

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

Account Title: Jeepers, Inc.	Account Number: [REDACTED]	Date Opened: 02/02/2007
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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	✓	
CFAC/PLC (print evidence of verification)	✓	
Document Checklist for Business Accounts File	✓	
Appropriate W-8 Form (if non-U.S. entity)	N/A	
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		
Other Documents		
Certificate of Incorporation or Certificate of Qualification (if a U.S. based corporation)	✓	
Business/Trade License (current)		see Affidavit on file
Certificate of Good Standing	✓	
Articles of Incorporation (stamped by the Office of the Lieutenant Governor if USVI and the Registrar of Companies in the BV)	✓	
Certificate of Trade Name	N/A	
Corporate Resolution (with Corporate Seal)	N/A	
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)		DATE: <u>1/12/19</u> <i>GP</i>
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 BV 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		

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Business/Trade License (current)		
Operating Agreement		
Articles of Organization or Certificate of Formation (non-bank form – if the PLLC is a "new" PLLC)		
Certificate of Existence		
Security Procedure Agreement for Telephone/Fax Issuance of Payment Orders or Request for International Drafts (if requested) – if unincorporated		
Limited Liability Company Contains Corporate Member/Manager (if applicable)		
Limited Liability Company Contains Limited Liability Company as a Member/Manager (if applicable)		
Limited Liability Company Contains Limited Liability Partnership as a Member/Manager (if applicable)		
Limited Liability Company Contains Partnership as a Member/Manager (if applicable)		
Limited Liability Company Contains Trust as a Member/Manager (if applicable)		
Limited Liability Company Unincorporated Association as a Member/Manager (if applicable)		
Limited Liability Company Contains Joint Venture as a Member/Manager (if applicable)		
Corporate Resolution		
Certificate of Incorporation or Certificate of Qualification (if a U.S. based corporation)		
Articles of Incorporation (stamped by the Office of the Lieutenant Governor)		
Business/Trade License (current)		
Corporate Resolution and Corporate Authorization and Indemnity Agreement for Telephone/Telex/Facsimile/Written Instructions. (This document is only required if client requests fund transfers by phone, fax or messenger)		
Limited Liability Company Letter & Security Agreement		
Business/Trade License (current)		
Certificate of Trade Name (if applicable)		
Operating Agreement		
Articles of Organization or Certificate of Formation (non-bank form-required if the LLC is a "new" LLC)		
Certificate of Existence		
Security Procedure Agreement for Telephone/Fax Issuance of Payment Orders or Request for International Drafts (if requested)		
Limited Liability Company Contains Corporate Member/Manager (if applicable)		
Limited Liability Company Contains Limited Liability Company as a Member/Manager (if applicable)		
Limited Liability Company Contains Limited Liability Partnership as a Member/Manager (if applicable)		
Limited Liability Company Contains Partnership as a Member/Manager (if applicable)		
Limited Liability Company Contains Trust as a Member/Manager (if applicable)		
Limited Liability Company Contains Unincorporated Association as a Member/Manager (if applicable)		
Limited Liability Company Contains Joint Venture as a Member/Manager (if applicable)		
Limited Liability Partnership Letter and Security Agreement		
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.		
QOLTA 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.		

CLOSED

DATE: 12/13/12 *g*

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

FOR ACCOUNT REFERRALS ONLY:

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

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

Name & Title _____ Signature _____ Date _____

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DATE: 12/13/19 *g*

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NOTES TO FILE

DATE: COMMENTS

Spoke with Client
5-1-07 A Fax was sent to The Client
Requesting Documents
1. Client Needs to Signed CDD
File Serv Completed

CLOSED

DATE: 2/19/19

Checking Debit Advice

Date:

1 First Bank

Prepared by

Approved by

TC

Account

Reason

Amount

We have debited your account, as per details. Please adjust your records.

To

DEC 31 2019

DATE: 12/31/19

Customer Signature

CLOSED

1 First Bank

BRANCO EN
FIRSTBANK PUERTO RICO

Notice to Purchaser: As a condition to the institution's issuance of this check, Purchaser agrees to provide an indemnity bond prior to the return or replacement of this check in the event it is lost, misplaced, or stolen.

Check No. 039092

90-71439716

PURCHASER'S COPY **MANAGER'S CHECK**

Date: 12/31/2019

Purchaser: JEEPERS INC

Payee: ESTATE OF JEFFREY E EPSTEIN

RE-CLOSING ACC

Branch: 721

Teller: 09865

Source:

FirstBank / ZS
TEL CO 0945
DEC 31 2019

CLOSED

Amount: \$192,383.80

Fee: \$15.00

Total: \$192,398.80

NON-NEGOTIABLE

ACCOUNT INFORMATION

Account [REDACTED] Ct12 002 Ct13 717 Ct14 0000 Ct11 01
Prod Type 205 COMMERCIAL CHECKING ACCO
Status 00-NORMAL

MSGS:

JEEPERS INC
AMERICAN YACHT HARBOR
6100 RED HOOK QUARTER STE B3
ST THOMAS VI 00802

System Type 010-COMMERC.
Ext Inv Fund Link
Cust Balance 192398.80
Memo Balance 192398.80
Ledger Bal 192398.80
Loan Balance 0.00
Sav Trlr Bal 0.00
Sav Avail 0.00
Bank Unavail 0.00
Cust Unavail 0.00
Min DDA Bal 0.00
Avg Coll Bal 184241.96
MTD Avg Bal 184241.96
Last Dep Amt 13618.90
Reg-E Amount 0.00
Total Holds 0.00
Cyc Accrd 0.000000
Proj Accrd C.00

IVR 192398.80 Ln Av 0.00
MMDA Dt Opened 02/02/07
Charge Card? NO Dt Lst Cust Actv 12/19/19
Spec Inst? YES Dt Lst Dep 12/19/19
NSF? NO OD? NO Dt Lst Maint 12/05/19
Bal Hist? YES Sign 0 Loc Nbr
Bal Hist Ret 15 TIN: Cd 1 Nbr 660629193
Con Kite Days 0 Number Amt Xfers 0
MTD Kite Days 0 Number Ck Items 0
Stop Pay C CD Limit 999999999999.99
Ext Inv 0.00

PF1-Fwd PF4-Hist PF5-Redisp PF14-S/H Inq PF12-Help PF18-IBT Inq

CLOSED

DATE: 12/19/19 *g*

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ESTATE OF JEFFREY E. EPSTEIN
c/o Kellerhals Ferguson Kroblin PLLC
9053 Estate Thomas Suite 101
St. Thomas, VI 00802
(340) 779-2564

Via Email & Hand Delivery

Ms. Michelle Smith Roberts
Business Development Manager
USVI Platinum Banking Manager
First Bank VI
4700 Estate Charlotte Amalie, Suite 101, 2nd Floor
St Thomas, VI 00802

Re: Marshalling of Estate of Jeffrey E. Epstein Assets

Dear Ms. Smith-Roberts

In connection with the marshalling of the decedent's assets, we request that the following entity accounts be closed and the funds transferred into the estate account ending in [REDACTED] prior to the close of the year:

- REVENUE*
- 1 - Thomas World Air LLC ending in [REDACTED]
 - 2 - PSF LLC ending in [REDACTED]
 - 3 - Jeepers, Inc. ending in [REDACTED]
 - Little St. James ending in [REDACTED]
 - Freedom Air Petroleum ending in [REDACTED]
 - Michelle's Transportation ending in [REDACTED]

As these companies are being dissolved at year end, we appreciate your assistance in resolving this matter expeditiously. Please do not hesitate to contact our counsel at Kellerhals Ferguson Kroblin PLLC should you have any questions or need additional information. bc d/19

Thank you for your assistance.

Darren K. Indyke
Co-Executor
Estate of Jeffrey E. Epstein

Richard D. Kahn

Richard D. Kahn
Co-Executor
Estate of Jeffrey E. Epstein

CLOSED
DATE: 12/31/19 *g*

add to close items 1, 2 & 3
[Signature]
12/31/19

1 of 2

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EFTA01268839

ESTATE OF JEFFREY E. EPSTEIN
c/o Kellerhals Ferguson Kroblin PLLC
9953 Estate Thomas Suite 101
St. Thomas, VI 00802
(340) 779-2564

Via Email & Hand Delivery

Ms. Michelle Smith Roberts
Business Development Manager
USVI Platinum Banking Manager
First Bank VI
4700 Estate Charlotte Amalie, Suite 101, 2nd Floor
St Thomas, VI 00802

Re: Marshalling of Estate of Jeffrey E. Epstein Assets

Dear Ms. Smith-Roberts

In connection with the marshalling of the decedent's assets, we request that the following entity accounts be closed and the funds transferred into the estate account ending in [REDACTED] prior to the close of the year:

- Thomas World Air LLC ending in [REDACTED]
 - FSF LLC ending in [REDACTED]
 - Jeppers, Inc. ending in [REDACTED]
 - Little St. James ending in [REDACTED]
 - Freedom Air Petroleum ending in [REDACTED]
 - Michelle's Transportation ending in [REDACTED]
- Remains*

As these companies are being dissolved at year end, we appreciate your assistance in resolving this matter expeditiously. Please do not hesitate to contact our counsel at Kellerhals Ferguson Kroblin PLLC should you have any questions or need additional information.

