[redacted]

STATEMENT OF ACCOUNT
STATEMENT DATE

12/31/12

S-02516

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

0* [redacted]

| BEGINNING BALANCE | CREDITS NBR. | CREDITS AMOUNT | DEBITS NBR. | DEBITS AMOUNT | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| .00 | 1 | 1000.00 | 0 | .00 | .00 | 1,000.00 |

CHECKING ACCOUNT TRANSACTIONS
DEPOSITS AND OTHER CREDITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 12/07 | 1,000.00 | DEPOSIT |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 12/07 | .00 | 12/07 | 1,000.00 | | |

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CONFIDENTIAL

First Bank
Virgin Islands

STATEMENT OF ACCOUNT

| STATEMENT DATE |
| --- |
| 01/31/13 |

T2 P2 *******AUTO**5-DIGIT 00802

205-COMMERCIAL CHECKING

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

0* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
| --- | --- | --- | --- | --- | --- | --- |
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 1,000.00 | 0 | .00 | 1 | 329.86 | 10.00 | 660.14 |

CHECKING ACCOUNT TRANSACTIONS
OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION |
| --- | --- | --- |
| 01/10 | 329.86 | ACH DB [redacted] INTUIT QBOOKS/PRO |
| 01/31 | 10.00 | SERVICE CHARGE |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
| --- | --- | --- | --- | --- | --- |
| 12/31 | 1,000.00 | 01/10 | 670.14 | 01/31 | 660.14 |

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FirstBank Virgin Islands is a division of FirstBank Puerto Rico

Notice: See reverse side for important information.
Use the reverse side of this form to reconcile your statement.

CONFIDENTIAL

SDNY_GM_00017244

CONFIDENTIAL

FirstBankPR004407

EFTA_00127887

EFTA01670188

## 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 (-)
Checks Outstanding

$ _____

BALANCE

$ _____

| DEPOSITS NOT CREDITED BY THE BANK | | |
|---|---|---|
| DATE | | AMOUNT |
| | | |
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| | | |
| TOTAL | | |

| CHECKS OUTSTANDING | | |
|---|---|---|
| NUMBER | | AMOUNT |
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| | | |
| | | |
| | | |
| | | |
| TOTAL | | |

If your checkbook and account statement balances do not match, verify: 1) All additions and subtractions in your above computations and in your checkbook.
2) Amounts of deposits and checks in your statements with corresponding entries in your checkbook. If the two balances still do not match, visit us with all documents.

**Important Information regarding Your First Credit Line, First Reserve 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 system. 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 debit, and subtracting from these any payment made or amount credited during the day.

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**What to Do If You Think You Find a Mistake on Your Statement Regarding your First Credit Line, First Reserve Line or your Home Equity Line of Credit.**

If you think there is an error on your statement, write to us or call us at:

| For Puerto Rico: | For USVI: | For BVI: |
|---|---|---|
| FirstBank<br>Retail Banking Operations<br>PO Box 9146<br>San Juan PR<br>00908-9146 | FirstBank<br><br>PO Box 309600<br>St. Thomas VI 00803 | FirstBank<br><br>PO Box 435<br>Road Town Tortola BVI |
| FirstLine Solution Center at<br>787-725-2511 or 1-866-690-2511 | FirstLine Solution Center at<br>1-866-695-2511 | FirstLine Solution Center at<br>1-866-695-2511 |

In your letter, give us the following information:
o Account information: Your name and account number.
o Dollar amount: The dollar amount of the suspected error.
o 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. 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:
o We cannot try to collect the amount in question, or report you as delinquent on that amount.
o 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.
o While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
o We can apply any unpaid amount against your credit limit.

**Important information about Electronic Funds Transfers regarding your Deposit Account**

**To report a lost or stolen ATM card**

Notify us by phone as soon as possible at the number provided below.
24 hours a day 7 days a week.

**IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS**

Telephone us at the number provided below. 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
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**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

CONFIDENTIAL

NNNS-9049-0710

SDNY_GM_00017245

First Bank
Virgin Islands

STATEMENT OF ACCOUNT

| STATEMENT DATE |
| --- |
| 02/28/13 |

T3 P1 *******AUTO**5-DIGIT 00802

205-COMMERCIAL CHECKING

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

2* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
| --- | --- | --- | --- | --- | --- | --- |
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 660.14 | 0 | .00 | 2 | 640.00 | 10.25 | 9.89 |

CHECKING ACCOUNT TRANSACTIONS

CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
| --- | --- | --- | --- | --- | --- |
| 02/13 | 1001 | 140.00 | | | |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION |
| --- | --- | --- |
| 02/28 | 10.25 | SERVICE CHARGE |
| 02/22 | 500.00 | DEBIT MEMO |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
| --- | --- | --- | --- | --- | --- |
| 01/31 | 660.14 | 02/22 | 20.14 | | |
| 02/13 | 520.14 | 02/28 | 9.89 | | |

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FirstBank Virgin Islands is a division of FirstBank Puerto Rico

Notice: See reverse side for important information.
Use the reverse side of this form to reconcile your statement.

SDNY_GM_00017246

CONFIDENTIAL

## 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 (-)
Checks Outstanding

$ _____

BALANCE

$ _____

| DEPOSITS NOT CREDITED BY THE BANK | | |
|---|---|---|
| DATE | | AMOUNT |
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| | | |
| TOTAL | | |

| CHECKS OUTSTANDING | | |
|---|---|---|
| NUMBER | | AMOUNT |
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| | | |
| TOTAL | | |

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**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

CONFIDENTIAL

NNNS-9049-0710

SDNY_GM_00017247

First Bank
Virgin Islands

ACCOUNT [redacted] PAGE 2

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.




Check 1001 Amount $ 140.00 Date 02/13/2013




Debit Amount $ 500.00 Date 02/22/2013

CONFIDENTIAL

First Bank
Virgin Islands

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 03/31/13 |

T3 P1 *******AUTO**5-DIGIT 00802

205-COMMERCIAL CHECKING

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

4* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 9.89 | 1 | 100000.00 | 5 | 7219.43 | .00 | 92,790.46 |

CHECKING ACCOUNT TRANSACTIONS

DEPOSITS AND OTHER CREDITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 03/08 | 100,000.00 | CR INCOMING WIRE TRANS |

CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 03/20 | 1002 | 1,499.00 | 03/19 | 1004 | 2,997.91 |
| 03/13 | 1003 | 2,163.00 | 03/27 | 1005 | 549.52 |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 03/08 | 10.00 | WIRE TRANSFER FEE |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 02/28 | 9.89 | 03/13 | 97,836.89 | 03/20 | 93,339.98 |
| 03/08 | 99,999.89 | 03/19 | 94,838.98 | 03/27 | 92,790.46 |

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FirstBank Virgin Islands is a division of FirstBank Puerto Rico

Notice: See reverse side for important information.
Use the reverse side of this form to reconcile your statement.

CONFIDENTIAL

SDNY_GM_00017249

CONFIDENTIAL

FirstBankPR004412

EFTA_00127892

EFTA01670193

## 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 (-)
Checks Outstanding

$ _____

BALANCE

$ _____

| DEPOSITS NOT CREDITED BY THE BANK | | |
|---|---|---|
| DATE | | AMOUNT |
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| CHECKS OUTSTANDING | | |
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| NUMBER | | AMOUNT |
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| | | |
| | | |
| TOTAL | | |

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CONFIDENTIAL

NNNS-9049-0710

SDNY_GM_00017250

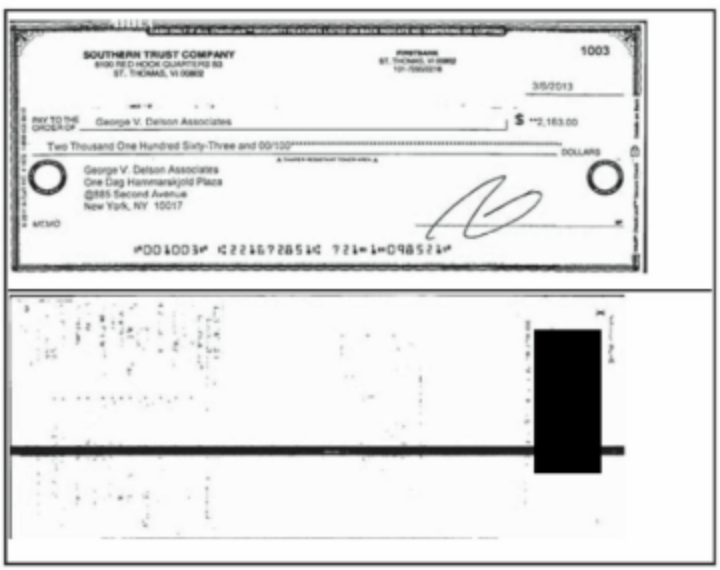
First Bank
Virgin Islands

ACCOUNT [redacted] PAGE 2

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.




Check 1002 Amount $ 1,499.00 Date 03/20/2013




Check 1003 Amount $ 2,163.00 Date 03/13/2013




Check 1004 Amount $ 2,997.91 Date 03/19/2013




Check 1005 Amount $ 549.52 Date 03/27/2013

CONFIDENTIAL

SDNY_GM_00017251

First Bank
Virgin Islands

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 04/30/13 |

T2 P1 *******AUTO**5-DIGIT 00802

205-COMMERCIAL CHECKING

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

12* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 92,790.46 | 0 | .00 | 12 | 35170.39 | .00 | 57,620.07 |

CHECKING ACCOUNT TRANSACTIONS

CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 04/01 | 1006 | 526.00 | 04/26 | 1014 | 42.00 |
| 04/01 | 1007 | 11,446.43 | 04/17 | 1015 | 900.87 |
| 04/04 | 1008 | 1,000.00 | 04/23 | 1016 | 262.44 |
| 04/10 | 1010* | 4,250.00 | 04/29 | 1018* | 137.09 |
| 04/16 | 1011 | 3,000.00 | 04/22 | 1019 | 2,137.38 |
| 04/30 | 1013* | 21.75 | 04/22 | 1021* | 11,446.43 |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 03/31 | 92,790.46 | 04/16 | 72,568.03 | 04/26 | 57,778.91 |
| 04/01 | 80,818.03 | 04/17 | 71,667.16 | 04/29 | 57,641.82 |
| 04/04 | 79,818.03 | 04/22 | 58,083.35 | 04/30 | 57,620.07 |
| 04/10 | 75,568.03 | 04/23 | 57,820.91 | | |

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FirstBank Virgin Islands is a division of FirstBank Puerto Rico

Notice: See reverse side for important information.
Use the reverse side of this form to reconcile your statement.

CONFIDENTIAL

SDNY_GM_00017252

## 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 (-)
Checks Outstanding

$ _____

BALANCE

$ _____

| DEPOSITS NOT CREDITED BY THE BANK | | |
|---|---|---|
| DATE | | AMOUNT |
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| | | |
| TOTAL | | |

| CHECKS OUTSTANDING | | |
|---|---|---|
| NUMBER | | AMOUNT |
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| | | |
| TOTAL | | |

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| For Puerto Rico: | For USVI: | For BVI: |
|---|---|---|
| FirstBank<br>Retail Banking Operations<br>PO Box 9146<br>San Juan PR<br>00908-9146 | FirstBank<br><br>PO Box 309600<br>St. Thomas VI 00803 | FirstBank<br><br>PO Box 435<br>Road Town Tortola BVI |
| FirstLine Solution Center at<br>787-725-2511 or 1-866-690-2511 | FirstLine Solution Center at<br>1-866-695-2511 | FirstLine Solution Center at<br>1-866-695-2511 |

In your letter, give us the following information:
o Account information: Your name and account number.
o Dollar amount: The dollar amount of the suspected error.
o 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. 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:
o We cannot try to collect the amount in question, or report you as delinquent on that amount.
o 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.
o While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
o We can apply any unpaid amount against your credit limit.

**Important information about Electronic Funds Transfers regarding your Deposit Account**

**To report a lost or stolen ATM card**

Notify us by phone as soon as possible at the number provided below.
24 hours a day 7 days a week.

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**USVI and BVI 1-866-695-2511**

**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

CONFIDENTIAL

NNNS-9049-0710

SDNY_GM_00017253

First Bank
Virgin Islands

ACCOUNT [redacted] PAGE 2

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.




Check 1006 Amount $ 526.00 Date 04/01/2013




Check 1007 Amount $ 11,446.43 Date 04/01/2013




Check 1008 Amount $ 1,000.00 Date 04/04/2013




Check 1010 Amount $ 4,250.00 Date 04/10/2013




Check 1011 Amount $ 3,000.00 Date 04/16/2013

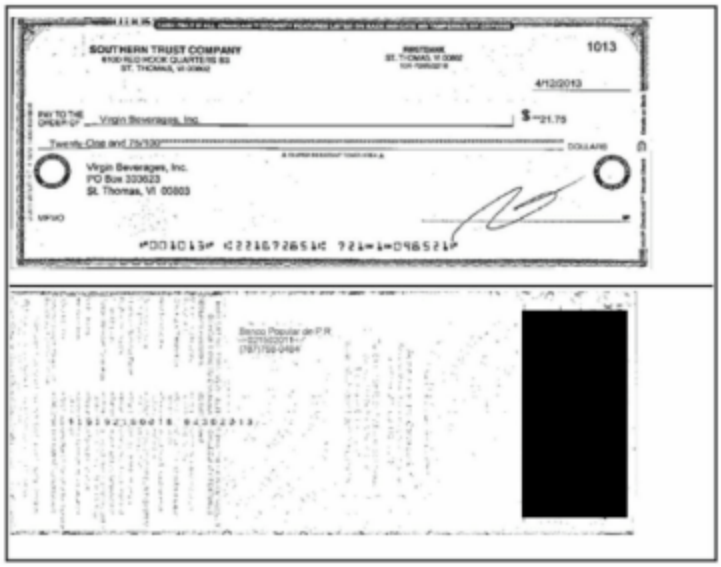
CONFIDENTIAL

SDNY_GM_00017254

First Bank
Virgin Islands

ACCOUNT [redacted] PAGE 3

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.




Check 1013 Amount $ 21.75 Date 04/30/2013




Check 1014 Amount $ 42.00 Date 04/26/2013




Check 1015 Amount $ 900.87 Date 04/17/2013




Check 1016 Amount $ 262.44 Date 04/23/2013




Check 1018 Amount $ 137.09 Date 04/29/2013

CONFIDENTIAL

SDNY_GM_00017255

First Bank
Virgin Islands

ACCOUNT [redacted] PAGE 4

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.




Check 1019 Amount $ 2,137.38 Date 04/22/2013




Check 1021 Amount $ 11,446.43 Date 04/22/2013

CONFIDENTIAL

First Bank
Virgin Islands

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 05/31/13 |

T2 P3 *******AUTO**5-DIGIT 00802

205-COMMERCIAL CHECKING

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

13* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 57,620.07 | 1 | 50000.00 | 15 | 75986.43 | .00 | 31,633.64 |

CHECKING ACCOUNT TRANSACTIONS

DEPOSITS AND OTHER CREDITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 05/07 | 50,000.00 | CR INCOMING WIRE TRANS |

CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 05/17 | 1012 | 2,500.00 | 05/28 | 1051* | 1,746.00 |
| 05/06 | 1017* | 1,000.00 | 05/28 | 1052 | 994.50 |
| 05/02 | 1020* | 15.00 | 05/15 | 1053 | 1,000.00 |
| 05/13 | 1023* | 3,864.00 | 05/31 | 1054 | 15.00 |
| 05/24 | 1025* | 2,137.38 | 05/29 | 1055 | 500.00 |
| 05/30 | 1027* | 11,446.43 | | | |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 05/17 | 758.12 | ACH DB [redacted] CHASE EPAY |
| 05/30 | 42,500.00 | DEBIT MEMO TRANSFER FUNDS TO [redacted] |
| 05/30 | 7,500.00 | DEBIT MEMO TRANSFER FUNDS TO [redacted] |
| 05/07 | 10.00 | WIRE TRANSFER FEE |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 04/30 | 57,620.07 | 05/13 | 102,731.07 | 05/28 | 93,595.07 |
| 05/02 | 57,605.07 | 05/15 | 101,731.07 | 05/29 | 93,095.07 |
| 05/06 | 56,605.07 | 05/17 | 98,472.95 | 05/30 | 31,648.64 |
| 05/07 | 106,595.07 | 05/24 | 96,335.57 | 05/31 | 31,633.64 |

*
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*

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Notice: See reverse side for important information.
Use the reverse side of this form to reconcile your statement.

CONFIDENTIAL

SDNY_GM_00017257

CONFIDENTIAL

FirstBankPR004420

EFTA_00127900

EFTA01670201

## 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 (-)
Checks Outstanding

$ _____

BALANCE

$ _____

| DEPOSITS NOT CREDITED BY THE BANK | |
|---|---|
| DATE | AMOUNT |
| | |
| | |
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| | |
| | |
| | |
| | |
| TOTAL | |

| CHECKS OUTSTANDING | |
|---|---|
| NUMBER | AMOUNT |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| TOTAL | |

If your checkbook and account statement balances do not match, verify: 1) All additions and subtractions in your above computations and in your checkbook.
2) Amounts of deposits and checks in your statements with corresponding entries in your checkbook. If the two balances still do not match, visit us with all documents.

**Important Information regarding Your First Credit Line, First Reserve 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 system. 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 debit, and subtracting from these any payment made or amount credited during the day.

Financing Charges shall be computed on the principal balance only. Finance Charges are applied by: (i) utilizing the average daily balance, (ii) multiplying that daily balance by the applicable periodic daily rate, and (iii) adding the resulting amounts for each day in the Billing Cycle (Days in period). The total Finance Charges for the Billing Cycle is the total sum of Finance Charges for each charge.

**What to Do If You Think You Find a Mistake on Your Statement Regarding your First Credit Line, First Reserve Line or your Home Equity Line of Credit.**

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|---|---|---|
| FirstBank<br>Retail Banking Operations<br>PO Box 9146<br>San Juan PR<br>00908-9146 | FirstBank<br><br>PO Box 309600<br>St. Thomas VI 00803 | FirstBank<br><br>PO Box 435<br>Road Town Tortola BVI |
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o Dollar amount: The dollar amount of the suspected error.
o 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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24 hours a day 7 days a week.

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**USVI and BVI 1-866-695-2511**

**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

CONFIDENTIAL

NNNS-9049-0710

SDNY_GM_00017258

First Bank
Virgin Islands

ACCOUNT [redacted] PAGE 2

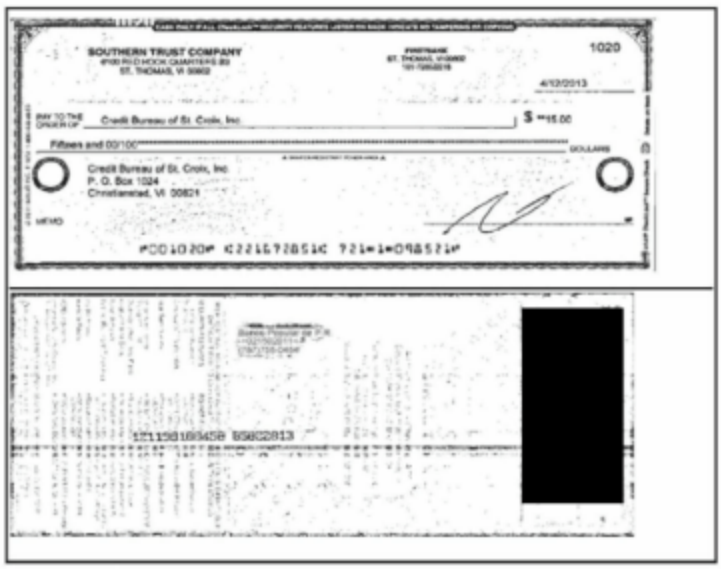
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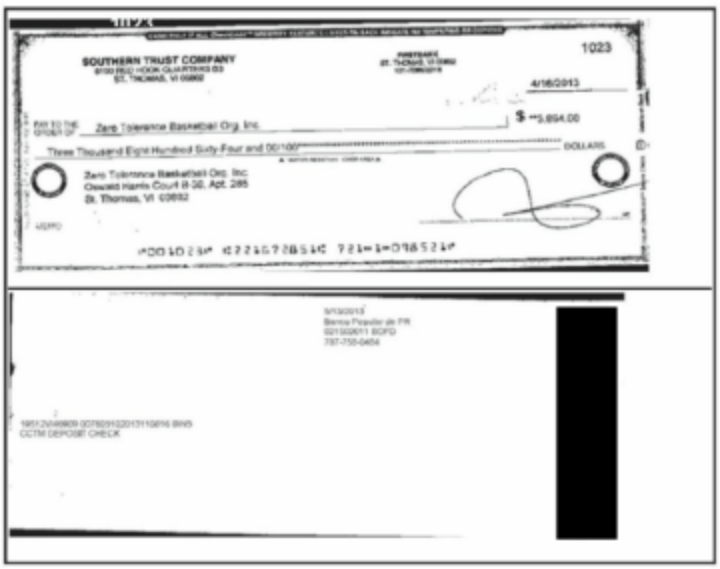

Check 1012 Amount $ 2,500.00 Date 05/17/2013




Check 1017 Amount $ 1,000.00 Date 05/06/2013




Check 1020 Amount $ 15.00 Date 05/02/2013




Check 1023 Amount $ 3,864.00 Date 05/13/2013




Check 1025 Amount $ 2,137.38 Date 05/24/2013

CONFIDENTIAL

SDNY_GM_00017259

First Bank
Virgin Islands

ACCOUNT [redacted] PAGE 3

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Check 1027 Amount $ 11,446.43 Date 05/30/2013



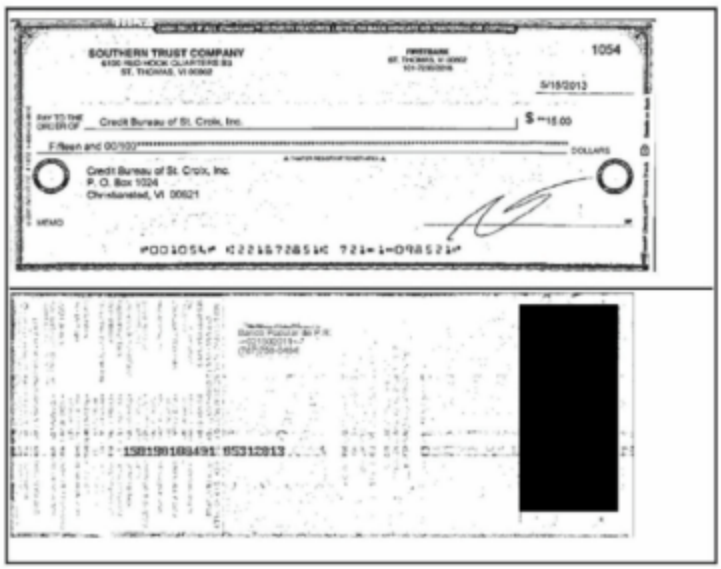

Check 1051 Amount $ 1,746.00 Date 05/28/2013




Check 1052 Amount $ 994.50 Date 05/28/2013




Check 1053 Amount $ 1,000.00 Date 05/15/2013




Check 1054 Amount $ 15.00 Date 05/31/2013

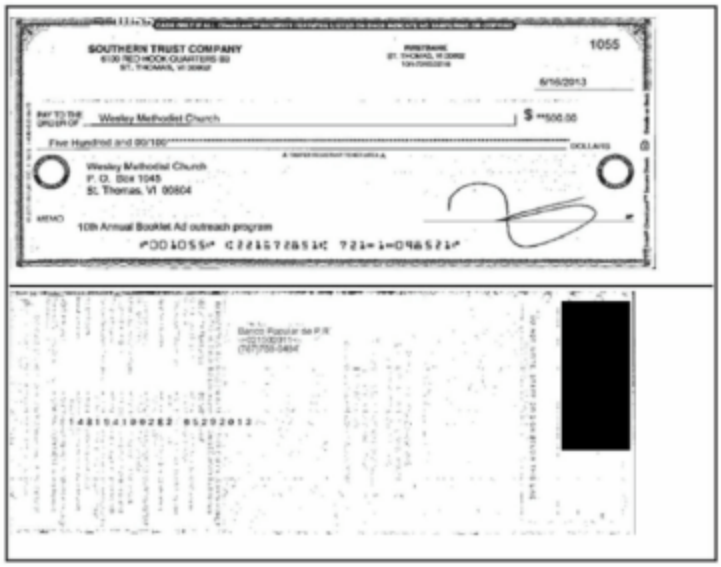
CONFIDENTIAL

SDNY_GM_00017260

First Bank
Virgin Islands

ACCOUNT [redacted] PAGE 4

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.




Check 1055 Amount $ 500.00 Date 05/29/2013

CONFIDENTIAL

SDNY_GM_00017261

First Bank
Virgin Islands

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 06/30/13 |

T3 P1 *******AUTO**5-DIGIT 00802

205-COMMERCIAL CHECKING

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

6* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 31,633.64 | 1 | 100000.00 | 8 | 20918.49 | .00 | 110,715.15 |

CHECKING ACCOUNT TRANSACTIONS

DEPOSITS AND OTHER CREDITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 06/13 | 100,000.00 | CR INCOMING WIRE TRANS |

CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 06/24 | 1056 | 505.00 | 06/19 | 1060* | 600.00 |
| 06/18 | 1057 | 2,137.38 | 06/25 | 1061 | 15.00 |
| 06/24 | 1058 | 977.30 | 06/25 | 1062 | 11,446.43 |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 06/13 | 5,227.38 | ACH DB [redacted] CHASE EPAY |
| 06/13 | 10.00 | WIRE TRANSFER FEE |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 05/31 | 31,633.64 | 06/18 | 124,258.88 | 06/24 | 122,176.58 |
| 06/13 | 126,396.26 | 06/19 | 123,658.88 | 06/25 | 110,715.15 |

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Notice: See reverse side for important information.
Use the reverse side of this form to reconcile your statement.

CONFIDENTIAL

SDNY_GM_00017262

CONFIDENTIAL

FirstBankPR004425

EFTA_00127905

EFTA01670206

## 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 (-)
Checks Outstanding

$ _____

BALANCE

$ _____

| DEPOSITS NOT CREDITED BY THE BANK | | |
|---|---|---|
| DATE | | AMOUNT |
| | | |
| | | |
| | | |
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| | | |
| | | |
| | | |
| | | |
| TOTAL | | |

| CHECKS OUTSTANDING | | |
|---|---|---|
| NUMBER | | AMOUNT |
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| | | |
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| | | |
| | | |
| | | |
| | | |
| TOTAL | | |

If your checkbook and account statement balances do not match, verify: 1) All additions and subtractions in your above computations and in your checkbook.
2) Amounts of deposits and checks in your statements with corresponding entries in your checkbook. If the two balances still do not match, visit us with all documents.

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**Puerto Rico 787-725-2511 or 1-866-690-2511**
**USVI and BVI 1-866-695-2511**

**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

CONFIDENTIAL

NNNS-9049-0710

SDNY_GM_00017263

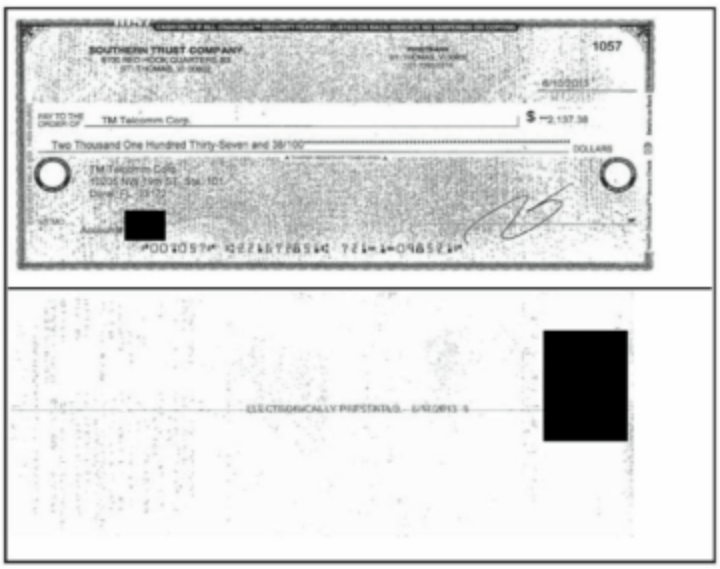
First Bank
Virgin Islands

ACCOUNT [redacted] PAGE 2

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.




Check 1056 Amount $ 505.00 Date 06/24/2013




Check 1057 Amount $ 2,137.38 Date 06/18/2013




Check 1058 Amount $ 977.30 Date 06/24/2013




Check 1060 Amount $ 600.00 Date 06/19/2013




Check 1061 Amount $ 15.00 Date 06/25/2013

CONFIDENTIAL

SDNY_GM_00017264

First Bank
Virgin Islands

ACCOUNT [redacted] PAGE 3

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.




Check 1062 Amount $ 11,446.43 Date 06/25/2013

CONFIDENTIAL

First Bank
Virgin Islands

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 07/31/13 |

T2 P2 *******AUTO**5-DIGIT 00802

205-COMMERCIAL CHECKING

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

5* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 110,715.15 | 2 | 100021.64 | 7 | 45805.97 | .00 | 164,930.82 |

CHECKING ACCOUNT TRANSACTIONS

DEPOSITS AND OTHER CREDITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 07/18 | 21.64 | DEPOSIT |
| 07/26 | 100,000.00 | CR INCOMING WIRE TRANS |

CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 07/01 | 1059 | 150.00 | 07/24 | 1065 | 43.50 |
| 07/23 | 1063* | 2,137.38 | 07/16 | 1067* | 1,000.00 |
| 07/25 | 1064 | 15.00 | | | |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 07/23 | 42,450.09 | ACH DB [redacted] CHASE EPAY |
| 07/26 | 10.00 | WIRE TRANSFER FEE |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 06/30 | 110,715.15 | 07/18 | 109,586.79 | 07/25 | 64,940.82 |
| 07/01 | 110,565.15 | 07/23 | 64,999.32 | 07/26 | 164,930.82 |
| 07/16 | 109,565.15 | 07/24 | 64,955.82 | | |

FIRSTBANK'S NEW TELEPHONE BANKING.
NOW OUR SYSTEM IS MORE CONVENIENT, EASY AND SAFE.
FOR MORE DETAILS VISIT WWW.FIRSTBANKVI.COM

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Notice: See reverse side for important information.
Use the reverse side of this form to reconcile your statement.

CONFIDENTIAL

SDNY_GM_00017266

CONFIDENTIAL

FirstBankPR004429

EFTA_00127909

EFTA01670210

## 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 (-)
Checks Outstanding

$ _____

BALANCE

$ _____

| DEPOSITS NOT CREDITED BY THE BANK | | |
|---|---|---|
| DATE | | AMOUNT |
| | | |
| | | |
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| CHECKS OUTSTANDING | | |
|---|---|---|
| NUMBER | | AMOUNT |
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| | | |
| TOTAL | | |

If your checkbook and account statement balances do not match, verify: 1) All additions and subtractions in your above computations and in your checkbook.
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| For Puerto Rico: | For USVI: | For BVI: |
|---|---|---|
| FirstBank<br>Retail Banking Operations<br>PO Box 9146<br>San Juan PR<br>00908-9146 | FirstBank<br><br>PO Box 309600<br>St. Thomas VI 00803 | FirstBank<br><br>PO Box 435<br>Road Town Tortola BVI |
| FirstLine Solution Center at<br>787-725-2511 or 1-866-690-2511 | FirstLine Solution Center at<br>1-866-695-2511 | FirstLine Solution Center at<br>1-866-695-2511 |

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o Dollar amount: The dollar amount of the suspected error.
o 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. 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:
o We cannot try to collect the amount in question, or report you as delinquent on that amount.
o 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.
o While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
o We can apply any unpaid amount against your credit limit.

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24 hours a day 7 days a week.

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**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

CONFIDENTIAL

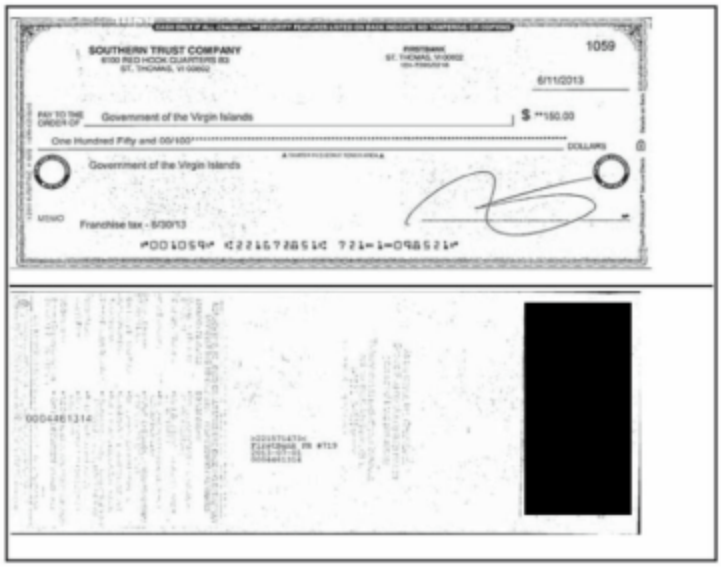
NNNS-9049-0710

SDNY_GM_00017267

First Bank
Virgin Islands

ACCOUNT [redacted] PAGE 2

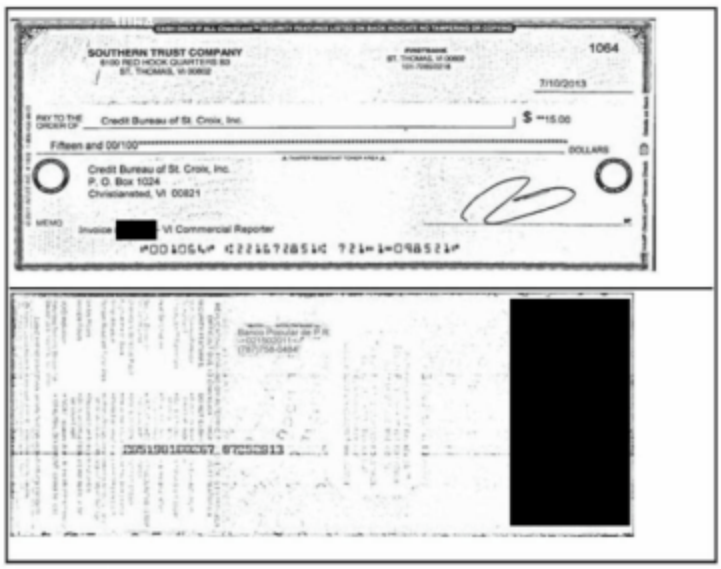
FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.




Check 1059 Amount $ 150.00 Date 07/01/2013




Check 1063 Amount $ 2,137.38 Date 07/23/2013




Check 1064 Amount $ 15.00 Date 07/25/2013




Check 1065 Amount $ 43.50 Date 07/24/2013




Check 1067 Amount $ 1,000.00 Date 07/16/2013

CONFIDENTIAL

SDNY_GM_00017268

First Bank
Virgin Islands

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 08/31/13 |

T3 P1 *******AUTO**5-DIGIT 00802

205-COMMERCIAL CHECKING

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

7* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 164,930.82 | 1 | 118.86 | 7 | 29504.11 | .00 | 135,545.57 |

CHECKING ACCOUNT TRANSACTIONS
DEPOSITS AND OTHER CREDITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 08/19 | 118.86 | DEPOSIT |

CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 08/02 | 1068 | 11,540.14 | 08/23 | 1075 | 2,671.45 |
| 08/13 | 1072* | 1,000.00 | 08/23 | 1076 | 15.00 |
| 08/22 | 1073 | 11,540.14 | 08/29 | 1077 | 600.00 |
| 08/21 | 1074 | 2,137.38 | | | |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 07/31 | 164,930.82 | 08/19 | 152,509.54 | 08/23 | 136,145.57 |
| 08/02 | 153,390.68 | 08/21 | 150,372.16 | 08/29 | 135,545.57 |
| 08/13 | 152,390.68 | 08/22 | 138,832.02 | | |

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Notice: See reverse side for important information.
Use the reverse side of this form to reconcile your statement.

CONFIDENTIAL

SDNY_GM_00017269

CONFIDENTIAL

FirstBankPR004432

EFTA_00127912

EFTA01670213

## 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 (-)
Checks Outstanding

$ _____

BALANCE

$ _____

| DEPOSITS NOT CREDITED BY THE BANK | | |
|---|---|---|
| DATE | | AMOUNT |
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| TOTAL | | |

| CHECKS OUTSTANDING | | |
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| NUMBER | | AMOUNT |
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| TOTAL | | |

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NNNS-9049-0710

SDNY_GM_00017270

First Bank
Virgin Islands

ACCOUNT [redacted] PAGE 2

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.




Check 1068 Amount $ 11,540.14 Date 08/02/2013




Check 1072 Amount $ 1,000.00 Date 08/13/2013




Check 1073 Amount $ 11,540.14 Date 08/22/2013




Check 1074 Amount $ 2,137.38 Date 08/21/2013




Check 1075 Amount $ 2,671.45 Date 08/23/2013

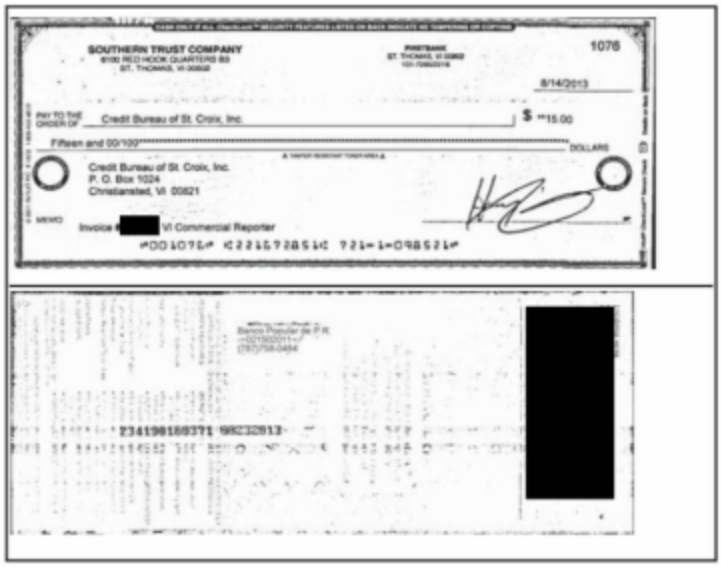
CONFIDENTIAL

SDNY_GM_00017271

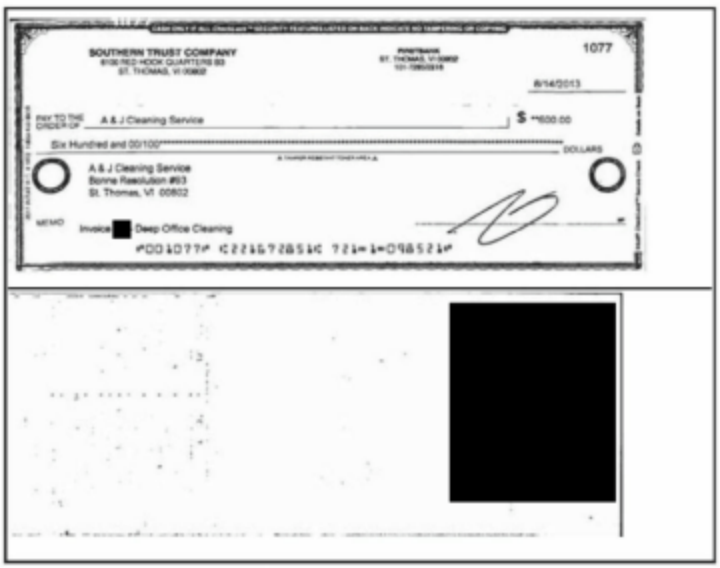
First Bank
Virgin Islands

ACCOUNT [redacted] PAGE 3

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Check 1076 Amount $ 15.00 Date 08/23/2013




Check 1077 Amount $ 600.00 Date 08/29/2013

CONFIDENTIAL

SDNY_GM_00017272

First Bank
Virgin Islands

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 09/30/13 |

T2 P1 *******AUTO**5-DIGIT 00802

205-COMMERCIAL CHECKING

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

13* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 135,545.57 | 0 | .00 | 15 | 67116.25 | .00 | 68,429.32 |

CHECKING ACCOUNT TRANSACTIONS

CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 09/05 | 1078 | 1,259.90 | 09/13 | 1086 | 500.00 |
| 09/30 | 1080* | 250.00 | 09/19 | 1087 | 650.00 |
| 09/11 | 1081 | 10,000.00 | 09/17 | 1088 | 4,524.00 |
| 09/04 | 1082 | 1,000.00 | 09/27 | 1089 | 15.00 |
| 09/17 | 1083 | 2,137.38 | 09/27 | 1090 | 103.00 |
| 09/23 | 1084 | 478.50 | 09/27 | 1091 | 11,873.80 |
| 09/19 | 1085 | 510.00 | | | |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 09/05 | 33,799.67 | ACH DB [redacted] CHASE EPAY |
| 09/17 | 15.00 | STOP PAYMENT CHA |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 08/31 | 135,545.57 | 09/13 | 88,986.00 | 09/27 | 68,679.32 |
| 09/04 | 134,545.57 | 09/17 | 82,309.62 | 09/30 | 68,429.32 |
| 09/05 | 99,486.00 | 09/19 | 81,149.62 | | |
| 09/11 | 89,486.00 | 09/23 | 80,671.12 | | |

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FirstBank Virgin Islands is a division of FirstBank Puerto Rico

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CONFIDENTIAL

SDNY_GM_00017273

## 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 (-)
Checks Outstanding

$ _____

BALANCE

$ _____

| DEPOSITS NOT CREDITED BY THE BANK | | |
|---|---|---|
| DATE | | AMOUNT |
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| | | |
| TOTAL | | |

| CHECKS OUTSTANDING | | |
|---|---|---|
| NUMBER | | AMOUNT |
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| | | |
| | | |
| | | |
| | | |
| TOTAL | | |

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CONFIDENTIAL

NNNS-9049-0710

SDNY_GM_00017274

First Bank
Virgin Islands

ACCOUNT [redacted] PAGE 2

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Check 1078 Amount $ 1,259.90 Date 09/05/2013



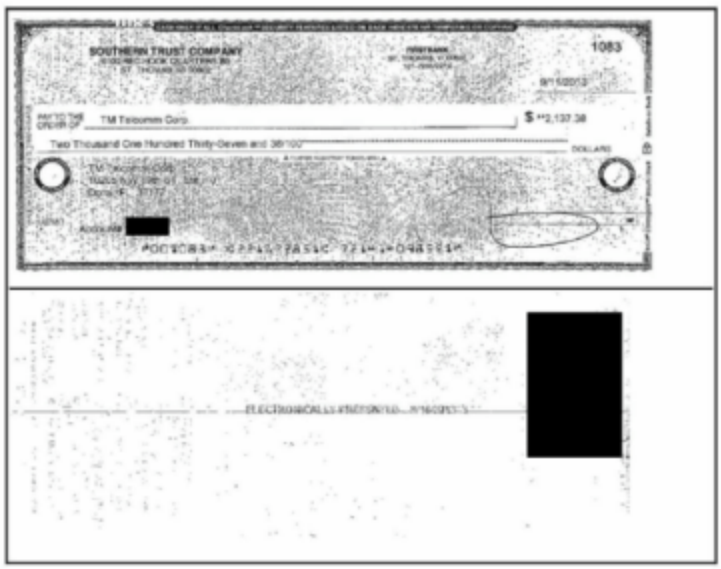

Check 1080 Amount $ 250.00 Date 09/30/2013




Check 1081 Amount $ 10,000.00 Date 09/11/2013




Check 1082 Amount $ 1,000.00 Date 09/04/2013




Check 1083 Amount $ 2,137.38 Date 09/17/2013

CONFIDENTIAL

SDNY_GM_00017275

First Bank
Virgin Islands

ACCOUNT [redacted] PAGE 3

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.




Check 1084 Amount $ 478.50 Date 09/23/2013



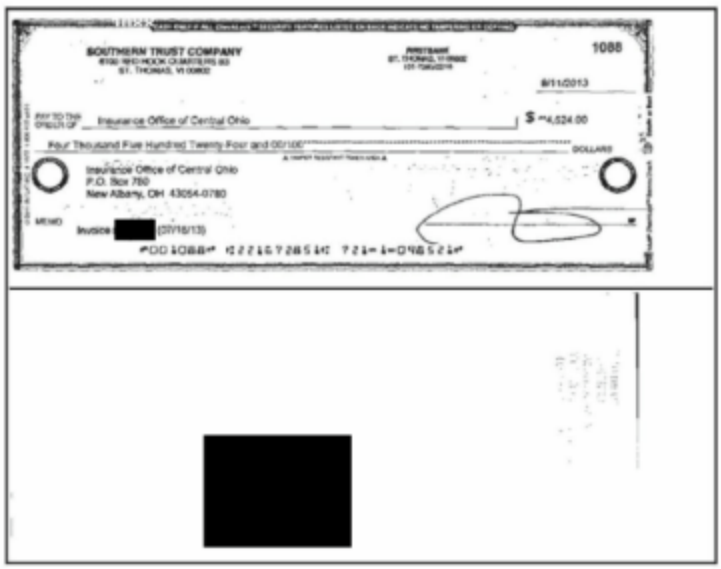

Check 1085 Amount $ 510.00 Date 09/19/2013




Check 1086 Amount $ 500.00 Date 09/13/2013




Check 1087 Amount $ 650.00 Date 09/19/2013




Check 1088 Amount $ 4,524.00 Date 09/17/2013

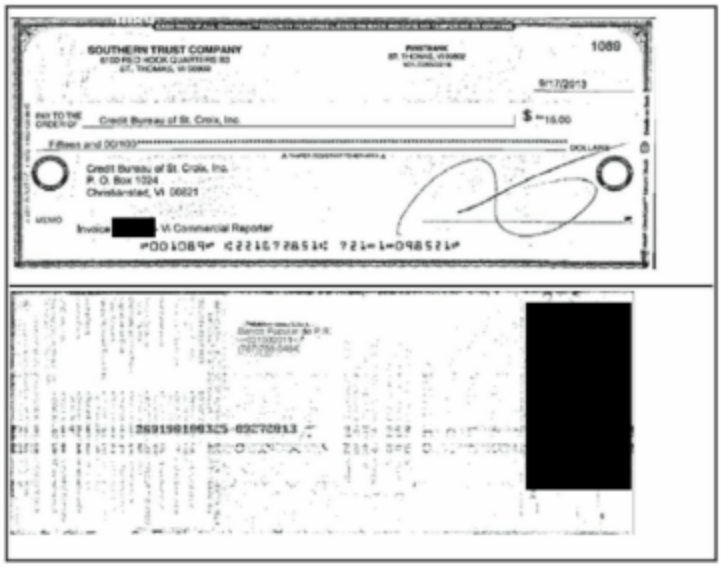
CONFIDENTIAL

SDNY_GM_00017276

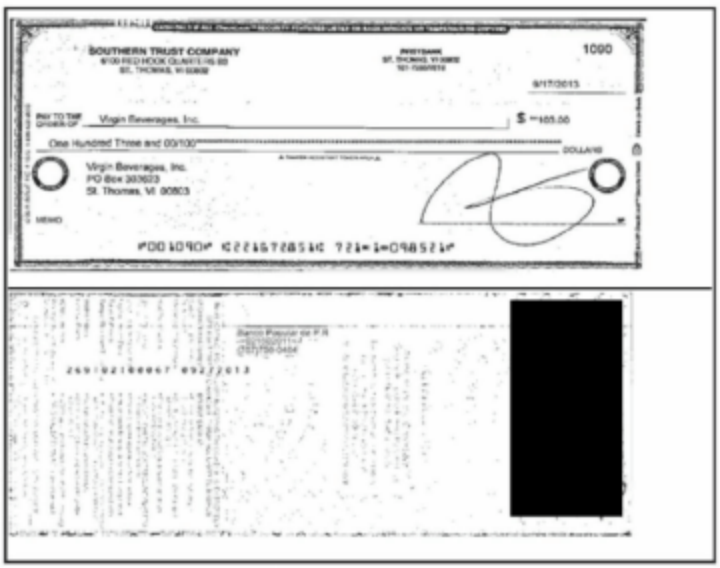
First Bank
Virgin Islands

ACCOUNT [redacted] PAGE 4

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Check 1089 Amount $ 15.00 Date 09/27/2013




Check 1090 Amount $ 103.00 Date 09/27/2013




Check 1091 Amount $ 11,873.80 Date 09/27/2013

CONFIDENTIAL

AFTER 5 DAYS RETURN TO:
PO BOX 9146
SAN JUAN PR 00908-0146

1 First Bank

Together we are one

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 10/31/13 |

00001996 MFBPRx11071314023700 2 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

6* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 68,429.32 | 2 | 100020.91 | 8 | 58252.49 | .00 | 110,197.74 |

CHECKING ACCOUNT TRANSACTIONS
DEPOSITS AND OTHER CREDITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 10/23 | 20.91 | DEPOSIT |
| 10/11 | 100,000.00 | CR INCOMING WIRE TRANS |

CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 10/01 | 1092 | 1,210.00 | 10/07 | 1095 | 1,000.00 |
| 10/23 | 1093 | 34,605.00 | 10/21 | 1096 | 15.00 |
| 10/15 | 1094 | 683.50 | 10/16 | 1097 | 2,137.38 |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 10/16 | 18,591.61 | ACH DB [redacted] CHASE EPAY |
| 10/11 | 10.00 | WIRE TRANSFER FEE |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 09/30 | 68,429.32 | 10/11 | 166,209.32 | 10/21 | 144,781.83 |
| 10/01 | 67,219.32 | 10/15 | 165,525.82 | 10/23 | 110,197.74 |
| 10/07 | 66,219.32 | 10/16 | 144,796.83 | | |

*
*
*

CONFIDENTIAL

## 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 (-)
Checks Outstanding

$

BALANCE

$

**DEPOSITS NOT CREDITED BY THE BANK**

| DATE | AMOUNT |
|---|---|
| | |
| | |
| | |
| | |
| | |
| TOTAL | |

**CHECKS OUTSTANDING**

| NUMBER | AMOUNT |
|---|---|
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| TOTAL | |

If your checkbook and account statement balances do not match, verify: 1) All additions and subtractions in your above computations and in your checkbook.
2) Amounts of deposits and checks in your statements with corresponding entries in your checkbook. If the two balances still do not match, visit us with all documents.

---

Important Information regarding Your First Credit Line, First Reserve 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 system. 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 debit, and subtracting from these any payment made or amount credited during the day.

Financing Charges shall be computed on the principal balance only. Finance Charges are applied by: (i) utilizing the average daily balance, (ii) multiplying that daily balance by the applicable periodic daily rate, and (iii) adding the resulting amounts for each day in the Billing Cycle (Days in period). The total Finance Charges for the Billing Cycle is the total sum of Finance Charges for each charge.

What to Do If You Think You Find a Mistake on Your Statement Regarding your First Credit Line, First Reserve Line or your Home Equity Line of Credit.

If you think there is an error on your statement, write to us or call us at:

| For Puerto Rico: | For USVI: | For BVI: |
|---|---|---|
| FirstBank<br>Retail Banking Operations<br>PO Box 9146<br>San Juan PR<br>00908-9146 | FirstBank<br><br>PO Box 309600<br>St. Thomas VI 00803 | FirstBank<br><br>PO Box 435<br>Road Town Tortola BVI |
| FirstLine Solution Center at<br>787-725-2511 or 1-866-690-2511 | FirstLine Solution Center at<br>1-866-695-2511 | FirstLine Solution Center at<br>1-866-695-2511 |

In your letter, give us the following information:
o Account information: Your name and account number.
o Dollar amount: The dollar amount of the suspected error.
o 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. 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:
o We cannot try to collect the amount in question, or report you as delinquent on that amount.
o 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.
o While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
o We can apply any unpaid amount against your credit limit.

Important information about Electronic Funds Transfers regarding your Deposit Account

To report a lost or stolen ATM card

Notify us by phone as soon as possible at the number provided below.
24 hours a day 7 days a week

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Telephone us at the number provided below. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared.

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**USVI and BVI 1-866-695-2511**

**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

NNNS-9049-0710

CONFIDENTIAL

SDNY_GM_00017279
00001996-5622-0000-0001-MFBPR01107131402S700-01-L

First Bank
Virgin Islands

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 11/30/13 |

T3 P1 *******AUTO**5-DIGIT 00802

205-COMMERCIAL CHECKING

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

7* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 110,197.74 | 1 | 120000.00 | 9 | 48496.50 | .00 | 181,701.24 |

CHECKING ACCOUNT TRANSACTIONS

DEPOSITS AND OTHER CREDITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 11/19 | 120,000.00 | CR INCOMING WIRE TRANS |

CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 11/06 | 1079 | 5,000.00 | 11/14 | 1105 | 2,137.38 |
| 11/01 | 1100* | 12,205.40 | 11/25 | 1107* | 12,205.40 |
| 11/12 | 1103* | 1,000.00 | 11/27 | 1109* | 200.00 |
| 11/15 | 1104 | 75.00 | | | |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 11/18 | 15,663.32 | ACH DB [redacted] CHASE EPAY |
| 11/19 | 10.00 | WIRE TRANSFER FEE |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 10/31 | 110,197.74 | 11/14 | 89,854.96 | 11/25 | 181,901.24 |
| 11/01 | 97,992.34 | 11/15 | 89,779.96 | 11/27 | 181,701.24 |
| 11/06 | 92,992.34 | 11/18 | 74,116.64 | | |
| 11/12 | 91,992.34 | 11/19 | 194,106.64 | | |

*
*
*

FirstBank Virgin Islands is a division of FirstBank Puerto Rico

Notice: See reverse side for important information.
Use the reverse side of this form to reconcile your statement.

CONFIDENTIAL

SDNY_GM_00017280

CONFIDENTIAL

FirstBankPR004443

EFTA_00127923

EFTA01670224

## 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 (-)
Checks Outstanding

$ _____

BALANCE

$ _____

| DEPOSITS NOT CREDITED BY THE BANK | | |
|---|---|---|
| DATE | | AMOUNT |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| TOTAL | | |

| CHECKS OUTSTANDING | | |
|---|---|---|
| NUMBER | | AMOUNT |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| TOTAL | | |

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|---|---|---|
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o 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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You must notify us of any potential errors in writing. 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:
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o 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.
o While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
o We can apply any unpaid amount against your credit limit.

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**To report a lost or stolen ATM card**

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24 hours a day 7 days a week.

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

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**Puerto Rico 787-725-2511 or 1-866-690-2511**
**USVI and BVI 1-866-695-2511**

**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

CONFIDENTIAL

NNNS-9049-0710

SDNY_GM_00017281

First Bank
Virgin Islands

ACCOUNT [redacted] PAGE 2

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.




Check 1079 Amount $ 5,000.00 Date 11/06/2013




Check 1100 Amount $ 12,205.40 Date 11/01/2013




Check 1103 Amount $ 1,000.00 Date 11/12/2013




Check 1104 Amount $ 75.00 Date 11/15/2013




Check 1105 Amount $ 2,137.38 Date 11/14/2013

CONFIDENTIAL

SDNY_GM_00017282

First Bank
Virgin Islands

ACCOUNT [redacted] PAGE 3

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.




Check 1107 Amount $ 12,205.40 Date 11/25/2013




Check 1109 Amount $ 200.00 Date 11/27/2013

CONFIDENTIAL

[redacted]

STATEMENT OF ACCOUNT
STATEMENT DATE

12/31/13

S-02372
SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

11* [redacted]

| BEGINNING BALANCE | CREDITS NBR. | CREDITS AMOUNT | DEBITS NBR. | DEBITS AMOUNT | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| 181,701.24 | 1 | 200000.00 | 13 | 135547.89 | .00 | 246,153.35 |

CHECKING ACCOUNT TRANSACTIONS
DEPOSITS AND OTHER CREDITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 12/20 | 200,000.00 | CR INCOMING WIRE TRANS |

CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 12/03 | 1106 | 15.00 | 12/26 | 1114 | 15.00 |
| 12/02 | 1108* | 1,746.00 | 12/26 | 1116* | 12,205.40 |
| 12/09 | 1110* | 10,000.00 | 12/27 | 1118* | 1,000.00 |
| 12/10 | 1111 | 1,711.00 | 12/31 | 1119 | 200.00 |
| 12/11 | 1112 | 2,137.38 | 12/27 | 1121* | 90,400.00 |
| 12/11 | 1113 | 200.00 | | | |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 12/06 | 15,908.11 | ACH DB [redacted] CHASE EPAY |
| 12/20 | 10.00 | WIRE TRANSFER FEE |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 11/30 | 181,701.24 | 12/09 | 154,032.13 | 12/26 | 337,753.35 |
| 12/02 | 179,955.24 | 12/10 | 152,321.13 | 12/27 | 246,353.35 |
| 12/03 | 179,940.24 | 12/11 | 149,983.75 | 12/31 | 246,153.35 |
| 12/06 | 164,032.13 | 12/20 | 349,973.75 | | |

PLEASE NOTE THE FOLLOWING CHANGES EFFECTIVE 02/02/2014:
-MAXIMUM LIMIT PER ATM TRANSACTION PER CARD: 500
-MAXIMUM LIMIT PER ATM TRANSACTION PER 24 HR PERIOD: 1,000

CONFIDENTIAL

SDNY_GM_00017284

CONFIDENTIAL

FirstBankPR004447
EFTA_00127927

EFTA01670228

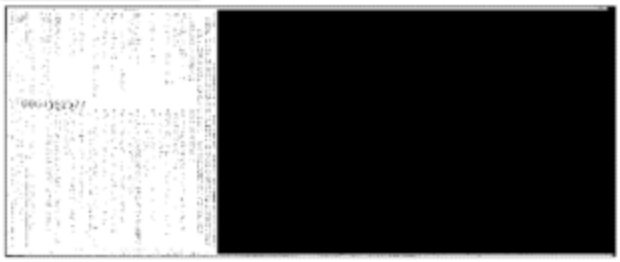



12/02/2013 1108 $1,746.00 [redacted]






12/10/2013 1111 $1,711.00 [redacted]






12/03/2013 1106 $15.00 [redacted]






12/11/2013 1112 $2,137.38 [redacted]






12/09/2013 1110 $10,000.00 [redacted]






12/11/2013 1113 $200.00 [redacted]



CONFIDENTIAL

SDNY_GM_00017285




12/26/2013 1116 $12,205.40

[redacted]






12/27/2013 1121 $90,400.00

[redacted]






12/26/2013 1114 $15.00

[redacted]






12/31/2013 1119 $200.00

[redacted]






12/27/2013 1118 $1,000.00

[redacted]



CONFIDENTIAL

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 01/31/14 |

00004940 MFBPRV04301420170000 4 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

9* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 246,153.35 | 1 | 12205.40 | 10 | 88049.28 | .00 | 170,309.47 |

CHECKING ACCOUNT TRANSACTIONS
DEPOSITS AND OTHER CREDITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 01/31 | 12,205.40 | DEBIT REVERSAL |

CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 01/16 | 1070 | 5,000.00 | 01/17 | 1126 | 59.00 |
| 01/15 | 1115* | 1,665.00 | 01/17 | 1127 | 10,567.50 |
| 01/28 | 1120* | 56,000.00 | 01/29 | 1128 | 15.00 |
| 01/15 | 1124* | 200.00 | 01/30 | 1130* | 12,205.40 |
| 01/15 | 1125 | 2,137.38 | 01/27 | 1131 | 200.00 |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 12/31 | 246,153.35 | 01/17 | 226,524.47 | 01/29 | 170,309.47 |
| 01/15 | 242,150.97 | 01/27 | 226,324.47 | 01/30 | 158,104.07 |
| 01/16 | 237,150.97 | 01/28 | 170,324.47 | 01/31 | 170,309.47 |

PLEASE NOTE THE FOLLOWING CHANGES EFFECTIVE 02/02/2014:
-MAXIMUM LIMIT PER ATM TRANSACTION PER CARD: 500
-MAXIMUM LIMIT PER ATM TRANSACTION PER 24 HR PERIOD: 1,000

CONFIDENTIAL
SDNY_GM_00017287
00004940-12412-0001-0003-MFBPRV04301420170000-01-L
CONFIDENTIAL
FirstBankPR004450
EFTA_00127930
EFTA01670231

## 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 (-)
Checks Outstanding

$

BALANCE

$

| DEPOSITS NOT CREDITED BY THE BANK | | |
|---|---|---|
| DATE | | AMOUNT |
| | | |
| | | |
| | | |
| | | |
| | | |
| TOTAL | | |

| CHECKS OUTSTANDING | | |
|---|---|---|
| NUMBER | | AMOUNT |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| TOTAL | | |

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|---|---|---|
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24 hours a day 7 days a week.

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**USVI and BVI 1-866-695-2511**

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NNNS-9049-0710

CONFIDENTIAL

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES




Check: 1124 Amount: $200.00 Date: 01/15/2014




Check: 1115 Amount: $1,665.00 Date: 01/15/2014




Check: 1125 Amount: $2,137.38 Date: 01/15/2014




Check: 1070 Amount: $5,000.00 Date: 01/16/2014




Check: 1126 Amount: $59.00 Date: 01/17/2014




Check: 1127 Amount: $10,567.50 Date: 01/17/2014

CONFIDENTIAL
SDNY_GM_00017289
00004940-12414-0002-0003-MFBPRV043014201700000-01-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)




Check: 1131 Amount: $200.00 Date: 01/27/2014




Check: 1120 Amount: $56,000.00 Date: 01/28/2014




Check: 1128 Amount: $15.00 Date: 01/29/2014




Check: 1130 Amount: $12,205.40 Date: 01/30/2014

CONFIDENTIAL
SDNY_GM_00017290
00004940-12415-0003-0003-MFBPRV043014201700000-01-L

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 02/28/14 |

00010984 MFBPRV04141419575100 5 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

15* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 170,309.47 | 2 | 220066.82 | 18 | 88952.92 | .00 | 301,423.37 |

CHECKING ACCOUNT TRANSACTIONS
DEPOSITS AND OTHER CREDITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 02/19 | 66.82 | DEPOSIT |
| 02/20 | 220,000.00 | CR INCOMING WIRE TRANS |

CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 02/24 | 1029 | 6,000.00 | 02/24 | 1138 | 587.95 |
| 02/03 | 1129* | 538.80 | 02/21 | 1139 | 15.00 |
| 02/06 | 1132* | 3,500.00 | 02/24 | 1140 | 2,137.38 |
| 02/18 | 1133 | 974.14 | 02/25 | 1144* | 200.00 |
| 02/12 | 1134 | 200.00 | 02/25 | 1145 | 225.00 |
| 02/28 | 1135 | 1,250.00 | 02/25 | 1146 | 174.00 |
| 02/12 | 1136 | 1,138.50 | 02/24 | 1147 | 1,000.00 |
| 02/24 | 1137 | 24,389.80 | | | |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 02/11 | 33,850.30 | ACH DB [redacted] CHASE EPAY |
| 02/27 | 12,762.05 | ACH DB [redacted] CHASE EPAY |
| 02/20 | 10.00 | WIRE TRANSFER FEE |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 01/31 | 170,309.47 | 02/18 | 130,107.73 | 02/25 | 315,435.42 |
| 02/03 | 169,770.67 | 02/19 | 130,174.55 | 02/27 | 302,673.37 |
| 02/06 | 166,270.67 | 02/20 | 350,164.55 | 02/28 | 301,423.37 |
| 02/11 | 132,420.37 | 02/21 | 350,149.55 | | |
| 02/12 | 131,081.87 | 02/24 | 316,034.42 | | |

*
*
*

CONFIDENTIAL
SDNY_GM_00017291
00010984-29970-0001-0004-MFBPRV04141419575100-01-L

CONFIDENTIAL
FirstBankPR004454
EFTA_00127934

EFTA01670235

## 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 (-)
Checks Outstanding

$

BALANCE

$

| DEPOSITS NOT CREDITED BY THE BANK | | |
|---|---|---|
| DATE | | AMOUNT |
| | | |
| | | |
| | | |
| | | |
| | | |
| TOTAL | | |

| CHECKS OUTSTANDING | | |
|---|---|---|
| NUMBER | | AMOUNT |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| TOTAL | | |

If your checkbook and account statement balances do not match, verify: 1) All additions and subtractions in your above computations and in your checkbook.
2) Amounts of deposits and checks in your statements with corresponding entries in your checkbook. If the two balances still do not match, visit us with all documents.

---

Important Information regarding Your First Credit Line, First Reserve 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 system. 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 debit, and subtracting from these any payment made or amount credited during the day.

Financing Charges shall be computed on the principal balance only. Finance Charges are applied by: (i) utilizing the average daily balance, (ii) multiplying that daily balance by the applicable periodic daily rate, and (iii) adding the resulting amounts for each day in the Billing Cycle (Days in period). The total Finance Charges for the Billing Cycle is the total sum of Finance Charges for each charge.

What to Do If You Think You Find a Mistake on Your Statement Regarding your First Credit Line, First Reserve Line or your Home Equity Line of Credit.

If you think there is an error on your statement, write to us or call us at:

| For Puerto Rico: | For USVI: | For BVI: |
|---|---|---|
| FirstBank<br>Retail Banking Operations<br>PO Box 9146<br>San Juan PR<br>00908-9146 | FirstBank<br><br>PO Box 309600<br>St. Thomas VI 00803 | FirstBank<br><br>PO Box 435<br>Road Town Tortola BVI |
| FirstLine Solution Center at<br>787-725-2511 or 1-866-690-2511 | FirstLine Solution Center at<br>1-866-695-2511 | FirstLine Solution Center at<br>1-866-695-2511 |

In your letter, give us the following information:
o Account information: Your name and account number.
o Dollar amount: The dollar amount of the suspected error.
o 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. 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:
o We cannot try to collect the amount in question, or report you as delinquent on that amount.
o 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.
o While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
o We can apply any unpaid amount against your credit limit.

Important information about Electronic Funds Transfers regarding your Deposit Account

To report a lost or stolen ATM card

Notify us by phone as soon as possible at the number provided below.
24 hours a day 7 days a week.

IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS
Telephone us at the number provided below. 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
2. Tell us the dollar amount of the suspected error
3. 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.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have 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 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 determine whether or not the deposit has been made at the number provided below.

For account balance information, charges, interest rates, claims or any transaction appearing on your last statement or any additional information you may require, please contact:

**FirstLine Solution Center**
**Puerto Rico 787-725-2511 or 1-866-690-2511**
**USVI and BVI 1-866-695-2511**

**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

NNNS-9049-0710

CONFIDENTIAL

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES




Check: 1129 Amount: $538.80 Date: 02/03/2014




Check: 1132 Amount: $3,500.00 Date: 02/06/2014




Check: 1134 Amount: $200.00 Date: 02/12/2014




Check: 1136 Amount: $1,138.50 Date: 02/12/2014




Check: 1133 Amount: $974.14 Date: 02/18/2014




Check: 1139 Amount: $15.00 Date: 02/21/2014

CONFIDENTIAL
SDNY_GM_00017293
00010984-29972-0002-0004-MFBPRV04141419575100-01-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

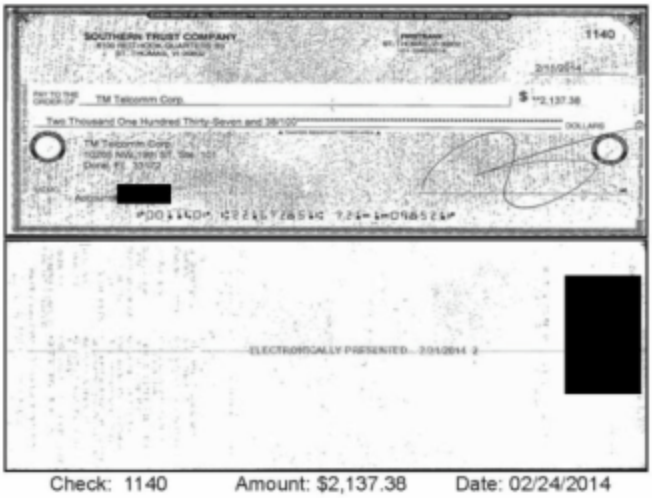
## CHECK IMAGES (Continued)




Check: 1138 Amount: $587.95 Date: 02/24/2014




Check: 1147 Amount: $1,000.00 Date: 02/24/2014




Check: 1140 Amount: $2,137.38 Date: 02/24/2014




Check: 1029 Amount: $6,000.00 Date: 02/24/2014




Check: 1137 Amount: $24,389.80 Date: 02/24/2014




Check: 1146 Amount: $174.00 Date: 02/25/2014

CONFIDENTIAL
SDNY_GM_00017294
00010984-29973-0003-0004-MFBPRV04141419575100-01-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)




Check: 1144 Amount: $200.00 Date: 02/25/2014




Check: 1145 Amount: $225.00 Date: 02/25/2014




Check: 1135 Amount: $1,250.00 Date: 02/28/2014

CONFIDENTIAL
SDNY_GM_00017295
00010984-29974-0004-0004-MFBPRV041414195751O0-01-L

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 03/31/14 |

00003851 MFBPRV04171415235600 6 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

23* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 301,423.37 | 0 | .00 | 25 | 64891.36 | .00 | 236,532.01 |

CHECKING ACCOUNT TRANSACTIONS
CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 03/12 | 1028 | 5,000.00 | 03/18 | 1160 | 2,137.38 |
| 03/06 | 1149* | 17,500.00 | 03/31 | 1161 | 47.66 |
| 03/10 | 1150 | 12,193.88 | 03/14 | 1162 | 137.50 |
| 03/14 | 1151 | 299.86 | 03/17 | 1163 | 1,000.00 |
| 03/24 | 1152 | 1,164.00 | 03/14 | 1164 | 1,650.00 |
| 03/10 | 1153 | 123.00 | 03/20 | 1165 | 5,500.00 |
| 03/31 | 1154 | 84.77 | 03/28 | 1168* | 1,039.11 |
| 03/13 | 1155 | 650.94 | 03/27 | 1169 | 12,184.40 |
| 03/10 | 1156 | 200.00 | 03/25 | 1170 | 69.00 |
| 03/14 | 1157 | 1,015.11 | 03/25 | 1171 | 150.00 |
| 03/19 | 1158 | 15.00 | 03/25 | 1172 | 200.00 |
| 03/20 | 1159 | 363.55 | | | |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION | |
|---|---|---|---|
| 03/06 | 1,985.22 | ACH DB CHASE [redacted] | EPAY |
| 03/21 | 180.98 | ACH DB INTUIT [redacted] | QBOOKS/PRO |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 02/28 | 301,423.37 | 03/17 | 259,667.86 | 03/25 | 249,887.95 |
| 03/06 | 281,938.15 | 03/18 | 257,530.48 | 03/27 | 237,703.55 |
| 03/10 | 269,421.27 | 03/19 | 257,515.48 | 03/28 | 236,664.44 |
| 03/12 | 264,421.27 | 03/20 | 251,651.93 | 03/31 | 236,532.01 |
| 03/13 | 263,770.33 | 03/21 | 251,470.95 | | |
| 03/14 | 260,667.86 | 03/24 | 250,306.95 | | |

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*
*

CONFIDENTIAL

## 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 (-)
Checks Outstanding

$

BALANCE

$

| DEPOSITS NOT CREDITED BY THE BANK | | |
|---|---|---|
| DATE | | AMOUNT |
| | | |
| | | |
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| | | |
| | | |
| TOTAL | | |

| CHECKS OUTSTANDING | | |
|---|---|---|
| NUMBER | | AMOUNT |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| TOTAL | | |

If your checkbook and account statement balances do not match, verify: 1) All additions and subtractions in your above computations and in your checkbook.
2) Amounts of deposits and checks in your statements with corresponding entries in your checkbook. If the two balances still do not match, visit us with all documents.

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Balance subject to Interest Rate
Finance Charges shall be computed utilizing the Average Daily Balance system. 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 debit, and subtracting from these any payment made or amount credited during the day.

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|---|---|---|
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| FirstLine Solution Center at<br>787-725-2511 or 1-866-690-2511 | FirstLine Solution Center at<br>1-866-695-2511 | FirstLine Solution Center at<br>1-866-695-2511 |

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o Account information: Your name and account number.
o Dollar amount: The dollar amount of the suspected error.
o 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. 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:
o We cannot try to collect the amount in question, or report you as delinquent on that amount.
o 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.
o While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
o We can apply any unpaid amount against your credit limit.

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To report a lost or stolen ATM card

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24 hours a day 7 days a week.

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1. Tell us your name and account number
2. Tell us the dollar amount of the suspected error
3. 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.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have 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 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 determine whether or not the deposit has been made at the number provided below.

For account balance information, charges, interest rates, claims or any transaction appearing on your last statement or any additional information you may require, please contact:

**FirstLine Solution Center**
**Puerto Rico 787-725-2511 or 1-866-690-2511**
**USVI and BVI 1-866-695-2511**

**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

NNNS-9049-0710

CONFIDENTIAL

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES




Check: 1149 Amount: $17,500.00 Date: 03/06/2014




Check: 1153 Amount: $123.00 Date: 03/10/2014




Check: 1156 Amount: $200.00 Date: 03/10/2014




Check: 1150 Amount: $12,193.88 Date: 03/10/2014




Check: 1028 Amount: $5,000.00 Date: 03/12/2014




Check: 1155 Amount: $650.94 Date: 03/13/2014

CONFIDENTIAL

SDNY_GM_00017298
00003851-11238-0002-0005-MFBPRV041715235600-01-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)




Check: 1162 Amount: $137.50 Date: 03/14/2014




Check: 1151 Amount: $299.86 Date: 03/14/2014




Check: 1157 Amount: $1,015.11 Date: 03/14/2014




Check: 1164 Amount: $1,650.00 Date: 03/14/2014




Check: 1163 Amount: $1,000.00 Date: 03/17/2014




Check: 1160 Amount: $2,137.38 Date: 03/18/2014

CONFIDENTIAL

SDNY_GM_00017299
00003851-11239-0003-0005-MFBPRV041715235600-01-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)




Check: 1158 Amount: $15.00 Date: 03/19/2014




Check: 1159 Amount: $363.55 Date: 03/20/2014




Check: 1165 Amount: $5,500.00 Date: 03/20/2014




Check: 1152 Amount: $1,164.00 Date: 03/24/2014




Check: 1170 Amount: $69.00 Date: 03/25/2014




Check: 1171 Amount: $150.00 Date: 03/25/2014

CONFIDENTIAL

SDNY_GM_00017300
00003851-11240-0004-0005-MFBPRV041715235600-01-L

CONFIDENTIAL

FirstBankPR004463
EFTA_00127943

EFTA01670244

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)




Check: 1172 Amount: $200.00 Date: 03/25/2014



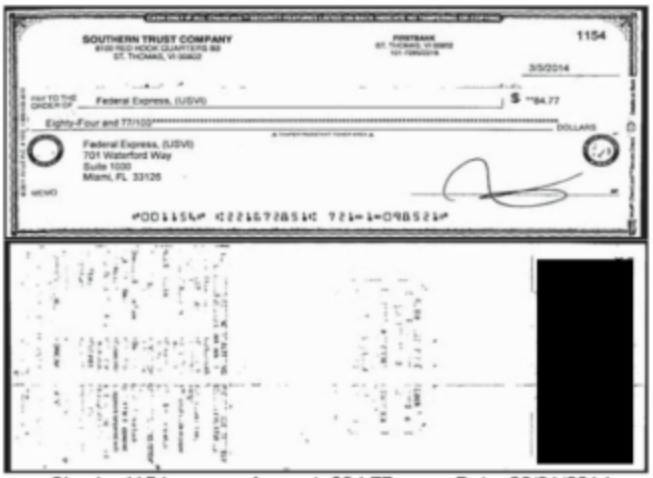

Check: 1169 Amount: $12,184.40 Date: 03/27/2014




Check: 1168 Amount: $1,039.11 Date: 03/28/2014




Check: 1161 Amount: $47.66 Date: 03/31/2014




Check: 1154 Amount: $84.77 Date: 03/31/2014

CONFIDENTIAL

SDNY_GM_00017301
00003851-11241-0005-0005-MFBPRV041715235600-01-L

CONFIDENTIAL

FirstBankPR004464
EFTA_00127944

EFTA01670245

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 04/30/14 |

00000031 MFBPRV05051420074600 6 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

19* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 236,532.01 | 1 | 33.23 | 19 | 30953.75 | .00 | 205,611.49 |

CHECKING ACCOUNT TRANSACTIONS
DEPOSITS AND OTHER CREDITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 04/16 | 33.23 | DEPOSIT |

CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 04/07 | 1167 | 36.79 | 04/22 | 1182 | 982.58 |
| 04/10 | 1173* | 270.14 | 04/22 | 1183 | 824.00 |
| 04/04 | 1174 | 60.00 | 04/23 | 1184 | 12,184.40 |
| 04/04 | 1175 | 200.00 | 04/22 | 1185 | 254.38 |
| 04/14 | 1176 | 118.46 | 04/23 | 1186 | 28.00 |
| 04/14 | 1177 | 118.00 | 04/24 | 1187 | 15.00 |
| 04/08 | 1178 | 2,137.38 | 04/28 | 1188 | 68.54 |
| 04/09 | 1179 | 65.00 | 04/17 | 1189 | 126.00 |
| 04/08 | 1180 | 12,440.08 | 04/28 | 1192* | 1,000.00 |
| 04/17 | 1181 | 25.00 | | | |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 03/31 | 236,532.01 | 04/10 | 221,322.62 | 04/23 | 206,695.03 |
| 04/04 | 236,272.01 | 04/14 | 221,086.16 | 04/24 | 206,680.03 |
| 04/07 | 236,235.22 | 04/16 | 221,119.39 | 04/28 | 205,611.49 |
| 04/08 | 221,657.76 | 04/17 | 220,968.39 | | |
| 04/09 | 221,592.76 | 04/22 | 218,907.43 | | |

*
*
*

CONFIDENTIAL

## 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 (-)
Checks Outstanding

$

BALANCE

$

| DEPOSITS NOT CREDITED BY THE BANK | | |
|---|---|---|
| DATE | | AMOUNT |
| | | |
| | | |
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| | | |
| | | |
| TOTAL | | |

| CHECKS OUTSTANDING | | |
|---|---|---|
| NUMBER | | AMOUNT |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| TOTAL | | |

If your checkbook and account statement balances do not match, verify: 1) All additions and subtractions in your above computations and in your checkbook.
2) Amounts of deposits and checks in your statements with corresponding entries in your checkbook. If the two balances still do not match, visit us with all documents.

---

Important Information regarding Your First Credit Line, First Reserve 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 system. 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 debit, and subtracting from these any payment made or amount credited during the day.

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What to Do If You Think You Find a Mistake on Your Statement Regarding your First Credit Line, First Reserve Line or your Home Equity Line of Credit.

If you think there is an error on your statement, write to us or call us at:

| For Puerto Rico: | For USVI: | For BVI: |
|---|---|---|
| FirstBank<br>Retail Banking Operations<br>PO Box 9146<br>San Juan PR<br>00908-9146 | FirstBank<br><br>PO Box 309600<br>St. Thomas VI 00803 | FirstBank<br><br>PO Box 435<br>Road Town Tortola BVI |
| FirstLine Solution Center at<br>787-725-2511 or 1-866-690-2511 | FirstLine Solution Center at<br>1-866-695-2511 | FirstLine Solution Center at<br>1-866-695-2511 |

In your letter, give us the following information:
o Account information: Your name and account number.
o Dollar amount: The dollar amount of the suspected error.
o 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. 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:
o We cannot try to collect the amount in question, or report you as delinquent on that amount.
o 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.
o While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
o We can apply any unpaid amount against your credit limit.

Important information about Electronic Funds Transfers regarding your Deposit Account

To report a lost or stolen ATM card

Notify us by phone as soon as possible at the number provided below.
24 hours a day 7 days a week.

IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS
Telephone us at the number provided below. 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
2. Tell us the dollar amount of the suspected error
3. 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.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have 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 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 determine whether or not the deposit has been made at the number provided below.

For account balance information, charges, interest rates, claims or any transaction appearing on your last statement or any additional information you may require, please contact:

**FirstLine Solution Center**
**Puerto Rico 787-725-2511 or 1-866-690-2511**
**USVI and BVI 1-866-695-2511**

**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

NNNS-9049-0710

CONFIDENTIAL

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES




Check: 1174 Amount: $60.00 Date: 04/04/2014




Check: 1175 Amount: $200.00 Date: 04/04/2014




Check: 1167 Amount: $36.79 Date: 04/07/2014




Check: 1178 Amount: $2,137.38 Date: 04/08/2014




Check: 1180 Amount: $12,440.08 Date: 04/08/2014




Check: 1179 Amount: $65.00 Date: 04/09/2014

CONFIDENTIAL

SDNY_GM_00017304
00000031-21312-0002-0005-MFBPRV050514200746O0-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)




Check: 1173 Amount: $270.14 Date: 04/10/2014




Check: 1177 Amount: $118.00 Date: 04/14/2014




Check: 1176 Amount: $118.46 Date: 04/14/2014




Check: 1181 Amount: $25.00 Date: 04/17/2014




Check: 1189 Amount: $126.00 Date: 04/17/2014




Check: 1185 Amount: $254.38 Date: 04/22/2014

CONFIDENTIAL
SDNY_GM_00017305
00000031-21313-0003-0005-MFBPRV050514200746O0-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)




Check: 1183 Amount: $824.00 Date: 04/22/2014




Check: 1182 Amount: $982.58 Date: 04/22/2014




Check: 1186 Amount: $28.00 Date: 04/23/2014




Check: 1184 Amount: $12,184.40 Date: 04/23/2014




Check: 1187 Amount: $15.00 Date: 04/24/2014




Check: 1188 Amount: $68.54 Date: 04/28/2014

CONFIDENTIAL
SDNY_GM_00017306
00000031-21314-0004-0005-MFBPRV050514200746O0-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)




Check: 1192 Amount: $1,000.00 Date: 04/28/2014

CONFIDENTIAL
SDNY_GM_00017307
00000031-21315-0005-0005-MFBPRV050514200746O0-02-L

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 05/31/14 |

00001300 MFBPRV06021404231700 6 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

20* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 205,611.49 | 0 | .00 | 20 | 31436.42 | .00 | 174,175.07 |

CHECKING ACCOUNT TRANSACTIONS
CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 05/05 | 1190 | 280.74 | 05/14 | 1202 | 287.51 |
| 05/01 | 1191 | 1,015.35 | 05/13 | 1204* | 12,317.76 |
| 05/27 | 1193* | 26.57 | 05/27 | 1205 | 42.18 |
| 05/08 | 1194 | 400.00 | 05/15 | 1206 | 28.00 |
| 05/30 | 1196* | 100.00 | 05/20 | 1207 | 2,137.38 |
| 05/30 | 1197 | 500.00 | 05/19 | 1208 | 15.00 |
| 05/07 | 1198 | 60.00 | 05/21 | 1209 | 12,184.40 |
| 05/27 | 1199 | 26.57 | 05/19 | 1210 | 600.00 |
| 05/19 | 1200 | 65.00 | 05/23 | 1213* | 1,000.00 |
| 05/27 | 1201 | 202.00 | 05/27 | 1214 | 147.96 |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 04/30 | 205,611.49 | 05/13 | 191,537.64 | 05/21 | 176,220.35 |
| 05/01 | 204,596.14 | 05/14 | 191,250.13 | 05/23 | 175,220.35 |
| 05/05 | 204,315.40 | 05/15 | 191,222.13 | 05/27 | 174,775.07 |
| 05/07 | 204,255.40 | 05/19 | 190,542.13 | 05/30 | 174,175.07 |
| 05/08 | 203,855.40 | 05/20 | 188,404.75 | | |

*
*
*

CONFIDENTIAL
SDNY_GM_00017308
00001300-15645-0001-0005-MFBPRV06021404231700-02-L

CONFIDENTIAL
FirstBankPR004471
EFTA_00127951

EFTA01670252

## 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 (-)
Checks Outstanding

$

BALANCE

$

| DEPOSITS NOT CREDITED BY THE BANK | | |
|---|---|---|
| DATE | | AMOUNT |
| | | |
| | | |
| | | |
| | | |
| | | |
| TOTAL | | |

| CHECKS OUTSTANDING | | |
|---|---|---|
| NUMBER | | AMOUNT |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| TOTAL | | |

If your checkbook and account statement balances do not match, verify: 1) All additions and subtractions in your above computations and in your checkbook.
2) Amounts of deposits and checks in your statements with corresponding entries in your checkbook. If the two balances still do not match, visit us with all documents.

---

Important Information regarding Your First Credit Line, First Reserve 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 system. 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 debit, and subtracting from these any payment made or amount credited during the day.

Financing Charges shall be computed on the principal balance only. Finance Charges are applied by: (i) utilizing the average daily balance, (ii) multiplying that daily balance by the applicable periodic daily rate, and (iii) adding the resulting amounts for each day in the Billing Cycle (Days in period). The total Finance Charges for the Billing Cycle is the total sum of Finance Charges for each charge.

What to Do If You Think You Find a Mistake on Your Statement Regarding your First Credit Line, First Reserve Line or your Home Equity Line of Credit.

If you think there is an error on your statement, write to us or call us at:

| For Puerto Rico: | For USVI: | For BVI: |
|---|---|---|
| FirstBank<br>Retail Banking Operations<br>PO Box 9146<br>San Juan PR<br>00908-9146 | FirstBank<br><br>PO Box 309600<br>St. Thomas VI 00803 | FirstBank<br><br>PO Box 435<br>Road Town Tortola BVI |
| FirstLine Solution Center at<br>787-725-2511 or 1-866-690-2511 | FirstLine Solution Center at<br>1-866-695-2511 | FirstLine Solution Center at<br>1-866-695-2511 |

In your letter, give us the following information:
o Account information: Your name and account number.
o Dollar amount: The dollar amount of the suspected error.
o 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. 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:
o We cannot try to collect the amount in question, or report you as delinquent on that amount.
o 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.
o While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
o We can apply any unpaid amount against your credit limit.

Important information about Electronic Funds Transfers regarding your Deposit Account

To report a lost or stolen ATM card

Notify us by phone as soon as possible at the number provided below.
24 hours a day 7 days a week.

IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS
Telephone us at the number provided below. 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
2. Tell us the dollar amount of the suspected error
3. 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.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have 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 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 determine whether or not the deposit has been made at the number provided below.

For account balance information, charges, interest rates, claims or any transaction appearing on your last statement or any additional information you may require, please contact:

**FirstLine Solution Center**
**Puerto Rico 787-725-2511 or 1-866-690-2511**
**USVI and BVI 1-866-695-2511**

**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

NNNS-9049-0710

CONFIDENTIAL

SDNY_GM_00017309
00001300-15646-0000-0005-MFBPRV060214042317O0-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES




Check: 1191 Amount: $1,015.35 Date: 05/01/2014




Check: 1190 Amount: $280.74 Date: 05/05/2014




Check: 1198 Amount: $60.00 Date: 05/07/2014




Check: 1194 Amount: $400.00 Date: 05/08/2014




Check: 1204 Amount: $12,317.76 Date: 05/13/2014




Check: 1202 Amount: $287.51 Date: 05/14/2014

CONFIDENTIAL

SDNY_GM_00017310
00001300-15647-0002-0005-MFBPRV060214042317O0-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)




Check: 1206 Amount: $28.00 Date: 05/15/2014




Check: 1208 Amount: $15.00 Date: 05/19/2014




Check: 1200 Amount: $65.00 Date: 05/19/2014




Check: 1210 Amount: $600.00 Date: 05/19/2014




Check: 1207 Amount: $2,137.38 Date: 05/20/2014




Check: 1209 Amount: $12,184.40 Date: 05/21/2014

CONFIDENTIAL

SDNY_GM_00017311
00001300-15648-0003-0005-MFBPRV060214042317O0-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)




Check: 1213 Amount: $1,000.00 Date: 05/23/2014




Check: 1193 Amount: $26.57 Date: 05/27/2014




Check: 1199 Amount: $26.57 Date: 05/27/2014




Check: 1205 Amount: $42.18 Date: 05/27/2014




Check: 1214 Amount: $147.96 Date: 05/27/2014




Check: 1201 Amount: $202.00 Date: 05/27/2014

CONFIDENTIAL

SDNY_GM_00017312
00001300-15649-0004-0005-MFBPRV06021404231700-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)




Check: 1196 Amount: $100.00 Date: 05/30/2014




Check: 1197 Amount: $500.00 Date: 05/30/2014

CONFIDENTIAL
SDNY_GM_00017313
00001300-15650-0005-0005-MFBPRV060214042317O0-02-L

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 06/30/14 |

00001066 MFBPRV07011407542400 7 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

24* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 174,175.07 | 1 | 57.72 | 25 | 49445.93 | .00 | 124,786.86 |

CHECKING ACCOUNT TRANSACTIONS
DEPOSITS AND OTHER CREDITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 06/09 | 57.72 | DEPOSIT |

CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 06/02 | 1203 | 1,250.00 | 06/18 | 1234 | 2,137.38 |
| 06/02 | 1212* | 114.71 | 06/25 | 1235 | 476.21 |
| 06/02 | 1215* | 493.29 | 06/17 | 1236 | 15.00 |
| 06/03 | 1216 | 293.11 | 06/23 | 1237 | 2,504.00 |
| 06/02 | 1217 | 1,015.35 | 06/16 | 1238 | 200.00 |
| 06/25 | 1218 | 1,250.00 | 06/18 | 1239 | 3,501.75 |
| 06/06 | 1219 | 400.00 | 06/17 | 1240 | 9,677.50 |
| 06/05 | 1220 | 145.50 | 06/23 | 1242* | 593.30 |
| 06/11 | 1221 | 192.96 | 06/30 | 1243 | 20.91 |
| 06/23 | 1224* | 1,000.00 | 06/23 | 1244 | 13,020.65 |
| 06/24 | 1226* | 1,000.00 | 06/19 | 1245 | 500.00 |
| 06/30 | 1233* | 94.01 | 06/23 | 1246 | 1,407.00 |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 06/20 | 8,143.30 | ACH DB [redacted] FIRSTBANK CRCARD PAYMENT |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 05/31 | 174,175.07 | 06/11 | 170,327.87 | 06/23 | 127,627.99 |
| 06/02 | 171,301.72 | 06/16 | 170,127.87 | 06/24 | 126,627.99 |
| 06/03 | 171,008.61 | 06/17 | 160,435.37 | 06/25 | 124,901.78 |
| 06/05 | 170,863.11 | 06/18 | 154,796.24 | 06/30 | 124,786.86 |
| 06/06 | 170,463.11 | 06/19 | 154,296.24 | | |
| 06/09 | 170,520.83 | 06/20 | 146,152.94 | | |

CONFIDENTIAL
SDNY_GM_00017314
00001066-14866-0001-0007-MFBPRV07011407542400-02-L
CONFIDENTIAL
FirstBankPR004477
EFTA_00127957
EFTA01670258

## 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 |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| TOTAL | | |

| CHECKS OUTSTANDING | | |
|---|---|---|
| NUMBER | | AMOUNT |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| TOTAL | | |

**If your checkbook and account statement balances do not match, verify:** 1) All additions and subtractions in your above computations and in your checkbook. 2) Amounts of deposits and checks in your statements with corresponding entries in your checkbook. If the two balances still do not match, visit us with all documents.

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 system. 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 debit, and subtracting from these any payment or amount credited during the day.
*Financing charges shall be computed on the principal balance only. Charges are applied by: (i) utilizing the average daily balance, (ii) multiplying that daily balance by the applicable daily rate, and (iii) adding the resulting amounts for each day in the Billing Cycle (Days in period). The total Finance Charges for the Billing Cycle is the total sum of Finance Charges for such charge.*

What to Do if You Think You Find a Mistake on Your Statement Regarding your First Credit Line, First Reserve Line or your Home Equity Line or Credit.

*If you think there is an error on your statement, write to us or call at:*

| For Puerto Rico: | For USVI: | For BVI |
|---|---|---|
| FirstBank<br>Retail Banking Operations<br>PO Box 9146 San Juan PR<br>00908-9146 | FirstBank<br>PO Box 309600<br>St. Thomas, VI 00803 | FirstBank<br>PO Box 435<br>Road Town Tortola BVI |
| FirstLine Solution Center at:<br>*787-725-2511 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*340-775-8899 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*284-495-8899 or*<br>*1-866-695-2511* |

In your letter, give us the following information:
-Account information: Your name and account number.
-Dollar amount: The dollar amount of the suspected error.
-Description of the 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. 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.

Important Information about Electronic Funds Transfer regarding Your Deposit Account.

To report a lost or stolen ATM card.

Notify us by phone as soon as possible at the number provided below. Service hours: Monday through Sunday from 6:00am to 12:00pm.

**IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS**
Telephone us at the number provided below. 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
2. Tell us the dollar amount of the suspected error
3. 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.

We will investigate your complaint and will correct any error promptly. If you tell us in person or by phone, we require that you send us your complaint in writing within 10 business days. If we take more than 10 business days to investigate your complaint we will re-credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If your claim was made verbally and the Bank required that you present your complaint in writing and was not received within the prescribed time, we may not provisionally credit your Account.

Electronic Funds Transfers include electronic transactions initiated through an Automated Teller Machine 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.

