

MAIN ST. MARKETS, INC.
123 MAIN STREET
MENLO PARK CA 94025

Subject: Action required – information needed for money services business account ending in 1523
Reference #: 80774321

Dear MAIN ST. MARKETS, INC. :

We are writing to let you know that during a recent review of your account or during your account application, it appeared that your account(s) may be used to conduct money service business activity. Money service business (MSB) activity includes check cashing, foreign exchange, issuance or sales or redemption of traveler's checks and/or money orders, money transmission and seller or provider of prepaid access. At National Bank, N.A ("the bank") we routinely review our risk management processes in connection with our obligations under the Bank Secrecy Act and the overall risk in Bank operations. These processes are important aspects of National Bank's anti-money laundering program and help to ensure that account activity is consistent with operational and risk parameters established by the Bank. To comply with federal regulatory expectations and continue providing financial services for your business, we need you to send the additional information noted below by **July 28**.

- **Important:** If we do not receive the required documentation by **July 28**, we will close your account and all related accounts under the same Taxpayer Identification Number (TIN).

What you need to do

Please send us the following information by **July 28**:

1. Company's Anti-Money Laundering (AML) Program covering the following areas:
 - a. Written policies, procedures and internal controls reasonably designed to assure compliance with BSA requirements.
 - b. Designation of an individual ensuring day-to-day compliance with the program.
 - c. Training of AML program and personnel responsibilities.
 - d. Current Independent Review of your AML program by a qualified third party reviewer and/or internal audit/compliance department.
 - e. Plan to Address Deficiencies, if applicable
2. Current copy of your MSB Registration with Financial Crimes Enforcement Network
3. Current copy of your state licenses and/or registration for each state in which you conduct money service business activity or a written explanation of the reason(s) why you are not required to obtain a license and/or register
4. Business Formation Documentation
5. Agent verification letters for all principals you are an agent of.
6. Understanding of BSA/AML Compliance/Fraud Oversight, Management Structure Roles and Responsibilities
7. Understanding of Flow of Funds/data and products used to process MSB Transactions

- **Important:** If we do not receive the required documentation by **July 28**, we will close your account and all related accounts under the same Taxpayer Identification Number (TIN).

Sincerely,
Jane Smith
Ph# 555-888-5000
Money Services Business Control Center
National Bank, N.A.