Thank you for your assistance.

[Signature]
Darren K. Indyke
Co-Executor
Estate of Jeffrey E. Epstein

[Signature]
Richard D. Kahn
Co-Executor
Estate of Jeffrey E. Epstein

CLOSED
DATE: 12/31/19

*OK to open items 1, 2 & 3
CML/KW
12/31/19*

2 of 2

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MICHELLE SMITH-ROBERTS

From: MICHELLE SMITH-ROBERTS
Sent: Tuesday, December 31, 2019 10:49 AM
To: Kurt Petri; 'Erika Kellerhals'
Cc: Dina Perry
Subject: RE: [EXTERNAL] Liquidation of Entity Accounts

Thanks Kurt,

As such, we will proceed to close and issue checks to deposit to the Estate of Jeffrey E Epstein with respect to the those three (3) entities which have received an "okay":

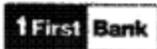
1. Thomas World Air, LLC
2. FSF, LLC
3. Jeepers, Inc

Erika,

I will provide copies of the checks issued and deposited into the Estate account upon completion today.

In addition, I will continue to monitor email for approval to move forward on the other entities (Little St James, Freedom Air Petroleum and Michelle's Transportation).

Regards



Michelle Smith-Roberts
michelle.smithroberts@firstbankvl.com

Business Development Manager
USVI Platinum Banking Manager



Please consider the environment before printing this e-mail

From: Kurt Petri [mailto: [REDACTED]]
Sent: Tuesday, December 31, 2019 10:46 AM
To: 'Erika Kellerhals' < [REDACTED] >
Cc: MICHELLE SMITH-ROBERTS < [REDACTED] > Dina Perry < [REDACTED] >
Subject: [EXTERNAL] RE: [EXTERNAL] Liquidation of Entity Accounts

Michelle and Dina,

At this point, i have all I need for the following:

Thomas World Air
FSF LLC
Jeepers

CLOSED
DATE: 12/31/19 *JP*

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FirstBankPR000157

EFTA_00123637

EFTA01268841

I am awaiting information on the following:

Little St. James
Freedom Air Petroleum
Michelle's Transportation

KEP

From: Kurt Petri
Sent: Tuesday, December 31, 2019 10:26 AM
To: 'Erika Kellerhals' [REDACTED]
Cc: MICHELLE SMITH-ROBERTS <[REDACTED]>; Dina Perry <[REDACTED]>
Subject: RE: [EXTERNAL] Liquidation of Entity Accounts

Erika,

Little St. James: I'm confused on this one. You provided the articles for Little St. Jim, LLC. Is this referring to the same company? I don't appear to have any other information for Little St. Jim in my file, i.e. operating agreement, resolution appointing management, etc. Please clarify.

KEP

From: Erika Kellerhals <[REDACTED]>
Sent: Tuesday, December 31, 2019 10:05 AM
To: Kurt Petri [REDACTED]
Cc: MICHELLE SMITH-ROBERTS <[REDACTED]>; Dina Perry <[REDACTED]>
Subject: Re: [EXTERNAL] Liquidation of Entity Accounts

You are correct re: Thomas World Air. Jeffrey was the sole member. Darren is the Manager.

Jeanne Brennan resigned as manager Of Michelle's Transportation. I will send resignation.

Let me discuss Freedom with the co-executors and I'll get back to you.

Erika A. Kellerhals
Member
Kellerhals Ferguson Kroblin PLLC

9053 Estate Thomas, Suite 101
St. Thomas VI 00802

Office: [REDACTED]
Cell: 34 [REDACTED]

On Dec 31, 2019, at 10:00 AM, Kurt Petri <[REDACTED]> wrote:

Erika,

CLOSED

DATE: 12/31/19 *EP*

2

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FirstBankPR000158

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EFTA01268842

I'm going through this right now. See preliminary comments below:

Thomas World Air LLC: Per the Articles of Organization, this is manager managed, and the manager is D. Indyke. Assuming this is correct, as it disagrees with your email, this entity is OK.

FSF, LLC: OK

Jeepers, Inc.: OK

Little St. James: In process

Freedom Air Petroleum: The operating agreement says it is manager managed, which disagrees with the articles, which controls. Have the executors resolved to void this agreement somehow?

Michelle's Transportation: Articles say this is manager managed with the initial manager being J. Brennan. The operating agreement says there are two managers, but doesn't specify who they are. I need some clarification on this.

KEP

From: Erika Kellerhals [REDACTED]
Sent: Tuesday, December 31, 2019 9:07 AM
To: MICHELLE SMITH-ROBERTS <[REDACTED]>
Cc: Kurt Petr [REDACTED]; Dina Perry <[REDACTED]>
Subject: Re: [EXTERNAL] Liquidation of Entity Accounts

Good morning Kurt. Please let me know as soon as possible if you need any additional documentation. Thank you. Sorry for the end of the year rush.

Erika A. Kellerhals
Member
Kellerhals Ferguson Kroblin PLLC

9053 Estate Thomas, Suite 101
St. Thomas VI 00802

Office: [REDACTED]
Cell: [REDACTED]

On Dec 31, 2019, at 8:58 AM, MICHELLE SMITH-ROBERTS
[REDACTED] wrote:

Good Morning Kurt,
Please provide your feedback on the documentation provided and advise if we may release these funds. Your voice message of yesterday afternoon just came through this morning.

CLOSED
Replied

DATE: 12/31/19 *g*

3

Security Procedure and Indemnity Agreement for Email / Facsimile / Written Instructions for Wire Transfers Requests

- Authorization:** The undersigned hereby requests and authorizes FirstBank (the "Bank") to accept and act upon any instructions ("Instructions") delivered by email, written or facsimile transmission given or purportedly given by a person or persons authorized to transact business with the Bank as shown on the Corporate Resolution or Partnership/LLC/LLP/LLLP Letter and Security Agreement or other evidence or advice of authority from time to time maintained in the records of the Bank.
- No Liability of Bank:** The undersigned accepts the risk that instructions may be given by an unauthorized person and agrees that the Bank will have no liability or responsibility for acting in accordance with any Instructions, whether or not genuine or duly authorized. The Bank shall have no liability or responsibility for any misunderstandings arising out of any Instructions.
- Security Procedures:** The security procedure agreed upon for verifying the authenticity of Instructions is a call back to any of the following individuals, whether or not such individual has initiated any such transfer. (The Bank recommends that the persons designated below should not be persons who generally issue Instructions. Whenever possible, the Bank will endeavor to call someone other than the issuer of the instructions.)

Name	Title	Date of Birth (DD/MM)	Last 4 Digits of SS	Telephone Number (include country / Area Code)	Alternate Telephone Number
Darren Indyke	Vice President	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
Richark Kahn	Accountant	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
Jeanne Brennan	Accountant	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

Alternatively, at the Bank's option, the call back may be made to any person designated on the signature cards or any other account documentation on file with the Bank for the undersigned's accounts as authorized to issue Instructions or otherwise transact business on such account.

In addition to call back, the parties agree that for Instructions received by email, facsimile transmission, or in writing, the Bank will determine whether the Instructions purport to bear the signature of any individual who is designated on the current signature cards or other account documentation on file with the Bank for the undersigned's account(s) as authorized to issue Instructions or otherwise transact business on such accounts.

The security procedures and other terms specified in this Agreement also apply to amendments and cancellations of the instructions. It is understood that these security procedures are designed to verify the authenticity, and not the correctness, of Instructions.

The Bank may, at its option, record (electronically or otherwise) any call back made pursuant to this Agreement, any instructions or other instructions given by telephone and any other telephone discussions relating to Instructions.

The undersigned agrees that its rights and duties and those of the Bank hereunder shall be governed by the terms of the Bank's Deposit Account Agreement (as may be amended from time to time) applicable to the undersigned's accounts at the Bank. The undersigned agrees that the security procedures set forth herein constitute a commercially reasonable method of providing security against unauthorized instructions. The undersigned agrees to be bound by any instruction, whether or not authorized, issued in the undersigned's name and accepted by the Bank in compliance with the security procedure set forth herein and the undersigned agrees to indemnify and hold the Bank harmless from any loss suffered or liability incurred by the Bank in, or arising from the Bank's execution of Instructions believed by the Bank in good faith to have been given (or signed in the case of any facsimile transmission) by a person authorized as provided above, provided the Bank has complied with such security procedure.

