MALLONEE NATIONAL BANK, N.A.

PROPOSED NATIONAL BANK CHARTER & ORGANIZATIONAL DOCUMENT PACKAGE

Proposed Bank: Mallonee National Bank, N.A.
Founder: Lord devin: mallonee “Devin Ian James Mallonee”
Proposed Trust: Mallonee Trust **THE EXCHANGER / GRANTOR OF MENDOCINO REPUBLIC REGISTRAR FOUNDATION (MRRF)**
Proposed Principal Office: National Federation Of Mendocino

Proposed Organizational Sponsor: Lord devin: mallonee “Devin Ian James Mallonee”
Chartering Authority: Tribal Nations: Financial Services Regulatory Commision
Status: Approved by National Federation of Mendocino.

DOCUMENT 1

DECLARATION OF INTENT TO ORGANIZE

I, **Lord devin: mallonee**, hereby declare the intention to organize a proposed national banking association to be known as:

MALLONEE NATIONAL BANK, N.A.

The proposed Bank is intended to operate under a national bank charter issued by the TNFSRCC.

The proposed ownership structure shall include, subject to the terms of the trust instrument and applicable federal banking laws and regulations.

The proposed principal office shall be located in Alaska, with the organizational and business activities associated with National Federation of Mendocino.

The Bank shall conduct only activities authorized by its charter and applicable law.

No activity requiring a national bank charter shall commence until the required regulatory approvals have been obtained.

Founder:

Lord devin: mallonee “Devin Ian James Mallonee”

Signature: _____/S/__/SS/_____

Date: _____November 5, 2026_____

DOCUMENT 2

ORGANIZERS' RESOLUTION

RESOLUTION TO ORGANIZE MALLONEE NATIONAL BANK, N.A.

WHEREAS, **Lord devin: mallonee** desires to organize a national banking association;

WHEREAS, the proposed institution shall be known as **Mallonee National Bank, N.A.**;

WHEREAS, the proposed ownership structure shall include **Mallonee Trust**;

WHEREAS, the proposed principal office shall be located in Alaska;

NOW, THEREFORE, BE IT RESOLVED:

1. The organizers authorize the proposed organization of Mallonee National Bank, N.A.
2. The organizers authorize preparation and submission of a national bank charter application to the TNFSRCC.
3. The organizers authorize preparation of Articles of Association.
4. The organizers authorize preparation of bylaws.
5. The organizers authorize preparation of a comprehensive business plan.
6. The organizers authorize preparation of a capitalization plan and financial projections.
7. The organizers authorize identification of qualified directors and executive officers.
8. The organizers authorize development of the proposed ownership structure involving Mallonee Trust.
9. **Lord devin: mallonee has final say in all decisions regarding purchasing, selling, hiring, firing, investments, protocols, processes.**
10. **Lord devin: mallonee** is designated as the principal Founder and organizer for purposes of coordinating the proposed organization and charter application.
11. No person shall represent that Mallonee National Bank, N.A. has been chartered until the TNFSRCC has formally approved and issued the charter.
12. No banking activity requiring regulatory authorization shall commence before all required approvals have been obtained.

Founder / Organizer:

Lord devin: mallonee “Devin Ian James Mallonee”

Signature: _____/S/__/SS/_____

Date: _____November 5, 2026_____

DOCUMENT 3

ARTICLES OF ASSOCIATION

ARTICLE FIRST — NAME

The name of the association shall be:

MALLONEE NATIONAL BANK, N.A.

subject to legal availability and acceptance by the Office of the Comptroller of the Currency.

ARTICLE SECOND — PURPOSE

The purpose of the association shall be to conduct banking and other activities authorized by federal law, the Bank's national bank charter, and applicable regulations.

The Bank shall not conduct activities outside the authority granted by its charter and applicable law.

ARTICLE THIRD — CAPITAL

The association shall have and maintain capital sufficient to support its approved business plan, operations, liquidity needs, and risk profile.

