

## Payment Services Terms and Conditions

These Payment Services Terms and Conditions (the “Terms and Conditions”) govern the provision of Payment Services (as defined in Section 1) by Priority Technology Holdings, Inc. and its affiliates (collectively, “Priority”) to the entity accepting these Terms and Conditions (“Customer”).

**1. Nature of Services.** Subject to the terms and conditions set forth herein, Priority may provide Customer various payment processing services described in Section 2 (collectively, the “Payment Services”). Except as otherwise provided herein, the Payment Services may only be used for payments to suppliers, merchants, or other payees of Customer (“Payees”) located within the United States and for services provided in the United States; provided that Card payments may be made to suppliers that accept Card payments anywhere. Priority may modify the manner in which the Payment Services are provided and the features thereof in its discretion, and such Payment Services may be subject from time to time to additional terms and conditions that will be provided by Priority.

**2. Payment Services.** Subject to the applicable terms for each service, availability, and credit approval, Priority will provide the following Payment Services to Customer based on Customer’s selection, as applicable:

**2.1. Cards.** (I) The “Priority Card” is a commercial credit card, for use through the Visa network (the “Network”), which may be issued as a fleet, purchasing, travel and entertainment, or multi-use card. If approved, Customer will receive one or more Priority Card accounts issued by Sutton Bank, headquartered in Ashland, Ohio (“Issuing Bank”). (II) Priority offers a virtual card payment solution through which payments for Customer to Suppliers are paid using virtual credit cards issued by Issuing Bank through the Network (“Virtual Cards” and together with Priority Cards, “Cards”). The Virtual Cards may be used internationally. Currency conversion fees will be assessed by the Network. Such conversion fees will be added to the transaction and charged to Customer as set forth in the applicable fee schedule.

**2.2. ACH Services.** This is an automated clearing house (“ACH”) payments solution.

**2.3. Checks.** This is a service where Priority will print and mail checks drawn on Customer’s Passport Account for Customer to make payments to Payees. Checks may be sent internationally.

**2.4. Plastiq Pay.** Plastiq is a proprietary platform and service owned by Priority which offers Customer the option to fund any vendor payments with a credit card, whether or not such vendors accept payment by credit card (together with other related services, “Plastiq Pay”). With Plastiq Pay, Customer pays Priority the amount of an invoice from a vendor, plus the applicable fee, with any major credit card. Priority will in turn pay the vendor the invoice amount with

a payment method, such as check or ACH, that Customer chooses to pay such vendor.

### **3. Additional Terms for Cards.**

**3.1. General.** All Cards issued or used to process payments requested by Customer will remain the property of Issuing Bank and must be returned or destroyed (with certification of destruction) upon request. The Issuing Bank, or Priority at the direction of the Issuing Bank, may cancel, revoke, repossess or restrict the use of any or all Cards at any time, and reserve the right to decline to process any individual transactions. The Cards and the use thereof are subject to the Priority Corporate Credit Card Agreement between Issuing Bank and Customer, a copy of which is accessible [here](#). In addition, the Cards may be subject from time to time to additional terms and conditions that will be provided by Priority.

**3.2. Credit Limit.** If Customer is approved for Priority Cards or Virtual Cards accounts (“Accounts”), Priority will establish a credit limit for each Account and allow Customer to make purchases on credit through a Card up to such credit limit within a specific Payment Terms as set forth in Section 8.3 below. Priority, in its sole discretions, will be responsible for determining the amount of any such credit limit according to its underwriting criteria and other relevant factors. Customer may not be eligible, and Priority reserves the right to reject Customer, for Accounts. Priority may also revoke, limit, reduce or increase a credit limit in its sole discretion. Any credit limit established for any Account established for Customer will be subject to periodic review and adjustment by Priority. Priority will communicate the initial amounts of any approved credit limits for any Accounts to Customer at the time Customer’s Accounts are approved or activated. Approved credit limits, Payment Terms and manner of payment are incorporated herein.

