DECLARATION OF THERESE L. EDWARDS

I, Therese L. Edwards, declare as follows:

1. I am an employee of Banc of America Merchant Services, LLC ("BAMS"). My position is that of senior paralegal and Assistant Vice President. My responsibilities include researching merchant documentation which includes contracts, applications, statements and batch details. I have personally requested through proper channels copies of relevant merchant documentation.

2. I work with and am employed by the same company as the custodians of the books, records, files and other documents which pertain to merchant card processing with BAMS herein. To the best of my knowledge, the books, records, files and other documents were prepared in the ordinary course of BAMS' business by its employees at or near the time of the acts, conditions or events depicted therein.

3. To the best of my knowledge, the enclosed records were obtained through the proper channels for obtaining relevant merchant documentation.

4. I could and would competently testify thereto that these attached documents were provided to me pursuant to my requests to the keepers of the records and related to the Merchant,

RAGINGBULL. COM ET AL MIDS [redacted]

[redacted]

5. I declare under penalty of perjury under the laws of the State of North Carolina that the foregoing is true and correct.

September 08, 2020

Therese L. Edwards

ABOUT MERCHANT'S BUSINESS

Bank of America Merchant Services

Bank Code: 3 1 3 Merchant ID: _____ Buypass Merchant #: _____

☐ TR ☐ TU

DBA NAME: SHERWOOD VENTURES LLC (24 characters)

Area #: _____ Group #: _____ Service By Region: _____ District Code: _____ ISR Rep ID: _____ SIC #: _____

Check Assoc. Code: _____ / _____ Current Check Vendor: _____

CARD BANKING INFORMATION

First/Last Contact Name: BRANCH MANAGER Phone #: (800) 432-1000

ABA #: [redacted] DDA #: ACCOUNT# [redacted]

☐ ATTACH A COPY OF FUNDING CHECK OR BANK LETTERHEAD/LOGO SIGNED BY A BANK OFFICER WITH TYPED ABA/DDA. MUST INCLUDE BANK NAME & ADDRESS.

CHECKLIST INFORMATION

Regional Office Received Date: _____ MCC: 5 7 3 5 Merchant Type: 1 0 0 0 RELM: BAMS

Pricing Grid #: _____ ☒ Special Pricing Model ☐ Association Grid ☐ Linkback #: _____ NRPT: _____ NCPT: _____

Sales Support ID: C H H U Office Admin.: TONYA CHILDS Card Rep. #: B R A H TeleCheck Rep. #: _____

Print Sales Rep. Name: MATTHEW STROUD Initial: MS Sales Lead Tracking #: 2003561629

HIERARCHY: Bank: 3 1 3 9 8 0 0 0 1 8 8 4 Agent: 3 1 3 9 7 0 0 0 2 8 8 4

Corp: _____ Chain: _____ Buypass FID: _____

CLIENT VISITATION

☐ Visit Not Required (Lic. Professional)

1. Zone: ☒ Business District ☐ Industrial ☐ Residential
2. Location: ☐ Mall ☒ Shopping Area ☐ Isolated ☐ Office ☐ Apartment ☐ Home ☐ Other: _____
3. Seasonal: ☒ No ☐ Yes, Mos. in Operation: _____ Mos. Open Between _____ to _____
4. External Facility Description (# of Levels/Floors): ☒ 1 ☐ 2-4 ☐ 5-10 ☐ 11 plus
5. Merchant Occupies: ☒ Ground Floor ☐ Other: _____
6. Remaining Floor(s) Occupied by: ☐ Residential ☒ Commercial ☐ Combination
7. Advertising Name Displayed: ☐ Window ☒ Door ☐ Store Front
8. Approx. Square Footage: ☐ 0-250 ☐ 251-500 ☒ 501-2,000 ☐ 2,001+
9. # of Registers: _____
10. Return Policy: ☐ Full Refund ☐ Exchge Only ☒ None
11. Do you have a refund policy for your MC/Visa/Discover® Network/American Express® sales? ☐ Yes ☒ No If yes, Check one: ☐ Exchange ☐ Store Credit ☐ Refund Cardholder

If MC/Visa/Discover Network/American Express Credit, within how many days do you submit credit transactions? ☐ 0-3 ☐ 4-7 ☐ 8-14 ☐ Over 14 days

12. Proper License Visible (Liquor, Tax ID, etc.): ☒ Yes ☐ No, explain: _____
13. Your Previous Processor: _____
14. Your Previous Merchant #: _____
15. Check Reason for Changing: ☐ Rate ☐ Service ☐ Terminated ☐ Other: _____
16. Do You Have Previous Processor MC/Visa/Discover Network/American Express Statements? ☐ Yes ☒ No
17. Are customers required to leave a deposit? ☐ Yes ☒ No If Yes, % of deposit required: ___% Time Frame for Delivery: _____ Days

Comments to Credit Officer/Other Depository/Primary Savings Account Number and Additional Information *(40 Characters)*:

MAIL CARD STATEMENTS/DOCUMENTS

Statement Recap Information: *(check one)* ☐ 01 = Outlet ☐ 02 = Stmt to Bill To/No Recap ☒ 08 = Bill to Address/Stmt and Recap ☐ 07 = Suppress Stmt (No Stmt) ☐ 09 = Produce Recap, No Stmt ☐ 10 = Recap to Bill To/Stmt to Outlet

Statement Type: *(check one)* ☐ Detail ☒ Summary Statement Delivery Method: *(check one)* ☐ E-Mail ☐ Online ☐ Print and Mail

Statement E-Mail Address: ELIAS@BLUWAVEADVISORS.COM

Head Office/Bill To Name: SHERWOOD VENTURES LLC First/Last Contact Name: ELIAS REYES

Address: 835 EAST LAMAR BLVD 222 City: ARLINGTON State: TX Zip: 76011 Phone #:

ON YOUR BUSINESS ACCOUNT CHECKING STATEMENT ROLLUP: *(check one)* ☐ 0 = Each Transfer ☐ 1 = Debit/Credit Grouped (By Category) ☐ 2 = Net Transfer Amount Only ☐ 3 = Net Transfer EOM Fee Combined

CARD PROCESSING INFORMATION

BAMS1306(a)

1. Processing mode: ☑ EDC ☐ Paper Voice ☐ Tape ☐ ECR ☐ Paper Terminal
2. Funding will be processed DAILY via: ☑ ACH ☐ Bankwire
3. Bank will fund: ☑ Outlet ☐ Head Office
4. # of Plates: _____ Long _____ Short
5. Fire Safety Act: ☒ Yes ☐ No
6. Ship Equip. & Welcome Packet to *(check one)*: ☑ Outlet ☐ Head Office ☐ Other, give mailing information below ☐ No Welcome Packet & Supplies ☐ No Welcome Packet

Name: First/Last Contact Name:

Address: City: State: Zip:

7. Debit Bill Payment Transaction Type: ☐ Internet ☐ VRU ☐ Recurring ☐ Call Center Sponsoring Debit Network: ☐ NYCE ☐ Pulse ☐ Star
8. Additional Terminal Features: *(Check all that apply to ensure timely terminal programming)*

☒ Auto Settle Time 02:00 hh ET (military)
☐ Bar Tab
☐ Clerk/Server Entry
☐ Debit Cash Back
Delayed Ship Date: _____
☐ Dial Prefix: ☐ Dial 9 ☐ Other: _____
☐ Dial Suffix: _____
☐ E-Commerce
☐ IP _____ (List Current Provider)

☐ QSR-CR/SMT (Convenience/Small Ticket)
☐ QSR Print Option
_____
☐ Invoice Number
☐ Multi-Trans (PC/Register/Software only)
☐ No Server/Ticket ID
☐ Remove Room # Prompt
☐ Remove Ticket # Prompt

☐ Retail Gas
☐ Retail With Tip
☐ Ship Method (Overnight)
☐ Tip % Option
☐ Verify Amount Prompt
☐ Partial Approval
☐ Purchase w/ Balance Return
☐ Standalone Balance Inquiry

☐ Amex Prepaid Program Preference (Choose One)
☐ Partial Auth
☐ Balance Back
☐ Other _____

PINPad:
☐ DES Encryption
☐ DUKPT
☐ Access Code
_____

Terminal Features: *(cont'd)*

	Key Disable	or Password Protect
Credits	☐	☐
Voids	☐	☐
Forces	☐	☐
Reviews	☐	☐
Bal/Settle	☐	☐
Auth Only	☐	☐
Reports	☐	☐
Tip Adjustment	☐	☐

Comments: _____
(NOTE: Completing the Comments field will result in a 48 hour terminal programming delay)

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Attachment HHHH

PX 27, 2536

[illegible] APPLICATION AND AGREEMENT [illegible]
CONSENT SECTIONS (ICS)

Bank of America
Merchant Services

Merchant #:

TeleCheck Subscriber #: Add'l TeleCheck Product Subscriber #: Loc. of

(1) TELL US ABOUT YOUR BUSINESS

Client Your Business LEGAL Name): Store #:

SHERWOOD VENTURES LLC

X Same as Legal Name or Provide DBA/Outlet Name:

THE RELIC FEDERATION

P.O. Box [illegible] ELIAS REYES

[redacted] GRAND PRAIRIE TX [redacted]

Your Business Phone: X Same as Business Phone or Merchant's Customer Service Phone:

(972) 822-5502

Your Fax Phone: Select One for Retrieval Requests: (02) Dedication 24 Hour Fax (03) No fax [illegible] (05) eIDs

Your E-Mail Address (Required for IP or TeleCheck): Your Customer Service E-Mail Address:

ELIAS@BLUEWAVEADVISORS.COM

Website Address:

(2) TELL US ABOUT YOUR MASTERCARD/AMERICAN EXPRESS CARD VOLUME

Your Total Cash and Credit Sales (For All Outlets)	$ 120,000	Estimated MC/Visa Average Ticket / Sales Amount:	$ 20.00
Total Annual [illegible] Visa Volume: (For All Outlets)	$ 100 [illegible]	Estimated Discover Network Average Ticket for this Outlet:	$
Total Annual Discover Network Volume: (For All Outlets)	$ 5,000	Estimated American Express Average Ticket for this Outlet:	$
Total Annual American Express Volume: (For All Outlets)	$ 5,000	Annual MC/Visa Volume for this Outlet: (For Multiple Outlets Only)	$ [illegible].00
		Est. Discover Network Annual Sales Vol. for this Outlet: (For Multiple Outlets Only)	$ [illegible].00
		Est. American Express Annual Sales Vol. for this Outlet: (For Multiple Outlets Only)	$ [illegible].00

(3) [illegible] PRODUCTS AND SERVICES

ECA Warranty ECA Verification

Lockbox Warranty LockBox Verification Check Cashing Warranty Check Cashing Verification Other:

Paper Warranty Paper Verification COD Warranty Mail Order Warranty Existing Sub-[illegible] No.:

(4) ENTITLEMENTS

✓MC/Visa ✓Discover [illegible] Full Processing *(Discover Network systems and rules also process and govern JCB transactions. Elect JCB if a desired Card type.)*

Client ref. [illegible] *(for eCommerce merchants only)*

Voyager Fleet Annual Voyager Vol.: $ Participation in Voyager Tax Exempt Program: Yes No *(If yes, additional merchant form may be req'd.)*

WEX Full Servicing Annual WEX Vol.: $ WEX (Non-Full Svc) WEX Fleet

[illegible] *(Existing Account #)* or JCB License 2 8 0 9 0 0 9 9 C 1

X American Express Direct/Full Service [illegible] American Express EBA/Pass Through. or Existing SE #

Amer. Exp. Cap. # Franchise Name:

Check one for EBA/Pass Through: Split Dial Single Swipe EDC PIP Wireless PIP

Retail Partner: 7 7 7 3 8 2 0 5 EBT FNS # (X[illegible]) *Gift Card *Loyalty Solutions *A processing Setup Form is required.

(5) [illegible] YOUR BUSINESS

State Incorp. T X Month/Yr Started: 09/10 Sole Ownership Partnership Non Profit/Tax Exempt Public Corp. Private Corp. X L.L.C. Govt

Check one: TIN Type: X EIN (Fed Tax ID #): SSN D&B #: No. of Employees: 3

NOTE: Failure to [illegible] information may result in [illegible]

SHERWOOD VENTURES LLC [redacted] Also attach IRS Letter if [illegible]

Mag Swipe 100 % + Keyed Manually % = 100% Products/Services You Sell: MUSIC CD'S AND MERCHANDISE

POS Card Present *(MAG Swipe and/or Manual Imprint)* 100 % + Mail Order/Direct Marketing % + Phone Order % + Internet % = 100%

Do you use any third party to store, process or transmit cardholder data? Yes X No *(Examples include, but not limited to web hosting companies, Electronic Data Capture companies, etc.)*

If yes, [illegible]

Please identify any Software used for storing, transmitting, or processing Card Transactions or Authorization Requests:

Client Initials [illegible]
INITIAL HERE

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Attachment HHHH

PX 27, 2537

MERCHANT PROCESSING APPLICATION AND AGREEMENT

DBA Name: SHERWOOD VENTURES LLC

Location of

SELECTING EQUIPMENT DETAILS

Network: (206) CAR ... X ... Nashville ...) Buypass Other

Specify Security Code: (

Qty	IP	Equipment Type / VAR (Internet)	Retail • Restaurant • MOTO • Lodging • Supermarket • Car Rental • Quick Service Restaurant • Petro	Model Code and Name	Unit Price w/o Tax	For Customer Owned Equipment Track / Serial #
R P C L		VAR	Re MOTO L S C QSR P	AUTHORIZE.NET	$	
R P C L			Re MOTO L S C QSR P		$	
R P C L			Re MOTO L S C QSR P		$	

The installment Purchase plan is a 3 month option only.

NOTE: Any Special Instructions must be included on Attached Merchant's Business Page.

Installation/Training

MAGMIC to Train — Sales Rep to Train — (Remote training via phone: 1-800-730-7162, M-F 8:00 am - 10:30 pm ET & Sat. 10:00 am - 2:00 pm ET)

X Merchant Training — Installer In-Home — (Check training via phone: 1-800-366-1054, M-F 8:00 am - 11:00 pm EST & Sat. 10:00 am - 2:00 pm ET)

First Level Contact Name: Contact Phone #: Best Time to Call: am pm

Internet Purchase: Yes X No Fee: $ 60.00 x Qty: = $ Wireless Provider: GPRS Connection or Other:

Connection: Gateway Solutions X Dial Backup Client Gateway (FDGG) VSAT** Frame Other: IP Static Required

VAR/Internet/Software: Name: (Nashville Only: Merchant ID # Vendor ID #

NOTE: **Requires separate agreement with your VSAT Provider prior to implementation of this telecommunications protocol.

LEASE COMPANY: (04) First Data Global Leasing Lease Terms: Months Annual Tax Handling Fee: $19.95

Monthly Lease Charges for Locations $ w/o taxes, late fees, or other charges that may apply. See Multiple Locations form for the Monthly Lease Charges for each individual location. See Lease Agreement for details. This is a NON-CANCELABLE lease for the full term indicated.

OWNER/PARTNER/OFFICER INFORMATION

Owner/Partner/Officer Name: ELIAS REYES — D.O.B.: 04/08/62 — Social Security #: [redacted] — Home Phone: [redacted] — % of Ownership: 10

Home Address: [redacted] — City — State — Zip — Country

Owner/Partner/Officer Name — D.O.B. — Social Security # — Home Phone — % of Ownership

Home Address — City — State — Zip — Country

STANDARD PRICING PLAN / TIER PRICING SCHEDULE

Start Up Fees (One-time Charges)

Non-Taxable Items		$0.00
Application Fee (Non-Refundable)	(24/)	$ 149.00
Reprogramming Fee	(31A)	$
Down Set-up Fee	(31B)	$
Excel Fee	(31C)	$
Equipment Purchase	(ACH)	$
Other:		$
Total Amount		$ 95.00

(Will be processed in applicable State(s) Sales Tax)

Compliance Service Fees

Annual Fee	(32C)	$ 94.75
or X Quarterly Fee		$0.00
(22A, 33D, 13G, 32Q)		$ 23.75

Billed Monthly Fees (If Applicable)

Monthly Service Charge	$0.00	$ 10.00
Minimum Processing		25.00
Wireless Access Fee (PER TERMINAL)	(39I)	$0.00
$ x # of Terminals =		$
Customer Service	(32R)	$ N/C
Paper Statement Fee	(33I)	$
Premier Equip Svc Program Yes / No (Definitions)	(32U)	$
Other:		$

PIN Debit

Transaction Fee (Star, Key 0-590, Key 0-593; plus applicable network fees)		$ 0.30

Card Authorization

American Express ESA/Pass Through	(10P)	$ 0.25
JCB	(10M)	$ 0.25
JCB License	(754)	%

Assessment

Start-Up Fees

FDGG Set-up Fee (31X): $ 0 per TID x # of TIDs 0 = TOTAL $ 0

Internet Set-up Fee (30R): $ per TID x # of TIDs x $

Billed Monthly Fees

FDGG (31Z): $ 0 per TID x # of TIDs 0 = $ 0

Internet Service Fee (39I): $ per TID x # of TIDs = TOTAL $

Global ePricer MC/V Svc Fee (897, 898)

NOTE: Client shall be subject to any foreign currency ... incurred in connection with Global ePricing transactions.