For account balance information, charges, interest rates, claims or any transaction appearing on your last statement or any additional information you may require, please contact:

**FirstLine Solution Center**
**Puerto Rico (787) 725-2511 or 1-866-695-2511**
**USVI 340-775-8899 or 1-866-695-2511**
**BVI 284-495-8899 or 1-866-695-2511**

**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

NNNG-9049-0414R

CONFIDENTIAL

SDNY_GM_00017315
00001066-14667-0002-0007-MFBPRV07011407542400-02-L

CONFIDENTIAL

FirstBankPR004478
EFTA_00127958

EFTA01670259

1 First Bank

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*
*

CONFIDENTIAL SDNY_GM_00017316
00001066-14868-0003-0007-MFBPRV0701140754240O-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES




Check: 1212 Amount: $114.71 Date: 06/02/2014




Check: 1215 Amount: $493.29 Date: 06/02/2014




Check: 1217 Amount: $1,015.35 Date: 06/02/2014




Check: 1203 Amount: $1,250.00 Date: 06/02/2014




Check: 1216 Amount: $293.11 Date: 06/03/2014




Check: 1220 Amount: $145.50 Date: 06/05/2014

CONFIDENTIAL

SDNY_GM_00017317
00001066-14869-0004-0007-MFBPRV07011407542400-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)




Check: 1219 Amount: $400.00 Date: 06/06/2014




Check: 1221 Amount: $192.96 Date: 06/11/2014




Check: 1238 Amount: $200.00 Date: 06/16/2014




Check: 1236 Amount: $15.00 Date: 06/17/2014




Check: 1240 Amount: $9,677.50 Date: 06/17/2014




Check: 1234 Amount: $2,137.38 Date: 06/18/2014

CONFIDENTIAL
SDNY_GM_00017318
00001066-14870-0005-0007-MFBPRV07011407542400-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)




Check: 1239 Amount: $3,501.75 Date: 06/18/2014




Check: 1245 Amount: $500.00 Date: 06/19/2014




Check: 1242 Amount: $593.30 Date: 06/23/2014




Check: 1224 Amount: $1,000.00 Date: 06/23/2014




Check: 1246 Amount: $1,407.00 Date: 06/23/2014




Check: 1237 Amount: $2,504.00 Date: 06/23/2014

CONFIDENTIAL

SDNY_GM_00017319
00001066-14871-0006-0007-MFBPRV07011407542400-02-L

CONFIDENTIAL

FirstBankPR004482
EFTA_00127962

EFTA01670263

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)




Check: 1244 Amount: $13,020.65 Date: 06/23/2014




Check: 1226 Amount: $1,000.00 Date: 06/24/2014




Check: 1235 Amount: $476.21 Date: 06/25/2014




Check: 1218 Amount: $1,250.00 Date: 06/25/2014




Check: 1243 Amount: $20.91 Date: 06/30/2014




Check: 1233 Amount: $94.01 Date: 06/30/2014

CONFIDENTIAL

SDNY_GM_00017320
00001066-14872-0007-0007-MFBPRV07011407542400-02-L

CONFIDENTIAL

FirstBankPR004483
EFTA_00127963

EFTA01670264

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 07/31/14 |

00000108 MFBPRV08011405521500 9 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

31* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 124,786.86 | 1 | 250000.00 | 32 | 80274.16 | .00 | 294,512.70 |

CHECKING ACCOUNT TRANSACTIONS
DEPOSITS AND OTHER CREDITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 07/16 | 250,000.00 | CR INCOMING WIRE TRANS |

CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 07/11 | 1211 | 150.00 | 07/15 | 1258 | 35.00 |
| 07/11 | 1223* | 1,000.00 | 07/21 | 1259 | 47.24 |
| 07/21 | 1225* | 1,000.00 | 07/15 | 1260 | 2,137.38 |
| 07/25 | 1228* | 1,000.00 | 07/11 | 1261 | 243.00 |
| 07/09 | 1230* | 1,000.00 | 07/15 | 1263* | 184.95 |
| 07/30 | 1231 | 1,000.00 | 07/11 | 1264 | 5,113.52 |
| 07/21 | 1248* | 467.50 | 07/28 | 1265 | 2,397.00 |
| 07/11 | 1249 | 312.57 | 07/22 | 1267* | 15.00 |
| 07/08 | 1250 | 849.00 | 07/24 | 1268 | 12,609.68 |
| 07/21 | 1251 | 101.28 | 07/17 | 1270* | 1,000.00 |
| 07/08 | 1252 | 400.00 | 07/24 | 1271 | 22,540.00 |
| 07/08 | 1253 | 400.00 | 07/22 | 1272 | 16,650.00 |
| 07/24 | 1254 | 279.00 | 07/23 | 1273 | 1,320.00 |
| 07/08 | 1255 | 318.00 | 07/25 | 1274 | 400.00 |
| 07/08 | 1256 | 60.00 | 07/30 | 1275 | 4,705.00 |
| 07/11 | 1257 | 2,529.04 | | | |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 07/16 | 10.00 | WIRE TRANSFER FEE |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 06/30 | 124,786.86 | 07/16 | 360,044.40 | 07/24 | 304,014.70 |
| 07/08 | 122,759.86 | 07/17 | 359,044.40 | 07/25 | 302,614.70 |
| 07/09 | 121,759.86 | 07/21 | 357,428.38 | 07/28 | 300,217.70 |
| 07/11 | 112,411.73 | 07/22 | 340,763.38 | 07/30 | 294,512.70 |
| 07/15 | 110,054.40 | 07/23 | 339,443.38 | | |

CONFIDENTIAL
SDNY_GM_00017321
00000108-10586-0001-0009-MFBPRV08011405521500-02-L
CONFIDENTIAL
FirstBankPR004484
EFTA_00127964
EFTA01670265

## 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 |
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| | | |
| TOTAL | | |

| CHECKS OUTSTANDING | | |
|---|---|---|
| NUMBER | | AMOUNT |
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| | | |
| TOTAL | | |

**If your checkbook and account statement balances do not match, verify:** 1) All additions and subtractions in your above computations and in your checkbook. 2) Amounts of deposits and checks in your statements with corresponding entries in your checkbook. If the two balances still do not match, visit us with all documents.

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 system. 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 debit, and subtracting from these any payment or amount credited during the day.
*Financing charges shall be computed on the principal balance only. Charges are applied by: (i) utilizing the average daily balance, (ii) multiplying that daily balance by the applicable daily rate, and (iii) adding the resulting amounts for each day in the Billing Cycle (Days in period). The total Finance Charges for the Billing Cycle is the total sum of Finance Charges for such charge.*

What to Do if You Think You Find a Mistake on Your Statement Regarding your First Credit Line, First Reserve Line or your Home Equity Line or Credit.

*If you think there is an error on your statement, write to us or call at:*

| For Puerto Rico: | For USVI: | For BVI |
|---|---|---|
| FirstBank<br>Retail Banking Operations<br>PO Box 9146 San Juan PR<br>00908-9146 | FirstBank<br>PO Box 309600<br>St. Thomas, VI 00803 | FirstBank<br>PO Box 435<br>Road Town Tortola BVI |
| FirstLine Solution Center at:<br>*787-725-2511 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*340-775-8899 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*284-496-8899 or*<br>*1-866-695-2511* |

In your letter, give us the following information:
-Account information: Your name and account number.
-Dollar amount: The dollar amount of the suspected error.
-Description of the 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. 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.

Important Information about Electronic Funds Transfer regarding Your Deposit Account.

To report a lost or stolen ATM card.

Notify us by phone as soon as possible at the number provided below. Service hours: Monday through Sunday from 6:00am to 12:00pm.

**IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS**
Telephone us at the number provided below. 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
2. Tell us the dollar amount of the suspected error
3. 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.

We will investigate your complaint and will correct any error promptly. If you tell us in person or by phone, we require that you send us your complaint in writing within 10 business days. If we take more than 10 business days to investigate your complaint we will re-credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If your claim was made verbally and the Bank required that you present your complaint in writing and was not received within the prescribed time, we may not provisionally credit your Account.

Electronic Funds Transfers include electronic transactions initiated through an Automated Teller Machine 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.

For account balance information, charges, interest rates, claims or any transaction appearing on your last statement or any additional information you may require, please contact:

**FirstLine Solution Center**
**Puerto Rico (787) 725-2511 or 1-866-695-2511**
**USVI 340-775-8899 or 1-866-695-2511**
**BVI 284-495-8899 or 1-866-695-2511**

**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

NNNG-9049-0414R

CONFIDENTIAL

SDNY_GM_00017322
00000108-10587-0002-0009-MFBPRV060114055215O0-02-L

CONFIDENTIAL

FirstBankPR004485
EFTA_00127965

EFTA01670266

1 First Bank

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CONFIDENTIAL SDNY_GM_00017323
00000108-10588-0003-0009-MFBPRV060T1405521500-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES




Check: 1256 Amount: $60.00 Date: 07/08/2014




Check: 1255 Amount: $318.00 Date: 07/08/2014




Check: 1252 Amount: $400.00 Date: 07/08/2014




Check: 1253 Amount: $400.00 Date: 07/08/2014




Check: 1250 Amount: $849.00 Date: 07/08/2014




Check: 1230 Amount: $1,000.00 Date: 07/09/2014

CONFIDENTIAL

SDNY_GM_00017324
00000108-10589-0004-0009-MFBPRV0801140552150O-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)




Check: 1211 Amount: $150.00 Date: 07/11/2014




Check: 1261 Amount: $243.00 Date: 07/11/2014




Check: 1249 Amount: $312.57 Date: 07/11/2014




Check: 1223 Amount: $1,000.00 Date: 07/11/2014




Check: 1257 Amount: $2,529.04 Date: 07/11/2014




Check: 1264 Amount: $5,113.52 Date: 07/11/2014

CONFIDENTIAL
SDNY_GM_00017325
00000108-10590-0005-0009-MFBPRV0601140552150O-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)




Check: 1258 Amount: $35.00 Date: 07/15/2014




Check: 1263 Amount: $184.95 Date: 07/15/2014




Check: 1260 Amount: $2,137.38 Date: 07/15/2014




Check: 1270 Amount: $1,000.00 Date: 07/17/2014




Check: 1259 Amount: $47.24 Date: 07/21/2014




Check: 1251 Amount: $101.28 Date: 07/21/2014

CONFIDENTIAL

SDNY_GM_00017326
00000108-10591-0006-0009-MFBPRV0801140552150O-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)




Check: 1248 Amount: $467.50 Date: 07/21/2014




Check: 1225 Amount: $1,000.00 Date: 07/21/2014




Check: 1267 Amount: $15.00 Date: 07/22/2014




Check: 1272 Amount: $16,650.00 Date: 07/22/2014




Check: 1273 Amount: $1,320.00 Date: 07/23/2014




Check: 1254 Amount: $279.00 Date: 07/24/2014

CONFIDENTIAL

SDNY_GM_00017327
00000108-10592-0007-0009-MFBPRV060114055215O0-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)




Check: 1268 Amount: $12,609.68 Date: 07/24/2014




Check: 1271 Amount: $22,540.00 Date: 07/24/2014




Check: 1274 Amount: $400.00 Date: 07/25/2014




Check: 1228 Amount: $1,000.00 Date: 07/25/2014




Check: 1265 Amount: $2,397.00 Date: 07/28/2014




Check: 1231 Amount: $1,000.00 Date: 07/30/2014

CONFIDENTIAL

SDNY_GM_00017328
00000108-10593-0008-0009-MFBPRV0601140552150O-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)




Check: 1275 Amount: $4,705.00 Date: 07/30/2014

CONFIDENTIAL
SDNY_GM_00017329
00000108-10594-0009-0009-MFBPRV0801140552150O-02-L

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 08/31/14 |

00001496 MFBPRV09011409452800 5 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

13* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 294,512.70 | 1 | 300000.00 | 16 | 121708.99 | .00 | 472,803.71 |

CHECKING ACCOUNT TRANSACTIONS
DEPOSITS AND OTHER CREDITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 08/19 | 300,000.00 | CR INCOMING WIRE TRANS |

CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 08/13 | 1222 | 1,000.00 | 08/26 | 1277 | 15.00 |
| 08/26 | 1227* | 1,000.00 | 08/21 | 1278 | 60.00 |
| 08/29 | 1241* | 10,000.00 | 08/22 | 1279 | 227.51 |
| 08/26 | 1247* | 10,000.00 | 08/20 | 1280 | 2,142.34 |
| 08/11 | 1266* | 2,262.00 | 08/25 | 1281 | 576.80 |
| 08/08 | 1269* | 12,380.00 | 08/18 | 1282 | 50,000.00 |
| 08/25 | 1276* | 83.48 | | | |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 08/13 | 3,525.91 | ACH DB [redacted] |
| | | FIRSTBANK CRCARD [redacted] PAYMENT |
| 08/19 | 28,425.95 | ACH DB [redacted] |
| | | FIRSTBANK CRCARD [redacted] PAYMENT |
| 08/19 | 10.00 | WIRE TRANSFER FEE |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 07/31 | 294,512.70 | 08/18 | 225,344.79 | 08/22 | 494,478.99 |
| 08/08 | 282,132.70 | 08/19 | 496,908.84 | 08/25 | 493,818.71 |
| 08/11 | 279,870.70 | 08/20 | 494,766.50 | 08/26 | 482,803.71 |
| 08/13 | 275,344.79 | 08/21 | 494,706.50 | 08/29 | 472,803.71 |

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CONFIDENTIAL

## 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 |
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| CHECKS OUTSTANDING | | |
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| TOTAL | | |

**If your checkbook and account statement balances do not match, verify:** 1) All additions and subtractions in your above computations and in your checkbook. 2) Amounts of deposits and checks in your statements with corresponding entries in your checkbook. If the two balances still do not match, visit us with all documents.

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 system. 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 debit, and subtracting from these any payment or amount credited during the day.
*Financing charges shall be computed on the principal balance only. Charges are applied by: (i) utilizing the average daily balance, (ii) multiplying that daily balance by the applicable daily rate, and (iii) adding the resulting amounts for each day in the Billing Cycle (Days in period). The total Finance Charges for the Billing Cycle is the total sum of Finance Charges for such charge.*

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| For Puerto Rico: | For USVI: | For BVI |
|---|---|---|
| FirstBank<br>Retail Banking Operations<br>PO Box 9146 San Juan PR<br>00908-9146 | FirstBank<br>PO Box 309600<br>St. Thomas, VI 00803 | FirstBank<br>PO Box 435<br>Road Town Tortola BVI |
| FirstLine Solution Center at:<br>*787-725-2511 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*340-775-8899 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*284-496-8899 or*<br>*1-866-695-2511* |

In your letter, give us the following information:
-Account information: Your name and account number.
-Dollar amount: The dollar amount of the suspected error.
-Description of the 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. 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.

Important Information about Electronic Funds Transfer regarding Your Deposit Account.

To report a lost or stolen ATM card.

Notify us by phone as soon as possible at the number provided below. Service hours: Monday through Sunday from 6:00am to 12:00pm.

**IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS**
Telephone us at the number provided below. 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
2. Tell us the dollar amount of the suspected error
3. 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.

We will investigate your complaint and will correct any error promptly. If you tell us in person or by phone, we require that you send us your complaint in writing within 10 business days. If we take more than 10 business days to investigate your complaint we will re-credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If your claim was made verbally and the Bank required that you present your complaint in writing and was not received within the prescribed time, we may not provisionally credit your Account.

Electronic Funds Transfers include electronic transactions initiated through an Automated Teller Machine 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.

For account balance information, charges, interest rates, claims or any transaction appearing on your last statement or any additional information you may require, please contact:

**FirstLine Solution Center**
**Puerto Rico (787) 725-2511 or 1-866-695-2511**
**USVI 340-775-8899 or 1-866-695-2511**
**BVI 284-495-8899 or 1-866-695-2511**

**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

NNNG-9049-0414R

CONFIDENTIAL

SDNY_GM_00017331
00001496-16080-0002-0005-MFBPRV060T1409452500-C2-L

CONFIDENTIAL

FirstBankPR004494
EFTA_00127974

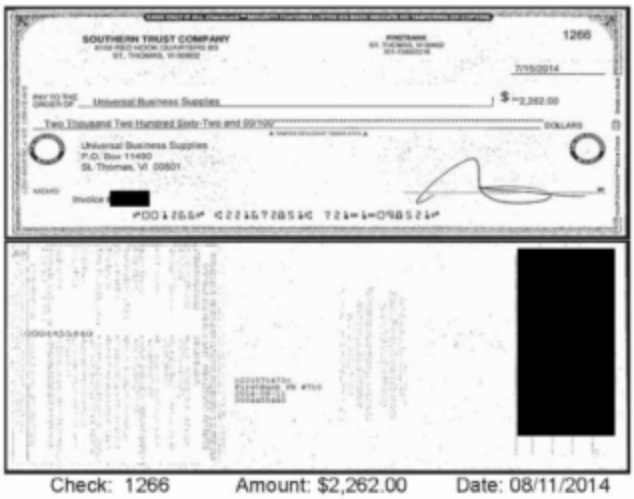
EFTA01670275

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES




Check: 1269 Amount: $12,380.00 Date: 08/08/2014




Check: 1266 Amount: $2,262.00 Date: 08/11/2014




Check: 1222 Amount: $1,000.00 Date: 08/13/2014




Check: 1282 Amount: $50,000.00 Date: 08/18/2014




Check: 1280 Amount: $2,142.34 Date: 08/20/2014




Check: 1278 Amount: $60.00 Date: 08/21/2014

CONFIDENTIAL

SDNY_GM_00017332
00001496-16061-0003-0005-MFBPRV09011409452800-02-L

CONFIDENTIAL

FirstBankPR004495
EFTA_00127975

EFTA01670276

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)




Check: 1279 Amount: $227.51 Date: 08/22/2014




Check: 1276 Amount: $83.48 Date: 08/25/2014




Check: 1281 Amount: $576.80 Date: 08/25/2014




Check: 1277 Amount: $15.00 Date: 08/26/2014




Check: 1227 Amount: $1,000.00 Date: 08/26/2014




Check: 1247 Amount: $10,000.00 Date: 08/26/2014

CONFIDENTIAL

SDNY_GM_00017333
00001496-16062-0004-0005-MFBPRV09011409452800-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)




Check: 1241 Amount: $10,000.00 Date: 08/29/2014

CONFIDENTIAL
SDNY_GM_00017334
00001496-16063-0005-0005-MFBPRV090T1409452800-02-L

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 09/30/14 |

00000883 MFBPRV10011405013100 5 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

18* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 472,803.71 | 0 | .00 | 19 | 60636.06 | .00 | 412,167.65 |

CHECKING ACCOUNT TRANSACTIONS
CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 09/02 | 1283 | 1,000.00 | 09/23 | 1292 | 1,270.22 |
| 09/15 | 1284 | 288.48 | 09/19 | 1293 | 15.00 |
| 09/04 | 1285 | 12,609.68 | 09/29 | 1294 | 26.33 |
| 09/05 | 1286 | 400.00 | 09/26 | 1295 | 12,609.68 |
| 09/10 | 1287 | 2,142.34 | 09/18 | 1296 | 1,015.20 |
| 09/09 | 1288 | 145.50 | 09/18 | 1297 | 1,079.71 |
| 09/15 | 1289 | 20.91 | 09/23 | 1298 | 7,550.00 |
| 09/10 | 1290 | 42.00 | 09/26 | 1300* | 2,000.00 |
| 09/16 | 1291 | 2,400.00 | 09/29 | 1301 | 400.00 |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 09/30 | 15,621.01 | ACH DB [redacted] FIRSTBANK CRCARD [redacted] PAYMENT |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 08/31 | 472,803.71 | 09/10 | 456,464.19 | 09/23 | 442,824.67 |
| 09/02 | 471,803.71 | 09/15 | 456,154.80 | 09/26 | 428,214.99 |
| 09/04 | 459,194.03 | 09/16 | 453,754.80 | 09/29 | 427,788.66 |
| 09/05 | 458,794.03 | 09/18 | 451,659.89 | 09/30 | 412,167.65 |
| 09/09 | 458,648.53 | 09/19 | 451,644.89 | | |

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CONFIDENTIAL
SDNY_GM_00017335
00000883-13839-0001-0005-MFBPRV10011405013100-02-L
CONFIDENTIAL
FirstBankPR004498
EFTA_00127978
EFTA01670279

## 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 |
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| CHECKS OUTSTANDING | | |
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**If your checkbook and account statement balances do not match, verify:** 1) All additions and subtractions in your above computations and in your checkbook. 2) Amounts of deposits and checks in your statements with corresponding entries in your checkbook. If the two balances still do not match, visit us with all documents.

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 system. 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.

*Financing charges shall be computed on the principal balance only. Charges are applied by: (i) utilizing the average daily balance, (ii) multiplying that daily balance by the applicable daily rate, and (iii) adding the resulting amounts for each day in the Billing Cycle (Days in period). The total Finance Charges for the Billing Cycle is the total sum of Finance Charges for each charge.*

What to Do if You Think You Find a Mistake on Your Statement Regarding your First Credit Line, First Reserve Line or your Home Equity Line of Credit.

*If you think there is an error on your statement, write to us or call at:*

| For Puerto Rico: | For USVI: | For BVI |
|---|---|---|
| FirstBank<br>Retail Banking Operations<br>PO Box 9146 , San Juan PR<br>00908-9146 | FirstBank<br>PO Box 309660<br>St. Thomas, VI 00803 | FirstBank<br>PO Box 435<br>Road Town Tortola BVI |
| FirstLine Solution Center at:<br>*787-725-2511 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*340-775-8899 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*284-495-8899 or*<br>*1-866-695-2511* |

In your letter, give us the following information:
-Account information: Your name and account number.
-Dollar amount: The dollar amount of the suspected error.
-Description of the 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. 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.

Important information about Electronic Funds Transfer regarding Your Deposit Account.

To report a lost or stolen ATM card

Notify us by phone as soon as possible at the number provided below. Service hours: Monday through Sunday from 6:00am to 12:00pm.

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1. Tell us your name and account number
2. Tell us the dollar amount of the suspected error
3. 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.

We will investigate your complaint and will correct any error promptly. If you tell us in person or by phone, we require that you send us your complaint in writing within 10 business days. If we take more than 10 business days to investigate your complaint we will re-credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If your claim was made verbally and the Bank required that you present your complaint in writing and was not received within the prescribed time, we may not provisionally credit your Account.

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**USVI 340-775-8899 or 1-866-695-2511**
**BVI 284-495-8899 or 1-866-695-2511**

**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

NNNS-9048-0414R

CONFIDENTIAL

SDNY_GM_00017336
00000683-13840-0002-0005-MFBPRV100114405013100-02-L

CONFIDENTIAL

FirstBankPR004499
EFTA_00127979

EFTA01670280

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES



Check: 1283 Amount: $1,000.00 Date: 09/02/2014



Check: 1285 Amount: $12,609.68 Date: 09/04/2014



Check: 1286 Amount: $400.00 Date: 09/05/2014



Check: 1288 Amount: $145.50 Date: 09/09/2014



Check: 1290 Amount: $42.00 Date: 09/10/2014



Check: 1287 Amount: $2,142.34 Date: 09/10/2014

CONFIDENTIAL

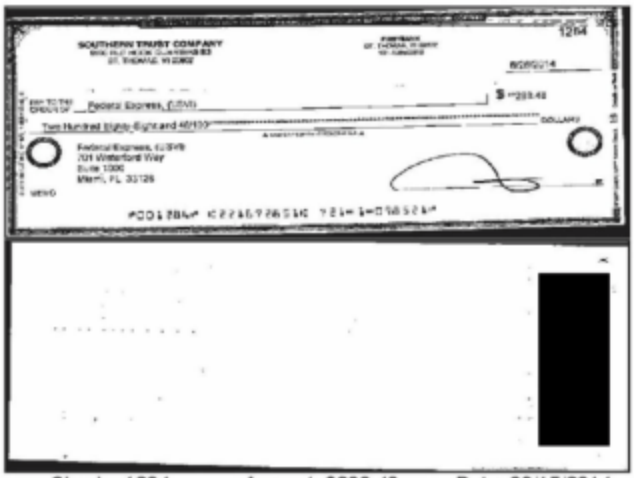
SDNY_GM_00017337
00000883-13841-0003-0005-MFBPRV10011405013100-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)



Check: 1289 Amount: $20.91 Date: 09/15/2014



Check: 1284 Amount: $288.48 Date: 09/15/2014



Check: 1291 Amount: $2,400.00 Date: 09/16/2014



Check: 1296 Amount: $1,015.20 Date: 09/18/2014



Check: 1297 Amount: $1,079.71 Date: 09/18/2014



Check: 1293 Amount: $15.00 Date: 09/19/2014

CONFIDENTIAL

SDNY_GM_00017338

00000883-13842-0004-0005-MFBPRV100114050131000-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)



Check: 1292 Amount: $1,270.22 Date: 09/23/2014



Check: 1298 Amount: $7,550.00 Date: 09/23/2014



Check: 1300 Amount: $2,000.00 Date: 09/26/2014



Check: 1295 Amount: $12,609.68 Date: 09/26/2014



Check: 1294 Amount: $26.33 Date: 09/29/2014



Check: 1301 Amount: $400.00 Date: 09/29/2014

CONFIDENTIAL

SDNY_GM_00017339

00000883-13843-0005-0005-MFBPRV10011405013100-02-L

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 10/31/14 |

00000578 MFBPRV11031408514000 6 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

21* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 412,167.65 | 1 | 55.00 | 22 | 93267.92 | .00 | 318,954.73 |

CHECKING ACCOUNT TRANSACTIONS
DEPOSITS AND OTHER CREDITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 10/27 | 55.00 | DEPOSIT |

CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 10/14 | 1030 | 19,700.00 | 10/14 | 1313* | 25,000.00 |
| 10/29 | 1031 | 13,000.00 | 10/27 | 1315* | 6,160.00 |
| 10/06 | 1299* | 2,236.00 | 10/17 | 1316 | 60.00 |
| 10/06 | 1302* | 46.82 | 10/15 | 1317 | 500.00 |
| 10/21 | 1304* | 1,000.00 | 10/27 | 1319* | 13,712.45 |
| 10/21 | 1305 | 1,000.00 | 10/23 | 1320 | 400.00 |
| 10/03 | 1307* | 1,000.00 | 10/27 | 1321 | 2,142.34 |
| 10/06 | 1308 | 2,300.00 | 10/24 | 1322 | 56.00 |
| 10/14 | 1309 | 650.00 | 10/24 | 1323 | 15.00 |
| 10/22 | 1310 | 280.00 | 10/31 | 1324 | 2,000.00 |
| 10/14 | 1311 | 20.72 | | | |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 10/20 | 1,988.59 | ACH DB [redacted] FIRSTBANK CRCARD [redacted] PAYMENT |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 09/30 | 412,167.65 | 10/17 | 360,654.11 | 10/24 | 355,914.52 |
| 10/03 | 411,167.65 | 10/20 | 358,665.52 | 10/27 | 333,954.73 |
| 10/06 | 406,584.83 | 10/21 | 356,665.52 | 10/29 | 320,954.73 |
| 10/14 | 361,214.11 | 10/22 | 356,385.52 | 10/31 | 318,954.73 |
| 10/15 | 360,714.11 | 10/23 | 355,985.52 | | |

*
*
*

CONFIDENTIAL

## 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 |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| TOTAL | | |

| CHECKS OUTSTANDING | | |
|---|---|---|
| NUMBER | | AMOUNT |
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| | | |
| | | |
| TOTAL | | |

**If your checkbook and account statement balances do not match, verify:** 1) All additions and subtractions in your above computations and in your checkbook. 2) Amounts of deposits and checks in your statements with corresponding entries in your checkbook. If the two balances still do not match, visit us with all documents.

Important information regarding Your First Credit Line or your Home Equity Line of Credit account statement.

Balance subject to Interest Rate

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|---|---|---|
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**USVI 340-775-8899 or 1-866-695-2511**
**BVI 284-495-8899 or 1-866-695-2511**

**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

NNNS-9048-0414R

CONFIDENTIAL

SDNY_GM_00017341
00000578-12575-0002-0006-MFBPRV110314085140O0-C2-L

CONFIDENTIAL

FirstBankPR004504
EFTA_00127984

EFTA01670285

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES



Check: 1307 Amount: $1,000.00 Date: 10/03/2014



Check: 1302 Amount: $46.82 Date: 10/06/2014



Check: 1299 Amount: $2,236.00 Date: 10/06/2014



Check: 1308 Amount: $2,300.00 Date: 10/06/2014



Check: 1311 Amount: $20.72 Date: 10/14/2014



Check: 1309 Amount: $650.00 Date: 10/14/2014

CONFIDENTIAL

SDNY_GM_00017342
00000578-12576-0003-0006-MFBPRV110314085140000-02-L

CONFIDENTIAL

FirstBankPR004505
EFTA_00127985

EFTA01670286

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)



Check: 1030 Amount: $19,700.00 Date: 10/14/2014



Check: 1313 Amount: $25,000.00 Date: 10/14/2014



Check: 1317 Amount: $500.00 Date: 10/15/2014



Check: 1316 Amount: $60.00 Date: 10/17/2014



Check: 1304 Amount: $1,000.00 Date: 10/21/2014



Check: 1305 Amount: $1,000.00 Date: 10/21/2014

CONFIDENTIAL

SDNY_GM_00017343
00000578-12577-0004-0006-MFBPRV1103140851400O-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)



Check: 1310 Amount: $280.00 Date: 10/22/2014



Check: 1320 Amount: $400.00 Date: 10/23/2014



Check: 1323 Amount: $15.00 Date: 10/24/2014



Check: 1322 Amount: $56.00 Date: 10/24/2014



Check: 1321 Amount: $2,142.34 Date: 10/27/2014



Check: 1315 Amount: $6,160.00 Date: 10/27/2014

CONFIDENTIAL

SDNY_GM_00017344

00000578-12578-0005-0006-MFBPRV110314085140000-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)




Check: 1319 Amount: $13,712.45 Date: 10/27/2014




Check: 1031 Amount: $13,000.00 Date: 10/29/2014




Check: 1324 Amount: $2,000.00 Date: 10/31/2014

CONFIDENTIAL
SDNY_GM_00017345
00000578-12579-0006-0006-MFBPRV1103140851400O-02-L

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 11/30/14 |

00001396 MFBPRV12011408154100 5 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

16* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 318,954.73 | 1 | 81.57 | 17 | 150322.82 | .00 | 168,713.48 |

CHECKING ACCOUNT TRANSACTIONS
DEPOSITS AND OTHER CREDITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 11/19 | 81.57 | DEPOSIT |

CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 11/06 | 1303 | 1,000.00 | 11/19 | 1331 | 2,142.34 |
| 11/04 | 1306* | 1,000.00 | 11/18 | 1332 | 60.00 |
| 11/03 | 1318* | 57.11 | 11/24 | 1334* | 15.00 |
| 11/10 | 1325* | 28.56 | 11/17 | 1335 | 139.00 |
| 11/12 | 1326 | 50,000.00 | 11/21 | 1336 | 13,712.45 |
| 11/17 | 1327 | 25,000.00 | 11/20 | 1337 | 994.50 |
| 11/19 | 1329* | 19,950.00 | 11/24 | 1339* | 20,000.00 |
| 11/19 | 1330 | 616.96 | 11/28 | 1341* | 35.00 |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 11/26 | 15,571.90 | ACH DB [redacted] FIRSTBANK CRCARD [redacted] PAYMENT |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 10/31 | 318,954.73 | 11/12 | 266,869.06 | 11/21 | 204,335.38 |
| 11/03 | 318,897.62 | 11/17 | 241,730.06 | 11/24 | 184,320.38 |
| 11/04 | 317,897.62 | 11/18 | 241,670.06 | 11/26 | 168,748.48 |
| 11/06 | 316,897.62 | 11/19 | 219,042.33 | 11/28 | 168,713.48 |
| 11/10 | 316,869.06 | 11/20 | 218,047.83 | | |

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*

CONFIDENTIAL
SDNY_GM_00017346
00001396-15737-0001-0005-MFBPRV12011408154100-02-L

CONFIDENTIAL
FirstBankPR004509
EFTA_00127989

EFTA01670290

## 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 |
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| TOTAL | | |

| CHECKS OUTSTANDING | | |
|---|---|---|
| NUMBER | | AMOUNT |
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| | | |
| | | |
| | | |
| TOTAL | | |

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We can apply any unpaid amount against your credit limit.

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3. 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.

We will investigate your complaint and will correct any error promptly. If you tell us in person or by phone, we require that you send us your complaint in writing within 10 business days. If we take more than 10 business days to investigate your complaint we will re-credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If your claim was made verbally and the Bank required that you present your complaint in writing and was not received within the prescribed time, we may not provisionally credit your Account.

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**BVI 284-495-8899 or 1-866-695-2511**

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NNNS-9048-0414R

CONFIDENTIAL

SDNY_GM_00017347
00001396-15738-0002-0005-MFBPRV1201140815410O-C2-L

CONFIDENTIAL

FirstBankPR004510
EFTA_00127990

EFTA01670291

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES



Check: 1318 Amount: $57.11 Date: 11/03/2014



Check: 1306 Amount: $1,000.00 Date: 11/04/2014



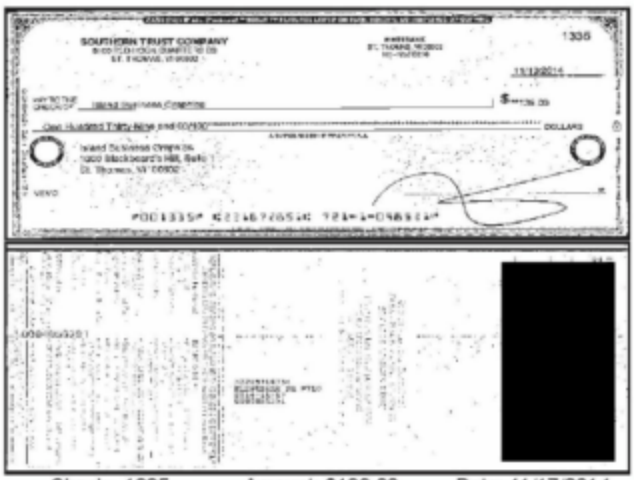
Check: 1303 Amount: $1,000.00 Date: 11/06/2014



Check: 1325 Amount: $28.56 Date: 11/10/2014



Check: 1326 Amount: $50,000.00 Date: 11/12/2014



Check: 1335 Amount: $139.00 Date: 11/17/2014

CONFIDENTIAL

SDNY_GM_00017348

00001396-15739-0003-0005-MFBPRV120114081541000-02-L

CONFIDENTIAL

FirstBankPR004511

EFTA_00127991

EFTA01670292

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)



Check: 1327 Amount: $25,000.00 Date: 11/17/2014



Check: 1332 Amount: $60.00 Date: 11/18/2014



Check: 1330 Amount: $616.96 Date: 11/19/2014



Check: 1331 Amount: $2,142.34 Date: 11/19/2014



Check: 1329 Amount: $19,950.00 Date: 11/19/2014



Check: 1337 Amount: $994.50 Date: 11/20/2014

CONFIDENTIAL

SDNY_GM_00017349

00001396-15740-0004-0005-MFBPRV120114081541000-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)



Check: 1336 Amount: $13,712.45 Date: 11/21/2014



Check: 1334 Amount: $15.00 Date: 11/24/2014



Check: 1339 Amount: $20,000.00 Date: 11/24/2014



Check: 1341 Amount: $35.00 Date: 11/28/2014

CONFIDENTIAL

SDNY_GM_00017350

00001396-15741-0005-0005-MFBPRV120114081541000-02-L

CONFIDENTIAL

FirstBankPR004513

EFTA_00127993

EFTA01670294

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 12/31/14 |

00000435 MFBPRV01011504092700 5 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

13* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 168,713.48 | 1 | 400000.00 | 15 | 93295.61 | .00 | 475,417.87 |

CHECKING ACCOUNT TRANSACTIONS
DEPOSITS AND OTHER CREDITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 12/30 | 400,000.00 | CR INCOMING WIRE TRANS |

CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 12/08 | 1333 | 26.10 | 12/10 | 1347 | 600.00 |
| 12/08 | 1340* | 177.49 | 12/12 | 1348 | 109.96 |
| 12/05 | 1342* | 25,000.00 | 12/09 | 1349 | 2,142.34 |
| 12/09 | 1343 | 2,000.00 | 12/16 | 1350 | 14,125.00 |
| 12/11 | 1344 | 145.50 | 12/29 | 1352* | 13,712.45 |
| 12/22 | 1345 | 25.87 | 12/30 | 1354* | 10,000.00 |
| 12/15 | 1346 | 101.00 | | | |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 12/30 | 25,119.90 | ACH DB [redacted] FIRSTBANK CRCARD [redacted] PAYMENT |
| 12/30 | 10.00 | WIRE TRANSFER FEE |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 11/30 | 168,713.48 | 12/10 | 138,767.55 | 12/16 | 124,286.09 |
| 12/05 | 143,713.48 | 12/11 | 138,622.05 | 12/22 | 124,260.22 |
| 12/08 | 143,509.89 | 12/12 | 138,512.09 | 12/29 | 110,547.77 |
| 12/09 | 139,367.55 | 12/15 | 138,411.09 | 12/30 | 475,417.87 |

*
*
*

CONFIDENTIAL

## 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 |
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| | | |
| TOTAL | | |

| CHECKS OUTSTANDING | | |
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| NUMBER | | AMOUNT |
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| | | |
| TOTAL | | |

**If your checkbook and account statement balances do not match, verify:** 1) All additions and subtractions in your above computations and in your checkbook. 2) Amounts of deposits and checks in your statements with corresponding entries in your checkbook. If the two balances still do not match, visit us with all documents.

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 system. 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 debit, and subtracting from these any payment or amount credited during the day.
*Financing charges shall be computed on the principal balance only. Charges are applied by: (i) utilizing the average daily balance, (ii) multiplying that daily balance by the applicable daily rate, and (iii) adding the resulting amounts for each day in the Billing Cycle (Days in period). The total Finance Charges for the Billing Cycle is the total sum of Finance Charges for such charge.*

What to Do if You Think You Find a Mistake on Your Statement Regarding your First Credit Line, First Reserve Line or your Home Equity Line or Credit.

*If you think there is an error on your statement, write to us or call at:*

| For Puerto Rico: | For USVI: | For BVI |
|---|---|---|
| FirstBank<br>Retail Banking Operations<br>PO Box 9146 San Juan PR<br>00908-9146 | FirstBank<br>PO Box 309600<br>St. Thomas, VI 00803 | FirstBank<br>PO Box 435<br>Road Town Tortola BVI |
| FirstLine Solution Center at:<br>*787-725-2511 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*340-775-8899 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*284-495-8899 or*<br>*1-866-695-2511* |

In your letter, give us the following information:
-Account information: Your name and account number.
-Dollar amount: The dollar amount of the suspected error.
-Description of the 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. 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.

Important Information about Electronic Funds Transfer regarding Your Deposit Account.

To report a lost or stolen ATM card.

Notify us by phone as soon as possible at the number provided below. Service hours: Monday through Sunday from 6:00am to 12:00pm.

**IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS**
Telephone us at the number provided below. 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
2. Tell us the dollar amount of the suspected error
3. 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.

We will investigate your complaint and will correct any error promptly. If you tell us in person or by phone, we require that you send us your complaint in writing within 10 business days. If we take more than 10 business days to investigate your complaint we will re-credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If your claim was made verbally and the Bank required that you present your complaint in writing and was not received within the prescribed time, we may not provisionally credit your Account.

Electronic Funds Transfers include electronic transactions initiated through an Automated Teller Machine 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.

For account balance information, charges, interest rates, claims or any transaction appearing on your last statement or any additional information you may require, please contact:

**FirstLine Solution Center**
**Puerto Rico (787) 725-2511 or 1-866-695-2511**
**USVI 340-775-8899 or 1-866-695-2511**
**BVI 284-495-8899 or 1-866-695-2511**

**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

NNNG-9049-0414R

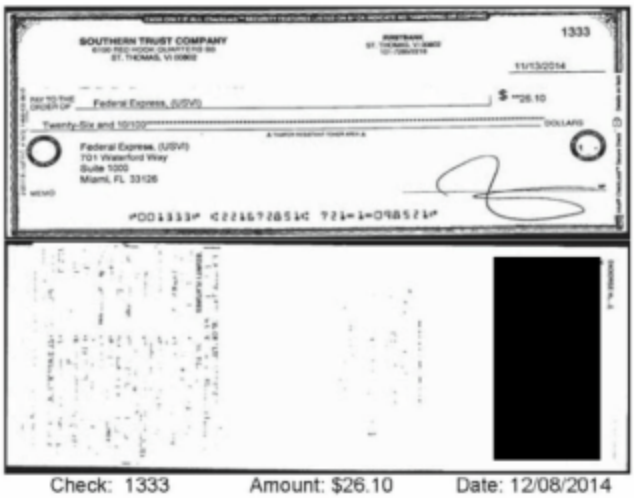
CONFIDENTIAL

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES




Check: 1342 Amount: $25,000.00 Date: 12/05/2014




Check: 1333 Amount: $26.10 Date: 12/08/2014




Check: 1340 Amount: $177.49 Date: 12/08/2014




Check: 1343 Amount: $2,000.00 Date: 12/09/2014




Check: 1349 Amount: $2,142.34 Date: 12/09/2014




Check: 1347 Amount: $600.00 Date: 12/10/2014

CONFIDENTIAL

SDNY_GM_00017353
00000435-12310-0003-0005-MFBPRV010115040927O0-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)




Check: 1344 Amount: $145.50 Date: 12/11/2014




Check: 1348 Amount: $109.96 Date: 12/12/2014




Check: 1346 Amount: $101.00 Date: 12/15/2014




Check: 1350 Amount: $14,125.00 Date: 12/16/2014




Check: 1345 Amount: $25.87 Date: 12/22/2014




Check: 1352 Amount: $13,712.45 Date: 12/29/2014

CONFIDENTIAL

SDNY_GM_00017354
00000435-12311-0004-0005-MFBPRV010111504092700-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)




Check: 1354 Amount: $10,000.00 Date: 12/30/2014

CONFIDENTIAL

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 01/31/15 |

00001211 MFBPRV020215030726O0 4 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

11* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 475,417.87 | 3 | 374.43 | 11 | 26782.59 | .00 | 449,009.71 |

CHECKING ACCOUNT TRANSACTIONS
DEPOSITS AND OTHER CREDITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 01/02 | 216.58 | DEPOSIT |
| 01/16 | 134.02 | DEPOSIT |
| 01/16 | 23.83 | DEPOSIT |

CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 01/02 | 1351 | 15.00 | 01/21 | 1360* | 255.00 |
| 01/12 | 1353* | 25.06 | 01/26 | 1362* | 13,712.45 |
| 01/08 | 1355* | 60.00 | 01/21 | 1363 | 15.00 |
| 01/26 | 1356 | 403.08 | 01/16 | 1364 | 2,000.00 |
| 01/12 | 1357 | 2,397.00 | 01/30 | 1366* | 7,500.00 |
| 01/07 | 1358 | 400.00 | | | |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 12/31 | 475,417.87 | 01/08 | 475,159.45 | 01/21 | 470,625.24 |
| 01/02 | 475,619.45 | 01/12 | 472,737.39 | 01/26 | 456,509.71 |
| 01/07 | 475,219.45 | 01/16 | 470,895.24 | 01/30 | 449,009.71 |

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*

CONFIDENTIAL

## 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 |
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| TOTAL | | |

| CHECKS OUTSTANDING | | |
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| NUMBER | | AMOUNT |
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| | | |
| | | |
| TOTAL | | |

**If your checkbook and account statement balances do not match, verify:** 1) All additions and subtractions in your above computations and in your checkbook. 2) Amounts of deposits and checks in your statements with corresponding entries in your checkbook. If the two balances still do not match, visit us with all documents.

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 system. 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 debit, and subtracting from these any payment or amount credited during the day.
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| For Puerto Rico: | For USVI: | For BVI |
|---|---|---|
| FirstBank<br>Retail Banking Operations<br>PO Box 9146 San Juan PR<br>00908-9146 | FirstBank<br>PO Box 309600<br>St. Thomas, VI 00803 | FirstBank<br>PO Box 435<br>Road Town Tortola BVI |
| FirstLine Solution Center at:<br>*787-725-2511 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*340-775-8899 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*284-495-8899 or*<br>*1-866-695-2511* |

In your letter, give us the following information:
-Account information: Your name and account number.
-Dollar amount: The dollar amount of the suspected error.
-Description of the 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. 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.

Important Information about Electronic Funds Transfer regarding Your Deposit Account.

To report a lost or stolen ATM card.

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Telephone us at the number provided below. 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
2. Tell us the dollar amount of the suspected error
3. 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.

We will investigate your complaint and will correct any error promptly. If you tell us in person or by phone, we require that you send us your complaint in writing within 10 business days. If we take more than 10 business days to investigate your complaint we will re-credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If your claim was made verbally and the Bank required that you present your complaint in writing and was not received within the prescribed time, we may not provisionally credit your Account.

Electronic Funds Transfers include electronic transactions initiated through an Automated Teller Machine 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.

For account balance information, charges, interest rates, claims or any transaction appearing on your last statement or any additional information you may require, please contact:

**FirstLine Solution Center**
**Puerto Rico (787) 725-2511 or 1-866-695-2511**
**USVI 340-775-8899 or 1-866-695-2511**
**BVI 284-495-8899 or 1-866-695-2511**

**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

NNNG-9049-0414R

CONFIDENTIAL
SDNY_GM_00017357
00001211-15548-0002-0004-MFBPRV020215030729O0-02-L
CONFIDENTIAL
FirstBankPR004520
EFTA_00128000
EFTA01670301

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES




Check: 1351 Amount: $15.00 Date: 01/02/2015




Check: 1358 Amount: $400.00 Date: 01/07/2015




Check: 1355 Amount: $60.00 Date: 01/08/2015




Check: 1353 Amount: $25.06 Date: 01/12/2015




Check: 1357 Amount: $2,397.00 Date: 01/12/2015




Check: 1364 Amount: $2,000.00 Date: 01/16/2015

CONFIDENTIAL

SDNY_GM_00017358
00001211-15547-0003-0004-MFBPRV0202150307260O-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)




Check: 1363 Amount: $15.00 Date: 01/21/2015




Check: 1360 Amount: $255.00 Date: 01/21/2015




Check: 1356 Amount: $403.08 Date: 01/26/2015




Check: 1362 Amount: $13,712.45 Date: 01/26/2015




Check: 1366 Amount: $7,500.00 Date: 01/30/2015

CONFIDENTIAL

SDNY_GM_00017359
00001211-15548-0004-0004-MFBPRV020215030726O0-02-L

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 02/28/15 |

00002082 MFBPRV03021505234600 5 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

18* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 449,009.71 | 1 | 180.11 | 20 | 122337.25 | .00 | 326,852.57 |

CHECKING ACCOUNT TRANSACTIONS
DEPOSITS AND OTHER CREDITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 02/05 | 180.11 | DEPOSIT |

CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 02/02 | 1359 | 49.70 | 02/18 | 1375 | 2,000.00 |
| 02/04 | 1365* | 7,000.00 | 02/25 | 1378* | 1,500.00 |
| 02/02 | 1367* | 500.00 | 02/24 | 1379 | 1,500.00 |
| 02/10 | 1369* | 1,300.00 | 02/11 | 1380 | 6,000.00 |
| 02/17 | 1370 | 113.00 | 02/20 | 1381 | 10,565.62 |
| 02/18 | 1371 | 25,000.00 | 02/18 | 1382 | 56.00 |
| 02/05 | 1372 | 9,000.00 | 02/17 | 1384* | 60.00 |
| 02/17 | 1373 | 950.00 | 02/27 | 1387* | 21,310.50 |
| 02/05 | 1374 | 5,175.00 | 02/27 | 1388 | 948.00 |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 02/05 | 5,853.78 | ACH DB [redacted] FIRSTBANK CRCARD [redacted] PAYMENT |
| 02/27 | 23,455.65 | ACH DB [redacted] FIRSTBANK CRCARD PAYMENT |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 01/31 | 449,009.71 | 02/10 | 420,311.34 | 02/20 | 375,566.72 |
| 02/02 | 448,460.01 | 02/11 | 414,311.34 | 02/24 | 374,066.72 |
| 02/04 | 441,460.01 | 02/17 | 413,188.34 | 02/25 | 372,566.72 |
| 02/05 | 421,611.34 | 02/18 | 386,132.34 | 02/27 | 326,852.57 |

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CONFIDENTIAL

## 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 |
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| CHECKS OUTSTANDING | | |
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| TOTAL | | |

**If your checkbook and account statement balances do not match, verify:** 1) All additions and subtractions in your above computations and in your checkbook. 2) Amounts of deposits and checks in your statements with corresponding entries in your checkbook. If the two balances still do not match, visit us with all documents.

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 system. 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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| For Puerto Rico: | For USVI: | For BVI |
|---|---|---|
| FirstBank<br>Retail Banking Operations<br>PO Box 9146 , San Juan PR<br>00908-9146 | FirstBank<br>PO Box 309660<br>St. Thomas, VI 00803 | FirstBank<br>PO Box 435<br>Road Town Tortola BVI |
| FirstLine Solution Center at:<br>*787-725-2511 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*340-775-8899 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*284-495-8899 or*<br>*1-866-695-2511* |

In your letter, give us the following information:
-Account information: Your name and account number.
-Dollar amount: The dollar amount of the suspected error.
-Description of the 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. 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.

Important information about Electronic Funds Transfer regarding Your Deposit Account.

To report a lost or stolen ATM card

Notify us by phone as soon as possible at the number provided below. Service hours: Monday through Sunday from 6:00am to 12:00pm.

**IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS**

Telephone us at the number provided below. 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
2. Tell us the dollar amount of the suspected error
3. 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.

We will investigate your complaint and will correct any error promptly. If you tell us in person or by phone, we require that you send us your complaint in writing within 10 business days. If we take more than 10 business days to investigate your complaint we will re-credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If your claim was made verbally and the Bank required that you present your complaint in writing and was not received within the prescribed time, we may not provisionally credit your Account.

Electronic Funds Transfers include electronic transactions initiated through an Automated Teller Machine 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.

For account balance information, charges, interest rates, claims or any transaction appearing on your last statement or any additional information you may require, please contact:

**FirstLine Solution Center**
**Puerto Rico (787) 725-2511 or 1-866-695-2511**
**USVI 340-775-8899 or 1-866-695-2511**
**BVI 284-495-8899 or 1-866-695-2511**

**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

NNNS-9048-0414R

CONFIDENTIAL

SDNY_GM_00017361
00002082-18678-0002-0005-MFBPRV030215052346O0-02-L

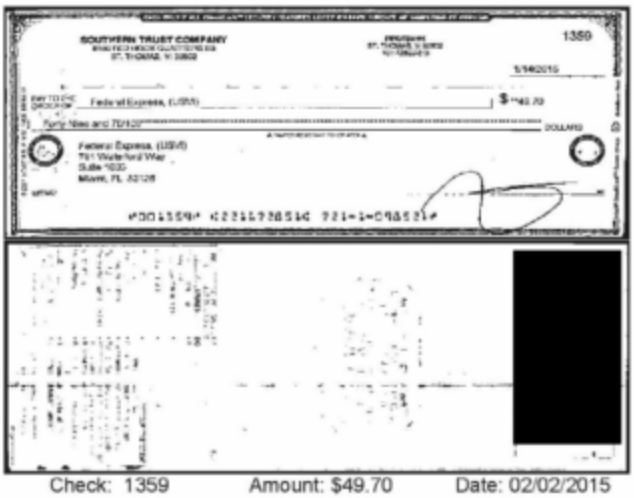
CONFIDENTIAL

FirstBankPR004524
EFTA_00128004

EFTA01670305

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES



Check: 1359 Amount: $49.70 Date: 02/02/2015



Check: 1367 Amount: $500.00 Date: 02/02/2015



Check: 1365 Amount: $7,000.00 Date: 02/04/2015



Check: 1374 Amount: $5,175.00 Date: 02/05/2015



Check: 1372 Amount: $9,000.00 Date: 02/05/2015



Check: 1369 Amount: $1,300.00 Date: 02/10/2015

CONFIDENTIAL

SDNY_GM_00017362

00002082-18879-0003-0005-MFBPRV030215052346O0-02-L

CONFIDENTIAL

FirstBankPR004525

EFTA_00128005

EFTA01670306

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)



Check: 1380 Amount: $6,000.00 Date: 02/11/2015



Check: 1384 Amount: $60.00 Date: 02/17/2015



Check: 1370 Amount: $113.00 Date: 02/17/2015



Check: 1373 Amount: $950.00 Date: 02/17/2015



Check: 1382 Amount: $56.00 Date: 02/18/2015



Check: 1375 Amount: $2,000.00 Date: 02/18/2015

CONFIDENTIAL

SDNY_GM_00017363

00002082-18880-0004-0005-MFBPRV030215052346O0-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)



Check: 1371 Amount: $25,000.00 Date: 02/18/2015



Check: 1381 Amount: $10,565.62 Date: 02/20/2015



Check: 1379 Amount: $1,500.00 Date: 02/24/2015



Check: 1378 Amount: $1,500.00 Date: 02/25/2015



Check: 1388 Amount: $948.00 Date: 02/27/2015



Check: 1387 Amount: $21,310.50 Date: 02/27/2015

CONFIDENTIAL

SDNY_GM_00017364

00002082-18881-0005-0005-MFBPRV030215052346O0-02-L

CONFIDENTIAL

FirstBankPR004527

EFTA_00128007

EFTA01670308

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 03/31/15 |

00000179 MFBPRV04011503442800 5 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

13* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 326,852.57 | 0 | .00 | 14 | 71291.76 | .00 | 255,560.81 |

CHECKING ACCOUNT TRANSACTIONS

CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 03/13 | 1377 | 2,500.00 | 03/30 | 1392 | 43.69 |
| 03/02 | 1383* | 66.79 | 03/11 | 1393 | 14,000.00 |
| 03/02 | 1385* | 180.38 | 03/12 | 1394 | 145.50 |
| 03/04 | 1386 | 11,805.87 | 03/20 | 1396* | 11,849.01 |
| 03/02 | 1389* | 600.00 | 03/30 | 1399* | 582.00 |
| 03/02 | 1390 | 15.00 | 03/27 | 1402* | 2,000.00 |
| 03/09 | 1391 | 24.34 | | | |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 03/30 | 27,479.18 | ACH DB [redacted] FIRSTBANK CRCARD PAYMENT |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 02/28 | 326,852.57 | 03/11 | 300,160.19 | 03/27 | 283,665.68 |
| 03/02 | 325,990.40 | 03/12 | 300,014.69 | 03/30 | 255,560.81 |
| 03/04 | 314,184.53 | 03/13 | 297,514.69 | | |
| 03/09 | 314,160.19 | 03/20 | 285,665.68 | | |

*
*
*

CONFIDENTIAL

## 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 |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| TOTAL | | |

| CHECKS OUTSTANDING | | |
|---|---|---|
| NUMBER | | AMOUNT |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| TOTAL | | |

**If your checkbook and account statement balances do not match, verify:** 1) All additions and subtractions in your above computations and in your checkbook. 2) Amounts of deposits and checks in your statements with corresponding entries in your checkbook. If the two balances still do not match, visit us with all documents.

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 system. 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 debit, and subtracting from these any payment or amount credited during the day.
*Financing charges shall be computed on the principal balance only. Charges are applied by: (i) utilizing the average daily balance, (ii) multiplying that daily balance by the applicable daily rate, and (iii) adding the resulting amounts for each day in the Billing Cycle (Days in period). The total Finance Charges for the Billing Cycle is the total sum of Finance Charges for such charge.*

What to Do if You Think You Find a Mistake on Your Statement Regarding your First Credit Line, First Reserve Line or your Home Equity Line or Credit.

*If you think there is an error on your statement, write to us or call at:*

| For Puerto Rico: | For USVI: | For BVI |
|---|---|---|
| FirstBank<br>Retail Banking Operations<br>PO Box 9146 San Juan PR<br>00908-9146 | FirstBank<br>PO Box 309600<br>St. Thomas, VI 00803 | FirstBank<br>PO Box 435<br>Road Town Tortola BVI |
| FirstLine Solution Center at:<br>*787-725-2511 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*340-775-8899 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*284-495-8899 or*<br>*1-866-695-2511* |

In your letter, give us the following information:
-Account information: Your name and account number.
-Dollar amount: The dollar amount of the suspected error.
-Description of the 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. 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.

Important Information about Electronic Funds Transfer regarding Your Deposit Account.

To report a lost or stolen ATM card.

Notify us by phone as soon as possible at the number provided below. Service hours: Monday through Sunday from 6:00am to 12:00pm.

**IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS**
Telephone us at the number provided below. 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
2. Tell us the dollar amount of the suspected error
3. 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.

We will investigate your complaint and will correct any error promptly. If you tell us in person or by phone, we require that you send us your complaint in writing within 10 business days. If we take more than 10 business days to investigate your complaint we will re-credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If your claim was made verbally and the Bank required that you present your complaint in writing and was not received within the prescribed time, we may not provisionally credit your Account.

Electronic Funds Transfers include electronic transactions initiated through an Automated Teller Machine 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.

For account balance information, charges, interest rates, claims or any transaction appearing on your last statement or any additional information you may require, please contact:

**FirstLine Solution Center**
**Puerto Rico (787) 725-2511 or 1-866-695-2511**
**USVI 340-775-8899 or 1-866-695-2511**
**BVI 284-495-8899 or 1-866-695-2511**

**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

NNNG-9049-0414R

CONFIDENTIAL

SDNY_GM_00017366
00000179-10795-0002-0005-MFBPRV040115034425O0-02-L

CONFIDENTIAL

FirstBankPR004529
EFTA_00128009

EFTA01670310

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES




Check: 1390 Amount: $15.00 Date: 03/02/2015




Check: 1383 Amount: $66.79 Date: 03/02/2015




Check: 1385 Amount: $180.38 Date: 03/02/2015




Check: 1389 Amount: $600.00 Date: 03/02/2015




Check: 1386 Amount: $11,805.87 Date: 03/04/2015




Check: 1391 Amount: $24.34 Date: 03/09/2015

CONFIDENTIAL

SDNY_GM_00017367
00000179-10796-0003-0005-MFBPRV040115034428O0-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)




Check: 1393 Amount: $14,000.00 Date: 03/11/2015




Check: 1394 Amount: $145.50 Date: 03/12/2015




Check: 1377 Amount: $2,500.00 Date: 03/13/2015




Check: 1396 Amount: $11,849.01 Date: 03/20/2015




Check: 1402 Amount: $2,000.00 Date: 03/27/2015




Check: 1392 Amount: $43.69 Date: 03/30/2015

CONFIDENTIAL
SDNY_GM_00017368
00000179-10797-0004-0005-MFBPRV040115034428O0-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)




Check: 1399 Amount: $582.00 Date: 03/30/2015

CONFIDENTIAL
SDNY_GM_00017369
00000179-10798-0005-0005-MFBPRV040115034428O0-02-L

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 04/30/15 |

00000916 MFBPRV05011507520300 6 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

19* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 255,560.81 | 0 | .00 | 19 | 61100.46 | .00 | 194,460.35 |

CHECKING ACCOUNT TRANSACTIONS
CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 04/13 | 1397 | 48.92 | 04/20 | 1409 | 450.00 |
| 04/01 | 1398 | 15.00 | 04/27 | 1410 | 93.28 |
| 04/01 | 1400* | 1,152.00 | 04/20 | 1411 | 60.00 |
| 04/01 | 1401 | 21,310.50 | 04/22 | 1412 | 15.00 |
| 04/01 | 1403* | 387.00 | 04/22 | 1413 | 13,250.96 |
| 04/01 | 1404 | 1,300.00 | 04/27 | 1414 | 19.54 |
| 04/02 | 1405 | 13,773.07 | 04/28 | 1415 | 900.00 |
| 04/20 | 1406 | 2,800.00 | 04/30 | 1416 | 47.19 |
| 04/08 | 1407 | 56.00 | 04/28 | 1418* | 5,000.00 |
| 04/20 | 1408 | 422.00 | | | |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 03/31 | 255,560.81 | 04/13 | 217,518.32 | 04/28 | 194,507.54 |
| 04/01 | 231,396.31 | 04/20 | 213,786.32 | 04/30 | 194,460.35 |
| 04/02 | 217,623.24 | 04/22 | 200,520.36 | | |
| 04/08 | 217,567.24 | 04/27 | 200,407.54 | | |

*
*
*

CONFIDENTIAL

## 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 |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| TOTAL | | |

| CHECKS OUTSTANDING | | |
|---|---|---|
| NUMBER | | AMOUNT |
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| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| TOTAL | | |

**If your checkbook and account statement balances do not match, verify:** 1) All additions and subtractions in your above computations and in your checkbook. 2) Amounts of deposits and checks in your statements with corresponding entries in your checkbook. If the two balances still do not match, visit us with all documents.

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 system. 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.

*Financing charges shall be computed on the principal balance only. Charges are applied by: (i) utilizing the average daily balance, (ii) multiplying that daily balance by the applicable daily rate, and (iii) adding the resulting amounts for each day in the Billing Cycle (Days in period). The total Finance Charges for the Billing Cycle is the total sum of Finance Charges for each charge.*

What to Do if You Think You Find a Mistake on Your Statement Regarding your First Credit Line, First Reserve Line or your Home Equity Line or Credit.

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| For Puerto Rico: | For USVI: | For BVI |
|---|---|---|
| FirstBank<br>Retail Banking Operations<br>PO Box 9146 , San Juan PR<br>00908-9146 | FirstBank<br>PO Box 309660<br>St. Thomas, VI 00803 | FirstBank<br>PO Box 435<br>Road Town Tortola BVI |
| FirstLine Solution Center at:<br>*787-725-2511 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*340-775-8899 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*284-495-8899 or*<br>*1-866-695-2511* |

In your letter, give us the following information:
-Account information: Your name and account number.
-Dollar amount: The dollar amount of the suspected error.
-Description of the 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. 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.

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To report a lost or stolen ATM card

Notify us by phone as soon as possible at the number provided below. Service hours: Monday through Sunday from 6:00am to 12:00pm.

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1. Tell us your name and account number
2. Tell us the dollar amount of the suspected error
3. 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.

We will investigate your complaint and will correct any error promptly. If you tell us in person or by phone, we require that you send us your complaint in writing within 10 business days. If we take more than 10 business days to investigate your complaint we will re-credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If your claim was made verbally and the Bank required that you present your complaint in writing and was not received within the prescribed time, we may not provisionally credit your Account.

Electronic Funds Transfers include electronic transactions initiated through an Automated Teller Machine 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.

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**USVI 340-775-8899 or 1-866-695-2511**
**BVI 284-495-8899 or 1-866-695-2511**

**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

NNNS-9048-0414R

CONFIDENTIAL

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES



Check: 1398 Amount: $15.00 Date: 04/01/2015



Check: 1403 Amount: $387.00 Date: 04/01/2015



Check: 1400 Amount: $1,152.00 Date: 04/01/2015



Check: 1404 Amount: $1,300.00 Date: 04/01/2015



Check: 1401 Amount: $21,310.50 Date: 04/01/2015



Check: 1405 Amount: $13,773.07 Date: 04/02/2015

CONFIDENTIAL

SDNY_GM_00017372
00000916-14351-0003-0006-MFBPRV0501150752030O-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)



Check: 1407 Amount: $56.00 Date: 04/08/2015



Check: 1397 Amount: $48.92 Date: 04/13/2015



Check: 1411 Amount: $60.00 Date: 04/20/2015



Check: 1408 Amount: $422.00 Date: 04/20/2015



Check: 1409 Amount: $450.00 Date: 04/20/2015



Check: 1406 Amount: $2,800.00 Date: 04/20/2015

CONFIDENTIAL

SDNY_GM_00017373
00000916-14352-0004-0006-MFBPRV050115075203O0-02-L

CONFIDENTIAL

FirstBankPR004536
EFTA_00128016

EFTA01670317

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)



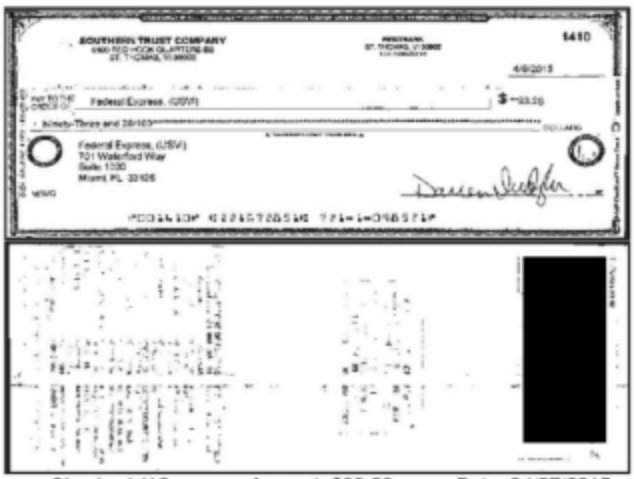
Check: 1412 Amount: $15.00 Date: 04/22/2015



Check: 1413 Amount: $13,250.96 Date: 04/22/2015



Check: 1414 Amount: $19.54 Date: 04/27/2015



Check: 1410 Amount: $93.28 Date: 04/27/2015



Check: 1415 Amount: $900.00 Date: 04/28/2015



Check: 1418 Amount: $5,000.00 Date: 04/28/2015

CONFIDENTIAL

SDNY_GM_00017374
00000916-14353-0005-0006-MFBPRV050T150752030O-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)




Check: 1416 Amount: $47.19 Date: 04/30/2015

CONFIDENTIAL
SDNY_GM_00017375
00000916-14354-0006-0006-MFBPRV050711507520300-02-L

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 05/31/15 |

00001071 MFBPRV06011504483400 4 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

11* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 194,460.35 | 0 | .00 | 12 | 76653.97 | .00 | 117,806.38 |

CHECKING ACCOUNT TRANSACTIONS

CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 05/27 | 1376 | 3,000.00 | 05/20 | 1423 | 9,605.00 |
| 05/01 | 1417* | 7,000.00 | 05/15 | 1424 | 2,000.00 |
| 05/18 | 1419* | 130.85 | 05/21 | 1425 | 2,500.00 |
| 05/12 | 1420 | 60.00 | 05/28 | 1426 | 13,250.96 |
| 05/19 | 1421 | 600.00 | 05/29 | 1427 | 15.00 |
| 05/19 | 1422 | 7,000.00 | | | |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 05/19 | 31,492.16 | ACH DB [redacted] FIRSTBANK CRCARD PAYMENT |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 04/30 | 194,460.35 | 05/18 | 185,269.50 | 05/27 | 131,072.34 |
| 05/01 | 187,460.35 | 05/19 | 146,177.34 | 05/28 | 117,821.38 |
| 05/12 | 187,400.35 | 05/20 | 136,572.34 | 05/29 | 117,806.38 |
| 05/15 | 185,400.35 | 05/21 | 134,072.34 | | |

*
*
*

CONFIDENTIAL

## 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 |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| TOTAL | | |

| CHECKS OUTSTANDING | | |
|---|---|---|
| NUMBER | | AMOUNT |
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| | | |
| | | |
| | | |
| | | |
| | | |
| TOTAL | | |

**If your checkbook and account statement balances do not match, verify:** 1) All additions and subtractions in your above computations and in your checkbook. 2) Amounts of deposits and checks in your statements with corresponding entries in your checkbook. If the two balances still do not match, visit us with all documents.

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 system. 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 debit, and subtracting from these any payment or amount credited during the day.
*Financing charges shall be computed on the principal balance only. Charges are applied by: (i) utilizing the average daily balance, (ii) multiplying that daily balance by the applicable daily rate, and (iii) adding the resulting amounts for each day in the Billing Cycle (Days in period). The total Finance Charges for the Billing Cycle is the total sum of Finance Charges for such charge.*

What to Do if You Think You Find a Mistake on Your Statement Regarding your First Credit Line, First Reserve Line or your Home Equity Line or Credit.

*If you think there is an error on your statement, write to us or call at:*

| For Puerto Rico: | For USVI: | For BVI |
|---|---|---|
| FirstBank<br>Retail Banking Operations<br>PO Box 9146 San Juan PR<br>00908-9146 | FirstBank<br>PO Box 309600<br>St. Thomas, VI 00803 | FirstBank<br>PO Box 435<br>Road Town Tortola BVI |
| FirstLine Solution Center at:<br>*787-725-2511 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*340-775-8899 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*284-495-8899 or*<br>*1-866-695-2511* |

In your letter, give us the following information:
-Account information: Your name and account number.
-Dollar amount: The dollar amount of the suspected error.
-Description of the 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. 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.

Important Information about Electronic Funds Transfer regarding Your Deposit Account.

To report a lost or stolen ATM card.

Notify us by phone as soon as possible at the number provided below. Service hours: Monday through Sunday from 6:00am to 12:00pm.

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

We will investigate your complaint and will correct any error promptly. If you tell us in person or by phone, we require that you send us your complaint in writing within 10 business days. If we take more than 10 business days to investigate your complaint we will re-credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If your claim was made verbally and the Bank required that you present your complaint in writing and was not received within the prescribed time, we may not provisionally credit your Account.

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

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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.

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**USVI 340-775-8899 or 1-866-695-2511**
**BVI 284-495-8899 or 1-866-695-2511**

**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

NNNG-9049-0414R

CONFIDENTIAL

SDNY_GM_00017377
00001071-14655-0002-0004-MFBPRV060T1504483400-C2-L

CONFIDENTIAL

FirstBankPR004540
EFTA_00128020

EFTA01670321

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES




Check: 1417 Amount: $7,000.00 Date: 05/01/2015




Check: 1420 Amount: $60.00 Date: 05/12/2015




Check: 1424 Amount: $2,000.00 Date: 05/15/2015




Check: 1419 Amount: $130.85 Date: 05/18/2015




Check: 1421 Amount: $600.00 Date: 05/19/2015




Check: 1422 Amount: $7,000.00 Date: 05/19/2015

CONFIDENTIAL

SDNY_GM_00017378
00001071-14656-0003-0004-MFBPRV060115044834O0-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)




Check: 1423 Amount: $9,605.00 Date: 05/20/2015




Check: 1425 Amount: $2,500.00 Date: 05/21/2015




Check: 1376 Amount: $3,000.00 Date: 05/27/2015




Check: 1426 Amount: $13,250.96 Date: 05/28/2015




Check: 1427 Amount: $15.00 Date: 05/29/2015

CONFIDENTIAL
SDNY_GM_00017379
00001071-14657-0004-0004-MFBPRV060115044834O0-02-L

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 06/30/15 |

00000881 MFBPRV07011508280300 4 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

12* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 117,806.38 | 1 | 175000.00 | 13 | 41665.23 | .00 | 251,141.15 |

CHECKING ACCOUNT TRANSACTIONS
DEPOSITS AND OTHER CREDITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 06/11 | 175,000.00 | CR INCOMING WIRE TRANS |

CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 06/15 | 1428 | 535.00 | 06/19 | 1437* | 400.00 |
| 06/22 | 1429 | 121.32 | 06/23 | 1438 | 385.00 |
| 06/10 | 1430 | 56.00 | 06/24 | 1439 | 3,239.12 |
| 06/09 | 1431 | 145.50 | 06/19 | 1440 | 180.00 |
| 06/12 | 1434* | 23,300.00 | 06/24 | 1442* | 13,250.96 |
| 06/26 | 1435 | 15.00 | 06/29 | 1443 | 27.33 |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 06/11 | 10.00 | WIRE TRANSFER FEE |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 05/31 | 117,806.38 | 06/12 | 269,294.88 | 06/23 | 267,673.56 |
| 06/09 | 117,660.88 | 06/15 | 268,759.88 | 06/24 | 251,183.48 |
| 06/10 | 117,604.88 | 06/19 | 268,179.88 | 06/26 | 251,168.48 |
| 06/11 | 292,594.88 | 06/22 | 268,058.56 | 06/29 | 251,141.15 |

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*

CONFIDENTIAL
SDNY_GM_00017380
00000881-14166-0001-0004-MFBPRV07011508280300-02-L
CONFIDENTIAL
FirstBankPR004543
EFTA_00128023
EFTA01670324

## 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 |
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| | | |
| TOTAL | | |

| CHECKS OUTSTANDING | | |
|---|---|---|
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| | | |
| TOTAL | | |

**If your checkbook and account statement balances do not match, verify:** 1) All additions and subtractions in your above computations and in your checkbook. 2) Amounts of deposits and checks in your statements with corresponding entries in your checkbook. If the two balances still do not match, visit us with all documents.

Important information regarding Your First Credit Line or your Home Equity Line of Credit account statement.
Balance subject to Interest Rate.
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|---|---|---|
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-We can apply any unpaid amount against your credit limit.

Important Information about Electronic Funds Transfer regarding Your Deposit Account.

To report a lost or stolen ATM card.

Notify us by phone as soon as possible at the number provided below. Service hours: Monday through Sunday from 6:00am to 12:00pm.

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**USVI 340-775-8899 or 1-866-695-2511**
**BVI 284-495-8899 or 1-866-695-2511**

**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

NNNG-9049-0414R

CONFIDENTIAL

SDNY_GM_00017381
00000681-14167-0002-0004-MFBPRV070115082800500-C2-L

CONFIDENTIAL

FirstBankPR004544
EFTA_00128024

EFTA01670325

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES




Check: 1431 Amount: $145.50 Date: 06/09/2015




Check: 1430 Amount: $56.00 Date: 06/10/2015




Check: 1434 Amount: $23,300.00 Date: 06/12/2015




Check: 1428 Amount: $535.00 Date: 06/15/2015




Check: 1440 Amount: $180.00 Date: 06/19/2015




Check: 1437 Amount: $400.00 Date: 06/19/2015

CONFIDENTIAL

SDNY_GM_00017382
00000881-14168-0003-0004-MFBPRV07011508280300-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)




Check: 1429 Amount: $121.32 Date: 06/22/2015




Check: 1438 Amount: $385.00 Date: 06/23/2015




Check: 1439 Amount: $3,239.12 Date: 06/24/2015




Check: 1442 Amount: $13,250.96 Date: 06/24/2015




Check: 1435 Amount: $15.00 Date: 06/26/2015




Check: 1443 Amount: $27.33 Date: 06/29/2015

CONFIDENTIAL

SDNY_GM_00017383
00000881-14169-0004-0004-MFBPRV07011508280300-02-L

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 07/31/15 |

00000575 MFBPRV08031509251000 5 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

13* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 251,141.15 | 0 | .00 | 14 | 27380.74 | .00 | 223,760.41 |

CHECKING ACCOUNT TRANSACTIONS

CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 07/01 | 1432 | 150.00 | 07/20 | 1450 | 94.68 |
| 07/03 | 1436* | 500.00 | 07/20 | 1451 | 480.00 |
| 07/16 | 1444* | 80.00 | 07/22 | 1452 | 13,250.96 |
| 07/17 | 1445 | 60.00 | 07/24 | 1453 | 100.00 |
| 07/16 | 1447* | 125.00 | 07/20 | 1454 | 650.00 |
| 07/13 | 1448 | 2,000.00 | 07/31 | 1455 | 1,330.00 |
| 07/20 | 1449 | 15.00 | | | |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 07/06 | 8,545.10 | ACH DB [redacted] FIRSTBANK CRCARD PAYMENT |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 06/30 | 251,141.15 | 07/13 | 239,946.05 | 07/22 | 225,190.41 |
| 07/01 | 250,991.15 | 07/16 | 239,741.05 | 07/24 | 225,090.41 |
| 07/03 | 250,491.15 | 07/17 | 239,681.05 | 07/31 | 223,760.41 |
| 07/06 | 241,946.05 | 07/20 | 238,441.37 | | |

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*
*

CONFIDENTIAL

## 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 |
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| | | |
| TOTAL | | |

| CHECKS OUTSTANDING | | |
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| NUMBER | | AMOUNT |
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| | | |
| TOTAL | | |

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|---|---|---|
| FirstBank<br>Retail Banking Operations<br>PO Box 9146 , San Juan PR<br>00908-9146 | FirstBank<br>PO Box 309660<br>St. Thomas, VI 00803 | FirstBank<br>PO Box 435<br>Road Town Tortola BVI |
| FirstLine Solution Center at:<br>*787-725-2511 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*340-775-8899 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*284-495-8899 or*<br>*1-866-695-2511* |

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

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**USVI 340-775-8899 or 1-866-695-2511**
**BVI 284-495-8899 or 1-866-695-2511**

**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

NNNS-9048-0414R

CONFIDENTIAL

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES



Check: 1432 Amount: $150.00 Date: 07/01/2015



Check: 1436 Amount: $500.00 Date: 07/03/2015



Check: 1448 Amount: $2,000.00 Date: 07/13/2015



Check: 1444 Amount: $80.00 Date: 07/16/2015



Check: 1447 Amount: $125.00 Date: 07/16/2015



Check: 1445 Amount: $60.00 Date: 07/17/2015

CONFIDENTIAL

SDNY_GM_00017386

00000575-12708-0003-0005-MFBPRV0803150925100O-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)



Check: 1449 Amount: $15.00 Date: 07/20/2015



Check: 1450 Amount: $94.68 Date: 07/20/2015



Check: 1451 Amount: $480.00 Date: 07/20/2015



Check: 1454 Amount: $650.00 Date: 07/20/2015



Check: 1452 Amount: $13,250.96 Date: 07/22/2015



Check: 1453 Amount: $100.00 Date: 07/24/2015

CONFIDENTIAL

SDNY_GM_00017387

00000575-12709-0004-0005-MFBPRV0803150925100O-02-L

CONFIDENTIAL

FirstBankPR004550

EFTA_00128030

EFTA01670331

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)




Check: 1455 Amount: $1,330.00 Date: 07/31/2015

CONFIDENTIAL
SDNY_GM_00017388
00000575-12710-0005-0005-MFBPRV0803150925100O-02-L

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 08/31/15 |

00001903 MFBPRV09011510431000 4 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

9* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 223,760.41 | 1 | 19.83 | 10 | 73240.99 | .00 | 150,539.25 |

CHECKING ACCOUNT TRANSACTIONS
DEPOSITS AND OTHER CREDITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 08/18 | 19.83 | DEPOSIT |

CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 08/31 | 1456 | 97.80 | 08/27 | 1461 | 60.00 |
| 08/18 | 1457 | 2,087.00 | 08/31 | 1462 | 63.00 |
| 08/27 | 1458 | 15.00 | 08/25 | 1463 | 5,795.63 |
| 08/19 | 1459 | 14,750.00 | 08/25 | 1464 | 1,296.61 |
| 08/28 | 1460 | 13,250.96 | | | |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 08/19 | 35,824.99 | ACH DB [redacted] FIRSTBANK CRCARD PAYMENT |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 07/31 | 223,760.41 | 08/25 | 164,026.01 | 08/31 | 150,539.25 |
| 08/18 | 221,693.24 | 08/27 | 163,951.01 | | |
| 08/19 | 171,118.25 | 08/28 | 150,700.05 | | |

*
*
*

CONFIDENTIAL

## 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 |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| TOTAL | | |

| CHECKS OUTSTANDING | | |
|---|---|---|
| NUMBER | | AMOUNT |
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| | | |
| | | |
| TOTAL | | |

**If your checkbook and account statement balances do not match, verify:** 1) All additions and subtractions in your above computations and in your checkbook. 2) Amounts of deposits and checks in your statements with corresponding entries in your checkbook. If the two balances still do not match, visit us with all documents.

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 system. 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 debit, and subtracting from these any payment or amount credited during the day.
*Financing charges shall be computed on the principal balance only. Charges are applied by: (i) utilizing the average daily balance, (ii) multiplying that daily balance by the applicable daily rate, and (iii) adding the resulting amounts for each day in the Billing Cycle (Days in period). The total Finance Charges for the Billing Cycle is the total sum of Finance Charges for such charge.*

What to Do if You Think You Find a Mistake on Your Statement Regarding your First Credit Line, First Reserve Line or your Home Equity Line or Credit.

*If you think there is an error on your statement, write to us or call at:*

| For Puerto Rico: | For USVI: | For BVI |
|---|---|---|
| FirstBank<br>Retail Banking Operations<br>PO Box 9146 San Juan PR<br>00908-9146 | FirstBank<br>PO Box 309600<br>St. Thomas, VI 00803 | FirstBank<br>PO Box 435<br>Road Town Tortola BVI |
| FirstLine Solution Center at:<br>*787-725-2511 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*340-775-8899 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*284-495-8899 or*<br>*1-866-695-2511* |

In your letter, give us the following information:
-Account information: Your name and account number.
-Dollar amount: The dollar amount of the suspected error.
-Description of the 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. 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:
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-We can apply any unpaid amount against your credit limit.

Important Information about Electronic Funds Transfer regarding Your Deposit Account.

To report a lost or stolen ATM card.

Notify us by phone as soon as possible at the number provided below. Service hours: Monday through Sunday from 6:00am to 12:00pm.

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Telephone us at the number provided below. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared.

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

We will investigate your complaint and will correct any error promptly. If you tell us in person or by phone, we require that you send us your complaint in writing within 10 business days. If we take more than 10 business days to investigate your complaint we will re-credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If your claim was made verbally and the Bank required that you present your complaint in writing and was not received within the prescribed time, we may not provisionally credit your Account.

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

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**BVI 284-495-8899 or 1-866-695-2511**

**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

NNNG-9049-0414R

CONFIDENTIAL

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES




Check: 1457 Amount: $2,087.00 Date: 08/18/2015




Check: 1459 Amount: $14,750.00 Date: 08/19/2015




Check: 1464 Amount: $1,296.61 Date: 08/25/2015




Check: 1463 Amount: $5,795.63 Date: 08/25/2015




Check: 1458 Amount: $15.00 Date: 08/27/2015




Check: 1461 Amount: $60.00 Date: 08/27/2015

CONFIDENTIAL

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## CHECK IMAGES (Continued)




Check: 1460 Amount: $13,250.96 Date: 08/28/2015




Check: 1462 Amount: $63.00 Date: 08/31/2015




Check: 1456 Amount: $97.80 Date: 08/31/2015

CONFIDENTIAL
SDNY_GM_00017392
00001903-9486-0004-0004-MFBPR0090115104310000-01-L

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 09/30/15 |

00000798 MFBPRV10011510370700 5 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

13* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 150,539.25 | 2 | 594.22 | 13 | 38476.91 | .00 | 112,656.56 |

CHECKING ACCOUNT TRANSACTIONS
DEPOSITS AND OTHER CREDITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 09/04 | 500.00 | DEPOSIT |
| 09/14 | 94.22 | DEPOSIT |

CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 09/02 | 1466 | 5,000.00 | 09/28 | 1473 | 144.12 |
| 09/08 | 1467 | 5,804.62 | 09/14 | 1474 | 5,405.46 |
| 09/08 | 1468 | 145.50 | 09/23 | 1475 | 1,515.00 |
| 09/14 | 1469 | 27.33 | 09/23 | 1477* | 13,250.96 |
| 09/01 | 1470 | 2,000.00 | 09/28 | 1480* | 153.92 |
| 09/02 | 1471 | 3,850.00 | 09/24 | 1481 | 425.00 |
| 09/18 | 1472 | 755.00 | | | |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 08/31 | 150,539.25 | 09/08 | 134,239.13 | 09/24 | 112,954.60 |
| 09/01 | 148,539.25 | 09/14 | 128,900.56 | 09/28 | 112,656.56 |
| 09/02 | 139,689.25 | 09/18 | 128,145.56 | | |
| 09/04 | 140,189.25 | 09/23 | 113,379.60 | | |

*
*
*

CONFIDENTIAL

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$ _____

ADD (+)
Deposits not credited
By the Bank

$ _____

DEDUCT (-)
Outstanding Checks

$ _____

Balance

$ _____

| DEPOSITS NOT CREDITED BY THE BANK | | |
|---|---|---|
| DATE | | AMOUNT |
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| TOTAL | | |

| CHECKS OUTSTANDING | | |
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| TOTAL | | |

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**USVI 340-775-8899 or 1-866-695-2511**
**BVI 284-495-8899 or 1-866-695-2511**

**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

NNNG-9049-0414R

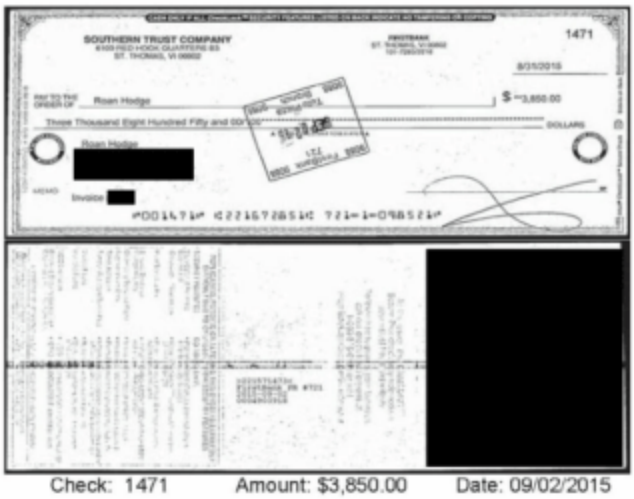
CONFIDENTIAL

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES




Check: 1470 Amount: $2,000.00 Date: 09/01/2015




Check: 1471 Amount: $3,850.00 Date: 09/02/2015




Check: 1466 Amount: $5,000.00 Date: 09/02/2015




Check: 1468 Amount: $145.50 Date: 09/08/2015




Check: 1467 Amount: $5,804.62 Date: 09/08/2015




Check: 1469 Amount: $27.33 Date: 09/14/2015

CONFIDENTIAL

SDNY_GM_00017395
00000798-13561-0003-0005-MFBPRV1001151037070O-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)




Check: 1474 Amount: $5,405.46 Date: 09/14/2015




Check: 1472 Amount: $755.00 Date: 09/18/2015




Check: 1475 Amount: $1,515.00 Date: 09/23/2015




Check: 1477 Amount: $13,250.96 Date: 09/23/2015




Check: 1481 Amount: $425.00 Date: 09/24/2015




Check: 1473 Amount: $144.12 Date: 09/28/2015

CONFIDENTIAL

SDNY_GM_00017396
00000798-13562-0004-0005-MFBPRV1001151037070O-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)




Check: 1480 Amount: $153.92 Date: 09/28/2015

CONFIDENTIAL

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 10/31/15 |

00001013 MFBPRV11021506001700 4 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

10* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 112,656.56 | 1 | 50.00 | 12 | 39681.28 | .00 | 73,025.28 |

CHECKING ACCOUNT TRANSACTIONS
DEPOSITS AND OTHER CREDITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 10/28 | 50.00 | ACH CR [redacted] INTUIT QBOOKS/PRO |

CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 10/01 | 1478 | 15.00 | 10/20 | 1486 | 150.00 |
| 10/01 | 1482* | 1,151.00 | 10/29 | 1487 | 15.00 |
| 10/13 | 1483 | 27.06 | 10/19 | 1488 | 1,273.50 |
| 10/05 | 1484 | 852.00 | 10/14 | 1490* | 2,000.00 |
| 10/13 | 1485 | 60.00 | 10/29 | 1493* | 49.00 |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 10/19 | 33,730.74 | ACH DB [redacted] FIRSTBANK CRCARD PAYMENT |
| 10/21 | 357.98 | ACH DB [redacted] INTUIT QBOOKS/PRO |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 09/30 | 112,656.56 | 10/14 | 108,551.50 | 10/28 | 73,089.28 |
| 10/01 | 111,490.56 | 10/19 | 73,547.26 | 10/29 | 73,025.28 |
| 10/05 | 110,638.56 | 10/20 | 73,397.26 | | |
| 10/13 | 110,551.50 | 10/21 | 73,039.28 | | |

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*

CONFIDENTIAL
SDNY_GM_00017398
00001013-14468-0001-0004-MFBPRV11021506001700-02-L

## 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 |
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**BVI 284-495-8899 or 1-866-695-2511**

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NNNG-9049-0414R

CONFIDENTIAL

SDNY_GM_00017399
00001013-14469-0002-0004-MFBPRV110215060017O0-C2-L

CONFIDENTIAL

FirstBankPR004562
EFTA_00128042

EFTA01670343

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES




Check: 1478 Amount: $15.00 Date: 10/01/2015




Check: 1482 Amount: $1,151.00 Date: 10/01/2015




Check: 1484 Amount: $852.00 Date: 10/05/2015




Check: 1483 Amount: $27.06 Date: 10/13/2015




Check: 1485 Amount: $60.00 Date: 10/13/2015




Check: 1490 Amount: $2,000.00 Date: 10/14/2015

CONFIDENTIAL
SDNY_GM_00017400
00001013-14470-0003-0004-MFBPRV1102150600170O-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)




Check: 1488 Amount: $1,273.50 Date: 10/19/2015




Check: 1486 Amount: $150.00 Date: 10/20/2015




Check: 1487 Amount: $15.00 Date: 10/29/2015




Check: 1493 Amount: $49.00 Date: 10/29/2015

CONFIDENTIAL
SDNY_GM_00017401
00001013-14471-0004-0004-MFBPRV1102150600170O-02-L

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 11/30/15 |

00000706 MFBPRV12011509540000 4 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

8* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 73,025.28 | 3 | 175020.00 | 12 | 51801.41 | .00 | 196,243.87 |

CHECKING ACCOUNT TRANSACTIONS
DEPOSITS AND OTHER CREDITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 11/03 | 12,500.00 | DEPOSIT |
| 11/16 | 12,520.00 | DEPOSIT |
| 11/10 | 150,000.00 | CR INCOMING WIRE TRANS |

CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 11/02 | 1491 | 26.80 | 11/16 | 1496 | 344.58 |
| 11/02 | 1492 | 14,596.34 | 11/10 | 1497 | 125.00 |
| 11/20 | 1494* | 19.44 | 11/17 | 1498 | 139.00 |
| 11/12 | 1495 | 60.00 | 11/30 | 1500* | 15.00 |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 11/20 | 23,940.25 | ACH DB [redacted] FIRSTBANK CRCARD PAYMENT |
| 11/05 | 12,500.00 | RETURNED DEP CHECK |
| 11/05 | 20.00 | RETURNED CHECK FEE |
| 11/10 | 15.00 | WIRE TRANSFER FEE |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 10/31 | 73,025.28 | 11/10 | 208,242.14 | 11/20 | 196,258.87 |
| 11/02 | 58,402.14 | 11/12 | 208,182.14 | 11/30 | 196,243.87 |
| 11/03 | 70,902.14 | 11/16 | 220,357.56 | | |
| 11/05 | 58,382.14 | 11/17 | 220,218.56 | | |

*
*
*

CONFIDENTIAL
SDNY_GM_00017402
00000706-13169-0001-0004-MFBPRV12011509540000-02-L

## 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 |
| | | |
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| | | |
| TOTAL | | |

| CHECKS OUTSTANDING | | |
|---|---|---|
| NUMBER | | AMOUNT |
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| | | |
| TOTAL | | |

**If your checkbook and account statement balances do not match, verify:** 1) All additions and subtractions in your above computations and in your checkbook. 2) Amounts of deposits and checks in your statements with corresponding entries in your checkbook. If the two balances still do not match, visit us with all documents.

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 system. 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 debit, and subtracting from these any payment or amount credited during the day.
*Financing charges shall be computed on the principal balance only. Charges are applied by: (i) utilizing the average daily balance, (ii) multiplying that daily balance by the applicable daily rate, and (iii) adding the resulting amounts for each day in the Billing Cycle (Days in period). The total Finance Charges for the Billing Cycle is the total sum of Finance Charges for such charge.*

What to Do if You Think You Find a Mistake on Your Statement Regarding your First Credit Line, First Reserve Line or your Home Equity Line or Credit.

*If you think there is an error on your statement, write to us or call at:*

| For Puerto Rico: | For USVI: | For BVI |
|---|---|---|
| FirstBank<br>Retail Banking Operations<br>PO Box 9146 San Juan PR<br>00908-9146 | FirstBank<br>PO Box 309600<br>St. Thomas, VI 00803 | FirstBank<br>PO Box 435<br>Road Town Tortola BVI |
| FirstLine Solution Center at:<br>*787-725-2511 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*340-775-8899 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*284-496-8899 or*<br>*1-866-695-2511* |

In your letter, give us the following information:
-Account information: Your name and account number.
-Dollar amount: The dollar amount of the suspected error.
-Description of the 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. 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.

Important Information about Electronic Funds Transfer regarding Your Deposit Account.

To report a lost or stolen ATM card.

Notify us by phone as soon as possible at the number provided below. Service hours: Monday through Sunday from 6:00am to 12:00pm.

**IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS**
Telephone us at the number provided below. 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
2. Tell us the dollar amount of the suspected error
3. 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.

We will investigate your complaint and will correct any error promptly. If you tell us in person or by phone, we require that you send us your complaint in writing within 10 business days. If we take more than 10 business days to investigate your complaint we will re-credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If your claim was made verbally and the Bank required that you present your complaint in writing and was not received within the prescribed time, we may not provisionally credit your Account.

Electronic Funds Transfers include electronic transactions initiated through an Automated Teller Machine 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.

