FirstBank Virgin Islands – Signature Card

Account type: MICHELLE'S TRANSPORTATION COMPANY LLC	Account number: [redacted]	Sign. Req. 1	Date: 11/19/07
Address: [redacted] St. Thomas		Home: Work: [redacted]	
Name: JEFFREY EPSTEIN		SSN: [redacted] ID Type: US PP No: [redacted]	
Name: DARREN INDYKE		SSN: [redacted] ID Type: US PP No: [redacted]	
Name: HARRY BELLER		SSN: [redacted] ID Type: NY DL No: [redacted]	
Name:		SSN: ID Type: No:	
	Prepared by: U.MCNEIL Authorized by: US		

NA101E 8/2007
NNNS-0001

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Instructions for completion

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

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

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

The Bank will complete the remaining fields.

Important Please provide each signature card in triplicate with original signatures (no photocopies).

Read from 9/16 11/26/07

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

SDNY_GM_00013345

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FirstBankPR000508

EFTA_00123988

EFTA01269192

First Bank
Virgin Islands

Client Due Diligence
Business Accounts

1. Business Information

Account Title ("Depositor"):
Michelle's Transportation Company, Llc

Account Number: [redacted]
S.S./TIN/EIN: [redacted]

Physical Address:
[redacted]
St. Thomas, US Virgin Islands
00802

Mailing Address:
Same

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

Line of Business: Holding Company NAICS Code 483000 Date Established: 5/9/2007

Annual Sales: $0 Nbr. of Offices/Branches: 1 Nbr. of Employees: 0

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

Contact Person Name & Title: Jeanne Brennan Contact Person Telephone # [redacted]

2. Account Type

☐ Sole Proprietorship ☐ Partnership ☒ Corporation ☐ Non-Profit ☐ LLP ☒ LLC ☐ Other

☒ Commercial Checking	☐ Arranged OD	☐ Commercial Statement SV	☐ Commercial Passbook Savings
☐ Commercial DBA Checking	☐ Arranged OD Offshore (BVI)	☐ Commercial DBA Statement SV	☐ Government Passbook Savings
☐ Government Checking	☐ Arranged OD DBA	☐ Commercial Maximizer SV	☐ Certificate of Deposit
☐ Commercial Checking IOLTA	☐ Government Statement SV	☐ Commercial DBA Maximizer SV	☐ Other:

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

Authorized Signer Name: Jeffrey Epstein

Profession: Financial Consultant Corporate Title: Member

Physical (Home) Address:
Little Saint James Island
St. Thomas, US Virgin Islands

Personal Mailing Address:
[redacted]
St. Thomas US Virgin Islands

Social Security Number: [redacted]	Date Of Birth: 1/20/1953	Place Of Birth: New York	Citizen Of: USA
Home Telephone Number: [redacted]	Business Telephone Number:	Business Fax Number: [redacted]	Mobile Number:
Email Address:			
Years in Occupation: 30	Photo Identification Type & Number: VI Drivers License [redacted]		Identification Expiration Date: 01/20/09

☑ OFAC ☑ CHEXSYSTEMS called ☑ Yes ☐ No, explain why: EFUNDS
SSN Response: Year: 1967 State: NY ID Response: no records/no match

☑ PLC ☑ BANK REFERENCE requested ☐ Yes ☑ No, explain why: existing accounts
Response:

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

4. Account Agreement Acceptance and Taxpayer Status Certification

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

Under penalties of perjury, the Depositor certifies that: (1) The number shown on this form is the correct tax identification number and (2) that the Depositor is not subject to backup withholding either because: (a) it has not been notified by the Internal Revenue Service (IRS) that it is subject to withholding as a result of failure to report all interest or dividends, or (b) that the IRS has notified the Depositor that it is no longer subject to backup withholding or it is exempt from backup withholding, (3) the Depositor is a U.S. entity. **(Cross out subpart 2(a) if it is not true. If Statement 3 is not true, cross out and complete an appropriate Form W-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	Authorized Signature	Title: (Secretary/Treasurer/Cashier)
10/23/2007	X	Member

5. Initial Deposit

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

6. Expected Transactions *(Monthly)*

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

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

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

Current ☒ Yes ☐ No Account # 7191372601	Current ☐ Yes ☐ No Account #
Account Title: Jeffrey Epstein	Account Title:

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

10/24/07

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Financial Institution: First Bank	Financial Institution:

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

Authorized Signer Name: Darren Indyke — Profession: Attorney — Corporate Title: Attorney

Physical (Home) Address: [redacted] St. Thomas USVI 00802

Personal Mailing Address: [redacted] St. Thomas USVI 00802

Social Security Number: [redacted]	Date Of Birth: [redacted]	Place Of Birth: New York	Citizen Of: USA

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

Years in Occupation: 20	Photo Identification Type & Number: USPASSPORT [redacted]	Identification Expiration Date: 03/11/2012

☑ OFAC — ☑ CHEXSYSTEMS called ☑ Yes ☐ No, explain why: EFUNDS
SSN Response: Year: 1974 State: NY ID Response: no record/no retail

☑ PLC — ☑ BANK REFERENCE requested ☐ Yes ☑ No, explain why:
Response:

Authorized Signer Name: Harry Beller — Profession: Accountant — Corporate Title: Accountant

Physical (Home) Address: [redacted] Muncy New York

Personal Mailing Address: [redacted] Muncy NY 10952

Social Security Number: [redacted]	Date Of Birth: [redacted]	Place Of Birth: New York	Citizen Of: USA

