

BUSINESS ACCOUNT SIGNATURE CARD 

Chase CHECKING
 Chase PASSBOOK SAVINGS
 Chase STATEMENT SAVINGS
 Account Type

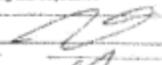
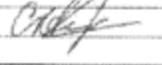
ACCOUNT NUMBER [REDACTED]

Account Title: **Financial Trust Company** Business Type: Corporation Public Entity
 Partnership Estate
 Sole Proprietorship Other

6100 Red Hook Quarter, B-3

St. Thomas, VI 00802

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

Name	Title	Signature Specimen	Checks		Loans/Notes	
			1 of 1	1	2	2
Jeffrey E. Epstein	President					
Cecile R. deJongh	Manager					

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

Address: 6100 Red Hook Quarter, B-3

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

Related Accounts/Branch: _____
A/C Title: _____ A/C No.: _____

SPECIAL COMMENTS (For Bank Use Only)

Chase reserves the right to check and verify references at account opening. Periodically we send valuable information to our customers about new products and services offered by or through Chase. If you do not wish to receive this information by mail or telephone, please check this box

Reference Request/Approved Yes No Resolutions/Authorizations: _____

Customer: Cecile Signature: [Signature] Initial Deposit: Interviewer: _____ Mgt. Review: _____

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

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

Date: _____ Signature - Secretary - Cashier: _____

CONFIDENTIAL

SDNY_GM_00013302

CONFIDENTIAL

FirstBankPR000465

EFTA_00123945

EFTA01269149



To bank

1. Business Information

Account Title ("Depositor"): Financial Trust Company, Inc. Account Number: [REDACTED]

Physical Address: 8100 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: Financial Consulting Services NAICS Code _____ Date Established: November 1998

Annual Sales: \$1000000 plus Nbr. of Offices/Branches: 1 Nbr. of Employees: 11

Property Status: Own Lease Referred By: Advertisement Current Client Other:

Contact Person Name & Title: Jeanne Brennan, Controller Contact Person Telephone # [REDACTED]

2. Account Type

Sole Proprietorship Partnership Corporation Non-Profit LLP LLC Other

Commercial Checking Amalgam CD Commercial Statement SV Commercial Passbook Savings
 Commercial DBA Checking Arranged CD Offshore (BVI) Commercial DBA Statement SV Government Passbook Savings
 Government Checking Arranged CD DSA Commercial Maximizer SV Certificate of Deposit
 Commercial Checking IO/TA Government Statement SV Commercial DBA Maximizer SV Other

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

Authorized Signer Name: Jeffrey Epstein Profession: Comp. Bank Corporate Title: President

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: [REDACTED] Place of Birth: New York Citizen of USA:

Photo Identification Type & Number: VI Drivers License Identification Expiration Date: 01/2009

OFAC CHEXSYSTEMS called Yes No, explain why: _____
 SSN Response: Year: 1967 State: NY ID Response: Personnel File

PLC BANK REFERENCE requested Yes No, explain why: existing account

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 2 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: 5/10/2007 Authorized Signature: [Signature] Title: Secretary

5. Initial Deposit

Type: My Check Myr Check Other if the initial deposit is over \$600,000, please document source of funds or source of wealth. (Refer to Guide for instructions)

Cash Money Order Travelers Chk

Check Transfer

6. Expected Transactions (Monthly)

Do you intend to deposit checks with second endorsements? Yes No

Do you provide check cashing or remitter services? Yes No

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

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

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

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

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

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

7. Related Accounts (List existing FirstBank and other financial institution bank accounts. If no existing financial institution relationships per prior accounts.)

Current: Yes No Account # 7191372601 Current: Yes No Account # 7171030636

Account Title: Jeffrey Epstein Account Title: Jeppco, Inc.

FirstBank Virgin Islands is a Division of FirstBank Puerto Rico (Member FDIC)

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SDNY_GM_00013303

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FirstBankPR000466

EFTA_00123946

EFTA01269150

Financial Institution: First Bank		Financial Institution: First Bank	
8. Additional Authorized Signers (Complete the following information for each authorized signer.)			
Authorized Signer Name: <u>Cecile De Jongh</u>		Profession: <u>Management</u>	Corporate Title: <u>Office Manager</u>
Physical (Home) Address: <u>Estate Malholle</u>		Personal Mailing Address: <u>PO Box 8361</u>	
<u>St. Thomas USVI 00802</u>		<u>St. Thomas USVI 00802</u>	
Social Security Number: [REDACTED]	Date Of Birth: [REDACTED]	Place Of Birth: [REDACTED]	Citizen Of: <u>USA</u>
Home Telephone Number: [REDACTED]	Business Telephone Number: [REDACTED]	Business Fax Number: [REDACTED]	Mobile Number: [REDACTED]
Years in Occupation: [REDACTED]		Photo Identification Type & Number: [REDACTED]	
Identification Expiration Date: [REDACTED]		Identification Expiration Date: [REDACTED]	
<input checked="" type="checkbox"/> OFAC	<input checked="" type="checkbox"/> CHEKSYSTEMS called <input type="checkbox"/> Yes <input type="checkbox"/> No, explain why: SSN Response: Year: [REDACTED] State: [REDACTED]	ID Response: <u>V.I. STATE ID/VA. ID</u>	
<input checked="" type="checkbox"/> PLC	<input checked="" type="checkbox"/> BANK REFERENCE requested <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No, explain why: Response: <u>EXISTING ACCOUNT</u>		
Authorized Signer Name: _____		Profession: _____	Corporate Title: _____
Physical (Home) Address: _____		Personal Mailing Address: _____	
Social Security Number: _____	Date Of Birth: _____	Place Of Birth: _____	Citizen Of: _____
Home Telephone Number: _____	Business Telephone Number: _____	Business Fax Number: _____	Mobile Number: _____
Years in Occupation: _____		Photo Identification Type & Number: _____	
Identification Expiration Date: _____		Identification Expiration Date: _____	
<input type="checkbox"/> OFAC	<input type="checkbox"/> CHEKSYSTEMS called <input type="checkbox"/> Yes <input type="checkbox"/> No, explain why: SSN Response: Year: _____ State: _____	ID Response: _____	
<input type="checkbox"/> PLC	<input type="checkbox"/> BANK REFERENCE requested <input type="checkbox"/> Yes <input type="checkbox"/> No, explain why: Response: _____		
Authorized Signer Name: _____		Profession: _____	Corporate Title: _____
Physical (Home) Address: _____		Personal Mailing Address: _____	
Social Security Number: _____	Date Of Birth: _____	Place Of Birth: _____	Citizen Of: _____
Home Telephone Number: _____	Business Telephone Number: _____	Business Fax Number: _____	Mobile Number: _____
Years in Occupation: _____		Photo Identification Type & Number: _____	
Identification Expiration Date: _____		Identification Expiration Date: _____	
<input type="checkbox"/> OFAC	<input type="checkbox"/> CHEKSYSTEMS called <input type="checkbox"/> Yes <input type="checkbox"/> No, explain why: SSN Response: Year: _____ State: _____	ID Response: _____	
<input type="checkbox"/> PLC	<input type="checkbox"/> BANK REFERENCE requested <input type="checkbox"/> Yes <input type="checkbox"/> No, explain why: Response: _____		
Authorized Signer Name: _____		Profession: _____	Corporate Title: _____
Physical (Home) Address: _____		Personal Mailing Address: _____	
Social Security Number: _____	Date Of Birth: _____	Place Of Birth: _____	Citizen Of: _____
Home Telephone Number: _____	Business Telephone Number: _____	Business Fax Number: _____	Mobile Number: _____
Years in Occupation: _____		Photo Identification Type & Number: _____	
Identification Expiration Date: _____		Identification Expiration Date: _____	
<input type="checkbox"/> OFAC	<input type="checkbox"/> CHEKSYSTEMS called <input type="checkbox"/> Yes <input type="checkbox"/> No, explain why: SSN Response: Year: _____ State: _____	ID Response: _____	
<input type="checkbox"/> PLC	<input type="checkbox"/> BANK REFERENCE requested <input type="checkbox"/> Yes <input type="checkbox"/> No, explain why: Response: _____		
9. Management Review			
<input checked="" type="checkbox"/> Copies of all O.G. signatures verified		Investment Banking Consultant	Account Opening Date: _____
<input checked="" type="checkbox"/> Signature cards received		Employee ID: <u>4015174</u>	<u>5-1-07</u>
<input checked="" type="checkbox"/> All legal documents received (File Document Checklist attached)		Management Review By: <u>[Signature]</u>	
<input checked="" type="checkbox"/> OFAC & PLC (Pre-Ident Account List Verified By): <u>[Signature]</u>		Comments: <u>[Signature]</u>	
Reason For Denying Account: _____			
10. Sales Referrals			
<input type="checkbox"/> Merchant Card Services	<input type="checkbox"/> e-FirstBank (Internet)	<input type="checkbox"/> Cash Management	
<input type="checkbox"/> Credit Card	<input type="checkbox"/> First Fax	<input type="checkbox"/> Night Depository	
<input type="checkbox"/> Overdraft Line	<input type="checkbox"/> Payroll	<input type="checkbox"/> Other: _____	
<input type="checkbox"/> Line Of Credit			

