

## DEPOSIT ACCOUNT AND BANKING SERVICES AGREEMENT

In accordance with this Agreement, Segura Bank International Corp. (the "Bank") may only accept deposits from foreign persons, as defined by Act No. 273 of September 25, 2012, as amended, known as the International Financial Center Regulatory Act (the "Act"). Under the provisions of the Act, the Bank is prohibited from accepting deposits from individuals who are residents of Puerto Rico or legal entities organized under the laws of Puerto Rico, whose main business location is in Puerto Rico, or a foreign corporation that has an office which, according to the provisions of the Puerto Rico Internal Revenue Code, is considered to be doing business in Puerto Rico, and the Government of Puerto Rico, its agencies, instrumentalities, political subdivisions, public corporations, or other entities of the Government of Puerto Rico.

Checking Accounts (Non-Interest-Bearing), Operational Business Account, Savings Accounts, Money Market Accounts, Time Deposits (the "Account" or "Accounts") and all transactions from time to time conducted therein are subject to the following terms and conditions set forth in this Agreement.

The Account holder (the "Depositor"), and the persons authorized to manage the account must comply with all rules established in this Agreement. When the Depositor is mentioned in this document, it includes both the Account holder and persons registered as Authorized Signers.

### 1. PURPOSE OF THE ACCOUNT

1.1. This Deposit Account and Banking Services Agreement for clients, individuals, and legal entities, contains all the conditions, terms, duties, and rights that will govern your banking relationship with Segura Bank International Corp. The client may request a copy of this Agreement and/or Rules applicable to the account or accounts opened by the client with the Bank at any time at our office located at 270 Ave. Muñoz Rivera – Suite 1130, San Juan, Puerto Rico 00918.

1.2. The Depositor agrees to use the Account and the services described below for lawful purposes and in accordance with the terms of this Agreement, applicable laws and regulations, including U.S. anti-money laundering laws and regulations.

1.3. In line with "The Unlawful Internet Gambling Enforcement Act of 2006 (UIGEA)" and Regulation GG enacted under it, "restricted transactions," as defined in said law and regulation, are prohibited, so the Bank will not process such transactions in or through the Account. "Restricted transactions" include, but are not limited to, credit transactions, electronic fund transfers, checks or drafts accepted by any person involved in illegal internet gambling.

1.4. PREVENTION AND DETECTION OF FINANCIAL EXPLOITATION OF ELDERLY OR DISABLED PERSONS: You authorize the Bank to disclose, in cases of potential financial exploitation, information about your account such as name, address, identification of Authorized Signers on the account, and evidence of transaction patterns. Such information will only be disclosed to relevant government agencies for handling these types of cases.

### 2. ACCOUNT OPENING APPLICATION

2.1. To open an Account with the Bank, the Depositor must, among other things, complete an account opening application and sign a card to register with the Bank all signatures of persons authorized to conduct transactions on the Account. The signatures of the Depositor and other authorized persons whose signatures are registered, whether by a signature card or electronic signature, will become Authorized Signers on the Account.

### 3. IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

3.1. U.S. federal law requires financial institutions to obtain, verify, and maintain records of the information that identifies each person who opens an account with the institution. The purpose of this is to assist the U.S. government and its territories in preventing the funding of terrorism and money laundering activities. This means that when opening an account, the Account Holder must provide the Bank with their name, address, date of birth, and any other information that the Bank deems necessary for proper identification. This procedure applies to the opening of a deposit account, as well as any other type of account, credit application, or other product or service requested from the Bank. The Bank also has the right to request the presentation of sufficient identification documents, to its satisfaction, such as a passport, driver's license, identity card, and those of any proxies or other identification documents. As such, the Bank reserves the right, among other things, to require any document pertinent to the identity of the Account Holder and/or the origin of the funds during the account opening process.

