CERTIFICATE OF FORMATION FOR w. Credit LLC

Pursuant to the Legal Entity Act of the Commonwealth of Redmont, I am creating this Certificate of Formation to establish w. Credit LLC as a legal business entity.

1. Name and Purpose

The name of the company is w. Credit LLC.
The purpose of the company is to establish a financial services business in the Commonwealth of Redmont and apply to become a recognized financial institution.
The registered agent will be .Epicp5nguin.

2. Management and Ownership**

w. Credit LLC will be managed by its sole owner, .Epicp5nguin, who will hold 100% ownership of the company and be responsible for its operations and business decisions. The company will maintain its own accounts and records separate from the owner's personal funds.

3. Capital and Liability

The company will begin with the funds available to it upon formation. Any additional funding will be handled as needed for business operations, w. Credit LLC will operate as a separate legal entity, subject to the applicable laws of the Commonwealth of Redmont.

4. Profits and Losses

Initial Capital: The initial capital contribution consists of a minimum of $75,000 provided entirely by .Epicp5nguin, deposited into the in-game company balance initialized through the /db deposit command.
Limitation of Owner Liability: The personal financial liability of .Epicp5nguin for any claims against the LLC shall be strictly limited to the capital explicitly contributed and held within the Company's balance sheet.
Additional Capital: No additional capital contributions are required from the Sole Owner. Failure to provide additional personal funding to cover corporate shortfalls will result in the firm operating strictly within its existing balances without personal recourse or liability falling onto .Epicp5nguin.

5. PROFIT AND LOSS DISTRIBUTION
Distribution of Profits & Revenues: Because this is a Single-Member interest-based LLC, 100% of all net company profits shall be allocated and distributed solely to the owner, .Epicp5nguin when requested.
Retention of Financial Liabilities: 100% of all debts, etc are retained strictly and solely by w. Credit LLC as an independent corporate body. No corporate liabilities shall pass through to, or be collected from, the personal bank account or assets of .Epicp5nguin.

6. Financial Institution Application
Once this Certificate of Formation has been accepted, w. Credit LLC intends to apply for approval to operate as a financial institution. Any additional documents or requirements will be handled during the application process.

7. Amendments

Amendments to this Certificate of Formation or the company structure may be made at any time by a 100% unanimous vote of the membership interest. Because the Sole Owner holds 100% of the interest, amendments are enacted solely at the discretion of .Epicp5nguin.

8. Company Governance

The company will follow its internal rules and the laws of the Commonwealth of Redmont. Additional bylaws and policies may be established as needed.

9. Dissolution

The LLC may be dissolved at any time by the explicit decision of the Sole Owner. Upon dissolution, winding up shall follow Legal Entity Act standards: all independent agreements will be terminated, all outstanding company debts or current project will be paid/refunded out strictly from the remaining company balance, and any remaining liquidated assets or balances after all corporate debts are entirely settled will return to .Epicp5nguin.

Signed,

.Epicp5nguin
Sole Owner and Managing Member of W Credit LLC

Date: 15/10/2026 (DD/MM/YYYY)