

IN THE SUPERIOR COURT OF THE VIRGIN ISLANDS

DIVISION OF ST. CROIX

WALEED HAMED and KAC357, INC.,)	
)	CIVIL NO. SX-16-CV-429
<i>Plaintiffs,</i>)	
v.)	
)	ACTION FOR DAMAGES
BANK OF NOVA SCOTIA,)	
d/b/a SCOTIABANK, FATHI YUSUF,)	
MAHER YUSUF, YUSUF YUSUF,)	
and UNITED CORPORATION,)	
)	
<i>Defendants.</i>)	JURY TRIAL DEMANDED
<hr/>		

**PLAINTIFF HAMED'S FIRST REQUEST FOR ADMISSIONS
TO THE BANK OF NOVA SCOTIA**

Plaintiff Hamed, by counsel, propounds the following first Requests for Admissions pursuant to Rule 36 of the *Virgin Islands Rules of Civil Procedure* (V.I. R. CIV. P.) on Defendant BNS.

TERMS AND MEANINGS

“**You**” means the Bank of Nova Scotia, its counsel, managers and employees.

DEFINITIONS

None.

REQUESTS TO ADMIT

1. ADMIT or DENY that BNS has never received any document demonstrating that Mike Yusuf was made a director of Plessen by original corporate document, vote or written consent.
2. ADMIT or DENY that BNS has never received any document legally demonstrating by corporate action that Mike Yusuf is now, or ever actually has been a director of Plessen.

3. ADMIT or DENY that Plessen opened a bank account with BNS in 1997.
4. ADMIT or DENY that at that time, in 1997, when the Plessen BNS account was opened, the only officers and directors of Plessen were Fathi Yusuf (Secretary-Treasurer), Mohammad Hamed (President) and Waleed Hamed. (Vice-President).
5. ADMIT or DENY that in the documents establishing the banking relationship between Plessen and BNS in 1997, there was no waiver of the right to a jury trial with regard to dealings between Plessen and BNS.
6. ADMIT or DENY that in the contractual documents establishing the banking relationship in 1997, there was no waiver of any right of Plessen to make claims against BNS for tort or negligence.
7. ADMIT or DENY that in the contractual documents establishing the banking relationship in 1997, there was no provision that BNS could unilaterally alter the contractual relationship between the parties by simply typing new contractual provisions onto the face of routine banking forms it supplied for use by customers such as Plessen.
8. ADMIT or DENY that in the contractual documents establishing the banking relationship in 1997, there was no provision that "signors" on the account could, without Board approval or approval of the President of Plessen, agree to changes in the contractual relationship between the parties.
9. ADMIT or DENY that at the time the banking relationship was established in 1997, BNS required the submission of the Plessen corporate Articles and Bylaws which listed the officers of the corporation - and required updated copies thereafter. Plessen supplied those to BNS originally and as requested later.
10. ADMIT or DENY that in the contractual documents establishing the banking relationship in 1997, there was no provision that BNS could unilaterally alter the contractual relationship between the parties by documents not signed by both parties, without consideration and without notice that the contractual relationship was being modified.
11. ADMIT or DENY that at no time after the initial contractual documents establishing the banking relationship, did Plessen ever negotiate for any contractual modification of the right to a jury trial or waiver of any claims for tort or negligence as to dealings between Plessen and BNS that was: (1) identified as a modification of the contractual relationship, (2) signed by both Plessen and BNS and (3) altered the parties' positions for consideration.

12. ADMIT or DENY that at no time after the initial contractual documents establishing the banking relationship, did Plessen ever enter into any contractual modification of the right to a jury trial or waiver of any claims for tort or negligence as to dealings between Plessen and BNS that was: (1) identified as a modification of the contractual relationship, (2) was signed by both Plessen and BNS and (3) altered the parties' positions for consideration.

13. ADMIT or DENY that at the time of the initial contractual documents establishing the banking relationship in 1997, there was a signature card created on April 23, 1997 (the "1997 Signature Card").

