equity owner.

(K) Removal. At a meeting called expressly for that purpose, or by unanimous consent of the members in writing, all or any lesser number of Managers may be removed at any time, with or without cause, by the affirmative vote of Members holding Voting Interests which, taken together, exceed 50% of the aggregate of all Voting Interests other than Voting Interests of the Manager. The removal of a Manager who is also a Member shall not affect the Manager's rights as a Member and shall not constitute a withdrawal of a Member.

(L) Vacancies. Any vacancy occurring for any reason in the number of Managers of the Company shall be filled by the affirmative vote of Members holding a majority interest (determined without regard to any voting interest owned by a Manager who was removed pursuant to the previous subsection during the preceding 24 month period.) Any Manager's position to be filled by reason of an increase in the number of Managers shall be filled by affirmative vote of a majority interest.

CONFIDENTIAL

SDNY_GM_00012946

CONFIDENTIAL

FirstBankPR000109

EFTA_00123589

EFTA01268793

(M) Compensation; Reimbursement; Organization Expenses.

- (1) The compensation, if any, of the Manager shall be fixed from time to time by an affirmative vote of Members holding at least a Majority Interest, and no Manager shall be prevented from receiving such compensation by reason of the fact that he or she is also a Member of the Company. The initial compensation of each Manager shall be zero. No Member shall be entitled to compensation from the Company for services rendered to the Company as such.
- (2) The Company shall reimburse the Members for the legal expenses reasonably incurred by him in connection with the formation, organization and capitalization of the Company, including the legal fees incurred in connection with negotiating and drafting this Operating Agreement and related documents. The Company shall reimburse the Members for any expenses reasonably incurred by them or either of them in connection with the formation of this Company, or the purchase of real or personal property prior to formation of the Company.
- (3) The Manager shall cause the Company to make an appropriate election to treat the expenses incurred by the Company in connection with the formation period beginning with the month in which the Company begins business to the extent that such expenses constitute "organizational expenses" of the Company within the meaning of Code Section 709(b)(2).

(N) Annual Financial Report. The Manager shall prepare and distribute to all Members each Fiscal year (no later than 30 days after filing of the Company's annual income tax return) an annual financial report ("Annual Financial Report") for the completed fiscal year, setting forth at a minimum the receipts (including capital calls) and expenditures (capital, operating and other) of the Company in sufficient detail to provide the Members with a fair and reasonable summary of the Company's financial condition, for the concluded fiscal year. Unless by majority vote, the Members direct otherwise, the Manager shall be entitled to proceed with the management of the Company, including the making of expenditures and investments, and all other matters within the normal and customary management of the Company's business.

(O) Right to Rely on the Manager. Any Person dealing with the Company may rely (without the duty of further inquiry) upon a certificate signed by any Manager as to:

- (1) The identity of any Manager or Member;
- (2) The existence or nonexistence of any fact or facts which constitute a condition precedent to acts on behalf of the Company by any Manager or which are in any other manner germane to the affairs of the Company,
- (3) The Persons who are authorized to execute and deliver any instrument or document of the Company, or

CONFIDENTIAL

SDNY_GM_00012947

CONFIDENTIAL

FirstBankPR000110

EFTA_00123590

EFTA01268794

- (4) Any act or failure to act by the Company or any other matter whatsoever involving the Company or any Member's interest therein.

(P) Notwithstanding the provisions of subparagraph 10(A) hereof, it is understood and agreed that the following actions and/or decisions with respect to the management of the Company shall require the unanimous written consent of the Members:

- (1) the transfer, assignment or other disposition of any Company Assets in trust for the benefit of creditors;
- (2) Amendment of this Operating Agreement;
- (3) The filing of bankruptcy or similar reorganization;
- (4) The sale of all or substantially all of the Company's assets.

(Q) In furtherance of the provisions of this paragraph 10, the Members may contract with any person or entity, including, without limitation, any of the Members, any entity in which any of the Members may have an interest and/or any affiliated or related entity, at reasonable and competitive rates of compensation, commission or remuneration, for the performance of any and all services which may at any time be necessary, proper, convenient or advisable to carry on the business of the Company.

11. Books and Records.

(A) The Company shall keep at its principal office or at such other or additional offices (within or without the United States Virgin Islands) as the Members shall deem advisable, books and records setting forth a current list of the full name and last known address of each Member, a copy of the Articles and this Agreement, and all amendments thereto, together with copies of the Company's Federal, and local gross receipts tax returns and real property tax bills, if any, for the three most recent Company Accounting Years, and copies of any financial statements of the company for the three most recent Company Accounting Years, which reflect the Company's state of business and financial condition during such periods. Any Member may inspect and copy such records provided such request is reasonable and is done at such Member's personal expense.

(B) All decisions with respect to accounting matters, except as otherwise specifically set forth herein, shall be made by the Members, who may rely upon the advice of the Company's accountants, and shall be consistent and in accordance with generally accepted accounting principles, as consistently applied.

(C) The Company may make all elections for Federal income tax purposes upon the decision of the Members; provided, however, that, in case of a transfer of all or part of the Company interest of any Member or the distribution to a Member by the Company of its property, the election pursuant to Sections 734, 743 and 754 of the Code, as amended (or corresponding provisions of future law), to adjust the basis of the Company Assets shall be timely made.

CONFIDENTIAL

SDNY_GM_00012948

CONFIDENTIAL

FirstBankPR000111

EFTA_00123591

EFTA01268795

12. Assignability of Company Interests.

(A) No Member shall sell, assign, transfer, convey, encumber or in any way alienate all or any part of his or its legal or beneficial Company Interest without first complying with the right of first refusal provisions set forth in paragraph 13.

(B) Notwithstanding anything contained in this Agreement to the contrary, it is expressly understood and agreed that no transfer of any Company Interest (or any part thereof) and no substitution of a Member, shall be permitted under any circumstances whatsoever if such transfer and/or substitution would, or could, (i) jeopardize the limited liability status of the Company for Federal income tax purposes or otherwise under United States Virgin Islands law; or (ii) cause a termination of the Company within the meaning of Section 708(b) of the Code; or (iii) violate or cause the Company to violate, any United States Virgin Islands or Federal securities law or any other applicable law or governmental rule or regulation.

13. Cessation of Membership.

(A) In the event of the death, resignation, retirement, withdrawal, expulsion, complete liquidation or dissolution or adjudication of bankruptcy of a Member, (except a member holding title to his or her interests as a tenant by the entireties) or other event specified under Virgin Islands law as an event effecting a member's dissociation, (a "Cessation Event"), such Member (the "Withdrawing Member") shall cease to be a Member in the Company, and, in such event, the Members other than the Withdrawing Member (collectively, the "Continuing Members"), for a period of ninety (90) days after the date of the Cessation Event, shall have the option (but shall not be obligated) to purchase (pro rata, in proportion to their respective Percentage Interests, unless they agree upon another proportion) all (but not less than all) of the Company Interest of the Withdrawing Member (the "Option Interest"). If fewer than all Continuing Members elect to exercise this option, those exercising the option shall be entitled to purchase the Withdrawing Member's share. In the event that none of the Continuing Members elect to exercise such option, then, the Withdrawing Member or the executor, administrator or personal or legal representative of the Withdrawing Member shall have the right to transfer the Option Interest to the heirs, beneficiaries, distributees or other designated party of the Withdrawing Member, without the further consent of the other Members. The transferees of the Option Interest shall thereafter have all the rights and obligations of a Member under the terms of this Agreement, provided such transferee executes an instrument which reflects that such transferee agrees to be bound by the terms and conditions of this Agreement and such transferee agrees to pay any reasonable expenses in connection with such admission as a Member.

In the case of the death of a Member holding an interest in the Company under a tenancy by the entireties, the surviving spouse of such deceased Member shall become the sole owner of the Member's interests, and no rights or obligations under this paragraph in favor of Continuing Members shall apply.

CONFIDENTIAL

SDNY_GM_00012949

CONFIDENTIAL

FirstBankPR000112

EFTA_00123592

EFTA01268796

(B) In the event that the Continuing Members (or any of them) elect to purchase the Option Interest pursuant to subparagraph 13(a) hereof, settlement shall be held at the principal office of the Company at such time and date as shall be not less than sixty (60) days nor more than one hundred twenty (120) days after the Cessation Event. At settlement on a purchase of the Option Interest, the Continuing Members shall deliver to the Withdrawing Member (or his or its legal representative) a good check in the amount of the purchase price for the Option Interest, which shall be equal to the Withdrawing Member's pro rata share of the most recent book value of the Company (hereinafter the "Value" of the Option Interest), based on the most recent financial records of the Company, as prepared by its regular accountant or auditor, with the appropriate book/tax adjustments) for any accrued liabilities, as of the last day of the fiscal year of the Company preceding the year of settlement.

(C) In the event that any Member desires to sell his or her interest in the Company, he or she shall first offer such interest to the other Members in writing. The continuing Members shall then have the right, but not the obligation, to purchase such interest at the price set forth in any bona fide offer to purchase such interest from any third party, for a period of thirty days. The other terms applicable to such right of first refusal shall be as set forth in paragraph 13(A), except that if none of the continuing Members exercises the right of first refusal to purchase, the selling Member shall then have the right to sell such interest to a third party, provided that the price thereof is not less than the price set forth in the bona fide offer as herein described.

14. Dissolution and Termination of Company.

(A) The Company shall be dissolved, the Company Assets shall be disposed of, and its affairs wound up, upon the occurrence of the earliest of the following events:

(1) the occurrence of a Cessation Event; provided, however, that, if, within ninety (90) days after the occurrence of such Cessation Event, the remaining Members unanimously elect to continue the Company and the Company business, then (A) the Company shall not be dissolved, (B) the company and the Company business shall be continued, and (C) this Agreement shall be amended to reflect such continuation;

(2) the unanimous written consent of the Members of the Company; or

(3) the expiration of the Term; or

(4) the entry of a decree of judicial dissolution under the Act.

(B) The Company shall terminate when all the Company Assets have been disposed of (except for any liquid assets not so disposed of), and the net proceeds therefrom, as well as any other liquid assets of the Company, shall, unless otherwise required by the Act, be distributed as follows: (i) first, to the creditors of the Company for the payment or due provisions for the liabilities of the Company (including loans, if any, to the Company from Members), and (ii) second, to the Members, pro rata, in accordance with their respective positive Capital Account balances (after the allocation of all items of

CONFIDENTIAL

SDNY_GM_00012950

CONFIDENTIAL

FirstBankPR000113

EFTA_00123593

EFTA01268797

income, gain, loss, credit and deduction (or items thereof) under and pursuant to paragraph 7 hereof).

