

Account Type: <b>Business Checking</b>	Account Number: [REDACTED]	Sign. Req. 1	Date: 12-7-12
Address: [REDACTED]		Tel: [REDACTED]	
6100 Reg Hook Quarter B3 St. Thomas VI 00802			
Name: Southern Trust Company, Inc		EIN: [REDACTED]	
Name: Jeffrey Epstein		SSN: [REDACTED] ID Type: DL No: [REDACTED]	
Name:		SSN: ID Type: No:	
Name:		SSN: ID Type: No:	
I/We hereby acknowledge having received the Deposit Account Agreement, the First Bancorp Information Sharing and Privacy Policy, and the product rates and fees.		Prepared by: Authorized by: [REDACTED]	

Account Type: <b>Commercial Checking</b>	Account Number: [REDACTED]	Sign. Req. 1	Date: 12-7-12
Address: [REDACTED]		Tel: [REDACTED]	
6100 Reg Hook Quarter B3 St. Thomas VI 00802			
Name: Southern Trust Company, Inc.		EIN: [REDACTED]	
Name: Jeanne Brennan <i>Jeanne Brennan</i>		SSN: [REDACTED] ID Type: Passport No: [REDACTED]	
Name:		SSN: ID Type: No:	
Name:		SSN: ID Type: No:	
I/We hereby acknowledge having received the Deposit Account Agreement, the First Bancorp Information Sharing and Privacy Policy, and the product rates and fees.		Prepared by: Authorized by: [REDACTED]	

**CLOSED ACCOUNT**  
10/18/19 *[Signature]*

**CONFIDENTIAL**

SDNY\_GM\_00013623

CONFIDENTIAL

FirstBankPR000786

EFTA\_00124266

EFTA01269433

Account Type: <b>Commercial Checking</b>	Account Number: [REDACTED]	Sign. Req. 1	Date: 12-7-12
Address: [REDACTED]		Tel: [REDACTED]	
Name: Southern Trust Company, Inc EIN: [REDACTED]			
Name: Darren Indyke <i>Darren K. Indyke</i>		SSN: [REDACTED] ID Type: passport No: [REDACTED]	
Name:		SSN: ID Type: No:	
Name:		SSN: ID Type: No:	
<small>I/We hereby acknowledge having received the Deposit Account Agreement, the First Bancorp Information Sharing and Privacy Policy, and the product rates and fees.</small>		Prepared by: [REDACTED] Authorized by: [REDACTED]	

CLOSED ACCOUNT  
10/18/19

**CONFIDENTIAL**

SDNY\_GM\_00013624

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FirstBankPR000787

EFTA\_00124267

EFTA01269434

Existing Account Number

New Account Number

721-7211098521

1. Client Information

Business or Entity name: SOUTHERN TRUST COMPANY INC  
DBA Name (if applicable):

Employer Identification or Social Security Number: 66-0779661  
Social Security Number (if applicable):

Physical Address: RED HOOK QUARTER

Mailing Address: 6100 RED HOOK QUARTER B3

ST THOMAS VI 00802-0000

ST THOMAS VI 00802-0000

Business Phone: 3407752525

Fax:

Email:

2. Business/Entity Description

Type of Business: All Other Business Support Services NAICS: 561499 Annual Sales: \$1000000.00  
Date Established: 11/18/2011 Number of Employees: 3 Number of Offices: 1

Type of Entity:  DBA  Corporation  Nonprofit Corporation  Partnership  
 Government Agency  Unincorporated Association or Entity  Limited Liability Company  
 Other:

3. Type Of Product

Certificate of Deposit  Checking  Saving  Loan  Other, specify

4. Account Purpose

Payroll  Operational  Trust  Public Funds  ATM Machine  Escrow  Transfer Funds  
 Correspondence  Investment  Other:

5. Expected Transactions

Monthly Transactions

Credits: Transactions:  1-10  11-20  21 or more.  
Total Amount:  \$1-\$5,000  \$5,001-\$25,000  \$25,001 or more.  
Transaction Type:  Cash  Payroll  Account Transfers  ACH  Checks  POS  
 Electronic Transfers  Other:

Debits: Transactions:  1-10  11-20  21 or more.  
Total Amount:  \$1-\$5,000  \$5,001-\$25,000  \$25,001 or more.  
Transaction Type:  Cash  Payroll  Account Transfers  ACH  Checks  POS  
 Electronic Transfers  Other:

International Transactions - Wire Transfers

Incoming Transfers

Outgoing Transfers

Daily  Weekly  Monthly  Daily  Weekly  Monthly  
Transactions:  1-10  11-20  21-50  51 or more. Transactions:  1-10  11-20  21-50  51 or more.  
Total Amount:  \$1-\$25,000  \$25,001-\$500,000  \$500,001 or more. Total Amount:  \$1-\$25,000  \$25,001-\$500,000  \$500,001 or more.

Countries: Countries:

6. Initial Deposit and Origin of Funds

Initial Deposit: 1000.00 Origin of Funds: PRODUCT OR SERVICE SALES

If initial deposit is greater than \$500,000, indicate the source of wealth:

Client Classification

If the answer is yes to at least one of the following, the client will be considered high risk and further action is needed as establish in the Due Diligence Checklist. If the answer to D, E, or F is yes, then authorization from the Compliance Department-BSA Division is required.

- A. Is the NAICS selected high risk? Yes No
- B. Does the business have a private ATM machine on site?
- C. Is the business a nonprofit organization?
- D. Is the business a political committee or organization?
- E. Is the business related to an officer of a foreign government? Indicate the type of relationship:
- F. Is the business engaged in activities related to Internet gambling?

CLOSED ACCOUNT  
10/18/199

Verification System- For use only as Contingency Plan if CHEXSYSTEM was called

Name of the Representative who attended your call: \_\_\_\_\_  
Response to Employer Identification or Social Security: Year: \_\_\_\_\_ State: \_\_\_\_\_ Other: \_\_\_\_\_  
Response on Industry Behavior: \_\_\_\_\_

Account Opening Authorization

Approved  Denied  
Name: Madelin Colon Signature: [Signature] Officer Num: 1082 Date: 12/1/12

Interviewed By: KARINA RICHARDSON 40957 Name Signature Date: 12/07/2012

CONFIDENTIAL

SDNY\_GM\_00013625

Virgin Islands

1. Business Information

Account Title ("Depositor"): SOUTHERN TRUST COMPANY INC

Account Number: 721-7211098521

S.S./TIN/EIN: 66-0779861

Physical Address: RED HOOK QUARTER

Mailing Address: 6100 RED HOOK QUARTER B3

ST THOMAS, VI 00802-0000

ST THOMAS, VI 00802-0000

Business Telephone # (340)775-2525

Business Fax #

Internet/Website Address:

Line of Business: All Other Business Suppo

NAICS Code: 561499

Date Established: 11/18/2011

Annual Sales: \$1,000,000.00

Nbr. of Offices/Branches: 1

Nbr. of Employees: 3

Property Status:  Own  Lease  Rented  Advertisement  Current Client  Other

Contact Person Name & Title: JEFFREY EPSTEIN-PRESIDENT

Contact Person Telephone # (340)775-2525

2. Account Type

Sole Proprietorship  Partnership  Corporation  Non-Profit  LLP  LLC  Other COR

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: COMMERCIAL CHECKING A

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

Authorized Signer Name: JEFFREY E EPSTEIN

Physical (Home) Address: LITTLE SAINT JAMES ISLAND

Occupation: FINANCIAL CONSULTANT

Personal Mailing Address: 6100 RED HOOK QUARTER B3

ST THOMAS, VI 00802-0000

ST THOMAS, VI 00802-0000

Social Security Number: 090-44-3348

Date of Birth: 01/20/1953

Place of Birth: US

Citizen of:

Home Telephone Number: (340)775-8100

Business Telephone Number: (340)775-2525

Business Fax Number:

Mobile Number:

Email Address:

Photo Identification Type & Number: DRIVER'S LICENSE -C000

Identification Expiration Date: 01/20/2015

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

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 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: X Authorized Signature: Title: (Secretary/Treasurer/Cashier)

5. Initial Deposit

Type: TRANSFER CLOSED ACCOUNT Amount: \$1,000.00

If the initial deposit is over \$500,000 please document source of funds or nature of wealth. (Refer to Guide for instructions)

6. Expected Transaction: (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: 1 to 10  
Total Amount (\$):  \$0-\$5,000  \$5,001-\$15,000  \$15,001-\$50,000  Other: \$25,001 or more  
Type:  Cash  Checks  Account Transfers  Wire Transfers  POS  
 Payroll  Direct Deposit  Manager's Checks/Money Orders  ACH  Other PAYROLL

Debits: No. of Transactions:  0-10  11-20  21-50  Other: 1 to 10  
Total Amount (\$):  \$0-\$5,000  \$5,001-\$15,000  \$15,001-\$50,000  Other: \$25,001 or more  
Type:  Cash  Checks  Account Transfers  Wire Transfers  POS  
 Payroll  Direct Deposit  Manager's Checks/Money Orders  ACH  Other ACH

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

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

NA227E1 3/2008 1.85 FirstBank Virgin Islands is a Division of FirstBank Puerto Rico NNN-2370-0068

SDNY\_GM\_00013626

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FirstBankPR000789

EFTA\_00124269

EFTA01269436

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

**Authorized Signer Name:** DARREN K INDYKE  
**Physical (Home) Address:** 2 KEAN CT  
 LIVINGSTON, NJ 07039-0000  
**Occupation:** ATTORNEY  
**Personal Mailing Address:** 6100 RED HOOK QUARTER B3  
 ST THOMAS, VI 00802-0000

**Social Security Number:** 098-54-8596  
**Date of Birth:** 02/19/1965  
**Place of Birth:** US  
**Citizen of:** ST THOMAS, VI 00802-0000

**Home Telephone Number:** \_\_\_\_\_  
**Business Telephone Number:** (212)971-1314  
**Business Fax Number:** \_\_\_\_\_  
**Mobile Number:** \_\_\_\_\_  
**Email Address:** \_\_\_\_\_

**Years in Occupation:** \_\_\_\_\_  
**Photo Identification Type & Number:** PASSPORT-112637684  
**Identification Expiration Date:** 03/10/2022

YES  
**OFAC/PLC**  CHEXSYSTEMS, explain why: \_\_\_\_\_  
 BANK REFERENCE requested: \_\_\_\_\_  
 Response: \_\_\_\_\_

**Authorized Signer Name:** JEANNE K BRENNAN  
**Physical (Home) Address:** 6L 10 CABRITA  
 ST THOMAS, VI 00802-0000  
**Occupation:** ATTORNEY  
**Personal Mailing Address:** 6100 RED HOOK QUARTER B3  
 ST THOMAS, VI 00802-0000

**Social Security Number:** 015-46-4746  
**Date of Birth:** 05/02/1980  
**Place of Birth:** US  
**Citizen of:** ST THOMAS, VI 00802-0000

**Home Telephone Number:** \_\_\_\_\_  
**Business Telephone Number:** (340)775-2525  
**Business Fax Number:** \_\_\_\_\_  
**Mobile Number:** \_\_\_\_\_  
**Email Address:** \_\_\_\_\_