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SDNY_GM_00013304

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FirstBankPR000467

EFTA_00123947

EFTA01269151



CORPORATE RESOLUTIONS

I, the undersigned Secretary, hereby certify to The Chase Manhattan Bank, that at a meeting of the Board of Directors of Financial Trust Company, Incorporated ("Corporation") a corporation organized and existing under the laws of the United States Virgin Islands duly called and duly held on the 1st day of May, 2001 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 The Chase Manhattan Bank 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 and Secretary/Treasurer
(Indicate by Title persons authorized, e.g., President, Treasurer, etc.)

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

3. Bank is hereby authorized to honor and pay Items, whether signed by hand or by facsimile (including, but not limited to, computer generated) signature(s) if the actual or purported facsimile signature(s), regardless of how or by whom affixed, resembles the specimens filed with Bank by Corporation and other orders, DTCs, ACHs, and Instructions, given singly by any Authorized Person. Bank is further authorized to honor and pay such items, orders, DTCs, ACHs, and Instructions, 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 issue 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 the lack of endorsement or the disposition of the proceeds.

5. That any one of the Authorized Person(s) of Corporation are hereby authorized to secure from Bank one or more Chase Business Banking Card(s) (the "Card(s)") on behalf of Corporation which may be used by any cardholder named on such Authorized Person(s) to initiate electronic fund transactions as described in the Chase Business Banking Card agreement (the "Agreement") with respect to any and all such accounts of Corporation as Corporation or such Authorized Person(s) may designate, including without limitation, transfers from business credit line accounts. Such Authorized Person(s) be, and each of them hereby is, further authorized to execute and deliver in the name and on behalf of this Corporation an Agreement and supporting documentation governing the issuance and use of such Cards with such changes, if any, as the Authorized Person(s) executing the same shall approve, and to otherwise conduct any business whatsoever relative to the account(s) and Cards as may be necessary or advisable in order to carry out the full intent and purposes of said Agreement and of these resolutions.

1001-010000 (Indicate account numbers to be accessed by Card)

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SDNY_GM_00013305

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FirstBankPR000468

EFTA_00123948

EFTA01269152

6. The Secretary/Treasurer

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

of Corporation, and each of them, and their successors in office, and any other person hereafter authorized on behalf of Corporation to possess a Card, ACTING ALONE, may exercise all of the rights and privileges of Corporation with regard to any account linked to the Card.

7. The President and Secretary/Treasurer

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

of Corporation, signing any two

(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.

8. 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.

9. 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.

10. 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 or give any effect to any notice from any Officer, or from any other person, purporting to alter, 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.

11. 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.

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FirstBankPR000469

SDNY_GM_00013306

CONFIDENTIAL

EFTA_00123949

EFTA01269153

12. 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.

13. Bank is hereby released from any liability and shall be indemnified against any loss, liability or expense arising from honoring any of these Resolutions.

14. 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 name of the Officers and other representatives of Corporation, any changes from time to time in the said Officers and representatives and specimens of their respective signatures; and 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:

Name (Type written or Printed)	Office	Signature
<u>Jeffrey E. Epstein</u>	President	<u>[Signature]</u>
_____	Vice President	_____
<u>Darren K. Indyke</u>	Secretary	<u>[Signature]</u>
<u>Darren K. Indyke</u>	Treasurer	<u>[Signature]</u>
_____	_____	_____

IN WITNESS WHEREOF, I have hereunto set my hand as Secretary and affixed the seal of the said Corporation this 1st day of May, 2001.

* Attest (Second Officer)

[Signature]
Secretary

Signature _____
Title President



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

0911_03/10/01

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SDNY_GM_00013307

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FirstBankPR000470

EFTA_00123950

EFTA01269154



To bank

Client Due Diligence Business Accounts

1. Business Information

Account Title ("Depositor"): Financial Trust Company, Inc. Account Number: [REDACTED]

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

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

Line of Business: Financial Consulting Services NAICS Code _____ Date Established: November 1998

Annual Sales: \$1000000 plus _____ Nbr. of Offices/Branches: 1 Nbr. of Employees: 11

Property Status: Own Lease Referred By: Advertisement Current Client Other: _____

Contact Person Name & Title: Jeanne Brennan, Controller 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 Profession: Financial Consultant Corporate Title: President

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 [REDACTED] Citizen Of: USA

Years in Occupation: 30 Photo Identification Type & Number: VI Drivers Licent Identification Expiration Date: _____

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

PLC BANK REFERENCE requested Yes No, explain why: existing Account

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: 5/10/2007 X Authorized Signature: [Signature] Title: (Secretary/Treasurer/Cashier)
 Secretary

5. Initial Deposit

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

6. Expected Transactions (Monthly)

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

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

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

7. Related Accounts (List existing financial institution bank accounts. If no existing financial institution relationships list prior accounts.)

Current Yes No Account # [REDACTED] Current Yes No Account # [REDACTED]
 Account Title: Jeffrey Epstein Account Title: Jeepers, Inc.