**3.3. Repayment.** Priority will invoice Customer for purchases made using Cards and all chargebacks relating to the Account according to the Payment Terms and credit limits. Customer will designate a deposit account for the repayment of Card transactions (the “Customer Bank Account”), which will initially be Customer’s Passport Account, an account set up on a proprietary technology platform owned by Priority known as Passport pursuant to an account agreement accepted by Customer. Payments will be made through a debit initiated by Priority against the

Customer Bank Account (“ACH Debit”). Customer must ensure it has at all times sufficient funds in its Customer Bank Account to cover the amounts due on any given day according to the repayment terms for the Customer’s Accounts. In all cases, Customer will be required to ensure that its unpaid balance on each Account, including all pending or unbilled transactions, fees, and other charges, does not exceed the established credit limit for such Account. Priority may require immediate payment of outstanding amounts, suspend further Card use, and/or impose additional fees, if Customer exceeds its credit limits or fails to make full or timely payment on any amounts owed. Customer agrees to pay the reasonable costs of collection undertaken with respect to any delinquent amounts payable by Customer.

**3.4. Non-Revolving.** Credit extended through any Card is not revolving and the total amount due on each periodic statement is due and payable in full by the date shown on the statement. This amount includes transactions posted since the last statement date, applicable fees, amounts past due, late payment charges, charges for returned checks and other applicable charges.

#### **4. Additional Terms for ACH Services.**

**4.1. Acknowledgment.** Capitalized terms used but not otherwise defined in this Section 4 shall have the meanings set forth in the NACHA Rules. Customer acknowledges that ACH services are provided by Priority pursuant to these Terms and Conditions by virtue of Priority’s contractual relationship with a financial institution acting as the Originating Depository Financial Institution (the “ODFI”), which is a federally-insured financial institution regulated by federal and state banking agencies (“Agencies”). Priority, the ODFI, and the Agencies are relying upon the accuracy of all information provided by Customer and Customer’s performance of its obligations hereunder. Customer and Priority acknowledge that the ODFI is a third-party beneficiary of these Terms and Conditions with regard to the ACH services, and ODFI has all the rights under these Terms and Conditions as if it were a party thereto. Customer agrees and acknowledges that all ACH transactions must comply with all applicable federal and state laws and the NACHA Operating Rules and Guidelines (available at [www.nacha.org](http://www.nacha.org)) (the “NACHA Rules”).

**4.2. Entries; Compliance with Rules.** Priority or its affiliates and contractors will initiate credit and debit entries (as those terms are defined by the NACHA Rules) (an “Entry” or “Entries”) from the bank account(s) specified by Customer in the manner required by Priority by means of the ACH Network, subject to the NACHA Rules, the Electronic Funds Transfer Act (15 U.S.C. 1693, et seq.), Regulation E (12 C.F.R. 1005, et seq.), and other applicable laws and regulations as they may change from time to time. “ACH Network” means the funds transfer system governed by the NACHA Rules that provides funds transfer services to

participating financial institutions. Priority will: (i) process Entries received from Customer that conform with the file specifications set forth in the NACHA Rules or as otherwise required by Priority; (ii) transmit such Entries by way of an ODFI to the ACH Network; and (iii) settle such Entries as provided in the NACHA Rules.

**4.3. Authorization.** Customer hereby authorizes Priority, directly or through its affiliates and contractors, to effect Entries from the bank account(s) designated by Customer for ACH transactions, including Customer’s Passport Account (collectively, the “ACH Accounts”), which may be the same or a different account from the Passport Account (the “ACH Authorization”). Customer agrees that the ACH payment instructions it sends to Priority will constitute authorization for the origination of an ACH Entry on Customer’s behalf. This ACH Authorization will remain in full force and effect unless and until thirty (30) days after Priority has received written notification from Customer of termination of the ACH Authorization, by email to [support@prioritypassport.com](mailto:support@prioritypassport.com). Upon Priority’s receipt of Customer’s notice of termination of this ACH Authorization, Customer’s use of the ACH services will automatically be terminated and any amounts owed to Priority will become immediately due and payable. Notice of termination of the ACH Authorization will not affect debit or credit Entries initiated within thirty (30) days following Priority’s actual receipt of the notice of termination.

**4.4. ACH Transactions.** Customer agrees and acknowledges that all ACH transactions must comply with all applicable federal and state laws and the NACHA Rules. Customer is obligated to ensure that the ACH Accounts are funded at all times in the amounts necessary to fulfill all requested ACH transactions. Priority and the ODFI may terminate or suspend providing Payment Services under these Terms and Conditions if Customer breaches any NACHA Rules and have the right to audit Customer’s and any Third-Party Sender’s and its Originators’ compliance with these Terms and Conditions and the NACHA Rules. Customer and Priority agree that all Entries transmitted to Priority for processing will comply with the formatting and other requirements set forth in the NACHA Rules.