15. Indemnification of Organizers or Members.

(A) To the extent not inconsistent with the laws and public policies of the United States Virgin Islands, the Company shall indemnify, defend and hold harmless any organizer of the Company and any Member (and any affiliate thereof) from and against any and all claims, demands, liabilities, costs, damages and causes of action, of any nature whatsoever, arising out of or incidental to the organization and/or management of the Company's affairs, except where the claim at issue is based on fraud, gross negligence or willful misconduct.

(B) The indemnification authorized by this paragraph 15 shall include, but not be limited to, payment of (i) reasonable attorneys' fees or other expenses incurred in connection with settlement or in any finally-adjudicated legal proceeding, and (ii) the removal of any liens affecting any property of the indemnitee.

16. Miscellaneous Provisions.

(A) The Members hereby agreed to execute and deliver all documents, provide all information and take or refrain from all such action as may be reasonably necessary or appropriate to achieve the purposes of this Agreement and the Articles.

(B) All notices provided for herein shall be in writing, hand delivered, with receipt therefor, or sent by certified or registered mail, return receipt requested, and first-class postage prepaid, or by overnight courier, to the address of the Member as shown in Exhibit A, unless notice of a change of address is given to the Company pursuant to the provisions of this subparagraph 16(B). Any notice which is required to be given within a stated period of time shall be considered timely if delivered or postmarked before midnight of the last day of such period. Any notice made hereunder shall be deemed effective for all purposes and in all respects when sent (or given) to any Member at the address set forth in Exhibit A hereof, or at such other address specified by a Member for which notice has been received by the Company in accordance with this subparagraph 16(B).

(C) This Agreement and the rights of the parties hereunder will be governed by, interpreted and enforced in accordance with the laws of the United States Virgin Islands, without regard to principles of conflicts of laws.

(D) This Agreement shall inure to the benefit of and bind the parties hereto, their respective estates, heirs, personal or legal representatives and (subject to the provisions of this Agreement relating to transferability) assigns.

(E) Unless the context clearly indicates otherwise, where appropriate the singular shall include the plural and the masculine shall include the feminine or neuter, and vice versa, to the extent necessary to give the terms defined herein and/or the terms

CONFIDENTIAL

SDNY_GM_00012951

CONFIDENTIAL

FirstBankPR000114

EFTA_00123594

EFTA01268798

otherwise used in this Agreement their proper meanings. The term parties hereto includes the undersigned and all subsequent signatories hereof.

(F) This Agreement and Exhibit A attached hereto and the Articles set forth all (and are intended by all parties hereto to be an integration of all) of the promises, agreements, conditions, understandings, warranties and representations among the parties hereto with respect to the Company, the Company's business and the Company Assets, and there are no promises, agreements, conditions, understandings, warranties or representations, oral or written, express or implied, except as set forth herein.

(G) If any provision of this Agreement is held to be illegal, invalid or unenforceable under the present or future laws effective during the term of this Agreement, such provision will be fully severable; this Agreement will be construed and enforced as if such illegal, invalid or unenforceable provision had never comprised a part of this Agreement; and the remaining provisions of this Agreement will remain in full force and effect and will not be affected by the illegal, invalid or unenforceable provision or by its severance from this Agreement.

(H) This Agreement is made solely and specifically among and for the benefit of the parties hereto, and their respective successors and assigns, subject to the express provisions herein relating to successors and assigns, and no other person or entity will have any rights, interest or claims hereunder or be entitled to any benefits under or on account of this Agreement as a third-party beneficiary or otherwise.

(I) The terms "bankruptcy" and "bankrupt," and derivations thereof, shall be deemed to refer not only to an adjudication of bankruptcy under the Federal Bankruptcy Report Act of 1978, but also to an adjudication of insolvency under any state or local insolvency statute or procedure.

(J) All amendments to this Agreement will be in writing and signed by all the Members.

(K) All headings herein are inserted only for convenience and ease of reference and are not to be considered in the construction or interpretation of any provision of this Agreement.

(L) This Agreement may be executed in several counterparts, each of which will be deemed an original, but all of which together will constitute one and the same instrument.

IN WITNESS WHEREOF, the parties hereto have executed this Operating Agreement as of the date first above written.

CONFIDENTIAL

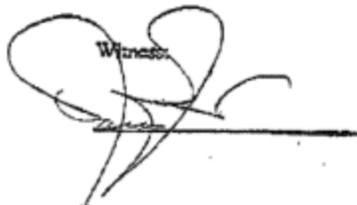
SDNY_GM_00012952

CONFIDENTIAL

FirstBankPR000115

EFTA_00123595

EFTA01268799

Witness


Member:

Jeffrey Epstein

IGO COMPANY, LLC OPERATING AGREEMENT

CONFIDENTIAL

CONFIDENTIAL

FirstBankPR000116

SDNY_GM_00012953

EFTA_00123596

EFTA01268800

Exhibit A

<u>Member</u>	<u>Capital Contribution</u>	<u>Interest</u>
Jeffrey Epstein		100%

CONFIDENTIAL

SDNY_GM_00012954

CONFIDENTIAL

FirstBankPR000117

EFTA_00123597

EFTA01268801

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



Account Title: IGO Company, LLC 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>Note: 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"> - Need a letter from the customer on company letterhead - Stating the account is for operational purposes only, and - No customer funds will flow through the account. - Third parties cannot fund operating accounts <input type="checkbox"/> The BSA Compliance Officer approval required prior to opening for all other types of accounts. Call (787) 993-6150.
<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"> - Foods and drinking places - Grocery Stores - Beer, wine and liquor store - Art dealers - Vending Machine Operators <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 5300 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_00012955

CONFIDENTIAL

CONFIDENTIAL

FirstBankPR000118

EFTA_00123598

EFTA01268802

DUE DILIGENCE FOR HIGH RISK BUSINESS (CHECKLIST)



Together we are one

Account Title IGO, LLC	Account Number: [REDACTED]
---------------------------	-------------------------------

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

BUSINESS TYPE	REQUIRED ACTION
<input type="checkbox"/> Financial Institutions (Credit Union, Commercial and Private Lenders, Mortgage Brokers, Private Bank and National Bank) <input type="checkbox"/> Non-Bank Financial Institution (Currency Exchange, Foreign Exchange and Casino)	<p>Note: FIRSTBANK does not open account 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"> - Need a letter from the customer on company letterhead - Stating the account is for operational purposes only, and - No customer funds will flow through the account. - Third parties cannot fund operating accounts <input type="checkbox"/> The BSA Compliance Officer approval required prior to opening for all other types of accounts. Call 787-993-5150.
<input type="checkbox"/> Cash Intensive Business (Any retail business whose transaction Profile shows \$30,000 or more in cash per week and who is not a recognized regional or national chain, e.g. Walgreens, TGI Fridays, Chilis, Amigo, etc.) <ul style="list-style-type: none"> - Food's and drinking places - Grocery Stores - Beer, wine and liquor store - Art dealers - Vending Machine Operators <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) <input type="checkbox"/> Gas Stations <input type="checkbox"/> Gambling/Gaming Establishments (> 20% of the activity)	<input type="checkbox"/> 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 no located in you marketplace (i.e. Customer lives in Ponce and open an account in Hato Rey Branch) the Bank Office opening the account must indicated the reason for opening the account at Branch on the Observation, at the Place of Business Form and why this explanation makes business sense. <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 base 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 no open the account). Under no circumstances may the business be incorporated in a financial haven country. See for a listing of these countries.	Obtain at least 2 or more of any of the following (copy for the file) <ul style="list-style-type: none"> <input type="checkbox"/> Invoices <input type="checkbox"/> Shipping documents <input type="checkbox"/> Contracts These 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.
<input type="checkbox"/> Car/Boat/ Plane Dealership <input type="checkbox"/> Stock Brokerage	Sample IRS Form 8300 for review. If customer indicates cash sales do not exceed \$10,000 to a customer, indicate this on the Observations at the Place of Business form. 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 no located in you marketplace (i.e. Customer lives in Ponce and open an account in Caguas) the Bank Office opening the account must indicated the reason for opening the account at Branch on the Observation, at the Place of Business Form and why this explanation makes business sense.
<input type="checkbox"/> Foreign Business no registered to do business in the United States (including Puerto Rico), United States Virgin Islands, or British Virgin Islands	<p>Note: At present, FIRSTBANK does not open accounts for foreign business not registered to do business in the United States.</p>
<input type="checkbox"/> Internet Business – Any business that sells the majority of its goods and services over the internet (Not a retail outlet that also has a web page).	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.)
<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 business do not require the approval of BSA Compliance. In this case, you will need: <ul style="list-style-type: none"> - A letter from the customer on company letterhead stating the account is for operational purposes and no customer funds will flow through the account. Third parties cannot fund the operating account. <input type="checkbox"/> BSA Compliance approval require prior to opening for all other types of accounts. <ul style="list-style-type: none"> - Obtain for BSA Compliance review: <ol style="list-style-type: none"> 1. A copy of the customer agreement 2. Name, primary residence and social security number for each beneficial owner (ALL INVESTORS MUST RESIDE IN U.S.) 3. Standard account opening documentation. <p>Note: Under no circumstances may the business be incorporated in a financial haven country (see listing of these countries)</p> <p>Note: 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>

CONFIDENTIAL

DUE DILIGENCE FOR HIGH RISK BUSINESS (CHECKLIST)



Together we are one

Account Title IGO, LLC	Account Number: [REDACTED]
---------------------------	-------------------------------

