

**NOTICE TO OPT-IN CUSTOMERS – OPPORTUNITY TO BECOME REVERSE  
MIGRATION CUSTOMER**

**May 20, 2026**

TO: Customers of Euro Pacific International Bank, Inc. (“EPB”) who did not elect to be excluded from the asset transfer agreement provided in the Joint Order of Liquidation and are now classified as “Opt-In Customers.”

**RE: NOTICE OF OPPORTUNITY TO PARTICIPATE IN OCIF LIQUIDATION PROCESS  
(REVERSE MIGRATION ELECTION)**

Dear Customer:

**1. PURPOSE OF THIS NOTICE.**

This Notice is being issued in connection with the ongoing liquidation of Euro Pacific International Bank, Inc. (“EPB”), pursuant to the authority of the Office of the Commissioner of Financial Institutions of Puerto Rico (“OCIF”).

In furtherance of that process, the Trustee and certain third parties, including Qenta Inc. and its related entities (collectively, “Qenta”), have entered into a Settlement Agreement in connection with litigation pending before the United States District Court for the District of Puerto Rico, Case No. 25-cv-01501-PAD-GLS, which establishes a coordinated framework for the resolution of customer claims.

This Notice is being provided as part of that framework to inform you of your rights and options with respect to participation in the OCIF-supervised liquidation process.

**2. YOUR OPTION – REVERSE MIGRATION.**

You are receiving this Notice because you were previously classified as an “Opt-In Customer.”

You are now being provided with an opportunity to elect to participate in the OCIF-supervised liquidation process administered by the Trustee (the “Reverse Migration Option”).

If you elect to participate:

- You will be treated as a “Reverse Migration Customer”;
- Your claim will be processed and paid by the Trustee; and,
- Claims will be paid in cash (US Dollars), including precious metals claims.

Important: Claims relating to mutual funds, securities, or other financial instruments will remain under the administration of Qenta Inc. or its affiliates.

### **3. IMPORTANT CONSIDERATIONS.**

- Claims are subject to verification and approval;
- Payments are made only on allowed claims;
- Precious metal claims are paid in cash (US Dollars); and,
- Securities and mutual funds remain with Qenta.

### **4. DEADLINE.**

You must submit your claim within sixty (60) days of this Notice.

Late claims will not be accepted.

### **5. HOW TO SUBMIT.**

Customers who wish to become Reverse Migration Customers have a period of sixty (60) days from the date of this notice to submit their claims for those amounts owed to you by EPIB. All claims must be submitted under oath using the OCIF Claim Form A, accompanied by all evidence and supporting documentation that could sustain your claim.

Specific instructions have been set to protect the confidentiality and security of the information being provided. Please follow the instructions provided on the portal to file and remit your documents.

A designated website portal has been established to channel all communications regarding this liquidation process as well as to receive documents and correspondence relevant to your claim. For questions or for obtaining additional information please use the contact information detailed below:

- Email: [trustee@epbprliquidation.com](mailto:trustee@epbprliquidation.com) and [trusteesupport@epbprliquidation.com](mailto:trusteesupport@epbprliquidation.com)
- Mailing Address: P.O Box 11492, San Juan, PR 00922-1492
- Domain: <https://epbprliquidation.com/>
- Filing of Proofs of Claims for Processing:
  - a. **Download the Proof of Claim:** Access the EPIB Domain to download the necessary form.
  - b. **Complete the Form:** Fill out the Proof of Claim form with accurate and detailed information as required.
  - c. **Monitor Your Email:** After filing your claim, regularly check your email, including spam/junk folders, for a message from the trustee containing next steps.

**IF YOU HAVE ALREADY FILED A PROOF OF CLAIM THROUGH THE TRUSTEE LIQUIDATION PROCESS YOU DO NOT NEED TO FILE AGAIN. YOUR CLAIM WILL BE REVIEWED AND YOU WILL BE INFORMED OF ANY ADDITIONAL DOCUMENTS OR INFORMATION YOU NEED TO PROVIDE.**

**DO NOT SEND SENSITIVE DOCUMENTS VIA EMAIL.**

After the sixty (60) day period for filing claims, a list of submitted claims will be published at <https://epbprliquidation.com/> within thirty (30) days. This list will include a description of the claim, the amount, and a breakdown of accounts payable and/or debts.

A copy of the claims report will also be provided to OCIF and updated every thirty (30) days to reflect the status and outcome of the claim's evaluation process.

The Trustee will maintain direct contact with claimants and respond promptly to communications and/or complaints.

The Trustee has the duty and authority to evaluate all claims and may deny, or subordinate claims based on the guidelines provided.

Please ensure that your claim is filed within the stipulated time frame to be considered for allowance. If you have any questions or require further information, do not hesitate to contact the Trustee at the email address provided.

We encourage all interested parties to monitor for further announcements and to adhere strictly to the directives issued in the portal.

## **6. EFFECT OF NOT ELECTING.**

If you do not file a claim:

- You will not participate in the Trustee's liquidation; and,
- Your claim will be handled by Qenta.

**Wigberto Lugo Mender, Esq., CPA**

Trustee appointed by

The Office of the Commissioner of Financial Institutions of Puerto Rico

### **Compliance Notice:**

This publication is provided for informational purposes only and does not constitute legal, financial, or investment advice. References to the liquidation of **Euro Pacific International Bank Inc.** reflect publicly available information as of the date of publication. The liquidation is being carried out in accordance with applicable U.S. laws and regulations, including those enforced by the Commissioner of Financial Institutions of Puerto Rico (OCIF), and other relevant regulatory authorities. This communication does not constitute an offer to sell or a solicitation of an offer to buy any securities or financial instruments. Readers should consult their own legal, financial, or regulatory advisors before acting on any information contained herein.