Terms/Pricing Fees

Interchange: FDGG

MC, V, Amex, Dis, Check (03R, 04R, 06I, 07I, 43I, L1R) $ 0.15

Client Initials

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PX 27, 2538

MERCHANT PROCESSING APPLICATION AND AGREEMENT

BAMS Version

FLAT RATE/IC PLUS/TIER PRICING SCHEDULE

DBA Name: SHERWOOD VENTURES LLC Pricing Type: 003 Schedule Version: BAM017-MOTO+.20-RATE+AUTH

Discount Fees (Based On Gross Transaction Volume)

Accept all MasterCard, Visa and Discover Network Transactions
(presumed unless any selections below are checked)

MasterCard Acceptance	Visa Acceptance	Discover Network Acceptance
Accept MC Credit transactions only	Accept Visa Credit transactions only	Accept Discover Network Credit transactions only
Accept MC Non-PIN Debit trans. only	Accept Visa Non-PIN Debit trans. only	Accept Discover Network Non-PIN Debit trans. only

See Section 1.9 of the Program Guide for details regarding limited acceptance. You are responsible for displaying Credit and Non-PIN Debit Card decals. Even if you have agreed to limit your acceptance of certain cards as outlined above, you must continue to accept all foreign issued cards whether Credit or Non-PIN Debit. If you agree to limit your acceptance to a particular type of card and, whether intentionally or in error, accept another type of transaction, the applicable transactions will be assessed at the highest cost interchange plus the applicable Non-Qualified Surcharge. (See Section 18.1 of the Program Guide)

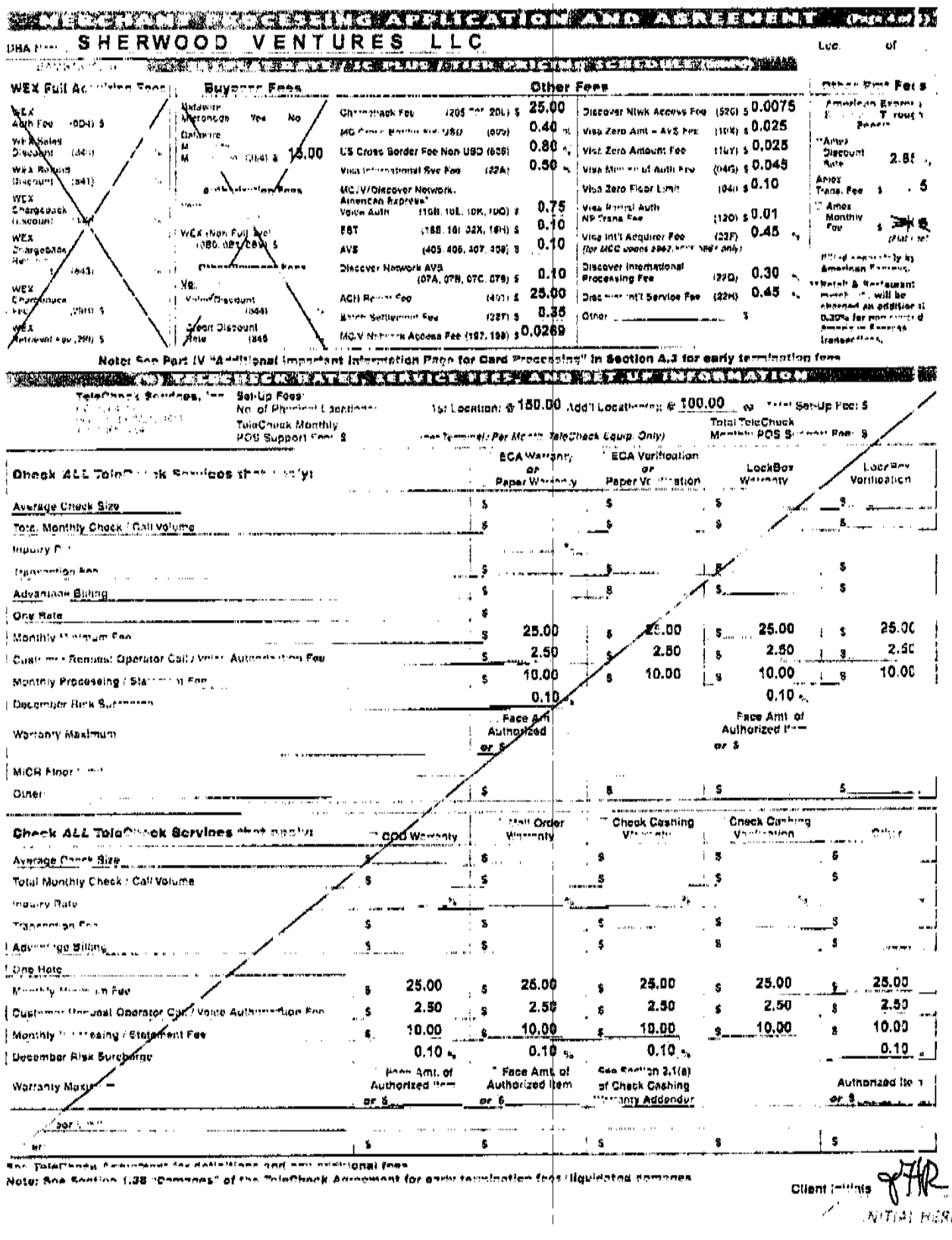
Selection Methods (Check One)		MC/Visa/ Discover Network/ American Express 1-Tier Fee	MC/Visa/ Discover Network 2-Tier	Discover Network 3-Tier	Transaction Fees (Applies to MC/Visa/Discover Network 2-Tier and MC/Visa/ Discover Network 3-Tier ONLY)		MC/Visa/ Discover Network IC Pass Thru*
MC Credit Discount Rate	(800)	1.97 %	%	%	MC/Visa Qual Credit Trans Fee (001, 002, 006, 008)	$ .20	%
Visa Credit Discount Rate	(801)	1.97 %	%	%	Discover Qual Credit Trans Fee (016, [illegible])	$ .20	%
Discover Network Credit Discount Rate	(170)	1.97 %	%	%			%
American Express Credit Discount Rate	(Key 0570)	1.97 %					
MC Non-PIN Debit Discount Rate	(850)	1.97 %	%	%	MC/Visa Qual Non-PIN Debit Trans Fee (130, 131, 134, 135)	$ .20	%
Visa Non-PIN Debit Discount Rate	(851)	1.97 %	%	%	Discover Qual Non-PIN Debit Trans Fee (750)	$ .20	%
Discover Network Non-PIN Debit Discount Rate	[illegible]	1.97 %	%	%			%
MC Credit Discount Rate	(810			%	MC/Visa Mid-Qual Credit Trans Fee (811, 812, 815, 816)	$	
Visa Credit Discount Rate	(814			%	Discover Mid-Qual Credit Trans Fee (717, 718)	$	
Discover Network Credit Discount Rate	(800			%	MC/Visa Mid-Qual Non-PIN Debit Trans Fee (140, 141, 144, 145)	$	
MC Non-PIN Debit Discount Rate	(855			%	Discover Mid-Qual Non-PIN Debit Trans Fee (791, 792)	$	
Visa Non-PIN Debit Discount Rate	(871						
Discover Network Non-PIN Debit Discount Rate	[illegible]						
MC Credit Discount Rate	(820		%	%	MC/Visa Non-Qual Credit Trans Fee (821, 822, 825, [illegible])	$	
Visa Credit Discount Rate	(824		%	%	Discover Non-Qual Credit Trans Fee (721, 722)	$	
Discover Network Credit Discount Rate	(882		%	%			
MC Non-PIN Debit Discount Rate	(880		%	%	MC/Visa Non-Qual Non-PIN Debit Trans Fee (150, 151, 154, 155)	$	
Visa Non-PIN Debit Discount Rate	(881		%	%	Discover Non-Qual Non-PIN Debit Trans Fee (796, 798)	$	
Discover Network Non-PIN Debit Discount Rate	[illegible]		%	%			

MC/Visa Authorization & Return Transaction Fee (100, 101) (002, 006) (111, 113)	$ .20		$
Discover Network Auth & Return Transaction Fee (101, 016, 788)	$ .20		$
American Express Declined Transaction Fee	$ .20		
Non-Qual Surcharge Fee (excluding interchange pass through fees see Section 18.1)	(300, 20N)		
Applies to Non-qualified MC/Visa, Discover Network, American Express Credit, and/or Non-PIN Debit Transactions	.89 %		

**Retail and Restaurant merchants will be charged an additional 0.20% for non-swiped American Express transactions.

Client Initials BAH

INITIAL HERE



SHERWOOD VENTURES LLC

Buyers Fees

Other Fees

Note: See Part IV "Additional Important Information Page for Card Processing" in Section A.3 for early termination fees

Check ALL TeleCheck Services that apply

	ECA Warranty or Paper Warranty	ECA Verification or Paper Verification	LockBox Warranty	LockBox Verification
Average Check Size	$	$	$	$
Total Monthly Check / Call Volume				
Inquiry Rate				
Transaction Fee	$	$	$	$
Advantage Billing	$	$	$	$
One Rate				
Monthly Minimum Fee	$ 25.00	$ 25.00	$ 25.00	$ 25.00
Customer Personal Operator Call / Voice Authorization Fee	$ 2.50	$ 2.50	$ 2.50	$ 2.50
Monthly Processing / Statement Fee	$ 10.00	$ 10.00	$ 10.00	$ 10.00
December Risk Surcharge	0.10 %		0.10 %	
Warranty Maximum	Face Amt. of Authorized Item or $		Face Amt. of Authorized Item or $	
MICR Error				
Other	$	$	$	$

	COD Warranty	Mail Order Warranty	Check Cashing Warranty	Check Cashing Verification	Other
Average Check Size	$	$	$	$	$
Total Monthly Check / Call Volume	$	$	$	$	$
Inquiry Rate	%	%	%	%	%
Transaction Fee	$	$	$	$	$
Advantage Billing	$	$	$	$	$
One Rate					
Monthly Minimum Fee	$ 25.00	$ 25.00	$ 25.00	$ 25.00	$ 25.00
Customer Personal Operator Call / Voice Authorization Fee	$ 2.50	$ 2.50	$ 2.50	$ 2.50	$ 2.50
Monthly Processing / Statement Fee	$ 10.00	$ 10.00	$ 10.00	$ 10.00	$ 10.00
December Risk Surcharge	0.10 %	0.10 %	0.10 %		0.10 %
Warranty Maximum	Face Amt. of Authorized Item or $	Face Amt. of Authorized Item or $	See Section 3.1(a) of Check Cashing Warranty Addendum		Authorized Item or $
Other	$	$	$	$	$

Note: See Section 1.38 "Services" of the TeleCheck Agreement for early termination fees / liquidated damages

Client Initials JHR

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SHERWOOD VENTURES LLC

Your Head Office/Bill To Name:

First/Last Contact Name

Phone Number

Address

Suite #

City

State

Zip

TeleCheck Auto Settle Time: _____ on ET (Must be at least 1 hour after Card Auto Settle Time)

Funding Report: Bill To Location Delivery Method: E-Mail Fax US Mail Frequency: Daily Weekly

Contact Name

Contact Telephone #:

Report Fax #:

Report E-Mail Address:

Batch Closing Deadline: am pm Must close by 11:30 pm CST

Format: CSV (E-Mail only) PDF

Funding: Per Bill To Per Location

Fund By: Product Terminal Location Agent Batch Inv

ACH Credits to Telecheck by Subscriber (For Information)

AZA Transit #:

Same as above or

Account #:

CK

Debits/Credits to Subscriber by TeleCheck and/or Settlement Information

AZA Transit #:

Same as above or

Account #:

CK

Any additional instructions at the end of this Agreement

Please note on separate funding check or bank letterhead the designated TeleCheck Service. A separate funding check or bank letterhead/form for eCheck Services is NOT required. Merchant will be using different banking accounts) for TeleCheck Services.

MERCHANT AGREEMENT

APPLICABLE IF ACCEPTING AMERICAN EXPRESS® CARDS: By signing below, I represent that I have read and am authorized to sign and submit this application for the above entity which agrees to be bound by the American Express Card Acceptance Agreement(s) (Agreement), and that all information provided herein is true, complete and accurate. I authorize First Data Merchant Services Corporation ("FDMS"), American Express Travel Related Services Co., Inc. ("AXP") and AXP's agents and Affiliates to obtain, in connection with this application and receive and exchange information about me, including by requesting consumer reports, from consumer reporting agencies, and disclose such information to their agents, subcontractors, Affiliates and other parties for any purpose permitted by law. I authorize and direct FDMS and AXP and AXP's agents and Affiliates to receive directly or through the mail above or its agents above me that they have requested consumer reporting agencies. Such information will include the name and address of the entity requesting the report. I also authorize AXP to use reports from consumer reporting agencies for marketing and administrative purposes.

I understand that upon AXP's approval of this application, the entity will be sent the Agreement and materials governing its participation in AXP's Card acceptance program, which will govern, among other things, the discount rate I will pay. I understand that if the entity does not qualify for the FDMS servicing program that the entity may be considered in AXP's standard program. Compliance with the Agreement will terminate the Agreement. By accepting the American Express Card for the purchase of goods and/or services, or otherwise indicating its intention to be bound, the entity will be bound by the Agreement.

AGREEABLE TO ALL TERMS: By signing below, each of the undersigned represents that they have read and are authorized to sign and submit this Merchant Processing Application and Agreement, Merchant Processing Application, for the above named Client. Client acknowledges having received and has a copy of the Merchant Processing Application, the Interchange Qualification Matrix, the Non-Qualified Fee Schedule, specific to Client's industry, Interchange Fee Schedule or Qualification Tier Rate Schedule as applicable to Client's pricing Method, the Program Guide, the terms and conditions for each of the services (Operating Procedures and General Agreements (as defined below)), Addit ional Important Information for Card Program(s), and a Confirmation Page, and by the Merchant Processing Application consisting of Sections 1-12, the Merchant Processing Application, the Agreements and schedules and Parts I and II of the Business Questionnaire, to the Merchant Agreement, as amended from time to time. Client hereby consents to receive commercial electronic mail messages from us from time to time. This signature page also constitutes signature(s) to the Equipment Lease Agreement and the American Express Card Acceptance Agreement, which appear on the reverse side of this page. For purposes of this paragraph, together the Equipment Agreement, AXP Agreement and TeleCheck Services Agreement are the "Agreement", each of the Program Guide for purposes of this paragraph, together the Equipment Agreement, AXP Agreement and TeleCheck Services Agreement are the "Agreement", each of the pages of the AXP Agreement and TeleCheck Services Agreement, including any Fee Schedule, Equipment Lease Agreement and/or Bank Equipment Lease Agreement, as applicable, are hereby incorporated by reference into this Agreement.

By signing above, each of the undersigned authorizes Bank of America Merchant Services, LLC (Processor) and Bank of America, N.A. (Bank) (together Processor and Bank are "Servicers") and also each of their Merchant Processing Application and any maintenance, updating, renewal or extension of the Merchant Agreement (in this Merchant Processing Application is approved, and the Interchange Credit Report(s) about each of the individuals required pursuant to the Merchant Agreement to the extent such part is provided in connection with this Merchant Processing Application, including Credit Reports, in connection with the application and any other transactions about each of the individuals required pursuant to the Merchant Agreement, and the Interchange Credit Reports about each of the individuals required pursuant to the Merchant Agreement, furthermore, each of the undersigned authorizes Servicers that at any time, including any time after the termination of the Merchant Agreement, may obtain consumer reports, including Credit Reports, in connection with the application and any other transactions

ABOUT MERCHANT'S BUSINESS

Bank of America Merchant Services

Bank Code: _____ Merchant ID: _____ Buypass Merchant #: _____

☐ TR ☐ TU

DBA NAME: T O P S T O C K P I C S . C O M (24 characters)

Area #: ___ ___ Group #: ___ ___ Service By Region: ___ ___ ___ ___ District Code: ___ ___ ___ ___ ISR Rep ID: ___ ___ ___ ___ SIC # ___ ___ ___ ___

Check Assoc. Code: ___ ___ / _____ Current Check Vendor: _____

CARD BANKING INFORMATION

First/Last Contact Name: BANKING CENTER MANAGER Phone #: (877) 432-1000

ABA #: [redacted] DDA #: [redacted]

☐ ATTACH A COPY OF FUNDING CHECK OR BANK LETTERHEAD/LOGO SIGNED BY A BANK OFFICER WITH TYPED ABA/DDA. MUST INCLUDE BANK NAME & ADDRESS.