**4.5. Fines, Fees, and Other Costs.** In the event any payments made using the ACH services incur any fees or interest or other charges or fees, Customer will be solely liable for such fees or charges. Customer will reimburse Priority for any fines, fees, interest, charges or other costs imposed on Priority or its affiliates or ODFI for any violation of the NACHA Rules or applicable law by Customer in connection with the ACH services. Customer hereby authorizes Priority to offset such amounts against the Customer’s Passport Account.

**4.6. Late or Rejected Entries.** Customer will be given a cut-off time for item/file submission (which may change from time to time in Priority’s sole discretion). Any items/files received after the cut-off time will be processed the following banking day, as defined by the ODFI. Any

exceptions that may be allowed, in Priority's sole discretion, will be subject to a late file fee assessed by Priority. Priority will notify Customer of late or rejected entries. Rejected Entries will be processed upon correction and resubmission of Entries by the Customer, subject to standard cut-off times. Priority may reject any Entry in its sole discretion.

**4.7. Notice of Returned Entries and Notifications of Change.** Priority will notify Customer of the receipt of a returned Entry from the ACH Network no later than one (1) banking day after the banking day of such receipt. Priority will have no obligation to retransmit a returned Entry to the ACH Network if Priority complied with these Terms and Conditions with respect to the original Entry. Priority will provide Customer all information, as required by the NACHA Rules, with respect to each Notification of Change ("NOC") Entry or Corrected Notification of Change ("Corrected NOC") Entry received by Priority relating to Entries transmitted by Customer. Priority will provide such information to Customer within one (1) banking day of the settlement date of each NOC Entry or Corrected NOC Entry. Customer will ensure that changes requested by the NOC or Corrected NOC are made within six (6) banking days of Customer's receipt of the NOC or Corrected NOC from Priority or prior to initiating another Entry to the Receiver's account, whichever is later.

**5. Additional Terms for Checks.** At the direction of Customer, Priority will provide check printing services to facilitate payments by Customer to Payees using paper checks ("Checks"). When Customer instructs Priority to make a payment by Check to a Payee, Customer instructs Priority to print and issue a Check drawn on the Passport Account (if check services are made available for the Passport Account), or a direct deposit account with a financial institution, to the order of (or for the benefit of) Payee. Priority will use reasonable efforts to ensure that requests for printing and mailing Checks will be made in a timely fashion. Priority makes no promises, representations, or warranties regarding the amount of time needed to complete printing or delivery of the Checks. Customer agrees that Priority will not be liable for any actual, direct, indirect, or consequential damages arising from any claimed delay. Checks are only printed or mailed during business days.

**6. Additional Terms for Plastiq Pay.** Plastiq Pay services are governed by the Terms of Service accessible [here](#) (the "TOS"), which may be amended by Priority from time to time. By electing to use Plastiq Pay, Customer agrees to be bound by the TOS.

## **7. Termination.**

**7.1. Priority Termination Rights.** Priority may immediately terminate these Terms and Conditions or any Payment Service in the event (i) the Network prohibits a Card Account with Customer; (ii) the Network, ACH Network, Issuing Bank, or ODFI prohibits the provision of Payment Services to Customer or for Customer's type of

business; (iii) the Issuing Bank ceases to be a Network member or the ODFI ceases to be an ACH Network member; (iv) the Issuing Bank ceases to be the issuer for Cards, and Priority is unable to engage another financial institution as the issuing bank for the Cards; (v) the Issuing Bank requires that Card Accounts or these Terms and Conditions be terminated; (vi) Customer or any principal or individual associated therewith becomes a restricted or blocked person with whom Priority or its affiliates may not transact business under applicable laws; (vii) any payment made by Customer is determined or suspected to be illegal, unlawful, or fraudulent; or (viii) any access or use of the Payment Services by Customer or anyone accessing or using Customer's systems is determined or suspected to be illegal or fraudulent. Unless it is prohibited by applicable laws, Priority will use reasonable efforts to provide Customer with advance notice of any such events. Without limiting or diminishing any other remedies, Priority will have the right to withhold or delay the issuance of, or to suspend the Payment Services hereunder in the event Customer fails to comply fully with these Terms and Conditions or violates any applicable laws or regulations.

**7.2. Effect of Termination.** Customer's obligation to pay any outstanding amounts accrued or incurred hereunder prior to the effective date of the termination of these Terms and Conditions will survive such termination and be payable to Priority in accordance with these Terms and Conditions. Upon termination of these Terms and Conditions, the Payment Services will terminate. Customer is solely responsible for making alternate arrangements for payment services from and after such termination.

