

After Five Days Return To:  
 PO Box 309600  
 St. Thomas, VI 00803



STATEMENT OF ACCOUNT

STATEMENT DATE
02/28/15

205-COMMERCIAL CHECKING



00001223 MFBPRV03021505234600 2 000000000



GRATITUDE AMERICA, LTD  
 9100 HAVENSIGHT PORT OF SALE STE 15 16  
 ST THOMAS VI 00802

BEGINNING BALANCE	DEPOSITS / OTHER CREDITS		CHECKS / OTHER DEBITS		SERVICE CHARGES	ENDING BALANCE
	NUMBER	AMOUNT CREDITED	NUMBER	AMOUNT DEBITED		
.00	1	1000.00	0	.00	.00	1,000.00

CHECKING ACCOUNT TRANSACTIONS

DEPOSITS AND OTHER CREDITS

DATE.....AMOUNT.....DESCRIPTION

02/26            1,000.00            DEPOSIT

\*\*\*\*\* DAILY BALANCE INFORMATION \*\*\*\*\*

DATE.....BALANCE      DATE.....BALANCE      DATE.....BALANCE

02/26            .00      02/26            1,000.00

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**CONFIDENTIAL**

SDNY\_GM\_00016181  
 00001223-16075-0001-0002-MFBPRV03021505234600-02-L

CONFIDENTIAL

FirstBankPR003344

EFTA\_00126824

EFTA01271124



After Five Days Return To:  
PO Box 309600  
St. Thomas, VI 00803



STATEMENT OF ACCOUNT

STATEMENT DATE
03/31/15

205-COMMERCIAL CHECKING



00001697 MFBPRV04011503442800 2 000000000



GRATITUDE AMERICA, LTD  
9100 HAVENSIGHT PORT OF SALE STE 15 16  
ST THOMAS VI 00802

BEGINNING BALANCE	DEPOSITS / OTHER CREDITS		CHECKS / OTHER DEBITS		SERVICE CHARGES	ENDING BALANCE
	NUMBER	AMOUNT CREDITED	NUMBER	AMOUNT DEBITED		
1,000.00	0	.00	0	.00	.00	1,000.00

\*\*\*\*\* DAILY BALANCE INFORMATION \*\*\*\*\*

DATE.....	BALANCE	DATE.....	BALANCE	DATE.....	BALANCE
02/28	1,000.00				

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CONFIDENTIAL

SDNY\_GM\_00016183  
00001697-9880-0001-0002-MFBPRV04011503442800-01-L

CONFIDENTIAL

FirstBankPR003346

EFTA\_00126826

EFTA01271126



After Five Days Return To:  
 PO Box 309600  
 St. Thomas, VI 00803



STATEMENT OF ACCOUNT

STATEMENT DATE
04/30/15

205-COMMERCIAL CHECKING



00000385 MFBPRV05011507520300 3 000000000



GRATITUDE AMERICA, LTD  
 9100 HAVENSIGHT PORT OF SALE STE 15 16  
 ST THOMAS VI 00802

BEGINNING BALANCE	DEPOSITS / OTHER CREDITS		CHECKS / OTHER DEBITS		SERVICE CHARGES	ENDING BALANCE
	NUMBER	AMOUNT CREDITED	NUMBER	AMOUNT DEBITED		
1,000.00	0	.00	2	458.98	.00	541.02

CHECKING ACCOUNT TRANSACTIONS

CHECKS

DATE	CHECK NO.	AMOUNT	DATE	CHECK NO.	AMOUNT
04/23	1000	259.00			

OTHER DEBITS

DATE	AMOUNT	DESCRIPTION
04/01	199.98	ACH DB -040115-021000029618821 INTUIT QBOOKS/PRO

\*\*\*\*\* DAILY BALANCE INFORMATION \*\*\*\*\*

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
03/31	1,000.00	04/01	800.02	04/23	541.02

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**CONFIDENTIAL**

SDNY\_GM\_00016185  
 00000385-12420-0001-0003-MFBPRV05011507520300-02-L

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FirstBankPR003348

EFTA\_00126828

EFTA01271128



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0000385-12422-0003-0003-MFBPRV050T1507520300-02-L

CONFIDENTIAL

FirstBankPR003350

EFTA\_00126830

EFTA01271130

After Five Days Return To:  
PO Box 309600  
St. Thomas, VI 00803



STATEMENT OF ACCOUNT

STATEMENT DATE
05/31/15

205-COMMERCIAL CHECKING



0000440 MFBPRV06011504483400 2 000000000



GRATITUDE AMERICA, LTD  
9100 HAVENSIGHT PORT OF SALE STE 15 16  
ST THOMAS VI 00802

BEGINNING BALANCE	DEPOSITS / OTHER CREDITS		CHECKS / OTHER DEBITS		SERVICE CHARGES	ENDING BALANCE
	NUMBER	AMOUNT CREDITED	NUMBER	AMOUNT DEBITED		
541.02	0	.00	0	.00	.00	541.02

\*\*\*\*\* DAILY BALANCE INFORMATION \*\*\*\*\*

DATE.....BALANCE      DATE.....BALANCE      DATE.....BALANCE  
04/30                    541.02

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**CONFIDENTIAL**

SDNY\_GM\_00016188  
0000440-12495-0001-0002-MFBPRV06011504483400-02-L

CONFIDENTIAL

FirstBankPR003351

EFTA\_00126831

EFTA01271131



After Five Days Return To:  
PO Box 309600  
St. Thomas, VI 00803



STATEMENT OF ACCOUNT

STATEMENT DATE
06/30/15

205-COMMERCIAL CHECKING



00000343 MFBPRV07011506280300 2 000000000



GRATITUDE AMERICA, LTD  
9100 HAVENSIGHT PORT OF SALE STE 15 16  
ST THOMAS VI 00802

BEGINNING BALANCE	DEPOSITS / OTHER CREDITS		CHECKS / OTHER DEBITS		SERVICE CHARGES	ENDING BALANCE
	NUMBER	AMOUNT CREDITED	NUMBER	AMOUNT DEBITED		
541.02	0	.00	0	.00	.00	541.02

\*\*\*\*\* DAILY BALANCE INFORMATION \*\*\*\*\*

DATE.....BALANCE      DATE.....BALANCE      DATE.....BALANCE  
05/31                    541.02

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SDNY\_GM\_00016190  
00000343-12217-0001-0002-MFBPRV07011506280300-02-L

CONFIDENTIAL

FirstBankPR003353

EFTA\_00126833

EFTA01271133



After Five Days Return To:  
PO Box 309600  
St. Thomas, VI 00803



STATEMENT OF ACCOUNT

STATEMENT DATE
07/31/15

00000173 MFBPRV08031509251000 2 000000000



GRATITUDE AMERICA, LTD  
9100 HAVENSIGHT PORT OF SALE STE 15  
ST THOMAS VI 00802

205-COMMERCIAL CHECKING



BEGINNING BALANCE	DEPOSITS / OTHER CREDITS		CHECKS / OTHER DEBITS		SERVICE CHARGES	ENDING BALANCE
	NUMBER	AMOUNT CREDITED	NUMBER	AMOUNT DEBITED		
541.02	0	.00	0	.00	.00	541.02

\*\*\*\*\* DAILY BALANCE INFORMATION \*\*\*\*\*

DATE.....BALANCE	DATE.....BALANCE	DATE.....BALANCE
06/30            541.02		

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SDNY\_GM\_00016192  
00000173-11275-0001-0002-MFBPRV08031509251000-02-L

CONFIDENTIAL

FirstBankPR003355

EFTA\_00126835

EFTA01271135



After Five Days Return To:  
PO Box 309600  
St. Thomas, VI 00803



STATEMENT OF ACCOUNT

STATEMENT DATE
08/31/15

205-COMMERCIAL CHECKING



00001670 MFBPRV09011510431000 3 000000000



GRATITUDE AMERICA, LTD  
9100 HAVENSIGHT PORT OF SALE STE 15  
ST THOMAS VI 00802

BEGINNING BALANCE	DEPOSITS / OTHER CREDITS		CHECKS / OTHER DEBITS		SERVICE CHARGES	ENDING BALANCE
	NUMBER	AMOUNT CREDITED	NUMBER	AMOUNT DEBITED		
541.02	0	.00	1	178.91	.00	362.11

CHECKING ACCOUNT TRANSACTIONS

CHECKS

DATE...CHECK NO.....AMOUNT

DATE...CHECK NO.....AMOUNT

08/25            1001            178.91

\*\*\*\*\* DAILY BALANCE INFORMATION \*\*\*\*\*

DATE.....BALANCE      DATE.....BALANCE      DATE.....BALANCE

07/31            541.02      08/25            362.11

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CONFIDENTIAL

SDNY\_GM\_00016194  
00001670-8596-0001-0003-MFBPRV09011510431000-01-L

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EFTA\_00126837

EFTA01271137



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FirstBankPR003359

EFTA\_00126839

EFTA01271139

After Five Days Return To:  
PO Box 309600  
St. Thomas, VI 00803



STATEMENT OF ACCOUNT

STATEMENT DATE
09/30/15

205-COMMERCIAL CHECKING



00000250 MFBPRV10011510370700 3 000000000



GRATITUDE AMERICA, LTD  
9100 HAVENSIGHT PORT OF SALE STE 15  
ST THOMAS VI 00802

BEGINNING BALANCE	DEPOSITS / OTHER CREDITS		CHECKS / OTHER DEBITS		SERVICE CHARGES	ENDING BALANCE
	NUMBER	AMOUNT CREDITED	NUMBER	AMOUNT DEBITED		
362.11	0	.00	1	16.00	.00	346.11

CHECKING ACCOUNT TRANSACTIONS

CHECKS

DATE...CHECK NO.....AMOUNT

DATE...CHECK NO.....AMOUNT

09/24            1002            16.00

\*\*\*\*\* DAILY BALANCE INFORMATION \*\*\*\*\*

DATE.....BALANCE      DATE.....BALANCE      DATE.....BALANCE

08/31            362.11      09/24            346.11

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SDNY\_GM\_00016197  
00000250-11641-0001-0003-MFBPRV10011510370700-02-L

CONFIDENTIAL

FirstBankPR003360

EFTA\_00126840

EFTA01271140



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Check: 1002 Amount: \$16.00 Date: 09/24/2015



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SDNY\_GM\_00016199  
00000250-11643-0003-0003-MFBPRV100TT510370700-02-L

CONFIDENTIAL

FirstBankPR003362

EFTA\_00126842

EFTA01271142

After Five Days Return To:  
PO Box 309600  
St. Thomas, VI 00803



STATEMENT OF ACCOUNT

STATEMENT DATE
10/31/15

00000406 MFBPRV11021506001700 2 000000000



GRATITUDE AMERICA, LTD  
9100 HAVENSIGHT PORT OF SALE STE 15  
ST THOMAS VI 00802

205-COMMERCIAL CHECKING



BEGINNING BALANCE	DEPOSITS / OTHER CREDITS		CHECKS / OTHER DEBITS		SERVICE CHARGES	ENDING BALANCE
	NUMBER	AMOUNT CREDITED	NUMBER	AMOUNT DEBITED		
346.11	0	.00	0	.00	.00	346.11

\*\*\*\*\* DAILY BALANCE INFORMATION \*\*\*\*\*

DATE.....	BALANCE	DATE.....	BALANCE	DATE.....	BALANCE
09/30	346.11				

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SDNY\_GM\_00016200  
00000406-12404-0001-0002-MFBPRV11021506001700-02-L

CONFIDENTIAL

FirstBankPR003363

EFTA\_00126843

EFTA01271143



After Five Days Return To:  
PO Box 309600  
St. Thomas, VI 00803



STATEMENT OF ACCOUNT

STATEMENT DATE
11/30/15

205-COMMERCIAL CHECKING



00000179 MFBPRV12011509540000 2 000000000



GRATITUDE AMERICA, LTD  
9100 HAVENSIGHT PORT OF SALE STE 15  
ST THOMAS VI 00802

BEGINNING BALANCE	DEPOSITS / OTHER CREDITS		CHECKS / OTHER DEBITS		SERVICE CHARGES	ENDING BALANCE
	NUMBER	AMOUNT CREDITED	NUMBER	AMOUNT DEBITED		
346.11	0	.00	0	.00	.00	346.11

\*\*\*\*\* DAILY BALANCE INFORMATION \*\*\*\*\*

DATE.....BALANCE	DATE.....BALANCE	DATE.....BALANCE
10/31 346.11		

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SDNY\_GM\_00016202  
00000179-11338-0001-0002-MFBPRV12011509540000-02-L

CONFIDENTIAL

FirstBankPR003365

EFTA\_00126845

EFTA01271145



After Five Days Return To:  
PO Box 309600  
St. Thomas, VI 00803



STATEMENT OF ACCOUNT

STATEMENT DATE
12/31/15

00000365 MFBPRV01011610221000 3 000000000



GRATITUDE AMERICA, LTD  
9100 HAVENSIGHT PORT OF SALE STE 15  
ST THOMAS VI 00802

205-COMMERCIAL CHECKING



BEGINNING BALANCE	DEPOSITS / OTHER CREDITS		CHECKS / OTHER DEBITS		SERVICE CHARGES	ENDING BALANCE
	NUMBER	AMOUNT CREDITED	NUMBER	AMOUNT DEBITED		
346.11	0	.00	1	16.00	.00	330.11

CHECKING ACCOUNT TRANSACTIONS

CHECKS

DATE...	CHECK NO.....	AMOUNT	DATE....	CHECK NO.....	AMOUNT
12/02	1003	16.00			

\*\*\*\*\* DAILY BALANCE INFORMATION \*\*\*\*\*

DATE.....	BALANCE	DATE.....	BALANCE	DATE.....	BALANCE
11/30	346.11	12/02	330.11		

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CONFIDENTIAL

SDNY\_GM\_00016204  
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FirstBankPR003367

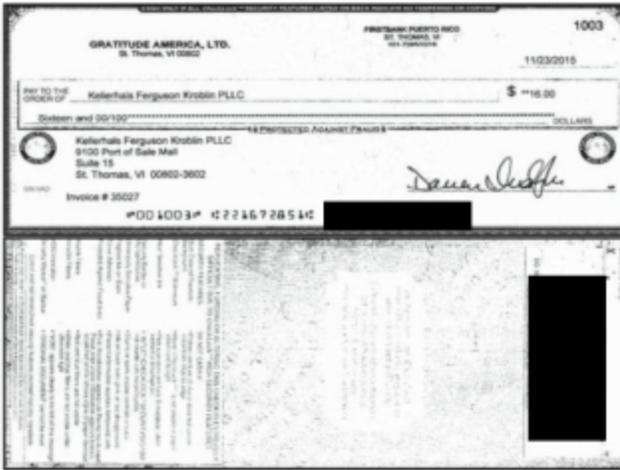
EFTA\_00126847

EFTA01271147



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SDNY\_GM\_00016206  
0000365-12500-0003-0003-MFBPRV010T1610221000-02-L

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FirstBankPR003369

EFTA\_00126849

EFTA01271149





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Check: 1004      Amount: \$72.98      Date: 01/05/2016



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SDNY\_GM\_00016209  
0000438-12887-0003-0003-MFBPRV020T1612231600-02-L

CONFIDENTIAL

FirstBankPR003372

EFTA\_00126852

EFTA01271152

After Five Days Return To:  
 PO Box 9146  
 San Juan PR 00908-0146



STATEMENT OF ACCOUNT

STATEMENT DATE
02/29/16

205-COMMERCIAL CHECKING



00000509 MFBPRV03011613494900 3 000000000



GRATITUDE AMERICA, LTD  
 9100 HAVENSIGHT PORT OF SALE STE 15  
 ST THOMAS VI 00802

BEGINNING BALANCE	DEPOSITS / OTHER CREDITS		CHECKS / OTHER DEBITS		SERVICE CHARGES	ENDING BALANCE
	NUMBER	AMOUNT CREDITED	NUMBER	AMOUNT DEBITED		
50,242.13	0	.00	1	286.00	.00	49,956.13

CHECKING ACCOUNT TRANSACTIONS

CHECKS

DATE	CHECK NO.	AMOUNT	DATE	CHECK NO.	AMOUNT
02/01	1005	286.00			

\*\*\*\*\* DAILY BALANCE INFORMATION \*\*\*\*\*

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
01/31	50,242.13	02/01	49,956.13		

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**CONFIDENTIAL**

SDNY\_GM\_00016210  
 00000509-13084-0001-0003-MFBPRV03011613494900-02-L

CONFIDENTIAL

FirstBankPR003373

EFTA\_00126853

EFTA01271153



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SDNY\_GM\_00016212  
0000509-13088-0003-0003-MFBPRV03071613484600-02-L

CONFIDENTIAL

FirstBankPR003375

EFTA\_00126855

EFTA01271155

After Five Days Return To:  
 PO Box 9146  
 San Juan PR 00908-0146



STATEMENT OF ACCOUNT

STATEMENT DATE
03/31/16

205-COMMERCIAL CHECKING



00001633 MFBPRV04011610210800 3 000000000



GRATITUDE AMERICA, LTD  
 9100 HAVENSIGHT PORT OF SALE STE 15  
 ST THOMAS VI 00802

BEGINNING BALANCE	DEPOSITS / OTHER CREDITS		CHECKS / OTHER DEBITS		SERVICE CHARGES	ENDING BALANCE
	NUMBER	AMOUNT CREDITED	NUMBER	AMOUNT DEBITED		
49,956.13	0	.00	1	32.00	.00	49,924.13

