Escrow Information

For the safety and security of our investors, Education Fund of America places all investment capital for our public charter school EB-5 projects into an FDIC insured escrow account at SunTrust Bank until a decision on your I-526 application has been made by the USCIS.

While your funds are in escrow at SunTrust, you can be sure that they are held in the safest manner.

As an Investor, you have three levels of protection for your escrowed funds:

**Your escrow funds are fully guaranteed by the Federal Deposit Insurance Corporation (“FDIC”), a U.S. Government Corporation.**

All funds in the SunTrust Escrow are 100% insured by the FDIC. The FDIC is a United States Government Corporation created by the Glass Steagall Act of 1933. It guarantees the deposit of member banks, such as SunTrust. Since the start of FDIC insurance, no depositor in a member has lost any insured fund as a result of a bank failure. In addition, the Dodd-Frank Act of 2010 adds additional security, guaranteeing deposits of any amount in non-interest bearing accounts (all of our EB-5 Escrow Accounts are non-interest bearing).

**From the FDIC website:**

**Dodd-Frank Act Full Coverage:** Beginning December 31, 2010 through December 31, 2012, deposits held in noninterest-bearing transaction accounts are fully insured, regardless of the balance of the account, at all FDIC-insured institutions. A noninterest-bearing transaction account is a deposit account where:

- interest is neither accrued nor paid;
- depositors are permitted to make an unlimited number of transfers and withdrawals; and
- the bank does not reserve the right to require advance notice of an intended withdrawal.

**Your Funds are held in the Trust Department of SunTrust, one of the largest banks in the United States.**
SunTrust Banks, Inc., with total assets of $172.2 billion on June 30, 2011, is one of the nation’s largest financial services holding companies.

Through its flagship subsidiary, SunTrust Bank, the company provides deposit, credit, trust, and investment services to a broad range of retail, business, and institutional clients. Other subsidiaries provide mortgage banking, brokerage, investment management, equipment leasing, and investment banking services.

Atlanta-based SunTrust enjoys leading positions in some of the most attractive markets in the United States and also serves clients in selected markets nationally. The Company’s mission is to help people and institutions prosper by providing financial services that meet the needs, exceed the expectations, and enhance the lives of our clients, communities, colleagues, and ultimately our shareholders.

NES Financial is the leader in Security, Transparency, and Compliance

NES Financial is a leading provider of trust and escrow administration technology and services. NES Financial delivers proprietary state-of-the-art technology, outstanding client services, and industry leading subject matter expertise in trusts and escrows. NES Financial solutions safely process over 70 billion dollars of transactions each year.

NES Financial provides unsurpassed levels of transparency through its highly encrypted, password protected web portal which allows both the regional center and investors 24/7 access to real-time account information, anytime and anywhere.

The accounting and documentation practice, as well as other critically important processes performed by NESF financial administration solutions confirm highest standard – SAS 70 Type II Certification.