From:	b8		
Sent:	Friday, January 27, 2023 8:29 A		
To:	FDIC Kansas City Regional Office	<u>e</u> <u>i</u>	
Subject:	RADD: b4,b8		
Email only			
From: b8			
Sent: Friday, September 16, 202	27:23 AM		
To: b4	,D8		
Subject: FDIC Questions Regardi	ng Crypto-Activities		
Hi b4,b8			
As we discussed on the phone ea	arlier this week, we have some a	dditional questions sur	rounding the crypto-activities the
bank is engaged in. I know this i	may take some time to gather the	e information as you're	currently having a Consumer
Compliance Exam, but do you th	ink you could send it with the 10	/31/2022 b4,b8 espo	nse?
Related to b4,b8			
As of 5/30/22 there were: b4 .	b8 in Staging testing and b4,k	8 i in Employee testin	g. Could vou please provide us
	plans for Employee Testing, Beta		
	of the number of transacting user		
The b4,b8	Agreement between b4,k	8 agree that!	b4,b8 is responsible for
i	ers of funds out of a Customer's		
	d all transfers of funds into a Cus		
	e these disclosures provided dire		
	nples of the disclosures provided		
	already provided within the mob		
From the initial information requ	uest we were provided with scree	enshots of the Crypto t	ah of b4,b8 mohile
	other pages a customer would s		
	ge? If there are other pages, plea		
Alco would like to coe coree	nshots of any other page on the	h4 h8 h/ahila annlina	tion howand the Crunte tab that
	o, disclose that banking services p	:	b4,b8 ar include
Member FDIC. This would include		b4,b8	tabs. If it is easier to provide
	available on the application or sl		••••••
that would be useful.	avanable on the application of 5	iove a meniorisciati	OII OI GII CIIC CODO GIIG DEICEIID
		b4,b8	
	not shows a document called " eloped could we review this docu		, I do not believe we have
a Jopy of Chac and Cookies in acv	LIPPER COUNTRY TO TO TO TO THE CITIS WOOL		
From the screenshots of the Cry	pto Tab we see that there are no	crypto trading fees, is	bank management aware of any

fees that will be charged related to the purchase/sale of crypto assets?

Please provide information the process b4,b8 and b4,b8 use to maintain records of customer
accounts and balances that are disclosed to be eligible for FDIC deposit insurance. This would include any
documentation of the applicability of FDIC deposit insurance to these accounts, policies and procedures relating to the
flow of funds to and from the FBO account, and copies of agreements between b4,b8 and b4,b8 related to accounts
ownership, controls, and recordkeeping.
Related to b4,b8
Also, as of b4,b8 crypto products/servicing had not yet been built, has there been any update to the
status of this activity? If not is there a planned timeline for development/testing?
status of this activity: If hot is there a planned timeline for development, testing:
Related to b4,b8
Lastly. The information provided in the initial crypto request includes a document titled b4.b8
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that appears to relate to an existing customer b4,b8 proposing a change to an b4,b8
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