SDNY_GM_00013308

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FirstBankPR000471

EFTA_00123951

EFTA01269155

Financial Institution: First Bank		Financial Institution: First Bank	
8. Additional Authorized Signers (Complete the following information for each authorized signer.)			
Authorized Signer Name: <u>Cecile De Jongh</u>		Profession: <u>Management</u>	Corporate Title: <u>Office Manager</u>
Physical (Home) Address: <u>Estate Mafholie</u> <u>St. Thomas USVI 00802</u>		Personal Mailing Address: <u>PO Box 8361</u> <u>St. Thomas USVI 00802</u>	
Social Security Number:	Date Of Birth:	Place Of Birth:	Citizen Of: <u>USA</u>
Home Telephone Number:	Business Telephone Number:	Business Fax Number:	Mobile Number: _____ Email Address: _____
Years in Occupation: <u>21</u>	Photo Identification Type & Number:		Identification Expiration Date: _____
<input checked="" type="checkbox"/> OFAC	<input checked="" type="checkbox"/> CHEXSYSTEMS called <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No, explain why: SSN Response: Year: <u>1975</u> State: <u>PR</u> ID Response: <u>no record / no info</u>		
<input checked="" type="checkbox"/> PLC	<input checked="" type="checkbox"/> BANK REFERENCE requested <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No, explain why: Response: <u>existing accounts</u>		
Authorized Signer Name: _____		Profession: _____	Corporate Title: _____
Physical (Home) Address: _____		Personal Mailing Address: _____	
Social Security Number: _____	Date Of Birth: _____	Place Of Birth: _____	Citizen Of: _____
Home Telephone Number: _____	Business Telephone Number: _____	Business Fax Number: _____	Mobile Number: _____ 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: _____		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: _____
<input type="checkbox"/> OFAC	<input type="checkbox"/> CHEXSYSTEMS called <input type="checkbox"/> Yes <input type="checkbox"/> No, explain why: SSN Response: Year: _____ State: _____ ID Response: _____		
<input type="checkbox"/> PLC	<input type="checkbox"/> BANK REFERENCE requested <input type="checkbox"/> Yes <input type="checkbox"/> No, explain why: Response: _____		
Authorized Signer Name: _____		Profession: _____	Corporate Title: _____
Physical (Home) Address: _____		Personal Mailing Address: _____	
Social Security Number: _____	Date Of Birth: _____	Place Of Birth: _____	Citizen Of: _____
Home Telephone Number: _____	Business Telephone Number: _____	Business Fax Number: _____	Mobile Number: _____ 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: _____		
9. Management Review			
<input checked="" type="checkbox"/> Copies of all ID & signature(s) verified		Interviewer (Banking Consultant): <u>[Signature]</u>	Account Opening Date: <u>5-1-01</u>
<input checked="" type="checkbox"/> Signature cards received		Employee ID No: <u>40594</u>	
<input checked="" type="checkbox"/> All legal documents received (File Document Checklist attached)			
<input checked="" type="checkbox"/> OFAC & PLC (Fraudulent Account List Verified By: <u>[Signature]</u>)		<input checked="" type="checkbox"/> Management Review By: <u>[Signature]</u> <u>5/29/07</u>	
Comments: _____			
Reason For Denying Account: _____			
10. Sales Referrals			
<input type="checkbox"/> Merchant Card Services	<input type="checkbox"/> e-FirstBank (Internet)	<input type="checkbox"/> Cash Management	
<input type="checkbox"/> Credit Card	<input type="checkbox"/> First Fax	<input type="checkbox"/> Night Depository	
<input type="checkbox"/> Overdraft Line	<input type="checkbox"/> Payroll	<input type="checkbox"/> Other _____	
<input type="checkbox"/> Line Of Credit			

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CORPORATE RESOLUTIONS

719-1-373963

I, the undersigned Secretary, hereby certify to The Chase Manhattan Bank, that at a meeting of the Board of Directors of Financial Trust Company, Incorporated ("Corporation") a corporation organized and existing under the laws of United States Virgin Islands duly called and duly held on the 1st day of May, 2001 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 The Chase Manhattan Bank 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 and Secretary/Treasurer

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

of Corporation, signing Singly

(For purposes 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) signatures(s), checks, drafts, notes, 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 of money, credits, items or property at any time held by Bank for account of Corporation ("Instructions").

3. Bank is hereby authorized to honor and pay Items, whether signed by hand or by facsimile (including, but not limited to, computer generated) signature(s) if the actual or purported facsimile signature(s), regardless of how or by whom affixed, resembles the specimens filed with Bank by Corporation and other orders, DTCs, ACHs, and Instructions, given singly by any Authorized Person. Bank is further authorized to honor and pay such Items, orders, DTCs, ACHs, and Instructions, 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 issue 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 the lack of endorsement or the disposition of the proceeds.

5. That any one of the Authorized Person(s) of Corporation are hereby authorized to secure from Bank one or more Chase Business Banking Card(s) (the "Card(s)") on behalf of Corporation which may be used by any cardholder named by such Authorized Person(s) to initiate electronic fund transactions as described in the Chase Business Banking Card agreement (the "Agreement") with respect to any and all such accounts of Corporation as Corporation or such Authorized Person(s) may designate, including without limitation, transfers from business credit line accounts. Such Authorized Person(s) be, and each of them hereby is, further authorized to execute and deliver in the name and on behalf of this Corporation an Agreement and supporting documentation governing the issuance and use of such Cards with such changes, if any, as the Authorized Person(s) executing the same shall approve, and to otherwise conduct any business whatsoever relative to the account(s) and Cards as may be necessary or advisable in order to carry out the full intent and purposes of said Agreement and of these resolutions,

CHV_CRS_HDF

(Indicate account numbers to be accessed by Card)

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12. 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.

13. Bank is hereby released from any liability and shall be indemnified against any loss, liability or expense arising from honoring any of these Resolutions.

14. 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 name of the Officers and other representatives of Corporation, any changes from time to time in the said Officers and representatives and specimens of their respective signatures; and 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 E. Epstein</u>	President	
_____	Vice President	_____
<u>Darren K. Indyke</u>	Secretary	
<u>Darren K. Indyke</u>	Treasurer	
_____	_____	_____

IN WITNESS WHEREOF, I have hereunto set my hand as Secretary and affixed the seal of the said Corporation this 1st day of May, 2001.

• Attest (Second Officer)


Secretary


Signature

Title President



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

APPENDIX 4

COPY OF ARTICLES OF INCORPORATION

OF

FINANCIAL TRUST COMPANY, INC.

CERTIFIED BY THE OFFICE OF THE LT. GOVERNOR

407

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EFTA01269159

CERTIFICATION
Certified to be a true and correct copy

Kenneth E. Mapp
Kenneth E. Mapp
Lieutenant Governor

ARTICLES OF INCORPORATION
OF
FINANCIAL TRUST COMPANY, INC.

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 FINANCIAL TRUST COMPANY, INC.

ARTICLE II

The principal office of the corporation in the Virgin Islands is located at 41-42 Kongens Gade, St. Thomas, VI 00802, and the name of the resident agent of the corporation at that address is Paul Hoffman.

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 provide financial counseling and investment advice to clients both within and without the United States Virgin Islands, including serving as trustee and/or fiduciary for such clients and others.
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 relation to the foregoing business with any person, firm, association, corporation, or government or governmental agency.

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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 1000 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

Jennie-lynn Falk

Dale R. Michael



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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 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.

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- 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.
- 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),

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APPENDIX 5

**CERTIFICATE OF GOOD STANDING
OF
FINANCIAL TRUST COMPANY, INC.**

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SDNY_GM_00013319

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FirstBankPR000482

EFTA_00123962

EFTA01269166



GOVERNMENT OF
THE VIRGIN ISLANDS OF THE UNITED STATES

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

OFFICE OF
THE LIEUTENANT GOVERNOR

December 8, 1998

KONGENS GADE NO. 10
CHARLOTTE AMALIE
ST. THOMAS, VIRGIN ISLANDS 00802
PHONE: 774-2881

CERTIFICATION OF GOOD STANDING

This is to certify that the corporation known
as **FINANCIAL TRUST COMPANY, INC.**
filed Articles of Incorporation in the Office of the
Lieutenant Governor on **November 6, 1998** that
a Certificate of Incorporation was issued by the Lieu-
tenant Governor on **November 30, 1998** authorizing
the said corporation to conduct business in the Virgin
Islands and the corporation is considered to be in
good standing.

Lorna F. Webster (Mrs.)
Director, Division of Corporation
and Trademarks

CONFIDENTIAL

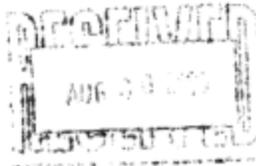
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FirstBankPR000483

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EFTA01269167



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

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

OFFICE OF
THE LIEUTENANT GOVERNOR

Division of Corporation & Trademarks

Kongens Gade No. 18
Charlotte Amalie, St. Thomas
US Virgin Islands 00802
(340) 774-2991

April 5, 2005

CERTIFICATION OF GOOD STANDING

This is to certify that the corporation FINANCIAL TRUST COMPANY, INC. filed Articles of Incorporation in the Office of the Lieutenant Governor on November 6, 1998 and that a Certificate of Incorporation was issued by the Lieutenant Governor on November 30, 1998 authorizing the said corporation to conduct business in the Virgin Islands and the corporation is considered to be in good standing.

