CYBRID

10 June, 2026

<u>Subject: Cybrid Compliance Controls for Send US Money LLC ("Send US Money")</u>

Dear Send US Money Compliance Team,

This letter serves to explain and confirm that Send US Money is able to rely on Cybrid Inc. ("**Cybrid**") and Cybrid's network of permissions via its Custodian and other service providers, as applicable, to offer the products in the United States.

Cybrid Inc. has a Custodial Account Services Agreement with Cross River Bank ("**CRB**"), a New Jersey State chartered bank located at 2115 Linwood Ave, Teaneck, NJ 07666 (the "**Agreement**").

Through the Agreement Cybrid has authorized CRB to transfer funds pursuant to appropriate payment methods governed by the corresponding Payment Networks (specifically, any of MasterCard, VISA, STAR, NYCE, Pulse, Zelle, RTP, and ACH or any other duly licensed payment system in a U.S. state). Cybrid provides an embedded solution and relies on CRB to perform the transmission and remittance services for the transaction as applicable.

<u>MSB:</u> Cybrid is registered as a Money Services Business ("**MSB**") / Money Transmitter with FinCEN. Cybrid operates as a Money Transmitter under CRB's license. CRB has provided Cybrid with FBO banking accounts and granted Cybrid the ability to move fiat and crypto currencies under the umbrella of their banking charter.

<u>No Commingling of Funds:</u> Cybrid ensures that customer funds, including those of Send US Money, are never commingled with Cybrid's own funds or with other customers' funds. Each transaction is executed in a manner that ensures the separation and protection of Send US Money's assets. Furthermore, Cybrid will never send another customer's funds to an external wallet address or any other blockchain wallet without explicit authorization and verification from Send US Money.

We trust you will find this explanation satisfactory. Please feel free to contact us if you have any additional questions.

Sincerely,

AChidambaram

Avinash Chidambaram