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

BUSINESS TYPE	REQUIRED ACTION
<input type="checkbox"/> Financial Institutions (Credit Union, Commercial and Private Lenders, Mortgage Brokers, Private Bank and National Bank) <input type="checkbox"/> Non-Bank Financial Institution (Currency Exchange, Foreign Exchange and Casino)	<p>Note: FIRSTBANK does not open account 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"> - Need a letter from the customer on company letterhead - Stating the account is for operational purposes only, and - No customer funds will flow through the account. - Third parties cannot fund operating accounts <input type="checkbox"/> The BSA Compliance Officer approval required prior to opening for all other types of accounts. Call 787-993-5150.
<input type="checkbox"/> Cash Intensive Business (Any retail business whose transaction Profile shows \$30,000 or more in cash per week and who is not a recognized regional or national chain, e.g. Walgreens, TGI Fridays, Chilis, Amigo, etc.) <ul style="list-style-type: none"> - Foods and drinking places - Grocery Stores - Beer, wine and liquor store - Art dealers - Vending Machine Operators <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) <input type="checkbox"/> Gas Stations <input type="checkbox"/> Gambling/Gaming Establishments (> 20% of the activity)	<input type="checkbox"/> 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 no located in you marketplace (i.e. Customer lives in Ponce and open an account in Hato Rey Branch) the Bank Office opening the account must indicated the reason for opening the account at Branch on the Observation, at the Place of Business Form and why this explanation makes business sense. <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 base 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 no 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 (copy for the file)</p> <input type="checkbox"/> Invoices <input type="checkbox"/> Shipping documents <input type="checkbox"/> Contracts These 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.
<input type="checkbox"/> Car/Boat/ Plane Dealership <input type="checkbox"/> Stock Brokerage	<p>Sample IRS Form 8300 for review. If customer indicates cash sales do not exceed \$10,000 to a customer, 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 no located in you marketplace (i.e. Customer lives in Ponce and open an account in Caguas) the Bank Office opening the account must indicated the reason for opening the account at Branch on the Observation, at the Place of Business Form and why this explanation makes business sense.</p>
<input type="checkbox"/> Foreign Business no registered to do business in the United States (including Puerto Rico), United States Virgin Islands, or British Virgin Islands	<p>Note: At present, FIRSTBANK does not open accounts for foreign business not registered to do business in the United States.</p>
<input type="checkbox"/> Internet Business - 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>
<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 business do not require the approval of BSA Compliance. In this case, you will need: <ul style="list-style-type: none"> - A letter from the customer on company letterhead stating the account is for operational purposes and no customer funds will flow through the account. Third parties cannot fund the operating account. <input type="checkbox"/> BSA Compliance approval require prior to opening for all other types of accounts. <ul style="list-style-type: none"> - Obtain for BSA Compliance review: <ol style="list-style-type: none"> 1. A copy of the customer agreement 2. Name, primary residence and social security number for each beneficial owner (ALL INVESTORS MUST RESIDE IN U.S.) 3. Standard account opening documentation. <p>Note: Under no circumstances may the business be incorporated in a financial haven country (see listing of these countries)</p> <p>Note: 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>

CONFIDENTIAL

SDNY_GM_00012957

BUSINESS TYPE	REQUIRED ACTION
<input type="checkbox"/> Home Based Business <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 (copies for file):</p> <ul style="list-style-type: none"> • Invoices form supplies • Contracts with customer • Telephone verification with customers in lieu of contracts • Copy of a license to engage in a particular business (if required by your state) • 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. <p>If the business owner has maintained his personal checking account of another business account with First Bank for 6 month or more 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"> • Owner's name • Customer or other business account number • Date opened
<input type="checkbox"/> Business 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 customer and the third party whose checks are being deposited. All relevant documentation, e.g. Customer Due Diligence (CDD) Profile, customer contractual agreements, a listing of the businesses' customers, etc. must be sent with the justification memo. Needs the approval of the Branch Manager.</p>
<input type="checkbox"/> Embassies/Consulates and other Representative Office of Foreign Governments	<input type="checkbox"/> The BSA Compliance Officer approval required prior to opening these types of accounts. Call 787-993-6150.
<input type="checkbox"/> Charitable Organizations, Not for Profits and religious Organizations - Religious Organizations - Grant making and giving services - Civic and Social Organizations	<p>Obtain the following information and document in the observation at place of business document (copies on file):</p> <ul style="list-style-type: none"> • Purpose and objective of their activities • Organization structure • The donor and volunteer base • Funding and disbursement criteria • Large contributors • Affiliation with other Charitable Groups • Funding and disbursement criteria
<input type="checkbox"/> Initial Deposit greater Than \$500K	<p>The Source of Wealth must be determined and recorded. Refer to Guide for Instructions.</p>

I have reviewed the customer 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 was classified **high risk business** and the account opening request was:

Approved
 Denied (Reason): _____
 Approved subject to: _____

Business Manager Name/Officer in Charge _____ Signature _____ Date _____

CONFIDENTIAL

SDNY_GM_00012958

CONFIDENTIAL

FirstBankPR000121

EFTA_00123601

EFTA01268805

1. Business Information

Account Title ("Depositor"):

IGO, Company, LLC

Account Number:

S.S./TIN/EIN:

Physical Address:

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

Mailing Address:

same

Business Telephone # 340-775-2522 Business Fax # 340-775-2522 Internet/Website Address:

Line of Business: Holding Company NAICS Code 523000 Date Established: 12-28-2006

Annual Sales: \$ -0- Nbr. of Offices/Branches: -0- Nbr. of Employees: -0-

Property Status: [] Own [x] Lease Referred By: [] Advertisement [x] Current Client [] Other:

Contact Person Name & Title: Jeanne Brennan

Contact Person Telephone #

2. Account Type

[] Sole Proprietorship [] Partnership [] Corporation [] Non-Profit [] LLP [x] LLC [] Other

[x] 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 ICLTA [] Government Statement SV [] Commercial DBA Maximizer SV [] Other:

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

Authorized Signer Name: Jeffrey Epstein Physical (Home) Address: 6100 Red Hook Quarter B-3 St. Thomas USVI 00802

Gender: M [x] F [] Corporate Title: Member Personal Mailing Address: same 6100 Red Hook Quarter B-3 St. Thomas USVI 00802

Social Security Number: [] Date Of Birth: 11/20/83 Place Of Birth: New York Citizen Of: USA

Home Telephone Number: [] Business Telephone Number: 340-775-2522 Business Fax Number: [] Mobile Number: [] Email Address: []

Years in Occupation: 25 Photo Identification Type & Number: [] Identification Expiration Date: 1-20-07

[x] OFAC [x] CHEXSYSTEMS called [x] Yes [] No, explain why: US BC Bank USA NAT BIC: NY SSN Response: Year: 1967 State: NY ID Response: 11/2006 [] BANK REFERENCE requested [] Yes [] No, explain why: NO NO Debt or Credit Record

[] 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-8)

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: 2-2-07 Authorized Signature: [Signature] Title: (Secretary/Treasurer/Cashier) Member

5. Initial Deposit

Type: [] Cash [x] Check [] Transfer [] Mgr Chk/Money Order/Travelers Chk [] Other Amount: 1000.00

6. Expected Transactions (Monthly)

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

Credits: No. of Transactions: [] 0-10 [] 11-20 [x] 21-50 [] Other:

Total Amount (\$): [] \$0 - \$5,000 [] \$5,001 - \$15,000 [x] \$15,001 - \$50,000 [] Other:

Type: [] Cash [x] Checks [] Account Transfers [x] Wire Transfers [] POS [] Payroll [] Direct Deposit [] Manager's Checks/Money Orders [] ACH [] Other:

Debits: No. of Transactions: [] 0-10 [] 11-20 [x] 21-50 [] Other:

Total Amount (\$): [] \$0 - \$5,000 [] \$5,001 - \$15,000 [x] \$15,001 - \$50,000 [] Other:

Type: [] Cash [x] Checks [] Account Transfers [x] 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 list prior accounts.)

Current [] Yes [] No Account # [] Account Title: Island Grounds, Inc. Financial Institution:

Current [] Yes [] No Account # [] Account Title: Financial Institution:

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

Authorized Signer Name: Jeanne Brennan Gender: M F Corporate Title: Manager
 Physical (Home) Address: [Redacted] Personal Mailing Address: 6500 Red Hook Quarter B-3
St. Thomas, USVI 00802

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: 340-775-2224 Mobile Number: [Redacted] Email Address: [Redacted]

Years in Occupation: 12-28-06 Photo Identification Type & Number: UI # [Redacted] Identification Expiration Date: 70696

OFAC CHEXSYSTEMS called Yes No, explain why: NO REPORT / NO ALERT
 SSN Response: Year: 1968 State: NY ID Response: Indicator

PLC BANK REFERENCE requested Yes No, explain why: [Redacted]
 Response: [Redacted]

Authorized Signer Name: _____ Gender: M F 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: _____ Gender: M F 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: _____ Gender: M F 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
 No ID retained in file (Copies of ID shredded after review)
 Signature cards received
 All legal documents received (File Document Checklist attached)

Account Opened By (Banking Consultant): ROSE PETERS Employee ID No.: [Redacted] Account Opening Date: 2-2-07

OFAC & PLC (Fraudulent Account List Verified By): ROSE PETERS Management Review By: M

Comments: NO BUSINESS LLC. See attached affidavit. Company will not conduct business in Virgin Islands

Reason For Denying Account: [Redacted]

10. Sales Referrals

Merchant Card Services e-FirstBank (Internet)
 Credit Card First Fax Cash Management
 Overdraft Line Payroll Night Depository
 Line Of Credit Other _____

CONFIDENTIAL

SDNY_GM_00012960

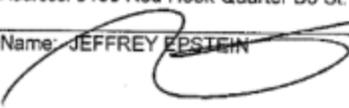
CONFIDENTIAL

FirstBankPR000123

EFTA_00123603

EFTA01268807

FirstBank Virgin Islands – Signature Card

Account type: IGO, LLC	Account number: [REDACTED]	Sign. Req. 1	Date: 11/19/07
Address: 6100 Red Hook Quarter B3 St. Thomas		Home: [REDACTED]	Work: [REDACTED]
Name: JEFFREY EPSTEIN 	SSN: [REDACTED] ID Type: US PP No: [REDACTED]		
Name: DARREN INDYKE 	SSN: [REDACTED] ID Type: US PP No: [REDACTED]		
Name:	SSN: ID Type: No:		
Name:	SSN: ID Type: No:		
Prepared by: U.MCNEIL 		Authorized by: 	

NA101E 8/2007
NNNS-0001

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 the 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 card in triplicate with original signatures (no photocopies).

