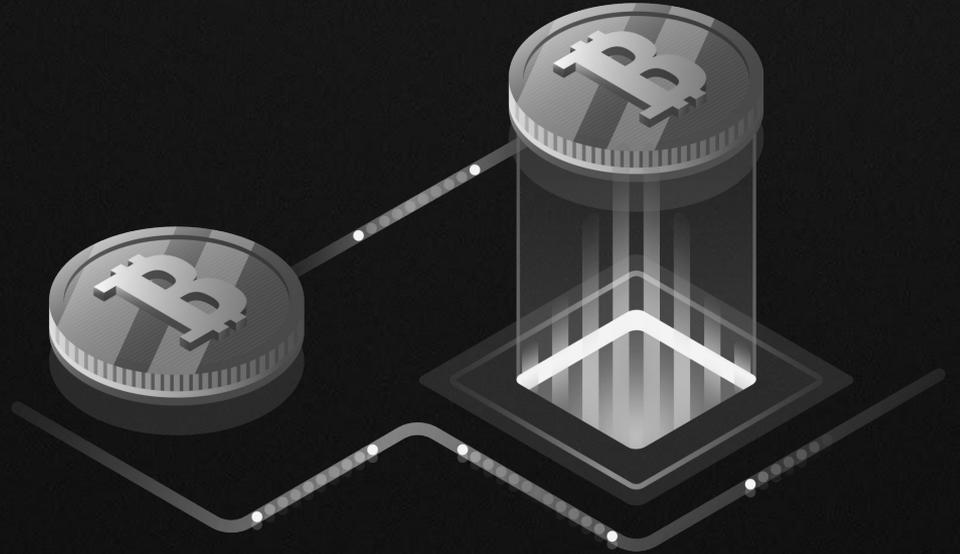




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Visit <https://portal.fvbank.us/#/login> and enter credentials to login into your FV Bank business or individual account.

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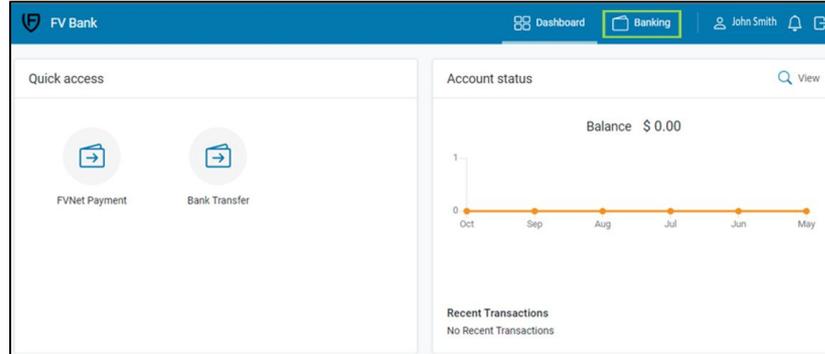
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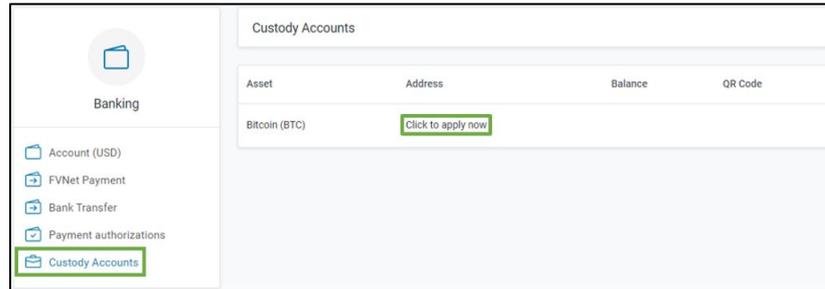
Step 2

Once you are logged in into your account, click on **“Banking”** on the top right menu.



Step 3

Click **“Custody Accounts”**, followed by **“Click to apply now”** under the currency of your choice.



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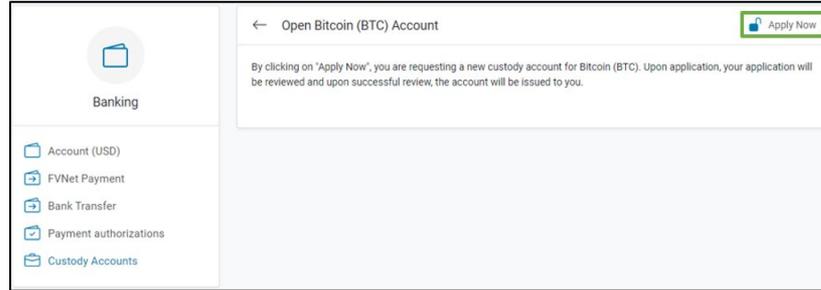
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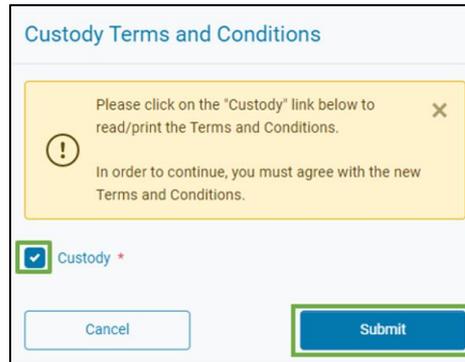
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A new screen for opening an account for that specific digital asset will be displayed. Click on **“Apply Now”**



Step 4

After you click on the **“Apply Now”** button, you must accept the Terms & Conditions. After reading the Custody Terms & Conditions, click on the checkbox and click **“Submit”** to agree and electronically sign.



