OTC Markets Group Inc. - OTC Pink Basic Disclosure Guidelines for the Year Ending March 31, 2015

1) Name of the issuer and its predecessors (if any)

In answering this item, please also provide any names used by predecessor entities in the past five years and the dates of the name changes.

Terme Bancorp, Inc. -October 16, 2006, to Present

2) Address of the issuer's principal executive offices Company Headquarters

Address 1: 55 E Monroe Suite 3800
Address 2: Chicago IL
Address 3: 60603
Phone: (312) - 268 - 2424
Email:jgy@termebancorp.com
Website(s):www.termebancorp.com
IR Contact N/A

3) Security Information outstanding

Trading Symbol: TMEB

Exact title and class of securities: Common Shares

CUSIP: 88079L104

Par or Stated Value: $0.01

Total shares authorized: 500,000,000.

Total shares outstanding: 171,961,009 as of March 31 2015.

Additional class of securities (if necessary): N/A
Transfer Agent Name: Clear Trust LLC
Address 1: 17961 Hunting Bow Circle Suite 102
Address 2: Lutz. FL
Address 3: 33558
Phone: (813) 235-4490

Is the Transfer Agent registered under the Exchange Act? Yes: X No:

To be included in the OTC Pink Current Information tier, the transfer agent must be registered under the Exchange Act.

List any restrictions on the transfer of security: None.

Describe any trading suspension orders issued by the SEC in the past 12 months. None

List any stock split, stock dividend, recapitalization, merger, acquisition, spin-off, or reorganization either currently anticipated or that occurred within the past 12 months: None.

4) Issuance History

List below any events, in chronological order, that resulted in changes in total shares outstanding by the issuer on the past two fiscal years and any interim period. The list shall include all offerings of equity securities. including debt convertible into equity securities, whether private or public, and all shares or any other securities or options to acquire such securities issued for services, describing (1) the securities (2) the persons or entities to whom such securities were issued and (3) the services provided by such persons or entities. The list shall indicate:

A. The nature of each offering (*e.g.*, Securities Act Rule 504. Intrastate, etc.);

Stock-Based Compensation For Services During The Period:

Cindy Parnes	500,000
Green Silver, LLC	7,500,000
Emily Kizon	1,000,000
PAG Group, LLC	7,500,000
Small Cap Development	5,000,000
Emily Kizon	1,000,000
Grayson Berry	15,000
EBS Financial Consulting, Inc.	3,000,000
Peter B. Smith	1,000,000
Carson Resource Management, Inc.	10,000
Edward B. Smith, III	1,000,000
Robert C. McCormack	200,000
Vincent J. DelGuidice	1,400,000
Timothy M. Padavic	100,000

Sergio Martinucci	2,400,000
Owen Okmin	50,000
Louis Cole	500,000
George P. Yedinak	2,600,000
Edward M. Rolnick	200,000
John R. Yedinak	1,000,000
John G. Yedinak	109,050,000
Total Shares Issued:	145,025,000

B. Any jurisdictions where the offering was registered or qualified; None

C. The number of shares offered; None

D. The number of shares sold; None

E. The price at which the shares were offered, and the amount actually paid to the issuer; None

F. The trading status of the shares:

§ 144 shares which have satisfied an exemption:

Green Silver, LLC	7,500,000
PAG Group, LLC	7,500,000
Small Cap Development	5,000,000

The remaining shares are subject to constraints against their disposition by virtue of § 144.

G. Whether the certificates or other documents that evidence the shares contain a legend (1) stating that the shares have not been registered under the Securities Act and (2) setting forth or referring to the restrictions on transferability and sale of the shares under the Securities Act.

All shares which are restricted, (see E. & F., above) have a printed restriction on the physical share certificate.

5) Financial Statements

Provide the financial statements described below for the most recent fiscal year end or quarter end to maintain qualification for the OTC Pink Current Information tier. For the initial disclosure statement (qualifying for Current Information for the first time) please provide reports for the two previous fiscal years and any interim periods.

A. Balance sheet;

B. Statement of income;

C. Statement of cash flows;

D. Financial notes; and

E. Audit letter, if audited

The financial statements requested pursuant to this item shall be prepared in accordance with US GAAP by persons with sufficient financial skills.

You may either (i) attach/append the financial statements to this disclosure statement or (ii) post such financial statements through the OTC Disclosure & News Service as a separate report using the appropriate report name for the applicable period end. ("Annual Report," "Quarterly Report," or "Interim Report").

If you choose to publish the financial reports separately as described in part i) above, you must state in the accompanying disclosure statement that such financial statements are incorporated by reference. You may reference the document(s) containing the required financial statements by indicating the document name, period end date, and the date that it was posted to otciq.com in the field below.

Information contained in a Financial Report is considered current until the due date for the subsequent Financial Report. To remain in the OTC Pink Current Information tier, a company must post its Annual Report within 90 days from its fiscal year-end date and Quarterly Reports within45 days of its fiscal quarter-end date.

Such financial statements are incorporated by reference.