CHECKING ACCOUNT TRANSACTIONS

CHECKS

DATE...	CHECK NO.....	AMOUNT	DATE....	CHECK NO.....	AMOUNT
03/04	1006	32.00			

\*\*\*\*\* DAILY BALANCE INFORMATION \*\*\*\*\*

DATE.....	BALANCE	DATE.....	BALANCE	DATE.....	BALANCE
02/29	49,956.13	03/04	49,924.13		

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**CONFIDENTIAL**

SDNY\_GM\_00016213  
 00001633-9549-0001-0003-MFBPRV04011610210800-01-L

CONFIDENTIAL

FirstBankPR003376

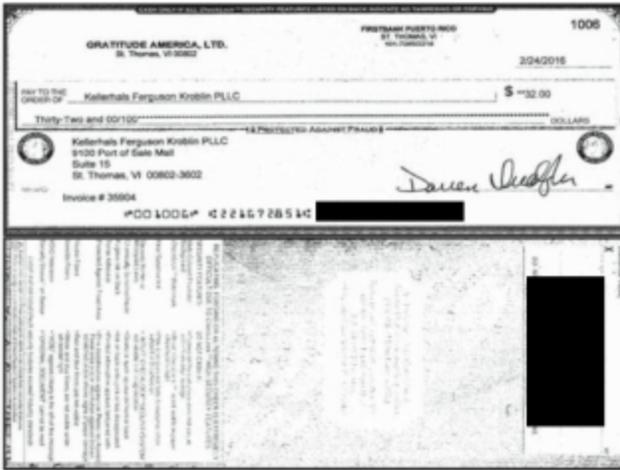
EFTA\_00126856

EFTA01271156



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SDNY\_GM\_00016215  
00001833-9551-0003-0003-MFBPRV0401TB10210800-01-L

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FirstBankPR003378

EFTA\_00126858

EFTA01271158

After Five Days Return To:  
 PO Box 9146  
 San Juan PR 00908-0146



STATEMENT OF ACCOUNT

STATEMENT DATE
04/30/16

205-COMMERCIAL CHECKING



00000696 MFBPRV05021612252400 3 000000000



GRATITUDE AMERICA, LTD  
 9100 HAVENSIGHT PORT OF SALE STE 15  
 ST THOMAS VI 00802

BEGINNING BALANCE	DEPOSITS / OTHER CREDITS		CHECKS / OTHER DEBITS		SERVICE CHARGES	ENDING BALANCE
	NUMBER	AMOUNT CREDITED	NUMBER	AMOUNT DEBITED		
49,924.13	1	250000.00	3	209.00	.00	299,715.13

CHECKING ACCOUNT TRANSACTIONS

DEPOSITS AND OTHER CREDITS

DATE.....AMOUNT.....DESCRIPTION

04/06 250,000.00 CR INCOMING WIRE TRANS

CHECKS

DATE...CHECK NO.....AMOUNT DATE...CHECK NO.....AMOUNT

04/26 1007 40.00 04/26 1008 154.00

OTHER DEBITS

DATE.....AMOUNT.....DESCRIPTION

04/06 15.00 WIRE TRANSFER FEE

\*\*\*\*\* DAILY BALANCE INFORMATION \*\*\*\*\*

DATE.....BALANCE DATE.....BALANCE DATE.....BALANCE  
 03/31 49,924.13 04/06 299,909.13 04/26 299,715.13

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SDNY\_GM\_00016216  
 00000696-13746-0001-0003-MFBPRV05021612252400-02-L

CONFIDENTIAL

FirstBankPR003379

EFTA\_00126859

EFTA01271159

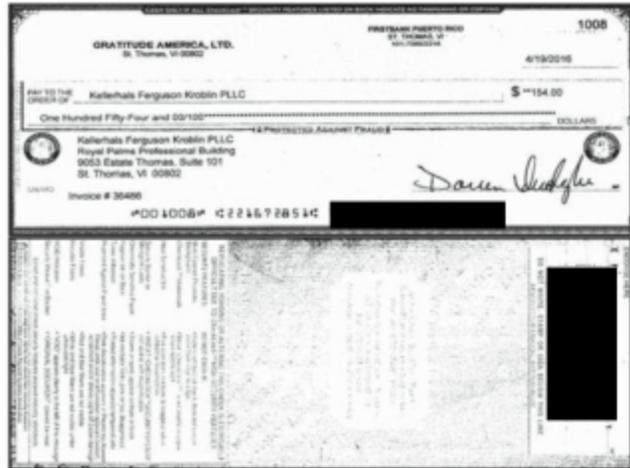


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**CHECK IMAGES**



Check: 1007 Amount: \$40.00 Date: 04/26/2016



Check: 1008 Amount: \$154.00 Date: 04/26/2016



**CONFIDENTIAL**

SDNY\_GM\_00016218  
00000698-13748-0003-0003-MFBPRV05021612252400-02-L

CONFIDENTIAL

FirstBankPR003381

EFTA\_00126861

EFTA01271161

After Five Days Return To:  
 PO Box 9146  
 San Juan PR 00908-0146



STATEMENT OF ACCOUNT

STATEMENT DATE
05/31/16

205-COMMERCIAL CHECKING



00001624 MFBPRV06011610395700 3 000000000



GRATITUDE AMERICA, LTD  
 9100 HAVENSIGHT PORT OF SALE STE 15  
 ST THOMAS VI 00802

BEGINNING BALANCE	DEPOSITS / OTHER CREDITS		CHECKS / OTHER DEBITS		SERVICE CHARGES	ENDING BALANCE
	NUMBER	AMOUNT CREDITED	NUMBER	AMOUNT DEBITED		
299,715.13	0	.00	2	110098.00	.00	189,617.13

CHECKING ACCOUNT TRANSACTIONS

CHECKS

DATE	CHECK NO.	AMOUNT	DATE	CHECK NO.	AMOUNT
05/31	1009	98.00	05/10	1050*	110,000.00

\*\*\*\*\* DAILY BALANCE INFORMATION \*\*\*\*\*

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
04/30	299,715.13	05/10	189,715.13	05/31	189,617.13

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**CONFIDENTIAL**

SDNY\_GM\_00016219  
 00001624-9070-0001-0003-MFBPRV06011610395700-01-L

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FirstBankPR003382

EFTA\_00126862

EFTA01271162





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Check: 1050 Amount: \$110,000.00 Date: 05/10/2016

Check: 1009 Amount: \$98.00 Date: 05/31/2016



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SDNY\_GM\_00016221  
00001624-9072-0003-0003-MFBPRV0601TB10395700-01-L

CONFIDENTIAL

FirstBankPR003384

EFTA\_00126864

EFTA01271164

After Five Days Return To:  
PO Box 9146  
San Juan PR 00908-0146



STATEMENT OF ACCOUNT

STATEMENT DATE
06/30/16

205-COMMERCIAL CHECKING



00000271 MFBPRV07011610235400 2 000000000



GRATITUDE AMERICA, LTD  
9100 HAVENSIGHT PORT OF SALE STE 15  
ST THOMAS VI 00802

BEGINNING BALANCE	DEPOSITS / OTHER CREDITS		CHECKS / OTHER DEBITS		SERVICE CHARGES	ENDING BALANCE
	NUMBER	AMOUNT CREDITED	NUMBER	AMOUNT DEBITED		
189,617.13	0	.00	0	.00	.00	189,617.13

\*\*\*\*\* DAILY BALANCE INFORMATION \*\*\*\*\*

DATE.....BALANCE	DATE.....BALANCE	DATE.....BALANCE
05/31 189,617.13		

EFFECTIVE AUGUST 12, 2016, A 2% CURRENCY EXCHANGE FEE WILL APPLY TO ALL DEBIT CARD TRANSACTIONS IN FOREIGN CURRENCY. THE FEE WILL BE APPLIED TO THE CONVERTED AMOUNT IN US DOLLARS.



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SDNY\_GM\_00016222  
00000271-11878-0001-0002-MFBPRV07011610235400-02-L

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FirstBankPR003385

EFTA\_00126865

EFTA01271165



After Five Days Return To:  
PO Box 9146  
San Juan PR 00908-0146



STATEMENT OF ACCOUNT

STATEMENT DATE
07/31/16

205-COMMERCIAL CHECKING

00000341 MFBPRV08011605422400 2 000000000



GRATITUDE AMERICA, LTD  
9100 HAVENSIGHT PORT OF SALE STE 15  
ST THOMAS VI 00802



BEGINNING BALANCE	DEPOSITS / OTHER CREDITS		CHECKS / OTHER DEBITS		SERVICE CHARGES	ENDING BALANCE
	NUMBER	AMOUNT CREDITED	NUMBER	AMOUNT DEBITED		
189,617.13	0	.00	0	.00	.00	189,617.13

\*\*\*\*\* DAILY BALANCE INFORMATION \*\*\*\*\*

DATE.....BALANCE	DATE.....BALANCE	DATE.....BALANCE
06/30 189,617.13		

EFFECTIVE AUGUST 12, 2016, A 2% CURRENCY EXCHANGE FEE WILL APPLY TO ALL DEBIT CARD TRANSACTIONS IN FOREIGN CURRENCY. THE FEE WILL BE APPLIED TO THE CONVERTED AMOUNT IN US DOLLARS.



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SDNY\_GM\_00016224  
00000341-12182-0001-0002-MFBPRV08011605422400-02-L

CONFIDENTIAL

FirstBankPR003387

EFTA\_00126867

EFTA01271167



After Five Days Return To:  
 PO Box 9146  
 San Juan PR 00908-0146



STATEMENT OF ACCOUNT

STATEMENT DATE
08/31/16

205-COMMERCIAL CHECKING



00001622 MFBPRV09061614015300 3 000000000



GRATITUDE AMERICA, LTD  
 9100 HAVENSIGHT PORT OF SALE STE 15  
 ST THOMAS VI 00802

BEGINNING BALANCE	DEPOSITS / OTHER CREDITS		CHECKS / OTHER DEBITS		SERVICE CHARGES	ENDING BALANCE
	NUMBER	AMOUNT CREDITED	NUMBER	AMOUNT DEBITED		
189,617.13	0	.00	1	32.00	.00	189,585.13

CHECKING ACCOUNT TRANSACTIONS

CHECKS

DATE	CHECK NO.	AMOUNT	DATE	CHECK NO.	AMOUNT
08/02	1010	32.00			

\*\*\*\*\* DAILY BALANCE INFORMATION \*\*\*\*\*

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
07/31	189,617.13	08/02	189,585.13		

EFFECTIVE AUGUST 12, 2016, A 2% CURRENCY EXCHANGE FEE WILL  
 APPLY TO ALL DEBIT CARD TRANSACTIONS IN FOREIGN CURRENCY. THE  
 FEE WILL BE APPLIED TO THE CONVERTED AMOUNT IN US DOLLARS.



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SDNY\_GM\_00016226  
 00001622-8998-0001-0003-MFBPRV09061614015300-01-L

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FirstBankPR003389

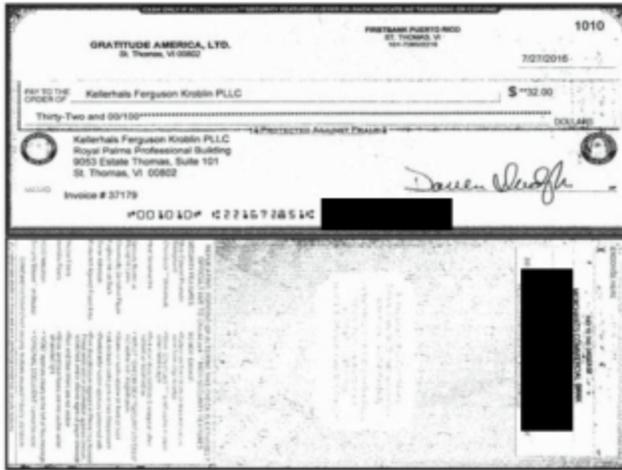
EFTA\_00126869

EFTA01271169



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**CHECK IMAGES**



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SDNY\_GM\_00016228  
00001622-9000-0003-0003-MFBPR70906T614015300-01-L

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FirstBankPR003391

EFTA\_00126871

EFTA01271171

After Five Days Return To:  
 PO Box 9146  
 San Juan PR 00908-0146



STATEMENT OF ACCOUNT

STATEMENT DATE
09/30/16

00000572 MFBPRV10031606161000 3 000000000



GRATITUDE AMERICA, LTD  
 9100 HAVENSIGHT PORT OF SALE STE 15  
 ST THOMAS VI 00802

205-COMMERCIAL CHECKING



BEGINNING BALANCE	DEPOSITS / OTHER CREDITS		CHECKS / OTHER DEBITS		SERVICE CHARGES	ENDING BALANCE
	NUMBER	AMOUNT CREDITED	NUMBER	AMOUNT DEBITED		
189,585.13	0	.00	3	10112.00	.00	179,473.13

CHECKING ACCOUNT TRANSACTIONS

CHECKS

DATE	CHECK NO.	AMOUNT	DATE	CHECK NO.	AMOUNT
09/01	1011	32.00	09/21	1051*	10,000.00
09/22	1012	80.00			

\*\*\*\*\* DAILY BALANCE INFORMATION \*\*\*\*\*

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
08/31	189,585.13	09/21	179,553.13		
09/01	189,553.13	09/22	179,473.13		

EFFECTIVE AUGUST 12, 2016, A 2% CURRENCY EXCHANGE FEE WILL APPLY TO ALL DEBIT CARD TRANSACTIONS IN FOREIGN CURRENCY. THE FEE WILL BE APPLIED TO THE CONVERTED AMOUNT IN US DOLLARS.



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 00000572-13043-0001-0003-MFBPRV10031606161000-02-L

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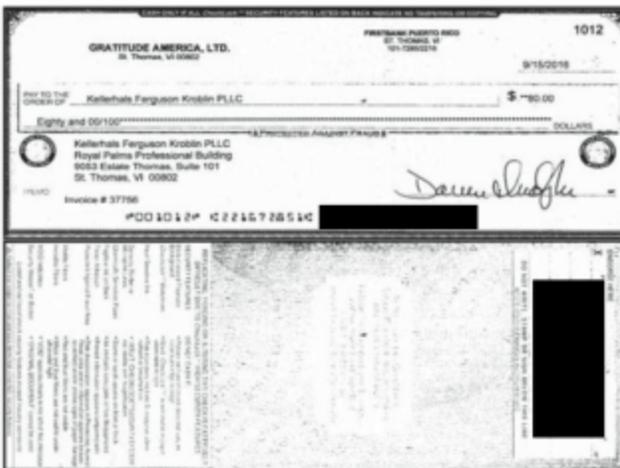
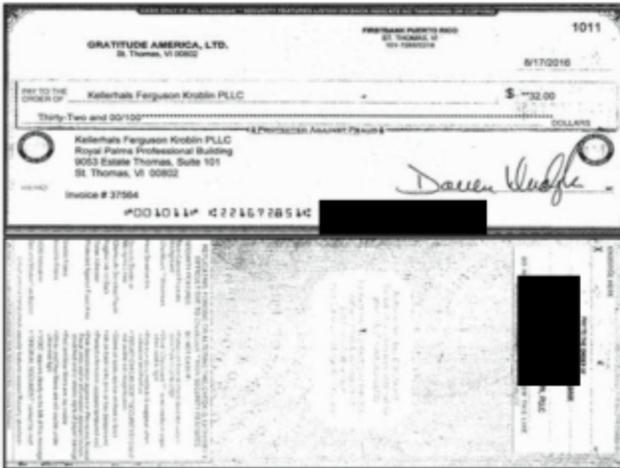
EFTA\_00126872

EFTA01271172



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**CHECK IMAGES**



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SDNY\_GM\_00016231  
00000572-13045-0003-0003-MFBPRV10037606161000-02-L

CONFIDENTIAL

FirstBankPR003394

EFTA\_00126874

EFTA01271174

After Five Days Return To:  
PO Box 9146  
San Juan PR 00908-0146



STATEMENT OF ACCOUNT

STATEMENT DATE
10/31/16

205-COMMERCIAL CHECKING



00001616 MFBPRV11011608150000 2 000000000



GRATITUDE AMERICA, LTD  
9100 HAVENSIGHT PORT OF SALE STE 15  
ST THOMAS VI 00802

BEGINNING BALANCE	DEPOSITS / OTHER CREDITS		CHECKS / OTHER DEBITS		SERVICE CHARGES	ENDING BALANCE
	NUMBER	AMOUNT CREDITED	NUMBER	AMOUNT DEBITED		
179,473.13	0	.00	0	.00	.00	179,473.13

\*\*\*\*\* DAILY BALANCE INFORMATION \*\*\*\*\*

DATE.....	BALANCE	DATE.....	BALANCE	DATE.....	BALANCE
09/30	179,473.13				

EFFECTIVE AUGUST 12, 2016, A 2% CURRENCY EXCHANGE FEE WILL APPLY TO ALL DEBIT CARD TRANSACTIONS IN FOREIGN CURRENCY. THE FEE WILL BE APPLIED TO THE CONVERTED AMOUNT IN US DOLLARS.