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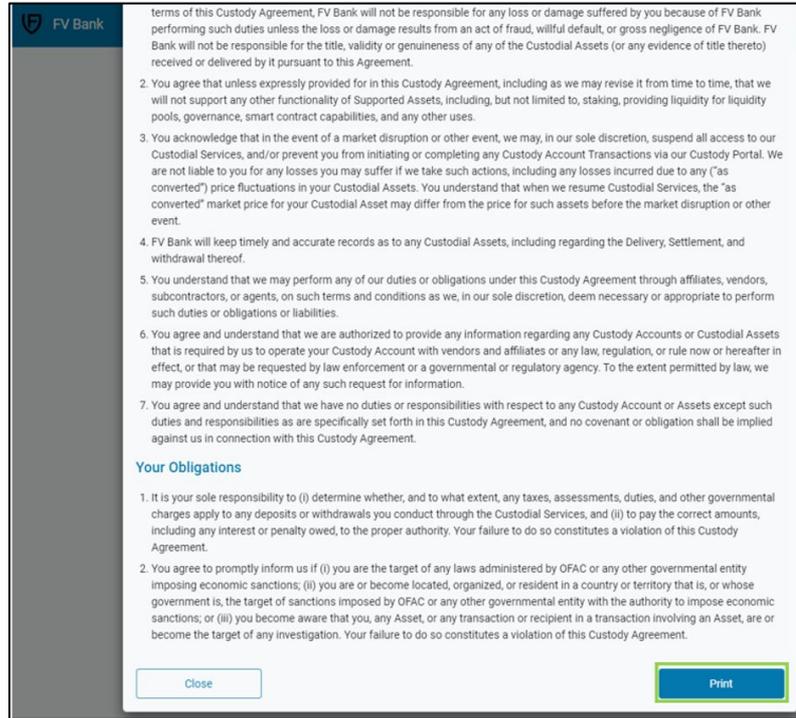
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You will also be able to print the Terms & Conditions by clicking “Print” at the end of the displayed page.

A screenshot of a web browser displaying the FV Bank Terms & Conditions page. The page has a dark blue header with the FV Bank logo and name. The main content area is white with a list of seven numbered terms. Below the terms is a section titled "Your Obligations" with two numbered items. At the bottom of the page, there are two buttons: a light blue "Close" button and a blue "Print" button with a white border.

FV Bank

terms of this Custody Agreement, FV Bank will not be responsible for any loss or damage suffered by you because of FV Bank performing such duties unless the loss or damage results from an act of fraud, willful default, or gross negligence of FV Bank. FV Bank will not be responsible for the title, validity or genuineness of any of the Custodial Assets (or any evidence of title thereto) received or delivered by it pursuant to this Agreement.

2. You agree that unless expressly provided for in this Custody Agreement, including as we may revise it from time to time, that we will not support any other functionality of Supported Assets, including, but not limited to, staking, providing liquidity for liquidity pools, governance, smart contract capabilities, and any other uses.
3. You acknowledge that in the event of a market disruption or other event, we may, in our sole discretion, suspend all access to our Custodial Services, and/or prevent you from initiating or completing any Custody Account Transactions via our Custody Portal. We are not liable to you for any losses you may suffer if we take such actions, including any losses incurred due to any (“as converted”) price fluctuations in your Custodial Assets. You understand that when we resume Custodial Services, the “as converted” market price for your Custodial Asset may differ from the price for such assets before the market disruption or other event.
4. FV Bank will keep timely and accurate records as to any Custodial Assets, including regarding the Delivery, Settlement, and withdrawal thereof.
5. You understand that we may perform any of our duties or obligations under this Custody Agreement through affiliates, vendors, subcontractors, or agents, on such terms and conditions as we, in our sole discretion, deem necessary or appropriate to perform such duties or obligations or liabilities.
6. You agree and understand that we are authorized to provide any information regarding any Custody Accounts or Custodial Assets that is required by us to operate your Custody Account with vendors and affiliates or any law, regulation, or rule now or hereafter in effect, or that may be requested by law enforcement or a governmental or regulatory agency. To the extent permitted by law, we may provide you with notice of any such request for information.
7. You agree and understand that we have no duties or responsibilities with respect to any Custody Account or Assets except such duties and responsibilities as are specifically set forth in this Custody Agreement, and no covenant or obligation shall be implied against us in connection with this Custody Agreement.

Your Obligations

1. It is your sole responsibility to (i) determine whether, and to what extent, any taxes, assessments, duties, and other governmental charges apply to any deposits or withdrawals you conduct through the Custodial Services, and (ii) to pay the correct amounts, including any interest or penalty owed, to the proper authority. Your failure to do so constitutes a violation of this Custody Agreement.
2. You agree to promptly inform us if (i) you are the target of any laws administered by OFAC or any other governmental entity imposing economic sanctions; (ii) you are or become located, organized, or resident in a country or territory that is, or whose government is, the target of sanctions imposed by OFAC or any other governmental entity with the authority to impose economic sanctions; or (iii) you become aware that you, any Asset, or any transaction or recipient in a transaction involving an Asset, are or become the target of any investigation. Your failure to do so constitutes a violation of this Custody Agreement.