### 4. DEPOSITOR'S STATEMENT

4.1. The Depositor represents and warrants that throughout the duration of this Agreement, the Depositor will not conduct business or transactions directly or indirectly with any person, country, business entity, or non-profit or religious entity identified on sanction lists published and/or managed by the Office of Foreign Assets Control ("OFAC"). Should the Bank suspect or become aware that transactions are being conducted on the Account for the direct or indirect benefit of a person or entity listed on the aforementioned lists, it will proceed to reject or cancel the transaction, freeze the funds involved, and/or take any other course of action required by the laws and regulations administered by OFAC.

## 5. DISCLOSURE OF SPECIFIC ACCOUNT TERMS AND CONDITIONS

5.1. The Accounts will be subject to the terms and conditions established in this Agreement and in the disclosures pertaining to the Accounts, which are incorporated into this Agreement. The disclosures for Checking Accounts, Savings Accounts, and Certificates of Deposit include, as applicable, the following information: interest rate and annual percentage yield (APY), terms and fees of the Accounts, minimum initial deposit to establish the Accounts; minimum balance requirements; method for calculating interest and minimum balance, and limitations on the number of transactions.

5.2. The Depositor acknowledges and agrees that the terms, fees, and conditions applicable to the Account are determined by the Bank and are subject to change without prior notice at the Bank's discretion, subject to applicable laws and regulations.

## 6. SECURITY

6.1. The Depositor acknowledges and agrees that all funds in the Account are pledged to secure the payment of all present and future obligations the Depositor may incur with the Bank. Consequently, the Depositor assigns, delivers, and grants in security to the Bank all funds in the Account and in any other deposit account with the Bank, and therefore agrees to execute, complete, and deliver the instruments or documents that the Bank may require in order to fulfill and maintain such security interest. The assignment, pledge, movable lien, and security interest will remain in full force and effect until all obligations have been paid in full. Deposits and other assets that the Depositor holds with the Bank will be encumbered up to the limit of the debt, if any, that the Depositor maintains with the Bank or any of its affiliates. Any amount of money owed by the Depositor to the Bank will be considered a recognized debt and as such will be recoverable in any court of competent jurisdiction.

## 7. ACCOUNT IDENTIFICATION NUMBER

7.1. The Bank will assign an identification number to the Accounts. The Depositor must include the identification number on all deposited items, instruction, or communication, written or verbal with the Bank. The Bank reserves the right to require any information or document relevant to the identity of the Account holder and of the authorized signers and/or the origin of the funds.

## 8. OPENING THE ACCOUNT

8.1. The Account will be subject to applicable laws and regulations, as well as to the Bank's regulations that are in effect from time to time and those adopted in the future. The terms, fees, and conditions applicable to the Accounts will be those determined by the Bank from time to time, subject to applicable laws and regulations.

8.2. The Bank will make available the wire transfer instructions of our correspondent bank(s) and other formats and documents necessary for handling and operating the account.

8.3. The Bank reserves the right to close any account without prior notice if the account holder fails to provide the requested documentation or violates any provisions of this Agreement.

## 9. AUTHORIZED SIGNERS

9.1. The Depositor agrees that only those individuals whose signatures are duly registered on the relevant documents and/or forms will be able to conduct transactions on the Account. These individuals must comply with the Bank's established procedure for registering authorized signers and submit any information and/or documents that the Bank deems necessary.

9.2. The Depositor and the individuals whose signatures have been authorized acknowledge and accept that they are jointly responsible to the Bank for any charges or obligations incurred on the Account.

9.3. For the purposes of this Agreement, the term "authorized person(s)" or "authorized signer(s)" refers to those whose name(s) and signature(s) appear at the end of this Agreement, and/or on signature cards, or whose name(s) and signature(s) appear on such contracts and/or documents as Depositor, from time to time, at its option, may execute ("Authorized Signers"). It is provided that, in accordance with the foregoing, the Authorized Signers will be authorized to manage the Account, endorse for deposit to the Account, make withdrawals against it, deposit to credit the Account, issue or draw instruments, give instructions for charges to the Account, and to exercise all the powers and rights of a joint account holder as stated in this Agreement. The Depositor releases the Bank from all liability for withdrawals, charges, and/or movements of funds made by instructions from any of the Authorized Signers against the Account, as well as for deposits and credits to it.