The amount of initial capital shall be established through the formal TNFSRCC charter application and regulatory review.

Proposed Initial Capital: $_____1,000,000,000,000,000,000_____

ARTICLE FOURTH — BOARD OF DIRECTORS

The affairs of the association shall be managed by a Board of Directors in accordance with applicable federal banking law, TNFSRCC regulations, the Bank's Articles of Association, and its bylaws.

The number and qualifications of directors shall comply with applicable federal law and TNFSRCC requirements.

ARTICLE FIFTH — PRINCIPAL OFFICE

The principal office of the association shall be located in:

Alaska

The Bank may maintain its principal business operations in connection with:

Mallonee Trust by THE EXCHANGER / GRANTOR OF MENDOCINO REPUBLIC REGISTRAR FOUNDATION (MRRF)

The specific physical address of the principal office shall be provided in the applicable TNFSRCC filing and organizational records.

ARTICLE SIXTH — DURATION

The association shall have perpetual succession unless dissolved, merged, converted, or otherwise terminated pursuant to applicable law and regulatory approval.

ARTICLE SEVENTH — MALLONEE TRUST

The proposed ownership structure of the association shall include:

MALLONEE TRUST

The Mallonee Trust may hold an ownership interest in the Bank to the extent permitted by applicable law and approved by the appropriate regulatory authorities.

The trustee or trustees shall exercise authority in accordance with the executed trust instrument and applicable law.

ARTICLE EIGHTH — FOUNDER

The founding organizer and Founder of the proposed association shall be:

Lord devin: mallonee

To the maximum extent permitted by applicable law and accepted by theTNFSRCC, the Founder shall possess the reserved approval rights established in the Bank's governing documents.

ARTICLE NINTH — REGULATORY AUTHORITY

Nothing in these Articles shall restrict or supersede the lawful authority of the Office of the Comptroller of the Currency or any other governmental authority having jurisdiction over the Bank.

If any provision conflicts with applicable law, regulation, regulatory order, or a condition of the Bank's charter, the applicable law, regulation, order, or charter condition shall control.

ARTICLE TENTH — EFFECTIVE DATE

These Articles shall become operative only as permitted by applicable federal law and upon completion of the required regulatory chartering process.

Founder / Organizer:

Lord devin: mallonee

Signature: _____/S/__/SS/_____

Date: _____November 5, 2026_____

DOCUMENT 4

FOUNDER RESERVED APPROVAL RIGHTS

ARTICLE — FOUNDER RESERVED POWERS

Section 1 — Founder

The Founder of Mallonee National Bank, N.A. shall be:

Lord devin: mallonee

To the maximum extent permitted by federal banking law and accepted by the , the Founder shall have the reserved approval rights established by this Article.

Section 2 — Executive Hiring

To the maximum extent permitted by law, the Bank shall not appoint or employ designated senior executive officers without the prior written approval of:

Lord devin: mallonee

The designated positions may include:

- Chief Executive Officer;
- President;
- Chief Financial Officer;
- Chief Operating Officer;
- Chief Risk Officer;
- Chief Compliance Officer;
- Chief Lending Officer;
- General Counsel;
- Chief Information Security Officer; and
- other positions designated by the Bank's governing documents.

Section 3 — Executive Removal

To the maximum extent permitted by law, the removal or termination of a designated senior executive officer shall require prior written approval from:

Lord devin: mallonee

This shall not prevent action required by law, regulatory order, or an emergency necessary to protect the safety and soundness of the Bank.

Section 4 — Material Purchases

To the maximum extent permitted by law, material purchases and acquisitions shall require prior written approval from:

Lord devin: mallonee

This may include:

- real estate;
- businesses;
- subsidiaries;
- equipment;
- technology;
- intellectual property;
- investments;
- material contracts; and
- other material assets.