For account balance information, charges, interest rates, claims or any transaction appearing on your last statement or any additional information you may require, please contact:

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**USVI 340-775-8899 or 1-866-695-2511**
**BVI 284-495-8899 or 1-866-695-2511**

**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

NNNG-9049-0414R

CONFIDENTIAL

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES




Check: 1491 Amount: $26.80 Date: 11/02/2015




Check: 1492 Amount: $14,596.34 Date: 11/02/2015



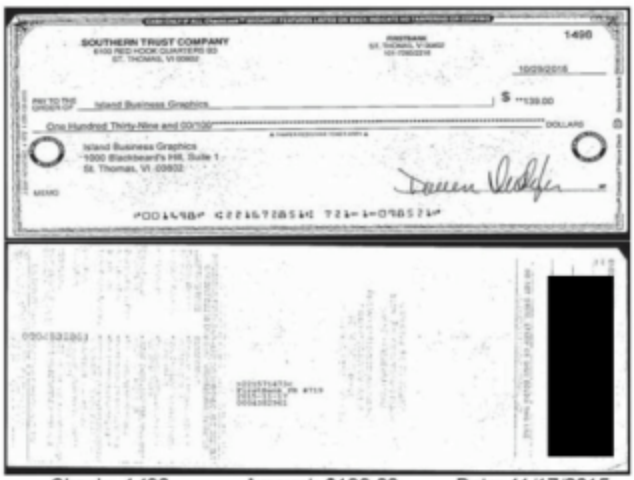

Check: 1497 Amount: $125.00 Date: 11/10/2015




Check: 1495 Amount: $60.00 Date: 11/12/2015




Check: 1496 Amount: $344.58 Date: 11/16/2015




Check: 1498 Amount: $139.00 Date: 11/17/2015

CONFIDENTIAL

SDNY_GM_00017404
00000706-13171-0003-0004-MFBPRV1201150954000-02-L

CONFIDENTIAL

FirstBankPR004567
EFTA_00128047

EFTA01670348

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)




Check: 1494 Amount: $19.44 Date: 11/20/2015




Check: 1500 Amount: $15.00 Date: 11/30/2015

CONFIDENTIAL
SDNY_GM_00017405
00000706-13172-0004-0004-MFBPRV1201509540000-02-L

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 12/31/15 |

00000856 MFBPRV01011610221000 5 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

15* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 196,243.87 | 1 | 500.00 | 15 | 103625.80 | .00 | 93,118.07 |

CHECKING ACCOUNT TRANSACTIONS
DEPOSITS AND OTHER CREDITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 12/16 | 500.00 | DEPOSIT |

CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 12/17 | 1499 | 600.00 | 12/30 | 1509 | 1,152.00 |
| 12/02 | 1501* | 90.00 | 12/21 | 1510 | 15.00 |
| 12/01 | 1502 | 12,059.82 | 12/21 | 1511 | 140.00 |
| 12/04 | 1503 | 71.23 | 12/22 | 1512 | 9,056.25 |
| 12/21 | 1504 | 8,625.00 | 12/21 | 1513 | 85.50 |
| 12/02 | 1505 | 31,625.00 | 12/28 | 1515* | 2,000.00 |
| 12/16 | 1506 | 18,050.00 | 12/24 | 1518* | 20,000.00 |
| 12/21 | 1508* | 56.00 | | | |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 11/30 | 196,243.87 | 12/16 | 134,847.82 | 12/24 | 96,270.07 |
| 12/01 | 184,184.05 | 12/17 | 134,247.82 | 12/28 | 94,270.07 |
| 12/02 | 152,469.05 | 12/21 | 125,326.32 | 12/30 | 93,118.07 |
| 12/04 | 152,397.82 | 12/22 | 116,270.07 | | |

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CONFIDENTIAL
SDNY_GM_00017406
00000856-14208-0001-0005-MFBPRV01011610221000-02-L

## 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 |
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| CHECKS OUTSTANDING | | |
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| TOTAL | | |

**If your checkbook and account statement balances do not match, verify:** 1) All additions and subtractions in your above computations and in your checkbook. 2) Amounts of deposits and checks in your statements with corresponding entries in your checkbook. If the two balances still do not match, visit us with all documents.

Important information regarding Your First Credit Line or your Home Equity Line of Credit account statement.

Balance subject to Interest Rate

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|---|---|---|
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-Dollar amount: The dollar amount of the suspected error.
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2. Tell us the dollar amount of the suspected error
3. 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.

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**FirstLine Solution Center**
**Puerto Rico (787) 725-2511 or 1-866-695-2511**
**USVI 340-775-8899 or 1-866-695-2511**
**BVI 284-495-8899 or 1-866-695-2511**

**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

NNNS-9048-0414R

CONFIDENTIAL

SDNY_GM_00017407
00000656-14209-0002-0005-MFBPRV010116102210O0-02-L

CONFIDENTIAL

FirstBankPR004570
EFTA_00128050

EFTA01670351

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES



Check: 1502 Amount: $12,059.82 Date: 12/01/2015



Check: 1501 Amount: $90.00 Date: 12/02/2015



Check: 1505 Amount: $31,625.00 Date: 12/02/2015



Check: 1503 Amount: $71.23 Date: 12/04/2015



Check: 1506 Amount: $18,050.00 Date: 12/16/2015



Check: 1499 Amount: $600.00 Date: 12/17/2015

CONFIDENTIAL

SDNY_GM_00017408
00000856-14210-0003-0005-MFBPRV0101161022100O-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)



Check: 1510 Amount: $15.00 Date: 12/21/2015



Check: 1508 Amount: $56.00 Date: 12/21/2015



Check: 1513 Amount: $85.50 Date: 12/21/2015



Check: 1511 Amount: $140.00 Date: 12/21/2015



Check: 1504 Amount: $8,625.00 Date: 12/21/2015



Check: 1512 Amount: $9,056.25 Date: 12/22/2015

CONFIDENTIAL

SDNY_GM_00017409

00000856-14211-0004-0005-MFBPRV010116102210000-02-L

CONFIDENTIAL

FirstBankPR004572

EFTA_00128052

EFTA01670353

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)



Check: 1518 Amount: $20,000.00 Date: 12/24/2015



Check: 1515 Amount: $2,000.00 Date: 12/28/2015



Check: 1509 Amount: $1,152.00 Date: 12/30/2015

CONFIDENTIAL

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 01/31/16 |

00001071 MFBPRV02011612231800 4 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

12* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 93,118.07 | 1 | 12500.00 | 13 | 27017.70 | .00 | 78,600.37 |

CHECKING ACCOUNT TRANSACTIONS
DEPOSITS AND OTHER CREDITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 01/08 | 12,500.00 | DEPOSIT |

CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 01/08 | 1507 | 158.36 | 01/12 | 1522 | 400.00 |
| 01/14 | 1516* | 2,507.00 | 01/19 | 1523 | 480.00 |
| 01/08 | 1517 | 25.13 | 01/14 | 1524 | 500.00 |
| 01/06 | 1519* | 13,209.26 | 01/19 | 1525 | 650.00 |
| 01/07 | 1520 | 1,300.00 | 01/15 | 1526 | 25.13 |
| 01/13 | 1521 | 60.00 | 01/29 | 1529* | 108.37 |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 01/14 | 7,594.45 | ACH DB [redacted] FIRSTBANK CRCARD PAYMENT |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 12/31 | 93,118.07 | 01/12 | 90,525.32 | 01/19 | 78,708.74 |
| 01/06 | 79,908.81 | 01/13 | 90,465.32 | 01/29 | 78,600.37 |
| 01/07 | 78,608.81 | 01/14 | 79,863.87 | | |
| 01/08 | 90,925.32 | 01/15 | 79,838.74 | | |

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CONFIDENTIAL

## 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 |
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|---|---|---|
| FirstBank<br>Retail Banking Operations<br>PO Box 9146 , San Juan PR<br>00908-9146 | FirstBank<br>PO Box 309660<br>St. Thomas, VI 00803 | FirstBank<br>PO Box 435<br>Road Town Tortola BVI |
| FirstLine Solution Center at:<br>*787-725-2511 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*340-775-8899 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*284-495-8899 or*<br>*1-866-695-2511* |

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-Account information: Your name and account number.
-Dollar amount: The dollar amount of the suspected error.
-Description of the 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. 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.
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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.
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1. Tell us your name and account number
2. Tell us the dollar amount of the suspected error
3. 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.

We will investigate your complaint and will correct any error promptly. If you tell us in person or by phone, we require that you send us your complaint in writing within 10 business days. If we take more than 10 business days to investigate your complaint we will re-credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If your claim was made verbally and the Bank required that you present your complaint in writing and was not received within the prescribed time, we may not provisionally credit your Account.

Electronic Funds Transfers include electronic transactions initiated through an Automated Teller Machine 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.

For account balance information, charges, interest rates, claims or any transaction appearing on your last statement or any additional information you may require, please contact:

**FirstLine Solution Center**
**Puerto Rico (787) 725-2511 or 1-866-695-2511**
**USVI 340-775-8899 or 1-866-695-2511**
**BVI 284-495-8899 or 1-866-695-2511**

**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

NNNS-9048-0414R

CONFIDENTIAL

SDNY_GM_00017412
00001071-14673-0002-0004-MFBPRV020116122315O0-02-L

CONFIDENTIAL

FirstBankPR004575
EFTA_00128055

EFTA01670356

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES



Check: 1519 Amount: $13,209.26 Date: 01/06/2016



Check: 1520 Amount: $1,300.00 Date: 01/07/2016



Check: 1517 Amount: $25.13 Date: 01/08/2016



Check: 1507 Amount: $158.36 Date: 01/08/2016



Check: 1522 Amount: $400.00 Date: 01/12/2016



Check: 1521 Amount: $60.00 Date: 01/13/2016

CONFIDENTIAL

SDNY_GM_00017413

00001071-14874-0003-0004-MFBPRV020116122318O0-02-L

CONFIDENTIAL

FirstBankPR004576

EFTA_00128056

EFTA01670357

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)



Check: 1524 Amount: $500.00 Date: 01/14/2016



Check: 1516 Amount: $2,507.00 Date: 01/14/2016



Check: 1526 Amount: $25.13 Date: 01/15/2016



Check: 1523 Amount: $480.00 Date: 01/19/2016



Check: 1525 Amount: $650.00 Date: 01/19/2016



Check: 1529 Amount: $108.37 Date: 01/29/2016

CONFIDENTIAL

SDNY_GM_00017414

00001071-14875-0004-0004-MFBPRV020116122318O0-02-L

CONFIDENTIAL

FirstBankPR004577

EFTA_00128057

EFTA01670358

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 02/29/16 |

00001140 MFBPRV030116134949O0 5 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

15* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 78,600.37 | 1 | 150000.00 | 18 | 81581.15 | .00 | 147,019.22 |

CHECKING ACCOUNT TRANSACTIONS
DEPOSITS AND OTHER CREDITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 02/11 | 150,000.00 | CR INCOMING WIRE TRANS |

CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 02/01 | 1530 | 7,500.00 | 02/19 | 1538 | 78.90 |
| 02/01 | 1531 | 13,297.08 | 02/18 | 1539 | 7,000.00 |
| 02/10 | 1532 | 839.00 | 02/24 | 1540 | 500.00 |
| 02/16 | 1533 | 150.00 | 02/24 | 1541 | 15.00 |
| 02/09 | 1534 | 134.00 | 02/18 | 1542 | 2,000.00 |
| 02/16 | 1535 | 40.00 | 02/25 | 1544* | 445.00 |
| 02/18 | 1536 | 15.00 | 02/23 | 1545 | 13,334.08 |
| 02/17 | 1537 | 60.00 | | | |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 02/11 | 18,213.03 | ACH DB [redacted] FIRSTBANK CRCARD PAYMENT |
| 02/18 | 17,945.06 | ACH DB [redacted] FIRSTBANK CRCARD PAYMENT |
| 02/11 | 15.00 | WIRE TRANSFER FEE |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 01/31 | 78,600.37 | 02/11 | 188,602.26 | 02/19 | 161,313.30 |
| 02/01 | 57,803.29 | 02/16 | 188,412.26 | 02/23 | 147,979.22 |
| 02/09 | 57,669.29 | 02/17 | 188,352.26 | 02/24 | 147,464.22 |
| 02/10 | 56,830.29 | 02/18 | 161,392.20 | 02/25 | 147,019.22 |

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CONFIDENTIAL
SDNY_GM_00017415
00001140-15254-0001-0005-MFBPRV030116134949O0-02-L
CONFIDENTIAL
FirstBankPR004578
EFTA_00128058
EFTA01670359

## 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 |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| TOTAL | | |

| CHECKS OUTSTANDING | | |
|---|---|---|
| NUMBER | | AMOUNT |
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| | | |
| | | |
| | | |
| | | |
| | | |
| TOTAL | | |

**If your checkbook and account statement balances do not match, verify:** 1) All additions and subtractions in your above computations and in your checkbook. 2) Amounts of deposits and checks in your statements with corresponding entries in your checkbook. If the two balances still do not match, visit us with all documents.

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 system. 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.

*Financing charges shall be computed on the principal balance only. Charges are applied by: (i) utilizing the average daily balance, (ii) multiplying that daily balance by the applicable daily rate, and (iii) adding the resulting amounts for each day in the Billing Cycle (Days in period). The total Finance Charges for the Billing Cycle is the total sum of Finance Charges for each charge.*

What to Do if You Think You Find a Mistake on Your Statement Regarding your First Credit Line, First Reserve Line or your Home Equity Line of Credit.

*If you think there is an error on your statement, write to us or call at:*

| For Puerto Rico: | For USVI: | For BVI |
|---|---|---|
| FirstBank<br>Retail Banking Operations<br>PO Box 9146 , San Juan PR<br>00908-9146 | FirstBank<br>PO Box 309660<br>St. Thomas, VI 00803 | FirstBank<br>PO Box 435<br>Road Town Tortola BVI |
| FirstLine Solution Center at:<br>*787-725-2511 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*340-775-8899 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*284-495-8899 or*<br>*1-866-695-2511* |

In your letter, give us the following information:
-Account information: Your name and account number.
-Dollar amount: The dollar amount of the suspected error.
-Description of the 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. 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.

Important information about Electronic Funds Transfer regarding Your Deposit Account.

To report a lost or stolen ATM card

Notify us by phone as soon as possible at the number provided below. Service hours: Monday through Sunday from 6:00am to 12:00pm.

**IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS**

Telephone us at the number provided below. 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
2. Tell us the dollar amount of the suspected error
3. 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.

We will investigate your complaint and will correct any error promptly. If you tell us in person or by phone, we require that you send us your complaint in writing within 10 business days. If we take more than 10 business days to investigate your complaint we will re-credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If your claim was made verbally and the Bank required that you present your complaint in writing and was not received within the prescribed time, we may not provisionally credit your Account.

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**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.

For account balance information, charges, interest rates, claims or any transaction appearing on your last statement or any additional information you may require, please contact:

**FirstLine Solution Center**
**Puerto Rico (787) 725-2511 or 1-866-695-2511**
**USVI 340-775-8899 or 1-866-695-2511**
**BVI 284-495-8899 or 1-866-695-2511**

**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

NNNS-9048-0414R

CONFIDENTIAL

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES



Check: 1530 Amount: $7,500.00 Date: 02/01/2016



Check: 1531 Amount: $13,297.08 Date: 02/01/2016



Check: 1534 Amount: $134.00 Date: 02/09/2016



Check: 1532 Amount: $839.00 Date: 02/10/2016



Check: 1535 Amount: $40.00 Date: 02/16/2016



Check: 1533 Amount: $150.00 Date: 02/16/2016

CONFIDENTIAL

SDNY_GM_00017417

00001140-15256-0003-0005-MFBPRV030T1613494900-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)



Check: 1537 Amount: $60.00 Date: 02/17/2016



Check: 1536 Amount: $15.00 Date: 02/18/2016



Check: 1542 Amount: $2,000.00 Date: 02/18/2016



Check: 1539 Amount: $7,000.00 Date: 02/18/2016



Check: 1538 Amount: $78.90 Date: 02/19/2016



Check: 1545 Amount: $13,334.08 Date: 02/23/2016

CONFIDENTIAL

SDNY_GM_00017418

00001140-15257-0004-0005-MFBPRV030T1613494900-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)



Check: 1541 Amount: $15.00 Date: 02/24/2016



Check: 1540 Amount: $500.00 Date: 02/24/2016



Check: 1544 Amount: $445.00 Date: 02/25/2016

CONFIDENTIAL

SDNY_GM_00017419

00001140-15258-0005-0005-MFBPRV030T1613494900-02-L

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 03/31/16 |

00000102 MFBPRV04011610210800 5 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

14* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 147,019.22 | 0 | .00 | 15 | 48438.46 | .00 | 98,580.76 |

CHECKING ACCOUNT TRANSACTIONS
CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 03/01 | 1543 | 6,012.42 | 03/11 | 1553 | 30.92 |
| 03/07 | 1546* | 275.00 | 03/14 | 1554 | 145.50 |
| 03/07 | 1547 | 5,500.00 | 03/25 | 1555 | 46.55 |
| 03/11 | 1548 | 75.28 | 03/21 | 1556 | 80.00 |
| 03/09 | 1550* | 70.00 | 03/24 | 1557 | 15.00 |
| 03/10 | 1551 | 600.00 | 03/23 | 1559* | 13,312.58 |
| 03/07 | 1552 | 186.50 | 03/25 | 1560 | 25.92 |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 03/23 | 22,062.79 | ACH DB [redacted] FIRSTBANK CRCARD PAYMENT |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 02/29 | 147,019.22 | 03/10 | 134,375.30 | 03/23 | 98,668.23 |
| 03/01 | 141,006.80 | 03/11 | 134,269.10 | 03/24 | 98,653.23 |
| 03/07 | 135,045.30 | 03/14 | 134,123.60 | 03/25 | 98,580.76 |
| 03/09 | 134,975.30 | 03/21 | 134,043.60 | | |

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CONFIDENTIAL
SDNY_GM_00017420
00000102-10481-0001-0005-MFBPRV04011610210800-02-L

## 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 |
| | | |
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| | | |
| TOTAL | | |

| CHECKS OUTSTANDING | | |
|---|---|---|
| NUMBER | | AMOUNT |
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| | | |
| | | |
| TOTAL | | |

**If your checkbook and account statement balances do not match, verify:** 1) All additions and subtractions in your above computations and in your checkbook. 2) Amounts of deposits and checks in your statements with corresponding entries in your checkbook. If the two balances still do not match, visit us with all documents.

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 system. 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.

*Financing charges shall be computed on the principal balance only. Charges are applied by: (i) utilizing the average daily balance, (ii) multiplying that daily balance by the applicable daily rate, and (iii) adding the resulting amounts for each day in the Billing Cycle (Days in period). The total Finance Charges for the Billing Cycle is the total sum of Finance Charges for each charge.*

What to Do if You Think You Find a Mistake on Your Statement Regarding your First Credit Line, First Reserve Line or your Home Equity Line or Credit.

*If you think there is an error on your statement, write to us or call at:*

| For Puerto Rico: | For USVI: | For BVI |
|---|---|---|
| FirstBank<br>Retail Banking Operations<br>PO Box 9146 , San Juan PR<br>00908-9146 | FirstBank<br>PO Box 309660<br>St. Thomas, VI 00803 | FirstBank<br>PO Box 435<br>Road Town Tortola BVI |
| FirstLine Solution Center at:<br>*787-725-2511 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*340-775-8899 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*284-495-8899 or*<br>*1-866-695-2511* |

In your letter, give us the following information:
-Account information: Your name and account number.
-Dollar amount: The dollar amount of the suspected error.
-Description of the 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. 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.

Important information about Electronic Funds Transfer regarding Your Deposit Account.

To report a lost or stolen ATM card

Notify us by phone as soon as possible at the number provided below. Service hours: Monday through Sunday from 6:00am to 12:00pm.

**IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS**

Telephone us at the number provided below. 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
2. Tell us the dollar amount of the suspected error
3. 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.

We will investigate your complaint and will correct any error promptly. If you tell us in person or by phone, we require that you send us your complaint in writing within 10 business days. If we take more than 10 business days to investigate your complaint we will re-credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If your claim was made verbally and the Bank required that you present your complaint in writing and was not received within the prescribed time, we may not provisionally credit your Account.

Electronic Funds Transfers include electronic transactions initiated through an Automated Teller Machine 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.

For account balance information, charges, interest rates, claims or any transaction appearing on your last statement or any additional information you may require, please contact:

**FirstLine Solution Center**
**Puerto Rico (787) 725-2511 or 1-866-695-2511**
**USVI 340-775-8899 or 1-866-695-2511**
**BVI 284-495-8899 or 1-866-695-2511**

**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

NNNS-9048-0414R

CONFIDENTIAL

SDNY_GM_00017421
00000102-10482-0002-0005-MFBPRV040116102105O0-C2-L

CONFIDENTIAL

FirstBankPR004584
EFTA_00128064

EFTA01670365

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES



Check: 1543 Amount: $6,012.42 Date: 03/01/2016



Check: 1552 Amount: $186.50 Date: 03/07/2016



Check: 1546 Amount: $275.00 Date: 03/07/2016



Check: 1547 Amount: $5,500.00 Date: 03/07/2016



Check: 1550 Amount: $70.00 Date: 03/09/2016



Check: 1551 Amount: $600.00 Date: 03/10/2016

CONFIDENTIAL

SDNY_GM_00017422

00000102-10483-0003-0005-MFBPRV040116102108O0-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)



Check: 1553 Amount: $30.92 Date: 03/11/2016



Check: 1548 Amount: $75.28 Date: 03/11/2016



Check: 1554 Amount: $145.50 Date: 03/14/2016



Check: 1556 Amount: $80.00 Date: 03/21/2016



Check: 1559 Amount: $13,312.58 Date: 03/23/2016



Check: 1557 Amount: $15.00 Date: 03/24/2016

CONFIDENTIAL

SDNY_GM_00017423

00000102-10484-0004-0005-MFBPRV0401161021080O-02-L

CONFIDENTIAL

FirstBankPR004586

EFTA_00128066

EFTA01670367

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)



Check: 1560 Amount: $25.92 Date: 03/25/2016



Check: 1555 Amount: $46.55 Date: 03/25/2016

CONFIDENTIAL

SDNY_GM_00017424

00000102-10485-0005-0005-MFBPRV040116102108O0-02-L

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 04/30/16 |

00001401 MFBPRV05021612252400 4 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

10* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 98,580.76 | 1 | 20000.00 | 11 | 43362.63 | .00 | 75,218.13 |

CHECKING ACCOUNT TRANSACTIONS
DEPOSITS AND OTHER CREDITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 04/05 | 20,000.00 | DEPOSIT |

CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 04/27 | 1561 | 10,000.00 | 04/22 | 1567 | 76.98 |
| 04/06 | 1563* | 7,000.00 | 04/19 | 1568 | 7,000.00 |
| 04/25 | 1564 | 3,000.00 | 04/26 | 1569 | 15.00 |
| 04/14 | 1565 | 2,500.00 | 04/26 | 1570 | 671.00 |
| 04/18 | 1566 | 60.00 | 04/26 | 1571 | 147.00 |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 04/26 | 12,892.65 | ACH DB [redacted] FIRSTBANK CRCARD PAYMENT |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 03/31 | 98,580.76 | 04/18 | 109,020.76 | 04/26 | 85,218.13 |
| 04/05 | 118,580.76 | 04/19 | 102,020.76 | 04/27 | 75,218.13 |
| 04/06 | 111,580.76 | 04/22 | 101,943.78 | | |
| 04/14 | 109,080.76 | 04/25 | 98,943.78 | | |

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CONFIDENTIAL
SDNY_GM_00017425
00001401-16108-0001-0004-MFBPRV05021612252400-02-L
CONFIDENTIAL
FirstBankPR004588
EFTA_00128068
EFTA01670369

## 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 |
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| | | |
| TOTAL | | |

| CHECKS OUTSTANDING | | |
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| | | |
| TOTAL | | |

**If your checkbook and account statement balances do not match, verify:** 1) All additions and subtractions in your above computations and in your checkbook. 2) Amounts of deposits and checks in your statements with corresponding entries in your checkbook. If the two balances still do not match, visit us with all documents.

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 system. 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.

*Financing charges shall be computed on the principal balance only. Charges are applied by: (i) utilizing the average daily balance, (ii) multiplying that daily balance by the applicable daily rate, and (iii) adding the resulting amounts for each day in the Billing Cycle (Days in period). The total Finance Charges for the Billing Cycle is the total sum of Finance Charges for each charge.*

What to Do if You Think You Find a Mistake on Your Statement Regarding your First Credit Line, First Reserve Line or your Home Equity Line of Credit.

*If you think there is an error on your statement, write to us or call at:*

| For Puerto Rico: | For USVI: | For BVI |
|---|---|---|
| FirstBank<br>Retail Banking Operations<br>PO Box 9146 , San Juan PR<br>00908-9146 | FirstBank<br>PO Box 309660<br>St. Thomas, VI 00803 | FirstBank<br>PO Box 435<br>Road Town Tortola BVI |
| FirstLine Solution Center at:<br>*787-725-2511 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*340-775-8899 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*284-495-8899 or*<br>*1-866-695-2511* |

In your letter, give us the following information:
-Account information: Your name and account number.
-Dollar amount: The dollar amount of the suspected error.
-Description of the 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. 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.

Important information about Electronic Funds Transfer regarding Your Deposit Account.

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Notify us by phone as soon as possible at the number provided below. Service hours: Monday through Sunday from 6:00am to 12:00pm.

**IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS**

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1. Tell us your name and account number
2. Tell us the dollar amount of the suspected error
3. 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.

We will investigate your complaint and will correct any error promptly. If you tell us in person or by phone, we require that you send us your complaint in writing within 10 business days. If we take more than 10 business days to investigate your complaint we will re-credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If your claim was made verbally and the Bank required that you present your complaint in writing and was not received within the prescribed time, we may not provisionally credit your Account.

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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.

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**Puerto Rico (787) 725-2511 or 1-866-695-2511**
**USVI 340-775-8899 or 1-866-695-2511**
**BVI 284-495-8899 or 1-866-695-2511**

**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

NNNS-9048-0414R

CONFIDENTIAL

SDNY_GM_00017426
00001401-16109-0002-0004-MFBPRV0502161225240O-02-L

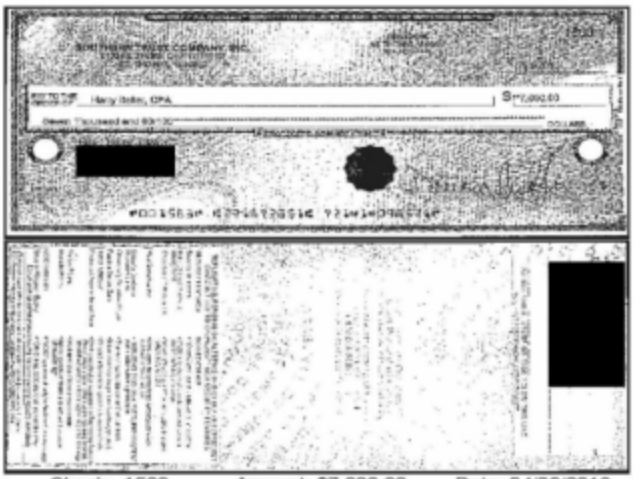
CONFIDENTIAL

FirstBankPR004589
EFTA_00128069

EFTA01670370

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES



Check: 1563 Amount: $7,000.00 Date: 04/06/2016



Check: 1565 Amount: $2,500.00 Date: 04/14/2016



Check: 1566 Amount: $60.00 Date: 04/18/2016



Check: 1568 Amount: $7,000.00 Date: 04/19/2016



Check: 1567 Amount: $76.98 Date: 04/22/2016



Check: 1564 Amount: $3,000.00 Date: 04/25/2016

CONFIDENTIAL

SDNY_GM_00017427

00001401-16110-0003-0004-MFBPRV0502161225240O-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)



Check: 1569 Amount: $15.00 Date: 04/26/2016



Check: 1571 Amount: $147.00 Date: 04/26/2016



Check: 1570 Amount: $671.00 Date: 04/26/2016



Check: 1561 Amount: $10,000.00 Date: 04/27/2016

CONFIDENTIAL

SDNY_GM_00017428

00001401-16111-0004-0004-MFBPRW0502161612252400-02-L

CONFIDENTIAL

FirstBankPR004591

EFTA_00128071

EFTA01670372

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 05/31/16 |

00000003 MFBPRV06011610395700 5 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

17* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 75,218.13 | 2 | 200064.48 | 19 | 101653.77 | .00 | 173,628.84 |

CHECKING ACCOUNT TRANSACTIONS
DEPOSITS AND OTHER CREDITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 05/03 | 64.48 | DEPOSIT |
| 05/02 | 200,000.00 | CR INCOMING WIRE TRANS |

CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 05/31 | 1032 | 15,000.00 | 05/10 | 1580 | 10,000.00 |
| 05/03 | 1562* | 10,000.00 | 05/20 | 1581 | 15.00 |
| 05/06 | 1572* | 84.91 | 05/20 | 1582 | 25.73 |
| 05/04 | 1574* | 13,312.58 | 05/18 | 1583 | 7,000.00 |
| 05/20 | 1575 | 220.00 | 05/20 | 1584 | 70.00 |
| 05/03 | 1576 | 2,000.00 | 05/27 | 1585 | 13,312.58 |
| 05/16 | 1577 | 25.73 | 05/26 | 1587* | 3,000.00 |
| 05/10 | 1578 | 60.00 | 05/31 | 1588 | 272.00 |
| 05/10 | 1579 | 2,500.00 | | | |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 05/31 | 24,740.24 | ACH DB [redacted] FIRSTBANK CRCARD PAYMENT |
| 05/02 | 15.00 | WIRE TRANSFER FEE |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 04/30 | 75,218.13 | 05/06 | 249,870.12 | 05/20 | 229,953.66 |
| 05/02 | 275,203.13 | 05/10 | 237,310.12 | 05/26 | 226,953.66 |
| 05/03 | 263,267.61 | 05/16 | 237,284.39 | 05/27 | 213,641.08 |
| 05/04 | 249,955.03 | 05/18 | 230,284.39 | 05/31 | 173,628.84 |

*
*
*

CONFIDENTIAL

SDNY_GM_00017429
00000003-10016-0001-0005-MFBPRV06011610395700-02-L

CONFIDENTIAL

FirstBankPR004592
EFTA_00128072

EFTA01670373

## 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 |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| TOTAL | | |

| CHECKS OUTSTANDING | | |
|---|---|---|
| NUMBER | | AMOUNT |
| | | |
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| | | |
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| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| TOTAL | | |

**If your checkbook and account statement balances do not match, verify:** 1) All additions and subtractions in your above computations and in your checkbook. 2) Amounts of deposits and checks in your statements with corresponding entries in your checkbook. If the two balances still do not match, visit us with all documents.

Important information regarding Your First Credit Line or your Home Equity Line of Credit account statement.

Balance subject to Interest Rate

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|---|---|---|
| FirstBank<br>Retail Banking Operations<br>PO Box 9146 , San Juan PR<br>00908-9146 | FirstBank<br>PO Box 309660<br>St. Thomas, VI 00803 | FirstBank<br>PO Box 435<br>Road Town Tortola BVI |
| FirstLine Solution Center at:<br>*787-725-2511 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*340-775-8899 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*284-495-8899 or*<br>*1-866-695-2511* |

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-Account information: Your name and account number.
-Dollar amount: The dollar amount of the suspected error.
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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.

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**Puerto Rico (787) 725-2511 or 1-866-695-2511**
**USVI 340-775-8899 or 1-866-695-2511**
**BVI 284-495-8899 or 1-866-695-2511**

**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

NNNS-9048-0414R

CONFIDENTIAL

SDNY_GM_00017430
00000003-10017-0002-0005-MFBPRV060T1610395700-C2-L

CONFIDENTIAL

FirstBankPR004593
EFTA_00128073

EFTA01670374

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES



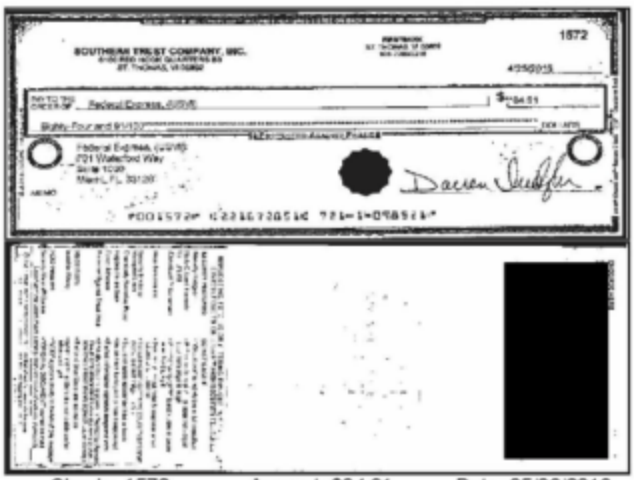
Check: 1576 Amount: $2,000.00 Date: 05/03/2016



Check: 1562 Amount: $10,000.00 Date: 05/03/2016



Check: 1574 Amount: $13,312.58 Date: 05/04/2016



Check: 1572 Amount: $84.91 Date: 05/06/2016



Check: 1578 Amount: $60.00 Date: 05/10/2016



Check: 1579 Amount: $2,500.00 Date: 05/10/2016

CONFIDENTIAL

SDNY_GM_00017431

00000003-10018-0003-0005-MFBPRV060T1610395700-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

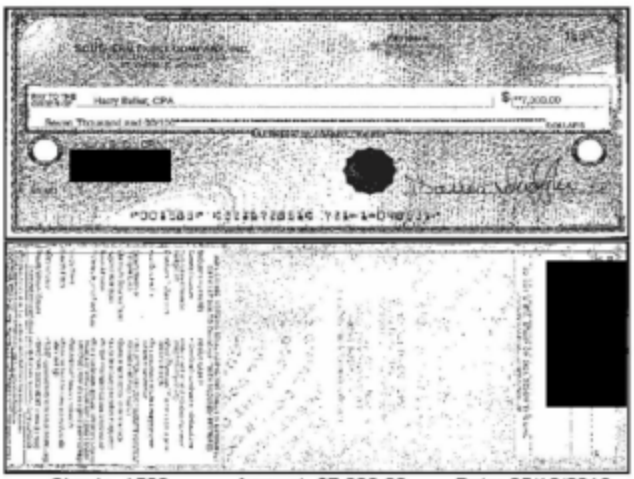
## CHECK IMAGES (Continued)



Check: 1580 Amount: $10,000.00 Date: 05/10/2016



Check: 1577 Amount: $25.73 Date: 05/16/2016



Check: 1583 Amount: $7,000.00 Date: 05/18/2016



Check: 1581 Amount: $15.00 Date: 05/20/2016



Check: 1582 Amount: $25.73 Date: 05/20/2016



Check: 1584 Amount: $70.00 Date: 05/20/2016

CONFIDENTIAL

SDNY_GM_00017432

00000003-10019-0004-0005-MFBPRV060116103957O0-02-L

CONFIDENTIAL

FirstBankPR004595

EFTA_00128075

EFTA01670376

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)



Check: 1575 Amount: $220.00 Date: 05/20/2016



Check: 1587 Amount: $3,000.00 Date: 05/26/2016



Check: 1585 Amount: $13,312.58 Date: 05/27/2016



Check: 1588 Amount: $272.00 Date: 05/31/2016



Check: 1032 Amount: $15,000.00 Date: 05/31/2016

CONFIDENTIAL

SDNY_GM_00017433

00000003-10020-0005-0005-MFBPRV060T1610395700-02-L

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 06/30/16 |

00000814 MFBPRV07011610235400 4 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

9* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 173,628.84 | 1 | 78.68 | 10 | 42511.56 | .00 | 131,195.96 |

CHECKING ACCOUNT TRANSACTIONS
DEPOSITS AND OTHER CREDITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 06/17 | 78.68 | DEPOSIT |

CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 06/10 | 1586 | 108.14 | 06/24 | 1593 | 54.20 |
| 06/07 | 1589* | 145.50 | 06/23 | 1594 | 15.00 |
| 06/10 | 1590 | 25.85 | 06/24 | 1595 | 78.68 |
| 06/13 | 1591 | 650.00 | 06/30 | 1597* | 13,312.58 |
| 06/23 | 1592 | 150.00 | | | |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 06/28 | 27,971.61 | ACH DB [redacted] FIRSTBANK CRCARD PAYMENT |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 05/31 | 173,628.84 | 06/13 | 172,699.35 | 06/24 | 172,480.15 |
| 06/07 | 173,483.34 | 06/17 | 172,778.03 | 06/28 | 144,508.54 |
| 06/10 | 173,349.35 | 06/23 | 172,613.03 | 06/30 | 131,195.96 |

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.

CONFIDENTIAL

## 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 |
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| | | |
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| | | |
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| | | |
| | | |
| TOTAL | | |

| CHECKS OUTSTANDING | | |
|---|---|---|
| NUMBER | | AMOUNT |
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| | | |
| | | |
| | | |
| | | |
| TOTAL | | |

**If your checkbook and account statement balances do not match, verify:** 1) All additions and subtractions in your above computations and in your checkbook. 2) Amounts of deposits and checks in your statements with corresponding entries in your checkbook. If the two balances still do not match, visit us with all documents.

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

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

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**USVI 340-775-8899 or 1-866-695-2511**
**BVI 284-495-8899 or 1-866-695-2511**

**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

NNNS-9048-0414R

CONFIDENTIAL

SDNY_GM_00017435
00000814-13672-0002-0004-MFBPRV070116102354O0-02-L

CONFIDENTIAL

FirstBankPR004598

EFTA_00128078

EFTA01670379

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES



Check: 1589 Amount: $145.50 Date: 06/07/2016



Check: 1590 Amount: $25.85 Date: 06/10/2016



Check: 1586 Amount: $108.14 Date: 06/10/2016



Check: 1591 Amount: $650.00 Date: 06/13/2016



Check: 1594 Amount: $15.00 Date: 06/23/2016



Check: 1592 Amount: $150.00 Date: 06/23/2016

CONFIDENTIAL

SDNY_GM_00017436

00000814-13873-0003-0004-MFBPRV07011610235400-02-L

CONFIDENTIAL

FirstBankPR004599

EFTA_00128079

EFTA01670380

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)



Check: 1593 Amount: $54.20 Date: 06/24/2016



Check: 1595 Amount: $78.68 Date: 06/24/2016



Check: 1597 Amount: $13,312.58 Date: 06/30/2016

CONFIDENTIAL

SDNY_GM_00017437

00000814-13874-0004-0004-MFBPRV07011610235400-02-L

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
| --- |
| 07/31/16 |

00000996 MFBPRV08011605422400 4 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

11* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
| --- | --- | --- | --- | --- | --- | --- |
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 131,195.96 | 1 | 125000.00 | 11 | 21055.26 | .00 | 235,140.70 |

CHECKING ACCOUNT TRANSACTIONS
DEPOSITS AND OTHER CREDITS

| DATE | AMOUNT | DESCRIPTION |
| --- | --- | --- |
| 07/14 | 125,000.00 | CR INCOMING WIRE TRANS |

CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
| --- | --- | --- | --- | --- | --- |
| 07/01 | 1596 | 51.96 | 07/13 | 1603 | 60.00 |
| 07/06 | 1598* | 7,000.00 | 07/29 | 1604 | 3,955.34 |
| 07/15 | 1599 | 480.00 | 07/29 | 1606* | 25.98 |
| 07/01 | 1600 | 2,000.00 | 07/29 | 1607 | 7,000.00 |
| 07/15 | 1601 | 25.98 | 07/29 | 1609* | 56.00 |
| 07/13 | 1602 | 400.00 | | | |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
| --- | --- | --- | --- | --- | --- |
| 06/30 | 131,195.96 | 07/13 | 121,684.00 | 07/29 | 235,140.70 |
| 07/01 | 129,144.00 | 07/14 | 246,684.00 | | |
| 07/06 | 122,144.00 | 07/15 | 246,178.02 | | |

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.

CONFIDENTIAL

SDNY_GM_00017438
00000996-14400-0001-0004-MFBPRV08011605422400-02-L

CONFIDENTIAL

FirstBankPR004601
EFTA_00128081

EFTA01670382

## 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 |
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| | | |
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| | | |
| TOTAL | | |

| CHECKS OUTSTANDING | | |
|---|---|---|
| NUMBER | | AMOUNT |
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| | | |
| TOTAL | | |

**If your checkbook and account statement balances do not match, verify:** 1) All additions and subtractions in your above computations and in your checkbook. 2) Amounts of deposits and checks in your statements with corresponding entries in your checkbook. If the two balances still do not match, visit us with all documents.

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 system. 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.

*Financing charges shall be computed on the principal balance only. Charges are applied by: (i) utilizing the average daily balance, (ii) multiplying that daily balance by the applicable daily rate, and (iii) adding the resulting amounts for each day in the Billing Cycle (Days in period). The total Finance Charges for the Billing Cycle is the total sum of Finance Charges for each charge.*

What to Do if You Think You Find a Mistake on Your Statement Regarding your First Credit Line, First Reserve Line or your Home Equity Line or Credit.

*If you think there is an error on your statement, write to us or call at:*

| For Puerto Rico: | For USVI: | For BVI |
|---|---|---|
| FirstBank<br>Retail Banking Operations<br>PO Box 9146 , San Juan PR<br>00908-9146 | FirstBank<br>PO Box 309660<br>St. Thomas, VI 00803 | FirstBank<br>PO Box 435<br>Road Town Tortola BVI |
| FirstLine Solution Center at:<br>*787-725-2511 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*340-775-8899 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*284-495-8899 or*<br>*1-866-695-2511* |

In your letter, give us the following information:
-Account information: Your name and account number.
-Dollar amount: The dollar amount of the suspected error.
-Description of the 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. 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.

Important information about Electronic Funds Transfer regarding Your Deposit Account.

To report a lost or stolen ATM card

Notify us by phone as soon as possible at the number provided below. Service hours: Monday through Sunday from 6:00am to 12:00pm.

**IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS**

Telephone us at the number provided below. 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
2. Tell us the dollar amount of the suspected error
3. 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.

We will investigate your complaint and will correct any error promptly. If you tell us in person or by phone, we require that you send us your complaint in writing within 10 business days. If we take more than 10 business days to investigate your complaint we will re-credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If your claim was made verbally and the Bank required that you present your complaint in writing and was not received within the prescribed time, we may not provisionally credit your Account.

Electronic Funds Transfers include electronic transactions initiated through an Automated Teller Machine 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.

For account balance information, charges, interest rates, claims or any transaction appearing on your last statement or any additional information you may require, please contact:

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**Puerto Rico (787) 725-2511 or 1-866-695-2511**
**USVI 340-775-8899 or 1-866-695-2511**
**BVI 284-495-8899 or 1-866-695-2511**

**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

NNNS-9048-0414R

CONFIDENTIAL

SDNY_GM_00017439
00000996-14401-0002-0004-MFBPRV060T1605422400-C2-L

CONFIDENTIAL

FirstBankPR004602
EFTA_00128082

EFTA01670383

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

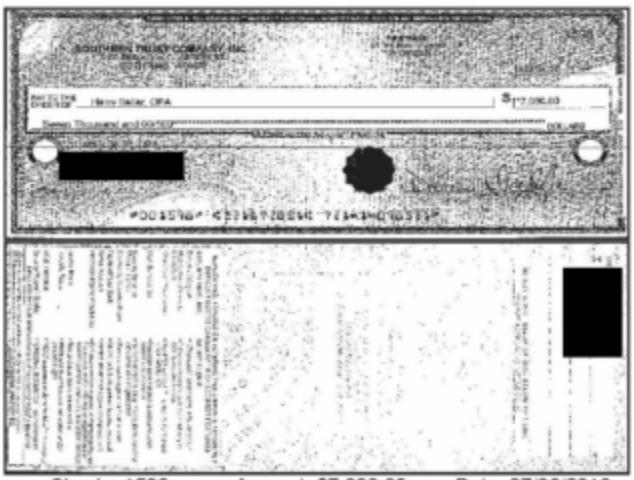
## CHECK IMAGES



Check: 1596 Amount: $51.96 Date: 07/01/2016



Check: 1600 Amount: $2,000.00 Date: 07/01/2016



Check: 1598 Amount: $7,000.00 Date: 07/06/2016



Check: 1603 Amount: $60.00 Date: 07/13/2016



Check: 1602 Amount: $400.00 Date: 07/13/2016



Check: 1601 Amount: $25.98 Date: 07/15/2016

CONFIDENTIAL

SDNY_GM_00017440

00000996-14402-0003-0004-MFBPRV0601160542240O-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)



Check: 1599 Amount: $480.00 Date: 07/15/2016



Check: 1606 Amount: $25.98 Date: 07/29/2016



Check: 1609 Amount: $56.00 Date: 07/29/2016



Check: 1604 Amount: $3,955.34 Date: 07/29/2016



Check: 1607 Amount: $7,000.00 Date: 07/29/2016

CONFIDENTIAL

SDNY_GM_00017441

00000996-14403-0004-0004-MFBPRV060116054224O0-02-L

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 08/31/16 |

00000006 MFBPRV09061614015300 4 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

11* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 235,140.70 | 0 | .00 | 13 | 78737.14 | .00 | 156,403.56 |

CHECKING ACCOUNT TRANSACTIONS
CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 08/01 | 1605 | 15.00 | 08/05 | 1614 | 2,000.00 |
| 08/05 | 1608* | 28.77 | 08/26 | 1615 | 55.01 |
| 08/01 | 1610* | 13,091.75 | 08/22 | 1616 | 15.00 |
| 08/04 | 1611 | 60.00 | 08/26 | 1617 | 26.24 |
| 08/04 | 1612 | 31,125.00 | 08/24 | 1619* | 7,000.00 |
| 08/02 | 1613 | 1,030.00 | | | |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 08/15 | 6,852.22 | ACH DB [redacted] FIRSTBANK CRCARD PAYMENT |
| 08/30 | 17,438.15 | ACH DB [redacted] FIRSTBANK CRCARD PAYMENT |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 07/31 | 235,140.70 | 08/05 | 187,790.18 | 08/26 | 173,841.71 |
| 08/01 | 222,033.95 | 08/15 | 180,937.96 | 08/30 | 156,403.56 |
| 08/02 | 221,003.95 | 08/22 | 180,922.96 | | |
| 08/04 | 189,818.95 | 08/24 | 173,922.96 | | |

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.

CONFIDENTIAL

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$ _____

ADD (+)
Deposits not credited
By the Bank

$ _____

DEDUCT (-)
Outstanding Checks

$ _____

Balance

$ _____

| DEPOSITS NOT CREDITED BY THE BANK | | |
|---|---|---|
| DATE | | AMOUNT |
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| TOTAL | | |

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**USVI 340-775-8899 or 1-866-695-2511**
**BVI 284-495-8899 or 1-866-695-2511**

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NNNS-9048-0414R

CONFIDENTIAL

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES



Check: 1605 Amount: $15.00 Date: 08/01/2016



Check: 1610 Amount: $13,091.75 Date: 08/01/2016



Check: 1613 Amount: $1,030.00 Date: 08/02/2016



Check: 1611 Amount: $60.00 Date: 08/04/2016



Check: 1612 Amount: $31,125.00 Date: 08/04/2016



Check: 1608 Amount: $28.77 Date: 08/05/2016

CONFIDENTIAL

SDNY_GM_00017444
00000006-10053-0003-0004-MFBPRV0906161401530O-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)



Check: 1614 Amount: $2,000.00 Date: 08/05/2016



Check: 1616 Amount: $15.00 Date: 08/22/2016



Check: 1619 Amount: $7,000.00 Date: 08/24/2016



Check: 1617 Amount: $26.24 Date: 08/26/2016



Check: 1615 Amount: $55.01 Date: 08/26/2016

CONFIDENTIAL

SDNY_GM_00017445

00000006-10054-0004-0004-MFBPRV0906161401530O-02-L

CONFIDENTIAL

FirstBankPR004608

EFTA_00128088

EFTA01670389

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 09/30/16 |

00001311 MFBPRV10031606161000 5 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

18* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 156,403.56 | 1 | 84.44 | 19 | 45510.06 | .00 | 110,977.94 |

CHECKING ACCOUNT TRANSACTIONS
DEPOSITS AND OTHER CREDITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 09/06 | 84.44 | DEPOSIT |

CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 09/01 | 1620 | 75.00 | 09/26 | 1630 | 1,000.00 |
| 09/01 | 1621 | 44.84 | 09/07 | 1631 | 12,939.16 |
| 09/20 | 1622 | 1,000.00 | 09/09 | 1632 | 79.08 |
| 09/21 | 1623 | 1,000.00 | 09/06 | 1633 | 650.00 |
| 09/28 | 1624 | 1,000.00 | 09/30 | 1635* | 1,000.00 |
| 09/12 | 1625 | 1,000.00 | 09/14 | 1637* | 2,500.00 |
| 09/27 | 1627* | 1,000.00 | 09/19 | 1638 | 145.50 |
| 09/21 | 1628 | 1,000.00 | 09/23 | 1639 | 26.36 |
| 09/13 | 1629 | 1,000.00 | 09/16 | 1640 | 2,000.00 |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 09/29 | 18,050.12 | ACH DB [redacted] FIRSTBANK CRCARD PAYMENT |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 08/31 | 156,403.56 | 09/13 | 140,699.92 | 09/23 | 133,028.06 |
| 09/01 | 156,283.72 | 09/14 | 138,199.92 | 09/26 | 132,028.06 |
| 09/06 | 155,718.16 | 09/16 | 136,199.92 | 09/27 | 131,028.06 |
| 09/07 | 142,779.00 | 09/19 | 136,054.42 | 09/28 | 130,028.06 |
| 09/09 | 142,699.92 | 09/20 | 135,054.42 | 09/29 | 111,977.94 |
| 09/12 | 141,699.92 | 09/21 | 133,054.42 | 09/30 | 110,977.94 |

EFFECTIVE AUGUST 12, 2016,A 2% CURRENCY EXCHANGE FEE WILL
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CONFIDENTIAL

SDNY_GM_00017446
00001311-15483-0001-0005-MFBPRV10031606161000-02-L

CONFIDENTIAL

FirstBankPR004609
EFTA_00128089

EFTA01670390

## 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 |
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|---|---|---|
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3. 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.

We will investigate your complaint and will correct any error promptly. If you tell us in person or by phone, we require that you send us your complaint in writing within 10 business days. If we take more than 10 business days to investigate your complaint we will re-credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If your claim was made verbally and the Bank required that you present your complaint in writing and was not received within the prescribed time, we may not provisionally credit your Account.

Electronic Funds Transfers include electronic transactions initiated through an Automated Teller Machine 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.

For account balance information, charges, interest rates, claims or any transaction appearing on your last statement or any additional information you may require, please contact:

**FirstLine Solution Center**
**Puerto Rico (787) 725-2511 or 1-866-695-2511**
**USVI 340-775-8899 or 1-866-695-2511**
**BVI 284-495-8899 or 1-866-695-2511**

**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

NNNS-9048-0414R

CONFIDENTIAL

SDNY_GM_00017447
00001311-15484-0002-0005-MFBPRV10031606161300-C2-L

CONFIDENTIAL

FirstBankPR004610
EFTA_00128090

EFTA01670391

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES



Check: 1621 Amount: $44.84 Date: 09/01/2016



Check: 1620 Amount: $75.00 Date: 09/01/2016



Check: 1633 Amount: $650.00 Date: 09/06/2016



Check: 1631 Amount: $12,939.16 Date: 09/07/2016



Check: 1632 Amount: $79.08 Date: 09/09/2016



Check: 1625 Amount: $1,000.00 Date: 09/12/2016

CONFIDENTIAL

SDNY_GM_00017448
00001311-15485-0003-0005-MFBPRV10031606161000-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

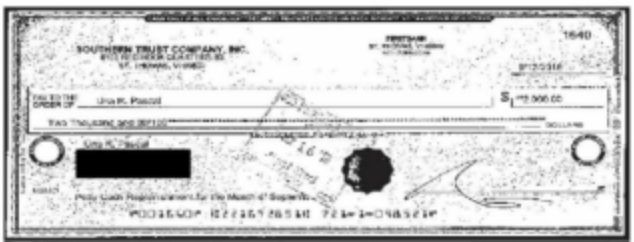
## CHECK IMAGES (Continued)



Check: 1629 Amount: $1,000.00 Date: 09/13/2016



Check: 1637 Amount: $2,500.00 Date: 09/14/2016



Check: 1640 Amount: $2,000.00 Date: 09/16/2016



Check: 1638 Amount: $145.50 Date: 09/19/2016



Check: 1622 Amount: $1,000.00 Date: 09/20/2016



Check: 1623 Amount: $1,000.00 Date: 09/21/2016

CONFIDENTIAL

SDNY_GM_00017449

00001311-15486-0004-0005-MFBPRV10031606161000-02-L

CONFIDENTIAL

FirstBankPR004612

EFTA_00128092

EFTA01670393

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)



Check: 1628 Amount: $1,000.00 Date: 09/21/2016



Check: 1639 Amount: $26.36 Date: 09/23/2016



Check: 1630 Amount: $1,000.00 Date: 09/26/2016



Check: 1627 Amount: $1,000.00 Date: 09/27/2016



Check: 1624 Amount: $1,000.00 Date: 09/28/2016



Check: 1635 Amount: $1,000.00 Date: 09/30/2016

CONFIDENTIAL

SDNY_GM_00017450

00001311-15487-0005-0005-MFBPRV10031606161000-02-L

CONFIDENTIAL

FirstBankPR004613

EFTA_00128093

EFTA01670394

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 10/31/16 |

00001892 MFBPRV11011608150000 4 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

9* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 110,977.94 | 0 | .00 | 9 | 14509.96 | .00 | 96,467.98 |

CHECKING ACCOUNT TRANSACTIONS
CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 10/27 | 1033 | 40.03 | 10/04 | 1644 | 70.00 |
| 10/05 | 1634* | 1,000.00 | 10/11 | 1645 | 60.00 |
| 10/03 | 1641* | 15.00 | 10/14 | 1646 | 47.01 |
| 10/14 | 1642 | 26.36 | 10/03 | 1647 | 312.40 |
| 10/04 | 1643 | 12,939.16 | | | |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 09/30 | 110,977.94 | 10/05 | 96,641.38 | 10/27 | 96,467.98 |
| 10/03 | 110,650.54 | 10/11 | 96,581.38 | | |
| 10/04 | 97,641.38 | 10/14 | 96,508.01 | | |

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.

CONFIDENTIAL
SDNY_GM_00017451
00001892-9653-0001-0004-MFBPRV11011608150000-01-L
CONFIDENTIAL
FirstBankPR004614
EFTA_00128094
EFTA01670395

## 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 |
| | | |
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| | | |
| TOTAL | | |

| CHECKS OUTSTANDING | | |
|---|---|---|
| NUMBER | | AMOUNT |
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| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| TOTAL | | |

**If your checkbook and account statement balances do not match, verify:** 1) All additions and subtractions in your above computations and in your checkbook. 2) Amounts of deposits and checks in your statements with corresponding entries in your checkbook. If the two balances still do not match, visit us with all documents.

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 system. 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.

*Financing charges shall be computed on the principal balance only. Charges are applied by: (i) utilizing the average daily balance, (ii) multiplying that daily balance by the applicable daily rate, and (iii) adding the resulting amounts for each day in the Billing Cycle (Days in period). The total Finance Charges for the Billing Cycle is the total sum of Finance Charges for each charge.*

What to Do if You Think You Find a Mistake on Your Statement Regarding your First Credit Line, First Reserve Line or your Home Equity Line or Credit.

*If you think there is an error on your statement, write to us or call at:*

| For Puerto Rico: | For USVI: | For BVI |
|---|---|---|
| FirstBank<br>Retail Banking Operations<br>PO Box 9146 , San Juan PR<br>00908-9146 | FirstBank<br>PO Box 309660<br>St. Thomas, VI 00803 | FirstBank<br>PO Box 435<br>Road Town Tortola BVI |
| FirstLine Solution Center at:<br>*787-725-2511 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*340-775-8899 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*284-495-8899 or*<br>*1-866-695-2511* |

In your letter, give us the following information:
-Account information: Your name and account number.
-Dollar amount: The dollar amount of the suspected error.
-Description of the 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. 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.

Important information about Electronic Funds Transfer regarding Your Deposit Account.

To report a lost or stolen ATM card

Notify us by phone as soon as possible at the number provided below. Service hours: Monday through Sunday from 6:00am to 12:00pm.

**IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS**

Telephone us at the number provided below. 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
2. Tell us the dollar amount of the suspected error
3. 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.

We will investigate your complaint and will correct any error promptly. If you tell us in person or by phone, we require that you send us your complaint in writing within 10 business days. If we take more than 10 business days to investigate your complaint we will re-credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If your claim was made verbally and the Bank required that you present your complaint in writing and was not received within the prescribed time, we may not provisionally credit your Account.

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**FirstLine Solution Center**
**Puerto Rico (787) 725-2511 or 1-866-695-2511**
**USVI 340-775-8899 or 1-866-695-2511**
**BVI 284-495-8899 or 1-866-695-2511**

**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

NNNS-9048-0414R

CONFIDENTIAL

SDNY_GM_00017452
00001892-9654-0002-0004-MFBPRV1101180615000-01-L

CONFIDENTIAL

FirstBankPR004615
EFTA_00128095

EFTA01670396

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES



Check: 1641 Amount: $15.00 Date: 10/03/2016



Check: 1647 Amount: $312.40 Date: 10/03/2016



Check: 1644 Amount: $70.00 Date: 10/04/2016



Check: 1643 Amount: $12,939.16 Date: 10/04/2016



Check: 1634 Amount: $1,000.00 Date: 10/05/2016



Check: 1645 Amount: $60.00 Date: 10/11/2016

CONFIDENTIAL

SDNY_GM_00017453

00001892-9655-0003-0004-MFBPRV1101T606150000-01-L

CONFIDENTIAL

FirstBankPR004616

EFTA_00128096

EFTA01670397

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)



Check: 1642 Amount: $26.36 Date: 10/14/2016



Check: 1646 Amount: $47.01 Date: 10/14/2016



Check: 1033 Amount: $40.03 Date: 10/27/2016

CONFIDENTIAL

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 11/30/16 |

0C000745 MFBPRV12011608291500 5 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

13* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 96,467.98 | 2 | 200157.60 | 14 | 56314.46 | .00 | 240,311.12 |

CHECKING ACCOUNT TRANSACTIONS
DEPOSITS AND OTHER CREDITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 11/16 | 157.60 | DEPOSIT |
| 11/30 | 200,000.00 | CR INCOMING WIRE TRANS |

CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 11/09 | 1034 | 5,000.00 | 11/04 | 1652 | 85.85 |
| 11/14 | 1035 | 5,000.00 | 11/04 | 1653 | 60.00 |
| 11/03 | 1636* | 1,000.00 | 11/23 | 1654 | 15.00 |
| 11/04 | 1648* | 15.00 | 11/18 | 1655 | 217.40 |
| 11/04 | 1649 | 47.01 | 11/18 | 1656 | 181.47 |
| 11/04 | 1650 | 12,500.78 | 11/23 | 1662* | 12,500.78 |
| 11/04 | 1651 | 849.43 | | | |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 11/10 | 18,841.74 | ACH DB [redacted] FIRSTBANK CRCARD PAYMENT |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 10/31 | 96,467.98 | 11/10 | 58,068.17 | 11/23 | 40,311.12 |
| 11/03 | 95,467.98 | 11/14 | 53,068.17 | 11/30 | 240,311.12 |
| 11/04 | 81,909.91 | 11/16 | 53,225.77 | | |
| 11/09 | 76,909.91 | 11/18 | 52,826.90 | | |

*
*
*

CONFIDENTIAL

## 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 |
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| | | |
| TOTAL | | |

| CHECKS OUTSTANDING | | |
|---|---|---|
| NUMBER | | AMOUNT |
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| | | |
| | | |
| TOTAL | | |

**If your checkbook and account statement balances do not match, verify:** 1) All additions and subtractions in your above computations and in your checkbook. 2) Amounts of deposits and checks in your statements with corresponding entries in your checkbook. If the two balances still do not match, visit us with all documents.

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 system. 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 debit, and substracting from these any payment or amount credited during the day.
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*If you think there is an error on your statement, write to us or call us:*

| For Puerto Rico: | For USV | For BVI |
|---|---|---|
| FirstBank<br>Retail Banking Operations<br>PO Box 9146 , San Juan PR<br>00908-9146 | FirstBank<br>PO Box 330600<br>St. Thomas VI 00803 | FirstBank<br>PO Box 436<br>Road Town Tortola BVI |
| FirstLine Solution Center at:<br>*787-725-2511 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*340-775-8899 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*284-495-8899 or*<br>*1-866-695-2511* |

In your letter, give us the following information:
-Account information: Your name and account number.
-Dollar amount: The dollar amount of the suspected error.
-Description of the 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. 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.

Important Information about Electronic Funds Transfer regarding Your Deposit Account.

To report a lost or stolen ATM card

Notify us by phone as soon as possible at the number provided below. Service hours: Monday through Sunday from 6:00am to 12:00am.

**IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS**

Telephone us at the number provided below. 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
2. Tell us the dollar amount of the suspected error
3. 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.

We will investigate your complaint and will correct any error promptly. If you tell us in person or by phone, we require that you send us your complaint in writing within 10 business days. If we take more than 10 business days to investigate your complaint we will re-credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If your claim was made verbally and the Bank required that you present your complaint in writing and was not received within the prescribed time, we may not provisionally credit your Account.

Electronic Funds Transfers include electronic transactions initiated through an Automated Teller Machine 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.

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**Puerto Rico (787) 725-2511 or 1-866-695-2511**
**USVI 340-775-8899 or 1-866-695-2511**
**BVI 284-495-8899 or 1-866-695-2511**

**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

NNNS-9049-0414R

CONFIDENTIAL

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES



Check: 1636 Amount: $1,000.00 Date: 11/03/2016



Check: 1648 Amount: $15.00 Date: 11/04/2016



Check: 1649 Amount: $47.01 Date: 11/04/2016



Check: 1653 Amount: $60.00 Date: 11/04/2016



Check: 1652 Amount: $85.85 Date: 11/04/2016



Check: 1651 Amount: $849.43 Date: 11/04/2016

CONFIDENTIAL

SDNY_GM_00017457

00000745-13233-0003-0005-MFBPRV120116082915O0-02-L

CONFIDENTIAL

FirstBankPR004620

EFTA_00128100

EFTA01670401

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)



Check: 1650 Amount: $12,500.78 Date: 11/04/2016



Check: 1034 Amount: $5,000.00 Date: 11/09/2016



Check: 1035 Amount: $5,000.00 Date: 11/14/2016



Check: 1656 Amount: $181.47 Date: 11/18/2016



Check: 1655 Amount: $217.40 Date: 11/18/2016



Check: 1654 Amount: $15.00 Date: 11/23/2016

CONFIDENTIAL

SDNY_GM_00017458

00000745-13234-0004-0005-MFBPRV1201608291500-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)



Check: 1662 Amount: $12,500.78 Date: 11/23/2016

CONFIDENTIAL

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 12/31/16 |

0C001399 MFBPRV01021705261700 4 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

12* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 240,311.12 | 1 | 150000.00 | 14 | 133782.63 | .00 | 256,528.49 |

CHECKING ACCOUNT TRANSACTIONS
DEPOSITS AND OTHER CREDITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 12/16 | 150,000.00 | CR INCOMING WIRE TRANS |

CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 12/16 | 1626 | 1,000.00 | 12/19 | 1666 | 650.00 |
| 12/07 | 1660* | 16.00 | 12/15 | 1667 | 3,987.50 |
| 12/02 | 1661 | 26.24 | 12/23 | 1668 | 26.24 |
| 12/14 | 1663* | 49,975.00 | 12/15 | 1669 | 15.00 |
| 12/13 | 1664 | 2,000.00 | 12/30 | 1670 | 20,000.00 |
| 12/19 | 1665 | 145.50 | 12/30 | 1671 | 12,500.78 |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 12/06 | 18,765.34 | ACH DB [redacted] FIRSTBANK CRCARD PAYMENT |
| 12/21 | 24,675.03 | ACH DB [redacted] FIRSTBANK CRCARD PAYMENT |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 11/30 | 240,311.12 | 12/13 | 219,503.54 | 12/19 | 313,730.54 |
| 12/02 | 240,284.88 | 12/14 | 169,528.54 | 12/21 | 289,055.51 |
| 12/06 | 221,519.54 | 12/15 | 165,526.04 | 12/23 | 289,029.27 |
| 12/07 | 221,503.54 | 12/16 | 314,526.04 | 12/30 | 256,528.49 |

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CONFIDENTIAL

SDNY_GM_00017460
00001399-16126-0001-0004-MFBPRV01021705261700-02-L

CONFIDENTIAL

FirstBankPR004623
EFTA_00128103

EFTA01670404

## 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 |
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| CHECKS OUTSTANDING | | |
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| TOTAL | | |

**If your checkbook and account statement balances do not match, verify:** 1) All additions and subtractions in your above computations and in your checkbook. 2) Amounts of deposits and checks in your statements with corresponding entries in your checkbook. If the two balances still do not match, visit us with all documents.

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 system. 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 debit, and substracting from these any payment or amount credited during the day.
*Financing charges shall be computed on the principal balance only. Charges are applied by: (i) utilizing the average daily balance, (ii) multiplying that daily balance by the applicable daily rate, and (iii) adding the resulting amounts for each day in the Billing Cycle (Days in period). The total Finance Charges for the Billing Cycle is the total sum of Finance Charges for each charge.*

What to Do if You Think You Find a Mistake on Your Statement Regarding your First Credit Line, First Reserve Line or your Home Equity Line or Credit

*If you think there is an error on your statement, write to us or call at:*

| For Puerto Rico: | For USVI | For BVI |
|---|---|---|
| FirstBank<br>Retail Banking Operations<br>PO Box 9146 , San Juan PR<br>00908-9146 | FirstBank<br>PO Box 330600<br>St. Thomas VI 00803 | FirstBank<br>PO Box 436<br>Road Town Tortola BVI |
| FirstLine Solution Center at:<br>*787-725-2511 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*340-775-8899 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*284-495-8899 or*<br>*1-866-695-2511* |

In your letter, give us the following information:
-Account information: Your name and account number.
-Dollar amount: The dollar amount of the suspected error.
-Description of the 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. 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.

Important Information about Electronic Funds Transfer regarding Your Deposit Account.

To report a lost or stolen ATM card

Notify us by phone as soon as possible at the number provided below. Service hours: Monday through Sunday from 6:00am to 12:00am.

**IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS**

Telephone us at the number provided below. 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
2. Tell us the dollar amount of the suspected error
3. 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.

We will investigate your complaint and will correct any error promptly. If you tell us in person or by phone, we require that you send us your complaint in writing within 10 business days. If we take more than 10 business days to investigate your complaint we will re-credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If your claim was made verbally and the Bank required that you present your complaint in writing and was not received within the prescribed time, we may not provisionally credit your Account.

Electronic Funds Transfers include electronic transactions initiated through an Automated Teller Machine 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.

For account balance information, charges, interest rates, claims or any transaction appearing on your last statement or any additional information you may require, please contact:

**FirstLine Solution Center**
**Puerto Rico (787) 725-2511 or 1-866-695-2511**
**USVI 340-775-8899 or 1-866-695-2511**
**BVI 284-495-8899 or 1-866-695-2511**

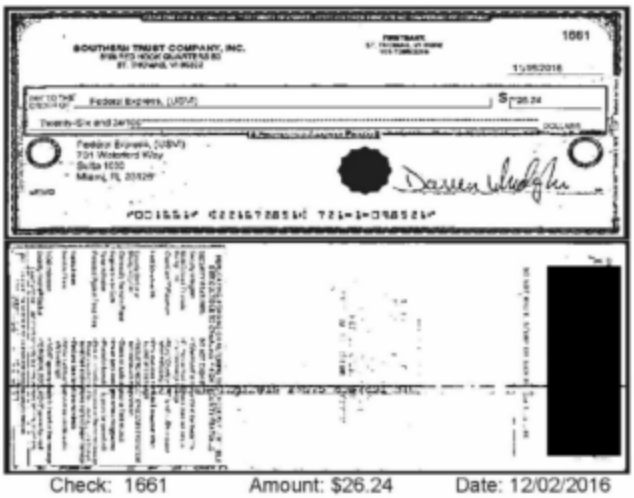
**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

NNNS-9049-0414R

CONFIDENTIAL

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES



Check: 1661 Amount: $26.24 Date: 12/02/2016



Check: 1660 Amount: $16.00 Date: 12/07/2016



Check: 1664 Amount: $2,000.00 Date: 12/13/2016



Check: 1663 Amount: $49,975.00 Date: 12/14/2016



Check: 1669 Amount: $15.00 Date: 12/15/2016



Check: 1667 Amount: $3,987.50 Date: 12/15/2016

CONFIDENTIAL

SDNY_GM_00017462
00001399-16128-0003-0004-MFBPRW0102170526170O-02-L

CONFIDENTIAL

FirstBankPR004625
EFTA_00128105

EFTA01670406

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)



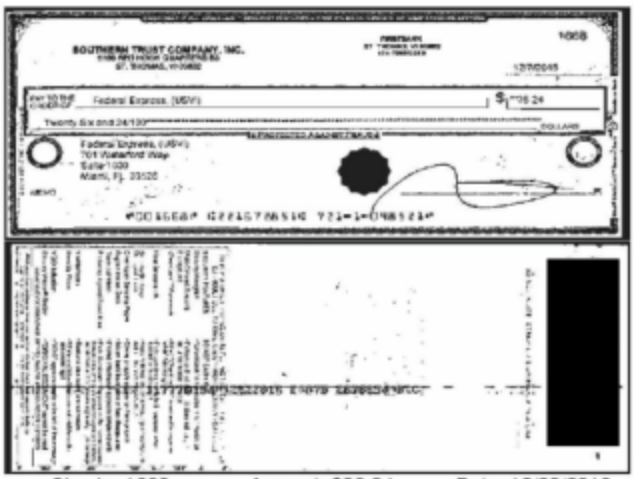
Check: 1626 Amount: $1,000.00 Date: 12/16/2016



Check: 1665 Amount: $145.50 Date: 12/19/2016



Check: 1666 Amount: $650.00 Date: 12/19/2016



Check: 1668 Amount: $26.24 Date: 12/23/2016



Check: 1671 Amount: $12,500.78 Date: 12/30/2016



Check: 1670 Amount: $20,000.00 Date: 12/30/2016

CONFIDENTIAL

SDNY_GM_00017463

00001399-16129-0004-0004-MFBPRV01021705261700-02-L

CONFIDENTIAL

FirstBankPR004626

EFTA_00128106

EFTA01670407

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 01/31/17 |

00000024 MFBPRV02011709342300 5 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

14* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 256,528.49 | 1 | 142.83 | 15 | 70233.37 | .00 | 186,437.95 |

CHECKING ACCOUNT TRANSACTIONS
DEPOSITS AND OTHER CREDITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 01/17 | 142.83 | DEPOSIT |

CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 01/11 | 1672 | 20,000.00 | 01/10 | 1688 | 42.00 |
| 01/09 | 1681* | 400.00 | 01/13 | 1689 | 110.52 |
| 01/10 | 1682 | 500.00 | 01/27 | 1690 | 15.00 |
| 01/13 | 1683 | 480.00 | 01/24 | 1691 | 60.00 |
| 01/11 | 1684 | 4,025.00 | 01/27 | 1692 | 8,160.75 |
| 01/10 | 1685 | 475.00 | 01/31 | 1694* | 886.00 |
| 01/05 | 1687* | 7,500.00 | 01/31 | 1695 | 3,987.50 |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 01/25 | 23,591.60 | ACH DB [redacted] FIRSTBANK CRCARD PAYMENT |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 12/31 | 256,528.49 | 01/11 | 223,586.49 | 01/25 | 199,487.20 |
| 01/05 | 249,028.49 | 01/13 | 222,995.97 | 01/27 | 191,311.45 |
| 01/09 | 248,628.49 | 01/17 | 223,138.80 | 01/31 | 186,437.95 |
| 01/10 | 247,611.49 | 01/24 | 223,078.80 | | |

*
*
*

CONFIDENTIAL
SDNY_GM_00017464
00000024-10129-0001-0005-MFBPRV02011709342300-02-L
CONFIDENTIAL
FirstBankPR004627
EFTA_00128107
EFTA01670408

## 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 |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| TOTAL | | |

| CHECKS OUTSTANDING | | |
|---|---|---|
| NUMBER | | AMOUNT |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| TOTAL | | |

**If your checkbook and account statement balances do not match, verify:** 1) All additions and subtractions in your above computations and in your checkbook. 2) Amounts of deposits and checks in your statements with corresponding entries in your checkbook. If the two balances still do not match, visit us with all documents.

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 system. 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 debit, and substracting from these any payment or amount credited during the day.
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|---|---|---|
| FirstBank<br>Retail Banking Operations<br>PO Box 9146 , San Juan PR<br>00908-9146 | FirstBank<br>PO Box 330600<br>St. Thomas VI 00803 | FirstBank<br>PO Box 436<br>Road Town Tortola BVI |
| FirstLine Solution Center at:<br>*787-725-2511 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*340-775-8899 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*284-495-8899 or*<br>*1-866-695-2511* |

In your letter, give us the following information:
-Account information: Your name and account number.
-Dollar amount: The dollar amount of the suspected error.
-Description of the 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. 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.
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-We cannot try to collect the amount in question, or report you as delinquent on that amount.
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-We can apply any unpaid amount against your credit limit.

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2. Tell us the dollar amount of the suspected error
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**Puerto Rico (787) 725-2511 or 1-866-695-2511**
**USVI 340-775-8899 or 1-866-695-2511**
**BVI 284-495-8899 or 1-866-695-2511**

**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

NNNS-9049-0414R

CONFIDENTIAL

SDNY_GM_00017465
00000024-10130-0002-0005-MFBPRV020117093425O0-02-L

CONFIDENTIAL

FirstBankPR004628
EFTA_00128108

EFTA01670409

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES



Check: 1687 Amount: $7,500.00 Date: 01/05/2017



Check: 1681 Amount: $400.00 Date: 01/09/2017



Check: 1688 Amount: $42.00 Date: 01/10/2017



Check: 1685 Amount: $475.00 Date: 01/10/2017



Check: 1682 Amount: $500.00 Date: 01/10/2017



Check: 1684 Amount: $4,025.00 Date: 01/11/2017

CONFIDENTIAL

SDNY_GM_00017466

00000024-10131-0003-0005-MFBPRV02011709342300-02-L

CONFIDENTIAL

FirstBankPR004629

EFTA_00128109

EFTA01670410

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)



Check: 1672 Amount: $20,000.00 Date: 01/11/2017



Check: 1689 Amount: $110.52 Date: 01/13/2017



Check: 1683 Amount: $480.00 Date: 01/13/2017



Check: 1691 Amount: $60.00 Date: 01/24/2017



Check: 1690 Amount: $15.00 Date: 01/27/2017



Check: 1692 Amount: $8,160.75 Date: 01/27/2017

CONFIDENTIAL

SDNY_GM_00017467

00000024-10132-0004-0005-MFBPRV020117093423O0-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)



Check: 1694 Amount: $886.00 Date: 01/31/2017



Check: 1695 Amount: $3,987.50 Date: 01/31/2017

CONFIDENTIAL

SDNY_GM_00017468

00000024-10133-0005-0005-MFBPRV020117093423O0-02-L

CONFIDENTIAL

FirstBankPR004631

EFTA_00128111

EFTA01670412

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 02/28/17 |

0C001313 MFBPRV0301170929060O 4 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

8* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 186,437.95 | 0 | .00 | 9 | 43985.44 | .00 | 142,452.51 |

CHECKING ACCOUNT TRANSACTIONS
CHECKS

| DATE | CHECK NO | AMOUNT | DATE | CHECK NO | AMOUNT |
|---|---|---|---|---|---|
| 02/03 | 1693 | 195.52 | 02/16 | 1700* | 189.95 |
| 02/08 | 1696* | 5,898.95 | 02/15 | 1701 | 60.00 |
| 02/17 | 1697 | 57.88 | 02/24 | 1703* | 27.60 |
| 02/06 | 1698 | 12,500.78 | 02/28 | 1705* | 21.00 |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 02/24 | 25,033.76 | ACH DB [redacted] FIRSTBANK CRCARD PAYMENT |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 01/31 | 186,437.95 | 02/08 | 167,842.70 | 02/17 | 167,534.87 |
| 02/03 | 186,242.43 | 02/15 | 167,782.70 | 02/24 | 142,473.51 |
| 02/06 | 173,741.65 | 02/16 | 167,592.75 | 02/28 | 142,452.51 |

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*
*

CONFIDENTIAL

## 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 |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| TOTAL | | |

| CHECKS OUTSTANDING | | |
|---|---|---|
| NUMBER | | AMOUNT |
| | | |
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| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| TOTAL | | |

**If your checkbook and account statement balances do not match, verify:** 1) All additions and subtractions in your above computations and in your checkbook. 2) Amounts of deposits and checks in your statements with corresponding entries in your checkbook. If the two balances still do not match, visit us with all documents.

Important information regarding Your First Credit Line or your Home Equity Line of Credit account statement.
Balance subject to Interest Rate.
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|---|---|---|
| FirstBank<br>Retail Banking Operations<br>PO Box 9146 , San Juan PR<br>00908-9146 | FirstBank<br>PO Box 309600<br>St. Thomas, VI 00803 | FirstBank<br>PO Box 435<br>Road Town Tortola BVI |
| FirstLine Solution Center at:<br>*787-725-2511 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*340-775-8899 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*284-495-8899 or*<br>*1-866-695-2511* |

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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.
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1. Tell us your name and account number
2. Tell us the dollar amount of the suspected error
3. 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.

We will investigate your complaint and will correct any error promptly. If you tell us in person or by phone, we require that you send us your complaint in writing within 10 business days. If we take more than 10 business days to investigate your complaint we will re-credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If your claim was made verbally and the Bank required that you present your complaint in writing and was not received within the prescribed time, we may not provisionally credit your Account.

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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.

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**Puerto Rico (787) 725-2511 or 1-866-695-2511**
**USVI 340-775-8899 or 1-866-695-2511**
**BVI 284-495-8899 or 1-866-695-2511**

**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

NNNS-9049-0414R

CONFIDENTIAL
SDNY_GM_00017470
00001313-15612-0002-0004-MFBPRV030117092909O0-C2-L

CONFIDENTIAL
FirstBankPR004633
EFTA_00128113

EFTA01670414

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES



Check: 1693 Amount: $195.52 Date: 02/03/2017



Check: 1698 Amount: $12,500.78 Date: 02/06/2017



Check: 1696 Amount: $5,898.95 Date: 02/08/2017



Check: 1701 Amount: $60.00 Date: 02/15/2017



Check: 1700 Amount: $189.95 Date: 02/16/2017



Check: 1697 Amount: $57.88 Date: 02/17/2017

CONFIDENTIAL

SDNY_GM_00017471

00001313-15613-0003-0004-MFBPRV03011709290600-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)




Check: 1703 Amount: $27.60 Date: 02/24/2017




Check: 1705 Amount: $21.00 Date: 02/28/2017

CONFIDENTIAL

SDNY_GM_00017472
00001313-15614-0004-0004-MFBPRV030117092906O0-02-L

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 03/31/17 |

0C000625 MFBPRV040317054333O0 4 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

11* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 142,452.51 | 0 | .00 | 12 | 76518.80 | .00 | 65,933.71 |

CHECKING ACCOUNT TRANSACTIONS
CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 03/03 | 1036 | 31,158.00 | 03/27 | 1710 | 15.00 |
| 03/03 | 1704* | 15.00 | 03/27 | 1711 | 42.00 |
| 03/03 | 1706* | 2,000.00 | 03/31 | 1714* | 182.93 |
| 03/07 | 1707 | 12,500.78 | 03/28 | 1716* | 12,500.78 |
| 03/15 | 1708 | 556.50 | 03/28 | 1717 | 31.19 |
| 03/13 | 1709 | 145.50 | | | |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 03/28 | 17,371.12 | ACH DB [redacted] FIRSTBANK CRCARD PAYMENT |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 02/28 | 142,452.51 | 03/13 | 96,633.23 | 03/28 | 66,116.64 |
| 03/03 | 109,279.51 | 03/15 | 96,076.73 | 03/31 | 65,933.71 |
| 03/07 | 96,778.73 | 03/27 | 96,019.73 | | |

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.

CONFIDENTIAL
SDNY_GM_00017473
00000625-12979-0001-0004-MFBPRV040317054333O0-02-L
CONFIDENTIAL
FirstBankPR004636
EFTA_00128116
EFTA01670417

## 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 |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| TOTAL | | |

| CHECKS OUTSTANDING | | |
|---|---|---|
| NUMBER | | AMOUNT |
| | | |
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| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| TOTAL | | |

**If your checkbook and account statement balances do not match, verify:** 1) All additions and subtractions in your above computations and in your checkbook. 2) Amounts of deposits and checks in your statements with corresponding entries in your checkbook. If the two balances still do not match, visit us with all documents.

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 system. 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 debit, and substracting from these any payment or amount credited during the day.
*Financing charges shall be computed on the principal balance only. Charges are applied by: (i) utilizing the average daily balance, (ii) multiplying that daily balance by the applicable daily rate, and (iii) adding the resulting amounts for each day in the Billing Cycle (Days in period). The total Finance Charges for the Billing Cycle is the total sum of Finance Charges for each charge.*

What to Do if You Think You Find a Mistake on Your Statement Regarding your First Credit Line, First Reserve Line or your Home Equity Line or Credit

*If you think there is an error on your statement, write to us or call at:*

| For Puerto Rico: | For USV | For BVI |
|---|---|---|
| FirstBank<br>Retail Banking Operations<br>PO Box 9146 , San Juan PR<br>00908-9146 | FirstBank<br>PO Box 330600<br>St. Thomas VI 00803 | FirstBank<br>PO Box 436<br>Road Town Tortola BVI |
| FirstLine Solution Center at:<br>*787-725-2511 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*340-775-8899 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*284-495-8899 or*<br>*1-866-695-2511* |

In your letter, give us the following information:
-Account information: Your name and account number.
-Dollar amount: The dollar amount of the suspected error.
-Description of the 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. 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.

Important Information about Electronic Funds Transfer regarding Your Deposit Account.

To report a lost or stolen ATM card

Notify us by phone as soon as possible at the number provided below. Service hours: Monday through Sunday from 6:00am to 12:00am.

**IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS**

Telephone us at the number provided below. 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
2. Tell us the dollar amount of the suspected error
3. 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.

We will investigate your complaint and will correct any error promptly. If you tell us in person or by phone, we require that you send us your complaint in writing within 10 business days. If we take more than 10 business days to investigate your complaint we will re-credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If your claim was made verbally and the Bank required that you present your complaint in writing and was not received within the prescribed time, we may not provisionally credit your Account.

Electronic Funds Transfers include electronic transactions initiated through an Automated Teller Machine 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.

For account balance information, charges, interest rates, claims or any transaction appearing on your last statement or any additional information you may require, please contact:

**FirstLine Solution Center**
**Puerto Rico (787) 725-2511 or 1-866-695-2511**
**USVI 340-775-8899 or 1-866-695-2511**
**BVI 284-495-8899 or 1-866-695-2511**

**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

NNNS-9049-0414R

CONFIDENTIAL

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES



Check: 1704 Amount: $15.00 Date: 03/03/2017



Check: 1706 Amount: $2,000.00 Date: 03/03/2017



Check: 1036 Amount: $31,158.00 Date: 03/03/2017



Check: 1707 Amount: $12,500.78 Date: 03/07/2017



Check: 1709 Amount: $145.50 Date: 03/13/2017



Check: 1708 Amount: $556.50 Date: 03/15/2017

CONFIDENTIAL

SDNY_GM_00017475

00000625-12981-0003-0004-MFBPRV040317054333O0-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)



Check: 1710 Amount: $15.00 Date: 03/27/2017



Check: 1711 Amount: $42.00 Date: 03/27/2017



Check: 1717 Amount: $31.19 Date: 03/28/2017



Check: 1716 Amount: $12,500.78 Date: 03/28/2017



Check: 1714 Amount: $182.93 Date: 03/31/2017

CONFIDENTIAL

SDNY_GM_00017476

00000625-12982-0004-0004-MFBPRV040317054333O0-02-L

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 04/30/17 |

0C001281 MFBPRV05011706311000 3 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

6* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 65,933.71 | 1 | 300000.00 | 7 | 28316.64 | .00 | 337,617.07 |

CHECKING ACCOUNT TRANSACTIONS
DEPOSITS AND OTHER CREDITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 04/04 | 300,000.00 | CR INCOMING WIRE TRANS |

CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 04/26 | 1699 | 600.00 | 04/19 | 1718* | 60.00 |
| 04/26 | 1713* | 2,500.00 | 04/14 | 1719 | 27.94 |
| 04/05 | 1715* | 6,500.00 | 04/10 | 1720 | 340.00 |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 04/25 | 18,288.70 | ACH DB [redacted] FIRSTBANK CRCARD PAYMENT |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 03/31 | 65,933.71 | 04/10 | 359,093.71 | 04/25 | 340,717.07 |
| 04/04 | 365,933.71 | 04/14 | 359,065.77 | 04/26 | 337,617.07 |
| 04/05 | 359,433.71 | 04/19 | 359,005.77 | | |

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.

CONFIDENTIAL

SDNY_GM_00017477
00001281-15289-0001-0003-MFBPRV05011706311000-02-L

CONFIDENTIAL

FirstBankPR004640
EFTA_00128120

EFTA01670421

## 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 |
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| | | |
| TOTAL | | |

| CHECKS OUTSTANDING | | |
|---|---|---|
| NUMBER | | AMOUNT |
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| | | |
| TOTAL | | |

**If your checkbook and account statement balances do not match, verify:** 1) All additions and subtractions in your above computations and in your checkbook. 2) Amounts of deposits and checks in your statements with corresponding entries in your checkbook. If the two balances still do not match, visit us with all documents.

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 system. 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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What to Do if You Think You Find a Mistake on Your Statement Regarding your First Credit Line, First Reserve Line or your Home Equity Line or Credit.

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| For Puerto Rico: | For USV | For BVI |
|---|---|---|
| FirstBank<br>Retail Banking Operations<br>PO Box 9146 , San Juan PR<br>00908-9146 | FirstBank<br>PO Box 309600<br>St. Thomas, VI 00803 | FirstBank<br>PO Box 435<br>Road Town Tortola BVI |
| FirstLine Solution Center at:<br>*787-725-2511 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*340-775-8899 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*284-495-8899 or*<br>*1-866-695-2511* |

In your letter, give us the following information:
-Account information: Your name and account number.
-Dollar amount: The dollar amount of the suspected error.
-Description of the 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. 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.
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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.
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-We can apply any unpaid amount against your credit limit.

Important Information about Electronic Funds Transfer regarding Your Deposit Account.

To report a lost or stolen ATM card.

Notify us by phone as soon as possible at the number provided below. Service hours: Monday through Sunday from 6:00am to 12:00pm.

**IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS**
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2. Tell us the dollar amount of the suspected error
3. 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.

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**Puerto Rico (787) 725-2511 or 1-866-695-2511**
**USVI 340-775-8899 or 1-866-695-2511**
**BVI 284-495-8899 or 1-866-695-2511**

THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS

NNNS-9049-0414R

CONFIDENTIAL
SDNY_GM_00017478
00001281-15290-0002-0003-MFBPRV050117063110000-02-L
CONFIDENTIAL
FirstBankPR004641
EFTA_00128121
EFTA01670422

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES



Check: 1715 Amount: $6,500.00 Date: 04/05/2017



Check: 1720 Amount: $340.00 Date: 04/10/2017



Check: 1719 Amount: $27.94 Date: 04/14/2017



Check: 1718 Amount: $60.00 Date: 04/19/2017



Check: 1699 Amount: $600.00 Date: 04/26/2017



Check: 1713 Amount: $2,500.00 Date: 04/26/2017

CONFIDENTIAL

SDNY_GM_00017479

00001281-15291-0003-0003-MFBPRV050117063110000-02-L

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 05/31/17 |

0C000098 MFBPRV06011712473400 5 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

13* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 337,617.07 | 0 | .00 | 14 | 45822.86 | .00 | 291,794.21 |

CHECKING ACCOUNT TRANSACTIONS

CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 05/05 | 1712 | 3,000.00 | 05/11 | 1727 | 3,137.50 |
| 05/09 | 1721* | 14.00 | 05/19 | 1728 | 33.28 |
| 05/10 | 1722 | 125.00 | 05/11 | 1729 | 2,000.00 |
| 05/15 | 1723 | 15.00 | 05/16 | 1730 | 60.00 |
| 05/08 | 1724 | 650.00 | 05/22 | 1731 | 15.00 |
| 05/04 | 1725 | 12,500.78 | 05/23 | 1732 | 150.00 |
| 05/05 | 1726 | 77.64 | | | |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 05/17 | 24,044.66 | ACH DB [redacted] FIRSTBANK CRCARD PAYMENT |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 04/30 | 337,617.07 | 05/10 | 321,249.65 | 05/19 | 291,959.21 |
| 05/04 | 325,116.29 | 05/11 | 316,112.15 | 05/22 | 291,944.21 |
| 05/05 | 322,038.65 | 05/15 | 316,097.15 | 05/23 | 291,794.21 |
| 05/08 | 321,388.65 | 05/16 | 316,037.15 | | |
| 05/09 | 321,374.65 | 05/17 | 291,992.49 | | |

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.

CONFIDENTIAL

SDNY_GM_00017480
00000098-10481-0001-0005-MFBPRV06011712473400-C2-L

CONFIDENTIAL

FirstBankPR004643
EFTA_00128123

EFTA01670424

## 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 |
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| | | |
| TOTAL | | |

| CHECKS OUTSTANDING | | |
|---|---|---|
| NUMBER | | AMOUNT |
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| | | |
| TOTAL | | |

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| For Puerto Rico: | For USV | For BVI |
|---|---|---|
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| FirstLine Solution Center at:<br>*787-725-2511 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*340-775-8899 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*284-495-8899 or*<br>*1-866-695-2511* |

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-Dollar amount: The dollar amount of the suspected error.
-Description of the 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. 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.
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-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.
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-We can apply any unpaid amount against your credit limit.

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1. Tell us your name and account number
2. Tell us the dollar amount of the suspected error
3. 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.

We will investigate your complaint and will correct any error promptly. If you tell us in person or by phone, we require that you send us your complaint in writing within 10 business days. If we take more than 10 business days to investigate your complaint we will re-credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If your claim was made verbally and the Bank required that you present your complaint in writing and was not received within the prescribed time, we may not provisionally credit your Account.

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**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.

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**FirstLine Solution Center**
**Puerto Rico (787) 725-2511 or 1-866-695-2511**
**USVI 340-775-8899 or 1-866-695-2511**
**BVI 284-495-8899 or 1-866-695-2511**

**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

NNNS-9049-0414R

CONFIDENTIAL
SDNY_GM_00017481
00000098-10482-0002-0005-MFBPRV060117124734O0-C2-L

CONFIDENTIAL
FirstBankPR004644
EFTA_00128124

EFTA01670425

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES



Check: 1725 Amount: $12,500.78 Date: 05/04/2017



Check: 1726 Amount: $77.64 Date: 05/05/2017



Check: 1712 Amount: $3,000.00 Date: 05/05/2017



Check: 1724 Amount: $650.00 Date: 05/08/2017



Check: 1721 Amount: $14.00 Date: 05/09/2017



Check: 1722 Amount: $125.00 Date: 05/10/2017

CONFIDENTIAL

SDNY_GM_00017482

00000098-10483-0003-0005-MFBPRV060117124734O0-02-L

CONFIDENTIAL

FirstBankPR004645

EFTA_00128125

EFTA01670426

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)



Check: 1729 Amount: $2,000.00 Date: 05/11/2017



Check: 1727 Amount: $3,137.50 Date: 05/11/2017



Check: 1723 Amount: $15.00 Date: 05/15/2017



Check: 1730 Amount: $60.00 Date: 05/16/2017



Check: 1728 Amount: $33.28 Date: 05/19/2017



Check: 1731 Amount: $15.00 Date: 05/22/2017

CONFIDENTIAL

SDNY_GM_00017483

00000098-10484-0004-0005-MFBPRV060117124734O0-02-L

CONFIDENTIAL

FirstBankPR004646

EFTA_00128126

EFTA01670427

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)




Check: 1732 Amount: $150.00 Date: 05/23/2017

CONFIDENTIAL

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 06/30/17 |

0C001409 MFBPRV07031719395100 5 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

13* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 291,794.21 | 0 | .00 | 13 | 37219.27 | .00 | 254,574.94 |

CHECKING ACCOUNT TRANSACTIONS
CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 06/28 | 1733 | 150.00 | 06/22 | 1742 | 15.00 |
| 06/09 | 1734 | 86.37 | 06/23 | 1743 | 88.61 |
| 06/06 | 1735 | 14.00 | 06/22 | 1744 | 42.00 |
| 06/06 | 1736 | 12,500.78 | 06/28 | 1745 | 400.00 |
| 06/15 | 1739* | 21,250.00 | 06/21 | 1747* | 2,000.00 |
| 06/23 | 1740 | 22.01 | 06/20 | 1748 | 505.00 |
| 06/19 | 1741 | 145.50 | | | |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 05/31 | 291,794.21 | 06/19 | 257,797.56 | 06/23 | 255,124.94 |
| 06/06 | 279,279.43 | 06/20 | 257,292.56 | 06/28 | 254,574.94 |
| 06/09 | 279,193.06 | 06/21 | 255,292.56 | | |
| 06/15 | 257,943.06 | 06/22 | 255,235.56 | | |

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*
*

CONFIDENTIAL
SDNY_GM_00017485
00001409-16105-0001-0005-MFBPRV07031719395100-02-L
CONFIDENTIAL
FirstBankPR004648
EFTA_00128128
EFTA01670429

## 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 |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| TOTAL | | |

| CHECKS OUTSTANDING | | |
|---|---|---|
| NUMBER | | AMOUNT |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| TOTAL | | |

**If your checkbook and account statement balances do not match, verify:** 1) All additions and subtractions in your above computations and in your checkbook. 2) Amounts of deposits and checks in your statements with corresponding entries in your checkbook. If the two balances still do not match, visit us with all documents.

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 system. 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 debit, and substracting from these any payment or amount credited during the day.
*Financing charges shall be computed on the principal balance only. Charges are applied by: (i) utilizing the average daily balance, (ii) multiplying that daily balance by the applicable daily rate, and (iii) adding the resulting amounts for each day in the Billing Cycle (Days in period). The total Finance Charges for the Billing Cycle is the total sum of Finance Charges for each charge.*

What to Do if You Think You Find a Mistake on Your Statement Regarding your First Credit Line, First Reserve Line or your Home Equity Line or Credit

*If you think there is an error on your statement, write to us or call us:*

| For Puerto Rico: | For USV | For BVI |
|---|---|---|
| FirstBank<br>Retail Banking Operations<br>PO Box 9146 , San Juan PR<br>00908-9146 | FirstBank<br>PO Box 330600<br>St. Thomas VI 00803 | FirstBank<br>PO Box 436<br>Road Town Tortola BVI |
| FirstLine Solution Center at:<br>*787-725-2511 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*340-775-8899 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*284-495-8899 or*<br>*1-866-695-2511* |

In your letter, give us the following information:
-Account information: Your name and account number.
-Dollar amount: The dollar amount of the suspected error.
-Description of the 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. 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.