CHECKLIST INFORMATION

Regional Office Received Date: _____ MCC: 7 3 9 9 Merchant Type: 1 0 0 0 RELM: BAMS

Pricing Grid # _____ ☐ Special Pricing Model ☐ Association Grid ☐ Linkback # _____ NRPT: _____ NCPT: _____

Sales Support ID: N U L L Office Admin.: JENNIFER LOPEZ Card Rep. # B R H F TeleCheck Rep. # _____

Print Sales Rep. Name: JENNIFER LOPEZ Initial: _____ Sales Lead Tracking #: 2003547973

HIERARCHY: Bank: 3 1 3 9 8 0 0 0 1 8 8 7 Agent: 3 1 3 9 7 0 0 0 2 8 8 4

Corp: _____ Chain: _____ Buypass FIID: _____

CLIENT VISITATION

☒ Visit Not Required (Lic. Professional)

1. Zone: ☒ Business District ☐ Industrial ☐ Residential
2. Location: ☐ Mall ☐ Shopping Area ☐ Isolated ☒ Office ☐ Apartment ☐ Home ☐ Other: _____
3. Seasonal: ☒ No ☐ Yes, Mos. in Operation: _____ Mos. Open Between _____ to _____
4. External Facility Description (# of Levels/Floors): ☒ 1 ☐ 2-4 ☐ 5-10 ☐ 11 plus
5. Merchant Occupies: ☒ Ground Floor ☐ Other: _____
6. Remaining Floor(s) Occupied by: ☐ Residential ☒ Commercial ☐ Combination
7. Advertising Name Displayed: ☒ Window ☒ Door ☒ Store Front
8. Approx. Square Footage: ☐ 0-250 ☐ 251-500 ☐ 501-2,000 ☐ 2,001+
9. # of Registers: _____
10. Return Policy: ☐ Full Refund ☐ Exchge Only ☐ None
11. Do you have a refund policy for your MC/Visa/Discover® Network/American Express® sales? ☐ Yes ☐ No If yes, Check one: ☐ Exchange ☐ Store Credit ☐ Refund Cardholder

If MC/Visa/Discover Network/American Express Credit, within how many days do you submit credit transactions? ☐ 0-3 ☐ 4-7 ☐ 8-14 ☐ Over 14 days

12. Proper License Visible (Liquor, Tax ID, etc.): ☒ Yes ☐ No, explain: _____
13. Your Previous Processor: _____
14. Your Previous Merchant #: _____
15. Check Reason for Changing: ☐ Rate ☐ Service ☐ Terminated ☐ Other: _____
16. Do You Have Previous Processor MC/Visa/Discover Network/American Express Statements? ☐ Yes ☐ No
17. Are customers required to leave a deposit? ☐ Yes ☐ No If Yes, % of deposit required: ___% Time Frame for Delivery: _____ Days

Comments to Credit Officer/Other Depository/Primary Savings Account Number and Additional Information *(40 Characters)*:

MAIL CARD STATEMENTS/DOCUMENTS

Statement Recap Information: *(check one)* ☒ 01 = Outlet ☐ 02 = Stmt to Bill To/No Recap ☐ 07 = Suppress Stmt (No Stmt) ☐ 08 = Produce Recap, No Stmt ☐ 09 = Bill to Address/Stmt and Recap ☐ 10 = Recap to Bill To/Stmt to Outlet

Statement Type: *(check one)* ☐ Detail ☒ Summary Statement Delivery Method: *(check one)* ☐ E-Mail ☐ Online ☒ Print and Mail

Statement E-Mail Address: _____

Head Office/Bill To Name: BLUEWAVE ADVISORS LLC First/Last Contact Name: JEFFREY BISHOP

Address: [redacted] City: TYLER State: TX Zip: [redacted] Phone #: (817) 707-6901

ON YOUR BUSINESS ACCOUNT *(check one)*

CHECKING STATEMENT ROLLUP: ☐ 0 = Each Transfer ☐ 1 = Debit/Credit Grouped (By Category) ☐ 2 = Net Transfer Amount Only ☐ 3 = Net Transfer EOM Fee Combined

CARD PROCESSING INFORMATION

BAMS1305(ia)

1. Processing mode: ☑ EDC: ☐ Paper Voice ☐ Tape ☐ ECR ☐ Paper Terminal
2. Funding will be processed DAILY via: ☑ ACH ☐ Bankwire
3. Bank will fund: ☑ Outlet ☐ Head Office
4. # of Plates: _____ Long _____ Short
5. Fire Safety Act: ☒ Yes ☐ No
6. Ship Equip. & Welcome Packet to *(check one)*: ☑ Outlet ☐ Head Office ☐ Other, give mailing information below ☐ No Welcome Packet & Supplies ☐ No Welcome Packet

Name: _____ First/Last Contact Name: _____

Address: _____ City: _____ State: _____ Zip: _____

7. Debit Bill Payment Transaction Type: ☐ Internet ☐ VRU ☐ Recurring ☐ Call Center Sponsoring Debit Network: ☐ NYCE ☐ Pulse ☐ Star
8. Additional Terminal Features: *(Check all that apply to ensure timely terminal programming)*

☒ Auto Settle Time 23:00 hh ET (military)
☐ Bar Tab
☐ Clerk/Server Entry
☐ Debit Cash Back
Delayed Ship Date: _____
☐ Dial Prefix: ☐ Dial 9 ☐ Other: _____
☐ Dial Suffix: _____
☐ E-Commerce
☐ If IP _____ *(List Current Provider)*

☐ QSR-CR/SMT *(Convenience/Small Ticket)*
☐ QSR Print Option
☐ Invoice Number
☐ Multi-Trans *(PC/Register/Software only)*
☐ No Server/Ticket ID
☐ Remove Room # Prompt
☐ Remove Ticket # Prompt

☐ Retail Gas
☐ Retail With Tip
☐ Ship Method *(Overnight)*
☐ Tip % Option
☐ Verify Amount Prompt
☐ Partial Approval
☐ Purchase w/ Balance Return
☐ Standalone Balance Inquiry

☐ Amex Prepaid Program Preference *(Choose One)*
☐ Partial Auth
☐ Balance Back
☐ Other _____

PINPad:
☐ DES Encryption
☐ DUKPT
☐ Access Code
_____

Terminal Features *(cont'd)*

	Key Disable	or	Password Protect
Credits	☐		☐
Voids	☐		☐
Forces	☐		☐
Reviews	☐		☐
Bal/Settle	☐		☐
Auth Only	☐		☐
Reports	☐		☐
Tip Adjustment	☐		☐

Comments: _____

(NOTE: Completing the Comments field will result in a 48 hour terminal programming delay)

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MERCHANT PROCESSING APPLICATION AND AGREEMENT (Page 1 of 3)

Bank of America Merchant Services

COMPLETE SECTIONS (1-12)

Merchant #:

TeleCheck Subscriber #: Add'l TeleCheck Product Subscriber #: Loc. of

BAMS1308 (1) TELL US ABOUT YOUR BUSINESS BAMS1308(01)

Client (Your Business LEGAL Name): BLUEWAVE ADVISORS, LLC

Store #:

Same as Legal Name or Provide DBA/Outlet Name: TOPSTOCKPICS.COM

First/Last Contact Name: JEFFREY BISHOP

(No P.O. Box) Address: [redacted]

Suite #: [redacted]

City: IRVING

State: TX

Zip Code: [redacted]

Your Business Phone: (817) 707-6901

Same as Business Phone or Merchant's Customer Service Phone:

Your Fax Phone:

Select One for Retrieval Requests: (02) Dedicated 24 Hour Fax (03) No fax; mail (05) eIDs

Your E-Mail Address (Required for IP or TeleCheck): EDITOR@INVESTORSOUP.COM

Your Customer Service E-Mail Address:

Website Address: WWW.TOPSTOCKPICS.COM

(2) MC/VISA/DISCOVER NETWORK/AMERICAN EXPRESS/ ONEPOINT

Your Total Cash and Credit Sales (For All Outlets)	$ 1,000,000	Estimated MC/Visa Average Ticket/Sales Amount:	$ 30.00
		Estimated Discover Network Average Ticket for this Outlet:	$ 30.00
Total Annual MC/Visa Volume (For All Outlets)	$ 500,000	Estimated American Express Average Ticket for this Outlet:	$ 30.00
Total Annual Discover Network Volume (For All Outlets)	$ 50,000	Annual MC/Visa Volume for this Outlet: (For Multiple Outlets Only)	$,000
		Est. Discover Network Annual Sales Vol. for this Outlet: (For Multiple Outlets Only)	$,000
Total Annual American Express Volume: (For All Outlets)	$ 50,000	Est. American Express Annual Sales Vol. for this Outlet: (For Multiple Outlets Only)	$,000

(3) TELECHECK PRODUCTS AND SERVICES

ECA* Warranty ECA Verification

LockBox Warranty LockBox Verification Check Cashing Warranty Check Cashing Verification Other:

Paper Warranty Paper Verification COD Warranty Mail Order Warranty Existing Subscriber No.:

(4) ENTITLEMENTS

✓ MC/Visa ✓ Discover Network Full Processing (Discover Network systems and rules also process and govern JCB transactions. Elect JCB if a desired Card type.)

Global ePricing (for eCommerce merchants only)

Voyager Fleet Annual Voyager Vol.: $ Participation in Voyager Tax Exempt Program: Yes No (If yes, additional request form required)

WEX Full Acquiring Annual WEX Volume: $ WEX (Non-Full Svc) MC Fleet

Non Lic JCB (EDC) (Existing Account #) or JCB License 2 8 0 9 0 0 9 9 0 1

American Express OnePoint/Full Service (EDC) American Express ESA/Pass Through: or Existing SE #

Amer. Exp. Cap #: Franchise Name:

Check one for ESA/Pass Through: Split Dial Single Settle EDC PIP Reverse PIP

Debit Package 7 7 7 3 6 2 0 5 EBT FNS # (XREF): *Gift Card *Loyalty Solutions *A separate Setup Form is required.

(5) PROVIDE MORE BUSINESS DATA

State Incorp. T X Month/Yr. Started: 04/06 Sole Ownership Partnership Non Profit/Tax Exempt Public Corp. Private Corp. X L.L.C. Gov't

Check one: TIN Type: X EIN (Fed Tax ID #) SSN D&B #: No. of Employees: 10

NOTE: Failure to provide accurate information may result in a withholding of merchant funding per IRS regulations. (See Part IV Section A.3 of your Program Guide for further information.)

Name (as it appears on your income tax return): BLUEWAVE ADVISORS LLC

Federal Tax ID#: (as it appears on your income tax return) [redacted]

I certify that I am a foreign entity/nonresident alien. (If checked, please attach IRS Form W-8.)

Mag Swipe % + Keyed Manually 100 % = 100% Product/Services You Sell: NEWS LETTERS AND ADVERTISING

POS Card Present (MAG Swipe and/or Manual Imprint) % + Mail Order/Direct Marketing % + Phone Order % + Internet 100 % = 100%

Do you use any third party to store, process or transmit cardholder data? Yes X No (Examples include, but not limited to web hosting companies, Electronic Data Capture, Loyalty programs)

If yes, give name/address:

Please identify any Software used for storing, transmitting, or processing Card Transactions or Authorization Requests:

Client Initials

[redacted]

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MERCHANT PROCESSING APPLICATION AND AGREEMENT

DBA Name: TOPSTOCKPICS.COM

(6) DESCRIBE EQUIPMENT DETAILS

Network: (205) CARDnet® X ( ) Nashville ( ) Bypass Other Specify Security Code: ( )

Rental • Purchase Cust.-Owned • Lease Installment Purchase (circle one)	QTY	IP	Equipment Type (i.e. Terminal/VAR/Internet)	Retail • Restaurant • MOTO/Internet Lodging • Supermarket • Car Rental Quick Service Restaurant • Petr	Model Code and Name	Unit Price w/o Tax	For Customer-Owned Equipment Track/Version/Serial #
R X C L I	1		FDGG	R Re MOTO/I L S C QSR P	FDGG	$	
R P C L I				R Re MOTO/I L S C QSR P		$	
R P C L I				R Re MOTO/I L S C QSR P		$	

The Installment Purchase plan is a 3 month option only.

NOTE: Any Special Instructions must be included on About Merchant's Business Page.

Installation/Training:

X MAG/MIG to Train — Sales Rep. to Train — *(Receive training via phone, 1-800-430-7162, M-F 8:00 am - 10:00 pm EST & Sat. 10:00 am - 2:00 pm EST)*

No Merchant Training — Installer / In-House — *(Check training via phone, 1-800-366-1054, M-F 8:00 am - 10:00 pm EST & Sat. 10:00 am - 2:00 pm EST)*

First/Last Contact Name: JEFFREY BISHOP Contact Phone #: (817) 707-6901 Best Time To Call: 10:00 X am pm

Imprinter Purchase: Yes X No If Yes $ 50.00 x Qty: = $ *(w/o Tax)* Wireless Provider: GPRS Cingular *or* Other:

Check one: Gateway Solutions Dial Solutions X Global Gateway (FDGG) VSAT*** Frame Other: IC Verify Serial #

VAR/Internet/Software: Name: (Nashville Only: Product ID # Vendor ID #

NOTE: ***Requires separate agreement between VSAT Provider prior to implementation of this telecommunications protocol.

LEASE COMPANY: (04) First Data Global Leasing Lease Term: Months Annual Tax Handling Fee: $10.20

Monthly Lease Charge for This Location: $ w/o taxes, late fees, or other charges that may apply. **See Multiple Locations form for the Monthly Lease Charge for each individual location.* See Lease Agreement for details. This is a NON-CANCELABLE lease for the full term indicated.

(7) PROVIDE YOUR OWNER INFORMATION

Owner/Partner/Officer Name	D.O.B.	Social Security #	Home Phone	% of Ownership
JEFFREY BISHOP	[redacted]	[redacted]	[redacted]	60
Home Address	**City**		**State**	**Zip**	**Country**
[redacted]	LEE		NH	03861	US
Owner/Partner/Officer Name	**D.O.B.**	**Social Security #**	**Home Phone**	**% of Ownership**
Home Address	**City**		**State**	**Zip**	**Country**

(8) FLAT RATE / IC PLUS / TIER PRICING SCHEDULE

Start-Up Fees (One-Time Charges)

Non-Taxable Fees:

Application Fee (Non-Refundable) (237) $ 149.00

Reprogramming Fee (31A) $

Debit Set-up Fee (31B) $

Misc. Fee (31J) $

*Equipment Purchase (ACH) $

Other:

( ) $

Total Amount $ w/o tax

*You will be charged the applicable State/City/Local Sales Tax.

Maintenance Fees

X Annual Maintenance Fee (19C) $ 94.75

or

Quarterly Maintenance Fee (49B) $ 23.75

PIN Debit

Unbundled PIN Debit (018, 42R, Key 0-590, Key 0-593) $ 0.30 *(plus the applicable network fee)*

Billed Monthly Fees (If Applicable)

Monthly Service Charge (335) $ 9.95

Minimum Processing Fee (952) $ 25.00

Wireless Access Fee (399)

FEE PER TID $ x # OF TIDs = TOTAL $

ClientLine* (32R) $ No Charge

Paper Statement Fee (323) $ 4.95

Premium Equip Svc Program Yes No *(per TID)* (32U) $

Monthly PCI Support Pkg (49A) $

Other: ( ) $

Other: ( ) $

Other: ( ) $

Other: ( ) $

Entitlements

AUTHORIZATION

American Express ESA/Pass Through (10P) $ 0.25

JCB (10M) $ 0.25

JCB License (734) %

Internet

Start-Up Fees

FDGG Set-up Fee (31X)

FEE PER TID $ 100 x # OF TIDs 1 = TOTAL $ 100

Internet Set-up Fee (30R)

FEE PER TID $ x # OF TIDs = TOTAL $

Billed Monthly Fees

FDGG (31Z)

FEE PER TID $ 16 x # OF TIDs 1 = TOTAL $ 16

Internet Service Fee (391)

FEE PER TID $ x # OF TIDs = TOTAL $

Global ePricing MC/V Svc Fee (397, 899) %

NOTE: Client shall be subject to any foreign currency exposure in connection with Global ePricing transactions.

