

UNITED STATES BANKRUPTCY COURT
DISTRICT OF CNMI

In Re. IMPERIAL PACIFIC INTERNATIONAL §
(CNMI), LLC §
Debtor(s) §

Case No. 24-00002

Jointly Administered

Monthly Operating Report

Chapter 11

Reporting Period Ended: 11/30/2024

Petition Date: 04/19/2024

Months Pending: 8

Industry Classification: 7 1 3 2

Reporting Method: Accrual Basis

Cash Basis

Debtor's Full-Time Employees (current): 15

Debtor's Full-Time Employees (as of date of order for relief): 15

Supporting Documentation (check all that are attached):

(For jointly administered debtors, any required schedules must be provided on a non-consolidated basis for each debtor)

- Statement of cash receipts and disbursements
- Balance sheet containing the summary and detail of the assets, liabilities and equity (net worth) or deficit
- Statement of operations (profit or loss statement)
- Accounts receivable aging
- Postpetition liabilities aging
- Statement of capital assets
- Schedule of payments to professionals
- Schedule of payments to insiders
- All bank statements and bank reconciliations for the reporting period
- Description of the assets sold or transferred and the terms of the sale or transfer

/s/ Allison A. Ito
Signature of Responsible Party
01/06/2025
Date

Allison A. Ito, Esq.
Printed Name of Responsible Party
700 Bishop Street, Suite 1107
Honolulu, HI 96813
Address

STATEMENT: This Periodic Report is associated with an open bankruptcy case; therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.



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Debtor's Name IMPERIAL PACIFIC INTERNATIONAL (CNMI), LLC

Case No. 24-00002

Part 1: Cash Receipts and Disbursements		Current Month	Cumulative
a.	Cash balance beginning of month	\$20,725	
b.	Total receipts (net of transfers between accounts)	\$235,000	\$952,861
c.	Total disbursements (net of transfers between accounts)	\$47,204	\$903,761
d.	Cash balance end of month (a+b-c)	\$208,521	
e.	Disbursements made by third party for the benefit of the estate	\$0	\$0
f.	Total disbursements for quarterly fee calculation (c+e)	\$47,204	\$903,761
Part 2: Asset and Liability Status (Not generally applicable to Individual Debtors. See Instructions.)		Current Month	
a.	Accounts receivable (total net of allowance)	\$4,687,770	
b.	Accounts receivable over 90 days outstanding (net of allowance)	\$4,687,770	
c.	Inventory (Book <input type="checkbox"/> Market <input type="checkbox"/> Other <input checked="" type="checkbox"/> (attach explanation))	\$0	
d.	Total current assets	\$208,521	
e.	Total assets	\$6,845,143	
f.	Postpetition payables (excluding taxes)	\$0	
g.	Postpetition payables past due (excluding taxes)	\$0	
h.	Postpetition taxes payable	\$0	
i.	Postpetition taxes past due	\$0	
j.	Total postpetition debt (f+h)	\$0	
k.	Prepetition secured debt	\$17,697,938	
l.	Prepetition priority debt	\$4,100,997	
m.	Prepetition unsecured debt	\$262,554,276	
n.	Total liabilities (debt) (j+k+l+m)	\$284,353,211	
o.	Ending equity/net worth (e-n)	\$-277,508,068	
Part 3: Assets Sold or Transferred		Current Month	Cumulative
a.	Total cash sales price for assets sold/transferred outside the ordinary course of business	\$0	\$0
b.	Total payments to third parties incident to assets being sold/transferred outside the ordinary course of business	\$0	\$0
c.	Net cash proceeds from assets sold/transferred outside the ordinary course of business (a-b)	\$0	\$0
Part 4: Income Statement (Statement of Operations) (Not generally applicable to Individual Debtors. See Instructions.)		Current Month	Cumulative
a.	Gross income/sales (net of returns and allowances)	\$0	
b.	Cost of goods sold (inclusive of depreciation, if applicable)	\$0	
c.	Gross profit (a-b)	\$0	
d.	Selling expenses	\$0	
e.	General and administrative expenses	\$47,204	
f.	Other expenses	\$0	
g.	Depreciation and/or amortization (not included in 4b)	\$0	
h.	Interest	\$0	
i.	Taxes (local, state, and federal)	\$0	
j.	Reorganization items	\$0	
k.	Profit (loss)	\$-47,204	\$998,187

Debtor's Name IMPERIAL PACIFIC INTERNATIONAL (CNMI), LLC

Case No. 24-00002

Part 5: Professional Fees and Expenses

			Approved Current Month	Approved Cumulative	Paid Current Month	Paid Cumulative	
a.	Debtor's professional fees & expenses (bankruptcy) <i>Aggregate Total</i>		\$0	\$0	\$0	\$114,184	
	<i>Itemized Breakdown by Firm</i>						
		Firm Name	Role				
	i	Choi & Ito	Co-Counsel	\$0	\$0	\$0	\$103,771
	ii	Michael Chen Law Office	Special Counsel	\$0	\$0	\$0	\$10,414
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Debtor's Name IMPERIAL PACIFIC INTERNATIONAL (CNMI), LLC

Case No. 24-00002

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Debtor's Name IMPERIAL PACIFIC INTERNATIONAL (CNMI), LLC

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			Approved Current Month	Approved Cumulative	Paid Current Month	Paid Cumulative
b.	Debtor's professional fees & expenses (nonbankruptcy) <i>Aggregate Total</i>		\$0	\$0	\$0	\$0
	<i>Itemized Breakdown by Firm</i>					
	Firm Name	Role				
	i		\$0	\$0	\$0	\$0
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Debtor's Name IMPERIAL PACIFIC INTERNATIONAL (CNMI), LLC

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Debtor's Name **IMPERIAL PACIFIC INTERNATIONAL (CNMI), LLC**

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Debtor's Name IMPERIAL PACIFIC INTERNATIONAL (CNMI), LLC

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c.	All professional fees and expenses (debtor & committees)			\$0	\$0	\$0	\$276,732

Part 6: Postpetition Taxes	Current Month	Cumulative
a. Postpetition income taxes accrued (local, state, and federal)	\$0	\$0
b. Postpetition income taxes paid (local, state, and federal)	\$0	\$0
c. Postpetition employer payroll taxes accrued	\$15,000	\$15,000
d. Postpetition employer payroll taxes paid	\$0	\$0
e. Postpetition property taxes paid	\$0	\$0
f. Postpetition other taxes accrued (local, state, and federal)	\$0	\$0
g. Postpetition other taxes paid (local, state, and federal)	\$0	\$0

Part 7: Questionnaire - During this reporting period:

- a. Were any payments made on prepetition debt? (if yes, see Instructions) Yes No
- b. Were any payments made outside the ordinary course of business without court approval? (if yes, see Instructions) Yes No
- c. Were any payments made to or on behalf of insiders? Yes No
- d. Are you current on postpetition tax return filings? Yes No
- e. Are you current on postpetition estimated tax payments? Yes No
- f. Were all trust fund taxes remitted on a current basis? Yes No
- g. Was there any postpetition borrowing, other than trade credit? (if yes, see Instructions) Yes No
- h. Were all payments made to or on behalf of professionals approved by the court? Yes No N/A
- i. Do you have:
 - Worker's compensation insurance? Yes No
 - If yes, are your premiums current? Yes No N/A (if no, see Instructions)
 - Casualty/property insurance? Yes No
 - If yes, are your premiums current? Yes No N/A (if no, see Instructions)
 - General liability insurance? Yes No
 - If yes, are your premiums current? Yes No N/A (if no, see Instructions)
- j. Has a plan of reorganization been filed with the court? Yes No
- k. Has a disclosure statement been filed with the court? Yes No
- l. Are you current with quarterly U.S. Trustee fees as set forth under 28 U.S.C. § 1930? Yes No

Debtor's Name IMPERIAL PACIFIC INTERNATIONAL (CNMI), LLC

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Part 8: Individual Chapter 11 Debtors (Only)

a. Gross income (receipts) from salary and wages	\$0
b. Gross income (receipts) from self-employment	\$0
c. Gross income from all other sources	\$0
d. Total income in the reporting period (a+b+c)	\$0
e. Payroll deductions	\$0
f. Self-employment related expenses	\$0
g. Living expenses	\$0
h. All other expenses	\$0
i. Total expenses in the reporting period (e+f+g+h)	\$0
j. Difference between total income and total expenses (d-i)	\$0
k. List the total amount of all postpetition debts that are past due	\$0
l. Are you required to pay any Domestic Support Obligations as defined by 11 U.S.C § 101(14A)?	Yes <input type="radio"/> No <input checked="" type="radio"/>
m. If yes, have you made all Domestic Support Obligation payments?	Yes <input type="radio"/> No <input type="radio"/> N/A <input checked="" type="radio"/>

Privacy Act Statement

28 U.S.C. § 589b authorizes the collection of this information, and provision of this information is mandatory under 11 U.S.C. §§ 704, 1106, and 1107. The United States Trustee will use this information to calculate statutory fee assessments under 28 U.S.C. § 1930(a)(6). The United States Trustee will also use this information to evaluate a chapter 11 debtor's progress through the bankruptcy system, including the likelihood of a plan of reorganization being confirmed and whether the case is being prosecuted in good faith. This information may be disclosed to a bankruptcy trustee or examiner when the information is needed to perform the trustee's or examiner's duties or to the appropriate federal, state, local, regulatory, tribal, or foreign law enforcement agency when the information indicates a violation or potential violation of law. Other disclosures may be made for routine purposes. For a discussion of the types of routine disclosures that may be made, you may consult the Executive Office for United States Trustee's systems of records notice, UST-001, "Bankruptcy Case Files and Associated Records." See 71 Fed. Reg. 59,818 et seq. (Oct. 11, 2006). A copy of the notice may be obtained at the following link: http://www.justice.gov/ust/eo/rules_regulations/index.htm. Failure to provide this information could result in the dismissal or conversion of your bankruptcy case or other action by the United States Trustee. 11 U.S.C. § 1112(b)(4)(F).

I declare under penalty of perjury that the foregoing Monthly Operating Report and its supporting documentation are true and correct and that I have been authorized to sign this report on behalf of the estate.