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SDNY\_GM\_00016232  
00001616-8596-0001-0002-MFBPRV11011608150000-01-L

CONFIDENTIAL

FirstBankPR003395

EFTA\_00126875

EFTA01271175



After Five Days Return To:  
 PO Box 9146  
 San Juan PR 00908-0146



STATEMENT OF ACCOUNT

STATEMENT DATE  
 11/30/16

205-COMMERCIAL CHECKING



0000162 MFBPRV12011606291500 3 000000000



GRATITUDE AMERICA, LTD  
 9100 HAVENSIGHT PORT OF SALE STE 15  
 ST THOMAS VI 00802

BEGINNING BALANCE	DEPOSITS / OTHER CREDITS		CHECKS / OTHER DEBITS		SERVICE CHARGES	ENDING BALANCE
	NUMBER	AMOUNT CREDITED	NUMBER	AMOUNT DEBITED		
179,473.13	0	.00	3	62596.14	.00	116,876.99

CHECKING ACCOUNT TRANSACTIONS

CHECKS

DATE	CHECK NO.	AMOUNT	DATE	CHECK NO.	AMOUNT
11/04	1013	96.14	11/08	1053	37,500.00
11/18	1052*	25,000.00			

\*\*\*\*\* DAILY BALANCE INFORMATION \*\*\*\*\*

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
10/31	179,473.13	11/08	141,876.99		
11/04	179,376.99	11/18	116,876.99		

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 0000162-11204-0001-0003-MFBPRV12011606291500-02-L

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EFTA\_00126877

EFTA01271177



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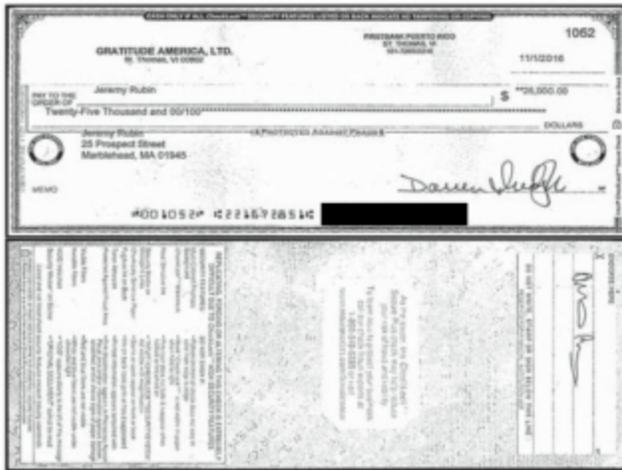
**CHECK IMAGES**



Check: 1013 Amount: \$96.14 Date: 11/04/2016



Check: 1053 Amount: \$37,500.00 Date: 11/08/2016



Check: 1052 Amount: \$25,000.00 Date: 11/18/2016



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00000162-11206-0003-0003-MFBPRV12011608291500-02-L

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EFTA\_00126879

EFTA01271179

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STATEMENT OF ACCOUNT

STATEMENT DATE  
 12/31/16

205-COMMERCIAL CHECKING

00000646 MFBPRV01021705261700 3 000000000



GRATITUDE AMERICA, LTD  
 9100 HAVENSIGHT PORT OF SALE STE 15  
 ST THOMAS VI 00802



BEGINNING BALANCE	DEPOSITS / OTHER CREDITS		CHECKS / OTHER DEBITS		SERVICE CHARGES	ENDING BALANCE
	NUMBER	AMOUNT CREDITED	NUMBER	AMOUNT DEBITED		
116,876.99	0	.00	4	19080.00	.00	97,796.99

CHECKING ACCOUNT TRANSACTIONS

CHECKS

DATE	CHECK NO.	AMOUNT	DATE	CHECK NO.	AMOUNT
12/07	1014	16.00	12/19	1055*	15,000.00
12/20	1015	64.00	12/14	1080*	4,000.00

\*\*\*\*\* DAILY BALANCE INFORMATION \*\*\*\*\*

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
11/30	116,876.99	12/14	112,860.99	12/20	97,796.99
12/07	116,860.99	12/19	97,860.99		

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 00000646-13539-0001-0003-MFBPRV01021705261700-02-L

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EFTA\_00126880

EFTA01271180



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Check: 1014 Amount: \$16.00 Date: 12/07/2016



Check: 1080 Amount: \$4,000.00 Date: 12/14/2016



Check: 1055 Amount: \$15,000.00 Date: 12/19/2016



Check: 1015 Amount: \$64.00 Date: 12/20/2016



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00000646-13541-0003-0003-MFBPRV01021705261700-02-L

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FirstBankPR003402

EFTA\_00126882

EFTA01271182

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STATEMENT OF ACCOUNT

STATEMENT DATE  
 01/31/17

00001610 MFBPRV02011709342300 3 000000000



GRATITUDE AMERICA, LTD  
 9100 HAVENSIGHT PORT OF SALE STE 15  
 ST THOMAS VI 00802

205-COMMERCIAL CHECKING



BEGINNING BALANCE	DEPOSITS / OTHER CREDITS		CHECKS / OTHER DEBITS		SERVICE CHARGES	ENDING BALANCE
	NUMBER	AMOUNT CREDITED	NUMBER	AMOUNT DEBITED		
97,796.99	0	.00	2	815.00	.00	96,981.99

CHECKING ACCOUNT TRANSACTIONS

CHECKS

DATE	CHECK NO.	AMOUNT	DATE	CHECK NO.	AMOUNT
01/31	1016	40.00	01/03	1054*	775.00

\*\*\*\*\* DAILY BALANCE INFORMATION \*\*\*\*\*

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
12/31	97,796.99	01/03	97,021.99	01/31	96,981.99

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SDNY\_GM 00016240  
 00001610-8995-0001-0003-MFBPRV02011709342300-01-L

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EFTA\_00126883

EFTA01271183



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Check: 1054 Amount: \$775.00 Date: 01/03/2017



Check: 1016 Amount: \$40.00 Date: 01/31/2017



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00001610-8997-0003-0003-MFBPRV02011708342300-01-L

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FirstBankPR003405

EFTA\_00126885

EFTA01271185

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 PO Box 9146  
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STATEMENT OF ACCOUNT

STATEMENT DATE  
 02/28/17

00000529 MFBPRV03011709290900 3 000000000



GRATITUDE AMERICA, LTD  
 9100 HAVENSIGHT PORT OF SALE STE 15  
 ST THOMAS VI 00802

205-COMMERCIAL CHECKING



BEGINNING BALANCE	DEPOSITS / OTHER CREDITS		CHECKS / OTHER DEBITS		SERVICE CHARGES	ENDING BALANCE
	NUMBER	AMOUNT CREDITED	NUMBER	AMOUNT DEBITED		
96,981.99	0	.00	1	5000.00	.00	91,981.99

CHECKING ACCOUNT TRANSACTIONS

CHECKS

DATE	CHECK NO.	AMOUNT	DATE	CHECK NO.	AMOUNT
02/07	1076	5,000.00			

\*\*\*\*\* DAILY BALANCE INFORMATION \*\*\*\*\*

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
01/31	96,981.99	02/07	91,981.99		

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 00000529-12983-0001-0003-MFBPRV03011709290900-C2-L

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FirstBankPR003406

EFTA\_00126886

EFTA01271186



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Check: 1076      Amount: \$5,000.00      Date: 02/07/2017



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SDNY\_GM\_00016245  
00000529-12985-0003-0003-MFBPRV030T1706290600-02-L

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FirstBankPR003408

EFTA\_00126888

EFTA01271188

After Five Days Return To:  
 PO Box 9146  
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STATEMENT OF ACCOUNT

STATEMENT DATE  
 03/31/17

00000156 MFBPRV04031705433300 3 000000000



GRATITUDE AMERICA, LTD  
 9100 HAVENSIGHT PORT OF SALE STE 15  
 ST THOMAS VI 00802

205-COMMERCIAL CHECKING



BEGINNING BALANCE	DEPOSITS / OTHER CREDITS		CHECKS / OTHER DEBITS		SERVICE CHARGES	ENDING BALANCE
	NUMBER	AMOUNT CREDITED	NUMBER	AMOUNT DEBITED		
91,981.99	0	.00	1	5000.00	.00	86,981.99

CHECKING ACCOUNT TRANSACTIONS

CHECKS

DATE	CHECK NO.	AMOUNT	DATE	CHECK NO.	AMOUNT
03/01	1077	5,000.00			

\*\*\*\*\* DAILY BALANCE INFORMATION \*\*\*\*\*

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
02/28	91,981.99	03/01	86,981.99		

EFFECTIVE 3 13 17 THE POSTING ORDER OF DEBIT TRANSACTIONS TO  
 RETAIL ACCOUNTS WILL CHANGE AND WILL BE PROCESSED BY AMOUNT,  
 FROM LOW TO HIGH, AND CHECKS AND ACH IN CHRONOLOGICAL ORDER.



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 00000156-11279-0001-0003-MFBPRV04031705433300-C2-L

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EFTA\_00126889

EFTA01271189



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Check: 1077 Amount: \$5,000.00 Date: 03/01/2017



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00000158-11281-0003-0003-MFBPRV04031705433300-02-L

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FirstBankPR003411

EFTA\_00126891

EFTA01271191

After Five Days Return To:  
 PO Box 9146  
 San Juan PR 00908-0146



STATEMENT OF ACCOUNT

STATEMENT DATE  
 04/30/17

0000488 MFBPRV05011706311000 3 000000000



GRATITUDE AMERICA, LTD  
 9100 HAVENSIGHT PORT OF SALE STE 15  
 ST THOMAS VI 00802

205-COMMERCIAL CHECKING



BEGINNING BALANCE	DEPOSITS / OTHER CREDITS		CHECKS / OTHER DEBITS		SERVICE CHARGES	ENDING BALANCE
	NUMBER	AMOUNT CREDITED	NUMBER	AMOUNT DEBITED		
86,981.99	0	.00	2	10016.00	.00	76,965.99

CHECKING ACCOUNT TRANSACTIONS

CHECKS

DATE...	CHECK NO.....	AMOUNT	DATE...	CHECK NO.....	AMOUNT
04/24	1017	16.00	04/07	1078*	10,000.00

\*\*\*\*\* DAILY BALANCE INFORMATION \*\*\*\*\*

DATE.....	BALANCE	DATE.....	BALANCE	DATE.....	BALANCE
03/31	86,981.99	04/07	76,981.99	04/24	76,965.99

EFFECTIVE 3 13 17 THE POSTING ORDER OF DEBIT TRANSACTIONS TO  
 RETAIL ACCOUNTS WILL CHANGE AND WILL BE PROCESSED BY AMOUNT,  
 FROM LOW TO HIGH, AND CHECKS AND ACH IN CHRONOLOGICAL ORDER.



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SDNY GM 00016249  
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EFTA\_00126892

EFTA01271192



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Check: 1078 Amount: \$10,000.00 Date: 04/07/2017



Check: 1017 Amount: \$16.00 Date: 04/24/2017



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SDNY\_GM\_00016251  
0000488-12844-0003-0003-MFBPRV05071706311000-02-L

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FirstBankPR003414

EFTA\_00126894

EFTA01271194

After Five Days Return To:  
 PO Box 9146  
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STATEMENT OF ACCOUNT

STATEMENT DATE  
 05/31/17

205-COMMERCIAL CHECKING

00001624 MFBPRV06011712473400 3 000000000



GRATITUDE AMERICA, LTD  
 9100 HAVENSIGHT PORT OF SALE STE 15  
 ST THOMAS VI 00802



BEGINNING BALANCE	DEPOSITS / OTHER CREDITS		CHECKS / OTHER DEBITS		SERVICE CHARGES	ENDING BALANCE
	NUMBER	AMOUNT CREDITED	NUMBER	AMOUNT DEBITED		
76,965.99	0	.00	2	5048.00	.00	71,917.99

CHECKING ACCOUNT TRANSACTIONS

CHECKS

DATE	CHECK NO.	AMOUNT	DATE	CHECK NO.	AMOUNT
05/02	1018	48.00	05/02	1019	5,000.00

\*\*\*\*\* DAILY BALANCE INFORMATION \*\*\*\*\*

DATE	BALANCE	DATE	BALANCE
04/30	76,965.99	05/02	71,917.99

EFFECTIVE 3 13 17 THE POSTING ORDER OF DEBIT TRANSACTIONS TO  
 RETAIL ACCOUNTS WILL CHANGE AND WILL BE PROCESSED BY AMOUNT,  
 FROM LOW TO HIGH, AND CHECKS AND ACH IN CHRONOLOGICAL ORDER.



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SDNY GM 00016252  
 00001624-9213-0001-0003-MFBPRV06011712473400-01-L

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EFTA\_00126895

EFTA01271195



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**CHECK IMAGES**



Check: 1018 Amount: \$48.00 Date: 05/02/2017



Check: 1019 Amount: \$5,000.00 Date: 05/02/2017



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SDNY\_GM 00016254  
00001624-9215-0003-0003-MFBPRV0601T712473400-01-L

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FirstBankPR003417

EFTA\_00126897

EFTA01271197

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 PO Box 9146  
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STATEMENT OF ACCOUNT

STATEMENT DATE  
 06/30/17

00000626 MFBPRV07031719395100 3 000000000



GRATITUDE AMERICA, LTD  
 9100 HAVENSIGHT PORT OF SALE STE 15  
 ST THOMAS VI 00802

205-COMMERCIAL CHECKING



BEGINNING BALANCE	DEPOSITS / OTHER CREDITS		CHECKS / OTHER DEBITS		SERVICE CHARGES	ENDING BALANCE
	NUMBER	AMOUNT CREDITED	NUMBER	AMOUNT DEBITED		
71,917.99	0	.00	1	96.00	.00	71,821.99

CHECKING ACCOUNT TRANSACTIONS

CHECKS

DATE...	CHECK NO.....	AMOUNT	DATE....	CHECK NO.....	AMOUNT
06/27	1020	96.00			

\*\*\*\*\* DAILY BALANCE INFORMATION \*\*\*\*\*

DATE.....	BALANCE	DATE.....	BALANCE	DATE.....	BALANCE
05/31	71,917.99	06/27	71,821.99		

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SDNY GM 00016255  
 00000626-13373-0001-0003-MFBPRV07031719395100-02-L

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EFTA\_00126900

EFTA01271200

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STATEMENT OF ACCOUNT

STATEMENT DATE  
07/31/17

205-COMMERCIAL CHECKING



00001622 MFBPRV06011706454500 2 000000000



GRATITUDE AMERICA, LTD  
9100 HAVENSIGHT PORT OF SALE STE 15  
ST THOMAS VI 00802

BEGINNING BALANCE	DEPOSITS / OTHER CREDITS		CHECKS / OTHER DEBITS		SERVICE CHARGES	ENDING BALANCE
	NUMBER	AMOUNT CREDITED	NUMBER	AMOUNT DEBITED		
71,821.99	0	.00	0	.00	.00	71,821.99

\*\*\*\*\* DAILY BALANCE INFORMATION \*\*\*\*\*

DATE.....BALANCE      DATE.....BALANCE      DATE.....BALANCE  
06/30      71,821.99

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SDNY\_GM 00016258  
00001622-8542-0001-0002-MFBPRV06011706454500-01-L

CONFIDENTIAL

FirstBankPR003421

EFTA\_00126901

EFTA01271201



After Five Days Return To:  
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STATEMENT OF ACCOUNT

STATEMENT DATE  
 08/31/17

00001626 MFBPRV09021707370000 3 000000000



GRATITUDE AMERICA, LTD  
 9100 HAVENSIGHT PORT OF SALE STE 15  
 ST THOMAS VI 00802

205-COMMERCIAL CHECKING



BEGINNING BALANCE	DEPOSITS / OTHER CREDITS		CHECKS / OTHER DEBITS		SERVICE CHARGES	ENDING BALANCE
	NUMBER	AMOUNT CREDITED	NUMBER	AMOUNT DEBITED		
71,821.99	0	.00	1	16.00	.00	71,805.99

CHECKING ACCOUNT TRANSACTIONS

CHECKS

DATE	CHECK NO.	AMOUNT	DATE	CHECK NO.	AMOUNT
08/02	1021	16.00			

\*\*\*\*\* DAILY BALANCE INFORMATION \*\*\*\*\*

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
07/31	71,821.99	08/02	71,805.99		

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SDNY GM 00016260  
 00001626-8707-0001-0003-MFBPRV09021707370000-01-L

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FirstBankPR003423

EFTA\_00126903

EFTA01271203



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Check: 1021 Amount: \$16.00 Date: 08/02/2017



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00001626-8709-0003-0003-MFBPRV0902T707370000-01-L

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FirstBankPR003425

EFTA\_00126905

EFTA01271205

After Five Days Return To:  
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STATEMENT OF ACCOUNT

STATEMENT DATE  
09/30/17

205-COMMERCIAL CHECKING



00002859 MFBPRV10031716203800 2 000000000



GRATITUDE AMERICA, LTD  
9100 HAVENSIGHT PORT OF SALE STE 15  
ST THOMAS VI 00802

BEGINNING BALANCE	DEPOSITS / OTHER CREDITS		CHECKS / OTHER DEBITS		SERVICE CHARGES	ENDING BALANCE
	NUMBER	AMOUNT CREDITED	NUMBER	AMOUNT DEBITED		
71,805.99	0	.00	0	.00	.00	71,805.99

\*\*\*\*\* DAILY BALANCE INFORMATION \*\*\*\*\*

DATE.....	BALANCE	DATE.....	BALANCE	DATE.....	BALANCE
08/31	71,805.99				

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SDNY GM 00016263  
00002859-9157-0001-0002-MFBPRV10031716203800-01-L

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EFTA\_00126906

EFTA01271206



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STATEMENT OF ACCOUNT

STATEMENT DATE  
10/31/17

205-COMMERCIAL CHECKING



00001606 MFBPRV11021700280000 2 000000000



GRATITUDE AMERICA, LTD  
9100 HAVENSIGHT PORT OF SALE STE 15  
ST THOMAS VI 00802

BEGINNING BALANCE	DEPOSITS / OTHER CREDITS		CHECKS / OTHER DEBITS		SERVICE CHARGES	ENDING BALANCE
	NUMBER	AMOUNT CREDITED	NUMBER	AMOUNT DEBITED		
71,805.99	0	.00	0	.00	.00	71,805.99