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

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FirstBankPR000484

SDNY_GM_00013321

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EFTA01269168

**THE GOVERNMENT OF THE VIRGIN ISLANDS
DEPARTMENT OF LICENSING AND CONSUMER AFFAIRS
LICENSING DIVISION**

Hereby Makes Known

That, in accordance with the applicable provisions of Title 3 Chapter 16 and Title 27 V.I.C. relating to the licensing of businesses and occupations, and compliance having been made with the provisions of 10 V.I.C. Sec. 41 relating to the Civil Rights Act of the Virgin Islands, the following licensing is hereby granted

Licensee Financial Trust Company, Inc.	
Trade Name Financial Trust Company, Inc.	
Licensee Mailing Address 6100 Red Hook Quarter Suite B-3 St. Thomas, VI 00802	Trade Address 6100 Red Hook Quarter Suite B-3 St. Thomas, VI 00802
Business No. 5045	
Type of License Business & Management Consulting (1) Fiduciary Service (1)	

As provided by law, the authorized licensing authority shall have the power to revoke or suspend any License issued hereunder, upon finding, after notice and adequate hearing, that such revocation or suspension is in the public interest; provided, that any persons aggrieved by any such decision of this office shall be entitled to a review of the same by the Territorial Court upon appeal made within 30 days from the date of the decision; provided, further, that all decisions of this office hereunder shall be final except upon specific findings by the Court that the same was arrived at by fraud or illegal means.

2007

This License is valid from 3/1/2007 until 2/28/2008 . If a renewal is desired, the holder is responsible for making application for the same without any notice from this office. In event of failure to do so it will be understood that the business is without legal authority to continue and will be closed. It is the responsibility of the Licensee to notify the department in writing within 30 days, when a license is to be cancelled or placed in inactive status.

Issued at St. Thomas , V.I. 5/15/2007
Printed on 5/15/2007
Fee \$520.00


Commissioner

(Not valid until signed)

Commissioner, Department of Licensing and Consumer Affairs

THIS LICENSE MUST BE PROMINENTLY DISPLAYED AT PLACE OF BUSINESS
YOU MAY BE REQUIRED TO HAVE A FIRE INSPECTION IN ORDER TO RENEW (Title 23, § 605(d))
CONTACT FIRE DEPARTMENT at (340) 774-7619

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SDNY_GM_00013322

CONFIDENTIAL

FirstBankPR000485

EFTA_00123965

EFTA01269169

CONTROL No. 00- 00796 LICENSE No. [REDACTED]

THE GOVERNMENT OF THE VIRGIN ISLANDS
DEPARTMENT OF LICENSING AND CONSUMER AFFAIRS
LICENSING DIVISION
HEREBY MAKES KNOWN

That, in accordance with the applicable provisions of Title 3 Chapter 16 and Title 27 V.I.C. relating to the licensing of businesses and occupations, and compliance having been made with the provisions of 10 V.I.C. Sec. 41 relating to the Civil Rights Act of the Virgin Islands, the following license is hereby granted.

LICENSING NAME	FINANCIAL TRUST COMPANY INC	TYPE OF LICENSE	Fiduciary Service
LICENSING MAILING ADDRESS	[REDACTED]	TYPE OF LICENSE	Investment Advisory Service
TRADE NAME	[REDACTED]	TYPE OF LICENSE	
ISSUE ADDRESS	[REDACTED]	TYPE OF LICENSE	
BUSINESS ADDRESS	[REDACTED]	SOCIAL SECURITY OR WITHHOLDING TAX IDENTIFICATION	660056741

license issued hereunder, upon finding, after notice and adequate hearing, that such revocation or suspension is in the public interest provided, that any persons aggrieved by any such decision of this office shall be entitled to a review of the same by the territorial court upon appeal made within 30 days from the date of the decision; provided, further, that all decisions of this office hereunder shall be final except upon specific findings by the Court that the same was arrived at by fraud or illegal means.

2001

This License is valid from March 1, 2001 to February 28, 2002 if a renewal is desired, the holder is responsible for making application for the same without any notice from this office. In event of failure to do so it will be understood that the business is without legal authority to continue and will be closed. It is the responsibility of the Licensee to notify the department in writing, when a license is to be cancelled or placed in inactive status.

Issued at
V.I. this 1st day of March
A.D. 20 2001
Fee \$300.00

Commissioner, Department of Licensing and Consumer Affairs

THIS LICENSE MUST BE PROMINENTLY DISPLAYED AT PLACE OF BUSINESS

CONFIDENTIAL

SDNY_GM_00013323

CONFIDENTIAL

FirstBankPR000486

EFTA_00123966

EFTA01269170



CORPORATE RESOLUTIONS

and

CORPORATE AUTHORIZATION AND INDEMNITY AGREEMENT

for

TELEPHONE/TELEX/FACSIMILE/WRITTEN INSTRUCTIONS

of

Financial Trust Company, Incorporated

Legal, ECRBG, 12x Rev. 10-91

CHV1_JAG.MDF

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SDNY_GM_00013324

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FirstBankPR000487

EFTA_00123967

EFTA01269171

TELEPHONE, TELEFAX/FACSIMILE/WRITTEN INSTRUCTIONS
CORPORATE AUTHORIZATION AND INDEMNITY AGREEMENT

1. Authorization. The undersigned hereby requests and authorizes The Chase Manhattan Bank (the "Bank:") to accept and act upon any instructions ("Instructions") delivered by telephone or telex or 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 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. The Bank shall have no liability or responsibility for any misunderstandings arising out of any telephone Instructions.

3. Security Procedures. The security procedure agreed upon for verifying the authenticity of Instructions is a callback to any of the following individuals, whether or not such individual has initiated any such transfer. (The Bank recommends that the persons designated below not be persons who generally issue Instructions; whenever possible, the Bank will endeavor to call someone other than the issuer of the Instructions.)

Name and Title

Cecile R. de Jongh

Jeanne Brennan

Eric Gany



Alternatively, at the Bank's option, the callback 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 callback, the parties agree that for Instructions received by facsimile transmission, or in writing, the Bank will determine whether the instruction purports 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 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 Chase Account Conditions (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 a facsimile transmission) by a person authorized as provided above, provided the Bank has complied with such security procedure.

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FirstBankPR000488

EFTA_00123968

EFTA01269172

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



Account Title: Financial Trust Company, Inc. Account Number: [REDACTED]

