

INVESTOR REVIEW COPY

CUBE Atlas - Cooperative Financial Infrastructure

Strategic Letter of Intent - Savings and Credit Cooperative Network, Ecuador

Pilot implementation and regional cooperative expansion across an Ecuadorian cooperative network

Source Document Reference

Original title	CARTA ESTRATEGICA DE INTENCION PARA IMPLEMENTACION PILOTO Y EXPANSION COOPERATIVA REGIONAL
Original language	Spanish (AI-assisted English translation)
Place and date	Ambato, Ecuador - Friday, May 29, 2026
Addressed to	Israel Cueva Moreno, CFO, CUBE Collective LLC (cc: Mohammad "Danny" Elreda, CEO)
Signatory	General Management & Network Representation, Savings and Credit Cooperative Network, Ecuador (anonymized for public review; verified original on file)
Original format	Four-page Spanish letter on institutional letterhead with signature and stamp on file.

Investor Review & Translation Notice

This is an AI-assisted convenience English translation of a Spanish strategic letter of intent received by CUBE Collective LLC. It is not certified, sworn, or notarized. The original Spanish source letter controls in the event of any conflict, ambiguity, omission, or discrepancy.

A letter of intent is a non-binding expression of interest. It is not a signed commercial contract, a committed order, an equity commitment, or a revenue guarantee. Volume, remittance, and network figures below are the counterparty's stated context and intentions, not CUBE revenue.

Numeric notation: the Spanish source phrase "USD 7.729 millones" is rendered as "approximately USD 7.729 billion" to reflect Spanish/Latin American thousands notation. Any amount material to a decision should be verified against the original source and official Central Bank of Ecuador data.

Counterparty and personal identifying details have been anonymized for public investor review pursuant to CUBE policy. The complete signed original with full names, institutional identities, and contact information is on file and available to qualified accredited investors on request.

English Translation (convenience translation; original Spanish source controls)

Ambato, Ecuador | Friday, May 29, 2026

Strategic Letter of Intent - for pilot implementation and regional cooperative expansion

To: Israel Cueva Moreno, Chief Financial Officer (CFO), CUBE Collective LLC. Cc: Mohammad "Danny" Elreda, Chief Executive Officer (CEO), CUBE Collective LLC.

Through this strategic letter of intent, the undersigned general management of an established savings and credit cooperative headquartered in Ambato, Ecuador, acting also as representative of an allied regional network composed of a total of 16 active cooperative financial institutions within Ecuador's financial ecosystem, hereby expresses our formal institutional interest in adopting CUBE Atlas as the principal technology infrastructure for our cooperative financial operations and future regional interoperability processes.

In our role, we supervise and actively participate in processes involving strategic institutional development, technological modernization, cooperative integration, operational expansion, and strengthening of inter-cooperative relationships within various financial networks and associations in Ecuador and Latin America.

After evaluating the CUBE Atlas ecosystem developed by CUBE Collective LLC, we are pleased to formally express our strong institutional interest in adopting CUBE Atlas as the principal technology infrastructure for our cooperative financial operations and future regional interoperability processes. Based on our institutional analysis and experience within the cooperative financial sector, we consider CUBE Atlas to be one of the most relevant and promising technological initiatives currently emerging for the cooperative system in Latin America.

The platform directly addresses multiple historical structural limitations that cooperative institutions in the region continue to face, including:

- Dependence on obsolete local banking infrastructure.
- Excessive operating and remittance costs.
- Fragmentation of core banking systems.
- Limited cross-border interoperability.
- Slow digital transformation processes.
- Regulatory compliance inefficiencies and operational rigidity.
- Limited scalability for cooperative expansion.
- Dependence on external remittance monopolies and similar traditional providers.

Our institution expresses its intention to participate as a pilot cooperative for the implementation of the CUBE Atlas ecosystem, potentially including core banking infrastructure, member and account management, internal treasury and financial operations, digital payments and transfers, international remittance systems, cross-border settlement infrastructure, administrative and operational automation, compliance and reporting tools, and future interoperability among cooperative institutions.

One of the most important strategic opportunities we identify in CUBE Atlas is the possibility for cooperatives to progressively reduce their dependence on traditional banking intermediaries and external remittance providers, generating greater levels of autonomy, operational efficiency, and financial sustainability for cooperative institutions and their members.

Within our networks and institutional associations, we maintain active relationships with at least 16 additional cooperative institutions that have expressed preliminary interest in evaluating the adoption of CUBE Atlas following the successful completion of a pilot implementation phase. In Ecuador, remittances received during 2025 reached a historic record of approximately USD 7.729 billion, according to data from the Central Bank of Ecuador.

We also actively participate in cooperative federations and associations with regional reach linked to thousands of additional cooperative institutions in South and Central America, including regional integration organizations such as the Confederacion Latinoamericana de Cooperativas de Ahorro y Credito (COLAC). In our institutional opinion, CUBE Atlas has the potential to become a fundamental strategic infrastructure for the regional cooperative financial ecosystem.

We note that many cooperative institutions currently operate under regulatory frameworks (in Ecuador, under the Superintendencia of the Popular and Solidarity Economy, SEPS) that restrict mechanisms for equity participation or direct investment by cooperative financial institutions. However, these restrictions do not prevent the adoption and operation of interoperable and cross-border technological infrastructure such as CUBE Atlas.

We fully understand that the formal process for implementation and operational deployment will move forward as CUBE Collective LLC successfully completes its current seed financing phase intended to support infrastructure, regulatory compliance, operational resources, and regional institutional onboarding capacity. We express our support for this process and maintain a high level of motivation regarding a future long-term strategic collaboration.

We look forward to continuing conversations related to pilot implementation, technical integration, regulatory compliance review, institutional onboarding, and long-term strategic cooperation once CUBE Collective LLC has all required enabling licenses and permits. We genuinely consider this platform to represent the type of infrastructure the cooperative financial sector has needed for many years.

Sincerely,

General Management & Network Representation

Savings and credit cooperative network, Ecuador

Sierra Centro, Ecuador

[Counterparty and personal identifying details anonymized for public review — full signed original available to qualified investors on request]