Important Information about Electronic Funds Transfer regarding Your Deposit Account.

To report a lost or stolen ATM card

Notify us by phone as soon as possible at the number provided below. Service hours: Monday through Sunday from 6:00am to 12:00am.

**IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS**

Telephone us at the number provided below. 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
2. Tell us the dollar amount of the suspected error
3. 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.

We will investigate your complaint and will correct any error promptly. If you tell us in person or by phone, we require that you send us your complaint in writing within 10 business days. If we take more than 10 business days to investigate your complaint we will re-credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If your claim was made verbally and the Bank required that you present your complaint in writing and was not received within the prescribed time, we may not provisionally credit your Account.

Electronic Funds Transfers include electronic transactions initiated through an Automated Teller Machine 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.

For account balance information, charges, interest rates, claims or any transaction appearing on your last statement or any additional information you may require, please contact:

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**Puerto Rico (787) 725-2511 or 1-866-695-2511**
**USVI 340-775-8899 or 1-866-695-2511**
**BVI 284-495-8899 or 1-866-695-2511**

**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

NNNS-9049-0414R

CONFIDENTIAL

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES



Check: 1735 Amount: $14.00 Date: 06/06/2017



Check: 1736 Amount: $12,500.78 Date: 06/06/2017



Check: 1734 Amount: $86.37 Date: 06/09/2017



Check: 1739 Amount: $21,250.00 Date: 06/15/2017



Check: 1741 Amount: $145.50 Date: 06/19/2017



Check: 1748 Amount: $505.00 Date: 06/20/2017

CONFIDENTIAL

SDNY_GM_00017487

00001409-16107-0003-0005-MFBPRV070317193951000-02-L

CONFIDENTIAL

FirstBankPR004650

EFTA_00128130

EFTA01670431

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)



Check: 1747 Amount: $2,000.00 Date: 06/21/2017



Check: 1742 Amount: $15.00 Date: 06/22/2017



Check: 1744 Amount: $42.00 Date: 06/22/2017



Check: 1740 Amount: $22.01 Date: 06/23/2017



Check: 1743 Amount: $88.61 Date: 06/23/2017



Check: 1733 Amount: $150.00 Date: 06/28/2017

CONFIDENTIAL

SDNY_GM_00017488

00001409-16108-0004-0005-MFBPRV070317193951O0-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)




Check: 1745 Amount: $400.00 Date: 06/28/2017

CONFIDENTIAL SDNY_GM_00017489
00001409-16109-0005-0005-MFBPRV070317193951O0-02-L

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 07/31/17 |

0C001931 MFBPRV08011708454500 4 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

8* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 254,574.94 | 0 | .00 | 10 | 60433.14 | .00 | 194,141.80 |

CHECKING ACCOUNT TRANSACTIONS
CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 07/17 | 1037 | 630.00 | 07/07 | 1750 | 12,500.78 |
| 07/14 | 1038 | 99.04 | 07/07 | 1751 | 27.74 |
| 07/11 | 1746* | 500.00 | 07/10 | 1753* | 60.00 |
| 07/13 | 1749* | 700.00 | 07/12 | 1755* | 4,398.03 |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION | |
|---|---|---|---|
| 07/07 | 19,275.44 | ACH DB [redacted] | |
| | | FIRSTBANK CRCARD | PAYMENT |
| 07/26 | 22,242.11 | ACH DB [redacted] | |
| | | FIRSTBANK CRCARD | PAYMENT |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 06/30 | 254,574.94 | 07/11 | 222,210.98 | 07/14 | 217,013.91 |
| 07/07 | 222,770.98 | 07/12 | 217,812.95 | 07/17 | 216,383.91 |
| 07/10 | 222,710.98 | 07/13 | 217,112.95 | 07/26 | 194,141.80 |

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CONFIDENTIAL
SDNY_GM_00017490
00001931-9792-0001-0004-MFBPRV08011708454500-01-L
CONFIDENTIAL
FirstBankPR004653
EFTA_00128133
EFTA01670434

## 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 |
| | | |
| | | |
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| | | |
| | | |
| | | |
| TOTAL | | |

| CHECKS OUTSTANDING | | |
|---|---|---|
| NUMBER | | AMOUNT |
| | | |
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| | | |
| | | |
| | | |
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| | | |
| TOTAL | | |

**If your checkbook and account statement balances do not match, verify:** 1) All additions and subtractions in your above computations and in your checkbook. 2) Amounts of deposits and checks in your statements with corresponding entries in your checkbook. If the two balances still do not match, visit us with all documents.

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 system. 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 debit, and subtracting from these any payment or amount credited during the day.
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|---|---|---|
| FirstBank<br>Retail Banking Operations<br>PO Box 9146 , San Juan PR<br>00908-9146 | FirstBank<br>PO Box 309600<br>St. Thomas, VI 00803 | FirstBank<br>PO Box 435<br>Road Town Tortola BVI |
| FirstLine Solution Center at:<br>*787-725-2511 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*340-775-8899 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*284-495-8899 or*<br>*1-866-695-2511* |

In your letter, give us the following information:
-Account information: Your name and account number.
-Dollar amount: The dollar amount of the suspected error.
-Description of the 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. 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.

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

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**FirstLine Solution Center**
**Puerto Rico (787) 725-2511 or 1-866-695-2511**
**USVI 340-775-8899 or 1-866-695-2511**
**BVI 284-495-8899 or 1-866-695-2511**

**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

NNNS-9049-0414R

CONFIDENTIAL
SDNY_GM_00017491
00001931-9793-0002-0004-MFBPR7080117084545O0-01-L

CONFIDENTIAL
FirstBankPR004654
EFTA_00128134

EFTA01670435

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES




Check: 1751 Amount: $27.74 Date: 07/07/2017




Check: 1750 Amount: $12,500.78 Date: 07/07/2017




Check: 1753 Amount: $60.00 Date: 07/10/2017




Check: 1746 Amount: $500.00 Date: 07/11/2017




Check: 1755 Amount: $4,398.03 Date: 07/12/2017




Check: 1749 Amount: $700.00 Date: 07/13/2017

CONFIDENTIAL
SDNY_GM_00017492
00001931-9794-0003-0004-MFBPR\08011708454500-01-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)




Check: 1038 Amount: $99.04 Date: 07/14/2017




Check: 1037 Amount: $630.00 Date: 07/17/2017

CONFIDENTIAL
SDNY_GM_00017493
00001931-9795-0004-0004-MFBPR0801170845450O-01-L

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 08/31/17 |

0C000002 MFBPRV09021707370000 4 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

11* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 194,141.80 | 1 | 150000.00 | 12 | 51771.59 | .00 | 292,370.21 |

CHECKING ACCOUNT TRANSACTIONS
DEPOSITS AND OTHER CREDITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 08/21 | 150,000.00 | CR INCOMING WIRE TRANS |

CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 08/25 | 1752 | 1,600.00 | 08/02 | 1761 | 60.00 |
| 08/02 | 1756* | 400.00 | 08/18 | 1762 | 33.04 |
| 08/02 | 1757 | 12,500.78 | 08/16 | 1763 | 2,000.00 |
| 08/01 | 1758 | 125.00 | 08/29 | 1765* | 745.00 |
| 08/08 | 1759 | 15.00 | 08/31 | 1767* | 12,500.78 |
| 08/02 | 1760 | 13.25 | | | |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 08/28 | 21,778.74 | ACH DB [redacted] FIRSTBANK CRCARD PAYMENT |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 07/31 | 194,141.80 | 08/16 | 179,027.77 | 08/28 | 305,615.99 |
| 08/01 | 194,016.80 | 08/18 | 178,994.73 | 08/29 | 304,870.99 |
| 08/02 | 181,042.77 | 08/21 | 328,994.73 | 08/31 | 292,370.21 |
| 08/08 | 181,027.77 | 08/25 | 327,394.73 | | |

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CONFIDENTIAL

SDNY_GM_00017494
00000002-10012-0001-0004-MFBPRV09021707370000-02-L

## 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 |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| TOTAL | | |

| CHECKS OUTSTANDING | | |
|---|---|---|
| NUMBER | | AMOUNT |
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| | | |
| | | |
| | | |
| | | |
| | | |
| TOTAL | | |

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

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

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**USVI 340-775-8899 or 1-866-695-2511**
**BVI 284-495-8899 or 1-866-695-2511**

**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

NNNS-9049-0414R

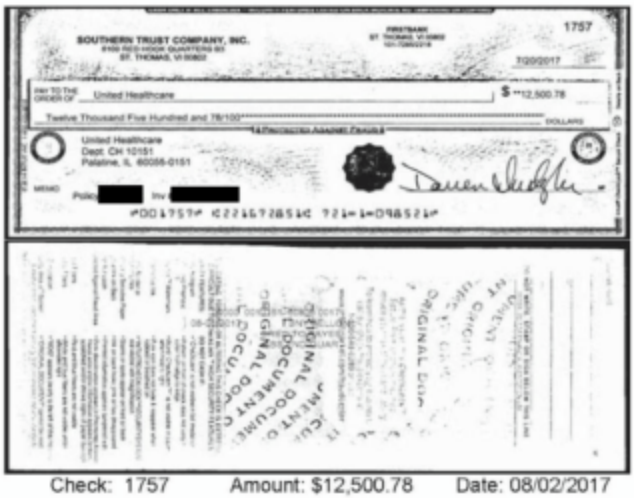
CONFIDENTIAL
SDNY_GM_00017495
00000002-10013-0002-0004-MFBPRV0902170737000-02-L
CONFIDENTIAL
FirstBankPR004658
EFTA_00128138
EFTA01670439

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES



Check: 1758 Amount: $125.00 Date: 08/01/2017



Check: 1757 Amount: $12,500.78 Date: 08/02/2017



Check: 1756 Amount: $400.00 Date: 08/02/2017



Check: 1760 Amount: $13.25 Date: 08/02/2017



Check: 1761 Amount: $60.00 Date: 08/02/2017



Check: 1759 Amount: $15.00 Date: 08/08/2017

CONFIDENTIAL

SDNY_GM_00017496

00000002-10014-0003-0004-MFBPRV0902170737000-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)




Check: 1763 Amount: $2,000.00 Date: 08/16/2017




Check: 1762 Amount: $33.04 Date: 08/18/2017




Check: 1752 Amount: $1,600.00 Date: 08/25/2017




Check: 1765 Amount: $745.00 Date: 08/29/2017




Check: 1767 Amount: $12,500.78 Date: 08/31/2017

CONFIDENTIAL

SDNY_GM_00017497
00000002-10015-0004-0004-MFBPRV0902170737000-02-L

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
| --- |
| 09/30/17 |

0C000478 MFBPRV10031716203800 3 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

3* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
| --- | --- | --- | --- | --- | --- | --- |
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 292,370.21 | 0 | .00 | 3 | 3210.74 | .00 | 289,159.47 |

CHECKING ACCOUNT TRANSACTIONS
CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
| --- | --- | --- | --- | --- | --- |
| 09/25 | 1039 | 3,137.50 | 09/01 | 1766* | 58.24 |
| 09/01 | 1764* | 15.00 | | | |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
| --- | --- | --- | --- | --- | --- |
| 08/31 | 292,370.21 | 09/01 | 292,296.97 | 09/25 | 289,159.47 |

*
*
*

CONFIDENTIAL

## 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 |
| | | |
| | | |
| | | |
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| | | |
| TOTAL | | |

| CHECKS OUTSTANDING | | |
|---|---|---|
| NUMBER | | AMOUNT |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| TOTAL | | |

**If your checkbook and account statement balances do not match, verify:** 1) All additions and subtractions in your above computations and in your checkbook. 2) Amounts of deposits and checks in your statements with corresponding entries in your checkbook. If the two balances still do not match, visit us with all documents.

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 system. 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 debit, and subtracting from these any payment or amount credited during the day.
*Financing charges shall be computed on the principal balance only. Charges are applied by: (i) utilizing the average daily balance, (ii) multiplying that daily balance by the applicable daily rate, and (iii) adding the resulting amounts for each day in the Billing Cycle (Days in period). The total Finance Charges for the Billing Cycle is the total sum of Finance Charges for each charge.*

What to Do if You Think You Find a Mistake on Your Statement Regarding your First Credit Line, First Reserve Line or your Home Equity Line or Credit.

*If you think there is an error on your statement, write to us or call at:*

| For Puerto Rico: | For USV | For BVI |
|---|---|---|
| FirstBank<br>Retail Banking Operations<br>PO Box 9146 , San Juan PR<br>00908-9146 | FirstBank<br>PO Box 309600<br>St. Thomas, VI 00803 | FirstBank<br>PO Box 435<br>Road Town Tortola BVI |
| FirstLine Solution Center at:<br>*787-725-2511 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*340-775-8899 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*284-495-8899 or*<br>*1-866-695-2511* |

In your letter, give us the following information:
-Account information: Your name and account number.
-Dollar amount: The dollar amount of the suspected error.
-Description of the 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. 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.

Important Information about Electronic Funds Transfer regarding Your Deposit Account.

To report a lost or stolen ATM card.

Notify us by phone as soon as possible at the number provided below. Service hours: Monday through Sunday from 6:00am to 12:00pm.

**IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS**
Telephone us at the number provided below. 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
2. Tell us the dollar amount of the suspected error
3. 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.

We will investigate your complaint and will correct any error promptly. If you tell us in person or by phone, we require that you send us your complaint in writing within 10 business days. If we take more than 10 business days to investigate your complaint we will re-credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If your claim was made verbally and the Bank required that you present your complaint in writing and was not received within the prescribed time, we may not provisionally credit your Account.

Electronic Funds Transfers include electronic transactions initiated through an Automated Teller Machine 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.

For account balance information, charges, interest rates, claims or any transaction appearing on your last statement or any additional information you may require, please contact:

**FirstLine Solution Center**
**Puerto Rico (787) 725-2511 or 1-866-695-2511**
**USVI 340-775-8899 or 1-866-695-2511**
**BVI 284-495-8899 or 1-866-695-2511**

**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

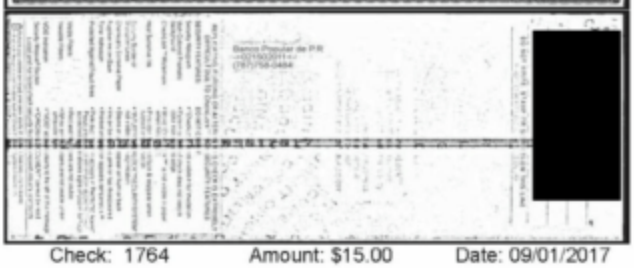
NNNS-9049-0414R

CONFIDENTIAL

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

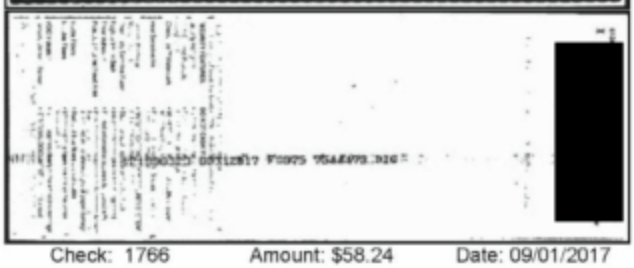
## CHECK IMAGES




Check: 1764 Amount: $15.00 Date: 09/01/2017




Check: 1766 Amount: $58.24 Date: 09/01/2017







Check: 1039 Amount: $3,137.50 Date: 09/25/2017

CONFIDENTIAL
SDNY_GM_00017500
00000478-11316-0003-0003-MFBPRV10031718203800-02-L

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
| --- |
| 10/31/17 |

0C001917 MFBPRV11021700260000 3 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

2* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
| --- | --- | --- | --- | --- | --- | --- |
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 289,159.47 | 0 | .00 | 4 | 38049.27 | .00 | 251,110.20 |

CHECKING ACCOUNT TRANSACTIONS
CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
| --- | --- | --- | --- | --- | --- |
| 10/30 | 1673 | 4,200.00 | 10/10 | 1768* | 1,500.00 |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION | |
| --- | --- | --- | --- |
| 10/12 | 13,068.24 | ACH DB [redacted] UNITED HEALTHCAR | EDI PAYMTS |
| 10/31 | 19,281.03 | ACH DB [redacted] FIRSTBANK CRCARD | PAYMENT |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
| --- | --- | --- | --- | --- | --- |
| 09/30 | 289,159.47 | 10/12 | 274,591.23 | 10/31 | 251,110.20 |
| 10/10 | 287,659.47 | 10/30 | 270,391.23 | | |

*
*
*

CONFIDENTIAL
SDNY_GM_00017501
00001917-7544-0001-0003-MFBPRV11021700260000-01-L

## 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 |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| TOTAL | | |

| CHECKS OUTSTANDING | | |
|---|---|---|
| NUMBER | | AMOUNT |
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| | | |
| | | |
| TOTAL | | |

**If your checkbook and account statement balances do not match, verify:** 1) All additions and subtractions in your above computations and in your checkbook. 2) Amounts of deposits and checks in your statements with corresponding entries in your checkbook. If the two balances still do not match, visit us with all documents.

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 system. 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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|---|---|---|
| FirstBank<br>Retail Banking Operations<br>PO Box 9146 , San Juan PR<br>00908-9146 | FirstBank<br>PO Box 309600<br>St. Thomas, VI 00803 | FirstBank<br>PO Box 435<br>Road Town Tortola BVI |
| FirstLine Solution Center at:<br>*787-725-2511 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*340-775-8899 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*284-495-8899 or*<br>*1-866-695-2511* |

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-Account information: Your name and account number.
-Dollar amount: The dollar amount of the suspected error.
-Description of the 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. 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.
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3. 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.

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Electronic Funds Transfers include electronic transactions initiated through an Automated Teller Machine 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.

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**FirstLine Solution Center**
**Puerto Rico (787) 725-2511 or 1-866-695-2511**
**USVI 340-775-8899 or 1-866-695-2511**
**BVI 284-495-8899 or 1-866-695-2511**

THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS

NNNS-9049-0414R

CONFIDENTIAL
SDNY_GM_00017502
00001917-7545-0002-0003-MFBPRV1102170026000-01-L
CONFIDENTIAL
FirstBankPR004665
EFTA_00128145
EFTA01670446

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

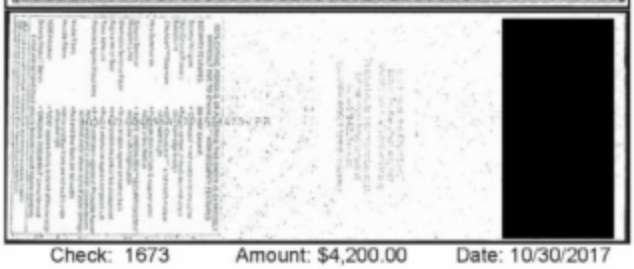
## CHECK IMAGES






Check: 1768 Amount: $1,500.00 Date: 10/10/2017



Check: 1673 Amount: $4,200.00 Date: 10/30/2017

CONFIDENTIAL
SDNY_GM_00017503
00001917-7546-0003-0003-MFBPRV1102170026000-01-L

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 11/30/17 |

0C000406 MFBPRV12011717360800 5 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

13* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 251,110.20 | 0 | .00 | 14 | 49085.57 | .00 | 202,024.63 |

CHECKING ACCOUNT TRANSACTIONS

CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 11/17 | 1042 | 5,908.00 | 11/20 | 1776 | 3,588.75 |
| 11/20 | 1769* | 500.00 | 11/21 | 1777 | 2,000.00 |
| 11/13 | 1770 | 440.00 | 11/20 | 1778 | 42.00 |
| 11/16 | 1771 | 14,511.25 | 11/24 | 1779 | 211.80 |
| 11/14 | 1772 | 950.00 | 11/27 | 1781* | 145.50 |
| 11/16 | 1774* | 5,622.75 | 11/29 | 1782 | 1,000.00 |
| 11/16 | 1775 | 202.00 | | | |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 11/10 | 13,963.52 | ACH DB [redacted] UNITED HEALTHCAR EDI PAYMTS |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 10/31 | 251,110.20 | 11/16 | 215,420.68 | 11/24 | 203,170.13 |
| 11/10 | 237,146.68 | 11/17 | 209,512.68 | 11/27 | 203,024.63 |
| 11/13 | 236,706.68 | 11/20 | 205,381.93 | 11/29 | 202,024.63 |
| 11/14 | 235,756.68 | 11/21 | 203,381.93 | | |

*
*
*

CONFIDENTIAL

## 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 |
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| CHECKS OUTSTANDING | | |
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| | | |
| TOTAL | | |

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|---|---|---|
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| FirstLine Solution Center at:<br>*787-725-2511 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*340-775-8899 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*284-495-8899 or*<br>*1-866-695-2511* |

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

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**FirstLine Solution Center**
**Puerto Rico (787) 725-2511 or 1-866-695-2511**
**USVI 340-775-8899 or 1-866-695-2511**
**BVI 284-495-8899 or 1-866-695-2511**

**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

NNNS-9049-0414R

CONFIDENTIAL

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES



Check: 1770 Amount: $440.00 Date: 11/13/2017



Check: 1772 Amount: $950.00 Date: 11/14/2017



Check: 1771 Amount: $14,511.25 Date: 11/16/2017



Check: 1775 Amount: $202.00 Date: 11/16/2017



Check: 1774 Amount: $5,622.75 Date: 11/16/2017



Check: 1042 Amount: $5,908.00 Date: 11/17/2017

CONFIDENTIAL

SDNY_GM_00017506

00000406-11234-0003-0005-MFBPRV120171717360600-02-L

CONFIDENTIAL

FirstBankPR004669

EFTA_00128149

EFTA01670450

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)



Check: 1778 Amount: $42.00 Date: 11/20/2017



Check: 1769 Amount: $500.00 Date: 11/20/2017



Check: 1776 Amount: $3,588.75 Date: 11/20/2017



Check: 1777 Amount: $2,000.00 Date: 11/21/2017



Check: 1779 Amount: $211.80 Date: 11/24/2017



Check: 1781 Amount: $145.50 Date: 11/27/2017

CONFIDENTIAL

SDNY_GM_00017507

00000406-11235-0004-0005-MFBPRV120171717360600-02-L

CONFIDENTIAL

FirstBankPR004670

EFTA_00128150

EFTA01670451

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)




Check: 1782 Amount: $1,000.00 Date: 11/29/2017

CONFIDENTIAL
SDNY_GM_00017508
00000406-11236-0005-0005-MFBPRV120171717360600-02-L

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 12/31/17 |

0C001046 MFBPRV01011811080900 4 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

10* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 202,024.63 | 2 | 150044.97 | 12 | 65594.26 | .00 | 286,475.34 |

CHECKING ACCOUNT TRANSACTIONS
DEPOSITS AND OTHER CREDITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 12/19 | 44.97 | DEPOSIT |
| 12/08 | 150,000.00 | CR INCOMING WIRE TRANS |

CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 12/15 | 1040 | 217.40 | 12/22 | 1787 | 80.00 |
| 12/01 | 1780* | 184.20 | 12/22 | 1789* | 410.00 |
| 12/11 | 1783* | 190.00 | 12/22 | 1790 | 12,201.80 |
| 12/13 | 1784 | 39.00 | 12/20 | 1791 | 31,775.00 |
| 12/20 | 1786* | 45.00 | 12/29 | 1793* | 878.61 |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION | |
|---|---|---|---|
| 12/12 | 13,068.24 | ACH DB [redacted] | |
| | | UNITED HEALTHCAR | EDI PAYMTS |
| 12/19 | 6,505.01 | ACH DB [redacted] | |
| | | FIRSTBANK CRCARD | PAYMENT |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 11/30 | 202,024.63 | 12/12 | 338,582.19 | 12/20 | 300,045.75 |
| 12/01 | 201,840.43 | 12/13 | 338,543.19 | 12/22 | 287,353.95 |
| 12/08 | 351,840.43 | 12/15 | 338,325.79 | 12/29 | 286,475.34 |
| 12/11 | 351,650.43 | 12/19 | 331,865.75 | | |

*
*
*

CONFIDENTIAL

SDNY_GM_00017509
00001046-13698-0001-0004-MFBPRV01011811080900-02-L

CONFIDENTIAL

FirstBankPR004672
EFTA_00128152

EFTA01670453

## 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 |
| | | |
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| | | |
| TOTAL | | |

| CHECKS OUTSTANDING | | |
|---|---|---|
| NUMBER | | AMOUNT |
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| | | |
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| | | |
| | | |
| TOTAL | | |

**If your checkbook and account statement balances do not match, verify:** 1) All additions and subtractions in your above computations and in your checkbook. 2) Amounts of deposits and checks in your statements with corresponding entries in your checkbook. If the two balances still do not match, visit us with all documents.

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 system. 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.
*Financing charges shall be computed on the principal balance only. Charges are applied by: (i) utilizing the average daily balance, (ii) multiplying that daily balance by the applicable daily rate, and (iii) adding the resulting amounts for each day in the Billing Cycle (Days in period). The total Finance Charges for the Billing Cycle is the total sum of Finance Charges for each charge.*

What to Do if You Think You Find a Mistake on Your Statement Regarding your First Credit Line, First Reserve Line or your Home Equity Line or Credit.

*If you think there is an error on your statement, write to us or call at:*

| For Puerto Rico: | For USV | For BVI |
|---|---|---|
| FirstBank<br>Retail Banking Operations<br>PO Box 9146 , San Juan PR<br>00908-9146 | FirstBank<br>PO Box 309600<br>St. Thomas, VI 00803 | FirstBank<br>PO Box 435<br>Road Town Tortola BVI |
| FirstLine Solution Center at:<br>*787-725-2511 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*340-775-8899 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*284-495-8899 or*<br>*1-866-695-2511* |

In your letter, give us the following information:
-Account information: Your name and account number.
-Dollar amount: The dollar amount of the suspected error.
-Description of the 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. 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.

Important Information about Electronic Funds Transfer regarding Your Deposit Account.

To report a lost or stolen ATM card.

Notify us by phone as soon as possible at the number provided below. Service hours: Monday through Sunday from 6:00am to 12:00pm.

**IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS**
Telephone us at the number provided below. 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
2. Tell us the dollar amount of the suspected error
3. 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.

We will investigate your complaint and will correct any error promptly. If you tell us in person or by phone, we require that you send us your complaint in writing within 10 business days. If we take more than 10 business days to investigate your complaint we will re-credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If your claim was made verbally and the Bank required that you present your complaint in writing and was not received within the prescribed time, we may not provisionally credit your Account.

Electronic Funds Transfers include electronic transactions initiated through an Automated Teller Machine 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.

For account balance information, charges, interest rates, claims or any transaction appearing on your last statement or any additional information you may require, please contact:

**FirstLine Solution Center**
**Puerto Rico (787) 725-2511 or 1-866-695-2511**
**USVI 340-775-8899 or 1-866-695-2511**
**BVI 284-495-8899 or 1-866-695-2511**

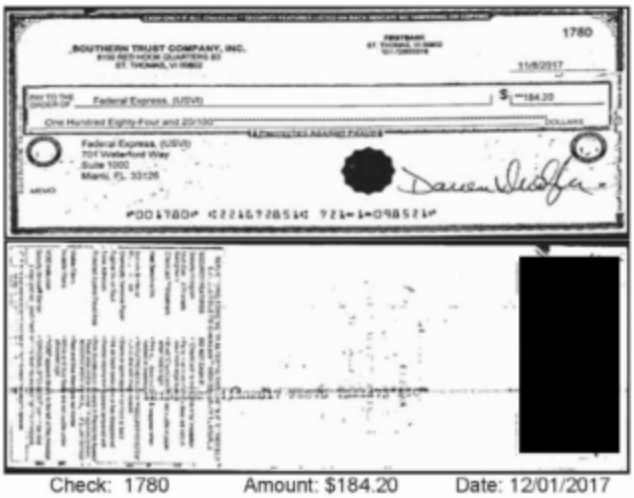
**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

NNNS-9049-0414R

CONFIDENTIAL

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES



Check: 1780 Amount: $184.20 Date: 12/01/2017



Check: 1783 Amount: $190.00 Date: 12/11/2017



Check: 1784 Amount: $39.00 Date: 12/13/2017



Check: 1040 Amount: $217.40 Date: 12/15/2017



Check: 1786 Amount: $45.00 Date: 12/20/2017



Check: 1791 Amount: $31,775.00 Date: 12/20/2017

CONFIDENTIAL

SDNY_GM_00017511

00001046-13900-0003-0004-MFBPRV010111811060900-02-L

CONFIDENTIAL

FirstBankPR004674

EFTA_00128154

EFTA01670455

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)



Check: 1787 Amount: $80.00 Date: 12/22/2017



Check: 1790 Amount: $12,201.80 Date: 12/22/2017



Check: 1789 Amount: $410.00 Date: 12/22/2017



Check: 1793 Amount: $878.61 Date: 12/29/2017

CONFIDENTIAL

SDNY_GM_00017512

00001046-13901-0004-0004-MFBPRV010111811060900-02-L

CONFIDENTIAL

FirstBankPR004675

EFTA_00128155

EFTA01670456

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 01/31/18 |

0C001907 MFBPRV02011815151900 5 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

15* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 286,475.34 | 0 | .00 | 16 | 35581.38 | .00 | 250,893.96 |

CHECKING ACCOUNT TRANSACTIONS
CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 01/05 | 1674 | 330.48 | 01/05 | 1797 | 248.92 |
| 01/04 | 1675 | 231.34 | 01/29 | 1798 | 15.00 |
| 01/22 | 1676 | 25,000.00 | 01/18 | 1799 | 2,792.00 |
| 01/23 | 1677 | 82.89 | 01/22 | 1801* | 212.00 |
| 01/03 | 1792* | 16.00 | 01/23 | 1802 | 85.50 |
| 01/05 | 1794* | 400.00 | 01/22 | 1803 | 5,200.00 |
| 01/11 | 1795 | 65.00 | 01/30 | 1804 | 690.00 |
| 01/05 | 1796 | 28.27 | | | |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 01/16 | 183.98 | ACH DB [redacted] INTUIT CHECKSFORM |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 12/31 | 286,475.34 | 01/11 | 285,155.33 | 01/23 | 251,598.96 |
| 01/03 | 286,459.34 | 01/16 | 284,971.35 | 01/29 | 251,583.96 |
| 01/04 | 286,228.00 | 01/18 | 282,179.35 | 01/30 | 250,893.96 |
| 01/05 | 285,220.33 | 01/22 | 251,767.35 | | |

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CONFIDENTIAL
SDNY_GM_00017513
00001907-9102-0001-0005-MFBPRV02011815151900-01-L

## 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 |
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| CHECKS OUTSTANDING | | |
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| TOTAL | | |

**If your checkbook and account statement balances do not match, verify:** 1) All additions and subtractions in your above computations and in your checkbook. 2) Amounts of deposits and checks in your statements with corresponding entries in your checkbook. If the two balances still do not match, visit us with all documents.

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Balance subject to Interest Rate.
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|---|---|---|
| FirstBank<br>Retail Banking Operations<br>PO Box 9146 , San Juan PR<br>00908-9146 | FirstBank<br>PO Box 330600<br>St. Thomas VI 00803 | FirstBank<br>PO Box 436<br>Road Town Tortola BVI |
| FirstLine Solution Center at:<br>*787-725-2511 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*340-775-8899 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*284-495-8899 or*<br>*1-866-695-2511* |

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-Dollar amount: The dollar amount of the suspected error.
-Description of the 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. 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.
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2. Tell us the dollar amount of the suspected error
3. 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.

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**FirstLine Solution Center**
**Puerto Rico (787) 725-2511 or 1-866-695-2511**
**USVI 340-775-8899 or 1-866-695-2511**
**BVI 284-495-8899 or 1-866-695-2511**

**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

NNNS-9049-0414R

CONFIDENTIAL

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES



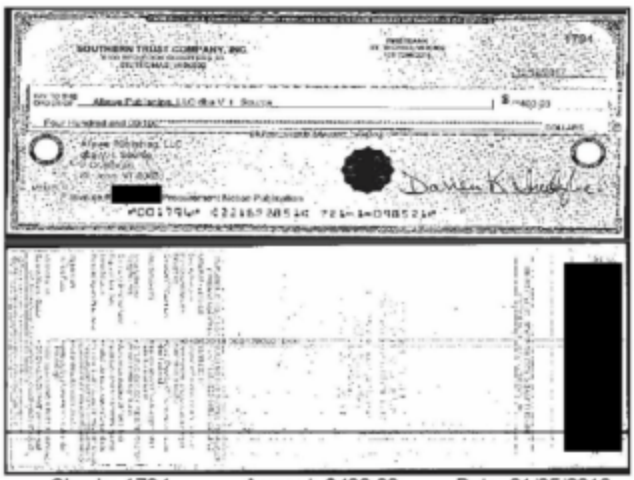
Check: 1792 Amount: $16.00 Date: 01/03/2018



Check: 1675 Amount: $231.34 Date: 01/04/2018



Check: 1674 Amount: $330.48 Date: 01/05/2018



Check: 1794 Amount: $400.00 Date: 01/05/2018



Check: 1797 Amount: $248.92 Date: 01/05/2018



Check: 1796 Amount: $28.27 Date: 01/05/2018

CONFIDENTIAL

SDNY_GM_00017515
00001907-9104-0003-0005-MFBPR0201815151900-01-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)



Check: 1795 Amount: $65.00 Date: 01/11/2018



Check: 1799 Amount: $2,792.00 Date: 01/18/2018



Check: 1676 Amount: $25,000.00 Date: 01/22/2018



Check: 1801 Amount: $212.00 Date: 01/22/2018



Check: 1803 Amount: $5,200.00 Date: 01/22/2018



Check: 1802 Amount: $85.50 Date: 01/23/2018

CONFIDENTIAL

SDNY_GM_00017516

00001907-9105-0004-0005-MFBPR02017815151900-01-L

CONFIDENTIAL

FirstBankPR004679

EFTA_00128159

EFTA01670460

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)



Check: 1677 Amount: $82.89 Date: 01/23/2018



Check: 1798 Amount: $15.00 Date: 01/29/2018



Check: 1804 Amount: $690.00 Date: 01/30/2018

CONFIDENTIAL

SDNY_GM_00017517

00001907-9106-0005-0005-MFBPR02017815151900-01-L

CONFIDENTIAL

FirstBankPR004680

EFTA_00128160

EFTA01670461

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 02/28/18 |

0C001109 MFBPRV030118123548O0 6 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

19* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 250,893.96 | 1 | 23.95 | 21 | 96285.77 | .00 | 154,632.14 |

CHECKING ACCOUNT TRANSACTIONS
DEPOSITS AND OTHER CREDITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 02/27 | 23.95 | DEPOSIT |

CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 02/14 | 1678 | 16.80 | 02/22 | 1811 | 725.00 |
| 02/09 | 1679 | 660.00 | 02/16 | 1812 | 82.51 |
| 02/09 | 1788* | 69.66 | 02/12 | 1813 | 119.75 |
| 02/23 | 1800* | 7,500.00 | 02/27 | 1814 | 5,898.95 |
| 02/14 | 1805* | 65.00 | 02/09 | 1815 | 29,370.47 |
| 02/08 | 1806 | 15.00 | 02/21 | 1816 | 80.18 |
| 02/02 | 1807 | 850.00 | 02/21 | 1818* | 35.00 |
| 02/16 | 1808 | 28.34 | 02/23 | 1819 | 355.25 |
| 02/09 | 1809 | 5,622.75 | 02/28 | 1824* | 2,000.00 |
| 02/12 | 1810 | 391.20 | | | |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION | |
|---|---|---|---|
| 02/12 | 29,370.47 | ACH DB [redacted] | |
| | | UNITED HEALTHCAR | EDI PAYMTS |
| 02/21 | 13,029.44 | ACH DB [redacted] | |
| | | FIRSTBANK CRCARD | PAYMENT |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 01/31 | 250,893.96 | 02/12 | 184,424.66 | 02/22 | 170,362.39 |
| 02/02 | 250,043.96 | 02/14 | 184,342.86 | 02/23 | 162,507.14 |
| 02/08 | 250,028.96 | 02/16 | 184,232.01 | 02/27 | 156,632.14 |
| 02/09 | 214,306.08 | 02/21 | 171,087.39 | 02/28 | 154,632.14 |

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CONFIDENTIAL

SDNY_GM_00017518
00001109-14252-0001-0006-MFBPRV030118123548O0-02-L

## 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 | | |
|---|---|---|
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| TOTAL | | |

**If your checkbook and account statement balances do not match, verify:** 1) All additions and subtractions in your above computations and in your checkbook. 2) Amounts of deposits and checks in your statements with corresponding entries in your checkbook. If the two balances still do not match, visit us with all documents.

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 system. 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 debit, and substracting from these any payment or amount credited during the day.
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*If you think there is an error on your statement, write to us or call at:*

| For Puerto Rico: | For USV | For BVI |
|---|---|---|
| FirstBank<br>Retail Banking Operations<br>PO Box 9146 , San Juan PR<br>00908-9146 | FirstBank<br>PO Box 330600<br>St. Thomas VI 00803 | FirstBank<br>PO Box 436<br>Road Town Tortola BVI |
| FirstLine Solution Center at:<br>*787-725-2511 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*340-775-8899 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*284-495-8899 or*<br>*1-866-695-2511* |

In your letter, give us the following information:
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-Dollar amount: The dollar amount of the suspected error.
-Description of the 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. 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.

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To report a lost or stolen ATM card

Notify us by phone as soon as possible at the number provided below. Service hours: Monday through Sunday from 6:00am to 12:00pm.

**IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS**

Telephone us at the number provided below. 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
2. Tell us the dollar amount of the suspected error
3. 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.

We will investigate your complaint and will correct any error promptly. If you tell us in person or by phone, we require that you send us your complaint in writing within 10 business days. If we take more than 10 business days to investigate your complaint we will re-credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If your claim was made verbally and the Bank required that you present your complaint in writing and was not received within the prescribed time, we may not provisionally credit your Account.

Electronic Funds Transfers include electronic transactions initiated through an Automated Teller Machine 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.

For account balance information, charges, interest rates, claims or any transaction appearing on your last statement or any additional information you may require, please contact:

**FirstLine Solution Center**
**Puerto Rico (787) 725-2511 or 1-866-695-2511**
**USVI 340-775-8899 or 1-866-695-2511**
**BVI 284-495-8899 or 1-866-695-2511**

**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

NNNS-9049-0414R

CONFIDENTIAL

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES



Check: 1807 Amount: $850.00 Date: 02/02/2018



Check: 1806 Amount: $15.00 Date: 02/08/2018



Check: 1815 Amount: $29,370.47 Date: 02/09/2018



Check: 1788 Amount: $69.66 Date: 02/09/2018



Check: 1809 Amount: $5,622.75 Date: 02/09/2018



Check: 1679 Amount: $660.00 Date: 02/09/2018

CONFIDENTIAL

SDNY_GM_00017520

00001109-14254-0003-0006-MFBPRV030T1812354800-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)



Check: 1813 Amount: $119.75 Date: 02/12/2018



Check: 1810 Amount: $391.20 Date: 02/12/2018



Check: 1805 Amount: $65.00 Date: 02/14/2018



Check: 1678 Amount: $16.80 Date: 02/14/2018



Check: 1812 Amount: $82.51 Date: 02/16/2018



Check: 1808 Amount: $28.34 Date: 02/16/2018

CONFIDENTIAL

SDNY_GM_00017521

00001109-14255-0004-0006-MFBPRV030T1812354800-02-L

CONFIDENTIAL

FirstBankPR004684

EFTA_00128164

EFTA01670465

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)



Check: 1818 Amount: $35.00 Date: 02/21/2018



Check: 1816 Amount: $80.18 Date: 02/21/2018



Check: 1811 Amount: $725.00 Date: 02/22/2018



Check: 1819 Amount: $355.25 Date: 02/23/2018



Check: 1800 Amount: $7,500.00 Date: 02/23/2018



Check: 1814 Amount: $5,898.95 Date: 02/27/2018

CONFIDENTIAL

SDNY_GM_00017522

00001109-14256-0005-0006-MFBPRV030T1812354800-02-L

CONFIDENTIAL

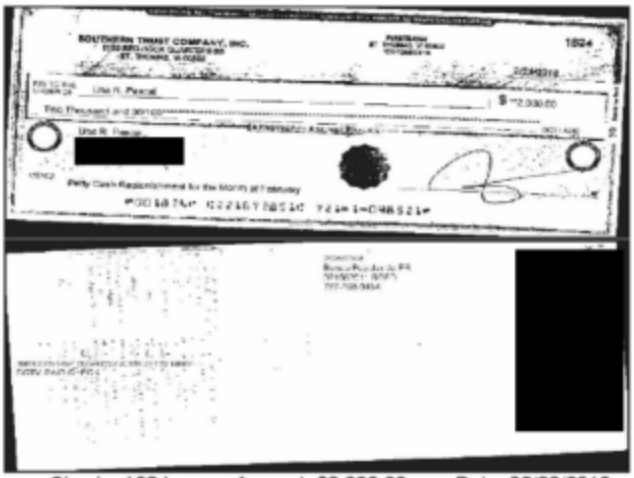
FirstBankPR004685

EFTA_00128165

EFTA01670466

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)




Check: 1824 Amount: $2,000.00 Date: 02/28/2018

CONFIDENTIAL SDNY_GM_00017523
00001109-14257-0006-0006-MFBPRV030T1812354800-02-L

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 03/31/18 |

0C000924 MFBPRV04021811223400 5 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

17* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 154,632.14 | 2 | 344.88 | 18 | 54469.74 | .00 | 100,507.28 |

CHECKING ACCOUNT TRANSACTIONS

DEPOSITS AND OTHER CREDITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 03/06 | 95.13 | DEPOSIT |
| 03/19 | 249.75 | DEPOSIT |

CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 03/29 | 1044 | 1,309.00 | 03/22 | 1829 | 304.75 |
| 03/05 | 1817* | 630.00 | 03/30 | 1830 | 323.93 |
| 03/02 | 1820* | 30.11 | 03/26 | 1831 | 550.00 |
| 03/09 | 1821 | 305.00 | 03/22 | 1832 | 600.00 |
| 03/05 | 1822 | 912.80 | 03/27 | 1834* | 15.00 |
| 03/02 | 1823 | 54.06 | 03/26 | 1835 | 25.50 |
| 03/07 | 1825* | 1,025.00 | 03/26 | 1836 | 650.00 |
| 03/06 | 1826 | 30,350.00 | 03/30 | 1837 | 53.69 |
| 03/06 | 1828* | 13,062.00 | | | |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 03/21 | 4,268.90 | ACH DB [redacted] FIRSTBANK CRCARD PAYMENT |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 02/28 | 154,632.14 | 03/09 | 108,358.30 | 03/27 | 102,193.90 |
| 03/02 | 154,547.97 | 03/19 | 108,608.05 | 03/29 | 100,884.90 |
| 03/05 | 153,005.17 | 03/21 | 104,339.15 | 03/30 | 100,507.28 |
| 03/06 | 109,688.30 | 03/22 | 103,434.40 | | |
| 03/07 | 108,663.30 | 03/26 | 102,208.90 | | |

*
*
*

CONFIDENTIAL

## 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 |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| TOTAL | | |

| CHECKS OUTSTANDING | | |
|---|---|---|
| NUMBER | | AMOUNT |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| TOTAL | | |

**If your checkbook and account statement balances do not match, verify:** 1) All additions and subtractions in your above computations and in your checkbook. 2) Amounts of deposits and checks in your statements with corresponding entries in your checkbook. If the two balances still do not match, visit us with all documents.

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 system. 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 debit, and subtracting from these any payment or amount credited during the day.
*Financing charges shall be computed on the principal balance only. Charges are applied by: (i) utilizing the average daily balance, (ii) multiplying that daily balance by the applicable daily rate, and (iii) adding the resulting amounts for each day in the Billing Cycle (Days in period). The total Finance Charges for the Billing Cycle is the total sum of Finance Charges for each charge.*

What to Do if You Think You Find a Mistake on Your Statement Regarding your First Credit Line, First Reserve Line or your Home Equity Line or Credit

*If you think there is an error on your statement, write to us or call us:*

| For Puerto Rico: | For USV | For BVI |
|---|---|---|
| FirstBank<br>Retail Banking Operations<br>PO Box 9146, San Juan PR<br>00908-9146 | FirstBank<br>PO Box 330600<br>St. Thomas VI 00803 | FirstBank<br>PO Box 436<br>Road Town Tortola BVI |
| FirstLine Solution Center at:<br>*787-725-2511 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*340-775-8899 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*284-495-8899 or*<br>*1-866-695-2511* |

In your letter, give us the following information:
-Account information: Your name and account number.
-Dollar amount: The dollar amount of the suspected error.
-Description of the 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. 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.

Important Information about Electronic Funds Transfer regarding Your Deposit Account.

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**Puerto Rico (787) 725-2511 or 1-866-695-2511**
**USVI 340-775-8899 or 1-866-695-2511**
**BVI 284-495-8899 or 1-866-695-2511**

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NNNS-9049-0414R

CONFIDENTIAL

SDNY_GM_00017525
00000924-13781-0002-0005-MFBPRV040218112234O0-02-L

CONFIDENTIAL

FirstBankPR004688
EFTA_00128168

EFTA01670469

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES



Check: 1823 Amount: $54.06 Date: 03/02/2018



Check: 1820 Amount: $30.11 Date: 03/02/2018



Check: 1817 Amount: $630.00 Date: 03/05/2018



Check: 1822 Amount: $912.80 Date: 03/05/2018



Check: 1828 Amount: $13,062.00 Date: 03/06/2018



Check: 1826 Amount: $30,350.00 Date: 03/06/2018

CONFIDENTIAL

SDNY_GM_00017526

00000924-13782-0003-0005-MFBPRV040218112234O0-02-L

CONFIDENTIAL

FirstBankPR004689

EFTA_00128169

EFTA01670470

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)



Check: 1825 Amount: $1,025.00 Date: 03/07/2018



Check: 1821 Amount: $305.00 Date: 03/09/2018



Check: 1829 Amount: $304.75 Date: 03/22/2018



Check: 1832 Amount: $600.00 Date: 03/22/2018



Check: 1836 Amount: $650.00 Date: 03/26/2018



Check: 1831 Amount: $550.00 Date: 03/26/2018

CONFIDENTIAL

SDNY_GM_00017527

00000924-13783-0004-0005-MFBPRV040218112234O0-02-L

CONFIDENTIAL

FirstBankPR004690

EFTA_00128170

EFTA01670471

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)



Check: 1835 Amount: $25.50 Date: 03/26/2018



Check: 1834 Amount: $15.00 Date: 03/27/2018



Check: 1044 Amount: $1,309.00 Date: 03/29/2018



Check: 1837 Amount: $53.69 Date: 03/30/2018



Check: 1830 Amount: $323.93 Date: 03/30/2018

CONFIDENTIAL

SDNY_GM_00017528

00000924-13784-0005-0005-MFBPRV0402181122340O-02-L

CONFIDENTIAL

FirstBankPR004691

EFTA_00128171

EFTA01670472

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 04/30/18 |

0C000623 MFBPRV05011815493300 4 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

11* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 100,507.28 | 1 | 100000.00 | 12 | 15959.17 | .00 | 184,548.11 |

CHECKING ACCOUNT TRANSACTIONS
DEPOSITS AND OTHER CREDITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 04/19 | 100,000.00 | CR INCOMING WIRE TRANS |

CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 04/18 | 1827 | 65.00 | 04/18 | 1843 | 1,717.50 |
| 04/06 | 1838* | 650.00 | 04/27 | 1845* | 29.82 |
| 04/09 | 1839 | 15.00 | 04/23 | 1846 | 21.00 |
| 04/13 | 1840 | 680.40 | 04/24 | 1847 | 2,000.00 |
| 04/13 | 1841 | 62.91 | 04/27 | 1849* | 30.03 |
| 04/16 | 1842 | 476.00 | | | |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 04/20 | 10,211.51 | ACH DB [redacted] FIRSTBANK CRCARD PAYMENT |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 03/31 | 100,507.28 | 04/16 | 98,622.97 | 04/23 | 186,607.96 |
| 04/06 | 99,857.28 | 04/18 | 96,840.47 | 04/24 | 184,607.96 |
| 04/09 | 99,842.28 | 04/19 | 196,840.47 | 04/27 | 184,548.11 |
| 04/13 | 99,098.97 | 04/20 | 186,628.96 | | |

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*
*

CONFIDENTIAL

## 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 |
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| | | |
| TOTAL | | |

| CHECKS OUTSTANDING | | |
|---|---|---|
| NUMBER | | AMOUNT |
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| | | |
| | | |
| | | |
| | | |
| | | |
| TOTAL | | |

**If your checkbook and account statement balances do not match, verify:** 1) All additions and subtractions in your above computations and in your checkbook. 2) Amounts of deposits and checks in your statements with corresponding entries in your checkbook. If the two balances still do not match, visit us with all documents.

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 system. 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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| For Puerto Rico: | For USV | For BVI |
|---|---|---|
| FirstBank<br>Retail Banking Operations<br>PO Box 9146 , San Juan PR<br>00908-9146 | FirstBank<br>PO Box 309600<br>St. Thomas, VI 00803 | FirstBank<br>PO Box 435<br>Road Town Tortola BVI |
| FirstLine Solution Center at:<br>*787-725-2511 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*340-775-8899 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*284-495-8899 or*<br>*1-866-695-2511* |

In your letter, give us the following information:
-Account information: Your name and account number.
-Dollar amount: The dollar amount of the suspected error.
-Description of the 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. 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.
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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.

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1. Tell us your name and account number
2. Tell us the dollar amount of the suspected error
3. 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.

We will investigate your complaint and will correct any error promptly. If you tell us in person or by phone, we require that you send us your complaint in writing within 10 business days. If we take more than 10 business days to investigate your complaint we will re-credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If your claim was made verbally and the Bank required that you present your complaint in writing and was not received within the prescribed time, we may not provisionally credit your Account.

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**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.

For account balance information, charges, interest rates, claims or any transaction appearing on your last statement or any additional information you may require, please contact:

**FirstLine Solution Center**
**Puerto Rico (787) 725-2511 or 1-866-695-2511**
**USVI 340-775-8899 or 1-866-695-2511**
**BVI 284-495-8899 or 1-866-695-2511**

**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

NNNS-9049-0414R

CONFIDENTIAL

SDNY_GM_00017530
00000623-12120-0002-0004-MFBPRV050T1815493300-02-L

CONFIDENTIAL

FirstBankPR004693
EFTA_00128173

EFTA01670474

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES




Check: 1838 Amount: $650.00 Date: 04/06/2018




Check: 1839 Amount: $15.00 Date: 04/09/2018




Check: 1841 Amount: $62.91 Date: 04/13/2018




Check: 1840 Amount: $680.40 Date: 04/13/2018




Check: 1842 Amount: $476.00 Date: 04/16/2018




Check: 1827 Amount: $65.00 Date: 04/18/2018

CONFIDENTIAL

SDNY_GM_00017531
00000623-12121-0003-0004-MFBPRV050T1815493300-02-L

CONFIDENTIAL

FirstBankPR004694
EFTA_00128174

EFTA01670475

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)




Check: 1843 Amount: $1,717.50 Date: 04/18/2018




Check: 1846 Amount: $21.00 Date: 04/23/2018




Check: 1847 Amount: $2,000.00 Date: 04/24/2018




Check: 1849 Amount: $30.03 Date: 04/27/2018




Check: 1845 Amount: $29.82 Date: 04/27/2018

CONFIDENTIAL
SDNY_GM_00017532
00000623-12122-0004-0004-MFBPRV050T1815493300-02-L

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 05/31/18 |

0C001901 MFBPRV06011816354800 4 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

12* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 184,548.11 | 0 | .00 | 14 | 87922.59 | .00 | 96,625.52 |

CHECKING ACCOUNT TRANSACTIONS

CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 05/23 | 1045 | 3,000.00 | 05/24 | 1850* | 15.00 |
| 05/03 | 1047* | 2,500.00 | 05/16 | 1851 | 553.00 |
| 05/21 | 1048 | 350.00 | 05/11 | 1852 | 80.00 |
| 05/08 | 1049 | 2,691.18 | 05/18 | 1853 | 30.03 |
| 05/08 | 1844* | 65.00 | 05/18 | 1856* | 30.25 |
| 05/02 | 1848* | 35.00 | 05/30 | 1857 | 35.00 |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 05/02 | 39,581.84 | ACH DB [redacted] FIRSTBANK CRCARD PAYMENT |
| 05/09 | 38,956.29 | ACH DB [redacted] FIRSTBANK CRCARD PAYMENT |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 04/30 | 184,548.11 | 05/09 | 100,718.80 | 05/21 | 99,675.52 |
| 05/02 | 144,931.27 | 05/11 | 100,638.80 | 05/23 | 96,675.52 |
| 05/03 | 142,431.27 | 05/16 | 100,085.80 | 05/24 | 96,660.52 |
| 05/08 | 139,675.09 | 05/18 | 100,025.52 | 05/30 | 96,625.52 |

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CONFIDENTIAL

## 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 |
| | | |
| | | |
| | | |
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| | | |
| | | |
| TOTAL | | |

| CHECKS OUTSTANDING | | |
|---|---|---|
| NUMBER | | AMOUNT |
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| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| TOTAL | | |

**If your checkbook and account statement balances do not match, verify:** 1) All additions and subtractions in your above computations and in your checkbook. 2) Amounts of deposits and checks in your statements with corresponding entries in your checkbook. If the two balances still do not match, visit us with all documents.

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 system. 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 debit, and subtracting from these any payment or amount credited during the day.
*Financing charges shall be computed on the principal balance only. Charges are applied by: (i) utilizing the average daily balance, (ii) multiplying that daily balance by the applicable daily rate, and (iii) adding the resulting amounts for each day in the Billing Cycle (Days in period). The total Finance Charges for the Billing Cycle is the total sum of Finance Charges for each charge.*

What to Do if You Think You Find a Mistake on Your Statement Regarding your First Credit Line, First Reserve Line or your Home Equity Line or Credit.

*If you think there is an error on your statement, write to us or call at:*

| For Puerto Rico: | For USV | For BVI |
|---|---|---|
| FirstBank<br>Retail Banking Operations<br>PO Box 9146 , San Juan PR<br>00908-9146 | FirstBank<br>PO Box 309600<br>St. Thomas, VI 00803 | FirstBank<br>PO Box 435<br>Road Town Tortola BVI |
| FirstLine Solution Center at:<br>*787-725-2511 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*340-775-8899 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*284-495-8899 or*<br>*1-866-695-2511* |

In your letter, give us the following information:
-Account information: Your name and account number.
-Dollar amount: The dollar amount of the suspected error.
-Description of the 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. 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.

Important Information about Electronic Funds Transfer regarding Your Deposit Account.

To report a lost or stolen ATM card.

Notify us by phone as soon as possible at the number provided below. Service hours: Monday through Sunday from 6:00am to 12:00pm.

**IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS**
Telephone us at the number provided below. 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
2. Tell us the dollar amount of the suspected error
3. 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.

We will investigate your complaint and will correct any error promptly. If you tell us in person or by phone, we require that you send us your complaint in writing within 10 business days. If we take more than 10 business days to investigate your complaint we will re-credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If your claim was made verbally and the Bank required that you present your complaint in writing and was not received within the prescribed time, we may not provisionally credit your Account.

Electronic Funds Transfers include electronic transactions initiated through an Automated Teller Machine 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.

For account balance information, charges, interest rates, claims or any transaction appearing on your last statement or any additional information you may require, please contact:

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**Puerto Rico (787) 725-2511 or 1-866-695-2511**
**USVI 340-775-8899 or 1-866-695-2511**
**BVI 284-495-8899 or 1-866-695-2511**

**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

NNNS-9049-0414R

CONFIDENTIAL
SDNY_GM_00017534
00001901-9275-0002-0004-MFBPR0601T816354800-01-L
CONFIDENTIAL
FirstBankPR004697
EFTA_00128177
EFTA01670478

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES



Check: 1848 Amount: $35.00 Date: 05/02/2018



Check: 1047 Amount: $2,500.00 Date: 05/03/2018



Check: 1844 Amount: $65.00 Date: 05/08/2018



Check: 1049 Amount: $2,691.18 Date: 05/08/2018



Check: 1852 Amount: $80.00 Date: 05/11/2018



Check: 1851 Amount: $553.00 Date: 05/16/2018

CONFIDENTIAL

SDNY_GM_00017535

00001901-9276-0003-0004-MFBPR060118183548O0-01-L

CONFIDENTIAL

FirstBankPR004698

EFTA_00128178

EFTA01670479

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)



Check: 1853 Amount: $30.03 Date: 05/18/2018



Check: 1856 Amount: $30.25 Date: 05/18/2018



Check: 1048 Amount: $350.00 Date: 05/21/2018



Check: 1045 Amount: $3,000.00 Date: 05/23/2018



Check: 1850 Amount: $15.00 Date: 05/24/2018



Check: 1857 Amount: $35.00 Date: 05/30/2018

CONFIDENTIAL

SDNY_GM_00017536

00001901-9277-0004-0004-MFBPR0601T818354800-01-L

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 06/30/18 |

0C001159 MFBPRV07021809251200 5 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

14* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 96,625.52 | 3 | 200331.93 | 16 | 32528.13 | .00 | 264,429.32 |

CHECKING ACCOUNT TRANSACTIONS
DEPOSITS AND OTHER CREDITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 06/05 | 307.59 | DEPOSIT |
| 06/25 | 24.34 | DEPOSIT |
| 06/15 | 200,000.00 | CR INCOMING WIRE TRANS |

CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 06/14 | 1050 | 500.00 | 06/15 | 1863 | 28.00 |
| 06/20 | 1680* | 500.00 | 06/12 | 1864 | 2,000.00 |
| 06/21 | 1855* | 65.00 | 06/25 | 1865 | 200.00 |
| 06/01 | 1859* | 33.34 | 06/22 | 1866 | 48.57 |
| 06/08 | 1860 | 770.00 | 06/28 | 1867 | 3,374.46 |
| 06/22 | 1861 | 30.11 | 06/27 | 1870* | 85.50 |
| 06/13 | 1862 | 617.00 | 06/29 | 1871 | 30.25 |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION | |
|---|---|---|---|
| 06/12 | 7,208.60 | ACH DB [redacted] | |
| | | UNITED HEALTHCAR | EDI PAYMTS |
| 06/20 | 17,037.30 | ACH DB [redacted] | |
| | | FIRSTBANK CRCARD | PAYMENT |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 05/31 | 96,625.52 | 06/13 | 86,304.17 | 06/22 | 268,095.19 |
| 06/01 | 96,592.18 | 06/14 | 85,804.17 | 06/25 | 267,919.53 |
| 06/05 | 96,899.77 | 06/15 | 285,776.17 | 06/27 | 267,834.03 |
| 06/08 | 96,129.77 | 06/20 | 268,238.87 | 06/28 | 264,459.57 |
| 06/12 | 86,921.17 | 06/21 | 268,173.87 | 06/29 | 264,429.32 |

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.

CONFIDENTIAL

SDNY_GM_00017537
00001159-14610-0001-0005-MFBPRV07021809251200-02-L

CONFIDENTIAL

FirstBankPR004700
EFTA_00128180

EFTA01670481

## 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 |
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| TOTAL | | |

| CHECKS OUTSTANDING | | |
|---|---|---|
| NUMBER | | AMOUNT |
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| | | |
| TOTAL | | |

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Balance subject to Interest Rate.
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|---|---|---|
| FirstBank<br>Retail Banking Operations<br>PO Box 9146 , San Juan PR<br>00908-9146 | FirstBank<br>PO Box 309600<br>St. Thomas, VI 00803 | FirstBank<br>PO Box 435<br>Road Town Tortola BVI |
| FirstLine Solution Center at:<br>*787-725-2511 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*340-775-8899 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*284-495-8899 or*<br>*1-866-695-2511* |

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**Puerto Rico (787) 725-2511 or 1-866-695-2511**
**USVI 340-775-8899 or 1-866-695-2511**
**BVI 284-495-8899 or 1-866-695-2511**

**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

NNNS-9049-0414R

CONFIDENTIAL

SDNY_GM_00017538
00001159-14611-0002-0005-MFBPRV070218092512O0-02-L

CONFIDENTIAL

FirstBankPR004701
EFTA_00128181

EFTA01670482

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES




Check: 1859 Amount: $33.34 Date: 06/01/2018




Check: 1860 Amount: $770.00 Date: 06/08/2018




Check: 1864 Amount: $2,000.00 Date: 06/12/2018




Check: 1862 Amount: $617.00 Date: 06/13/2018




Check: 1050 Amount: $500.00 Date: 06/14/2018




Check: 1863 Amount: $28.00 Date: 06/15/2018

CONFIDENTIAL

SDNY_GM_00017539
00001159-14612-0003-0005-MFBPRV07021809251200-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

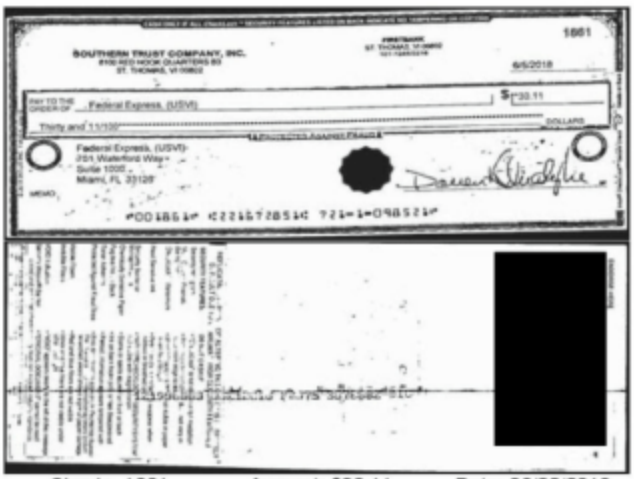
## CHECK IMAGES (Continued)



Check: 1680 Amount: $500.00 Date: 06/20/2018



Check: 1855 Amount: $65.00 Date: 06/21/2018



Check: 1861 Amount: $30.11 Date: 06/22/2018



Check: 1866 Amount: $48.57 Date: 06/22/2018



Check: 1865 Amount: $200.00 Date: 06/25/2018



Check: 1870 Amount: $85.50 Date: 06/27/2018

CONFIDENTIAL

SDNY_GM_00017540

00001159-14613-0004-0005-MFBPRV07021809251200-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)




Check: 1867 Amount: $3,374.46 Date: 06/28/2018




Check: 1871 Amount: $30.25 Date: 06/29/2018

CONFIDENTIAL
SDNY_GM_00017541
00001159-14614-0005-0005-MFBPRV0702180925120O-02-L

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 07/31/18 |

0C001909 MFBPRV060118173349O0 6 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

18* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 264,429.32 | 3 | 31245.69 | 20 | 60247.85 | .00 | 235,427.16 |

CHECKING ACCOUNT TRANSACTIONS
DEPOSITS AND OTHER CREDITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 07/02 | 104.75 | DEPOSIT |
| 07/11 | 26,343.94 | DEPOSIT |
| 07/13 | 4,797.00 | CR INCOMING WIRE TRANS |

CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 07/02 | 1869 | 650.00 | 07/27 | 1880 | 30.39 |
| 07/16 | 1872* | 630.00 | 07/27 | 1881 | 36.45 |
| 07/06 | 1873 | 815.00 | 07/24 | 1882 | 4,920.61 |
| 07/05 | 1874 | 400.00 | 07/31 | 1883 | 65.00 |
| 07/27 | 1875 | 235.80 | 07/27 | 1884 | 3,588.90 |
| 07/09 | 1876 | 750.00 | 07/19 | 1885 | 414.00 |
| 07/31 | 1877 | 65.00 | 07/27 | 1886 | 111.17 |
| 07/23 | 1878 | 30.00 | 07/31 | 1887 | 739.00 |
| 07/12 | 1879 | 42.00 | 07/24 | 1971* | 1,040.00 |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION | |
|---|---|---|---|
| 07/11 | 13,030.00 | ACH DB [redacted] | |
| | | UNITED HEALTHCAR | EDI PAYMTS |
| 07/24 | 32,654.53 | ACH DB [redacted] | |
| | | FIRSTBANK CRCARD | PAYMENT |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 06/30 | 264,429.32 | 07/11 | 275,233.01 | 07/23 | 278,914.01 |
| 07/02 | 263,884.07 | 07/12 | 275,191.01 | 07/24 | 240,298.87 |
| 07/05 | 263,484.07 | 07/13 | 279,988.01 | 07/27 | 236,296.16 |
| 07/06 | 262,669.07 | 07/16 | 279,358.01 | 07/31 | 235,427.16 |
| 07/09 | 261,919.07 | 07/19 | 278,944.01 | | |

CONFIDENTIAL
SDNY_GM_00017542
00001909-8913-0001-0006-MFBPRV060118173349O0-01-L

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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 |
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| CHECKS OUTSTANDING | | |
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| NUMBER | | AMOUNT |
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| | | |
| TOTAL | | |

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|---|---|---|
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| FirstLine Solution Center at:<br>*787-725-2511 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*340-775-8899 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*284-495-8899 or*<br>*1-866-695-2511* |

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**BVI 284-495-8899 or 1-866-695-2511**

**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

NNNS-9049-0414R

CONFIDENTIAL

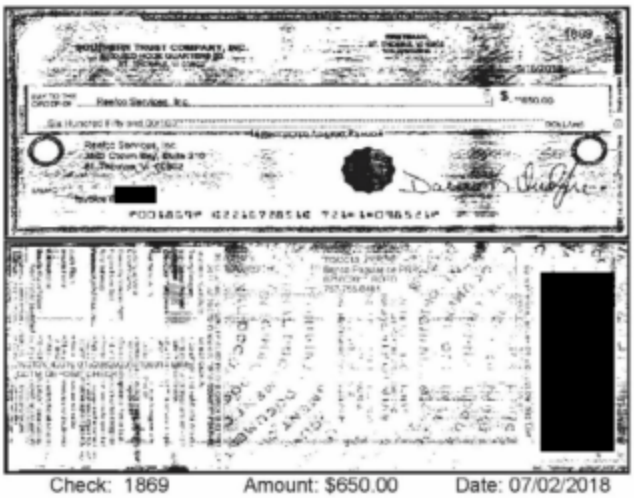
1 First Bank

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.

CONFIDENTIAL SDNY_GM_00017544
00001909-8915-0003-0006-MFBPR0801781733490O-01-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES



Check: 1869 Amount: $650.00 Date: 07/02/2018



Check: 1874 Amount: $400.00 Date: 07/05/2018



Check: 1873 Amount: $815.00 Date: 07/06/2018



Check: 1876 Amount: $750.00 Date: 07/09/2018



Check: 1879 Amount: $42.00 Date: 07/12/2018



Check: 1872 Amount: $630.00 Date: 07/16/2018

CONFIDENTIAL

SDNY_GM_00017545

00001909-8916-0004-0006-MFBPR0801817334900-01-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)



Check: 1885 Amount: $414.00 Date: 07/19/2018



Check: 1878 Amount: $30.00 Date: 07/23/2018



Check: 1971 Amount: $1,040.00 Date: 07/24/2018



Check: 1882 Amount: $4,920.61 Date: 07/24/2018



Check: 1875 Amount: $235.80 Date: 07/27/2018



Check: 1880 Amount: $30.39 Date: 07/27/2018

CONFIDENTIAL

SDNY_GM_00017546

00001909-8917-0005-0006-MFBPR0801781733490O-01-L

CONFIDENTIAL

FirstBankPR004709

EFTA_00128189

EFTA01670490

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)



Check: 1881 Amount: $36.45 Date: 07/27/2018



Check: 1886 Amount: $111.17 Date: 07/27/2018



Check: 1884 Amount: $3,588.90 Date: 07/27/2018



Check: 1883 Amount: $65.00 Date: 07/31/2018



Check: 1877 Amount: $65.00 Date: 07/31/2018



Check: 1887 Amount: $739.00 Date: 07/31/2018

CONFIDENTIAL

SDNY_GM_00017547

00001909-8918-0006-0006-MFBPR0801781733490O-01-L

CONFIDENTIAL

FirstBankPR004710

EFTA_00128190

EFTA01670491

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 08/31/18 |

0C000635 MFBPRV0903180921300V 8 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

17* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 235,427.16 | 3 | 251328.17 | 19 | 73862.81 | .00 | 412,892.52 |

CHECKING ACCOUNT TRANSACTIONS
DEPOSITS AND OTHER CREDITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 08/15 | 1,304.00 | DEPOSIT |
| 08/15 | 24.17 | DEPOSIT |
| 08/20 | 250,000.00 | CR INCOMING WIRE TRANS |

CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 08/01 | 1888 | 21.00 | 08/23 | 1898 | 810.00 |
| 08/01 | 1889 | 15.00 | 08/24 | 1899 | 30.39 |
| 08/08 | 1890 | 750.00 | 08/21 | 1900 | 30,650.00 |
| 08/17 | 1891 | 30.39 | 08/21 | 1901 | 812.50 |
| 08/08 | 1892 | 2,000.00 | 08/24 | 1903* | 54.49 |
| 08/09 | 1894* | 2,691.18 | 08/02 | 1972* | 1,040.00 |
| 08/16 | 1895 | 384.25 | 08/06 | 1973 | 1,200.00 |
| 08/14 | 1896 | 385.00 | 08/13 | 1974 | 4,000.00 |
| 08/23 | 1897 | 462.00 | | | |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION | |
|---|---|---|---|
| 08/10 | 13,030.00 | ACH DB [redacted] | |
| | | UNITED HEALTHCAR | EDI PAYMTS |
| 08/24 | 15,496.61 | ACH DB [redacted] | |
| | | FIRSTBANK CRCARD | PAYMENT |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 07/31 | 235,427.16 | 08/10 | 214,679.98 | 08/20 | 461,208.51 |
| 08/01 | 235,391.16 | 08/13 | 210,679.98 | 08/21 | 429,746.01 |
| 08/02 | 234,351.16 | 08/14 | 210,294.98 | 08/23 | 428,474.01 |
| 08/06 | 233,151.16 | 08/15 | 211,623.15 | 08/24 | 412,892.52 |
| 08/08 | 230,401.16 | 08/16 | 211,238.90 | | |
| 08/09 | 227,709.98 | 08/17 | 211,208.51 | | |

CONFIDENTIAL

## 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 |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| TOTAL | | |

| CHECKS OUTSTANDING | | |
|---|---|---|
| NUMBER | | AMOUNT |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| TOTAL | | |

**If your checkbook and account statement balances do not match, verify:** 1) All additions and subtractions in your above computations and in your checkbook. 2) Amounts of deposits and checks in your statements with corresponding entries in your checkbook. If the two balances still do not match, visit us with all documents.

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 system. 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 debit, and substracting from these any payment or amount credited during the day.
*Financing charges shall be computed on the principal balance only. Charges are applied by: (i) utilizing the average daily balance, (ii) multiplying that daily balance by the applicable daily rate, and (iii) adding the resulting amounts for each day in the Billing Cycle (Days in period). The total Finance Charges for the Billing Cycle is the total sum of Finance Charges for each charge.*

What to Do if You Think You Find a Mistake on Your Statement Regarding your First Credit Line, First Reserve Line or your Home Equity Line or Credit

*If you think there is an error on your statement, write to us or call at:*

| For Puerto Rico: | For USV | For BVI |
|---|---|---|
| FirstBank<br>Retail Banking Operations<br>PO Box 9146 , San Juan PR<br>00908-9146 | FirstBank<br>PO Box 330600<br>St. Thomas VI 00803 | FirstBank<br>PO Box 436<br>Road Town Tortola BVI |
| FirstLine Solution Center at:<br>*787-725-2511 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*340-775-8899 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*284-495-8899 or*<br>*1-866-695-2511* |

In your letter, give us the following information:
-Account information: Your name and account number.
-Dollar amount: The dollar amount of the suspected error.
-Description of the 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. 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.

Important Information about Electronic Funds Transfer regarding Your Deposit Account.

To report a lost or stolen ATM card

Notify us by phone as soon as possible at the number provided below. Service hours: Monday through Sunday from 6:00am to 12:00am.

**IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS**

Telephone us at the number provided below. 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
2. Tell us the dollar amount of the suspected error
3. 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.

We will investigate your complaint and will correct any error promptly. If you tell us in person or by phone, we require that you send us your complaint in writing within 10 business days. If we take more than 10 business days to investigate your complaint we will re-credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If your claim was made verbally and the Bank required that you present your complaint in writing and was not received within the prescribed time, we may not provisionally credit your Account.

Electronic Funds Transfers include electronic transactions initiated through an Automated Teller Machine 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.

For account balance information, charges, interest rates, claims or any transaction appearing on your last statement or any additional information you may require, please contact:

**FirstLine Solution Center**
**Puerto Rico (787) 725-2511 or 1-866-695-2511**
**USVI 340-775-8899 or 1-866-695-2511**
**BVI 284-495-8899 or 1-866-695-2511**

**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

NNNS-9049-0414R

CONFIDENTIAL

1 First Bank

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.

CONFIDENTIAL SDNY_GM_00017550
00000635-12230-0003-0006-MFBPRV060318092130OV-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES



Check: 1888 Amount: $21.00 Date: 08/01/2018



Check: 1889 Amount: $15.00 Date: 08/01/2018



Check: 1972 Amount: $1,040.00 Date: 08/02/2018



Check: 1973 Amount: $1,200.00 Date: 08/06/2018



Check: 1890 Amount: $750.00 Date: 08/08/2018



Check: 1892 Amount: $2,000.00 Date: 08/08/2018

CONFIDENTIAL

SDNY_GM_00017551

00000635-12231-0004-0006-MFBPRV0903180921300V-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)



Check: 1894 Amount: $2,691.18 Date: 08/09/2018



Check: 1974 Amount: $4,000.00 Date: 08/13/2018



Check: 1896 Amount: $385.00 Date: 08/14/2018



Check: 1895 Amount: $384.25 Date: 08/16/2018



Check: 1891 Amount: $30.39 Date: 08/17/2018



Check: 1900 Amount: $30,650.00 Date: 08/21/2018

CONFIDENTIAL

SDNY_GM_00017552

00000635-12232-0005-0006-MFBPRV09031809213O0V-02-L

CONFIDENTIAL

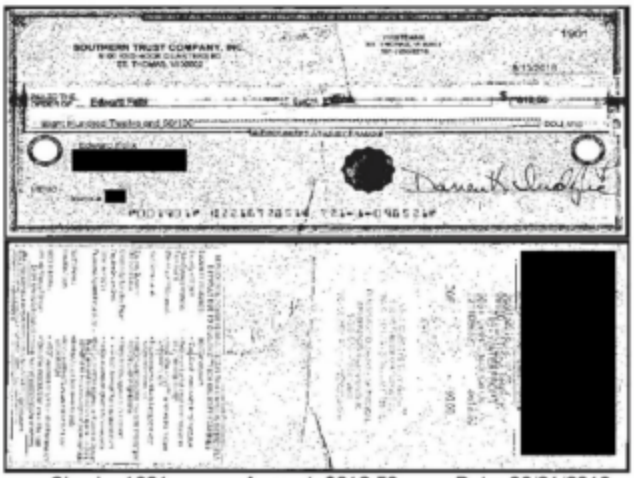
FirstBankPR004715

EFTA_00128195

EFTA01670496

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)



Check: 1901 Amount: $812.50 Date: 08/21/2018



Check: 1897 Amount: $462.00 Date: 08/23/2018



Check: 1898 Amount: $810.00 Date: 08/23/2018



Check: 1899 Amount: $30.39 Date: 08/24/2018



Check: 1903 Amount: $54.49 Date: 08/24/2018

CONFIDENTIAL

SDNY_GM_00017553

00000635-12233-0006-0006-MFBPRV0903180921300V-02-L

CONFIDENTIAL

FirstBankPR004716

EFTA_00128196

EFTA01670497

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 09/30/18 |

0C001007 MFBPRV100118070330OV 5 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

18* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 412,892.52 | 0 | .00 | 20 | 109328.40 | .00 | 303,564.12 |

CHECKING ACCOUNT TRANSACTIONS
CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 09/06 | 1902 | 65.00 | 09/20 | 1912 | 21.00 |
| 09/04 | 1904* | 250.00 | 09/27 | 1913 | 65.00 |
| 09/04 | 1905 | 28.00 | 09/28 | 1914 | 77.89 |
| 09/10 | 1906 | 8,075.00 | 09/26 | 1915 | 556.00 |
| 09/11 | 1907 | 245.50 | 09/28 | 1916 | 30.32 |
| 09/17 | 1908 | 15.00 | 09/27 | 1918* | 343.00 |
| 09/14 | 1909 | 58.50 | 09/04 | 1975* | 50,000.00 |
| 09/06 | 1910 | 2,000.00 | 09/07 | 1976 | 812.50 |
| 09/20 | 1911 | 618.00 | 09/18 | 1977 | 4,000.00 |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION | |
|---|---|---|---|
| 09/12 | 13,030.00 | ACH DB [redacted] | |
| | | UNITED HEALTHCAR | EDI PAYMTS |
| 09/18 | 29,037.69 | ACH DB [redacted] | |
| | | FIRSTBANK CRCARD | PAYMENT |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 08/31 | 412,892.52 | 09/11 | 351,416.52 | 09/20 | 304,636.33 |
| 09/04 | 362,614.52 | 09/12 | 338,386.52 | 09/26 | 304,080.33 |
| 09/06 | 360,549.52 | 09/14 | 338,328.02 | 09/27 | 303,672.33 |
| 09/07 | 359,737.02 | 09/17 | 338,313.02 | 09/28 | 303,564.12 |
| 09/10 | 351,662.02 | 09/18 | 305,275.33 | | |

DETECT FRAUD ON TIME. NEW FRAUD ALERTS SERVICE
BY TEXT MESSAGE OR EMAIL FOR VISA DEBIT. LEARN MORE AT
1FIRSTBANK.COM OR CALL US AT 787.725.2511.

CONFIDENTIAL
SDNY_GM_00017554
00001007-13783-0001-0005-MFBPRV100118070330OV-02-L
CONFIDENTIAL
FirstBankPR004717
EFTA_00128197
EFTA01670498

## 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 |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| TOTAL | | |

| CHECKS OUTSTANDING | | |
|---|---|---|
| NUMBER | | AMOUNT |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| TOTAL | | |

**If your checkbook and account statement balances do not match, verify:** 1) All additions and subtractions in your above computations and in your checkbook. 2) Amounts of deposits and checks in your statements with corresponding entries in your checkbook. If the two balances still do not match, visit us with all documents.

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 system. 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 debit, and substracting from these any payment or amount credited during the day.
*Financing charges shall be computed on the principal balance only. Charges are applied by: (i) utilizing the average daily balance, (ii) multiplying that daily balance by the applicable daily rate, and (iii) adding the resulting amounts for each day in the Billing Cycle (Days in period). The total Finance Charges for the Billing Cycle is the total sum of Finance Charges for each charge.*

What to Do if You Think You Find a Mistake on Your Statement Regarding your First Credit Line, First Reserve Line or your Home Equity Line or Credit

*If you think there is an error on your statement, write to us or call at:*

| For Puerto Rico: | For USVI | For BVI |
|---|---|---|
| FirstBank<br>Retail Banking Operations<br>PO Box 9146 , San Juan PR<br>00908-9146 | FirstBank<br>PO Box 330600<br>St. Thomas VI 00803 | FirstBank<br>PO Box 436<br>Road Town Tortola BVI |
| FirstLine Solution Center at:<br>*787-725-2511 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*340-775-8899 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*284-495-8899 or*<br>*1-866-695-2511* |

In your letter, give us the following information:
-Account information: Your name and account number.
-Dollar amount: The dollar amount of the suspected error.
-Description of the 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. 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.

Important Information about Electronic Funds Transfer regarding Your Deposit Account.

To report a lost or stolen ATM card

Notify us by phone as soon as possible at the number provided below. Service hours: Monday through Sunday from 6:00am to 12:00am.

**IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS**

Telephone us at the number provided below. 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
2. Tell us the dollar amount of the suspected error
3. 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.

We will investigate your complaint and will correct any error promptly. If you tell us in person or by phone, we require that you send us your complaint in writing within 10 business days. If we take more than 10 business days to investigate your complaint we will re-credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If your claim was made verbally and the Bank required that you present your complaint in writing and was not received within the prescribed time, we may not provisionally credit your Account.

Electronic Funds Transfers include electronic transactions initiated through an Automated Teller Machine 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.

For account balance information, charges, interest rates, claims or any transaction appearing on your last statement or any additional information you may require, please contact:

**FirstLine Solution Center**
**Puerto Rico (787) 725-2511 or 1-866-695-2511**
**USVI 340-775-8899 or 1-866-695-2511**
**BVI 284-495-8899 or 1-866-695-2511**

**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

NNNS-9049-0414R

CONFIDENTIAL

SDNY_GM_00017555
00001007-13764-0002-0005-MFBPRV100T180703300V-02-L

CONFIDENTIAL

FirstBankPR004718
EFTA_00128198

EFTA01670499

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES



Check: 1905 Amount: $28.00 Date: 09/04/2018



Check: 1975 Amount: $50,000.00 Date: 09/04/2018



Check: 1904 Amount: $250.00 Date: 09/04/2018



Check: 1902 Amount: $65.00 Date: 09/06/2018



Check: 1910 Amount: $2,000.00 Date: 09/06/2018



Check: 1976 Amount: $812.50 Date: 09/07/2018

CONFIDENTIAL

SDNY_GM_00017556
00001007-13765-0003-0005-MFBPRV100T180703300V-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)



Check: 1906 Amount: $8,075.00 Date: 09/10/2018



Check: 1907 Amount: $245.50 Date: 09/11/2018



Check: 1909 Amount: $58.50 Date: 09/14/2018



Check: 1908 Amount: $15.00 Date: 09/17/2018



Check: 1977 Amount: $4,000.00 Date: 09/18/2018



Check: 1912 Amount: $21.00 Date: 09/20/2018

CONFIDENTIAL

SDNY_GM_00017557

00001007-13766-0004-0005-MFBPRV100T180703300V-02-L

CONFIDENTIAL

FirstBankPR004720

EFTA_00128200

EFTA01670501

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)



Check: 1911 Amount: $618.00 Date: 09/20/2018



Check: 1915 Amount: $556.00 Date: 09/26/2018



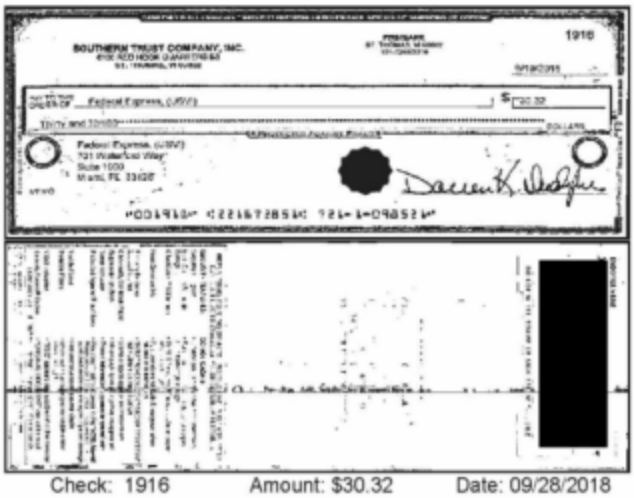
Check: 1913 Amount: $65.00 Date: 09/27/2018



Check: 1918 Amount: $343.00 Date: 09/27/2018



Check: 1914 Amount: $77.89 Date: 09/28/2018



Check: 1916 Amount: $30.32 Date: 09/28/2018

CONFIDENTIAL

SDNY_GM_00017558
00001007-13767-0005-0005-MFBPRV100T180703300V-02-L

CONFIDENTIAL

FirstBankPR004721
EFTA_00128201

EFTA01670502

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 10/31/18 |

0C001930 MFBPRV1101180937560V 8 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

13* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 303,564.12 | 1 | 200000.00 | 17 | 67938.78 | .00 | 435,625.34 |

CHECKING ACCOUNT TRANSACTIONS
DEPOSITS AND OTHER CREDITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 10/31 | 200,000.00 | CR INCOMING WIRE TRANS |

CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 10/09 | 1917 | 650.00 | 10/22 | 1926 | 1,000.00 |
| 10/05 | 1919* | 30.53 | 10/22 | 1927 | 1,000.00 |
| 10/19 | 1920 | 15.00 | 10/25 | 1928 | 21.00 |
| 10/19 | 1921 | 36.62 | 10/26 | 1930* | 28.24 |
| 10/11 | 1922 | 554.25 | 10/26 | 1931 | 104.00 |
| 10/15 | 1923 | 80.00 | 10/31 | 1932 | 2,000.00 |
| 10/12 | 1925* | 1,000.00 | | | |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 10/01 | 16,881.63 | ACH DB [redacted] FIRSTBANK CRCARD PAYMENT |
| 10/11 | 13,165.40 | ACH DB [redacted] UNITED HEALTHCAR EDI PAYMTS |
| 10/17 | 10,845.01 | ACH DB [redacted] FIRSTBANK CRCARD PAYMENT |
| 10/31 | 20,527.10 | ACH DB [redacted] FIRSTBANK CRCARD PAYMENT |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 09/30 | 303,564.12 | 10/12 | 271,282.31 | 10/25 | 258,284.68 |
| 10/01 | 286,682.49 | 10/15 | 271,202.31 | 10/26 | 258,152.44 |
| 10/05 | 286,651.96 | 10/17 | 260,357.30 | 10/31 | 435,625.34 |
| 10/09 | 286,001.96 | 10/19 | 260,305.68 | | |
| 10/11 | 272,282.31 | 10/22 | 258,305.68 | | |

CONFIDENTIAL
SDNY_GM_00017559
00001930-9319-0001-0006-MFBPRV1101180937560V-01-L
CONFIDENTIAL
FirstBankPR004722
EFTA_00128202
EFTA01670503

## 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 |
| | | |
| | | |
| | | |
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| | | |
| | | |
| TOTAL | | |

| CHECKS OUTSTANDING | | |
|---|---|---|
| NUMBER | | AMOUNT |
| | | |
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| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| TOTAL | | |

**If your checkbook and account statement balances do not match, verify:** 1) All additions and subtractions in your above computations and in your checkbook. 2) Amounts of deposits and checks in your statements with corresponding entries in your checkbook. If the two balances still do not match, visit us with all documents.

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 system. 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 debit, and substracting from these any payment or amount credited during the day.
*Financing charges shall be computed on the principal balance only. Charges are applied by: (i) utilizing the average daily balance, (ii) multiplying that daily balance by the applicable daily rate, and (iii) adding the resulting amounts for each day in the Billing Cycle (Days in period). The total Finance Charges for the Billing Cycle is the total sum of Finance Charges for each charge.*

What to Do if You Think You Find a Mistake on Your Statement Regarding your First Credit Line, First Reserve Line or your Home Equity Line or Credit

*If you think there is an error on your statement, write to us or call at:*

| For Puerto Rico: | For USV | For BVI |
|---|---|---|
| FirstBank<br>Retail Banking Operations<br>PO Box 9146 , San Juan PR<br>00908-9146 | FirstBank<br>PO Box 330600<br>St. Thomas VI 00803 | FirstBank<br>PO Box 436<br>Road Town Tortola BVI |
| FirstLine Solution Center at:<br>*787-725-2511 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*340-775-8899 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*284-495-8899 or*<br>*1-866-695-2511* |

In your letter, give us the following information:
-Account information: Your name and account number.
-Dollar amount: The dollar amount of the suspected error.
-Description of the 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. 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.

Important Information about Electronic Funds Transfer regarding Your Deposit Account.

To report a lost or stolen ATM card

Notify us by phone as soon as possible at the number provided below. Service hours: Monday through Sunday from 6:00am to 12:00am.

**IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS**

Telephone us at the number provided below. 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
2. Tell us the dollar amount of the suspected error
3. 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.

We will investigate your complaint and will correct any error promptly. If you tell us in person or by phone, we require that you send us your complaint in writing within 10 business days. If we take more than 10 business days to investigate your complaint we will re-credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If your claim was made verbally and the Bank required that you present your complaint in writing and was not received within the prescribed time, we may not provisionally credit your Account.

Electronic Funds Transfers include electronic transactions initiated through an Automated Teller Machine 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.

For account balance information, charges, interest rates, claims or any transaction appearing on your last statement or any additional information you may require, please contact:

**FirstLine Solution Center**
**Puerto Rico (787) 725-2511 or 1-866-695-2511**
**USVI 340-775-8899 or 1-866-695-2511**
**BVI 284-495-8899 or 1-866-695-2511**

**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

NNNS-9049-0414R

CONFIDENTIAL

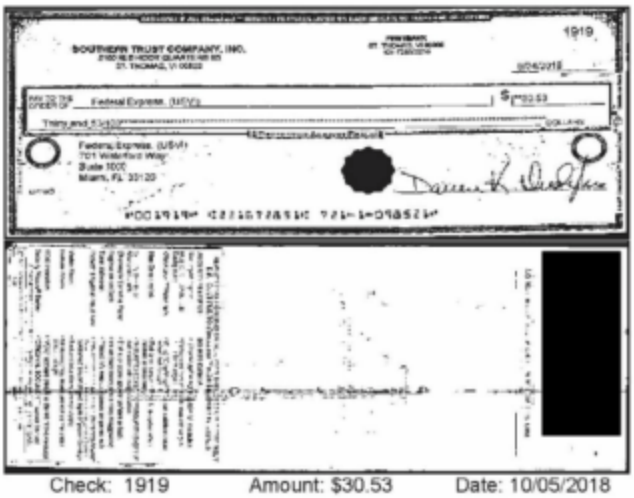
1 First Bank

DETECT FRAUD ON TIME. NEW FRAUD ALERTS SERVICE
BY TEXT MESSAGE OR EMAIL FOR VISA DEBIT. LEARN MORE AT
1FIRSTBANK.COM OR CALL US AT 787.725.2511.

CONFIDENTIAL SDNY_GM_00017561
00001930-9321-0003-0006-MFBPRV1101180937560V-01-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES



Check: 1919 Amount: $30.53 Date: 10/05/2018



Check: 1917 Amount: $650.00 Date: 10/09/2018



Check: 1922 Amount: $554.25 Date: 10/11/2018



Check: 1925 Amount: $1,000.00 Date: 10/12/2018



Check: 1923 Amount: $80.00 Date: 10/15/2018



Check: 1920 Amount: $15.00 Date: 10/19/2018

CONFIDENTIAL

SDNY_GM_00017562

00001930-9322-0004-0006-MFBPRV1101180937560V-01-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)



Check: 1921 Amount: $36.62 Date: 10/19/2018



Check: 1926 Amount: $1,000.00 Date: 10/22/2018



Check: 1927 Amount: $1,000.00 Date: 10/22/2018



Check: 1928 Amount: $21.00 Date: 10/25/2018



Check: 1931 Amount: $104.00 Date: 10/26/2018



Check: 1930 Amount: $28.24 Date: 10/26/2018

CONFIDENTIAL

SDNY_GM_00017563

00001930-9323-0005-0006-MFBPRV1101180937560V-01-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)




Check: 1932 Amount: $2,000.00 Date: 10/31/2018

CONFIDENTIAL
SDNY_GM_00017564
00001930-9324-0006-0006-MFBPRV110180937560V-01-L

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 11/30/18 |

0C001092 MFBPRV1203180714400V 4 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

11* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 435,625.34 | 0 | .00 | 13 | 42404.81 | .00 | 393,220.53 |

CHECKING ACCOUNT TRANSACTIONS
CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 11/14 | 1924 | 1,000.00 | 11/16 | 1937 | 76.00 |
| 11/01 | 1929* | 65.00 | 11/15 | 1938 | 126.00 |
| 11/15 | 1933* | 15.00 | 11/30 | 1939 | 29.89 |
| 11/02 | 1934 | 30.46 | 11/30 | 1941* | 125.90 |
| 11/16 | 1935 | 481.25 | 11/14 | 1979* | 25,000.00 |
| 11/16 | 1936 | 89.53 | | | |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION | |
|---|---|---|---|
| 11/05 | 282.98 | ACH DB [redacted] | |
| | | INTUIT | CHECKSFORM |
| 11/13 | 15,082.80 | ACH DB [redacted] | |
| | | UNITED HEALTHCAR | EDI PAYMTS |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 10/31 | 435,625.34 | 11/05 | 435,246.90 | 11/15 | 394,023.10 |
| 11/01 | 435,560.34 | 11/13 | 420,164.10 | 11/16 | 393,376.32 |
| 11/02 | 435,529.88 | 11/14 | 394,164.10 | 11/30 | 393,220.53 |

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_00017565
00001092-14523-0001-0004-MFBPRV1203180714400V-02-L

CONFIDENTIAL

FirstBankPR004728
EFTA_00128208

EFTA01670509

## 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 |
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| TOTAL | | |

| CHECKS OUTSTANDING | | |
|---|---|---|
| NUMBER | | AMOUNT |
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| | | |
| | | |
| TOTAL | | |

**If your checkbook and account statement balances do not match, verify:** 1) All additions and subtractions in your above computations and in your checkbook. 2) Amounts of deposits and checks in your statements with corresponding entries in your checkbook. If the two balances still do not match, visit us with all documents.

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 system. 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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What to Do if You Think You Find a Mistake on Your Statement Regarding your First Credit Line, First Reserve Line or your Home Equity Line or Credit.