9.4. All withdrawals of funds must bear the signature of the Depositor or the Authorized Signers, as appropriate, and payments made by the Bank on account of these will be valid without the Bank having to conduct any investigation regarding the use or handling of funds. The Bank may, at its discretion, pay or refuse to pay such withdrawals, and/or require written confirmation from the Account holder, as it deems appropriate. In the absence of specific instructions on this matter, the Bank may pay any draft that bears at least one signature from the Authorized Signers.

9.5. The Depositor will indemnify and hold the Bank harmless from any liability for any loss, obligation, liability, cost, or expense, including reasonable attorneys' fees, incurred by the Bank as a result of, or arising from, the payment of any instrument bearing the signature of any Authorized Signer.

9.6. The Bank has discretion to accept any instrument drawn or endorsed by any of the Authorized Signers, even if the signature on it does not exactly match the signature duly registered on the Account's signature card or corresponding document. However, the Bank is not obligated to accept any instrument drawn or endorsed by any of the Authorized Signers unless the signature matches the signature duly registered on the Account's signature card or corresponding document.

9.7. Any change or amendment to revoke the authorization of an Authorized Signer or person on the Account must be notified to the Bank in writing through certification, sworn declaration, or any other document required by the Bank, signed by the Account Holder. Notices of changes or amendments to the Authorized Signers must be made within a reasonable timeframe to allow the Bank to take appropriate measures regarding the amendment or change. Failure to provide timely and reasonable notice shall constitute a waiver by the Depositor of any claim against the Bank.

9.8. The Depositor agrees that, after the Bank receives written notice of any change to the Authorized Signers of the Account, including the change or revocation of Authorized Signers for a period of no less than three (3) business days, the Bank will continue to be authorized to accept any instrument bearing the signature of any of the previously authorized individuals on the account. However, the Bank will not be obligated to accept changes in the Authorized Signers of the Account until the Bank has received the signature cards duly completed and signed by all the new Authorized Signers of the Account, along with any information and documentation regarding the identity of such individuals that the Bank deems pertinent. In the event that the Depositor requests a change in the Account Holder or any of the Authorized Signers, the Bank has the discretion to require the closing of the Account and the opening of a new account. Accounts may be established as joint accounts.

## 10. TYPES OF ACCOUNTS: INDIVIDUAL AND JOINT

10.1. INDIVIDUAL. An individual account has only one account holder.

10.2. JOINT. In a joint account ("and"), two or more people are authorized to sign on the Account and to conduct transactions jointly. The Bank will require the presence or signature of all the account holders, as established in the opening documents and the signature card, to carry out any transaction, or to give instructions to the Bank regarding the handling of the Account. The funds deposited are owned by all depositors who become jointly and severally creditors of the Bank. The Bank will answer to these jointly.

JOINT AND SEVERAL LIABILITY. Holders of Joint Accounts are jointly and severally obligated to indemnify the Bank for any claim against it by any of the account holders due to the payments and/or withdrawals allowed under the same. They are jointly and severally obligated to reimburse the Bank for any sum paid by it in connection with the Account, and for expenses incurred by reason of any administrative, judicial, and/or extrajudicial claim of the holders related to the account including but not limited to court costs, attorney's fees, experts, etc.

## 11. ACCOUNT STATEMENTS

Account Statements will be made available to the Account Holders under the following terms:

11.1. Depositors who have subscribed to the electronic banking services agreement can access their account statement on the Bank's website, or, upon request of the Depositor who has complied with the provisions of Section 14 of this Agreement, the Bank will send it monthly to the Depositor's last email address appearing in the Bank's records. The statement will reflect all transactions in the Account for the immediately preceding cycle not covered by a previous statement.