14. ADMIT or DENY that only three signors appeared on that 1997 Signature Card - one of whom was Waleed Hamed.

15. ADMIT or DENY that to transact on the Plessen account in 1997, the 1997 Signature Card required only one authorized signor's signature on a check, which could be any of the three authorized signatories.

16. ADMIT or DENY that Waleed Hamed was identified as an authorized signor on the 1997 Signature Card - and in 1997 could negotiate a check on the account with his signature alone.

17. ADMIT or DENY that BNS has been provided a version of an alleged BNS banking document, to wit, an undated paper signature card bearing the titles and signatures of United's officers, not Plessen's - which also contained a phrase requiring two family signatures. (Please refer to **Exhibit A**.)

18. ADMIT or DENY that the persons and positions set forth on Exhibit A do not match the Officers and their positions on any of Plessen's corporate or other documents on file with BNS

19. ADMIT or DENY that BNS cannot state when Exhibit A was created or executed, or by whom it was created, or when it was provided to BNS.

20. ADMIT or DENY that the version of an alleged BNS banking document, to wit, an undated paper signature card bearing the titles and signatures of United's officers, does not list the officers and their positions with Plessen -- of the signors (**Exhibit A**).

21. ADMIT or DENY that the version of an alleged BNS banking document, to wit, an undated paper signature card bearing the titles and signatures of United's officers (**Exhibit A**) was not in any BNS file related to the Plessen Account prior to April 1 2013.

22. ADMIT or DENY that the dated final page on that second information gathering form attached as **Exhibit Bis** not in any BNS file or computer system related to the Plessen Account.

23. ADMIT or DENY that the dated final page on that second information gathering form attached as **Exhibit B** was not added to the document by BNS, its managers or employees.

24. ADMIT or DENY that that second, dated form (**Exhibit B** last page) has an additional "date" page inserted and the date on that inserted page typed in a different type font.

25. ADMIT or DENY that at some time after August 17, 2009, there was a forgery of an alleged BNS banking document, the undated information gathering form requiring two family signatures (Exhibit B).

26. ADMIT or DENY that except for the original 1997 Signature Card, **Exhibit B** is the only **dated** document related to the Plessen account signature requirements signed by the Hameds and Yusufs about which BNS has knowledge..

27. ADMIT or DENY that at no time prior to March 27, 2013, did the computer-based retail signature card, or any other computer representation of the account signature card in the BNS computer system ever require "two signatures where one of the signatures had to be from the Hamed family and one had to be from the Yusuf family" with regard to the Plessen accounts.

28. ADMIT or DENY that at no time prior to March 27, 2013, did any **dated** signature card or other document in the BNS Plessen Account files require "two signatures where one of the signatures had to be from the Hamed family and one had to be from the Yusuf family" with regard to the Plessen accounts.

29. ADMIT or DENY that Yusuf Yusuf met with one or more BNS employees between March 27, 2013 and May 17, 2013 to discuss the March 27, 2013 withdrawal.

30. ADMIT or DENY that Mike Yusuf met with one or more bank employees between March 27, 2013 and May 17, 2013 to discuss the March 27, 2013 withdrawal.

31. ADMIT or DENY that a copy of a printed document with the date May 10, 2013 was supplied by BNS to the Yusufs between March 27, 2013 and May 17, 2013 which showed that at the time of the \$460,000 withdrawal, the signature card in the retail signature system showed Waleed Hamed as one of three authorized signors.

32. ADMIT or DENY that when BNS produced the account documents for this Plessen bank account in another civil case pending before the Superior Court of the Virgin Islands (*Plessen v. Hamed*, SX-13-CV-120) on September 10, 2014, only the original

1997 and updated 2009 signature cards were produced, but no undated signature cards were produced.

33. No undated signature cards or undated information gathering documents reflecting the need for two signatures, one from the Yusuf family and one from the Hamed family, to withdraw funds from the Plessen account, were produced.