*If you think there is an error on your statement, write to us or call at:*

| For Puerto Rico: | For USV | For BVI |
|---|---|---|
| FirstBank<br>Retail Banking Operations<br>PO Box 9146 , San Juan PR<br>00908-9146 | FirstBank<br>PO Box 309600<br>St. Thomas, VI 00803 | FirstBank<br>PO Box 435<br>Road Town Tortola BVI |
| FirstLine Solution Center at:<br>*787-725-2511 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*340-775-8899 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*284-495-8899 or*<br>*1-866-695-2511* |

In your letter, give us the following information:
-Account information: Your name and account number.
-Dollar amount: The dollar amount of the suspected error.
-Description of the 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. 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.

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Notify us by phone as soon as possible at the number provided below. Service hours: Monday through Sunday from 6:00am to 12:00pm.

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Telephone us at the number provided below. 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
2. Tell us the dollar amount of the suspected error
3. 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.

We will investigate your complaint and will correct any error promptly. If you tell us in person or by phone, we require that you send us your complaint in writing within 10 business days. If we take more than 10 business days to investigate your complaint we will re-credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If your claim was made verbally and the Bank required that you present your complaint in writing and was not received within the prescribed time, we may not provisionally credit your Account.

Electronic Funds Transfers include electronic transactions initiated through an Automated Teller Machine 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.

For account balance information, charges, interest rates, claims or any transaction appearing on your last statement or any additional information you may require, please contact:

**FirstLine Solution Center**
**Puerto Rico (787) 725-2511 or 1-866-695-2511**
**USVI 340-775-8899 or 1-866-695-2511**
**BVI 284-495-8899 or 1-866-695-2511**

**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

NNNS-9049-0414R

CONFIDENTIAL
SDNY_GM_00017566
00001092-14324-0002-0004-MFBPRV120318071440OV-02-L
CONFIDENTIAL
FirstBankPR004729
EFTA_00128209
EFTA01670510

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES




Check: 1929 Amount: $65.00 Date: 11/01/2018




Check: 1934 Amount: $30.46 Date: 11/02/2018



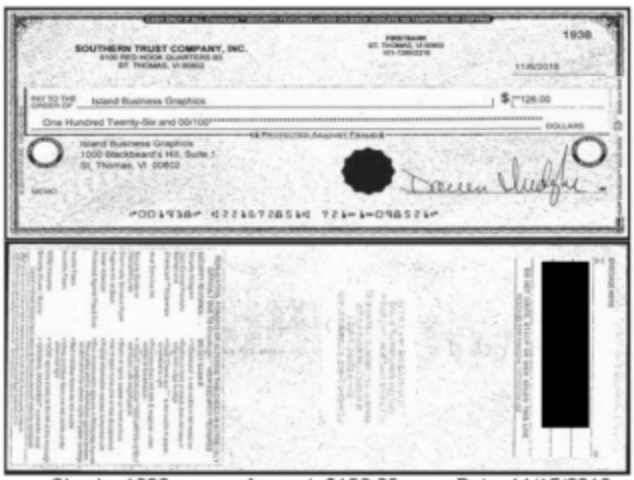

Check: 1979 Amount: $25,000.00 Date: 11/14/2018




Check: 1924 Amount: $1,000.00 Date: 11/14/2018




Check: 1933 Amount: $15.00 Date: 11/15/2018




Check: 1938 Amount: $126.00 Date: 11/15/2018

CONFIDENTIAL
SDNY_GM_00017567
00001092-14325-0003-0004-MFBPRV120318071440OV-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)




Check: 1935 Amount: $481.25 Date: 11/16/2018




Check: 1937 Amount: $76.00 Date: 11/16/2018




Check: 1936 Amount: $89.53 Date: 11/16/2018




Check: 1941 Amount: $125.90 Date: 11/30/2018




Check: 1939 Amount: $29.89 Date: 11/30/2018

CONFIDENTIAL
SDNY_GM_00017568
00001092-14326-0004-0004-MFBPRV120318071440OV-02-L

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 12/31/18 |

0C000086 MFBPRV0101190605400V 4 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

12* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 393,220.53 | 0 | .00 | 14 | 128307.26 | .00 | 264,913.27 |

CHECKING ACCOUNT TRANSACTIONS
CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 12/06 | 1940 | 65.00 | 12/14 | 1947 | 412.75 |
| 12/05 | 1942* | 36,150.00 | 12/14 | 1948 | 145.50 |
| 12/11 | 1943 | 12,081.00 | 12/26 | 1950* | 10,000.00 |
| 12/10 | 1944 | 13,681.15 | 12/28 | 1951 | 400.00 |
| 12/07 | 1945 | 29.62 | 12/28 | 1952 | 42.00 |
| 12/17 | 1946 | 15.00 | 12/28 | 1954* | 20,000.00 |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION | |
|---|---|---|---|
| 12/06 | 25,783.96 | ACH DB [redacted] | |
| | | FIRSTBANK CRCARD | PAYMENT |
| 12/28 | 9,501.28 | ACH DB [redacted] | |
| | | FIRSTBANK CRCARD | PAYMENT |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 11/30 | 393,220.53 | 12/10 | 317,510.80 | 12/26 | 294,856.55 |
| 12/05 | 357,070.53 | 12/11 | 305,429.80 | 12/28 | 264,913.27 |
| 12/06 | 331,221.57 | 12/14 | 304,871.55 | | |
| 12/07 | 331,191.95 | 12/17 | 304,856.55 | | |

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_00017569
00000086-10299-0001-0004-MFBPRV0101190605400V-02-L
CONFIDENTIAL
FirstBankPR004732
EFTA_00128212
EFTA01670513

## 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 |
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| TOTAL | | |

| CHECKS OUTSTANDING | | |
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| TOTAL | | |

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| For Puerto Rico: | For USV | For BVI |
|---|---|---|
| FirstBank<br>Retail Banking Operations<br>PO Box 9146 , San Juan PR<br>00908-9146 | FirstBank<br>PO Box 330600<br>St. Thomas VI 00803 | FirstBank<br>PO Box 436<br>Road Town Tortola BVI |
| FirstLine Solution Center at:<br>*787-725-2511 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*340-775-8899 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*284-495-8899 or*<br>*1-866-695-2511* |

In your letter, give us the following information:
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-Dollar amount: The dollar amount of the suspected error.
-Description of the 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. 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.
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-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.
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-We can apply any unpaid amount against your credit limit.

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1. Tell us your name and account number
2. Tell us the dollar amount of the suspected error
3. 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.

We will investigate your complaint and will correct any error promptly. If you tell us in person or by phone, we require that you send us your complaint in writing within 10 business days. If we take more than 10 business days to investigate your complaint we will re-credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If your claim was made verbally and the Bank required that you present your complaint in writing and was not received within the prescribed time, we may not provisionally credit your Account.

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For account balance information, charges, interest rates, claims or any transaction appearing on your last statement or any additional information you may require, please contact:

**FirstLine Solution Center**
**Puerto Rico (787) 725-2511 or 1-866-695-2511**
**USVI 340-775-8899 or 1-866-695-2511**
**BVI 284-495-8899 or 1-866-695-2511**

**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

NNNS-9049-0414R

CONFIDENTIAL

SDNY_GM_00017570
00000066-10300-0002-0004-MFBPRV010T190605400V-02-L

CONFIDENTIAL

FirstBankPR004733
EFTA_00128213

EFTA01670514

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES



Check: 1942 Amount: $36,150.00 Date: 12/05/2018



Check: 1940 Amount: $65.00 Date: 12/06/2018



Check: 1945 Amount: $29.62 Date: 12/07/2018



Check: 1944 Amount: $13,681.15 Date: 12/10/2018



Check: 1943 Amount: $12,081.00 Date: 12/11/2018



Check: 1948 Amount: $145.50 Date: 12/14/2018

CONFIDENTIAL

SDNY_GM_00017571

00000066-10301-0003-0004-MFBPRV010119080540OV-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)



Check: 1947 Amount: $412.75 Date: 12/14/2018



Check: 1946 Amount: $15.00 Date: 12/17/2018



Check: 1950 Amount: $10,000.00 Date: 12/26/2018



Check: 1952 Amount: $42.00 Date: 12/28/2018



Check: 1951 Amount: $400.00 Date: 12/28/2018



Check: 1954 Amount: $20,000.00 Date: 12/28/2018

CONFIDENTIAL

SDNY_GM_00017572

00000066-10302-0004-0004-MFBPRV010T190805400V-02-L

CONFIDENTIAL

FirstBankPR004735

EFTA_00128215

EFTA01670516

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 01/31/19 |

0C001917 MFBPRV0201190734520V 4 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

12* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 264,913.27 | 0 | .00 | 13 | 40256.83 | .00 | 224,656.44 |

CHECKING ACCOUNT TRANSACTIONS
CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 01/14 | 1949 | 10,000.00 | 01/18 | 1965 | 38.75 |
| 01/09 | 1953* | 630.00 | 01/15 | 1966 | 60.00 |
| 01/18 | 1956* | 148.48 | 01/16 | 1967 | 497.75 |
| 01/11 | 1958* | 15.00 | 01/14 | 1968 | 549.00 |
| 01/15 | 1959 | 7,500.00 | 01/14 | 1969 | 3,934.14 |
| 01/08 | 1964* | 2,000.00 | 01/17 | 1980* | 539.00 |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 01/10 | 14,344.71 | ACH DB [redacted] |
| | | UNITED HEALTHCAR EDI PAYMTS |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 12/31 | 264,913.27 | 01/11 | 247,923.56 | 01/17 | 224,843.67 |
| 01/08 | 262,913.27 | 01/14 | 233,440.42 | 01/18 | 224,656.44 |
| 01/09 | 262,283.27 | 01/15 | 225,880.42 | | |
| 01/10 | 247,938.56 | 01/16 | 225,382.67 | | |

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_00017573
00001917-9246-0001-0004-MFBPRV0201190734520V-01-L
CONFIDENTIAL
FirstBankPR004736
EFTA_00128216
EFTA01670517

## 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 |
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| TOTAL | | |

| CHECKS OUTSTANDING | | |
|---|---|---|
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| | | |
| TOTAL | | |

**If your checkbook and account statement balances do not match, verify:** 1) All additions and subtractions in your above computations and in your checkbook. 2) Amounts of deposits and checks in your statements with corresponding entries in your checkbook. If the two balances still do not match, visit us with all documents.

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 system. 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 debit, and subtracting from these any payment or amount credited during the day.
*Financing charges shall be computed on the principal balance only. Charges are applied by: (i) utilizing the average daily balance, (ii) multiplying that daily balance by the applicable daily rate, and (iii) adding the resulting amounts for each day in the Billing Cycle (Days in period). The total Finance Charges for the Billing Cycle is the total sum of Finance Charges for each charge.*

What to Do if You Think You Find a Mistake on Your Statement Regarding your First Credit Line, First Reserve Line or your Home Equity Line or Credit

*If you think there is an error on your statement, write to us or call at:*

| For Puerto Rico: | For USV | For BVI |
|---|---|---|
| FirstBank<br>Retail Banking Operations<br>PO Box 9146, San Juan PR<br>00908-9146 | FirstBank<br>PO Box 330600<br>St. Thomas VI 00803 | FirstBank<br>PO Box 436<br>Road Town Tortola BVI |
| FirstLine Solution Center at:<br>*787-725-2511 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*340-775-8899 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*284-495-8899 or*<br>*1-866-695-2511* |

In your letter, give us the following information:
-Account information: Your name and account number.
-Dollar amount: The dollar amount of the suspected error.
-Description of the 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. 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.

Important Information about Electronic Funds Transfer regarding Your Deposit Account.

To report a lost or stolen ATM card

Notify us by phone as soon as possible at the number provided below. Service hours: Monday through Sunday from 6:00am to 12:00am.

**IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS**

Telephone us at the number provided below. 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
2. Tell us the dollar amount of the suspected error
3. 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.

We will investigate your complaint and will correct any error promptly. If you tell us in person or by phone, we require that you send us your complaint in writing within 10 business days. If we take more than 10 business days to investigate your complaint we will re-credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If your claim was made verbally and the Bank required that you present your complaint in writing and was not received within the prescribed time, we may not provisionally credit your Account.

Electronic Funds Transfers include electronic transactions initiated through an Automated Teller Machine 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.

For account balance information, charges, interest rates, claims or any transaction appearing on your last statement or any additional information you may require, please contact:

**FirstLine Solution Center**
**Puerto Rico (787) 725-2511 or 1-866-695-2511**
**USVI 340-775-8899 or 1-866-695-2511**
**BVI 284-495-8899 or 1-866-695-2511**

**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

NNNS-9049-0414R

CONFIDENTIAL

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

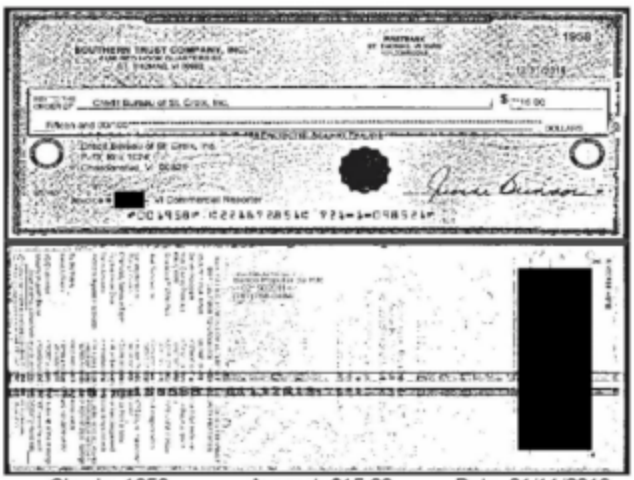
## CHECK IMAGES



Check: 1964 Amount: $2,000.00 Date: 01/08/2019



Check: 1953 Amount: $630.00 Date: 01/09/2019



Check: 1958 Amount: $15.00 Date: 01/11/2019



Check: 1949 Amount: $10,000.00 Date: 01/14/2019



Check: 1969 Amount: $3,934.14 Date: 01/14/2019



Check: 1968 Amount: $549.00 Date: 01/14/2019

CONFIDENTIAL

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)



Check: 1959 Amount: $7,500.00 Date: 01/15/2019



Check: 1966 Amount: $60.00 Date: 01/15/2019



Check: 1967 Amount: $497.75 Date: 01/16/2019



Check: 1980 Amount: $539.00 Date: 01/17/2019



Check: 1965 Amount: $38.75 Date: 01/18/2019



Check: 1956 Amount: $148.48 Date: 01/18/2019

CONFIDENTIAL

SDNY_GM_00017576
00001917-9249-0004-0004-MFBPR0202119073452OV-01-L

CONFIDENTIAL

FirstBankPR004739
EFTA_00128219

EFTA01670520

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 02/28/19 |

0C001072 MFBPRV0301190727030V 4 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

11* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 224,656.44 | 1 | 24.98 | 13 | 60958.20 | .00 | 163,723.22 |

CHECKING ACCOUNT TRANSACTIONS
DEPOSITS AND OTHER CREDITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 02/05 | 24.98 | DEPOSIT |

CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 02/01 | 1955 | 10,000.00 | 02/08 | 2004 | 24.96 |
| 02/07 | 1957* | 65.00 | 02/19 | 2005 | 15.00 |
| 02/08 | 1970* | 600.00 | 02/11 | 2006 | 577.75 |
| 02/01 | 2001* | 88.53 | 02/14 | 2007 | 500.00 |
| 02/11 | 2002 | 650.00 | 02/13 | 2008 | 60.00 |
| 02/06 | 2003 | 7.00 | | | |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 02/06 | 33,989.25 | ACH DB [redacted] FIRSTBANK CRCARD PAYMENT |
| 02/12 | 14,380.71 | ACH DB [redacted] UNITED HEALTHCAR EDI PAYMTS |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 01/31 | 224,656.44 | 02/07 | 180,531.64 | 02/13 | 164,238.22 |
| 02/01 | 214,567.91 | 02/08 | 179,906.68 | 02/14 | 163,738.22 |
| 02/05 | 214,592.89 | 02/11 | 178,678.93 | 02/19 | 163,723.22 |
| 02/06 | 180,596.64 | 02/12 | 164,298.22 | | |

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_00017577
00001072-14252-0001-0004-MFBPRV0301190727030V-02-L

## 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 |
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| TOTAL | | |

| CHECKS OUTSTANDING | | |
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| TOTAL | | |

**If your checkbook and account statement balances do not match, verify:** 1) All additions and subtractions in your above computations and in your checkbook. 2) Amounts of deposits and checks in your statements with corresponding entries in your checkbook. If the two balances still do not match, visit us with all documents.

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Balance subject to Interest Rate.
Finance Charges shall be computed utilizing the Average Daily Balance system. 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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| For Puerto Rico: | For USV | For BVI |
|---|---|---|
| FirstBank<br>Retail Banking Operations<br>PO Box 9146 , San Juan PR<br>00908-9146 | FirstBank<br>PO Box 309600<br>St. Thomas, VI 00803 | FirstBank<br>PO Box 435<br>Road Town Tortola BVI |
| FirstLine Solution Center at:<br>*787-725-2511 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*340-775-8899 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*284-495-8899 or*<br>*1-866-695-2511* |

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-Dollar amount: The dollar amount of the suspected error.
-Description of the 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. 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.

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Telephone us at the number provided below. 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
2. Tell us the dollar amount of the suspected error
3. 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.

We will investigate your complaint and will correct any error promptly. If you tell us in person or by phone, we require that you send us your complaint in writing within 10 business days. If we take more than 10 business days to investigate your complaint we will re-credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If your claim was made verbally and the Bank required that you present your complaint in writing and was not received within the prescribed time, we may not provisionally credit your Account.

Electronic Funds Transfers include electronic transactions initiated through an Automated Teller Machine 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.

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**FirstLine Solution Center**
**Puerto Rico (787) 725-2511 or 1-866-695-2511**
**USVI 340-775-8899 or 1-866-695-2511**
**BVI 284-495-8899 or 1-866-695-2511**

THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS

NNNS-9049-0414R

CONFIDENTIAL

SDNY_GM_00017578
00001072-14283-0002-0004-MFBPRV030T190727030V-02-L

CONFIDENTIAL

FirstBankPR004741
EFTA_00128221

EFTA01670522

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES



Check: 1955 Amount: $10,000.00 Date: 02/01/2019



Check: 2001 Amount: $88.53 Date: 02/01/2019



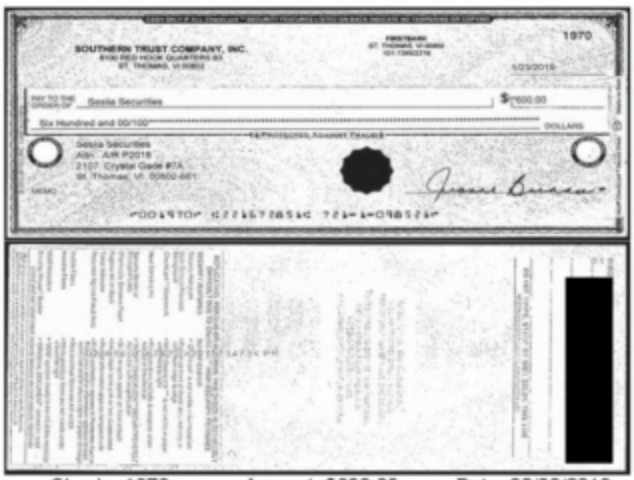
Check: 2003 Amount: $7.00 Date: 02/06/2019



Check: 1957 Amount: $65.00 Date: 02/07/2019



Check: 2004 Amount: $24.96 Date: 02/08/2019



Check: 1970 Amount: $600.00 Date: 02/08/2019

CONFIDENTIAL

SDNY_GM_00017579
00001072-14264-0003-0004-MFBPRV030119072703OV-02-L

CONFIDENTIAL

FirstBankPR004742
EFTA_00128222

EFTA01670523

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)




Check: 2002 Amount: $650.00 Date: 02/11/2019




Check: 2006 Amount: $577.75 Date: 02/11/2019




Check: 2008 Amount: $60.00 Date: 02/13/2019




Check: 2007 Amount: $500.00 Date: 02/14/2019




Check: 2005 Amount: $15.00 Date: 02/19/2019

CONFIDENTIAL
SDNY_GM_00017580
00001072-14265-0004-0004-MFBPRV0301190727030V-02-L

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 03/31/19 |

0C000874 MFBPRV0401190701390V 4 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

8* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 163,723.22 | 3 | 800075.78 | 11 | 44108.68 | .00 | 919,690.32 |

CHECKING ACCOUNT TRANSACTIONS
DEPOSITS AND OTHER CREDITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 03/13 | 25.26 | DEPOSIT |
| 03/29 | 50.52 | DEPOSIT |
| 03/07 | 800,000.00 | CR INCOMING WIRE TRANS |

CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 03/05 | 2009 | 145.50 | 03/05 | 2013 | 42.00 |
| 03/15 | 2010 | 29.30 | 03/22 | 2014 | 98.61 |
| 03/12 | 2011 | 15.00 | 03/13 | 2015 | 2,000.00 |
| 03/11 | 2012 | 105.00 | 03/18 | 2016 | 549.25 |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION | |
|---|---|---|---|
| 03/12 | 14,380.71 | ACH DB [redacted] | |
| | | UNITED HEALTHCAR | EDI PAYMTS |
| 03/13 | 524.00 | ACH DB [redacted] | |
| | | FIRSTBANK CRCARD | PAYMENT |
| 03/19 | 26,219.31 | ACH DB [redacted] | |
| | | FIRSTBANK CRCARD | PAYMENT |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 02/28 | 163,723.22 | 03/12 | 949,035.01 | 03/19 | 919,738.41 |
| 03/05 | 163,535.72 | 03/13 | 946,536.27 | 03/22 | 919,639.80 |
| 03/07 | 963,535.72 | 03/15 | 946,506.97 | 03/29 | 919,690.32 |
| 03/11 | 963,430.72 | 03/18 | 945,957.72 | | |

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_00017581
00000874-13558-0001-0004-MFBPRV0401190701390V-02-L

CONFIDENTIAL

FirstBankPR004744
EFTA_00128224

EFTA01670525

## 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 |
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| CHECKS OUTSTANDING | | |
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| TOTAL | | |

**If your checkbook and account statement balances do not match, verify:** 1) All additions and subtractions in your above computations and in your checkbook. 2) Amounts of deposits and checks in your statements with corresponding entries in your checkbook. If the two balances still do not match, visit us with all documents.

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 system. 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.
*Financing charges shall be computed on the principal balance only. Charges are applied by: (i) utilizing the average daily balance, (ii) multiplying that daily balance by the applicable daily rate, and (iii) adding the resulting amounts for each day in the Billing Cycle (Days in period). The total Finance Charges for the Billing Cycle is the total sum of Finance Charges for each charge.*

What to Do if You Think You Find a Mistake on Your Statement Regarding your First Credit Line, First Reserve Line or your Home Equity Line or Credit.

*If you think there is an error on your statement, write to us or call at:*

| For Puerto Rico: | For USV | For BVI |
|---|---|---|
| FirstBank<br>Retail Banking Operations<br>PO Box 9146 , San Juan PR<br>00908-9146 | FirstBank<br>PO Box 309600<br>St. Thomas, VI 00803 | FirstBank<br>PO Box 435<br>Road Town Tortola BVI |
| FirstLine Solution Center at:<br>*787-725-2511 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*340-775-8899 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*284-495-8899 or*<br>*1-866-695-2511* |

In your letter, give us the following information:
-Account information: Your name and account number.
-Dollar amount: The dollar amount of the suspected error.
-Description of the 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. 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.

Important Information about Electronic Funds Transfer regarding Your Deposit Account.

To report a lost or stolen ATM card.

Notify us by phone as soon as possible at the number provided below. Service hours: Monday through Sunday from 6:00am to 12:00pm.

**IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS**
Telephone us at the number provided below. 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
2. Tell us the dollar amount of the suspected error
3. 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.

We will investigate your complaint and will correct any error promptly. If you tell us in person or by phone, we require that you send us your complaint in writing within 10 business days. If we take more than 10 business days to investigate your complaint we will re-credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If your claim was made verbally and the Bank required that you present your complaint in writing and was not received within the prescribed time, we may not provisionally credit your Account.

Electronic Funds Transfers include electronic transactions initiated through an Automated Teller Machine 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.

For account balance information, charges, interest rates, claims or any transaction appearing on your last statement or any additional information you may require, please contact:

**FirstLine Solution Center**
**Puerto Rico (787) 725-2511 or 1-866-695-2511**
**USVI 340-775-8899 or 1-866-695-2511**
**BVI 284-495-8899 or 1-866-695-2511**

**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

NNNS-9049-0414R

CONFIDENTIAL
SDNY_GM_00017582
00000674-13569-0002-0004-MFBPRV040T190701390V-02-L
CONFIDENTIAL
FirstBankPR004745
EFTA_00128225
EFTA01670526

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES




Check: 2009 Amount: $145.50 Date: 03/05/2019




Check: 2013 Amount: $42.00 Date: 03/05/2019




Check: 2012 Amount: $105.00 Date: 03/11/2019




Check: 2011 Amount: $15.00 Date: 03/12/2019




Check: 2015 Amount: $2,000.00 Date: 03/13/2019




Check: 2010 Amount: $29.30 Date: 03/15/2019

CONFIDENTIAL
SDNY_GM_00017583
00000874-13560-0003-0004-MFBPRV040119070139OV-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)




Check: 2016 Amount: $549.25 Date: 03/18/2019




Check: 2014 Amount: $98.61 Date: 03/22/2019

CONFIDENTIAL
SDNY_GM_00017584
00000874-13561-0004-0004-MFBPRV040119070139OV-02-L

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 04/30/19 |

0C000695 MFBPRV0501190823210V 4 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

7* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 919,690.32 | 0 | .00 | 9 | 547889.14 | .00 | 371,801.18 |

CHECKING ACCOUNT TRANSACTIONS
CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 04/15 | 1996 | 250,000.00 | 04/25 | 2019 | 3,000.00 |
| 04/15 | 1997 | 250,000.00 | 04/19 | 2021* | 570.25 |
| 04/04 | 2017* | 15.00 | 04/18 | 2022 | 1,881.00 |
| 04/02 | 2018 | 60.00 | | | |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION | |
|---|---|---|---|
| 04/10 | 14,380.71 | ACH DB [redacted] UNITED HEALTHCAR | EDI PAYMTS |
| 04/26 | 27,982.18 | ACH DB [redacted] FIRSTBANK CRCARD | PAYMENT |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 03/31 | 919,690.32 | 04/10 | 905,234.61 | 04/19 | 402,783.36 |
| 04/02 | 919,630.32 | 04/15 | 405,234.61 | 04/25 | 399,783.36 |
| 04/04 | 919,615.32 | 04/18 | 403,353.61 | 04/26 | 371,801.18 |

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_00017585
00000695-12711-0001-0004-MFBPRV0501190823210V-02-L
CONFIDENTIAL
FirstBankPR004748
EFTA_00128228
EFTA01670529

## 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 |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| TOTAL | | |

| CHECKS OUTSTANDING | | |
|---|---|---|
| NUMBER | | AMOUNT |
| | | |
| | | |
| | | |
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| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| TOTAL | | |

**If your checkbook and account statement balances do not match, verify:** 1) All additions and subtractions in your above computations and in your checkbook. 2) Amounts of deposits and checks in your statements with corresponding entries in your checkbook. If the two balances still do not match, visit us with all documents.

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 system. 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 debit, and subtracting from these any payment or amount credited during the day.
*Financing charges shall be computed on the principal balance only. Charges are applied by: (i) utilizing the average daily balance, (ii) multiplying that daily balance by the applicable daily rate, and (iii) adding the resulting amounts for each day in the Billing Cycle (Days in period). The total Finance Charges for the Billing Cycle is the total sum of Finance Charges for each charge.*

What to Do if You Think You Find a Mistake on Your Statement Regarding your First Credit Line, First Reserve Line or your Home Equity Line or Credit.

*If you think there is an error on your statement, write to us or call at:*

| For Puerto Rico: | For USV | For BVI |
|---|---|---|
| FirstBank<br>Retail Banking Operations<br>PO Box 9146 , San Juan PR<br>00908-9146 | FirstBank<br>PO Box 309600<br>St. Thomas, VI 00803 | FirstBank<br>PO Box 435<br>Road Town Tortola BVI |
| FirstLine Solution Center at:<br>*787-725-2511 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*340-775-8899 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*284-495-8899 or*<br>*1-866-695-2511* |

In your letter, give us the following information:
-Account information: Your name and account number.
-Dollar amount: The dollar amount of the suspected error.
-Description of the 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. 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.

Important Information about Electronic Funds Transfer regarding Your Deposit Account.

To report a lost or stolen ATM card.

Notify us by phone as soon as possible at the number provided below. Service hours: Monday through Sunday from 6:00am to 12:00pm.

**IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS**
Telephone us at the number provided below. 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
2. Tell us the dollar amount of the suspected error
3. 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.

We will investigate your complaint and will correct any error promptly. If you tell us in person or by phone, we require that you send us your complaint in writing within 10 business days. If we take more than 10 business days to investigate your complaint we will re-credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If your claim was made verbally and the Bank required that you present your complaint in writing and was not received within the prescribed time, we may not provisionally credit your Account.

Electronic Funds Transfers include electronic transactions initiated through an Automated Teller Machine 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.

For account balance information, charges, interest rates, claims or any transaction appearing on your last statement or any additional information you may require, please contact:

**FirstLine Solution Center**
**Puerto Rico (787) 725-2511 or 1-866-695-2511**
**USVI 340-775-8899 or 1-866-695-2511**
**BVI 284-495-8899 or 1-866-695-2511**

**THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS**

NNNS-9049-0414R

CONFIDENTIAL
SDNY_GM_00017586
00000695-12712-0002-0004-MFBPRV050T190823210V-02-L

CONFIDENTIAL
FirstBankPR004749
EFTA_00128229

EFTA01670530

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES




Check: 2018 Amount: $60.00 Date: 04/02/2019




Check: 2017 Amount: $15.00 Date: 04/04/2019




Check: 1996 Amount: $250,000.00 Date: 04/15/2019




Check: 1997 Amount: $250,000.00 Date: 04/15/2019




Check: 2022 Amount: $1,881.00 Date: 04/18/2019




Check: 2021 Amount: $570.25 Date: 04/19/2019

CONFIDENTIAL

SDNY_GM_00017587
00000695-12713-0003-0004-MFBPRV050T190823210V-02-L

CONFIDENTIAL

FirstBankPR004750
EFTA_00128230

EFTA01670531

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)




Check: 2019 Amount: $3,000.00 Date: 04/25/2019

CONFIDENTIAL SDNY_GM_00017588
00000695-12714-0004-0004-MFBPRV050T190823210V-02-L

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 05/31/19 |

0C000426 MFBPRV0603190739450V 4 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

12* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 371,801.18 | 2 | 97.81 | 14 | 47064.39 | .00 | 324,834.60 |

CHECKING ACCOUNT TRANSACTIONS
DEPOSITS AND OTHER CREDITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 05/06 | 25.20 | DEPOSIT |
| 05/22 | 72.61 | DEPOSIT |

CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 05/07 | 2020 | 2,500.00 | 05/20 | 2028 | 670.00 |
| 05/14 | 2023* | 150.00 | 05/21 | 2029 | 15.00 |
| 05/09 | 2024 | 525.00 | 05/29 | 2031* | 770.00 |
| 05/16 | 2025 | 60.00 | 05/29 | 2032 | 42.00 |
| 05/13 | 2026 | 523.75 | 05/30 | 2033 | 614.18 |
| 05/10 | 2027 | 665.00 | 05/31 | 2034 | 15.00 |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION | |
|---|---|---|---|
| 05/10 | 14,380.71 | ACH DB [redacted] UNITED HEALTHCAR | EDI PAYMTS |
| 05/23 | 26,133.75 | ACH DB [redacted] FIRSTBANK CRCARD | PAYMENT |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 04/30 | 371,801.18 | 05/13 | 353,231.92 | 05/22 | 352,409.53 |
| 05/06 | 371,826.38 | 05/14 | 353,081.92 | 05/23 | 326,275.78 |
| 05/07 | 369,326.38 | 05/16 | 353,021.92 | 05/29 | 325,463.78 |
| 05/09 | 368,801.38 | 05/20 | 352,351.92 | 05/30 | 324,849.60 |
| 05/10 | 353,755.67 | 05/21 | 352,336.92 | 05/31 | 324,834.60 |

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_00017589
00000426-11499-0001-0004-MFBPRV0603190739450V-02-L

CONFIDENTIAL

FirstBankPR004752
EFTA_00128232

EFTA01670533

## 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 |
| | | |
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| | | |
| | | |
| | | |
| TOTAL | | |

| CHECKS OUTSTANDING | | |
|---|---|---|
| NUMBER | | AMOUNT |
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| | | |
| | | |
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| | | |
| | | |
| TOTAL | | |

**If your checkbook and account statement balances do not match, verify:** 1) All additions and subtractions in your above computations and in your checkbook. 2) Amounts of deposits and checks in your statements with corresponding entries in your checkbook. If the two balances still do not match, visit us with all documents.

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 system. 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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| For Puerto Rico: | For USV | For BVI |
|---|---|---|
| FirstBank<br>Retail Banking Operations<br>PO Box 9146 , San Juan PR<br>00908-9146 | FirstBank<br>PO Box 309600<br>St. Thomas, VI 00803 | FirstBank<br>PO Box 435<br>Road Town Tortola BVI |
| FirstLine Solution Center at:<br>*787-725-2511 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*340-775-8899 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*284-495-8899 or*<br>*1-866-695-2511* |

In your letter, give us the following information:
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-Dollar amount: The dollar amount of the suspected error.
-Description of the 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. 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.
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-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.

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To report a lost or stolen ATM card.

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1. Tell us your name and account number
2. Tell us the dollar amount of the suspected error
3. 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.

We will investigate your complaint and will correct any error promptly. If you tell us in person or by phone, we require that you send us your complaint in writing within 10 business days. If we take more than 10 business days to investigate your complaint we will re-credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If your claim was made verbally and the Bank required that you present your complaint in writing and was not received within the prescribed time, we may not provisionally credit your Account.

Electronic Funds Transfers include electronic transactions initiated through an Automated Teller Machine 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.

For account balance information, charges, interest rates, claims or any transaction appearing on your last statement or any additional information you may require, please contact:

**FirstLine Solution Center**
**Puerto Rico (787) 725-2511 or 1-866-695-2511**
**USVI 340-775-8899 or 1-866-695-2511**
**BVI 284-495-8899 or 1-866-695-2511**

THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS

NNNS-9049-0414R

CONFIDENTIAL

SDNY_GM_00017590
00000426-11500-0002-0004-MFBPRV060319073945OV-02-L

CONFIDENTIAL

FirstBankPR004753
EFTA_00128233

EFTA01670534

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES



Check: 2020 Amount: $2,500.00 Date: 05/07/2019



Check: 2024 Amount: $525.00 Date: 05/09/2019



Check: 2027 Amount: $665.00 Date: 05/10/2019



Check: 2026 Amount: $523.75 Date: 05/13/2019



Check: 2023 Amount: $150.00 Date: 05/14/2019



Check: 2025 Amount: $60.00 Date: 05/16/2019

CONFIDENTIAL

SDNY_GM_00017591

00000426-11501-0003-0004-MFBPRV060319073945OV-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)




Check: 2028 Amount: $670.00 Date: 05/20/2019




Check: 2029 Amount: $15.00 Date: 05/21/2019




Check: 2032 Amount: $42.00 Date: 05/29/2019




Check: 2031 Amount: $770.00 Date: 05/29/2019




Check: 2033 Amount: $614.18 Date: 05/30/2019




Check: 2034 Amount: $15.00 Date: 05/31/2019

CONFIDENTIAL

SDNY_GM_00017592
00000426-11502-0004-0004-MFBPRV060319073945OV-02-L

CONFIDENTIAL

FirstBankPR004755
EFTA_00128235

EFTA01670536

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 06/30/19 |

0C001218 MFBPRV0701190718330V 4 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

8* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 324,834.60 | 1 | 866905.25 | 12 | 154919.13 | .00 | 1,036,820.72 |

CHECKING ACCOUNT TRANSACTIONS
DEPOSITS AND OTHER CREDITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 06/11 | 866,905.25 | CR INCOMING WIRE TRANS |

CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 06/04 | 2030 | 1,600.00 | 06/20 | 2038 | 145.50 |
| 06/07 | 2035* | 29,167.00 | 06/17 | 2039 | 2,575.00 |
| 06/05 | 2036 | 2,000.00 | 06/17 | 2040 | 563.25 |
| 06/13 | 2037 | 3,632.25 | 06/21 | 2041 | 4,937.46 |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 06/12 | 14,380.71 | ACH DB [redacted] UNITED HEALTHCAR EDI PAYMTS |
| 06/21 | 9,341.50 | ACH DB [redacted] FIRSTBANK CRCARD PAYMENT |
| 06/28 | 44,101.30 | DB OUTGOING WIRE TRANS |
| 06/18 | 42,475.16 | DB OUTGOING WIRE TRANS |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 05/31 | 324,834.60 | 06/11 | 1,158,972.85 | 06/18 | 1,095,346.48 |
| 06/04 | 323,234.60 | 06/12 | 1,144,592.14 | 06/20 | 1,095,200.98 |
| 06/05 | 321,234.60 | 06/13 | 1,140,959.89 | 06/21 | 1,080,922.02 |
| 06/07 | 292,067.60 | 06/17 | 1,137,821.64 | 06/28 | 1,036,820.72 |

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_00017593
00001218-14577-0001-0004-MFBPRV0701190718330V-02-L
CONFIDENTIAL
FirstBankPR004756
EFTA_00128236
EFTA01670537

## 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 |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| TOTAL | | |

| CHECKS OUTSTANDING | | |
|---|---|---|
| NUMBER | | AMOUNT |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| TOTAL | | |

**If your checkbook and account statement balances do not match, verify:** 1) All additions and subtractions in your above computations and in your checkbook. 2) Amounts of deposits and checks in your statements with corresponding entries in your checkbook. If the two balances still do not match, visit us with all documents.

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 system. 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.
*Financing charges shall be computed on the principal balance only. Charges are applied by: (i) utilizing the average daily balance, (ii) multiplying that daily balance by the applicable daily rate, and (iii) adding the resulting amounts for each day in the Billing Cycle (Days in period). The total Finance Charges for the Billing Cycle is the total sum of Finance Charges for each charge.*

What to Do if You Think You Find a Mistake on Your Statement Regarding your First Credit Line, First Reserve Line or your Home Equity Line or Credit.

*If you think there is an error on your statement, write to us or call at:*

| For Puerto Rico: | For USV | For BVI |
|---|---|---|
| FirstBank<br>Retail Banking Operations<br>PO Box 9146 , San Juan PR<br>00908-9146 | FirstBank<br>PO Box 309600<br>St. Thomas, VI 00803 | FirstBank<br>PO Box 435<br>Road Town Tortola BVI |
| FirstLine Solution Center at:<br>*787-725-2511 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*340-775-8899 or*<br>*1-866-695-2511* | FirstLine Solution Center at:<br>*284-495-8899 or*<br>*1-866-695-2511* |

In your letter, give us the following information:
-Account information: Your name and account number.
-Dollar amount: The dollar amount of the suspected error.
-Description of the 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. 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.

Important Information about Electronic Funds Transfer regarding Your Deposit Account.

To report a lost or stolen ATM card.

Notify us by phone as soon as possible at the number provided below. Service hours: Monday through Sunday from 6:00am to 12:00pm.

**IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS**
Telephone us at the number provided below. 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
2. Tell us the dollar amount of the suspected error
3. 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.

We will investigate your complaint and will correct any error promptly. If you tell us in person or by phone, we require that you send us your complaint in writing within 10 business days. If we take more than 10 business days to investigate your complaint we will re-credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If your claim was made verbally and the Bank required that you present your complaint in writing and was not received within the prescribed time, we may not provisionally credit your Account.

Electronic Funds Transfers include electronic transactions initiated through an Automated Teller Machine 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.

For account balance information, charges, interest rates, claims or any transaction appearing on your last statement or any additional information you may require, please contact:

**FirstLine Solution Center**
**Puerto Rico (787) 725-2511 or 1-866-695-2511**
**USVI 340-775-8899 or 1-866-695-2511**
**BVI 284-495-8899 or 1-866-695-2511**

THESE DISCLOSURES ARE NOT APPLICABLE TO COMMERCIAL ACCOUNTS

NNNS-9049-0414R

CONFIDENTIAL

SDNY_GM_00017594
00001218-14578-0002-0004-MFBPRV070119071833OV-02-L

CONFIDENTIAL

FirstBankPR004757
EFTA_00128237

EFTA01670538

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES




Check: 2030 Amount: $1,600.00 Date: 06/04/2019




Check: 2036 Amount: $2,000.00 Date: 06/05/2019




Check: 2035 Amount: $29,167.00 Date: 06/07/2019




Check: 2037 Amount: $3,632.25 Date: 06/13/2019




Check: 2040 Amount: $563.25 Date: 06/17/2019




Check: 2039 Amount: $2,575.00 Date: 06/17/2019

CONFIDENTIAL

SDNY_GM_00017595
00001218-14579-0003-0004-MFBPRV070119071833OV-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)




Check: 2038 Amount: $145.50 Date: 06/20/2019




Check: 2041 Amount: $4,937.46 Date: 06/21/2019

CONFIDENTIAL
SDNY_GM_00017596
00001218-14580-0004-0004-MFBPRV0701190718330V-02-L

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 07/31/19 |

0C001918 MFBPRV0801191210080V 4 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

7* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 1,036,820.72 | 1 | 3591.16 | 11 | 282217.09 | .00 | 758,194.79 |

CHECKING ACCOUNT TRANSACTIONS
DEPOSITS AND OTHER CREDITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 07/03 | 3,591.16 | CR INCOMING WIRE TRANS |

CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 07/15 | 2042 | 400.00 | 07/08 | 2046 | 25,550.00 |
| 07/05 | 2043 | 1,881.00 | 07/10 | 2048* | 4,745.00 |
| 07/23 | 2044 | 15.00 | 07/31 | 2051* | 2,650.00 |
| 07/09 | 2045 | 60.00 | | | |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 07/10 | 14,380.71 | ACH DB [redacted] UNITED HEALTHCAR EDI PAYMTS |
| 07/26 | 32,535.38 | ACH DB [redacted] FIRSTBANK CRCARD PAYMENT |
| 07/02 | 100,000.00 | DB OUTGOING WIRE TRANS |
| 07/02 | 100,000.00 | DB OUTGOING WIRE TRANS |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 06/30 | 1,036,820.72 | 07/08 | 812,980.88 | 07/23 | 793,380.17 |
| 07/02 | 836,820.72 | 07/09 | 812,920.88 | 07/26 | 760,844.79 |
| 07/03 | 840,411.88 | 07/10 | 793,795.17 | 07/31 | 758,194.79 |
| 07/05 | 838,530.88 | 07/15 | 793,395.17 | | |

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_00017597
00001918-9224-0001-0004-MFBPRV0801191210080V-01-L
CONFIDENTIAL
FirstBankPR004760
EFTA_00128240
EFTA01670541

**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

$ _____

| DEPOSITS NOT CREDITED BY THE BANK | | |
|---|---|---|
| DATE | | AMOUNT |
| | | |
| | | |
| | | |
| | | |
| TOTAL | | |

DEDUCT (-)
Outstanding Checks

$ _____

| CHECKS OUTSTANDING | | |
|---|---|---|
| DATE | | AMOUNT |
| | | |
| | | |
| | | |
| TOTAL | | |

Balance

$ _____

**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 debit, 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.

RNNS-9049-05198

**EN CASO DE ERRORES O PREGUNTAS ACERCA DE SUS TRANSFERENCIAS ELECTRÓNICAS 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** notifíquenos 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 al 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, provéanos 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 | UNITED STATES VIRGIN ISLANDS | BRITISH VIRGIN ISLANDS |
|---|---|---|
| FirstBank<br>Retail Banking Operations<br>PO Box 9146<br>San Juan, PR 00908-0146 | FirstBank<br>PO Box 303600<br>St. Thomas, VI 00803 | FirstBank<br>PO Box 435<br>Road Town, Tortola<br>BVI VG 1110 |
| 787.725.2511/<br>1.866.935.2511<br>1firstbank.com | 1.866.935.2511<br>1firstbank.com | 284.494.2662<br>1firstbank.com |

CONFIDENTIAL



CONFIDENTIAL

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES



Check: 2043 Amount: $1,881.00 Date: 07/05/2019



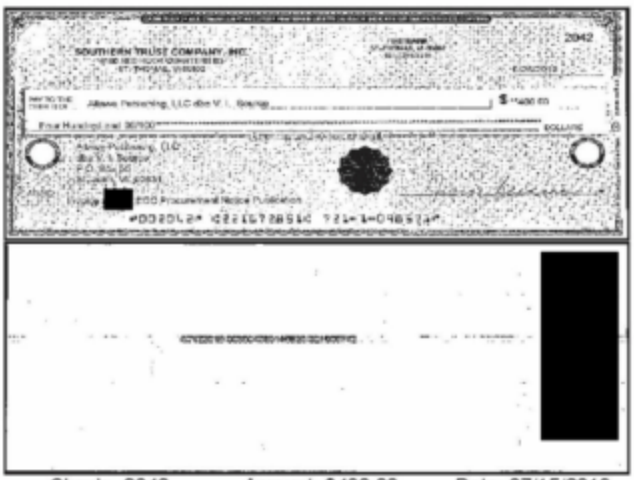
Check: 2046 Amount: $25,550.00 Date: 07/08/2019



Check: 2045 Amount: $60.00 Date: 07/09/2019



Check: 2048 Amount: $4,745.00 Date: 07/10/2019



Check: 2042 Amount: $400.00 Date: 07/15/2019



Check: 2044 Amount: $15.00 Date: 07/23/2019

CONFIDENTIAL

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)







Check: 2051 Amount: $2,650.00 Date: 07/31/2019

CONFIDENTIAL

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
|---|
| 08/31/19 |

0C001209 MFBPRV0902190832100V 5 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

15* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
|---|---|---|---|---|---|---|
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 758,194.79 | 1 | 5289.70 | 17 | 102695.03 | .00 | 660,789.46 |

CHECKING ACCOUNT TRANSACTIONS
DEPOSITS AND OTHER CREDITS

| DATE | AMOUNT | DESCRIPTION |
|---|---|---|
| 08/14 | 5,289.70 | DEPOSIT |

CHECKS

| DATE | CHECK NO. | AMOUNT | DATE | CHECK NO. | AMOUNT |
|---|---|---|---|---|---|
| 08/15 | 1999 | 50,000.00 | 08/16 | 2061* | 30.86 |
| 08/05 | 2049* | 42.00 | 08/15 | 2062 | 60.00 |
| 08/09 | 2052* | 50.34 | 08/16 | 2064* | 2,500.00 |
| 08/02 | 2053 | 1,307.01 | 08/19 | 2065 | 80.00 |
| 08/02 | 2059* | 3,000.00 | 08/19 | 2069* | 11,458.41 |

OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION | | |
|---|---|---|---|---|
| 08/12 | 16,526.55 | ACH DB [redacted] UNITED HEALTHCAR | | EDI PAYMTS |
| 08/14 | 15,274.99 | ACH DB [redacted] FIRSTBANK CRCARD | | PAYMENT |
| 08/22 | 630.00 | FORCED PAY CHECK | 2050 | |
| 08/22 | 15.00 | FORCED PAY CHECK | 2060 | |
| 08/21 | 139.46 | FORCED PAY CHECK | 2066 | |
| 08/26 | 80.41 | FORCED PAY CHECK | 2067 | |
| 08/26 | 1,500.00 | FORCED PAY CHECK | 2068 | |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
|---|---|---|---|---|---|
| 07/31 | 758,194.79 | 08/12 | 737,268.89 | 08/19 | 663,154.33 |
| 08/02 | 753,887.78 | 08/14 | 727,283.60 | 08/21 | 663,014.87 |
| 08/05 | 753,845.78 | 08/15 | 677,223.60 | 08/22 | 662,369.87 |
| 08/09 | 753,795.44 | 08/16 | 674,692.74 | 08/26 | 660,789.46 |

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_00017601
00001209-14579-0001-0005-MFBPRV0902190832100V-02-L

CONFIDENTIAL

FirstBankPR004764
EFTA_00128244

EFTA01670545

**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

$ _____

| DEPOSITS NOT CREDITED BY THE BANK | | |
|---|---|---|
| DATE | | AMOUNT |
| | | |
| | | |
| | | |
| | | |
| TOTAL | | |

DEDUCT (-)
Outstanding Checks

$ _____

Balance

$ _____

| CHECKS OUTSTANDING | | |
|---|---|---|
| DATE | | AMOUNT |
| | | |
| | | |
| | | |
| TOTAL | | |

**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.

RNNS-9049-05198

**EN CASO DE ERRORES O PREGUNTAS ACERCA DE SUS TRANSFERENCIAS ELECTRÓNICAS 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** notifíquenos 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 al 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, provéanos 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 | UNITED STATES VIRGIN ISLANDS | BRITISH VIRGIN ISLANDS |
|---|---|---|
| FirstBank<br>Retail Banking Operations<br>PO Box 9146<br>San Juan, PR 00908-0146 | FirstBank<br>PO Box 303600<br>St. Thomas, VI 00803 | FirstBank<br>PO Box 435<br>Road Town, Tortola<br>BVI VG 1110 |
| 787.725.2511/<br>1.866.935.2511<br>1firstbank.com | 1.866.935.2511<br>1firstbank.com | 284.494.2662<br>1firstbank.com |

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FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES



Check: 2053 Amount: $1,307.01 Date: 08/02/2019



Check: 2059 Amount: $3,000.00 Date: 08/02/2019



Check: 2049 Amount: $42.00 Date: 08/05/2019



Check: 2052 Amount: $50.34 Date: 08/09/2019



Check: 2062 Amount: $60.00 Date: 08/15/2019



Check: 1999 Amount: $50,000.00 Date: 08/15/2019

CONFIDENTIAL

SDNY_GM_00017603

00001209-14581-0003-0005-MFBPRV0902190832100V-02-L

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)



Check: 2064 Amount: $2,500.00 Date: 08/16/2019



Check: 2061 Amount: $30.86 Date: 08/16/2019



Check: 2065 Amount: $80.00 Date: 08/19/2019



Check: 2069 Amount: $11,458.41 Date: 08/19/2019



Check: 2066 Amount: $139.46 Date: 08/21/2019



Check: 2050 Amount: $630.00 Date: 08/22/2019

CONFIDENTIAL

SDNY_GM_00017604
00001209-14582-0004-0005-MFBPRV0902190832100V-02-L

CONFIDENTIAL

FirstBankPR004767
EFTA_00128247

EFTA01670548

FirstBank certifies that these images are legitimate and exact copies of your checks or other items processed in this statement.

## CHECK IMAGES (Continued)



Check: 2060 Amount: $15.00 Date: 08/22/2019



Check: 2068 Amount: $1,500.00 Date: 08/26/2019



Check: 2067 Amount: $80.41 Date: 08/26/2019

CONFIDENTIAL

SDNY_GM_00017605
00001209-14583-0005-0005-MFBPRV0902190832100V-02-L

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
| --- |
| 09/30/19 |

0C000605 MFBPRV1001191120360V 2 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

0* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
| --- | --- | --- | --- | --- | --- | --- |
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 660,789.46 | 0 | .00 | 1 | 12869.63 | .00 | 647,919.83 |

CHECKING ACCOUNT TRANSACTIONS
OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION |
| --- | --- | --- |
| 09/12 | 12,869.63 | ACH DB [redacted] UNITED HEALTHCAR |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
| --- | --- | --- | --- | --- | --- |
| 08/31 | 660,789.46 | 09/12 | 647,919.83 | | |

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_00017606
00000605-12075-0001-0002-MFBPRV1001191120360V-02-L
CONFIDENTIAL
FirstBankPR004769
EFTA_00128249
EFTA01670550

**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

$ _____

| DEPOSITS NOT CREDITED BY THE BANK | | |
|---|---|---|
| DATE | | AMOUNT |
| | | |
| | | |
| | | |
| | | |
| TOTAL | | |

DEDUCT (-)
Outstanding Checks

$ _____

| CHECKS OUTSTANDING | | |
|---|---|---|
| DATE | | AMOUNT |
| | | |
| | | |
| | | |
| TOTAL | | |

Balance

$ _____

**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 ELECTRÓNICAS 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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**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** notifíquenos 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.

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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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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.

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- Podemos aplicar cualquier cantidad adeudada contra su límite de crédito

| PUERTO RICO | UNITED STATES VIRGIN ISLANDS | BRITISH VIRGIN ISLANDS |
|---|---|---|
| FirstBank<br>Retail Banking Operations<br>PO Box 9146<br>San Juan, PR 00908-0146 | FirstBank<br>PO Box 309600<br>St. Thomas, VI 00803 | FirstBank<br>PO Box 435<br>Road Town, Tortola<br>BVI VG 1110 |
| 787.725.2511/<br>1.866.695.2511<br>1firstbank.com | 1.866.695.2511<br>1firstbank.com | 284.494.2662<br>1firstbank.com |

CONFIDENTIAL

SDNY_GM_00017607
00000605-12076-0002-0002-MFBPRV100119112036GV-02-L

CONFIDENTIAL

FirstBankPR004770
EFTA_00128250

EFTA01670551

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

1 First Bank

STATEMENT OF ACCOUNT

| STATEMENT DATE |
| --- |
| 10/31/19 |

0C001922 MFBPRV1101190747240V 2 000000000

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

205-COMMERCIAL CHECKING

1* [redacted]

| BEGINNING BALANCE | DEPOSITS / OTHER CREDITS | | CHECKS / OTHER DEBITS | | SERVICE CHARGES | ENDING BALANCE |
| --- | --- | --- | --- | --- | --- | --- |
| | NUMBER | AMOUNT CREDITED | NUMBER | AMOUNT DEBITED | | |
| 647,919.83 | 0 | .00 | 2 | 647919.83 | .00 | .00 |

CHECKING ACCOUNT TRANSACTIONS
OTHER DEBITS

| DATE | AMOUNT | DESCRIPTION |
| --- | --- | --- |
| 10/11 | 14,938.31 | ACH DB [redacted] UNITED HEALTHCAR |
| 10/18 | 632,981.52 | CLOSING TRANSACTION |

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

| DATE | BALANCE | DATE | BALANCE | DATE | BALANCE |
| --- | --- | --- | --- | --- | --- |
| 09/30 | 647,919.83 | 10/11 | 632,981.52 | 10/18 | .00 |

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

**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

$ _____

| DEPOSITS NOT CREDITED BY THE BANK | | |
|---|---|---|
| DATE | | AMOUNT |
| | | |
| | | |
| | | |
| | | |
| TOTAL | | |

DEDUCT (-)
Outstanding Checks

$ _____

| CHECKS OUTSTANDING | | |
|---|---|---|
| DATE | | AMOUNT |
| | | |
| | | |
| | | |
| TOTAL | | |

Balance

$ _____

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

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

NNNS-9049-0519R

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**PARA REPORTAR PÉRDIDA O ROBO DE SU TARJETA DÉBITO** notifíquenos 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.

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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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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 | UNITED STATES VIRGIN ISLANDS | BRITISH VIRGIN ISLANDS |
|---|---|---|
| FirstBank<br>Retail Banking Operations<br>PO Box 9146<br>San Juan, PR 00908-0146 | FirstBank<br>PO Box 309600<br>St. Thomas, VI 00803 | FirstBank<br>PO Box 435<br>Road Town, Tortola<br>BVI VG 1110 |
| 787.725.2511/<br>1.866.695.2511<br>1firstbank.com | 1.866.695.2511<br>1firstbank.com | 284.494.2662<br>1firstbank.com |

CONFIDENTIAL

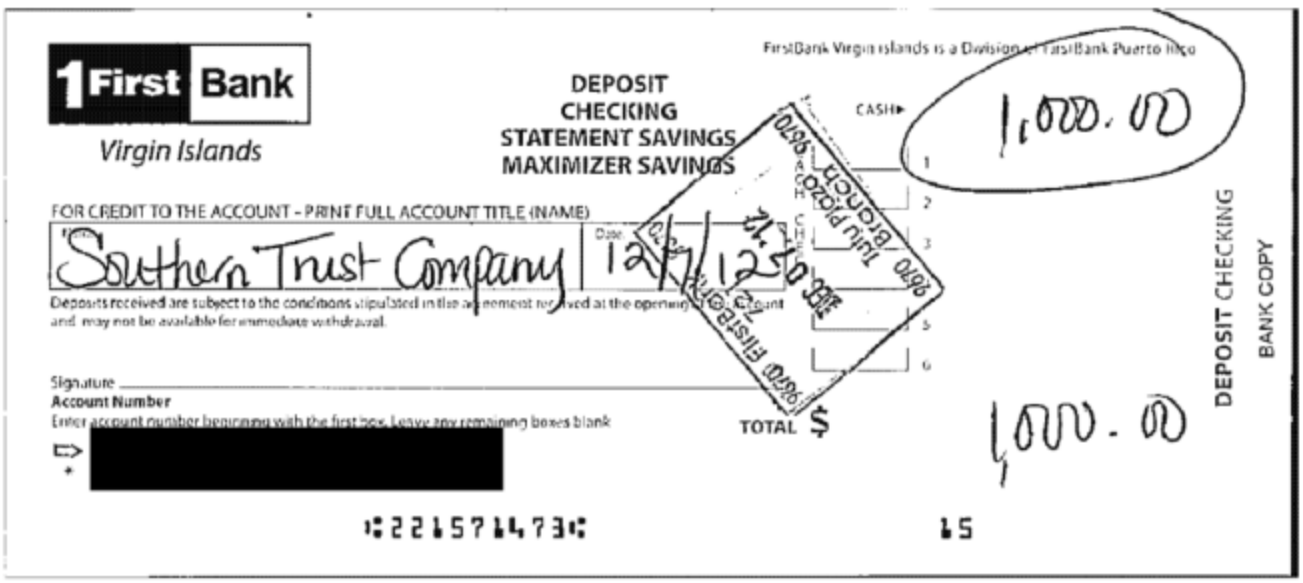


CONFIDENTIAL

1 First Bank

| | |
|---|---|
| Current Date: | February 25, 2020 |
| Account Number: | [redacted] |
| Capture Date: | December 07, 2012 |
| Item Number: | [redacted] |
| Posted Date: | December 07, 2012 |
| Posted Item Number: | [redacted] |
| Amount: | 1,000.00 |
| Record Type: | Credit |

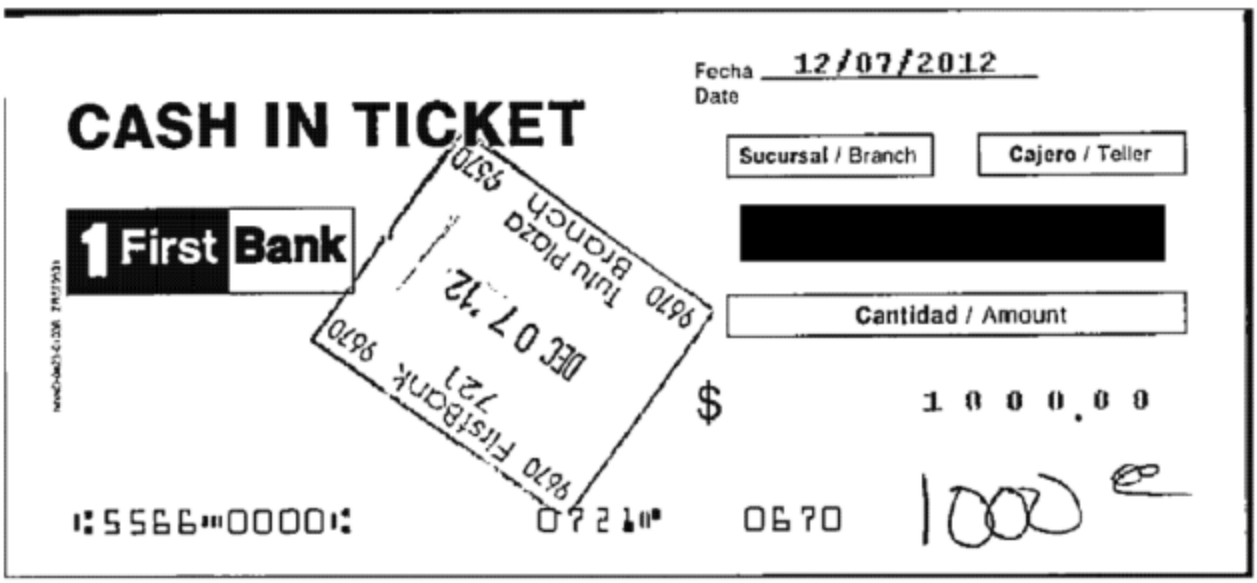
SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

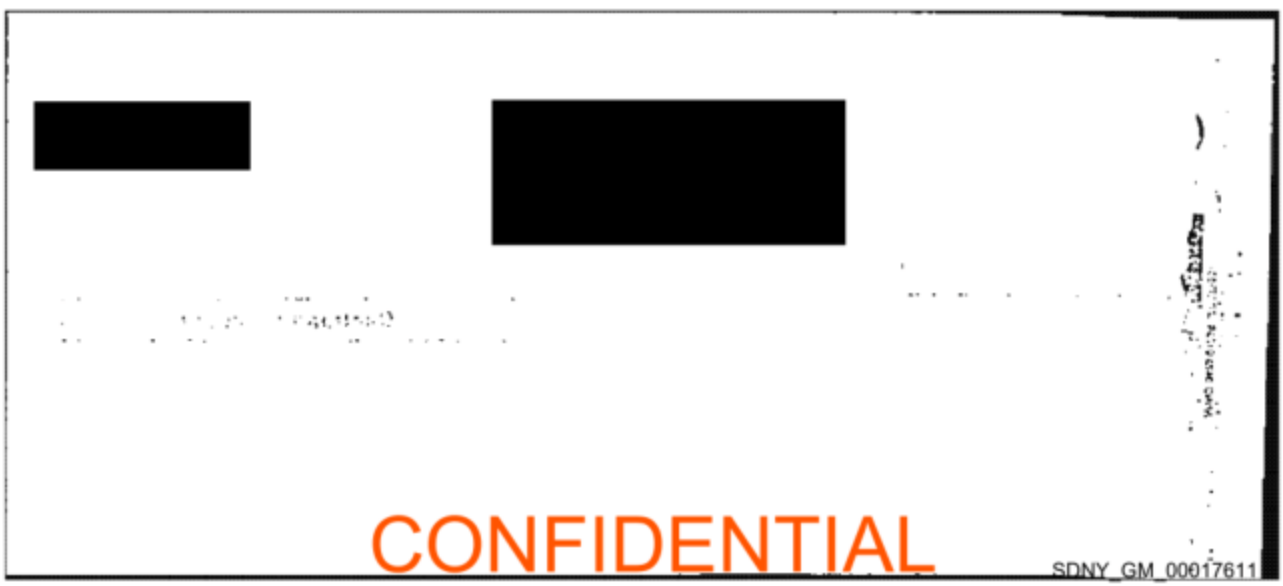





1 First Bank

| | |
|---|---|
| Current Date: | February 25, 2020 |
| Account Number: | [redacted] |
| Capture Date: | December 07, 2012 |
| Item Number: | [redacted] |
| Posted Date: | December 07, 2012 |
| Posted Item Number: | [redacted] |
| Amount: | 1,000.00 |
| Record Type: | Debit |

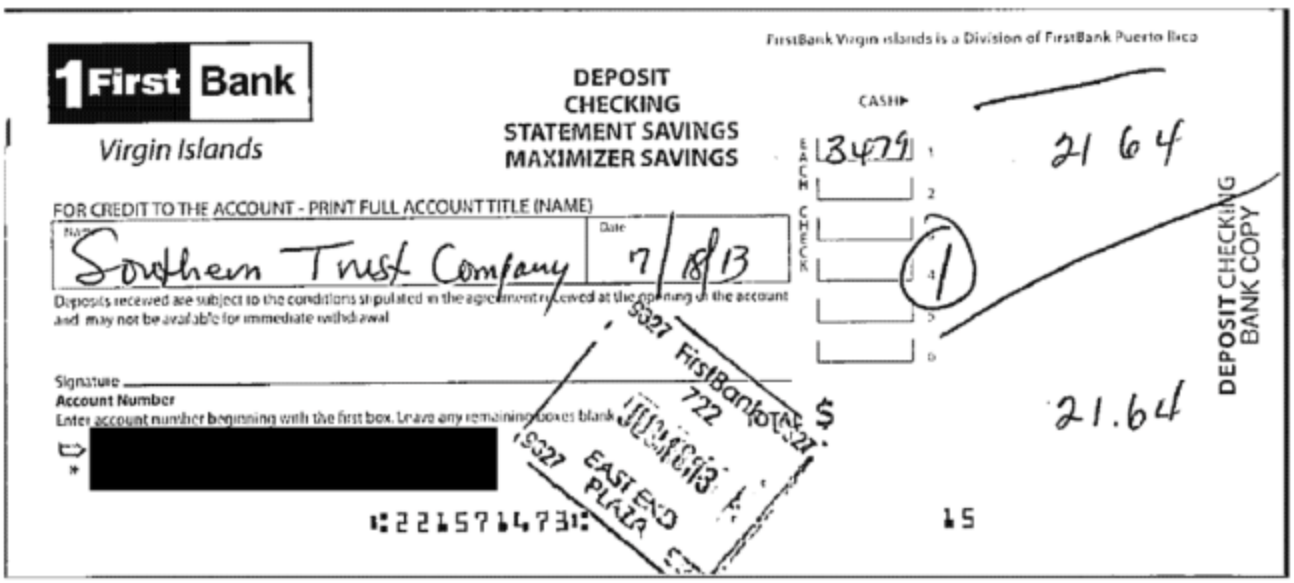


1 First Bank

| | |
|---|---|
| Current Date: | February 25, 2020 |
| Account Number: | [redacted] |
| Capture Date: | July 18, 2013 |
| Item Number: | [redacted] |
| Posted Date: | July 18, 2013 |
| Posted Item Number: | [redacted] |
| Amount: | 21.64 |
| Record Type: | Credit |

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348



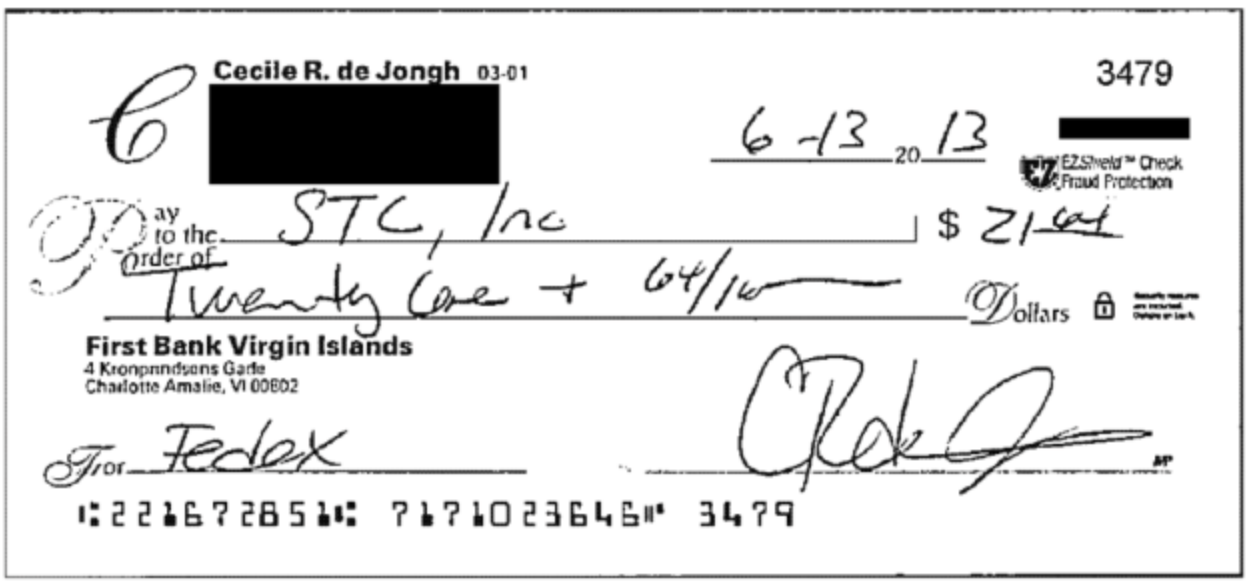



1 First Bank

Current Date: February 25, 2020

Account Number: [redacted]
Capture Date: July 18, 2013
Item Number: [redacted]
Posted Date: July 18, 2013
Posted Item Number: [redacted]
Amount: 21.64
Record Type: Debit

CECILE R DE-JONGH
[redacted]


Cecile R. de Jongh 03-01
3479
[redacted]
6-13 20 13
EZShield™ Check Fraud Protection
Pay to the order of STC, Inc $ 21.64
Twenty One + 64/100 Dollars
First Bank Virgin Islands
4 Kronprindsens Gade
Charlotte Amalie, VI 00802
For Fedex
[redacted]
⑆221672851⑆ 7171023646⑈ 3479


[redacted]
[redacted]
[redacted]

CONFIDENTIAL

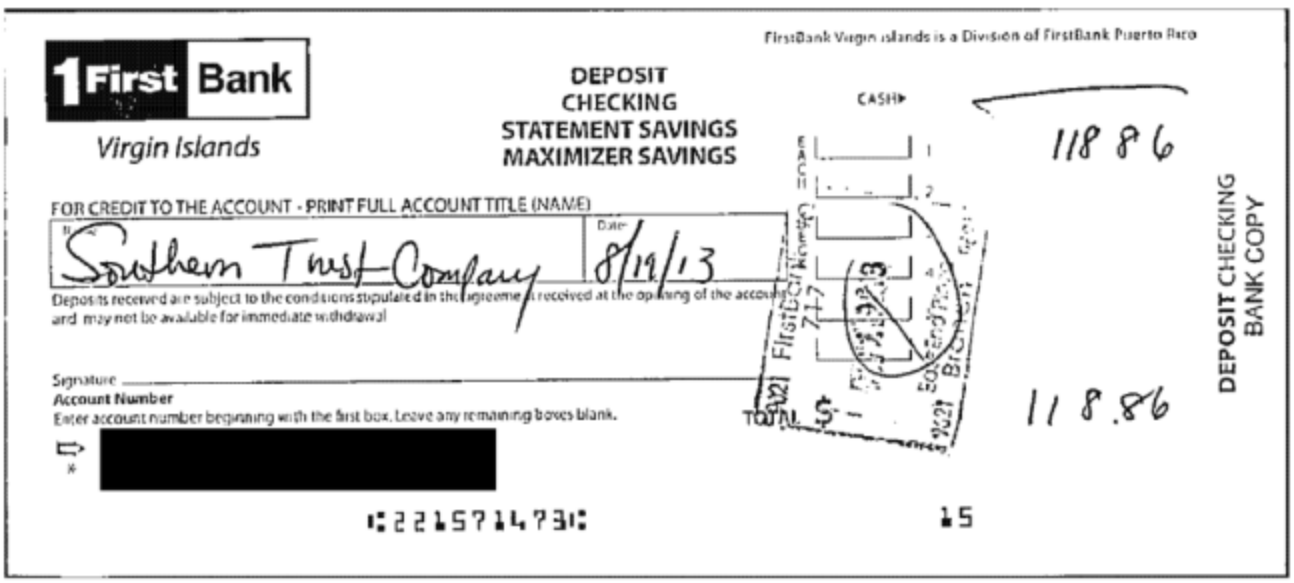
SDNY_GM_00017613

1 First Bank

Current Date: February 25, 2020

Account Number: [redacted]
Capture Date: August 19, 2013
Item Number: [redacted]
Posted Date: August 19, 2013
Posted Item Number: [redacted]
Amount: 118.86
Record Type: Credit

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

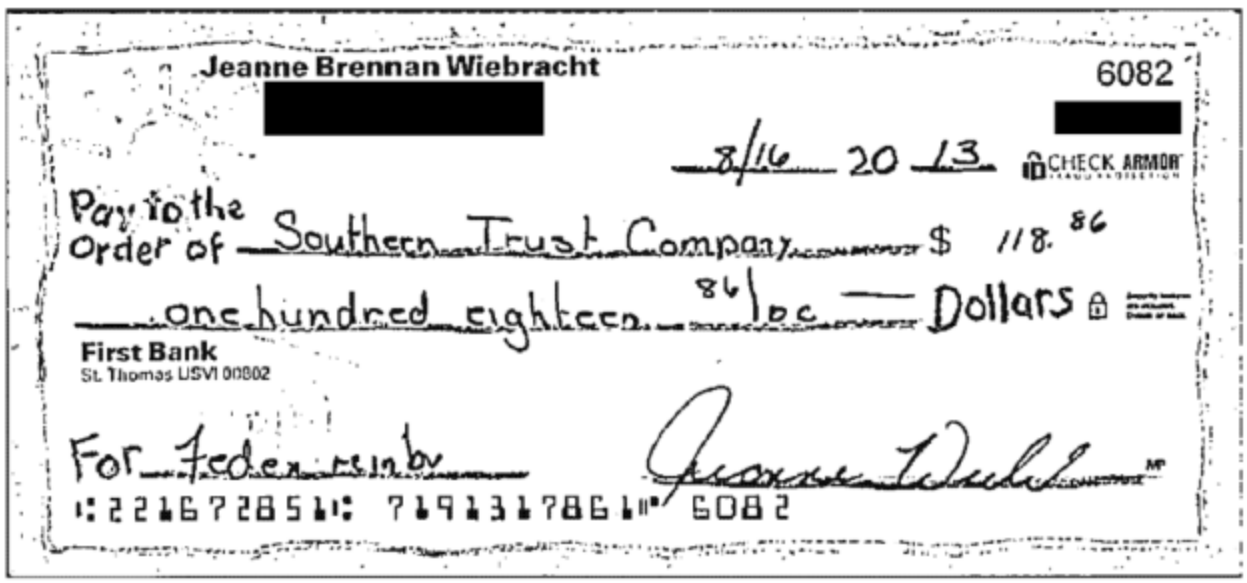





First Bank

| | |
|---|---|
| Current Date: | February 25, 2020 |
| Account Number: | [redacted] |
| Capture Date: | August 19, 2013 |
| Item Number: | [redacted] |
| Posted Date: | August 19, 2013 |
| Posted Item Number: | [redacted] |
| Amount: | 118.86 |
| Record Type: | Debit |

JEANNE BRENNAN-WIEBRACHT
[redacted]

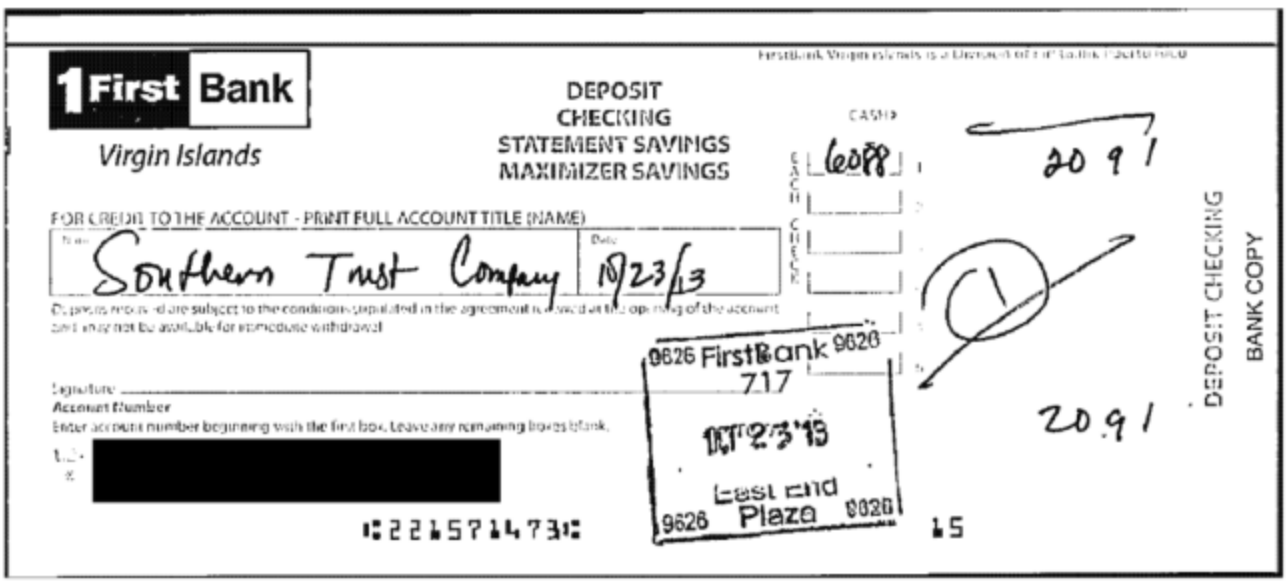

Jeanne Brennan Wiebracht
[redacted]
6082
[redacted]
8/16 20 13
CHECK ARMOR
Pay to the Order of Southern Trust Company $ 118.86
one hundred eighteen 86/100 Dollars
First Bank
St. Thomas USVI 00802
For federal by
⑆221672851⑆ 7191317861⑈ 6082


[redacted]
[redacted]
[redacted]
CONFIDENTIAL
SDNY_GM_00017615

1 First Bank

| | |
|---|---|
| Current Date: | February 25, 2020 |
| Account Number: | [redacted] |
| Capture Date: | October 23, 2013 |
| Item Number: | [redacted] |
| Posted Date: | October 23, 2013 |
| Posted Item Number: | [redacted] |
| Amount: | 20.91 |
| Record Type: | Credit |

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348



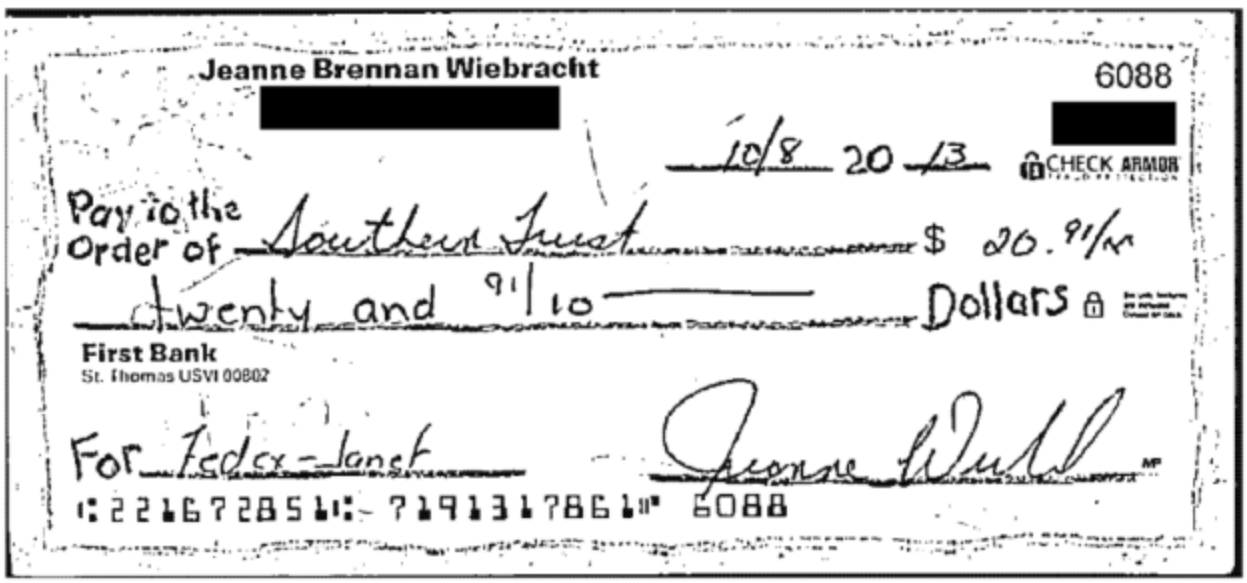



First Bank

Current Date: February 25, 2020

Account Number: [redacted]
Capture Date: October 23, 2013
Item Number: [redacted]
Posted Date: October 23, 2013
Posted Item Number: [redacted]
Amount: 20.91
Record Type: Debit

JEANNE BRENNAN-WIEBRACHT
[redacted]


Jeanne Brennan Wiebracht
[redacted]
6088
[redacted]
10/8 20 13
CHECK ARMOR
Pay to the Order of Southern Trust $ 20.91
twenty and 91/100 Dollars
First Bank
St. Thomas USVI 00802
For Fedex-Janet
⑆221672851⑆ 719131786⑈ 6088

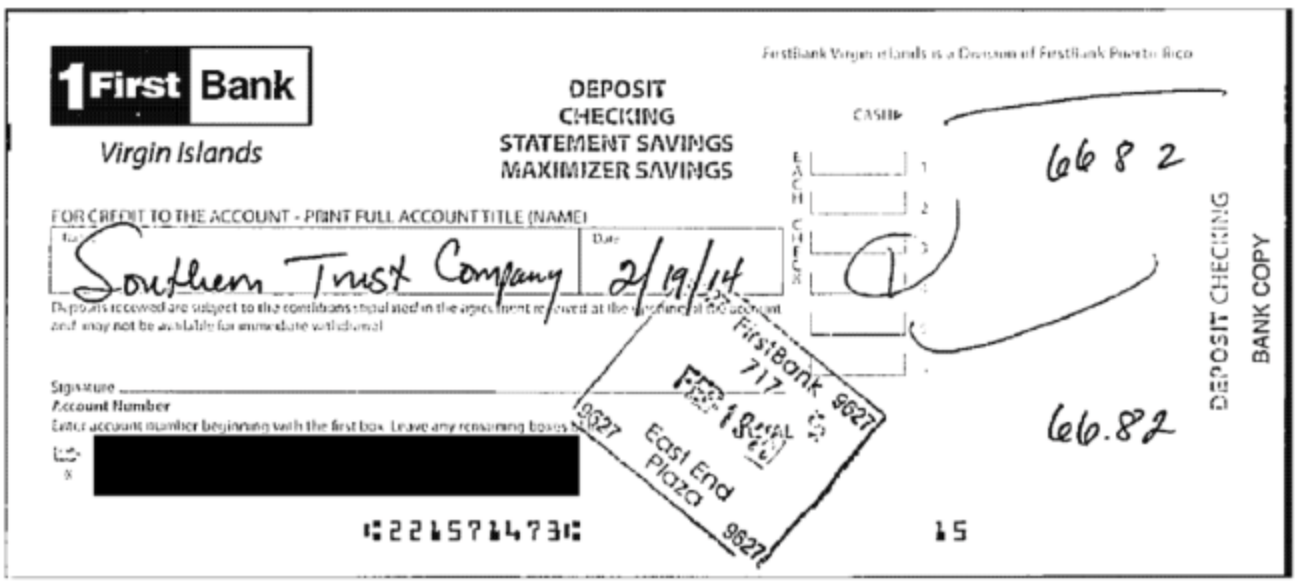

[redacted]
[redacted]
[redacted]
CONFIDENTIAL
SDNY_GM_0001761

1 First Bank

Current Date: February 25, 2020

Account Number: [redacted]
Capture Date: February 19, 2014
Item Number: [redacted]
Posted Date: February 19, 2014
Posted Item Number: [redacted]
Amount: 66.81
Record Type: Credit

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

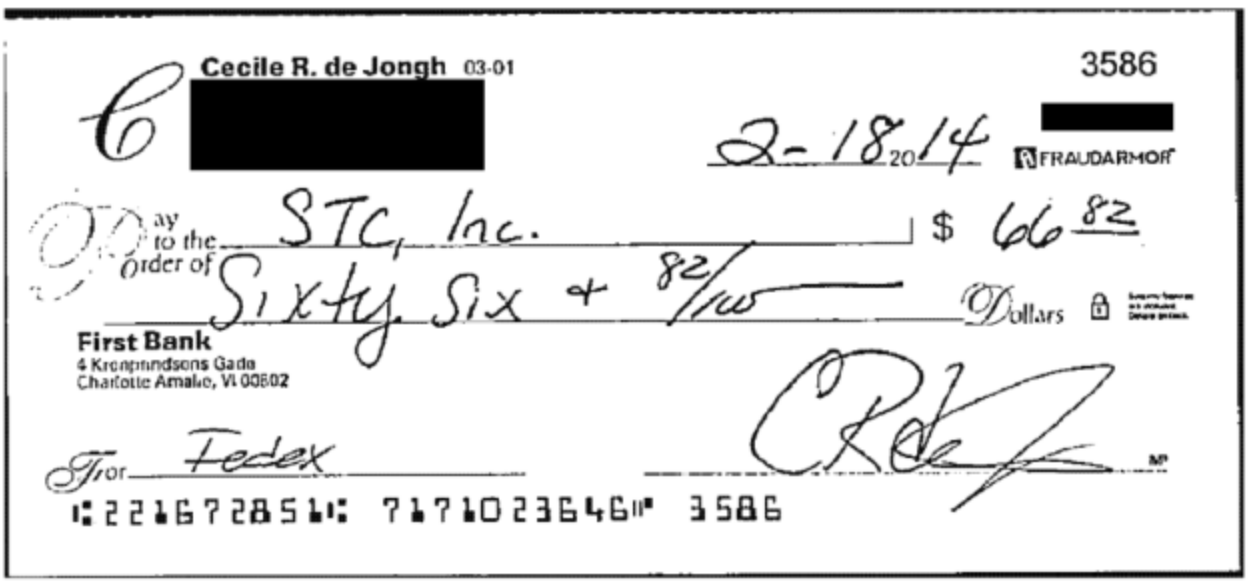





First Bank

| | |
|---|---|
| Current Date: | February 25, 2020 |
| Account Number: | [redacted] |
| Capture Date: | February 19, 2014 |
| Item Number: | [redacted] |
| Posted Date: | February 19, 2014 |
| Posted Item Number: | [redacted] |
| Amount: | 66.81 |
| Record Type: | Debit |

CECILE R DE-JONGH
[redacted]


Cecile R. de Jongh 03-01

3586

[redacted]

2-18 2014

[redacted] FRAUDARMOR

Pay to the order of STC, Inc. $ 66 82

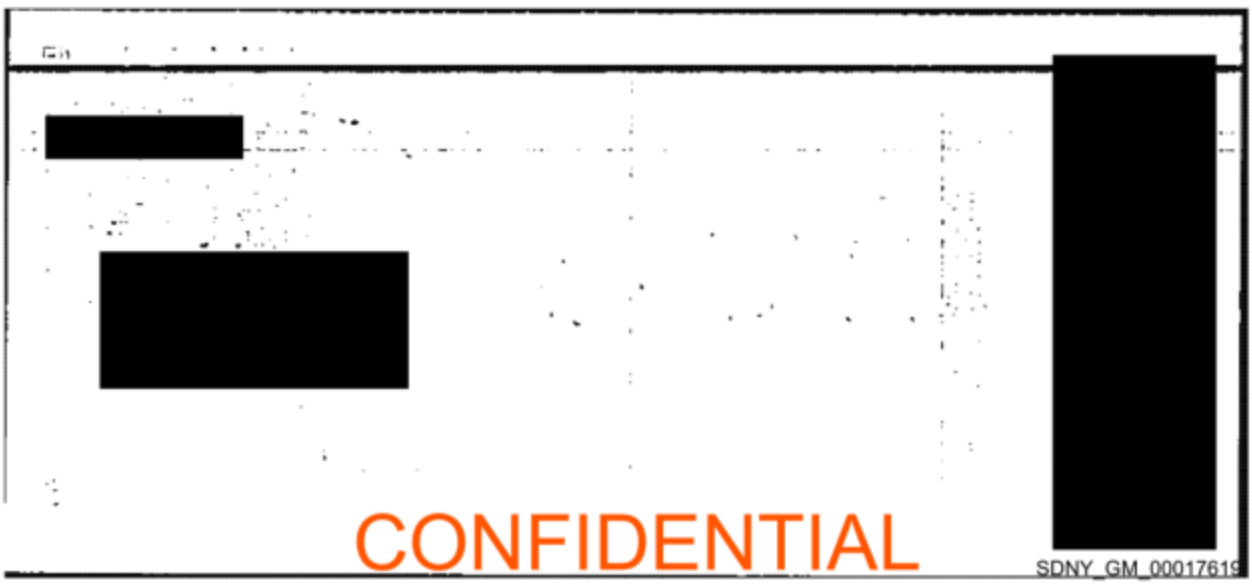
Sixty Six + 82/100 Dollars

First Bank
4 Kronprindsens Gade
Charlotte Amalie, VI 00802

For Fedex

[redacted]

⑆221672851⑆ 7171023646⑈ 3586


[redacted]

[redacted]

[redacted]

CONFIDENTIAL

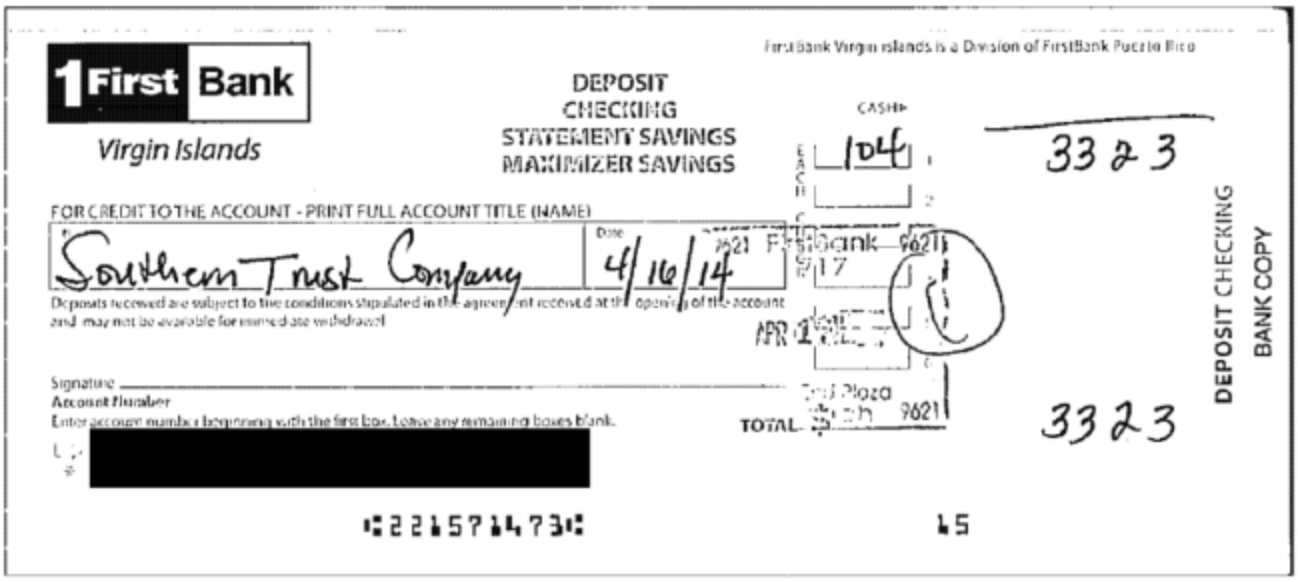
SDNY_GM_00017619

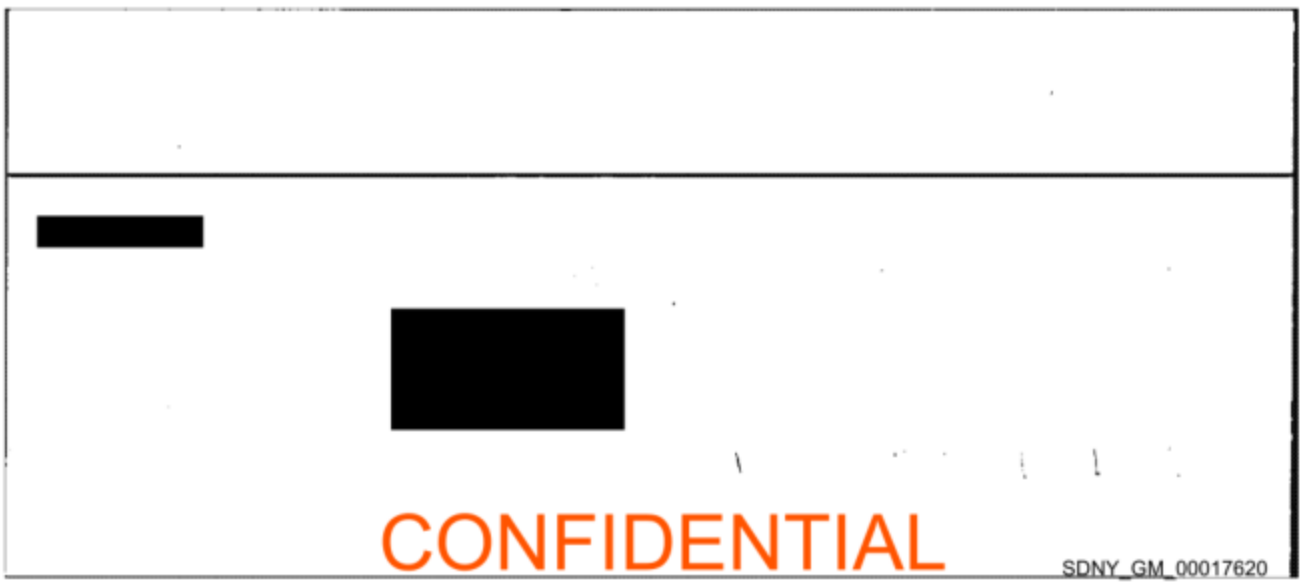
1 First Bank

Current Date: February 25, 2020

Account Number: [redacted]
Capture Date: April 16, 2014
Item Number: [redacted]
Posted Date: April 16, 2014
Posted Item Number: [redacted]
Amount: 33.22
Record Type: Credit