Trans./Other Fees

Internet/FDGG

MC, V, Amex, Dis, Check (03R, 04R, 06I, 07I, 435, L19) $ 0.05

Billed Annual Fees (If Applicable)

Other: ( ) $

Other: ( ) $

Other: ( ) $

Client Initials

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MERCHANT PROCESSING APPLICATION AND AGREEMENT

BAMS1308 — (B) FLAT RATE / IC PLUS / TIER PRICING SCHEDULE (cont'd) — BAMSCorpFee1308A(Lan)

DBA Name: TOPSTOCKPICS.COM Pricing Type: 0 2 0 Schedule Version: BAMS.MVD.F10.2.2T Loc. ___ of ___

Discount Fees (Based On Gross Transaction Volume)

Accept all MasterCard, Visa and Discover Network Transactions *(presumed, unless any selections below are checked)*

MasterCard Acceptance	Visa Acceptance	Discover Network Acceptance
☐ Accept MC Credit transactions only	☐ Accept Visa Credit transactions only	☐ Accept Discover Network Credit transactions only
☐ Accept MC Non-PIN Debit trans. only	☐ Accept Visa Non-PIN Debit trans. only	☐ Accept Discover Network Non-PIN Debit trans. only

See Section 1.9 of the Program Guide for details regarding limited acceptance. You are responsible for distinguishing Credit from Non-PIN Debit Cards. Even if you have agreed to limit your acceptance of certain cards as outlined above, you must continue to accept all foreign issued cards, whether Credit or Non-PIN Debit. If you agree to limit your acceptance to a particular type of card and, whether intentionally or in error, accept another type of transaction, the resulting transaction will downgrade to the highest cost interchange plus the applicable Non-Qualified Surcharge (See Section 18.1 of the Program Guide).

Pricing Method: (Select One)	MC/Visa/ Discover Network/ American Express Discount Rate	MC/Visa/ Discover Network 2-Tier	MC/Visa/ Discover Network 3-Tier	Transaction Fees (Applies to MC/Visa/Discover Network 2 Tier and MC/Visa/ Discover Network 3 Tier ONLY)	MC/Visa/Discover Network IC Pass Thru: You will be charged the applicable interchange rate from MasterCard, Visa or Discover Network, plus a MasterCard Assessment Fee (272) of .11%, a Visa Assessment Fee (274) of .11% or a Discover Network Assessment Fee (6AC) of .0250%, plus any other fees indicated on this Service Fee Schedule.
Interchange Plus I (549, 564, 529) ☐ H (553, 563, 529)					%
QUALIFIED DISCOUNT RATES					
MC Credit Discount Rate (800)	%	1.95 %	%	MC/Visa Qual Credit Trans Fee (001, 002, 005, 006, 630, 634) $	%
Visa Credit Discount Rate (804)	%	1.95 %	%		%
Discover Network Credit Disc't Rate (170)	%	1.95 %	%		%
MC World Sales Discount (660)			%	Discover Network Qual Credit Trans Fee (015, 016, 7BA) $	
Visa Reward Sales Discount (664)			%		
Discover Network Premium Sales Discount (7AA)			%		
American Express OnePoint** Credit Discount Rate (Key 0 070)	%				
MC Non-PIN Debit Discount Rate (850)	%	1.95 %	%	MC/Visa Qual Non-PIN Debit Trans Fee (130, 131, 134, 135) $	%
Visa Non-PIN Debit Discount Rate (854)	%	1.95 %	%		%
Discover Network Non-PIN Debit Discount Rate (964)	%	1.95 %	%	Disc. Network Qual Non-PIN Debit Trans Fee (787, 788) $	%
MID-QUALIFIED DISCOUNT RATES (Does not apply to MC / Visa / Discover 2 Tier)					
MC Credit Discount Rate (810)			%	MC/Visa Mid-Qual Credit Trans Fee (611, 612, 615, 616, 640, 644) $	
Visa Credit Discount Rate (814)			%		
Discover Network Credit Disc't Rate (993)			%		
MC World Mid-Qual Sales Discount (670)			%	Discover Network Mid-Qual Credit Trans Fee (717, 718, 7BE) $	
Visa Reward Mid-Qual Sales Discount (674)			%		
Discover Network Premium Mid-Qual Sales Discount (7AE)			%	MC/Visa Mid-Qual Non-PIN Debit Trans Fee (140, 141, 144, 145) $	
MC Non-PIN Debit Discount Rate (870)			%		
Visa Non-PIN Debit Discount Rate (874)			%	Discover Network Mid-Qual Non-PIN Debit Trans Fee (791, 792) $	
Discover Network Non-PIN Debit Discount Rate (968)			%		
NON-QUALIFIED DISCOUNT RATES					
MC Credit Discount Rate (820)		2.73 %	%	MC/Visa Non-Qual Credit Trans Fee (621, 622, 625, 626, 650, 654) $	
Visa Credit Discount Rate (824)		2.73 %	%		
Disc. Network Credit Disc't Rate (994)		2.73 %	%		
MC World Non-Qual Sales Discount (680)			%	Discover Network Non-Qual Credit Trans Fee (721, 722, 7BI) $	
Visa Reward Non-Qual Sales Discount (684)			%		
Discover Network Premium Non-Qual Sales Discount (7AI)			%	MC/Visa Non-Qual Non-PIN Debit Trans Fee (150, 151, 154, 155) $	
MC Non-PIN Debit Discount Rate (880)		2.73 %	%		
Visa Non-PIN Debit Discount Rate (884)		2.73 %	%	Discover Network Non-Qual Non-PIN Debit Trans Fee (795, 796) $	
Discover Network Non-PIN Debit Discount Rate (972)		2.73 %	%		
MC/Visa Auth & Return Trans Fee (10A, 10D) (002, 006) (131, 135)	$ .20				$
Discover Network Auth & Return Transaction Fee (10J, 816, 786)	$ .20				$
American Express OnePoint Trans. Fee	$ .20				
Non-Qual Surcharge Fee (30D, 20D) *(excluding interchange pass-through fees, see Section 18.1)* Applies to Non-qualified MC, Visa, Discover Network Credit, and/or Non-PIN Debit Transactions	%				

**Retail and Restaurant merchants will be charged an additional 0.30% for non-swiped American Express transactions.

Client Initials

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MERCHANT PROCESSING APPLICATION AND AGREEMENT (Page 4 of 5)

DBA Name: TOPSTOCKPICS.COM Loc. ____ of ____

(B) FLAT RATE / IC PLUS / TIER PRICING SCHEDULE (cont'd)

WEX Full Acquiring Fees

WEX Auth Fee (0D4) $ ____
WEX Sales Discount (940) ____ %
WEX Refund Discount (941) ____ %
WEX Chargeback Discount (942) ____ %
WEX Chargeback Reversal Discount (943) ____ %
WEX Chargeback Fee (29H) $ ____
WEX Retrieval Fee (29I) $ ____

Buypass Fees

Datawire Micronode ☐ Yes ☐ No
Datawire Micronode Monthly Fee (954) $ 15.00 (each)

Authorization Fees

Voyager (0D0, 0D1, 0DV) $ ____
WEX (Non-Fuel Svc) (0D8, 0D1, 0SV) $ ____

Other Payment Fees

Voyager:
Sales Discount Rate (944) ____ %
Credit Discount Rate (945) ____ %

Other Fees

Chargeback Fee	(295,725,20L)	$ 25.00	Visa Zero Amt + AVS Fee	(10X)	$ 0.025
MC Cross Border Fee USD	(605)	0.40 %	Visa Zero Amount Fee	(10Y)	$ 0.025
US Cross Border Fee Non-USD	(606)	0.80 %	Visa Misuse of Auth Fee	(04G)	$ 0.045
Visa International Svc Fee	(22A)	0.40 %	Visa Zero Floor Limit	(04I)	$ 0.10
MC/VI/Discover Network / American Express* Voice Auth	(10B, 10E, 10K, 10Q)	$ 0.95	Visa Partial Auth NP Trans Fee	(120)	$ 0.01
EBT	(18E, 18I, 62X, 18H)	$ 0.15	Visa Int'l Acquirer Fee (for MCC codes 5962, 5966, 5967 only)	(22F)	0.45 %
AVS	(405, 406, 407, 408)	$ 0.10	Discover Network Int'l Processing Fee	(22G)	0.30 %
Discover Network AVS	(07A, 07B, 07C, 07D)	$ 0.10	Discover Network Int'l Service Fee	(22H)	0.45 %
ACH Reject Fee	(401)	$ 25.00			
Batch Settlement Fee	(227)	$ 0.35			
MC/V Network Access Fee	(197, 198)	$ 0.0269			
Discover Ntwk Access Fee	(526)	$ .0075	Other: ETF	( )	$ 0

Other Pmt Fees

American Express ESA/Pass Through Fees**
**Amex Discount Rate ____ %
Amex Trans. Fee $ ____
☐ Amex Monthly Fee $ 7.95 (Flat Fee)

*Billed separately by American Express.

**Retail & Restaurant merchants will be charged an additional 0.30% for non-swiped American Express transactions.

Note: See Part IV "Additional Important Information Page for Card Processing" in Section A.3 for early termination fees.

(C) TELECHECK RATES, SERVICE FEES, AND SET UP INFORMATION

TeleCheck Services, Inc.
P.O. Box 4514
Houston, TX 77210-4514
1-800-366-1094

Set-Up Fees.
No. of Physical Locations: ____ 1st Location: @ ____ Add'l Location(s): @ ____ Total Set-Up Fee: $ ____
TeleCheck Monthly POS Support Fee: $ ____ (per Terminal/ Per Month. TeleCheck Equip. Only)
Total TeleCheck Monthly POS Support Fee: $ ____

Check ALL TeleCheck Services that apply:	☐ ECA Warranty or ☐ Paper Warranty	☐ ECA Verification or ☐ Paper Verification	☐ LockBox Warranty	☐ LockBox Verification
Average Check Size	$	$	$	$
Total Monthly Check / Call Volume	$	$	$	$
Inquiry Rate	%		%	
Transaction Fee	$	$	$	$
Advantage Billing	$	$	$	$
One Rate	$			
Monthly Minimum Fee	$ 25.00	$ 25.00	$ 25.00	$ 25.00
Customer Request Operator Call / Voice Authorization Fee	$ 2.50	$ 2.50	$ 2.50	$ 2.50
Monthly Processing / Statement Fee	$ 10.00	$ 10.00	$ 10.00	$ 10.00
December Risk Surcharge	0.10 %		0.10 %	
Warranty Maximum	☐ Face Amt. of Authorized Item or $		☐ Face Amt. of Authorized Item or $	
MICR Floor Limit				
Other:	$	$	$	$

Check ALL TeleCheck Services that apply:	☐ COD Warranty	☐ Mail Order Warranty	☐ Check Cashing Warranty	☐ Check Cashing Verification	☐ Other
Average Check Size	$	$	$	$	$
Total Monthly Check / Call Volume	$	$	$	$	$
Inquiry Rate	%	%	%	%	%
Transaction Fee	$	$	$	$	$
Advantage Billing	$	$	$	$	$
One Rate					
Monthly Minimum Fee	$ 25.00	$ 25.00	$ 25.00	$ 25.00	$ 25.00
Customer Request Operator Call / Voice Authorization Fee	$ 2.50	$ 2.50	$ 2.50	$ 2.50	$ 2.50
Monthly Processing / Statement Fee	$ 10.00	$ 10.00	$ 10.00	$ 10.00	$ 10.00
December Risk Surcharge	0.10 %	0.10 %	0.10 %		0.10 %
Warranty Maximum	☐ Face Amt. of Authorized Item or $	☐ Face Amt. of Authorized Item or $	See Section 2.(k) of Check Cashing Warranty Addendum		☐ Face Amt. of Authorized Item or $
MICR Floor Limit					
Other:	$	$	$	$	$

See TeleCheck Agreement for definitions and any additional fees.
Note: See Section 1.38 "Damages" of the TeleCheck Agreement for early termination fees/liquidated damages.

Client Initials: ____

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MERCHANT PROCESSING APPLICATION AND AGREEMENT (Page 3 of 5)

DBA Name: TOPSTOCKPICS.COM Loc. ____ of ____

(C) TELECHECK RATES, SERVICE FEES, AND SET UP INFORMATION (cont'd)

Your Head Office/Bill To Name: | First/Last Contact Name: | Phone Number:

Address: | Suite # | City: | State: | Zip: | Your Fax Phone:

☐ TeleCheck Auto Settle Time: ____ hh ET (Must be at least 1 hour after Card Auto Settle Time)

Funding Report: ☐ Bill To ☐ Location Delivery Method: ☐ E-Mail ☐ Fax ☐ US Mail Frequency: ☐ $____ Monthly ☐ $____ Weekly ☐ $____ Daily

Contact Name: Contact Telephone #:

Report Fax #: Report E-Mail Address:

Batch Closing Options: ____ ☐ am ☐ pm Must close by 11:30 pm CST Format: ☐ CSV (E-Mail only) ☐ PDF

Funding: ☐ Per Bill To ☐ Per Location Fund By: ☐ Product ☐ Terminal ☐ Location ☐ Agent ☐ Batch ☐ Day

ACH Credits to TeleCheck by Subscriber (For Invoice Payment): ABA Transit #: Account #: ☐ Ck

☐ Same as above or ☐ Same as above or

Debits/Credits (Settlement) to Subscriber by TeleCheck and/or Franking Information: ABA Transit #: Account #: ☐ Ck

Special Instructions which are part of this Agreement:

Please note on separate funding check or bank letterhead the designated TeleCheck Service. A separate funding check or bank letterhead/logo for TeleCheck Services is NOT required UNLESS Merchant will be using different banking account(s) for TeleCheck Services.

(D) AGREEMENT APPROVAL

APPLICABLE IF MERCHANT ACCEPTS AMERICAN EXPRESS® CARDS: By signing below, I represent that I have read and am authorized to sign and submit this application for the above entity which wishes to be bound by the American Express® Card Acceptance Agreement ("Agreement"), and that all information provided herein is true, complete and accurate. I authorize First Data Merchant Services Corporation ("FDMS"), American Express Travel Related Services Company, Inc. ("AXP") and AXP's agents and Affiliates to verify the information in this application and receive and exchange information about me personally, including by requesting reports from consumer reporting agencies, and disclose such information to their agents, subcontractors, Affiliates and other parties for any purpose permitted by law. I authorize and direct FDMS and AXP and AXP's agents and Affiliates to inform me directly or through the entity above, of reports about me that they have requested from consumer reporting agencies. Such information will include the name and address of the agency furnishing the report. I also authorize AXP to use the reports from consumer reporting agencies for marketing and administrative purposes.

I understand that upon AXP's approval of this application, the entity will be sent the Agreement and materials welcoming it, either to AXP's program for FDMS to perform services for AXP or in AXP's standard Card acceptance program, which has different servicing terms (e.g., different speeds of pay). I understand that if the entity does not qualify for the FDMS servicing program, that the entity may be enrolled in AXP's standard Card acceptance program, and the entity may terminate the Agreement. By accepting the American Express Card for the purchase of goods and/or services, or otherwise indicating its intention to be bound, the entity agrees to be bound by the Agreement.

APPLICABLE TO ALL MERCHANTS: By signing below, each of the undersigned represents that they have read and are authorized to sign and submit this Merchant Processing Application and Agreement ("Merchant Processing Application") for the above named Client ("Client") and that all information provided herein is true, complete, and accurate. Client acknowledges having received and read a copy of (i) the Interchange Qualification Matrix, (ii) the Non-Qualified Rate Schedule (specific to Client's industry), Interchange Rate Schedule or Qualification Tier Rate Schedule, as applicable to Client's Pricing Method, (iii) the Program Guide (which includes terms and conditions for each of the services, Operating Procedures, Additional Agreements (as defined below), Additional Important Information for Card Processing, and a Confirmation Page), and (iv) the Merchant Processing Application, consisting of Sections 1-12, (together, the Merchant Processing Application, its attachments and schedules and Parts I and IV of the Program Guide are referred to in this Section 10 as the "Merchant Agreement"), as modified from time to time in accordance with the applicable provisions of the Program Guide, and agrees to be bound by all provisions as printed therein. Client hereby consents to receiving commercial electronic mail messages from us from time to time. This signature page also serves as the signature page to the Equipment Lease Agreement and the American Express® Card Acceptance Agreement (for purposes of this paragraph, the "AXP Agreement"), which appear in Part II of the Program Guide, as well as the TeleCheck Services Agreement, appearing in Part III of the Program Guide (for purposes of this paragraph, together, the Equipment Lease Agreement, AXP Agreement and TeleCheck Services Agreement are the "Additional Agreements"), if selected; the Client being the "Lessee" for purposes of such Equipment Lease Agreement and/or "You" and "Your" for the purposes of the AXP Agreement and TeleCheck Services Agreement.