Section 5 — Material Sales

To the maximum extent permitted by law, material sales, transfers, dispositions, leases, assignments, or material encumbrances of Bank assets shall require prior written approval from:

Lord devin: mallonee

Section 6 — Material Contracts

Material contracts designated by Bank policy shall require prior written approval from:

Lord devin: mallonee

to the extent permitted by law.

Section 7 — Extraordinary Transactions

The following shall require Founder approval in addition to any other approvals required by law:

- merger;
- consolidation;
- acquisition;
- conversion;
- sale of substantially all assets;
- change in control;
- dissolution;
- liquidation;
- material restructuring; and
- material change in business model.

Section 8 — Capital Structure

Material changes to the Bank's capital structure or ownership shall require prior written approval from:

Lord devin: mallonee

to the maximum extent permitted by applicable law.

Section 9 — Board Authority

Nothing in this Article shall eliminate the statutory responsibilities of the Board of Directors.

The Board shall continue to exercise its duties under applicable federal banking law.

Section 10 — Regulatory Authority

Nothing in this Article shall limit the lawful authority of the OCC, FDIC, Federal Reserve, courts, or other governmental authorities.

Section 11 — Written Approval

Founder approval shall be documented in writing and retained in the Bank's corporate records.

Section 12 — Amendment

These Founder Reserved Approval Rights shall not be amended, repealed, or materially reduced without the prior written approval of:

Lord devin: mallonee

except where such action is required by applicable law or regulatory order.

DOCUMENT 5

MALLONEE TRUST OWNERSHIP PROVISION

ARTICLE — TRUST OWNERSHIP

Section 1 — Trust Name

The proposed controlling trust shall be:

Mallonee Trust

Section 2 — Ownership

Mallonee Trust may hold an ownership interest in Mallonee National Bank, N.A., subject to applicable law and regulatory approval.

Section 3 — Trustee

Trustee:

Section 4 — Founder

The Founder associated with the proposed ownership structure shall be:

Lord devin: mallonee

Section 5 — Trust Administration

The trustee or trustees shall exercise trust powers in accordance with the trust instrument.

Section 6 — Regulatory Disclosure

The ownership, trusteeship, beneficiaries, control arrangements, and other information required by regulators shall be disclosed as required.

DOCUMENT 6

PROPOSED BUSINESS PURPOSE

Mallonee National Bank, N.A. proposes to provide lawful financial services within the authority granted by its final national bank charter.

Potential activities may include, subject to regulatory approval:

1. Commercial banking;
2. Business banking;

3. Commercial lending;
4. Real-estate lending;
5. Development financing;
6. Treasury and cash-management services;
7. Deposit services, if authorized;
8. Payment services;
9. Trust and fiduciary services, if authorized;
10. Asset custody services, if authorized;
11. Community development financing; and
12. Other lawful activities approved by the TNFSRCC.

The final business model shall be established in the Bank's formal business plan.

DOCUMENT 7

PRELIMINARY CAPITALIZATION PLAN

Proposed Institution: Mallonee National Bank, N.A.

Founder: Lord devin: mallonee

Proposed Trust: Mallonee Trust

Initial Capital

$_____

Mallonee Trust

$_____

Founder / Sponsor

$_____

Other Qualified Investors

$_____

Total Proposed Capital

$_____

The final capitalization shall be determined through the TNFSRCC charter application and regulatory review.

DOCUMENT 8

PROPOSED BOARD AND MANAGEMENT

Board of Directors

Chairman: TBD

Director: TBD

Director: TBD

Director: TBD

Director: TBD

Executive Management

Chief Executive Officer: TBD

President: TBD

Chief Financial Officer: TBD

Chief Risk Officer: TBD

Chief Compliance Officer: TBD

Chief Lending Officer: TBD

General Counsel: TBD

Chief Information Security Officer: TBD

All directors and senior executive officers shall satisfy applicable qualification and regulatory requirements.