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

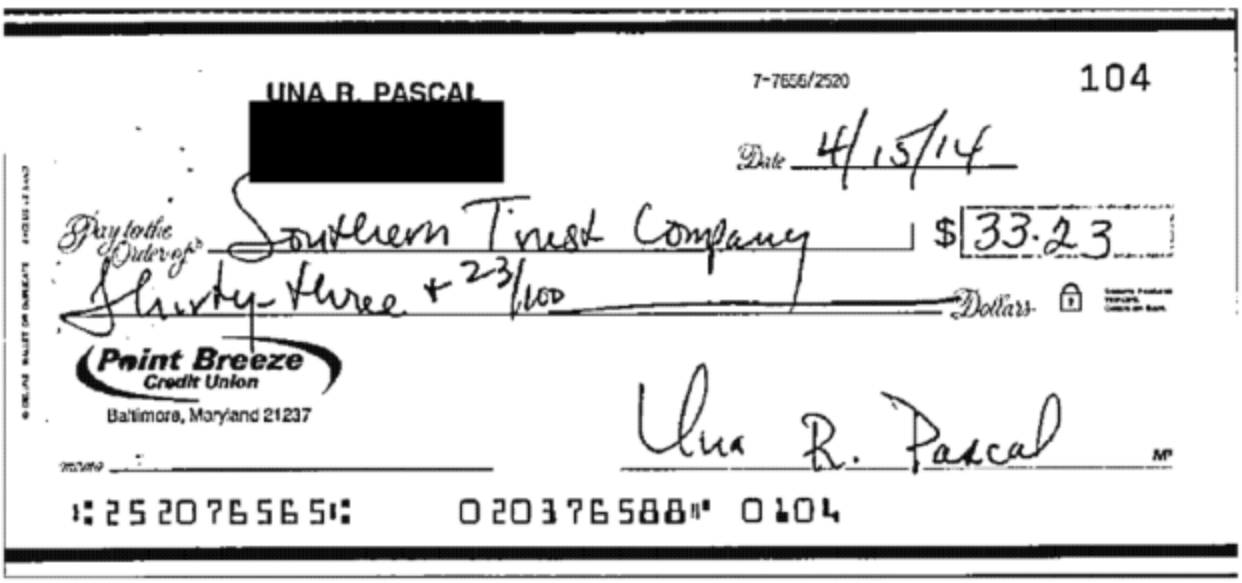


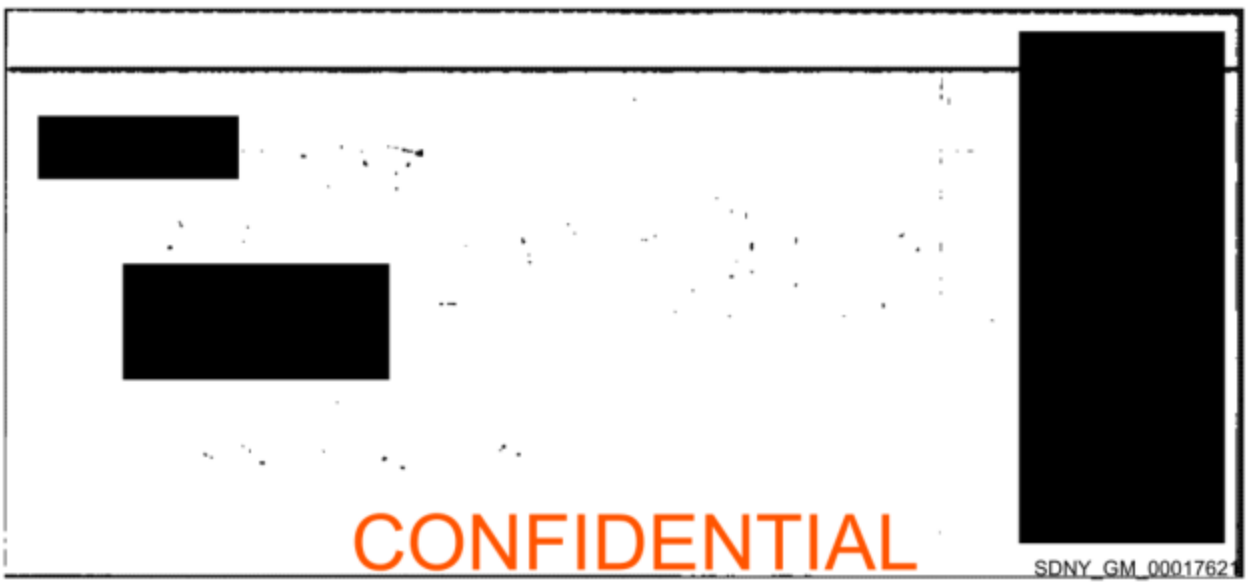



1 First Bank

Current Date: February 25, 2020

Account Number: [redacted]
Capture Date: April 16, 2014
Item Number: [redacted]
Posted Date: April 16, 2014
Posted Item Number: [redacted]
Amount: 33.22
Record Type: Transit



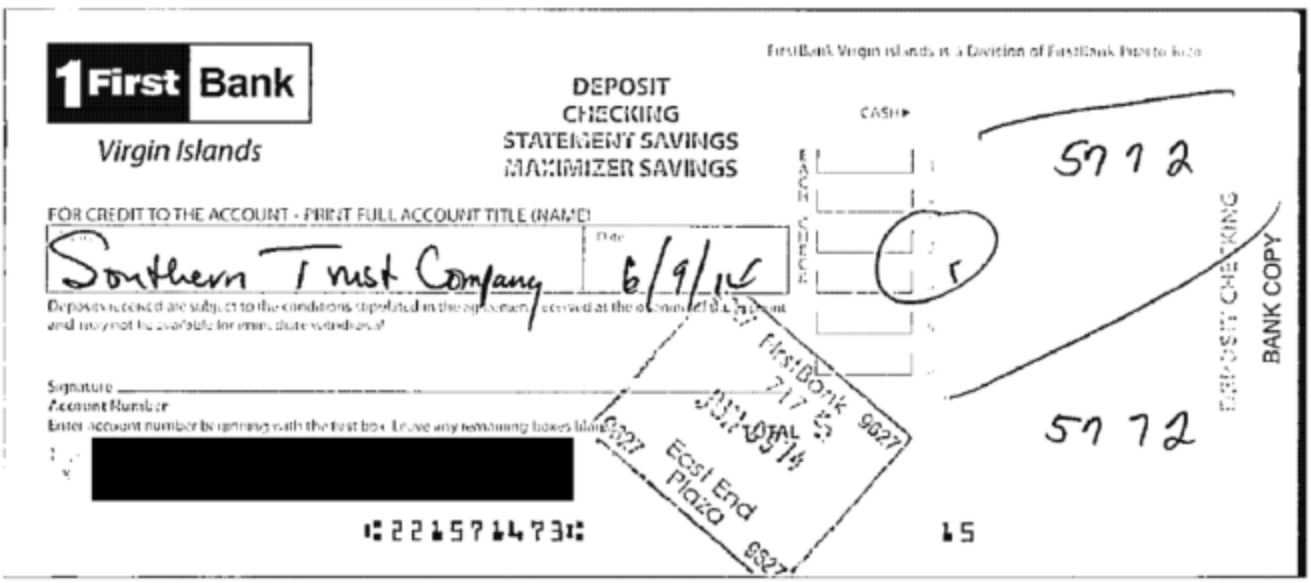



1 First Bank

Current Date: February 25, 2020

Account Number: [redacted]
Capture Date: June 09, 2014
Item Number: [redacted]
Posted Date: June 09, 2014
Posted Item Number: [redacted]
Amount: 57.72
Record Type: Credit

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348



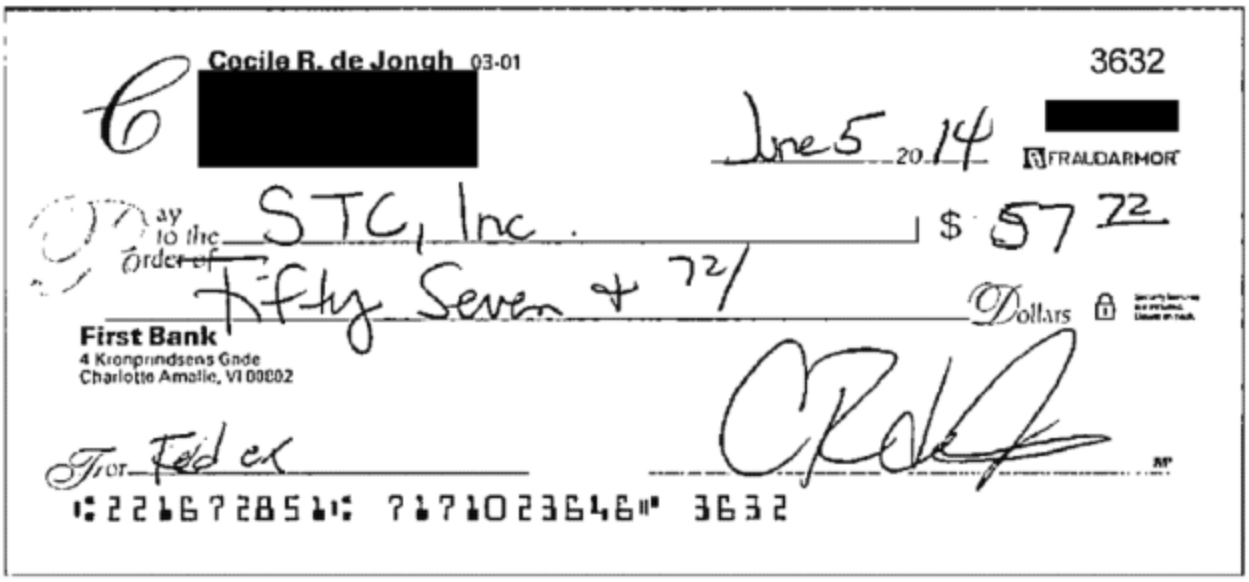


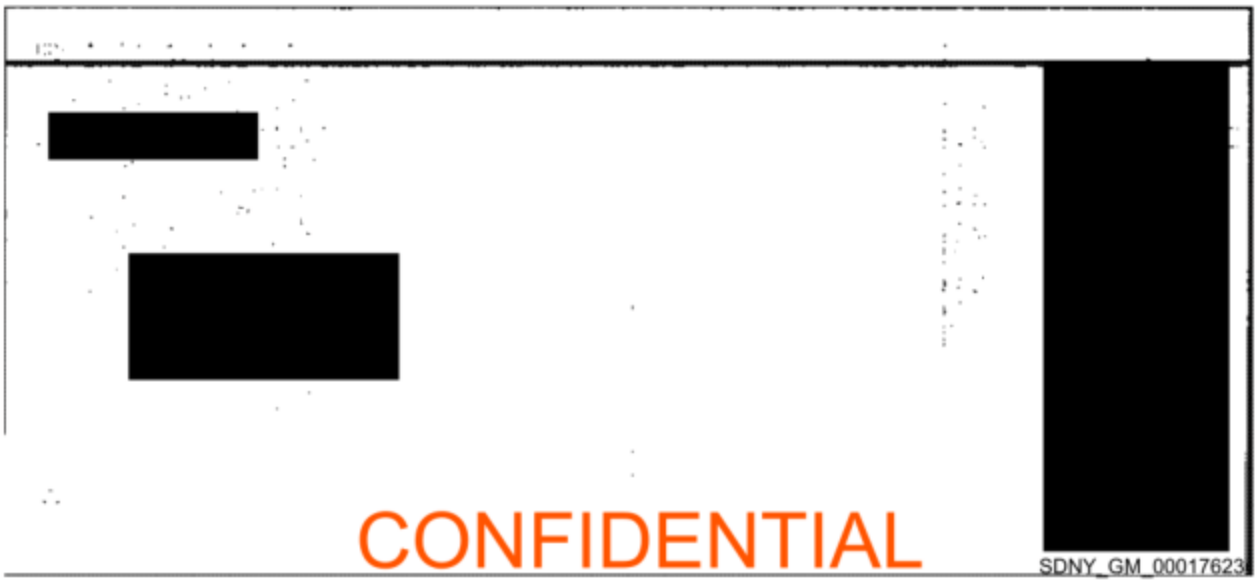

First Bank

Current Date: February 25, 2020

Account Number: [redacted]
Capture Date: June 09, 2014
Item Number: [redacted]
Posted Date: June 09, 2014
Posted Item Number: [redacted]
Amount: 57.72
Record Type: Debit

CECILE R DE-JONGH
[redacted]


Cecile R. de Jongh 03-01
[redacted]
3632
June 5 20 14
[redacted]
FRAUDARMOR
Pay to the Order of STC, Inc. $ 57 72
Fifty Seven & 72/
Dollars
First Bank
4 Kronprindsens Gade
Charlotte Amalie, VI 00802
For Fed ex
⑆221672851⑆ 7171023646⑈ 3632


[redacted]
[redacted]
[redacted]

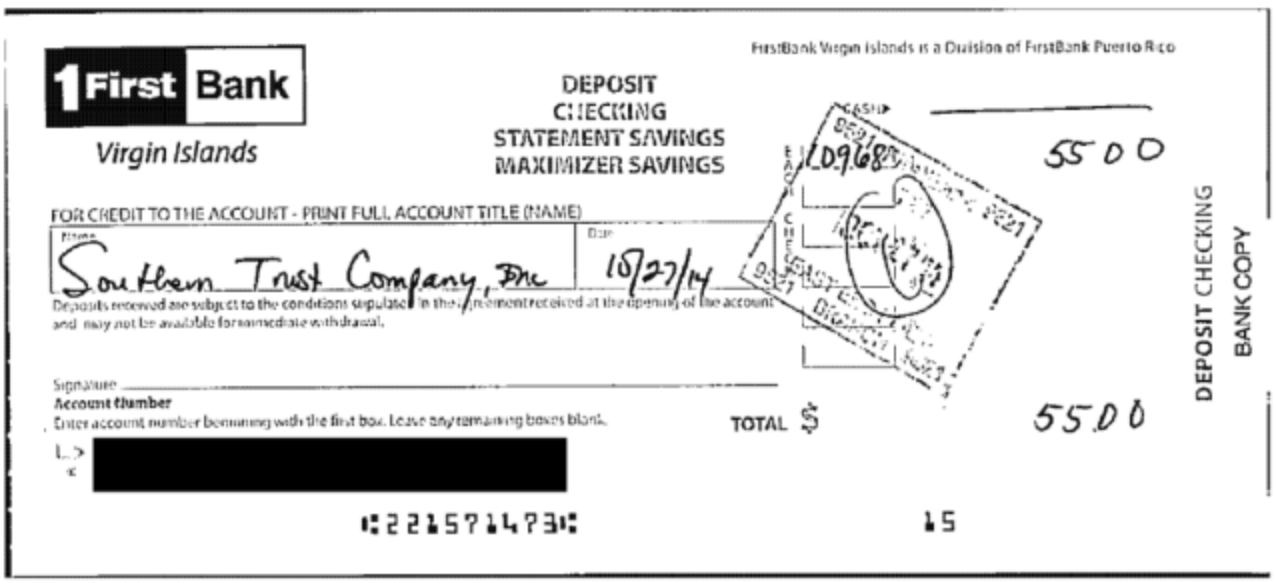
CONFIDENTIAL

SDNY_GM_00017623

1 First Bank

| | |
|---|---|
| Current Date: | February 25, 2020 |
| Account Number: | [redacted] |
| Capture Date: | October 27, 2014 |
| Item Number: | [redacted] |
| Posted Date: | October 27, 2014 |
| Posted Item Number: | [redacted] |
| Amount: | 55.00 |
| Record Type: | Credit |

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

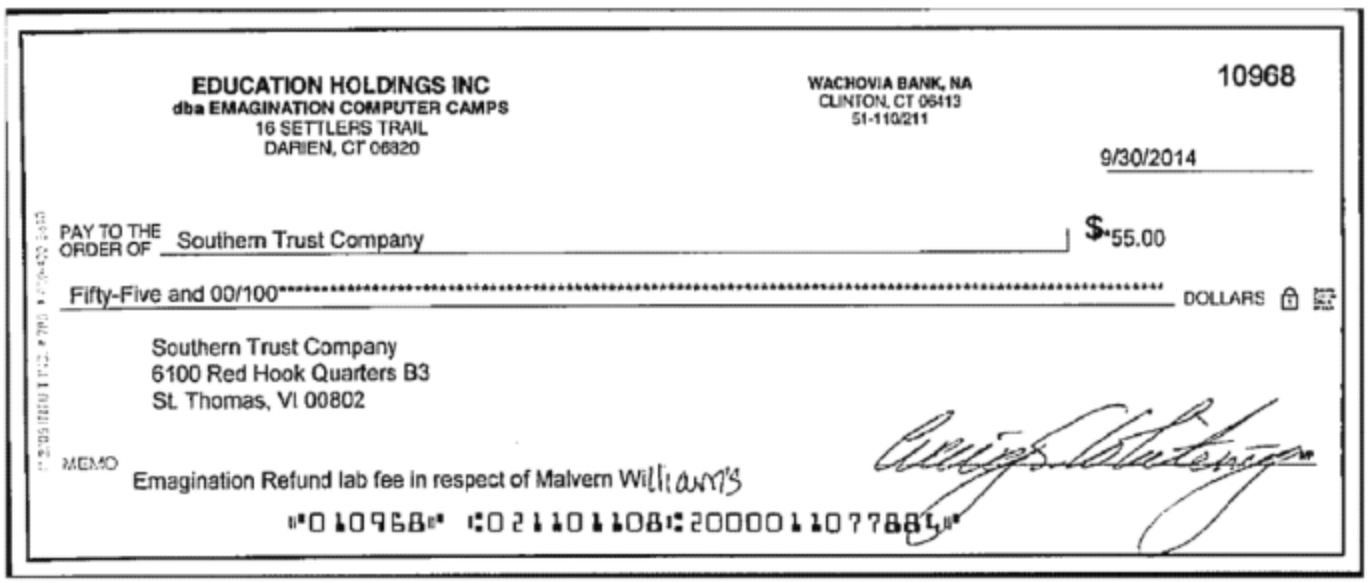





First Bank

Current Date: February 25, 2020

Account Number: [redacted]
Capture Date: October 27, 2014
Item Number: [redacted]
Posted Date: October 27, 2014
Posted Item Number: [redacted]
Amount: 55.00
Record Type: Transit



EDUCATION HOLDINGS INC
dba EMAGINATION COMPUTER CAMPS
16 SETTLERS TRAIL
DARIEN, CT 06820

WACHOVIA BANK, NA
CLINTON, CT 06413
51-110/211

10968

9/30/2014

PAY TO THE ORDER OF Southern Trust Company $ 55.00

Fifty-Five and 00/100********** DOLLARS

Southern Trust Company
6100 Red Hook Quarters B3
St. Thomas, VI 00802

MEMO Emagination Refund lab fee in respect of Malvern Williams's

⑈010968⑈ ⑆021101108⑆ 20000110778811⑈



[redacted]

[redacted]

[redacted]

CONFIDENTIAL

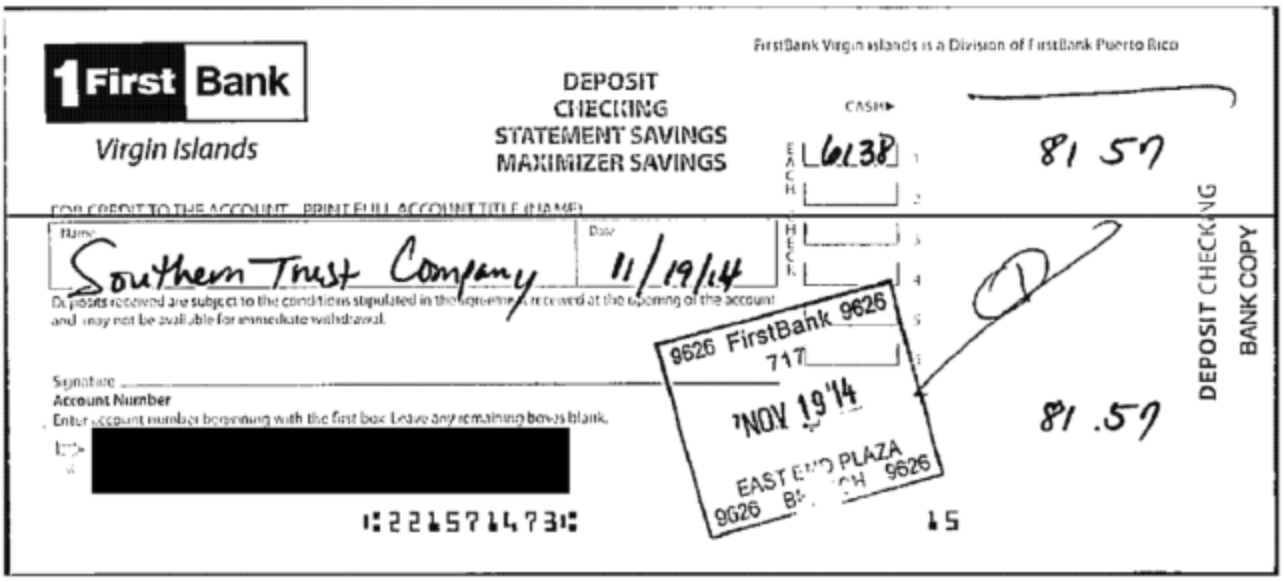
SDNY_GM_00017625

1 First Bank

Current Date: February 25, 2020

Account Number: [redacted]
Capture Date: November 19, 2014
Item Number: [redacted]
Posted Date: November 19, 2014
Posted Item Number: [redacted]
Amount: 81.56
Record Type: Credit

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348



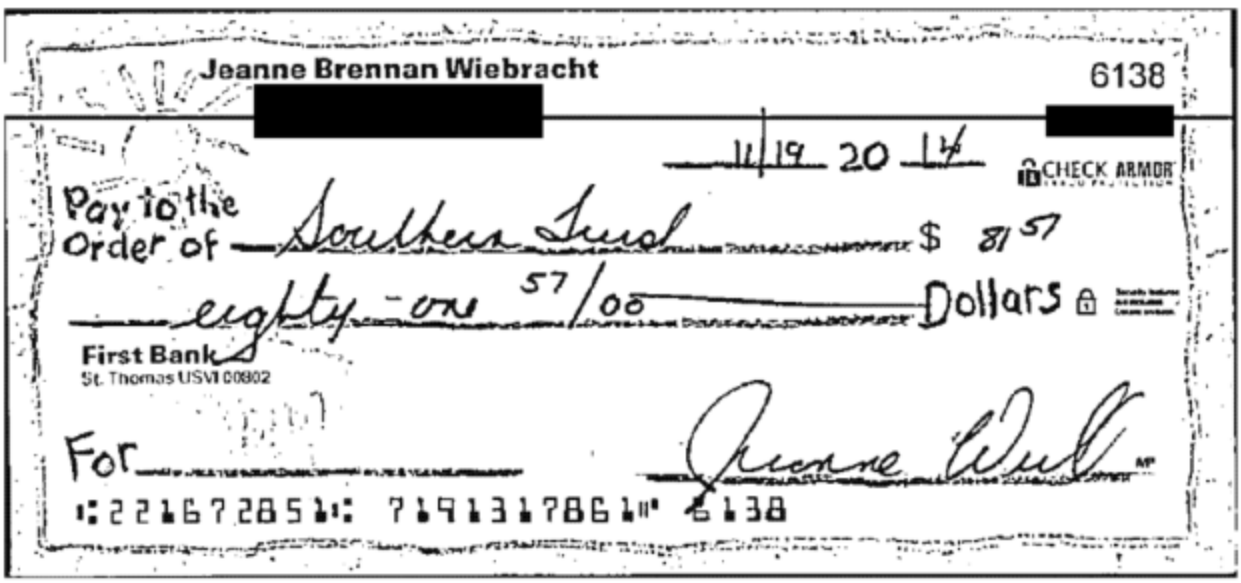



First Bank

Current Date: February 25, 2020

Account Number: [redacted]
Capture Date: November 19, 2014
Item Number: [redacted]
Posted Date: November 19, 2014
Posted Item Number: [redacted]
Amount: 81.56
Record Type: Debit

JEANNE BRENNAN-WIEBRACHT
[redacted]


Jeanne Brennan Wiebracht
[redacted]
6138

11/19 20 14

CHECK ARMOR

Pay to the Order of Southern Trust $ 81 57

eighty-one 57/00 Dollars

First Bank
St. Thomas USVI 00802

For

Jeanne Wiebracht

⑆221672851⑆ 7191317861⑈ 6138


[redacted]

[redacted]

[redacted]

CONFIDENTIAL

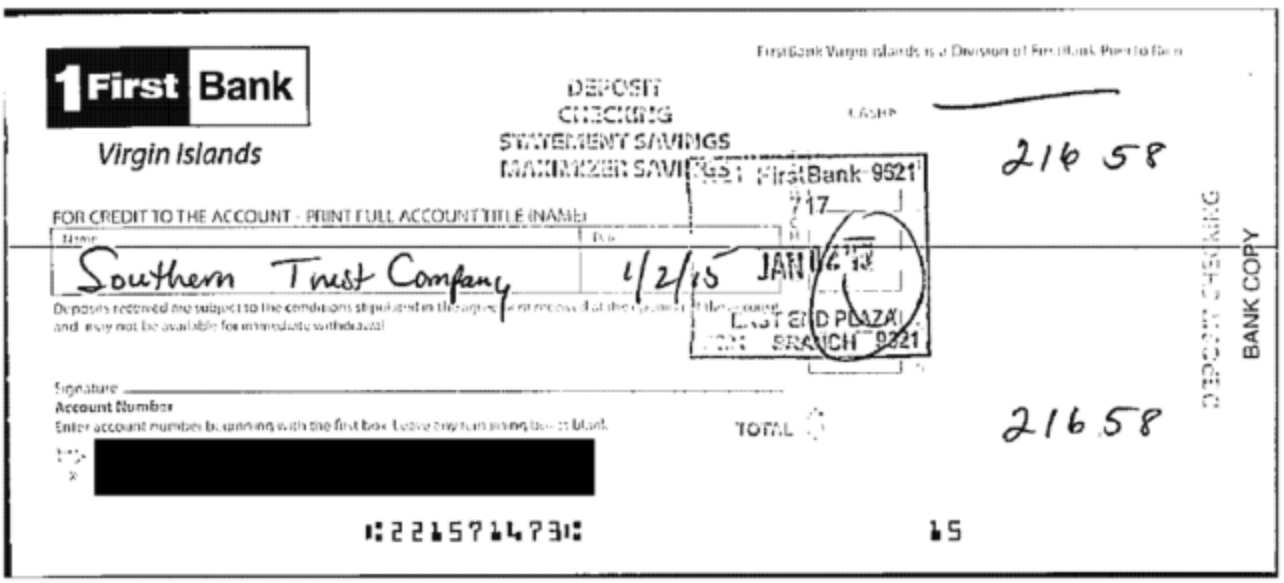
SDNY_GM_00017627

1 First Bank

Current Date: February 25, 2020

Account Number: [redacted]
Capture Date: January 02, 2015
Item Number: [redacted]
Posted Date: January 02, 2015
Posted Item Number: [redacted]
Amount: 216.58
Record Type: Credit

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348




[redacted]

[redacted]

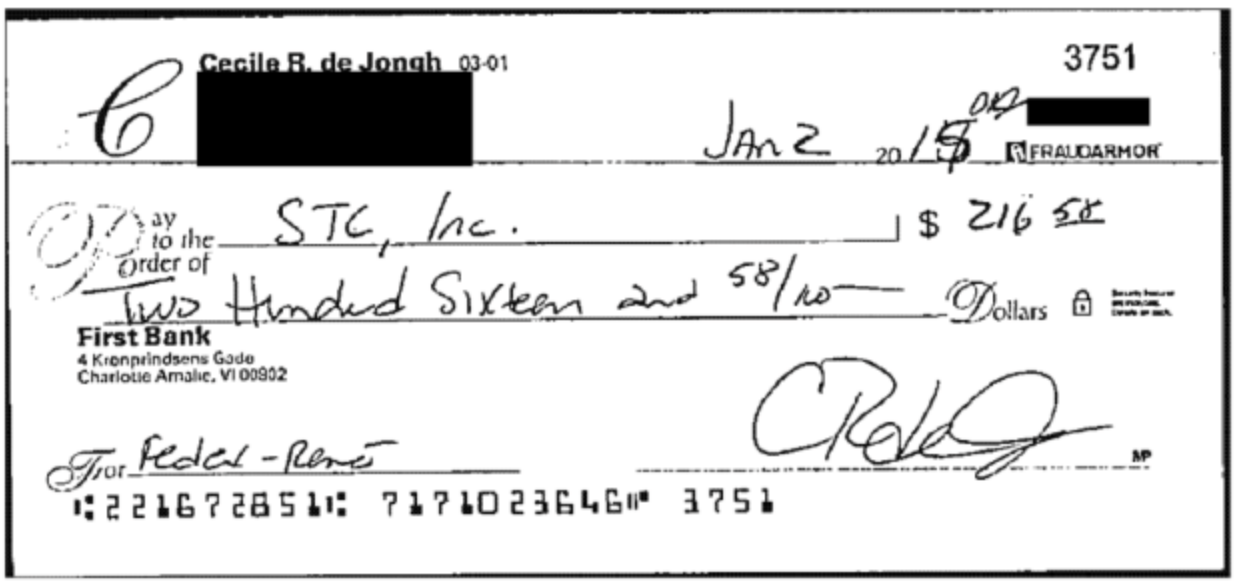
CONFIDENTIAL

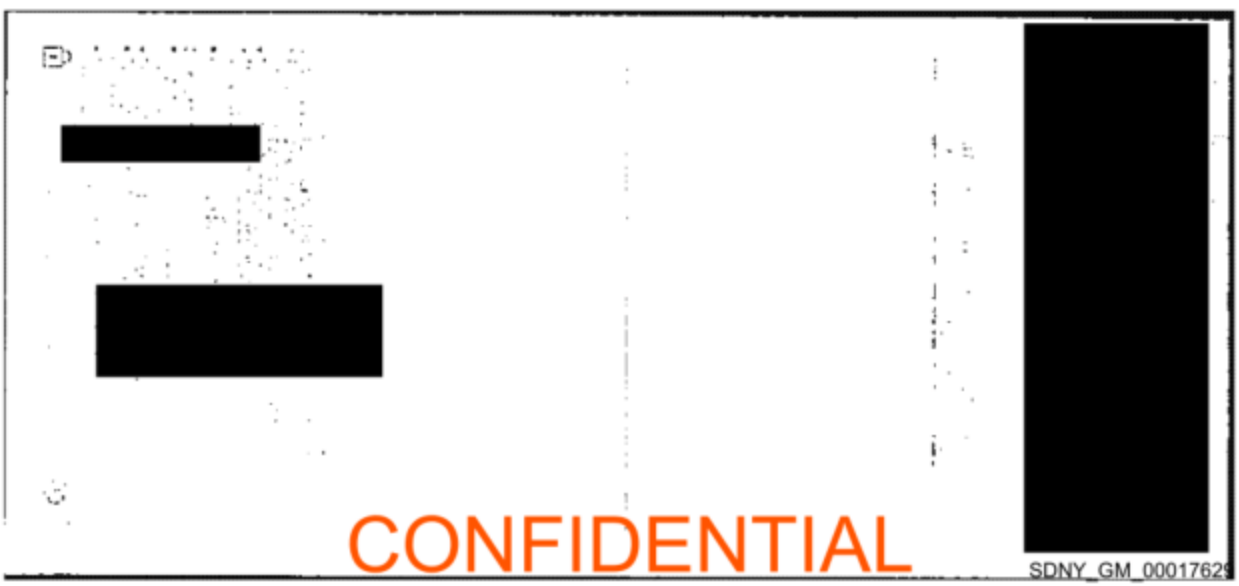
SDNY_GM_00017628

First Bank

| | |
|---|---|
| Current Date: | February 25, 2020 |
| Account Number: | [redacted] |
| Capture Date: | January 02, 2015 |
| Item Number: | [redacted] |
| Posted Date: | January 02, 2015 |
| Posted Item Number: | [redacted] |
| Amount: | 216.58 |
| Record Type: | Debit |

CECILE R DE-JONGH
[redacted]



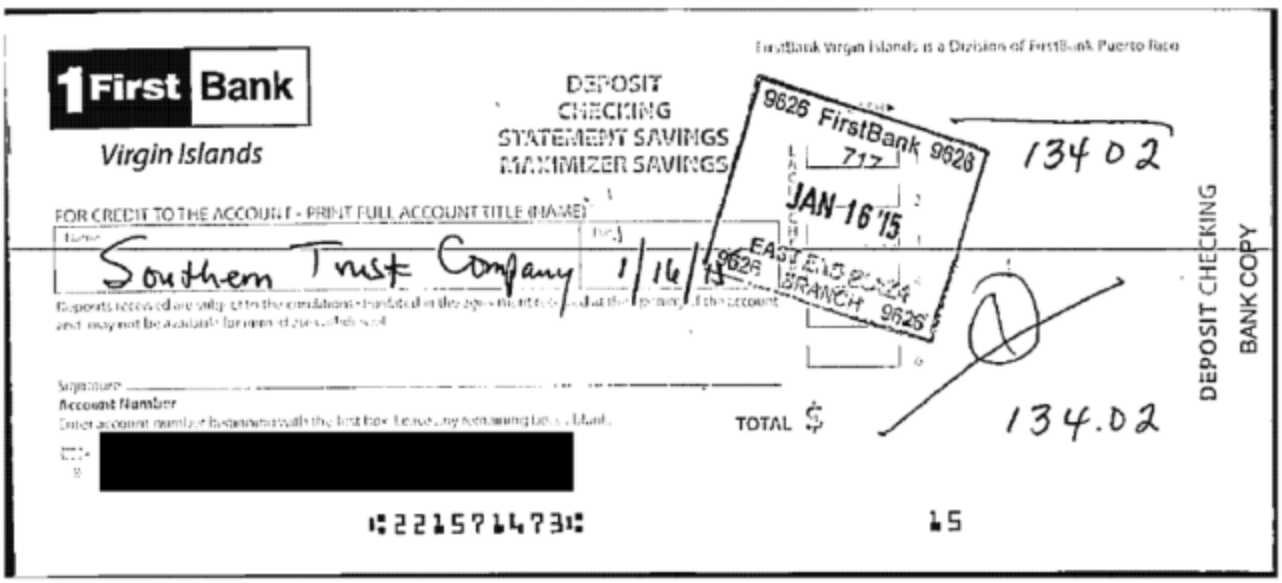



1 First Bank

Current Date: February 25, 2020

Account Number: [redacted]
Capture Date: January 16, 2015
Item Number: [redacted]
Posted Date: January 16, 2015
Posted Item Number: [redacted]
Amount: 134.02
Record Type: Credit

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

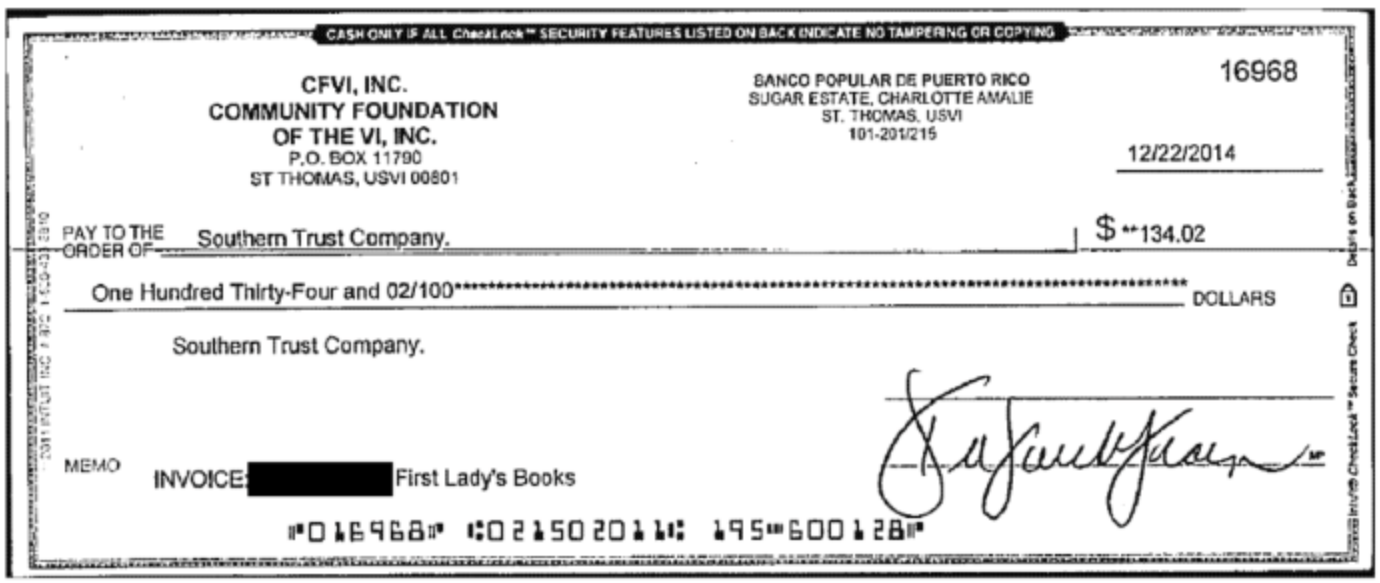





First Bank

Current Date: February 25, 2020

Account Number: [redacted]
Capture Date: January 16, 2015
Item Number: [redacted]
Posted Date: January 16, 2015
Posted Item Number: [redacted]
Amount: 134.02
Record Type: Transit



CASH ONLY IF ALL CheckLock™ SECURITY FEATURES LISTED ON BACK INDICATE NO TAMPERING OR COPYING

CFVI, INC.
COMMUNITY FOUNDATION
OF THE VI, INC.
P.O. BOX 11790
ST THOMAS, USVI 00801

BANCO POPULAR DE PUERTO RICO
SUGAR ESTATE, CHARLOTTE AMALIE
ST. THOMAS, USVI
101-201/215

16968

12/22/2014

PAY TO THE ORDER OF Southern Trust Company. $ **134.02

One Hundred Thirty-Four and 02/100********** DOLLARS

Southern Trust Company.

MEMO INVOICE: [redacted] First Lady's Books

⑈016968⑈ ⑆021502011⑆ 195⑈600128⑈



[redacted]

[redacted]

[redacted]

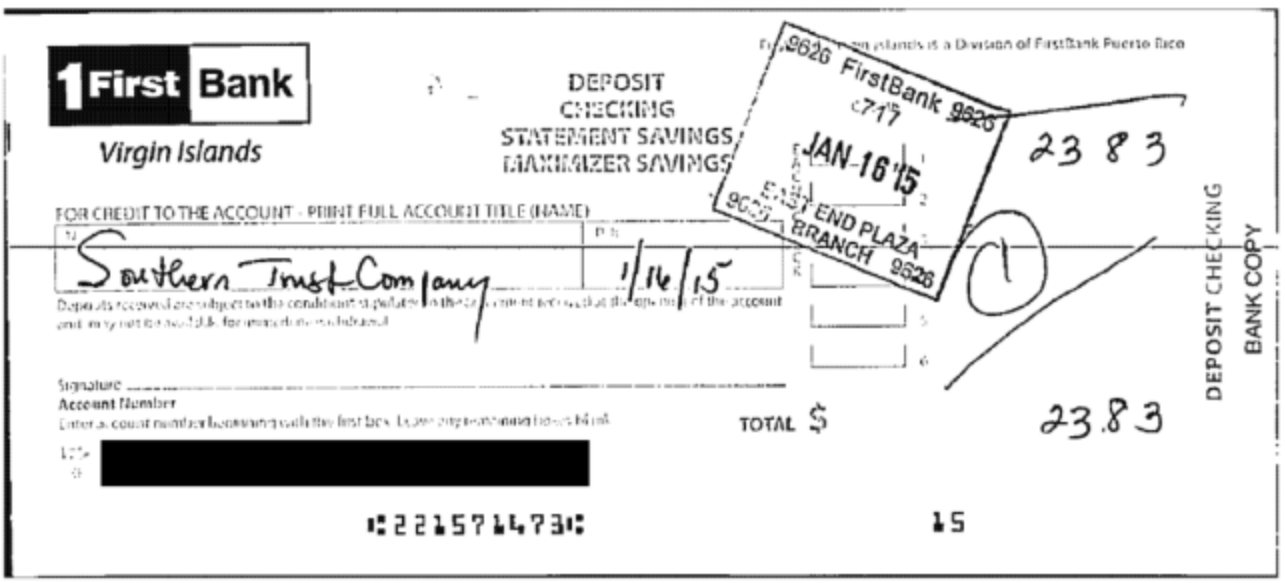
CONFIDENTIAL

SDNY_GM_00017631

1 First Bank

| | |
|---|---|
| Current Date: | February 25, 2020 |
| Account Number: | [redacted] |
| Capture Date: | January 16, 2015 |
| Item Number: | [redacted] |
| Posted Date: | January 16, 2015 |
| Posted Item Number: | [redacted] |
| Amount: | 23.83 |
| Record Type: | Credit |

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348



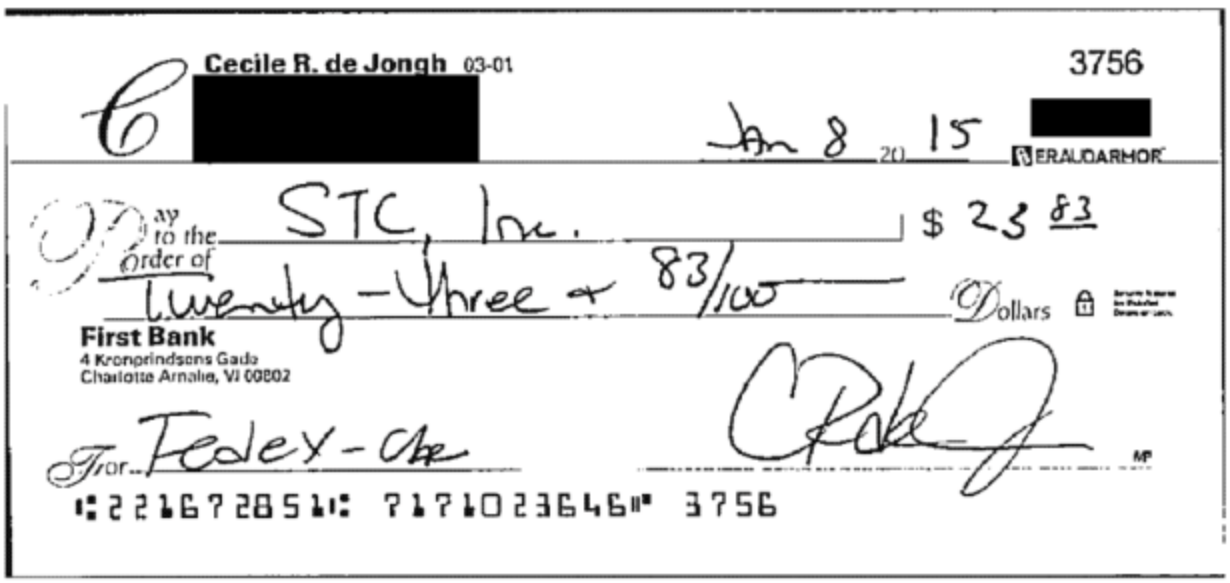



1 First Bank

Current Date: February 25, 2020

Account Number: [redacted]
Capture Date: January 16, 2015
Item Number: [redacted]
Posted Date: January 16, 2015
Posted Item Number: [redacted]
Amount: 23.83
Record Type: Debit

CECILE R DE-JONGH
[redacted]


Cecile R. de Jongh 03-01 [redacted] 3756

Jan 8 20 15 [redacted]

Pay to the Order of STC, Inc. $ 23 83

Twenty-Three + 83/100 Dollars

First Bank
4 Kronprindsens Gade
Charlotte Amalie, VI 00802

For Fedex-Ade

⑆221672851⑆ 7171023646⑈ 3756


[redacted]

[redacted]

[redacted]

CONFIDENTIAL

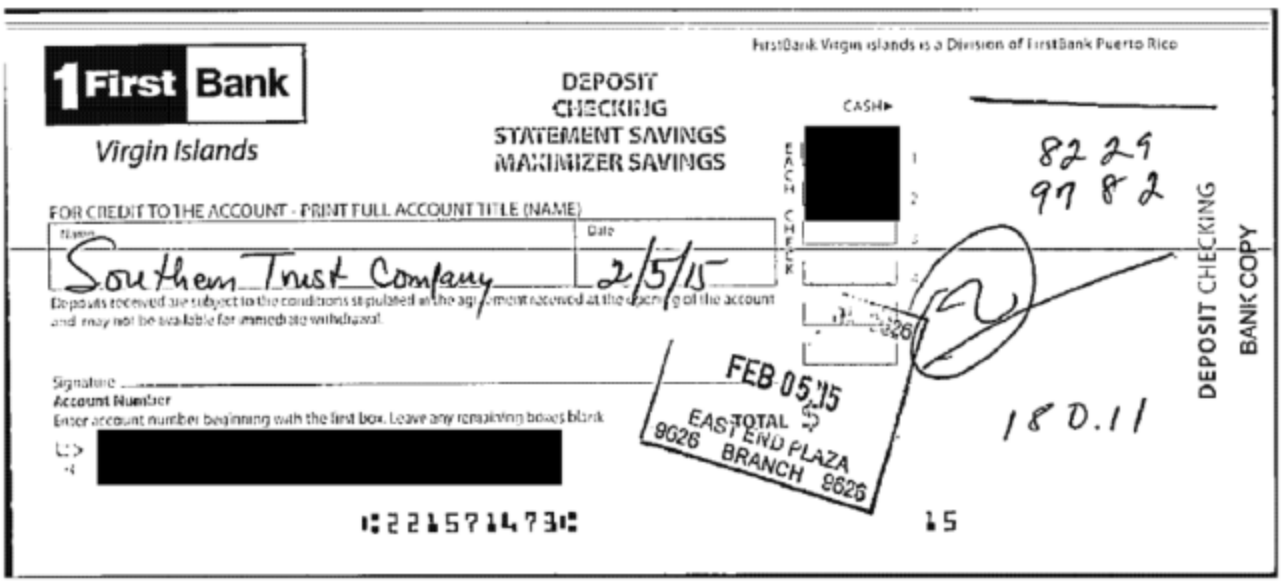
SDNY_GM_00017633

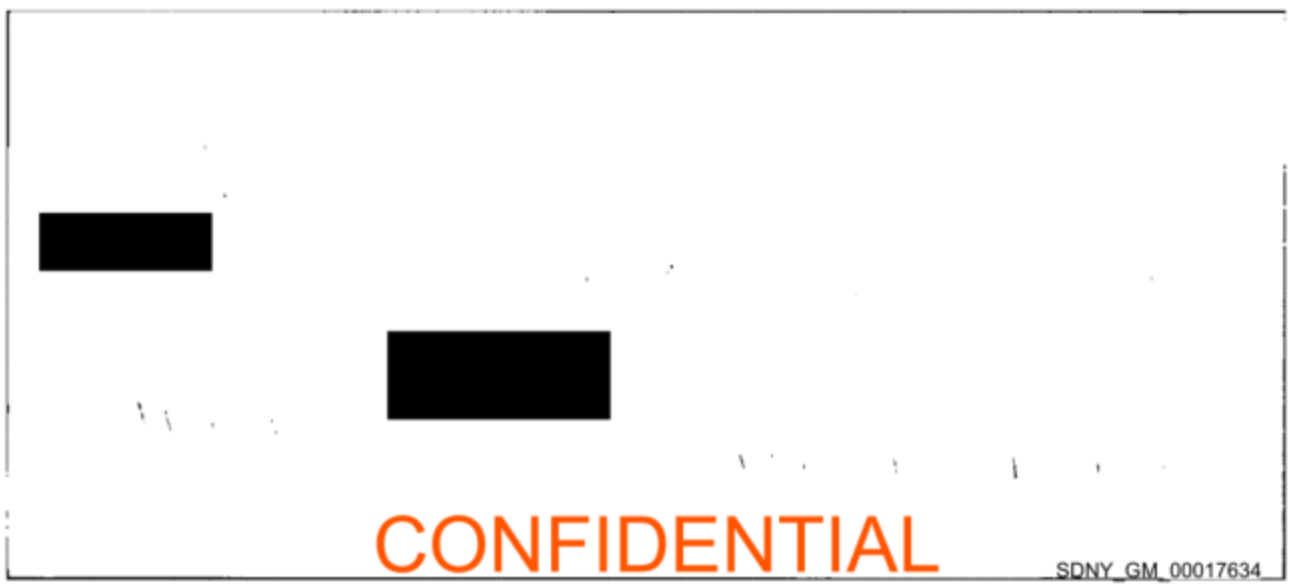
1 First Bank

Current Date: February 25, 2020

Account Number: [redacted]
Capture Date: February 05, 2015
Item Number: [redacted]
Posted Date: February 05, 2015
Posted Item Number: [redacted]
Amount: 180.11
Record Type: Credit

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

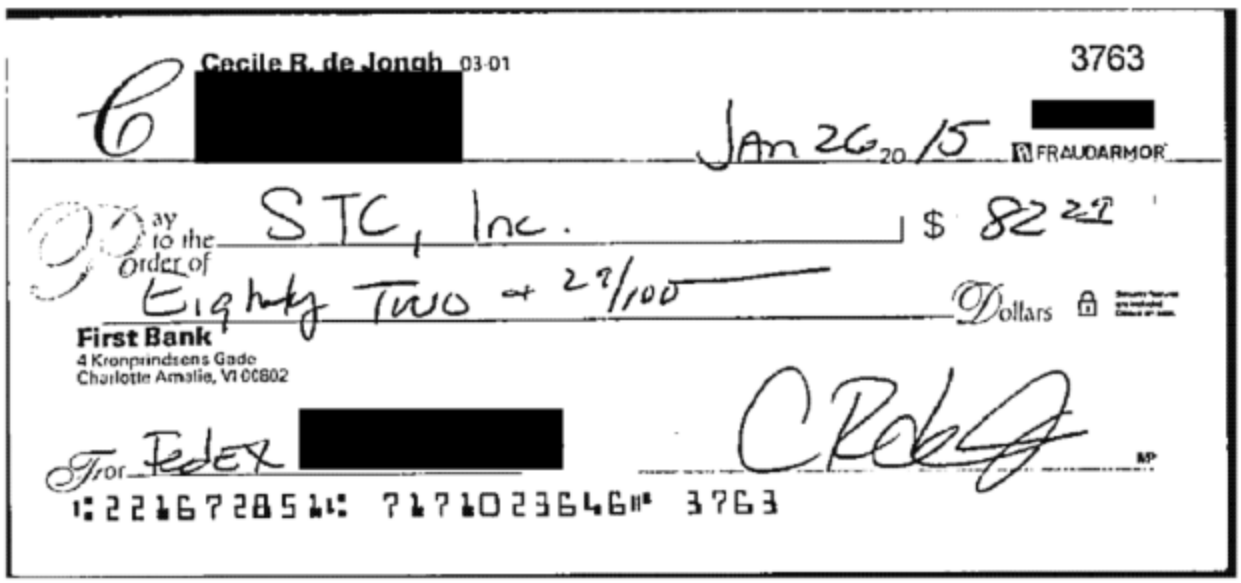


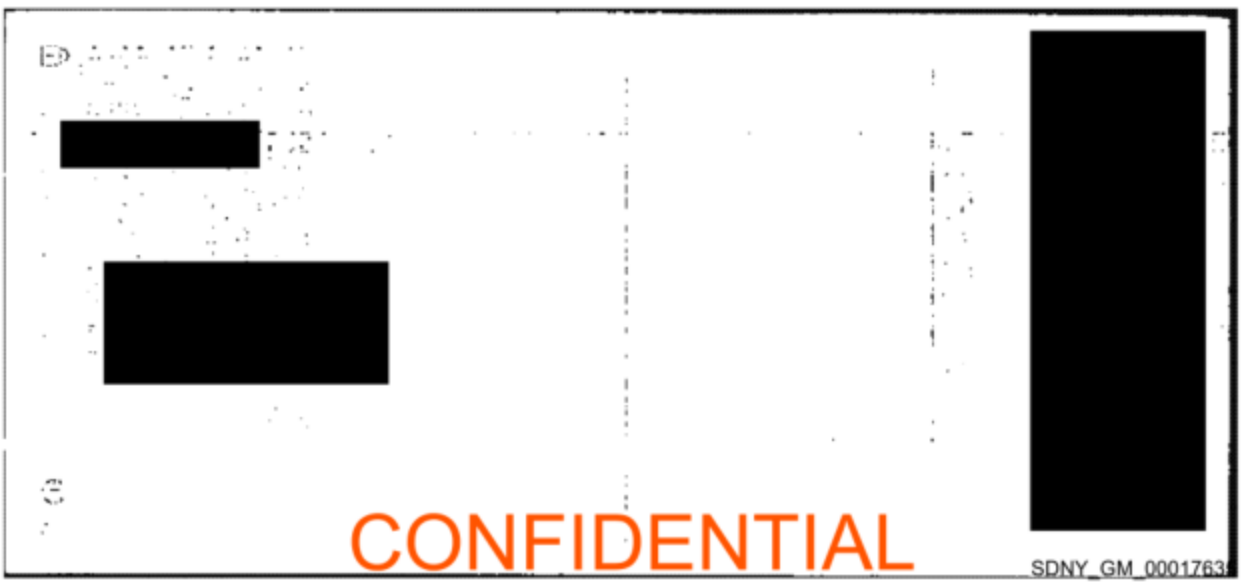



First Bank

| | |
|---|---|
| Current Date: | February 25, 2020 |
| Account Number: | [redacted] |
| Capture Date: | February 05, 2015 |
| Item Number: | [redacted] |
| Posted Date: | February 05, 2015 |
| Posted Item Number: | [redacted] |
| Amount: | 82.29 |
| Record Type: | Debit |

CECILE R DE-JONGH
[redacted]



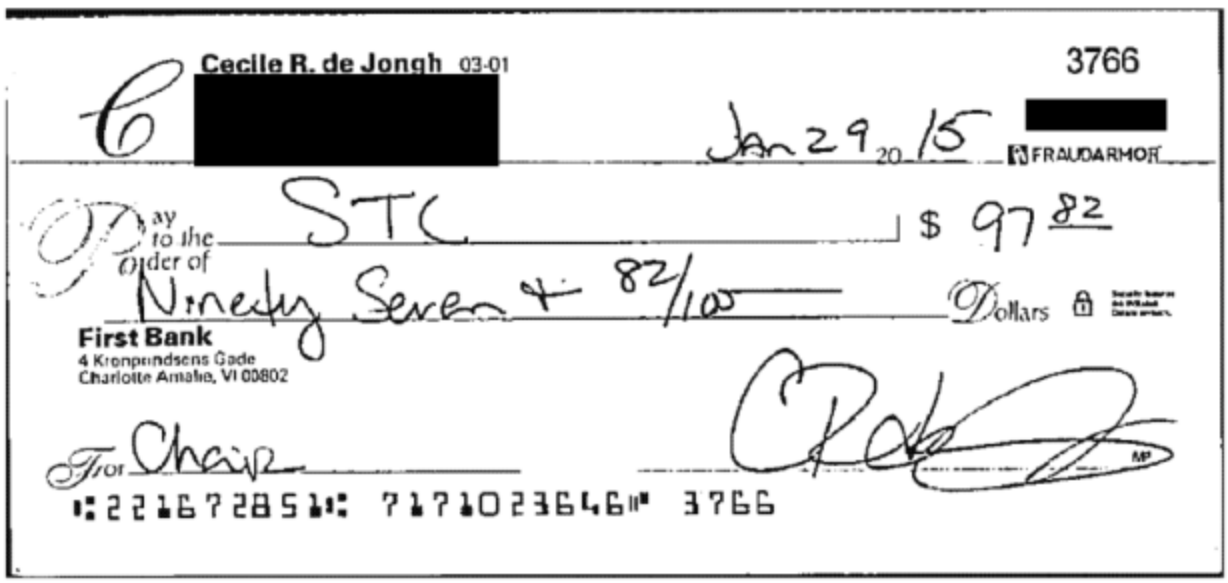



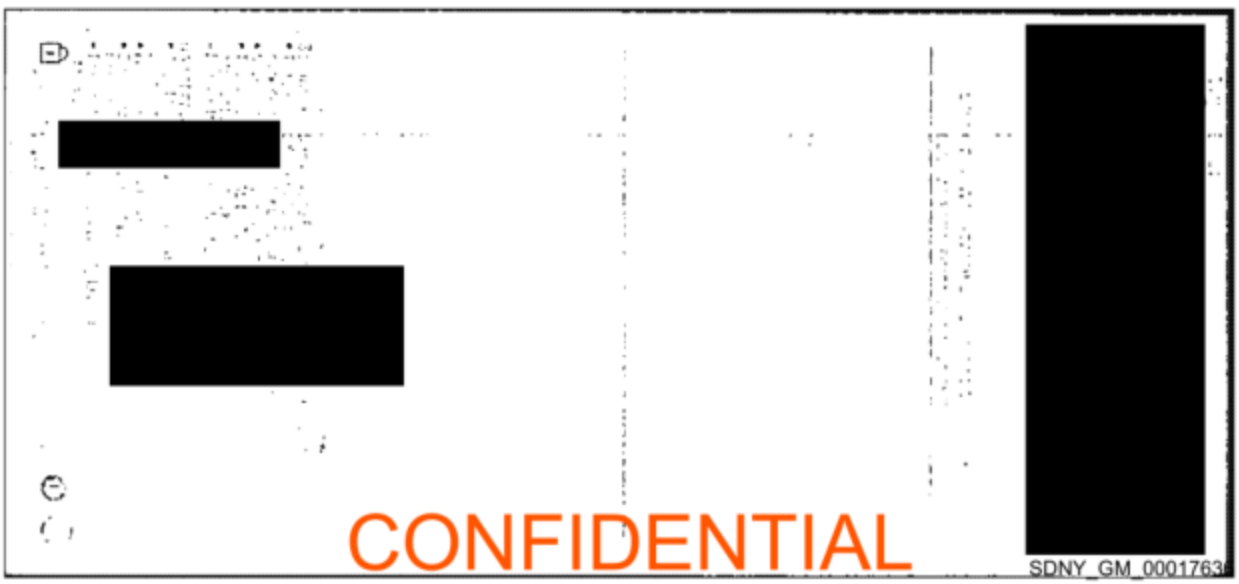
1 First Bank

Current Date: February 25, 2020

Account Number: [redacted]
Capture Date: February 05, 2015
Item Number: [redacted]
Posted Date: February 05, 2015
Posted Item Number: [redacted]
Amount: 97.82
Record Type: Debit

CECILE R DE-JONGH
[redacted]


Cecile R. de Jongh 03-01
[redacted]
3766
Jan 29 20 15
[redacted]
FRAUDARMOR
Pay to the Order of STC $ 97 82
Ninety Seven + 82/100 Dollars
First Bank
4 Kronprindsens Gade
Charlotte Amalie, VI 00802
For Chair
⑆221672851⑆ 7171023646⑈ 3766


[redacted]
[redacted]
[redacted]

CONFIDENTIAL

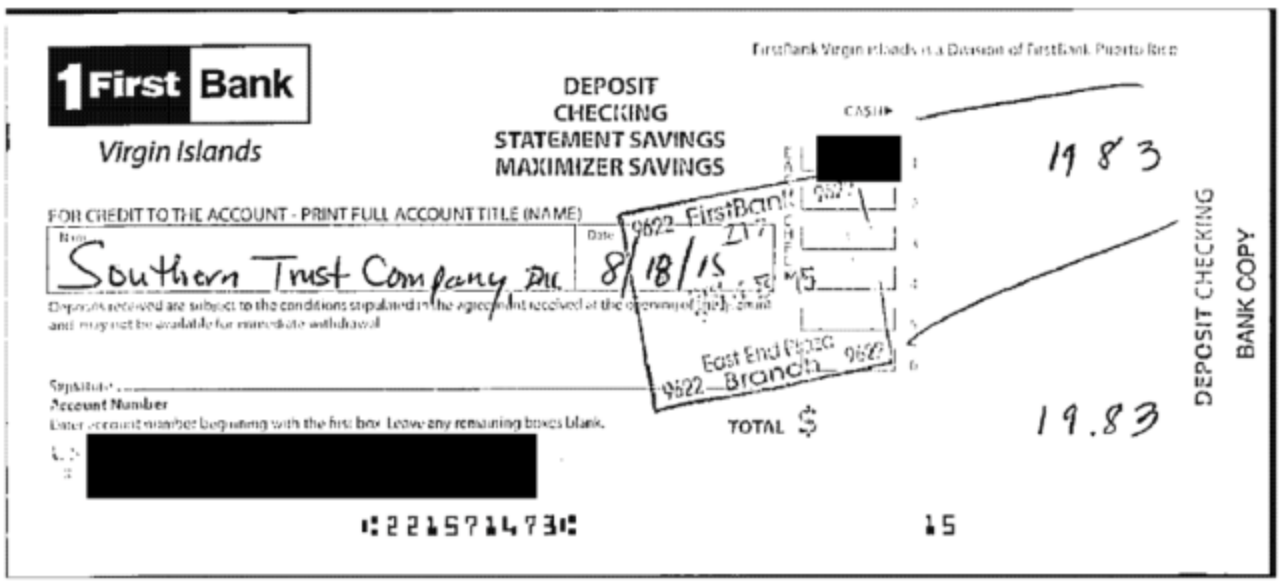
SDNY_GM_0001763

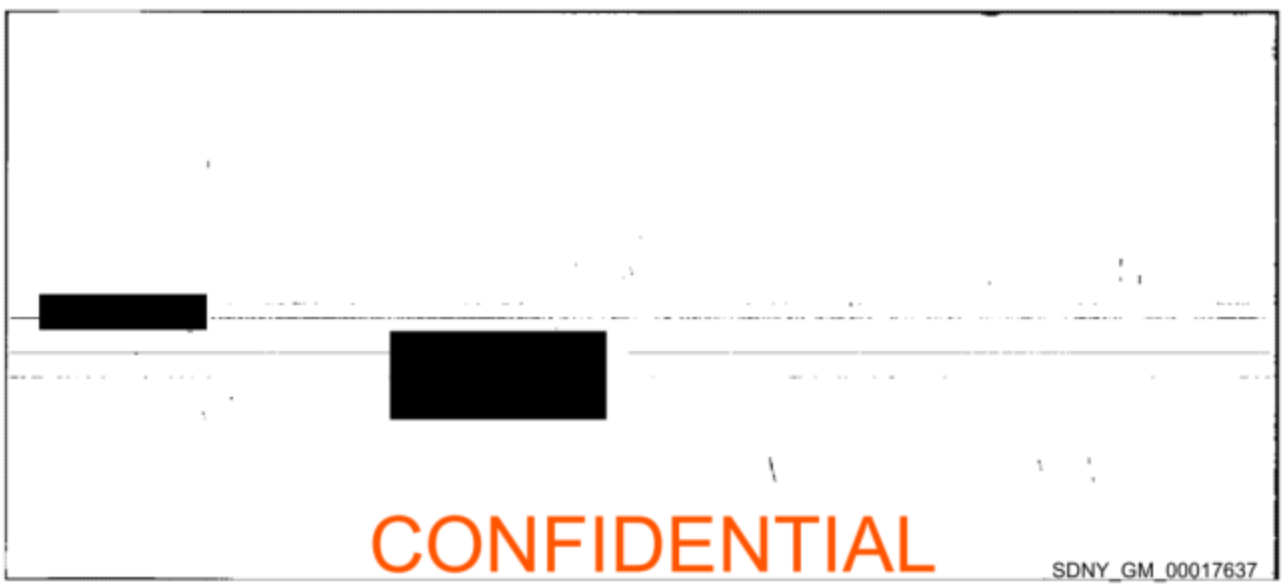
1 First Bank

Current Date: February 25, 2020

Account Number: [redacted]
Capture Date: August 18, 2015
Item Number: [redacted]
Posted Date: August 18, 2015
Posted Item Number: [redacted]
Amount: 19.82
Record Type: Credit

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

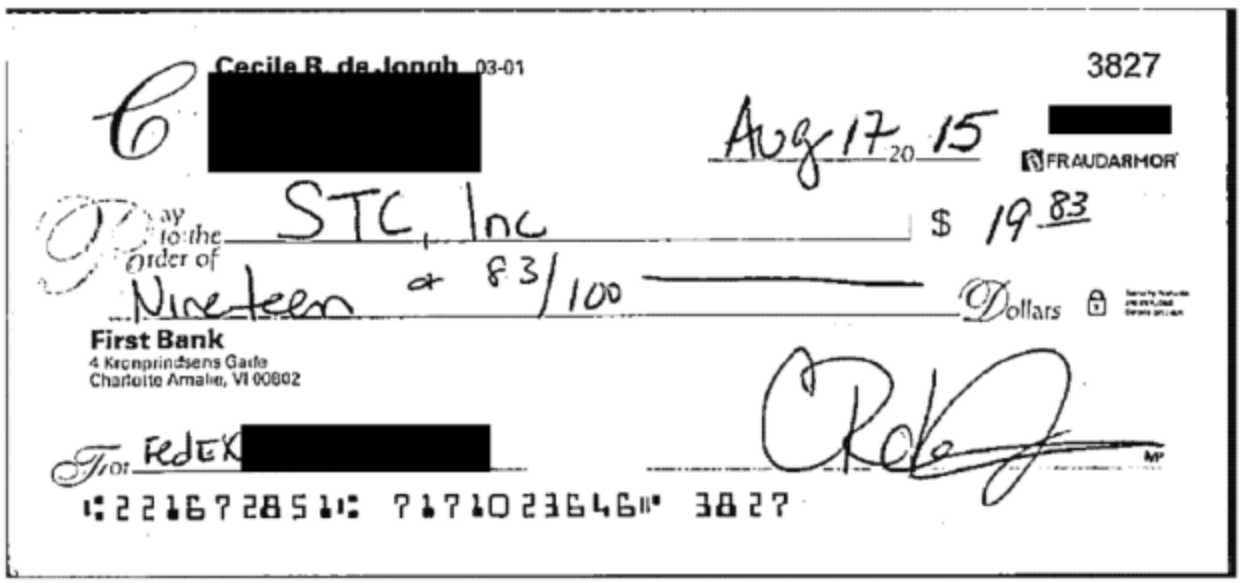


1 First Bank

| | |
|---|---|
| Current Date: | February 25, 2020 |
| Account Number: | [redacted] |
| Capture Date: | August 18, 2015 |
| Item Number: | [redacted] |
| Posted Date: | August 18, 2015 |
| Posted Item Number: | [redacted] |
| Amount: | 19.82 |
| Record Type: | Debit |

CECILE R DE-JONGH
[redacted]



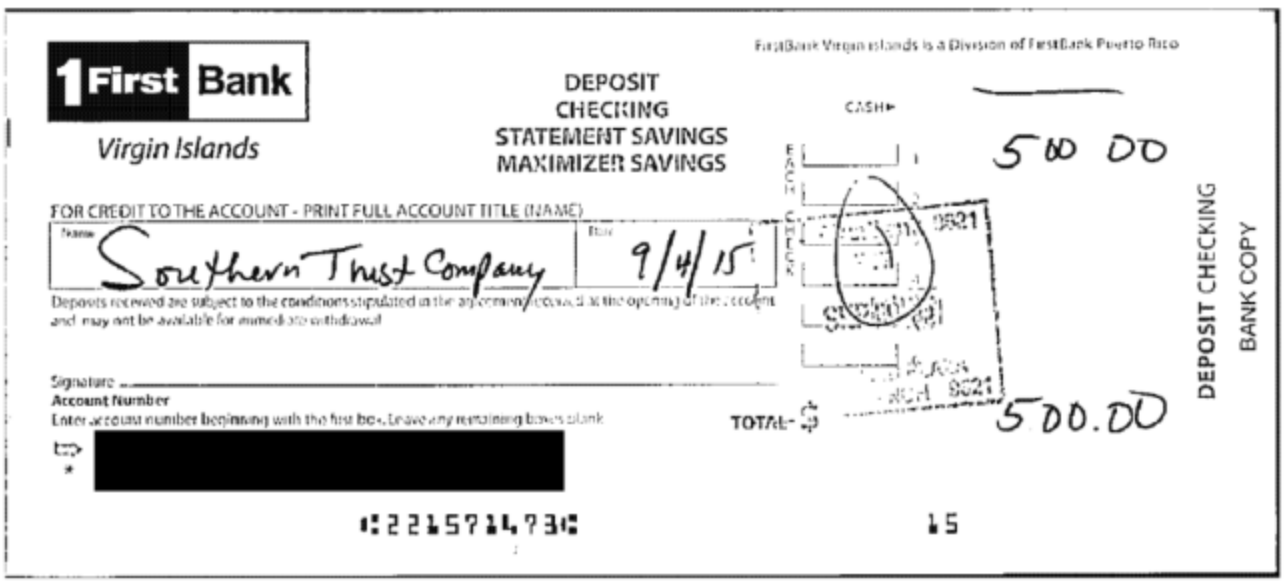



1 First Bank

Current Date: February 25, 2020

Account Number: [redacted]
Capture Date: September 04, 2015
Item Number: [redacted]
Posted Date: September 04, 2015
Posted Item Number: [redacted]
Amount: 500.00
Record Type: Credit

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348


1 First Bank
Virgin Islands

FirstBank Virgin Islands is a Division of FirstBank Puerto Rico

DEPOSIT
CHECKING
STATEMENT SAVINGS
MAXIMIZER SAVINGS

CASH 500 00

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

Name Southern Trust Company Date 9/4/15

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

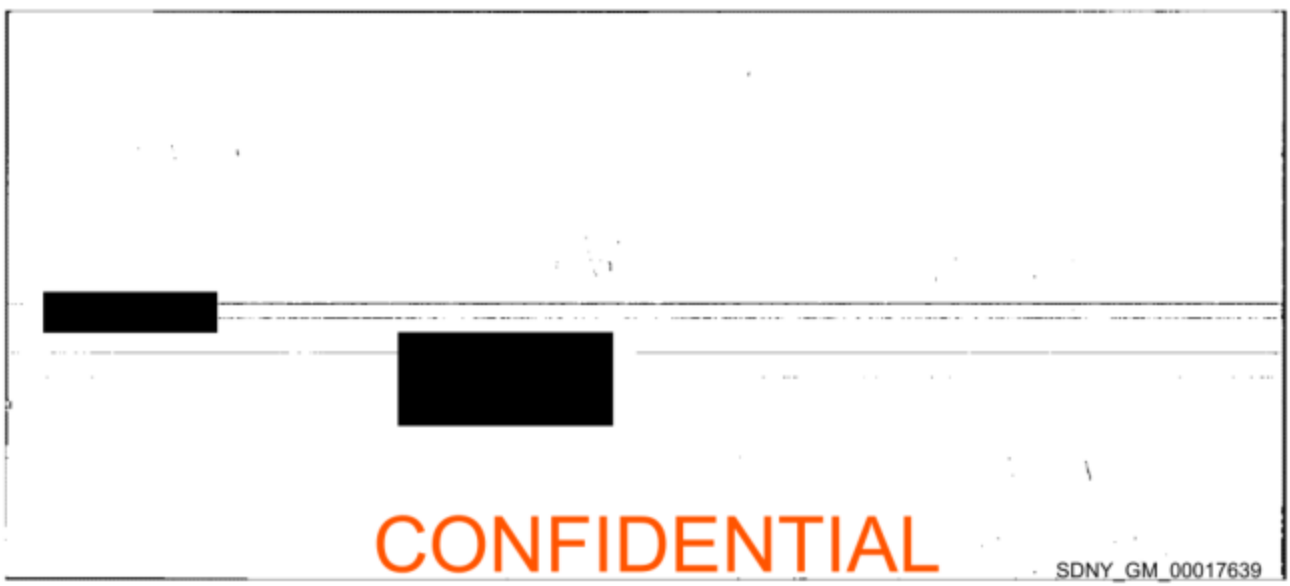
Account Number
Enter account number beginning with the first box. Leave any remaining boxes blank

[redacted]

TOTAL 500.00

DEPOSIT CHECKING
BANK COPY

⑆221571473⑆ 15


[redacted]

[redacted]

CONFIDENTIAL

SDNY_GM_00017639

1 First Bank

Current Date: February 25, 2020

Account Number: [redacted]
Capture Date: September 04, 2015
Item Number: [redacted]
Posted Date: September 04, 2015
Posted Item Number: [redacted]
Amount: 500.00
Record Type: Transit



95581

Marshall & Sterling
INSURANCE AND BONDS

5021 ANCHOR WAY, GALLOWS BAY MARKETPLACE
CHRISTIANSTED, ST. CROIX U.S.V.I. 00820
(340) 773-2170

[redacted]

BANK OF NOVA SCOTIA
PREMIUM ACCOUNT
CHRISTIANSTED, VI 00820

[redacted]

Check # 95581
Reference [redacted]
Check Date 07/22/2015

PAY TO THE ORDER OF Southern Trust Company, Inc. & Financial Trust Company, Inc.

$ 500.00

FIVE HUNDRED AND 00/100 ********** DOLLARS

VOID AFTER SIX MONTHS

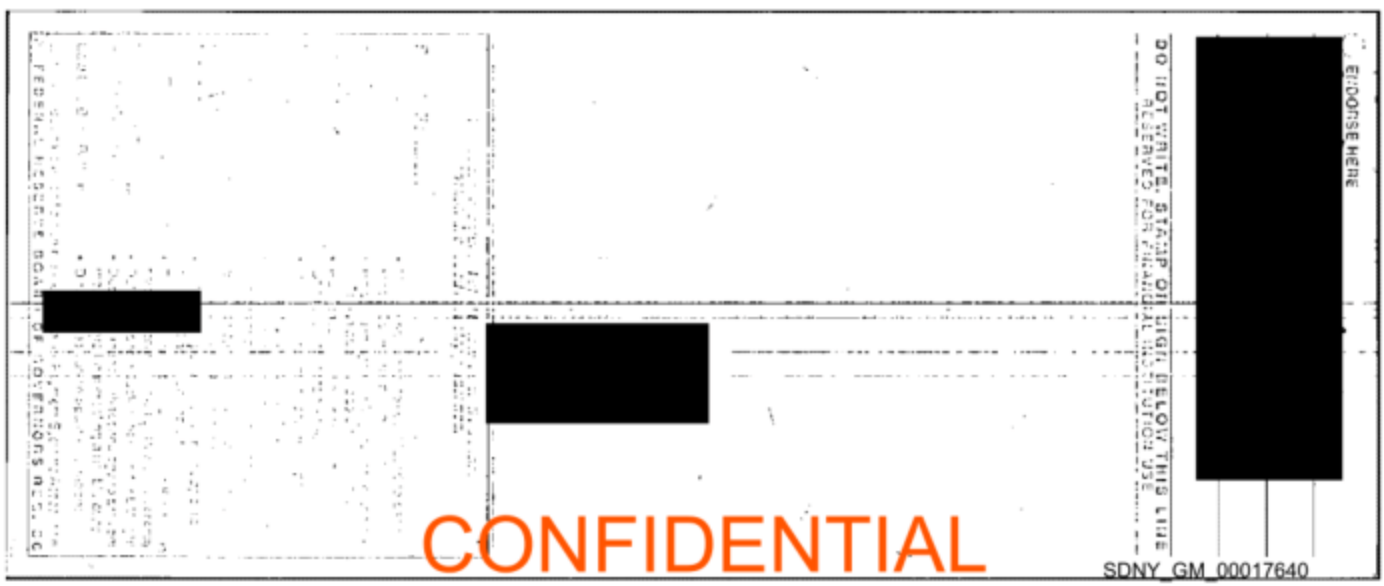
Southern Trust Company, Inc. & Financial Trust Company, Inc.
PO Box 780
New Albany OH 43054

FOR

2 SIGNATURES REQUIRED FOR $5,000 OR MORE

B0738NP006680I 11/15/14-11/15/15, exclude terrorism

⑈095581⑈ ⑆021606069⑆ 058⑈0000151 1⑈



[redacted]

[redacted]

[redacted]

ENDORSE HERE

DO NOT WRITE, STAMP OR MARK BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTION USE

CONFIDENTIAL

SDNY_GM_00017640

1 First Bank

Current Date: March 11, 2020

Account Number: [redacted]
Capture Date: September 14, 2015
Item Number: [redacted]
Posted Date: September 14, 2015
Posted Item Number: [redacted]
Amount: 94.22
Record Type: Credit

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

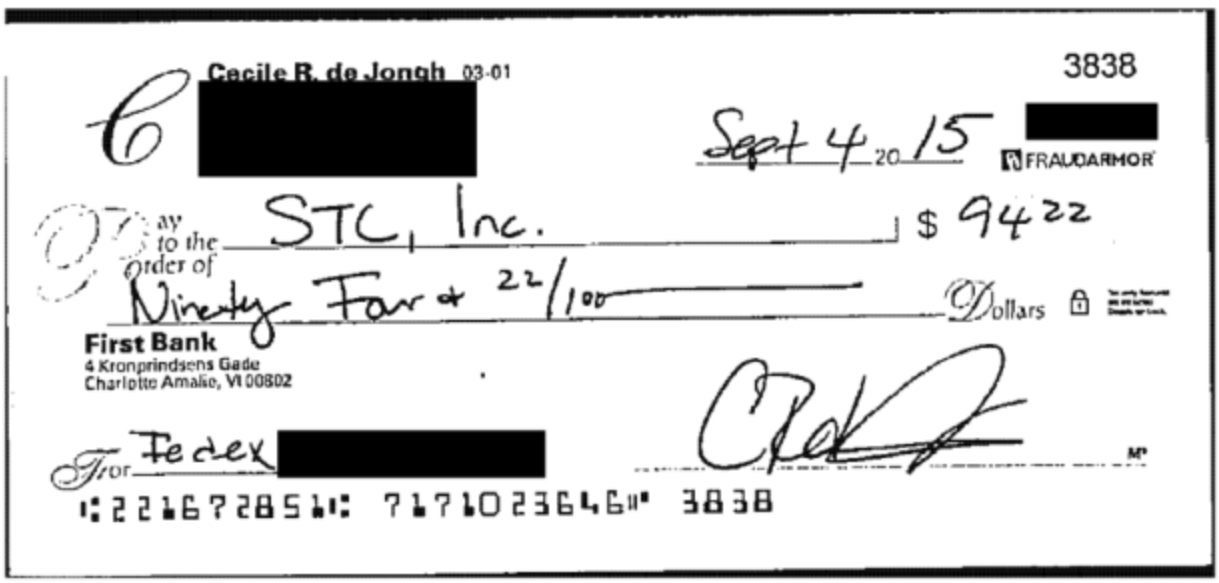


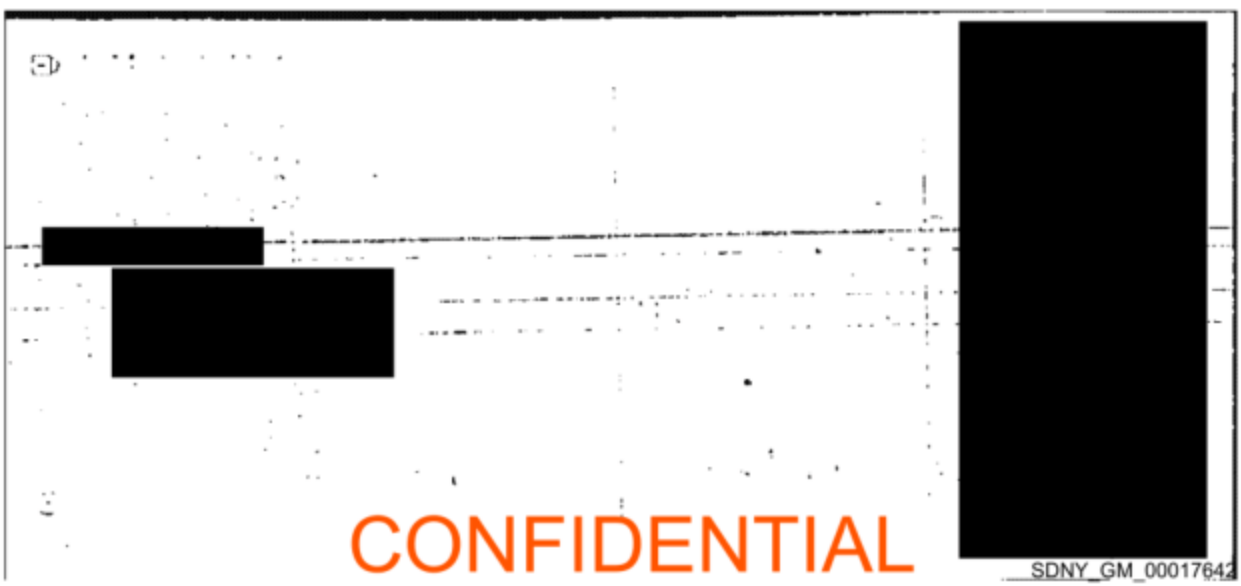



First Bank

| | |
|---|---|
| Current Date: | March 11, 2020 |
| Account Number: | [redacted] |
| Capture Date: | September 14, 2015 |
| Item Number: | [redacted] |
| Posted Date: | September 14, 2015 |
| Posted Item Number: | [redacted] |
| Amount: | 94.22 |
| Record Type: | Debit |

CECILE R DE-JONGH
[redacted]



1 First Bank

Current Date: February 25, 2020

Account Number: [redacted]
Capture Date: November 03, 2015
Item Number: [redacted]
Posted Date: November 03, 2015
Posted Item Number: [redacted]
Amount: 12,500.00
Record Type: Credit

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

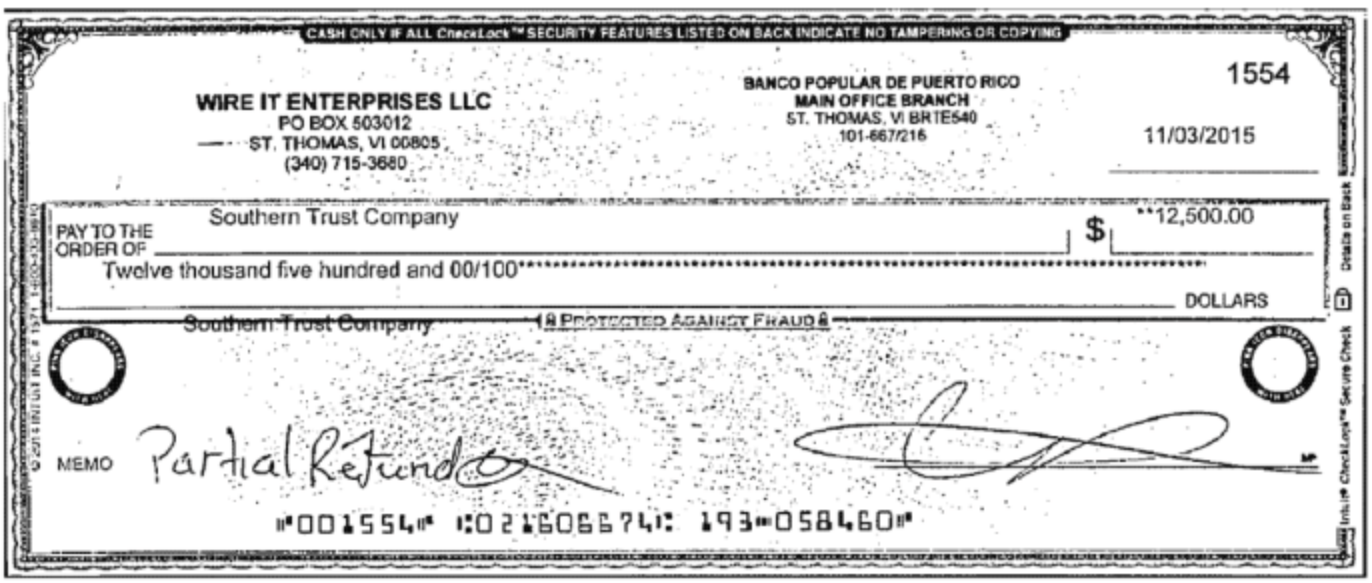





1 First Bank

Current Date: February 25, 2020

Account Number: [redacted]
Capture Date: November 03, 2015
Item Number: [redacted]
Posted Date: November 03, 2015
Posted Item Number: [redacted]
Amount: 12,500.00
Record Type: Transit



CASH ONLY IF ALL CheckLock™ SECURITY FEATURES LISTED ON BACK INDICATE NO TAMPERING OR COPYING

WIRE IT ENTERPRISES LLC
PO BOX 503012
ST. THOMAS, VI 00805
(340) 715-3680

BANCO POPULAR DE PUERTO RICO
MAIN OFFICE BRANCH
ST. THOMAS, VI BRTE540
101-667/216

1554

11/03/2015

PAY TO THE ORDER OF Southern Trust Company $ **12,500.00

Twelve thousand five hundred and 00/100********** DOLLARS

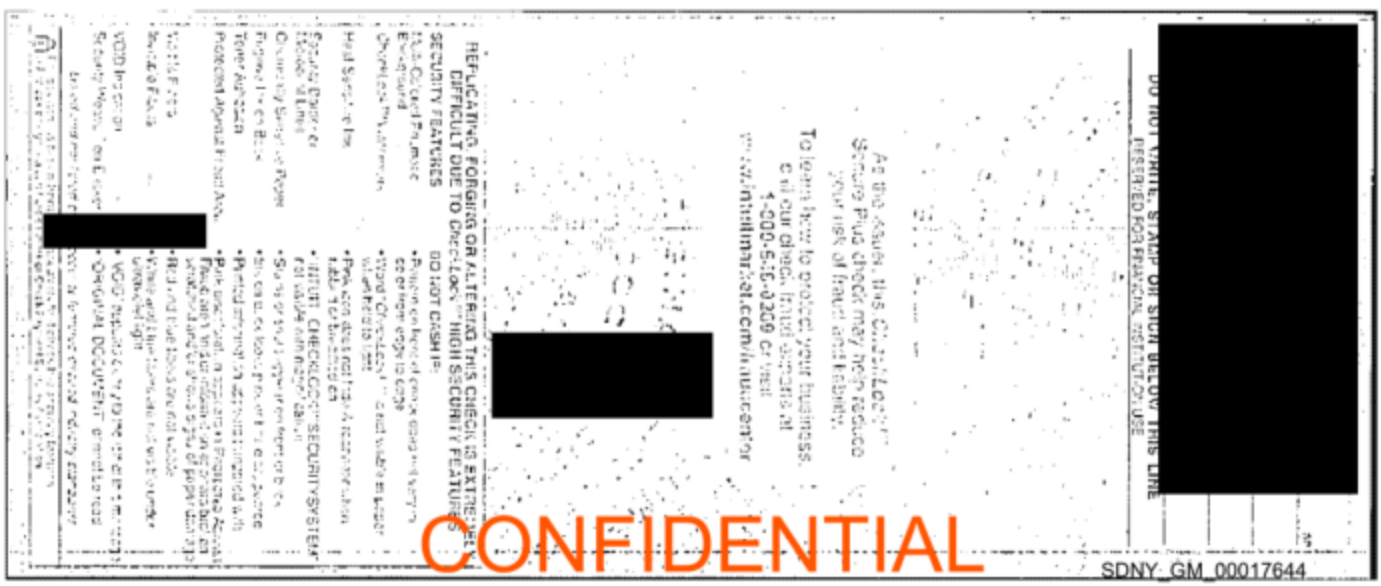
Southern Trust Company

PROTECTED AGAINST FRAUD

MEMO Partial Refund

⑈001554⑈ ⑆021606674⑆ 193⑈058460⑈

Details on Back. Printed on CheckLock™ Secure Check



REPLICATING, FORGING OR ALTERING THIS CHECK IS EXTREMELY DIFFICULT DUE TO CheckLock™ HIGH SECURITY FEATURES

SECURITY FEATURES

DO NOT CASH IF:

[redacted]

[redacted]

[redacted]

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTION USE

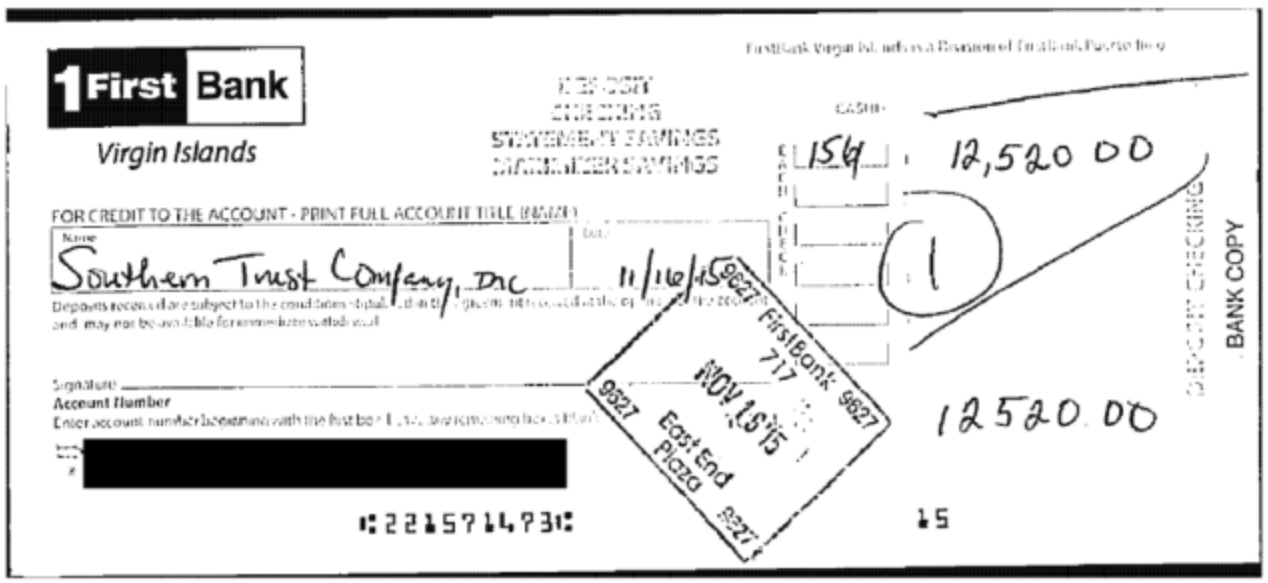
CONFIDENTIAL

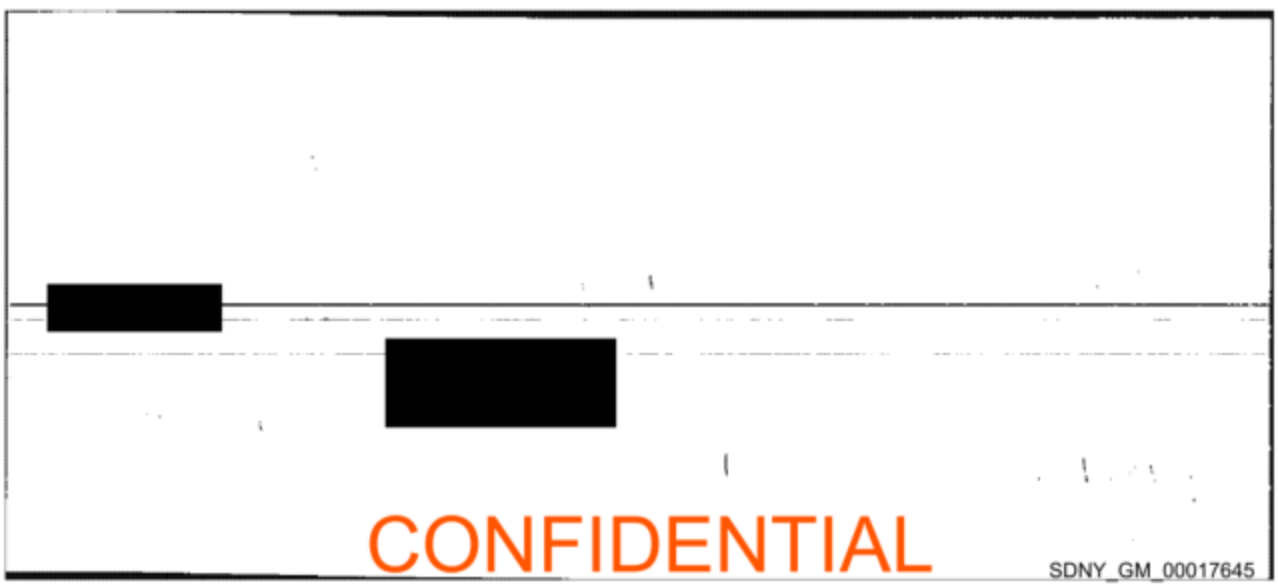
SDNY_GM_00017644

1 First Bank

| | |
|---|---|
| Current Date: | February 25, 2020 |
| Account Number: | [redacted] |
| Capture Date: | November 16, 2015 |
| Item Number: | [redacted] |
| Posted Date: | November 16, 2015 |
| Posted Item Number: | [redacted] |
| Amount: | 12,520.00 |
| Record Type: | Credit |

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348



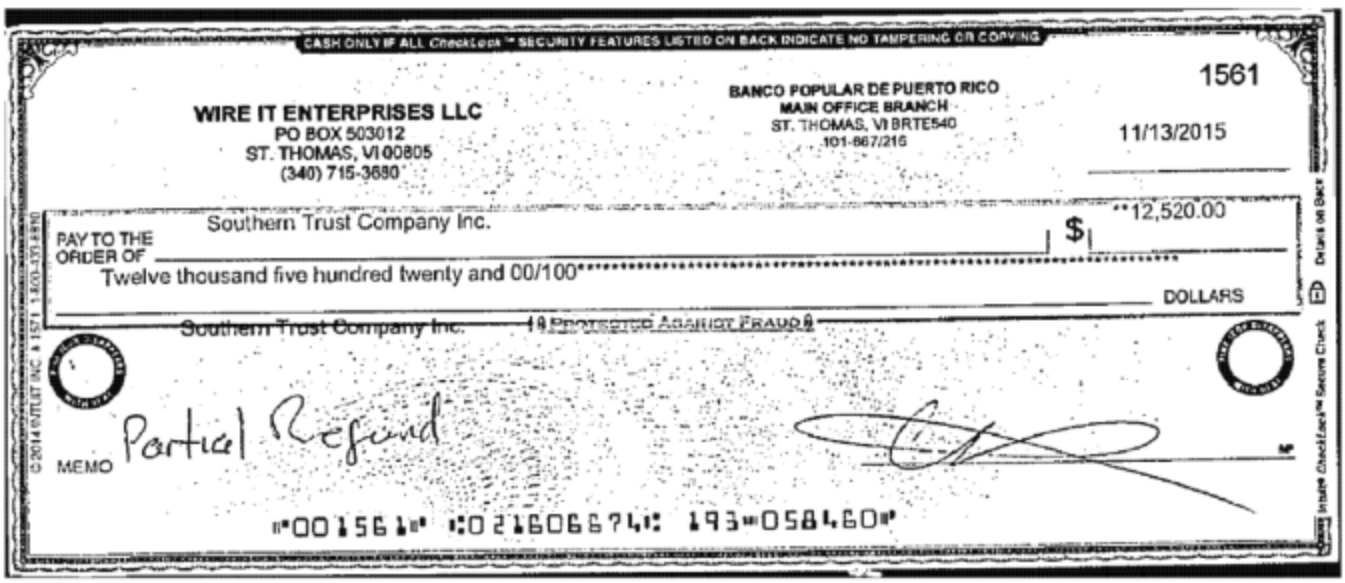

CONFIDENTIAL

SDNY_GM_00017645

1 First Bank

Current Date: February 25, 2020

Account Number: [redacted]
Capture Date: November 16, 2015
Item Number: [redacted]
Posted Date: November 16, 2015
Posted Item Number: [redacted]
Amount: 12,520.00
Record Type: Transit



CASH ONLY IF ALL CheckLock™ SECURITY FEATURES LISTED ON BACK INDICATE NO TAMPERING OR COPYING

WIRE IT ENTERPRISES LLC
PO BOX 503012
ST. THOMAS, VI 00805
(340) 715-3680

BANCO POPULAR DE PUERTO RICO
MAIN OFFICE BRANCH
ST. THOMAS, VI BRTE540
101-667/215

1561

11/13/2015

PAY TO THE ORDER OF Southern Trust Company Inc. $ **12,520.00

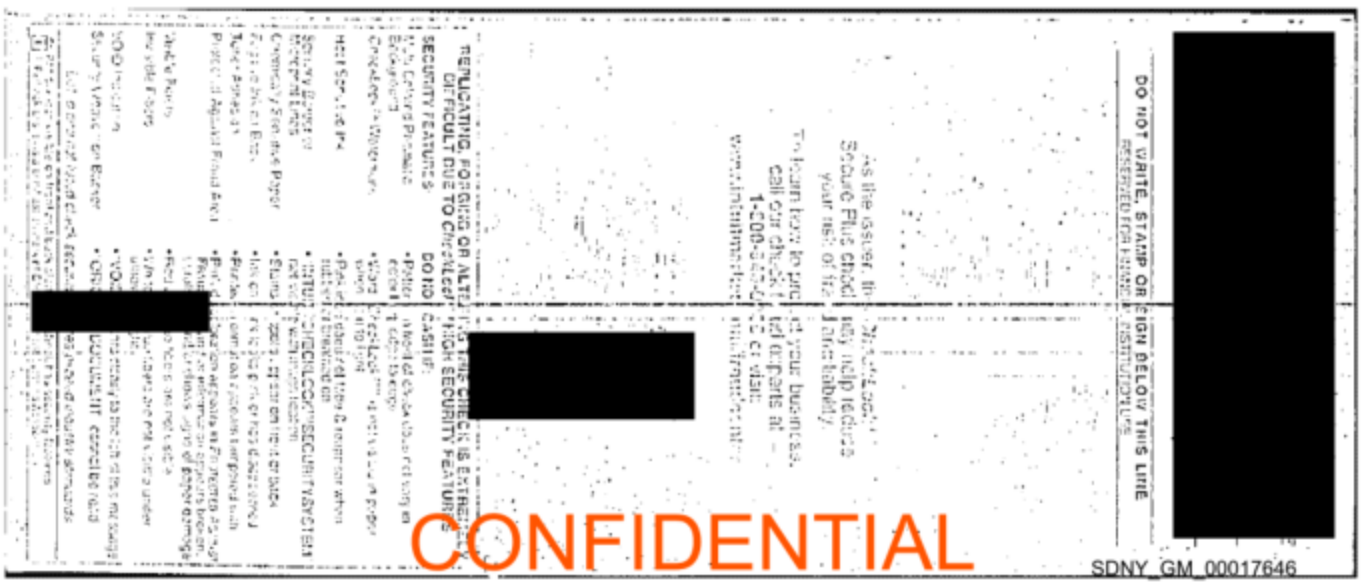
Twelve thousand five hundred twenty and 00/100********** DOLLARS

Southern Trust Company Inc.

