

MZB In-Game-Bill-2026-A

Prospectus (Offering Circular)

As of 2026-02-26

For in-game use on DemocracyCraft only. Not a real-world security.

Prospectus

MZB In-Game-Bill-2026-A (Bearer, Zero-Coupon, Discount Bond)

This prospectus describes an offering of bearer, zero-coupon discount bonds issued by Mezimori Union ATM Bancorporation (MZB-ATM), a commercial bank incorporated in the Commonwealth of Redmont and a wholly-owned subsidiary of Mezimori Union Bancorporation. The bonds are implemented as in-game items on the DemocracyCraft server and are redeemable only in-game.

Read this document together with the accompanying Bond Terms and Conditions. If anything conflicts, the Bond Terms and Conditions control.

Offering summary

Issuer	Mezimori Union ATM Bancorporation (MZB-ATM)
Security name (Series)	MZB In-Game-Bill-2026-A
Form	Bearer bond represented by a signed in-game item using the /autograph system (signature: multiman155).
Issue price	$990 per bond
Par (redemption) value	$1,000 per bond
Interest / coupons	None (zero-coupon). Implied yield arises solely from the $10 discount.
Redemption window	Redeemable only from 30 April 2026 through 15 May 2026 (inclusive). No early redemption.
Redemption location	MZB-ATM Branch in Mountain (Wild town)
Purchase location	MZB-ATM Branch in Mountain (Wild town)
Denomination	$1,000 par per bond (1 item = 1 bond)
Maximum offering size	Up to $500,000 aggregate par value (up to 500 bonds)
Offering period	From publication of this prospectus until 29 April 2026 (or earlier if sold out or withdrawn)
Governing law	Commonwealth of Redmont law; contractual disputes heard in Redmont courts (no binding arbitration)

Key risks

Purchasing these bonds involves risks. You should consider the following (not exhaustive):

- **Issuer credit risk.** MZB-ATM must have sufficient funds to redeem bonds during the redemption window. If it does not, holders may not be paid on time.
- **Limited redemption window.** If you do not present the bond item for redemption by 15 May 2026, it becomes non-redeemable (subject only to any contrary court order).
- **Bearer and in-game item risk.** If you lose the item, are robbed, or it is destroyed, you may lose your ability to redeem. No replacement will be issued except as required by a final court order.
- **Operational / access risk.** Server downtime, war, travel restrictions, or other disruptions could prevent you from reaching the Mountain branch during the redemption window.
- **Regulatory / rule changes.** Laws, regulations, or server mechanics may change before maturity, potentially affecting settlement, taxation, or item mechanics.
- **No deposit protection.** This bond is not a bank deposit and is not insured by any government program.

Issuer and authority

MZB-ATM is incorporated under Redmont law as a wholly-owned subsidiary of Mezimori Union Bancorporation and is authorized to conduct lawful business as a commercial bank. Under its internal governance documents, MZB-ATM may not raise external capital without parent company approval and board authorization. This offering is made only pursuant to those approvals and the Bond Terms and Conditions.

Redmont law recognizes broad legal-entity powers, including the power to lend and invest, and to deal in bonds and other obligations. Directors may bind the entity subject to applicable limits.

How to purchase

To purchase, visit the MZB-ATM Branch in Mountain (Wild town) during staffed hours and tender $990 per bond in lawful in-game currency. Upon payment, MZB-ATM will deliver one signed in-game item titled **"MZB In-Game-Bill-2026-A"**. Delivery of the item constitutes issuance and completes the sale contract.

- Minimum purchase: 1 bond ($990).
- Maximum purchase: subject to availability; MZB-ATM may impose per-player limits to support fair access.
- Eligibility: MZB-ATM may refuse sales to players lacking contractual capacity (including low-playtime players under the Contracts Act definition) or where required to comply with law.

How to redeem

Redemption is available **only** at the MZB-ATM Branch in Mountain (Wild town) from 30 April 2026 through 15 May 2026 (inclusive). To redeem, you must present and surrender the original signed bond item. MZB-ATM will pay $1,000 per valid item surrendered. Early redemption is not permitted.

Use of proceeds

Net proceeds (issue price amounts received) will be used for general banking purposes of MZB-ATM, including ATM operations, liquidity management, and other lawful ancillary activities approved by the Board of Directors. MZB-ATM may also hold proceeds as liquid reserves to ensure timely redemption.

Legal and regulatory considerations

This offering is structured to be clear and non-misleading. The Credit Standards Act requires certain disclosures when extending credit, including clear disclosure of financial charges such as interest and fees. Although these bonds bear no interest and charge no service fees, MZB-ATM provides the same disclosures to avoid ambiguity and to align with the Act's consumer-protection purpose.

Under Redmont contract law, binding arbitration clauses are void and unenforceable. Accordingly, disputes relating to these bonds are to be resolved in the courts of Redmont, subject to any voluntary, non-binding settlement discussions the parties choose to pursue.

The Redmont Civil Code Act provides civil remedies for breach of contract and for misleading or deceptive conduct in trade or commerce. MZB-ATM intends to comply by making accurate disclosures and honoring the redemption mechanics described in these documents.

Tax considerations

Tax consequences (if any) depend on Redmont tax law and server administration. MZB-ATM does not provide tax advice. Holders should assume that gains, if taxed, may be taxed as income or capital gains and should plan accordingly.

Additional information and contact

Questions may be directed in-game to **multiman155** (Registered Agent) or at the MZB-ATM Branch in Mountain. This prospectus may be posted in the company docket or other public record consistent with Redmont corporate law transparency practices.

Legal references (informative)

- Credit Standards Act, ss. 3-5 (definitions, disclosure standards, excluded transactions).
- Contracts Act, s. 4 (formation), s. 11 (prohibition of binding arbitration), s. 12 (good faith).
- Legal Entity Act, s. 4(4) (general powers; directors may bind entity; dealing in bonds and obligations).
- Redmont Civil Code Act, Part VI (contract torts including breach of contract, misrepresentation, and misleading conduct).
- OakRidge Community Bank v. XinmjirGamingHQ [2025] DCR 106 (emphasis on avoiding ambiguous credit terms).
- MegaMinerM v. Blazora Corporation [2025] FCR 27 (bond offering treated as a contract when accepted).