/s/ Howyo Chi

 Signature of Responsible Party
 Manager

 Title

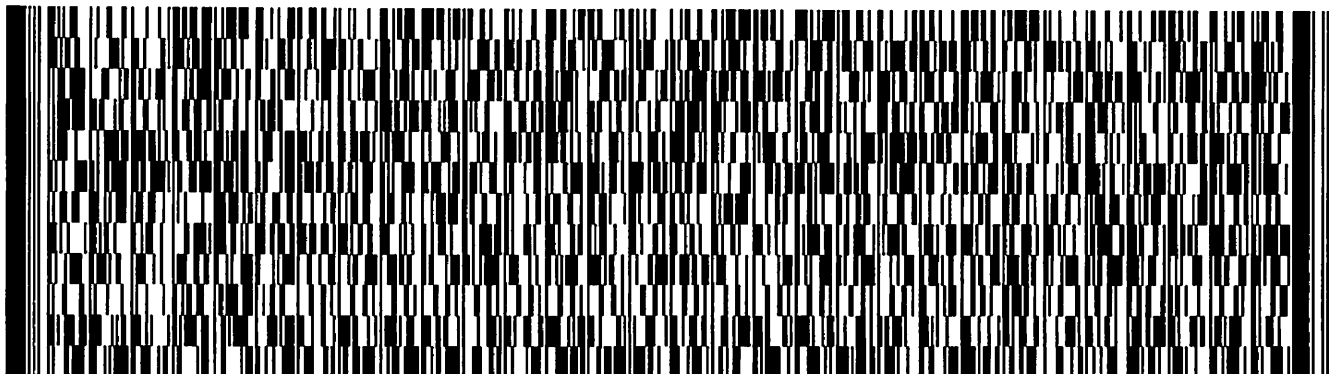
Howyo Chi

 Printed Name of Responsible Party
 01/06/2025

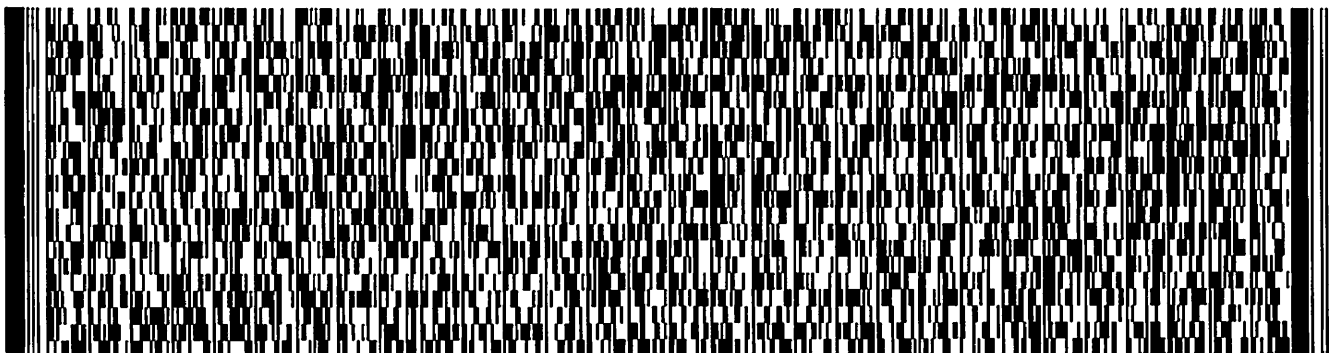
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Debtor's Name IMPERIAL PACIFIC INTERNATIONAL (CNMI), LLC

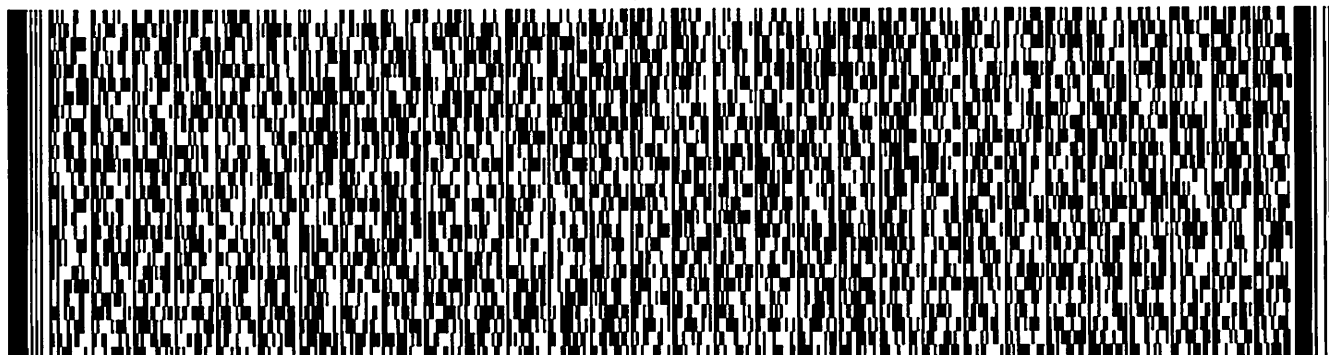
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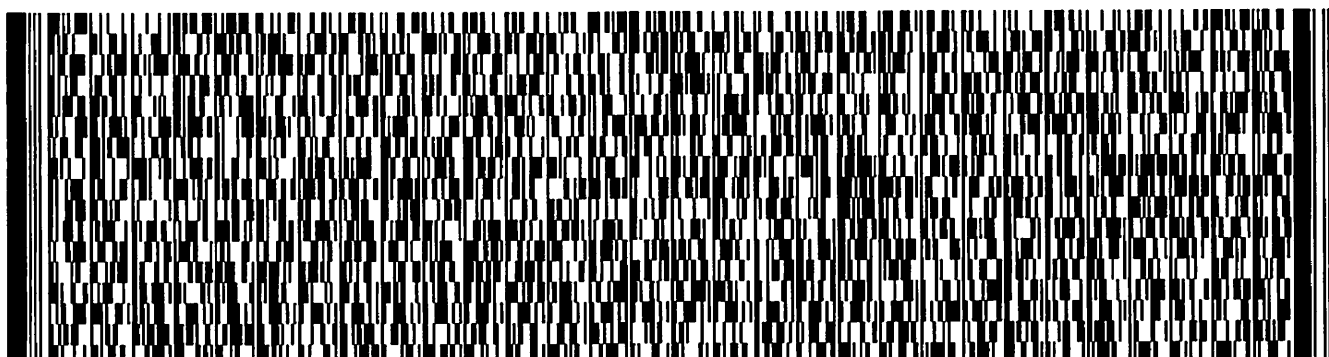
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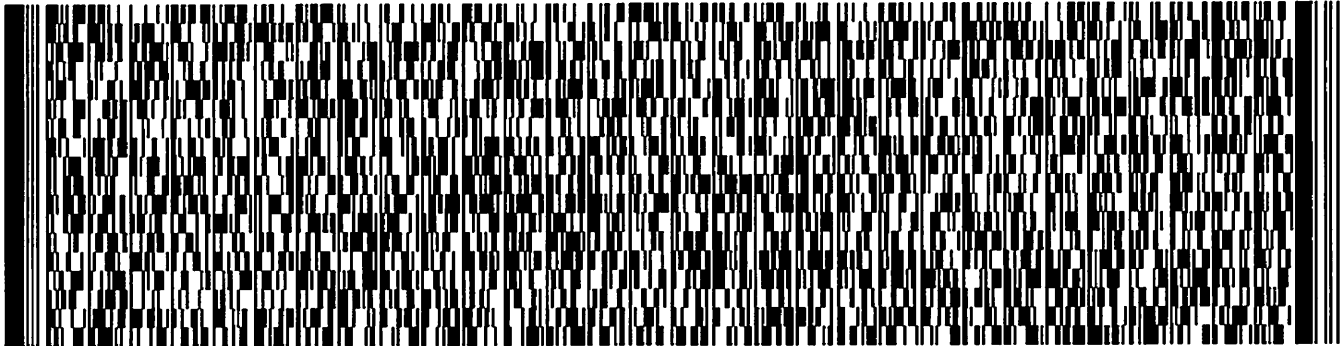
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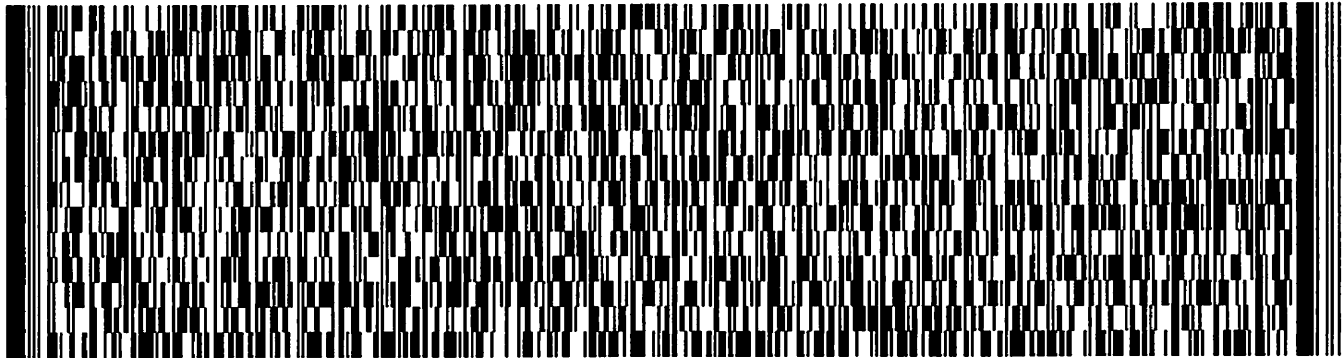
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Debtor's Name IMPERIAL PACIFIC INTERNATIONAL (CNMI), LLC