Dated: November 6, 2017

Joel H. Holt, Esq. (Bar # 6)
Counsel for Plaintiffs
Law Offices of Joel H. Holt
2132 Company Street,
Christiansted, VI 00820
Email: holtvi.plaza@gmail.com
Tele: (340) 773-8709
Fax: (340) 773-8677

Carl J. Hartmann III, Esq. (#48)
Co-Counsel for Plaintiffs
5000 Estate Coakley Bay, L-6
Christiansted, VI 00820
Email: carl@carlhartmann.com

CERTIFICATE OF SERVICE

I certify that this filing meets the applicable requirements regarding length and number of words. I also hereby certify that on this 6th day of November, 2017, I served a copy of the foregoing by email, as agreed by the parties, on:

Gregory H. Hodges

Stephen Herpel

Law House, 10000 Frederiksberg Gade
P.O. Box 756
St. Thomas, VI 00802
ghodges@dtflaw.com

Charles E. Lockwood

NICHOLS NEWMAN LOGAN GREY &
LOCKWOOD, P.C.

No. 1131 King Street, Suite 204
Christiansted, U.S. Virgin Islands 00820-4971
(340) 773-3200

BUSINESS ACCOUNT SIGNATURE CARD

PLESSEN ENTERPRISES INC.	ACCT. NO. 05800045012
NAME OF BUSINESS 4C&D ESTATE SION FARM	<input type="checkbox"/> CAD <input checked="" type="checkbox"/> U.S.
ADDRESS CHRISTIANSTED ST. CROIX USVI	
CITY/TOWN	00820
PROVINCE	POSTAL CODE

SIGNING INSTRUCTIONS (Complete only if different than any one (1) to sign)
ANY TWO * One Hamed and One Yusuf

AUTH. INITIAL

1031112 (8/01)

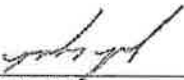
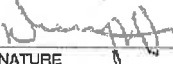
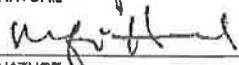
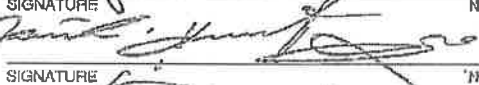


	MAHER YUSUF/PRESIDENT.
SIGNATURE	NAME/TITLE
	WALEED HAMED/GENERAL MANAGER.
SIGNATURE	NAME/TITLE
	MUFEEED HAMED/MANAGER.
SIGNATURE	NAME/TITLE
	FATHI YUSUF/TREASURER
SIGNATURE	NAME/TITLE
	YUSUF YUSUF/MANAGER.
SIGNATURE	NAME/TITLE
	HISHAM HAMED/MANAGER.
SIGNATURE	NAME/TITLE

EXHIBIT
A



*New Amendments to
Articles - By Lead
A Resolution*

Information Gathering Form - Account for a Private Corporate Entity

NOTE: PLEASE PROVIDE ALL OF THE REQUESTED INFORMATION & DOCUMENTATION TO EXPEDITE THE ACCOUNT OPENING PROCESS. COMPLETE & RETURN THIS FORM TO THE ATTENTION OF _____

SECTION I - DETAILS OF THE COMPANY

1. Full legal name of the company: PLESSEN ENTERPRISES INC.
Trading Name(s) (if applicable): SAME AS ABOVE.

2. Mailing address of the company: P.O. BOX 763
CHRISTIANSTED
ST. CROIX, USVI 00821-0763
Physical address of the company: 4C&D ESTATE SION FARM
CHRISTIANSTED
ST. CROIX, USVI 00820

Telephone number: (340) 778-6240 Facsimile number: (340) 778-1200
E-mail address: _____ Website: _____

3. Number of employees: Full time _____ Part time _____

4. Number of years in business: 12/31/98

5. Number of years at above address: _____

6. Country of incorporation: USVI

7. Address of the Company's Registered Office: 4C&D ESTATE SION FARM
CHRISTIANSTED, ST. CROIX USVI 00820

Telephone number: (340) 778-6240 Facsimile number: (340) 778-1200

8. Name /address / etc. of primary company contact: WALEED HAMED
4C&D ESTATE SION FARM CHRISTIANSTED, ST. CROIX USVI 00820