\*\*\*\*\* DAILY BALANCE INFORMATION \*\*\*\*\*

DATE.....BALANCE      DATE.....BALANCE      DATE.....BALANCE  
09/30      71,805.99

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SDNY GM 00016265  
00001606-6553-0001-0002-MFBPRV11021700280000-01-L

CONFIDENTIAL

FirstBankPR003428

EFTA\_00126908

EFTA01271208



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STATEMENT OF ACCOUNT

STATEMENT DATE  
11/30/17

00002296 MFBPRV12011717380600 2 000000000



GRATITUDE AMERICA, LTD  
9100 HAVENSIGHT PORT OF SALE STE 15  
ST THOMAS VI 00802

205-COMMERCIAL CHECKING



BEGINNING BALANCE	DEPOSITS / OTHER CREDITS		CHECKS / OTHER DEBITS		SERVICE CHARGES	ENDING BALANCE
	NUMBER	AMOUNT CREDITED	NUMBER	AMOUNT DEBITED		
71,805.99	1	119.75	0	.00	.00	71,925.74

CHECKING ACCOUNT TRANSACTIONS

DEPOSITS AND OTHER CREDITS

DATE.....AMOUNT.....DESCRIPTION

11/20                    119.75                    DEPOSIT

\*\*\*\*\* DAILY BALANCE INFORMATION \*\*\*\*\*

DATE.....BALANCE      DATE.....BALANCE      DATE.....BALANCE

10/31                    71,805.99      11/20                    71,925.74

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SDNY GM 00016267  
00002296-9293-0001-0002-MFBPRV12011717380600-01-L

CONFIDENTIAL

FirstBankPR003430

EFTA\_00126910

EFTA01271210



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 San Juan PR 00908-0146



STATEMENT OF ACCOUNT

STATEMENT DATE  
 12/31/17

205-COMMERCIAL CHECKING



00000256 MFBPRV01011811080900 3 000000000



GRATITUDE AMERICA, LTD  
 9100 HAVENSIGHT PORT OF SALE STE 15  
 ST THOMAS VI 00802

BEGINNING BALANCE	DEPOSITS / OTHER CREDITS		CHECKS / OTHER DEBITS		SERVICE CHARGES	ENDING BALANCE
	NUMBER	AMOUNT CREDITED	NUMBER	AMOUNT DEBITED		
71,925.74	1	150000.00	1	464.00	.00	221,461.74

CHECKING ACCOUNT TRANSACTIONS

DEPOSITS AND OTHER CREDITS

DATE.....AMOUNT.....DESCRIPTION  
 12/11 150,000.00 CR INCOMING WIRE TRANS

CHECKS

DATE...CHECK NO....AMOUNT DATE...CHECK NO....AMOUNT  
 12/11 1022 464.00

\*\*\*\*\* DAILY BALANCE INFORMATION \*\*\*\*\*

DATE.....BALANCE DATE.....BALANCE DATE.....BALANCE  
 11/30 71,925.74 12/11 221,461.74

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SDNY\_GM\_00016269  
 00000256-11400-0001-0003-MFBPRV01011811080900-02-L

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FirstBankPR003432

EFTA\_00126912

EFTA01271212





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Check: 1022 Amount: \$464.00 Date: 12/11/2017



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SDNY\_GM\_00016271  
00000258-11402-0003-0003-MFBPRV010T1811080900-02-L

CONFIDENTIAL

FirstBankPR003434

EFTA\_00126914

EFTA01271214

After Five Days Return To:  
 PO Box 9146  
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STATEMENT OF ACCOUNT

STATEMENT DATE  
 01/31/18

00001590 MFBPRV02011815151900 3 000000000



GRATITUDE AMERICA, LTD  
 9100 HAVENSIGHT PORT OF SALE STE 15  
 ST THOMAS VI 00802

205-COMMERCIAL CHECKING



BEGINNING BALANCE	DEPOSITS / OTHER CREDITS		CHECKS / OTHER DEBITS		SERVICE CHARGES	ENDING BALANCE
	NUMBER	AMOUNT CREDITED	NUMBER	AMOUNT DEBITED		
221,461.74	0	.00	1	32.00	.00	221,429.74

CHECKING ACCOUNT TRANSACTIONS

CHECKS

DATE...CHECK NO.....AMOUNT

DATE...CHECK NO.....AMOUNT

01/03            1023            32.00

\*\*\*\*\* DAILY BALANCE INFORMATION \*\*\*\*\*

DATE.....BALANCE      DATE.....BALANCE      DATE.....BALANCE  
 12/31      221,461.74      01/03      221,429.74

\*  
 \*  
 \*



**CONFIDENTIAL**

SDNY\_GM\_00016272  
 00001590-7633-0001-0003-MFBPRV02011815151900-01-L

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EFTA\_00126915

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EFTA\_00126917

EFTA01271217

After Five Days Return To:  
PO Box 9146  
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STATEMENT OF ACCOUNT

STATEMENT DATE  
02/28/18

205-COMMERCIAL CHECKING

00000309 MFBPRV03011812354800 2 000000000



GRATITUDE AMERICA, LTD  
9100 HAVENSIGHT PORT OF SALE STE 15  
ST THOMAS VI 00802



BEGINNING BALANCE	DEPOSITS / OTHER CREDITS		CHECKS / OTHER DEBITS		SERVICE CHARGES	ENDING BALANCE
	NUMBER	AMOUNT CREDITED	NUMBER	AMOUNT DEBITED		
221,429.74	0	.00	0	.00	.00	221,429.74

\*\*\*\*\* DAILY BALANCE INFORMATION \*\*\*\*\*

DATE.....	BALANCE	DATE.....	BALANCE	DATE.....	BALANCE
01/31	221,429.74				

\*  
\*  
\*



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EFTA\_00126918

EFTA01271218



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STATEMENT OF ACCOUNT

STATEMENT DATE  
 03/31/18

00000217 MFBPRV04021811223400 3 000000000



GRATITUDE AMERICA, LTD  
 9100 HAVENSIGHT PORT OF SALE STE 15  
 ST THOMAS VI 00802

205-COMMERCIAL CHECKING



BEGINNING BALANCE	DEPOSITS / OTHER CREDITS		CHECKS / OTHER DEBITS		SERVICE CHARGES	ENDING BALANCE
	NUMBER	AMOUNT CREDITED	NUMBER	AMOUNT DEBITED		
221,429.74	0	.00	1	24.00	.00	221,405.74

CHECKING ACCOUNT TRANSACTIONS

CHECKS

DATE...CHECK NO.....AMOUNT

DATE...CHECK NO.....AMOUNT

03/21            1024            24.00

\*\*\*\*\* DAILY BALANCE INFORMATION \*\*\*\*\*

DATE.....BALANCE      DATE.....BALANCE      DATE.....BALANCE

02/28            221,429.74      03/21            221,405.74

\*  
\*  
\*



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SDNY\_GM\_00016277  
 00000217-11345-0001-0003-MFBPRV04021811223400-02-L

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EFTA\_00126922

EFTA01271222

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PO Box 9146  
San Juan PR 00908-0146



STATEMENT OF ACCOUNT

STATEMENT DATE  
04/30/18

205-COMMERCIAL CHECKING



00002286 MFBPRV05011815493300 2 000000000



GRATITUDE AMERICA, LTD  
9100 HAVENSIGHT PORT OF SALE STE 15  
ST THOMAS VI 00802

BEGINNING BALANCE	DEPOSITS / OTHER CREDITS		CHECKS / OTHER DEBITS		SERVICE CHARGES	ENDING BALANCE
	NUMBER	AMOUNT CREDITED	NUMBER	AMOUNT DEBITED		
221,405.74	0	.00	0	.00	.00	221,405.74

\*\*\*\*\* DAILY BALANCE INFORMATION \*\*\*\*\*

DATE.....BALANCE      DATE.....BALANCE      DATE.....BALANCE  
03/31      221,405.74

\*  
\*  
\*



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EFTA\_00126923

EFTA01271223



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STATEMENT OF ACCOUNT

STATEMENT DATE  
 05/31/18

205-COMMERCIAL CHECKING



00001570 MFBPRV06011816354800 3 000000000



GRATITUDE AMERICA, LTD  
 9100 HAVENSIGHT PORT OF SALE STE 15  
 ST THOMAS VI 00802

BEGINNING BALANCE	DEPOSITS / OTHER CREDITS		CHECKS / OTHER DEBITS		SERVICE CHARGES	ENDING BALANCE
	NUMBER	AMOUNT CREDITED	NUMBER	AMOUNT DEBITED		
221,405.74	0	.00	1	20000.00	.00	201,405.74

CHECKING ACCOUNT TRANSACTIONS

CHECKS

DATE	CHECK NO.	AMOUNT	DATE	CHECK NO.	AMOUNT
05/17	1056	20,000.00			

\*\*\*\*\* DAILY BALANCE INFORMATION \*\*\*\*\*

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
04/30	221,405.74	05/17	201,405.74		

\*  
\*  
\*



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 00001570-7982-0001-0003-MFBPRV06011816354800-01-L

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EFTA\_00126925

EFTA01271225



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Check: 1056 Amount: \$20,000.00 Date: 05/17/2018



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00001570-7984-0003-0003-MFBPR0601T618354800-01-L

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FirstBankPR003447

EFTA\_00126927

EFTA01271227

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San Juan PR 00908-0146



STATEMENT OF ACCOUNT

STATEMENT DATE  
06/30/18

205-COMMERCIAL CHECKING



00000355 MFBPRV07021809251200 2 000000000



GRATITUDE AMERICA, LTD  
9100 HAVENSIGHT PORT OF SALE STE 15  
ST THOMAS VI 00802

BEGINNING BALANCE	DEPOSITS / OTHER CREDITS		CHECKS / OTHER DEBITS		SERVICE CHARGES	ENDING BALANCE
	NUMBER	AMOUNT CREDITED	NUMBER	AMOUNT DEBITED		
201,405.74	0	.00	0	.00	.00	201,405.74

\*\*\*\*\* DAILY BALANCE INFORMATION \*\*\*\*\*

DATE.....BALANCE      DATE.....BALANCE      DATE.....BALANCE  
05/31      201,405.74

TRAVEL THIS SUMMER WITH YOUR VISA DEBIT. INFORM US YOUR DATE  
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EFTA\_00126928

EFTA01271228



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PO Box 9146  
San Juan PR 00908-0146



STATEMENT OF ACCOUNT

STATEMENT DATE  
07/31/18

205-COMMERCIAL CHECKING



00001577 MFBPRV06011817334800 2 000000000



GRATITUDE AMERICA, LTD  
9100 HAVENSIGHT PORT OF SALE STE 15  
ST THOMAS VI 00802

BEGINNING BALANCE	DEPOSITS / OTHER CREDITS		CHECKS / OTHER DEBITS		SERVICE CHARGES	ENDING BALANCE
	NUMBER	AMOUNT CREDITED	NUMBER	AMOUNT DEBITED		
201,405.74	0	.00	0	.00	.00	201,405.74

\*\*\*\*\* DAILY BALANCE INFORMATION \*\*\*\*\*

DATE.....BALANCE      DATE.....BALANCE      DATE.....BALANCE  
06/30      201,405.74

TRAVEL THIS SUMMER WITH YOUR VISA DEBIT. INFORM US YOUR DATE  
AND DESTINATION TO ENSURE YOU CAN USE IT. NOW YOU CAN CHOOSE  
YOUR PIN! CALL US: 1.866.695.2511 USVI; 1.284.495.8899 BVI.



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FirstBankPR003450

EFTA\_00126930

EFTA01271230



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 PO Box 9146  
 San Juan PR 00908-0146



STATEMENT OF ACCOUNT

STATEMENT DATE  
 08/31/18

205-COMMERCIAL CHECKING



00000034 MFBPRV0903180921300V 3 00000000



GRATITUDE AMERICA, LTD  
 9100 HAVENSIGHT PORT OF SALE STE 15  
 ST THOMAS VI 00802

BEGINNING BALANCE	DEPOSITS / OTHER CREDITS		CHECKS / OTHER DEBITS		SERVICE CHARGES	ENDING BALANCE
	NUMBER	AMOUNT CREDITED	NUMBER	AMOUNT DEBITED		
201,405.74	0	.00	1	10000.00	.00	191,405.74

CHECKING ACCOUNT TRANSACTIONS

CHECKS

DATE...	CHECK NO.....	AMOUNT	DATE...	CHECK NO.....	AMOUNT
08/14	1245	10,000.00			

\*\*\*\*\* DAILY BALANCE INFORMATION \*\*\*\*\*

DATE.....	BALANCE	DATE.....	BALANCE	DATE.....	BALANCE
07/31	201,405.74	08/14	191,405.74		

TRAVEL THIS SUMMER WITH YOUR VISA DEBIT. INFORM US YOUR DATE AND DESTINATION TO ENSURE YOU CAN USE IT. NOW YOU CAN CHOOSE YOUR PIN! CALL US: 1.866.695.2511 USVI; 1.284.495.8899 BVI.



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EFTA01271232



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EFTA\_00126934

EFTA01271234

After Five Days Return To:  
 PO Box 9146  
 San Juan PR 00908-0146



STATEMENT OF ACCOUNT

STATEMENT DATE  
 09/30/18

0000189 MFBPRV1001180703300V 3 00000000



GRATITUDE AMERICA, LTD  
 9100 HAVENSIGHT PORT OF SALE STE 15  
 ST THOMAS VI 00802

205-COMMERCIAL CHECKING

1 [REDACTED]

BEGINNING BALANCE	DEPOSITS / OTHER CREDITS		CHECKS / OTHER DEBITS		SERVICE CHARGES	ENDING BALANCE
	NUMBER	AMOUNT CREDITED	NUMBER	AMOUNT DEBITED		
191,405.74	0	.00	1	35000.00	.00	156,405.74

CHECKING ACCOUNT TRANSACTIONS

CHECKS

DATE...	CHECK NO.....	AMOUNT	DATE....	CHECK NO.....	AMOUNT
09/11	1246	35,000.00			

\*\*\*\*\* DAILY BALANCE INFORMATION \*\*\*\*\*

DATE.....	BALANCE	DATE.....	BALANCE	DATE.....	BALANCE
08/31	191,405.74	09/11	156,405.74		

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EFTA\_00126935

EFTA01271235





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Check: 1246 Amount: \$35,000.00 Date: 09/11/2018



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0000189-11088-0003-0003-MFBPRV100T180703300V-02-L

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EFTA\_00126937

EFTA01271237

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STATEMENT OF ACCOUNT

STATEMENT DATE  
10/31/18

205-COMMERCIAL CHECKING



00001581 MFBPRV1101180937580V 2 00000000



GRATITUDE AMERICA, LTD  
9100 HAVENSIGHT PORT OF SALE STE 15  
ST THOMAS VI 00802

BEGINNING BALANCE	DEPOSITS / OTHER CREDITS		CHECKS / OTHER DEBITS		SERVICE CHARGES	ENDING BALANCE
	NUMBER	AMOUNT CREDITED	NUMBER	AMOUNT DEBITED		
156,405.74	0	.00	0	.00	.00	156,405.74

\*\*\*\*\* DAILY BALANCE INFORMATION \*\*\*\*\*

DATE.....BALANCE      DATE.....BALANCE      DATE.....BALANCE  
09/30      156,405.74

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EFTA\_00126938

EFTA01271238



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STATEMENT OF ACCOUNT

STATEMENT DATE  
 11/30/18

205-COMMERCIAL CHECKING



00000280 MFBPRV1203180714400V 3 00000000



GRATITUDE AMERICA, LTD  
 9100 HAVENSIGHT PORT OF SALE STE 15  
 ST THOMAS VI 00802

BEGINNING BALANCE	DEPOSITS / OTHER CREDITS		CHECKS / OTHER DEBITS		SERVICE CHARGES	ENDING BALANCE
	NUMBER	AMOUNT CREDITED	NUMBER	AMOUNT DEBITED		
156,405.74	1	25000.00	1	25000.00	.00	156,405.74

CHECKING ACCOUNT TRANSACTIONS

DEPOSITS AND OTHER CREDITS

DATE.....AMOUNT.....DESCRIPTION

11/21 25,000.00 DEBIT REVERSAL

CHECKS

DATE...CHECK NO.....AMOUNT DATE...CHECK NO.....AMOUNT

11/20 1247 25,000.00

\*\*\*\*\* DAILY BALANCE INFORMATION \*\*\*\*\*

DATE.....BALANCE DATE.....BALANCE DATE.....BALANCE  
 10/31 156,405.74 11/20 131,405.74 11/21 156,405.74

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 00000280-11595-0001-0003-MFBPRV1203180714400V-02-L

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Check: 1247 Amount: \$25,000.00 Date: 11/20/2018



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EFTA\_00126942

EFTA01271242

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STATEMENT OF ACCOUNT

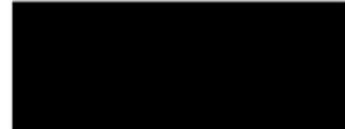
STATEMENT DATE  
 12/31/18

205-COMMERCIAL CHECKING

00001857 MFBPRV0101190605400V 3 000000000



GRATITUDE AMERICA, LTD  
 9100 HAVENSIGHT PORT OF SALE STE 15  
 ST THOMAS VI 00802



BEGINNING BALANCE	DEPOSITS / OTHER CREDITS		CHECKS / OTHER DEBITS		SERVICE CHARGES	ENDING BALANCE
	NUMBER	AMOUNT CREDITED	NUMBER	AMOUNT DEBITED		
156,405.74	0	.00	1	25000.00	.00	131,405.74

