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Deutsche Bank Trust Company Americas (DBTCA) Business Deposit Account Opening Application

Gratitude America, Ltd. 4/25/2012
Account Title Date of Incorporation

Gratitude America, Ltd. 66-0789697
Entity/Company Name Taxpayer ID Number (TIN)

6100 Red Hook Quarter, B3
Mailing Address

St. Thomas, USVI Not applicable 00802
City State Zip Code

(212) 971-1314 (212) 971-1308
Business Telephone Number Business Fax Number Other Number

6100 Port of Sale Hall, Ste 15
Legal Address (if different from mailing address)

St. Thomas, USVI Not applicable 00802
City State Zip Code

Client Relationship

- Corporation
- Foundation
- Non-Profit Organization
- Limited Liability Company (LLC)
- Partnership
- Limited Liability Partnership (LLP)
- Attorney Escrow Account
- Landlord Master Escrow
- Trust/Estates

Private Wealth Premium™ Elite Business Accounts

- Checking Account
 - Checking with Interest (Foundation and Non-profit only)
 - Money Market Deposit
 - Cash Master Sweep Account
 - DBTCA Certificate of Deposit
 - DB AG NY Preferred Certificate of Deposit
- Target Amount _____ Trigger Amount _____
- APY _____ Term _____
- APY _____ Term _____ Promo term _____
- (DBTCA deposit account required, along with a DB AG Preferred Terms and Conditions)

Private Wealth Premium™ Banking Services

- Deluxe Checkbook
 - Name Only
 - Name and Address
 - Debit Cards—Business Debit Card
- Style _____ Code _____ Color _____
- Internet Banking Services**
- DB Private Wealth Online Plus
 - Link to existing online relationship: 1030850
- Duplicate Statement**
- Name _____
- Address _____
- City _____ State _____ Zip Code _____



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CONFIDENTIAL

Notice of Customer Identification Policy

Important Information

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 establishes an account, investment or other business relationship with a financial institution. This means that we will ask for your name, address and other information that will allow us to identify you. We may also ask to see identifying documents such as a certificate of formation or good standing (legal entities) or a passport or other photo identification (individuals).

3rd EU Notice

Governmental rules have also broadened the scope of the Bank's obligations to aid in the fight against money laundering and terrorist financing; these rules call for an active involvement of both asset management firms and their clients. For new and existing clients we currently have a legal obligation to ask our customers questions regarding their identities, addresses, source of funds and, if necessary, legal representatives, authorized signatories, beneficial owners or control structures and to collect requisite documentation to substantiate the information. Also, enhanced anti-money laundering requirements require that should any of the above personal or institutional information change, our clients would be obliged to immediately notify us of the change(s) and provide us with relevant documentation to verify these changes.

ATM/Debit Service

You agree that the retention or use of the ATM/Debit card constitutes acceptance of the terms and conditions of the Cardholder Agreement contained in the Terms and Conditions of Deposit Accounts.

Internet Banking Service

If you have selected to receive Internet Banking Services, you understand that you will be required to enter into a separate Internet Banking Services Agreement with DBTCA before you can access the Internet Banking Service.

Acknowledgment of Receipt of Privacy Notice

By signing below, you acknowledge receipt of DBTCA's Privacy Notice included in the Application Package.

Telephone, Facsimile or E-mail Instructions

By signing below, you agree that from time to time you may give instructions by telephone, facsimile or e-mail regarding the above captioned account(s) (defined herein as "Verbal Instructions"). It is understood that the risk of Verbal Instructions being given by person or persons purported to be you is your own. Absent the gross negligence or willful misconduct of DBTCA, you agree to indemnify and hold harmless DBTCA for any claims, losses, expenses, costs or attorneys' fees resulting from DBTCA's acting upon such misunderstood and unauthorized Verbal Instructions. You understand that DBTCA may, but shall not be required to, seek verification of your verbal, facsimile or e-mail instructions by call back. In case of doubt, DBTCA may in its sole discretion refuse to execute your Verbal Instructions or any part thereof, without incurring any liability. DBTCA is under no obligation to execute your Verbal Instructions to transfer funds or securities to any account(s) without written instructions bearing your original signature.

Non-U.S. Organizations:

Confirmation of Tax and Compliance Responsibilities

You confirm that it is your responsibility to fulfill any tax obligations and any other regulatory reporting duties applicable to it in any relevant jurisdictions that may arise in connection with assets, income or transactions in your account(s) and your business relationship with DBTCA. Furthermore, you confirm that the necessary information (to the best of your knowledge and capabilities) is made available no less than annually to the relevant beneficial owner(s), settlor(s), beneficiary(ies), partner(s), etc., to enable him/her/them to fulfill any respective tax obligations that may arise for him/her/them in connection with your business relationship with DBTCA.

Please complete and attach separate W-8 or W-9 documentation as applicable.

Terms and Conditions and Representations

By signing below, you acknowledge receipt of the Terms and Conditions for Deposit Accounts attached to this Application and agree to be bound by them. In addition, you agree to notify us immediately of any material change to the information provided by you on this Application.

You represent and warrant that all of the information provided by you on this Application is accurate.

The Terms and Conditions for Deposit Accounts are subject to change.

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Acceptance

You understand that this application is subject to acceptance by DBTCA.

Authorized Signer _____ Date 2-11-15

Authorized Signer _____ Date _____

For Bank Use Only

Reviewed by:

Signature [Signature]

Name Amanda Kirby

Title Associate

Date 2/24/15

Accepted by DBTCA:

Signature [Signature]

Name Paul Morris

Title MD

Date 2/24/15

Account numbers: 42959324

DOA 441.33251 NOW _____

MMDA _____ CD/DRAG _____

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