Close Print

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Another way to accept and find all your T&C's

Step 1

Visit <https://portal.fvbank.us/#/login> and enter credentials to login into your FV Bank business/individual account.

A screenshot of the FV Bank login page. The page has a blue header with the FV Bank logo on the left and navigation links for 'Language', 'Apply Online', and 'Login' on the right. The 'Login' link is highlighted with a red box. The main content area is white and contains a 'Login' form. The form has a title 'Login' and a subtitle 'You can login with your username and password'. It features two input fields: 'User' and 'Login password', both highlighted with a green box. Below the input fields is a blue 'Submit' button. At the bottom of the form, there are two links: 'Forgot your password?' and 'Not a user yet? Register here.'.

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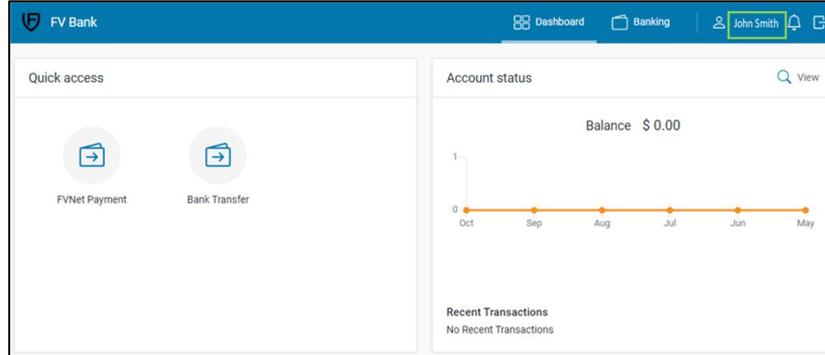
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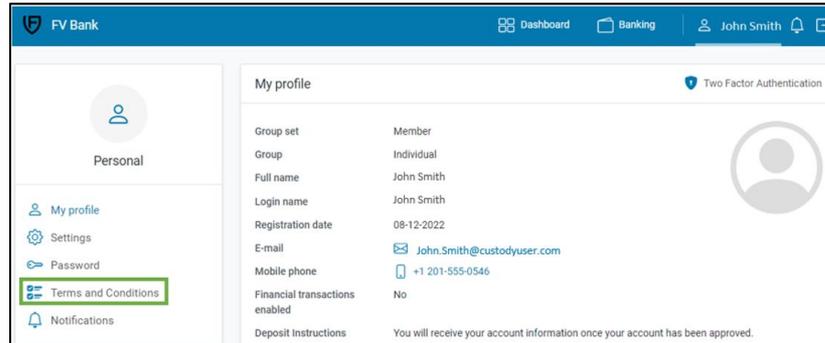
Step 2

Once you are logged into your account, click on your **“username”** on the top right corner.



Step 3

Click on the **“Terms & Conditions”** button on the left side of the navigational panel.



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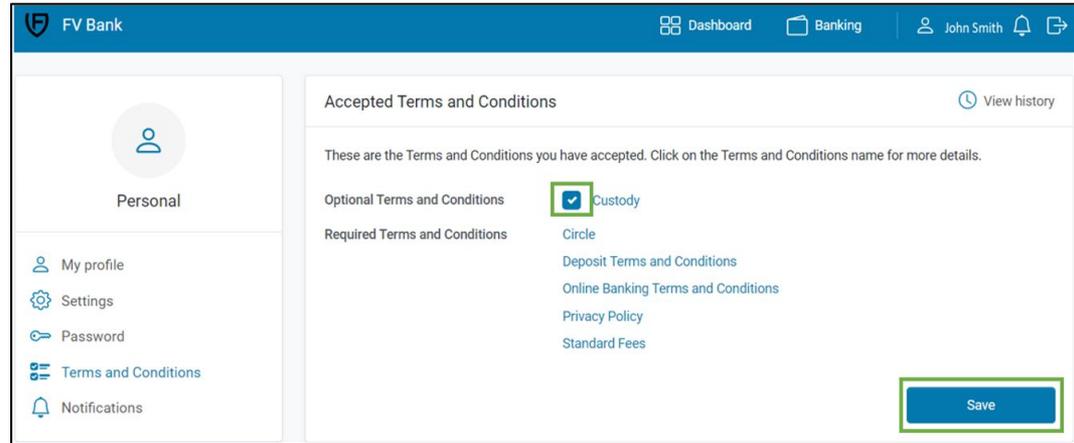
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Step 4

In this section, you will be able to accept the Custody Terms & Conditions and you will also have access to your previously accepted T&C for different services. After reading the Custody Terms & Conditions, click on the box to agree and electronically sign. Click **“Save”** to submit.



