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Case: 22-10964

7/21/22

To Whom it May Concern,

I would like to share my history and impact of Celsius locking up my funds.

Every Friday AMA on YouTube, Celsius continued to tell people they were better than a bank. Safer, with better returns. As well as tell us they had billions in liquid cash. After hearing it many times and hearing Celsius state that banks are greedy and we are not, I decided to move all my savings and much of my retirement savings to Celsius. I figured if something bad did happen, they have plenty of liquidity to work through it.

I put all my personal savings that were sitting in a bank account for various needs. Including purchasing a car in the very near future, maintaining my home, vacation savings, and extra funds for unexpected events.

Well I had an unexpected event. Carpet in my house got ruined. The carpet was growing mold and making myself and family sick. So we had to replace it before we ended up in the hospital from constantly breathing in mold. I had to sell some of my retirement investments in order to pay for the carpet. Had I had the savings that I transferred to Celsius, I would not have had to dip into my retirement funds.

I also had a long weekend vacation planned. I was going to use my savings to pay for it. Again I had to sell retirement investments to pay for the vacation.

I also sold \$50,000 from my retirement investments and put them into Celsius. It took me years and years to save that money. Not sure if I'll ever get that back.

At the time of this letter I have over \$99,000 with Celsius. \$50,000 being from retirement and \$49,000 being my personal savings.

I find it very hard to understand how the senior leadership of Celsius can ask the court to put money aside to pay themselves during this time. On top of that, how they can ask the court pay themselves so much money during bankruptcy. I think the senior leadership of Celsius needs to take little to no pay during their bankruptcy proceedings. In that people like myself are having to cash out retirement savings, take penalties, and extend how long they have to work before retirement. As well as their constantly lies they told on their Friday AMA presentations.

Sincerely,

Brian Kasper