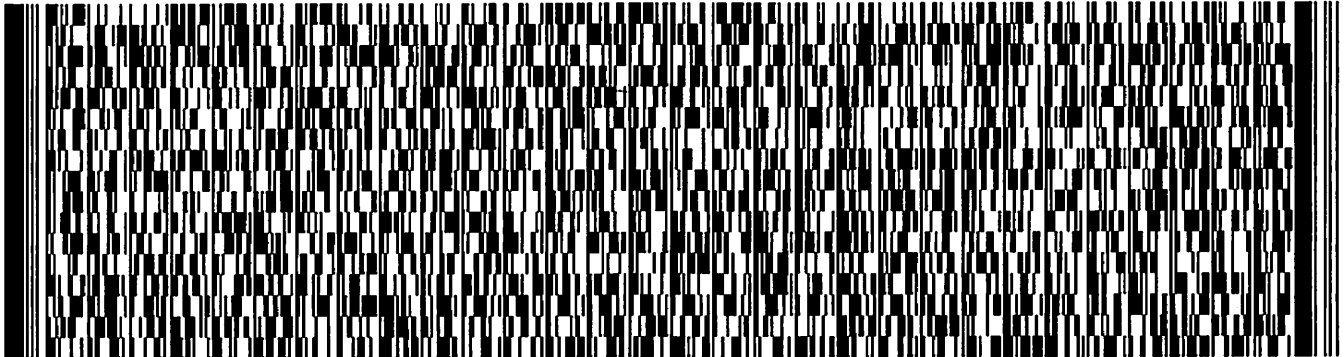
Case No. 24-00002



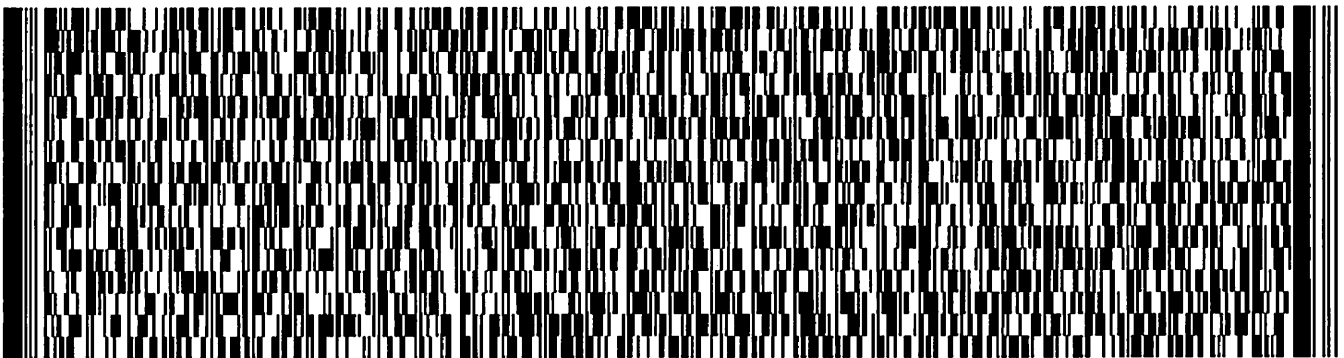
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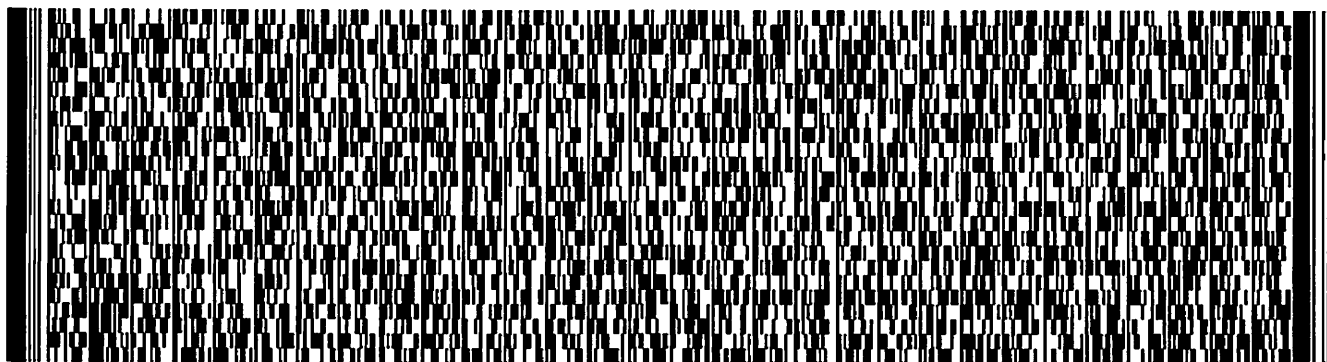
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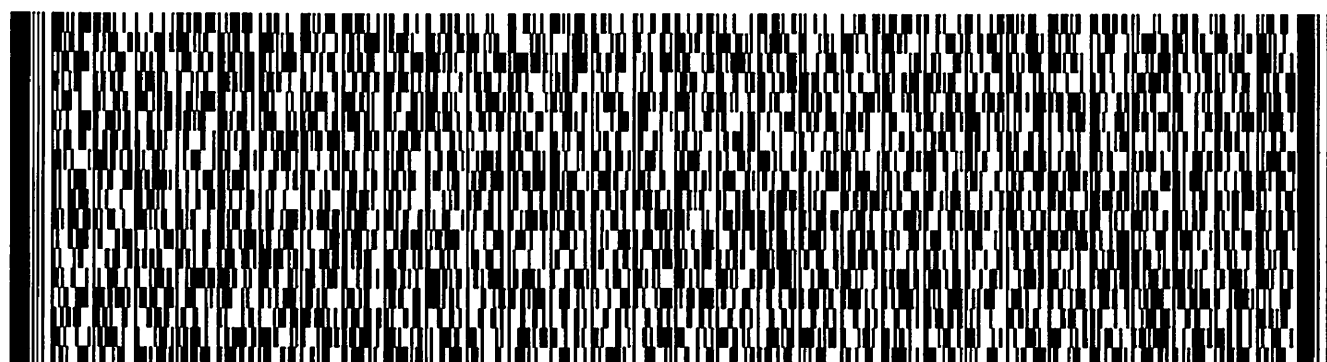
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Debtor's Name **IMPERIAL PACIFIC INTERNATIONAL (CNMI), LLC**

Case No. **24-00002**



PageThree



PageFour



IMPERIAL PACIFIC INTERNATIONAL CNMI LLC
 DBA IMPERIAL PACIFIC RESORT HOTEL
 PMB 895 PO BOX 10001
 SAIPAN MP 96950-8901

Last statement: October 31, 2024
 This statement: November 30, 2024
 Total days in statement period: 30

Page 1 of 2
 [REDACTED] 6338
 (0) Number of enclosure items

Direct inquiries to:
 (808) 844-4444 or Toll Free
 (888) 844-4444

OLEAI BRANCH
 OLEAI CENTER BEACH RD CHALAN LAULAU
 SAIPAN MP 96950

Bus Priority Banking Plat

Account number [REDACTED] 6338
 Low balance \$664.86
 Average balance \$85,284.11

DAILY ACTIVITY

Date	Description	Additions	Subtractions	Balance
10-31	Beginning balance			\$17,901.78
11-01	' Fhb Online Transfer CHECKING 1110		-100.00	17,801.78
11-01	' Fhb Online Transfer CHECKING 5159		-15,352.04	2,449.74
11-04	Check 129		-313.18	2,136.56
11-04	Check 130		-700.00	1,436.56
11-08	Check 128		-401.70	1,034.86
11-08	Check 131		-370.00	664.86
11-15	' Fhb Online Transfer CHECKING 4383	2,000.00		2,664.86
11-15	Deposit	5,000.00		7,664.86
11-15	' Fhb Online Transfer CHECKING 5159		-6,992.85	672.01
11-18	Deposit	230,000.00		230,672.01
11-18	' Fhb Online Transfer CHECKING 5159		-7,717.29	222,954.72
11-18	Check 132		-5,350.00	217,604.72
11-19	' Fhb Online Transfer CHECKING 1110		-6,830.75	210,773.97
11-20	Check 133		-260.00	210,513.97
11-21	' Fhb Online Transfer CHECKING 4383		-1,993.50	208,520.47
11-22	' Fhb Online Transfer CHECKING 1110		-15,647.19	192,873.28

IMPERIAL PACIFIC INTERNATIONAL CNMI LLC
 November 30, 2024

Page 2 of 2
 [REDACTED] 3338

<u>Date</u>	<u>Description</u>	<u>Additions</u>	<u>Subtractions</u>	<u>Balance</u>
11-25	Check 135		-2,585.99	190,287.29
11-29	' Fhb Online Transfer CHECKING 5159		-14,499.45	175,787.84
11-30	Ending totals	237,000.00	-79,113.94	\$175,787.84

CHECKS

<u>Number</u>	<u>Date</u>	<u>Amount</u>	<u>Number</u>	<u>Date</u>	<u>Amount</u>
128	11-08	401.70	132	11-18	5,350.00
129	11-04	313.18	133	11-20	260.00
130	11-04	700.00	135 *	11-25	2,585.99
131	11-08	370.00	* Skip in check sequence		

RECONCILIATION OF YOUR ACCOUNT

DEPOSITS NOT CREDITED		CHECKS OUTSTANDING					
Date	Amount	Check No.	Amount	Check No.	Amount	Check No.	Amount
TOTAL	\$					TOTAL	\$

RECONCILIATION OF YOUR ACCOUNT	
ENTER ENDING BALANCE SHOWN ON THIS STATEMENT	
ADD TOTAL DEPOSITS NOT CREDITED	+
SUBTOTAL	=
SUBTRACT TOTAL CHECKS OUTSTANDING	-
TOTAL	=
YOUR BALANCE	
ADD INTEREST (IF ANY)	+
SUBTOTAL	=
SUBTRACT SERVICE CHARGE (IF ANY)	-
TOTAL (SHOULD AGREE WITH THE TOTAL ABOVE)	=

In Case of Errors or Questions About Your Account

It is important to examine your statement and report any discrepancies promptly. If you think there is an error on your statement, your receipt is wrong, or you need more information about a transaction listed on the statement or receipt, please immediately call or send a written dispute to the telephone or branch address listed on the first page of this statement.

You will lose any claim against us for unauthorized signatures or alterations by the same wrongdoer that you do not report within 30 days after the first statement showing that item is made available.

In Case of Errors or Questions About Your Electronic Transfers (For Personal Accounts Only)

Telephone us or Write us at the phone number or branch address shown on the first page of this statement as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared.

When reporting an error or requesting more information, please provide the following information: (1) your name and account number; (2) describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information; and (3) provide the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

IMPORTANT NOTICE OF CHANGES TO YOUR BUSINESS FIRST HAWAIIAN BANK ACCOUNTS, DOCUMENTS, AND OTHER IMPORTANT INFORMATION

This document contains important changes to various products offered by First Hawaiian Bank, along with changes to various documents and agreements governing those accounts. The Important Terms and Conditions and Schedule of Charges for Business Deposit Accounts will be referred to as Business Fee Schedule. For ease of reference, the changes have been divided into the following categories: (1) Analyzed Checking Accounts; (2) Business MaxiMizerSM Accounts; (3) Business Regular Savings Accounts; (4) Account Charges; (5) Business PremierSweep Account Agreement; (6) Business Debit Card Agreement; (7) The Deposit Account Rules and Regulations and Other Information for Business Accounts; (8) Business Safe Deposit Box Lease Agreement and (9) Treasury Management Fee Schedule for Business Accounts. All changes set forth in this document are effective **February 3, 2025** unless stated otherwise. Except as stated in this notice, all of the terms and conditions of your account(s) remain in effect.

SECTION 1: IMPORTANT CHANGES TO ANALYZED CHECKING ACCOUNTS

- Product Name Change:** The Analyzed Checking Account will be renamed to Analyzed Regular Checking Account. The Business Fee Schedule is revised accordingly.

SECTION 2: IMPORTANT CHANGES TO BUSINESS MAXIMIZERSM ACCOUNTS

- New Fee:** A new fee titled Excessive Savings Transaction Fee will apply to your Business MaxiMizer Account. For the fee description please see below. The Business Fee Schedule is revised accordingly.

Excessive Savings Transaction Fee - You are allowed up to six (6) withdrawals per monthly cycle free of charge. Withdrawals include pre-authorized transfers, automatic transfers (including overdraft protection), telephonic transfers (including data transmission), other transfers, orders, or instructions (including online and mobile transfers if available) or transfers by check, draft, or similar order to another account or third party. A \$10 fee will be charged for every additional withdrawal transaction exceeding the monthly cycle limit.