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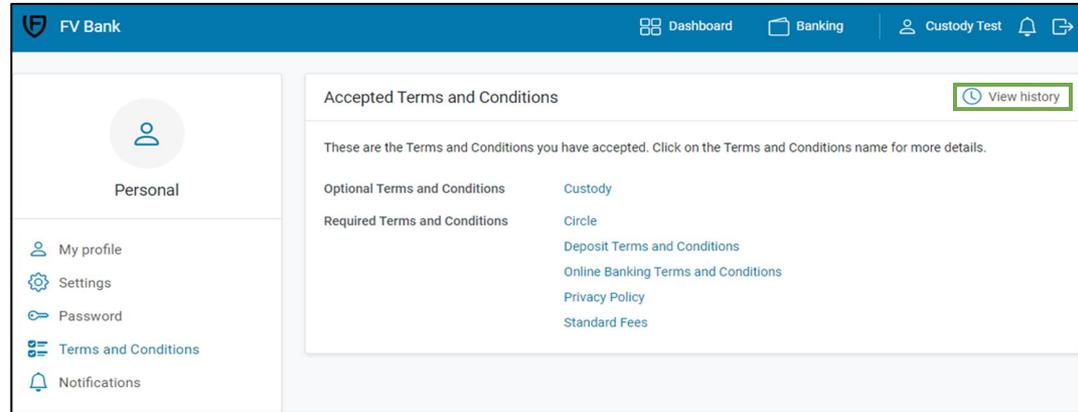


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Step 1

To access the history of your previously signed terms and conditions, click on **“View History”**



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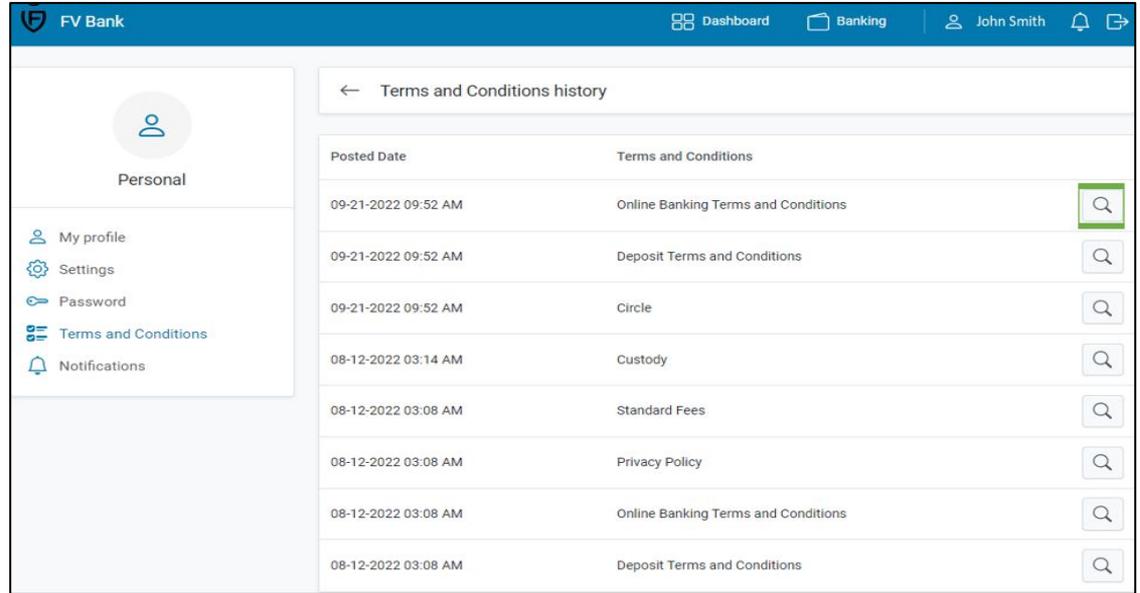
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Step 2

To review a specific agreement you have previously signed, click on the **magnifying glass**. The posted date is the date in which you accepted the terms and conditions.



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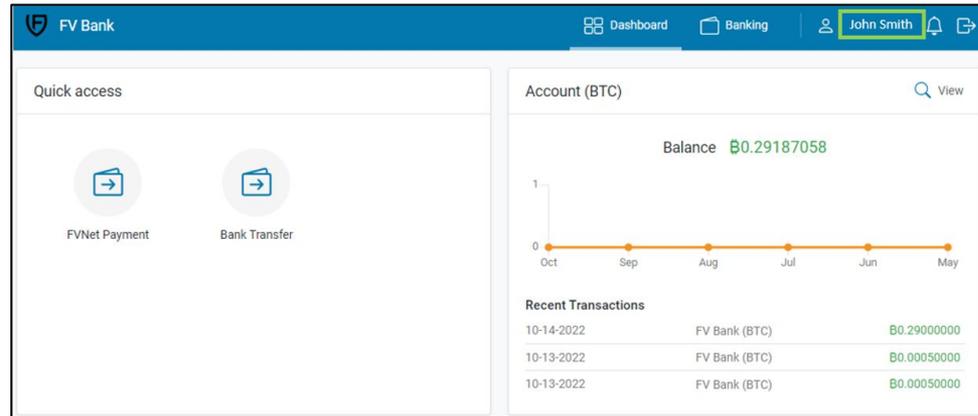
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Enable Two Factor Authentication

Please enable the two-factor authentication on your account in order to apply for a Custody Account.

Step 1

Once you are logged in, click on your **“username”** in the top right corner.



