TRADE SECRET AFFIDAVIT

Docket No. 44882
Credit Agreement and Multiple Advance Term Promissory Note between QRS BANK, a federally-chartered instrumentality of the United States (QRS) and XYZ EMC Affiliate, LLC (Affiliate), both Dated as of _____, 2022

The attached Credit Agreement ("Credit Agreement") and Multiple Advance Term Promissory Note ("Note") by and between QRS and Affiliate (collectively, "the Parties") are trade secrets. Consequently, Affiliate has redacted all terms and conditions from both the Credit Agreement and the Note for the Public Disclosure filing (the Credit Agreement and the Note are referred to herein collectively as "the Documents"). The terms and conditions contained in the Documents include, among other things: (i) a *very* specific description of how the funds must be used, (ii) the total amount of funds being made available, (iii) the criteria under which additional funds may be obtained, and the process for accessing such funds, (iv) the repayment options available to the borrower, (v) how loans are secured, (vi) the borrower's reporting obligations (including specific operational criteria to be reported), (vii) wire transfer instructions, and (viii) penalty provisions.

The undersigned hereby swears and affirms that the legal and factual basis for Affiliate's assertion that the protected information is a trade secret includes, among other things, the following:

(1) The trade secrets derive economic value by not being generally known to others because this information provides knowledge of: (i) Affiliate's plans for the expansion and improvement of its network, (ii) Affiliate's current ability to access additional capital, and (iii) business operations data important to Affiliate's lender. Knowledge of these matters provides competitors key insights that can be exploited.

(2) Other persons can obtain economic value from the disclosure of the trade secrets by, among other things: (i) implementing network expansion or improvement, or changing pricing or marketing plans, in areas where Affiliate intends to expand (which are described in the Documents), (ii) using knowledge of Affiliate's operational obligations, covenants, and other limitations contained in the Documents to obtain a competitive advantage.

(3) Affiliate uses the following procedures, among others, to maintain the secrecy of the trade secrets: (i) Affiliate has limited the distribution of the trade secrets to only those who need the information for the benefit of Affiliate, and those persons are subject to confidentiality agreements or have otherwise agreed not to use or distribute the information to others.

IN WITNESS WHEREOF, the undersigned has duly executed the Affidavit this _____ day of _____, _____.

_____
John Doe, SVP, XYZ EMC Affiliate, LLC

Sworn to and subscribed before me this
_____ day of _____, _____.

_____
Notary Public