## **8. Fees, Invoicing and Payment.**

**8.1. Fees.** Customer agrees to pay Priority, based on the Payment Terms set forth below (as it may be modified as set forth in this Agreement), for all fees set forth the applicable fee schedule agreed to by Customer, and other expenditures, additional service fees, special fees, international and foreign transaction fees, and costs and charges, if any, incurred for or with respect to the Payment Services (collectively, "Fees").

**8.2. Taxes.** Except for Priority income tax, Customer will pay, or reimburse Priority for, any and all applicable sales, use, services, excise, franchise or other taxes, and any applicable governmental assessments or charges (individually and collectively, "Taxes"), whether federal, state or local, however designated, which are levied or imposed or required to be paid with respect to the execution of this Agreement, the provision of the Payment Services or Customer's access or use of the Payment Services.

**8.3. Payment Terms.** Customer agrees to the Payment Terms as indicated in the Application submitted by Customer to Priority. As used herein, the "Payment Terms" shall have the following meanings: (i) a "daily" Payment

Term refers to daily bill, daily pay, and requires Customer to pay in full on the day after a Fee is incurred; (ii) a “weekly” Payment Term refers to weekly bill, weekly pay, and requires Customer to pay the Fees in full one (1) day after each weekly payment processing period as designated by Priority; and (iii) a “monthly” Payment Term refers to monthly bill, monthly pay, and requires Customer to pay the Fees in full within three (3) days after each monthly payment processing period as designated by Priority. To the extent payments are made by Priority by initiating an ACH Debit, Priority reserves the right to effectuate such ACH debit to the Customer Bank Account or ACH Account on the days set forth above or any other subsequent business day.

**8.4. Invoicing and Payments.** Priority will provide an invoice or similar payment advice (which may be electronic or by other means determined by Priority) for the Fees. Customer’s obligation to pay, however, is not contingent upon delivery of an invoice or payment advice. Customer hereby agrees to pay the Fees on a timely manner in accordance with the then-approved Payment Terms. If payment is not received (or if an invoice is not paid in full) when due, a late fee may be imposed by Priority. Priority will apply all payments received in the reverse order of due dates. Customer is responsible for keeping its own records for all payments made and transactions requested relating to the Payment Services. In addition, Customer must notify Priority of any error in any Fees within forty-five (45) days of any billing statement. Customer is deemed to have waived the right to dispute any Fees or Transaction Charges after such 45-day period.

**8.5. Non-Sufficient Funds.** In the event Customer’s payment to Priority is dishonored or otherwise not paid, Customer will immediately pay to Priority the amount of the rejected payment and any non-sufficient funds fee or similar fee incurred by Priority, as permitted under applicable law.

**8.6. Repayment Authorization.** Customer hereby authorizes Priority to effect ACH credits and debits from the Customer Bank Account and ACH Account. Further, Customer authorizes Priority to ACH Debit the Customer Bank Account and ACH Account for the repayment of Fees, Taxes and other charges (the “ACH Authorization”) and agrees to deposit adequate and sufficient funds in the Customer Bank Account and ACH Account prior to each ACH Debit. Customer agrees this ACH Authorization remains in full force and effect until thirty (30) days after Priority has received written notification of termination of the ACH Authorization from Customer by email [CPXAcctMgmt@prioritycommercialpayments.com](mailto:CPXAcctMgmt@prioritycommercialpayments.com). Upon Priority’s receipt of Customer’s notice of termination of this ACH Authorization, Customer’s use of the Payment Services will automatically be terminated and any amounts owed to Priority will become immediately due and payable.

In the event that a Customer Bank Account or ACH Account, at any time, has not both been properly designated and subject to a valid ACH Authorization, Priority may cease to provide the Payment Services until such time as a Customer Bank Account or ACH Account is designated and authorized. Notice of termination of the ACH Authorization will not affect debit or credit Entries initiated within thirty (30) days following Priority’s actual receipt of the notice of termination. Customer acknowledges that the origination of ACH transactions to a Customer Bank Account or ACH Account must comply with all applicable provisions of U.S. law and with the ACH Network Rules.

## **9. Use of the Payment Services.**

**9.1. General.** Customer agrees to comply with, and will not use the Payment Services in violation of, any applicable laws and regulations, including, but not limited to, U.S. economic sanctions laws administered by the Office of Foreign Assets Control, Network or ACH Network regulations, or these Terms and Conditions. Customer is solely responsible for its and its affiliates’ and contractors’ and agents’ (and their respective personnel) compliance with applicable laws and regulations and these Terms and Conditions.

