

UNANIMOUS BOARD RESOLUTION

BANKING, CREDIT, PAYMENT, TREASURY, AND FINANCIAL SERVICES AUTHORITY

Mr. Blindbandit Access and Opportunity Foundation Incorporated
A Virginia Nonstock Corporation

Adopted by Unanimous Written Consent of the Board of Directors — October 1, 2026

Legal Name	Mr. Blindbandit Access and Opportunity Foundation Incorporated
Entity Type	Virginia nonstock corporation
Effective Incorporation Date	September 30, 2026
Principal Office	7263 Mount Chestnut Road, Roanoke, Virginia 24018, United States
Resolution Date	October 1, 2026

RECITALS

WHEREAS, the Corporation was formed as a Virginia nonstock corporation effective September 30, 2026, and is governed by its Articles of Incorporation, Bylaws, Board resolutions, and applicable law;

WHEREAS, the Board is responsible for the custody, protection, and prudent administration of the Corporation's charitable assets and has authority to designate financial institutions, authorized signers, electronic-payment authority, and financial controls;

WHEREAS, the Corporation's Bylaws authorize bank accounts to be maintained in the Corporation's legal name, authorize the Board to approve signers and electronic-payment authority, and permit authority to be delegated through banking resolutions and written policies;

WHEREAS, the Board desires to establish a comprehensive and durable banking resolution identifying the persons who may open and administer financial accounts and products while preserving Board oversight, internal controls, separation of charitable and personal assets, and restrictions on material debt;

WHEREAS, all seven directors have approved this Resolution by unanimous written consent and have directed that their typed electronic signatures be applied to this instrument as their electronic signatures for this corporate action.

NOW, THEREFORE, BE IT RESOLVED, that the Board of Directors adopts the following:

1. DESIGNATION OF AUTHORIZED FINANCIAL OFFICERS

Only the following four individuals are designated as **Authorized Financial Officers** for purposes of opening, closing, establishing, changing, administering, signing for, or otherwise exercising authority over banking, card, payment, treasury, investment, or other financial products of the Corporation:

Authorized Financial Officer	Corporate Office(s)	Financial Authority
Kaeleb Savon Heck	President; Chief Executive Officer; Director	FULL — subject to this Resolution
Emma Hinabe Heck	Executive Vice President; Chief Operating Officer; Director	FULL — subject to this Resolution
Celyne Richell Heck	Treasurer; Chief Financial Officer; Director	FULL — subject to this Resolution
Eileen Hooper Anderson	Secretary; Chief Governance Officer; Director	FULL — subject to this Resolution

No other director, officer, employee, volunteer, agent, contractor, or representative may open a financial account, establish a credit or payment product, add or remove a signer, or bind the Corporation to a financial institution solely by virtue of title or Board membership unless the Board later grants that authority by written resolution.

2. FULL SCOPE OF AUTHORITY OF THE FOUR AUTHORIZED FINANCIAL OFFICERS

Subject to the limitations and internal-control provisions of this Resolution, each Authorized Financial Officer may act for the Corporation with respect to the following matters:

2.1 Deposit and Cash-Management Accounts

- Open, establish, maintain, modify, convert, renew, or close checking, savings, money-market, certificate-of-deposit, sweep, reserve, operating, payroll, grant, restricted-fund, escrow-like, and other deposit or cash-management accounts in the Corporation's legal name.
- Select financial institutions, account types, service levels, account nicknames, statement delivery methods, check styles, and related banking features.
- Deposit, endorse for deposit, collect, transfer, withdraw, and otherwise manage Corporation funds consistent with approved budgets, donor restrictions, grants, contracts, and Board policy.

2.2 Online, Mobile, and Electronic Banking

- Enroll the Corporation in online and mobile banking; create, reset, and administer authorized user profiles; establish authentication methods; and accept electronic banking terms.
- Initiate and approve ACH transfers, wires, book transfers, account-to-account transfers, bill payments, electronic checks, remote deposit capture, mobile deposits, positive-pay services, stop-payment orders, and other electronic payment or fraud-prevention services.
- Designate operational users with limited transaction or view-only permissions, provided that such designation does not itself give the user authority to open or close accounts or establish new financial products.