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

CONFIDENTIAL

CONFIDENTIAL

FirstBankPR000124

SDNY_GM_00012961

EFTA_00123604

EFTA01268808

Branch: 732

Account: [REDACTED]

Prepared u.mcneil		Entered
Date 11/21/07	Date 11/21/07	Date

PERSONAL OR COMMERCIAL TBA NAICS CODE (if apply): 530000

Select: RM IM ST AM XS RE TC Other: _____

NAME & LEGAL TITLE MAINTENANCE

Actual Name: JGO, LLC

New Name: NEW SIGNER TO BE ADDED TO THIS ACCOUNT

New Legal Title: EIN NUMBER [REDACTED]

Connector Code: _____

CUSTOMER & PROFILE DATA MAINTENANCE

Name: DARREN INDYKE

Address 1: 6100 RED HOOK QUATER

Address 2: SUITE B3

City: ST THOMAS State: VI Zip Code: 00802

Home Phone: [REDACTED] Work Phone: [REDACTED] Extension: _____

Alt. Phone: _____ Alt Phone Type: _____ Pager ID: _____

Contact Pref.: WORKDAY Time: _____

E-mail Address: _____

Citizen: USA Social Security: [REDACTED] Birth Date: [REDACTED]

Primary ID: PASSPORT Origin: USA ID Number: [REDACTED]

Secondary ID: _____ Origin: _____ ID Number: _____

Gender: MALE Language: ENGLISH Home Owners: RENTS

Off / Employee: LAWYER Marital Status: UNKNOWN

Spouse Information:

Name: _____ Birth Date: _____

Customer Remarks: _____ Exp. Date: _____

Employer: FINANCIAL TRUST COMPANY

Occupation: LAWFR

CONFIDENTIAL

SDNY_GM_00012962

CONFIDENTIAL

FirstBankPR000125

EFTA_00123605

EFTA01268809

TRANSMISSION REPORT

SID : FIRSTBANK

Number : 3487798484

Date : 11-21-87 14:22

Date/Time	11-21 14:22
Dialled number	[REDACTED]
Subscriber	[REDACTED]
Durat.	8'24"
Mode	NORMAL
Pages	2
Status	Correct

1 First Bank		NAME AND ADDRESS MAINTENANCE FORM (RM)	
Branch: 732	Prepared by: [REDACTED]	Date: 11/21/87	Checked by: [REDACTED]
Account: [REDACTED]	<input type="checkbox"/> PERSONAL OR COMMERCIAL <input type="checkbox"/> TRA NAICS CODE (if any): 50001 Sector: <input type="checkbox"/> RM <input type="checkbox"/> IM <input type="checkbox"/> ST <input type="checkbox"/> AM <input type="checkbox"/> XS <input type="checkbox"/> NS <input type="checkbox"/> FC <input type="checkbox"/> Other		
NEW ENTITY			
Account Name: [REDACTED]	New Name: NEW BUSINESS TO BE ADDED TO THIS ACCOUNT		
New Legal Title: [REDACTED]			
Connector Code: [REDACTED]			
EXISTING ENTITY			
Name: GABRIEL MORGAN			
Address 1: 8102 RED HOOK QUARTER			
Address 2: SUITE 83			
City: ST THOMAS	State: VI	Zip Code: 00802	
Home Phone: [REDACTED]	Work Phone: [REDACTED]	Extension:	
Alt. Phone:	Alt. Phone Type:	Pager ID:	
Contact Pref: WORKDAY	Time:		
E-mail Address:			
Citizen: USA	Social Security: [REDACTED]	Birth Date: [REDACTED]	
Primary ID: PASSPORT	Origin: USA	ID Number: [REDACTED]	
Secondary ID:	Origin:	ID Number:	
Gender: MALE	Language: ENGLISH	Home Contact: NONE	
Off. Employee: LAWYER	Married Status: UNMARRIED		
Spouse Information:			
Name:	Birth Date:		
Customer Remarks:	Exp. Date:		
Employer: FINANCIAL TRUST COMPANY			
Employee Since: 1 YEAR	Occupation: LAWYER		
Address: 8102 RED HOOK QUARTER 83			
City: ST THOMAS	State: VI	Zip Code: 00802	
Employer Phone: [REDACTED]	Annual Gross: \$150,000.00		
Employment Status: FULL TIME			

CONFIDENTIAL

SDNY_GM_00012963

CONFIDENTIAL

FirstBankPR000126

EFTA_00123606

EFTA01268810

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



Account Title: I G O Company, 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:**
- 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.
 - FirstBank does not open nor maintain accounts for clients who engage in money remittance or check cashing services.
 - 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>Note: 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"> - Need a letter from the customer on company letterhead - Stating the account is for operational purposes only, and - No customer funds will flow through the account. - Third parties cannot fund operating accounts <input type="checkbox"/> The BSA Compliance Officer approval required prior to opening for all other types of accounts. Call (787) 993-5150.
<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"> - Foods and drinking places - Grocery Stores - Beer, wine and liquor store - Art dealers - Vending Machine Operators <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 \$480 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_00012964

CONFIDENTIAL

CONFIDENTIAL

FirstBankPR000127

EFTA_00123607

EFTA01268811

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"> • Obtain for BSA Compliance review: <ol style="list-style-type: none"> 1. A copy of the customer agreement 2. Name, primary residence and social security number for each beneficial owner (ALL INVESTORS MUST RESIDE IN U.S.) 3. Standard account opening documentation. <p>Note: 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"> • Invoices from suppliers • Contracts with clients • Telephone verification with clients in lieu of contracts • Copy of a license to engage in a particular business (if required by your state) • 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. <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"> • Owner's name • Client's personal or other business account number(s) • Date opened.
<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 787-983-5150.
<input type="checkbox"/> Charitable Organizations, Not for Profits and religious Organizations <ul style="list-style-type: none"> - Religious Organizations - Grant making and giving services - Civic and Social Organizations 	<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"> • Purpose and objective of their activities • Organization structure • The donor and volunteer base • Funding and disbursement criteria • Large contributors • Affiliation with other Charitable Groups

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: _____

MADELIN COLON _____ *Madelin Colon* _____ 4/16/08
 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

NNNS-2483-0207R

CONFIDENTIAL

SDNY_GM_00012965

CONFIDENTIAL

FirstBankPR000128

EFTA_00123608

EFTA01268812

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



Account Title: Darren Indyke	Account Number: [REDACTED]
---------------------------------	-------------------------------

High Risk Individuals require additional due diligence. Examples of High Risk Individuals are Nonresident Aliens, Foreign Individuals and Politically Exposed Persons. Where BSA Compliance consultation or approval is required, the requirement cannot be waived.

TYPE OF INDIVIDUALS	REQUIRED ACTION
<input type="checkbox"/> Nonresident Aliens and Foreign Individuals	Accounts where Nonresident Aliens and Foreign Individuals have a substantial ownership interest the following procedures shall be followed: <ul style="list-style-type: none"> • Requiring current passport, accompanied by a current visa, from non citizens. • Comparing the individual's country of origin (place of birth) to current "high risk" jurisdictions. • For people with permission to work in the U.S., assuring that the WB-BEN reflects a Social Security Number (SSN). • Inquiring about the destinations and sources of financial transactions involving foreign countries. • Inquiring as to whether he/she is a "Foreign Public Figure" or "Related Individual". • The following individuals must approve the account opening: <ul style="list-style-type: none"> <input type="checkbox"/> Market Manager
<input type="checkbox"/> Foreign Public Figures(FPF)/ Related Individuals <ul style="list-style-type: none"> <input type="checkbox"/> A "Foreign Public Figure" is any non US-citizen who occupies, had recently occupied, is actively seeking or is being considered for a senior position in a government (or political party), or any department (including the military), agency, or instrumentality thereof. <input type="checkbox"/> Senior foreign executives of foreign government-owned corporations are also considered public figures. <input type="checkbox"/> A "Related Individual" is a member of the immediate family of a public figure (e.g., a spouse, parent, sibling, or child) or a senior advisor closely associated with a public figure. <input type="checkbox"/> Legal entities in which public figures or related individuals have a substantial ownership interest. 	Additional requirements for foreign public figures (FPF), or related individual, or legal entities in which public figures or related individuals have a substantial ownership interest the following procedures shall be followed: <ul style="list-style-type: none"> • The sources of funds and wealth must be determined and recorded. • An inquiry must be made as to the reputation of the FPF or related individual. Please contact BSA Compliance to perform a World Check search. • The following individuals must approve the account opening: <ul style="list-style-type: none"> <input type="checkbox"/> Market Manager <input type="checkbox"/> FIRSTBANK BSA Compliance
<input type="checkbox"/> Initial Deposit greater than \$100M	<ul style="list-style-type: none"> • The sources of funds and wealth must be determined and recorded.

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

Approved
 Denied (Reason): _____
 Approved subject to: _____

Madelin Colon _____ Signature Date 4/11/08

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

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

_____ Signature _____ Date _____

NNNS-2462-0207R

SDNY_GM_00012966

CONFIDENTIAL

CONFIDENTIAL

FirstBankPR000129

EFTA_00123609

EFTA01268813

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



Account Title: Harry Beller	Account Number: [REDACTED]
---------------------------------------	--------------------------------------

High Risk Individuals require additional due diligence. Examples of High Risk Individuals are Nonresident Aliens, Foreign Individuals and Politically Exposed Persons. Where BSA Compliance consultation or approval is required, the requirement cannot be waived.

TYPE OF INDIVIDUALS	REQUIRED ACTION
<input type="checkbox"/> Nonresident Aliens and Foreign Individuals	Accounts where Nonresident Aliens and Foreign Individuals have a substantial ownership interest the following procedures shall be followed: <ul style="list-style-type: none"> • Requiring current passport, accompanied by a current visa, from non citizens. • Comparing the individual's country of origin (place of birth) to current "high risk" jurisdictions. • For people with permission to work in the U.S., assuring that the W8-BEN reflects a Social Security Number (SSN). • Inquiring about the destinations and sources of financial transactions involving foreign countries. • Inquiring as to whether he/she is a "Foreign Public Figure" or "Related Individual". • The following individuals must approve the account opening: <ul style="list-style-type: none"> <input type="checkbox"/> Market Manager
<input type="checkbox"/> Foreign Public Figures(FPF) Related Individuals <ul style="list-style-type: none"> <input type="checkbox"/> A "Foreign Public Figure" is any non US-citizen who occupies, had recently occupied, is actively seeking or is being considered for a senior position in a government (or political party), or any department (including the military), agency, or instrumentality thereof. <input type="checkbox"/> Senior foreign executives of foreign government-owned corporations are also considered public figures. <input type="checkbox"/> A "Related Individual" is a member of the immediate family of a public figure (e.g., a spouse, parent, sibling, or child) or a senior advisor closely associated with a public figure. <input type="checkbox"/> Legal entities in which public figures or related individuals have a substantial ownership interest. 	Additional requirements for foreign public figures (FPF), or related individual, or legal entities in which public figures or related individuals have a substantial ownership interest the following procedures shall be followed: <ul style="list-style-type: none"> • The sources of funds and wealth must be determined and recorded. • An inquiry must be made as to the reputation of the FPF or related individual. Please contact BSA Compliance to perform a World Check search. • The following individuals must approve the account opening: <ul style="list-style-type: none"> <input type="checkbox"/> Market Manager <input type="checkbox"/> FIRSTBANK BSA Compliance
<input type="checkbox"/> Initial Deposit greater than \$100M	<ul style="list-style-type: none"> • The sources of funds and wealth must be determined and recorded.

