

STRATEGIC PARTNERSHIP PROPOSAL

NVC Fund Holdings Trust & MainStreet Bank

To: Abdul Hersiburane

President, MainStreet Bank

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EXECUTIVE SUMMARY

NVC Fund Holdings Trust proposes a strategic correspondent banking partnership with MainStreet Bank to create a comprehensive bridge between traditional regulated banking infrastructure and blockchain-based settlement systems. This partnership leverages MainStreet Bank's FDIC-insured domestic capabilities and NVC's global settlement infrastructure to deliver enhanced value to both institutions' clients.

ABOUT NVC FUND HOLDINGS TRUST

NVC Fund Holdings Trust is a Common Law Business Trust governed by American Common Law and the Uniform Commercial Code adopted by the City of Washington, District of Columbia (Section 28:1-105). The Trust operates an institutional-grade blockchain financial platform centered on the NVCT stablecoin ecosystem, with documented asset backing exceeding \$48.8 trillion through court-validated Estate Trust authority.

Key Capabilities:

- NVCT Stablecoin: 1:1 USD parity with 30 trillion token supply on Base Mainnet
- Multi-Rail Payment Network: SWIFT, ACH, RTP, Fedwire, and blockchain settlement
- Global Correspondent Banking: Relationships with major financial institutions worldwide
- Treasury Management: Institutional-grade liquidity and reserve management
- ISO 20022 Compliance: Full interoperability with modern payment messaging standards

PARTNERSHIP VALUE PROPOSITION

Value to MainStreet Bank:

- **Enhanced International Capabilities:** Access to NVC's global settlement network for faster, lower-cost international transfers
- **Blockchain Settlement Layer:** NVCT stablecoin infrastructure for instant, 24/7 settlement
- **Liquidity Support:** Capital backing from NVC Fund Bank for enhanced lending capacity
- **African Corridor Access:** Direct settlement pathways to East, Southern, and Central African markets
- **Treasury Yield Enhancement:** Participation in NVC's treasury securities programs
- **Technology Platform:** Access to NVC's institutional banking platform and APIs

Value to NVC Fund Holdings Trust:

- **FDIC-Insured USD Gateway:** Regulated domestic on/off-ramp for NVCT conversions
- **U.S. Banking Infrastructure:** Access to Fedwire, ACH, and domestic wire networks
- **Regulatory Compliance Framework:** Leverage MainStreet's established compliance systems
- **Merchant Services Channel:** Distribution network for NVCT merchant adoption
- **Community Banking Expertise:** Local market knowledge and client relationships

- **Government Contract Access:** SBA and federal contract lending partnerships

PROPOSED PARTNERSHIP STRUCTURE

Component	MainStreet Role	NVC Role
Correspondent Account	USD Nostro account holder	Settlement & SWIFT access
Wire Processing	Domestic wire origination	International settlement
Liquidity Support	Regulatory compliance	Capital backing, credit facilities
Merchant Network	Client relationships, POS	NVCT integration, blockchain rails
Loan Syndication	Origination, servicing	Capital participation
Treasury Services	ICS/CDARS deposits	Yield enhancement programs

WIRE TRANSFER INTEGRATION

The partnership will utilize MainStreet Bank's existing wire infrastructure for seamless USD transfers:

Parameter	Details
Bank Name	MainStreet Bank
SWIFT/BIC Code	MSTBUS32
Correspondent Bank	Community Bankers Trust (COMHUS33)
ABA Routing Number	056009246
Address	10089 Fairfax Blvd, Fairfax, VA 22030
NMLS#	416495

AFRICAN REMITTANCE CORRIDOR OPPORTUNITY

MainStreet Bank's leadership, including President Hersiburane's extensive East African cooperative banking experience, positions the bank uniquely for African remittance corridor development:

- **Somalia Corridor:** Direct settlement pathways leveraging President Hersiburane's institutional relationships
- **East African Community:** Kenya, Uganda, Tanzania, Rwanda access via NVCT settlement
- **Lower Costs:** Blockchain settlement reduces traditional correspondent banking fees by 60-80%
- **Faster Settlement:** Same-day settlement vs. 3-5 day traditional wire timelines
- **Regulatory Compliance:** U.S.-licensed origination meets international AML/KYC requirements

IMPLEMENTATION TIMELINE

Phase	Timing	Deliverables
1. Due Diligence	Upon mutual agreement	Mutual evaluation, compliance review
2. Agreement Execution	Following due diligence	Correspondent banking agreement signed
3. Account Setup	Post-execution	Nostro accounts established, wire testing
4. Integration	As resources permit	API integration, staff training
5. Pilot Launch	Ready when available	Limited production deployment

NEXT STEPS

- 1. Introductory Call:** Schedule meeting between NVC and MainStreet Bank leadership teams
- 2. NDA Execution:** Mutual confidentiality agreement for detailed due diligence
- 3. Technical Review:** Evaluate integration requirements and compliance frameworks
- 4. Term Sheet:** Draft preliminary terms for correspondent banking relationship
- 5. Board Approval:** Present partnership to respective boards for authorization

CONTACT INFORMATION

NVC Fund Holdings Trust	MainStreet Bank
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"MainStreet Bank is committed to serving the unique needs of businesses and individuals with personalized banking solutions."

— Abdul Hersiburane, President