

CU Direct Corporation dba Origence Dividend Reinvestment Plan Guide

Participation in the Dividend Reinvestment Plan (“Plan”) is subject to the terms of the Plan, as it may be amended or supplemented from time to time. Shares offered under the Plan are offered pursuant to the information in the Plan itself and the annual report to Shareholders which the Company makes available to all shareholders. Copies of these documents are available at any time from the Company or from its share registry. These questions and answers are intended only as a summary and guide to the Plan and are not intended to replace the Plan itself.

You should be aware that this guide has been prepared without taking into account your investment objectives, financial situation or needs, and does not constitute investment or tax advice to you. We recommend that you review the Plan, together with the annual report to shareholders, including the audited financial statements contained therein, and the most recent Offering Circular you have received from the Company or similar documentation officially made available to you by the Company in connection with your consideration of Plan participation, and seek professional tax and financial advice before making your election.

How does the Plan work?

Under the Plan, eligible shareholders can choose to reinvest dividends from all of their Company shares, to acquire fully paid ordinary shares of the Company instead of receiving dividends in cash.

Do I have to participate?

No, participation is entirely optional. If you do not return an Election Form or otherwise enroll through your online account, you will continue to receive cash dividends in the usual way.

What will it cost me to participate?

There are no fees for participation. You will not be charged brokerage, commission or transaction costs for any issue or transfer of shares under the Plan.

CONFIDENTIAL SHAREHOLDER MATERIALS

These materials are confidential and proprietary to CU Direct Corporation dba Origence and are provided solely to shareholders for purposes of evaluating and administering their ownership of Company shares and participation in the Company’s Dividend Reinvestment Plan. These materials may not be copied, forwarded, posted, distributed, disclosed, or used for any other purpose without the Company’s prior written consent, except that a shareholder may share them with its legal, tax, accounting, financial, or investment advisers who are informed of their confidential nature and are subject to confidentiality obligations, or as otherwise required by law.

Who can participate?

All shareholders with a registered address in the United States may participate in the Plan. For any given dividend, your participation will depend on whether you have completed the election forms by the cutoff date established by the Company, and whether the Company has accepted your application for participation.

Can I participate in the Plan for only a portion of my shares?

No. If you enroll, you are electing for all of your shares to participate and receive dividends thereon in the form of additional shares instead of cash. Participation with respect to some but not all of your shares is not permitted.

At what price will shares be issued under the Plan?

The issue price of DRP shares under the Plan is the more recent of (i) the last share offering price as determined by the most recent share issuance, or (ii) the last market price formally established by resolution of the Company's Board of Directors, in either case minus a discount of 5%. The discount may be reduced or removed at the discretion of the Board of Directors as described below.

Is there a discount?

Yes, shares will be issued at a 5% discount but this is subject to change at the Board's discretion. If the Board reduces or removes the discount, an announcement will be made.

When will my shares be issued?

Shares will be issued on or as soon as practicable after the payment date for the relevant dividend.

How many shares will I receive?

The number of shares to be allotted will be the amount of the cash dividend payable on your participating Plan shares, divided by the discounted issue price per share. Fractional shares will be issued where applicable, calculated to three decimal places.

If any withholding tax is payable with respect to the dividend or if there is any other amount the Company must retain or withhold, these amounts will be deducted from the dividend before making the calculation.

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Will the Company issue fractional shares or pay cash in lieu of any fractional share amount?

The Company will issue fractional shares in connection with the Plan, calculated to three decimal places. Therefore if you elect to participate, you will not receive any portion of the applicable dividend in cash.

Can I sell my shares when I choose?

Shares allotted under the Plan will not have any additional restrictions on resale or transfer pursuant to the Plan, but *will be subject to any restrictions on transfer or resale that otherwise apply, including the Right of First Refusal in favor of the Company and other restrictions contained in Section 5.09 of its Bylaws, and any other restriction that exists under its governing documents or applicable law.* In other words, restrictions on the transferability and resale of your shares allotted under the Plan will be the same as those that apply to your other Company shares.

What happens if I acquire more shares?

If you acquire more shares (including the shares acquired under the Plan) and you have elected to participate, those shares will also become participating shares in the Plan.

What do I have to do to participate?

Complete the enclosed Election Form and return to the share registry's office as instructed therein. Alternatively, you may enroll through your online account with the share registry at www.shareholder.broadridge.com/origence.

Joint holders: If your shares are held in joint names, all joint holders must sign the Election Form.

Multiple holdings: If you hold shares in multiple holdings or accounts, you will need to complete an Election Form or otherwise enroll for each holding.

When will my participation begin?

Your participation will begin with the first dividend payment after enrollment, provided the Company accepts your application to participate. This is subject to enrollment by the cutoff date established by the Company's share registry for the processing of that dividend, which is

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generally the record date for that dividend, unless a different date is approved by the Company and the share registry.

Can I terminate or change my participation?

Yes, at any time. Simply complete and return a new Election Form which is available from the share registry or update your participation through your online account at www.shareholder.broadridge.com/origence. The change will be effective from the next dividend after it is received, provided it is received on or before the cutoff date.

How does the Plan affect my tax position?

In general, participants in the Plan have the same federal income tax obligations with respect to their dividends as do shareholders who are not participating in the Plan. This means that the cash dividends a participant reinvests under the Plan will be treated as having been received even though the participant does not actually receive them in cash but, instead, uses them to purchase additional Shares under the Plan.

The tax basis of Shares acquired through reinvested dividends is equal to the amount paid to acquire the shares and not the determined fair market value of such shares on the date of the issuance.

Please note that neither the Company nor its share registry is in a position to answer inquiries concerning the financial or taxation implications for shareholders. Such inquiries should be addressed to professional accounting or taxation advisers.

The Company and Directors do not accept any responsibility for any interpretation of, or application by, shareholders of the general information set out in this document. In particular, this information is relevant only for residents of the United States and cannot be relied upon by non-residents.

Can the Plan be amended?

The Plan may be amended, suspended, or terminated by the Company's Board of Directors at any time. Notice to shareholders will be provided in the event of such amendment, suspension, or termination.

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How can I get more information?

For more information regarding the Plan, including a copy of the Plan document itself, the most recent annual report to shareholders, including the most recent audited financial statements, and any other document which governs the issuance of shares under the Plan, please contact the Company's share registry, Broadridge Corporate Issuer Solutions, at 855-418-5050 or by email at shareholder@broadridge.com. You may also visit you online account at www.shareholder.broadridge.com/origence.

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