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

Approved
 Denied (Reason): _____
 Approved subject to: _____

Madelin Colon		4/16/08
Business Manager Name/Officer in Charge	Signature	Date

This account profile was determined to be that of a **high risk individual** 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
---	-----------	------

NNNS-2462-0207R

SDNY_GM_00012967

CONFIDENTIAL

CONFIDENTIAL

FirstBankPR000130

EFTA_00123610

EFTA01268814

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



Account Title: Jeffrey Epstein	Account Number: [REDACTED]
-----------------------------------	-------------------------------

High Risk Individuals require additional due diligence. Examples of High Risk Individuals are Nonresident Aliens, Foreign Individuals and Politically Exposed Persons. Where BSA Compliance consultation or approval is required, the requirement cannot be waived.

TYPE OF INDIVIDUALS	REQUIRED ACTION
<input type="checkbox"/> Nonresident Aliens and Foreign Individuals	Accounts where Nonresident Aliens and Foreign Individuals have a substantial ownership interest the following procedures shall be followed: <ul style="list-style-type: none"> • Requiring current passport, accompanied by a current visa, from non citizens. • Comparing the individual's country of origin (place of birth) to current "high risk" jurisdictions. • For people with permission to work in the U.S., assuring that the W8-BEN reflects a Social Security Number (SSN). • Inquiring about the destinations and sources of financial transactions involving foreign countries. • Inquiring as to whether he/she is a "Foreign Public Figure" or "Related Individual". • The following individuals must approve the account opening: <ul style="list-style-type: none"> <input type="checkbox"/> Market Manager
<input type="checkbox"/> Foreign Public Figures(FPF) Related Individuals <ul style="list-style-type: none"> <input type="checkbox"/> A "Foreign Public Figure" is any non US-citizen who occupies, had recently occupied, is actively seeking or is being considered for a senior position in a government (or political party), or any department (including the military), agency, or instrumentality thereof. <input type="checkbox"/> Senior foreign executives of foreign government-owned corporations are also considered public figures. <input type="checkbox"/> A "Related Individual" is a member of the immediate family of a public figure (e.g., a spouse, parent, sibling, or child) or a senior advisor closely associated with a public figure. <input type="checkbox"/> Legal entities in which public figures or related individuals have a substantial ownership interest. 	Additional requirements for foreign public figures (FPF), or related individual, or legal entities in which public figures or related individuals have a substantial ownership interest the following procedures shall be followed: <ul style="list-style-type: none"> • The sources of funds and wealth must be determined and recorded. • An inquiry must be made as to the reputation of the FPF or related individual. Please contact BSA Compliance to perform a World Check search. • The following individuals must approve the account opening: <ul style="list-style-type: none"> <input type="checkbox"/> Market Manager <input type="checkbox"/> FIRSTBANK BSA Compliance
<input type="checkbox"/> Initial Deposit greater than \$100M	<ul style="list-style-type: none"> • The sources of funds and wealth must be determined and recorded.

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

Approved
 Denied (Reason): _____
 Approved subject to: _____

Madelin Colon _____ Signature _____ Date 4/10/08

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

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

_____ Signature _____ Date _____

NNNS-2462-0207R

SDNY_GM_00012968

CONFIDENTIAL

CONFIDENTIAL

FirstBankPR000131

EFTA_00123611

EFTA01268815

AFFIDAVIT RE NOT DOING BUSINESS

Jeffrey Epstein being of lawful age and after having been duly sworn, state that:

1. We are, and have been from the date of the filing of the Articles of Organization, a copy of which is attached hereto, the sole member of IGO, LLC ("the Company").
2. We hereby confirm that the Company never did any business of any kind from the date of the filing of the Articles of Organization through the date of this statement and we further state that the Company has no intention of doing any business in the foreseeable future.
3. We hereby further confirm that the Company did not do business and does not intend to do business because it is a holding company, which was not and is not intended to be used for any type of business.
4. We hereby further confirm that the Company will not do any business of any kind prior to applying for and obtaining a United States Virgin Islands Business License, a copy of which will be delivered to the Bank.
5. The Company requires a bank account for the purpose of corporate expenses.
6. We have personal knowledge of the facts herein stated.

By: 

IN WITNESS WHEREOF the parties have signed and sealed this agreement this 23 day of MARCH, 2007

Jeffrey Epstein _____

SUBSCRIBED AND SWORN to me this 23 day of MARCH, 2007


Notary Public

HARRY I. BELLER
Notary Public, State of New York
No. 01BE4853924
Qualified in Rockland County
Commission Expires Feb. 17, 2012

CONFIDENTIAL

SDNY_GM_00012969

CONFIDENTIAL

FirstBankPR000132

EFTA_00123612

EFTA01268816

NOTES TO FILE

DATE: COMMENTS

Spoke with Client
5-1-07 Fax was sent to Client
Requesting Documents
! Client Needs to Signed CDD
File Semi-completed

CONFIDENTIAL

SDNY_GM_00012970

CONFIDENTIAL

FirstBankPR000133

EFTA_00123613

EFTA01268817

FINANCIAL TRUST COMPANY, INC.
6100 RED HOOK QUARTERS B-3
ST. THOMAS, VI 00802

FIRSTBANK
ST. THOMAS, VI 00802
101-73892018

282

1/29/007

PAY TO THE ORDER OF Jeepers, Inc.

\$ **1,000.00

One Thousand and 00/100***** DOLLARS

Jeepers, Inc.

MEMO

⑈00 28 2 ⑈



FINANCIAL TRUST COMPANY, INC.

282

CONFIDENTIAL

SDNY_GM_00012971

CONFIDENTIAL

FirstBankPR000134

EFTA_00123614

EFTA01268818



Together we are one

OBSERVATIONS AT PLACE OF BUSINESS

Account Title Jeepers Inc and [REDACTED]		Account Number(s) [REDACTED]	
Date May 2, 2007	Time 10:30am	Time Spent 40 minutes	VNR Contact Name Cecile DeJong and Jeanie Brennan
Address Visited 8100 Red Hook Qtrs Ste B3		Location Type <input checked="" type="checkbox"/> Primary Office <input type="checkbox"/> Secondary Location (branch Office/Warehouse/etc.)	
TYPE OF BUSINESS <input type="checkbox"/> Business Accepting Third-Party Checks <input type="checkbox"/> Car/Boat/Plane Dealership <input type="checkbox"/> Electronics (Wholesale) <input type="checkbox"/> Financial Institution <input type="checkbox"/> Gambling/gaming (> 20% of business activity) <input type="checkbox"/> Gas Stations <input type="checkbox"/> Home Based Business <input type="checkbox"/> Import/Export <input type="checkbox"/> Internet Business <input checked="" type="checkbox"/> Investment Management Company <input type="checkbox"/> Jewelry/Gems/Metals <input type="checkbox"/> Money Management <input type="checkbox"/> Non-Bank Financial Institution <input type="checkbox"/> Personal Investment Company <input type="checkbox"/> Stock Brokerage <input type="checkbox"/> Telecommunication/Phone Cards/Phone Center <input type="checkbox"/> Travel Agency <input type="checkbox"/> Used Car Sales <input type="checkbox"/> Other: _____			
Estimated Square footage/space occupied 2,800 square feet		Type of Space: <input type="checkbox"/> Owned <input checked="" type="checkbox"/> Rented <input type="checkbox"/> Rented/Leased Office Suite (with a share facility) <input type="checkbox"/> Sublet <input type="checkbox"/> Co-ownership <input type="checkbox"/> Non-Commercial (Home-Apartment)	
Number of Employees on Premises 5			
Describe Customer Traffic (or activity observed during visit): n/a			
Inventory Visible? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe inventory: n/a			
Describe business main suppliers and customers base: <input checked="" type="checkbox"/> Suppliers Local office and cleaning suppliers <input checked="" type="checkbox"/> Customer Base none			
How is business paid? <input type="checkbox"/> Cash <input checked="" type="checkbox"/> Checks <input type="checkbox"/> Change		<input type="checkbox"/> Wires <input type="checkbox"/> Other Details: _____	
Obtain a description of the customer's primary trade area describe the proximity of the of the business primary trade area in relation to the Bank branch where the account is domicile. Select Banking clients. Use Select Banking and the East End Plaza offices.			
If the business is no located in you marketplace (i.e. Customer lives in Ponca and open an account in Hato Rey Branch) the Bank Office opening the account must indicated the reason for opening the account at Branch, and why this explanation makes business sense.			
What types of International Transactions are expected? <input type="checkbox"/> Wire Transfer <input type="checkbox"/> ACH <input type="checkbox"/> Other: <u>none</u>			

CONFIDENTIAL

SDNY_GM_00012972

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

Describe the business operation?
 IGO Company LLC is a stockholder in a Virgin Island Corp. It is strictly an investment and does not generate any business.
 JEEPERS INC. is a passive investment fund.

Describe the business anticipated volume of currency?
 none

Did your observations agree with your expectations for this type of business? Yes No
 Explain:
 Mr. Jeffrey Epstein, is the president of Financial Trust Company Inc. (Financial Consulting Services), he is also owner of the Island of Little St. James. He has several other business entities, who are not doing any business but they are holding companies.

Other relevant observations or information:
 none

Conclusions/Comments/Information:
 Client is a well established relationship of FirstBank VI.