19 PROTECTED AGAINST FRAUD 8

MEMO Partial Refund

⑈001561⑈ ⑆021606674⑆ 193⑈058460⑈



[redacted]

[redacted]

[redacted]

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE

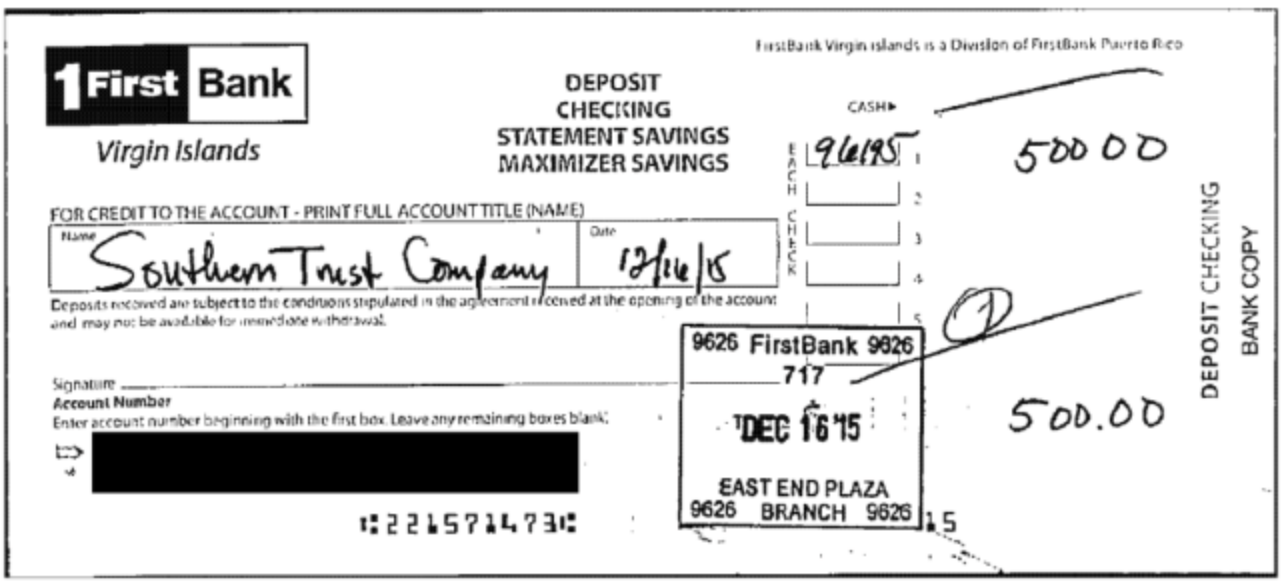
CONFIDENTIAL

SDNY_GM_00017646

1 First Bank

| | |
|---|---|
| Current Date: | February 25, 2020 |
| Account Number: | [redacted] |
| Capture Date: | December 16, 2015 |
| Item Number: | [redacted] |
| Posted Date: | December 16, 2015 |
| Posted Item Number: | [redacted] |
| Amount: | 500.00 |
| Record Type: | Credit |

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348



1 First Bank
Virgin Islands

FirstBank Virgin Islands is a Division of FirstBank Puerto Rico

DEPOSIT
CHECKING
STATEMENT SAVINGS
MAXIMIZER SAVINGS

CASH 500 00

96195

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

Name Southern Trust Company Date 12/16/15

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

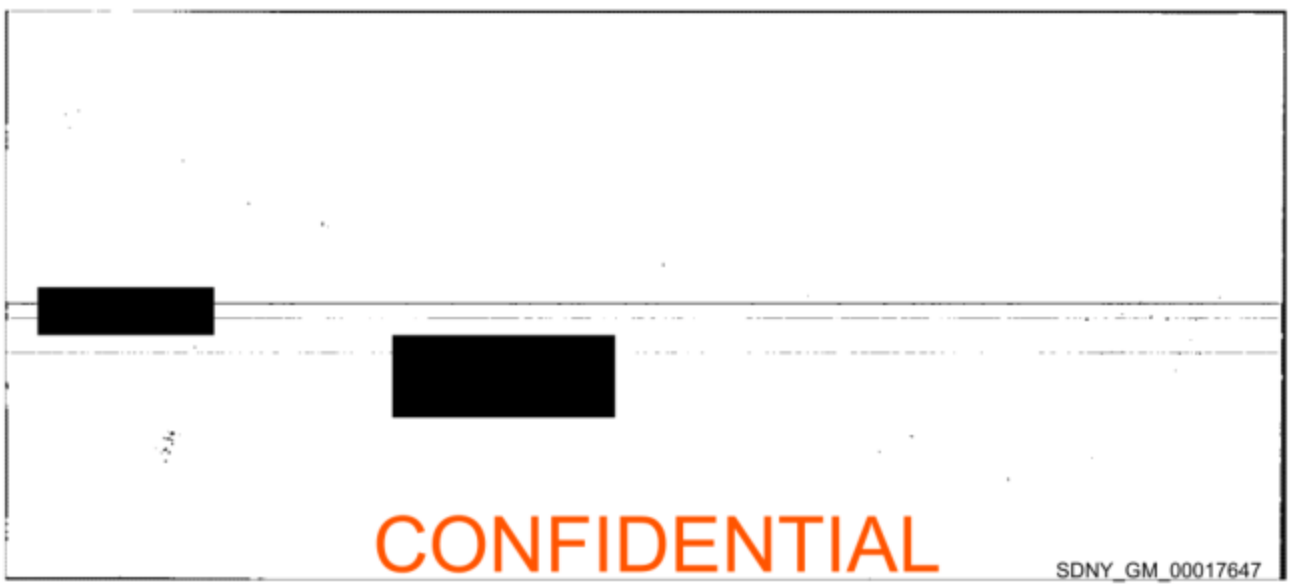
[redacted]

⑆221571473⑆

9626 FirstBank 9626
717
DEC 16 '15
EAST END PLAZA
9626 BRANCH 9626

500.00

DEPOSIT CHECKING
BANK COPY



[redacted]

[redacted]

CONFIDENTIAL

SDNY_GM_00017647

1 First Bank

Current Date: February 25, 2020

Account Number: [redacted]
Capture Date: December 16, 2015
Item Number: [redacted]
Posted Date: December 16, 2015
Posted Item Number: [redacted]
Amount: 500.00
Record Type: Transit



96195

Marshall & Sterling
INSURANCE AND BONDS

5021 ANCHOR WAY, GALLOWS BAY MARKETPLACE
CHRISTIANSTED, ST. CROIX U.S.V.I. 00820
(340) 773-2170

BANK OF NOVA SCOTIA
PREMIUM ACCOUNT
CHRISTIANSTED, VI 00820

[redacted]

Check # 96195
Reference 8451
Check Date 09/25/2015

PAY TO THE ORDER OF Southern Trust Company, Inc. & Financial Trust Company, Inc.

$ 500.00

FIVE HUNDRED AND 00/100 ********** DOLLARS

VOID AFTER SIX MONTHS

Southern Trust Company, Inc. & Financial Trust Company, Inc.
PO Box 780
New Albany OH 43054

2 SIGNATURES REQUIRED FOR $5,000 OR MORE

FOR Overpayment [redacted]

⑈096195⑈ ⑆021606069⑆ 058⑈0001511⑈



[redacted]

[redacted]

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTION USE

[redacted]

CONFIDENTIAL

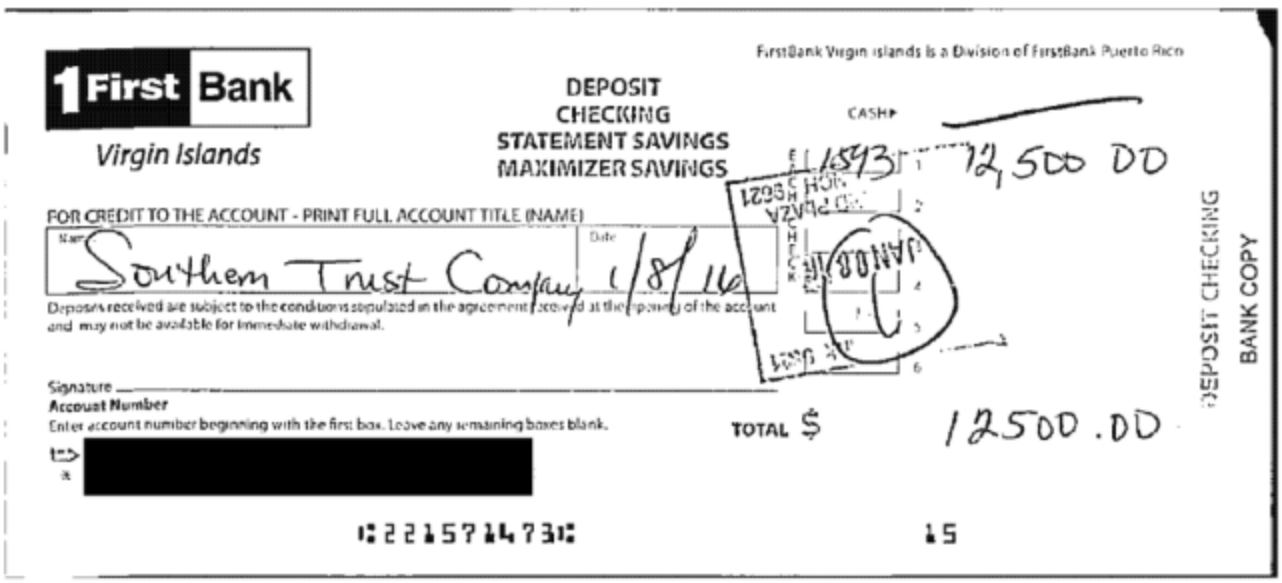
SDNY_GM_00017648

1 First Bank

Current Date: February 25, 2020

Account Number: [redacted]
Capture Date: January 08, 2016
Item Number: [redacted]
Posted Date: January 08, 2016
Posted Item Number: [redacted]
Amount: 12,500.00
Record Type: Credit

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348





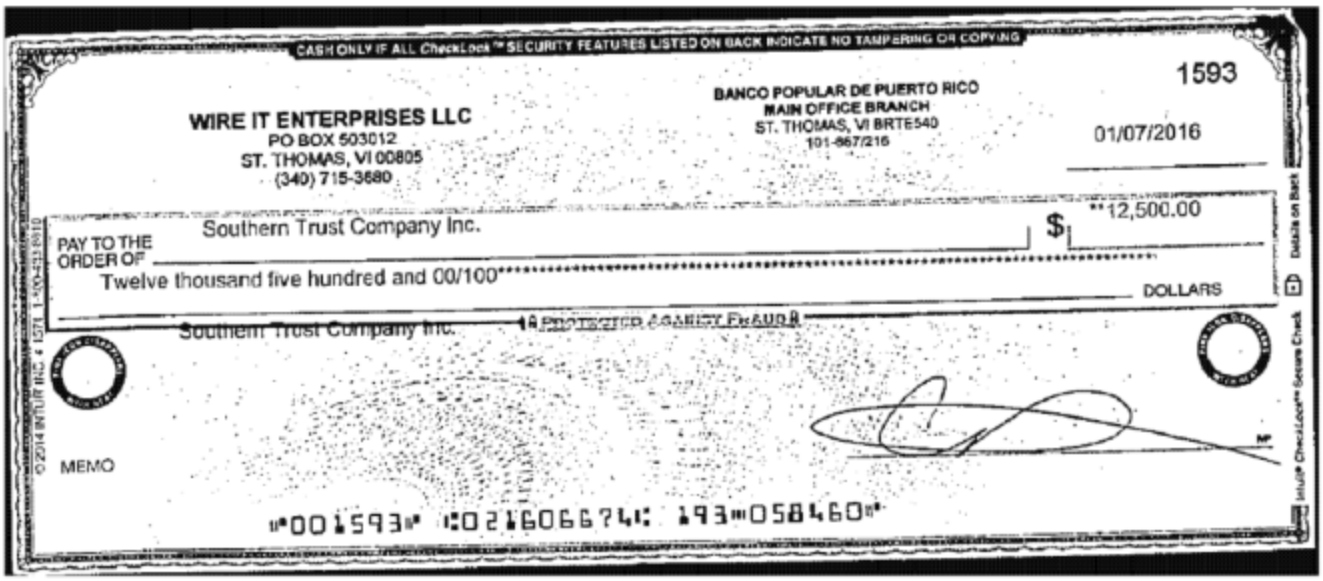


CONFIDENTIAL

SDNY_GM_00017649

1 First Bank

| | |
|---|---|
| Current Date: | February 25, 2020 |
| Account Number: | [redacted] |
| Capture Date: | January 08, 2016 |
| Item Number: | [redacted] |
| Posted Date: | January 08, 2016 |
| Posted Item Number: | [redacted] |
| Amount: | 12,500.00 |
| Record Type: | Transit |



CASH ONLY IF ALL CheckLock™ SECURITY FEATURES LISTED ON BACK INDICATE NO TAMPERING OR COPYING

1593

WIRE IT ENTERPRISES LLC
PO BOX 503012
ST. THOMAS, VI 00805
(340) 715-3680

BANCO POPULAR DE PUERTO RICO
MAIN OFFICE BRANCH
ST. THOMAS, VI BRTE540
101-867/216

01/07/2016

PAY TO THE ORDER OF Southern Trust Company Inc. $ **12,500.00

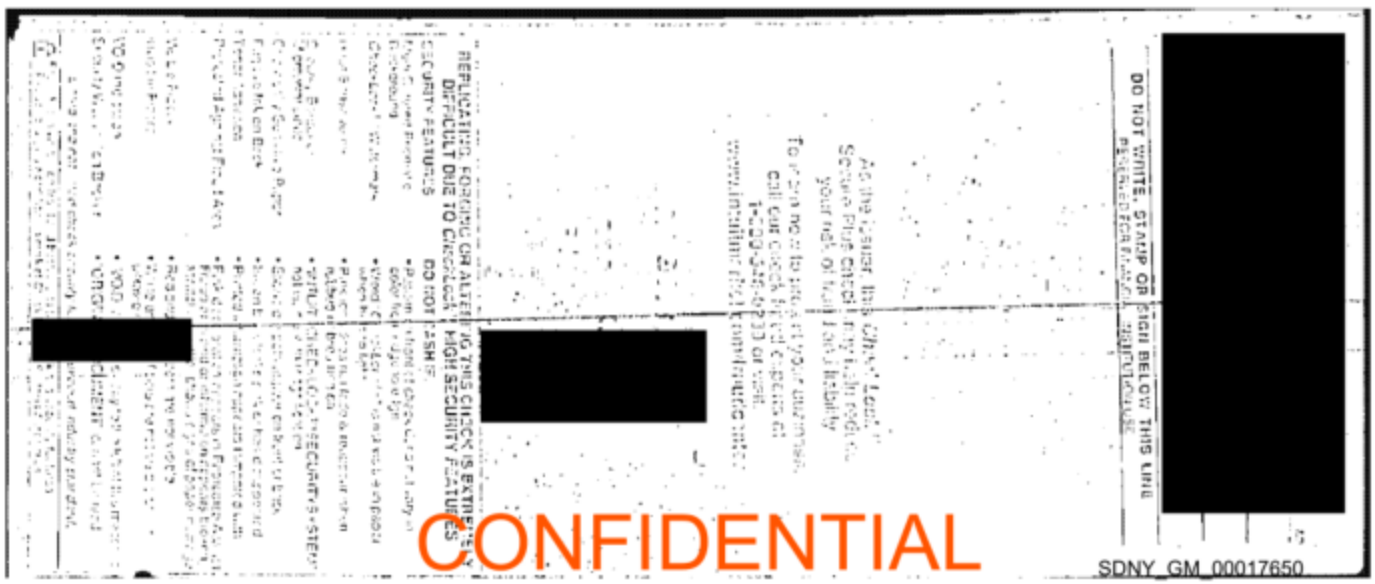
Twelve thousand five hundred and 00/100********** DOLLARS

Southern Trust Company Inc.

PROTECTED AGAINST FRAUD

MEMO

⑈001593⑈ ⑆021606674⑆ 193⑈058460⑈



[redacted]

[redacted]

[redacted]

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE

SDNY_GM_00017650

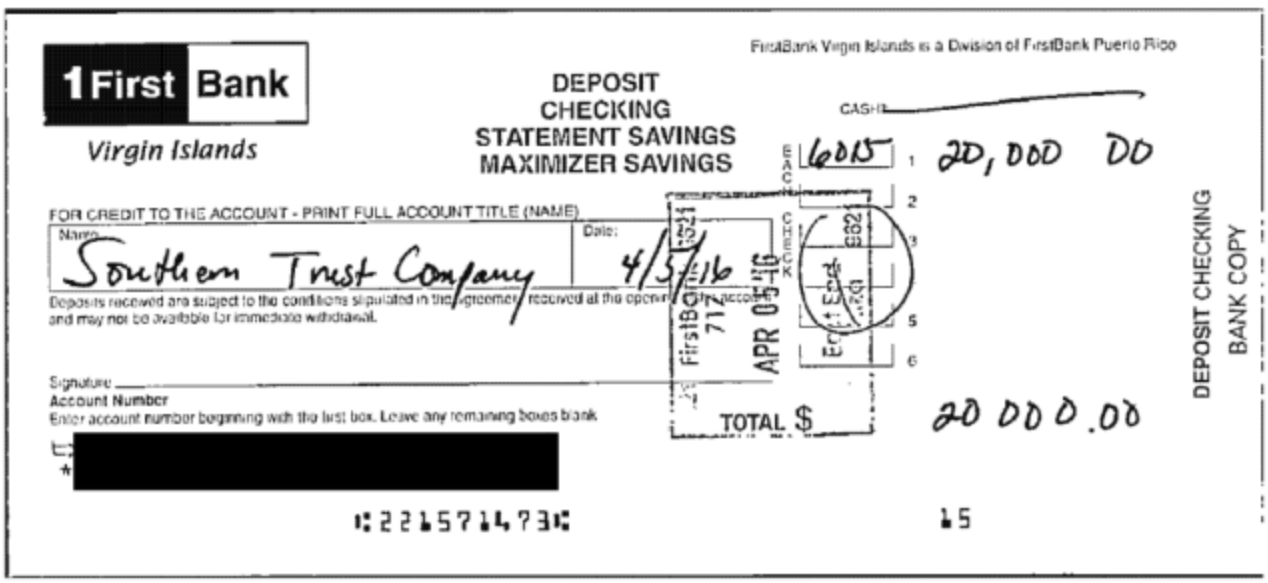
CONFIDENTIAL

1 First Bank

Current Date: February 25, 2020

Account Number: [redacted]
Capture Date: April 05, 2016
Item Number: [redacted]
Posted Date: April 05, 2016
Posted Item Number: [redacted]
Amount: 20,000.00
Record Type: Credit

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348


1 First Bank
Virgin Islands

FirstBank Virgin Islands is a Division of FirstBank Puerto Rico

DEPOSIT
CHECKING
STATEMENT SAVINGS
MAXIMIZER SAVINGS

CASH
6015 1 20,000 00

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

Name: Southern Trust Company Date: 4/5/16

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.

APR 05 16

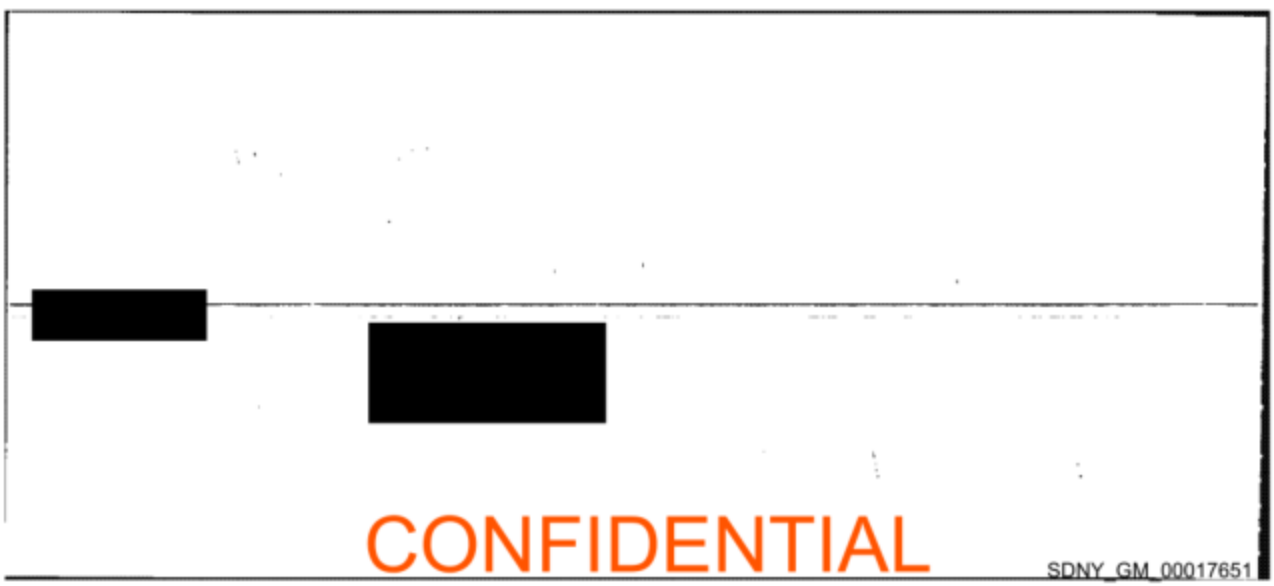
Signature
Account Number
Enter account number beginning with the last box. Leave any remaining boxes blank.

[redacted]

TOTAL $ 20 000.00

DEPOSIT CHECKING
BANK COPY

⑆221571473⑆ 15


[redacted]

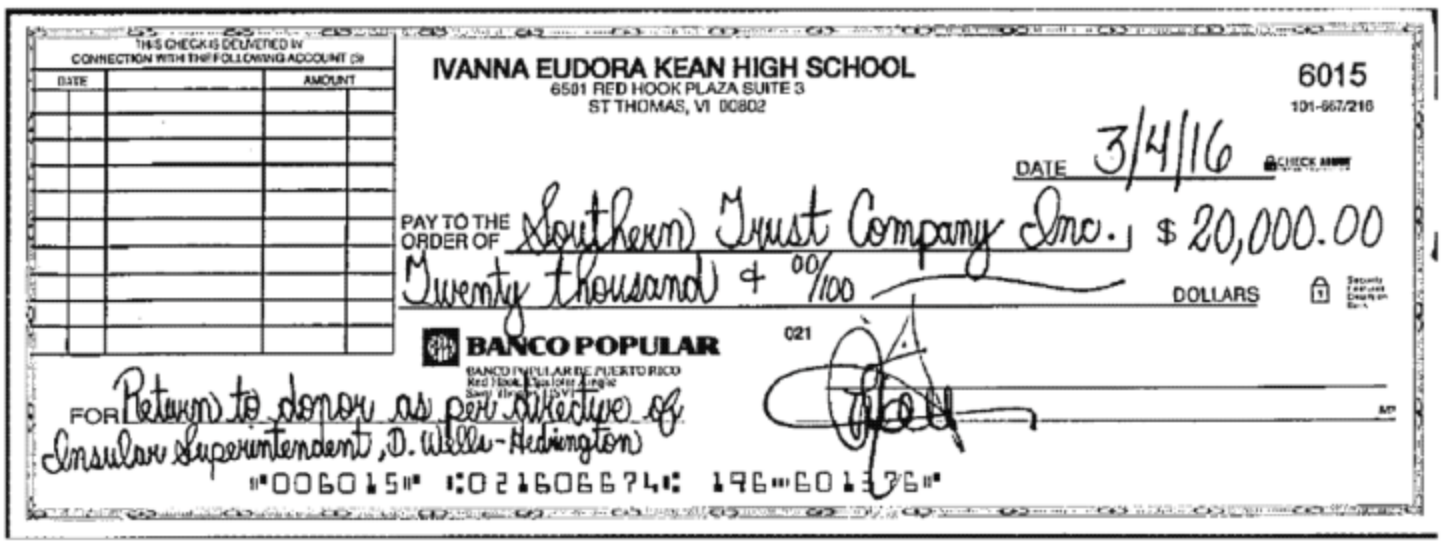
[redacted]

CONFIDENTIAL

SDNY_GM_00017651

1 First Bank

| | |
|---|---|
| Current Date: | February 25, 2020 |
| Account Number: | [redacted] |
| Capture Date: | April 05, 2016 |
| Item Number: | [redacted] |
| Posted Date: | April 05, 2016 |
| Posted Item Number: | [redacted] |
| Amount: | 20,000.00 |
| Record Type: | Transit |



THIS CHECK IS DELIVERED IN CONNECTION WITH THE FOLLOWING ACCOUNT (S)

| DATE | | AMOUNT | |
|---|---|---|---|
| | | | |

IVANNA EUDORA KEAN HIGH SCHOOL
6501 RED HOOK PLAZA SUITE 3
ST THOMAS, VI 00802

6015
101-667/216

DATE 3/4/16

PAY TO THE ORDER OF Southern Trust Company Inc. $ 20,000.00

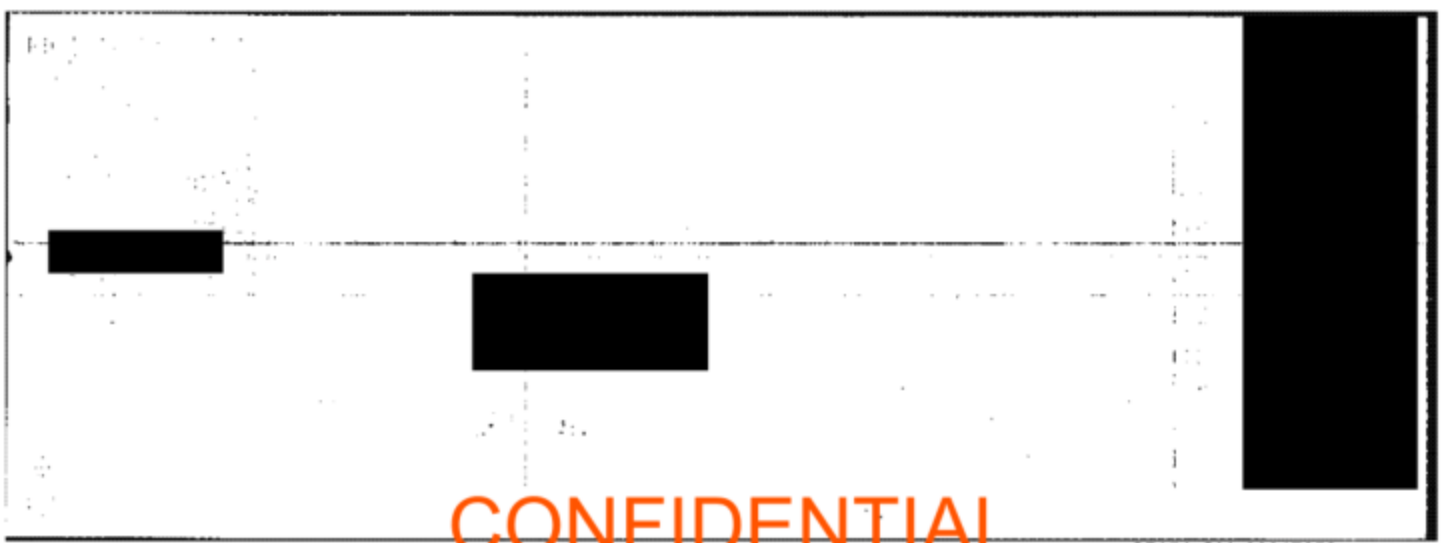
Twenty thousand & 00/100 DOLLARS

BANCO POPULAR
BANCO POPULAR DE PUERTO RICO

021

FOR Return to donor as per Directive of Insular Superintendent, D. Wells-Hedington

⑈006015⑈ ⑆021606674⑆ 196⑈6013 76⑈



[redacted]

[redacted]

[redacted]

CONFIDENTIAL

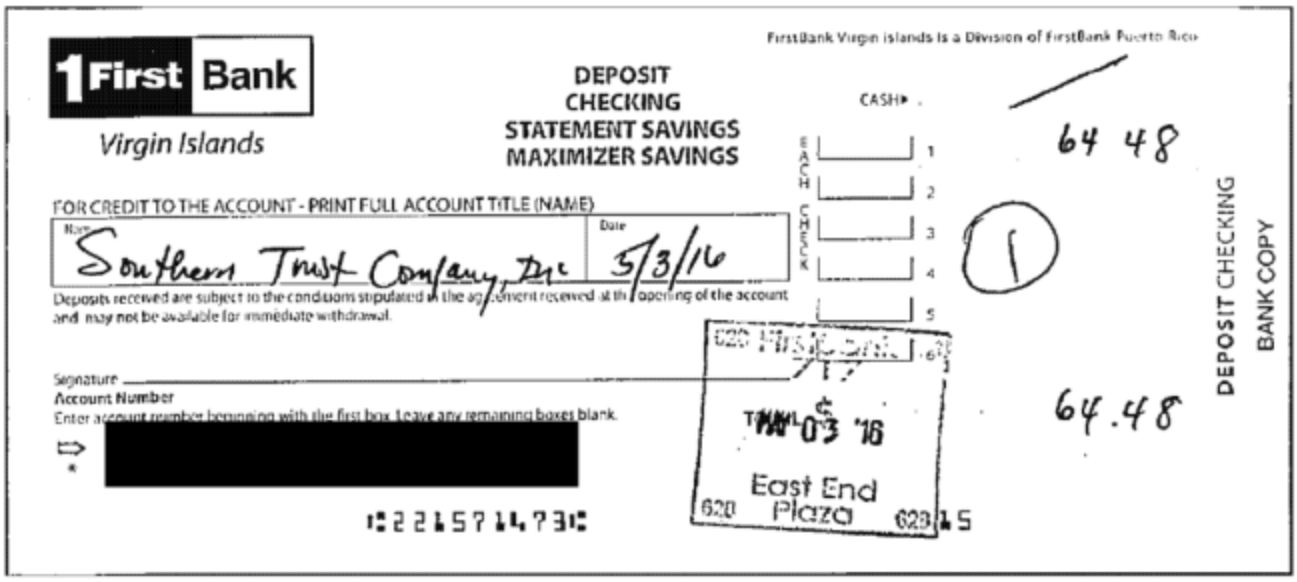
SDNY_GM_00017652

1 First Bank

Current Date: February 25, 2020

Account Number: [redacted]
Capture Date: May 03, 2016
Item Number: [redacted]
Posted Date: May 03, 2016
Posted Item Number: [redacted]
Amount: 64.48
Record Type: Credit

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348



1 First Bank
Virgin Islands

FirstBank Virgin Islands is a Division of FirstBank Puerto Rico

DEPOSIT
CHECKING
STATEMENT SAVINGS
MAXIMIZER SAVINGS

CASH

64 48

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

Name: Southern Trust Company, Inc Date: 5/3/16

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

[redacted]

⑆221571473⑆

East End Plaza 620 623

64.48

DEPOSIT CHECKING
BANK COPY



[redacted]

[redacted]

CONFIDENTIAL

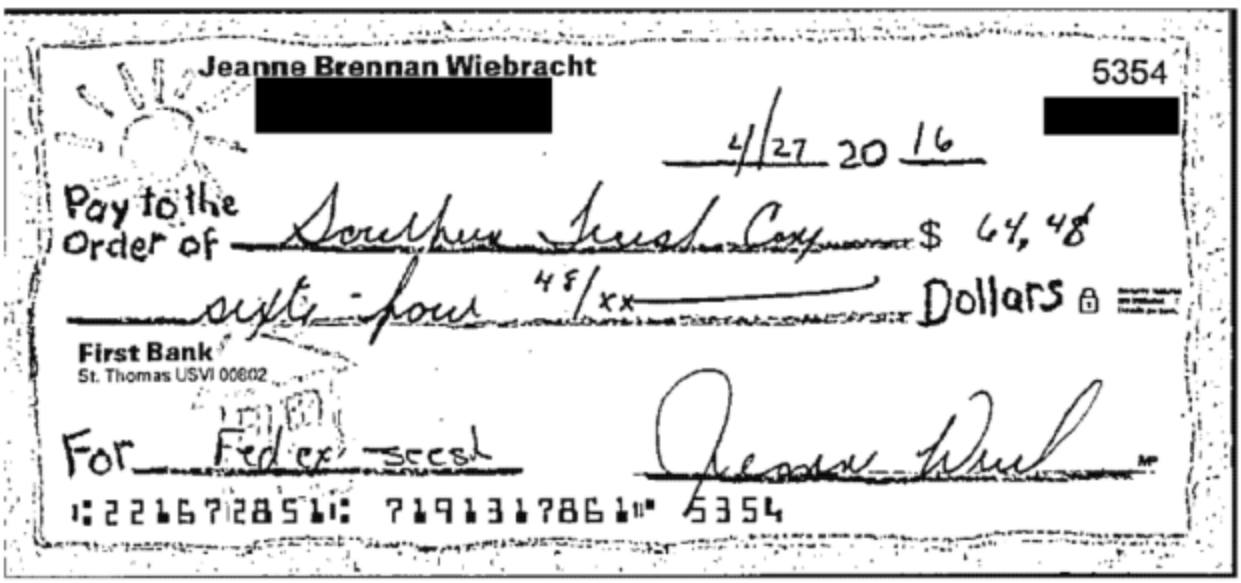
SDNY_GM_00017653

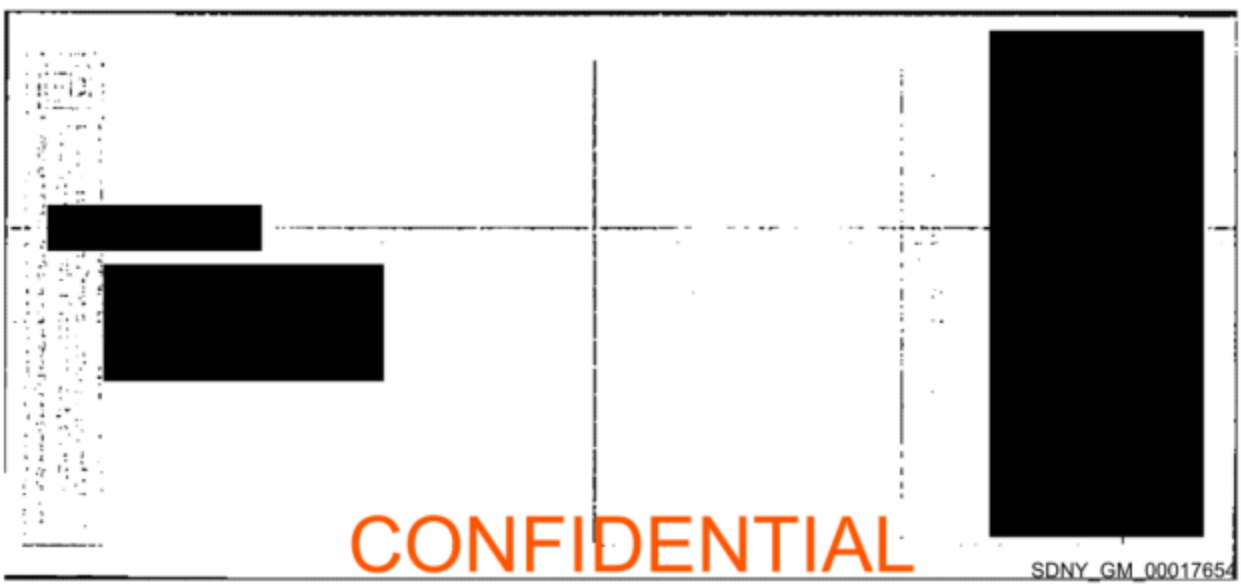
First Bank

Current Date: February 25, 2020

Account Number: [redacted]
Capture Date: May 03, 2016
Item Number: [redacted]
Posted Date: May 03, 2016
Posted Item Number: [redacted]
Amount: 64.48
Record Type: Debit

JEANNE BRENNAN-WIEBRACHT
[redacted]


Jeanne Brennan Wiebracht
[redacted]
5354
[redacted]
4/27 2016
Pay to the Order of Southern Trust Co. $ 64.48
sixty-four 48/xx Dollars
First Bank
St. Thomas USVI 00802
For Fedex seed
Jeanne Wie
⑆221672851⑆ 719131786⑈ 5354


[redacted]
[redacted]
[redacted]

CONFIDENTIAL

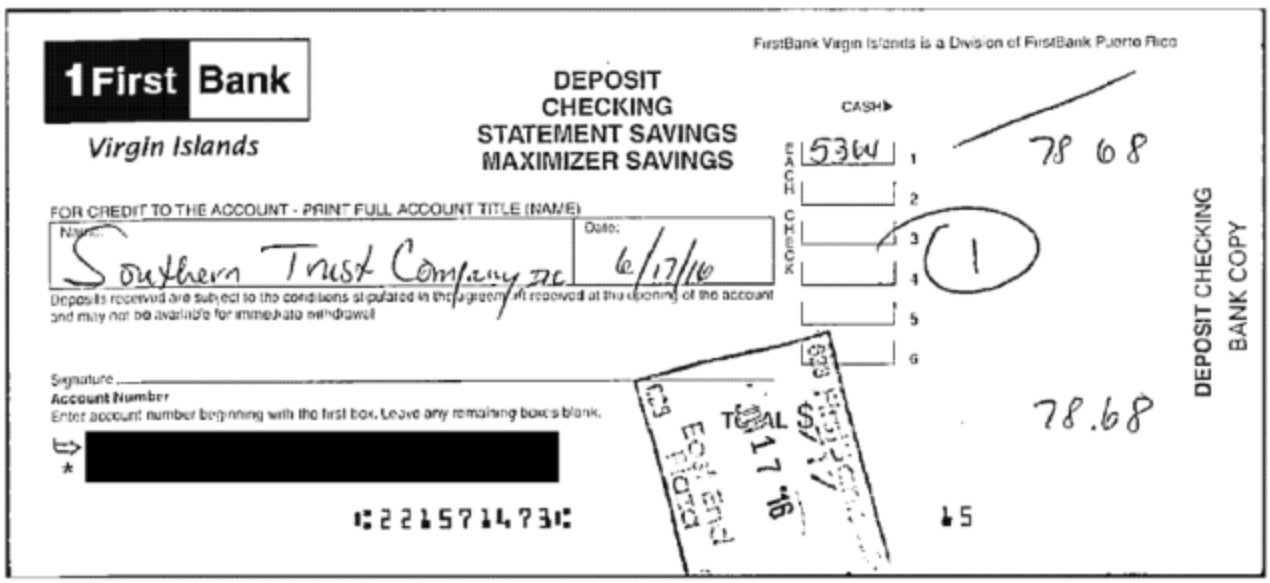
SDNY_GM_00017654

1 First Bank

Current Date: February 25, 2020

Account Number: [redacted]
Capture Date: June 17, 2016
Item Number: [redacted]
Posted Date: June 17, 2016
Posted Item Number: [redacted]
Amount: 78.68
Record Type: Credit

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348



1 First Bank
Virgin Islands

FirstBank Virgin Islands is a Division of FirstBank Puerto Rico

DEPOSIT
CHECKING
STATEMENT SAVINGS
MAXIMIZER SAVINGS

CASH
5366 1 78 68
2
3 (1)
4
5
6

FOR CREDIT TO THE ACCOUNT - PRINT FULL ACCOUNT TITLE (NAME)
Name: Southern Trust Company INC
Date: 6/17/16
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
Enter account number beginning with the first box. Leave any remaining boxes blank.
[redacted]
⑆221571473⑆

TOTAL $ 78.68
6/17/16
65

DEPOSIT CHECKING
BANK COPY

78.68

[redacted]

CONFIDENTIAL

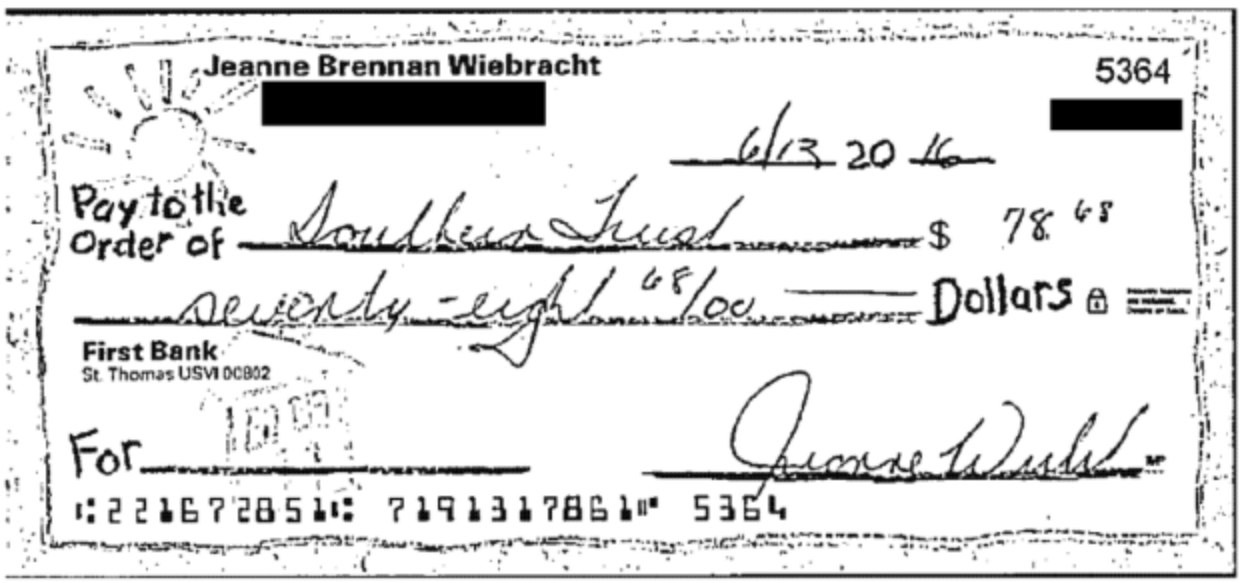
SDNY_GM_00017655

First Bank

Current Date: February 25, 2020

Account Number: [redacted]
Capture Date: June 17, 2016
Item Number: [redacted]
Posted Date: June 17, 2016
Posted Item Number: [redacted]
Amount: 78.68
Record Type: Debit

JEANNE BRENNAN-WIEBRACHT
[redacted]



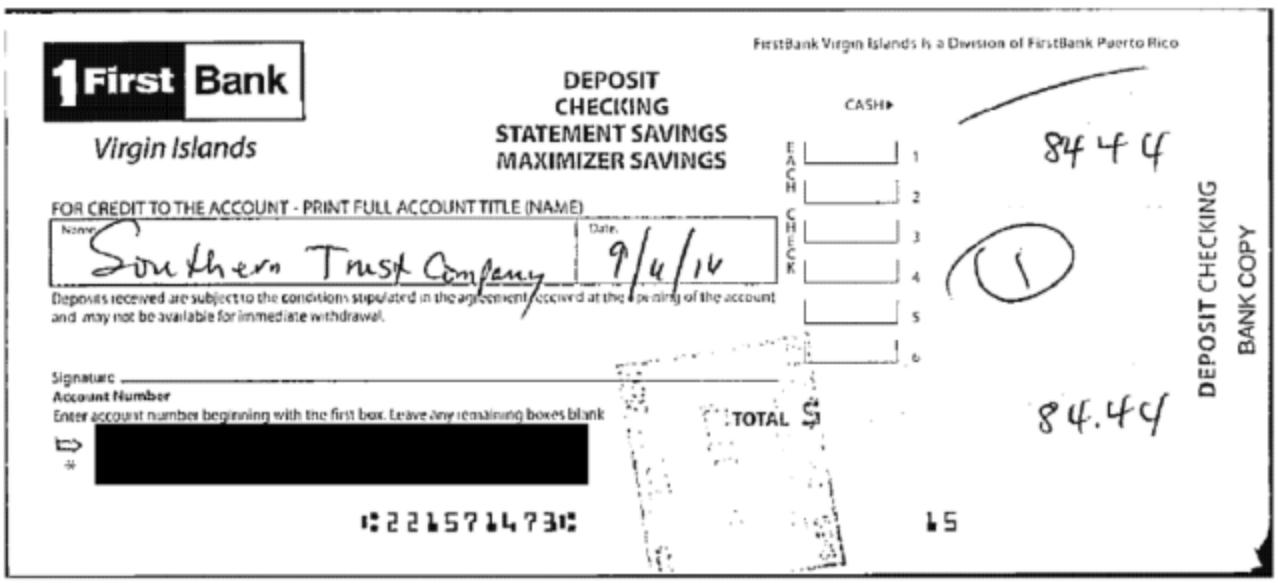



1 First Bank

Current Date: February 25, 2020

Account Number: [redacted]
Capture Date: September 06, 2016
Item Number: [redacted]
Posted Date: September 06, 2016
Posted Item Number: [redacted]
Amount: 84.44
Record Type: Credit

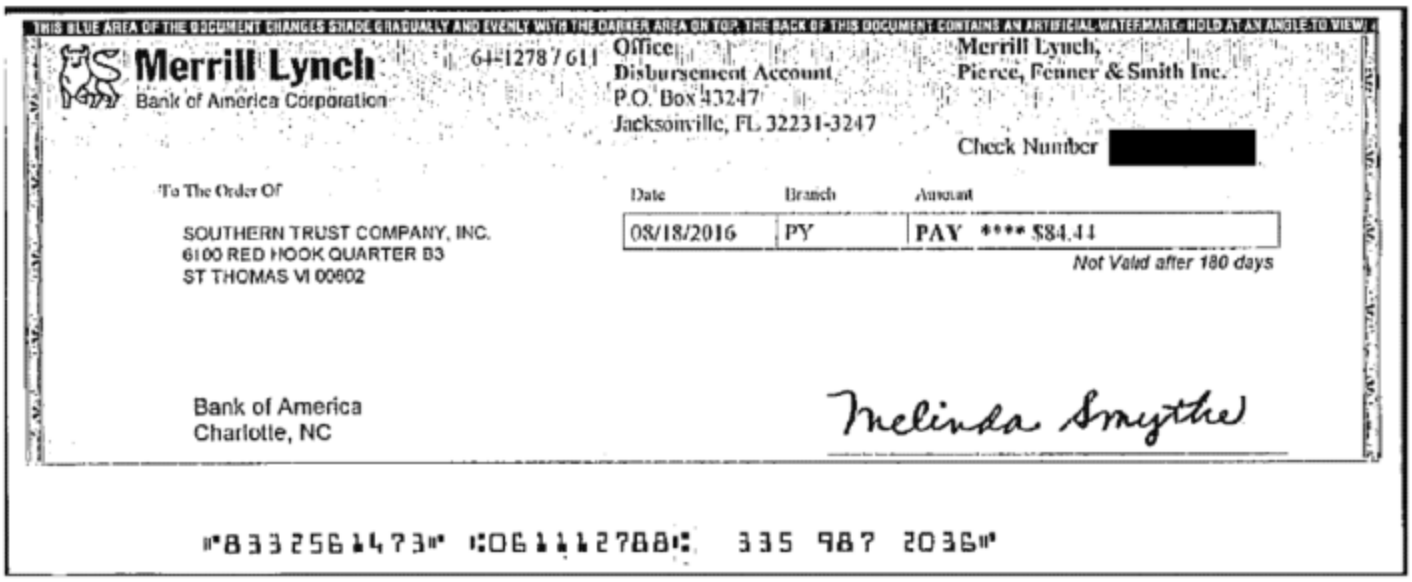
SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348






1 First Bank

| | |
|---|---|
| Current Date: | February 25, 2020 |
| Account Number: | [redacted] |
| Capture Date: | September 06, 2016 |
| Item Number: | [redacted] |
| Posted Date: | September 06, 2016 |
| Posted Item Number: | [redacted] |
| Amount: | 84.44 |
| Record Type: | Transit |



THIS BLUE AREA OF THE DOCUMENT CHANGES SHADE GRADUALLY AND EVENLY WITH THE DARKER AREA ON TOP. THE BACK OF THIS DOCUMENT CONTAINS AN ARTIFICIAL WATERMARK. HOLD AT AN ANGLE TO VIEW.

Merrill Lynch
Bank of America Corporation

64-1278/611

Office
Disbursement Account
P.O. Box 43247
Jacksonville, FL 32231-3247

Merrill Lynch,
Pierce, Fenner & Smith Inc.

Check Number [redacted]

To The Order Of

SOUTHERN TRUST COMPANY, INC.
6100 RED HOOK QUARTER B3
ST THOMAS VI 00802

| Date | Branch | Amount |
|---|---|---|
| 08/18/2016 | PY | PAY **** $84.44 |

Not Valid after 180 days

Bank of America
Charlotte, NC

Melinda Smythe

⑈833256473⑈ ⑆061112788⑆ 335 987 2036⑈



$ WATERMARK CAN BE SEEN WHEN HELD AT AN ANGLE. DO NOT CASH IF WATERMARK IS NOT VISIBLE.

[redacted]
538816

[redacted]

KNOW YOUR ENDORSER - REQUIRE IDENTIFICATION

DO NOT WRITE, SIGN, STAMP OR SEAL IN THIS SPACE
DEPOSITORY BANK ENDORSEMENT

[redacted]

CONFIDENTIAL

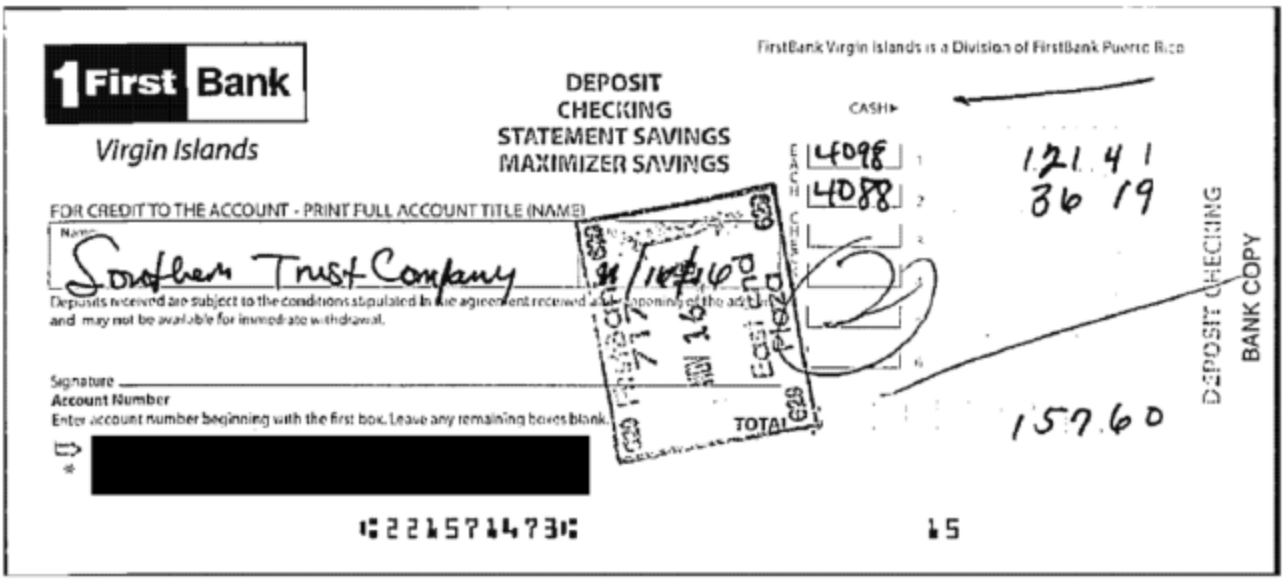
SDNY_GM_00017658

1 First Bank

Current Date: February 25, 2020

Account Number: [redacted]
Capture Date: November 16, 2016
Item Number: [redacted]
Posted Date: November 16, 2016
Posted Item Number: [redacted]
Amount: 157.60
Record Type: Credit

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348



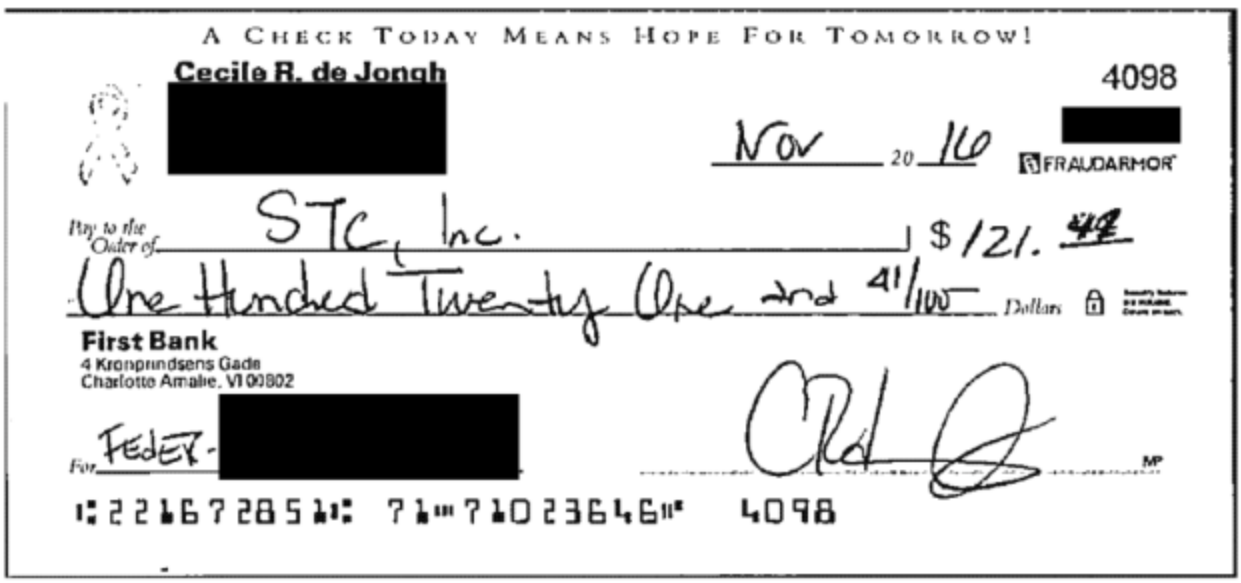



1 First Bank

Current Date: February 25, 2020

Account Number: [redacted]
Capture Date: November 16, 2016
Item Number: [redacted]
Posted Date: November 16, 2016
Posted Item Number: [redacted]
Amount: 121.41
Record Type: Debit

CECILE R DE-JONGH
[redacted]


A CHECK TODAY MEANS HOPE FOR TOMORROW!

Cecile R. de Jongh
[redacted]

4098

Nov 20 10

[redacted] FRAUDARMOR

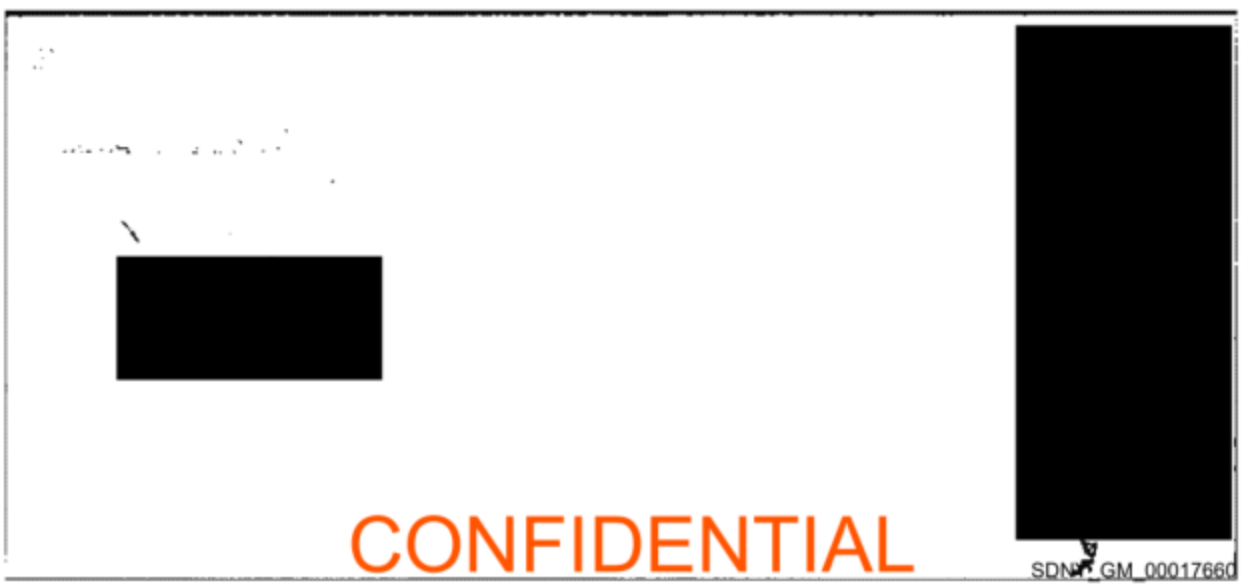
Pay to the Order of STC, Inc. $ 121.41

One Hundred Twenty One and 41/100 Dollars

First Bank
4 Kronprindsens Gade
Charlotte Amalie, VI 00802

For FEDEX- [redacted]

⑆221672851⑆ 71⑈710236461⑈ 4098


[redacted]

[redacted]

CONFIDENTIAL

SDNY_GM_00017660

First Bank

| | |
|---|---|
| Current Date: | February 25, 2020 |
| Account Number: | [redacted] |
| Capture Date: | November 16, 2016 |
| Item Number: | [redacted] |
| Posted Date: | November 16, 2016 |
| Posted Item Number: | [redacted] |
| Amount: | 36.19 |
| Record Type: | Debit |

CECILE R DE-JONGH
[redacted]

A CHECK TODAY MEANS HOPE FOR TOMORROW!

Cecile R. de Jongh
[redacted]

4088

[redacted]

Oct 25 20 16

FRAUDARMOR

Pay to the Order of STC, Inc. $ 36 19

Thirty-six + 19/100 Dollars

First Bank
4 Kronprindsens Gade
Charlotte Amalie, VI 00802

For [redacted] -FEDEX

⑆221672851⑆ 71⑈710236461⑈ 4088

[redacted]

[redacted]

[redacted]

CONFIDENTIAL

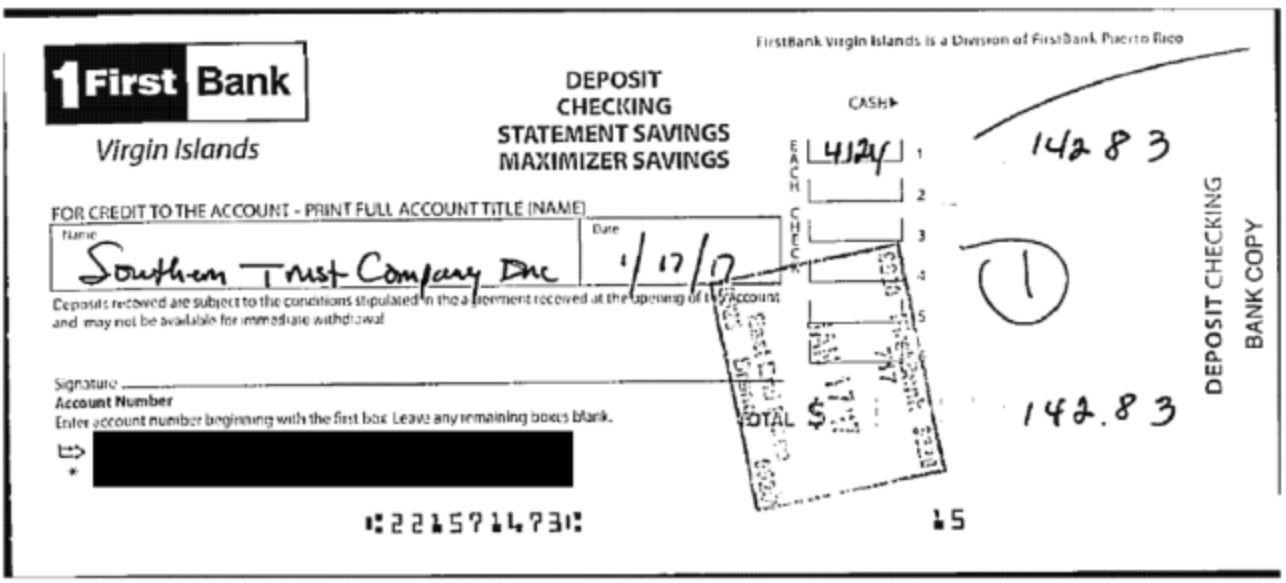
SDNY_GM_00017661

1 First Bank

Current Date: February 25, 2020

Account Number: [redacted]
Capture Date: January 17, 2017
Item Number: [redacted]
Posted Date: January 17, 2017
Posted Item Number: [redacted]
Amount: 142.83
Record Type: Credit

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348



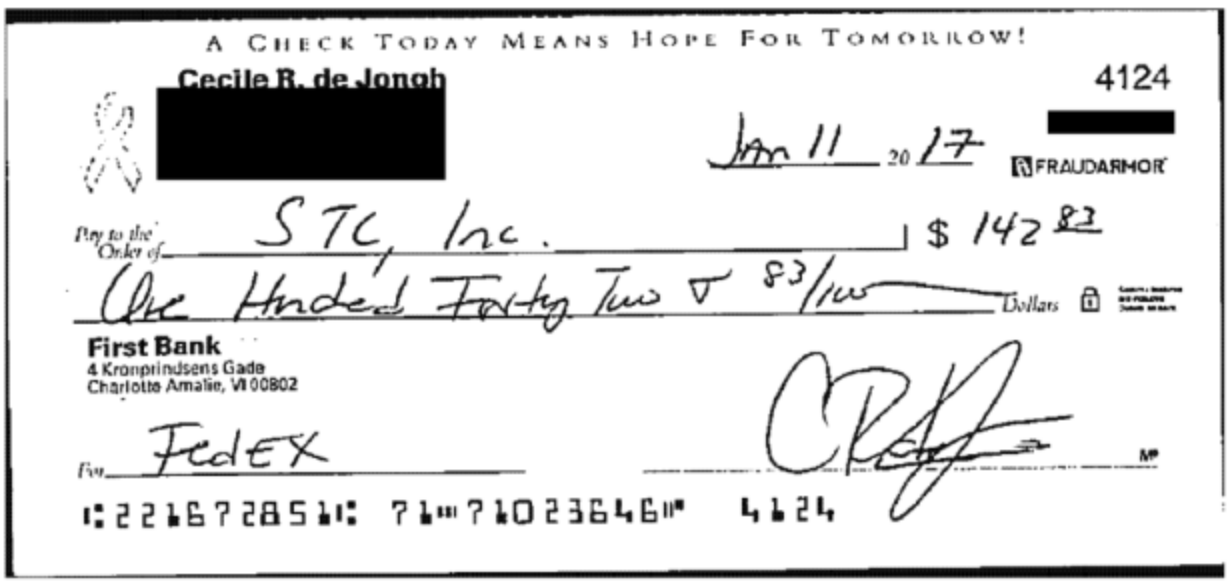



First Bank

Current Date: February 25, 2020

Account Number: [redacted]
Capture Date: January 17, 2017
Item Number: [redacted]
Posted Date: January 17, 2017
Posted Item Number: [redacted]
Amount: 142.83
Record Type: Debit

CECILE R DE-JONGH
[redacted]


A CHECK TODAY MEANS HOPE FOR TOMORROW!

Cecile R. de Jongh [redacted]

4124

[redacted]

Jan 11 20 17

FRAUDARMOR

Pay to the Order of STC, Inc. $ 142 83

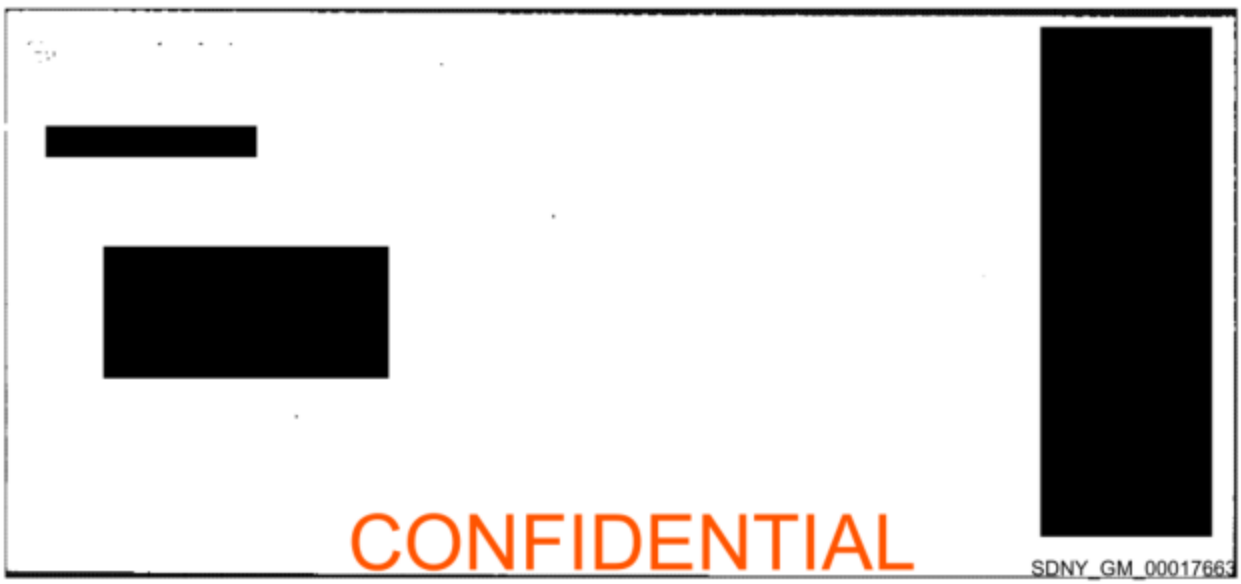
One Hnded Forty Two 83/100 Dollars

First Bank
4 Kronprindsens Gade
Charlotte Amalie, VI 00802

For FedEX

[redacted]

⑆221672851⑆ 71⑈710236461⑈ 4124


[redacted]

[redacted]

[redacted]

CONFIDENTIAL

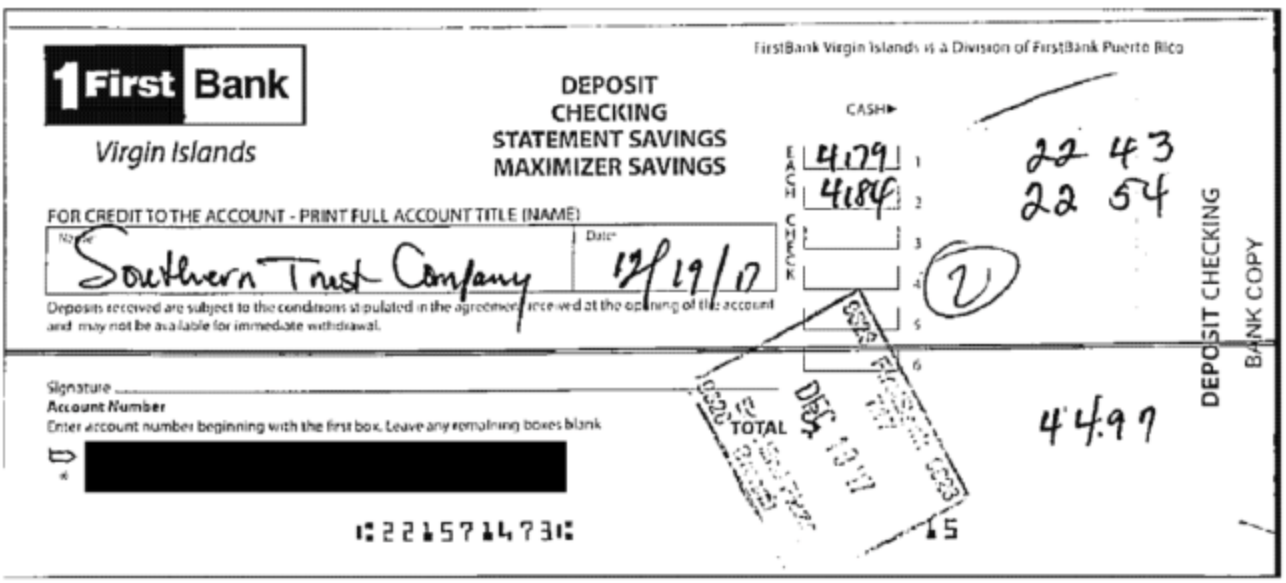
SDNY_GM_00017663

1 First Bank

Current Date: February 25, 2020

Account Number: [redacted]
Capture Date: December 19, 2017
Item Number: [redacted]
Posted Date: December 19, 2017
Posted Item Number: [redacted]
Amount: 44.97
Record Type: Credit

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348






First Bank

| | |
|---|---|
| Current Date: | February 25, 2020 |
| Account Number: | [redacted] |
| Capture Date: | December 19, 2017 |
| Item Number: | [redacted] |
| Posted Date: | December 19, 2017 |
| Posted Item Number: | [redacted] |
| Amount: | 22.54 |
| Record Type: | Debit |

CECILE R DE-JONGH
[redacted]

A CHECK TODAY MEANS HOPE FOR TOMORROW!

Cecile R. de Jongh
[redacted]

4184
[redacted]

Dec 19 2017

FRAUDARMOR

Pay to the Order of STC, Inc. $ 22.54

Twenty-Two + 54/100 Dollars

First Bank
4 Kronprindsens Gade
Charlotte Amalie, VI 00802

For

MP

⑆221672851⑆ 71⑈710236461⑈ 4184

[redacted]

CONFIDENTIAL

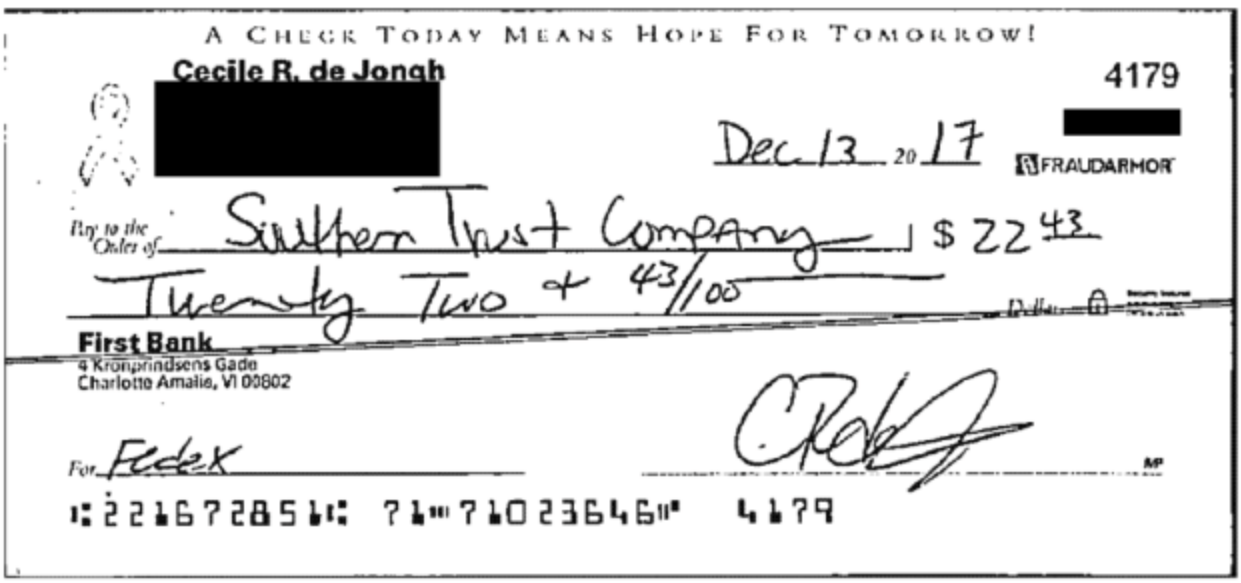
SDNY_GM_0001766

1 First Bank

Current Date: February 25, 2020

Account Number: [redacted]
Capture Date: December 19, 2017
Item Number: [redacted]
Posted Date: December 19, 2017
Posted Item Number: [redacted]
Amount: 22.43
Record Type: Debit

CECILE R DE-JONGH
[redacted]


A CHECK TODAY MEANS HOPE FOR TOMORROW!

Cecile R. de Jongh
[redacted]

4179

[redacted]

Dec 13 2017

FRAUDARMOR

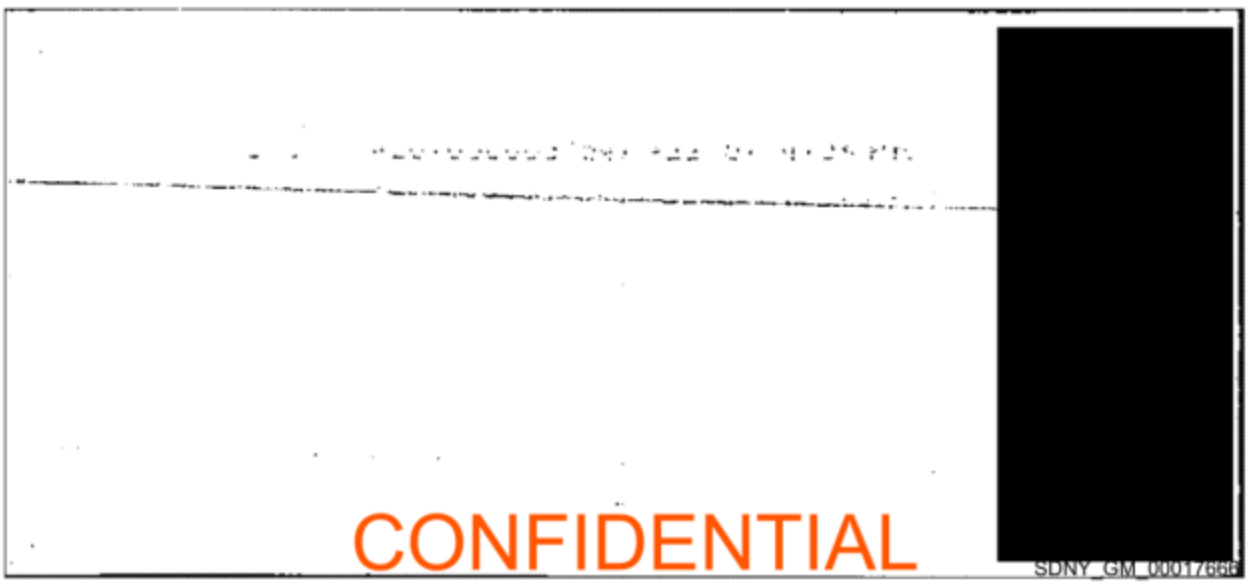
Pay to the Order of Sutton Trust Company $ 22 43

Twenty Two + 43/100 Dollars

First Bank
9 Kronprindsens Gade
Charlotte Amalie, VI 00802

For Fedex

⑆221672851⑆ ⑈7107102364611⑈ 4179


[redacted]

CONFIDENTIAL

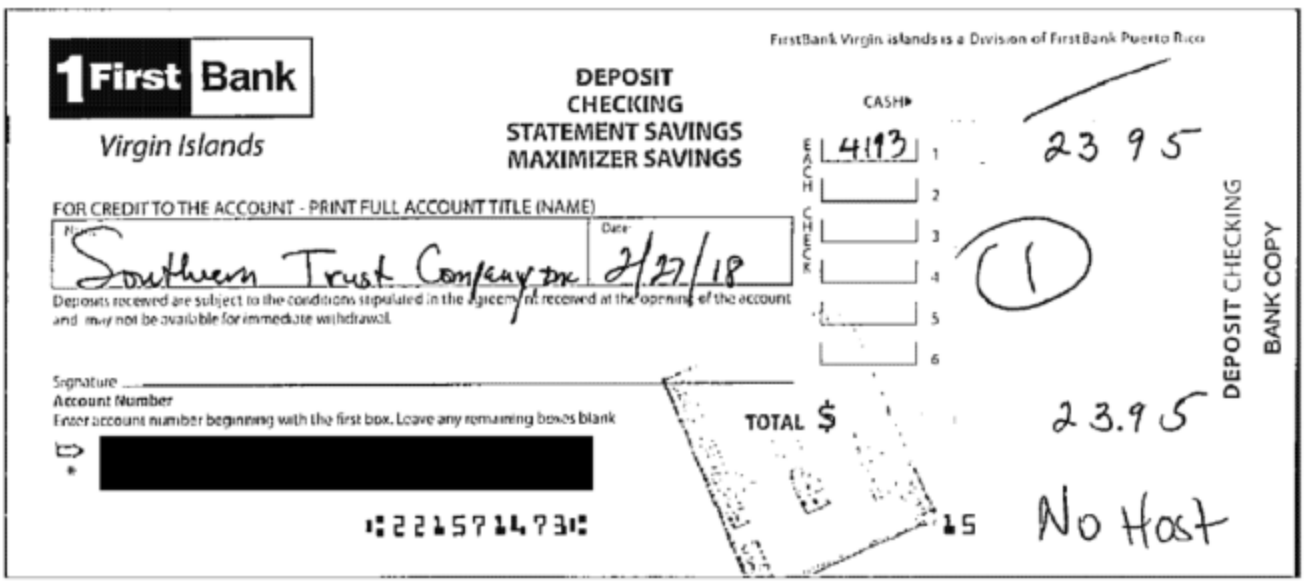
SDNY_GM_00017666

1 First Bank

Current Date: February 25, 2020

Account Number: [redacted]
Capture Date: February 27, 2018
Item Number: [redacted]
Posted Date: February 27, 2018
Posted Item Number: [redacted]
Amount: 23.95
Record Type: Credit

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

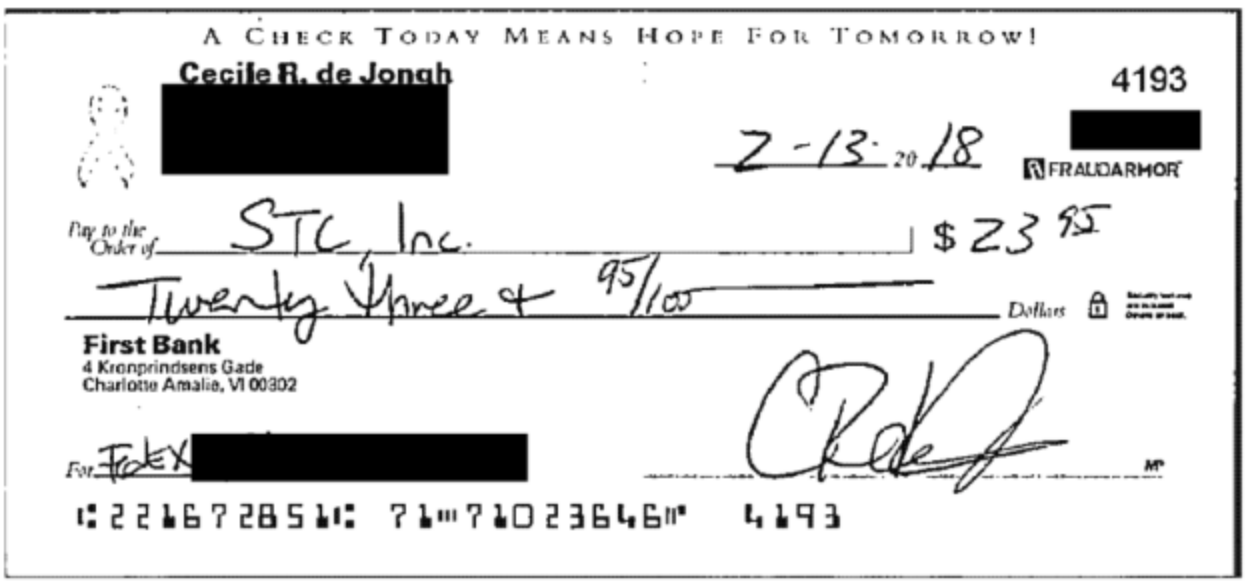





1 First Bank

| | |
|---|---|
| Current Date: | February 25, 2020 |
| Account Number: | [redacted] |
| Capture Date: | February 27, 2018 |
| Item Number: | [redacted] |
| Posted Date: | February 27, 2018 |
| Posted Item Number: | [redacted] |
| Amount: | 23.95 |
| Record Type: | Debit |

CECILE R DE-JONGH
[redacted]



A CHECK TODAY MEANS HOPE FOR TOMORROW!

Cecile R. de Jongh
[redacted]

4193

2-13-2018

[redacted]

FRAUDARMOR

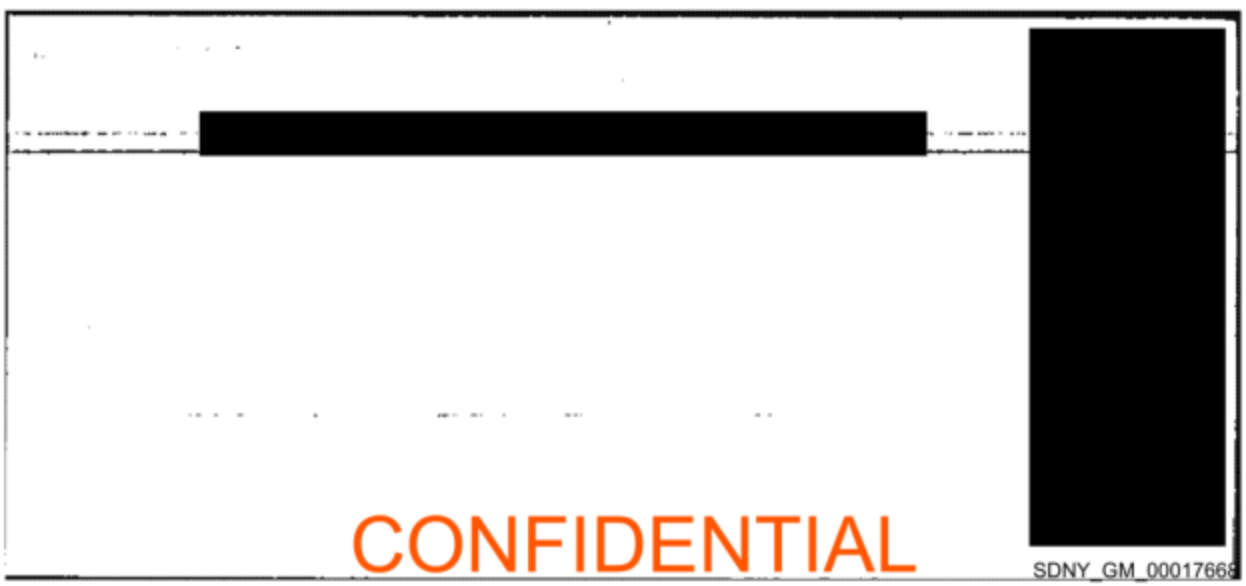
Pay to the Order of STC, Inc. $ 23 95

Twenty Three & 95/100 Dollars

First Bank
4 Kronprindsens Gade
Charlotte Amalie, VI 00802

For FedEx [redacted]

⑆226728516⑆ 71⑈710236466⑈ 4193



[redacted]

[redacted]

CONFIDENTIAL

SDNY_GM_00017668

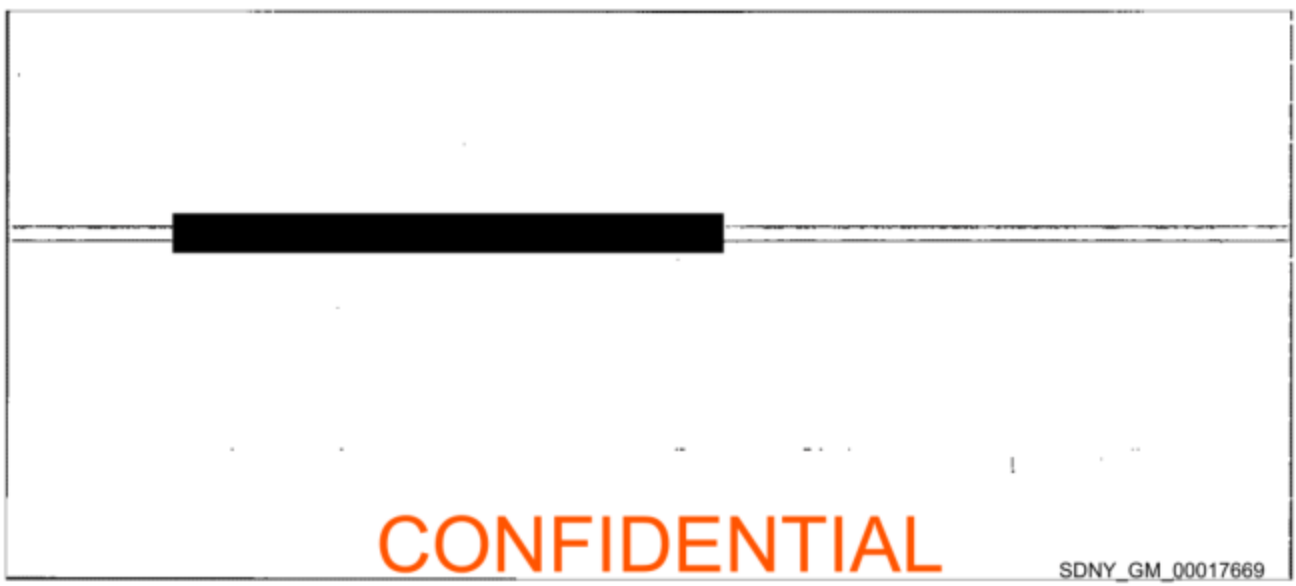
1 First Bank

Current Date: February 25, 2020

Account Number: [redacted]
Capture Date: March 06, 2018
Item Number: [redacted]
Posted Date: March 06, 2018
Posted Item Number: [redacted]
Amount: 95.13
Record Type: Credit

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348

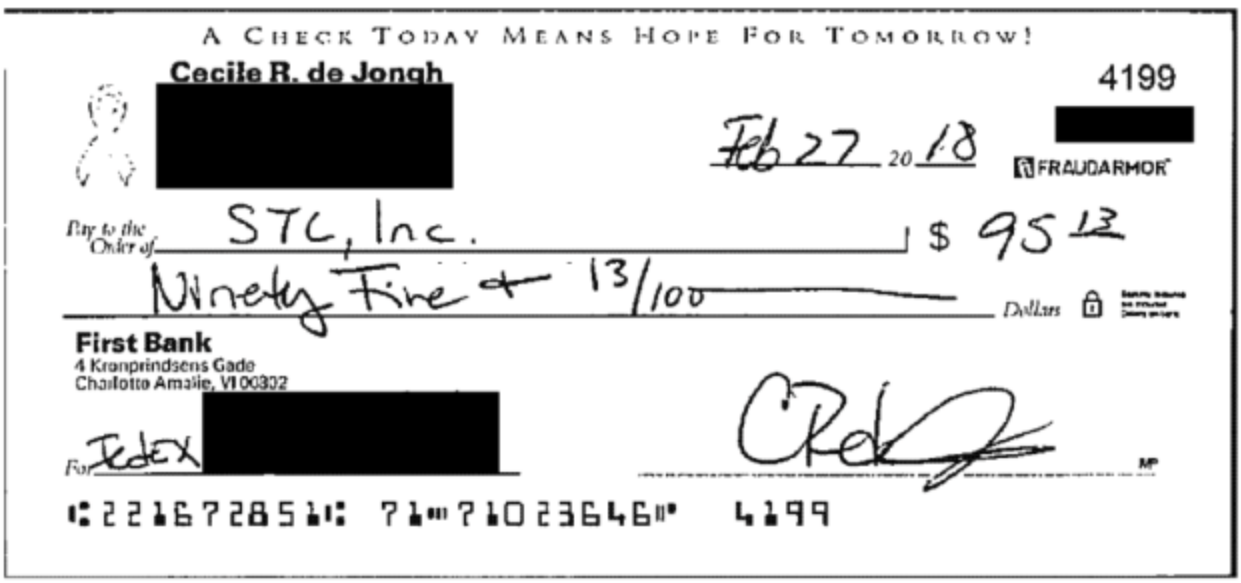


First Bank

| | |
|---|---|
| Current Date: | February 25, 2020 |
| Account Number: | [redacted] |
| Capture Date: | March 06, 2018 |
| Item Number: | [redacted] |
| Posted Date: | March 06, 2018 |
| Posted Item Number: | [redacted] |
| Amount: | 95.13 |
| Record Type: | Debit |

CECILE R DE-JONGH
[redacted]


A CHECK TODAY MEANS HOPE FOR TOMORROW!