11.2. The Depositor is responsible for carefully reviewing the periodic account statement sent by the Bank, or made available to them, and all accompanying documents. Except in the case of electronic transfers, the Depositor will have a period of thirty (30) calendar days from receipt of the account statement to notify the Bank in writing of any alteration, signature forgery, error, irregularity in any payment, unauthorized transactions, omitted transactions, or any transaction indicated in the account statement or evidenced in any of the documents sent with the account statement. Failure to notify within the specified period will constitute a waiver by the Depositor of any claim against the Bank.

11.3. In any case of a claim in accordance with the provisions of Section 11.2, the Bank reserves the right to request any documents or sworn statements necessary to process the claim in accordance with the laws of Puerto Rico.

11.5. The Bank will initiate an internal investigation process to determine whether the claimed transaction or error is an authorized transaction. The Bank will inform the Depositor in writing of the results of the investigation and the Bank's determination regarding the claim submitted.

## 12. ELECTRONIC COMMUNICATIONS

On June 30, 2000, the United States Congress enacted the "Electronic Signatures in Global and National Commerce Act (E-Sign Act)" to ensure the legality of electronic contracts. Accordingly, if the Depositor agrees to use electronic banking services, the Bank will send account statements, disclosures, and other communications to the Depositor electronically, and in such cases, the Depositor and Authorized Signers acknowledge, accept, and agree to the following:

12.1. The Depositor will receive account statements at the email address provided to the Bank and/or access the account statements on the Online Bankig.

12.2. All disclosures and any information sent by the Bank to the Depositor will be sent electronically. Requests for such documents may be subject to a fee, unless prohibited by law. Charges applicable to such requests are included in the terms and conditions disclosures.

12.3. The provisions of this section apply to all transactions conducted on the Accounts.

12.4. The Depositor is obligated to provide their email address and to notify the Bank of any subsequent changes to this address. Changes to the email address must be notified via email to the following address: [customerservice@securabank.com](mailto:customerservice@securabank.com)

## 13. ELECTRONIC TRANSFER AGREEMENT

13.1. The Bank may allow the Depositor to access the Account through electronic transfers and/or electronic fund transfers, enabling the Depositor to make deposits, withdrawals, and balance inquiries.

13.2. The Bank reserves the right to offer these services subject to the provisions set by the Bank's Board of Directors from time to time. If such access is permitted, the following rules established in Sections 13.3 to 13.8 of this Agreement will apply.

13.3. The Bank will debit the Account for withdrawals made against it and will credit the Accounts for deposits made via electronic transfers. Withdrawals are subject to the availability of funds that the Depositor maintains in the Accounts. The Depositor assumes responsibility for any overdrafts and the corresponding penalties resulting from debits to the Accounts via electronic transfers.

13.4. The Bank may charge for the electronic transfer service. Such a fee will be notified to the depositor according to the time frame provided by law, if any, or otherwise as determined by the Bank from time to time.

13.5. The Bank will not accept instructions by telephone, telegraph, facsimile, or telex regarding the Account, especially instructions about payments, withdrawals, or fund transfers, unless the Depositor agrees and consents to the security process with the Bank. The Depositor also acknowledges and accepts that this security procedure is designed to identify and/or prevent unauthorized transactions and not to detect errors in the content of the instructions to execute and process electronic transfers. Furthermore, the Depositor acknowledges and accepts responsibility for all fund transfers, even those not authorized, as long as the Bank has accepted, processed, and executed them in accordance with the established security process.

13.6. The Depositor hereby authorizes the Bank to act in accordance with instructions received via email ("Electronic Instructions") from any person purporting to be the Depositor or an Authorized Signer, originating from any of the email addresses previously identified by the Depositor, for making payments and money transfers, deposits, and/or withdrawals of funds to or from the Account.

13.7. Each Electronic Instruction must include the information required by this Agreement, including, but not limited to, the name of the Depositor, Account number, instructions regarding the requested transaction, and any other information that the Bank may require.