General:	Convenience Store: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Total Number of gas station(s): _____	If two or more describe locations: _____
Total Number of gasoline pump(s): _____	Convenience Store business hours: _____
Gas Station(s) business hours: _____	Electronic Lottery (PR: Lotto/ Pega 3) <input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Request copy of the report of gas volume ("gaboaje"):	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) May 2, 2007
Date:

CONFIDENTIAL

CONFIDENTIAL

FirstBankPR000136

SDNY_GM_00012973

EFTA_00123616

EFTA01268820



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: <u>IGO Company, LLC</u>	Account Number: [REDACTED]	Date Opened: <u>2/2/07</u>
--	--	----------------------------

Other Documents	Check <input checked="" type="checkbox"/> if is completed or N/A if not applicable	Remarks
Signature Cards		
Client Due Diligence Business Accounts		
Due Diligence for High Risk Business Accounts (Checklist)		
Observations at Place of Business		
OFAC/PLC (print evidence of verification)		
Document Checklist for Business Accounts File		
Appropriate W-8 Form (if non-U.S. entity)		
Disclosures that must be given to client:		
USA Patriot Act Customer Information Program Notice		
Rates and Fees Schedule		
Account Agreement		
FDIC Insuring Your Deposit Brochure (USVI only)		
Notice of Negative Information Disclosure		
First BanCorp Information Sharing and Privacy Policy		
Certificate of Incorporation or Certificate of Qualification (if a U.S. based corporation)		
Business/Trade License (current)		
Certificate of Good Standing		
Articles of Incorporation (stamped by the Office of the Lieutenant Governor if USVI and the Registrar of Companies in the BVI)		
Certificate of Trade Name		
Corporate Resolution (with Corporate Seal)		
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)		
Partnership Letter and Security Agreement		
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)		
Sole Proprietor Agreement (Individual)		
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)		
Unincorporated Association Resolution (signed by the Secretary)		
Security Procedure Agreement for Telephone/Fax Issuance of Payment Orders or Request for International Drafts (if requested)		
Copy of organization's 501 (c) (3) - USVI only		
Certificate of Trade Name (if applicable)		
Corporate Resolution or Unincorporated Association Resolution		
Certificate of Incorporation or Certificate of Authority for Foreign and Foreign Non-Profit Corporation (if incorporated)		
Articles of Incorporation (if incorporated)		
Certificate of Good Standing (if BVI corporation for more than twelve months) (if incorporated)		
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		
Security Procedure Agreement for Telephone/Fax Issuance of Payment Orders or Request for International Drafts (if requested) - if unincorporated		

MNNS-2454-0207

CONFIDENTIAL

SDNY_GM_00012974

CONFIDENTIAL

FirstBankPR000137

EFTA_00123617

EFTA01268821

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 and Security Agreement (if applicable)	<input checked="" type="checkbox"/>	
Business/Trade License (current)	<input checked="" type="checkbox"/>	
Certificate of Trade Name (if applicable)	<input checked="" type="checkbox"/>	
Operating Agreement	<input checked="" type="checkbox"/>	
Articles of Organization or Certificate of Formation (non-bank form-required if the LLC is a "new" LLC)	<input checked="" type="checkbox"/>	
Certificate of Existence	<input checked="" type="checkbox"/>	
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		
Certificate 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.		
ID/LTA 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		

CONFIDENTIAL

SDNY_GM_00012975

CONFIDENTIAL

FirstBankPR000138

EFTA_00123618

EFTA01268822



ACCESS AGREEMENT

This access agreement establishes the terms and conditions that govern the use of e-FirstBank service.

For the purpose of this agreement, the terms "you" and "your" refer to the client who is the user of e-FirstBank. "FirstBank", "Us", and "Our" refer to FirstBank Puerto Rico. The term "working day" means Monday through Friday, except Saturday, Sunday and bank holidays.

1. Description of e-FirstBank

e-FirstBank is an electronic service that allows you to view your account activity at FirstBank through the Internet using a personal computer.

2. Requirements for the use of e-FirstBank

In order to be able to use the e-FirstBank service, you must have an account with FirstBank, as well as the required "browser" installed in your personal computer. In addition, you must have a modem and access service to the Internet through your service provider. The "browser" that you use must be compatible with Microsoft Internet Explorer™, version 4.0 or higher, or Netscape™ Navigator/Communicator, version 4.04 or higher. You are responsible of all costs and expenses related to the installation, use and maintenance of your equipment, of telephone lines, and your Internet access provider.

You must choose a "password" to gain exclusive access to your account through e-FirstBank.

You shall be solely responsible for adopting adequate safety measures to protect your password and avoid unauthorized access to your accounts through e-FirstBank. FirstBank shall not have the duty or express or implied obligation to investigate or verify if the use of e-FirstBank or the access to said service is carried out by a person authorized by you, or according to the safety measures adopted by you.

If your password is lost or forgotten and must be changed or modified, you must authorize said change or modification in writing to FirstBank. No password will be changed or modified as a result of a telephone conversation since FirstBank must always receive the authorization to change or modify the password in writing.

If a Corporation wishes to gain access to the e-FirstBank service, a corporate password will be chosen. The individuals that signed the General Resolution must apply in person at their main Branch in order to enroll and to sign the e-FirstBank agreement for their company and will be the ones that have access to the corporate password. The individuals that signed the General Resolution must authorize any change or modification of the corporate password in writing.

You indemnify and hold FirstBank, its directors, officers, and employees harmless from any claim or suit, arising from the access to this service.

3. Services available through e-FirstBank

You shall be able to obtain updated information about your accounts. FirstBank may, from time to time, add, amend, or eliminate services to those offered at this time through e-FirstBank. FirstBank shall update this agreement to inform you of any changes. If you choose to use new services, when available, you agree to comply with all the rules contained in the amendments to this agreement related to the new services.

4. Access to e-FirstBank

You shall have access to e-FirstBank seven (7) days a week, twenty-four (24) hours a day. FirstBank agrees to update periodically the information you may obtain through the e-FirstBank service. However, you recognize and accept that FirstBank has no obligation to update said information at a specific hour of the day and that it is not subject to a determinate schedule.

Since certain items, such as debits and credits, shown on the e-FirstBank service may be in transit, the balance shown may not be final. The Customer must use the end of the month statement for the official monthly reconciliation.

You accept and agree that the availability and ability of FirstBank to provide access to the e-FirstBank service depends, among others, on the continuous operation and availability of FirstBank's computer system and on the communications processing line, your Internet service provider, your browser, your personal computer, your access equipment and the telephone or electric power lines or both. Should access to e-FirstBank be temporarily interrupted or ceases for any reason, FirstBank shall not be responsible for said interruption.

5. Service Charges

At this time, access to the e-FirstBank service shall not be subject to other charges besides those established for your account. However, you are responsible for the phone charges related to connection of the service, for the Internet Service Provider charges and any other charges related to your personal computer equipment.

For information about the confidentiality of your information, please refer to the Safety information included in our "help" section of e-FirstBank.

6. Request for Additional Services

You can request additional services such as copies of checks, a bank account statement, the investigation of a credit card's activity, or the investigation of a particular charge, through the e-FirstBank service. If you request an additional service through the e-FirstBank service, FirstBank is authorized to process said request as if it was a written request signed by you. E-FirstBank shall provide you a confirmation number upon completing your request. Said confirmation number will help you obtain additional information related to your request in our Client Service Center.

7. Copyrights and Trademarks

All rights over images, text, screens and pages of e-FirstBank are property of FirstBank or of third parties, as specified. You may copy information from e-FirstBank for your own personal use only. You shall not copy, publish, distribute, record, modify, or transfer this information, images or other type of materials, nor use them in any other way to create works derived from them nor for public or commercial purposes, except as provided in this agreement.

You recognize and agree that the name e-FirstBank as well as other trademarks used here are property of FirstBank or other subsidiaries, or of third parties. You shall not use these trademarks without the previous written consent of FirstBank or the trademark's legitimate owner.

8. Representations and Guaranties

FirstBank does not represent or guarantee, expressly or implicitly, the accuracy of the information and materials (including text, graphics, links or other objects) contained in e-FirstBank, and expressly rejects all responsibility for errors or omissions in them. Neither FirstBank nor its providers represent nor guarantee directly or implicitly that e-FirstBank is appropriate for a particular use. You recognize that you have received adequate information from FirstBank regarding e-FirstBank, and that you have decided, freely and voluntarily, to subscribe this agreement and obtain access to e-FirstBank according to the terms and conditions hereby agreed.

You represent and guarantee to FirstBank that you have no intention to use, and that you shall not use e-FirstBank with the direct or indirect purpose of providing services (including, without limitations, financial, data processing or administrative services, or other related services) to any person or entity.

Any link to pages of organizations affiliated to FirstBank is provided only as a suggestion of topics that might be interesting or useful to you. FirstBank does not provide any guaranty whatsoever regarding the accuracy, integrity or reliability of these pages, or regarding whether or not its use is appropriate for any specific purpose, nor does it guarantee they are free of defects or claims or of viruses or other contamination. These links do not represent an endorsement nor do they create responsibility for the options, ideas, products, information or services offered in said pages.

9. Limit of Responsibility

FirstBank shall not be responsible for incorrect information or instructions provided by you. Neither FirstBank nor any provider of information shall be responsible for deficiencies in the accuracy, totality, availability or timeliness of said information, or of any investment or decision made based on it.

Except as expressly provided in this agreement or in any other agreement applicable to the relation between you and FirstBank, or as required by law, you agree that neither FirstBank nor any information provider shall be responsible for any loss or damages whatsoever, direct or indirect, caused by e-FirstBank or that in any way arises or is related to the access and use of e-FirstBank by you.

You are obligated to indemnify FirstBank and release it from any responsibility before any suit or claim filed against FirstBank that seeks to impose responsibility on FirstBank in violation of the dispositions of this Section

The term "FirstBank" as used in this Section, includes FirstBank, its parent company, subsidiaries and shareholders, directors, officials, employees or agents of each of these.

10. Electronic Communication

You shall be able to communicate electronically and in a safe manner only through the forms included in the "Other Services" section of e-FirstBank. Said forms shall be considered received by us the next working day.

FirstBank shall act upon your communication within a reasonable term. In addition you recognize and accept that the forms found in the "Other Services" section of e-FirstBank should not be used when you need to communicate with us immediately. For immediate communication you must call our Client Service Center at the number included in section 12 of this agreement, or visit any of our branches.

You hereby authorize us to record, use, and/or copy any electronic form sent by you.

You accept and recognize that for safety reasons in handling information, any other electronic method, including electronic mail, shall not be used to request additional services.

11. Unauthorized Transactions

If you believe you have lost or someone has stolen your password or secret number, an authorized person is no longer authorized access your account or if you detect any unauthorized access to your account, or if you suspect of any type of illegal activity in your account, you must inform FirstBank immediately, by calling us a (787) 725-2511 or 1-888-448-2511 during the established service hours.

12. Customer Service

If you require any assistance regarding e-FirstBank or would like to speak to one of our representatives, please call (787) 725-2511 or 1-888-448-2511 during the established service hours. You may also send us your message via fax to (787) 729-8060 or write to the following address:

FIRSTLINE CUSTOMER CENTER
P.O. Box 9145
San Juan, Puerto Rico 00908-0146

You may also send an electronic message to:

e-FirstBank@firstbankpr.com

13. Term of the Agreement

This agreement shall remain in effect until one of the parties notifies the other of his/her intention to cancel the service. These notices may be sent through either electronic or regular mail. The Bank shall send notice to the most recent address appearing on your account record. The Bank's address is included in section 12 of this agreement.