Cecile R. de Jongh [redacted] 4199

Feb 27 2018 [redacted] FRAUDARMOR

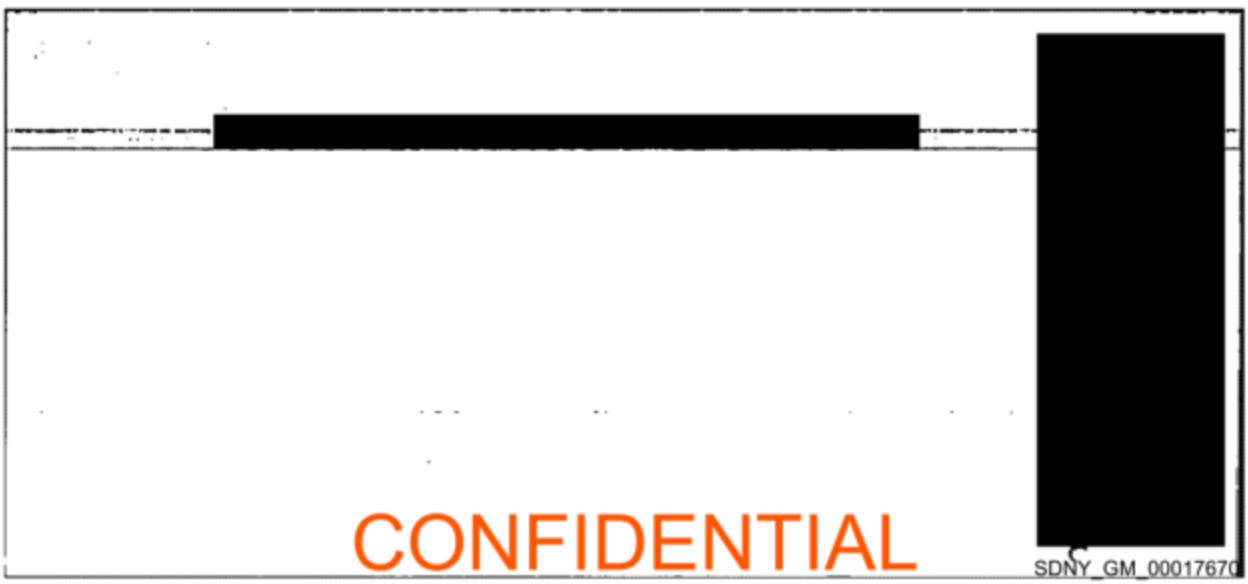
Pay to the Order of STC, Inc. $ 95 13

Ninety Five + 13/100 Dollars

First Bank
4 Kronprindsens Gade
Charlotte Amalie, VI 00802

For FedEx [redacted]

⑆221672851⑆ 71⑈710236461⑈ 4199


[redacted]

CONFIDENTIAL

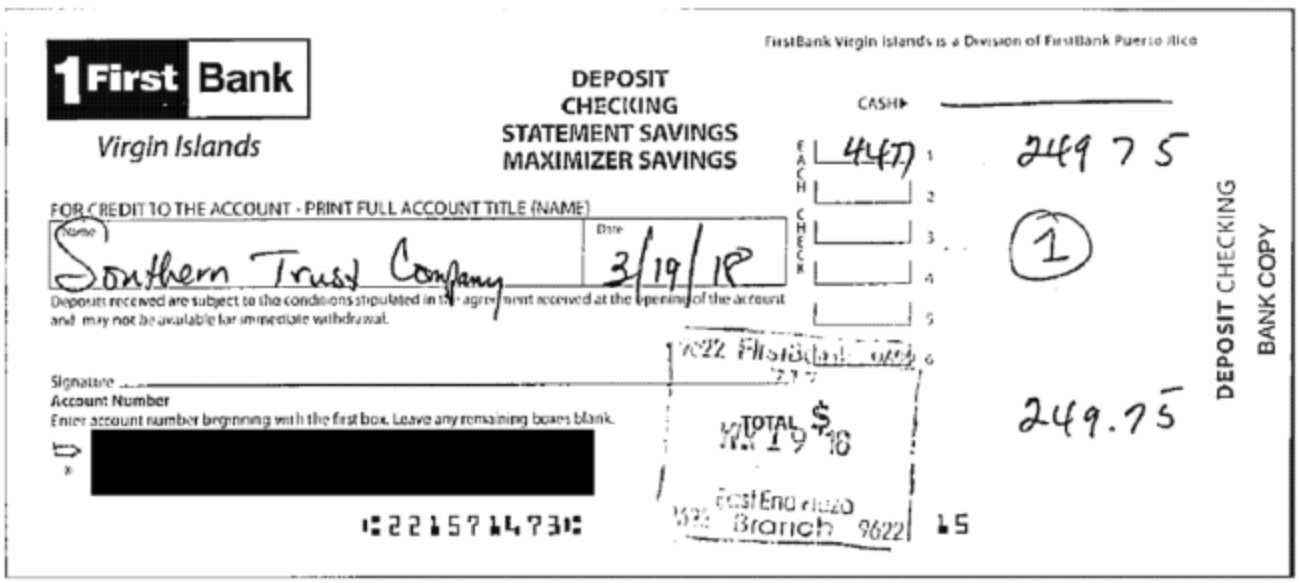
SDNY_GM_00017670

1 First Bank

Current Date: February 25, 2020

Account Number: [redacted]
Capture Date: March 19, 2018
Item Number: [redacted]
Posted Date: March 19, 2018
Posted Item Number: [redacted]
Amount: 249.75
Record Type: Credit

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348



1 First Bank
Virgin Islands

FirstBank Virgin Islands is a Division of FirstBank Puerto Rico

DEPOSIT
CHECKING
STATEMENT SAVINGS
MAXIMIZER SAVINGS

CASH

EACH CHECK 1 4477 249 75
2
3 (1)
4
5
6

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

Name: Southern Trust Company Date: 3/19/18

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

[redacted]

:221571473:

9622 FirstBank [illegible]
TOTAL $ 249.75
MAR 19 18
East End Road
Branch 9622 15

DEPOSIT CHECKING
BANK COPY

[redacted]

CONFIDENTIAL

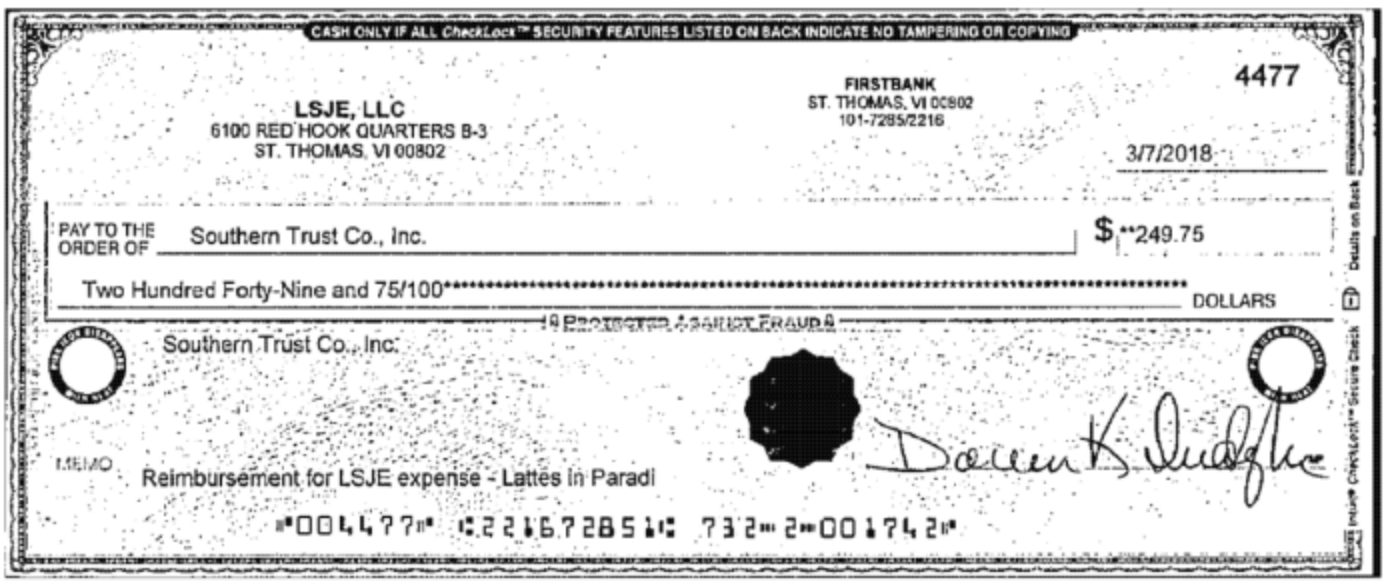
SDNY_GM_00017671

1 First Bank

Current Date: February 25, 2020

Account Number: [redacted]
Capture Date: March 19, 2018
Item Number: [redacted]
Posted Date: March 19, 2018
Posted Item Number: [redacted]
Amount: 249.75
Record Type: Debit

LSJE LLC
OPERATING ACCT
6100 RED HOOK QUARTER B3
ST THOMAS VI 00802



CASH ONLY IF ALL CheckLock™ SECURITY FEATURES LISTED ON BACK INDICATE NO TAMPERING OR COPYING

LSJE, LLC
6100 RED HOOK QUARTERS B-3
ST. THOMAS, VI 00802

FIRSTBANK
ST. THOMAS, VI 00802
101-7285/2216

4477

3/7/2018

PAY TO THE ORDER OF Southern Trust Co., Inc. $**249.75

Two Hundred Forty-Nine and 75/100********** DOLLARS

PROTECTED AGAINST FRAUD

Southern Trust Co., Inc.

MEMO Reimbursement for LSJE expense - Lattes in Paradi

⑈004477⑈ ⑆221672851⑆ 732⑈2⑈00174 2⑈



[redacted]

[redacted]

CONFIDENTIAL

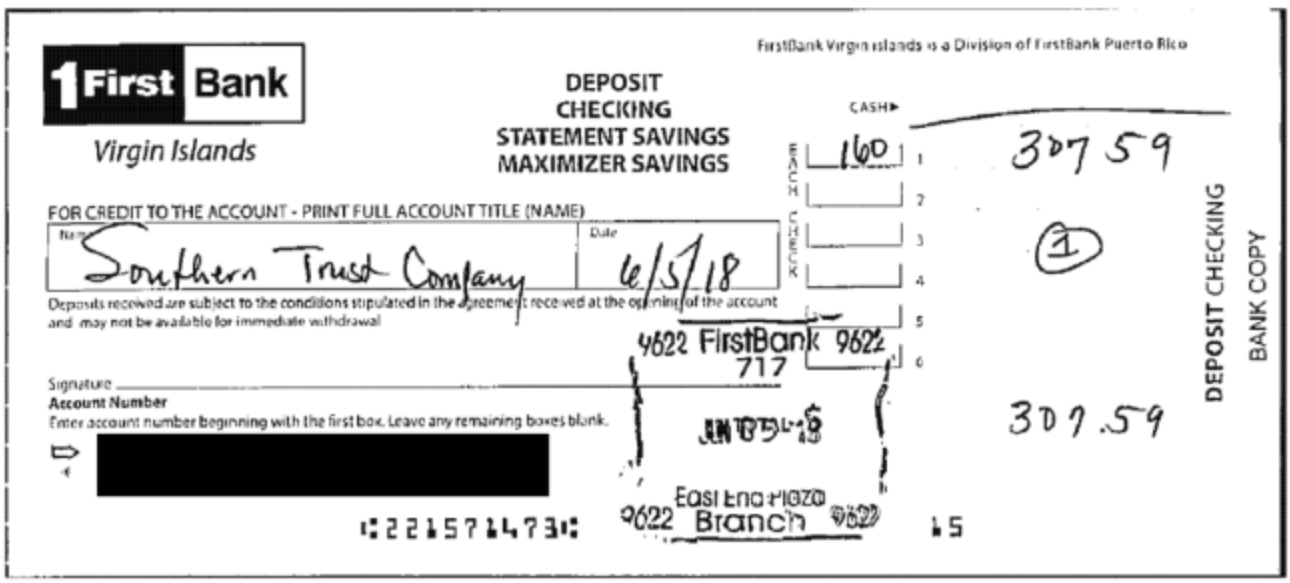
SDNY_GM_00017672

1 First Bank

Current Date: February 25, 2020

Account Number: [redacted]
Capture Date: June 05, 2018
Item Number: [redacted]
Posted Date: June 05, 2018
Posted Item Number: [redacted]
Amount: 307.59
Record Type: Credit

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348



1 First Bank
Virgin Islands

FirstBank Virgin Islands is a Division of FirstBank Puerto Rico

DEPOSIT
CHECKING
STATEMENT SAVINGS
MAXIMIZER SAVINGS

CASH 160 307 59

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

Name: Southern Trust Company Date: 6/5/18

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

4622 FirstBank 9622
717

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

[redacted]

East End Plaza
9622 Branch 9622

:221571473:

1 2 3 4 5 6

(1)

307.59

DEPOSIT CHECKING
BANK COPY

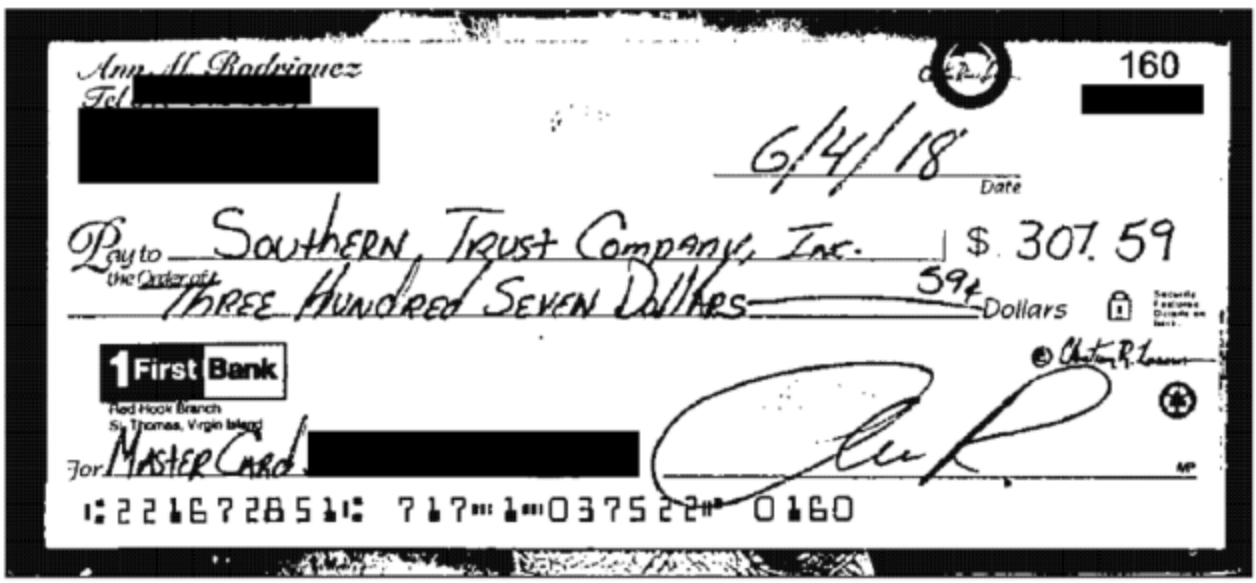
CONFIDENTIAL

SDNY_GM_00017673

1 First Bank

| | |
|---|---|
| Current Date: | February 25, 2020 |
| Account Number: | [redacted] |
| Capture Date: | June 05, 2018 |
| Item Number: | [redacted] |
| Posted Date: | June 05, 2018 |
| Posted Item Number: | [redacted] |
| Amount: | 307.59 |
| Record Type: | Debit |

ANN M RODRIQUEZ
[redacted]







CONFIDENTIAL

SDNY_GM_00017674

1 First Bank

Current Date: February 25, 2020

Account Number: [redacted]
Capture Date: June 25, 2018
Item Number: [redacted]
Posted Date: June 25, 2018
Posted Item Number: [redacted]
Amount: 24.34
Record Type: Credit

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348


1First Bank
Virgin Islands

FirstBank Virgin Islands is a Division of FirstBank Puerto Rico

DEPOSIT
CHECKING
STATEMENT SAVINGS
MAXIMIZER SAVINGS

CASH
EACH CHECK
4218
24 34
1
24.34

FOR CREDIT TO THE ACCOUNT - PRINT FULL ACCOUNT TITLE (NAME)
(Name) Southern Trust Company, Inc
Date 6/25/18
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
Enter account number beginning with the first box. Leave any remaining boxes blank.
[redacted]

TOTAL $

DEPOSIT CHECKING
BANK COPY

:221571473:

15

CONFIDENTIAL

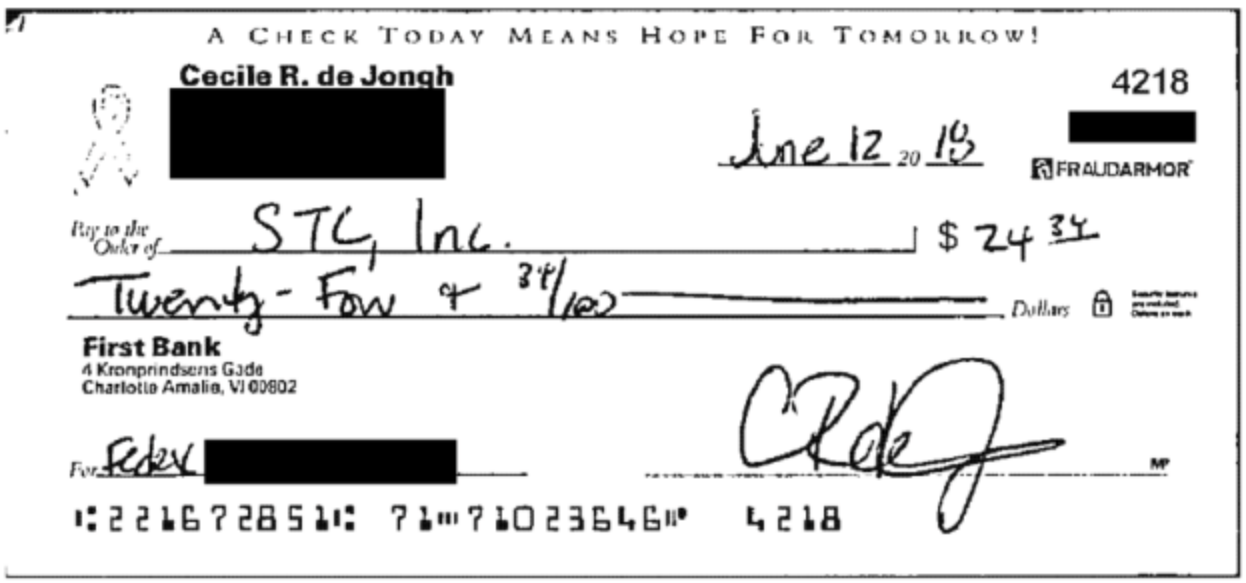
SDNY_GM_00017675

1 First Bank

Current Date: February 25, 2020

Account Number: [redacted]
Capture Date: June 25, 2018
Item Number: [redacted]
Posted Date: June 25, 2018
Posted Item Number: [redacted]
Amount: 24.34
Record Type: Debit

CECILE R DE-JONGH
[redacted]


A CHECK TODAY MEANS HOPE FOR TOMORROW!

Cecile R. de Jongh [redacted] 4218

June 12 2018 [redacted]

FRAUDARMOR

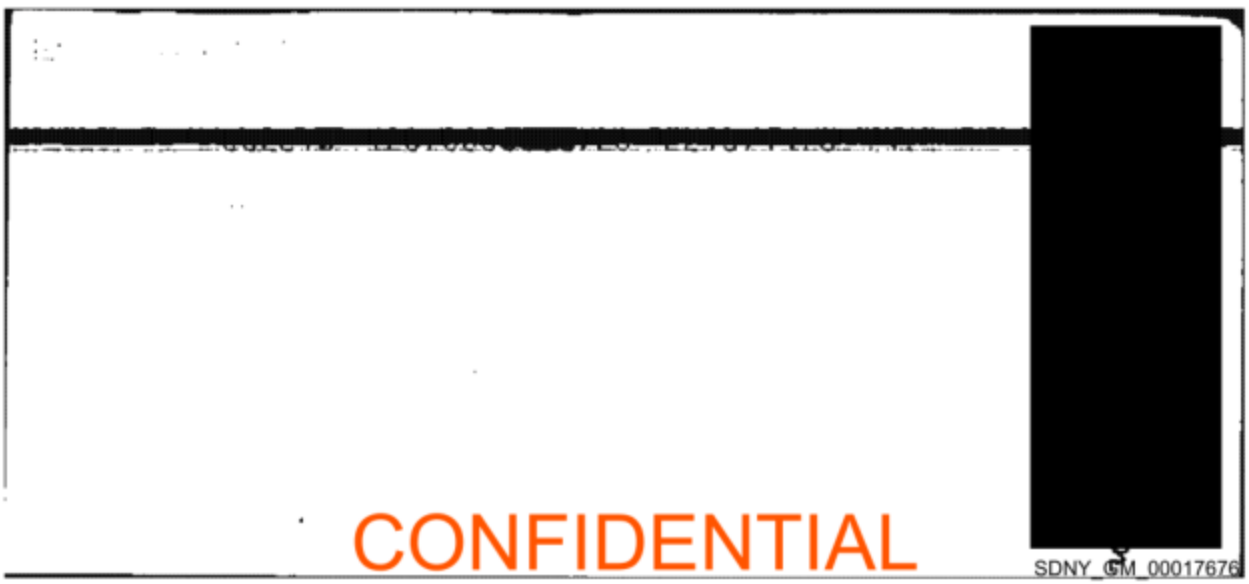
Pay to the Order of STC, Inc. $ 24 34

Twenty-Four 34/100 Dollars

First Bank
4 Kronprindsens Gade
Charlotte Amalie, VI 00802

For Fedex [redacted]

⑆221672851⑆ 71⑈710236464 4218


[redacted]

CONFIDENTIAL

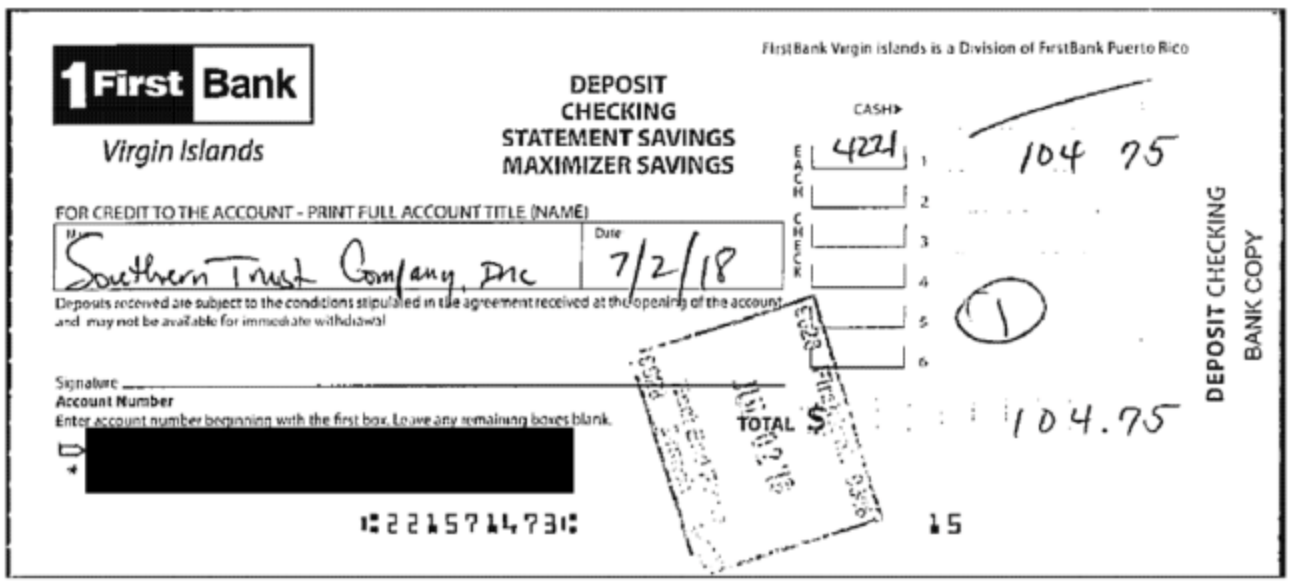
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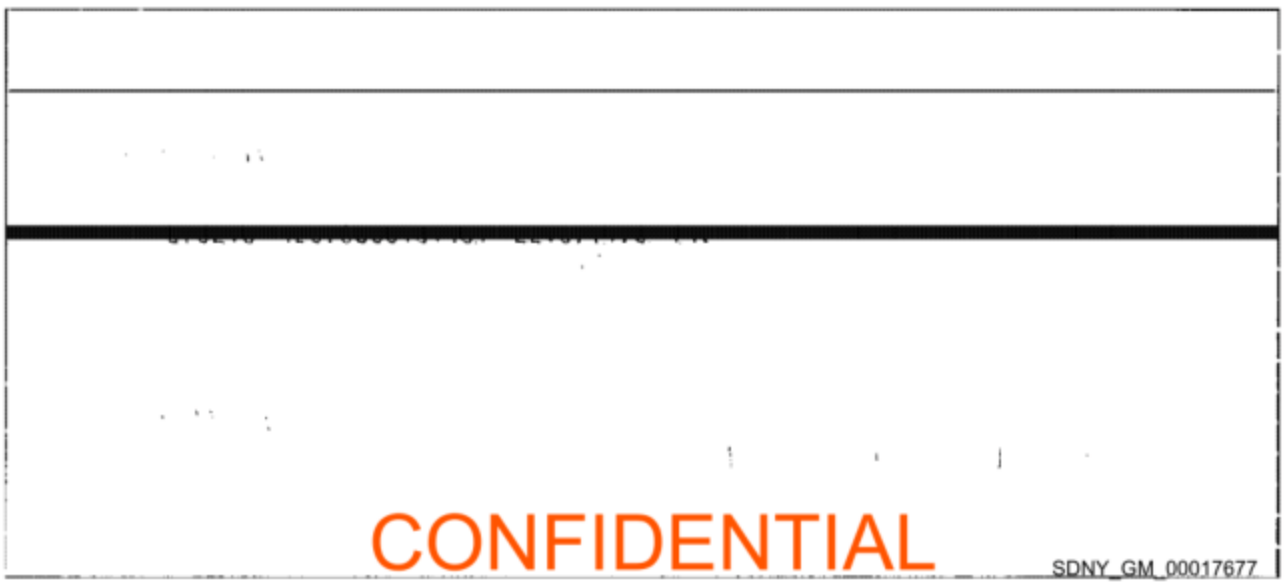
1 First Bank

Current Date: February 25, 2020

Account Number: [redacted]
Capture Date: July 02, 2018
Item Number: [redacted]
Posted Date: July 02, 2018
Posted Item Number: [redacted]
Amount: 104.75
Record Type: Credit

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348



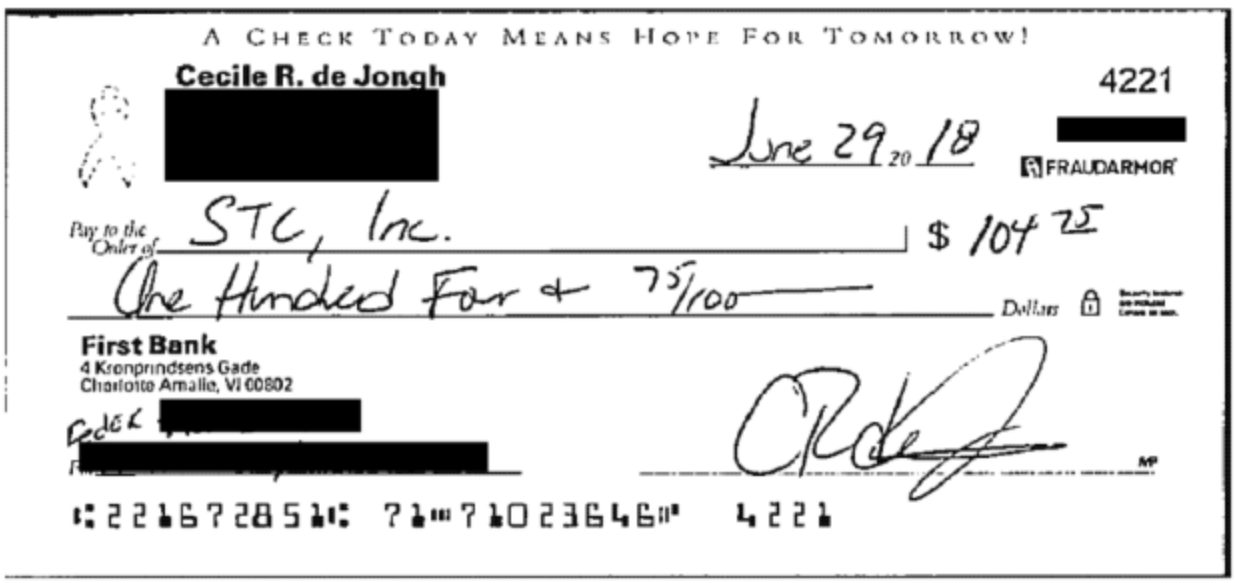



1 First Bank

Current Date: February 25, 2020

Account Number: [redacted]
Capture Date: July 02, 2018
Item Number: [redacted]
Posted Date: July 02, 2018
Posted Item Number: [redacted]
Amount: 104.75
Record Type: Debit

CECILE R DE-JONGH
[redacted]


A CHECK TODAY MEANS HOPE FOR TOMORROW!

Cecile R. de Jongh
[redacted]

4221

June 29, 2018

[redacted]

FRAUDARMOR

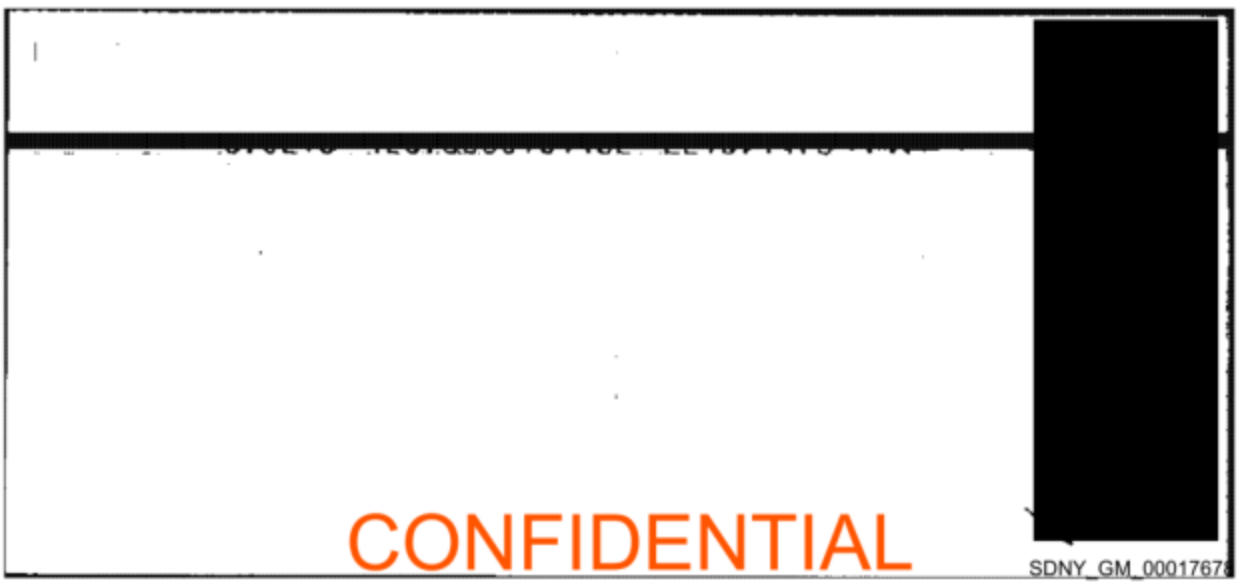
Pay to the Order of STC, Inc. $ 104 75

One Hundred Four + 75/100 Dollars

First Bank
4 Kronprindsens Gade
Charlotte Amalie, VI 00802

[redacted]

⑆221672851⑆ 71■71023646■ 4221


[redacted]

CONFIDENTIAL

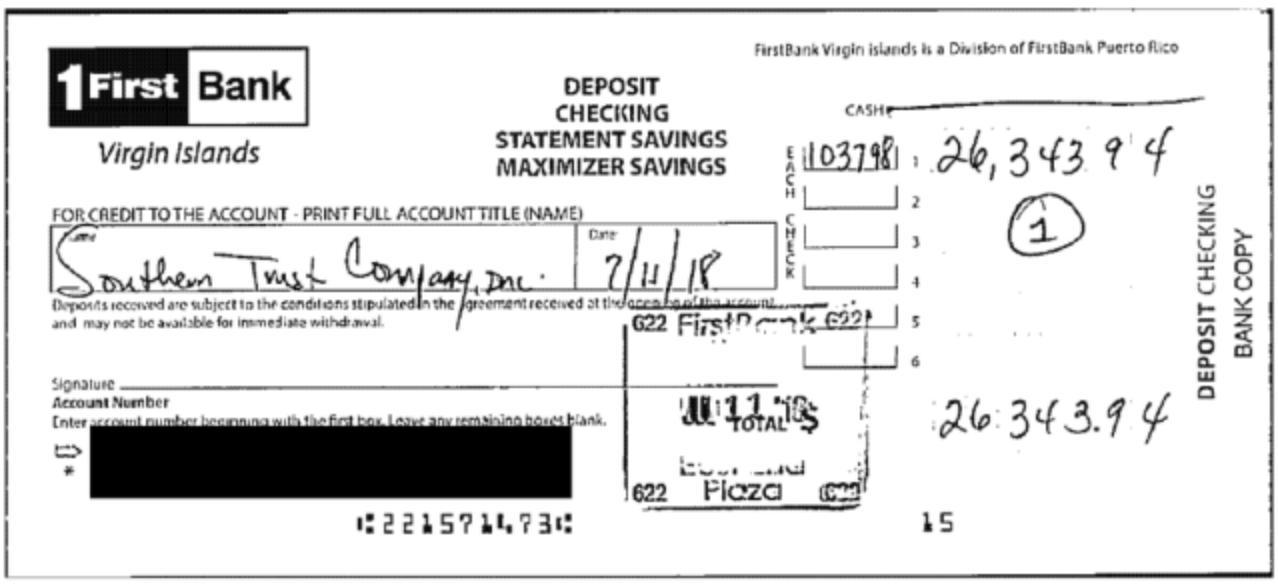
SDNY_GM_0001767[redacted]

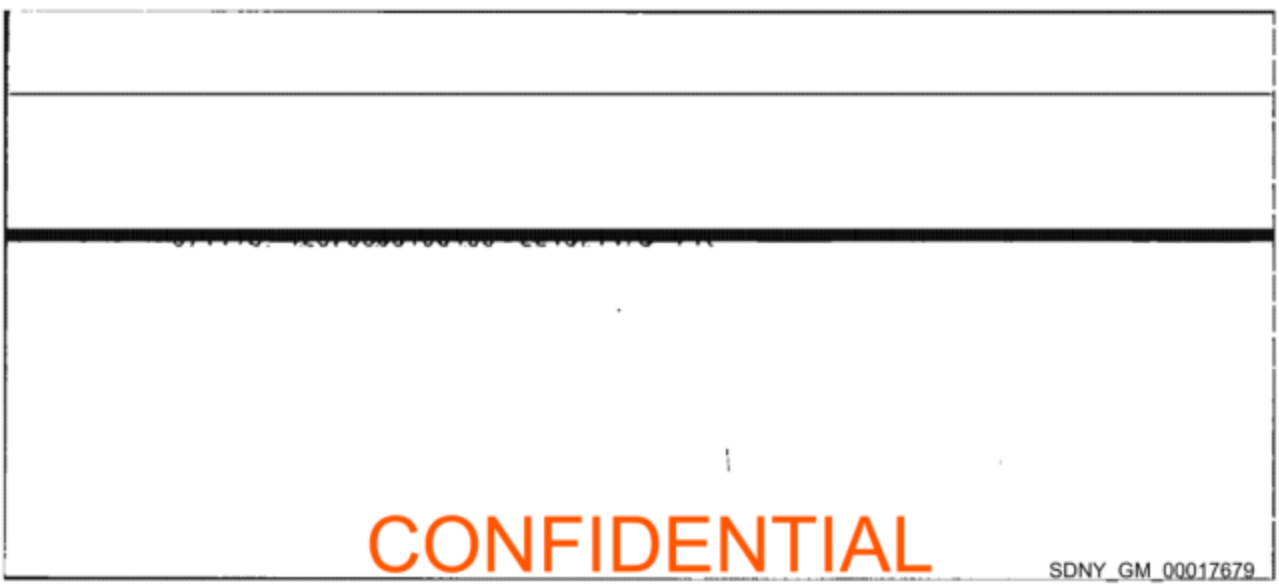
1 First Bank

Current Date: February 25, 2020

Account Number: [redacted]
Capture Date: July 11, 2018
Item Number: [redacted]
Posted Date: July 11, 2018
Posted Item Number: [redacted]
Amount: 26,343.94
Record Type: Credit

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348



1 First Bank

Current Date: February 25, 2020

Account Number: [redacted]
Capture Date: July 11, 2018
Item Number: [redacted]
Posted Date: July 11, 2018
Posted Item Number: [redacted]
Amount: 26,343.94
Record Type: Transit



Marshall & Sterling
INSURANCE AND BONDS

5021 ANCHOR WAY, GALLOWS BAY MARKETPLACE
CHRISTIANSTED, ST. CROIX U.S.V.I. 00820
(340) 773-2170

BANK OF NOVA SCOTIA
PREMIUM ACCOUNT
CHRISTIANSTED, VI 00820

[redacted]

103798

Check # 103798
Reference [redacted]
Check Date 01/30/2018

PAY TO THE ORDER OF Southern Trust Company, Inc.

$ 26,343.94

TWENTY-SIX THOUSAND THREE HUNDRED FORTY-THREE AND 94/100 ********** DOLLARS

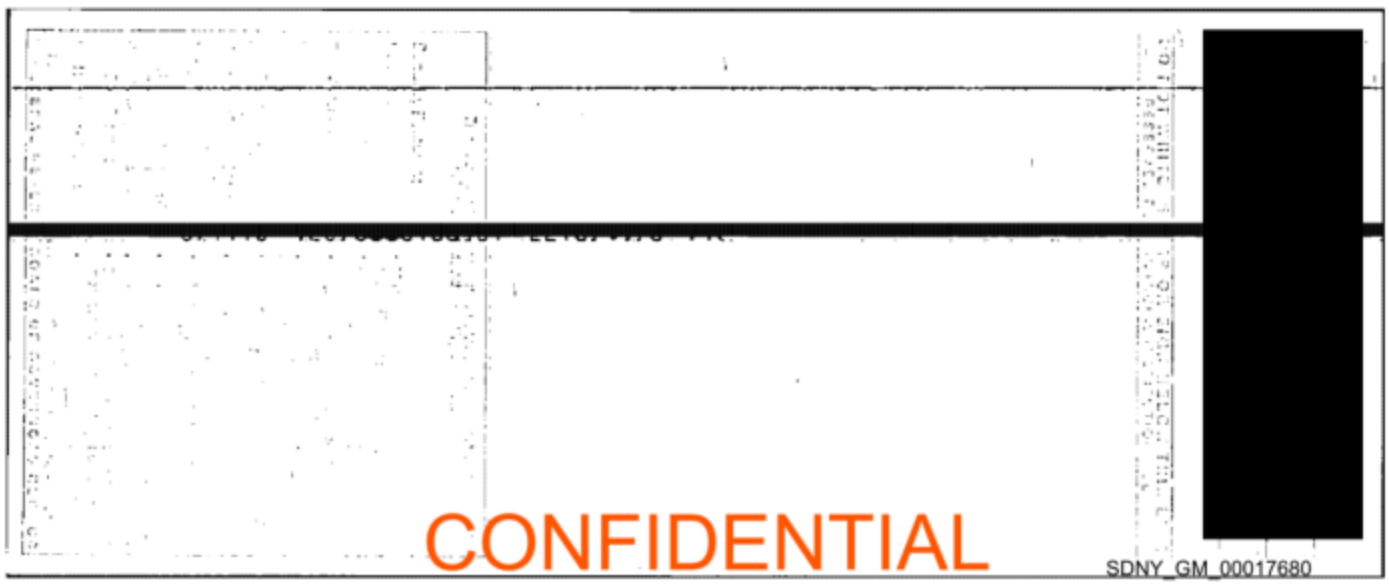
VOID AFTER SIX MONTHS

Southern Trust Company, Inc.

2 SIGNATURES REQUIRED FOR $5,000 OR MORE

FOR 19579 Southern Trust Company, Inc. DOL 9/19/17

⑈103798⑈ ⑆021606069⑆ 058⑈0000151 1⑈



[redacted]

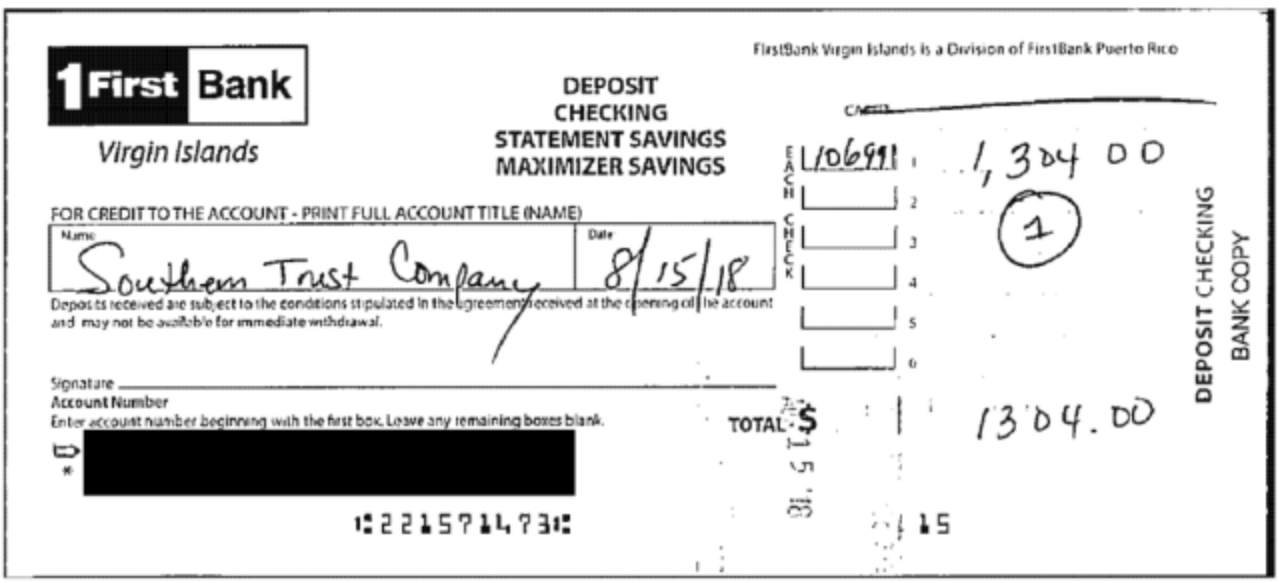
CONFIDENTIAL

SDNY_GM_00017680

1 First Bank

| | |
|---|---|
| Current Date: | February 25, 2020 |
| Account Number: | [redacted] |
| Capture Date: | August 15, 2018 |
| Item Number: | [redacted] |
| Posted Date: | August 15, 2018 |
| Posted Item Number: | [redacted] |
| Amount: | 1,304.00 |
| Record Type: | Credit |

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348




CONFIDENTIAL

SDNY_GM_00017681

1 First Bank

Current Date: February 25, 2020

Account Number: [redacted]
Capture Date: August 15, 2018
Item Number: [redacted]
Posted Date: August 15, 2018
Posted Item Number: [redacted]
Amount: 1,304.00
Record Type: Transit



Marshall & Sterling
INSURANCE AND BONDS
5021 ANCHOR WAY, GALLOWS BAY MARKETPLACE
CHRISTIANSTED, ST. CROIX U.S.V.I. 00820
(340) 773-2170

BANK OF NOVA SCOTIA
PREMIUM ACCOUNT
CHRISTIANSTED, VI 00820

106991

[redacted]

Check # 106991
Reference [redacted]
Check Date 07/30/2018

PAY TO THE ORDER OF Southern Trust Company, Inc.

$ 1,304.00

ONE THOUSAND THREE HUNDRED FOUR AND 00/100 DOLLARS

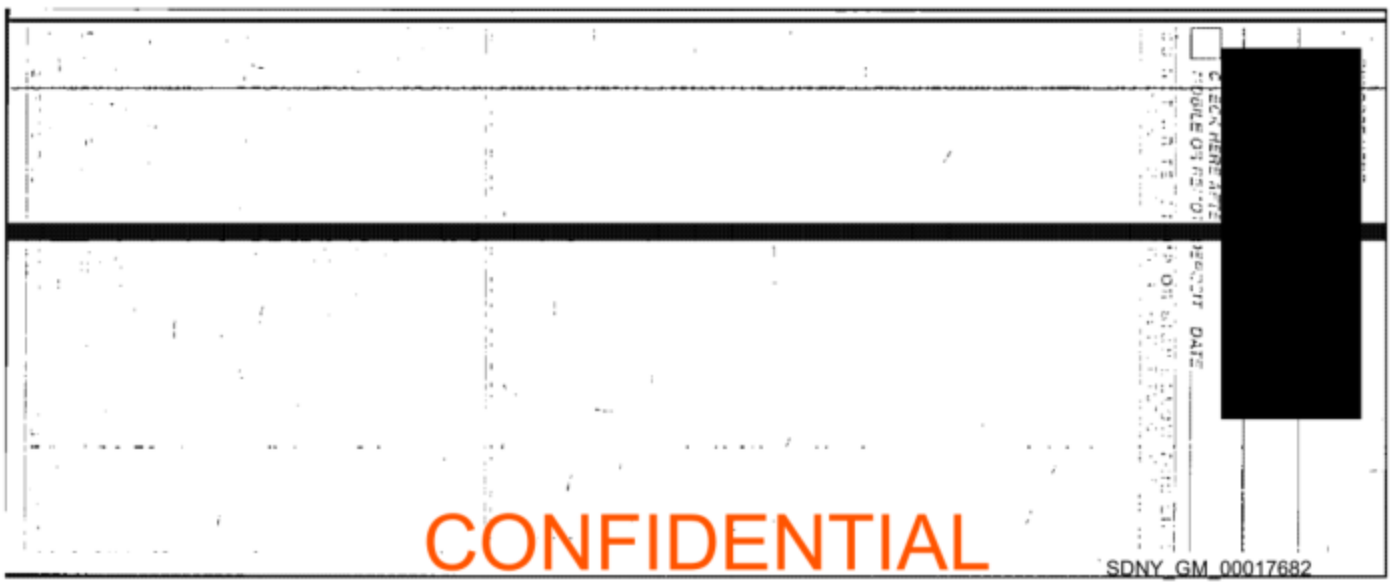
VOID AFTER SIX MONTHS

Southern Trust Company, Inc.

FOR 19579 Southern Trust Company DOL 9/6/17 CAT 17G

2 SIGNATURES REQUIRED FOR $5,000 OR MORE

⑈106991⑈ ⑆021606069⑆ 058⑈0000151 1⑈



[redacted]

CONFIDENTIAL

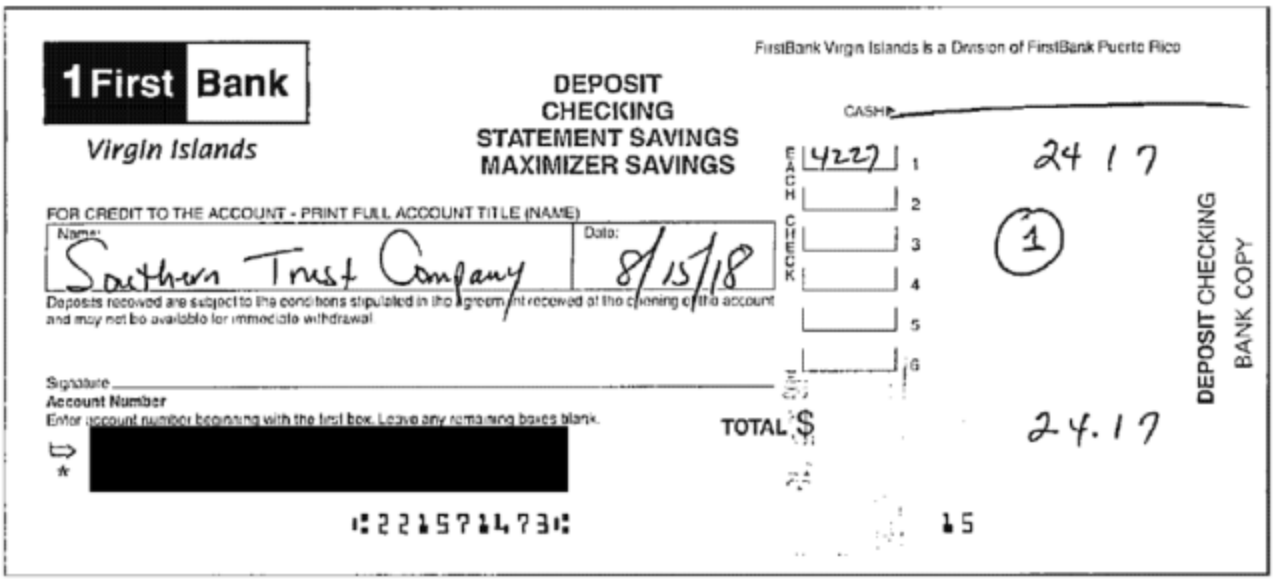
SDNY_GM_00017682

1 First Bank

Current Date: February 25, 2020

Account Number: [redacted]
Capture Date: August 15, 2018
Item Number: [redacted]
Posted Date: August 15, 2018
Posted Item Number: [redacted]
Amount: 24.17
Record Type: Credit

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348



1 First Bank
Virgin Islands

FirstBank Virgin Islands is a Division of FirstBank Puerto Rico

DEPOSIT
CHECKING
STATEMENT SAVINGS
MAXIMIZER SAVINGS

CASH 24 17

EACH CHECK 4227 1
2
3
4
5
6

(1)

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

Name: Southern Trust Company

Date: 8/15/18

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

[redacted]

TOTAL $ 24.17

DEPOSIT CHECKING
BANK COPY

⑆221571473⑆ 15



CONFIDENTIAL

SDNY_GM_00017683

First Bank

Current Date: February 25, 2020

Account Number: [redacted]
Capture Date: August 15, 2018
Item Number: [redacted]
Posted Date: August 15, 2018
Posted Item Number: [redacted]
Amount: 24.17
Record Type: Debit

CECILE R DE-JONGH
[redacted]

A CHECK TODAY MEANS HOPE FOR TOMORROW!

Cecile R. de Jongh
[redacted]

4227
[redacted]

Aug 13 20 18

FRAUDARMOR

Pay to the Order of STC, Inc. $ 24 17

Twenty Four & 17/100 Dollars

First Bank
4 Kronprindsens Gade
Charlotte Amalie, VI 00802

For Tedex [redacted]

CRdJ

⑆221672851⑆ 71⑈710236461⑈ 4227

[redacted]

CONFIDENTIAL

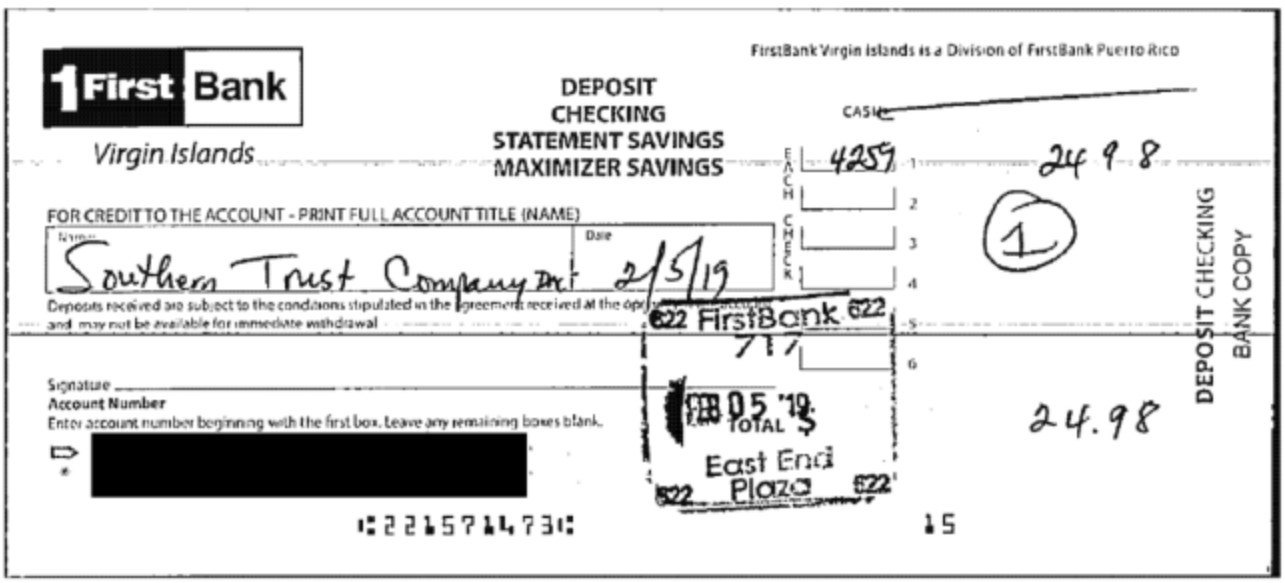
SDNY_GM_00017684

1 First Bank

Current Date: February 25, 2020

Account Number: [redacted]
Capture Date: February 05, 2019
Item Number: [redacted]
Posted Date: February 05, 2019
Posted Item Number: [redacted]
Amount: 24.98
Record Type: Credit

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348




CONFIDENTIAL

SDNY_GM_00017685

1 First Bank

Current Date: February 25, 2020

Account Number: [redacted]
Capture Date: February 05, 2019
Item Number: [redacted]
Posted Date: February 05, 2019
Posted Item Number: [redacted]
Amount: 24.98
Record Type: Debit

CECILE R DE-JONGH
[redacted]

A CHECK TODAY MEANS HOPE FOR TOMORROW!

Cecile R. de Jongh
[redacted]

4259

[redacted]

Jan 28, 2019

FRAUDARMOR

Pay to the Order of STC, Inc. $ 24.98

Twenty four & 98/100 Dollars

First Bank
4 Kronprindsens Gade
Charlotte Amalie, VI 00802

[redacted]

⑆221672851⑆ 71=710236464 4259

[redacted]

CONFIDENTIAL

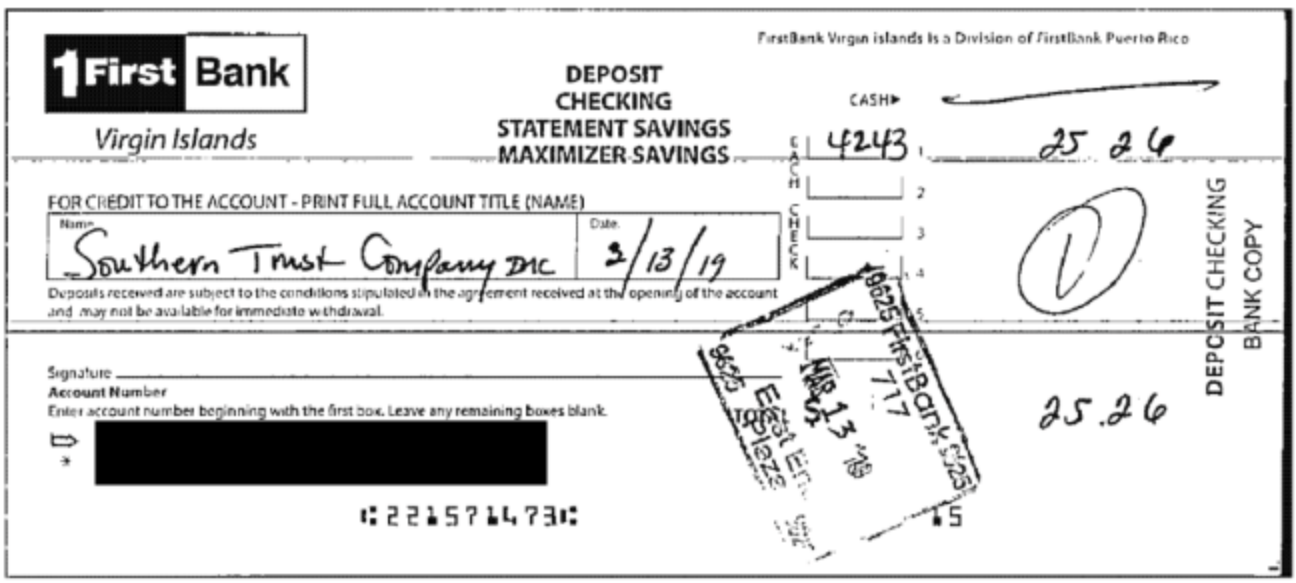
SDNY_GM_0001768

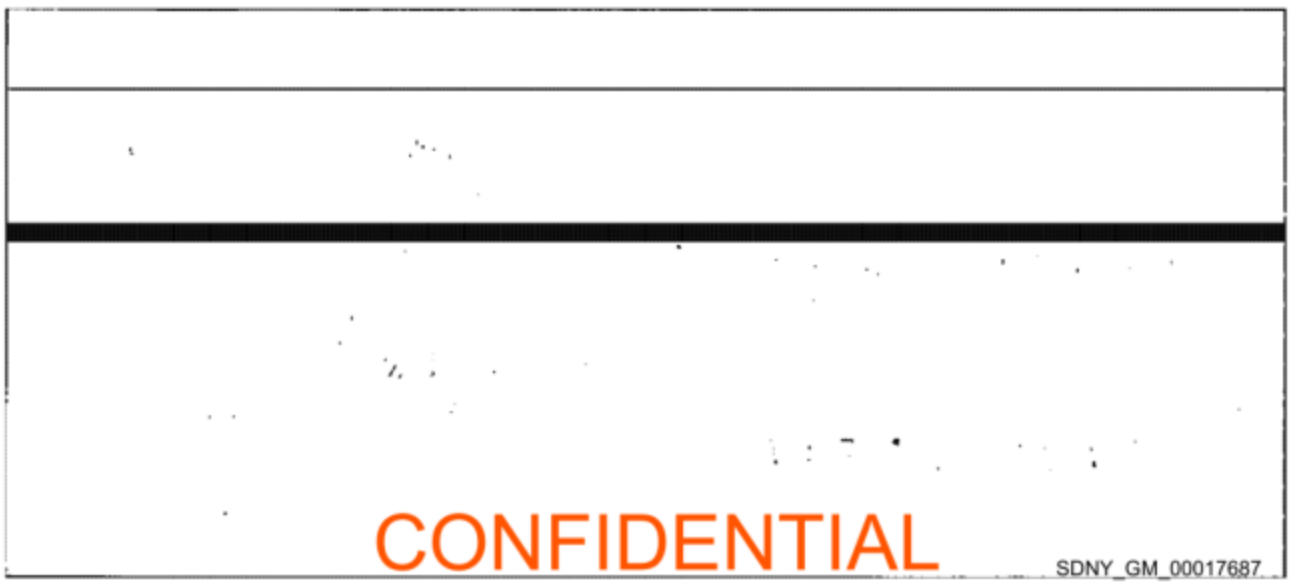
1 First Bank

Current Date: February 25, 2020

Account Number: [redacted]
Capture Date: March 13, 2019
Item Number: [redacted]
Posted Date: March 13, 2019
Posted Item Number: [redacted]
Amount: 25.26
Record Type: Credit

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348



CONFIDENTIAL

SDNY_GM_00017687

1 First Bank

Current Date: February 25, 2020

Account Number: [redacted]
Capture Date: March 13, 2019
Item Number: [redacted]
Posted Date: March 13, 2019
Posted Item Number: [redacted]
Amount: 25.26
Record Type: Debit

CECILE R DE-JONGH
[redacted]

A CHECK TODAY MEANS HOPE FOR TOMORROW!

Cecile R. de Jongh
[redacted]

4243

[redacted]

March 6 20 19

FRAUDARMOR

Pay to the Order of STC, Inc. $ 25.26

Twenty Five and 26/100 Dollars

First Bank
4 Kronprindsens Gade
Charlotte Amalie, VI 00802

For [redacted]

CRdeJ

⑆221672851⑆ 71⑈710236460⑈ 4243

[redacted]

CONFIDENTIAL

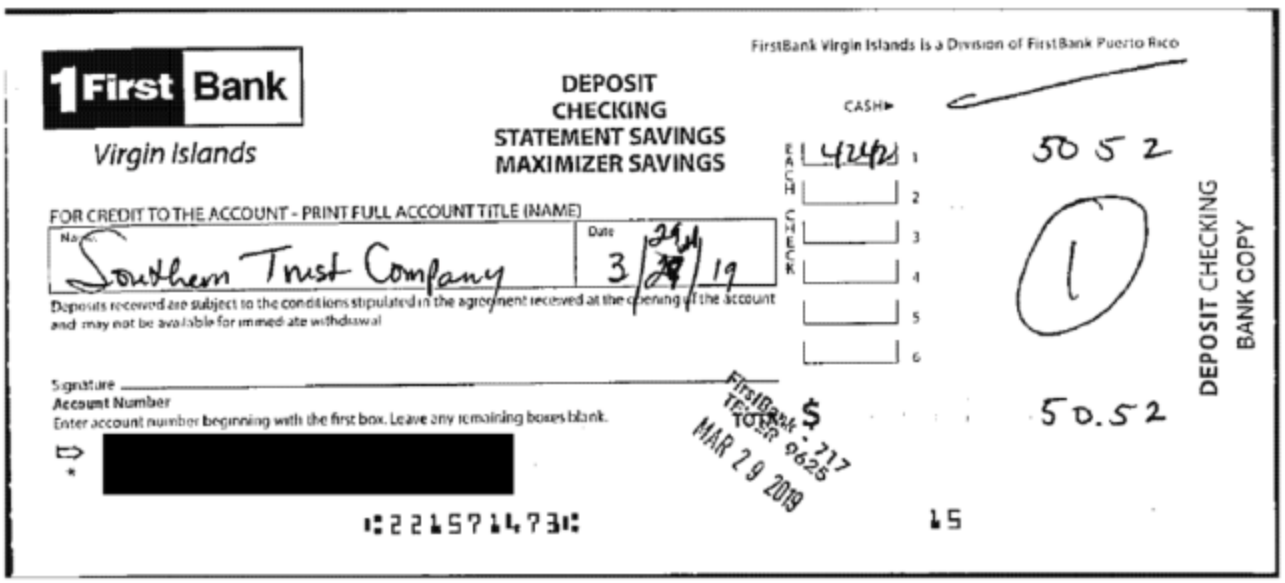
SDNY_GM_0001768

1 First Bank

Current Date: February 25, 2020

Account Number: [redacted]
Capture Date: March 29, 2019
Item Number: [redacted]
Posted Date: March 29, 2019
Posted Item Number: [redacted]
Amount: 50.52
Record Type: Credit

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348




[redacted]

CONFIDENTIAL

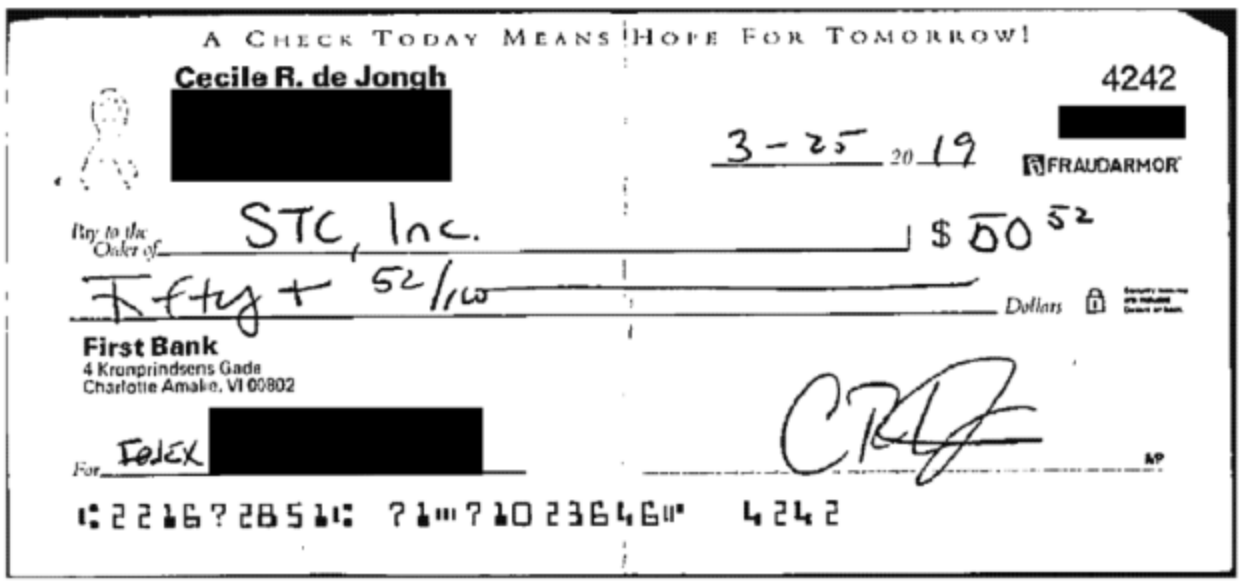
SDNY_GM_00017689

First Bank

Current Date: February 25, 2020

Account Number: [redacted]
Capture Date: March 29, 2019
Item Number: [redacted]
Posted Date: March 29, 2019
Posted Item Number: [redacted]
Amount: 50.52
Record Type: Debit

CECILE R DE-JONGH
[redacted]


A CHECK TODAY MEANS HOPE FOR TOMORROW!

Cecile R. de Jongh [redacted] 4242

3-25 2019 [redacted]

FRAUDARMOR

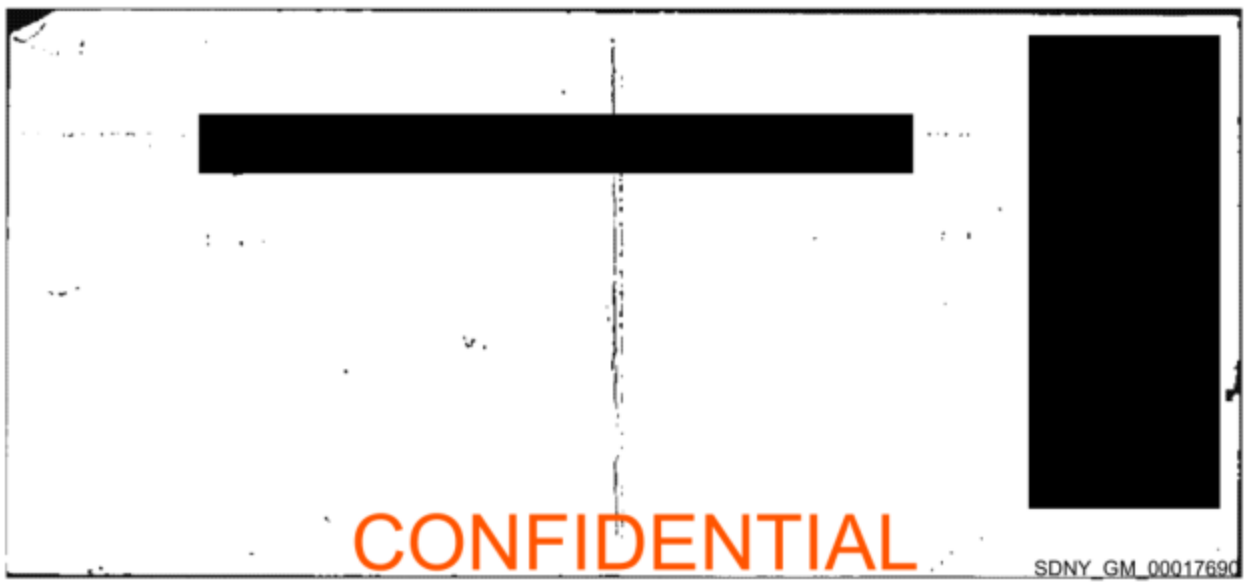
Pay to the Order of STC, Inc. $ 50 52

Fifty + 52/100 Dollars

First Bank
4 Kronprindsens Gade
Charlotte Amalie, VI 00802

For FedEx [redacted]

⑆221672851⑆ 71⑈710236466⑈ 4242


[redacted]

[redacted]

CONFIDENTIAL

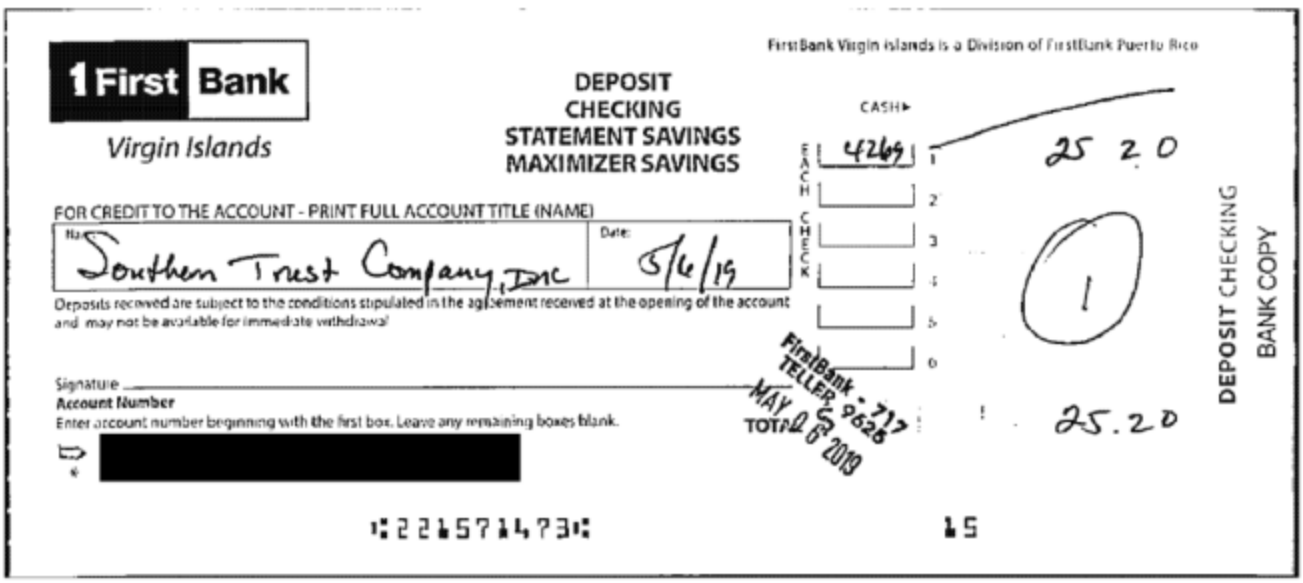
SDNY_GM_00017690

1 First Bank

Current Date: February 25, 2020

Account Number: [redacted]
Capture Date: May 06, 2019
Item Number: [redacted]
Posted Date: May 06, 2019
Posted Item Number: [redacted]
Amount: 25.20
Record Type: Credit

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348


1 First Bank
Virgin Islands

FirstBank Virgin Islands is a Division of FirstBank Puerto Rico

DEPOSIT
CHECKING
STATEMENT SAVINGS
MAXIMIZER SAVINGS

CASH
4269
25 20

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

Name: Southern Trust Company, Inc Date: 5/6/19

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

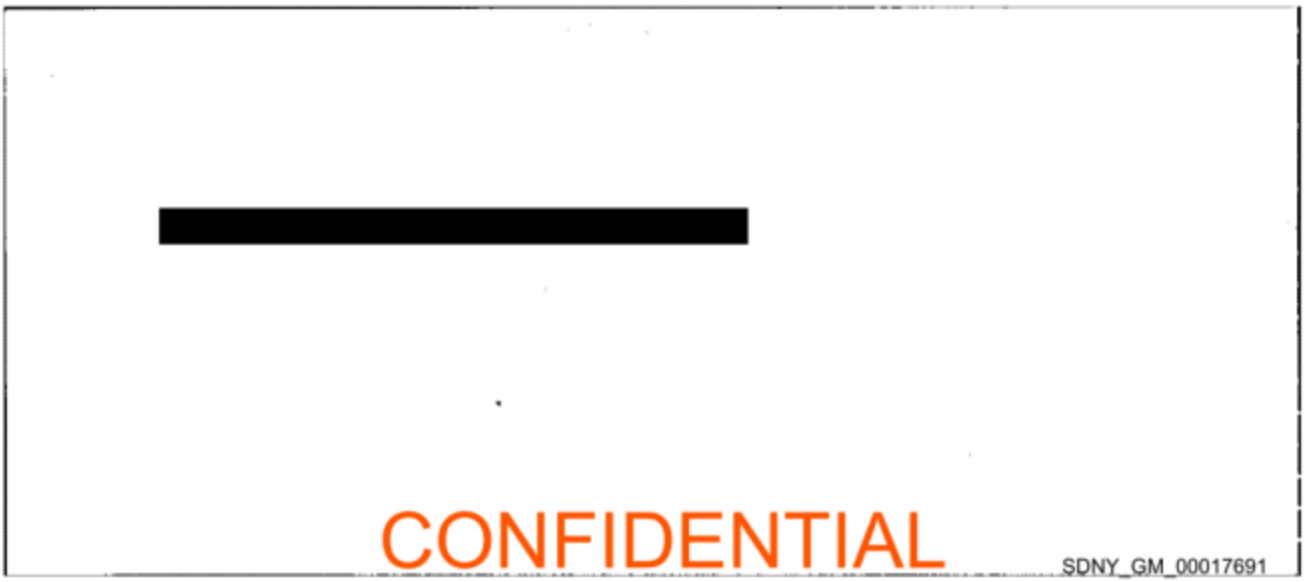
Signature
Account Number
Enter account number beginning with the first box. Leave any remaining boxes blank.
[redacted]

FirstBank TELLER 9628 MAY 06 2019

TOTAL 25.20

DEPOSIT CHECKING
BANK COPY

⑆221571473⑆ 15


[redacted]

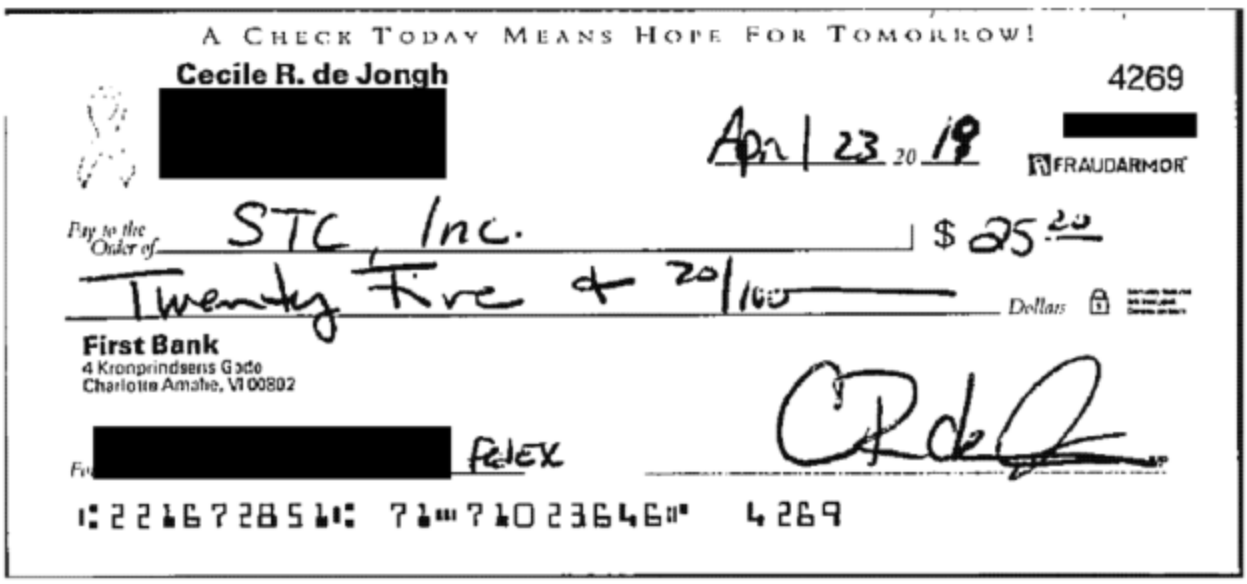
CONFIDENTIAL

SDNY_GM_00017691

1 First Bank

| | |
|---|---|
| Current Date: | February 25, 2020 |
| Account Number: | [redacted] |
| Capture Date: | May 06, 2019 |
| Item Number: | [redacted] |
| Posted Date: | May 06, 2019 |
| Posted Item Number: | [redacted] |
| Amount: | 25.20 |
| Record Type: | Debit |

CECILE R DE-JONGH
[redacted]


A CHECK TODAY MEANS HOPE FOR TOMORROW!

Cecile R. de Jongh [redacted] 4269

Apr 23 2019 [redacted] FRAUDARMOR

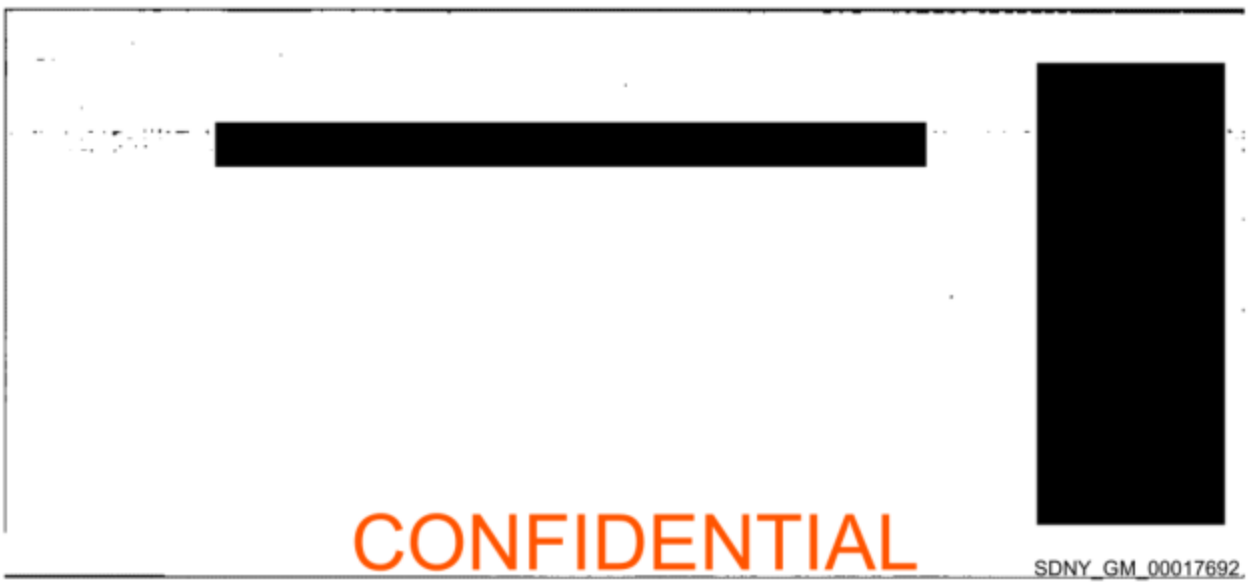
Pay to the Order of STC, Inc. $ 25.20

Twenty Five + 20/100 Dollars

First Bank
4 Kronprindsens Gade
Charlotte Amalie, VI 00802

For [redacted] Felex

⑆221672851⑆ 71■710236464■ 4269


[redacted]

[redacted]

CONFIDENTIAL

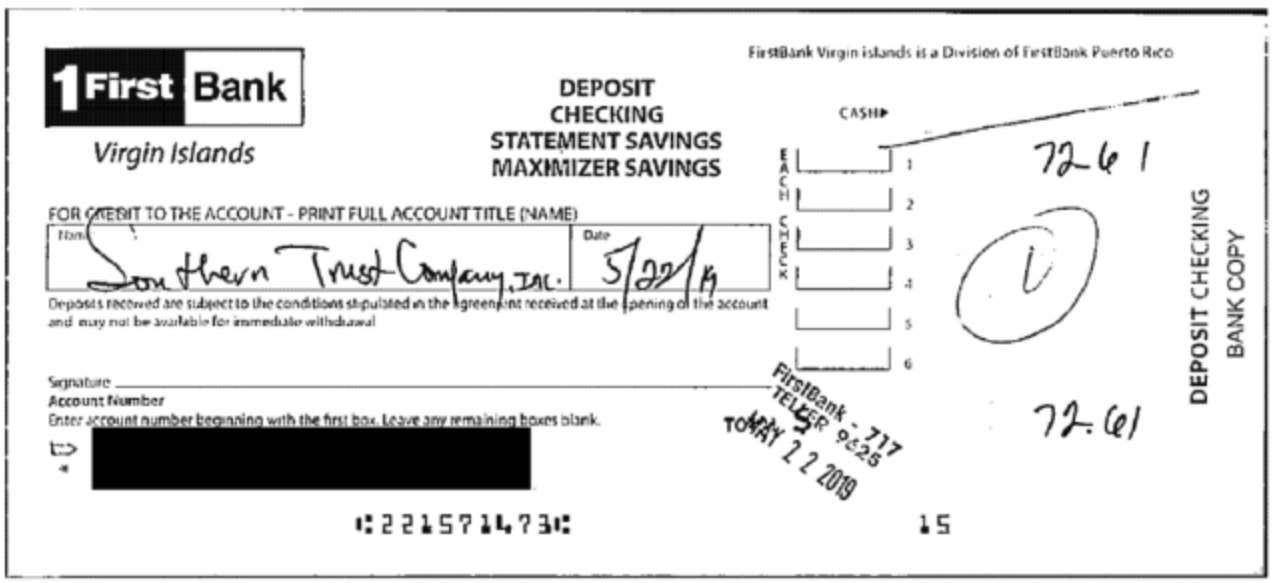
SDNY_GM_00017692

1 First Bank

Current Date: February 25, 2020

Account Number: [redacted]
Capture Date: May 22, 2019
Item Number: [redacted]
Posted Date: May 22, 2019
Posted Item Number: [redacted]
Amount: 72.61
Record Type: Credit

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348



1 First Bank
Virgin Islands

FirstBank Virgin Islands is a Division of FirstBank Puerto Rico

DEPOSIT
CHECKING
STATEMENT SAVINGS
MAXIMIZER SAVINGS

CASH
72.61

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

Name: Southern Trust Company, Inc. Date: 5/22/19

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

[redacted]

⑆221571473⑆ 15

FirstBank - 717 TELLER 9525 MAY 22 2019

72.61

DEPOSIT CHECKING
BANK COPY

[redacted]

CONFIDENTIAL

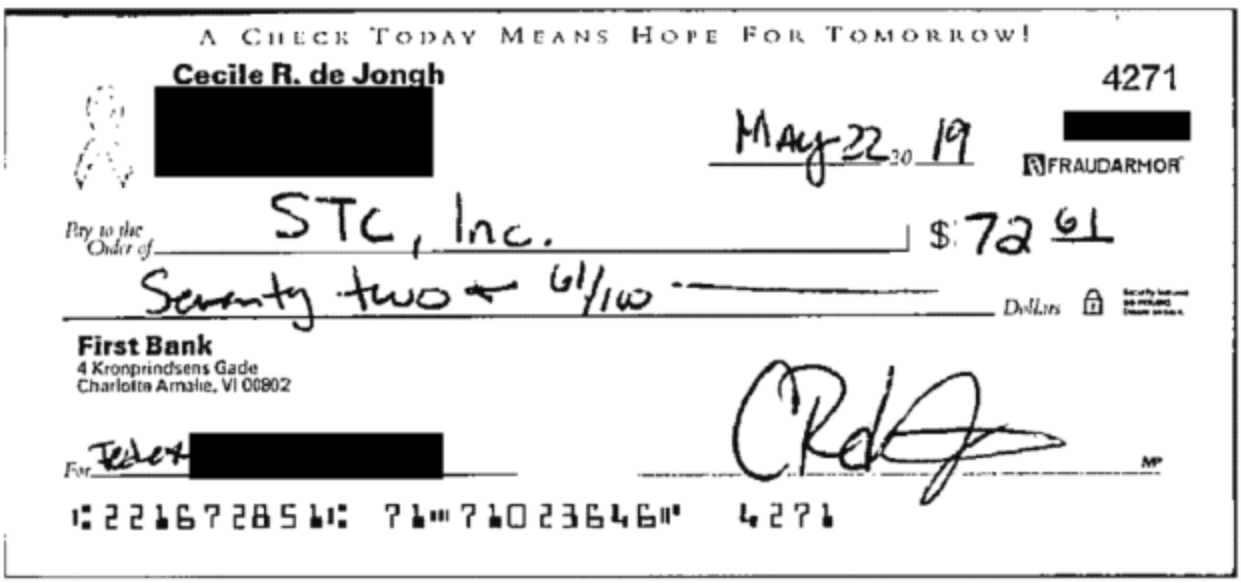
SDNY_GM_00017693

1 First Bank

Current Date: February 25, 2020

Account Number: [redacted]
Capture Date: May 22, 2019
Item Number: [redacted]
Posted Date: May 22, 2019
Posted Item Number: [redacted]
Amount: 72.61
Record Type: Debit

CECILE R DE-JONGH
[redacted]


A CHECK TODAY MEANS HOPE FOR TOMORROW!

Cecile R. de Jongh [redacted] 4271

May 22 20 19

FRAUDARMOR

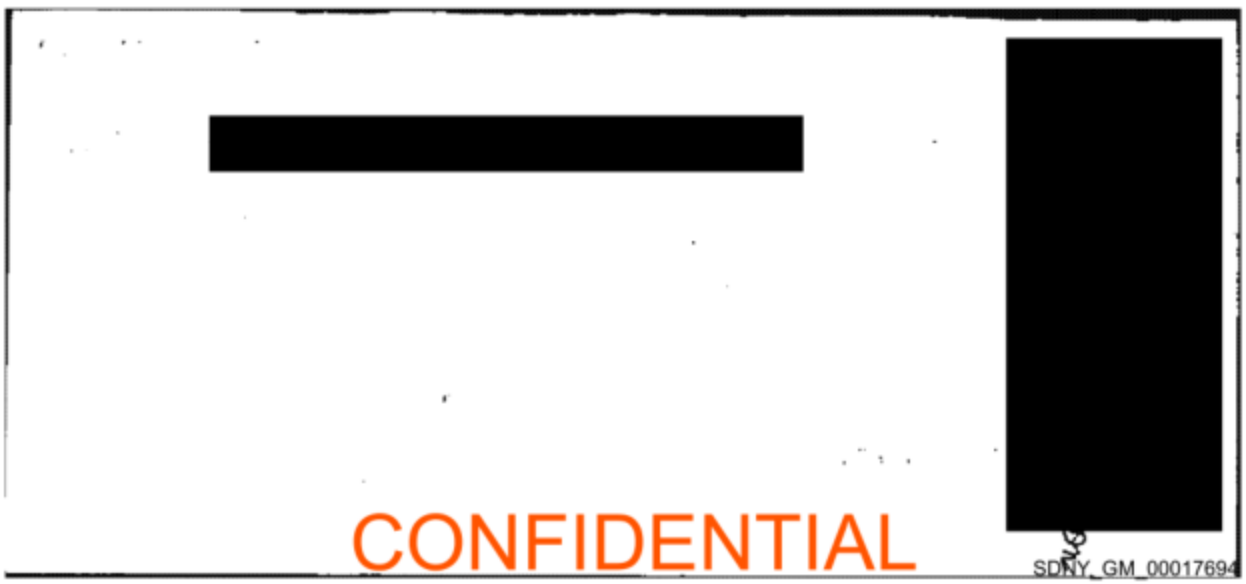
Pay to the Order of STC, Inc. $ 72 61

Seventy two + 61/100 Dollars

First Bank
4 Kronprindsens Gade
Charlotte Amalie, VI 00802

For Federal [redacted]

⑆221672851⑆ 71⑈710236461⑈ 4271


[redacted]

[redacted]

CONFIDENTIAL

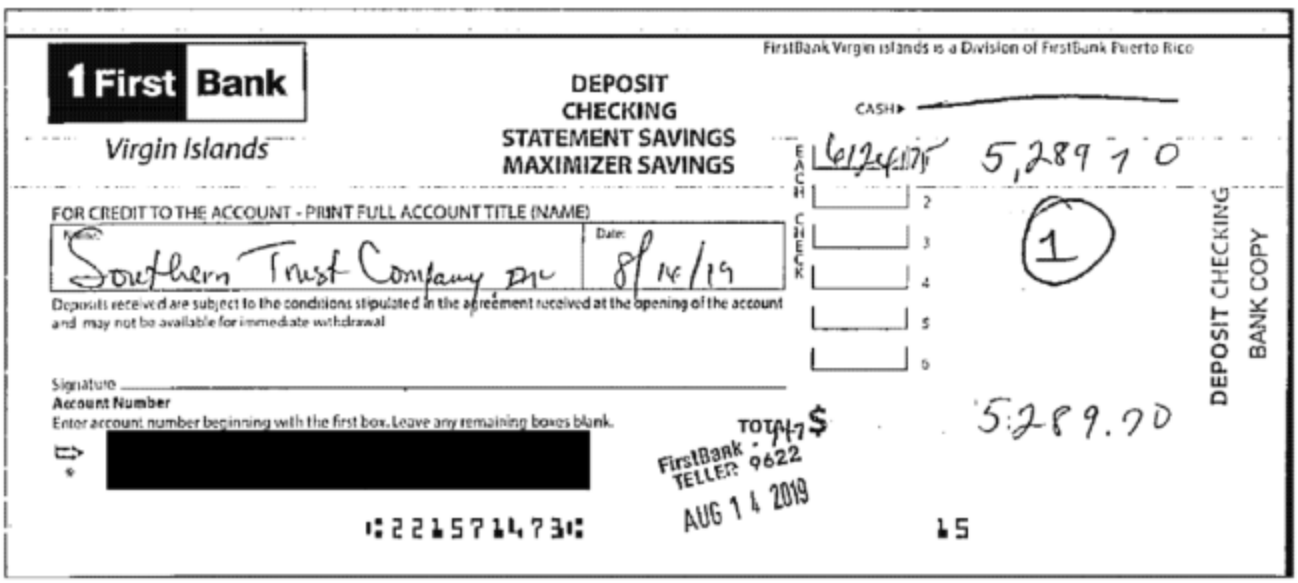
SDNY_GM_00017694

1 First Bank

Current Date: February 25, 2020

Account Number: [redacted]
Capture Date: August 14, 2019
Item Number: [redacted]
Posted Date: August 14, 2019
Posted Item Number: [redacted]
Amount: 5,289.70
Record Type: Credit

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348






1 First Bank

Current Date: February 25, 2020

Account Number: [redacted]
Capture Date: August 14, 2019
Item Number: [redacted]
Posted Date: August 14, 2019
Posted Item Number: [redacted]
Amount: 5,289.70
Record Type: Transit



Bank Of America
Commercial Disbursement Account
Northbrook, IL

No 6124175

70-2328
0719

Date: 08/02/2019

Pay:
***FIVE THOUSAND TWO HUNDRED EIGHTY-NINE DOLLARS SEVENTY CENTS***

PAY $5,289.70

To The Order Of:
SOUTHERN TRUST COMPANY INC

Joseph R Mantth

Memo:
ACCOUNT CLOSURE

Present For Payment Within 180 Days

⑈6124175⑈ ⑆071923284⑆ 87658⑈03350⑈



[redacted]

[redacted]

CONFIDENTIAL

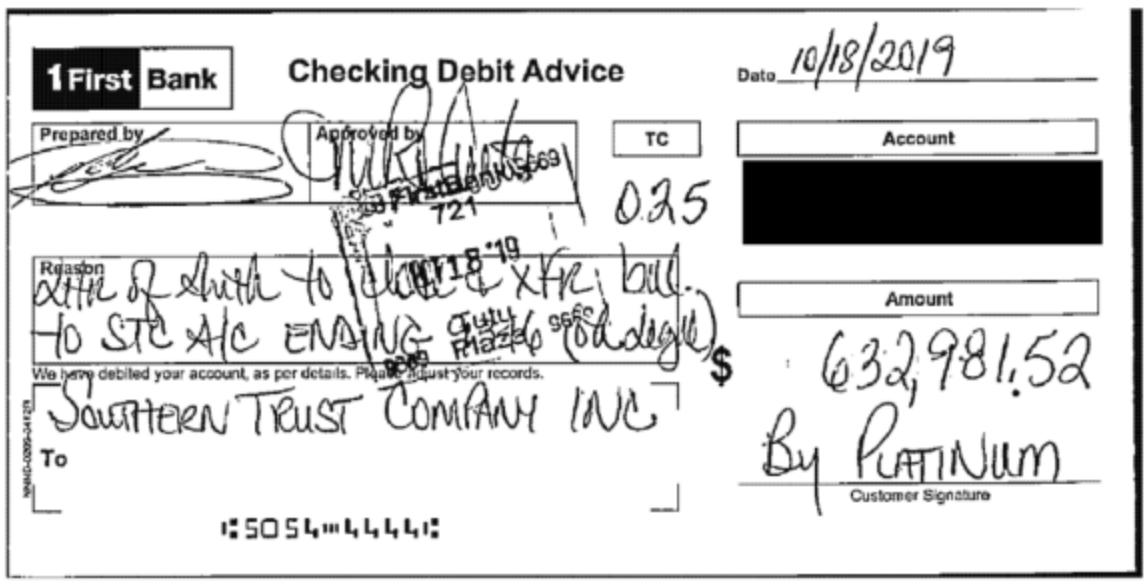
SDNY_GM_00017696

1 First Bank

Current Date: March 11, 2020

Account Number: [redacted]
Capture Date: October 18, 2019
Item Number: [redacted]
Posted Date: October 18, 2019
Posted Item Number: [redacted]
Amount: 632,981.52
Record Type: Debit

SOUTHERN TRUST COMPANY INC
6100 RED HOOK QTRS STE B-3
ST THOMAS VI 00802-1348


1 First Bank

Checking Debit Advice

Date 10/18/2019

Prepared by

Approved by

TC 025

Account [redacted]

Reason

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

$ 632,981.52

To SOUTHERN TRUST COMPANY INC

By PLATINUM

Customer Signature

⑆505444444⑆


[redacted]

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SDNY_GM_00011697