Telephone number: (____) 778-6240 Facsimile number: (____) 778-1200
E-mail address: _____

9. Name and address of the company's primary banker:
BANCO POPULAR

Name of Account Manager: Mrs. Patricia Tang Yuk
Telephone number: (340) 693-2940 Facsimile number: (340) 693-2940

10. Name and address of the Law Firm that represents the company (if applicable):
BRYANT, BARNES MOSS

Name of Attorney (if specifically assigned, within the firm): CARL A. BECKSTEDT
Telephone number: (340) 773-2785 Facsimile number: (340) 773-5427

11. Name and address of the company's Accountant (if applicable):
Telephone number: (____) _____ Facsimile number: (____) _____





12. Provide originals or certified true copies (if originals cannot be provided) of the following corporate documents:

- Certificate(s) of Incorporation / Registration;
- Memorandum and Articles of Incorporation / Association & By Laws;
- Notice of Address or Notice of Change of Address of Registered Office;
- Notice of Directors/Managers or Notice of Change of Directors/Managers;
- Notice of Appointment of Secretary and/or Notice of Change of Secretary;
- Register of Members / Shareholders, including the full name and address of each beneficial owner holding 25% or more of the Company's shares;
- Trade / Business Licenses and Registration documentation;
- Request for Name Search and/or Name Reservation;
- Certificate of Good Standing; or
- Any other documentation requested by the Account Officer.

Note: Whenever documents require renewal, a copy of the "updated" document is to be provided to Scotiabank upon each renewal / re-registration process.

13. If any of the following is itself a corporate entity then the items listed in section 12 are required for each such corporate entity, as well information regarding the following.

- Authorized signatory;
- Directors;
- Beneficial owner holding 25% or more of the Company's shares;
- Any person with principal control over the Company's assets; and
- Any person acting under a power of attorney or any other legal document.

14. Please provide personal information for each officer, director, and shareholder with more than 25% ownership of the company.

Name WALIED HAMED Title GENERAL MANAGER
 Physical Address A. C&D ESTATE SION FARM CHRISTIANSTED ST. CROIX 00820
 Mailing Address P.O. BOX 763 CHRISTIANSTED, ST. CROIX USVI 00821-0763
 Date of Birth 01/22/1962.
 Country of Citizenship USA Telephone Number (340) 690-9395
 Email address _____ Social Security Number 580-06-4454

Name MUFEEED HAMED Title MANAGER
 Physical Address SAME AS ABOVE
 Mailing Address SAME AS ABOVE
 Date of Birth 10/1/1971
 Country of Citizenship USA Telephone Number (340) 690-0581
 Email address _____ Social Security Number 580-19-5934

Name MAHER YUSUF Title PRESIDENT
 Physical Address #14 ESTATE PLESSEN F' STED ST. CROIX USVI 00841
 Mailing Address P.O. BOX 3649 KINGSHILL, ST. CROIX USVI 00851-3649
 Date of Birth 4/28/1967
 Country of Citizenship USA Telephone Number (340) 690-9396
 Email address _____ Social Security Number 580-17-0046

Name FATHI YUSUF Title TREASURER
 Physical Address #26 A TUTU PARK MALL (ST. THOMAS)
 Mailing Address #26 A TUTU PARK MALL ST. THOMAS USVI 00802
 Date of Birth 4/15/1941
 Country of Citizenship USA Telephone Number (340) 690-9598
 Email address _____ Social Security Number 580-09-1013



12. Provide originals or certified true copies (if originals cannot be provided) of the following corporate documents:

- Certificate(s) of Incorporation / Registration;
- Memorandum and Articles of Incorporation / Association & By Laws;
- Notice of Address or Notice of Change of Address of Registered Office;
- Notice of Directors/Managers or Notice of Change of Directors/Managers;
- Notice of Appointment of Secretary and/or Notice of Change of Secretary;
- Register of Members / Shareholders, including the full name and address of each beneficial owner holding 25% or more of the Company's shares;
- Trade / Business Licenses and Registration documentation;
- Request for Name Search and/or Name Reservation;
- Certificate of Good Standing; or
- Any other documentation requested by the Account Officer.