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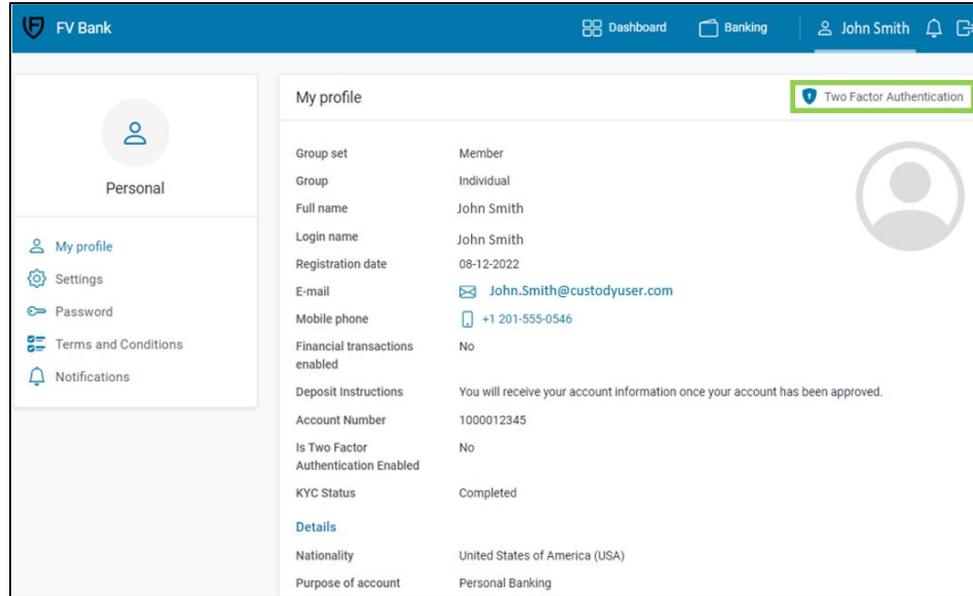
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Step 2

Click on **“Two Factor Authentication”** in the top right corner of your profile dashboard.



The screen will show the link to set up the two-factor authentication using Google Authenticator.

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Step 3

Follow the setup instructions displayed on the screen, then click on **“Verify”**



Step 4

Enter the code generated by the Google Authenticator and click on **“Enable 2FA”**



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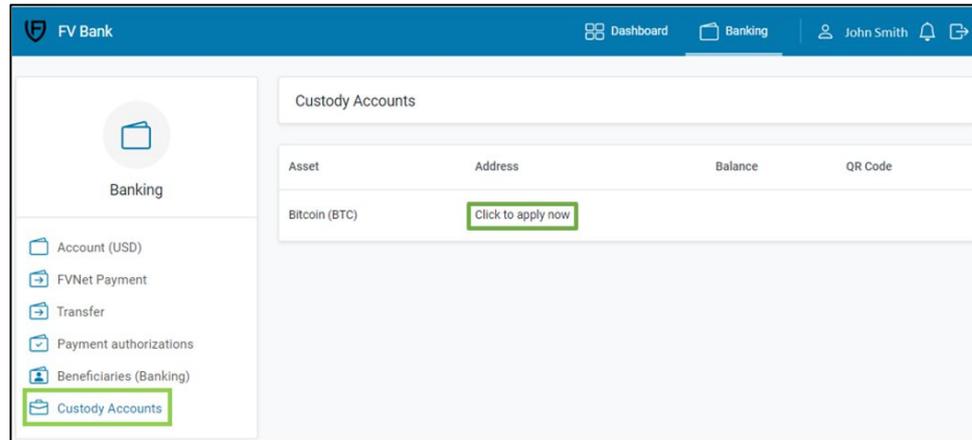


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Apply for a Custody Account

Step 1

Once you are logged in, click on **“Custody Accounts”** on your left navigation bar. Choose the digital currency you want to request an account for, and select **“Click to apply now”**



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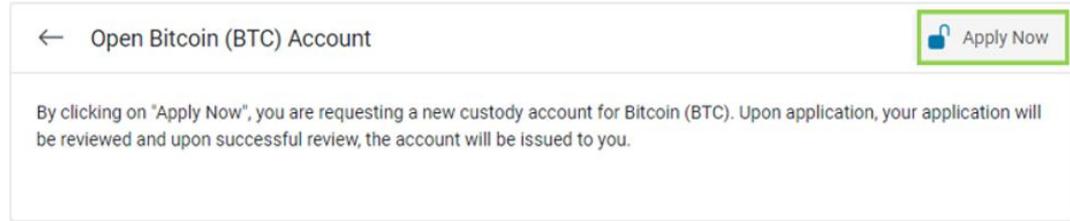
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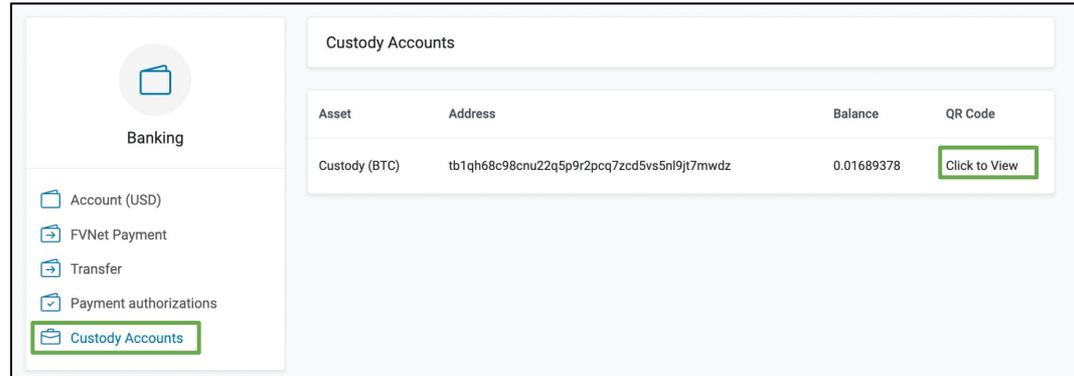
Step 2

Confirm the selected currency by clicking on the **"Apply Now"** button in the top right of the displayed screen.