2.3 Debit, Credit, Charge, Purchasing, and Corporate Card Products

- Apply for, establish, administer, replace, suspend, or close corporate debit cards, ATM cards, credit cards, charge cards, purchasing cards, procurement cards, prepaid or controlled-spend cards, virtual cards, and comparable payment-card products issued solely for Corporation purposes.
- Request cards for authorized personnel, set lawful spending or merchant controls, establish alerts, dispute unauthorized or erroneous transactions, and manage cardholder access.
- Credit or charge-card products may be accepted when consistent with this Resolution and Board-approved financial policy; any facility constituting material debt remains subject to Section 6 of this Resolution.

2.4 Merchant Services and Payment Processors

- Open, establish, administer, or terminate merchant accounts, card-processing services, payment gateways, digital-wallet acceptance, donation-processing services, ACH collection services, point-of-sale products, and payment-processor accounts.
- Link settlement accounts, approve ordinary processor terms, designate administrators, obtain statements and reports, resolve disputes and chargebacks, and update payment or settlement instructions.

2.5 Treasury, Savings, and Investment Products

- Establish ordinary treasury-management products, sweep arrangements, insured cash-management products, short-term savings instruments, certificates of deposit, and investment or custodial accounts for Corporation funds.
- Execute documents necessary to implement Board-approved investment policy and select products consistent with preservation of charitable assets, liquidity needs, risk limits, donor restrictions, and applicable law.
- No Authorized Financial Officer may use this authority to engage in speculative, leveraged, margin, derivative, or other materially risky investment activity unless specifically authorized by the Board.

2.6 Checks, Drafts, Negotiable Instruments, and Payment Orders

- Sign, issue, endorse, stop, replace, or otherwise administer checks, drafts, payment orders, deposit items, cashier's-check requests, money orders, or similar instruments on behalf of the Corporation.
- Order checks and deposit supplies and approve ordinary bank forms related to such instruments.

2.7 Payroll, Disbursement, and Vendor Banking Services

- Establish or administer payroll accounts, payroll debit arrangements, direct-deposit services, tax-payment services, vendor-payment platforms, controlled disbursement, account reconciliation services, and comparable business banking services.
- Provide payment instructions and approve ordinary disbursements within approved budgets and delegated authority.

2.8 Safe-Deposit, Lockbox, and Custodial Services

- Open, administer, access, or close safe-deposit boxes, lockbox services, document-custody arrangements, and similar bank-provided custody services for Corporation property or records, subject to recordkeeping and dual-control practices where practical.

2.9 KYC, Tax, Regulatory, and Account Documentation

- Complete and sign account applications, signature cards, certificates, resolutions, tax forms, beneficial-ownership or control-person certifications, identity-verification forms, anti-money-laundering forms, W-9 or comparable tax documentation, electronic-banking agreements, merchant-service agreements, and other documents reasonably required by a financial institution.
- Provide true and accurate corporate information and certified copies of governing documents, resolutions, and public filings as reasonably requested.

2.10 Account Maintenance and Administrative Changes

- Add or remove operational users; update addresses, telephone numbers, email addresses, statement preferences, security settings, authorized transaction limits, linked accounts, beneficiaries where lawful and appropriate, and other account-maintenance information.
- Replace compromised credentials or cards and take reasonable emergency action to secure accounts or prevent loss, with prompt reporting to the Treasurer/Chief Financial Officer and Board when material.

2.11 Account Closure and Transfer of Relationship

- Close accounts or products, transfer balances, move banking relationships, and execute termination or migration documents when reasonably necessary and consistent with Board policy, donor restrictions, contracts, and continuity needs.

3. SIGNATURE AND TRANSACTION AUTHORITY

Any one Authorized Financial Officer may sign ordinary account-opening, account-maintenance, card, merchant-service, treasury-service, and comparable financial-institution documents on behalf of the Corporation, unless the financial institution requires a different signing method or the Board has established a stricter internal requirement.

The Corporation may maintain internal dual-authorization rules for material transfers, disbursements, wires, credit commitments, or other higher-risk transactions. A financial institution may rely on the authority stated in this Resolution unless it has received written notice of a narrower limitation from an Authorized Financial Officer or the Secretary.

No person may be the sole approver of that person's own reimbursement, compensation payment, or other transaction presenting a personal financial interest. Independent review shall be used as required by the Corporation's conflict-of-interest and reimbursement policies.

Financial institutions are not required to police the Corporation's internal approval process unless they have expressly agreed in writing to implement a particular control.