- Bank May Decline to Act:** It is understood that the Bank shall have no obligation to execute any instruction unless and until such instruction is verified in accordance with the security procedures set forth herein, and the undersigned will indemnify and hold the Bank harmless from any loss suffered or liability incurred by the Bank in refraining from processing an instruction after all reasonable efforts to verify such instruction in accordance with this agreement have failed or in delaying the execution of an instruction until such verification is obtained. Upon notice to the undersigned, the Bank may also, at its option, refuse to execute any instruction or part thereof for any other reason without incurring any responsibility for any loss, liability or expense arising out of such refusal.
- Indemnity:** The undersigned agrees to indemnify the Bank, its affiliates, subsidiaries and their directors, officers, representatives and agents on demand for all losses, claims, damages or expenses (including legal fees and disbursements) which it or any of them may suffer or incur in connection with this Agreement, including, but not limited to acting or refusing to act on any Instructions, whether or not genuine or duly authorized.
- The designated account(s) to be used for such instructions is(are):
Jeepers Inc. [REDACTED]
- Our continued issuance of Transfer Instructions following our receipt, execution and return of this letter to the bank will constitute our agreement to the security procedures and other terms specified herein.

ACCOUNT HOLDERS

DATE: 1/28/2019
Company, Partnership, LLC, LLP, LLLP Name: Jeepers Inc.

Name	Title	Signature	Date
Jeffrey Epstein	President	[Signature]	1/28/2019

BANKS REPRESENTATIVE

Name	Title	Signature	Date
Michelle Smith-Roberts	[Signature]	[Signature]	2/22/19

Security Procedure and Indemnity Agreement for Email / Facsimile / Written Instructions for Wire Transfers Requests

- 1. Authorization: The undersigned hereby requests and authorizes FirstBank (the "Bank") to accept and act upon any instructions ("Instructions") delivered by email, written or facsimile transmission given or purportedly given by a person or persons authorized to transact business with the Bank as shown on the Corporate Resolution or Partnership/LLC/LLP/LLLP Letter and Security Agreement or other evidence or advice of authority from time to time maintained in the records of the Bank.
2. No Liability of Bank: The undersigned accepts the risk that instructions may be given by an unauthorized person and agrees that the Bank will have no liability or responsibility for acting in accordance with any Instructions, whether or not genuine or duly authorized.
3. Security Procedures: The security procedure agreed upon for verifying the authenticity of Instructions is a call back to any of the following individuals, whether or not such individual has initiated any such transfer.

Table with columns: Name, Title, Date of Birth (DD/MM), Last 4 Digits of SS, Telephone Number, Alternate Telephone Number. Rows include Darren Indyke (Vice President), Richark Kahn (Accountant), and Jeanne Brennan (Accountant).

Alternatively, at the Bank's option, the call back may be made to any person or persons for any other account documentation on file with the Bank for the undersigned's accounts as authorized to issue instructions or otherwise transact business on such account.

In addition to call back, the parties agree that for instructions received by email, facsimile transmission, or in writing, the Bank will determine whether the Instructions purport to bear the signature of any individual who is designated on the current signature cards or other account documentation on file with the Bank for the undersigned's account(s) as authorized to issue Instructions or otherwise transact business on such accounts.

The security procedures and other terms specified in this Agreement also apply to amendments and cancellations of the Instructions. It is understood that these security procedures are designed to verify the authenticity, and not the correctness, of Instructions.

The Bank may, at its option, record (electronically or otherwise) any call back made pursuant to this Agreement, any Instructions or other instructions given by telephone and any other telephone discussions relating to Instructions.

The undersigned agrees that its rights and duties and those of the Bank hereunder shall be governed by the terms of the Bank's Deposit Account Agreement (as may be amended from time to time) applicable to the undersigned's accounts at the Bank. The undersigned agrees that the security procedures set forth herein constitute a commercially reasonable method of providing security against unauthorized Instructions.

- 4. Bank May Decline to Act: It is understood that the Bank shall have no obligation to execute any instruction unless and until such instruction is verified in accordance with the security procedures set forth herein, and the undersigned will indemnify and hold the Bank harmless from any loss suffered or liability incurred by the Bank in refraining from processing an instruction after all reasonable efforts to verify such instruction in accordance with this agreement have failed or in delaying the execution of an instruction until such verification is obtained.
5. Indemnity: The undersigned agrees to indemnify the Bank, its affiliates, subsidiaries and their directors, officers, representatives and agents on demand for all losses, claims, damages or expenses (including legal fees and disbursements) which it or any of them may suffer or incur in connection with this Agreement, including, but not limited to acting or refusing to act on any Instructions, whether or not genuine or duly authorized.
6. The designated account(s) to be used for such instructions is/are: Thomas World Air LLC
7. Our continued issuance of Transfer Instructions following our receipt, execution and return of this letter to the bank will constitute our agreement to the security procedures and other terms specified herein.

ACCOUNT HOLDERS form for Thomas World Air LLC. Includes fields for Name, Title, Signature, and Date. Jeffrey Epstein is listed as a member with a signature and date of 1/28/2019.

BANKS REPRESENTATIVE form. Includes fields for Name, Title, Signature, and Date. Michelle Smith-Roberts is listed as a representative with a signature and date of 2/22/19.

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 JEEPERS, INC.		
4a. Legal Entity Address 6100 Red Hook Quarter B3	4b. City St. Thomas	4c. State USVI
4d. ZIP/Postal Code 00802		

SECTION I

(To add additional individuals, see page 3)

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

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

5. First Name Jeffrey	6. Last Name Epstein	7. M.I. E	8. Date of Birth [REDACTED]
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) [REDACTED]	
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 [REDACTED]
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) [REDACTED]	
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_00013000

Legal Entity Identifier(Optional): _____

CLOSED
DATE: 12/13/19 JJ

NNNG-1618-0418

Page 3 of 5

CONFIDENTIAL

CONFIDENTIAL

FirstBankPR000164

SDNY_GM_00013001

EFTA_00123644

EFTA01268848

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.

CLOSED

DATE: 12/13/19 JS

CONFIDENTIAL

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.

CLOSED

DATE: 12/13/19 JJ

CONFIDENTIAL

Branch: Waterfront-Platinum Banking

Customer Name: Jeepers Inc

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

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

NAME & LEGAL TITLE MAINTENANCE

Actual Name: Jeffrey E. Epstein

New Name: _____

New Legal Title: _____

BENEFICIARY OWNER RELATION CODE AND PERCENTAGE OF OWNERSHIP-RMHP SCREEN

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

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

Individual who is a Beneficial Owner = BEF _____%

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

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

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

ADDRESS / TELEPHONE MAINTENANCE

Address1: _____ Also Residential Address? Yes No

Address2: _____

City: _____ State: _____ Zip Code: _____

Home Phone: _____ Work Phone: _____ Extension: _____

Alternate Phone: _____ Alt. Phone Type: _____ Cellular Phone: _____ Do Not Call

E-mail Address: _____ Do Not Email

CUSTOMER PROFILE

Citizen: _____ Social Security: _____ Birth Date: _____

Primary ID: _____ ID Number: _____ Gender: _____

Secondary ID: _____ ID Number: _____ Off/Employee: _____

Employer: _____

Employee Since: _____ Occupation: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Employer Phone: _____ Annual Gross: _____

Employment Status: _____

NAICS CODE (if apply): _____

CLOSED

By Branch
Customer Signature

DATE: 12/13/19 JJ

Customer Signature

NNNS-0163-0818R

CONFIDENTIAL

SDNY_GM_00013004

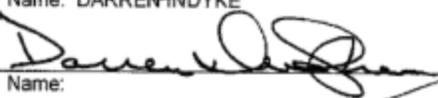
CONFIDENTIAL

FirstBankPR000167

EFTA_00123647

EFTA01268851

FirstBank Virgin Islands – Signature Card

Account type: JEEPERS, INC.	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 HINDYKE 	SSN: [REDACTED]	ID Type: US PP	No: [REDACTED]
Name:	SSN:	ID Type:	No:
Name:	SSN:	ID Type:	No:
Prepared by: U.MCNEIL 		Authorized by: SUPERCEDING	

11/21/07

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).

CLOSED

DATE: 12/13/19 JJ

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



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]

4/6/2016
Date

APPROVALS

Table with 3 columns: Name, Signature, Date. Includes entries for Assistant Manager or Branch Manager, Richard Young (Area Manager), and Angel Dawson (ECR Business Director).

* 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.