**9.2. Ongoing Credit Assessment.** Priority has the right to review at any time the volume and character of the transactions processed through the Payment Services to evaluate the risk associated with providing Payment Services to Customer. Priority may terminate the Payment Services if the result of such risk evaluation is not satisfactory to Priority based on its risk policy.

**9.3. Access.** Customer’s users and representatives will access the Payment Services only as required to administer Customer’s use of such Payment Services and for no other purpose. Customer agrees to provide written notice to Priority prior to granting any third party who is not an employee of Customer, but who is performing services for or on behalf of Customer (“Third Party”) access to the Payment Services. Customer further agrees that such Third Party, in Priority’s sole discretion, may be required to execute an access agreement between Priority and such Third Party prior to Third Party accessing the Payment Services. Customer agrees to assist Priority in obtaining an access agreement from the Third Party and shall be responsible for such Third Party’s compliance with these Terms. Customer agrees to indemnify Priority for any claims, losses, suits, liabilities, and expenses to the extent caused by the Third Party while performing services on behalf of Customer.

**9.4. Fraud Prosecution.** Customer and Priority agree to cooperate with each other in preventing and prosecuting any fraudulent activity with respect to the Payment Services, or otherwise arising in connection with any other relationship between the parties anticipated by or set forth in these Terms and Conditions. Priority reserves the right to interrupt,

suspend, or terminate the Payment Services without advance notice to Customer if Priority, in its sole discretion, suspects fraudulent, illegal, or abusive activity. Customer agrees to provide, at no cost to Priority, any and all documentation and information as Priority may request, including but not limited to affidavits and police reports. Failure to provide reasonable cooperation will result in Customer being liable for all fraudulent usage of the Payment Services.

**9.5. Liability for Unauthorized Use.** Except as expressly set forth in this section, Customer understands and agrees that Customer is fully liable for the unauthorized use of the Payment Services and all charges made and fees incurred with respect thereto. Customer agrees to notify Priority immediately of any actual or suspected unauthorized use of any of the Payment Services by sending an email to [support@prioritypassport.com](mailto:support@prioritypassport.com). Priority will have the right to suspend or cancel provision of the Payment Services after receiving notice of any actual or suspected unauthorized use of the Payment Services.

**9.6. Stopped Payment.** Customer acknowledges that once a payment is processed using any Payment Services, Priority cannot stop payment or cancel the transaction.

**9.7. Non-Sufficient Funds.** In the event Customer's payment to Priority is dishonored or otherwise not paid, Customer will immediately pay to Priority the amount of the rejected payment and any non-sufficient funds fee or similar fee incurred by Priority, as permitted under applicable law.

**9.8. Payees.** Priority does not guarantee any Payee's timely receipt or application of payment when Customer uses any of the Payment Services, and Priority will not be liable for any late payment charges or interest assessed or any disrupted services between such Payee and Customer that may result in the event a Payee fails to timely receive or apply any amounts received for Customer's account.

## **10. Customer Data; Data Uses.**

**10.1. Customer Data.** Customer will be solely responsible for ensuring the validity, accuracy and completeness of all information, data, files and instructions (including any personal information) provided or transmitted to Priority or its affiliates or contractors (collectively "Customer Data"). Priority will be entitled to rely on the Customer Data in providing the Payment Services. Priority will not be required to act on instructions provided by Customer if Priority reasonably doubts an instruction's contents or Customer's

compliance with these Terms and Conditions or any legal requirements.

**10.2. Data Uses.** Priority and its affiliates and contractors may de-identify, aggregate with the data of others, or otherwise render anonymous or not identifiable to Customer any personal information that is part of Customer Data. In addition, Priority and its affiliates and contractors may extract information from the Customer Data and from Customer's usage of the Payment Services and use this information and any information covered by the prior sentence, alone or aggregated with any other data, in connection with research and development, for the improvement of Priority's services, for statistical purposes, for administration and management of the services, for reporting to others, for legal and regulatory compliance, and for the creation and delivery of data and analytics tools and products and services (any or all of the foregoing, "Data Uses"), in compliance with applicable law. Customer represents that it has sufficient rights in the Customer Data provided hereunder (and has made sufficient disclosure to its users) to authorize such Data Uses. Priority or its affiliates will own all right, title and interest in or to any and all information, data, databases, tools, products, services and intellectual property arising from such Data Uses and to any records, logs, transaction data, and other data and information resulting from the provision of the Payment Services hereunder.