Step 3

Once your Custody Account has been approved, it will appear on your left navigation bar under Custody Accounts.



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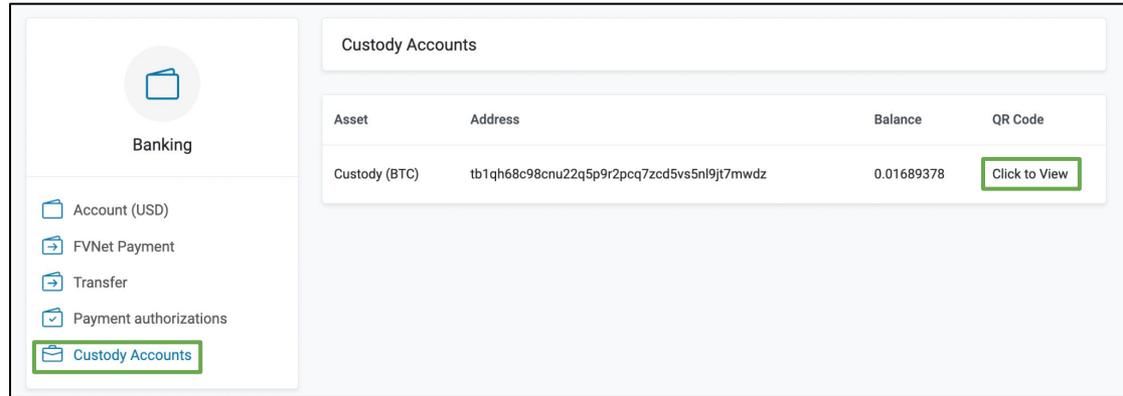
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Obtain your Digital Asset Deposit Address

Once you are logged in, click on **“Custody Accounts”** on your left navigation bar. Tap on **“Click to view”** to see the QR code for your deposit address.



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Deposit into your FV Bank Custody account

Copy the digital asset's **deposit address** and provide it to the sender. You will be able to receive deposits using this account address.

In this screen you will also be able to see your account history, and download statements.



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Add new Beneficiaries

Step 1

Once you are logged in, click on **“Transfer”** on your left navigation bar. This screen shows you a list of your already approved beneficiaries as you add them. Click on the **“Add new”** button on the top right corner.

The screenshot displays the 'Transfer - Select Beneficiary' interface. On the left, a navigation menu is visible with the following items: 'Banking' (selected), 'Account (USD)', 'FVNet Payment', 'Transfer' (highlighted with a green box), 'Payment authorizations', and 'Custody Accounts'. The main content area is titled 'Transfer - Select Beneficiary' and features a search bar and several filter fields: 'Keywords', 'Beneficiary Type', 'Email', 'Beneficiary Status' (set to 'No options selected'), and 'Beneficiary Name'. In the top right corner of this section, an 'Add new' button is highlighted with a green box. Below the filters, a message indicates 'No results match the search criteria'.

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Step 2

After clicking on Add new, choose the beneficiary type, write the name, email, and address of the beneficiary and click **“Save”**

← Create new Beneficiary

Fields

Beneficiary Type *
Individual
Business

First Name *
Last Name *
Email *

Address Information

Address *
City *
Postal Code *
Country *

Save

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Your beneficiary has been created successfully. Click on the arrow in the top left to go back to the previous screen and add the beneficiary payment instructions.



Banking

- Account (USD)
- FVNet Payment
- Transfer**
- Payment authorizations
- Custody Accounts

← Alice Smith – (alice.smith+1@gmail.com) details

Creation date	11-14-2022 06:51 AM
Created by	 John Smith

Fields

Beneficiary Type	Individual
Beneficiary Name	Alice Smith
First Name	Alice
Last Name	Smith
Email	Alice.smith+1@gmail.com
Beneficiary Status	Active

Address Information

Address	3164 Marietta Street
City	Atlanta
Postal Code	30370
Country	United States of America

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Step 3

Click on **“Select”** button on the right side of your added beneficiary to add the beneficiary payment information.

Transfer - Select Beneficiary ⊕ Add new

Keywords Beneficiary Status No options selected ▾

Beneficiary Type Beneficiary Name

Email

Beneficiary	Type	Country	Status	Action
Alice Smith alice.smith+1@gmail.com	Individual	United States of America	Active	Select

Step 4

This screen shows you a list of already added beneficiary's payment information. Click on **“Add new”** button on the top right corner to add a new payment instrument of the beneficiary.

← Beneficiary Payment Instruments ⊕ Add new

From Account Name Nickname

Payment Instrument Status Active, Failed, Invalid, Rejected... ▾

No results match the search criteria

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Step 5

Select the type of asset you want to transfer in the destination currency and enter a nickname, the wallet destination address, and click **"Save"**

The screenshot shows the 'Create new Beneficiary Payment Instrument' form. On the left is a 'Banking' sidebar with options: Account (USD), FVNet Payment, Transfer, Payment authorizations, and Custody Accounts. The main form has a title 'Create new Beneficiary Payment Instrument' and a back arrow. It contains two dropdown menus: 'Destination Currency *' (highlighted with a green box) and 'Nickname *'. The 'Destination Currency *' dropdown is open, showing 'USD' and 'BTC' as options.