By signing below, each of the undersigned authorizes Banc of America Merchant Services, LLC ("Processor") and Bank of America, N.A. ("Bank") (together, Processor and Bank are "Servicers" and also referred to as "our," "us" and "we" in this Section 10) to (a) request and obtain from consumer reporting agencies, individual and business credit reports (collectively, "Credit Reports"), in connection with the approval of this Merchant Processing Application and any maintenance, updating, renewal or extension of the Merchant Agreement (if this Merchant Processing Application is approved), and (b) exchange Credit Reports and any other information about each of the undersigned personally with First Data Merchant Services Corporation, TeleCheck Services, Inc. and any other service providers, to the extent such parties provide services that Client has selected on this Merchant Processing Application (or as hereafter elected by Client). Each of the undersigned furthermore agrees that all references, including banks and consumer reporting agencies, may release any and all individual and business credit financial information to us. Each of the undersigned further authorizes us to disclose any information obtained from any source in connection with this Merchant Processing Application, including Credit Reports, to any governmental, administrative or regulatory entity, upon request, or to each other and our respective vendors and affiliates, as necessary to provide the products and services elected under the Merchant Agreement, or to comply with applicable law or order, including, without limitation, the USA PATRIOT Act. It is our practice to obtain certain information in order to verify your identity while processing your Merchant Processing Application, as described in the USA PATRIOT Act.

THIS MERCHANT PROCESSING APPLICATION AND AGREEMENT HAS BEEN EXECUTED ON BEHALF OF AND BY THE AUTHORIZED MANAGEMENT OF CLIENT AS OF THE EFFECTIVE DATE.

Client's Business Principal: *(Please sign below)*

X Signature ____

Print Name JEFFREY BISHOP Date 10/28/10

Title: X Pres. ☐ V.P. ☐ Member L.L.C. ☐ Owner ☐ Partner ☐ Other: ____

X Signature ____

Print Name ____ Date ____

Title: ☐ Pres. ☐ V.P. ☐ Member L.L.C. ☐ Owner ☐ Partner ☐ Other: ____

(PROCESSOR): Banc of America Merchant Services, LLC
(BANK): Bank of America, N.A.

X Signature ____

Approved TeleCheck Manager ____ Date: ____

IF TELECHECK SERVICES HAVE BEEN SELECTED, PLEASE SIGN BELOW:

X Signature ____

(E) TELECHECK ACH AUTHORIZATION

ACH Debit and Credit Authorization: Client authorizes its Financial Institution to pay and charge to its account by electronic fund transfer the amount due TeleCheck under this Agreement and to accept all credits and debits made to its account by electronic fund transfer as a result of TeleCheck's services. This authorization shall remain in effect until thirty days after revoked in writing.

X Signature ____ Print Name/Title: ____ Date: ____

Authorized Signature on TeleCheck account for ACH

BAMS1308 BAMS1308(ia)

(F) PERSONAL GUARANTY

In exchange for Banc of America Merchant Services, LLC, Bank of America, N.A., and American Express' acceptance of, as applicable, the Agreement and/or the Equipment Lease Agreement and/or American Express Card Acceptance Agreement, the undersigned unconditionally guarantees performance of the Client's obligations under the foregoing Agreements, and payment of all sums due hereunder, and in the event of default, hereby waives notice of default and agrees to indemnify the other parties for any and all amounts due from Client under any of the foregoing Agreements. I understand that this is a Guaranty of payment and not of collection and that Bank of America, N.A., Banc of America Merchant Services, LLC, and American Express are relying upon this Guaranty in entering into, as applicable, the Agreement, the Equipment Lease Agreement, and American Express Card Acceptance Agreement.

Signature *(Please sign below):*

X ____, an individual

Signature *(Please sign below):*

X ____, an individual

PART V: CONFIRMATION PAGE

Please read the Program Guide in its entirety. It describes the terms under which we will provide merchant processing Services to you.

From time to time you may have questions regarding the contents of your Agreement with Bank and/or Processor or the contents of your Agreement with TeleCheck. The following information summarizes portions of your Agreement in order to assist you in answering some of the questions we are most commonly asked.

1. **Your Discount Rates are assessed** on transactions that qualify for certain reduced interchange rates imposed by MasterCard and Visa. Any transactions that fail to qualify for these reduced rates will be charged an additional fee (see Section 18 of the Program Guide).
2. **We may debit your bank account** from time to time for amounts owed to us under the Agreement.
3. **There are many reasons why a Chargeback may occur.** When they occur we will debit your settlement funds or settlement account. For a more detailed discussion regarding Chargebacks see Section 10 of the Operating Guide or see the applicable provisions of the TeleCheck Services Agreement.
4. **If you dispute any charge or funding**, you must notify us within 45 days of the date of the statement where the charge or funding appears for Card processing or within 30 days of the date of a TeleCheck transaction.
5. **The Agreement limits our liability to you.** For a detailed description of the limitation of liability see Section 20 of the General Terms or Sections 1.17 and 1.28 of the TeleCheck Services Agreement.
6. **We have assumed certain risks** by agreeing to provide you with Card processing or check services. Accordingly, we may take certain actions to mitigate our risk, including termination of the Agreement, and/or hold monies otherwise payable to you (see General Terms in Section 23, Term, Events of Default and Section 24, Reserve Account; Security Interest) (see TeleCheck Services Agreement in Sections 1.1, 1.3.2, 1.3.9, 1.5.2, 1.5.7, 1.7.2, 1.7.10, 1.8.2, 1.8.8, 1.9, and 1.10), under certain circumstances.
7. **By executing this Agreement with us** you are authorizing us to obtain financial and credit information regarding your business and the signers and guarantors of the Agreement until all your obligations to us are satisfied.
8. **The Agreement contains a provision** that in the event you terminate the Agreement early you will be responsible for the payment of an early termination fee as set forth in Part IV, A.3 under "Additional Fee Information" and Section 1.38 of the TeleCheck Services Agreement.
9. **If you lease equipment under Part II of this Agreement**, it is important that you review Section 1 in Third Party Agreements. **THIS IS A NON-CANCELABLE LEASE FOR THE FULL TERM INDICATED.**

10. Card Organization Disclosure

Visa and MasterCard Member Bank Information: Bank of America, N.A.

The Bank's mailing address is 1231 Durrett Lane, Louisville, KY 40213, and its phone number is 800-430-7161.

Important Member Bank Responsibilities:

(a) The Bank is the only entity approved to extend acceptance of Visa and MasterCard products directly to a Merchant.

(b) The Bank must be a principal (signer) to the Merchant Agreement.

(c) The Bank is responsible for educating Merchants on pertinent Visa and MasterCard rules with which Merchants must comply; but this information may be provided to you by Processor.

(d) The Bank is responsible for and must provide settlement funds to the Merchant.

(e) The Bank is responsible for all funds held in reserve that are derived from settlement.

Important Merchant Responsibilities:

(a) Ensure compliance with Cardholder data security and storage requirements.

(b) Maintain fraud and Chargebacks below Card Organization thresholds.

(c) Review and understand the terms of the Merchant Agreement.

(d) Comply with Card Organization Rules.

Print Client's Business Legal Name: Sherwood Ventures

By its signature below, Client acknowledges that it received (1) the (Interchange Qualification Matrix (version BAMS.IQM.MVDisc.F09.1 or _____), (2) one of the following, as applicable to the Pricing Method set forth on the Application (i) Qualification Tier Rate Schedule corresponding to the 2-Tier or 3-Tier Pricing Method, (ii) Non-Qualified Rate Schedule for the MC/Visa/Discover Network/American Express Discount Rate Pricing Method (specific to your industry), or (iii) the Interchange Rate Schedule for the MC/Visa/Discover Network IC Pass Thru Pricing Method, and (3) complete Program Guide [Version BAMS1210(ia)] consisting of 46 pages (including this confirmation).

Client further acknowledges reading and agreeing to all terms in the Program Guide, which shall be incorporated into Client's Agreement. Upon receipt of a signed facsimile or original of this Confirmation Page by us, Client's Application will be processed.

NO ALTERATIONS OR STRIKE-OUTS TO THE PROGRAM GUIDE WILL BE ACCEPTED.

Client's Business Principal:

Signature *(Please sign below):*

X Elias Reyer — Title: Partner — Date: 10/27/10

Elias Reyer

Please Print Name of Signer

CONFIDENTIAL

Attachment HHHH

PX 27, 2548

Select Tasks

[redacted]

Header

Merch #	[redacted]
DBA	TOPSTOCKPICKS.COM
Legal	BLUEWAVE ADVISORS LLC
Chain Code	313254796888
DBA City	IRVING
St	TX
SIC	5964
Keyed Dt	04-NOV-2010
#	2
Detect Dt	31-MAR-2012
# Addl Detect	6
Other Dept	NO
Rule Type	POTENTIAL REVIEW
Channel	SMALL BUSINESS BANKING TELESALES(313980001884)
Risk Perf	FDMS
Owns Risk	RETAIL
Risk %	100
Acct Status	16
Category	FUNDING LIMITS
RMW Status	COMPLETE
Foreign Type	USD
Scr	10
Dept	
PR Bool	N
View Outlet	

Task Type Name : ANALYST CHECKLIST

Yes/No	Task Name	Details
YES	A) MERCHANT MASTER REVIEW	[redacted]
YES	B) REVD CNTRACT/OFFICER CMMNTS	Date 05-APR-2012 User Type SY User MAIS Comments FOLLOWING MERCHANTS WERE DECLINED ON 04/05/2012 # of Outlets : 1 From Merchant # : [redacted] To Merchant # : [redacted] Legal name : BLUEWAVE ADVISORS LLC Principal name : BISHOP JEFF Major relation : N PR Account : Rating : III C Outlets Client CumulativeSales ($M) 177.500 417.662 595.162Risk ($M) .585 9.499 10.084Same lgl entity : Letter head reqd: Contr Addm : Common Principal: Same business : Analyst ID : ANAL Officer ID : BMOU Date 16-MAR-2012 User Type CO User BMOU Comments SAME BUSINESS NATURE/TAX ID INTERNET TRANSACTIONS PROCESSING ISSUES WITH LEAD, DETERMINED THAT SALES WERE 6 MONTH/YEAR CONTRACTS, MAIN ACCT IS BEING CLOSED MERCHANT TTRIED PROCESSING AND FUNDS HELD HAS BEEN NOTIFIED BY SECURITY THEY ARE BEING TERMINATED Date 16-MAR-2012 User Type CO User BMOU Comments SALES - 1. PROVIDE VALID VIEWING WEBSITE, SCREEN SHOTS, MOCK UPS TO SUPPORT INTERNET SALES NO SITE PROVIDED Date 04-NOV-2010 User Type AU

		User EMAU Comments PP DBA STATE=TX,PRIN STATE=NH
YES	C) PREVIOUS PROCESSOR	no
YES	D) IS ACCT IN REV IN OTHR DPT?	no
YES	E) EVALUATE AUTHORIZATIONS	good auths
YES	F) FINANCIAL POS SCREEN REVWD	$/$
YES	G) ORDERED/EVALUATED REAUTHS	not required
YES	H) REV HIST (RMW/FTMS REVWS)	never previously reviewed
YES	I) D & B REPORT PULLED	fast data confirms buisiness
YES	J) PERSONAL CRDT REPORT PULLED	not required
YES	K) OBTAINED BANK REFERENCE	BOA
YES	L) VALIDATED TRANSACTIONS	not required
YES	M) F/E LIMITS CHECKED & RESET	Y
YES	N) SUMMARY/ANALYSIS	65515 hit funding larger than normal batch and is this even qualifed? See whats going on please see comments section 4/3 Called 8883929994 and had to leave a message regarding funds on hold. SPoke to merchant who stated they offer newsleet and consulting services on how to trade penny stocks that are good for 6 months for $299 and 1 year for $499. Requested invoices, looking to close. Advised merchant that because of the NDX we will

		have to close the account. waiting for merchant to stop processing. Merchant tried to get a related account on board: The account was flagged by the Credit Officer the day after it was submitted and subsequently rejected pending information. AIS(BOSS) should have informed the AE. The account was submitted as 100% Internet however, no website was keyed (not sure how it passed QC). Credit must have access to the website and view it before it can be approved. I explained this earlier today to Yahsa Riley. We?ll need that Website address before we can consider. Now that I look at the batch attempts, it appears that the merchant tired to process over $100K in a few days. The account was only submitted for $177K in annual sales? The salesperson needs to be engaged to find out what is going on here. 4/20 Closing account, holding funds in reserve until merchant finds a new processor. Sent termination letter Secure and Terminate
YES	O) DECISION	Secure and Terminate
NO	P) IF TERMINATE CHK & PROCEED	
NO	Q) GNF'D & ATTACHED TO REVIEW	
NO	R) TMF'D & ATTACHED TO REVIEW	
[redacted]		
NO	T) FCRA LETTER NEEDED?	

NO	U) ALLIANCE PARTNER NOTIFIED?	
NO	V) LEASE? IF Y, GO TO NXT STEP	
NO	W) AMNT OF LEASE COVERED?	
NO	X) RESERVE STRATEGY %	
NO	Y) PASTE AGENT NOTFCTN HERE***	

Bank of America
Merchant Services

April 05, 2012

Topstockpicks.Com
251 O Connor Ridge Blvd
Irving, TX , 75038

RE:Termination for Topstockpicks.Com

Merchant # [redacted]

Dear Bishop Jeffrey ,

Please be informed that effective thirty days from the above date the merchant processing agreement between Bank of America Merchant Services and Topstockpicks.Com established by the contract dated 11/04/2010 will be terminated. We will no longer purchase any sales drafts representing MasterCard/ Visa sales. You must remove all displays, decals and other materials that indicate acceptance of Mastercard/Visa sales to your customers.

Consistent with the terms of the Agreement, we have established a Termination Reserve Account in the amount of $77,925.00. Additionally, any batches processed going forward will also be held in reserve. These funds will be held for the greater of six months or longer as is consistent with the MasterCard and Visa Rules and Regulations. The funds will be used to fund potential chargebacks. If, in the allotted time frame, there are no chargebacks we will return the funds less cancellation & investigative fees.

Please be advised that obligations to fund any chargebacks resulting from sales processed for the Client by Bank of America Merchant Services survive termination of the agreement between the Client and Bank of America Merchant Services.

Should you have any questions concerning this matter, I can be reached at [redacted]
Sincerely,

[redacted]
Risk Management

CONFIDENTIAL

Attachment HHHH

PX 27, 2554

DocuSign Envelope ID: 239E6398-90A8-49D7-AEA0-E783761E8909

BAMSBB(SNAP)1605

PART V: CONFIRMATION PAGE

Please read the Program Guide in its entirety. It describes the terms under which we will provide merchant processing Services to you. From time to time you may have questions regarding the contents of this Program Guide and your Agreement with Bank and Processor (Part I; also referred to below as the "Merchant Agreement") or the contents of your TeleCheck Services Agreement with TeleCheck (Part III). The following information summarizes portions of the Program Guide in order to assist you in answering some of the questions we are most commonly asked. Capitalized terms appearing on this page and not defined have the meanings set forth in Part I or Part III, as applicable; references to "you" and "your" mean the Client and "our," "us" and "we" mean Servicers).

If you have executed the Application and the Merchant Agreement and/or other agreements contained in Parts II and III of this Program Guide or separate agreements with our respective Affiliates (e.g., a leasing agreement with First Data Global Leasing) for services and equipment you have elected (collectively, the Application, Merchant Agreement and such other agreements (if any) are referred to below as the "Agreements") via Electronic Process, please also refer to the below Acknowledgement and Covenant Regarding Agreements Executed via Electronic Process.