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

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

BUSINESS TYPE	REQUIRED ACTION
<input type="checkbox"/> Financial Institutions (Credit Unions, Commercial and Private Lenders, Mortgage Brokers, Private Banks and National Banks) <input type="checkbox"/> Non-Bank Financial Institutions (Currency Exchange, Foreign Exchange and Casinos)	<p>Note: FIRSTBANK does not open accounts for money transmitters or check cashing business.</p> <input type="checkbox"/> Operating accounts for Financial and Non-Bank Institutions Do not require the approval of FirstBank's BSA Compliance Department. In this case you will: <ul style="list-style-type: none"> - Need a letter from the customer on company letterhead - Stating the account is for operational purposes only, and - No customer funds will flow through the account. - Third parties cannot fund operating accounts <input type="checkbox"/> The BSA Compliance Officer approval required prior to opening for all other types of accounts. Call (787) 993-5150.
<input type="checkbox"/> Cash Intensive Businesses (Any retail business whose transaction Profile shows \$30,000 or more in cash per week and who is not a recognized local, regional or national chain, e.g., Walgreen's, TGI Fridays, Chili's, Amigo, etc.) <ul style="list-style-type: none"> - Foods and drinking places - Grocery Stores - Beer, wine and liquor store - Art dealers - Vending Machine Operators <input type="checkbox"/> Telecommunications/ Phone Cards/ Telephone Centers <input type="checkbox"/> Travel Agency <input type="checkbox"/> Import/ Export Business (Physical Inventory in store or warehouse can be observed) <input type="checkbox"/> Jewelry/ Gem/ Precious Metals <input type="checkbox"/> Electronics (wholesale/retail) <input type="checkbox"/> Gas Stations <input type="checkbox"/> Gambling/Gaming Establishments (> 20% of the activity)	<p>Visit the place of business and complete the "Observations at the Place of Business" form. This must be done within 4 weeks of account opening. If the business is not located in your marketplace (i.e. client lives in San Juan and opens an account in Hato Rey) the Bank Officer opening the account must indicate the reason for opening the account at his/her Branch on the Observations at the Place of Business Form and why this explanation makes business sense.</p> <input type="checkbox"/> ATM- Verify if privately owned ATMs are located on the premises. If yes, obtain copy of Third Party Agreements. <input type="checkbox"/> If the business sells monetary instruments (money order) and/or prepaid cards, obtain copy of the Sales Agent Agreement.
<input type="checkbox"/> Import/Export Broker (never takes possession of goods, either home based or no physical location accessible to demonstrate business) <input type="checkbox"/> Used Car Sale (no sales location) <input type="checkbox"/> Freight Transportation <input type="checkbox"/> Transit and Ground Transportation <input type="checkbox"/> Off-Shore Corporations (review the Articles of Incorporation. If Corporate Structure uses "bearer shares" do not open the account). Under no circumstances may the business be incorporated in a financial haven country. See for a listing of these countries.	<p>Obtain at least 2 or more of any of the following documents (copy for the file)</p> <input type="checkbox"/> Invoices <input type="checkbox"/> Shipping documents <input type="checkbox"/> Contracts <p>These documents must be supportive of the volume of business anticipated in the Transaction Profile. For example: if a company indicated that wires in \$200,000 range will be received, 2 invoices for \$460 are not acceptable.</p>
<input type="checkbox"/> Car/Boat/ Plane Dealership <input type="checkbox"/> Stock Brokerage	<p>Sample IRS Form 8300 for review. If potential client indicates that cash sales do not exceed \$10,000 per client, then indicate this on the Observations at the Place of Business form.</p> <p>Visit the place of business and complete the "Observations at the Place of Business" form. This must be done within 4 weeks of account opening. If the business is not located in your marketplace (i.e. client lives in San Juan and opens an account in Hato Rey) the Bank Officer opening the account must indicate the reason for opening the account at his/her branch on the Observations at the Place of Business Form and why this explanation makes business sense.</p>
<input type="checkbox"/> Internet Businesses - Any business that sells the majority of its goods and services over the Internet (Not a retail outlet that also has a web page).	<p>You must review the website to ensure that there is no information that could result in embarrassment or negative publicity for FIRST BANK. (Examples: adult entertainment, pornography, etc.)</p>

NNNS-2463-0207R

SDNY_GM_00013326

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FirstBankPR000489

EFTA_00123969

EFTA01269173

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

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

Approved

Denied (Reason): _____

Approved subject to: _____

HEDY SZABO

Hedy Szabo

5/20/07

Business Manager Name/Officer in Charge

Signature

Date

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

Approved

Denied (Reason) _____

Referred to the Market Manager or BSA Compliance Department for guidance.

Approved subject to: _____

Business Manager Name/Officer in Charge

Signature

Date

NNNS-2463-0207R

SDNY_GM_00013327

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FirstBankPR000490

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EFTA_00123970

EFTA01269174

OBSERVATIONS AT PLACE OF BUSINESS

Account Title FINANCIAL TRUST COMPANY		Account Number [REDACTED]	
VISIT INFORMATION			
Date May 2, 2007	Time 10:30am	Time Spent .40 minutes	Visit Contact Name Cecile DeJongh and Jeanne Hudson
Address Visited 6100 Red Hook Qtrs Ste B3 St Thomas VI 00802		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"/> Home Based Business	<input type="checkbox"/> Personal Investment Company	
<input type="checkbox"/> Car/Boat/Plane Dealership	<input type="checkbox"/> Import/Export	<input type="checkbox"/> Stock Brokerage	
<input type="checkbox"/> Electronics (Wholesale)	<input type="checkbox"/> Internet Business	<input type="checkbox"/> Telecommunication/Phone Cards/Phone Center	
<input type="checkbox"/> Financial Institution	<input checked="" type="checkbox"/> Investment Management Company	<input type="checkbox"/> Travel Agency	
<input type="checkbox"/> Gambling/gaming (> 20% of business activity)	<input type="checkbox"/> Jewelry/Gems/ Metals	<input type="checkbox"/> Used Car Sales	
<input type="checkbox"/> Gas Stations	<input type="checkbox"/> Money Management	<input type="checkbox"/> Other: _____	
<input type="checkbox"/> Non-Bank Financial Institution			
VISIT DESCRIPTION			
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)	
Number of Employees on Premises 5		<input type="checkbox"/> Sublet <input type="checkbox"/> Concession <input type="checkbox"/> Non-Commercial (Home-Apartment)	
Describe Customer Traffic (or activity observed during visit): not applicable			
Inventory Visible? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, describe inventory: not applicable			
Describe business main suppliers and customers base: <input checked="" type="checkbox"/> Suppliers Local suppliers for Office supplies and cleaning supplies <input type="checkbox"/> Customers Base Wholesale companies			
How is business paid? <input type="checkbox"/> Cash <input checked="" type="checkbox"/> Checks <input type="checkbox"/> Charge		<input checked="" type="checkbox"/> Wires <input type="checkbox"/> Other Details: _____	
Obtain a description of the customer's primary trade area and describe the proximity of the of the business primary trade area in relation to the Bank branch where the account is domicile. Accounts at Red Hook and Waterfront branches			
If the business is not located in the same location as the branch where the account is opened, describe the reason for opening the account at Branch, and why this explanation makes business sense.			
Type of International Transaction Requested: <input type="checkbox"/> Wire Transfer <input type="checkbox"/> ACH <input type="checkbox"/> Other: _____			

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FirstBankPR000491

EFTA_00123971

EFTA01269175

DUE DILIGENCE FOR HIGH RISK BUSINESS ACCOUNTS (CHECKLIST)



Account Title: Account Number:
 Financial Trust Company, Inc. [REDACTED]

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

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

BUSINESS TYPE	REQUIRED ACTION
<input type="checkbox"/> Financial institutions (Credit Unions, Commercial and Private Lenders, Mortgage Brokers, Private Banks and National Banks) <input type="checkbox"/> Non-Bank Financial Institutions (Currency Exchange, Foreign Exchange and Casinos)	<p>Note: FIRSTBANK does not open accounts for money transmitters or check cashing business.</p> <input type="checkbox"/> Operating accounts for Financial and Non-Bank Institutions Do not require the approval of FirstBank's BSA Compliance Department. In this case you will: <ul style="list-style-type: none"> - Need a letter from the customer on company letterhead - Stating the account is for operational purposes only, and - No customer funds will flow through the account. - Third parties cannot fund operating accounts <input type="checkbox"/> The BSA Compliance Officer approval required prior to opening for all other types of accounts. Call (787) 993-5150.
<input type="checkbox"/> Cash Intensive Businesses (Any retail business whose transaction Profile shows \$30,000 or more in cash per week and who is not a recognized local, regional or national chain, e.g. Walgreen's, TG! Fridays, Chili's, Amigo, etc.) <ul style="list-style-type: none"> - Foods and drinking places - Grocery Stores - Beer, wine and liquor stores - Art dealers - Vending Machine Operators <input type="checkbox"/> Telecommunications/ Phone Cards/ Telephone Centers <input type="checkbox"/> Travel Agency <input type="checkbox"/> Import/ Export Business (Physical inventory in store or warehouse can be observed) <input type="checkbox"/> Jewelry/ Gem/ Precious Metals <input type="checkbox"/> Electronics (wholesale/retail) <input type="checkbox"/> Gas Stations <input type="checkbox"/> Gambling/Gaming Establishments (> 20% of the activity)	<p>Visit the place of business and complete the "Observations at the Place of Business" form. This must be done within 4 weeks of account opening. If the business is not located in your marketplace (i.e. client lives in San Juan and opens an account in Hato Rey) the Bank Officer opening the account must indicate the reason for opening the account at his/her Branch on the Observations at the Place of Business Form and why this explanation makes business sense.</p> <input type="checkbox"/> ATM- Verify if privately owned ATMs are located on the premises. If yes, obtain copy of Third Party Agreements. <input type="checkbox"/> if the business sells monetary instruments (money order) and/or prepaid cards, obtain copy of the Sales Agent Agreement.
<input type="checkbox"/> Import/Export Broker (never takes possession of goods, either home based or no physical location accessible to demonstrate business) <input type="checkbox"/> Used Car Sale (no sales location) <input type="checkbox"/> Freight Transportation <input type="checkbox"/> Transit and Ground Transportation <input type="checkbox"/> Off-Shore Corporations (review the Articles of Incorporation. If Corporate Structure uses "bearer shares" do not open the account). Under no circumstances may the business be incorporated in a financial haven country. See for a listing of these countries.	<p>Obtain at least 2 or more of any of the following documents (copy for the file)</p> <input type="checkbox"/> Invoices <input type="checkbox"/> Shipping documents <input type="checkbox"/> Contracts <p>These documents must be supportive of the volume of business anticipated in the Transaction Profile. For example: if a company indicated that wires in \$200,000 range will be received, 2 invoices for \$460 are not acceptable.</p>
<input type="checkbox"/> Car/Boat/ Plane Dealership <input type="checkbox"/> Stock Brokerage	<p>Sample IRS Form 8300 for review. If potential client indicates that cash sales do not exceed \$10,000 per client, then indicate this on the Observations at the Place of Business form.</p> <p>Visit the place of business and complete the "Observations at the Place of Business" form. This must be done within 4 weeks of account opening. If the business is not located in your marketplace (i.e. client lives in San Juan and opens an account in Hato Rey) the Bank Officer opening the account must indicate the reason for opening the account at his/her Branch on the Observations at the Place of Business Form and why this explanation makes business sense.</p>
<input type="checkbox"/> Internet Businesses -- Any business that sells the majority of its goods and services over the Internet (Not a retail outlet that also has a web page).	<p>You must review the website to ensure that there is no information that could result in embarrassment or negative publicity for FIRST BANK. (Examples: adult entertainment, pornography, etc.)</p>