CHECKING ACCOUNT TRANSACTIONS

CHECKS

DATE...	CHECK NO.....	AMOUNT	DATE....	CHECK NO.....	AMOUNT
12/05	1061	25,000.00			

\*\*\*\*\* DAILY BALANCE INFORMATION \*\*\*\*\*

DATE.....	BALANCE	DATE.....	BALANCE	DATE.....	BALANCE
11/30	156,405.74	12/05	131,405.74		

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STATEMENT OF ACCOUNT

STATEMENT DATE  
01/31/19

00001566 MFBPRV0201190734520V 2 000000000



GRATITUDE AMERICA, LTD  
9100 HAVENSIGHT PORT OF SALE STE 15  
ST THOMAS VI 00802

205-COMMERCIAL CHECKING

0\*



BEGINNING BALANCE	DEPOSITS / OTHER CREDITS		CHECKS / OTHER DEBITS		SERVICE CHARGES	ENDING BALANCE
	NUMBER	AMOUNT CREDITED	NUMBER	AMOUNT DEBITED		
131,405.74	0	.00	0	.00	.00	131,405.74

\*\*\*\*\* DAILY BALANCE INFORMATION \*\*\*\*\*

DATE.....BALANCE      DATE.....BALANCE      DATE.....BALANCE  
12/31      131,405.74

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FirstBankPR003466

EFTA\_00126946

EFTA01271246



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STATEMENT OF ACCOUNT

STATEMENT DATE  
02/28/19

205-COMMERCIAL CHECKING

00000249 MFBPRV0301190727030V 2 00000000



GRATITUDE AMERICA, LTD  
9100 HAVENSIGHT PORT OF SALE STE 15  
ST THOMAS VI 00802



BEGINNING BALANCE	DEPOSITS / OTHER CREDITS		CHECKS / OTHER DEBITS		SERVICE CHARGES	ENDING BALANCE
	NUMBER	AMOUNT CREDITED	NUMBER	AMOUNT DEBITED		
131,405.74	1	233087.94	0	.00	.00	364,493.68

CHECKING ACCOUNT TRANSACTIONS

DEPOSITS AND OTHER CREDITS

DATE.....AMOUNT.....DESCRIPTION

02/07 233,087.94 CR INCOMING WIRE TRANS

\*\*\*\*\* DAILY BALANCE INFORMATION \*\*\*\*\*

DATE.....BALANCE DATE.....BALANCE DATE.....BALANCE

01/31 131,405.74 02/07 364,493.68

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EFTA\_00126948

EFTA01271248



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STATEMENT OF ACCOUNT

STATEMENT DATE  
 03/31/19

205-COMMERCIAL CHECKING



00000124 MFBPRV0401190701390V 3 00000000



GRATITUDE AMERICA, LTD  
 9100 HAVENSIGHT PORT OF SALE STE 15  
 ST THOMAS VI 00802

BEGINNING BALANCE	DEPOSITS / OTHER CREDITS		CHECKS / OTHER DEBITS		SERVICE CHARGES	ENDING BALANCE
	NUMBER	AMOUNT CREDITED	NUMBER	AMOUNT DEBITED		
364,493.68	1	36.71	2	60000.00	.00	304,530.39

CHECKING ACCOUNT TRANSACTIONS

DEPOSITS AND OTHER CREDITS

DATE.....AMOUNT.....DESCRIPTION

03/01                    36.71                    CR INCOMING WIRE TRANS

CHECKS

DATE....CHECK NO.....AMOUNT                    DATE....CHECK NO.....AMOUNT

03/25                    1062                    50,000.00                    03/21                    1079\*                    10,000.00

\*\*\*\*\* DAILY BALANCE INFORMATION \*\*\*\*\*

DATE.....BALANCE                    DATE.....BALANCE                    DATE.....BALANCE

02/28                    364,493.68                    03/21                    354,530.39  
 03/01                    364,530.39                    03/25                    304,530.39

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EFTA01271250





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Check: 1079 Amount: \$10,000.00 Date: 03/21/2019



Check: 1062 Amount: \$50,000.00 Date: 03/25/2019



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00000124-10905-0003-0003-MFBPRV040T190701390V-02-L

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EFTA\_00126952

EFTA01271252

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STATEMENT OF ACCOUNT

STATEMENT DATE  
 04/30/19

205-COMMERCIAL CHECKING

00000036 MFBPRV0501190623210V 3 00000000



GRATITUDE AMERICA, LTD  
 9100 HAVENSIGHT PORT OF SALE STE 15  
 ST THOMAS VI 00802



BEGINNING BALANCE	DEPOSITS / OTHER CREDITS		CHECKS / OTHER DEBITS		SERVICE CHARGES	ENDING BALANCE
	NUMBER	AMOUNT CREDITED	NUMBER	AMOUNT DEBITED		
304,530.39	0	.00	1	150000.00	.00	154,530.39

CHECKING ACCOUNT TRANSACTIONS

CHECKS

DATE...	CHECK NO.....	AMOUNT	DATE....	CHECK NO.....	AMOUNT
04/08	1032	150,000.00			

\*\*\*\*\* DAILY BALANCE INFORMATION \*\*\*\*\*

DATE.....	BALANCE	DATE.....	BALANCE	DATE.....	BALANCE
03/31	304,530.39	04/08	154,530.39		

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EFTA\_00126953

EFTA01271253



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Check: 1032 Amount: \$150,000.00 Date: 04/08/2019



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00000038-10281-0003-0003-MFBPRV050T190823210V-02-L

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FirstBankPR003475

EFTA\_00126955

EFTA01271255

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STATEMENT OF ACCOUNT

STATEMENT DATE  
 05/31/19

205-COMMERCIAL CHECKING

00002102 MFBPRV0803190739450V 3 000000000



GRATITUDE AMERICA, LTD  
 9100 HAVENSIGHT PORT OF SALE STE 15  
 ST THOMAS VI 00802



BEGINNING BALANCE	DEPOSITS / OTHER CREDITS		CHECKS / OTHER DEBITS		SERVICE CHARGES	ENDING BALANCE
	NUMBER	AMOUNT CREDITED	NUMBER	AMOUNT DEBITED		
154,530.39	1	50000.00	2	50433.00	.00	154,097.39

CHECKING ACCOUNT TRANSACTIONS

DEPOSITS AND OTHER CREDITS

DATE.....AMOUNT.....DESCRIPTION

05/17 50,000.00 DEPOSIT

CHECKS

DATE...CHECK NO....AMOUNT DATE...CHECK NO....AMOUNT

05/24 1033 50,000.00 05/17 1057\* 433.00

\*\*\*\*\* DAILY BALANCE INFORMATION \*\*\*\*\*

DATE.....BALANCE DATE.....BALANCE DATE.....BALANCE  
 04/30 154,530.39 05/17 204,097.39 05/24 154,097.39

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EFTA\_00126956

EFTA01271256



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Check: 1057 Amount: \$433.00 Date: 05/17/2019



Check: 1033 Amount: \$50,000.00 Date: 05/24/2019



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00002102-9584-0003-0003-MFBPRV0603190739450V-01-L

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STATEMENT OF ACCOUNT

STATEMENT DATE  
06/30/19

205-COMMERCIAL CHECKING



00000289 MFBPRV0701190718330V 2 00000000



GRATITUDE AMERICA, LTD  
9100 HAVENSIGHT PORT OF SALE STE 15  
ST THOMAS VI 00802

BEGINNING BALANCE	DEPOSITS / OTHER CREDITS		CHECKS / OTHER DEBITS		SERVICE CHARGES	ENDING BALANCE
	NUMBER	AMOUNT CREDITED	NUMBER	AMOUNT DEBITED		
154,097.39	0	.00	0	.00	.00	154,097.39

\*\*\*\*\* DAILY BALANCE INFORMATION \*\*\*\*\*

DATE.....BALANCE      DATE.....BALANCE      DATE.....BALANCE  
05/31      154,097.39

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CALL US AND SELECT THE PIN OF YOUR PREFERENCE.  
ITS EASY. CALL TODAY 787.725.2511 OR 1.866.695.2511.



CONFIDENTIAL

SDNY\_GM 00016316  
00000289-11552-0001-0002-MFBPRV0701190718330V-02-L

CONFIDENTIAL

FirstBankPR003479

EFTA\_00126959

EFTA01271259



After Five Days Return To:  
 PO Box 9146  
 San Juan PR 00908-0146



STATEMENT OF ACCOUNT

STATEMENT DATE  
 07/31/19

205-COMMERCIAL CHECKING

00001555 MFBPRV0601191210060V 2 00000000



GRATITUDE AMERICA, LTD  
 9100 HAVENSIGHT PORT OF SALE STE 15  
 ST THOMAS VI 00802



BEGINNING BALANCE	DEPOSITS / OTHER CREDITS		CHECKS / OTHER DEBITS		SERVICE CHARGES	ENDING BALANCE
	NUMBER	AMOUNT CREDITED	NUMBER	AMOUNT DEBITED		
154,097.39	3	7930186.18	0	.00	.00	8,084,283.57

CHECKING ACCOUNT TRANSACTIONS  
 DEPOSITS AND OTHER CREDITS

DATE.....AMOUNT.....DESCRIPTION  
 07/25        816,765.69        CR INCOMING WIRE TRANS  
 07/24       7,112,268.98        CR INCOMING WIRE TRANS  
 07/29        1,151.51            CR INCOMING WIRE TRANS

\*\*\*\*\* DAILY BALANCE INFORMATION \*\*\*\*\*

DATE.....BALANCE        DATE.....BALANCE        DATE.....BALANCE  
 06/30       154,097.39        07/25       8,083,132.06  
 07/24       7,266,366.37        07/29       8,084,283.57

IF YOU FORGOT OR WANT TO CHANGE YOUR VISA DEBIT PIN  
 CALL US AND SELECT THE PIN OF YOUR PREFERENCE.  
 ITS EASY. CALL TODAY 787.725.2511 OR 1.866.695.2511.



**CONFIDENTIAL**

SDNY\_GM 00016318  
 00001555-7696-0001-0002-MFBPRV0601191210060V-01-L

CONFIDENTIAL

FirstBankPR003481

EFTA\_00126961

EFTA01271261

**THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR STATEMENT**

TO VERIFY YOUR CHECKBOOK BALANCE WITH THE ENDING BALANCE OF THIS STATEMENT, FOLLOW THESE INSTRUCTIONS:

\$ \_\_\_\_\_

ADD (+)  
Deposits not credited  
By the Bank

\$ \_\_\_\_\_

DEDUCT (-)

Outstanding Checks

\$ \_\_\_\_\_

Balance

\$ \_\_\_\_\_

DEPOSITS NOT CREDITED BY THE BANK	
DATE	AMOUNT
<b>TOTAL</b>	

CHECKS OUTSTANDING	
DATE	AMOUNT
<b>TOTAL</b>	

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS** telephone or write us at the contact information provided below, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly, if you tell us in person or by phone, we may require that you send us your complaint in writing within 10 business days. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

Electronic Funds Transfers include electronic transactions initiated through an Automated Teller Machine (ATM) or certain preauthorized debits and credits to your account, and Direct Deposits (e.g. Social Security, Federal Retirement Payments, etc.)

**TO FIND OUT IF A DIRECT DEPOSIT HAS BEEN MADE.** If you have authorized direct deposits to your account that do not provide written confirmations to you (such as Social Security, Federal Retirement benefits, etc.), you may call us to ask whether or not the deposit has been made at the number provided below.

**TO REPORT A LOST OR STOLEN DEBIT CARD** notify us by phone as soon as possible at the number provided below. Our business hours are Mondays through Sundays from 6:00am to 12:00 midnight.

**IMPORTANT INFORMATION REGARDING YOUR FIRST CREDIT LINE OR YOUR HOME EQUITY LINE OF CREDIT ACCOUNT STATEMENT.** Balance subject to Interest Rate: Finance Charges shall be computed utilizing the Average Daily Balance. The Average Daily Balance is obtained by adding the balances of the principal owed each day in the monthly Account Statement and dividing the result by the number of days in the billing period. The balance owed each day during the billing period shall be determined by adding the balance of the previous day, plus any debt, and subtracting from these any payment or amount credited during the day.

**WHAT TO DO IF YOU THINK YOU FIND A MISTAKE ON YOUR STATEMENT REGARDING YOUR CREDIT LINE OR CREDIT.** If you think there is an error on your statement, write to us or call at the contact information provided below:

In your letter, give us the following information:

1. Account information: Your name and account number.
2. Dollar amount: The dollar amount of the suspected error.
3. Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing [or electronically]. You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true: We cannot try to collect the amount in question or report you as delinquent on that amount.

- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question, or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

NNNS-9049-0519R

**EN CASO DE ERRORES O PREGUNTAS ACERCA DE SUS TRANSFERENCIAS ELECTRONICAS DE FONDOS** comuníquese con nosotros llamando o escribiendo a la información de contacto provista abajo. Debe comunicarse con nosotros dentro de los 60 días siguientes a la fecha de envío del PRIMER estado de cuenta en que aparece el error o problema.

1. Indíquenos su nombre y número de cuenta.
2. Descripción del error o transferencia en cuestión y una explicación tan clara como sea posible de por qué piensa que hay tal error o la razón por la cual necesita información adicional.
3. Díganos la cantidad del error alegado.

Nosotros investigaremos su reclamación y corregiremos cualquier error rápidamente. Si usted nos informa la reclamación en persona o por teléfono, le podríamos solicitar que nos envíe su reclamación por escrito dentro de 10 días laborables. Si tomamos más de 10 días laborables para investigar su reclamación, acreditaremos provisionalmente su cuenta por la cantidad que usted cree que es un error, para que haga uso del dinero durante el tiempo que tardemos en completar nuestra investigación.

Las Transferencias Electrónicas de Fondos incluyen aquellas realizadas mediante máquinas ATM o ciertos débitos y créditos preautorizados a su cuenta, además de Depósitos Directos (por ejemplo: Seguro Social, pagos de Retiro Federal, etc.).

**PARA SABER SI SE HA EFECTUADO UN DEPÓSITO DIRECTO.** Si usted ha autorizado depósitos directos a su cuenta para los cuales no le proveen confirmación por escrito, puede llamarnos al número que se indica abajo para información sobre si éstos se han realizado.

**PARA REPORTAR PÉRDIDA O ROBO DE SU TARJETA DÉBITO** notifiquenos por teléfono de inmediato al número provisto abajo. Horario: Siete días a la semana de 6:00am a 12:00 de la medianoche. También puede escribirnos a la dirección provista abajo.

**INFORMACIÓN IMPORTANTE SOBRE EL ESTADO DE CUENTA DE SU FIRST CREDIT LINE, FIRST RESERVE O LÍNEA DE CRÉDITO CON GARANTÍA HIPOTECARIA.** Saldo sujeto a tasa de interés: Los cargos por financiamiento se computarán utilizando el balance promedio diario. El balance promedio diario se obtiene sumando el balance del principal adeudado cada día en el estado de cuenta mensual y dividiendo el resultado por la cantidad de días en el período de facturación. El balance adeudado cada día durante el período de facturación se determinará agregando el balance del día anterior, más cualquier deuda, y restando de ellos cualquier pago o monto acreditado durante el día.

**QUÉ HACER SI CREE QUE HAY UN ERROR EN EL ESTADO DE CUENTA RELACIONADO A SU LÍNEA DE CRÉDITO O EXTENSIÓN DE CRÉDITO.** Si cree que hay un error en su estado de cuenta, escríbanos o llámenos a la información de contacto incluida abajo.

En su carta, proveáenos la siguiente información:

1. Nombre y número de cuenta
2. La cantidad en dólares del presunto error.
3. Descripción del problema: Si cree que hay un error en su factura, describa qué cree que está mal y por qué cree que es un error.

Debe comunicarse con nosotros dentro de los 60 días posteriores a la primera vez que aparece el presunto error en su estado de cuenta. Usted debe notificarnos de cualquier error potencial por escrito. Puede llamarnos, pero si lo hace, no estamos obligados a investigar ningún error potencial y es posible que deba pagar la cantidad en cuestión.