CLOSED

NNNS-2599-1214R

DATE: 12/13/19 JS

CONFIDENTIAL

SDNY_GM_00013006

CONFIDENTIAL

FirstBankPR000169

EFTA_00123649

EFTA01268853



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 Plaza 100 Colburn Drive, PO Box 309905, St. Thomas, VI 00991, ☎: 888-775-8571

1-800-742-9999
CLOSED
DATE: 12/13/19 JT

CONFIDENTIAL

SDNY_GM_00013007

CONFIDENTIAL

FirstBankPR000170

EFTA_00123650

EFTA01268854



1. Business Information

Account Title ("Depositor"): Jeepers, Inc. Account Number: [REDACTED]

Physical Address: 6100 Red Hook Quarter Suite B3 Mailing Address: Same
St. Thomas, US Virgin Islands
00802

Business Telephone # [REDACTED] Business Fax # [REDACTED] Internet/Website Address: N/A

Line of Business: Investments NAICS Code 530000 Date Established: 8/18/2003

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 Shareholder
 Profession: Consultant Corporate Title: _____

Physical (Home) Address: Little Saint James Island Personal Mailing Address: 6100 Red Hook Quarter B3
St. Thomas, US Virgin Islands St. Thomas US Virgin Islands

Social Security Number: 090-44-3348 Date Of Birth: 1/20/1963 Place Of Birth: New York Citizen Of: USA

Home Telephone Number: [REDACTED] Business Telephone Number: [REDACTED] Business Fax Number: [REDACTED] Mobile Number: [REDACTED] Email Address: [REDACTED]

Years in Occupation: 30 Photo Identification Type & Number: VI Drivers License Identification Expiration Date: 01/20/09

OFAC CHEXSYSTEMS called Yes No, explain why: _____
 SSN Response: Year: 1967 State: NY ID Response: no record/no record

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) Treasurer

5. Initial Deposit

Type: Cash Mgr Chk/ Money Order/ Other If the initial deposit is over \$50,000 please document source of funds or source of wealth. (Refer to Guide for instructions)
 Check Travelers Chk
 Transfer

DATE: _____

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 relationship, please check "None".)

Current Yes No Account # 7191372601 Current Yes No CLOSED
 Account Title: Jeffrey Epstein Account Title: _____

FirstBank Virgin Islands is a Division of FirstBank Puerto Rico NNNS-2370-6207R

DATE: 12/13/07 JS

CONFIDENTIAL

SDNY_GM_00013008

Financial Institution: First Bank

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

Authorized Signer Name: Darren Indyke Profession: Attorney Corporate Title: Treasurer
Physical (Home) Address: Great Bay Personal Mailing Address: 6100 Red Hook plaza B-3
St. Thomas USVI 00802 St. Thomas USVI 00802

Social Security Number: [Redacted] Date Of Birth: 02/19/1985 Place Of Birth: New York Citizen Of: USA
 Home Telephone Number: [Redacted] Business Telephone Number: [Redacted] Business Fax Number: [Redacted] Mobile Number: [Redacted] Email Address: [Redacted]
 Years in Occupation: 20 Photo Identification Type & Number: US Passport [Redacted] Identification Expiration Date: 3/10/2012

OFAC CHEXSYSTEMS called Yes No, explain why: E-FONDS
 SSN Response: Year: 1974 State: NY ID Response: no record / no retail
 PLC BANK REFERENCE requested Yes No, explain why: existing client
 Response: _____

Authorized Signer Name: _____ Profession: _____ Corporate Title: _____
Physical (Home) Address: _____ Personal Mailing Address: _____

Social Security Number: _____ Date Of Birth: _____ Place Of Birth: _____ Citizen Of: _____
 Home Telephone Number: _____ Business Telephone Number: _____ Business Fax Number: _____ Mobile Number: _____ Email Address: _____
 Years in Occupation: _____ Photo Identification Type & Number: _____ Identification Expiration Date: _____

OFAC CHEXSYSTEMS called Yes No, explain why: _____
 SSN Response: Year: _____ State: _____ ID Response: _____
 PLC BANK REFERENCE requested Yes No, explain why: _____
 Response: _____

Authorized Signer Name: _____ Profession: _____ Corporate Title: _____
Physical (Home) Address: _____ Personal Mailing Address: _____

Social Security Number: _____ Date Of Birth: _____ Place Of Birth: _____ Citizen Of: _____
 Home Telephone Number: _____ Business Telephone Number: _____ Business Fax Number: _____ Mobile Number: _____ Email Address: _____
 Years in Occupation: _____ Photo Identification Type & Number: _____ Identification Expiration Date: _____

OFAC CHEXSYSTEMS called Yes No, explain why: _____
 SSN Response: Year: _____ State: _____ ID Response: _____
 PLC BANK REFERENCE requested Yes No, explain why: _____
 Response: _____

Authorized Signer Name: _____ Profession: _____ Corporate Title: _____
Physical (Home) Address: _____ Personal Mailing Address: _____

Social Security Number: _____ Date Of Birth: _____ Place Of Birth: _____ Citizen Of: _____
 Home Telephone Number: _____ Business Telephone Number: _____ Business Fax Number: _____ Mobile Number: _____ Email Address: _____
 Years in Occupation: _____ Photo Identification Type & Number: _____ Identification Expiration Date: _____

OFAC CHEXSYSTEMS called Yes No, explain why: _____
 SSN Response: Year: _____ State: _____ ID Response: _____
 PLC BANK REFERENCE requested Yes No, explain why: _____
 Response: _____

9. Management Review

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

Interviewer (Banking Consultant): Lee McNeil Account Opening Date: 2/2/07
 Employee ID No: 4059A

OFAC & PLC (Fraudulent Account List Verified By): MM Management Review By: _____
 Comments: clear call

Reason For Denying Account: _____

10. Sales Referrals

Merchant Card Services e-FirstBank (Internet) Cash Management
 Credit Card First Fax Night Depository
 Overdraft Line Payroll Other 12/13/19 JS
 Line Of Credit

DATE: _____

CONFIDENTIAL

SDNY_GM_00013009

AFFIDAVIT RE NOT DOING BUSINESS

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

1. I am, and have been from the date of the filing of the Articles of Incorporation, a copy of which is attached hereto, the President of JEEPERS, INC ("the Company").
2. I 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.

FirstBank Virgin Islands - Signature Card

Account type: JEEPERS, INC.	Account number: 717-1030636	Sign. Req. 1	Date: 11/19/07
Address: 6100 Red Hook Quarter B3 St. Thomas		Home: Work: 3407752525	
Name: JEFFREY EPSTEIN	SSN: [REDACTED]	ID Type: US PP	No: [REDACTED]
Name: DARREN INBYKE	SSN: [REDACTED]	ID Type: US PP	No: [REDACTED]
Name:	SSN:	ID Type:	No:
Name:	SSN:	ID Type:	No:
Prepared by: U.MCNEIL		Authorized by: SUPERCEDING	

11/21/07

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).

CLOSED

DATE: 12/13/19 JJ

CONFIDENTIAL

FirstBank is a subsidiary of First Bank Corp. (NYSE: FBP)

SDNY_GM_00013010

CONFIDENTIAL

FirstBankPR000173

EFTA_00123653

EFTA01268857

Branch: 732

Account: 7171030636

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

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

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

NAME & LEGAL TITLE MAINTENANCE

Actual Name: JEEPERS, LLC

New Name: NEW SIGNER TO BE ADDED TO THIS ACCOUNT

New Legal Title: EIN NUMBER [REDACTED]

Connector Code: _____

SUPERCEDING
11/21/07

CUSTOMER & PROFILE DATA MAINTENANCE

Name: DARREN INDYKE

Address1: 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 DATE: 12/3/07 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 QUARTER, 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

*** TRANSMISSION REPORT ***

SID : FIRSTBANK

Number : 3487798484

Date : 11-21-07 14:26

Date/Time	11-21 14:25
Dialled number	17872822725
Subscriber	7872822725
Durat.	8'38"
Mode	NORMAL
Pages	2
Status	Correct

1 First Bank
NAME AND ADDRESS
MAINTENANCE FORM (RM)

Branch: 752	Prepared by Date	Date 11/21/07	Checked by Date	Date 11/21/07
-------------	------------------------	------------------	-----------------------	------------------

Account: 71782825

PERSONAL OR COMMERCIAL TBA MAIL CODE (if app): 33000

Deliv: PM M ST AM XS RE TS Other

ACTUAL NAME

Actual Name: JENSEN LLC

New Name: NEW OWNER TO BE ADDED TO THIS ACCOUNT

New Legal Title: NEW NUMBER NUMBER

Computer Code:

STATION NAME

Name: CARRON HOWE

Address: 500 RED HOOK QUANTER

Address 2: SUITE B3

City: ST THOMAS State: VI Zip Code: 00802

Home Phone: Work Phone: Extension:

All Phone: All Phone Type: Pager ID:

Contact Mth: WORKDAY Time:

E-mail Address:

Citizen

Citizen: USA Social Security: Birth Date: ID Number: Origin: USA

Primary ID: PASSPORT ID Number: Secondary ID: ID Number:

Gender: MALE Language: ENGLISH Home Owners: RENTS

Off/Employee: LAWYER Marital Status: UNMARRIED

Spouse Information

Name: Birth Date: Customer Remarks: Exp. Date:

Employer

Employer: FINANCIAL TRUST COMPANY

Employee Size: 1 HEAD Occupation: LAWYER

Address: 500 RED HOOK QUANTER B3

City: ST THOMAS State: VI Zip Code: 00802

Employer Phone: Account Dates: Date: 12/13/07

DATE: 12/13/07

CONFIDENTIAL

SDNY_GM_00013012

CONFIDENTIAL

FirstBankPR000175

EFTA_00123655

EFTA01268859

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: 6100 red hook plaza ste 201 st. thomas VI 00802

Dif. Info: [REDACTED] LIVINGSTON NJ 07039

Dif. Info: [REDACTED] NEW YORK NY 10021

Dif. Info: [REDACTED] VINGSTON NJ 07039

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:

us passport [REDACTED]

Account Status: OPENED

Override Comments:

CLOSED

On 11/19/07 at 08:06:21 Ursula McNeil Added, Cleared - Obvious Address Mismatch

DATE: 11/19/07

<https://production.penleyinc.com/penley/secure/fastWatchReportDetail.do?mode=print&...> 11/19/2007

CONFIDENTIAL

SDNY_GM_00013013

CONFIDENTIAL

FirstBankPR000176

EFTA_00123656

EFTA01268860

COMMERCIAL CHECKING CCT	717-7171030636	Sign. Req. 1 COM	Use 02/02/2007
8100 RED HOOK QUARTER B 3 AMERICAN YACHT HARBOR ST THOMAS, VI 00802-0000		HOME: [REDACTED] WORK: [REDACTED]	
Name: JEEPERS INC		SSN: [REDACTED] ID Type: [REDACTED] No. [REDACTED]	
Name: JEFFREY E EPSTEIN		SSN: [REDACTED] ID Type: LC No. [REDACTED]	
Name: [REDACTED]		SSN: [REDACTED] ID Type: [REDACTED] No. [REDACTED]	
Name: [REDACTED]		SSN: [REDACTED] ID Type: [REDACTED] No. [REDACTED]	

SUPERCEDED
Date: _____

Prepared by: ROSE PETERS
Authorized by: [Signature]

COMMERCIAL CHECKING ACCT [REDACTED]	Sign. Req. 1 COM	Date: 02/02/2007
8100 RED HOOK QUARTER B 3 AMERICAN YACHT HARBOR ST THOMAS, VI 00802-0000		HOME: [REDACTED] WORK: [REDACTED]
Name: JEEPERS INC		SSN: [REDACTED] ID Type: [REDACTED] No. [REDACTED]
Name: JEFFREY E EPSTEIN		SSN: [REDACTED] ID Type: LC No. [REDACTED]
Name: [REDACTED]		SSN: [REDACTED] ID Type: [REDACTED] No. [REDACTED]
Name: [REDACTED]		SSN: [REDACTED] ID Type: [REDACTED] No. [REDACTED]

SUPERCEDED
Date: _____

Prepared by: ROSE PETERS
Authorized by: [Signature]

COMMERCIAL CHECKING ACCT [REDACTED]	Sign. Req. 1 COM	Date: 02/02/2007
8100 RED HOOK QUARTER B 3 AMERICAN YACHT HARBOR ST THOMAS, VI 00802-0000		HOME: [REDACTED] WORK: [REDACTED]
Name: JEEPERS INC		SSN: [REDACTED] ID Type: [REDACTED] No. [REDACTED]
Name: JEFFREY E EPSTEIN		SSN: [REDACTED] ID Type: LC No. [REDACTED]
Name: [REDACTED]		SSN: [REDACTED] ID Type: [REDACTED] No. [REDACTED]
Name: [REDACTED]		SSN: [REDACTED] ID Type: [REDACTED] No. [REDACTED]

SUPERCEDED
Date: _____

CLOSED

DATE: 12/13/95

Prepared by: ROSE PETERS
Authorized by: [Signature]

NA101E 7/2002
NNNS-0001

CONFIDENTIAL

SDNY_GM_00013015

CONFIDENTIAL

FirstBankPR000178

EFTA_00123658

EFTA01268862

1 Business Information

Account Title ("Depositor"):

Jeepers, Inc

Account Number: [REDACTED]

S.S./TIN/EIN: [REDACTED]

Physical Address:

61 Red Hook Quarter B-3

St Thomas VI 00802

Mailing Address:

6100 Red Hook Quarter B-3

St Thomas VI 00802

Business Telephone # [REDACTED] Business Fax # [REDACTED] Internet/Website Address: [REDACTED]

Line of Business: Investments NAICS Code 523000 Date Established: 08-20-2006

Annual Sales: \$ None Nbr. of Offices/Branches: 1 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 # [REDACTED]

2 Account Type

[] Sole Proprietorship [] Partnership [x] Corporation [] Non-Profit [] LLP [] 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 E Epstein Profession: Corporate Title: President

Physical (Home) Address: Little St James Island Personal Mailing Address: 6100 Red Hook Quarter B-3

St Thomas VI 00802 St Thomas VI 00802

Social Security Number: [REDACTED] Date Of Birth: [REDACTED] Place Of Birth: New York Citizen Of: US

Home Telephone Number: [REDACTED] Business Telephone Number: [REDACTED] Business Fax Number: [REDACTED] Mobile Number: [REDACTED] Email Address: [REDACTED]

Years in Occupation: 25 Photo Identification Type & Number: [REDACTED] Driver's License #: [REDACTED] Identification Expiration Date: [REDACTED]

[x] OFAC [x] CHEXSYSTEMS called [x] Yes [] No, explain why: SSN Response: Year: 1967 State: NY ID Response: no record no retail indicator

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

[] Check here if there are additional signers on reverse side of the Client Information Sheet (CIP) 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 (CIP) 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: X Authorized Signature: [Signature] Title: (Secretary/Treasurer/Cashier)

5 Initial Deposit

Type: [] Cash [] Mgr Cnl/ Money Order/ [] Other Amount: [REDACTED] [] If the initial deposit is over \$500,000 please document source of funds or source of wealth. (Refer to Guide for instructions)

[] Check [] Travelers Chk

[] Transfer

6 Expected Transactions (Monthly)

Do you intend to deposit checks with second endorsements? DATE: 12/13/14 [x] Yes [] No

Do you provide check cashing or remitter services? [] Yes [x] No

Credits: No. of Transactions: [x] 0-10 [] 11-20 [] 21-50 [] Other: Total Amount (\$): [] \$0-\$5,000 [x] \$5,001-\$15,000 [] \$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: [x] 0-10 [] 11-20 [] 21-50 [] Other: Total Amount (\$): [] \$0-\$5,000 [x] \$5,001-\$15,000 [] \$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 [x] Yes [] No Account # [REDACTED] Current [] Yes [] No Account #

Account Title: Financial Trust Company, Inc Account Title:

Financial Institution: FIRSTBANK Financial Institution:

FIRSTBANK

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

Authorized Signer Name: _____ Profession: _____ Corporate Title: _____
 Physical (Home) Address: _____ Personal Mailing Address: _____

Social Security Number: _____ Date Of Birth: _____ Place Of Birth: _____ Citizen Of: _____

Home Telephone Number: _____ Business Telephone Number: _____ Business Fax Number: _____ Mobile Number: _____ Email Address: _____

Years in Occupation: _____ Photo Identification Type & Number: _____ Identification Expiration Date: _____

OFAC CHEXSYSTEMS called Yes No, explain why: _____
 SSN Response: Year: _____ State: _____ ID Response: _____

PLC BANK REFERENCE requested Yes No, explain why: _____
 Response: _____

Authorized Signer Name: _____ Profession: _____ Corporate Title: _____
 Physical (Home) Address: _____ Personal Mailing Address: _____

Social Security Number: _____ Date Of Birth: _____ Place Of Birth: _____ Citizen Of: _____

Home Telephone Number: _____ Business Telephone Number: _____ Business Fax Number: _____ Mobile Number: _____ Email Address: _____

Years in Occupation: _____ Photo Identification Type & Number: _____ Identification Expiration Date: _____

OFAC CHEXSYSTEMS called Yes No, explain why: _____
 SSN Response: Year: _____ State: _____ ID Response: _____

PLC BANK REFERENCE requested Yes No, explain why: _____
 Response: _____

Authorized Signer Name: _____ Profession: _____ Corporate Title: _____
 Physical (Home) Address: _____ Personal Mailing Address: _____

Social Security Number: _____ Date Of Birth: _____ Place Of Birth: _____ Citizen Of: _____

Home Telephone Number: _____ Business Telephone Number: _____ Business Fax Number: _____ Mobile Number: _____ Email Address: _____