The screenshot shows the 'Create new Custody' form. On the left is a 'Banking' sidebar with options: Account (USD), FVNet Payment, Transfer, Payment authorizations, and Custody Accounts. The main form has a title 'Create new Custody' and a back arrow. It contains four input fields: 'Destination Currency *' (set to 'BTC'), 'Payment Type *' (set to 'Withdraw (BTC)'), 'Nickname *' (set to 'Alice'), and 'Address *' (set to 'tb1qzrc2v2c4356v39u4c62k6l6wayu4hte8dwwc7l'). There is also an 'Asset *' dropdown set to 'Bitcoin'. A 'Save' button is highlighted with a green box at the bottom right.

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Verify the newly added beneficiary approval status

Every time you add a new beneficiary, it will go through a screening. If the Beneficiary is not shown as active after clicking on Save, you can refresh the page to check the status of the beneficiary.

← Beneficiary Payment Instruments + Add new

From Account Name Nickname

Payment Instrument Status

Nickname	From Account	Destination Currency	Payment Type	Status	Account	Action
Alice	Custody (BTC)	BTC	Withdraw (BTC)	Requested	tb1qzrc2v2c4356v39u4c62k6l6wayu4hte8dwvc71	Make Transfer



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Banking

- Account (USD)
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- Transfer
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Beneficiary Payment Instrument details

← Edit

⏸ Disable for Transactions

Creation date	11-14-2022 03:20 AM
Created by	 John Smith
Last modified at	11-14-2022 03:21 AM

Fields

Beneficiary	Alice Smith - (alice.smith+1@gmail.com)
From Account Name	Custody (BTC)
Payment Type	Withdraw (BTC)
Nickname	Alice
Supported Currencies	BTC
Beneficiary Payment Instrument Detail	Bitcoin_tb1qzrc2v2c4356v39u4c62k6l6wayu4hte8dwwc7l
Payment Instrument Status	Active

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Process a withdrawal with existing beneficiaries

Once a Beneficiary has been cleared, it will appear as “Active” in your account.

Step 1

Click on **“Transfer”** on your left navigation bar to see the list of your already added beneficiaries. Click on the **“Select”** button on the right side of your added beneficiary to view the beneficiary’s payment information.

Transfer - Select Beneficiary + Add new

Keywords Beneficiary Status No options selected

Beneficiary Type Beneficiary Name

Email

Beneficiary	Type	Country	Status	Action
Alice Smith alice.smith+1@gmail.com	Individual	United States of America	Active	Select
Alison Burgers alison.burgers+1@gmail.com	Individual	United States of America	Active	Select

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Step 2

This screen will show you the payment information of the beneficiary. Click on **“Make Transfer”** and enter the amount you want to withdraw, add a description for the transaction and click **“Next”**

← Beneficiary Payment Instruments ⊕ Add new

From Account Name Nickname

Payment Instrument Status Active, Failed, Invalid, Rejected,...

Nickname	From Account	Destination Currency	Payment Type	Status	Account	Action
Alice	Custody (BTC)	BTC	Withdraw (BTC)	Active	tb1qzrc2v2c4356v39u4c62k6l6wayu4hte8dwwc7l	Make Transfer

← Transfer

Balance 0.29187058 \$5,725.82

Amount * 0.28000000 \$5,363.78

Source Wallet * BTC_tb1qh68c98cnu22q5p9r2pcq7zcd5vs5nl9jt7mwdz

Destination Wallet (Beneficiary) * Bitcoin_tb1qzrc2v2c4356v39u4c62k6l6wayu4hte8dwwc7l

Description * Gift for my Added Beneficiary

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Step 3

The system will present you with a preview of your withdrawal. Review that all the information is correct before clicking on **“Submit”** to proceed with the transaction.

Important Note: Once you click “Submit” the withdrawal cannot be reversed.

The screenshot shows a 'Preview Payment' window. On the left is a 'Banking' sidebar with options: Account (USD), FVNet Payment, Bank Transfer, Payment authorizations, and Custody Accounts. The main area displays the following details:

From	tb1qhhkpwr44fp2ryz6ktqc0mz2l8hrzskvs580xkg
To	tb1qzrc2v2c4356v39u4c62k616wayu4hte8dwvc71
Description	Gift for My Added Beneficiary
Withdrawal amount	0.28000000
Estimated withdrawal fee	0.00023910
Estimated total amount	0.28023910
Account balance before withdrawal	0.29187058
Account balance after withdrawal	0.01163148

Below the table is a note: "Please note that the estimated fee may vary when the transaction is being reviewed and authorized". At the bottom right, there is a blue "Submit" button highlighted with a green border, and a "Close" button to its left.

Once you submit your withdrawal the system will assign a transaction number and will let you know that the transaction was posted for authorization.

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While your transaction is awaiting approval, the funds that total the amount to be withdrawn plus fees are reserved in the account. Before your withdrawal is approved, you will be able to see your reserved amount, your balance, and available balance in your account, in the Account History section.

Once your withdrawal has been approved, you will receive a notification in the notification panel. You will be able to open your notifications by clicking on the **bell icon**.

The screenshot shows the FV Bank account history page for a BTC account (057324499). The page displays the account balance, reserved amount, and available balance. A table of transactions is shown, with a red bell icon in the top right corner indicating a notification.