SECTION 3: IMPORTANT CHANGES TO BUSINESS REGULAR SAVINGS ACCOUNT

- New Fee:** A new fee titled Excessive Savings Transaction Fee will apply to your Business Regular Savings Account. For the fee description please see below. The Business Fee Schedule is revised accordingly.

Excessive Savings Transaction Fee - You are allowed up to six (6) withdrawals per monthly cycle free of charge. Withdrawals include pre-authorized transfers, automatic transfers (including overdraft protection), telephonic transfers (including data transmission), other transfers, orders, or instructions (including online and mobile transfers if available) or transfers by check, draft, or similar order to another account or third party. A \$10 fee will be charged for every additional withdrawal transaction exceeding the monthly cycle limit.

SECTION 4: IMPORTANT CHANGES TO ACCOUNT CHARGES

The Business Fee Schedule is amended as follows:

- The Incoming Wire Transfer Fee will change from \$13.00 per wire to \$15.00 per wire.
- The fee description for the Non-Sufficient Funds (NSF) Return Item Fee is amended by removing the following language: "A merchant may present an item for payment several times, resulting in multiple Non-Sufficient Funds Return Item Fees." The fee description is amended to read as follows:
Non-Sufficient Funds (NSF) Return Item Fee: \$30 per each item returned. (Applies to checks or certain electronic funds transfers, such as ACH.)

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SECTION 5: IMPORTANT CHANGES TO BUSINESS PREMIERSWEEP ACCOUNT AGREEMENT

The Business PremierSweep Account Agreement ("Agreement"), section titled "6. Special Business PremierSweep Account Disclosures", subsection "a. Rate Information" is amended as follows:

- The interest rate, annual percentage yield, and balance tiers for your account will no longer be listed in the Agreement. The interest rate, annual percentage yield, and balance tiers for your account will be shown on the Business PremierSweep Rate Sheet.
- The following language is removed from the Agreement: "Interest rate is paid on the entire balance in your account. At Bank's discretion, Bank may change the interest rate and annual percentage yield on the Business PremierSweep Account at any time."
- The amended "a. Rate Information" section reads in its entirety as follows:
 - Rate Information.
 - The interest rate and the annual percentage yield for your account are shown on the Business PremierSweep Rate Sheet.

SECTION 6: IMPORTANT CHANGES TO THE BUSINESS DEBIT CARD AGREEMENT

Effective immediately, this notice amends the Business Debit Card Agreement ("Agreement"), version dated before 10/1/24, which we provided to you when you were approved for a debit card, and which we have updated from time to time by providing notice(s) to you. Except as stated in this notice, all other terms and conditions of the Agreement remain in effect.

- Section titled "II. Fees, Limits and Information", subsection "C. Other Important Information", subsection "1. Point-of-Sale Transactions" is amended by removing the reference that you can opt-out of DebitPlusSM service. Due to a system limitation, a business checking account customer is not able to opt-out of DebitPlus.

SECTION 7: IMPORTANT CHANGES TO THE DEPOSIT ACCOUNT RULES AND REGULATIONS AND OTHER INFORMATION FOR BUSINESS ACCOUNTS

This notice amends the Deposit Account Rules and Regulations and Other Information for Business Accounts (the "Rules"), which we provided to you when you opened your account(s), and which we have updated from time to time by providing notice(s) to you. Except as stated in this notice, all the terms and conditions of the Rules remain in effect.

- On page 1, section titled "2. Account Categories", subsection "A. Business Accounts", paragraph titled "6. Sole Proprietorships" is amended by including new language that allows sole proprietor to designate a payable on death beneficiary. The new language reads as follows:
You may designate a "payable on death" (also known as P.O.D.) authorization to name a beneficiary who will own the account (subject to other terms of these Rules) after your death, or if this is a joint account, after the last one of you dies. We will, after your death(s), pay the remaining balance of the account to the beneficiary last designated by you according to our records. If more than one beneficiary is named, the remaining balance will be paid out equally between the named beneficiaries. You can have up to five (5) beneficiaries designated for a POD account.
- On page 1, section titled "2. Account Categories", subsection "B. Fiduciary Accounts", paragraph titled "3. Formal Trust Accounts" is amended by changing trust instrument to trust certification. Trust accounts may be opened upon presentation of a satisfactory original trust certification.
- On page 3, section titled "3. Opening an Account" is amended by including the following new language:
By opening a business account, you agree that the account will be used solely for business use and not for consumer purposes.

2

- On page 5, section titled "7. Withdrawals" is amended by including the following new section about scheduled internal transfers:

F. Scheduled Internal Transfers. If an automatic transfer is set up between deposit accounts located at the Bank and there are insufficient funds on your selected transfer date, we will make multiple attempts to complete the transfer. We will make one attempt per day for a maximum of five (5) consecutive business days.

- On page 12, section titled "20. Special Checking Account Policies", subsection "B. Overdrafts" is amended as follows:

A. The following new language is added:

- You are not able to opt-out of DebitPlusSM, a discretionary overdraft service for everyday debit card transactions.
- Multiple attempts may be made to submit a returned item for payment. If an item is resubmitted and you do not have enough available funds in your account, or through optional checking protection, to cover the resubmitted item, we may return the item again without payment. However, we will not assess an additional non-sufficient funds return item fee on that item where we are able to identify it as one that has been re-submitted or re-presented for payment. There are instances where an item may be subsequently resubmitted or re-presented for payment but we are not able to identify it as such (for example, a resubmitted automated clearinghouse item that the merchant does not properly label or a check that was previously presented for payment over 6 months ago). In such instances, you may be assessed a non-sufficient funds return item fee for a resubmitted item, call or write us at the telephone number and address shown on the cover of this brochure as soon as you can (see Electronic Fund Transfers paragraph 7).

B. The following language is removed:

- You agree that multiple attempts may be made to submit a returned item for payment and that multiple fees may be charged to your account.

- On page 25, "Check Hold Policy For Checking Accounts" is being amended. The following changes are being made:

- Section titled "1. Longer Delays May Apply" is amended by revising the amount of funds available on the first business day from \$225 to \$275. Also, if you deposit checks totaling more than \$6,725 on any one day, previously \$5,525, your funds availability may be delayed for a longer period.
- Section titled "2. Holds on Other Funds to Allow Check Cashing" is amended by changing the example amount from \$225 to \$275. It reads as follows:
For example, if we cash a \$275 check for you, \$275 of funds already in your accounts will not be available until the first business day after the day we cashed the check.
- Section titled "4. Special Rules for New Accounts", subsection "C", is being amended by replacing \$5,525 with \$6,725.

SECTION 8: IMPORTANT CHANGES TO BUSINESS SAFE DEPOSIT BOX LEASE AGREEMENT

- The Business Safe Deposit Box Lease Agreement is amended by including the following language:

Must have a First Hawaiian Bank checking or savings account to open a safe deposit box. Safe deposit box annual rental fee must be prepaid and automatically deducted from a First Hawaiian Bank checking or savings account.


3

SECTION 9: IMPORTANT CHANGES TO YOUR FIRST HAWAIIAN BANK TREASURY MANAGEMENT FEE SCHEDULE FOR BUSINESS ACCOUNTS

This notice amends the fee schedule for Treasury Management services for the following services beginning February 3, 2025.

Account Analysis Fee Schedule	
Account Maintenance	\$ 25.00 per account, per month
Late Invoice Payment <i>(late payment for over 45 days)</i>	\$100.00 per invoice
Positive Pay & Account Reconciliation Services Schedule of Fees	
Input/Output File Setup Fee	Request for Quote
Data Exchange Services Schedule of Fees	
Monthly Maintenance	\$ 65.00 per account, per destination, per month



FIRST HAWAIIAN BANK			
Bank Reconciliation for the month of : NOVEMBER 2024			
Account : ██████████6338-IPI CNMI-DIP-OPERATION ACCT.			
Description	Amount		
Balance Per Bank	175,787.84		
Less Checks in Transit & Other Adjustments:	2,067.14		
Plus Deposit In Transit	-		
Total Deductions	173,720.70		
Reconciling Items:			
Unreconciled Diff.(For verification)	(1.30)		
Book Balance per G/L as of : OCTOBER	173,722.00		
OUTSTANDING CHECKS:			
Payee	Check#	Date	Amount
Liu, Han Qin	134	11/19/2024	\$ 881.52
US Trustee	136	11/20/2024	\$ 1,185.62
			\$ 2,067.14
Date Prepared:	12/29/2024		
Prepared By:	 _____		
Reviewed By:	FRANCES MAFNAS		
Approved By:	_____ HOW YO CHI		



IMPERIAL PACIFIC INTERNATIONAL CNMI LLC
 DBA IMPERIAL PACIFIC RESORT HOTEL
 PMB 895 PO BOX 10001
 SAIPAN MP 96950-8901

Last statement: October 31, 2024
 This statement: November 30, 2024
 Total days in statement period: 30

Page 1 of 1
 [REDACTED] 1110
 (0) Number of enclosure items

Direct inquiries to:
 (808) 844-4444 or Toll Free
 (888) 844-4444

OLEAI BRANCH
 OLEAI CENTER BEACH RD CHALAN LAULAU
 SAIPAN MP 96950

Bus Priority Banking Plat

Account number [REDACTED] 1110
 Low balance \$77.65
 Average balance \$5,227.19

DAILY ACTIVITY

Date	Description	Additions	Subtractions	Balance
10-31	Beginning balance			\$-22.35
11-01	' Fhb Online Transfer CHECKING 6338	100.00		77.65
11-19	' Fhb Online Transfer CHECKING 6338	6,830.75		6,908.40
11-21	Check 102		-6,830.75	77.65
11-22	' Fhb Online Transfer CHECKING 6338	15,647.19		15,724.84
11-30	Ending totals	22,577.94	-6,830.75	\$15,724.84

CHECKS

Number	Date	Amount	Number	Date	Amount
102	11-21	6,830.75			

RECONCILIATION OF YOUR ACCOUNT

DEPOSITS NOT CREDITED		CHECKS OUTSTANDING					
Date	Amount	Check No.	Amount	Check No.	Amount	Check No.	Amount
TOTAL	\$					TOTAL	\$

RECONCILIATION OF YOUR ACCOUNT	
ENTER ENDING BALANCE SHOWN ON THIS STATEMENT	
ADD TOTAL DEPOSITS NOT CREDITED	+
SUBTOTAL	=
SUBTRACT TOTAL CHECKS OUTSTANDING	-
TOTAL	=
YOUR BALANCE	
ADD INTEREST (IF ANY)	+
SUBTOTAL	=
SUBTRACT SERVICE CHARGE (IF ANY)	-
TOTAL (SHOULD AGREE WITH THE TOTAL ABOVE)	=

In Case of Errors or Questions About Your Account

It is important to examine your statement and report any discrepancies promptly. If you think there is an error on your statement, your receipt is wrong, or you need more information about a transaction listed on the statement or receipt, please immediately call or send a written dispute to the telephone or branch address listed on the first page of this statement.