Years in Occupation: _____ Photo Identification Type & Number: _____ Identification Expiration Date: _____

OFAC CHEXSYSTEMS called Yes No, explain why: _____
 SSN Response: Year: _____ State: _____ ID Response: _____

PLC BANK REFERENCE requested Yes No, explain why: _____
 Response: _____

Authorized Signer Name: _____ Profession: _____ Corporate Title: _____
 Physical (Home) Address: _____ Personal Mailing Address: _____

Social Security Number: _____ Date Of Birth: _____ Place Of Birth: _____ Citizen Of: _____

Home Telephone Number: _____ Business Telephone Number: _____ Business Fax Number: _____ Mobile Number: _____ Email Address: _____

Years in Occupation: _____ Photo Identification Type & Number: _____ Identification Expiration Date: _____

OFAC CHEXSYSTEMS called Yes No, explain why: _____
 SSN Response: Year: _____ State: _____ ID Response: _____

PLC BANK REFERENCE requested Yes No, explain why: _____
 Response: _____

CLOSED

DATE: 12/13/19 JJ

9. Management Review

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

Interviewer (Banking Consultant) _____
 Employee ID No. _____

Account Opening Date: _____

OFAC & PLC (Fraudulent Account List Verified By): _____ Management Review By: _____

Comments _____

Reason For Denying Account: _____

10. Sales Referrals

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

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1. Business Information

Account Title ("Depositor"): Leepers, Inc. Account Number: [Redacted] S.S./TIN/EIN: [Redacted] Physical Address: 6100 Red Hook Quarter B-3 St. Thomas, USVI 00803 Mailing Address: same Business Telephone #: [Redacted] Business Fax #: [Redacted] Internet/Website Address: [Redacted] Line of Business: Investments NAICS Code: [Redacted] Date Established: 8-20-06 Annual Sales: \$ - 0 - Nbr. of Offices/Branches: 1 Nbr. of Employees: - 0 - Property Status: [] Own [X] Lease Referred By: [] Advertisement [] Current Client [] Other: Contact Person Name & Title: Jeanne Brennan Contact Person Telephone #: 340-775-2525

2. Account Type

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

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

Authorized Signer Name: Jeffrey E. Epstein Gender: M [X] F [] Corporate Title: President Physical (Home) Address: Little St. Thomas Island 6100 Red Hook Quarter B-3 St. Thomas, USVI 00803 Personal Mailing Address: 6100 Red Hook Quarter B-3 St. Thomas, USVI 00803

Social Security Number: [Redacted] Date of Birth: [Redacted] Place of Birth: New York Citizen Of: USA Home Telephone Number: [Redacted] Business Telephone Number: [Redacted] Business Fax Number: [Redacted] Mobile Number: [Redacted] Email Address: [Redacted] Identification Expiration Date: [Redacted] OFAC: [X] CHEXSYSTEMS called [X] Yes [] No, explain why: SSN Response: Year: 1967 State: ID Response: BANK REFERENCE requested [] Yes [X] No, explain why: Response: DATE: 12/19/07

[] 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 (a) if it is not true... If Statement 3 is not true, cross out and complete an appropriate Form W-9)

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

Date: 2-5-07 x Authorized Signature: [Signature] Title: (Secretary/Treasurer/Cashier) President

5. Initial Deposit

Type: [] Cash [X] Check [] Transfer [] Mgr Chk/Money Order/Travelers Chk [] Other Amount: 1,000.00

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: [X] 0-10 [] 11-20 [] 21-50 [] Other: Total Amount (\$): [] \$0-\$5,000 [X] \$5,001-\$15,000 [] \$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: [X] 0-10 [] 11-20 [] 21-50 [] Other: Total Amount (\$): [] \$0-\$5,000 [X] \$5,001-\$15,000 [] \$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 [X] Yes [] No Account #: [Redacted] Current [X] Yes [] No Account #: [Redacted] Account Title: Financial Trust Company, Inc. Financial Institution: First Bank

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SDNY_GM_00013018

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

Authorized Signer Name: _____		Gender: M <input type="checkbox"/> F <input type="checkbox"/>		Corporate Title: _____	
Physical (Home) Address: _____		Personal Mailing Address: _____			
Social Security Number: _____		Date Of Birth: _____		Place Of Birth: _____	
Home Telephone Number: _____		Business Telephone Number: _____		Business Fax Number: _____	
Mobile Number: _____		Email Address: _____			
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: _____		Gender: M <input type="checkbox"/> F <input type="checkbox"/>		Corporate Title: _____	
Physical (Home) Address: _____		Personal Mailing Address: _____			
Social Security Number: _____		Date Of Birth: _____		Place Of Birth: _____	
Home Telephone Number: _____		Business Telephone Number: _____		Business Fax Number: _____	
Mobile Number: _____		Email Address: _____			
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: _____		Gender: M <input type="checkbox"/> F <input type="checkbox"/>		Corporate Title: _____	
Physical (Home) Address: _____		Personal Mailing Address: _____			
Social Security Number: _____		Date Of Birth: _____		Place Of Birth: _____	
Home Telephone Number: _____		Business Telephone Number: _____		Business Fax Number: _____	
Mobile Number: _____		Email Address: _____			
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: _____		Gender: M <input type="checkbox"/> F <input type="checkbox"/>		Corporate Title: _____	
Physical (Home) Address: _____		Personal Mailing Address: _____			
Social Security Number: _____		Date Of Birth: _____		Place Of Birth: _____	
Home Telephone Number: _____		Business Telephone Number: _____		Business Fax Number: _____	
Mobile Number: _____		Email Address: _____			
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: _____			

SUPERCEDED

CLOSED

DATE: 12/13/1935

9. Management Review		
<input checked="" type="checkbox"/> Copies of all ID & signature(s) verified	Account Opened By (Banking Consultant): <u>ROSELETERA</u>	Account Opening Date: <u>2-5-07</u>
<input checked="" type="checkbox"/> No ID retained in file (Copies of ID shredded after review)	Employee ID No: _____	
<input type="checkbox"/> Signature cards received		
<input checked="" type="checkbox"/> All legal documents received (File Document Checklist attached)		
<input checked="" type="checkbox"/> OFAC & PLC (Fraudulent Account List Verified By): <u>Roseletera</u>	<input type="checkbox"/> Management Review By: _____	
Comments: <u>For Super chexsystems - No Records</u>		
Reason For Denying Account: <u>[Signature]</u>		
10. Sales Referrals		
<input type="checkbox"/> Merchant Card Services	<input checked="" 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		

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SDNY_GM_00013019

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FirstBankPR000182

EFTA_00123662

EFTA01268866



Virgin Islands

Corporate Resolution

I, the undersigned Secretary, hereby certify to FirstBank, that at a meeting of the Board of Directors of Jeepeers, Inc. ("Corporation")

a corporation organized and existing under the laws of U.S. Virgin Islands duly called and duly held on the 23 day of January, 2007 the following Resolutions were duly adopted, and that the said Resolutions have been entered upon the regular minute books of the Corporation, are in accordance with the By-Laws and are now in full force and effect.

RESOLVED:

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

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

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

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

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

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

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

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

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

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

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

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

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NNNS-2283-004R

SDNY_GM_00013020

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FirstBankPR000183

EFTA_00123663

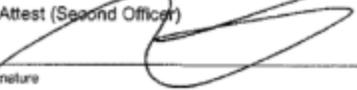
EFTA01268867

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

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

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

IN WITNESS WHEREOF, I have hereunto set my hand as Secretary and affixed the seal of the said Corporation this 5 day of February, 2007

• Attest (Second Officer)


 Signature
President

 Title

Darren Indyke

 Secretary

CLOSED

DATE: 12/13/19 JS

AFFIX
 (CORPORATE SEAL)
 HERE

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

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SDNY_GM_00013021

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FirstBankPR000184

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I, the undersigned Secretary, hereby certify to FirstBank, that at a meeting of the Board of Directors of Jeepers, Inc. ("Corporation")

a corporation organized and existing under the laws of U.S. Virgin Islands duly called and duly held on the 20 day of August, 2003 the following Resolutions were duly adopted, and that the said Resolutions have been entered upon the regular minute books of the Corporation, are in accordance with the By-Laws and are now in full force and effect.