Note: Wherever documents require renewal, a copy of the "updated" document is to be provided to Scotiabank upon each renewal / re-registration process.

13. If any of the following is itself a corporate entity, then the items listed in section 12 are required for each such corporate entity, as well information regarding the following.

- Authorized signatory;
- Directors;
- Beneficial owner holding 25% or more of the Company's shares;
- Any person with principal control over the Company's assets; and
- Any person acting under a power of attorney or any other legal document.

14. Please provide personal information for each officer, director, and shareholder with more than 25% ownership of the company.

Name HISHAM HAMED Title MANAGER
 Physical Address #14 ESTATE PLESSENF' STED ST.CROIX, USVI 00841
 Mailing Address P.O. BOX 3649 KINGSHILL, ST.CROIX USVI 00851-3649
 Date of Birth 12/19/1975
 Country of Citizenship USA Telephone Number (340) 690-3139
 Email address _____ Social Security Number 580-19-5947

Name YUSUF YUSUF Title MANAGER
 Physical Address 4C&D ESTATE SION FARM CHRISTIANSTED ST.CROIX USVI 00820
 Mailing Address P.O. BOX 763, CHRISTIANSTED, ST.CROIX USVI 00821-0763
 Date of Birth 4/24/1977
 Country of Citizenship USA Telephone Number (340) 690-8789
 Email address _____ Social Security Number 580-21-9738

Name _____ Title _____
 Physical Address _____
 Mailing Address _____
 Date of Birth _____
 Country of Citizenship _____ Telephone Number _____
 Email address _____ Social Security Number _____

Name _____ Title _____
 Physical Address _____
 Mailing Address _____
 Date of Birth _____
 Country of Citizenship _____ Telephone Number _____
 Email address _____ Social Security Number _____



Name _____ Title _____
 Physical Address _____
 Mailing Address _____
 Date of Birth _____
 Country of Citizenship _____ Telephone Number _____
 Email address _____ Social Security Number _____

15. Are any of the signatories, officers, shareholders with more than 25% ownership, or their immediate family members; a current or former senior official in the executive, legislative, administrative, military or judiciary of a foreign government or a senior officer of a foreign Political Party, or a senior executive of any entity owned by a foreign government or do they maintain a personal or professional relationship with any such official?
 NO YES _____ (If YES, provide further details as directed by the bank officer).

16. Scotiabank's standard operating documents are generally only provided after all of the account-opening requirements have been fully satisfied. To assist in this process, please complete the following questions regarding the authorized signatories and signing instructions.

A. Provide the name and title of each individual who is authorized to sign on the company's account. Authorized signers are required to provide two pieces of ID in original form (or notarized copy only when authorized by a bank employee) - one (1) primary piece being a government-issued photo-ID (e.g., valid passport, drivers licence) and one (1) secondary piece (e.g., birth certificate, credit card, social security card, etc):

Name WALEED HAMED Title GENERAL MANAGER
 Physical Address SAME
 Mailing Address AS
 Date of Birth _____
 Country of Citizenship ABOVE Telephone Number _____
 Email address _____ Social Security Number _____

Name MUFEED HAMED Title MANAGER
 Physical Address _____
 Mailing Address SAME
 Date of Birth AS
 Country of Citizenship ABOVE Telephone Number _____
 Email address _____ Social Security Number _____

Name MAHER YUSUF Title PRESIDENT
 Physical Address _____
 Mailing Address SAME
 Date of Birth AS
 Country of Citizenship _____ Telephone Number _____
 Email address ABOVE Social Security Number _____