1. **Your Discount Rates** are assessed on transactions that qualify for certain interchange rates imposed by MasterCard and Visa. Any transactions that fail to qualify for these rates will be charged higher rates and/or additional fees (see Section 18 of Part I and Section A.3 of Part IV of this Program Guide).
2. **Servicers and TeleCheck may debit your bank account** (also referred to as your Settlement Account) from time to time for amounts owed to them respectively under their Agreements.
3. **There are many reasons why a Chargeback may occur.** When a Chargeback occurs, Servicers or TeleCheck, as applicable, will debit your settlement funds or Settlement Account. For a more detailed discussion regarding Chargebacks, see Section 10 of Part I or see the applicable provisions of Part III.
4. **If you dispute any charge or funding,** you must notify (i) Servicers within 60 days of the date of the statement where the charge or funding appears for Card processing (or a shorter time may apply, as further described in Section 18.10 of Part I), or (ii) TeleCheck, within 30 days of the date of a TeleCheck transaction.
5. **The Merchant Agreement and TeleCheck Services Agreement limit liability to you.** For detailed descriptions of the limitations of liability see Section 20 of Part I; or Section 1.18 of Part III.
6. **Servicers and TeleCheck have assumed certain risks** by agreeing to provide you with Card processing or check services. Accordingly, they may take certain actions to mitigate their risk, including termination of the applicable agreement, and/or hold monies otherwise payable to you (see Part I, Section 23 and Section 24), (see Part III, Sections 1.1, 1.3.2, 1.3.9, 1.6.2, 1.6.7, 1.8.2, 1.8.10, 1.9.2, 1.9.8, 1.13 and 1.14) under certain circumstances.
7. **By executing this Program Guide**, you are authorizing Banc of America Merchant Services, LLC, Bank of America, N.A., First Data Merchant Services Corporation, American Express Travel Related Services Company, Inc. and TeleCheck Services, Inc., as applicable, to obtain financial and credit information regarding your business and the signer and guarantors of the applicable agreements until all your obligations to the providers under those agreements are satisfied.
8. **The Merchant Agreement and TeleCheck Services Agreement each contain provisions** that in the event you terminate those agreements early, you may be responsible for the payment of early termination fees as set forth in Part IV, A.3 under "Additional and Early Termination Fees; Information Regarding Fees, Equipment and IRS Reporting" and Section 1.34 of the TeleCheck Services Agreement.
9. **Reserved.**

10. Card Organization Disclosure

Visa and MasterCard Member Bank Information: Bank of America, N.A.

The Bank's mailing address is 1231 Durrett Lane, Louisville, KY 40213, and its phone number is 800-430-7161.

Important Member Bank Responsibilities:

a) The Bank is the only entity approved to extend acceptance of Card Organization products directly to a Merchant.
b) The Bank must be a principal (signer) to the Agreement.
c) The Bank is responsible for educating Merchants on pertinent Visa and MasterCard rules with which Merchants must comply; but this information may be provided to you by Processor.
d) The Bank is responsible for and must provide settlement funds to the Merchant.
e) The Bank is responsible for all funds held in reserve that are derived from settlement.

Important Merchant Responsibilities:

a) Ensure compliance with Cardholder data security and storage requirements.
b) Maintain fraud and Chargebacks below Card Organization thresholds.
c) Review and understand the terms of the Merchant Agreement.
d) Comply with Card Organization Rules.
e) Retain a signed copy of this Disclosure Page.
f) You may download "Visa Regulations" from Visa's website at: http://usa.visa.com/merchants/operations/op_regulations.html
g) You may download "MasterCard Regulations" from MasterCard's website at: http://www.mastercard.com/us/merchant/support/rules.html

ACKNOWLEDGEMENT AND COVENANT REGARDING AGREEMENTS EXECUTED VIA ELECTRONIC PROCESS

BY YOUR SIGNATURE BELOW, YOU ACKNOWLEDGE AND AGREE THAT (A) YOU HAVE EXECUTED AND INITIALED THE AGREEMENTS BY (I) YOUR SELECTION AND ADOPTION OF AN ELECTRONIC REPRESENTATION OF YOUR SIGNATURE AND INITIALS WITH A PRE-DETERMINED FONT ("ADOPTED SIGNATURE") OR (II) YOUR USE OF A STYLUS OR YOUR FINGER, A COMPUTER MOUSE OR SIMILAR MEANS ("ELECTRONIC PAD SIGNATURE"), (B) USE OF THE ADOPTED SIGNATURE OR POSSIBLE LIMITS ON YOUR ABILITY OR INABILITY TO CONTROL THE DEVICE OR YOUR FINGER TO THE SAME EXTENT THAT YOU WOULD CONTROL A PEN IN YOUR HAND, YOUR ADOPTED SIGNATURE OR ELECTRONIC PAD SIGNATURE MAY NOT RESEMBLE YOUR MANUAL WET SIGNATURE ("WET SIGNATURE"); AND (C) EVEN IF YOUR ADOPTED SIGNATURE OR ELECTRONIC PAD SIGNATURE DOES NOT RESEMBLE YOUR WET SIGNATURE, YOU WILL BE BOUND BY THE TERMS OF THE AGREEMENTS YOU HAVE EXECUTED IN THIS MANNER. YOU COVENANT WITH US AND OUR RESPECTIVE AFFILIATES THAT YOU WILL NOT CONTEST THE ENFORCEABILITY OF ANY OF THE AGREEMENTS EXECUTED BY YOUR ADOPTED SIGNATURE OR ELECTRONIC PAD SIGNATURE BASED ON THE MANNER OF THEIR EXECUTION.

Print Client's Business Legal Name: LightHouse Media LLC

By its signature below, Client acknowledges that it received (1) one of the following, as applicable to the Pricing Method set forth on the Application: (i) Qualification Tier Schedule corresponding to the 2-Tier or 3-Tier Pricing Method, (ii) Non-Qualified Rate Schedule for the Visa/MC/Discover/American Express Discount Rate Pricing Method (specific to your Merchant Account(s)), or (iii) the Interchange Rate Schedule for the Visa/MC/Discover IC Pass Thru Pricing Method, (2) the Debit Network Fees Schedule and (3) complete Program Guide (Version BAMSBB(SNAP)1605) consisting of 63 pages (including this confirmation). Client further acknowledges reading and agreeing to all terms in the Program Guide. Upon receipt of a signed facsimile or original of this Confirmation Page by us, Client's Application will be processed.

NO ALTERATIONS OR STRIKE-OUTS TO THE PROGRAM GUIDE WILL BE ACCEPTED.

Client's Business Principal:

Signature (Please sign below):

DocuSigned by:
X Jeffrey Bishop
EC3859DC9CA9458...

Member LLC
Title

2/21/2014
Date

Jeffrey Bishop
Please Print Name of Signer

CONFIDENTIAL

Attachment HHHH

PX 27, 2555

DocuSign Envelope ID: 239E6398-90A8-49D7-AEA0-E783761E8909

MERCHANT PROCESSING APPLICATION AND AGREEMENT (Page 5 of 5)

DBA Name: www.jasonbondpicks.com Loc. 1 of 1

(8) TELECHECK RATES, SERVICE FEES, AND SET UP INFORMATION (cont'd)

TELECHECK REPORT INFORMATION

Funding Report: ☐ Bill To ☐ Location **Delivery Method:** ☐ E-Mail ☐ Fax ☐ US Mail

Contact Name: _____ Contact Telephone #: _____

Report Fax #: _____ Report E-Mail Address: _____

Batch Closing Options: _____ ☐ am ☐ pm **Format:** ☐ CSV (*E-Mail only*) ☐ PDF

TELECHECK BANKING INFORMATION

Funding: ☐ Per Bill To ☐ Per Location

ACH Credits to TeleCheck by Subscriber (For Invoice Payment):	**ABA Transit #:** _____ ☐ Same as above *or*	**Account #:** _____ ☐ Same as above *or*
Debits/Credits (Settlement) to Subscriber by TeleCheck and/or Franking Information:	**ABA Transit #:** _____	**Account #:** _____

Special Instructions which are part of this Agreement: _____

Please note on separate funding check or bank letterhead the designated TeleCheck Service. A separate funding check or bank letterhead/logo for TeleCheck Services is NOT required UNLESS Merchant will be using different banking account(s) for TeleCheck Services.

(9) AGREEMENT APPROVAL

APPLICABLE IF MERCHANT ACCEPTS AMERICAN EXPRESS® CARDS: By signing below, I represent that I have read and am authorized to sign and submit this application for the above entity, which agrees to be bound by the American Express® Card Acceptance Agreement ("Agreement"), and that all information provided herein is true, complete, and accurate. I authorize First Data Merchant Services Corporation and American Express Travel Related Services Company, Inc. ("AXP") and AXP's agents and Affiliates to verify the information in this application and receive and exchange information about me personally, including by requesting reports from consumer reporting agencies from time to time, and disclose such information to their agent, subcontractors, Affiliates and other parties for any purpose permitted by law. I authorize and direct First Data Merchant Services Corporation and AXP and AXP agents and Affiliates to inform me directly, or inform the entity above, about the contents of reports about me that they have requested from consumer reporting agencies. Such information will include the name and address of the agency furnishing the report. I also authorize AXP to use the reports on me from consumer reporting agencies for marketing and administrative purposes. I am able to read and understand the English language. Please read the American Express Privacy Statement at http://www.americanexpress.com/privacy to learn more about how American Express protects your privacy and how American Express uses your information. I understand that I may opt out of marketing communications by visiting this website or contacting American Express at 1-(800)-528-5200. I understand that upon AXP's approval of the application, the entity will be provided with the Agreement and materials welcoming it either to AXP's program for First Data Merchant Services Corporation to perform services for AXP or to AXP's standard Card acceptance program which has different servicing terms (e.g. different speeds of pay). I understand that if the entity does not qualify for the First Data Merchant Services Corporation servicing program that the entity may be enrolled in AXP's standard Card acceptance program, and the entity may terminate the Agreement. By accepting the American Express Card for the purchase of goods and/or services, or otherwise indicating its intention to be bound, the entity agrees to be bound by the Agreement.

APPLICABLE TO ALL MERCHANTS: By signing below, each of the undersigned represents that they have read and are authorized to sign this Merchant Processing Application and Agreement ("Merchant Processing Application") and submit it along with the About Merchant's Business document ("AMB"), which is attached hereto and made a part of this Merchant Processing Application by reference thereto (references to this Merchant Processing Application include the AMB), for the above named Client ("Client") and that all information provided in this Merchant Processing Application is true, complete, and accurate. Client acknowledges having received and read a copy of (i) the Non-Qualified Rate Schedule (specific to Client's industry), Interchange Rate Schedule or Qualification Tier Rate Schedule, as applicable to Client's Pricing Method, (ii) the Debit Network Fees Schedule, (iii) the Program Guide, consisting of Parts I-V (which includes terms and conditions for each of the services, Operating Procedures, Additional Agreements (as defined below), Additional Important Information for Card Processing, and a Confirmation Page), and (iv) the Merchant Processing Application, consisting of Sections 1-11, (together, the Merchant Processing Application, its attachments and schedules and Parts I and IV of the Program Guide are referred to in this Section 9 as the "Merchant Agreement"), as modified from time to time in accordance with the applicable provisions of the Program Guide, and agrees to be bound by all provisions as printed therein. This signature page also serves as the signature page to the American Express® Card Acceptance Agreement (for purposes of this paragraph, the "American Express Agreement"), which appears in Part II of the Program Guide, as well as the TeleCheck Services Agreement, appearing in Part III of the Program Guide (for purposes of this paragraph, together, the American Express Agreement and TeleCheck Services Agreement are the "Additional Agreements"), if selected; the Client being "You" and "Your" for the purposes of the American Express Agreement and "Subscriber" for the purposes of the TeleCheck Services Agreement.

By signing below, each of the undersigned authorizes Banc of America Merchant Services, LLC ("Processor") and Bank of America, N.A. ("Bank") (together, Processor and Bank are "Servicers" and also referred to as "our," "us" and "we" in this Section 9) to (a) request and obtain from consumer reporting agencies, individual and business credit reports (collectively, "Credit Reports"), in connection with the approval of this Merchant Processing Application and any maintenance, updating, renewal or extension of the Merchant Agreement (if this Merchant Processing Application is approved), and (b) exchange Credit Reports and any other information about each of the undersigned personally with First Data Merchant Services Corporation, TeleCheck Services, Inc. and any other service providers, to the extent such parties provide services that Client has selected on this Merchant Processing Application (or as hereafter elected by Client). Each of the undersigned furthermore agrees that all references, including banks and consumer reporting agencies, may release any and all individual and business credit financial information to us. Each of the undersigned further authorizes us to disclose any information obtained from any source in connection with this Merchant Processing Application, including Credit Reports, to any governmental, administrative or regulatory entity, upon request, or to each other and our respective vendors and Affiliates, as necessary to provide the products and services elected under the Merchant Agreement, or to comply with applicable law or order, including, without limitation, the USA PATRIOT Act. It is our practice to obtain certain information in order to verify your identity while processing your Merchant Processing Application, as described in the USA PATRIOT Act.

Applicable for TeleCheck ICA/CBP Warranty Verification within AMB: By signing below, Subscriber and each personal guarantor (if any) represents and warrants that the answers provided in the TeleCheck ICA/CBP Warranty/Verification section of the AMB are true and correct.

Card Services Electronic Funding Authorization: Client hereby designates the bank account identified below in the Card Banking Information subsection of this Section 9 as the Settlement Account (as defined in the Merchant Agreement) for purposes of the Merchant Agreement, including, but not limited to, Section 18.7 (Part I of the Program Guide) and the Electronic Funding Authorization set forth in Part IV, Section A.1 of the Program Guide, and by signing below, each of the undersigned, on behalf of Client, hereby authorizes Servicers to credit and debit such bank account via ACH transactions as further described in and subject to the terms of those Sections.

Client certifies, under penalties of perjury, that the federal taxpayer identification number and corresponding filing name provided herein are correct.

THIS MERCHANT PROCESSING APPLICATION AND AGREEMENT HAS BEEN EXECUTED ON BEHALF OF AND BY THE AUTHORIZED MANAGEMENT OF CLIENT AS OF THE EFFECTIVE DATE.

Client's Business Principal: *(Please sign below)*

X Signature Jeffrey Bishop DocuSigned by: EC3859DC9CA9458... Date 2/21/2014

Print Name Jeffrey Bishop

Title: ☐ Pres. ☐ V.P. ☐ Member L.L.C. ☐ Owner ☐ Partner ☐ Other: _____

X Signature _____

Print Name _____ Date _____

Title: ☐ Pres. ☐ V.P. ☐ Member L.L.C. ☐ Owner ☐ Partner ☐ Other: _____

PROCESSOR: Banc of America Merchant Services, LLC
BANK: Bank of America, N.A.
By: Banc of America Merchant Services, LLC, for itself and for and on behalf of Bank of America, N.A., pursuant to a limited power of attorney

X Signature _____

_____ Date: _____

Approved TeleCheck Manager

IF TELECHECK SERVICES HAVE BEEN SELECTED, PLEASE SIGN BELOW:

X Signature _____

CARD BANKING INFORMATION

First/Last Contact Name: Manager Phone #: 8005551212

Bank Name: _____ Account Name: _____

ABA #: [redacted] Account #: [redacted]

☐ Attach a copy of Funding Check or Bank Letterhead/Logo signed by a Bank Officer with typed ABA # and Account #. Must include Bank name & address.

(10) TELECHECK ACH AUTHORIZATION

ACH Debit and Credits Authorization: Subscriber authorizes its financial institution to pay and charge to its account the amount(s) due TeleCheck under this Agreement and to accept all credits and debits made to its account by TeleCheck via electronic funds transfer in connection with TeleCheck's service(s) under this Agreement. This authorization will remain in effect until 30 days after revoked in writing.

X Signature _____ Print Name/Title: _____ Date: _____

Authorized Signature on TeleCheck Account for ACH

BAMS(SNAP)1605

(11) PERSONAL GUARANTY

BAMS(SNAP)1702

In exchange for Banc of America Merchant Services, LLC, Bank of America, N.A., and American Express' acceptance of, as applicable, the Agreement and/or American Express Card Acceptance Agreement, the undersigned unconditionally guarantees performance of the Client's obligations under the foregoing Agreements, and payment of all sums due thereunder, and in the event of default, hereby waives notice of default and agrees to indemnify the other parties for any and all amounts due from Client under any of the foregoing Agreements. I understand that this is a Guaranty of payment and not of collection and that Bank of America, N.A., Banc of America Merchant Services, LLC, and American Express are relying upon this Guaranty in entering into, as applicable, the Agreement and American Express Card Acceptance Agreement.