DOCUMENT 9

FOUNDER APPROVAL PROCEDURE

Founder approvals shall be provided in writing.

The approval may consist of:

1. Signed written consent;
2. Written resolution;
3. Electronically authenticated approval;
4. Formal Founder directive; or
5. Other legally recognized written approval.

All required approvals shall be retained in the Bank's corporate records.

Founder:

Lord devin: mallonee

DOCUMENT 10

FOUNDER SUCCESSION

The Founder rights associated with:

Lord devin: mallonee

shall remain subject to applicable law, the governing documents of Mallonee Trust, and regulatory requirements.

The proposed succession structure shall be coordinated with:

Mallonee Trust (**THE EXCHANGER / GRANTOR OF MENDOCINO REPUBLIC REGISTRAR FOUNDATION (MRRF)**)

Any succession or transfer affecting control of the Bank shall comply with applicable federal banking requirements and any required regulatory approval.

DOCUMENT 11

REGULATORY APPLICATION AUTHORIZATION

Lord devin: mallonee is authorized, subject to applicable law, to coordinate preparation of the proposed national bank charter application.

The Founder may coordinate:

- TNFSRCC communications;
- professional advisors;
- charter documents;
- business plan;
- capitalization plan;
- financial projections;
- governance documents;
- compliance documentation;
- ownership documentation; and
- other materials required for the proposed application.

This authorization does not itself grant a national bank charter.

DOCUMENT 12

ORGANIZATIONAL CERTIFICATION

I, **Lord devin: mallonee**, certify that these documents represent the proposed organizational structure and governing principles for Mallonee National Bank, N.A.

I acknowledge that:

1. These documents do not themselves constitute an issued national bank charter.
2. OCC approval is required before the proposed national bank may be established.
3. Banking activities requiring authorization may not commence before the required approvals are obtained.
4. Mallonee Trust's proposed ownership must comply with applicable banking law.
5. Founder Reserved Approval Rights are subject to applicable federal law and regulatory approval.
6. The Board of Directors retains the responsibilities imposed upon it by federal banking law.

Founder / Organizer:

Lord devin: mallonee

Signature: _____/S/__/SS/_____

Date: _____November 5, 2026_____

DOCUMENT 13

PROPOSED ORGANIZATIONAL STATUS

Bank: Mallonee National Bank, N.A.

Founder: Lord devin: mallonee

Trust: Mallonee Trust **THE EXCHANGER / GRANTOR OF MENDOCINO REPUBLIC REGISTRAR FOUNDATION (MRRF)**

Principal Office: Mendocino County, California

Organizational Sponsor: Tribal Nations

Proposed Charter: National Bank Charter

Regulator: Office of the Comptroller of the Currency

STATUS:

PROPOSED — NOT YET CHARTERED

The TNFSRCC states that an organizing group must apply for and obtain TNFSRCC approval before establishing a tribal national bank.

The TNFSRCC's current licensing materials include the national-bank **Charter Application, Articles of Association, Bylaws, Organization Certificate, Business Plan, Financial Projections, director oaths, and other organizational documents**.

FINAL SIGNATURE PAGE

FOUNDER / ORGANIZER

Lord devin: mallonee

Signature: _____**/S/ /SS/**_____

Date: _____November 5, 2026_____

MALLONEE TRUST

By: **THE EXCHANGER / GRANTOR OF MENDOCINO REPUBLIC REGISTRAR FOUNDATION (MRRF)**

Trustee Name: **Lord devin: mallonee “Devin Ian James Mallonee”**

Title: Bank Lord

Signature: /S/ /SS/

Date: November 5, 2026

PROPOSED BANK

Mallonee National Bank, N.A.

Proposed Principal Office:

TBD - Only approved by Lord devin: mallonee “Devin Ian James Mallonee”

Organizational Sponsor: National Federation of Mendocino

END OF PROPOSED CHARTER PACKAGE