Name FATHI YUSUF Title TREASURER
 Physical Address _____
 Mailing Address SAME
 Date of Birth AS
 Country of Citizenship _____ Telephone Number _____
 Email address ABOVE Social Security Number _____

Name HISHAM HAMED Title MANAGER
 Physical Address _____
 Mailing Address SAME
 Date of Birth AS
 Country of Citizenship _____ Telephone Number _____
 Email address ABOVE... Social Security Number _____



Name YUSUF YUSUF Title MANAGER
 Physical Address SAME
 Mailing Address AS
 Date of Birth _____
 Country of Citizenship _____ Telephone Number _____
 Email address ABOVE Social Security Number _____

B. Indicate the signing instructions for the above named individuals who are required to sign on the company's account (e.g., any one to sign; "A" to sign with either of "B" or "C", etc):

TWO SIGNATURES ARE REQUIRED (one named with one Yusuf) .

C. Provide names and applicable instructions for persons not authorized to sign on the account, but authorized to obtain the account balance, collect account statements, mail, etc. ID documents are also required as per item # 13:

D. Provide details of any other existing accounts / relationship held with any Scotiabank Group:

E. If so requested, provide a banker's reference on the aforementioned Company, prepared on the applicable Bank's letterhead, and signed by its Manager. If the Company is newly established and does not have an existing banking relationship then the reference is to be provided on the Parent Company / Beneficial Owner(s). The bank reference should comment on the quality of the banking relationship over at least two years, provide full details of the banking arrangements including the date of establishment of the account, type of account, currency of account, present balance, average balance over the previous twelve-month period, credit history, and be specifically addressed to Scotiabank, to provide meaningful support. Facsimile or email references, or references addressed "To Whom It May Concern" are not acceptable.

SECTION 2 PURPOSE FOR THE ACCOUNT AND ANTICIPATED ACCOUNT ACTIVITY

1. Reason &/or purpose for requiring account(s) with Scotiabank, (including referral source if applicable):

~~This account is already existing~~

2. Detailed overview of the Company's primary business activity (e.g., business / products / services provided and how distributed to clients); type of operations; countries in which/ to which transactions are processed; etc. (attach brochures of articles with pertinent information):

RETAILED SUPERMARKET.



3. Financial year end: December 31, 2011
 Please provide a copy of the Company's latest financial statements or Annual Report. Attached
 If the Company is a subsidiary then provide a copy of the parent company's Annual Report, Attached
 & Corporate Tree detailing ownership particulars (as applicable). In-house financials are to be provided if
 Accountant-prepared statements are not available.

4. Indicate the type of each account required (e.g., Checking Account, Certificate of Deposit, Call Deposit) and
 services required (e.g., wire transfers, letters of credit):

CHECKING ACCOUNT

5. Scotiabank is required by law to satisfy itself as to the source of funds for deposits (e.g., from sales, dividends, inter-
 company loans, etc). Also indicate from where, &/or from whom, funds for deposits are received. (Scotiabank
 reserves the right to request additional documentary evidence to support the information provided):

RENT OF REAL PROPERTY

6. Provide details of the anticipated activity in # 7 below. Material change (i.e., in excess of 20%) in the activity
 projected, requires that the company immediately notify the Account Manager / Relationship Officer, and discuss
 with him/her whatever supporting information may be required to support the new statistics:

7. Normal & Expected Activity:

Number of checks expected to be issued in the average month: 1-50 51-100 101-150 151+
 Total \$ value; 1,000.00 \$ \$ \$ \$
Major Suppliers / Customers and average payments to them per month:

SMALL INVOICES AMOUNT

Largest amount of check (and its beneficiary) issued in the average month;

NONE

Large check payments at irregular intervals (e.g., Payment to primary auto parts supplier - ABC Suppliers Ltd -
 \$xxk per quarter; XYZ Corporation - oil & batteries supplier - \$yy sent annually, etc);

PROPERTY TAX

Anticipated wire payments per month; NONE 1-5 6-9 10-15 15+
 Total \$ value; \$ \$ \$ \$ \$
Major Suppliers / Customers and average payments to them per month:

