EXCELSIOR
Financial Services

Instrument of Incorporation for Excelsior Financial Services LLC

Article I - General Provisions

1. The Corporation shall be named "Excelsior Financial Services Limited" and be incorporated in accordance with the Legal Entities Act and other applicable Redmont Law governing financial institutions.
2. The purpose of the Company is:
    a. To provide private financial services in the Commonwealth of Redmont
    b. To engage in all lawful activities that contribute to furthering its purpose.
3. The duration of the company will be perpetual.

Article II – Character

4. The Company is organised as a For-Profit Limited Liability Company pursuant to the Legal Entity Act and shall always maintain its for-profit character.
5. The Company is first and foremost a private service and shall not disclose or keep records relating to transactions that may or may not have been made by its members in connection with accounts it's members may or may not have.
6. Upon the winding up and dissolution of the Company, any net assets remaining after the satisfaction of all debts and obligation shall be transferred to PostOfficeTower and the Government of Redmont in a 50/50 split.

Article III – Membership

7. The Company shall maintain a Member Register affixed to this instrument as Annex A, and it shall contain all natural persons and legal entities admitted to membership in the Company
8. Membership shall be granted by means of share purchase in a private sale, required for the opening of an account.
9. The Membership shall elect, once every four months, a fit and proper person to coordinate the operations of the Bank, this individual shall be referred to as the Chairman of the Administration Board.
10. The Membership may by majority vote once every four months appoint or remove officers to aid in the day to day running of the Company.
11. Officers of the Company are entitled to conduct the ordinary business of the Company and to make ordinary agreements as directed by the members.
12. There shall be two classes of member
    a. Class A members shall carry 70 Voting Power per member
    b. Class B members shall carry 10 Voting Power per member
13. For the avoidance of doubt, total voting power in the Company is 100.
14. A member may not transfer their membership to another person or entity
15. PostOfficeTower shall be the only Class A member and may nominate others to be promoted to the position of Class A member, to be approved by all other Class A members.

16. A Member is automatically removed in the event they become permanently banned or permanently deported from the Commonwealth of Redmont; or become inactive by not having logged in for at least six (6) months. In the event of a removal of a member their assets held with the Company shall be distributed amongst all members evenly.
17. Members have the right to be treated fairly and in good faith, members have the right to receive information about the Company that they require to exercise their membership, Members have the duty to act in good faith and in the best interest of the Company, members owe a fiduciary duty to other Members, members have the duty to assist the Company in furthering its purpose.

Article IV – Liability

18. No Member, Officer, or Employee shall be held personally liable for the debts of the Company unless such debts were created by that individual acting against their obligations as set out in the Formation Instrument or the Legal Entities Act.

Article V – Dissolution, Winding Up, and Amendments

19. The Class A members may, by majority vote, decide to dissolve the company.
20. Winding up shall be done in accordance with Article II
21. This Instrument may be amended by a simple majority vote of the Members, and the approval of at least one Class A Member, and amendments shall be posted to the Company Docket.

EXECUTED on this day, 15th April 2026
Incorporator: PostOfficeTower

Signed,
PostOfficeTower