Posted Date	From / To	Description	Transaction Hash	Amount
10-14-2022	tb1qk9829wvzrsm9k4tk39z89y7isy4w4df4vmumw2		427f77932a081a516a29daeab3be9916b7e533e163d3e42727c59fe21ba2b0b1	B+0.29000000
10-13-2022	tb1qk9829wvzrsm9k4tk39z89y7isy4w4df4vmumw2		06cd1d8d94cc332cfdcc5e4c6eba7e4dd4a389bec2039be3848e0f30d510401a	B+0.00050000

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The page will display your new and already seen notifications. To return to your balance information, click on **“Banking”**

The screenshot shows the FV Bank user interface. The top navigation bar includes 'FV Bank', 'Dashboard', 'Banking' (highlighted), and 'John Smith'. The left sidebar contains a 'Personal' profile section and a menu with items: 'My profile', 'Settings', 'Password', 'Terms and Conditions', and 'Notifications'. The main content area is titled 'Notifications' and includes a 'Notification settings' link. Below this are controls for 'Mark all as read', 'Remove all', and 'Unread only'. A table of notifications follows, with columns for 'Posted Date' and 'Message'. Each notification includes a bell icon, a timestamp, the message text, and a trash icon.

Posted Date	Message
10-17-2022 03:02 PM	A payment with transaction # (FVT000000006830BTC) for B0.28000000 has been authorized by our compliance team for processing.
10-14-2022 09:58 AM	You have received a deposit of B0.29000000 with transaction number FVT000000006818BTC. Your new balance is B0.29187058.
10-13-2022 11:35 AM	You have received a deposit of B0.00050000 with transaction number FVT000000006807BTC. Your new balance is B0.00187058.
10-13-2022 11:34 AM	You have received a deposit of B0.00050000 with transaction number FVT000000006803BTC. Your new balance is B0.00137058.
10-12-2022 01:11 PM	A payment with transaction # (FVT000000006794BTC) for B0.00010000 has been authorized by our compliance team for processing.
10-07-2022 02:52 PM	You have received a deposit of B0.00050000 with transaction number FVT000000006744BTC. Your new balance is B0.00118000.
10-07-2022 02:52 PM	You have received a deposit of B0.00068000 with transaction number FVT000000006743BTC. Your new balance is B0.00068000.



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In this screen you will be able to see all your transactions. To select a specific period, click the **“Show filters”** button.

The screenshot displays the FV Bank interface. At the top, there is a navigation bar with 'FV Bank', 'Dashboard', 'Banking', and user information 'John Smith'. The main content area is titled 'Account (BTC) - 057324499'. Below the title, there are buttons for 'Show filters' (highlighted with a green box) and 'Download'. A 'Print transactions' button is also visible. The current balance is shown as 'B0.01163148'. A table of transactions follows, with columns for 'Posted Date', 'From / To', 'Description', 'Transaction Hash', and 'Amount'. The table contains four rows of transaction data.

Posted Date	From / To	Description	Transaction Hash	Amount
10-17-2022	Fee Account (BTC)	Gift for My Added...		B-0.00023910
10-17-2022	My Added Beneficiary	Gift for My Added...	5b42846412e0994701a6c4aa85dfd68d6d43087a77b1f6f2401e21c092bb8ea7	B-0.28000000
10-14-2022	tb1qk9829wvzrsm9k4tk39z89y7l5y4w4df4vmumw2		427f77932a081a516a29daeab3be9916b7e533e163d3e42727c59fe21ba2b0b1	B+0.29000000
10-13-2022	tb1qk9829wvzrsm9k4tk39z89y7l5y4w4df4vmumw2		06cd1d8d94cc332fcd5e4c6eba7e4dd4a389bec2039be3848e0f30d510401a	B+0.00050000



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Select a specific period for transactions to be shown on the screen by clicking on the “Period” dropdown menu. By choosing other, you can specify the exact dates you want for your statement or for your transaction reports.

Account (BTC) - 057324499

Print transactions

Period: **October, 2022**

From amount: Last 12 months, **October, 2022**, September, 2022, August, 2022

Description: 2022, 2021, 2020, Other

To amount: B 0.00000000

Payment type: Not applied

Transaction number: [Empty]

Order by: Date (newest first)

Balance on 10-01-2022: B0.00000000 Balance on 10-31-2022: B0.01163148

Total received: B0.29218000 Total paid: B-0.28054852

Posted Date	From / To	Description	Transaction Hash	Amount
10-17-2022	Fee Account (BTC)	Gift for My Added...		B-0.00023910
10-17-2022	My Added Beneficiary	Gift for My Added...	5b42846412e0994701a6c4aa85dfd68d6d43087a77b1f6f2401e21c092bb8ea7	B-0.28000000
10-14-2022	tb1qk9829wvzrsm9k4tk39z89y7isy4w4df4vmumw2		427f77932a081a516a29daeab3be9916b7e533e163d3e42727c59fe21ba2b0b1	B+0.29000000
10-13-2022	tb1qk9829wvzrsm9k4tk39z89y7isy4w4df4vmumw2		06cd1d8d94cc332fcdc5e4c0eba7e4dd4a389bec2039be3848ef30d510401a	B+0.00050000



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To download a statement, select “Statement” after clicking the “**Download**” button. Statement is available in PDF format. The account history is available to download in Excel or CSV (Comma Separated).