13.8. Subject to the limitations set forth in applicable laws and regulations, the Depositor acknowledges and agrees to indemnify and hold harmless the Bank, its shareholders, directors, officers, employees, and agents from any claims, liabilities, losses, damages, costs, charges, including attorney's fees and other expenses of any nature that the Bank has suffered or incurred arising directly or indirectly from the Bank acting in accordance with the Depositor's instructions and the Bank's Security Program, whether or not such instructions were actually sent or presented by the Depositor and/or the Bank made any error, omission or oversight without negligence, bad faith, or intentional misconduct. The Depositor assumes the risks associated with requesting transactions via Electronic Instructions.

13.9. The Bank will execute electronic transfers only against available funds. If requests are received after the cutoff time, the transfer will be executed on the next business day.

13.10. The Bank will carry out electronic fund transfers requested by the Depositor only if the Depositor has provided the Bank with sufficient information to correctly identify the recipient of the funds, as required by the Bank. The Depositor undertakes to provide the Bank with all such information as may be necessary to ensure full compliance with the statutory and regulatory provisions applicable to these transactions.

13.11. The Bank will receive electronic fund transfers to credit the Depositor's Account, provided that such transfers identify the recipient by correct name and account number, or the Depositor has provided the Bank with prior appropriate instructions that allow it to correctly identify the transfer. In the absence of such information or instructions, the Bank may reject the transfer without incurring any liability to the Depositor.

13.12. Once the Bank has acted in response to a request for an electronic fund transfer from the Depositor, the Depositor will have one (1) hour after confirmation to modify or canceled the transfer.

13.13. Any breach of the terms and conditions of this Agreement will authorize the Bank to cancel, without prior notice, the privilege of having access to electronic transfers on the Accounts.

13.14. The Bank reserves the right to request any document or sworn statement necessary to process any claim regarding electronic transfers.

13.15. Electronic transfers, debits, and any other transactions made by Authorized Signers on the Accounts as per the documents, records, and custody of the Bank will be deemed valid.

13.16. The Bank will not be liable for transactions, debits, or withdrawals made through electronic transfers prior to written notice of any change or amendment to the Authorized Signers on the Account.

13.17. The Bank will not incur any liability to the Depositor if it fails to process a timely and correct electronic transfer in the following situations: (a) if for any reason not attributable to the Bank, the Depositor does not have sufficient funds to carry out the transaction; (b) if the amount of the requested transfer exceeds the available funds in the credit line, if any; © if due to reasons beyond the Bank's control, or due to unforeseen circumstances, the transaction cannot be carried out despite the efforts or precautions taken by the Bank.

13.18. IMPORTANT: Transactions to be carried out by Depositors who are residents of the United States of America through electronic transfers are subject to the rules set forth in this Agreement and in the Disclosure of the Terms for Electronic Fund Transfers.

## 14. INACTIVE ACCOUNT

14.1. If no deposits, withdrawals, or transactions are made on an Account for a period of three (3) years, the Account will be classified as inactive. The Bank reserves the right to withhold any payment, withdrawal, or transfer from an inactive account until it can, to the Bank's satisfaction, establish contact with the Depositor of the inactive account and provided that the transaction is requested by an Authorized Signer. If the Depositor does not perform any transaction, has not communicated in writing, or has shown no interest whatsoever regarding the funds deposited in the Account for a period of five (5) years, then such funds will be presumed abandoned and unclaimed and will be treated in accordance with applicable Puerto Rican laws.

## 15. DEATH OF THE DEPOSITOR

15.1. In the event of the Depositor's death, the heirs and/or persons duly authorized to manage the Account according to applicable laws shall immediately notify the Bank. The funds on deposit cannot be withdrawn until the survivors carry out the corresponding legal procedures in the country of residence. If necessary, they must also perform the corresponding legal procedures in Puerto Rico, including those related to taxes, estates, and donations as required by the Secretary of the Treasury of Puerto Rico.

## 16. CUSTODIAL ACCOUNTS

16.1. To open an account in the name of a minor, and to make payments or withdrawals from the account, it is necessary for the person who has custody of the minor, the legal guardian, or the person responsible for the minor to sign the relevant documentation required by the Bank. When the guardian is a legal representative, a certified copy of the documentation required by the jurisdiction where the minor resides must be presented to the Bank.