**Years in Occupation:** \_\_\_\_\_  
**Photo Identification Type & Number:** PASSPORT-445899501  
**Identification Expiration Date:** 05/18/2018

YES  
**OFAC/PLC**  CHEXSYSTEMS, explain why: \_\_\_\_\_  
 BANK REFERENCE requested: \_\_\_\_\_  
 Response: \_\_\_\_\_

**Authorized Signer Name:** \_\_\_\_\_  
**Physical (Home) Address:** \_\_\_\_\_  
**Occupation:** \_\_\_\_\_  
**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:** \_\_\_\_\_

YES  
**OFAC/PLC**  CHEXSYSTEMS, explain why: \_\_\_\_\_  
 BANK REFERENCE requested: \_\_\_\_\_  
 Response: \_\_\_\_\_

**Authorized Signer Name:** \_\_\_\_\_  
**Physical (Home) Address:** \_\_\_\_\_  
**Occupation:** \_\_\_\_\_  
**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:** \_\_\_\_\_

YES  
**OFAC/PLC**  CHEXSYSTEMS, explain why: \_\_\_\_\_  
 BANK REFERENCE requested: \_\_\_\_\_  
 Response: \_\_\_\_\_

**9. Sales Referrals**

Merchant Card Services  
 Credit Card  
 Overdraft Line  
 Line of Credit

e-FirstBank (Internet)  
 First Fax  
 Payroll

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

**Interviewer:** \_\_\_\_\_ **Date:** \_\_\_\_\_ **Management Review:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**CLOSED ACCOUNT**  
 10/18/19

**CONFIDENTIAL**

**Request for Taxpayer  
Identification Number and Certification**

Give form to the  
requester. Do not  
send to the IRS.

Name (as shown on your income tax return)  
**Southern Trust Company, Inc.**

Business name, if different from above

Check appropriate box:  Individual/sole proprietor  Corporation  Partnership  
 Limited liability company. Enter the tax classification (D=disregarded entity, C=corporation, P=partnership) ▶

Address (number, street, and apt. or suite no.)  Exempt payee  
**Red Hook Quarter**

City, state, and ZIP code  
**St. Thomas, VI 00802**

List account number(s) here (optional)

Requester's name and address (optional)

**Part I Taxpayer Identification Number (TIN)**

Enter your TIN in the appropriate box. The TIN provided must match the name given on Line 1 to avoid backup withholding. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

Note. If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.

Social security number

OR

Employer identification number  
**66 0779861**

**Part II Certification**

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
- I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
- I am a U.S. citizen or other U.S. person (defined below).

**Certification instructions.** You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the Certification, but you must provide your correct TIN. See the instructions on page 4.

Sign Here Signature of U.S. person ▶ *James Deanna* Date ▶ **12/7/12**

**General Instructions**

Section references are to the Internal Revenue Code unless otherwise noted.

**Purpose of Form**

A person who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) to report, for example, income paid to you, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting it (the requester) and, when applicable, to:

- Certify that the TIN you are giving is correct (or you are waiting for a number to be issued).
- Certify that you are not subject to backup withholding, or
- Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income.

Note. If a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

**Definition of a U.S. person.** For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States,
- An estate (other than a foreign estate), or
- A domestic trust (as defined in Regulations section 301.7701-7).

**Special rules for partnerships.** Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax on any foreign partners' share of income from such business. Further, in certain cases where a Form W-9 has not been received, a partnership is required to presume that a partner is a foreign person, and pay the withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid withholding on your share of partnership income.

The person who gives Form W-9 to the partnership for purposes of establishing its U.S. status and avoiding withholding on its allocable share of net income from the partnership conducting a trade or business in the United States is in the following cases:

- The U.S. owner of a disregarded entity and not the entity.

**CLOSED ACCOUNT**  
10/18/19

**CONFIDENTIAL**

**Business Verification Results for Southern Trust Company Inc**

**RESULTS SUMMARY**

OFAC CHECK: PASSED  
IDV RESPONSE: OVERRIDE

EIN: FAILED  
Input EIN: 660779861

NAME MATCH: PASSED  
Input Name: Southern Trust Company Inc

ADDRESS MATCH: FAILED  
Input Address: Red Hook Quarter 6100 Red Hook Quarter B3 St Thomas VI 00802  
Dif. Info: PELHAM PKWY PELHAM AL 35124  
Dif. Info: PO BOX 789 NOGALES AZ 85628  
Dif. Info: BAY SAINT LOUIS MS

**Alternative Verifications**

PHONE MATCH: PLEASE VERIFY  
Input Phone: 3407752525  
Dif. Info: 9127437442  
Dif. Info: 5202874694  
Dif. Info: 4784740555

**Additional Actions taken:**

\* Note - Please confirm the EIN.  
On 12/07/12 at 08:51:12 Karina Richardson Added: IRS department of treasury letter on file to prove EIN inputed is valid. Telephone number and address inputed is also correct.

**Override Comments:**

On 12/07/12 at 08:50:41 Karina Richardson Added: Incorrect - Other (type in reason) IRS department of treasury letter on file to prove EIN inputed is valid.

**CLOSED ACCOUNT**  
10/18/19 *[Signature]*

**Account Status:** OPENED

<https://production.penleyinc.com/penley/secure/VBEReportDetail.do?mode=print&oid=10...> 12/7/2012

**CONFIDENTIAL**

SDNY\_GM\_00013629

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FirstBankPR000792

EFTA\_00124272

EFTA01269439

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

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

**CLOSED ACCOUNT**

10/18/19 *RD*

<https://production.penleyinc.com/penley/secure/VBEReportDetail.do?mode=print&oid=10...> 12/7/2012

**CONFIDENTIAL**

SDNY\_GM\_00013630

CONFIDENTIAL

FirstBankPR000793

EFTA\_00124273

EFTA01269440

Corp No. 581871

**GOVERNMENT OF  
THE VIRGIN ISLANDS OF THE UNITED STATES  
— O —  
CHARLOTTE AMALIE, ST. THOMAS, VI 00602**

**To All To Whom These Presents Shall Come:**

I, the undersigned, LIEUTENANT GOVERNOR, DO hereby certify that  
**FINANCIAL INFOMATICS, INC.**

**Business Corporation**

of the Virgin Islands filed in my office on **November 18, 2011** as provided for by law, Articles of Incorporation, duly acknowledged.

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

**CLOSED ACCOUNT**  
10/18/19 @

Witness my hand and the seal of the Government of the Virgin Islands of the United States, at Charlotte Amalie, St. Thomas, this 8th day of December, 2011.



  
GREGORY R. FRANCIS  
Lieutenant Governor of the Virgin Islands

**CONFIDENTIAL**

CONFIDENTIAL

FirstBankPR000794

SDNY\_GM\_00013631

EFTA\_00124274

EFTA01269441

DATE STAMPED  
COPY

CERTIFICATE OF AMENDMENT  
TO ARTICLES OF INCORPORATION  
OF  
FINANCIAL INFOMATICS, INC.

Financial Infomatics, Inc. a corporation duly organized and existing under and by virtue of the General Corporation Law of the Virgin Islands (the "Corporation") DOES HEREBY CERTIFY that the following Amendment to its Articles of Incorporation has been duly adopted in accordance with the provisions of Title 13 of the Virgin Islands Code, General Corporation Law, Section 222.

Article I of the Articles of Incorporation is hereby amended by deleting Article I in its entirety and inserting the following in lieu thereof:

\*\*\*\*\*  
**ARTICLE I**

The name of the Corporation (hereinafter referred to as the "Corporation") is *Southern Trust Company, Inc.*

\*\*\*\*\*  
IN WITNESS WHEREOF, the undersigned persons have hereunto set their hands as the President and the Secretary of the Corporation this 20 day of September, 2012.

Jeffrey Epstein, President

Darren Insyke, Secretary

IN THE STATE OF New York  
DISTRICT OF \_\_\_\_\_

BEFORE ME, the undersigned authority, on this 20 day of September, 2012 personally appeared Jeffrey Epstein and Darren Insyke, who, being by me first duly sworn, declared that they are the persons who signed the foregoing document as the President and Secretary of the Corporation and that the statements contained in these Articles of Amendment are true.

Harry I. Beller  
Notary Public

RECEIVED  
LT. GOV. OFFICE  
2012 SEP 21 PM 12 54  
CORPORATIONS - SIT

CLOSED ACCOUNT  
10/18/19

HARRY I. BELLER  
Notary Public, State of New York  
No. 01BE48E3924  
Qualified in Rockland County  
Commission Expires Feb. 17, 2014

CONFIDENTIAL

SDNY\_GM\_00013632

CONFIDENTIAL

FirstBankPR000795

EFTA\_00124275

EFTA01269442

ARTICLES OF INCORPORATION  
OF  
FINANCIAL INFOMATICS, 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 Infomatics, Inc.**

**ARTICLE II**

The principal office of the Corporation in the Virgin Islands is located at 9100 Havensight, Port of Sale, Suite 15-16, St. Thomas, U.S. Virgin Islands, 00802 and the name of the resident agent of the Corporation is Kellerhals Ferguson LLP, whose mailing address is 9100 Havensight, Port of Sale, Suite 15-16, St. Thomas, U.S. Virgin Islands 00802, and whose physical address 9100 Havensight, Port of Sale, Suite 15-16, St. Thomas, U.S. Virgin Islands.

**ARTICLE III**

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

- (1) To engage in any lawful business in the United States Virgin Islands.
- (2) To enter into and carry out any contracts for or in relation to the foregoing business with any person, firm, association, corporation, or government or governmental agency.
- (3) To conduct its business in the United States Virgin Islands and to have offices within the United States Virgin Islands.
- (4) To borrow or raise money to any amount permitted by law by the sale or issuance of obligations of any kind, to guarantee loans, other types of indebtedness and financing obligations, and to secure the foregoing by mortgages or other liens upon any and all of the property of every kind of the Corporation.
- (5) 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 of any part thereof not inconsistent with the laws of the Virgin Islands, and to exercise any and all powers now or hereafter conferred by law on business corporations whether expressly 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.

CLOSED ACCOUNT

10/18/19

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**ARTICLE IV**

The total number of shares of all classes of stock that the Corporation is authorized to issue is Ten Thousand (10,000) shares of common stock at \$.01 par value; no preferred stock authorized.

The minimum amount of capital with which the Corporation will commence business is One Thousand Dollars (\$1,000).

**ARTICLE V**

The names and places of residence of each of the persons forming the Corporation are as follows:

<u>NAME</u>	<u>RESIDENCE</u>
Erika A. Kellerhals	2E-19 Estate Caret Bay, St. Thomas, V.I. 00802
Gregory J. Ferguson	31-B Peterborg, St. Thomas, V.I. 00802
Brett Geary	2-11B St. Joseph & Rosendahl, St. Thomas, V.I. 00802

**ARTICLE VI**

The Corporation is to have perpetual existence.