6) Describe the Issuer's Business, Products and Services

Describe the issuer's business so a potential investor can clearly understand the company. In answering this item, please include the following:

A. A description of the issuer's business operations:

The business operation of Terme Bancorp, Inc. is to provide money services enabling consumer behavioral initiatives. We intend on entering into various strategic joint ventures with prominent companies and aid in the efforts to bring high demand products to meet consumer needs.

B. Date and State (or Jurisdiction) of incorporation:

May 28.2002, Maryland

C. The issuer's primary and secondary SIC Codes:

551111- Management of Companies and Enterprises

D. The issuer's fiscal year end date:

December 31

E. Principal product or Services, and their markets;

The business operation of Terme Bancorp, Inc. is to provide consumers access to housing & commercial real estate, products, and services by access to the electronic financial networks through the issuance of general purpose reloadable cards (debit cards) and financial tools (mortgages, business loans, insurance, medical product access and automobile financing) designed to offer consumers inclusion into spaces where they have been previously excluded.

7) Describe the Issuer's Facilities

The goal of this section is to provide a potential investor with a clear understanding of all assets, properties or facilities owned, used or leased by the issuer.

In responding to this item, please clearly describe the assets, properties or facilities of the issuer, give the location of the principal plants and other property of the issuer and describe the condition of the properties. If the issuer does not have complete ownership or control of the property (for example, if

others also own the property or if there is a mortgage on the property), describe the limitations on the ownership.

If the Issuer leases any assets, properties or facilities, clearly describe them as above and the terms of their leases.

Lease office space at 55 E Monroe Suite 3800, Chicago IL 60603 for a three year period ending 3/31/17.

8) Officers, Directors, and Control Persons

The goal of this section is to provide an investor with a clear understanding of the identity of all the persons or entities that are involved in managing, controlling or advising the operations, business development and disclosure of the issuer, as well as the Identity of any significant shareholders.

A. Names of Officers, Directors, and Control Persons. In responding to this item, please provide the names of each of the issuer's executive officers, directors, general partners and control persons (control persons are beneficial owners of more than five percent (5%)of any class of the issuer's equity securities),as of the date of this information statement.

John G. Yedinak, President & CEO

B. Legal Disciplinary History. Please identify whether any of the foregoing persons have in the last five years, been the subject of:

1. A conviction in a criminal proceeding or named as a defendant in a pending criminal proceeding (excluding traffic violations and other minor offenses); None

2. The entry of an order, judgment, or decree, not subsequently reversed, suspended or vacated, by a court of competent jurisdiction that permanently or temporarily enjoined, barred, suspended or otherwise limited such person's involvement in any type of business, securities, commodities, or banking activities; None

3. A finding or judgment by a court of competent jurisdiction (in a civil action), the Securities and Exchange Commission, the Commodity Futures Trading Commission, or a state securities regulator of a

violation of federal or state securities or commodities law, which finding or judgment has not been reversed, suspended, or vacated; or None

4. The entry of an order by a self-regulatory organization that permanently or temporarily barred suspended or otherwise limited such person's involvement in any type of business or securities activities.

The foregoing has not had any activity in the past five (5) years requiring any disclosure pursuant to items 1 – 4 *supra.*

C. Beneficial Shareholders: Provide a list of the name, address and shareholdings or the percentage of shares owned by all persons beneficially owning more than ten percent (10%) of any class of the issuer's equity securities. If any of the beneficial shareholders are corporate shareholders, provide the name and address of the person(s) owning or controlling such corporate shareholders and the resident agents of the corporate shareholders.

John G. Yedinak, CEO, President, Secretary and Director of the company located 55 E Monroe Suite 3800 Chicago IL 60603. Currently the shares beneficially owned by John G. Yedinak are 114,755,267 restricted common shares, being the only affiliate with more than 10% of the common shares outstanding.

9) Third Party Providers

Please provide the name, address, telephone number, and email address of each or the following outside providers that advise your company on matters relating to operations, business development and disclosure:

Legal Counsel

James R. J. Scheltema, PC
1311 East La Rua Street
Pensacola, FL 32501
jim@smallcapdevelopment.com

Accountant or Auditor N/A

Investor Relations Consultant N/A

Other Advisor: Any other advisor(s) that assisted, advised, prepared or provided information with respect to this disclosure statement. N/A

10) Issuer Certification

The issuer shall include certifications by the chief executive officer and chief financial officer of the issuer (or any other persons with different titles, but having the same responsibilities).

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I, John G. Yedinak, certify that:

1. I have reviewed these financial statements for the quarter ending March 31, 2015 and Disclosures of Terme Bancorp, Inc.

2. Based on my knowledge, this disclosure statement does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the period covered by this disclosure statement; and

3. Based on my knowledge, the financial statements, and other financial information included or incorporated by reference in this disclosure statement, fairly present in all material respects the financial condition, results of operations and cash flows of the issuer as of, and for, the periods presented in this disclosure statement.

July 7, 2015

John G. Yedinak

CEO/President/Secretary/Director

OTC Markets Group Inc.
OTC Pink Basic Disclosure Guidelines (v1 1April 25, 2013)