Signature *(Please sign below):*

X Jeffrey Bishop DocuSigned by: EC3859DC9CA9458... , an individual

Signature *(Please sign below):*

X _____ , an individual

CONFIDENTIAL

Attachment HHHH

PX 27, 2556

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MERCHANT PROCESSING APPLICATION AND AGREEMENT (Page 1 of 5)

Bank of America Merchant Services

COMPLETE SECTIONS (I-II)

Merchant #: ___

TeleCheck Subscriber #: ___ Add'l TeleCheck Product Subscriber #: ___ Loc. 1 of 1

BAMS(SNAP)1605

(I) TELL US ABOUT YOUR BUSINESS

BAMS(SNAP)1702

Client (Your Business LEGAL Name): LightHouse Media LLC				Store #:
☐ Same as Legal Name *or* Provide DBA/Outlet Name: www.jasonbondpicks.com		First/Last Contact Name: Matt Watabe		
(No P.O. Box) Legal Address: 835 E LAMAR NUM 263	Suite #:	City: ARLINGTON	State: TX	Zip Code: 76011
(No P.O. Box) DBA Address: 835 E LAMAR NUM 263	Suite #:	City: ARLINGTON	State: TX	Zip Code: 76011
Your Business Phone: 8556774440	☐ Same as Business Phone *or* Merchant's Customer Service Phone: 8556774440			
Your Fax Phone:	Select One for Retrieval Requests: ☐ (02) Dedicated 24 Hour Fax X☐ (03) No fax; mail ☐ (05) eIDs			
Your E-Mail Address: *(Required for IP or TeleCheck)* jeff@bishop.me	Your Customer Service E-Mail Address:	Website Address: www.jasonbondspicks.com		

(2) MASTERCARD® / VISA® / DISCOVER® / AMERICAN EXPRESS® ONEPOINT

Your Total Cash and Credit Sales: *(For All Outlets)*	$ 2,500,000.00	Estimated MasterCard/Visa Average Ticket/Sales Amount:	$ 300.00
		Estimated Discover Average Ticket for this Outlet:	$ 300.00
Total Annual MasterCard/Visa Volume: *(For All Outlets)*	$ 2,400,000.00	Estimated American Express Average Ticket for this Outlet:	$ 300.00
		Annual MasterCard/Visa Volume for this Outlet: *(For Multiple Outlets Only)*	$
Total Annual Discover Volume: *(For All Outlets)*	$ 50,000.00	Est. Discover Annual Sales Volume for this Outlet: *(For Multiple Outlets Only)*	$
		Est. American Express Annual Sales Volume for this Outlet: *(For Multiple Outlets Only)*	$
Total Annual American Express Volume: *(For All Outlets)*	$ 50,000.00	Highest Ticket Amount:	$ 600.00

(3) ENTITLEMENTS

X☐ MasterCard X☐ Visa X☐ Discover (Including Diners Club International®, JCB, UnionPay and BCcard)

☐ Voyager Fleet Annual Voyager Volume: $___ Participation in Voyager Tax Exempt Program: ☐ Yes ☐ No *(if yes, additional request form required)*

☐ WEX Full Acquiring Annual WEX Volume: $___ ☐ WEX (Non-Full Svc) ☐ MasterCard Fleet

X☐ American Express OnePoint/Full Service (EDC) ☐ American Express ESA/Pass Through: ___ *or* ☐ Existing SE # ___

American Express Cap # ___ Franchise Name: ___

☐ IATA/ARC Code: ___ (for MCC 4722 only)

Check one for ESA/Pass Through: ☐ Split Dial ☐ Single Settle ☐ EDC ☐ PIP ☐ Reverse PIP ☐ EBT (SNAP) FNS # (XREF): ___

☐ Debit Package ___ ☐ *Gift Card *A separate Set-up Form is required.

(4) PROVIDE MORE BUSINESS DATA

State Incorp. DE Month/Year Started: 01/2012 ☐ Sole Ownership ☐ Partnership ☐ Public Corp. ☐ Private Corp. X☐ L.L.C. ☐ Franchisee Owned

Check one: TIN Type: X☐ EIN (Fed Tax ID #) ☐ SSN D&B #: ___ No. of Employees: 3

IMPORTANT IRS INFORMATION

☐ Non-Profit ☐ Non-Profit/Tax Exempt as described in 26 USC Section 501(c)(3) OR a Tribal (Native American) government or Tribal government-owned. If tax exempt, provide copy of IRS Determination Letter; if Tribal government, provide evidence of tribal recognition, and proof of tribal ownership if separate entity. ☐ Gov't. Entity

NOTE: Failure to provide accurate information may result in a withholding of merchant funding per IRS regulations (See Part IV, Section A.3 of your Program Guide for further information.)

Name *(as it appears on your income tax return)***	X☐ Federal Tax ID#: *(as it appears on your income tax return)***	☐ I certify that I am a foreign entity/nonresident alien. *(If checked, please attach IRS Form W-8.)*
Lighthouse Media LLC	[redacted]	

**If Client is a disregarded entity under IRS regulations and has provided its owner's taxpayer filing name and Federal Tax ID above, then please attach an IRS Form W-9.

Mag Swipe 0 % + Keyed Manually 100 % = **100%** Product/Services You Sell: Business Services - Financial Services Consulting

POS Card Present *(MAG Swipe and/or Manual Imprint)* 0 % + Mail Order/Direct Marketing 0 % + Phone Order 10 % + Internet 90 % = **100%**

Do you use any third party to store, process or transmit cardholder data? ☐ Yes X☐ No *(Examples include, but not limited to web hosting companies, Electronic Data Capture, Loyalty programs)*

If yes, give name/address: ___

Please identify any Software used for storing, transmitting, or processing Card Transactions or Authorization Requests: ___

DS JB Client Initials

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Attachment HHHH

PX 27, 2557

MERCHANT PROCESSING APPLICATION AND AGREEMENT

DBA Name: www.jasonbondpicks.com Loc. 1 of 1

BAMS(SNAP)1605

(5) DESCRIBE EQUIPMENT DETAILS

BAMS(SNAP)CorpFee1702

Network: ☐ ( ) CARD*net*® ☐ ( ) Nashville ☐ ( ) Buypass ☒ Other: Compass Specify Security Code: ( )

Rental • Purchase Cust.-Owned • Lease* Installment Purchase *(circle one)*	QTY	IP	Equipment Type (i.e., Terminal/VAR/Internet)	Retail • Restaurant • MOTO/Internet Lodging • Supermarket • Car Rental Quick Service Restaurant • Petro	Model Code and Name	Unit Price w/o Tax	For Customer-Owned Equipment Track/Version/Serial #
Purchase	1	☐	Terminal	ECOMMERCE	GGE4WEB SERVICE API (EC	$.00	
		☐				$	
		☐				$	
		☐				$	
		☐				$	
		☐				$	

The Installment Purchase plan is a 3 month option only.

*A separate lease agreement with First Data Merchant Services Corporation (through its business unit, First Data Global Leasing) is required and contains the terms and conditions for leased equipment.

NOTE: Any Special Instructions must be included on About Merchant's Business document.

Installation/Training: ☐ MAG/MIG to Train ☐ Sales Rep. to Train ☒ No Merchant Training ☐ Installer / In-House *(Receive training via phone, 1-800-430-7162, M-F 8:00 am - 10:00 pm EST & Sat. 10:00 am - 2:00 pm EST)* *(Check training via phone, 1-800-366-1054, M-F 8:00 am - 10:00 pm EST & Sat. 10:00 am - 2:00 pm EST)*

First/Last Contact Name: _____ Contact Phone #: 8556774440 Best Time To Call: _____ ☐ am ☐ pm

Imprinter Purchase: ☐ Yes ☒ No If Yes $_____ x Qty: _____ = $_____ *(w/o Tax)* Wireless Provider: ☐ GPRS AT&T *or* ☐ CDMA Sprint

Check one: ☐ Gateway Solutions ☐ Dial Solutions ☐ Global Gateway (FDGG) ☐ VSAT** ☐ Frame ☐ Other: _____ ☐ IC Verify Serial # _____

VAR/Internet/Software: Name: _____ (Nashville Only: Product ID # _____ Vendor ID # _____)

NOTE: **Requires separate agreement between Client and its VSAT provider prior to implementation of this telecommunications protocol.

(6) PROVIDE YOUR OWNER INFORMATION

Owner/Partner/Officer Name:	D.O.B.:	Social Security #:	Home Phone:		% of Ownership:
Jeffrey Bishop	XXXXXXXX	[redacted]	[redacted]		50
Home Address [redacted]	**City:** Lee		**State:** NH	**Zip:** 03861	**Country:** USA
Owner/Partner/Officer Name:	**D.O.B.:**	**Social Security #:**	**Home Phone:**		**% of Ownership:**
Home Address:	**City:**		**State:**	**Zip:**	**Country:**

(7) ACQUIRING FEE SCHEDULE

Start-Up Fees *(One-Time Charge)*

Non-Taxable Fees:

- Account Set-up Fee (339) $0.0
- Reprogramming Fee (31A) $_____
- Debit Set-up Fee (31B) $_____
- Mobile Pay Web Set-up Fee (31H) — FEE PER TID $_____ x # OF TIDs _____ = TOTAL $_____
- Mobile Pay App Set-up Fee (62S) *(appears on statement as "FD Mobile Pay Set Up Fee")* — FEE PER TID $_____ x # OF TIDs _____ = TOTAL $_____
- PAYWare Mobile Set-up Fee (L76) $_____
- Load Fee (Clover) (2ML) $_____
- Wireless Fee *(terminal download)* (31E) $_____
- Miscellaneous Fee (31J) $_____
- *Equip. Purchase (ACH) $_____
- Other: ( ) _____ $_____

Total Amount $_____ *w/o tax*

**You will be charged the applicable State/City/Local Sales Tax.*

Maintenance Fees**

- ☒ **Annual Maintenance Fee** (49D) $50.0 *(billed in November)* *or*
- ☐ **Quarterly Maintenance Fee** (49B) $_____

Fraud Flex Detect

FDGG Offering

- Set-up Fee (L32) $_____
- Monthly Fee (35A) $_____
- Transaction Fee (L35) $_____

Billed Monthly Fees *(If Applicable)*

- Monthly Service Charge (335) $0.0 *(will also be billed inactive months for seasonal merchants)*
- Minimum Processing Fee (953) $25.0
- Wireless Monthly Fee (30M) TOTAL — FEE PER TID $_____ x # OF TIDs _____ = $_____
- ClientLine® (OnLine Reporting) (32R) $_____
- Paper Statement Fee (323) $_____
- Premium Equip Service Program ☐ Yes ☒ No *(per TID)* (32U) $_____
- Monthly PCI Support Package** (49A) $_____
- TransArmor Monthly Fee (30L) $0.0
- TransArmor Minimum Monthly Fee (959) $_____
- PAYWare Mobile Monthly Svc Fee (L77) $_____
- Mobile Pay App Version (32Y) TOTAL *(appears on statement as "FD Mobile Pay Monthly Fee")* — FEE PER TID $_____ x # OF TIDs _____ = $_____
- Mobile Pay Web Version (Single User) (398) TOTAL — FEE PER TID $_____ x # OF TIDs _____ = $_____
- Mobile Pay Web Version (Multi User) (396) TOTAL — FEE PER TID $_____ x # OF TIDs _____ = $_____
- Clover Services Fee (2ST) $_____
- Clover Services Fee add'l tablets ( ) $_____
- Other: _____ ( ) $_____
- Other: _____ ( ) $_____
- Other: _____ ( ) $_____
- Other: _____ ( ) $_____

Billed Annual Fees *(If Applicable)*

- Other: _____ ( ) $_____
- Other: _____ ( ) $_____
- Other: _____ ( ) $_____

Internet

Start-Up Fees

- FDGG Set-up Fee (31X) — FEE PER TID $_____ x # OF TIDs _____ = TOTAL $_____
- Global Gateway e4 Set-up Fee (40B) — FEE PER TID $99.0 x # OF TIDs 1 = TOTAL $99.00
- Cybersource SBB/SBC Set-up Fee (44O) — FEE PER TID $_____ x # OF TIDs _____ = TOTAL $_____
- Skipjack Gateway (44H) — FEE PER TID $_____ x # OF TIDs _____ = TOTAL $_____
- Internet Set-up Fee (30R) — FEE PER TID $_____ x # OF TIDs _____ = TOTAL $_____

Billed Monthly Fees

- FDGG (31Z) — FEE PER TID $_____ x # OF TIDs _____ = TOTAL $_____
- Global Gateway e4 (40A) — FEE PER TID $16.0 x # OF TIDs 1 = TOTAL $16.00
- Cybersource SBB/SBC Monthly Fee (44I) — FEE PER TID $_____ x # OF TIDs _____ = TOTAL $_____
- Skipjack Gateway (44G) — FEE PER TID $_____ x # OF TIDs _____ = TOTAL $_____
- Internet Service Fee (394) — FEE PER TID $_____ x # OF TIDs _____ = TOTAL $_____

Trans/Other Fees

- Internet/FDGG, MasterCard, Visa, Discover, American Express, Check (03R, 04R, 06I, 07I, 435, L19) $0.05
- Global Gateway e4 (0FC) $_____
- Skipjack (03R, 04R, 06I, 07I, 435) $_____
- Cybersource SBB/SBC (03R, 04R, 06I, 07I, 435) $_____

**If you are a Level 4 Merchant, as defined in Part I, Section 32 of the Program Guide, (a) we must receive validation of your PCI compliance by the August 1st following the first 12 months of processing with us, and annually each August 1st thereafter, through your use of the PCI Compliance Support Package (as described in that Section 32), which is available for each of the Annual Maintenance Fee, Quarterly Maintenance Fee or Monthly PCI Support Package fee options (each of which is charged per Merchant Number) and (b) for any year in which validation is not timely received, you will be charged a $40 supplemental fee ("Supplemental Fee") or if an Annual Maintenance Fee applies, the Annual Maintenance Fee will be increased by the Supplemental Fee amount.

Client Initials DS JB

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PX 27, 2558

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MERCHANT PROCESSING APPLICATION AND AGREEMENT (Page 3 of 5)

DBA Name: www.jasonbondpicks.com | Pricing Type: 020 Electronic | Global Fee Table #: Commerce-Basic | Schedule Version: BAMS.MVD.S13.1.IC_Net | Loc. 1 of 1

BAMS(SNAP)1605 — **(7) ACQUIRING FEE SCHEDULE (cont'd)** — BAMS(SNAP)CorpFee1702

Discount Fees *(Based On Gross Transaction Volume)*

Accept all MasterCard, Visa and Discover Transactions *(presumed, unless any selections below are checked)*

MasterCard Acceptance
- ☐ Accept MasterCard Credit transactions only
- ☐ Accept MasterCard Non-PIN Debit trans. only

Visa Acceptance
- ☐ Accept Visa Credit transactions only
- ☐ Accept Visa Non-PIN Debit trans. only

Discover Acceptance
- ☐ Accept Discover Credit transactions only
- ☐ Accept Discover Non-PIN Debit trans. only

See Part I, Section 1.9 of the Program Guide for details regarding limited acceptance. You are responsible for distinguishing Credit from Non-PIN Debit Cards. Even if you have agreed to limit your acceptance of certain cards as outlined above, you must continue to accept all foreign issued cards, whether Credit or Non-PIN Debit. If you agree to limit your acceptance to a particular type of card and, whether intentionally or in error, accept another type of transaction, the resulting transaction will downgrade to the highest cost interchange plus the applicable Non-Qualified Surcharge (See Part I, Section 18.1 of the Program Guide).

MasterCard/Visa/Discover IC Pass Thru
You will be charged the applicable interchange rate from MasterCard, Visa or Discover, plus a MasterCard Assessment Fee (273) of .11%, plus (237) of 0.02%,[2] a Visa Assessment Fee (274) of .11%, or a Discover Assessment Fee (234) of .105%, plus any other fees indicated on this Service Fee Schedule.