**ARTICLE VII**

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 fewer than three (3). 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) To make, adopt and amend the by-laws of the Corporation, subject to the powers of the stockholders to alter, repeal or modify the by-laws adopted by the Board of Directors.
  - (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 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.
- (e) 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 amount of profits to be distributed or shared or contributed and the amounts of the Corporation's funds or otherwise to be devoted thereto, and to determine the persons to participate in any such plans and the amounts of their respective participations.
- (f) To issue or grant options for the purchase 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.
- (g) To enter into contracts for the management of the business of the Corporation for terms not exceeding five (5) years.
- (h) 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.
- (i) To issue such classes of stock and series within any class of stock with such value and voting powers and with such designations, preferences and relative, participating, optional or other special rights, and qualifications, limitations or restrictions thereon as is stated in the resolution or resolutions providing for the issue of such stock adopted by the Board of Directors and duly filed with the office of the Lt. Governor of the Virgin Islands in accordance with Sections 91 and 97, Chapter 13, Virgin Islands Code, as the same may be amended from time to time.

**ARTICLE VIII**

No stockholder shall sell, convey, assign or otherwise transfer any of his or her shares of stock without first offering the same to the Corporation at the lowest price at which the stockholder is willing to dispose of the same; and the Corporation shall have thirty (30) days within which to accept same; the Corporation shall notify the stockholder of its election in writing. If accepted by the Corporation, the stockholder shall promptly assign the shares of stock to the Corporation, and the Corporation shall promptly pay therefor. If the Corporation rejects the offer, then the stockholder shall offer the stock to the remaining stockholders under the same terms as offered to the Corporation; and the remaining stockholders shall have thirty (30) days within which to collectively or individually accept the same in writing. If the remaining stockholders reject the offer, then the stockholder shall have the right to sell the stock at the same or a greater price than that at which it was offered to the Corporation. If the stockholder shall desire to sell the stock at a lesser price than that originally quoted to the Corporation, the stockholder must then repeat the process of offering the stock for sale to the Corporation and the stockholders in turn. Shares of stock in this Corporation shall not be transferred or sold until the sale or transfer has been reported to the Board of Directors and approved by them.

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No stockholder shall pledge as collateral for indebtedness any shares of stock without first obtaining the written consent of a majority of the disinterested members of the Board of Directors of the Corporation.

#### ARTICLE IX

At all elections of directors, each stockholder shall be entitled to as many votes as shall equal the number of votes that (except for such provision as to cumulative voting) the stockholder would be entitled to cast for the election of directors with respect to his or her shares of stock multiplied by the number of directors to be elected. The stockholder may cast all votes for a single director or distribute them among any two or more of them as he or she may see fit. At least ten (10) days notice shall be given, however the shareholders are entitled to waive notice of the meeting as provided by law. Furthermore, the meeting and vote of stockholders may be dispensed with, if all of the stockholders who would have been entitled to vote upon the action if such meeting were held, shall consent in writing to such corporate action being taken.

#### ARTICLE X

Subject to the provisions of Section 71, Title 13, Virgin Islands Code, the Corporation may enter into contracts or otherwise transact business with one or more of its directors or officers, or with any firm or association of which one or more of its directors or officers are members or employees, or with any other corporation or association of which one or more of its directors or officers are stockholders, directors, officers, or employees, and no such contract or transaction shall be invalidated or in any way affected by the fact that such director or directors or officer or officers have or may have interests therein that are or might be adverse to the interests of the Corporation even though the vote of the director or directors having such adverse interest is necessary to obligate the Corporation on such contract or transaction, provided that in any such case the fact of such interest shall be disclosed or known to the directors or stockholders acting on or in reference to such contract or transaction. No director or directors or officer or officers having such disclosed or known adverse interest shall be liable to the Corporation or to any stockholder or creditor thereof or to any other person for any loss incurred by it under or by reason of any such contract or transaction, nor shall any such director or directors or officer or officers be accountable for any gains or profits realized thereon. The provisions of this Article shall not be construed to invalidate or in any way affect any contract or transaction that would otherwise be valid under law.

#### ARTICLE XI

- (a) The Corporation shall indemnify any person who was or is a party or is threatened to be made a party to any threatened, pending, or completed action, suit, or proceeding, whether civil, criminal, administrative, or investigative (other than an action by or in the right of the Corporation) by reason of the fact that he or she is or was a director, officer, employee, or agent of the Corporation, or is or was serving at the request of the Corporation as a director, officer, employee, or agent of another corporation, partnership, joint venture, trust, or other enterprise, against expenses (including attorney's fees), judgments, fines, and amounts paid in settlement actually and reasonably incurred by him or her in connection with such action, suit, or proceeding if:
- (1) he or she acted
    - (A) in good faith and
    - (B) in a manner reasonably believed to be in or not opposed to the best interests of the Corporation; and
  - (2) with respect to any criminal action or proceeding, he or she had no reasonable cause to believe his or her conduct was unlawful.

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**CLOSED ACCOUNT**

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The termination of any action, suit, or proceeding by judgment order, settlement, conviction, or upon a plea of nolo contendere or its equivalent, shall not, of itself, create a presumption that the person did not act in good faith and in a manner which he or she reasonably believed to be in or not opposed to the best interests of the Corporation and, with respect to any criminal action or proceeding, had reasonable cause to believe that his conduct was unlawful.

- (b) The Corporation shall indemnify any person who was or is a party or is threatened to be made a party to any threatened, pending, or completed action or suit by or in the right of the officer, employee, or agent of the Corporation, or is or was serving at the request of the venture, trust, or other enterprise against expenses (including attorney's fees) actually and reasonably incurred by him or her in connection with the defense or settlement of such action or suit if he or she acted:

- (1) in good faith; and
- (2) in a manner he or she reasonably believed to be in or not opposed to the best interests of the Corporation.

However, no indemnification shall be made in respect of any claim, issue, or matter as to which such person shall have been adjudged to be liable for negligence or misconduct in the performance of his or her duty to the Corporation unless and only to the extent that the court in which such action or suit is brought shall determine upon application that, despite the adjudication of liability but in view of all the circumstances of the case, such person is fairly and reasonably entitled to indemnity for such expenses which the court shall deem proper.

- (c) To the extent that a director, officer, employee, or agent of the Corporation has been successful on the merits or otherwise in defense of any action, suit, or proceeding referred to in subparagraphs (a) and (b), or in defense of any claim, issue, or matter therein, he or she shall be indemnified against expenses (including attorneys' fees) actually and reasonably incurred by him or her in connection therewith.

- (d) Any indemnification under subparagraphs (a) and (b) (unless ordered by a court) shall be made by the Corporation only as authorized in the specific case upon a determination that he or she had met the applicable standard of conduct set forth in subparagraphs (a) and (b). Such determination shall be made:

- (1) by the board of directors by a majority vote of a quorum consisting of directors who were not parties to such action, suit, or proceeding; or
- (2) if such a quorum is not obtainable, or even if obtainable a quorum of disinterested directors so directs, by independent legal counsel in a written opinion; or
- (3) by the stockholders.

- (e) Expenses incurred in defeating a civil or criminal action, suit, or proceeding may be paid by the Corporation in advance of the final disposition of such action, suit, or proceeding as authorized by the board of directors in the specific case upon receipt of an undertaking by or on behalf of the director, officer, employee, or agent to repay such amounts unless it shall ultimately be determined that he or she is entitled to be indemnified by the Corporation as authorized in this article.

- (f) The indemnification provided by this Article shall not be deemed exclusive of any other rights to which those seeking indemnification may be entitled under any bylaw, agreement, vote of stockholders or disinterested directors, or otherwise, both as to action in his or her official capacity and as to action in another capacity while holding such office, and shall continue as to a person who has ceased to be a

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director, officer, employee, or agent and shall inure to the benefit of the heirs, executors, and administrators of such person.

- (g) The Corporation shall have power to purchase and maintain insurance on behalf of any person who is or was a director, officer, employee, or agent of the Corporation, or is or was serving at the request of the Corporation as a director, officer, employee, or agent of another corporation, partnership, joint venture, trust, or other enterprise against any liability asserted against him or her and incurred by him or her in any such capacity, or arising out of his or her status as such, whether or not the Corporation would have the power to indemnify him or her against such liability under the provisions of this Article.

**ARTICLE XII**

The Corporation reserves the right to amend, alter or repeal any of the provisions of these Articles of Incorporation and to add or insert other provisions authorized by the laws of the Virgin Islands in the manner and at the time prescribed by said laws, and all rights at any time conferred upon the Board of Directors and the stockholders by these Articles of Incorporation are granted subject to the provisions of this Article.

2011 NOV 18 09 29 46  
CORPORATION

CLOSED ACCOUNT  
10/18/19 @

[signature page follows]

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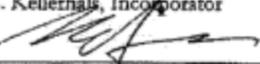
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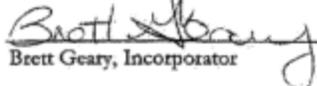
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IN WITNESS WHEREOF, we have hereunto subscribed our names this 17th day of November, 2011.

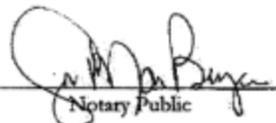
  
\_\_\_\_\_  
Erika A. Kellerhals, Incorporator

  
\_\_\_\_\_  
Gregory J. Ferguson, Incorporator

  
\_\_\_\_\_  
Brett Geary, Incorporator

TERRITORY OF THE UNITED STATES VIRGIN ISLANDS )  
DISTRICT OF ST. THOMAS AND ST. JOHN )

The foregoing instrument was acknowledged before me this 17th day of November, 2011, by Erika A. Kellerhals, Gregory J. Ferguson, and Brett Geary.

  
\_\_\_\_\_  
Notary Public

GINA MARIE BRYAN  
NOTARY PUBLIC NP 069-09  
COMMISSION EXPIRES 09/28/2013  
ST. THOMAS/ST. JOHN, USVI

**CLOSED ACCOUNT**  
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THE GOVERNMENT OF THE VIRGIN ISLANDS  
 DEPARTMENT OF LICENSING AND CONSUMER AFFAIRS  
**BUSINESS LICENSE**

KNOW ALL BY THIS PRESENT

That, in accordance with the applicable provisions of Title 27 V.I.C. relating to the licensing of businesses and occupations, and compliance with the provisions of 10 V.I.C. Sec. 41 relating to the Civil Rights Act of the Virgin Islands, I, the Commissioner, do hereby certify that the following is a true and correct copy of the license issued to the Licensee named herein.

Licensee:	SOUTHERN
Trade Name:	SOUTHERN
Business Address:	
5400 PORT OF SALE MALL	
STE 15	
ST. THOMAS	
ST. THOMAS VI 00802	
Business No.:	2177



As provided by law, the authorized Commissioner has the power to revoke or suspend any License issued hereunder, upon finding 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.

**2012**

*Classified 10/18/19*

If a renewal is desired, the holder is responsible for making application for same without any notice from this office. 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. Failure to do so will result in the assessment of penalties as authorized by law.