NNNS-2463-0207R

SDNY_GM_00013329

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FirstBankPR000492

EFTA_00123972

EFTA01269176

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

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

Approved

Denied (Reason): _____

Approved subject to: _____

HEDY SZABO

Business Manager Name/Officer in Charge

Signature

Date

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

Approved

Denied (Reason): _____

Referred to the Market Manager or BSA Compliance Department for guidance.

Approved subject to: _____

Business Manager Name/Officer in Charge

Signature

Date

NNNS-2463-0207R

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SDNY_GM_00013330

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FirstBankPR000493

EFTA_00123973

EFTA01269177

OBSERVATIONS AT PLACE OF BUSINESS

Account Title FINANCIAL TRUST COMPANY		Account Number(s) [REDACTED]	
VISIT INFORMATION			
Date May 2, 2007	Time 10:30am	Time Spent .40 minutes	Visit Contact Name Cecile DeJongh and Jeanne Hudson
Address Visited 6100 Red Hook Qtrs Ste B3 St Thomas VI 00802		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"/> Home Based Business	<input type="checkbox"/> Personal Investment Company	
<input type="checkbox"/> Car/Boat/Plane Dealership	<input type="checkbox"/> Import/Export	<input type="checkbox"/> Stock Brokerage	
<input type="checkbox"/> Electronics (Wholesale)	<input type="checkbox"/> Internet Business	<input type="checkbox"/> Telecommunication/Phone Cards/Phone Center	
<input type="checkbox"/> Financial Institution	<input checked="" type="checkbox"/> Investment Management Company	<input type="checkbox"/> Travel Agency	
<input type="checkbox"/> Gambling/gaming (> 20% of business activity)	<input type="checkbox"/> Jewelry/Gems/Metals	<input type="checkbox"/> Used Car Sales	
<input type="checkbox"/> Gas Stations	<input type="checkbox"/> Money Management	<input type="checkbox"/> Other:	
<input type="checkbox"/> Non-Bank Financial Institution			
VISIT DESCRIPTION			
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)	
Number of Employees on Premises 5		<input type="checkbox"/> Sublet <input type="checkbox"/> Concession <input type="checkbox"/> Non-Commercial (Home-Apartment)	
Describe Customer Traffic (or activity observed during visit): not applicable			
Inventory Visible? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, describe inventory: not applicable			
Describe business main suppliers and customers base: <input checked="" type="checkbox"/> Suppliers Local suppliers for Office supplies and clearing supplies			
Describe business main customers base: <input type="checkbox"/> Customers Base not applicable			
How is business paid? <input type="checkbox"/> Cash <input checked="" type="checkbox"/> Checks <input type="checkbox"/> Charge		<input checked="" 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. Accounts at Red Hook and Waterfront branches			
If the customer has been in the area for a long time (e.g. 10 years) and has never opened an account in the area (e.g. the Bank Office opening the account) what is the reason for opening the account at Branch, and why this explanation makes business sense.			
<input type="checkbox"/> International Wire Transfer <input type="checkbox"/> ACH <input type="checkbox"/> Other:			

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FirstBankPR000494

EFTA_00123974

EFTA01269178

INTERNATIONAL VISIT TRANSFER ACTIVITY

Incoming		Out-going	
<input type="checkbox"/> Daily	<input type="checkbox"/> Weekly	<input checked="" type="checkbox"/> Monthly	<input type="checkbox"/> Daily
<input type="checkbox"/> Weekly	<input checked="" type="checkbox"/> Monthly	<input type="checkbox"/> Daily	<input type="checkbox"/> Weekly
<input type="checkbox"/> Monthly	<input type="checkbox"/> 50 or more	<input type="checkbox"/> Monthly	<input type="checkbox"/> 50 or more
No. of Transactions: <input checked="" type="checkbox"/> 0-10	<input type="checkbox"/> 11-20	<input type="checkbox"/> 0-10	<input type="checkbox"/> 11-20
<input type="checkbox"/> 21-50	<input type="checkbox"/> 50 or more	<input type="checkbox"/> 21-50	<input type="checkbox"/> 50 or more
Total Amount: <input checked="" type="checkbox"/> \$0 - \$25,000	<input type="checkbox"/> \$25,001 - \$100,000	<input type="checkbox"/> \$0 - \$25,000	<input type="checkbox"/> \$25,001 - \$500,000
<input type="checkbox"/> \$500,001 or more		<input type="checkbox"/> \$500,001 or more	
Countries		Countries	
<input checked="" type="checkbox"/> Tortola	<input type="checkbox"/>	<input type="checkbox"/> NONE	<input type="checkbox"/>
<input checked="" type="checkbox"/> Switzerland	<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?
 Will provide, after consulting with owner

Describe the business operation?
 Management consulting firm, specializing in giving to Charitable Trust companies.

Describe the business anticipated volume of currency?
 Petty cash: \$500.00 a month

Did your observations agree with your expectations for this type of business? Yes No
 Explain:
 Owner Jeffrey Epstein, advises stateside companies on different areas.
 He also owns the island Little St. James.

Other relevant observations or information:

Conclusions/Comments/Information:
 Cecile DeJongh, is the local manager and also the present governor's wife.

ADDITIONAL INFORMATION FOR GAS STATION (S) ONLY

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

I HAVE 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.