Mientras Investigamos si ha habido un error o no:

- No podemos tratar de cobrar la cantidad en cuestión, o informarle como delincuente en esa cantidad.
- El cargo en cuestión puede permanecer en su estado de cuenta y podemos continuar cobrándole intereses sobre esa cantidad. Pero, si determinamos que cometimos un error, no tendrá que pagar el monto en cuestión ni ningún interés u otros cargos relacionados con ese monto.
- Si bien no tiene que pagar la cantidad en cuestión, usted es responsable por el resto de su saldo.
- Podemos aplicar cualquier cantidad adeudada contra su límite de crédito

**PUERTO RICO**

FirstBank  
Retail Banking Operations  
PO Box 9146  
San Juan, PR 00908-0146

787.725.2511/  
1.866.695.2511  
1firstbank.com

**UNITED STATES VIRGIN ISLANDS**

FirstBank  
PO Box 309600  
St. Thomas, VI 00803

1.868.635.2511  
1firstbank.com

**BRITISH VIRGIN ISLANDS**

FirstBank  
PO Box 435  
Road Town, Tortola  
BVI VG 1110

284.494.2662  
1firstbank.com

**CONFIDENTIAL**

SDNY\_GM 0016319  
0001565-7697-0002-0002-MF8PR70801T91210080V-D1-L

CONFIDENTIAL

FirstBankPR003482

EFTA\_00126962

EFTA01271262

After Five Days Return To:  
PO Box 9146  
San Juan PR 00908-0146



STATEMENT OF ACCOUNT

STATEMENT DATE  
08/31/19

205-COMMERCIAL CHECKING

00000320 MFBPRV0902190632100V 2 000000000



GRATITUDE AMERICA, LTD  
9100 HAVENSIGHT PORT OF SALE STE 15  
ST THOMAS VI 00802



BEGINNING BALANCE	DEPOSITS / OTHER CREDITS		CHECKS / OTHER DEBITS		SERVICE CHARGES	ENDING BALANCE
	NUMBER	AMOUNT CREDITED	NUMBER	AMOUNT DEBITED		
8,084,283.57	1	50000.00	0	.00	.00	8,134,283.57

CHECKING ACCOUNT TRANSACTIONS

DEPOSITS AND OTHER CREDITS

DATE.....AMOUNT.....DESCRIPTION

08/14 50,000.00 DEPOSIT

\*\*\*\*\* DAILY BALANCE INFORMATION \*\*\*\*\*

DATE.....BALANCE DATE.....BALANCE DATE.....BALANCE

07/31 8,084,283.57 08/14 8,134,283.57

IF YOU FORGOT OR WANT TO CHANGE YOUR VISA DEBIT PIN  
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CONFIDENTIAL

SDNY GM 00016320  
00000320-11989-0001-0002-MFBPRV0902190632100V-02-L

CONFIDENTIAL

FirstBankPR003483

EFTA\_00126963

EFTA01271263

**THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR STATEMENT**

TO VERIFY YOUR CHECKBOOK BALANCE WITH THE ENDING BALANCE OF THIS STATEMENT, FOLLOW THESE INSTRUCTIONS:

\$ \_\_\_\_\_

ADD (+)  
Deposits not credited  
By the Bank

\$ \_\_\_\_\_

DEDUCT (-)

Outstanding Checks

\$ \_\_\_\_\_

Balance

\$ \_\_\_\_\_

DEPOSITS NOT CREDITED BY THE BANK	
DATE	AMOUNT
<b>TOTAL</b>	

CHECKS OUTSTANDING	
DATE	AMOUNT
<b>TOTAL</b>	

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- We can apply any unpaid amount against your credit limit.

NNNS-9049-0519R

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**PARA SABER SI SE HA EFECTUADO UN DEPÓSITO DIRECTO.** Si usted ha autorizado depósitos directos a su cuenta para los cuales no le proveen confirmación por escrito, puede llamarnos al número que se indica abajo para información sobre si éstos se han realizado.

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**INFORMACIÓN IMPORTANTE SOBRE EL ESTADO DE CUENTA DE SU FIRST CREDIT LINE, FIRST RESERVE O LÍNEA DE CRÉDITO CON GARANTÍA HIPOTECARIA.** Saldo sujeto a tasa de interés: Los cargos por financiamiento se computarán utilizando el balance promedio diario. El balance promedio diario se obtiene sumando el balance del principal adeudado cada día en el estado de cuenta mensual y dividiendo el resultado por la cantidad de días en el período de facturación. El balance adeudado cada día durante el período de facturación se determinará agregando el balance del día anterior, más cualquier deuda, y restando de ellos cualquier pago o monto acreditado durante el día.

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En su carta, proveáenos la siguiente información:

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2. La cantidad en dólares del presunto error.
3. Descripción del problema: Si cree que hay un error en su factura, describa qué cree que está mal y por qué cree que es un error.

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Mientras Investigamos si ha habido un error o no:

- No podemos tratar de cobrar la cantidad en cuestión, o informarle como delincente en esa cantidad.
- El cargo en cuestión puede permanecer en su estado de cuenta y podemos continuar cobrándole intereses sobre esa cantidad. Pero, si determinamos que cometimos un error, no tendrá que pagar el monto en cuestión ni ningún interés u otros cargos relacionados con ese monto.
- Si bien no tiene que pagar la cantidad en cuestión, usted es responsable por el resto de su saldo.
- Podemos aplicar cualquier cantidad adeudada contra su límite de crédito

**PUERTO RICO**

FirstBank  
Retail Banking Operations  
PO Box 9146  
San Juan, PR 00908-0146

787.725.2511/  
1.866.695.2511  
1firstbank.com

**UNITED STATES VIRGIN ISLANDS**

FirstBank  
PO Box 309600  
St. Thomas, VI 00803

1.868.695.2511  
1firstbank.com

**BRITISH VIRGIN ISLANDS**

FirstBank  
PO Box 435  
Road Town, Tortola  
BVI VG 1110

284.494.2662  
1firstbank.com



**CONFIDENTIAL**

SDNY\_GM\_00016321  
0000320-11670-0002-0002-MFEP-PRV0602190832100V-02-L

CONFIDENTIAL

FirstBankPR003484

EFTA\_00126964

EFTA01271264

After Five Days Return To:  
PO Box 9146  
San Juan PR 00908-0146



STATEMENT OF ACCOUNT

STATEMENT DATE  
09/30/19

205-COMMERCIAL CHECKING

00002363 MFBPRV1001191120360V 2 000000000



GRATITUDE AMERICA, LTD  
9100 HAVENSIGHT PORT OF SALE STE 15  
ST THOMAS VI 00802



BEGINNING BALANCE	DEPOSITS / OTHER CREDITS		CHECKS / OTHER DEBITS		SERVICE CHARGES	ENDING BALANCE
	NUMBER	AMOUNT CREDITED	NUMBER	AMOUNT DEBITED		
8,134,283.57	1	50000.00	0	.00	.00	8,184,283.57

CHECKING ACCOUNT TRANSACTIONS

DEPOSITS AND OTHER CREDITS

DATE.....AMOUNT.....DESCRIPTION

09/16            50,000.00            DEPOSIT

\*\*\*\*\* DAILY BALANCE INFORMATION \*\*\*\*\*

DATE.....BALANCE      DATE.....BALANCE      DATE.....BALANCE

08/31    8,134,283.57      09/16    8,184,283.57

IF YOU FORGOT OR WANT TO CHANGE YOUR VISA DEBIT PIN  
CALL US AND SELECT THE PIN OF YOUR PREFERENCE.  
ITS EASY. CALL TODAY 787.725.2511 OR 1.866.695.2511.



CONFIDENTIAL

SDNY GM 00016322  
00002363-9710-0001-0002-MFBPRV1001191120360V-01-L

CONFIDENTIAL

FirstBankPR003485

EFTA\_00126965

EFTA01271265

**THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR STATEMENT**

TO VERIFY YOUR CHECKBOOK BALANCE WITH THE ENDING BALANCE OF THIS STATEMENT, FOLLOW THESE INSTRUCTIONS:

\$ \_\_\_\_\_

ADD (+)  
Deposits not credited  
By the Bank

\$ \_\_\_\_\_

DEDUCT (-)

Outstanding Checks

\$ \_\_\_\_\_

Balance

\$ \_\_\_\_\_

DEPOSITS NOT CREDITED BY THE BANK	
DATE	AMOUNT
<b>TOTAL</b>	

CHECKS OUTSTANDING	
DATE	AMOUNT
<b>TOTAL</b>	

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**TO REPORT A LOST OR STOLEN DEBIT CARD** notify us by phone as soon as possible at the number provided below. Our business hours are Mondays through Sundays from 6:00am to 12:00 midnight.

**IMPORTANT INFORMATION REGARDING YOUR FIRST CREDIT LINE OR YOUR HOME EQUITY LINE OF CREDIT ACCOUNT STATEMENT.** Balance subject to Interest Rate: Finance Charges shall be computed utilizing the Average Daily Balance. The Average Daily Balance is obtained by adding the balances of the principal owed each day in the monthly Account Statement and dividing the result by the number of days in the billing period. The balance owed each day during the billing period shall be determined by adding the balance of the previous day, plus any debt, and subtracting from these any payment or amount credited during the day.

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1. Account information: Your name and account number.
2. Dollar amount: The dollar amount of the suspected error.
3. Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

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- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question, or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

NNNS-9049-0519R

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1. Indíquenos su nombre y número de cuenta.
2. Descripción del error o transferencia en cuestión y una explicación tan clara como sea posible de por qué piensa que hay tal error o la razón por la cual necesita información adicional.
3. Díganos la cantidad del error alegado.

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**PARA REPORTAR PÉRDIDA O ROBO DE SU TARJETA DÉBITO** notifiquenos por teléfono de inmediato al número provisto abajo. Horario: Siete días a la semana de 6:00am a 12:00 de la medianoche. También puede escribirnos a la dirección provista abajo.

**INFORMACIÓN IMPORTANTE SOBRE EL ESTADO DE CUENTA DE SU FIRST CREDIT LINE, FIRST RESERVE O LÍNEA DE CRÉDITO CON GARANTÍA HIPOTECARIA.** Saldo sujeto a tasa de interés: Los cargos por financiamiento se computarán utilizando el balance promedio diario. El balance promedio diario se obtiene sumando el balance del principal adeudado cada día en el estado de cuenta mensual y dividiendo el resultado por la cantidad de días en el período de facturación. El balance adeudado cada día durante el período de facturación se determinará agregando el balance del día anterior, más cualquier deuda, y restando de ellos cualquier pago o monto acreditado durante el día.

**QUÉ HACER SI CREE QUE HAY UN ERROR EN EL ESTADO DE CUENTA RELACIONADO A SU LÍNEA DE CRÉDITO O EXTENSIÓN DE CRÉDITO.** Si cree que hay un error en su estado de cuenta, escríbanos o llámenos a la información de contacto incluida abajo.

En su carta, proveáenos la siguiente información:

1. Nombre y número de cuenta
2. La cantidad en dólares del presunto error.
3. Descripción del problema: Si cree que hay un error en su factura, describa qué cree que está mal y por qué cree que es un error.

Debe comunicarse con nosotros dentro de los 60 días posteriores a la primera vez que aparece el presunto error en su estado de cuenta. Usted debe notificarnos de cualquier error potencial por escrito. Puede llamarnos, pero si lo hace, no estamos obligados a investigar ningún error potencial y es posible que deba pagar la cantidad en cuestión.

Mientras Investigamos si ha habido un error o no:

- No podemos tratar de cobrar la cantidad en cuestión, o informarle como delincente en esa cantidad.
- El cargo en cuestión puede permanecer en su estado de cuenta y podemos continuar cobrándole intereses sobre esa cantidad. Pero, si determinamos que cometimos un error, no tendrá que pagar el monto en cuestión ni ningún interés u otros cargos relacionados con ese monto.
- Si bien no tiene que pagar la cantidad en cuestión, usted es responsable por el resto de su saldo.
- Podemos aplicar cualquier cantidad adeudada contra su límite de crédito

**PUERTO RICO**

FirstBank  
Retail Banking Operations  
PO Box 9146  
San Juan, PR 00908-0146

787.725.2511/  
1.866.695.2511  
1firstbank.com

**UNITED STATES VIRGIN ISLANDS**

FirstBank  
PO Box 309600  
St. Thomas, VI 00803

1.868.695.2511  
1firstbank.com

**BRITISH VIRGIN ISLANDS**

FirstBank  
PO Box 435  
Road Town, Tortola  
BVI VG 1110

284.494.2662  
1firstbank.com

**CONFIDENTIAL**

SDNY\_GM\_00016323  
00002363-9711-0002-0002-MF8PRTV1001T91120380V-01-L

CONFIDENTIAL

FirstBankPR003486

EFTA\_00126966

EFTA01271266

After Five Days Return To:  
PO Box 9146  
San Juan PR 00908-0146



STATEMENT OF ACCOUNT

STATEMENT DATE  
10/31/19

205-COMMERCIAL CHECKING

00001558 MFBPRV1101190747240V 2 000000000



GRATITUDE AMERICA, LTD  
9100 HAVENSIGHT PORT OF SALE STE 15  
ST THOMAS VI 00802



BEGINNING BALANCE	DEPOSITS / OTHER CREDITS		CHECKS / OTHER DEBITS		SERVICE CHARGES	ENDING BALANCE
	NUMBER	AMOUNT CREDITED	NUMBER	AMOUNT DEBITED		
8,184,283.57	0	.00	0	.00	.00	8,184,283.57

\*\*\*\*\* DAILY BALANCE INFORMATION \*\*\*\*\*

DATE.....BALANCE      DATE.....BALANCE      DATE.....BALANCE  
09/30    8,184,283.57

IF YOU FORGOT OR WANT TO CHANGE YOUR VISA DEBIT PIN  
CALL US AND SELECT THE PIN OF YOUR PREFERENCE.  
ITS EASY. CALL TODAY 787.725.2511 OR 1.866.695.2511.



CONFIDENTIAL

SDNY GM 00016324  
00001558-7726-0001-0002-MFBPRV1101190747240V-01-L

CONFIDENTIAL

FirstBankPR003487

EFTA\_00126967

EFTA01271267

**THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR STATEMENT**

TO VERIFY YOUR CHECKBOOK BALANCE WITH THE ENDING BALANCE OF THIS STATEMENT, FOLLOW THESE INSTRUCTIONS:

\$ \_\_\_\_\_

ADD (+)  
Deposits not credited  
By the Bank

\$ \_\_\_\_\_

DEDUCT (-)

Outstanding Checks

\$ \_\_\_\_\_

Balance

\$ \_\_\_\_\_

DEPOSITS NOT CREDITED BY THE BANK	
DATE	AMOUNT
<b>TOTAL</b>	

CHECKS OUTSTANDING	
DATE	AMOUNT
<b>TOTAL</b>	

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS** telephone or write us at the contact information provided below, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly, if you tell us in person or by phone, we may require that you send us your complaint in writing within 10 business days. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

Electronic Funds Transfers include electronic transactions initiated through an Automated Teller Machine (ATM) or certain preauthorized debits and credits to your account, and Direct Deposits (e.g. Social Security, Federal Retirement Payments, etc.)

**TO FIND OUT IF A DIRECT DEPOSIT HAS BEEN MADE.** If you have authorized direct deposits to your account that do not provide written confirmations to you (such as Social Security, Federal Retirement benefits, etc.), you may call us to ask whether or not the deposit has been made at the number provided below.

**TO REPORT A LOST OR STOLEN DEBIT CARD** notify us by phone as soon as possible at the number provided below. Our business hours are Mondays through Sundays from 6:00am to 12:00 midnight.

**IMPORTANT INFORMATION REGARDING YOUR FIRST CREDIT LINE OR YOUR HOME EQUITY LINE OF CREDIT ACCOUNT STATEMENT.** Balance subject to Interest Rate: Finance Charges shall be computed utilizing the Average Daily Balance. The Average Daily Balance is obtained by adding the balances of the principal owed each day in the monthly Account Statement and dividing the result by the number of days in the billing period. The balance owed each day during the billing period shall be determined by adding the balance of the previous day, plus any debt, and subtracting from these any payment or amount credited during the day.

**WHAT TO DO IF YOU THINK YOU FIND A MISTAKE ON YOUR STATEMENT REGARDING YOUR CREDIT LINE OR CREDIT.** If you think there is an error on your statement, write to us or call at the contact information provided below:

In your letter, give us the following information:

1. Account information: Your name and account number.
2. Dollar amount: The dollar amount of the suspected error.
3. Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing [or electronically]. You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true: We cannot try to collect the amount in question or report you as delinquent on that amount.

- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question, or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

NNNS-9049-0519R

**EN CASO DE ERRORES O PREGUNTAS ACERCA DE SUS TRANSFERENCIAS ELECTRONICAS DE FONDOS** comuníquese con nosotros llamando o escribiendo a la información de contacto provista abajo. Debe comunicarse con nosotros dentro de los 60 días siguientes a la fecha de envío del PRIMER estado de cuenta en que aparece el error o problema.

1. Indíquenos su nombre y número de cuenta.
2. Descripción del error o transferencia en cuestión y una explicación tan clara como sea posible de por qué piensa que hay tal error o la razón por la cual necesita información adicional.
3. Díganos la cantidad del error alegado.

Nosotros investigaremos su reclamación y corregiremos cualquier error rápidamente. Si usted nos informa la reclamación en persona o por teléfono, le podríamos solicitar que nos envíe su reclamación por escrito dentro de 10 días laborables. Si tomamos más de 10 días laborables para investigar su reclamación, acreditaremos provisionalmente su cuenta por la cantidad que usted cree que es un error, para que haga uso del dinero durante el tiempo que tardemos en completar nuestra investigación.

Las Transferencias Electrónicas de Fondos incluyen aquellas realizadas mediante máquinas ATM o ciertos débitos y créditos preautorizados a su cuenta, además de Depósitos Directos (por ejemplo: Seguro Social, pagos de Retiro Federal, etc.).

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**INFORMACIÓN IMPORTANTE SOBRE EL ESTADO DE CUENTA DE SU FIRST CREDIT LINE, FIRST RESERVE O LÍNEA DE CRÉDITO CON GARANTÍA HIPOTECARIA.** Saldo sujeto a tasa de interés: Los cargos por financiamiento se computarán utilizando el balance promedio diario. El balance promedio diario se obtiene sumando el balance del principal adeudado cada día en el estado de cuenta mensual y dividiendo el resultado por la cantidad de días en el período de facturación. El balance adeudado cada día durante el período de facturación se determinará agregando el balance del día anterior, más cualquier deuda, y restando de ellos cualquier pago o monto acreditado durante el día.

**QUÉ HACER SI CREE QUE HAY UN ERROR EN EL ESTADO DE CUENTA RELACIONADO A SU LÍNEA DE CRÉDITO O EXTENSIÓN DE CRÉDITO.** Si cree que hay un error en su estado de cuenta, escríbanos o llámenos a la información de contacto incluida abajo.

En su carta, proveáenos la siguiente información:

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3. Descripción del problema: Si cree que hay un error en su factura, describa qué cree que está mal y por qué cree que es un error.