Valid from 12/01/2012 until 12/31/2013  
 Printed on 12/20/2012  
 Issued at St. Thomas, V.I.  
 Fee 300.00

*WASH*

Commissioner, Department of Licensing and Consumer Affairs

**THIS LICENSE MUST BE PROMINENTLY DISPLAYED AT PLACE OF BUSINESS**

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Corp No. 581871

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

**To All To Whom These Presents Shall Come:**

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

**FINANCIAL INFORMATICS, INC.**

**Business Corporation**

of the Virgin Islands filed in my office on **November 18, 2011** as provided for by law, Articles of Incorporation, duly acknowledged.

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

**CLOSED ACCOUNT**

10/18/19 *[Signature]*



Witness my hand and the seal of the Government of the Virgin Islands of the United States, at Charlotte Amalie, St. Thomas, this 8th day of December, 2011.

*[Signature]*  
GREGORY R. FRANCIS  
Lieutenant Governor of the Virgin Islands

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&k29UOPQSC83TOLDH0012.00V10H3E.0060F  
MISCELLANEOUS PAYMENT RECPTH: 2091016  
Gov't of the U.S. Virgin Islan  
2314 Kronprindsens Gade  
Charlotte Amalie VI 00802

DATE: 12/07/12      TIME: 14:43  
CLERK: #frederi      DEPT: CONAFFST  
CUSTOMER#: 0

COMMENT:

CHG: 261141 COMMERCIAL LICE      446.00

AMOUNT PAID:      446.00

PAID BY:      SOUTHERN TRUST COMPA  
PAYMENT METH: MULTIPLE

METH: CH CHECK/REF: 1074  
QTY: 1 ADD'L REF: BUS/MGT  
AMT:      390.00

METH: CH CHECK/REF: 1076  
QTY: 1 ADD'L REF: POLICE  
AMT:      36.00

METH: CH CHECK/REF: 1075  
QTY: 1 ADD'L REF: DPWR  
AMT:      20.00

CLOSED ACCOUNT

10/18/19 *RL*

REFERENCE:

AMT TENDERED:      446.00  
AMT APPLIED:      446.00  
CHANGE:      .00

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EFTA01269452

Control #: 28128

**Business Information**

Organization Type: C CORP  
Business Name: SOUTHERN TRUST COMPANY, INC.  
Business Phone: 340-779-2564  
Business EIN: 060779861

Contact First Name: BRETT  
Last Name: GEARY  
Phone #: 340.779.2564  
Email: BGEARY@KFFKLAW.COM  
Fax: 888-316-9269

Physical Address  
Street1: 9100 PORT OF SALE MALL  
Street2: STE 15  
City: ST. THOMAS  
State: VI ZIP: 00802  
Island: ST. THOMAS  
Country: US VIRGIN ISLANDS

Mailing Address  
Street1: 9100 PORT OF SALE MALL  
Street2: STE 15  
City: ST. THOMAS  
State: VI ZIP: 00802  
Island: ST. THOMAS  
Country: US VIRGIN ISLANDS

**Person Information**

**Person 1:**

First Name: DARREN  
Last Name: INDYKE  
Date of Birth: 02/19/1965  
Physical Address  
Street1: 2 KEAN COURT  
Street2:  
City: LIVINGSTON  
State: NJ ZIP: 07039  
Island:  
Country: US VIRGIN ISLANDS  
Country of Citizenship: USA

Position/Title: SECRETARY  
Place of Birth:  
SSN: 098548506  
Mailing Address  
Street1: 9100 PORT OF SALE MALL  
Street2: STE 15  
City: ST. THOMAS  
State: VI ZIP: 00802  
Island: ST. THOMAS  
Country: US VIRGIN ISLANDS

Have you ever been convicted of a felony or crime involving moral turpitude? **N**  
If YES, explain the nature of the crime, date of conviction, and place of conviction:

**CLOSED ACCOUNT**  
10/18/19

**Person 2:**

First Name: JEFFREY  
Last Name: EPSTEIN  
Date of Birth: 01/20/1953  
Physical Address  
Street1: 6100 RED HOOK QUARTER  
Street2: B3  
City: ST. THOMAS  
State: VI ZIP: 00802  
Island: ST. THOMAS  
Country: US VIRGIN ISLANDS  
Country of Citizenship: USA

Position/Title: PRESIDENT  
Place of Birth:  
SSN: 090443348  
Mailing Address  
Street1: 9100 PORT OF SALE MALL  
Street2: STE 15  
City: ST. THOMAS  
State: VI ZIP: 00802  
Island: ST. THOMAS  
Country: US VIRGIN ISLANDS

Have you ever been convicted of a felony or crime involving moral turpitude? **N**  
If YES, explain the nature of the crime, date of conviction, and place of conviction:

**Person 3:**

First Name: RICHARD  
Last Name: KAHN  
Date of Birth: 12/06/1972  
Physical Address

Position/Title: TREASURER  
Place of Birth:  
SSN: 108506833  
Mailing Address

<https://secure.dlca.vi.gov/license/Asps/License/PrintApplicationNew.aspx?Busseq=b7Q/JzZqZD8AxED0...> 12/6/2012

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Street1: 130 EAST 75TH STREET  
 Street2: APARTMENT 7E  
 City: NEW YORK  
 State: NY ZIP: 10021  
 Island:  
 Country: UNITED STATES  
 Country of Citizenship: USA

Street1: 9100 PORT OF SALE MALL  
 Street2: STE 15  
 City: ST. THOMAS  
 State: VI ZIP: 00802  
 Island: ST. THOMAS  
 Country: US VIRGIN ISLANDS

Have you ever been convicted of a felony or crime involving moral turpitude? N  
 If YES, explain the nature of the crime, date of conviction, and place of conviction:

**Location Information**

**Location 1:**

**Physical Address**

Street1: 9100 PORT OF SALE MALL  
 Street2: STE 15  
 City: ST. THOMAS  
 State: VI ZIP: 00802  
 Island: ST. THOMAS  
 Country: US VIRGIN ISLANDS

**Mailing Address**

Street1: 9100 PORT OF SALE MALL  
 Street2: STE 15  
 City: ST. THOMAS  
 State: VI ZIP: 00802  
 Island: ST. THOMAS  
 Country: US VIRGIN ISLANDS

Do you have employee(s) at this location? N Trade Name/DBA: SOUTHERN TRUST COMPANY, INC.  
 Explain in detail the type of proposed business activity for which the license(s) (has/have) been requested.  
 BUSINESS AND MANAGEMENT CONSULTING

**License Information**

Location	License Type	Issue Date	Expire Date	Status	Fee Amount
9100 PORT OF SALE MALL, STE 15, ST. THOMAS, VI, 00802	BUSINESS & MANAGEMENT CONSULTING			PENDING	390.00
<b>Total Amount:</b>					<b>390.00</b>

**Payment Information**

**Billing Information**

First Name: **CLOSED ACCOUNT**  
 Last Name:  
 Card Type:  
 Credit Card Number: XXXX-XXXX-XXXX-  
 Expiration Date: /  
 Country:  
 Street1:  
 Street2:  
 City:  
 State: ZIP:  
 Island:

**BIR Information**

First Name: Relationship:  
 Last Name:

*Please NOTE: Paid receipt attached.*

<https://secure.dlca.vi.gov/license/Asps/License/PrintApplicationNew.aspx?Busseq=b7Q/JzZqZD8AxED0...> 12/6/2012

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CONFIDENTIAL

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I, the undersigned Secretary, hereby certify to FirstBank, that at a meeting of the Board of Directors of Southern Trust Company, Inc. a corporation organized and existing under the laws of U.S. Virgin Islands ("Corporation")

duly called and duly held on the 4 day of December, 2012 the following Resolutions were duly adopted, and that the said Resolutions have been entered upon the regular minute books of the Corporation, are in accordance with the By-Laws and are now in full force and effect.

RESOLVED:

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

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

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

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

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

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

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

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

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

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

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

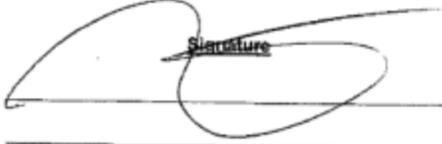
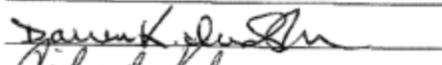
8. In case of conflicting claims or disputes, or doubt on Bank's part as to the validity, extent, modification, revocation or exercise of any of the authorities herein contained Bank may but need not recognize nor give any effect to any notice from any Officer, or from any other person, purporting to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

CLOSED ACCOUNT 10/18/19

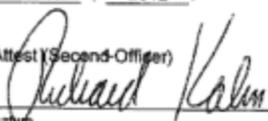
CONFIDENTIAL

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

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

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

IN WITNESS WHEREOF, I have hereunto set my hand as Secretary and affixed the seal of the said Corporation this 4 day of December, 2012.

• Attest (Second Officer)  
  
 Signature  
 \_\_\_\_\_  
 Treasurer  
 Title

  
 Secretary



**CLOSED ACCOUNT**  
 10/18/19

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

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SDNY\_GM\_00013646

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FirstBankPR000809

EFTA\_00124289

EFTA01269456



Virgin Islands

### Corporate Authorization and Indemnity Agreement For Telephone/Telex/Facsimile/Written Instructions

- Authorization.** The undersigned hereby requests and authorizes FirstBank (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.
- 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.
- Security Procedures.** The security procedure agreed upon for verifying the authenticity of Instructions is a call back to any of the following individuals, whether or not such individual has initiated any such transfer. (The Bank recommends that the persons designated below should not be persons who generally issue Instructions. Whenever possible, the Bank will endeavor to call someone other than the issuer of the Instructions.)

Name and Title	Telephone Number (Include country/Area Code)
Jeffrey Epstein, President	340-775-2525
Richard Kahn, Treasurer	212-971-1306
Jeanne Brennan, Accountant	340-775-2525

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

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

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

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

The undersigned agrees that its rights and duties and those of the Bank hereunder shall be governed by the terms of the Bank's Account Terms and 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 any facsimile transmission) by a person authorized as provided above, provided the Bank has complied with such security procedure.

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

~~CLOSED ACCOUNT~~  
10/19/98

Account Holders: Southern Trust Company, Inc.  
Corporate Name

By: Darren K. Indyke  
Signature(s)

Darren Indyke, Secretary  
Name(s) and Title(s)

FirstBank Virgin Islands is a Division of FirstBank Puerto Rico

SDNY\_GM\_00013647

# CONFIDENTIAL

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FirstBankPR000810

EFTA\_00124290

EFTA01269457



Virgin Islands

Corporate Resolutions For Telephone/ Telex/Facsimile/Written Instructions

We hereby certify that at a Meeting of the Board of Directors of

Southern Trust Company, Inc.

A company duly organized and existing under the laws of

U.S. Virgin Island

Held at American Yacht Harbor on the 4 day of December, 20 12

IT WAS RESOLVED

- 1. That the company issue in favor of FirstBank (the "Bank") a Corporate Authorization and Indemnity Agreement For Telephone/Telex/Facsimile/Written Instructions in the form required by the Bank, a copy of such form having been presented to and approved by the Board of Directors
2. That Jeffrey Epstein President and / Jeanne Brennan Accountant be authorized to execute the said Authorization and Indemnity Agreement in favor of the Bank.