You will lose any claim against us for unauthorized signatures or alterations by the same wrongdoer that you do not report within 30 days after the first statement showing that item is made available.

In Case of Errors or Questions About Your Electronic Transfers (For Personal Accounts Only)

Telephone us or Write us at the phone number or branch address shown on the first page of this statement as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared.

When reporting an error or requesting more information, please provide the following information: (1) your name and account number; (2) describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information; and (3) provide the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

IMPORTANT NOTICE OF CHANGES TO YOUR BUSINESS FIRST HAWAIIAN BANK ACCOUNTS, DOCUMENTS, AND OTHER IMPORTANT INFORMATION

This document contains important changes to various products offered by First Hawaiian Bank, along with changes to various documents and agreements governing those accounts. The Important Terms and Conditions and Schedule of Charges for Business Deposit Accounts will be referred to as Business Fee Schedule. For ease of reference, the changes have been divided into the following categories: (1) Analyzed Checking Accounts; (2) Business MaxiMizerSM Accounts; (3) Business Regular Savings Accounts; (4) Account Charges; (5) Business PremierSweep Account Agreement; (6) Business Debit Card Agreement; (7) The Deposit Account Rules and Regulations and Other Information for Business Accounts; (8) Business Safe Deposit Box Lease Agreement and (9) Treasury Management Fee Schedule for Business Accounts. All changes set forth in this document are effective **February 3, 2025** unless stated otherwise. Except as stated in this notice, all of the terms and conditions of your account(s) remain in effect.

SECTION 1: IMPORTANT CHANGES TO ANALYZED CHECKING ACCOUNTS

- 1. Product Name Change:** The Analyzed Checking Account will be renamed to Analyzed Regular Checking Account. The Business Fee Schedule is revised accordingly.

SECTION 2: IMPORTANT CHANGES TO BUSINESS MAXIMIZERSM ACCOUNTS

- 1. New Fee:** A new fee titled Excessive Savings Transaction Fee will apply to your Business MaxiMizer Account. For the fee description please see below. The Business Fee Schedule is revised accordingly.

Excessive Savings Transaction Fee - You are allowed up to six (6) withdrawals per monthly cycle free of charge. Withdrawals include pre-authorized transfers, automatic transfers (including overdraft protection), telephonic transfers (including data transmission), other transfers, orders, or instructions (including online and mobile transfers if available) or transfers by check, draft, or similar order to another account or third party. A \$10 fee will be charged for every additional withdrawal transaction exceeding the monthly cycle limit.

SECTION 3: IMPORTANT CHANGES TO BUSINESS REGULAR SAVINGS ACCOUNT

- 1. New Fee:** A new fee titled Excessive Savings Transaction Fee will apply to your Business Regular Savings Account. For the fee description please see below. The Business Fee Schedule is revised accordingly.

Excessive Savings Transaction Fee - You are allowed up to six (6) withdrawals per monthly cycle free of charge. Withdrawals include pre-authorized transfers, automatic transfers (including overdraft protection), telephonic transfers (including data transmission), other transfers, orders, or instructions (including online and mobile transfers if available) or transfers by check, draft, or similar order to another account or third party. A \$10 fee will be charged for every additional withdrawal transaction exceeding the monthly cycle limit.

SECTION 4: IMPORTANT CHANGES TO ACCOUNT CHARGES

The Business Fee Schedule is amended as follows:

- The Incoming Wire Transfer Fee will change from \$13.00 per wire to \$15.00 per wire.
- The fee description for the Non-Sufficient Funds (NSF) Return Item Fee is amended by removing the following language: "A merchant may present an item for payment several times, resulting in multiple Non-Sufficient Funds Return Item Fees." The fee description is amended to read as follows:
Non-Sufficient Funds (NSF) Return Item Fee: \$30 per each item returned. (Applies to checks or certain electronic funds transfers, such as ACH.)

1

SECTION 5: IMPORTANT CHANGES TO BUSINESS PREMIERSWEEP ACCOUNT AGREEMENT

The Business PremierSweep Account Agreement ("Agreement"), section titled **"6. Special Business PremierSweep Account Disclosures"**, subsection **"a. Rate Information"** is amended as follows:

- The interest rate, annual percentage yield, and balance tiers for your account will no longer be listed in the Agreement. The interest rate, annual percentage yield, and balance tiers for your account will be shown on the Business PremierSweep Rate Sheet.
- The following language is removed from the Agreement: "Interest rate is paid on the entire balance in your account. At Bank's discretion, Bank may change the interest rate and annual percentage yield on the Business PremierSweep Account at any time."
- The amended "a. Rate Information" section reads in its entirety as follows:
 - Rate Information.
 - The interest rate and the annual percentage yield for your account are shown on the Business PremierSweep Rate Sheet.

SECTION 6: IMPORTANT CHANGES TO THE BUSINESS DEBIT CARD AGREEMENT

Effective immediately, this notice amends the Business Debit Card Agreement ("Agreement"), version dated before 10/1/24, which we provided to you when you were approved for a debit card, and which we have updated from time to time by providing notice(s) to you. Except as stated in this notice, all other terms and conditions of the Agreement remain in effect.

- Section titled **"II. Fees, Limits and Information"**, subsection **"C. Other Important Information"**, subsection **"1. Point-of-Sale Transactions"** is amended by removing the reference that you can opt-out of DebitPlusSM service. Due to a system limitation, a business checking account customer is not able to opt-out of DebitPlus.

SECTION 7: IMPORTANT CHANGES TO THE DEPOSIT ACCOUNT RULES AND REGULATIONS AND OTHER INFORMATION FOR BUSINESS ACCOUNTS

This notice amends the Deposit Account Rules and Regulations and Other Information for Business Accounts (the "Rules"), which we provided to you when you opened your account(s), and which we have updated from time to time by providing notice(s) to you. Except as stated in this notice, all the terms and conditions of the Rules remain in effect.

- On page 1, section titled **"2. Account Categories"**, subsection **"A. Business Accounts"**, paragraph titled **"6. Sole Proprietorships"** is amended by including new language that allows sole proprietor to designate a payable on death beneficiary. The new language reads as follows:
You may designate a "payable on death" (also known as P.O.D.) authorization to name a beneficiary who will own the account (subject to other terms of these Rules) after your death, or if this is a joint account, after the last one of you dies. We will, after your death(s), pay the remaining balance of the account to the beneficiary last designated by you according to our records. If more than one beneficiary is named, the remaining balance will be paid out equally between the named beneficiaries. You can have up to five (5) beneficiaries designated for a POD account.
- On page 1, section titled **"2. Account Categories"**, subsection **"B. Fiduciary Accounts"**, paragraph titled **"3. Formal Trust Accounts"** is amended by changing trust instrument to trust certification. Trust accounts may be opened upon presentation of a satisfactory original trust certification.
- On page 3, section titled **"3. Opening an Account"** is amended by including the following new language:
By opening a business account, you agree that the account will be used solely for business use and not for consumer purposes.

2

- On page 5, section titled **"7. Withdrawals"** is amended by including the following new section about scheduled internal transfers:

F. Scheduled Internal Transfers. If an automatic transfer is set up between deposit accounts located at the Bank and there are insufficient funds on your selected transfer date, we will make multiple attempts to complete the transfer. We will make one attempt per day for a maximum of five (5) consecutive business days.

- On page 12, section titled **"20. Special Checking Account Policies"**, subsection **"B. Overdrafts"** is amended as follows:

A. The following new language is added:

- You are not able to opt-out of DebitPlusSM, a discretionary overdraft service for everyday debit card transactions.
- Multiple attempts may be made to submit a returned item for payment. If an item is resubmitted and you do not have enough available funds in your account, or through optional checking protection, to cover the resubmitted item, we may return the item again without payment. However, we will not assess an additional non-sufficient funds return item fee on that item where we are able to identify it as one that has been re-submitted or re-presented for payment. There are instances where an item may be subsequently resubmitted or re-presented for payment but we are not able to identify it as such (for example, a resubmitted automated clearinghouse item that the merchant does not properly label or a check that was previously presented for payment over 6 months ago). In such instances, you may be assessed a non-sufficient funds return item fee for a resubmitted item, call or write us at the telephone number and address shown on the cover of this brochure as soon as you can (see Electronic Fund Transfers paragraph 7).

B. The following language is removed:

- You agree that multiple attempts may be made to submit a returned item for payment and that multiple fees may be charged to your account.

- On page 25, **"Check Hold Policy For Checking Accounts"** is being amended. The following changes are being made:

- Section titled **"1. Longer Delays May Apply"** is amended by revising the amount of funds available on the first business day from \$225 to \$275. Also, if you deposit checks totaling more than \$6,725 on any one day, previously \$5,525, your funds availability may be delayed for a longer period.
- Section titled **"2. Holds on Other Funds to Allow Check Cashing"** is amended by changing the example amount from \$225 to \$275. It reads as follows:
For example, if we cash a \$275 check for you, \$275 of funds already in your accounts will not be available until the first business day after the day we cashed the check.
- Section titled **"4. Special Rules for New Accounts"**, subsection **"C"**, is being amended by replacing \$5,525 with \$6,725.

SECTION 8: IMPORTANT CHANGES TO BUSINESS SAFE DEPOSIT BOX LEASE AGREEMENT

- The Business Safe Deposit Box Lease Agreement is amended by including the following language:

Must have a First Hawaiian Bank checking or savings account to open a safe deposit box. Safe deposit box annual rental fee must be prepaid and automatically deducted from a First Hawaiian Bank checking or savings account.

3

SECTION 9: IMPORTANT CHANGES TO YOUR FIRST HAWAIIAN BANK TREASURY MANAGEMENT FEE SCHEDULE FOR BUSINESS ACCOUNTS

This notice amends the fee schedule for Treasury Management services for the following services beginning February 3, 2025.

