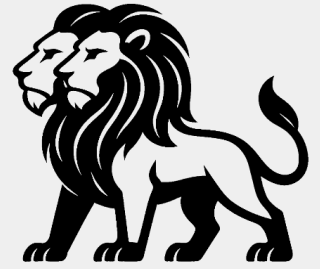


BALDIVICIO & CO.



Deposit Insurance Disclosure

Effective Date: April 13, 2026

This Deposit Insurance Disclosure ("Disclosure") explains the insurance status, custody model, and key risks associated with using Baldivicio.

It is important that you read this Disclosure carefully. It should be read together with Baldivicio's Terms of Service, Privacy Policy, Acceptable Use Policy, and any other applicable legal disclosures made available through the Baldivicio mobile application.

By opening an account, using Baldivicio, or engaging in supported transactions or account activity, you acknowledge that you have read and understood this Disclosure.

1. Nature of the Service

Baldivicio is a digital financial services platform made available through its mobile application. Baldivicio is not a traditional chartered bank or depository institution.

Baldivicio currently supports USDC-only activity on Ethereum Mainnet through a custodial model. Access to certain account functions, transaction capabilities, or related services may depend on account status, identity verification, legal eligibility, risk review, service availability, and third-party provider processes where applicable.

2. No FDIC, SIPC, or Government Deposit Insurance

Funds, balances, stablecoins, and other digital asset-related value held in connection with Baldivicio are not insured by the Federal Deposit Insurance Corporation (FDIC), the Securities Investor Protection Corporation (SIPC), or any other government-backed deposit insurance scheme, unless Baldivicio expressly states otherwise in a separate written agreement.

This means that:

- your Baldivicio account is not a traditional insured deposit account;
- your balances are not protected in the same manner as funds held in a government-insured bank account; and
- in the event of insolvency, service disruption, custodial failure, regulatory intervention, or other loss event, you could lose part or all of the value associated with your account.

3. Custodial Model and Private Key Control

Baldivicio operates on a custodial basis. This means Baldivicio holds and manages the private keys associated with supported wallet functionality on behalf of users.

Users do not receive, possess, or export private keys. As a result, access to supported balances and transactions depends on Baldivicio's custodial systems, operational controls, and service continuity.

While this model is intended to simplify the user experience and reduce certain forms of user error, it also means users are exposed to custodial and platform-related risks that would not apply in the same way to a self-custodied wallet.

4. Supported Asset and Network

Baldivicio currently supports USDC on Ethereum Mainnet only.

Users are responsible for ensuring that any activity involving Baldivicio is compatible with the supported asset and network. Use of unsupported assets, unsupported networks, incorrect transaction details, or incompatible transfer methods may result in delays, failed transactions, or permanent loss where recovery is not possible.

5. Third-Party On-Ramp and Off-Ramp Services

Certain fiat-to-digital-asset and digital-asset-to-fiat conversion services connected to the Baldivicio experience may be provided by third-party service providers, including Banxa.

Baldivicio does not represent that it directly provides all fiat on-ramping or off-ramping functions itself. Processing times, approvals, denials, settlement outcomes, exchange execution, payout timing, and related compliance reviews connected to those services may depend in whole or in part on third-party provider systems, requirements, and decisions.

To the extent permitted by law, Baldivicio is not responsible for delays, interruptions, denials, or losses caused by third-party conversion, payment, settlement, or compliance processes outside Baldivicio's direct control.

6. Stablecoin and Digital Asset Risk

USDC is designed to maintain a value relative to the U.S. dollar, but that value is not guaranteed by Baldivicio.

Holding or using USDC through Baldivicio involves risks, including:

- loss of value or deviation from an intended peg;
- issues affecting the stablecoin issuer, reserves, redemption model, or market confidence;
- reduced liquidity or market disruption;
- blockchain network congestion, delays, or failures; and
- legal, regulatory, or operational events that affect the availability or usability of digital asset services.

You bear the risk of loss associated with these events except to the extent otherwise required by law.

7. Blockchain, Custody, and Technology Risk

Use of Baldivicio depends on a combination of custodial systems, mobile application infrastructure, blockchain network operations, and related technology.

No digital asset platform can eliminate all operational or technical risk. Losses, delays, or restricted access may occur as a result of:

- blockchain network disruptions, congestion, or abnormal network conditions;
- software defects, security events, or infrastructure failures;
- third-party provider failures;
- service outages, maintenance events, or degraded system performance; or
- extraordinary or unforeseen events affecting digital or financial infrastructure.

Baldivicio may apply security, custody, and operational controls intended to protect accounts and transactions, but these controls are not a substitute for deposit insurance and do not guarantee against all forms of loss.

8. Regulatory and Legal Risk

Digital asset services are subject to evolving laws, regulations, enforcement actions, licensing expectations, sanctions requirements, and supervisory interpretations across different jurisdictions.

As a result, Baldivicio or connected service providers may be required to delay, restrict, condition, suspend, or discontinue certain services, transactions, account functions, or user access. Regulatory changes may also affect whether, when, or how users can access supported services or move value into or out of the platform.

9. Account Verification, Review, and Access Risk

Access to Baldivicio may depend on successful onboarding, identity verification, fraud screening, security checks, and ongoing compliance review.

If required onboarding, verification, activation, or account review steps are not completed, access to some funds, transactions, or services may be delayed, restricted, suspended, or subject to further review. In some cases, resolution timelines may depend in part on third-party provider processes where applicable.

10. Security Measures Are Not Insurance

Baldivicio may use security, fraud prevention, monitoring, and account protection measures intended to reduce risk and help protect users and the platform.

However, these controls do not constitute deposit insurance, principal protection, or a guarantee against loss. Security measures cannot eliminate the possibility of platform failure, custodial loss, third-party failure, market disruption, account compromise, legal restrictions, or other adverse events.

11. User Responsibilities

Because Baldivicio does not provide traditional deposit insurance, users should understand and accept the importance of responsible account use.

Users are responsible for:

- safeguarding the mobile device and credentials used to access Baldivicio;
- reviewing transaction details carefully before submission;
- providing accurate, current, and complete information;
- complying with all applicable legal and regulatory requirements; and
- promptly reporting suspected fraud, unauthorized activity, device compromise, or account security concerns.

To the extent permitted by law, Baldivicio is not responsible for losses caused by user error, compromised personal devices, credential sharing, inaccurate instructions, or other circumstances outside Baldivicio's reasonable control.

12. Changes to This Disclosure

Baldivicio may modify, amend, or update this Disclosure from time to time to reflect changes in its services, legal obligations, third-party arrangements, or the broader digital asset and regulatory environment.

If material changes are made, Baldivicio may provide notice through the mobile application, by email, or through other appropriate channels. Continued use of Baldivicio after an updated Disclosure becomes effective constitutes acknowledgment of the revised terms, to the extent permitted by law.

13. Final Acknowledgment

By using Baldivicio, you acknowledge and understand that:

- Baldivicio is not a traditional insured bank or brokerage;
- balances and digital asset-related value associated with Baldivicio are not protected by FDIC, SIPC, PDIC, or similar government-backed insurance schemes;
- Baldivicio operates on a custodial basis and holds private keys on behalf of users;
- Baldivicio currently supports USDC on Ethereum Mainnet only; and
- Use of Baldivicio involves custodial, operational, legal, regulatory, digital asset, blockchain, and third-party service risk.

If you do not understand or accept these risks, you should not use the service until you have obtained appropriate independent advice or additional clarification.