RESOLVED:

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

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

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

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

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

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

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

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

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

CLOSED

DATE: 12/13/19 JS

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

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

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

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

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

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

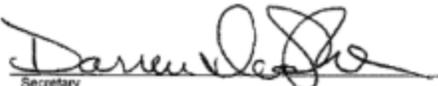
IN WITNESS WHEREOF, I have hereunto set my hand as Secretary and affixed the seal of the said Corporation this 19 day of

Nov., 2007

• Attest (Second Officer)

Signature

Title


Secretary

AFFIX
(CORPORATE SEAL)
HERE

CLOSED
DATE: 12/13/09 JJ

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

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DATE: 12/13/19 JS

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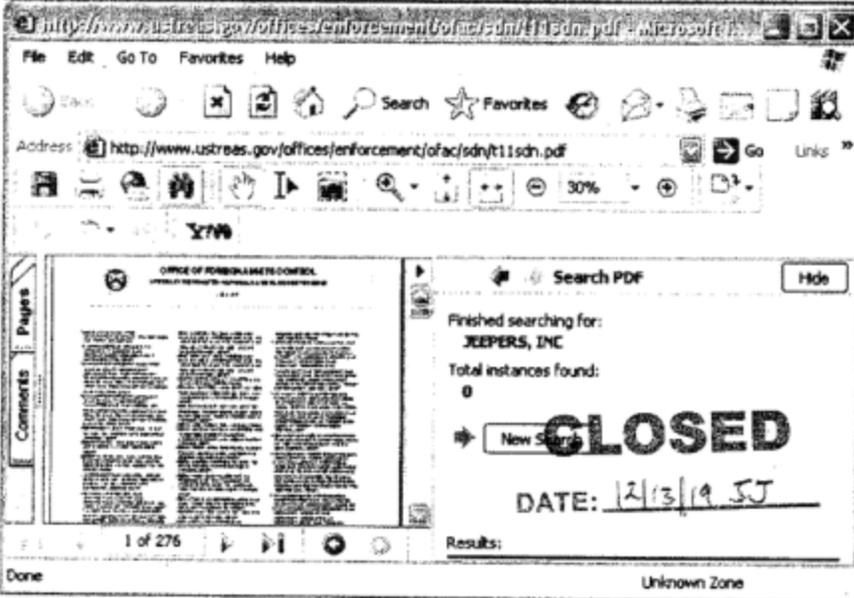
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DUE DILIGENCE FOR HIGH RISK BUSINESS (CHECKLIST)



Together we are one

Account Title JEEPERS, INC	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 Casinc)	<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 767-993-5150.
<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 Ray 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.
<p>CLOSED</p> <p>DATE: <u>12/13/19 55</u></p>	
<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 checked="" 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>

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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 787-993-5150.
<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 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 _____

CLOSED

DATE: 12/19/11

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OBSERVATIONS AT PLACE OF BUSINESS

Account Title [Redacted] and IGO Co. LLC		Account Number(s) [Redacted]	
Date May 2, 2007	Time 10:30am	Time Spent 40 minutes	Visit Contact Name Cecile DeJongh and Jacinthe Branson
Address Visited 6100 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"/> Telecommunications/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"/> Concession <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 clearing suppliers <input checked="" type="checkbox"/> Customer Base none			
How is business paid? <input type="checkbox"/> Cash <input checked="" type="checkbox"/> Checks <input type="checkbox"/> Charge <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 Ponce and open an account in Habo 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: none			

CLOSED

DATE: 12/3/19 IS

Incoming				Out-Station					
<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 - \$100,000	<input type="checkbox"/> \$100,001 or more		Total Amount:	<input type="checkbox"/> \$0 - \$25,000	<input type="checkbox"/> \$25,001 - \$100,000	<input type="checkbox"/> \$100,001 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"/>

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?
 IGC 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

CLOSED
 DATE: 12/13/19 35

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

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

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

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

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

[Signature]
 FIRST BANK OFFICE (Signature and Stamp)

May 2, 2007
 Date:

CONFIDENTIAL

GOVERNMENT OF
THE VIRGIN ISLANDS OF THE UNITED STATES

CHARLOTTE AMALIE, ST. THOMAS

C-819-2003

To All To Whom These Presents Shall Come:

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

JEEPERS, INC.

of the Virgin Islands filed in my office on August 18, 2003 as provided
for by law, Articles of Incorporation, duly acknowledged:

CLOSED

DATE: 12/13/19 IS

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

Witness my hand and the Seal of the Government
of the Virgin Islands of the United States, at Char-
lotte Amalie, St. Thomas, this 20th day of
August, A.D., 2003



Vargrave Richards
VARGRAVE A. RICHARDS

Lieutenant Governor for the Virgin Islands

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

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

OFFICE OF
THE LIEUTENANT GOVERNOR
Division of Corporation & Trademarks

52E-1 Estate Thomas
Charlotte Amalie, St. Thomas
US Virgin Islands 00802
(340) 776-8515

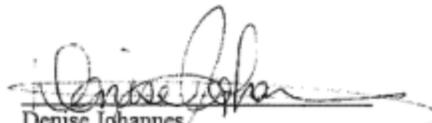
MAY 15, 2007

CLOSED

DATE: 12/13/19 JJ

CERTIFICATION OF GOOD STANDING

This is to certify that the corporation known as **JEEPERS, INC.** filed Articles of Incorporation in the Office of the Lieutenant Governor on **AUGUST 18, 2003** and a Certificate of Incorporation was issued by the Lieutenant Governor on **AUGUST 20, 2003** authorizing the said corporation to conduct business in the Virgin Islands and the corporation is considered to be in good standing.


Denise Johannes
Director, Division of Corporation
And Trademarks

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FirstBankPR000194

SDNY_GM_00013031

EFTA_00123674

EFTA01268878

ARTICLES OF INCORPORATION

OF

JEEPERS, INC.

CLOSED

DATE: 12/13/19 ET

RECEIVED
TAX OFFICE
DEC 13 19 11 10 AM '19

We, the undersigned, for the purposes of associating to establish a corporation for the transaction of the business and the promotion and conduct of the objects and purposes hereinafter stated, under the provisions and subject to the requirements of the laws of the Virgin Islands of the United States (hereinafter called the Virgin Islands), and particularly the General Corporation Law of the Virgin Islands (Chapter 1, Title 13, Virgin Islands Code), as the same may be amended from time to time, do make and file these Articles of Incorporation in writing and do certify:

ARTICLE I

The name of the corporation (hereinafter referred to as the "corporation") is JEEPERS, INC.

ARTICLE II

The principal office of the corporation in the Virgin Islands is located at 41-42 Kongens Gade, St. Thomas, VI, and the name of the resident agent of the corporation at that address is Barbara Mignon Weatherly.

ARTICLE III

Without limiting in any manner the scope and generality of the allowable functions of the corporation, it is hereby provided that the corporation shall have the following purposes, objects and powers:

1. To engage in any lawful undertaking or business.
2. To engage in any commercial, industrial, agricultural, marketing, transportation, or service activity, business, or enterprise calculated or designed to be profitable to the corporation.
3. To design, develop, manufacture, construct, assemble, install, repair, maintain, prepare and compound and to buy, sell, import, export, and otherwise deal in commercial, industrial, agricultural, or other instruments, appliances, tools, machinery, equipment, parts, supplies, accessories, devices, preparations, compounds, and articles, and goods, wares, and merchandise of every kind; to maintain and operate laboratories and testing facilities of every kind and to carry on the business of analysts, testers, examiners, advisors, and technical consultants with respect to materials, equipment, and processes of every kind and to carry on research and experiments with respect thereto.

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4. To acquire, hold, maintain, and operate such plants, workshops, offices, stores, buildings, equipment, vehicles, and vessels as may be desirable for the proper conduct of the business herein referred to, and to do and perform every other act that may be legally performed by a corporation engaged in such business.
5. To apply for, acquire, register, use, hold, sell, assign, or otherwise dispose of (either absolutely or by way of lease, mortgages, pledge, or license), to grant licenses with respect to and otherwise turn to account any letters patent of the United States or of any foreign country, or pending applications therefor, and any inventions, improvements, devices, trade secrets, formulae, processes, trademarks, trade names, brands, labels, copyrights, and privileges and any right, title, or interest therein.
6. To purchase, or otherwise acquire, take by devise, hold, own, mortgage, pledge, sell, enjoy or otherwise turn to account, assign, and transfer and to invest, trade, and deal in goods, wares, and merchandise, and real and personal property of every kind.
7. To acquire all or any part of the good will, rights, property, and business of any person, firm, association, or corporation and to pay for the same in cash or in stock or bonds of this corporation or otherwise and to hold or in any manner dispose of the whole or any part of the property so purchased, and to assume in connection therewith any liabilities of any such person, firm, association, or corporation, and to conduct in any lawful manner in any place the whole or any part of the business thus acquired.
8. To purchase, hold, sell, assign, transfer, mortgage, pledge, or otherwise dispose of the shares of the capital stock of, or any bonds, securities, or evidences of indebtedness created by any other corporation or corporations of the Virgin Islands or any other jurisdiction and, while the owner of such stocks, bonds, securities, or evidences of indebtedness, to exercise all the rights, powers and privileges of ownership, including the right to vote any stock thus owned.
9. To borrow or raise money to any amount permitted by law by the sale or issue of bonds, notes, debentures, or other obligations of any kind and to secure the same by mortgages or other liens upon any and all of the property of every kind of the corporation.
10. To enter into and carry out any contracts including entering into joint ventures or partnerships, limited or general, as limited or general partner, or both, for or in

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relation to the foregoing business with any person, firm, association, corporation, or government or governmental agency.