Jeane Cross
 FIRST BANK OFFICE (Signature and Stamp)

5/21/2007
 Date:

CONFIDENTIAL



Together we are one

Document Checklist for Business Accounts File

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

Account Title: <i>Financial Trust Company</i>	Account Number: [REDACTED]	Account Opened: [REDACTED]
---	----------------------------	----------------------------

General Documents	Check <input checked="" type="checkbox"/> if is completed or N/A if not applicable	Remarks
Signature Cards	<input checked="" type="checkbox"/>	
Client Due Diligence Business Accounts	<input checked="" type="checkbox"/>	
Due Diligence for High Risk Business Accounts (Checklist)	<input checked="" type="checkbox"/>	
Observations at Place of Business	<input checked="" type="checkbox"/>	
OFAC/PLC (print evidence of verification)	<input checked="" type="checkbox"/>	
Document Checklist for Business Accounts File	<input checked="" type="checkbox"/>	
Appropriate W-8 Form (if non-U.S. entity)	<input checked="" type="checkbox"/>	
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		
Corporation		
Certificate of Incorporation or Certificate of Qualification (if a U.S. based corporation)	<input checked="" type="checkbox"/>	
Business/Trade License (current)	<input checked="" type="checkbox"/>	
Certificate of Good Standing	<input checked="" type="checkbox"/>	
Articles of Incorporation (stamped by the Office of the Lieutenant Governor if USVI and the Registrar of Companies in the BVI)	<input checked="" type="checkbox"/>	
Certificate of Trade Name	<input checked="" type="checkbox"/>	
Corporate Resolution (with Corporate Seal)	<input checked="" type="checkbox"/>	
Corporate Resolution and Corporate Authorization and Indemnity Agreement for Telephone/Telex/Facsimile/Written Instructions. (This document is only required if client requests fund transfers by phone, fax or messenger)	<input checked="" type="checkbox"/>	<i>Need update</i>
Partnerships		
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 Proprietorship		
Sole Proprietor Agreement (Individual)		
Sole Proprietorship Multiple Authorized Signers (if applicable)		
Business/Trade License (current)		
Certificate of Trade Name (if applicable)		
Security Procedure Agreement for Telephone/Fax Issuance of Payment Orders or Request for International Drafts (if requested)		
Unincorporated Association (associations, clubs, societies, etc.)		
Unincorporated Association Resolution (signed by the Secretary)		
Security Procedure Agreement for Telephone/Fax Issuance of Payment Orders or Request for International Drafts (if requested)		
Not-for-Profit (Incorporated and Unincorporated)		
Copy of organization's 501 (c) (3) - USVI only		
Certificate of Trade Name (if applicable)		
Corporate Resolution or Unincorporated Association Resolution		
Certificate of Incorporation or Certificate of Authority for Foreign and Foreign Non-Profit Corporation (if incorporated)		
Articles of Incorporation (if incorporated)		
Certificate of Good Standing (if BVI corporation for more than twelve months) (if incorporated)		
Corporate Resolution and Corporate Authorization and Indemnity Agreement for Telephone/Telex/Facsimile/Written Instructions. (This document is only required if client requests fund transfers by phone, fax or messenger) - if incorporated		
Security Procedure Agreement for Telephone/Fax Issuance of Payment Orders or Request for International Drafts (if requested) - if unincorporated		

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Professional Limited Liability Company (PLLC)		
Limited Liability Company Letter and Security Agreement		
Business/Trade License (current)		
Operating Agreement		
Articles of Organization or Certificate of Formation (non-bank form -- if the PLLC is a "new" PLLC)		
Certificate of Existence		
Security Procedure Agreement for Telephone/Fax Issuance of Payment Orders or Request for International Drafts (if requested) -- if unincorporated		
Limited Liability Company Contains Corporate Member/Manager (if applicable)		
Limited Liability Company Contains Limited Liability Company as a Member/Manager (if applicable)		
Limited Liability Company Contains Limited Liability Partnership as a Member/Manager (if applicable)		
Limited Liability Company Contains Partnership as a Member/Manager (if applicable)		
Limited Liability Company Contains Trust as a Member/Manager (if applicable)		
Limited Liability Company Unincorporated Association as a Member/Manager (if applicable)		
Limited Liability Company Contains Joint Venture as a Member/Manager (if applicable)		
Professional Services Corporation (PC) - USVI only		
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 (LLC)		
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 (LLP)		
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)		
Bankruptcy (USVI only)		
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)		
Escrow		
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.		
Interest on Lawyers Trust Accounts (IOLTA) -- USVI only		
IOLTA Account Notice of Financial Institution		
VILAF Account Notice of Financial Institution		
Business License (current)		
Certificate of Trade Name (if applicable)		
Refer to the Account Opening Procedures for additional documents required for different types of business entities.		
Trust (this account type requires prior authorization from our Legal Dept.)		
A legal document(s) in which it states the name of the person acting as administrator, tutor, executor or fiduciary and establishes his/her authorities		

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Political Action Committee (PAC)		
If the PAC is an Unincorporated Association, then a letter signed by the president of the association stating the association purpose and an Unincorporated Association Resolution is required.		
If the PAC is a Not for profit Corporation, a Certificate of Incorporation for a Non-Stock Corporation is required.		
A certification from the Virgin Islands Board of Elections		
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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ABDEL JAWAD, Nasir Abdullahi Odeh (a.k.a. ABDUL JAWAD, Nasir); DOB 1965; HAMAS - Salfit (individual) [NS-PLC]

ABDUL JAWAD, Nasir (a.k.a. ABDEL JAWAD, Nasir Abdullahi Odeh); DOB 1965; HAMAS - Salfit (individual) [NS-PLC]

ABDUL RAHMAN, Wael Muhannad (a.k.a. ABED AL RAHMAAN, Wael Mohamad; a.k.a. AL-HUSSEINI, Wael); DOB 1962; HAMAS - Jerusalem (individual) [NS-PLC]

ABED AL RAHMAAN, Wael Mohamad (a.k.a. ABDUL RAHMAN, Wael Mohammed; a.k.a. AL-HUSSEINI, Wael); DOB 1962; HAMAS - Jerusalem (individual) [NS-PLC]

ABOU HASSAN, Khaled Suliman Fayez (a.k.a. ABU HASAN, Khaled Sulayman Fayiz; a.k.a. ABU HASSAN, Khaled); DOB 1967; HAMAS - Jenin (individual) [NS-PLC]

ABOU RAAS, Marwan Muhannad (a.k.a. ABU RAS, Marwan Muhannad); Gaza City, Gaza, Palestinian; DOB 1958 (individual) [NS-PLC]

ABOU SALEM, Ibrahim Said Hassan (a.k.a. ABU SALEM, Ibrahim); DOB 1948; HAMAS - Jerusalem (individual) [NS-PLC]

ABOU TAYR, Mohannad Mahannad (a.k.a. ABU TAIR, Mohannad Mahamad; a.k.a. ABU TEIR, Mohannad); DOB 1951; POB Uman Tubi (individual) [NS-PLC]

ABU ANED, Hadj Hatem (a.k.a. KAFESHHEH, Hatem Robah; a.k.a. QEFESHHA, Hatem; a.k.a. QFESHHEH, Hatem); DOB 1960; HAMAS - Hebron (individual) [NS-PLC]

ABU HALABIYYE, Ahmad Yousef, Gaza City, Gaza, Palestinian; DOB 1952 (individual) [NS-PLC]

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GOVERNMENT OF
THE VIRGIN ISLANDS OF THE UNITED STATES

CHARLOTTE AMALIE, ST. THOMAS

C-111-99

To All To Whom These Presents Shall Come:

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

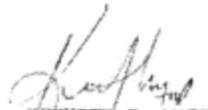
FINANCIAL TRUST COMPANY, INC.

of the Virgin Islands filed in my office on November 6, 1998 as provided
for by law, Articles of Incorporation, duly acknowledged;

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



Witness my hand and the Seal of the Government
of the Virgin Islands of the United States, at Char-
lotte Amalie, St. Thomas, this 30th day of
November, A.D., 1998


KENNETH E. MAPP

Lieutenant Governor for the Virgin Islands

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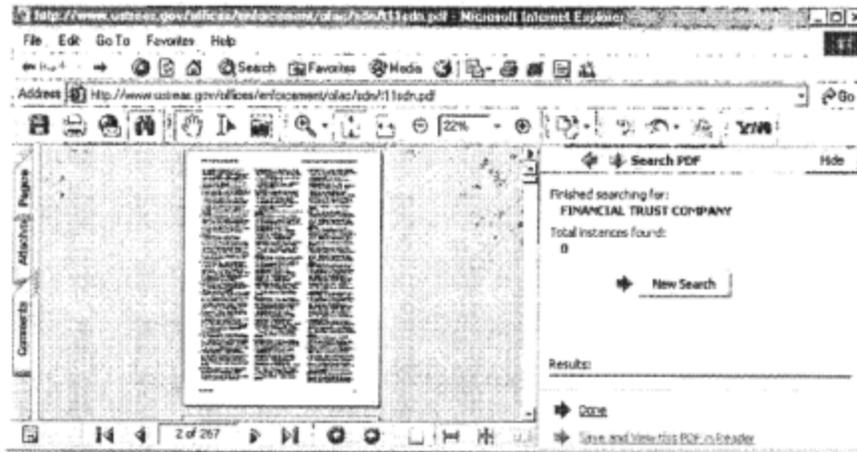
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OFFICE OF FOREIGN ASSETS CONTROL
SPECIALLY DESIGNATED NATIONALS AND BLOCKED PERSONS