Certified as being a true copy of the Resolution of the Board of Directors.

IN WITNESS WHEREOF, I have hereunto set my hand as Director/Secretary of the corporation this

4 day of December, 20 12

Handwritten signature of Darren Indyke

Darren Indyke, Secretary

CLOSED ACCOUNT

10/19/19

\* Select One

CONFIDENTIAL

Date of this notice: 02-14-2012

Employer Identification Number:  
66-0779861

Form: SS-4

Number of this notice: CP 575 A

For assistance you may call us at:  
1-800-829-4933

IF YOU WRITE, ATTACH THE  
STUB AT THE END OF THIS NOTICE.

FINANCIAL INFORMATICS INC  
9100 HAVENSIGHT 15 16  
ST THOMAS, VI 00802

**WE ASSIGNED YOU AN EMPLOYER IDENTIFICATION NUMBER**

Thank you for applying for an Employer Identification Number (EIN). We assigned you EIN 66-0779861. This EIN will identify you, your business accounts, tax returns, and documents, even if you have no employees. Please keep this notice in your permanent records.

When filing tax documents, payments, and related correspondence, it is very important that you use your EIN and complete name and address exactly as shown above. Any variation may cause a delay in processing, result in incorrect information in your account, or even cause you to be assigned more than one EIN. If the information is not correct as shown above, please make the correction using the attached tear off stub and return it to us.

Based on the information received from you or your representative, you must file the following form(s) by the date(s) shown.

Form 941SS	01/31/2013
Form 1120	03/15/2012

If you have questions about the form(s) or the due date(s) shown, you can call us at the phone number or write to us at the address shown at the top of this notice. If you need help in determining your annual accounting period (tax year), see Publication 538, *Accounting Periods and Methods*.

We assigned you a tax classification based on information obtained from you or your representative. It is not a legal determination of your tax classification, and is not binding on the IRS. If you want a legal determination of your tax classification, you may request a private letter ruling from the IRS under the guidelines in Revenue Procedure 2004-1, 2004-1 I.R.B. 1 (or superseding Revenue Procedure for the year at issue). Note: Certain tax classification elections can be requested by filing Form 8832, *Entity Classification Election*. See Form 8832 and its instructions for additional information.

**IMPORTANT INFORMATION FOR S CORPORATION ELECTION:**

If you intend to elect to file your return as a small business corporation, an election to file a Form 1120-S must be made within certain timeframes and the corporation must meet certain tests. All of this information is included in the instructions for Form 2553, *Election by a Small Business Corporation*.

**CLOSED ACCOUNT**  
10/18/19

SOUTHERN TRUST COMPANY, INC.  
6100 Red Hook Quarter, B3  
St. Thomas, USVI 00802

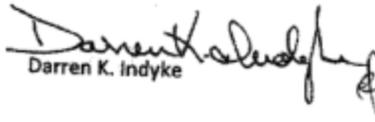
Michelle Smith-Roberts  
Business Development Manager  
Eastern Caribbean Region  
FirstBank  
E: [michelle.smithroberts@firstbankvi.com](mailto:michelle.smithroberts@firstbankvi.com)  
P.O.Box 309600 St. Thomas, VI 00803

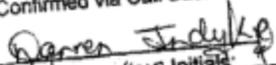
Re: Southern Trust Company, Inc. Account #s Ending 9346 and 8521

Dear Ms. Smith-Roberts:

Because Southern Trust Company, Inc. ("STC") only intends to keep open its account at First Bank ending with the numbers 9346 (the "Remaining Account"), and will not keep open its account ending with the numbers 8521 (the "Closing Account"), on behalf of STC, I hereby request and direct that you transfer the entire balance in the Closing Account, in the amount of \$647,919, to the Remaining Account. Please advise if you require any additional documentation or information in order to process this request. Thank you for your assistance.

Very truly yours,

  
Darren K. Indyke

Email  Fax  
Confirmed via Call Back to:  
  
Date: 10/1/14 Time: 4:10 Initials: DJ

**CONFIDENTIAL**

SDNY\_GM\_00013650

CONFIDENTIAL

FirstBankPR000813

EFTA\_00124293

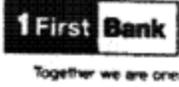
EFTA01269460

RETAIN

**MICHELLE SMITH-ROBERTS**

**From:** MICHELLE SMITH-ROBERTS  
**Sent:** Friday, October 18, 2019 3:27 PM  
**To:** Kurt Petri  
**Cc:** Dina Perry  
**Subject:** RE: [EXTERNAL] Re: Southern Trust Company - Request to Close Account 7211098521

Noted and thank you. Have a great weekend.



**Michelle Smith-Roberts**  
**Business Development Manager**  
Eastern Caribbean Region  
FirstBank  
T: 340-775-8531  
E: [michelle.smithroberts@firstbankvi.com](mailto:michelle.smithroberts@firstbankvi.com)  
P.O.Box 309600 St. Thomas, VI 00803

**SPECIAL NOTICE:**

*Dear Valued Client:*

*The Platinum Banking Team has relocated to new offices.*

*On Friday, August 23, 2019 our offices formerly at the Waterfront Branch location, 2<sup>nd</sup> Floor have relocated to the FirstBank Plaza Branch (Tutu), 2<sup>nd</sup> Floor.*

*Our Tutu office is conveniently located in mid-island and provides ample client parking and expanded space for client consultation. We look forward to continue serving you at this location.*

*If you have any questions and/or concerns, please contact 340-775-8530 or email us at [platinum@firstbankvi.com](mailto:platinum@firstbankvi.com).*

**From:** Kurt Petri [mailto:[kpetri@dnfvi.com](mailto:kpetri@dnfvi.com)]  
**Sent:** Friday, October 18, 2019 3:22 PM  
**To:** MICHELLE SMITH-ROBERTS <[michelle.smithroberts@firstbankvi.com](mailto:michelle.smithroberts@firstbankvi.com)>  
**Cc:** Dina Perry <[dina.perry@firstbankvi.com](mailto:dina.perry@firstbankvi.com)>  
**Subject:** [EXTERNAL] RE: [EXTERNAL] Re: Southern Trust Company - Request to Close Account 7211098521

Michelle,

From my standpoint, he has all the documentation in place to give him the authority to authorize the transfer. Absent any internal paperwork requirements on your side, he should be OK to make the transfer.

KEP

**Kurt Petri**  
*Partner*  
Dudley Newman Feuerzeig LLP  
Temporary Address:  
32 Raadets Gade., Suite 2B, St. Thomas, USVI 00802  
Street Address:  
1000 Frederiksberg Gade, St. Thomas, USVI 00802

**CONFIDENTIAL**

SDNY\_GM\_00013651

CONFIDENTIAL

FirstBankPR000814

EFTA\_00124294

EFTA01269461

**Mailing Address:**  
P.O. Box 756, St. Thomas, USVI, 00804-0756

(340) 715-7747 Direct  
(340) 715-7740 ext. 114 Switchboard  
Email: [@dnfvi.com](mailto:@dnfvi.com)  
[www.DNFvi.com](http://www.DNFvi.com)



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World Ready



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**From:** MICHELLE SMITH-ROBERTS <[michelle.smithroberts@firstbankvi.com](mailto:michelle.smithroberts@firstbankvi.com)>  
**Sent:** Friday, October 18, 2019 1:09 PM  
**To:** Kurt Petri <[kpetri@dnfvi.com](mailto:kpetri@dnfvi.com)>  
**Cc:** Dina Perry <[dina.perry@firstbankvi.com](mailto:dina.perry@firstbankvi.com)>  
**Subject:** RE: [EXTERNAL] Re: Southern Trust Company - Request to Close Account 7211098521  
**Importance:** High

Good Afternoon Kurt,  
I am following up on the below request. Please provide guidance as soon as possible.



**Michelle Smith-Roberts**  
**Business Development Manager**  
Eastern Caribbean Region  
FirstBank  
T: 340-775-8531  
E: [michelle.smithroberts@firstbankvi.com](mailto:michelle.smithroberts@firstbankvi.com)  
P.O.Box 309600 St. Thomas, VI 00803

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2

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SDNY\_GM\_00013652

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FirstBankPR000815

EFTA\_00124295

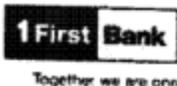
EFTA01269462

If you have any questions and/or concerns, please contact 340-775-8530 or email us at [platinum@firstbankvi.com](mailto:platinum@firstbankvi.com).

**From:** MICHELLE SMITH-ROBERTS  
**Sent:** Tuesday, October 15, 2019 11:44 AM  
**To:** Kurt Petri <[kpetri@dtflaw.com](mailto:kpetri@dtflaw.com)>  
**Cc:** Dina Perry <[dina.perry@firstbankvi.com](mailto:dina.perry@firstbankvi.com)>  
**Subject:** FW: [EXTERNAL] Re: Southern Trust Company - Request to Close Account 7211098521  
**Importance:** High

Good Morning,  
the attached letter of authorization was received to transfer monies from one of the Southern Trust Company Inc accounts which is currently restricted for transactions pending legal review and approval. Please review and provide guidance on the attached request as soon as possible.

Regards



**Michelle Smith-Roberts**  
**Business Development Manager**  
Eastern Caribbean Region  
FirstBank  
T: 340-775-8531  
E: [michelle.smithroberts@firstbankvi.com](mailto:michelle.smithroberts@firstbankvi.com)  
P.O.Box 309600 St. Thomas, VI 00803

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**From:** Darren Indyke [<mailto:dki.birchtreebr@gmail.com>]  
**Sent:** Friday, October 11, 2019 4:20 PM  
**To:** MICHELLE SMITH-ROBERTS <[michelle.smithroberts@firstbankvi.com](mailto:michelle.smithroberts@firstbankvi.com)>  
**Cc:** Darren Indyke <[dki.birchtreebr@gmail.com](mailto:dki.birchtreebr@gmail.com)>; PLATINUM BANKING <[platinum@firstbankvi.com](mailto:platinum@firstbankvi.com)>; Erika Kellerhals <[ekellerhals@kellfer.com](mailto:ekellerhals@kellfer.com)>; Richard Kahn <[richardkahn12@gmail.com](mailto:richardkahn12@gmail.com)>  
**Subject:** [EXTERNAL] Re: Southern Trust Company

Dear Ms. Smith-Roberts:

Please see the attached letter of direction on behalf of Southern Trust Company, Inc. Thank you.

Best,

DARREN K. INDYKE  
5300 W. Atlantic Avenue, Suite 602  
Delray Beach, Florida 33484  
Telephone: (561) 781-8238

3

**CONFIDENTIAL**

SDNY\_GM\_00013653

CONFIDENTIAL

FirstBankPR000816

EFTA\_00124296

EFTA01269463

.....  
The information contained in this communication is confidential, may be attorney-client privileged, and is intended only for the use of the addressee. It is the property of Darren K. Indyke. Unauthorized use, disclosure or copying of this communication or any part thereof is strictly prohibited and may be unlawful. If you have received this communication in error, please notify us immediately by return e-mail, and destroy this communication and all copies thereof, including all attachments.  
Copyright of Darren K. Indyke - © 2019 Darren K. Indyke - All rights reserved.  
.....