11. To conduct its business in the Virgin Islands and elsewhere in the United States and foreign countries and to have offices within or outside the Virgin Islands and to hold, purchase, mortgage, and convey real and personal property within or outside the Virgin Islands.
12. To do all and everything necessary, suitable and proper for the accomplishment of any of the purposes or the attainment of any of the objects or the exercise of any of the powers herein set forth, either alone or in connection with other firms, individuals, associations, or corporations in the Virgin Islands and elsewhere in the United States and foreign countries, and to do any other acts or things incidental or appurtenant to or growing out of or connected with the said business, purposes, objects, and powers or any part thereof not inconsistent with the laws of the Virgin Islands, and to exercise any and all powers now or hereafter conferred enumerated herein or not.

The purposes, objects, and powers specified in this Article shall not be limited or restricted by reference to the terms of any other subdivision or of any other Article of these Articles of Incorporation.

ARTICLE IV

The total number of shares of stock which the corporation is authorized to issue is 1,000 shares of common stock of no par value; no preferred stock is authorized.

The minimum amount of capital with which the corporation will commence business is \$1,000.00.

ARTICLE V

The name and place of residence of each of the persons forming the corporation are as follows:

Barbara Mignon Weatherly

2-21 Bonne Esperance
St. Thomas, Virgin Islands

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Ena Simon

146-100 Anna's Retreat
St. Thomas, Virgin Islands

Mary R. Weber

22-18 Mandahl
St. Thomas, Virgin Islands

ARTICLE VI

The corporation is to have perpetual existence.

ARTICLE VII

The corporation is to be unlimited in the amount of indebtedness to which it shall at any time be subject.

ARTICLE VIII

For the management of the business and for the conduct of the affairs of the corporation, and in further creation, definition, limitation, and regulation of the powers of the corporation and of its directors and stockholders, it is further provided:

1. The number of directors of the corporation shall be fixed by, or in the manner provided in the By-Laws, but in no case shall the number be less than three. The directors need not be stockholders.
2. In furtherance and not in limitation of the powers conferred by the laws of the Virgin Islands, and subject at all times to the provisions thereof, the Board of Directors is expressly authorized and empowered:
 - a) Subject to the right of a majority of the stockholders to amend, repeal, alter or modify the By-Laws at any regular meeting, or at any special meeting called for such purposes, to make, alter and repeal By-Laws, not inconsistent with any existing law, fixing or altering the management of the property of the corporation, the governing of its affairs, and the manner of certification and transfer of its stock.
 - b) To authorize and issue obligations of the corporation, secured and unsecured, to include therein such provisions as to redeemability, convertibility or

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- otherwise, as the Board of Directors in its sole discretion may determine and to authorize the mortgaging or pledging of, and to authorize and cause to be executed mortgages and liens upon any property of the corporation, real or personal, including after acquired property.
- c) To determine whether any, and, if any, what part of the net profits of the corporation or of its net assets in excess of its capital shall be declared in dividends and paid to the stockholders, and to direct and determine the use and disposition thereof.
 - d) To contract in the name of the corporation with individual members of the Board of Directors in their individual capacity or as representatives of any firm, association or corporation.
 - e) To sell or otherwise dispose of the real or personal property of the corporation.
 - f) To set apart a reserve or reserves, and to abolish such reserve or reserves, or to make such other provisions, if any, as the Board of Directors may deem necessary or advisable for working capital, for additions, improvements and betterments to plant and equipment, for expansion of the business of the corporation (including the acquisition of real and personal property for this purpose) and for any other purpose of the corporation.
 - g) To establish bonus, profit-sharing, pension, thrift and other types of incentive, compensation or retirement plans for the officers and employees (including officers and employees who are also directors) of the corporation and to fix the amounts of profits to be distributed or shared or contributed and the amounts of the corporation's funds otherwise to be devoted thereto and to determine the persons to participate in any such plans and the amounts of their respective participation.
 - h) To issue, or grant options for the purpose of shares of stock of the corporation to officers and employees (including officers and employees who are also directors) of the corporation and on such terms and conditions as the Board of Directors may from time to time determine.
 - i) To enter into contracts for the management of the business of the corporation for terms not exceeding five (5) years.

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- j) To exercise all the powers of the corporation, except such as are prohibited by law, or by these Articles of Incorporation or by any statute of the State of New York, upon the stockholders.

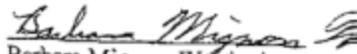
ARTICLE IX

Any person made a party to or otherwise involved in any action, suit or proceeding of the fact that he is or was a director, resident agent or officer of the corporation in which he served as such at the request of the corporation, shall be liable to the corporation against any and all amounts, costs and expenses, including but not limited to reasonable attorney's fees, amounts paid upon judgments or awards or in settlements (before or after trial) actually and necessarily incurred by or imposed upon him in connection with such proceeding, or in connection with any appeal therein, except in relation to matters which shall be adjudged in such action, suit or proceeding, or in connection with any appeal therefrom, if the officer or director is liable for wilful misconduct in the performance of his duties. The provisions of this Article shall not be deemed exclusive of any other rights respecting indemnification which one seeking indemnification may be entitled and shall not be read to limit or restrict the provisions of law, nor to further limit the corporation as respects indemnification. The provisions respecting indemnification referred to herein shall inure to the benefit of the directors and administrators of any person entitled to indemnification.

ARTICLE X

The corporation reserves the right to amend, alter, change, or repeal any provision in The Articles of Incorporation in the manner now or hereafter prescribed by statute. The powers conferred upon stockholders herein are granted subject to this reservation.

IN WITNESS WHEREOF we have made, signed and acknowledged these Articles of Incorporation this ___ day of August, 2003.


Barbara Mignon Weatherly


Eina Simon


Mary K. Weber

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- j) To exercise all the powers of the corporation, except such as are conferred by law, or by these Articles of Incorporation or by the By-Laws of the corporation, upon the stockholders.

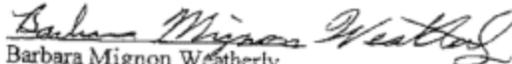
ARTICLE IX

Any person made a party to or otherwise involved in any action, suit or proceeding, by reason of the fact that he is or was a director, resident agent or officer of the corporation or of any corporation in which he served as such at the request of the corporation, shall be indemnified by the corporation against any and all amounts, costs and expenses, including but not limited to, attorney's fees, amounts paid upon judgments or awards or in settlements (before or after suit is commenced), actually and necessarily incurred by or imposed upon him in connection with such action, suit or proceeding, or in connection with any appeal therein, except in relation to matters as to which it shall be adjudged in such action, suit or proceeding, or in connection with any appeal therein, that such officer or director is liable for wilful misconduct in the performance of his duties. The provisions of this Article shall not be deemed exclusive of any other rights respecting indemnification to which one seeking indemnification may be entitled and shall not be read to limit or restrict any applicable provisions of law, nor to further limit the corporation as respects indemnification. The rights respecting indemnification referred to herein shall inure to the benefit of the heirs, executors and administrators of any person entitled to indemnification.

ARTICLE X

The corporation reserves the right to amend, alter, change, or repeal any provisions contained in The Articles of Incorporation in the manner now or hereafter prescribed by statute and all rights conferred upon stockholders herein are granted subject to this reservation.

IN WITNESS WHEREOF we have made, signed and acknowledged these Articles of Incorporation this __ day of August, 2003.


Barbara Mignon Weatherly


Ena Simon


Mary K. Weber

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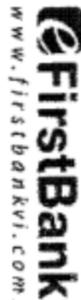
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E-FIRSTBANK REGISTRATION FOR BUSINESS ACCOUNTS



Business Name	JEPPERS, Inc		Tax Identification No.	[REDACTED]	Telephone No.	[REDACTED]
e-Mail Address	[REDACTED]	Mailing Address	650 HOOK SQUARES B-3 St. Thomas USVI			
Business Contact Person	Jeane Brennan		Contact Person Telephone No.	[REDACTED]	Business Fax No.	[REDACTED]

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.	Signature	Contact Telephone	Date of Birth
1		Jeffrey Epstein	[REDACTED]	[Signature]	[REDACTED]	[REDACTED]
2						
3						
4						
5						
6						

Account Numbers

7171030636

DATE: 12/19/13
CLOSED

Bank Officer Name	Rose Peters	Bank Officer Signature	[Signature]
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ACCESS AGREEMENT**CLOSED**

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 for 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.

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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.

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Any link to pages of organizations not 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 9146
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

CLOSED

DATE: 12/13/07

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