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- Si bien no tiene que pagar la cantidad en cuestión, usted es responsable por el resto de su saldo.
- Podemos aplicar cualquier cantidad adeudada contra su límite de crédito

**PUERTO RICO**

FirstBank  
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PO Box 9146  
San Juan, PR 00908-0146

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1.866.695.2511  
1firstbank.com

**UNITED STATES VIRGIN ISLANDS**

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St. Thomas, VI 00803

1.868.695.2511  
1firstbank.com

**BRITISH VIRGIN ISLANDS**

FirstBank  
PO Box 435  
Road Town, Tortola  
BVI VG 1110

284.494.2662  
1firstbank.com

**CONFIDENTIAL**

SDNY\_GM\_0016325  
00001568-7727-0002-0002-MF8PR71101TB0747240V-01-L

CONFIDENTIAL

FirstBankPR003488

EFTA\_00126968

EFTA01271268

After Five Days Return To:  
PO Box 9146  
San Juan PR 00908-0146



STATEMENT OF ACCOUNT

STATEMENT DATE  
11/30/19

205-COMMERCIAL CHECKING

00000261 MFBPRV1202190729420V 2 00000000



GRATITUDE AMERICA, LTD  
9100 HAVENSIGHT PORT OF SALE STE 15  
ST THOMAS VI 00802



BEGINNING BALANCE	DEPOSITS / OTHER CREDITS		CHECKS / OTHER DEBITS		SERVICE CHARGES	ENDING BALANCE
	NUMBER	AMOUNT CREDITED	NUMBER	AMOUNT DEBITED		
8,184,283.57	0	.00	0	.00	.00	8,184,283.57

\*\*\*\*\* DAILY BALANCE INFORMATION \*\*\*\*\*

DATE.....BALANCE      DATE.....BALANCE      DATE.....BALANCE  
10/31    8,184,283.57

IF YOU FORGOT OR WANT TO CHANGE YOUR VISA DEBIT PIN  
CALL US AND SELECT THE PIN OF YOUR PREFERENCE.  
ITS EASY. CALL TODAY 787.725.2511 OR 1.866.695.2511.



CONFIDENTIAL

SDNY\_GM\_00016326  
00000261-11486-0001-0002-MFBPRV1202190729420V-02-L

CONFIDENTIAL

FirstBankPR003489

EFTA\_00126969

EFTA01271269

**THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR STATEMENT**

TO VERIFY YOUR CHECKBOOK BALANCE WITH THE ENDING BALANCE OF THIS STATEMENT, FOLLOW THESE INSTRUCTIONS:

\$ \_\_\_\_\_

ADD (+)  
Deposits not credited  
By the Bank

\$ \_\_\_\_\_

DEDUCT (-)

Outstanding Checks

\$ \_\_\_\_\_

Balance

\$ \_\_\_\_\_

DEPOSITS NOT CREDITED BY THE BANK	
DATE	AMOUNT
<b>TOTAL</b>	

CHECKS OUTSTANDING	
DATE	AMOUNT
<b>TOTAL</b>	

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3. Tell us the dollar amount of the suspected error.

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**TO REPORT A LOST OR STOLEN DEBIT CARD** notify us by phone as soon as possible at the number provided below. Our business hours are Mondays through Sundays from 6:00am to 12:00 midnight.

**IMPORTANT INFORMATION REGARDING YOUR FIRST CREDIT LINE OR YOUR HOME EQUITY LINE OF CREDIT ACCOUNT STATEMENT.** Balance subject to Interest Rate: Finance Charges shall be computed utilizing the Average Daily Balance. The Average Daily Balance is obtained by adding the balances of the principal owed each day in the monthly Account Statement and dividing the result by the number of days in the billing period. The balance owed each day during the billing period shall be determined by adding the balance of the previous day, plus any debt, and subtracting from these any payment or amount credited during the day.

**WHAT TO DO IF YOU THINK YOU FIND A MISTAKE ON YOUR STATEMENT REGARDING YOUR CREDIT LINE OR CREDIT.** If you think there is an error on your statement, write to us or call at the contact information provided below:

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1. Account information: Your name and account number.
2. Dollar amount: The dollar amount of the suspected error.
3. Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

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- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

NNNS-9049-0519R

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2. Descripción del error o transferencia en cuestión y una explicación tan clara como sea posible de por qué piensa que hay tal error o la razón por la cual necesita información adicional.
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**QUÉ HACER SI CREE QUE HAY UN ERROR EN EL ESTADO DE CUENTA RELACIONADO A SU LÍNEA DE CRÉDITO O EXTENSIÓN DE CRÉDITO.** Si cree que hay un error en su estado de cuenta, escríbanos o llámenos a la información de contacto incluida abajo.

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3. Descripción del problema: Si cree que hay un error en su factura, describa qué cree que está mal y por qué cree que es un error.

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- Si bien no tiene que pagar la cantidad en cuestión, usted es responsable por el resto de su saldo.
- Podemos aplicar cualquier cantidad adeudada contra su límite de crédito

**PUERTO RICO**

FirstBank  
Retail Banking Operations  
PO Box 9146  
San Juan, PR 00908-0146

787.725.2511/  
1.866.695.2511  
1firstbank.com

**UNITED STATES VIRGIN ISLANDS**

FirstBank  
PO Box 309600  
St. Thomas, VI 00803

1.868.695.2511  
1firstbank.com

**BRITISH VIRGIN ISLANDS**

FirstBank  
PO Box 435  
Road Town, Tortola  
BVI VG 1110

284.494.2662  
1firstbank.com

**CONFIDENTIAL**

SDNY\_GM\_0016327  
0000201-11487-0002-0002-MFEP-RV1-2021-07-29-20V-02-L

CONFIDENTIAL

FirstBankPR003490

EFTA\_00126970

EFTA01271270

After Five Days Return To:  
PO Box 9146  
San Juan PR 00908-0146



STATEMENT OF ACCOUNT

STATEMENT DATE
12/31/19

205-COMMERCIAL CHECKING



00001839 MFBPRV0101200720410V 2 00000000



GRATITUDE AMERICA, LTD  
9100 HAVENSIGHT PORT OF SALE STE 15  
ST THOMAS VI 00802

BEGINNING BALANCE	DEPOSITS / OTHER CREDITS		CHECKS / OTHER DEBITS		SERVICE CHARGES	ENDING BALANCE
	NUMBER	AMOUNT CREDITED	NUMBER	AMOUNT DEBITED		
8,184,283.57	0	.00	0	.00	.00	8,184,283.57

\*\*\*\*\* DAILY BALANCE INFORMATION \*\*\*\*\*

DATE.....	BALANCE	DATE.....	BALANCE	DATE.....	BALANCE
11/30	8,184,283.57				

IF YOU FORGOT OR WANT TO CHANGE YOUR VISA DEBIT PIN  
CALL US AND SELECT THE PIN OF YOUR PREFERENCE.  
ITS EASY. CALL TODAY 787.725.2511 OR 1.866.695.2511.



CONFIDENTIAL

SDNY\_GM\_00016328  
00001839-8742-0001-0002-MFBPRV0101200720410V-01-L

CONFIDENTIAL

FirstBankPR003491

EFTA\_00126971

EFTA01271271

**THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR STATEMENT**

TO VERIFY YOUR CHECKBOOK BALANCE WITH THE ENDING BALANCE OF THIS STATEMENT, FOLLOW THESE INSTRUCTIONS:

\$ \_\_\_\_\_

ADD (+)  
Deposits not credited  
By the Bank

\$ \_\_\_\_\_

DEDUCT (-)

Outstanding Checks

\$ \_\_\_\_\_

Balance

\$ \_\_\_\_\_

DEPOSITS NOT CREDITED BY THE BANK	
DATE	AMOUNT
<b>TOTAL</b>	

CHECKS OUTSTANDING	
DATE	AMOUNT
<b>TOTAL</b>	

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3. Tell us the dollar amount of the suspected error.

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**WHAT TO DO IF YOU THINK YOU FIND A MISTAKE ON YOUR STATEMENT REGARDING YOUR CREDIT LINE OR CREDIT.** If you think there is an error on your statement, write to us or call at the contact information provided below:

In your letter, give us the following information:

1. Account information: Your name and account number.
2. Dollar amount: The dollar amount of the suspected error.
3. Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing [or electronically]. You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true: We cannot try to collect the amount in question or report you as delinquent on that amount.

- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question, or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

NNNS-9049-0519R

**EN CASO DE ERRORES O PREGUNTAS ACERCA DE SUS TRANSFERENCIAS ELECTRONICAS DE FONDOS** comuníquese con nosotros llamando o escribiendo a la información de contacto provista abajo. Debe comunicarse con nosotros dentro de los 60 días siguientes a la fecha de envío del PRIMER estado de cuenta en que aparece el error o problema.

1. Indíquenos su nombre y número de cuenta.
2. Descripción del error o transferencia en cuestión y una explicación tan clara como sea posible de por qué piensa que hay tal error o la razón por la cual necesita información adicional.
3. Díganos la cantidad del error alegado.

Nosotros investigaremos su reclamación y corregiremos cualquier error rápidamente. Si usted nos informa la reclamación en persona o por teléfono, le podríamos solicitar que nos envíe su reclamación por escrito dentro de 10 días laborables. Si tomamos más de 10 días laborables para investigar su reclamación, acreditaremos provisionalmente su cuenta por la cantidad que usted cree que es un error, para que haga uso del dinero durante el tiempo que tardemos en completar nuestra investigación.

Las Transferencias Electrónicas de Fondos incluyen aquellas realizadas mediante máquinas ATM o ciertos débitos y créditos preautorizados a su cuenta, además de Depósitos Directos (por ejemplo: Seguro Social, pagos de Retiro Federal, etc.).

**PARA SABER SI SE HA EFECTUADO UN DEPÓSITO DIRECTO.** Si usted ha autorizado depósitos directos a su cuenta para los cuales no le proveen confirmación por escrito, puede llamarnos al número que se indica abajo para información sobre si éstos se han realizado.

**PARA REPORTAR PÉRDIDA O ROBO DE SU TARJETA DÉBITO** notifiquenos por teléfono de inmediato al número provisto abajo. Horario: Siete días a la semana de 6:00am a 12:00 de la medianoche. También puede escribirnos a la dirección provista abajo.

**INFORMACIÓN IMPORTANTE SOBRE EL ESTADO DE CUENTA DE SU FIRST CREDIT LINE, FIRST RESERVE O LÍNEA DE CRÉDITO CON GARANTÍA HIPOTECARIA.** Saldo sujeto a tasa de interés: Los cargos por financiamiento se computarán utilizando el balance promedio diario. El balance promedio diario se obtiene sumando el balance del principal adeudado cada día en el estado de cuenta mensual y dividiendo el resultado por la cantidad de días en el período de facturación. El balance adeudado cada día durante el período de facturación se determinará agregando el balance del día anterior, más cualquier deuda, y restando de ellos cualquier pago o monto acreditado durante el día.

**QUÉ HACER SI CREE QUE HAY UN ERROR EN EL ESTADO DE CUENTA RELACIONADO A SU LÍNEA DE CRÉDITO O EXTENSIÓN DE CRÉDITO.** Si cree que hay un error en su estado de cuenta, escríbanos o llámenos a la información de contacto incluida abajo.

En su carta, proveáenos la siguiente información:

1. Nombre y número de cuenta
2. La cantidad en dólares del presunto error.
3. Descripción del problema: Si cree que hay un error en su factura, describa qué cree que está mal y por qué cree que es un error.

Debe comunicarse con nosotros dentro de los 60 días posteriores a la primera vez que aparece el presunto error en su estado de cuenta. Usted debe notificarnos de cualquier error potencial por escrito. Puede llamarnos, pero si lo hace, no estamos obligados a investigar ningún error potencial y es posible que deba pagar la cantidad en cuestión.

Mientras Investigamos si ha habido un error o no:

- No podemos tratar de cobrar la cantidad en cuestión, o informarle como delincente en esa cantidad.
- El cargo en cuestión puede permanecer en su estado de cuenta y podemos continuar cobrándole intereses sobre esa cantidad. Pero, si determinamos que cometimos un error, no tendrá que pagar el monto en cuestión ni ningún interés u otros cargos relacionados con ese monto.
- Si bien no tiene que pagar la cantidad en cuestión, usted es responsable por el resto de su saldo.
- Podemos aplicar cualquier cantidad adeudada contra su límite de crédito

**PUERTO RICO**

FirstBank  
Retail Banking Operations  
PO Box 9146  
San Juan, PR 00908-0146

787.725.2511/  
1.866.695.2511  
1firstbank.com

**UNITED STATES VIRGIN ISLANDS**

FirstBank  
PO Box 309600  
St. Thomas, VI 00803

1.868.695.2511  
1firstbank.com

**BRITISH VIRGIN ISLANDS**

FirstBank  
PO Box 435  
Road Town, Tortola  
BVI VG 1110

284.494.2662  
1firstbank.com

**CONFIDENTIAL**

SDNY\_GM\_0016329  
00021839-8743-0002-0002-MFBPR70101200720410V-01-L

CONFIDENTIAL

FirstBankPR003492

EFTA\_00126972

EFTA01271272

After Five Days Return To:  
PO Box 9146  
San Juan PR 00908-0146



STATEMENT OF ACCOUNT

STATEMENT DATE
01/31/20

205-COMMERCIAL CHECKING



00002115 MFBPRV0203200604380V 2 00000000



GRATITUDE AMERICA, LTD  
9100 HAVENSIGHT PORT OF SALE STE 15  
ST THOMAS VI 00802

BEGINNING BALANCE	DEPOSITS / OTHER CREDITS		CHECKS / OTHER DEBITS		SERVICE CHARGES	ENDING BALANCE
	NUMBER	AMOUNT CREDITED	NUMBER	AMOUNT DEBITED		
8,184,283.57	0	.00	0	.00	.00	8,184,283.57

\*\*\*\*\* DAILY BALANCE INFORMATION \*\*\*\*\*

DATE.....	BALANCE	DATE.....	BALANCE	DATE.....	BALANCE
12/31	8,184,283.57				

IF YOU FORGOT OR WANT TO CHANGE YOUR VISA DEBIT PIN  
CALL US AND SELECT THE PIN OF YOUR PREFERENCE.  
ITS EASY. CALL TODAY 787.725.2511 OR 1.866.695.2511.



CONFIDENTIAL

SDNY GM 00016330  
00002115-9515-0001-0002-MFBPRV0203200604380V-01-L

CONFIDENTIAL

FirstBankPR003493

EFTA\_00126973

EFTA01271273

**THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR STATEMENT**

TO VERIFY YOUR CHECKBOOK BALANCE WITH THE ENDING BALANCE OF THIS STATEMENT, FOLLOW THESE INSTRUCTIONS:

\$ \_\_\_\_\_

ADD (+)  
Deposits not credited  
By the Bank

\$ \_\_\_\_\_

DEDUCT (-)

Outstanding Checks

\$ \_\_\_\_\_

Balance

\$ \_\_\_\_\_

DEPOSITS NOT CREDITED BY THE BANK	
DATE	AMOUNT
<b>TOTAL</b>	

CHECKS OUTSTANDING	
DATE	AMOUNT
<b>TOTAL</b>	

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS** telephone or write us at the contact information provided below, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly, if you tell us in person or by phone, we may require that you send us your complaint in writing within 10 business days. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

Electronic Funds Transfers include electronic transactions initiated through an Automated Teller Machine (ATM) or certain preauthorized debits and credits to your account, and Direct Deposits (e.g. Social Security, Federal Retirement Payments, etc.)

**TO FIND OUT IF A DIRECT DEPOSIT HAS BEEN MADE.** If you have authorized direct deposits to your account that do not provide written confirmations to you (such as Social Security, Federal Retirement benefits, etc.), you may call us to ask whether or not the deposit has been made at the number provided below.

**TO REPORT A LOST OR STOLEN DEBIT CARD** notify us by phone as soon as possible at the number provided below. Our business hours are Mondays through Sundays from 6:00am to 12:00 midnight.

**IMPORTANT INFORMATION REGARDING YOUR FIRST CREDIT LINE OR YOUR HOME EQUITY LINE OF CREDIT ACCOUNT STATEMENT.** Balance subject to Interest Rate: Finance Charges shall be computed utilizing the Average Daily Balance. The Average Daily Balance is obtained by adding the balances of the principal owed each day in the monthly Account Statement and dividing the result by the number of days in the billing period. The balance owed each day during the billing period shall be determined by adding the balance of the previous day, plus any debt, and subtracting from these any payment or amount credited during the day.

**WHAT TO DO IF YOU THINK YOU FIND A MISTAKE ON YOUR STATEMENT REGARDING YOUR CREDIT LINE OR CREDIT.** If you think there is an error on your statement, write to us or call at the contact information provided below:

In your letter, give us the following information:

1. Account information: Your name and account number.
2. Dollar amount: The dollar amount of the suspected error.
3. Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing [or electronically]. You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true: We cannot try to collect the amount in question or report you as delinquent on that amount.

- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question, or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

NNNS-9049-0519R

**EN CASO DE ERRORES O PREGUNTAS ACERCA DE SUS TRANSFERENCIAS ELECTRONICAS DE FONDOS** comuníquese con nosotros llamando o escribiendo a la información de contacto provista abajo. Debe comunicarse con nosotros dentro de los 60 días siguientes a la fecha de envío del PRIMER estado de cuenta en que aparece el error o problema.

1. Indíquenos su nombre y número de cuenta.
2. Descripción del error o transferencia en cuestión y una explicación tan clara como sea posible de por qué piensa que hay tal error o la razón por la cual necesita información adicional.
3. Díganos la cantidad del error alegado.