On Oct 10, 2019, at 2:01 PM, Richard Kahn <[richardkahn12@gmail.com](mailto:richardkahn12@gmail.com)> wrote:

Since we are only keeping open the Southern Trust Company Payroll (last 4 of acc# 9346) account i would like to transfer the entire balance \$647,919 from the STC operating account (last 4 of acc # 8521) to the STC Payroll account. Please confirm once this has been completed.  
Thank you

Richard Kahn  
tel 212-971-1306  
fax 212-320-0381  
cell 917-414-7584

On Oct 8, 2019, at 11:44 AM, MICHELLE SMITH-ROBERTS <[michelle.smithroberts@firstbankvi.com](mailto:michelle.smithroberts@firstbankvi.com)> wrote:

Good Morning Rick,  
Thank you again for your request to open a personal account with FirstBank. Please complete the attached and provide the following documentation. The exception has been approved and we will receive your documents and forward to a branch for opening. Please confirm if you will primarily be on St Thomas or another island in your travels to the USVI, so that we direct your documents to the appropriate branch.

In lieu of travel to the USVI, please provide the following:

1. Customer Due Diligence form (sections 1 to 5) – *form attached*
2. W-9 – *form attached*
3. Notarized color copies of two unexpired government issued identification (*one with your residential address*)
4. Initial Deposit (*based upon account type*)
5. Note: Signature Card is generated at account opening; we will request an urgent copy via secure email and send the hard copy via overnight mail for your completion and return.

If you have any questions regarding the above, please let me know.

4

**CONFIDENTIAL**

SDNY\_GM\_00013654

CONFIDENTIAL

FirstBankPR000817

EFTA\_00124297

EFTA01269464

<image001.png>

**Michelle Smith-Roberts**  
**Business Development Manager**  
Eastern Caribbean Region  
FirstBank  
T: 340-775-8531  
E: [michelle.smithroberts@firstbankvi.com](mailto:michelle.smithroberts@firstbankvi.com)  
P.O.Box 309600 St. Thomas, VI 00803

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<p><span style="color: #999999;">DISCLAIMER: The information contained in this e-mail may be privileged, confidential, and protected from disclosure. If you are not the intended recipient, you are hereby notified that any dissemination, distribution or duplication of this communication is strictly prohibited. If you have received this communication in error, please notify the sender immediately and delete all copies. This message was sent by the FirstBank Secure Mail Gateway.</span> </p>

<Customer Due Diligence for Individuals NNNS-1269-0413R.dot><IRS W-9 Request for Taxpayer Identification Number & Certification (Rev. 12-2014).pdf>

<p><span style="color: #999999;">DISCLAIMER: The information contained in this e-mail may be privileged, confidential, and protected from disclosure. If you are not the intended recipient, you are hereby notified that any dissemination, distribution or duplication of this communication is strictly prohibited. If you have received this communication in error, please notify the sender immediately and delete all copies. This message was sent by the FirstBank Secure Mail Gateway.</span> </p>

Command ==> RMB

SOUTHERN TRUST COMPANY INC CUSTOMER-TO-ACCOUNT RELATIONSHIP BROWSE  
66-0779861

10/18/19  
15:46:30

Rel	Cd	P/S/O	Appl	Account Number	Card?	Trlr				Balance
Stm	PR	D/I/R	Prod	Ctl1 Ctl2 Ctl3	Ctl4	Alrt?	Status	Date		Curr
PRI	COM	P	IM	7211098521	✓		AVAIL			632981.52
N	N	D	205	0001 0002 0721	0000	N N	C ONLY	LST DEP	08/14/2019	
PRI	COM	P	IM	7211099346			AVAIL			291800.78
N	N	D	205	0001 0002 0721	0000	N N	NORMAL	LST DEP	10/09/2019	

PF1-Fwd PF5-CustAcctBr PF8-CustAddr PF11-CustSvc PF14-AcctNonLeg  
 PF2-Bkwd PF6-CustRel PF9-SesSetUp PF13-AcctLegTtl PF21-Top  
 RMPCCSM1 RM3134 I: OTHER ALERTS - SEE RMB FOR DETAILS

1ST

**CONFIDENTIAL**

SDNY\_GM\_00013656

CONFIDENTIAL

FirstBankPR000819

EFTA\_00124299

EFTA01269466

Command ==> IMI1

ACCOUNT INFORMATION

Account 7211098521 Ct12 002 Ct13 721 Ct14 0000 Ct11 01 15:46:38  
 Prod Type 205 COMMERCIAL CHECKING ACCO Curr  
 Status 09-CREDITS ONLY ALLOWED  
 SOUTHERN TRUST COMPANY INC  
 6100 RED HOOK QTRS STE B-3  
 ST THOMAS VI 00802-1348

MSGs:

System Type 010-COMMERCIAL  
 Ext Inv Fund Link  
 Cust Balance 632981.52  
 Memo Balance 632981.52  
 Ledger Bal 632981.52  
 Loan Balance 0.00  
 Sav Trlr Bal 0.00  
 Sav Avail 0.00  
 Bank Unavail 0.00  
 Cust Unavail 0.00  
 Min DDA Bal 0.00  
 Avg Coll Bal 640890.03  
 MTD Avg Bal 640890.03  
 Last Dep Amt 5289.70  
 Reg-E Amount 0.00  
 Total Holds 0.00  
 Cyc Accrd 0.000000  
 Proj Accrd 0.00

IVR 632981.52 Ln Av 0.00  
 MMDA Dt Opered 12/07/12  
 Charge Card? NO Dt Lst Cust Actv 10/10/19  
 Spec Inst? YES Dt Lst Dep 08/14/19  
 NSF? NO OD? NO Dt Lst Maint 08/20/19  
 Bal Hist? YES Sign 0 Loc Nbr  
 Bal Hist Ret 15 TIN: Cd 1 Nbr 660779861  
 Con Kite Days 0 Number Amt Xfers 0  
 MTD Kite Days 0 Number Ck Items 0  
 Stop Pay 0 OD Limit 0.00  
 Ext Inv 0.00

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

**CONFIDENTIAL**

SDNY\_GM\_00013657

CONFIDENTIAL

FirstBankPR000820

EFTA\_00124300

EFTA01269467

Command ==> IMI3

Page 1 10/18/19  
15:46:54

SOUTHERN TRUST COMPANY INC  
6100 RED HOOK QTRS STE B-3  
ST THOMAS VI

DDA STATEMENT INQUIRY

Account 002-721-C000-7211098521  
Date Last Statement 09/30/19  
Date This Statement 10/18/19

00802-1348  
\*\*\* DDA TRANSACTIONS \*\*\*

Balance	Checks/Other Debits	Deposits/Other Credits	Balance
Last Statement	Nbr	Total Amount	This Statement
647919.83	1	14938.31	632981.52
		0	0.00

Date	Check Nbr	Amount	TP Transaction Description	Balance
10/11		14938.31	DB UNITED HEALTHCARACH DB	632981.52

PF1-Fwd PF2-Bkwd PF12-Help PA2-Prompt

**CONFIDENTIAL**

SDNY\_GM\_00013658

CONFIDENTIAL

FirstBankPR000821

EFTA\_00124301

EFTA01269468

1 First Bank

Checking Debit Advice

Date 10/16/2017

Prepared by [Signature]

Approved by [Signature]

TC 025

Account 7211098521

Reason: A/C of S.T.C. A/C ENDING 8521 FOR APPROVED [Signature] OF A/C [Signature] (6d digit)

Amount

\$ 632,981.52

To: SOUTHERN TRUST COMPANY INC

By PLATINUM  
Customer Signature

1 First Bank

Credit Advice (Virgin Islands)

Date 11/13/2017

Prepared by [Signature]

Approved by [Signature]

TC 16

Account 7211099346

Reason: TRANSFER FROM CLOSED S.T.C. A/C ENDING 8521 FOR APPROVED [Signature] OF A/C [Signature] (6d digit)

Amount

\$ 632,981.52

To: SOUTHERN TRUST COMPANY INC

By PLATINUM  
Customer Signature

CUSTOMER COPY

⑆5055⑈5555⑆

CONFIDENTIAL

SDNY\_GM\_00013659

CONFIDENTIAL

FirstBankPR000822

EFTA\_00124302

EFTA01269469

Command ==> RMC8  
Action I  
SOUTHERN TRUST COMPANY INC

CUSTOMER REMARKS  
66-0779861

04/02/19  
10:16:38  
Cust Init? N

Remarks

Add Employee	Add Date	Expiration	Employee	Expiration Date
CERTIFICACION BENEFICIAL OWNER RECIBIDO DE LA CUENTA 00P53	02/26/2019		7211098521	00/00/0000
CERTIFICACION BENEFICIAL OWNER RECIBIDO DE LA CUENTA 00P53	02/26/2019		7211099346	00/00/0000

PF2-Bkwd PF6-CustRel PF9- SesSetUp PF13-RemFwd PF15-Cust PF20-CustName  
PF5-AcctRel PF8-CustAddr PF11-CustSvc PF14-RemBkwd PF19-Top PF21-LstMaint  
RMPCC8S1 RM3004 I: LAST PAGE LAST

**CLOSED ACCOUNT**  
10/18/19 *R*

**CERTIFICATION OF BENEFICIAL OWNER(S)**

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

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

Account #  
7211098521  
7211099346

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

**CLOSED ACCOUNT**  
*10/16/19*

**SECTION I**

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

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

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

5. First Name Jeffrey	6. Last Name Epstein	7. M.I. E	8. Date of Birth 01/20/1953
9. Address 6100 Red Hook Quarter B3	10. City St. Thomas	11. State USVI	12. ZIP/Postal Code 00802
13. Country USA	14. SSN (U.S. Persons/ Non-U.S. Persons) 090-44-3348	15. Identification Number (SSN, Passport Number or other similar identification number) 54538864	
15a. State of Issuance: USA	15b. Country of Issuance: USA	16. Ownership % 100	

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

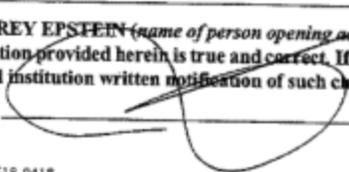
**SECTION II**

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

17. First Name Jeffrey	18. Last Name Epstein	19. M.I. E	20. Date of Birth 01/20/1953
21. Address 6100 Red Hook Quarter B3	22. City St. Thomas	23. State USVI	24. ZIP/Postal Code 00802
25. Country USA	26. SSN SSN (U.S. Persons/ Non-U.S. Persons) 090-44-3348	27. Identification (SSN, Passport Number or other similar identification number) 54538864	
27a. State of Issuance: USA	27b. Country of Issuance: USA		

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

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

Signature:  Date: 02/11/2019  
(MM/DD/YYYY)