4. EXCLUSIVE AUTHORITY; NON-AUTHORIZED DIRECTORS

The following three directors approve and ratify this Resolution but are **not** granted independent authority by this Resolution to open or close bank accounts, establish credit cards or other financial products, or add/remove signers:

Director	Corporate Office(s)	Independent Financial Authority
Christopher Andrew Hall Jr.	Chief Strategy Officer; Director	NONE under this Resolution

Firmina Jaictin Hinabe	Chief Programs Officer; Director	NONE under this Resolution
Christine Faith Lackey	Chair of the Board; Director	NONE under this Resolution

Nothing in this section limits those directors' Board voting rights, oversight responsibilities, access to financial reports, fiduciary duties, or authority expressly granted in a later Board resolution.

5. CORPORATE CARDS, USER ACCESS, AND PAYMENT ACCOUNTS

Cards and payment accounts shall be issued only for legitimate Corporation purposes and may not be used for personal expenses except to the limited extent expressly permitted by a lawful reimbursement or compensation policy.

Receipts, invoices, business-purpose descriptions, and equivalent support shall be maintained for expenditures as required by policy and law.

When practical, card and payment activity shall be reviewed or reconciled by a person other than the cardholder or sole transaction initiator.

An Authorized Financial Officer may permit an employee, volunteer, or contractor to hold a limited-use card or payment credential without making that person an Authorized Financial Officer. Such limited access may be revoked at any time.

6. CREDIT, BORROWING, LOANS, GUARANTEES, AND SECURITY INTERESTS

The four Authorized Financial Officers may apply for and administer ordinary corporate credit-card, charge-card, procurement-card, or working-payment products within Board-approved policies and limits.

No Authorized Financial Officer, acting alone under this Resolution, may cause the Corporation to incur material debt, enter into a material term loan or line of credit, pledge substantial charitable assets, grant a material security interest, guarantee another person's obligations, or execute a mortgage or comparable secured financing unless the Board separately authorizes the specific transaction or a clearly defined class of transactions in writing.

A financial institution may request a separate borrowing resolution for any material credit facility. The Secretary or another Authorized Financial Officer may certify such later resolution if duly adopted.

Nothing in this Resolution authorizes personal guarantees by any director or officer, and no personal guarantee shall be presumed or implied.

7. INTERNAL CONTROLS AND SAFEGUARDS

- Corporation funds must be kept in the Corporation's legal name and must not be commingled with personal or for-profit funds.
- Restricted gifts and grants must be tracked and used consistently with lawful donor or grant restrictions.
- Bank, card, merchant, and material financial accounts should be reconciled regularly, and discrepancies should be investigated promptly.
- Material transfers and disbursements should use two-person review or dual authorization when practical and when required by Board policy.
- Multi-factor authentication and secure credential-management practices should be used for financial systems whenever reasonably available.
- No person may approve a payment to that same person without independent review.
- Bank statements, payment approvals, card statements, ACH/wire records, merchant records, deposit records, and related financial records shall be retained according to the Corporation's records-retention policy.
- Suspected fraud, diversion, unauthorized access, or material financial irregularity shall be escalated promptly to disinterested leadership and handled in accordance with law and corporate policy.

8. AUTHORITY TO APPOINT LIMITED ADMINISTRATIVE USERS

An Authorized Financial Officer may appoint limited administrative, bookkeeping, accounting, payroll, reconciliation, cardholder, view-only, or payment-preparation users when operationally necessary.

A limited user may exercise only the permissions specifically assigned through the financial institution or written internal delegation.

No such designation authorizes a limited user to open or close accounts, establish credit or other financial products, add or remove Authorized Financial Officers, borrow money, pledge assets, or otherwise exercise the exclusive authority reserved to the four Authorized Financial Officers unless the Board adopts a later written resolution.

9. RELIANCE BY FINANCIAL INSTITUTIONS

Any bank, credit union, card issuer, payment processor, merchant acquirer, investment custodian, financial-technology provider, or other financial institution may rely on a certified copy of this Resolution until it receives written notice that the Resolution has been amended, superseded, or revoked.

The Secretary, President, Treasurer, or any other Authorized Financial Officer may certify the continuing effectiveness of this Resolution and may provide a financial institution with specimen signatures, identification information, corporate records, or supplemental certifications reasonably required for account opening or maintenance.

A financial institution may accept electronic signatures, counterparts, scanned copies, or certified electronic copies of this Resolution to the extent allowed by its procedures and applicable law.