In case this agreement is invalidated for any reason, you shall immediately cease using e-FirstBank and FirstBank shall cancel the service, but not your accounts in FirstBank or its affiliates or subsidiaries.

14. Miscellaneous Dispositions

- a) FirstBank reserves the right to amend, update, modify, or discontinue e-FirstBank service at any time and to amend or modify at any time the terms of this agreement through previous notice to you.
- b) The use and access to the e-FirstBank service is subject to the applicable laws and regulations.
- c) You shall not transfer this agreement to any person without FirstBank's previous written consent.
- d) This agreement shall be governed and be subject to the laws of the Commonwealth of Puerto Rico.
- e) If one or more of the dispositions in this agreement for any reason is declared null, illegal or it cannot be enforced, the remaining dispositions shall remain valid and in full force and effect.
- f) FirstBank reserves the right to use all those available legal remedies in case of violations of these dispositions, including suspension of access service and/or cancellation of related accounts.
- g) Access to the service and use of the passwords through e-FirstBank are limited to those users authorized by FirstBank. FirstBank shall use all available legal remedies against any person who tries to and/or uses this service without due authorization.

By signing below, you agree that you have reviewed the terms of this agreement and that the use of the e-FirstBank service to gain access to any of your accounts in FIRSTBANK constitutes your acceptance of the terms and conditions hereby established, to which you agree to commit yourself. In addition, you agree to comply with the terms and conditions of all other agreements subscribed by you and all applicable disclosure documents, related to the accounts and other services that can be accessed by you through the use of e-FirstBank, which are made part of this agreement. You are committed to maintain and use your accounts with FirstBank adequately and to comply with all the rules that govern each one of said accounts, including payment of charges related with the use and/or maintenance of said accounts.

By: _____

Name: Jeffrey Epstein

Date: 2-5-07

CONFIDENTIAL

CONFIDENTIAL

FirstBankPR000140

SDNY_GM_00012977

EFTA_00123620

EFTA01268824



E-FIRSTBANK REGISTRATION FOR BUSINESS ACCOUNTS

Business Name		Tax Identification No.		Telephone No.	
1 GO Company LLC		[REDACTED]		[REDACTED]	
e-Mail Address		Mailing Address			
[REDACTED]		6000 Red Hook Quarter B-3, North Ferrisburgh, VT 05802			
Business Contact Person		Contact Person Telephone No.		Business Fax No.	
Jeanne Brennan		[REDACTED]		340-775-2529	

Disclosure

The Depositor hereby acknowledges receipt of the Internet Banking and Bill Payment Agreement and agrees to the terms and conditions currently in effect and as may be amended from time to time for the type of account and services requested.

In addition, the depositor agrees to comply with the terms and conditions of all other agreements subscribed by the depositor and all applicable disclosure documents, related to the accounts and other services that can be accessed by the depositor through use of applicable disclosure documents, related to the accounts and other services that can be accessed by the depositor through use of FirstBank Internet Banking. The depositor commits to maintain and use their accounts with FirstBank adequately and to comply with all the rules that govern each one of said accounts, including payment of charges related with the use and/or maintenance of said accounts.

Authorized Signatures			
	Print Name	Social Security No.	Date of Birth
1	Jeffrey Epston	[REDACTED]	1/20/13
2	[REDACTED]	[REDACTED]	[REDACTED]
3	[REDACTED]	[REDACTED]	[REDACTED]
4	[REDACTED]	[REDACTED]	[REDACTED]
5	[REDACTED]	[REDACTED]	[REDACTED]
6	[REDACTED]	[REDACTED]	[REDACTED]

Account Numbers	
[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]

BRANCH USE ONLY

Bank Officer Name	Rose Peters
Bank Officer Signature	[Signature]

MMNS-2339-0006R

CONFIDENTIAL

SDNY_GM_00012978

CONFIDENTIAL

FirstBankPR000141

EFTA_00123621

EFTA01268825

COMMERCIAL C' [REDACTED]	Sign. Req. 1	Date: 02/02/2007
6100 RED HOOK QUARTER B 3 AMERICAN YACHT HARBOR ST THOMAS, VI 00802-0000		HOME: [REDACTED] WORK:
Name: IGO COMPANY, LLC	SSN: [REDACTED]	ID Type: [REDACTED] No. [REDACTED]
Name: JEFFREY E EPSTEIN	SSN: [REDACTED]	ID Type: LC No. T4200411933
Name: JEANNE B BRENNAN	SSN: [REDACTED]	ID Type: LC No. [REDACTED]
Name: [REDACTED]	SSN: [REDACTED]	ID Type: [REDACTED] No. [REDACTED]

Prepared by: ROSE PETERS
Authorized by: [Signature]

COMMERCIAL CHECKING ACCT [REDACTED]	Sign. Req. 1	Date: 02/02/2007
6100 RED HOOK QUARTER B 3 AMERICAN YACHT HARBOR ST THOMAS, VI 00802-0000		HOME: [REDACTED] WORK:
Name: IGO COMPANY, LLC	SSN: [REDACTED]	ID Type: [REDACTED] No. [REDACTED]
Name: JEFFREY E EPSTEIN	SSN: [REDACTED]	ID Type: LC No. T4200411933
Name: JEANNE B BRENNAN	SSN: [REDACTED]	ID Type: LC No. [REDACTED]
Name: [REDACTED]	SSN: [REDACTED]	ID Type: [REDACTED] No. [REDACTED]

Prepared by: ROSE PETERS
Authorized by: [Signature]

COMMERCIAL CHECKING ACCT [REDACTED]	Sign. Req. 1	Date: 02/02/2007
6100 RED HOOK QUARTER B 3 AMERICAN YACHT HARBOR ST THOMAS, VI 00802-0000		HOME: [REDACTED] WORK:
Name: IGO COMPANY, LLC	SSN: [REDACTED]	ID Type: [REDACTED] No. [REDACTED]
Name: JEFFREY E EPSTEIN	SSN: [REDACTED]	ID Type: LC No. T4200411933
Name: JEANNE B BRENNAN	SSN: [REDACTED]	ID Type: LC No. [REDACTED]
Name: [REDACTED]	SSN: [REDACTED]	ID Type: [REDACTED] No. [REDACTED]

Prepared by: ROSE PETERS
Authorized by: [Signature]

NA101E 7/20/02
NNNS-0001

CONFIDENTIAL

SDNY_GM_00012979

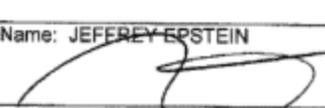
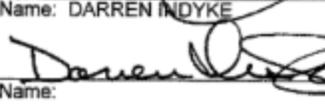
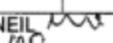
CONFIDENTIAL

FirstBankPR000142

EFTA_00123622

EFTA01268826

FirstBank Virgin Islands – Signature Card

Account type: IGO, LLC	Account number: [REDACTED]	Sign. Req. 1	Date: 11/19/07
Address: 6100 Red Hook Quarter B3 St. Thomas		Home: [REDACTED]	Work: [REDACTED]
Name: JEFFREY EPSTEIN 	SSN: [REDACTED]	ID Type: US PP	No: 207320604
Name: DARREN INDYKE 	SSN: [REDACTED]	ID Type: US PP	No: [REDACTED]
Name:	SSN:	ID Type:	No:
Name:	SSN:	ID Type:	No:
Prepared by: U.MCNEIL 		Authorized by: 	

NA101E 8/2007
NNNS-0001

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 the 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 card in triplicate with original signatures (no photocopies).

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

CONFIDENTIAL

CONFIDENTIAL

FirstBankPR000143

SDNY_GM_00012980

EFTA_00123623

EFTA01268827



Virgin Islands

Limited Liability Company Letter and Security Agreement

Date _____

We the undersigned Members, Managers, or Officers of IGO Company, LLC ("Company") located at American Yacht Harbor St. Thomas

HEREBY CERTIFY that Company, a Limited Liability Company formed pursuant to U.S. Virgin Islands Law, (State Information)

is composed of the following Members:

Jeffrey Epstein, Member

and the following Manager or Officer(s): Jeanne Brennan, Manager (Indicate Name of Manager or Name(s) or Title(s) of Officer(s))

To induce you in your discretion to act and rely hereon and on the signature of any of the designated present or future Managers, Members, Officers, employees or agents of Company ("Authorized Person(s)"), we agree and certify on behalf of Company as follows:

- 1. FirstBank ("Bank") is hereby designated as depository of Company, and any Authorized Person is authorized to deposit or designate for deposit any funds of Company in Bank at any of its branches. Bank may at any time refuse to accept and/or may return by ordinary mail or otherwise the whole or any part of a deposit.
2. The following duly appointed Authorized Person(s) Member, Darren Indyke

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

and their successors 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 Company 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 Company ("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). In the case of facsimile signatures, Bank is authorized to pay any item if the signature, regardless of how or by whom affixed, and whether or not the form of signature used on such item was actually prepared by or for Company, resembles the specimens filed with Bank by Company. 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 Manager or Member 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 or account number of Company without inquiry as to the circumstances of the endorsement or any lack of endorsement or the disposition of the proceeds.

- 5. The following Authorized Persons Member, (Indicate by name those authorized to effect Loans, Advances, etc.)

of Company, 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 Company from Bank (and guarantee on behalf of Company 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 Company, 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, Company 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 company, 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 Company, 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 Company 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. That all loans, discounts and advances heretofore obtained on behalf of Company and all notes and other obligations or evidences thereof (the foregoing being referred to as "Obligations") of Company held by Bank are hereby approved, ratified, and confirmed.

- 7. Company does hereby give to Bank a continuing lien for the amount of any and all liabilities and obligations of Company to Bank and claims of every nature and description of Bank against Company, 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 manner by Bank, whether contracted by Company alone or jointly and/or severally with another or others, absolute or contingent, secured or unsecured, matured or unmatured (all of which are hereafter collectively

FirstBank Virgin Islands is a division of FirstBank Puerto Rico 1046-200-0002

SDNY_GM_00012981

CONFIDENTIAL

CONFIDENTIAL

FirstBankPR000144

EFTA_00123624

EFTA01268828

called "Obligations") upon any and all moneys, securities and any and all other property of Company and the proceeds thereof, now or hereafter actually or constructively held or received by or in transit in any manner to or from Bank, its correspondents or agents from or for Company, whether for safekeeping, custody, pledge, transmission, collection or otherwise coming into the possession of Bank in any way.