NNNG-1618-0418

Page 2 of 5

**CONFIDENTIAL**

SDNY\_GM\_00013661

CONFIDENTIAL

FirstBankPR000824

EFTA\_00124304

EFTA01269471

Branch: Waterfront-Platinum Banking

Customer Name: Southern Trust Company Inc

Maintenance to:  TBA  All Records  
 The Customer Relationship  
 The Following Accounts:  Credit Card Account Number: \_\_\_\_\_

Account: 7211098521 Account: \_\_\_\_\_ Account: \_\_\_\_\_  
Account: 7211099346 Account: \_\_\_\_\_ Account: \_\_\_\_\_  
Account: \_\_\_\_\_ Account: \_\_\_\_\_ Account: \_\_\_\_\_

Prepared by: J. George Authenticated by: [Signature] Entered by: \_\_\_\_\_  
Date: 2/26/2019 Date: 2/26/19 Date: \_\_\_\_\_

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

NAME & LEGAL TITLE MAINTENANCE

Actual Name: Jeffrey E. Epstein

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

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

**CLOSED ACCOUNT**

BENEFICIARY OWNER RELATION CODE AND PERCENTAGE OF OWNERSHIP-RMHP SCREEN

Authorized Signer who is a Beneficial Owner  = A-B \_\_\_\_\_ %  
Authorized Signer who is a Beneficial Owner and has significant responsibility  = ACB 100%  
Individual who is a Beneficial Owner  = BEF \_\_\_\_\_ %  
Individual who is a Beneficial Owner and has significant responsibility  = BCT \_\_\_\_\_ %  
Authorized Signer with significant responsibility for managing the legal entity (Control Prong)  = A-C  
Individual who has significant responsibility for managing the legal entity (Control Prong)  = CRL

ADDRESS / TELEPHONE MAINTENANCE

Address1: \_\_\_\_\_ Also Residential Address?  Yes  No  
Address2: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_  
Home Phone: \_\_\_\_\_ Work Phone: \_\_\_\_\_ Extension: \_\_\_\_\_  
Alt. Phone: \_\_\_\_\_ Alt. Phone Type: \_\_\_\_\_ Cellular Phone: \_\_\_\_\_  
E-mail Address: \_\_\_\_\_  Do Not Call  Do Not Email

CUSTOMER PROFILE

Citizen: \_\_\_\_\_ Social Security: \_\_\_\_\_ Birth Date: \_\_\_\_\_  
Primary ID: \_\_\_\_\_ ID Number: \_\_\_\_\_ Gender: \_\_\_\_\_  
Secondary ID: \_\_\_\_\_ ID Number: \_\_\_\_\_ Off/Employee: \_\_\_\_\_  
Employer: \_\_\_\_\_  
Employee Since: \_\_\_\_\_ Occupation: \_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_  
Employer Phone: \_\_\_\_\_ Annual Gross: \_\_\_\_\_  
Employment Status: \_\_\_\_\_  
NAICS CODE (if apply): \_\_\_\_\_

*By Branch*  
Customer Signature

Customer Signature

NNNS-0163-0818R

CONFIDENTIAL

SDNY\_GM\_00013662

CONFIDENTIAL

FirstBankPR000825

EFTA\_00124305

EFTA01269472



Government of  
The United States Virgin Islands

-0-

Office of the Lieutenant Governor  
Division of Corporations & Trademarks

# CERTIFICATE OF GOOD STANDING

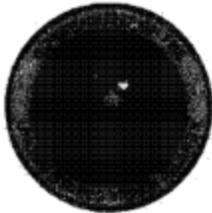
To Whom These Presents Shall Come:

I, the undersigned Lieutenant Governor the United States Virgin Islands, do hereby certify that **SOUTHERN TRUST COMPANY, INC.** has filed in the Office of the Lieutenant Governor the requisite annual reports and statements as required by the Virgin Islands Code, and the Rules and Regulations of this Office. In addition, the aforementioned entity has paid all applicable taxes and fees to date, and has a legal existence not having been cancelled or dissolved as far as the records of my office show.

Wherefore, the aforementioned entity is duly formed under the laws of the Virgin Islands of the United States, is duly authorized to transact business, and, is hereby declared to be in good standing as witnessed by my seal below.

**Entity Type:** Domestic Profit Corporation  
**Entity Status:** Active/In Good Standing  
**Registration Date:** 11/18/2011  
**Jurisdiction:** United States Virgin Islands, United States

**CLOSED ACCOUNT**  
10/18/19 R



Witness my hand and the seal of the Government of the United States Virgin Islands, on this 11th day of September, 2019.

Tregenza A. Roach  
Lieutenant Governor  
United States Virgin Islands

091120190717

**CONFIDENTIAL**

SDNY\_GM\_00013663

CONFIDENTIAL

FirstBankPR000826

EFTA\_00124306

EFTA01269473

SOUTHERN TRUST COMPANY, INC.  
(a U.S. Virgin Islands Corporation)

WRITTEN CONSENT OF THE BOARD OF DIRECTORS  
(in lieu of meeting)

SEPTEMBER 11, 2019

Pursuant to Section 67(b) of Title 13 of the Virgin Islands Code (the "VIC"), the undersigned, being all of the members of the Board of Directors (the "Board") of Southern Trust Company, Inc., a Virgin Islands corporation (the "Corporation"), do hereby consent and agree to the authorization and adoption of the following resolutions:

WHEREAS, Jeffrey E. Epstein, the sole shareholder, a director and President of the Corporation, passed away on August 10, 2019;

WHEREAS, the remaining Directors of the Corporation are Darren K. Indyke and Richard D. Kahn;

WHEREAS, the remaining Directors are in the process of filling the vacancy on the Board of Directors as provided for by the Bylaws of the Corporation.

WHEREAS, certain payments relative to employee benefits are due and owing and should be made to avoid any further disruption to the employees of the Corporation.

WHEREAS, the Board has determined that the matters and actions described and provided for herein are desirable for and in the best interests of the Corporation.

NOW, THEREFORE, BE IT:

RESOLVED, that the Corporation authorizes the payment of \$12,869.63 to United Healthcare from the Corporation's checking account ending in 8521 at FirstBank to cover the cost of the healthcare benefits for the Corporation's employees for the coverage period August 1, 2019 through September 30, 2019.

The actions taken by this Consent shall have the same force and effect as if taken at a meeting of the Board duly called and constituted pursuant to the Bylaws of the Corporation and the laws of the Territory of the U.S. Virgin Islands.

\* \* \* \*

[signatures to follow]

CLOSED ACCOUNT  
10/18/19 PJ

CONFIDENTIAL

SDNY\_GM\_00013664

CONFIDENTIAL

FirstBankPR000827

EFTA\_00124307

EFTA01269474

IN WITNESS WHEREOF, each of the undersigned has executed this Consent for the purpose of giving his consent thereto and approval thereof in accordance with the laws of the Territory of the U.S. Virgin Islands and in respect of the Corporation as of the date first set forth above.

**DIRECTORS:**

  
Darren K. Indyke

\_\_\_\_\_  
Richard D. Kahn

**CLOSED ACCOUNT**  
10/18/19 *RS*

**Madelin Colon**

---

**From:** Dina Perry  
**Sent:** Wednesday, September 11, 2019 4:22 PM  
**To:** Madelin Colon  
**Subject:** FW: J. Epstein Matter  
**Attachments:** SKM\_C45819091114340.pdf

Madelin,

Based on Attorney Petri's (bank attorney) guidance below, the below insurance payment (\$12,869.63) is authorized. Please release the credits only status on the STC operating account; ending in xx98521, to allow said payment to be processed via ACH/Facil. Once it's processed, please place the "credits only" status back on the account. Email me confirmation this was done.

Retain a copy of this email in the client's file.

Thx

Dina

**CLOSED ACCOUNT**  
10/18/19 [Signature]



**Dina Perry-Malone**  
Vice President  
USVI Market Manager  
Eastern Caribbean Region  
FirstBank  
NMLS #1215380  
Property & Casualty Insurance License  
T: 340.775.8892  
F: 340.776.0051  
E: [dina.perry@firstbankvi.com](mailto:dina.perry@firstbankvi.com)  
P.O.Box 309600 St. Thomas, VI 00803

---

**From:** Kurt Petri [mailto:kpetri@dnfvi.com]  
**Sent:** Wednesday, September 11, 2019 4:08 PM  
**To:** Dina Perry <dina.perry@firstbankvi.com>; George Dudley <Gdudley@dnfvi.com>  
**Cc:** CASSAN PANCHAM <cassan.pancham@firstbankpr.com>; LAWRENCE ODELL <lawrence.odell@firstbankpr.com>  
**Subject:** [EXTERNAL] RE: J. Epstein Matter

Good Afternoon Dina,

Per discussion, I am confirming that the attached resolution will suffice to allow the Bank to authorize the \$12,869.63 payment to United Healthcare from Southern Trust Company, Inc.

KEP

**Kurt Petri**  
*Partner*  
**Dudley Newman Feuerzeig LLP**

---

**CONFIDENTIAL**

SDNY\_GM\_00013666

CONFIDENTIAL

FirstBankPR000829

EFTA\_00124309

EFTA01269476

Temporary Address:  
32 Raadets Gade., Suite 2B, St. Thomas, USVI 00802  
Street Address:  
1000 Frederiksberg Gade, St. Thomas, USVI 00802  
Mailing Address:  
P.O. Box 756, St. Thomas, USVI, 00804-0756

(340) 715-7747 Direct  
(340) 715-7740 ext. 114 Switchboard  
Email: [@dnfvi.com](mailto:@dnfvi.com)  
[www.DNFvi.com](http://www.DNFvi.com)



Member  
**LexMundi**  
World Ready



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From: Kurt Petri  
Sent: Wednesday, September 11, 2019 2:38 PM  
To: 'Dina Perry' <[dina.perry@firstbankvi.com](mailto:dina.perry@firstbankvi.com)>; George Dudley <[Gdudley@dnfvi.com](mailto:Gdudley@dnfvi.com)>  
Cc: CASSAN PANCHAM <[cassan.pancham@firstbankpr.com](mailto:cassan.pancham@firstbankpr.com)>; LAWRENCE ODELL <[lawrence.odell@firstbankpr.com](mailto:lawrence.odell@firstbankpr.com)>  
Subject: RE: J. Epstein Matter

Dina,

Please see the attached resolution from the Southern Trust Company, Inc. Board of Directors.

KEP

Kurt Petri  
Partner  
Dudley Newman Feuerzeig LLP  
Temporary Address:  
32 Raadets Gade., Suite 2B, St. Thomas, USVI 00802  
Street Address:  
1000 Frederiksberg Gade, St. Thomas, USVI 00802  
Mailing Address:  
P.O. Box 756, St. Thomas, USVI, 00804-0756

CLOSED ACCOUNT  
10/18/19 [Signature]

2

**CONFIDENTIAL**

SDNY\_GM\_00013667

CONFIDENTIAL

FirstBankPR000830

EFTA\_00124310

EFTA01269477

(340) 715-7747 Direct  
(340) 715-7740 ext. 114 Switchboard  
Email: [@dnfvi.com](mailto:@dnfvi.com)  
[www.DNFvi.com](http://www.DNFvi.com)



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**From:** Dina Perry <[dina.perry@firstbankvi.com](mailto:dina.perry@firstbankvi.com)>  
**Sent:** Wednesday, September 11, 2019 9:20 AM  
**To:** George Dudley <[Gdudley@dnfvi.com](mailto:Gdudley@dnfvi.com)>  
**Cc:** CASSAN PANCHAM <[cassan.pancham@firstbankpr.com](mailto:cassan.pancham@firstbankpr.com)>; LAWRENCE ODELL <[lawrence.odell@firstbankpr.com](mailto:lawrence.odell@firstbankpr.com)>; Kurt Petri <[kpetri@dnfvi.com](mailto:kpetri@dnfvi.com)>  
**Subject:** RE: J. Epstein Matter

Attorney Dudley,

Thank you. I would greatly appreciate it if you or Attorney Petri can communicate your response below to Attorney Kelleher directly.