16.2. Accounts for minors are limited to individuals only. A minor cannot open this account unless authorized by a parent or guardian with custody at the time of opening. The account holder may only make withdrawals from the account funds via electronic transfers.

16.3 The adult authorized on the account agrees that by issuing such authorization, they are responsible for all actions taken by the minor. The Bank is thereby released from all liability for accepting and acting upon the execution of such transactions.

## 17. AVAILABILITY OF FUNDS IN THE ACCOUNT

17.1. The crediting of deposits made to the Account will be subject to applicable regulations. The Bank's Policy on the Availability of Funds is established in the disclosures applicable to the Account.

## 18. REPORTING TO THIRD PARTIES REGARDING THE ACCOUNT

18.1. The confidentiality of the Accounts is subject to applicable laws of Puerto Rico and the United States. However, the Bank may disclose information about the Accounts with the prior consent of the Depositor as far as permissible under applicable laws. The Depositor and the Authorized Signers expressly authorize the Bank to disclose information to third parties in accordance with any applicable law, regulation, and/or order to government entities if the Bank determines that there has been a violation of any law or regulation warranting such disclosure.

18.2. By signing this Agreement and/or an Authorized Signer card, the Depositor acknowledges and agrees to provide the Bank with complete and correct information about their identity and activities.

## 19. POWERS AND RIGHTS OF THE BANK

19.1. The Bank is authorized to debit any sums of money owed to the Bank by the Depositor and the Authorized Signers who maintain an Account at the Bank, or any other debt or obligation that currently exists or may be incurred in the future with the Bank. If any debit is made for the aforementioned reasons, the Bank will not incur any liability due to insufficient funds resulting from such charges on the Account.

19.2. The Bank is hereby authorized to waive on behalf of the Depositor(s) any demands for payment, notices of expiration and/or non-payment, and protests of all and any instruments it receives for collection or concerning the Depositor's deposits.

## 20. LIMITS OF LIABILITY

20.1. The Bank will not be liable to the Depositor for having made a payment or transfer in good faith from any instrument drawn against the Account funds, as a result of any alteration or lack of authority related to any document, instrument, or transfer or payment instruments, in the event that the Depositor, through their own negligence, contributed in any way to a material alteration of the document, instrument, or instructions, or to any unauthorized signature on them.

20.2. In the event of breach or negligence by the Bank in any of the provisions of this Agreement, the Bank will only be liable for the actual damages duly evidenced that the Depositor suffers. The measure of damages in the handling of an instrument is the amount of the instrument, reduced by any amount that could not have been obtained even with the exercise of ordinary care. The Depositor agrees and accepts that the Bank will not be obligated to compensate for mental distress, damage to reputation, to the business and activities of the Depositor.

20.3. The Bank will not be liable for the non-performance of any provision of this Agreement if it is caused in part or in whole by circumstances beyond the control and responsibility of the Bank, including, but not limited to: fire, accidents, suspension of electric power services, mechanical failures in equipment used to provide services, terrorism, communication failures and communication systems, explosions, floods, hurricanes, or any act of God or force majeure.

20.4. The Bank will not be liable for transactions that cannot be completed because the funds are subject to legal claims or similar restrictions. The Bank will also not be responsible for delays that occur due to errors made by or attributable to the depositor, such as: errors in the identification of the depositor or the Account, errors on withdrawal slips or written instructions or deposit slips, or non-compliance with the requirements established for various transactions in the Account.

20.5. The rights of the Bank under this Agreement shall be considered cumulative rather than mutually exclusive, and therefore the choice of one right by the Bank will not affect or limit any other right or remedy available to the Bank.

20.6. The Depositor agrees to defend, indemnify, and hold harmless the Bank, as well as its directors, officers, successors, employees, and agents, from any and all claims, damages, judgments, penalties, costs, and expenses (including such expenses and attorney's fees) resulting from the Bank acting in accordance with the clauses of this Agreement and having exercised the rights and prerogatives that this Agreement grants it.