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

Years in Occupation: 25	Photo Identification Type & Number: NY Driver Licence 628679340	Identification Expiration Date:

☑ OFAC — ☑ CHEXSYSTEMS called ☑ Yes ☐ No, explain why: EFUNDS
SSN Response: Year: 1972 State: NY ID Response: no record/no retail

☑ PLC — ☑ BANK REFERENCE requested ☐ Yes ☑ No, explain why: existing client
Response:

Authorized Signer Name: — Profession: — Corporate Title:

Physical (Home) Address: — Personal Mailing Address:

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

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

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

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

☐ PLC — ☐ BANK REFERENCE requested ☐ Yes ☐ No, explain why:
Response:

Authorized Signer Name: — Profession: — Corporate Title:

Physical (Home) Address: — Personal Mailing Address:

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

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

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

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

☐ PLC — ☐ BANK REFERENCE requested ☐ Yes ☐ No, explain why:
Response:

9. Management Review

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

Interviewer (Banking Consultant): U McNeil
Employee ID No. 40594

Account Opening Date: 9/14/07

☑ OFAC & PLC (Fraudulent Account List Verified By): [signature]

☑ Management Review By: [signature] 11/19/07

Comments

Reason For Denying Account:

10. Sales Referrals

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

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1 First Bank

NAME AND ADDRESS MAINTENANCE FORM (RM)

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

Branch: 732

Account: [redacted]

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

Select: ☐ RM ☒ IM ☐ ST ☐ AM ☐ XS ☐ RE ☐ TC ☐ Other:

NAME & LEGAL TITLE MAINTENANCE

Actual Name: MICHELLE'S TRANSPORTATION COMPANY,LLC

New Name: NEW SIGNER TO BE ADDED TO THIS ACCOUNT

New Legal Title: EIN NUMBER [redacted] SUPERCEDING

Connector Code:

CUSTOMER & PROFILE DATA MAINTENANCE

Name: DARREN INDYKE

Address1: [redacted]

Address 2: [redacted]

City: ST THOMAS State: VI Zip Code: 00802

Home Phone: [redacted] Work Phone: [redacted] Extension:

Alt. Phone: Alt Phone Type: Pager ID:

Contact Pref.: WORKDAY Time:

E-mail Address:

Citizen: USA Social Security: [redacted] Birth Date: 02/19/1965

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

Secondary ID: Origin: ID Number:

Gender: MALE Language: ENGLISH Home Owners: RENTS

Off / Employee: LAWYER Marital Status: UNKNOWN

Spouse Information:

Name: Birth Date:

Customer Remarks: Exp. Date:

Employer: FINANCIAL TRUST COMPANY

Employee Since: 1 YEAR Occupation: LAYWER

Address: [redacted]

City: ST THOMAS State: VI Zip Code: 00802

Employer Phone: [redacted] Annual Gross: $150,000.00

Employment Status: FULL TIME

per branch
Customer Signature

Customer Signature

NNNS-0163-0505R

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First Bank
Virgin Islands

Limited Liability Company Letter and Security Agreement

Date _____

We the undersigned Members, Managers, or Officers of Michelle's Transportation Company, LLC
("Company") located at American Yacht Harbor St. Thomas
HEREBY CERTIFY that Company, a Limited Liability Company formed pursuant to U.S. Virgin Islands Law,
(State Information)

is composed of the following Members:

Jeffrey Epstein, Member

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

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

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

2. The following duly appointed Authorized Person(s) Member, Harry Beller, Darren Indyke

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

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

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

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

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

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

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

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

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

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

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

9. Company agrees to be bound by the Terms and Conditions for Business Accounts and Services, currently in effect and as amended hereafter, as well as any signature card, deposit ticket, checkbook, passbook, statement of account, receipt, instrument, document or other agreements, such as, but not limited to, funds transfer agreements, delivered or made available to Company from Bank and by all notices posted at the office of Bank at which the account of Company is maintained, in each case with the same effect as if each and every term thereof were set forth in full herein and made a part hereof.

10. Subject to paragraph 10 above, all the foregoing authorities shall remain in full force and effect until revoked or limited by written notice to Bank provided that such notice shall not be effective with respect to any revocation or modification of said authorities until Bank shall have had a reasonable opportunity to act thereon and in no event prior to the receipt or the payment of money or the withdrawal of funds dated on or prior to the date of such notice, but presented to Bank after receipt of such notice and Bank is hereby authorized at all times to rely upon the last notice, certification or communication received by it as to the persons who from time to time may be signatories of Company, or as to their respective specimen signatures and/or as to any other Company matters, and Bank shall be held harmless in such reliance.

11. The Managers, Members, and Officers of Company, or any one or more of them are hereby authorized to act for Company in all other matters and transactions relating to any of its business with Bank including, but not limited to, the execution and delivery of any agreements or contracts necessary to effect the foregoing Resolutions.

12. Company hereby represents and warrants that none of the authorities herein contained are contrary to or inconsistent with any other agreements among Members of Company, or between Company and other parties.

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

14. The signature(s) below is/are the signature(s) of the Manager(s), if Company is manager-managed, the signature(s) of the Member(s) if Company is member-managed, or the signature(s) of the Officer(s) if Company is governed by a board of directors.

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

Very truly yours,

Michelle's Transportation Company, LLC
Name of Company

[redacted] St. Thomas USVI 00802
Address

By: _____

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

By: _____

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

SUPERCEDING