Page 1 of 27

1973-1988; U.S. Ambassador
 1988-1991; U.S. Ambassador
 1991-1994; U.S. Ambassador
 1994-1997; U.S. Ambassador
 1997-2000; U.S. Ambassador
 2000-2003; U.S. Ambassador
 2003-2006; U.S. Ambassador
 2006-2009; U.S. Ambassador
 2009-2012; U.S. Ambassador
 2012-2015; U.S. Ambassador
 2015-2018; U.S. Ambassador
 2018-2021; U.S. Ambassador
 2021-2024; U.S. Ambassador
 2024-Present; U.S. Ambassador

1973-1988; U.S. Ambassador
 1988-1991; U.S. Ambassador
 1991-1994; U.S. Ambassador
 1994-1997; U.S. Ambassador
 1997-2000; U.S. Ambassador
 2000-2003; U.S. Ambassador
 2003-2006; U.S. Ambassador
 2006-2009; U.S. Ambassador
 2009-2012; U.S. Ambassador
 2012-2015; U.S. Ambassador
 2015-2018; U.S. Ambassador
 2018-2021; U.S. Ambassador
 2021-2024; U.S. Ambassador
 2024-Present; U.S. Ambassador

1973-1988; U.S. Ambassador
 1988-1991; U.S. Ambassador
 1991-1994; U.S. Ambassador
 1994-1997; U.S. Ambassador
 1997-2000; U.S. Ambassador
 2000-2003; U.S. Ambassador
 2003-2006; U.S. Ambassador
 2006-2009; U.S. Ambassador
 2009-2012; U.S. Ambassador
 2012-2015; U.S. Ambassador
 2015-2018; U.S. Ambassador
 2018-2021; U.S. Ambassador
 2021-2024; U.S. Ambassador
 2024-Present; U.S. Ambassador

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ABDEL JAWAD, Nasir Abdullah Odeh (a.k.a. ABDEL JAWAD, Naser); DOB 1965; HAMAS - Solfer (individual) [NS-PLC]

ABDUL JAWAD, Naser (a.k.a. ABDEL JAWAD, Nasir Abdullah Odeh); DOB 1965; HAMAS - Solfer (individual) [NS-PLC]

ABDUL RAHMAN, Wael Muhammad (a.k.a. ABED AL RAHMAAN, Wael Mohamed; a.k.a. AL-HUSSEINI, Wael); DOB 1962; HAMAS - Jerusalem (individual) [NS-PLC]

ABED AL RAHMAAN, Wael Mohamed (a.k.a. ABDUL RAHMAN, Wael Muhammad; a.k.a. AL-HUSSEINI, Wael); DOB 1962; HAMAS - Jerusalem (individual) [NS-PLC]

ABOU HASSAN, Khaled Sulayman Foyiz (a.k.a. ABU HASAN, Khaled Sulayman Foyiz; a.k.a. ABU HASSAN, Khaled); DOB 1967; HAMAS - Jeon (individual) [NS-PLC]

ABOU RAAS, Marwan Muhammad (a.k.a. ABU RAAS, Marwan Mohammed), Gaza City, Gaza, Palestinian; DOB 1958 (individual) [NS-PLC]

ABOU SALEM, Ibrahim Srid Hasan (a.k.a. ABU SALEM, Ibrahim); DOB 1948; HAMAS - Jerusalem (individual) [NS-PLC]

ABOU TAYR, Mohammed Mahmoud (a.k.a. ABU TAIR, Mohammed Mahmud, a.k.a. ABU TEIR, Mohammed); DOB 1951; POB Unun Tuba (individual) [NS-PLC]

ABU ANED, Hadi Hatem (a.k.a. KAFEESHIEH, Hatem Rabih; a.k.a. QEFFEISHA, Hatem; a.k.a. QFEISHEH, Hatem); DOB 1980; HAMAS - Hebron (individual) [NS-PLC]

ABU HALABIYYE, Ahmad Yousef, Gaza City, Gaza, Palestinian; DOB 1952 (individual) [NS-PLC]

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Account

Prod Type 205 COMMERCIAL CHECKING ACCO
Status 00-NORMAL
FINANCIAL TRUST COMPANY
6100 RED HOOK QTRS STE B3
ST THOMAS VI 00802-1348

MSGs:
System Type 017-EDA

Ext Inv Fund Link
Cust Balance 37043.64
Memo Balance 37043.64
DDA Balance 37043.64
Loan Balance 0.00
Sav Balance 0.00
Sav Avail 0.00
Bank Unavail 0.00
Cust Unavail 0.00
Min DDA Bal 0.00
Avg Coll Bal 17220.42
MTD Avg Bal 17220.42
Last Dep Amt 31000.00
Chrg Off Amt 0.00
Total Holds 0.00
Cyc Accrd 0.000000
Proj Accrd 0.00

IVR 37043.64 Ln Av 0.00
MMDA NO Dt Opened 05/01/01
Charge Card? NO Dt Lst Cust Actv 05/21/07
Spec Inst? NO Dt Lst Dep 05/21/07
NSF? NO OD? NO Dt Lst Maint 07/19/04
Bal Hist? YES Sign 0 Loc Nbr
Bal Hist Ret 15 TIN: Cd 1 Nbr 660567418
Con Kite Days 0 Number Amt Xfers 0
MTD Kite Days 0 Number Ck Items 3
Stop Pay 0 OD Limit 999999999999.99
Ext Inv 0.00

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

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HEDY SZABO

From: HEDY SZABO
Date: Tuesday, May 08, 2007 3:42 PM
To: 'Jeanne Brennan'
Cc: 'CeciledeJongh@yahoo.com'
Subject: Carolie Blake
Attachments: Client Due Diligence [REDACTED]
Personal Account NN [REDACTED]

Dear Jeanne:

Please find enclosed the Due Dil. Forms for Business and Personal Accts.
We need the following: Current Business License, Certificate of Good Standing, and Certificate of Incorporation.
I appreciate sending me these forms ASAP, even if Mr. Epstein has to sign later.
Also, need to know the approximate yearly earnings of the Corp.
Our documentations go back to Chase, so I enclosed new signature cards.
Please have one signer sign one card, three times.
Ms. Carolie Blake, is assisting me with this project

Regards,
Hedy

[REDACTED]

[REDACTED]

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KEY
STATU

FINANCIAL TRUST COMPANY
6100 RED HOOK QUARTER B-3
CHARLOTTE AMALIE VI

00802

SYSTEM TYPE 017-COMMERCIAL

CUST BALANCE 1.00
CASH BALANCE 1.00
DDA BALANCE 1.00
LOAN BALANCE
SAV BALANCE
TOTAL HOLDS 0.00
BANK UNAVAIL 0.00
CUST UNAVAIL 0.00
LAST DEP AMT 1.00
MIN DDA BAL 0
AVG COL BAL 1
MTD AVG BAL 1
CYC ACR INT 0.000000
IOD PRJ ACR 0.000000
CHARGE-OFF AMT 0.00

DT OPEN 05/01/01 SIGN 0
CUST ACT 05/01/01 TIN 1 660056741
LAST DEP 05/01/01 CHARGE CARD NO
LAST MNT 05/01/01 SPECIAL INSTR NO
NSF TODAY NO
OD TODAY NO
CON KITE DAYS 0
MTD KITE DAYS 0
OD LIM A 0
STOP PAY 0
BAL HIST 1 BAL HIST RET 045

PF1-FORWARD

PF14-SVC CHG PF15-RATES

01,02

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