Number of anticipated deposits in the average month; 1-10 11-20 21-40 41+
 Total \$ value; 30,000.00 \$ \$ \$ \$



7. Normal & Expected Activity (cont'd):

Composition of the above deposits Checks Wires Cash Drafts / Money Orders
 Total \$ value; 30,000.00 \$ \$ \$ \$
Major Clients and average payments by them per month:

Letters of Credit &/or Collections Payments (i.e. for goods purchased from a Supplier);
Major Clients and anticipated amounts:

NONE

8. Will this account be used to conduct business on behalf of someone other than the named account holder (s) (third party)? Yes No If "yes" provide details and supporting documentation for further review/discussion (as advised by the Bank Officer).
 [Note for Bank: If the reply is yes, record personal information of the third party and obtain identification and two letters of reference (if the third party is a non-resident)]

9. IMPORTANT INFORMATION ABOUT UNLAWFUL INTERNET GAMBLING

The Unlawful Internet Gambling Enforcement Act of 2006 ("UIGEA" or the "Act") and its implementing Regulation GG prohibit any person from knowingly accepting payments in connection with the participation of another person in unlawful Internet gambling.

The Act generally defines "unlawful Internet gambling" as placing, receiving, or otherwise knowingly transmitting a bet or wager (as defined by the Act) by any means which involves the use, at least in part, of the Internet where such bet or wager is unlawful under any applicable Federal or State Law.

I/we hereby certify the above-named business does NOT engage in an Internet gambling business of any kind, either legal or illegal, and will notify Scotiabank if this activity occurs.

10. I/We certify that to the best of our knowledge the information provided herein is accurate. If there are any subsequent changes to any of the information/documentation, we will notify Scotiabank by a signed letter.

I/We authorize the Bank to obtain independent verification from any public &/or internal sources, with respect to this application and in accordance with anti money laundering & anti terrorist financing laws & regulations.

I/We acknowledge that this account will be open for review by Compliance Officers and Auditors and by local government Auditors and Inspectors, subject to appropriate confidential restrictions by the bank.

I/We further confirm that all credits to the account are and will be beneficially owned by the company (or as detailed in Item # 8).

Disclosure of information:

While the Bank is committed to protect the privacy and security of the information provided, it may be necessary to disclose information:

- o In response to credit enquiries from qualified legal financial institutions (usually with respect to the customer's application at said financial institution);
- o If the Bank in its discretion reasonably deems such disclosure necessary or desirable in furtherance of the customer's business;
- o Pursuant to legal process or subpoena served on the bank, and
- o If disclosure is reasonably necessary to protect the Bank's interests (the bank will usually notify the customer where permissible under the applicable legal process).



The Customer hereby consents to and authorizes such disclosure, and the Bank shall not become liable by reason of the giving of any such information or of it's being inaccurate or incomplete.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We will ask to see two forms of identification, one of which must have a picture. We may also request other identifying documents.

Signature: [Handwritten Signature]
Director / Authorized Signatory

Signature: [Handwritten Signature]
Director / Authorized Signatory

Date: _____

For Bank Use Only:

Country of Risk _____

SIC Code _____

Assigned Risk Rating (H, M, L) _____

Reviewed by _____
(Bank Officer)

Date: _____

Authorized by _____
(Bank Officer)

Date: _____



The Customer hereby consents to and authorizes such disclosure, and the Bank shall not become liable by reason of the giving of any such information or of it's being inaccurate or incomplete.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We will ask to see two forms of identification, one of which must have a picture. We may also request other identifying documents.

Signature: [Handwritten Signature]
Director / Authorized Signatory

Signature: [Handwritten Signature]
Director / Authorized Signatory

Date: 2/3/12

For Bank Use Only.

Country of Risk _____

SIC Code _____

Assigned Risk Rating (H, M, L): _____

Reviewed by: _____
(Bank Officer)

Date: _____

Authorized by: _____
(Bank Officer)

Date: _____