Account Analysis Fee Schedule	
Account Maintenance	\$ 25.00 per account, per month
Late Invoice Payment <i>(late payment for over 45 days)</i>	\$100.00 per invoice
Positive Pay & Account Reconciliation Services Schedule of Fees	
Input/Output File Setup Fee	Request for Quote
Data Exchange Services Schedule of Fees	
Monthly Maintenance	\$ 65.00 per account, per destination, per month



FIRST HAWAIIAN BANK					
Bank Reconciliation for the month of : NOVEMBER 2024					
Account : ████████1110-IPI CNMI-DIP-TAX ACCT.					
Description	Amount				
Balance Per Bank	15,724.84				
Less Checks in Transit & Other Adjustments:	(15,647.19)				
Plus Deposit In Transit:	-				
Total Deductions	77.65				
Reconciling Items:					
Unreconciled Diff.(For verification)	(0.35)				
Book Balance per G/L as of :	78.00				
OUTSTANDING CHECKS:					
Payee	Check#	Date	Amount		
IRS	103	11/30/2024	15,647.19		
			\$ 15,647.19		
<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; vertical-align: top;"> Date Prepared: Prepared By: Reviewed By: Approved By: </td> <td style="width: 50%; vertical-align: top; border-top: 1px solid black; border-bottom: 1px solid black;"> 12/29/2024 FRANCES MAFNAS _____ HOW YO CHI _____ </td> </tr> </table>				Date Prepared: Prepared By: Reviewed By: Approved By:	12/29/2024 FRANCES MAFNAS _____ HOW YO CHI _____
Date Prepared: Prepared By: Reviewed By: Approved By:	12/29/2024 FRANCES MAFNAS _____ HOW YO CHI _____				



IMPERIAL PACIFIC INTERNATIONAL CNMI LLC
 DBA IMPERIAL PACIFIC RESORT HOTEL
 PMB 895 PO BOX 10001
 SAIPAN MP 96950-8901

Last statement: October 31, 2024
 This statement: November 30, 2024
 Total days in statement period: 30

Page 1 of 1
 [REDACTED] 4383
 (0) Number of enclosure items

Direct inquiries to:
 (808) 844-4444 or Toll Free
 (888) 844-4444

OLEAI BRANCH
 OLEAI CENTER BEACH RD CHALAN LAULAU
 SAIPAN MP 96950

Business Free Checking

Account number [REDACTED] 4383
 Low balance \$93.50
 Average balance \$1,691.33

DAILY ACTIVITY

Date	Description	Additions	Subtractions	Balance
10-31	Beginning balance			\$2,093.50
11-15	' Fhb Online Transfer CHECKING 6338		-2,000.00	93.50
11-21	' Fhb Online Transfer CHECKING 6338	1,993.50		2,087.00
11-30	Ending totals	1,993.50	-2,000.00	\$2,087.00

RECONCILIATION OF YOUR ACCOUNT

DEPOSITS NOT CREDITED		CHECKS OUTSTANDING					
Date	Amount	Check No.	Amount	Check No.	Amount	Check No.	Amount
TOTAL	\$					TOTAL	\$

RECONCILIATION OF YOUR ACCOUNT	
ENTER ENDING BALANCE SHOWN ON THIS STATEMENT	
ADD TOTAL DEPOSITS NOT CREDITED	+
SUBTOTAL	=
SUBTRACT TOTAL CHECKS OUTSTANDING	-
TOTAL	=
YOUR BALANCE	
ADD INTEREST (IF ANY)	+
SUBTOTAL	=
SUBTRACT SERVICE CHARGE (IF ANY)	-
TOTAL (SHOULD AGREE WITH THE TOTAL ABOVE)	=

In Case of Errors or Questions About Your Account

It is important to examine your statement and report any discrepancies promptly. If you think there is an error on your statement, your receipt is wrong, or you need more information about a transaction listed on the statement or receipt, please immediately call or send a written dispute to the telephone or branch address listed on the first page of this statement.

You will lose any claim against us for unauthorized signatures or alterations by the same wrongdoer that you do not report within 30 days after the first statement showing that item is made available.

In Case of Errors or Questions About Your Electronic Transfers (For Personal Accounts Only)

Telephone us or Write us at the phone number or branch address shown on the first page of this statement as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared.

When reporting an error or requesting more information, please provide the following information: (1) your name and account number; (2) describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information; and (3) provide the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

IMPORTANT NOTICE OF CHANGES TO YOUR BUSINESS FIRST HAWAIIAN BANK ACCOUNTS, DOCUMENTS, AND OTHER IMPORTANT INFORMATION

This document contains important changes to various products offered by First Hawaiian Bank, along with changes to various documents and agreements governing those accounts. The Important Terms and Conditions and Schedule of Charges for Business Deposit Accounts will be referred to as Business Fee Schedule. For ease of reference, the changes have been divided into the following categories: (1) Analyzed Checking Accounts; (2) Business MaxiMizerSM Accounts; (3) Business Regular Savings Accounts; (4) Account Charges; (5) Business PremierSweep Account Agreement; (6) Business Debit Card Agreement; (7) The Deposit Account Rules and Regulations and Other Information for Business Accounts; (8) Business Safe Deposit Box Lease Agreement and (9) Treasury Management Fee Schedule for Business Accounts. All changes set forth in this document are effective **February 3, 2025** unless stated otherwise. Except as stated in this notice, all of the terms and conditions of your account(s) remain in effect.

SECTION 1: IMPORTANT CHANGES TO ANALYZED CHECKING ACCOUNTS

- 1. Product Name Change:** The Analyzed Checking Account will be renamed to Analyzed Regular Checking Account. The Business Fee Schedule is revised accordingly.

SECTION 2: IMPORTANT CHANGES TO BUSINESS MAXIMIZERSM ACCOUNTS

- 1. New Fee:** A new fee titled Excessive Savings Transaction Fee will apply to your Business MaxiMizer Account. For the fee description please see below. The Business Fee Schedule is revised accordingly.

Excessive Savings Transaction Fee - You are allowed up to six (6) withdrawals per monthly cycle free of charge. Withdrawals include pre-authorized transfers, automatic transfers (including overdraft protection), telephonic transfers (including data transmission), other transfers, orders, or instructions (including online and mobile transfers if available) or transfers by check, draft, or similar order to another account or third party. A \$10 fee will be charged for every additional withdrawal transaction exceeding the monthly cycle limit.

SECTION 3: IMPORTANT CHANGES TO BUSINESS REGULAR SAVINGS ACCOUNT

- 1. New Fee:** A new fee titled Excessive Savings Transaction Fee will apply to your Business Regular Savings Account. For the fee description please see below. The Business Fee Schedule is revised accordingly.

Excessive Savings Transaction Fee - You are allowed up to six (6) withdrawals per monthly cycle free of charge. Withdrawals include pre-authorized transfers, automatic transfers (including overdraft protection), telephonic transfers (including data transmission), other transfers, orders, or instructions (including online and mobile transfers if available) or transfers by check, draft, or similar order to another account or third party. A \$10 fee will be charged for every additional withdrawal transaction exceeding the monthly cycle limit.

SECTION 4: IMPORTANT CHANGES TO ACCOUNT CHARGES

The Business Fee Schedule is amended as follows:

- The Incoming Wire Transfer Fee will change from \$13.00 per wire to \$15.00 per wire.
- The fee description for the Non-Sufficient Funds (NSF) Return Item Fee is amended by removing the following language: "A merchant may present an item for payment several times, resulting in multiple Non-Sufficient Funds Return Item Fees." The fee description is amended to read as follows:
Non-Sufficient Funds (NSF) Return Item Fee: \$30 per each item returned. (Applies to checks or certain electronic funds transfers, such as ACH.)

1

SECTION 5: IMPORTANT CHANGES TO BUSINESS PREMIERSWEEP ACCOUNT AGREEMENT

The Business PremierSweep Account Agreement ("Agreement"), section titled **"6. Special Business PremierSweep Account Disclosures"**, subsection **"a. Rate Information"** is amended as follows:

- The interest rate, annual percentage yield, and balance tiers for your account will no longer be listed in the Agreement. The interest rate, annual percentage yield, and balance tiers for your account will be shown on the Business PremierSweep Rate Sheet.
- The following language is removed from the Agreement: "Interest rate is paid on the entire balance in your account. At Bank's discretion, Bank may change the interest rate and annual percentage yield on the Business PremierSweep Account at any time."
- The amended "a. Rate Information" section reads in its entirety as follows:
 - Rate Information.
 - The interest rate and the annual percentage yield for your account are shown on the Business PremierSweep Rate Sheet.

SECTION 6: IMPORTANT CHANGES TO THE BUSINESS DEBIT CARD AGREEMENT

Effective immediately, this notice amends the Business Debit Card Agreement ("Agreement"), version dated before 10/1/24, which we provided to you when you were approved for a debit card, and which we have updated from time to time by providing notice(s) to you. Except as stated in this notice, all other terms and conditions of the Agreement remain in effect.

- Section titled **"II. Fees, Limits and Information"**, subsection **"C. Other Important Information"**, subsection **"1. Point-of-Sale Transactions"** is amended by removing the reference that you can opt-out of DebitPlusSM service. Due to a system limitation, a business checking account customer is not able to opt-out of DebitPlus.

SECTION 7: IMPORTANT CHANGES TO THE DEPOSIT ACCOUNT RULES AND REGULATIONS AND OTHER INFORMATION FOR BUSINESS ACCOUNTS

This notice amends the Deposit Account Rules and Regulations and Other Information for Business Accounts (the "Rules"), which we provided to you when you opened your account(s), and which we have updated from time to time by providing notice(s) to you. Except as stated in this notice, all the terms and conditions of the Rules remain in effect.

- On page 1, section titled **"2. Account Categories"**, subsection **"A. Business Accounts"**, paragraph titled **"6. Sole Proprietorships"** is amended by including new language that allows sole proprietor to designate a payable on death beneficiary. The new language reads as follows:
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- On page 1, section titled **"2. Account Categories"**, subsection **"B. Fiduciary Accounts"**, paragraph titled **"3. Formal Trust Accounts"** is amended by changing trust instrument to trust certification. Trust accounts may be opened upon presentation of a satisfactory original trust certification.
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F. Scheduled Internal Transfers. If an automatic transfer is set up between deposit accounts located at the Bank and there are insufficient funds on your selected transfer date, we will make multiple attempts to complete the transfer. We will make one attempt per day for a maximum of five (5) consecutive business days.

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A. The following new language is added:

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B. The following language is removed:

- You agree that multiple attempts may be made to submit a returned item for payment and that multiple fees may be charged to your account.

- On page 25, **"Check Hold Policy For Checking Accounts"** is being amended. The following changes are being made:

- Section titled **"1. Longer Delays May Apply"** is amended by revising the amount of funds available on the first business day from \$225 to \$275. Also, if you deposit checks totaling more than \$6,725 on any one day, previously \$5,525, your funds availability may be delayed for a longer period.
- Section titled **"2. Holds on Other Funds to Allow Check Cashing"** is amended by changing the example amount from \$225 to \$275. It reads as follows:
For example, if we cash a \$275 check for you, \$275 of funds already in your accounts will not be available until the first business day after the day we cashed the check.
- Section titled **"4. Special Rules for New Accounts"**, subsection **"C"**, is being amended by replacing \$5,525 with \$6,725.

SECTION 8: IMPORTANT CHANGES TO BUSINESS SAFE DEPOSIT BOX LEASE AGREEMENT

- The Business Safe Deposit Box Lease Agreement is amended by including the following language:

Must have a First Hawaiian Bank checking or savings account to open a safe deposit box. Safe deposit box annual rental fee must be prepaid and automatically deducted from a First Hawaiian Bank checking or savings account.