## **11. Representations, Warranties, and Covenants.**

Customer hereby represents, warrants and covenants that (i) Customer and its Authorized Users will use the Payment Services only for valid and lawful business purposes to make payments to Payees; and (ii) Customer will not make or request a payment to the types of companies listed on **Exhibit A** hereto (as it may be amended by Priority from time to time).

**12. Survival.** The obligations of the Parties incurred prior to the effective date of the termination or arising from transactions processed prior to the termination shall survive the termination of these Terms and Conditions. In addition to the foregoing and in addition to those sections of these Terms and Conditions which by their terms survive, Sections 3.3, 4.5, 7.2, 8, 9.4, 9.5, 10 and 12 of these Terms and Conditions shall survive the termination or expiration of these Terms and Conditions for any reason.

**Exhibit A**  
**Prohibited Payees**

**The following company types are prohibited**

- |  |                               |
|--|-------------------------------|
| 1. Adoption Agencies (non or for profit)   | 18. Mortgage Companies        |
| 2. Adult Entertainment / Pornographic / Adult Material   | 19. Neighborhood Party Sales  |
| 3. Collection Agencies   | 20. Nutraceutical Companies   |
| 4. Companies headquartered outside the United States   | 21. Online Customer Finance   |
| 5. Companion or Escort Services / Sexual Encounter Agencies  | 22. Online Dating Services    |
| 6. Consulting Firms Operating in get rich schemes, credit repair, & debt reduction, mortgage reduction services, investment programs | 23. Outbound Telemarketing    |
| 7. Credit Restoration / Repair Services  | 24. Payday Lending            |
| 8. Door-to-Door Sales  | 25. Protection Services       |
| 9. Drug Paraphernalia  | 26. Pseudo - Pharmaceuticals  |
| 10. E-Cigs / Tobacco Distributor   | 27. Psychics                  |
| 11. Factoring  | 28. Pyramid / Mid-Level Sales |
| 12. Flea Markets   | 29. Sports Forecasting        |
| 13. Gambling / Lotteries / Raffles   | 30. Tattoo Parlors            |
| 14. Gun Sales  | 31. Tax Anticipation Programs |
| 15. Law Firms engaged in bankruptcy  | 32. Time Share                |
| 16. Mailing Lists  | 33. Travel Agencies           |
| 17. Massage Parlors  | 34. Virtual Coin / Bit Coin   |

**The following company types are restricted and require additional underwriting by Priority**

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|---|---|
| 1. Airlines   | 24. Import/Export   |
| 2. As Seen on TV/Lifetime Guarantees                            | 25. Inbound Telemarketing                                 |
| 3. Auctions   | 26. Internet Fulfillment Houses                           |
| 4. Auto Rental Agencies & Auto Sales                            | 27. Investment Opportunities                              |
| 5. Bail Bond Services   | 28. Limousine or Tax Services                             |
| 6. Bars/Tavern (not serving food)                               | 29. Long Distance Providers / Network Providers           |
| 7. Business Loans   | 30. Mall Kiosks   |
| 8. Cable Boxes  | 31. Merchant Cash Advance                                 |
| 9. Checking Cashing Institutions                                | 32. Modeling Agencies / Talent Booking Agencies           |
| 10. Computer Hardware & Software (Retail)                       | 33. Network Providers                                     |
| 11. Consignment Stores  | 34. Novelty/Replica Collectibles                          |
| 12. Consumer Loans/Leases                                       | 35. Pawn Shops  |
| 13. Contractors/Home Repairs                                    | 36. Precious Metal or Stamps                              |
| 14. Cooperative Discount Groups                                 | 37. Prepaid Services                                      |
| 15. Credit Card Protection                                      | 38. Real Estate Services                                  |
| 16. Employment Agencies   | 39. Resort Land Promotions / Sale of Real Estate          |
| 17. Forward Deliveries  | 40. Resume Preparers                                      |
| 18. Forward Delivery Providers                                  | 41. Student Loan Assistance Companies / Government Grants |
| 19. Freight Forwarders  | 42. Talent Booking Agencies                               |
| 20. Furniture Sales   | 43. Technology Support/Cloud Storage                      |
| 21. Hair Growth and/or Replacement / Vitamin & Supplement Sales | 44. Telephone Cards                                       |
| 22. Health Spas / Clubs (Except Country Clubs)                  | 45. Third Party Processor / Third Party Sender            |
| 23. Home Based Charities  | 46. Water Purification                                    |