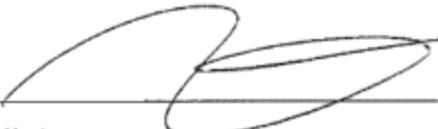
- 8. In case of conflicting claims or disputes, or doubt on Bank's part as to the validity, extent, modification, revocation or exercise of any of the authorities herein contained, Bank may, but need not recognize nor give any effect to any notice from any Manager or Member of Company, or from any other 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. Company agrees to be bound by the Terms and Conditions for Business Accounts and Services, currently in effect and as amended hereafter, 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 Company from Bank and by all notices posted at the office of Bank at which the account of Company 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. Subject to paragraph 10 above, all the foregoing authorities shall remain in full force and effect until revoked or limited by written notice to Bank provided that such notice shall not be effective with respect to any revocation or modification of said authorities until Bank shall have had a reasonable opportunity to act thereon and in no event prior to the receipt or the payment of money or the withdrawal of funds dated on or prior to the date of such notice, but presented to Bank after receipt of such notice and Bank is hereby authorized at all times to rely upon the last notice, certification or communication received by it as to the persons who from time to time may be signatories of Company, or as to their respective specimen signatures and/or as to any other Company matters, and Bank shall be held harmless in such reliance.
- 11. The Managers, Members, and Officers of Company, or any one or more of them are hereby authorized to act for Company 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.
- 12. Company hereby represents and warrants that none of the authorities herein contained are contrary to or inconsistent with any other agreements among Members of Company, or between Company and other parties.
- 13. Bank is hereby released from any liability and shall be indemnified against any loss, liability or expense arising from honoring this Agreement.
- 14. The signature(s) below is/are the signature(s) of the Manager(s), if Company is manager-managed, the signature(s) of the Member(s) if Company is member-managed, or the signature(s) of the Officer(s) if Company is governed by a board of directors.

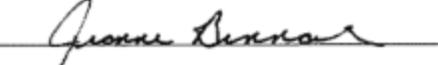
NOTE: In case the Manager, Member, or Officer is authorized to sign by the above provisions, this Agreement should be signed by a second Manager, Member, or Officer.

Very truly yours,

IGO Company, LLC
Name of Company

6100 Bad Hook Quarter B3 St. Thomas USVI 00602
Address

By: 
Title: Member
(Manager, Member, or Official Title)

By: 
Title: Manager
(Manager, Member, or Official Title)

CONFIDENTIAL

SDNY_GM_00012982

CONFIDENTIAL

FirstBankPR000145

EFTA_00123625

EFTA01268829

1. Business Information
Account Title ("Depositor"):
I G O Company, L.L.C. **Account Number:** [REDACTED]
Physical Address: 6100 Red Hook Quarter Suite B3 **S.S./TIN/EIN:** [REDACTED]
St. Thomas, US Virgin Islands **Mailing Address:**
00802 **Same**
Business Telephone # [REDACTED] **Business Fax #** 340-775-2528 **Internet/Website Address:** N/A
Line of Business: Holding Company **NAICS Code** 530000 **Date Established:** 12/28/2006
Annual Sales: \$0 **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 **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: Jeffrey Epstein **Financial** Member
Physical (Home) Address: Little Saint James Island **Profession:** Consultant **Corporate Title:** _____
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:** 1/20/1953 **Place Of Birth:** New York **Citizen Of USA:** _____
Home Telephone Number: [REDACTED] **Business Telephone Number:** 340-775-2528 **Mobile Number:** _____ **Email Address:** _____
Years in Occupation: 30 **Photo Identification Type & Number:** VI Drivers License T-4200411933 **Identification Expiration Date:** 01/20/09
 OFAC CHEXSYSTEMS called Yes No, explain why: _____
SSN Response: Year: 1967 State: NY ID Response: no record/no info
 PLC BANK REFERENCE requested Yes No, explain why: existing client

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-8)
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):** Member

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 list prior accounts.)
Current Yes No **Account #** [REDACTED] **Current** Yes No **Account #** _____
Account Title: Jeffrey Epstein **Account Title:** _____

FirstBank Virgin Islands is a Division of FirstBank Puerto Rico
NNNS-2370-0207R

CONFIDENTIAL

SDNY_GM_00012983

Financial Institution: First Bank		Financial Institution:	
8. Additional Authorized Signers (Complete the following information for each authorized signer.)			
Authorized Signer Name: <u>Darren Indyke</u>		Profession: <u>Attorney</u>	Corporate Title: <u>Attorney</u>
Physical (Home) Address: [REDACTED] <u>St. Thomas USVI 00802</u>		Personal Mailing Address: <u>6100 Red Hook Quarter B3</u> <u>St. Thomas USVI 00802</u>	
Social Security Number: [REDACTED]	Date Of Birth: [REDACTED]	Place Of Birth: <u>New York</u>	Citizen Of: <u>USA</u>
Home Telephone Number: [REDACTED]	Business Telephone Number: [REDACTED]	Business Fax Number:	Mobile Number:
Years in Occupation: <u>20</u>	Photo Identification Type & Number: <u>US passport [REDACTED]</u>		Identification Expiration Date: <u>3/10/2012</u>
<input checked="" type="checkbox"/> OFAC	<input checked="" type="checkbox"/> CHEXSYSTEMS called <input checked="" type="checkbox"/> Yes <input checked="" type="checkbox"/> No, explain why: SSN Response: Year: <u>1974</u> State: <u>NY</u> ID Response: <u>no record / no record</u>		<u>E-FUNIK</u>
<input checked="" type="checkbox"/> PLC	<input checked="" type="checkbox"/> BANK REFERENCE requested <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No, explain why: Response: <u>existing client</u>		

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:
Years in Occupation:	Photo Identification Type & Number:		Identification Expiration Date:
<input type="checkbox"/> OFAC	<input type="checkbox"/> CHEXSYSTEMS called <input type="checkbox"/> Yes <input type="checkbox"/> No, explain why: SSN Response: Year: State: ID Response:		
<input type="checkbox"/> PLC	<input type="checkbox"/> BANK REFERENCE requested <input type="checkbox"/> Yes <input type="checkbox"/> 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:
Years in Occupation:	Photo Identification Type & Number:		Identification Expiration Date:
<input type="checkbox"/> OFAC	<input type="checkbox"/> CHEXSYSTEMS called <input type="checkbox"/> Yes <input type="checkbox"/> No, explain why: SSN Response: Year: State: ID Response:		
<input type="checkbox"/> PLC	<input type="checkbox"/> BANK REFERENCE requested <input type="checkbox"/> Yes <input type="checkbox"/> 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:
Years in Occupation:	Photo Identification Type & Number:		Identification Expiration Date:
<input type="checkbox"/> OFAC	<input type="checkbox"/> CHEXSYSTEMS called <input type="checkbox"/> Yes <input type="checkbox"/> No, explain why: SSN Response: Year: State: ID Response:		
<input type="checkbox"/> PLC	<input type="checkbox"/> BANK REFERENCE requested <input type="checkbox"/> Yes <input type="checkbox"/> No, explain why: Response:		

9. Management Review			
<input type="checkbox"/> Copies of all ID & signature(s) verified	Interviewer (Banking Consultant): <u>[Signature]</u>	Account Opening Date: <u>2/2/07</u>	
<input type="checkbox"/> Signature cards received	Employee ID: [REDACTED]		
<input type="checkbox"/> All legal documents received (File Document Checklist attached)			
<input type="checkbox"/> OFAC & PLC (Fraudulent Account List Verified By):	<input checked="" type="checkbox"/> Management Review By: <u>[Signature]</u>		
Comments:	<u>[Signature]</u> 11/19/07		
Reason For Denying Account:			

10. Sales Referrals			
<input type="checkbox"/> Merchant Card Services	<input type="checkbox"/> e-FirstBank (Internet)	<input type="checkbox"/> Cash Management	
<input type="checkbox"/> Credit Card	<input type="checkbox"/> First Fax	<input type="checkbox"/> Night Depository	
<input type="checkbox"/> Overdraft Line	<input type="checkbox"/> Payroll	<input type="checkbox"/> Other	
<input type="checkbox"/> Line Of Credit			

CONFIDENTIAL

SDNY_GM_00012984

CONFIDENTIAL

FirstBankPR000147

EFTA_00123627

EFTA01268831

Branch: 732

Account: [REDACTED]

Prepared u.mcneil	Auth <i>[Signature]</i>	Entered
Date <u>11/21/07</u>	Date <u>11/21/07</u>	Date

PERSONAL OR COMMERCIAL TBA NAICS CODE (if apply): 530000

Select: RM IM ST AM XS RE TC Other: _____

NAME & LEGAL TITLE MAINTENANCE

Actual Name: IGO, LLC

New Name: NEW SIGNER TO BE ADDED TO THIS ACCOUNT

New Legal Title: EIN NUMBER [REDACTED]

Connector Code: _____

CUSTOMER & PROFILE MAINTENANCE

Name: DARREN INDYKE

Address 1: 6100 RED HOOK QUATER

Address 2: SUITE B3

City: ST THOMAS State: VI Zip Code: 00802

Home Phone: [REDACTED] Work Phone: [REDACTED] Extension: _____

Alt. Phone: _____ Alt. Phone Type: _____ Pager ID: _____

Contact Pref.: WORKDAY Time: _____

E-mail Address: _____

Citizen: USA Social Security: [REDACTED] Birth Date: [REDACTED]

Primary ID: PASSPORT Origin: USA ID Number: [REDACTED]

Secondary ID: _____ Origin: _____ ID Number: _____

Gender: MALE Language: ENGLISH Home Owners: RENTS

Off / Employee: LAWYER Marital Status: UNKNOWN

Spouse Information:

Name: _____ Birth Date: _____

Customer Remarks: _____ Exp. Date: _____

Employer: FINANCIAL TRUST COMPANY

Employee Since: 1 YEAR Occupation: LAWYER

Address: 6100 RED HOOK QUATER, B3

City: ST THOMAS State: VI Zip Code: 00802

Employer Phone: [REDACTED] Annual Gross: \$150,000.00

Employment Status: FULL TIME

[Signature] Customer Signature

_____ Customer Signature

NNNS-0183-0506R

CONFIDENTIAL

SDNY_GM_00012985

CONFIDENTIAL

FirstBankPR000148

EFTA_00123628

EFTA01268832