3

SECTION 9: IMPORTANT CHANGES TO YOUR FIRST HAWAIIAN BANK TREASURY MANAGEMENT FEE SCHEDULE FOR BUSINESS ACCOUNTS

This notice amends the fee schedule for Treasury Management services for the following services beginning February 3, 2025.

Account Analysis Fee Schedule	
Account Maintenance	\$ 25.00 per account, per month
Late Invoice Payment <i>(late payment for over 45 days)</i>	\$100.00 per invoice
Positive Pay & Account Reconciliation Services Schedule of Fees	
Input/Output File Setup Fee	Request for Quote
Data Exchange Services Schedule of Fees	
Monthly Maintenance	\$ 65.00 per account, per destination, per month



FIRST HAWAIIAN BANK

Bank Reconciliation for the month of : NOVEMBER 2024

Account : ██████████4383 IPI CNMI-DIP-CARVE OUT Account.

Description	Amount
Balance Per Bank	2,087.00
Less Checks in Transit & Other Adjustments:	(36,453.68)
Plus Deposit In Transit:	-
Total Deductions	(34,366.68)
Reconciling Items:	
Unreconciled Diff.(For verification)	0.32
Book Balance per G/L as of :	(34,367.00)

OUTSTANDING CHECKS:

Payee	Check#	Date	Amount
Verita Global LLC	104	9/30/2024	1,993.50
Professional Noticing Agent Fees	105	11/29/2024	34,460.18

\$ 36,453.68

Date Prepared: 12/29/2024

Prepared By: 

Reviewed By: FRANCES MAFNAS

Approved By: HOW YO CHI



IMPERIAL PACIFIC INTERNATIONAL CNMI LLC
 DBA IMPERIAL PACIFIC RESORT HOTEL
 PMB 895 PO BOX 10001
 SAIPAN MP 96950-8901

Last statement: October 31, 2024
 This statement: November 30, 2024
 Total days in statement period: 30

Page 1 of 2
 [REDACTED] 5159
 (0) Number of enclosure items

Direct inquiries to:
 (808) 844-4444 or Toll Free
 (888) 844-4444

OLEAI BRANCH
 OLEAI CENTER BEACH RD CHALAN LAULAU
 SAIPAN MP 96950

Bus Priority Banking Plat

Account number [REDACTED] 5159
 Low balance \$807.08
 Average balance \$5,656.71

DAILY ACTIVITY

Date	Description	Additions	Subtractions	Balance
10-31	Beginning balance			\$752.35
11-01	' Fhb Online Transfer CHECKING 6338	15,352.04		16,104.39
11-01	Check 276		-108.42	15,995.97
11-01	Check 278		-524.10	15,471.87
11-01	Check 281		-681.33	14,790.54
11-01	Check 283		-517.61	14,272.93
11-04	Check 271		-524.10	13,748.83
11-04	Check 286		-772.72	12,976.11
11-04	Check 288		-733.74	12,242.37
11-04	Check 270		-4,998.17	7,244.20
11-05	Check 272		-524.10	6,720.10
11-05	Check 275		-517.81	6,202.29
11-05	Check 277		-524.10	5,678.19
11-05	Check 280		-424.08	5,254.11
11-05	Check 282		-477.09	4,777.02
11-06	Check 279		-282.72	4,494.30
11-06	Check 285		-863.50	3,630.80
11-07	Check 284		-602.72	3,028.08
11-08	Check 287		-996.13	2,031.95
11-12	Check 273		-959.82	1,072.13
11-12	Check 274		-265.05	807.08
11-15	' Fhb Online Transfer CHECKING 6338	6,992.85		7,799.93
11-15	Check 298		-558.30	7,241.63

IMPERIAL PACIFIC INTERNATIONAL CNMI LLC
November 30, 2024

Page 2 of 2
██████████5159

Date	Description	Additions	Subtractions	Balance
11-15	Check 301		-681.33	6,560.30
11-18	' Fhb Online Transfer CHECKING 6338	7,717.29		14,277.59
11-18	Check 291		-528.33	13,749.26
11-18	Check 299		-559.04	13,190.22
11-18	Check 304		-599.57	12,590.65
11-19	Check 305		-898.04	11,692.61
11-19	Check 307		-733.74	10,958.87
11-19	Check 290		-4,998.17	5,960.70
11-19	Check 292		-508.18	5,452.52
11-19	Check 295		-511.00	4,941.52
11-19	Check 300		-318.06	4,623.46
11-19	Check 303		-162.63	4,460.83
11-22	Check 306		-996.13	3,464.70
11-25	Check 294		-524.10	2,940.60
11-29	' Fhb Online Transfer CHECKING 6338	14,499.45		17,440.05
11-29	Check 314		-524.10	16,915.95
11-29	Check 317		-524.10	16,391.85
11-29	Check 320		-681.33	15,710.52
11-29	Check 296		-265.05	15,445.47
11-29	Check 302		-524.10	14,921.37
11-30	Ending totals	44,561.63	-30,392.61	\$14,921.37

CHECKS

Number	Date	Amount	Number	Date	Amount
270	11-04	4,998.17	291	11-18	528.33
271	11-04	524.10	292	11-19	508.18
272	11-05	524.10	294 *	11-25	524.10
273	11-12	959.82	295	11-19	511.00
274	11-12	265.05	296	11-29	265.05
275	11-05	517.81	298 *	11-15	558.30
276	11-01	108.42	299	11-18	559.04
277	11-05	524.10	300	11-19	318.06
278	11-01	524.10	301	11-15	681.33
279	11-06	282.72	302	11-29	524.10
280	11-05	424.08	303	11-19	162.63
281	11-01	681.33	304	11-18	599.57
282	11-05	477.09	305	11-19	898.04
283	11-01	517.61	306	11-22	996.13
284	11-07	602.72	307	11-19	733.74
285	11-06	863.50	314 *	11-29	524.10
286	11-04	772.72	317 *	11-29	524.10
287	11-08	996.13	320 *	11-29	681.33
288	11-04	733.74			
290 *	11-19	4,998.17			

* Skip in check sequence

RECONCILIATION OF YOUR ACCOUNT

DEPOSITS NOT CREDITED		CHECKS OUTSTANDING					
Date	Amount	Check No.	Amount	Check No.	Amount	Check No.	Amount
TOTAL	\$					TOTAL	\$

RECONCILIATION OF YOUR ACCOUNT	
ENTER ENDING BALANCE SHOWN ON THIS STATEMENT	
ADD TOTAL DEPOSITS NOT CREDITED	+
SUBTOTAL	=
SUBTRACT TOTAL CHECKS OUTSTANDING	-
TOTAL	=
YOUR BALANCE	
ADD INTEREST (IF ANY)	+
SUBTOTAL	=
SUBTRACT SERVICE CHARGE (IF ANY)	-
TOTAL (SHOULD AGREE WITH THE TOTAL ABOVE)	=

In Case of Errors or Questions About Your Account

It is important to examine your statement and report any discrepancies promptly. If you think there is an error on your statement, your receipt is wrong, or you need more information about a transaction listed on the statement or receipt, please immediately call or send a written dispute to the telephone or branch address listed on the first page of this statement.

You will lose any claim against us for unauthorized signatures or alterations by the same wrongdoer that you do not report within 30 days after the first statement showing that item is made available.

In Case of Errors or Questions About Your Electronic Transfers (For Personal Accounts Only)

Telephone us or Write us at the phone number or branch address shown on the first page of this statement as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared.

When reporting an error or requesting more information, please provide the following information: (1) your name and account number; (2) describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information; and (3) provide the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

IMPORTANT NOTICE OF CHANGES TO YOUR BUSINESS FIRST HAWAIIAN BANK ACCOUNTS, DOCUMENTS, AND OTHER IMPORTANT INFORMATION

This document contains important changes to various products offered by First Hawaiian Bank, along with changes to various documents and agreements governing those accounts. The Important Terms and Conditions and Schedule of Charges for Business Deposit Accounts will be referred to as Business Fee Schedule. For ease of reference, the changes have been divided into the following categories: (1) Analyzed Checking Accounts; (2) Business MaxiMizerSM Accounts; (3) Business Regular Savings Accounts; (4) Account Charges; (5) Business PremierSweep Account Agreement; (6) Business Debit Card Agreement; (7) The Deposit Account Rules and Regulations and Other Information for Business Accounts; (8) Business Safe Deposit Box Lease Agreement and (9) Treasury Management Fee Schedule for Business Accounts. All changes set forth in this document are effective **February 3, 2025** unless stated otherwise. Except as stated in this notice, all of the terms and conditions of your account(s) remain in effect.

SECTION 1: IMPORTANT CHANGES TO ANALYZED CHECKING ACCOUNTS

- 1. Product Name Change:** The Analyzed Checking Account will be renamed to Analyzed Regular Checking Account. The Business Fee Schedule is revised accordingly.

SECTION 2: IMPORTANT CHANGES TO BUSINESS MAXIMIZERSM ACCOUNTS

- 1. New Fee:** A new fee titled Excessive Savings Transaction Fee will apply to your Business MaxiMizer Account. For the fee description please see below. The Business Fee Schedule is revised accordingly.

Excessive Savings Transaction Fee - You are allowed up to six (6) withdrawals per monthly cycle free of charge. Withdrawals include pre-authorized transfers, automatic transfers (including overdraft protection), telephonic transfers (including data transmission), other transfers, orders, or instructions (including online and mobile transfers if available) or transfers by check, draft, or similar order to another account or third party. A \$10 fee will be charged for every additional withdrawal transaction exceeding the monthly cycle limit.

SECTION 3: IMPORTANT CHANGES TO BUSINESS REGULAR SAVINGS ACCOUNT

- 1. New Fee:** A new fee titled Excessive Savings Transaction Fee will apply to your Business Regular Savings Account. For the fee description please see below. The Business Fee Schedule is revised accordingly.

Excessive Savings Transaction Fee - You are allowed up to six (6) withdrawals per monthly cycle free of charge. Withdrawals include pre-authorized transfers, automatic transfers (including overdraft protection), telephonic transfers (including data transmission), other transfers, orders, or instructions (including online and mobile transfers if available) or transfers by check, draft, or similar order to another account or third party. A \$10 fee will be charged for every additional withdrawal transaction exceeding the monthly cycle limit.

SECTION 4: IMPORTANT CHANGES TO ACCOUNT CHARGES

The Business Fee Schedule is amended as follows:

- The Incoming Wire Transfer Fee will change from \$13.00 per wire to \$15.00 per wire.
- The fee description for the Non-Sufficient Funds (NSF) Return Item Fee is amended by removing the following language: "A merchant may present an item for payment several times, resulting in multiple Non-Sufficient Funds Return Item Fees." The fee description is amended to read as follows:
Non-Sufficient Funds (NSF) Return Item Fee: \$30 per each item returned. (Applies to checks or certain electronic funds transfers, such as ACH.)