10. RATIFICATION OF PRIOR CONSISTENT ACTIONS

All lawful actions taken before the adoption of this Resolution by a director or officer to organize or establish Corporation banking, payment, card, or treasury services are ratified to the extent those actions are consistent with the Articles of Incorporation, Bylaws, this Resolution, applicable law, and the Corporation's charitable purposes.

11. CONTINUING EFFECT; AMENDMENT; REVOCATION

This Resolution remains in effect until amended, superseded, or revoked by the Board of Directors.

The Board may change the Authorized Financial Officers, transaction limits, dual-control requirements, or scope of authority by later written resolution.

Removal of a person from an office or from the Board does not by itself constitute notice to a financial institution unless the Corporation provides notice or the institution has actual knowledge sufficient under its procedures and applicable law.

If any provision of this Resolution conflicts with the Articles of Incorporation, Bylaws, or mandatory law, the controlling governing document or law shall prevail, and the remaining provisions shall continue to the fullest extent permitted.

12. ELECTRONIC EXECUTION AND COUNTERPARTS

This Resolution may be executed in counterparts and by electronic signature. Each counterpart is deemed an original, and all counterparts together constitute one corporate instrument.

At the express direction and authorization of each director listed below, the typed "/s/" signature appearing beside that director's name is intended as that director's electronic signature on this Resolution.

The Corporation shall preserve this Resolution and the related electronic approval record as part of its permanent governance records.

FINANCIAL-INSTITUTION RELIANCE SUMMARY

May open/close accounts and financial products	Kaeleb Savon Heck; Emma Hinabe Heck; Celyne Richell Heck; Eileen Hooper Anderson
May establish corporate debit/credit/charge cards	Same four Authorized Financial Officers
May establish online banking, ACH, wires, merchant services	Same four Authorized Financial Officers
Material loans, secured debt, guarantees, substantial asset pledges	Separate Board authorization required

UNANIMOUS WRITTEN CONSENT OF THE BOARD OF DIRECTORS

The undersigned constitute all seven initial directors of Mr. Blindbandit Access and Opportunity Foundation Incorporated. Each director approves, adopts, and consents to the foregoing Banking, Credit, Payment, Treasury, and Financial Services Authority Resolution effective October 1, 2026.

/s/ Kaeleb Savon Heck

Kaeleb Savon Heck
President; Chief Executive Officer; Director
Date: October 1, 2026

/s/ Emma Hinabe Heck

Emma Hinabe Heck
Executive Vice President; Chief Operating Officer; Director
Date: October 1, 2026

/s/ Celyne Richell Heck

Celyne Richell Heck
Treasurer; Chief Financial Officer; Director
Date: October 1, 2026

/s/ Eileen Hooper Anderson

Eileen Hooper Anderson
Secretary; Chief Governance Officer; Director
Date: October 1, 2026

/s/ Christopher Andrew Hall Jr.

Christopher Andrew Hall Jr.
Chief Strategy Officer; Director
Date: October 1, 2026

/s/ Firmina Jaictin Hinabe

Firmina Jaictin Hinabe
Chief Programs Officer; Director
Date: October 1, 2026

/s/ Christine Faith Lackey

Christine Faith Lackey
Chair of the Board; Director
Date: October 1, 2026

SECRETARY'S CERTIFICATION

I, Eileen Hooper Anderson, Secretary and Chief Governance Officer of Mr. Blindbandit Access and Opportunity Foundation Incorporated, certify that the foregoing is a true, correct, and complete copy of a resolution unanimously adopted by the Board of Directors by written consent on October 1, 2026; that the Resolution has not been amended, superseded, or revoked as of the date of this certification; and that the persons identified as Authorized Financial Officers are authorized to act for the Corporation within the scope stated in the Resolution.

/s/ Eileen Hooper Anderson

Eileen Hooper Anderson, Secretary / Chief Governance Officer
Date: October 1, 2026

PRESIDENT'S ACKNOWLEDGMENT

I, Kaeleb Savon Heck, President and Chief Executive Officer, acknowledge the adoption of this Resolution and confirm that the Corporation intends this instrument to be relied upon by financial institutions as its current banking and financial-services authority schedule.

/s/ Kaeleb Savon Heck

Kaeleb Savon Heck, President / Chief Executive Officer
Date: October 1, 2026

Electronic-signature notice: the typed /s/ signatures in this document are applied pursuant to the express authorization stated in this Resolution. They are not represented as third-party cryptographic or identity-provider signatures.