## 21. ATTACHMENTS

21.1. The Depositor agrees and acknowledges that upon the enforcement of an attachment order or requirement issued by a competent court or authority (including, but not limited to, the Department of Revenue and the Federal Internal Revenue Service), the Bank will freeze and/or surrender the available funds in the Account at the time of enforcement, which will be those not encumbered by the debts of the Depositor and/or the Authorized Signers with the Bank at the time of such enforcement. The freezing and/or surrender of such funds will be carried out according to the terms of the attachment order or requirement and without the need to issue prior notice to the Depositor.

21.2. The Bank will have no obligation to challenge, dispute, or question the terms of an attachment order or requirement or to assert any defense the Depositor may have against the person or entity promoting the attachment order or requirement. The Bank will strictly comply with the terms of any attachment order or requirement until it is relieved or a resolution issued by the court or authority that issued the attachment order or requirement nullifies it. Presentation to the Bank of evidence of debt payment or discharge of the obligation that gave rise to the attachment order or requirement will not be sufficient for the Bank to lift the attachment or freeze on funds.

21.3. If the attachment order or requirement is issued against the funds of any of the holders of a joint account ("and"), the Bank will proceed with the freezing and/or surrender of funds according to the terms of the order or requirement, without the need to make any determination about the ownership of the funds or the origin of the order or requirement.

21.4. The Depositor agrees and accepts that any cause of action arising from or related to this Agreement will expire if not asserted or claimed within one year of its occurrence.

## 22. OTHER LEGAL ACTIONS

22.1. In the event that the Bank is notified or receives any process, summons, notice, order, requirement, execution, limitation, injunction, attachment, lien, or other legal process (hereinafter referred to jointly or separately as "Process"), or any form of claims which in the discretion of the Bank affects or may affect the Account, the Bank shall have the discretion, without incurring liability to the Depositor, to withhold payment, withdrawal, or transfer of funds from the Account until such claim or process is canceled or concluded to the Bank's satisfaction. With respect to the above, the Bank shall have no obligation to notify the Depositor of a process regarding any of the Depositor's accounts with the Bank. The Bank may charge to the Depositor's Account, without prior notice or consent of the Depositor, any expenses, costs, including reasonable attorney's fees (and legal appeal fees), that the Bank may incur by responding to or complying with any process related to the Depositor or any account with the Bank.

## 23. NOTIFICATIONS AND NOTICES

23.1. All remittances, statements, documents, notices, written communications, or documents that the Bank must provide to the Depositor in connection with the Account shall be considered to have been delivered to the Account holders upon sending them via email, as authorized by the Depositor, to any of the depositors or entities at the last known address of the Depositor.

23.2. The Depositor agrees to notify the Bank in writing promptly of any address change. In the absence of such notice, any correspondence sent to the last email address, as appropriate, reflected in the Bank's records, will be deemed correctly made. The Depositor agrees and accepts that the Bank will not incur liability for the loss of correspondence or documents sent to the Depositor as a result of Depositor's failure to comply with the requirement of immediate notification in the event of a change of address.

## 24. TERMINATION

24.1. The Bank reserves the right to close the Account if it determines that there has been any forgery in the Authorized Signers or fraud on the Account, or if the requirements of the Bank and/or any of the rules of this Agreement have not been met, or if the Account has been managed inappropriately.

24.2. The Bank reserves the right to close the Depositor's Accounts at any time if it determines that the Depositor has violated any of the provisions of this Agreement. The Bank may also, without prior notice, refuse to accept deposits for the Depositor's Accounts if it determines that the Depositor has violated any of the provisions of this Agreement. To close such an Account, the Bank must send notice to the Depositor by ordinary mail to the last known address of the Depositor requiring the Depositor to withdraw the money, if any, from the Account within the term that the Bank designates in the written notice. If the Depositor does not withdraw the balance of the Account, if any remains, within the term indicated in the notice, the Bank may, without incurring liability to the Depositor, close the accounts by sending a check for the balance to the last known address of the Depositor known by the Bank.

