STANFORD INTERNATIONAL BANK LTD.
U.S. ACCREDITED INVESTOR CERTIFICATE OF DEPOSIT PROGRAM

SUBSCRIPTION AGREEMENT

You as the Depositor (hereinafter referred to as "the Depositor") agree to subscribe to the U.S. Accredited Investor Certificate of Deposit (the "Certificate"). The Certificate is a U.S. dollar-denominated, fixed-rate deposit instrument issued by Stanford International Bank Ltd. (the "Bank").

You agree to subscribe to the Certificate in the amount of $100,000

The Certificate is payable at the Bank's main office located at 123 Main Street, Stanford, CA 94301, and is subject to the terms and conditions set forth in this Subscription Agreement.

The Certificate has a term of 2 years and is redeemable at any time after the initial 2-year period.

The Certificate is non-transferable and non-negotiable.

By subscribing to the Certificate, you acknowledge that you have read and understand the terms and conditions set forth in this Subscription Agreement.

This Subscription Agreement is subject to and governed by the laws of the State of California, and you agree to submit any dispute arising out of or in connection with this Subscription Agreement to the exclusive jurisdiction of the courts of the State of California.

IN WITNESS WHEREOF, the Depositor has executed this Subscription Agreement, intending to be legally bound by the terms and conditions set forth herein.

[Signature]

Name (please print): DANIEL A. CAMPBELL

Title (if applicable):

[Signature]

Name (please print): HOLLY M. CAMPBELL

Title (if applicable):