SECTION 5: IMPORTANT CHANGES TO BUSINESS PREMIERSWEEP ACCOUNT AGREEMENT

The Business PremierSweep Account Agreement ("Agreement"), section titled **"6. Special Business PremierSweep Account Disclosures"**, subsection **"a. Rate Information"** is amended as follows:

- The interest rate, annual percentage yield, and balance tiers for your account will no longer be listed in the Agreement. The interest rate, annual percentage yield, and balance tiers for your account will be shown on the Business PremierSweep Rate Sheet.
- The following language is removed from the Agreement: "Interest rate is paid on the entire balance in your account. At Bank's discretion, Bank may change the interest rate and annual percentage yield on the Business PremierSweep Account at any time."
- The amended "a. Rate Information" section reads in its entirety as follows:
(a) Rate Information.
 - The interest rate and the annual percentage yield for your account are shown on the Business PremierSweep Rate Sheet.

SECTION 6: IMPORTANT CHANGES TO THE BUSINESS DEBIT CARD AGREEMENT

Effective immediately, this notice amends the Business Debit Card Agreement ("Agreement"), version dated before 10/1/24, which we provided to you when you were approved for a debit card, and which we have updated from time to time by providing notice(s) to you. Except as stated in this notice, all other terms and conditions of the Agreement remain in effect.

- Section titled **"II. Fees, Limits and Information"**, subsection **"C. Other Important Information"**, subsection **"1. Point-of-Sale Transactions"** is amended by removing the reference that you can opt-out of DebitPlusSM service. Due to a system limitation, a business checking account customer is not able to opt-out of DebitPlus.

SECTION 7: IMPORTANT CHANGES TO THE DEPOSIT ACCOUNT RULES AND REGULATIONS AND OTHER INFORMATION FOR BUSINESS ACCOUNTS

This notice amends the Deposit Account Rules and Regulations and Other Information for Business Accounts (the "Rules"), which we provided to you when you opened your account(s), and which we have updated from time to time by providing notice(s) to you. Except as stated in this notice, all the terms and conditions of the Rules remain in effect.

- On page 1, section titled **"2. Account Categories"**, subsection **"A. Business Accounts"**, paragraph titled **"6. Sole Proprietorships"** is amended by including new language that allows sole proprietor to designate a payable on death beneficiary. The new language reads as follows:
You may designate a "payable on death" (also known as P.O.D.) authorization to name a beneficiary who will own the account (subject to other terms of these Rules) after your death, or if this is a joint account, after the last one of you dies. We will, after your death(s), pay the remaining balance of the account to the beneficiary last designated by you according to our records. If more than one beneficiary is named, the remaining balance will be paid out equally between the named beneficiaries. You can have up to five (5) beneficiaries designated for a POD account.
- On page 1, section titled **"2. Account Categories"**, subsection **"B. Fiduciary Accounts"**, paragraph titled **"3. Formal Trust Accounts"** is amended by changing trust instrument to trust certification. Trust accounts may be opened upon presentation of a satisfactory original trust certification.
- On page 3, section titled **"3. Opening an Account"** is amended by including the following new language:
By opening a business account, you agree that the account will be used solely for business use and not for consumer purposes.

- On page 5, section titled **"7. Withdrawals"** is amended by including the following new section about scheduled internal transfers:

F. Scheduled Internal Transfers. If an automatic transfer is set up between deposit accounts located at the Bank and there are insufficient funds on your selected transfer date, we will make multiple attempts to complete the transfer. We will make one attempt per day for a maximum of five (5) consecutive business days.

- On page 12, section titled **"20. Special Checking Account Policies"**, subsection **"B. Overdrafts"** is amended as follows:

- The following new language is added:
 - You are not able to opt-out of DebitPlusSM, a discretionary overdraft service for everyday debit card transactions.
 - Multiple attempts may be made to submit a returned item for payment. If an item is resubmitted and you do not have enough available funds in your account, or through optional checking protection, to cover the resubmitted item, we may return the item again without payment. However, we will not assess an additional non-sufficient funds return item fee on that item where we are able to identify it as one that has been re-submitted or re-presented for payment. There are instances where an item may be subsequently resubmitted or re-presented for payment but we are not able to identify it as such (for example, a resubmitted automated clearinghouse item that the merchant does not properly label or a check that was previously presented for payment over 6 months ago). In such instances, you may be assessed a non-sufficient funds return item fee for a resubmitted item, call or write us at the telephone number and address shown on the cover of this brochure as soon as you can (see Electronic Fund Transfers paragraph 7).
- The following language is removed:
 - You agree that multiple attempts may be made to submit a returned item for payment and that multiple fees may be charged to your account.

- On page 25, **"Check Hold Policy For Checking Accounts"** is being amended. The following changes are being made:

- Section titled **"1. Longer Delays May Apply"** is amended by revising the amount of funds available on the first business day from \$225 to \$275. Also, if you deposit checks totaling more than \$6,725 on any one day, previously \$5,525, your funds availability may be delayed for a longer period.
- Section titled **"2. Holds on Other Funds to Allow Check Cashing"** is amended by changing the example amount from \$225 to \$275. It reads as follows:
For example, if we cash a \$275 check for you, \$275 of funds already in your accounts will not be available until the first business day after the day we cashed the check.
- Section titled **"4. Special Rules for New Accounts"**, subsection **"C"**, is being amended by replacing \$5,525 with \$6,725.

SECTION 8: IMPORTANT CHANGES TO BUSINESS SAFE DEPOSIT BOX LEASE AGREEMENT

- The Business Safe Deposit Box Lease Agreement is amended by including the following language:

Must have a First Hawaiian Bank checking or savings account to open a safe deposit box. Safe deposit box annual rental fee must be prepaid and automatically deducted from a First Hawaiian Bank checking or savings account.

SECTION 9: IMPORTANT CHANGES TO YOUR FIRST HAWAIIAN BANK TREASURY MANAGEMENT FEE SCHEDULE FOR BUSINESS ACCOUNTS

This notice amends the fee schedule for Treasury Management services for the following services beginning February 3, 2025.

Account Analysis Fee Schedule	
Account Maintenance	\$ 25.00 per account, per month
Late Invoice Payment <i>(late payment for over 45 days)</i>	\$100.00 per invoice
Positive Pay & Account Reconciliation Services Schedule of Fees	
Input/Output File Setup Fee	Request for Quote
Data Exchange Services Schedule of Fees	
Monthly Maintenance	\$ 65.00 per account, per destination, per month



FIRST HAWAIIAN BANK**Bank Reconciliation for the month of : NOVEMBER 30, 2024****Account : ████████1110-IPI CNMI-DIP-PAYROLL ACCT.**

Description	Amount
Balance Per Bank	14,921.37
Less Checks in Transit & Other Adjustments:	(14,434.07)
Plus Deposit In Transit:	-
Total Deductions	487.30
Reconciling Items:	
Unreconciled Diff.(For verification)	218.30
Book Balance per G/L as of :	269.00

OUTSTANDING CHECKS:

Payee	Check#	Date	Amount
RUMOON, BRAD	257	10/18/2024	265.05
GUAN, MANNI	289	11/1/2024	54.72
How Yo Chi	290	11/15/2024	731.56
Dionnicio, Julieann	297	11/15/2024	521.61
GUAN, MANNI	308	11/15/2024	\$ 91.21
Chi 工資 PP245	309	11/29/2024	\$ 4,998.17
LIETO, HERMAN 保安工資 PP25	310	11/29/2024	\$ 459.00
ADA, NIKKI 保安工資 PP25	311	11/29/2024	\$ 524.10
CABRERA, NATIVIDAD 保安工資 PP25	312	11/29/2024	\$ 898.04
SULAP, ARTHUR 保安工資 PP25	313	11/29/2024	\$ 524.10
SULAP, RAWWHO 保安工資 PP25	315	11/29/2024	\$ 524.10
DIONISIO, JULIEANN 保安工資 PP25	316	11/29/2024	\$ 371.07
宏泰 保安工資 PP25	318	11/29/2024	\$ 282.72
Camacho, Anthony Jr. 保安工資 PP25	319	11/29/2024	\$ 162.63
MENDIOLA, NELISSA 保安工資 PP25	321	11/29/2024	\$ 517.55
Leeland, Backman 保安工資 PP25	322	11/29/2024	\$ 477.09
Abraham Jr. Benjamen 保安工資 PP25	323	11/29/2024	\$ 162.63
宗師父工資 PP25	324	11/29/2024	\$ 898.04

OUTSTANDING CHECKS:

Payee	Check#	Date	Amount
大劉工資 PP25	325	11/29/2024	\$ 996.13
小朱工資 PP25	326	11/29/2024	\$ 733.74
管工資 PP25	327	11/29/2024	\$ 240.81
			\$ 14,434.07

Date Prepared:

12/29/2024

Prepared By:



Reviewed By:

FRANCES MAFNAS

Approved By:

HOW YO CHI

IMPERIAL PACIFIC INT'L (CNMI), LLC

Income Statement**Financial Report as of 11/30/2024****November-24**

INCOME	Oct-24	Nov-24	YTD
Restitution Check from a Theft case	3,000.00		3,000.00
TOTAL INCOME	3,000.00	-	3,000.00
Operating Expenses			
PAYROLL:			
Salaries	218,283.85	51,998.82	270,282.67
TOTAL Salaries	218,283.85	51,998.82	270,282.67
BENEFITS:			
Social Security Tax	12,753.14	3,349.25	16,102.39
Medicare Tax	3,401.09	740.12	4,141.21
TOTAL Benefits	16,154.23	4,089.37	20,243.60
TOTAL Salaries and Benefits	234,438.08	56,088.19	290,526.27
OPERATING EXPENSES:			
Consulting Fee-Bookkeeper Service	25,250.00	6,050.00	31,300.00
Professional Fees	-	36,453.68	36,453.68
Legal Expenses	279,291.85		279,291.85
Trustee Fees	924.00	1,185.62	2,109.62
Insurance-Workman's comp.	93,581.32		93,581.32
Court Filing Expenses	1,957.00	-	1,957.00
Bank Fees/CHECK FEES	980.55		980.55
Government Fees/Rental	209,920.00		209,920.00
TRASH	980.00	260.00	1,240.00
Telephone & Internet	924.38	303.66	1,228.04
Maintenance Service	2,154.73	1,251.52	3,406.25
Printing	3.00	-	3.00
Post&Courier	9.85	-	9.85
CUC-UTILITIES	8,135.70	2,282.33	10,418.03
TOTAL Operating Expenses	624,112.38	47,786.81	671,899.19
Total Expenses	858,550.46	103,875.00	962,425.46
Net Income / (Loss)	(855,550.46)	(103,875.00)	(959,425.46)