Nosotros investigaremos su reclamación y corregiremos cualquier error rápidamente. Si usted nos informa la reclamación en persona o por teléfono, le podríamos solicitar que nos envíe su reclamación por escrito dentro de 10 días laborables. Si tomamos más de 10 días laborables para investigar su reclamación, acreditaremos provisionalmente su cuenta por la cantidad que usted cree que es un error, para que haga uso del dinero durante el tiempo que tardemos en completar nuestra investigación.

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**INFORMACIÓN IMPORTANTE SOBRE EL ESTADO DE CUENTA DE SU FIRST CREDIT LINE, FIRST RESERVE O LÍNEA DE CRÉDITO CON GARANTÍA HIPOTECARIA.** Saldo sujeto a tasa de interés: Los cargos por financiamiento se computarán utilizando el balance promedio diario. El balance promedio diario se obtiene sumando el balance del principal adeudado cada día en el estado de cuenta mensual y dividiendo el resultado por la cantidad de días en el período de facturación. El balance adeudado cada día durante el período de facturación se determinará agregando el balance del día anterior, más cualquier deuda, y restando de ellos cualquier pago o monto acreditado durante el día.

**QUÉ HACER SI CREE QUE HAY UN ERROR EN EL ESTADO DE CUENTA RELACIONADO A SU LÍNEA DE CRÉDITO O EXTENSIÓN DE CRÉDITO.** Si cree que hay un error en su estado de cuenta, escríbanos o llámenos a la información de contacto incluida abajo.

En su carta, proveáenos la siguiente información:

1. Nombre y número de cuenta
2. La cantidad en dólares del presunto error.
3. Descripción del problema: Si cree que hay un error en su factura, describa qué cree que está mal y por qué cree que es un error.

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Mientras Investigamos si ha habido un error o no:

- No podemos tratar de cobrar la cantidad en cuestión, o informarle como delincuente en esa cantidad.
- El cargo en cuestión puede permanecer en su estado de cuenta y podemos continuar cobrándole intereses sobre esa cantidad. Pero, si determinamos que cometimos un error, no tendrá que pagar el monto en cuestión ni ningún interés u otros cargos relacionados con ese monto.
- Si bien no tiene que pagar la cantidad en cuestión, usted es responsable por el resto de su saldo.
- Podemos aplicar cualquier cantidad adeudada contra su límite de crédito

**PUERTO RICO**

FirstBank  
Retail Banking Operations  
PO Box 9146  
San Juan, PR 00908-0146

787.725.2511/  
1.866.695.2511  
1firstbank.com

**UNITED STATES VIRGIN ISLANDS**

FirstBank  
PO Box 309600  
St. Thomas, VI 00803

1.868.695.2511  
1firstbank.com

**BRITISH VIRGIN ISLANDS**

FirstBank  
PO Box 435  
Road Town, Tortola  
BVI VG 1110

284.494.2662  
1firstbank.com



**CONFIDENTIAL**

SDNY\_GM\_0016331  
00002115-9516-0002-0002-MF-BPR70203200604380V-D1-L

CONFIDENTIAL

FirstBankPR003494

EFTA\_00126974

EFTA01271274

# 1 First Bank

Current Date: February 27, 2020

Account Number: [REDACTED]  
Capture Date: February 26, 2015  
Item Number: 9990023601397  
Posted Date: February 26, 2015  
Posted Item Number: 4781255  
Amount: 1,000.00  
Record Type: Credit

GRATITUDE AMERICA, LTD  
9100 HAVENSIGHT PORT OF SALE STE 15 16  
ST THOMAS VI 00802-0000

DEPOSIT TO THE ACCOUNT OR  
STUDENT NAME

*Gratitude America Ltd*

CASH  
INCLUDING CHECKS

AMOUNT *1,000.00*

DATE *2/26/15*

**New Account Deposit**

DEPOSITS MAY NOT BE AVAILABLE FOR WITHDRAWAL

**1 First Bank**  
Waterfront Branch  
St Thomas, Virgin Island

SUBTOTAL ▶  
\$ *1000.00*

①

⑈22167285⑈ [REDACTED]

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT

0004781255

>221571473<  
FirstBank PR #719  
2015-02-26  
0004781255

## CONFIDENTIAL

SDNY\_GM\_00016332

CONFIDENTIAL

FirstBankPR003495

EFTA\_00126975

EFTA01271275

# 1 First Bank

Current Date: February 27, 2020

Account Number: [REDACTED]  
Capture Date: February 26, 2015  
Item Number: 9990023601398  
Posted Date: February 26, 2015  
Posted Item Number: 4781256  
Amount: 1,000.00  
Record Type: Debit

JEFFREY E EPSTEIN  
6100 RED HOOK QTRS STE B3  
ST THOMAS VI 00802-1348

Jeffrey E. Epstein  
6100 Red Hook Quarters, B-3  
St. Thomas, VI 00802-1348

FIRSTBANK PUERTO RICO  
ST. THOMAS, VI 00802  
101-7285/2218

130

2/24/15

PAY TO THE ORDER OF Gratitude - America, hld \$ 1000.<sup>00</sup>/<sub>100</sub>  
one thousand <sup>00</sup>/<sub>100</sub> DOLLARS

MEMO

⑈000 130⑈ [REDACTED]

0004781256

>221571473<  
FirstBank PR #719  
2015-02-26  
0004781256

for deposit to  
Gratitude America hld

**CONFIDENTIAL**

SDNY GM 00016333

CONFIDENTIAL

FirstBankPR003496

EFTA\_00126976

EFTA01271276

# 1 First Bank

Current Date: February 27, 2020  
Account Number: [REDACTED]  
Capture Date: November 20, 2017  
Item Number: 42070000022924  
Posted Date: November 20, 2017  
Posted Item Number: 70098  
Amount: 119.75  
Record Type: Credit

GRATITUDE AMERICA, LTD  
9100 HAVENSIGHT PORT OF SALE STE 15 16  
ST THOMAS VI 00802-0000

FirstBank Virgin Islands is a Division of FirstBank Puerto Rico

**1 First Bank**  
Virgin Islands

DEPOSIT CHECKING  
STATEMENT SAVINGS  
MAXIMIZER SAVINGS

CASH

	1	119.75
	2	
	3	
	4	
	5	
	6	

FOR CREDIT TO THE ACCOUNT - PRINT FULL ACCOUNT TITLE (NAME)

Name: Gratitude America Ltd Date: 11/20/17

Deposits received are subject to the conditions stipulated in the agreement received at the opening of the account and may not be available for immediate withdrawal.

Signature: \_\_\_\_\_  
Account Number: [REDACTED]

Stamp: NOV 20 '17 TOTAL 119.75  
East End Plaza  
ST THOMAS VI 00802

DEPOSIT CHECKING BANK COPY

15

①

112017 42070000022924 >2215714735 PR

## CONFIDENTIAL

SDNY\_GM\_00016334

CONFIDENTIAL

FirstBankPR003497

EFTA\_00126977

EFTA01271277

# 1 First Bank

Current Date: February 27, 2020  
Account Number: [REDACTED]  
Capture Date: November 20, 2017  
Item Number: 42070000022925  
Posted Date: November 20, 2017  
Posted Item Number: 70099  
Amount: 119.75  
Record Type: Transit

United States Treasury <sup>16-51</sup> 000 B [REDACTED]

Check No. [REDACTED]

[REDACTED] KANSAS CITY, MO [REDACTED]

Pay to the order of  
GRATITUDE AMERICA LTD  
% ERIKA KELLERHALS  
9053 ESTATE THOMAS SUITE 101  
ST THOMAS VI 00802 0000

\$\*\*\*\*\*119\*75

VOID AFTER ONE YEAR

GRAT OGDEN 12/2015 F990PF REF 44  
6.75 INT 164 DAYS

015308

4038 000000518 223760570 051117

112017 42070000022925 > 221571473 < PR.

Gratitude America Ltd  
dpt. only.

SDNY\_GM\_00016335

**CONFIDENTIAL**

# 1 First Bank

Current Date: February 27, 2020

Account Number: [REDACTED]  
Capture Date: May 17, 2019  
Item Number: 42080000005912  
Posted Date: May 17, 2019  
Posted Item Number: 76089  
Amount: 50,000.00  
Record Type: Credit

GRATITUDE AMERICA, LTD  
9100 HAVENSIGHT PORT OF SALE STE 15 16  
ST THOMAS VI 00802-0000

1 First Bank Virgin Islands

DEPOSIT CHECKING STATEMENT SAVINGS MAXIMIZER SAVINGS

FirstBank Virgin Islands is a Division of FirstBank Puerto Rico

CASH

70912	1	15 000 00
4625	2	35 000 00
	3	
	4	(2)
	5	
	6	

DEPOSIT CHECKING BANK COPY

FOR CREDIT TO THE ACCOUNT - PRINT FULL ACCOUNT TITLE (NAME)

Name: Gratitude America Ltd Date: 5/17/19

Deposits received are subject to the conditions stipulated in the agreement received at the opening of the account and may not be available for immediate withdrawal.

Signature: \_\_\_\_\_

Account Number: [REDACTED]

Enter account number beginning with the first box. Leave any remaining boxes blank.

FirstBank - TELLER 9622 \$ 50000.00  
MAY 17 2019

⑆ 221571473⑆ 15

051719 %nnnnnnn >221571473< PR

**CONFIDENTIAL**

SDNY\_GM\_00016336

# 1 First Bank

Current Date: February 27, 2020

Account Number: [REDACTED]  
Capture Date: May 17, 2019  
Item Number: 4208000005913  
Posted Date: May 17, 2019  
Posted Item Number: 76090  
Amount: 15,000.00  
Record Type: Transit

SECURITY FEATURES INCLUDE TRUE WATERMARK AND HEAT SENSITIVE ICON

**THE HEWITT SCHOOL**  
45 East 75 Street, New York, NY 10021

NOT VALID OVER 180 DAYS  
\*\*Fifteen thousand and 00/100 Dollars\*\*

PAY TO THE ORDER OF  
**GRATITUDE AMERICA LTD**  
9053 ESTATE THOMAS SUITE 101  
THOMAS, VI 00802

**FIRST REPUBLIC BANK**  
NEW YORK CITY, NY  
1-1322/280

CHECK DATE: 4/18/2019  
CHECK NO.: 70812  
CHECK AMOUNT: \$\*\* 15,000.00

The Hewitt School  
*[Signature]*  
AUTHORIZED SIGNATURE

#070812# [REDACTED]

Details on Back Security Features Included

REPLICATING FORGECHECK IS EXTREMELY DIFFICULT

SECURITY FEATURES:  
True Watermark Paper  
Heat Sensitive Ink  
Multi-Colored Poly-metric Background  
Security Border and Magnetic Lines  
Chemically Sensitive Paper  
Fugitive Ink on Back  
Toner Adhesion  
Visible Fibers  
Invisible Fibers  
VOID Indication  
Secure Document Security Screen

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE

ADDRESS HERE  
X Gratitude America Ltd  
dept only

COLOR INSIDE THIS BOX SHOULD BE WHITE

Chemical Wash Detection Box

CONFIDENTIAL

SDNY\_GM\_00016337

CONFIDENTIAL

FirstBankPR003500

EFTA\_00126980

EFTA01271280

# 1 First Bank

Current Date: February 27, 2020

Account Number: [REDACTED]  
Capture Date: May 17, 2019  
Item Number: 42080000005914  
Posted Date: May 17, 2019  
Posted Item Number: 76091  
Amount: 35,000.00  
Record Type: Transit

<b>JUNIOR TENNIS CHAMPIONS CENTER, INC. 07/10</b> 5200 Point Branch Pkwy. College Park, MD 20740		<b>BB&amp;T</b> BRANCH BANKING AND TRUST COMPANY 1-800-BANK BB&T BBT.com 65-330/550	4625 4/15/2019
PAY TO THE ORDER OF	Gratitude America LTD	\$**35,000.00	
Thirty-Five Thousand and 00/100.....			DOLLARS
MEMO	Gratitude America LTD Royal Palms Professional Building 9053 Estate Thomas, Suite 101 St. Thomas, VI 00802	<i>W. Boston</i> AUTHORIZED SIGNATURE	
Refund of Contributions			
⑈004625⑈ [REDACTED]			

051719 %nnnnnnn >221571473< PR

Gratitude America Ltd  
dpt only

**CONFIDENTIAL**

SDNY\_GM 00016338

# 1 First Bank

Current Date: February 27, 2020

Account Number: [REDACTED]  
Capture Date: August 14, 2019  
Item Number: 42070000225237  
Posted Date: August 14, 2019  
Posted Item Number: 72497  
Amount: 50,000.00  
Record Type: Credit

GRATITUDE AMERICA, LTD  
9100 HAVENSIGHT PORT OF SALE STE 15 16  
ST THOMAS VI 00802-0000

1 First Bank Virgin Islands

DEPOSIT CHECKING STATEMENT SAVINGS MAXIMIZER SAVINGS

FirstBank Virgin Islands is a Division of FirstBank Puerto Rico

CASH

1030	1	50,000.00
	2	
	3	
	4	
	5	
	6	

FOR CREDIT TO THE ACCOUNT - PRINT FULL ACCOUNT TITLE (NAME)

Name: Gratitude America Ltd Date: 8/14/19

Deposits received are subject to the conditions stipulated in the agreement received at the opening of the account and may not be available for immediate withdrawal.

Signature: \_\_\_\_\_

Account Number: [REDACTED]

firstbank - 717  
TELLER 9622  
TOTAL \$ 50,000.00  
AUG 14 2019

DEPOSIT CHECKING BANK COPY

①

⑆221571473⑆ 15

081419 42070000225237 >221571473< PR

**CONFIDENTIAL**

SDNY\_GM\_00016339

# 1 First Bank

Current Date: February 27, 2020

Account Number: [REDACTED]  
Capture Date: August 14, 2019  
Item Number: 42070000225238  
Posted Date: August 14, 2019  
Posted Item Number: 72498  
Amount: 50,000.00  
Record Type: Transit

<b>CHOPRA FOUNDATION</b> <b>DEEPAK K. CHOPRA</b> PO Box 1334 La Jolla, CA 92038		The Bank of New York Mellon 62-15311	1030
PAY TO THE ORDER OF Gratitude America Ltd		07/08/2019	Photo Safe Deposit®
Fifty thousand and 00/100*****		\$ **50,000.00	
Gratitude America Ltd 9053 Estate Thomas Suite 101 St. Thomas VI 00802-0000		DOLLARS	
MEMO Return Donation	[Handwritten Signature]		Details on Back.
⑈001030⑈ [REDACTED]		EFT	

081419 42070000225238 >221571473< PR

Deposit only  
Gratitude America Ltd

**CONFIDENTIAL**

SDNY GM 00016340

CONFIDENTIAL

FirstBankPR003503

EFTA\_00126983

EFTA01271283

# 1 First Bank

Current Date: February 27, 2020  
Account Number: [REDACTED]  
Capture Date: September 16, 2019  
Item Number: 42070000236072  
Posted Date: September 16, 2019  
Posted Item Number: 86530  
Amount: 50,000.00  
Record Type: Credit

GRATITUDE AMERICA, LTD  
9100 HAVENSIGHT PORT OF SALE STE 15 16  
ST THOMAS VI 00802-0000

1 First Bank Virgin Islands

FirstBank Virgin Islands is a Division of FirstBank Puerto Rico

DEPOSIT CHECKING STATEMENT SAVINGS MAXIMIZER SAVINGS

CASH▶

76213 1 50,000 00

2

3

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5

6

FOR CREDIT TO THE ACCOUNT - PRINT FULL ACCOUNT TITLE (NAME)

Name: Gratitude America Ltd Date: 9/16/19

Deposits received are subject to the conditions stipulated in the agreement received at the opening of the account and may not be available for immediate withdrawal.

Signature: [REDACTED]

Account Number: [REDACTED]

Enter account number beginning with the first box. Leave any remaining boxes blank.

FirstBank TELLER 717 25 SEP 16 2019

\$ : 50000.00

DEPOSIT CHECKING BANK COPY

15

091619-42070000236072>221571473<PIR

**CONFIDENTIAL**

SDNY\_GM\_00016341

CONFIDENTIAL

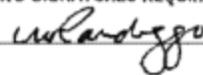
FirstBankPR003504

EFTA\_00126984

EFTA01271284

# 1 First Bank

Current Date: February 27, 2020  
Account Number: [REDACTED]  
Capture Date: September 16, 2019  
Item Number: 42070000236073  
Posted Date: September 16, 2019  
Posted Item Number: 86531  
Amount: 50,000.00  
Record Type: Transit

 <b>THE DALLAS FOUNDATION</b> <i>Here for Good</i> REAGAN PLACE AT OLD PARKLAND 3961 MAPLE AVENUE, SUITE 390 DALLAS, TX 75219 (214) 741-5515		<b>BANK OF TEXAS</b> www.bankoftexas.com 32-1432/1110	NO. 76213 DATE 08/14/2019 AMOUNT \$****50,000.00
Fifty Thousand and no/100 *		TWO SIGNATURES REQUIRED OVER \$50,000.00	
TO THE ORDER OF	Gratitude America, LTD Mr. Richrad Kahn No 6100 Red Hook Quarter B3 St. Thomas, VI 00802	 AUTHORIZED SIGNATURE	
⑈076213⑈		Security features. Details on back.	

091519-42070000236073-2215/1473<11R		ENDORSE HERE Deposit only
CONFIDENTIAL		DATE _____ DO NOT WRITE IN THESE SPACES RECEIVED FOR DEPOSIT
SDNY GM 00016342		

CONFIDENTIAL

FirstBankPR003505

EFTA\_00126985

EFTA01271285