Regards, Dina

**CLOSED ACCOUNT**  
10/18/19 [Signature]



**Dina Perry-Malone**  
Vice President  
USVI Market Manager  
Eastern Caribbean Region  
FirstBank  
NMLS #1215380  
Property & Casualty Insurance License  
T: 340.775.8892  
F: 340.776.0051  
E: [dina.perry@firstbankvi.com](mailto:dina.perry@firstbankvi.com)  
P.O. Box 309600 St. Thomas, VI 00803

**CONFIDENTIAL**

SDNY\_GM\_00013668

CONFIDENTIAL

FirstBankPR000831

EFTA\_00124311

EFTA01269478

**From:** George Dudley [mailto:Gdudley@dnfvi.com]  
**Sent:** Tuesday, September 10, 2019 6:09 PM  
**To:** Dina Perry <dina.perry@firstbankvi.com>  
**Cc:** CASSAN PANCHAM <cassan.pancham@firstbankpr.com>; LAWRENCE ODELL <lawrence.odell@firstbankpr.com>; Kurt Petri <kpetri@dnfvi.com>  
**Subject:** [EXTERNAL] RE: J. Epstein Matter

Hi Dina,

This account was not opened properly. The corporation was incorporated in 2011 as Financial Infomatics, Inc. September 2012 was the month in which the corporation changed its name from Financial Infomatics, Inc. to Southern Trust Company, Inc. (STC). Accordingly, a Certificate of Good Standing (CGS) should have been obtained at the time the account was opened in December 2012. Be that as it may, at this juncture, we need to get a current CGS for Southern Trust and a resolution from the Board of Directors replacing Epstein with someone else as president.

Additionally, we need to have Epstein replaced as a member of the Board of Directors. I don't who owns the shares of STC but there will need to be a shareholders meeting to elect the new Director. If the sole shareholder was Epstein then the Co-Executors will have to conduct the meeting.

For purposes of the \$15,000 payment on 9/12, we need to receive a resolution adopted by the Board (with our without a replacement director for Epstein) authorizing the disbursement of the funds for the specific purpose of making the insurance payment and also identifying the payee.

With the resolution and the CGS, the Bank is on safe ground to release the funds.

Let me know if you will communicate the foregoing to Erika or if you would prefer for Kurt or me to handle the matter.

Regards, ghtd

**George H.T. Dudley**  
**Dudley Newman Feuerzeig LLP**  
Temporary address while our main offices are renovated:  
5332 Raadets Gade, Suite #3  
St. Thomas, USVI 00802-6903  
**PLEASE NOTE NEW NUMBERS:**  
Direct Dial (340) 715-7743  
Switchboard (340) 715-7740  
Email: [gdudley@DNFvi.com](mailto:gdudley@DNFvi.com)  
[www.DNFvi.com](http://www.DNFvi.com)

**CLOSED ACCOUNT**  
10/18/19 [Signature]

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**From:** Dina Perry <dina.perry@firstbankvi.com>  
**Sent:** Tuesday, September 10, 2019 5:24 PM  
**To:** George Dudley <Gdudley@dnfvi.com>

4

**CONFIDENTIAL**

SDNY\_GM\_00013669

CONFIDENTIAL

FirstBankPR000832

EFTA\_00124312

EFTA01269479

Cc: CASSAN PANCHAM <cassan.pancham@firstbankpr.com>; LAWRENCE ODELL <lawrence.odell@firstbankpr.com>; Kurt Petri <kpetri@dnfvi.com>  
Subject: RE: J. Epstein Matter

Attorney Dudley,

Attached is the file for the following account, which maintains a "credits only" status: Southern Trust Company's operating account ending in xxx98521. The authorized signers are as follows:

1. Darren Indyke
2. Jeanne Brennan
3. Jeffrey Epstein

To clarify, as per Cecile deJongh, the company would like to make a health insurance payment of roughly \$15,000 from this account on 9/12 via ACH debit/Facil. This will be executed by one of the authorized signers. Please let me know if we can proceed accordingly.

Best Regards, Dina



**Dina Perry-Malone**  
Vice President  
USVI Market Manager  
Eastern Caribbean Region  
FirstBank  
NMLS #1215380  
Property & Casualty Insurance License  
T: 340.775.8892  
F: 340.776.0051  
E: [dina.perry@firstbankvi.com](mailto:dina.perry@firstbankvi.com)  
P.O. Box 309600 St. Thomas, VI 00803

**CLOSED ACCOUNT**  
10/18/19

From: Dina Perry  
Sent: Tuesday, September 10, 2019 12:31 PM  
To: 'George Dudley' <Gdudley@dnfvi.com>  
Cc: CASSAN PANCHAM <cassan.pancham@firstbankpr.com>; LAWRENCE ODELL <lawrence.odell@firstbankpr.com>; Kurt Petri <kpetri@dnfvi.com>  
Subject: RE: J. Epstein Matter

The insurance check will be written against the Southern Trust operating account, which is in "credits" only status. Thus, her request to remove said status.

Dina

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EFTA\_00124313

EFTA01269480



**Dina Perry-Malone**  
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**From:** George Dudley [<mailto:Gdudley@dnfvi.com>]  
**Sent:** Tuesday, September 10, 2019 12:18 PM  
**To:** Dina Perry <[dina.perry@firstbankvi.com](mailto:dina.perry@firstbankvi.com)>  
**Cc:** CASSAN PANCHAM <[cassan.pancham@firstbankpr.com](mailto:cassan.pancham@firstbankpr.com)>; LAWRENCE ODELL <[lawrence.odell@firstbankpr.com](mailto:lawrence.odell@firstbankpr.com)>; Kurt Petri <[kpetri@dnfvi.com](mailto:kpetri@dnfvi.com)>  
**Subject:** [EXTERNAL] RE: J. Epstein Matter

Thanks Dina.

If the Southern Trust payroll account is the only account they want to remain open, what does that do to the check that Cecile deJongh wants to write to cover insurance? If that check is supposed to be paid out of a different account, that second Southern Trust account will need to remain active (or the purposes of the "payroll account" broadened). I will reply to Erika's email and raise the issue.

Regards, ghdt

**George H.T. Dudley**  
**Dudley Newman Feuerzeig LLP**  
 Temporary address while our main offices are renovated:  
 5332 Raadets Gade, Suite #3  
 St. Thomas, USVI 00802-6903  
**PLEASE NOTE NEW NUMBERS:**  
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 10/18/19 *[Signature]*

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**From:** Dina Perry <[dina.perry@firstbankvi.com](mailto:dina.perry@firstbankvi.com)>  
**Sent:** Tuesday, September 10, 2019 12:03 PM  
**To:** George Dudley <[Gdudley@dnfvi.com](mailto:Gdudley@dnfvi.com)>  
**Cc:** CASSAN PANCHAM <[cassan.pancham@firstbankpr.com](mailto:cassan.pancham@firstbankpr.com)>; LAWRENCE ODELL <[lawrence.odell@firstbankpr.com](mailto:lawrence.odell@firstbankpr.com)>; Kurt Petri <[kpetri@dnfvi.com](mailto:kpetri@dnfvi.com)>  
**Subject:** RE: J. Epstein Matter

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Attorney Dudley,

I hope this email finds you well.

As agreed, I am working with my Branch Managers on your request below. I just sent you and Attorney Petri an email under separate cover.

Regards, Dina



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**From:** George Dudley [<mailto:Gdudley@dnfvi.com>]  
**Sent:** Tuesday, September 10, 2019 11:59 AM  
**To:** Dina Perry <[dina.perry@firstbankvi.com](mailto:dina.perry@firstbankvi.com)>  
**Cc:** CASSAN PANCHAM <[cassan.pancham@firstbankpr.com](mailto:cassan.pancham@firstbankpr.com)>; LAWRENCE ODELL <[lawrence.odell@firstbankpr.com](mailto:lawrence.odell@firstbankpr.com)>; Kurt Petri <[kpetri@dnfvi.com](mailto:kpetri@dnfvi.com)>  
**Subject:** [EXTERNAL] FW: J. Epstein Matter

Hi Dina,

In light of Erika's email, please send to me copies of whatever documents you have with which the relevant accounts were opened.

Thanks, ghtd

**George H.T. Dudley**  
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**From:** Erika Kellerhals <[ekellerhals@kellfer.com](mailto:ekellerhals@kellfer.com)>  
**Sent:** Tuesday, September 10, 2019 11:49 AM  
**To:** Dina Perry <[dina\\_perry@firstbankvi.com](mailto:dina_perry@firstbankvi.com)>; CASSAN PANCHAM <[cassan.pancham@firstbankpr.com](mailto:cassan.pancham@firstbankpr.com)>; Chris Kroblin <[ckroblin@kellfer.com](mailto:ckroblin@kellfer.com)>  
**Cc:** George Dudley <[Gdudley@dnfvi.com](mailto:Gdudley@dnfvi.com)>; LAWRENCE ODELL <[lawrence.odell@firstbankpr.com](mailto:lawrence.odell@firstbankpr.com)>  
**Subject:** Re: J. Epstein Matter

Good morning again. Thank you for your time and cooperation this morning. I spoke with the executors following our call and in addition to forming the Estate account, it would be helpful to keep the following accounts open:

- FT Real Estate, Inc.
- Nautilus, Inc.
- Maple, Inc.
- Laurel, Inc.
- Cypress, Inc.
- GSJ LLC
- Southern Trust Company, Inc. (we only need the account that currently serves as the payroll account open)
- Jeepers, Inc.
- LSJE LLC (we only need the account that currently serves as the payroll account open)
- IGO Company LLC
- Enhanced Education (will be closed by year-end)
- Gratitude America

We are pulling together documentation from our side and I will await further communication from Attorney Dudley as to what he needs.

Thank you again.

Erika A. Kellerhals  
Member  
Kellerhals Ferguson Kroblin PLLC  
Royal Palms Professional Building  
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St. Thomas, VI 00802

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On Fri, Sep 6, 2019 at 3:09 PM Dina Perry <[dina.perry@firstbankvi.com](mailto:dina.perry@firstbankvi.com)> wrote:

Audio Connection

88335 (WebEx Internal)  
(787) 729-8335 (WebEx External)  
1 (888) 729-8335 (WebEx Toll Free)

Access Code:  
993 086 456

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