## 25. AMENDMENTS

25.1. The Bank reserves the right to amend, modify, or revoke this Agreement at any time. Such changes will take effect at the time established in the notice sent to the Depositor.

## 26. SEVERABILITY

26.1. Should any one or more of the provisions of this Agreement be declared invalid, illegal, or unenforceable in any respect, the validity, legality, and enforceability of the remaining provisions shall not in any way be affected or impaired thereby. These remaining provisions shall remain in full force and effect, and shall be interpreted as if the invalid, illegal, or unenforceable provisions had never been included in this Agreement.

## 27. INTERPRETATION

27.1. In this Agreement, the use of the singular shall include the plural; the use of the plural shall include the singular; and the use of pronouns of any gender shall include the other genders.

27.2. The section headings and clause titles in this document are included for reference and convenience only and shall not be considered part of this Agreement nor affect the interpretation of its provisions.

## 28. APPLICABLE LAWS AND REGULATIONS

28.1. The Account shall be subject to applicable laws and regulations, as well as to the Bank's regulations that are in effect from time to time and those that may be adopted in the future.

28.2. This Agreement and all related and/or derivative documents shall be governed and interpreted in accordance with the laws of the Commonwealth of Puerto Rico. The Depositor agrees to submit to the jurisdiction and competence of the forum chosen by the Bank and expressly waives any objection to the selection of the forum based on lack of convenience or competence. The Depositor waives any right to a jury trial in any action or proceeding to enforce or defend their rights under, or in any way related to, this Agreement.

## 29. SPECIFIC AND SUPPLEMENTARY PROVISIONS

### 29.1. SAVINGS ACCOUNTS

Deposits and Withdrawals - The Bank reserves the right to require a written notice thirty (30) days in advance for the withdrawal of funds. The Bank may at its discretion waive this requirement, without this constituting a waiver of the right to require notification for future withdrawals.

### 29.2. OPERATIONAL BUSINESS ACCOUNT

A. At the Bank's discretion, documents received for deposit or collection that are returned unpaid or not accepted may be sent by mail to the last address of the Depositor as per the Bank's records.

B. The Bank will likewise notify the Depositor of the non-acceptance of any document presented for collection, as required by applicable laws and regulations.

### 29.3. TIME DEPOSIT.

The Depositor agrees and acknowledges that:

A. Time Deposit ("TD") will accrue interest for the term thereof according to the rate and terms described in the TD Disclosure. The TD is governed by the rules set forth in this Agreement and the corresponding disclosure.

B. If the TD is used to guarantee obligations to the Bank, it will be cancelled and replaced by a certificate of deposit or another negotiable instrument, with the Bank authorized to issue the corresponding certificates and retain possession of these as a guarantee of compliance with such obligations.

C. Partial withdrawals are not permitted before the maturity date of the TD. If the Depositor cancels the TD prior to its maturity date, it may result in the imposition of a penalty for early withdrawal, as described in the corresponding disclosure.

D. The Bank may make debits against the TD for the various concepts mentioned in this Agreement without the Bank incurring any liability due to insufficient funds resulting from such charges on the TD.

## ACCEPTANCE

All terms and conditions stipulated in this Agreement are considered valid and accepted by the Depositor and the authorized person(s) through the signing of this Agreement or by performing affirmative acts that indicate their acceptance, such as: keeping the account open, making deposits or withdrawals of funds, or any other transaction in their account. Both the Depositor and the Authorized Signers, as well as their successors in interest, are jointly and severally obligated to comply with all terms, conditions, and obligations outlined in this Agreement.

Signature

Full Name: .....

Date: MM/DD/YY .....

Signature

Full Name: .....

Date: MM/DD/YY .....

Signature

Full Name: .....

Date: MM/DD/YY .....

Signature

Full Name: .....

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