Pricing Method: *(Select One)*	MasterCard/Visa/Discover Discount Rate	MasterCard/Visa/Discover 2-Tier	MasterCard/Visa/Discover 3-Tier	MasterCard/Visa/Discover IC Pass Thru
QUALIFIED DISCOUNT RATES				
Interchange Plus				☐ G 549,564,527 (key as-0)
				X N 553,563,528 (key as-0)
MasterCard/Visa/Discover Credit Discount Rate (440, 444, 984)	____%	____%	____%	0.25 %
MasterCard/Visa/Discover Non-PIN Debit Discount Rate (690, 694, 948)	____%	____%	____%	0.25 %
Regulated Non-PIN Debit Sales Discount Rate[1] (27D)	____%	____%	____%	
Regulated Non-PIN Debit Auth and Return Transaction Fee[1] (0CD, 28D)	$____	$____	$____	
MasterCard World/Visa Reward/Discover Prem. Incremental Sales Discount (660, 664, 7AA)			____%	
MID-QUALIFIED INCREMENTAL DISCOUNT RATES (Does not apply to MasterCard / Visa / Discover 2 Tier)				
MasterCard/Visa/Discover Incremental Credit Discount Rate (810, 814, 990)			____%	
MasterCard/Visa/Discover Incremental Non-PIN Debit Discount Rate (870, 874, 968)			____%	
MasterCard World/Visa Reward/Discover Prem. Incremental Sales Discount (670, 674, 7AE)			____%	
NON-QUALIFIED INCREMENTAL DISCOUNT RATES				
MasterCard/Visa/Discover Incremental Credit Discount Rate (820, 824, 994)		____%	____%	
MasterCard/Visa/Discover Incremental Non-PIN Debit Discount Rate (880, 864, 978)		____%	____%	
MasterCard World/Visa Reward/Discover Prem. Incremental Sales Discount (680, 684, 7AI)			____%	
MasterCard/Visa/Discover Auth & Return Trans Fee (10A, 10D) (002, 006) (10J, 016)	$____	$____	$____	$ 0.0
Non-Qual Surcharge Fee (Key 0-340, 341, 20B) (30D) *(Excluding interchange pass-through fees, see Part I, Section 18.1 of the Program Guide)* Applies to Non-qualified MasterCard, Visa, Discover Credit, and/or Non-PIN Debit Transactions.	____%			
DEBIT RATES				
Network Plus PIN Debit (key 0-590, 0-593, 0-597, 0.0014-18O) (018, 42R)	$____	$____	$____	$____
Debit Sales Discount Rate[3] (120)	____%	____%	____%	
Debit Sales Transaction Fee[3] (124)	$____	$____	$____	
Debit Return Transaction Fee[3] (125)	$____	$____	$____	

[1] Applies to Non-PIN / signature Debit transactions identified by Issuers and Card Organizations as being subject to the June 29, 2011 Final Rule on Debit Card Interchange.
[2] MasterCard will assess an additional 0.02% for all consumer and commercial credit transactions of $1,000 or greater.
[3] Applies to all Debit Card transactions (e.g., PIN, Non-Pin, PIN-less, signature) regardless of Issuer or Card Organization.

AMERICAN EXPRESS

	Credit Discount Rate	Trans Fee	Auth Fee (10P)	Monthly Fee (Flat Fee)
American Express OnePoint[4]	2.89 % (key 0-570)**	$ 0.15	$ 0.05	
American Express OnePoint Gift Card / Pre-Paid[4]	1.95 %	$ 0.15		
American Express ESA / Pass-Through Fees	____%	$____*	$____	$____*

*American Express Monthly Flat Fee or Discount Rate may apply, billed separately by American Express.
**Retail, Restaurant, Travel Agency and Tour Operator merchants will be charged an additional 0.30% on non-swiped American Express transactions.

[4] Additional 0.40% applies to cards issued outside the U.S.

Client Initials: DS JB

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PX 27, 2559

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MERCHANT PROCESSING APPLICATION AND AGREEMENT (Page 4 of 5)

DBA Name: www.jasonbondpicks.com Loc. 1 of 1

BAMS(SNAP)1605 **(7) ACQUIRING FEE SCHEDULE (cont'd)** BAMS(SNAP)CorpFee1702

WEX Full Acquiring Fees

WEX Auth Fee (0D4) $_____
WEX Sales Discount (840) _____%
WEX Refund Discount (841) _____%
WEX Chargeback Discount (842) _____%
WEX Chargeback Reversal Disc't (843) _____%
WEX Chargeback Fee (29H) $_____
WEX Retrieval Fee (29I) $_____

Buypass Fees

Datawire Micronode ☐ Yes ☐ No
Datawire Micronode Monthly Fee (354) $_____ (each)

Authorization Fees

Voyager (10W) $_____
WEX (Non-Full Svc) (0D4) $_____

Other Payment Fees

Voyager:
Sales Disc't Rate (766) _____%
Credit Disc't Rate (767) _____%

Other Fees

Chargeback Fee	(205, 725, 20L)	$25.0
MasterCard Cross Border Fee USD	(605)	0.4 %
Cross Border Fee Non-USD	(606, 607, 608)	0.0080 %
Visa International Svc Fee	(22A)	0.4 %
MasterCard/Visa/Discover/American Express Voice Auth	(10B,10E,10K,10Q, 039, 03A, 049, 04A, 079,07A ,069, 06A)	$0.95
EBT	(18E, 18I, 02X, 18H)	$_____
AVS	(405, 406, 407, 408, 03B, 03C, 04B, 04C, 07B, 07C, 06B, 06C)	$0.05
MasterCard AVS Card Not Present	(10Z)	$0.0075
MasterCard Acquirer AVS Billing	(0FB)	$0.0050
ACH Reject Fee	(401)	$25.0
Batch Settlement Fee	(227)	$0.0
MasterCard/Visa Ntwk Access Fee	(504, 505)	$0.0269
Discover Data Usage Fee	(22E)	$0.0185
Visa Zero Amt + AVS Fee	(10X)	$0.025
Visa Zero Amount Fee	(10Y)	$0.025
Visa Misuse of Auth Fee	(04G)	$0.045
Visa Zero Floor Limit	(04I)	$0.1
Visa Partial Auth NP Trans Fee	(12D)	$0.01
Visa US Debit Integrity Trans Fee	(238)	$0.1

Visa Fixed Acquirer Network Fee	(NF1, NF2)	See FANF Table on Rate Schedule
Visa Int'l Acquirer Fee (for MCC codes 5962,5966,5967 only)	(22F)	0.45 %
MasterCard Processing Integrity Fee	(04F)	$0.055
MasterCard License Volume Fee[5]	(818)	0.0050 %
MasterCard US Acct Status Inq Service Interregional	(11G)	$0.03
MasterCard US Acct Status Inq Service Intraregional	(11H)	$0.025
MasterCard CVC 2 Fee	(11M)	$0.0025
MasterCard Auth Suspect Fraud Reversal Rebate	(03N)	$0.015
Discover Network Auth Fee	(0BC)	$0.0025
Discover Int'l Service Fee	(22H)	0.55 %
TransArmor Token & Encryption	(12E)	$_____
TransArmor Encryption	(12F)	$_____
TransArmor Token	(12G)	$0.0
MasterCard Global ePricing Svc	(897)	_____%
Visa Global ePricing Svc	(898)	_____%
Other: _____	( )	$_____

Early Termination Fee

Note: See Program Guide, Part IV, Section A.3, "Early Termination Fee" for complete information.

Early Termination Fee: $500.00 :

Applies per location. This term replaces second paragraph in its entirety under "Early Termination Fee" in Section A.3 of Part IV of the Program Guide, unless left blank, in which case that paragraph is unchanged and still applies.

[5] This fee is based on a good faith effort to recover and allocate among our customers MasterCard's annual fees for licensing and third party processing and calculated by multiplying your settled MasterCard dollar volume by the above percentage rate (which rate may be adjusted to reflect changes in those MasterCard fees and/or our allocation). This fee will be charged daily, weekly or monthly, depending on your merchant account profile.

(8) TELECHECK RATES, SERVICE FEES, AND SET UP INFORMATION

TeleCheck Services, Inc.
P.O. Box 4514
Houston, TX 77210-4514
1-800-366-1054

# of Physical TeleCheck Locations: _____

TeleCheck Product	Average Check Amount	Monthly Check Volume	Warranty Max	Max Check Amount	Inquiry Rate Fee	Transaction Fee	Monthly Minimum	CROC Fee	Statement / Processing Fee	December Risk Surcharge	CBP Confirmation Letter	Set-Up Fee
ECA Warranty	$	$	$		%	$	$	$	$	%		
ECA Verification	$	$		$		$	$	$	$			
Lockbox Pro21 Warranty	$	$	$		%	$	$	$	$	%		
Lockbox Pro21 Verification	$	$		$		$	$	$	$			
e-Deposit Warranty	$	$	$		%	$	$	$	$	%		
e-Deposit Settlement Only	$	$		$		$	$	$	$			
ICA Warranty	$	$	$		%	$	$		$	%		$
ICA Verification	$	$		$		$	$		$			$
CBP Warranty	$	$	$		%	$	$		$	%	$	$
CBP Verification	$	$		$		$	$		$		$	$
Paper Warranty	$	$	$		%	$	$	$	$	%		
Paper Verification	$	$		$		$	$	$	$			
Check Cashing Warranty	$	$	$		%	$	$	$	$	%		
Check Cashing Verification	$	$		$		$	$	$	$			
Mail Order Warranty	$	$	$		%	$	$	$	$	%		
COD Warranty	$	$	$		%	$	$	$	$	%		

See TeleCheck Agreement for definitions, warranty requirements and any additional fees.
Note: See Part III, Section 1.31, "Damages" of the TeleCheck Agreement for early termination fees/liquidated damages.

TELECHECK BILL TO INFORMATION

Your Head Office/Bill To Name:		First/Last Contact Name:			Phone Number:
Address:	Suite #	City:	State:	Zip:	Your Fax Phone:

☐ TeleCheck Auto Settle Time: _____ hh ET (Must be at least 1 hour after Card Auto Settle Time) Existing Subscriber No.: _____

DS
Client Initials: JB

CONFIDENTIAL

ADDITIONAL OUTLET FORM

(Page 2 of 3)

SHIPPING INSTRUCTIONS

Ship Terminal / Start-up Kit To: ☐ Outlet/DBA ☐ Head Office ☐ Do Not Ship ☐ No Welcome Kit and Supplies ☐ No Welcome Kit ☐ Other – (See Below)

Name: _____ Attention: _____

Address: _____ City: _____ State: _____ Zip: _____

Delayed Start Date: _____ Delayed Ship Date: _____

Do you use any third party to store, process or transmit cardholder data? *(Examples include, but not limited to web hosting companies, Electronic Data Capture, Loyalty programs)*

☒ No ☐ Yes If yes, give name/address: _____

Please identify any Software used for storing, transmitting, or processing Card Transactions or Authorization Requests: _____

Network: ☐ (206) CARDnet® ☐ ( ) Nashville ☐ ( ) Buypass ☒ Other: compass Specify Security Code: (5083)

Rental • Purchase Cust.-Owned • Lease[1] Installment Purchase *(circle one)*	QTY	IP	Equipment Type (i.e., Terminal/VAR/Internet)	Retail • Restaurant • MOTO/Internet Lodging • Supermarket • Car Rental Quick Service Restaurant • Petro	Model Code and Name	Unit Purchase Price (w/o Tax)	Monthly Payment Due (w/o Tax)	For Customer-Owned Equipment Track / Version / Serial #
R P ☒ L[1] I	1	☐	PAYEEZY	R Re MOTO/I L S C QSR P	G54WBS	$0	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	

The Installment Purchase option allows you to make 3 equal monthly payments.

[1]A separate approval by, and non-cancelable lease agreement with, First Data Merchant Services Corporation (through its business unit, First Data Global Leasing) are required; that lease agreement contains the terms and conditions for leased equipment.

Check one: ☐ Gateway Solutions ☐ Dial Solutions ☐ Global Gateway ☐ Payeezy Gateway ☐ VSAT** ☐ Frame ☐ Other: _____ ☐ IC Verify Serial # _____

VAR/Internet/Software: Name: _____ (Nashville Only: Product ID # _____ Vendor ID # _____)

NOTE: **Requires separate agreement between Client and its VSAT provider prior to implementation of this telecommunications protocol.

Network: ☐ Nashville ☐ CARDnet ☐ Buypass ☐ Other: _____

☐ PNS ☐ Netconnect Email Address: _____ Client #: _____ Division #: _____

C/O - IC
Verify Serial # _____ ESN # _____ MAN # _____ Software Product ID # _____ Software Vendor ID # _____

Holds Paper: ☐ Merchant ☐ Processor Imprinter Purchase: Amount $ 50.00 x Qty _____ = Total $_____ (w/o tax) Plates: ☐ Short ☐ Long

Wireless Service Provider: ☐ GPRS AT&T or ☐ CDMA Sprint

TERMINAL FEATURES

☐ **Auto Settle Time** _____ **hh ET (military)**
☐ Bar Tab
☐ Clerk/Server Entry
☐ **Debit Cash Back**
Delayed Ship Date: _____
☐ Dial Prefix: ☐ Dial 9 ☐ Other: _____
☐ Dial Suffix: _____
☐ QSR-CR/SMT Amt. $_____ *(Convenience/Small Ticket)*
☐ QSR Print Option _____
☐ Invoice Number
☐ Multi-Trans *(PC/Register/Software only)*

☐ Remove Ticket #
☐ Retail Gas
☐ Retail With Tip
☐ Ship Method *(Overnight)*
☐ Tip % Option
☐ Verify Amount Prompt
☐ E-Commerce
☐ Remove Room #
☐ No Server/Ticket ID
☐ If IP _____ *(List Current Provider)*
☐ Partial Approval
☐ Purchase w/Balance Return

☐ Standalone Balance Inquiry
☐ Amex Prepaid Program Preference *(Choose One)*
☐ Partial Auth
☐ Balance Back
☐ Other _____

PINPad:
☐ DES Encryption
☐ DUKPT
☐ Access Code
_____

Terminal Features: *(cont'd)*

	Key Disable	or Password Protect
Credits	☐	☐
Voids	☐	☐
Forces	☐	☐
Reviews	☐	☐
Bal/Settle	☐	☐
Auth Only	☐	☐
Reports	☐	☐
Tip Adjustment	☐	☐

PLEASE VERIFY SELECTED FEATURES ARE AVAILABLE UNDER THE ALLIANCE, NETWORK, PRODUCT & APPLICATION

Comments: _____
(NOTE: Completing the Comments field will result in a 48 hour terminal programming delay)

Buypass Attributes

Bank FIID: _____ Group FIID: _____
Confirmation Letter: ☐ Yes ☐ No
Duplicate Protection: ☐ On ☐ Off
Variable Cut: ☐ Yes ☐ No
Cut Time: _____ **(military)**

Password: ☐ 111111 ☐ 123456 ☐ Other: _____
Prop ID: _____
Daylight Savings: ☐ Yes ☐ No

ACH Sum ID #: _____
Velocity Chain #: _____
Velocity Count: _____
Velocity Amount: $ _____

NOTE: If attributes are not chosen, then the generic defaults will apply.

Specials

BAMS/FDSGenNAddLo1808(ia)

ADDITIONAL OUTLET FORM

(Page 1 of 3)

New Merchant #: _____ Xref External # Required? ☐ Yes ☒ No Store # included Xref External #? ☐ Yes ☒ No

Note: *These fields are NOT to be used to embed the store # in the north MID#.*

HIERARCHY

Corp #: | Chain #: | Tie-To #: 372288802880

SALES INFORMATION

Sales Rep ID	RM Name	Submitter's Name	Submitter's Phone #
BRCN	JESSICA CEDENO	NIRICA WHITTICK	(954) 851-7267

TELL US ABOUT YOUR BUSINESS

Your DBA/Outlet Name: *(Maximum 24 Characters)* BIOTECH BREAK

Your Business Legal Name (Client): RAGINGBULLDOT COM LLC | Name of Signer: JEFFREY BISHOP | Title of Signer: MEMBER LLC

First/Last Contact Name:	Address: (No P.O.Box)	Suite #:	City:	State:	Zip:	Store #:
JORDAN REYNA	835 E LAMAR BLVD	263	ARLINGTON	TX	76011	

Your Business Phone #: (855) 590-7694 | Merchant Customer Service Phone #: (855) 590-7694 | Fax #:

Web Site Address: www.biotechbreakouts.com | E-Mail Address: jordan@ragingbull.com | Customer Service E-Mail Address:

Annual MasterCard/Visa Volume $ 2,000,000 | MasterCard/Visa Average Ticket $ 300.00

Annual Discover® Volume $ 50,000 | Discover Average Ticket $ 300.00

Annual American Express Volume $ 50,000 | American Express Average Ticket $ 300.00

TeleCheck Annual Volume $ 0

Pricing Type *(3 digit #)* 0 2 0

MCC: 7399

Products/Services You Sell: BUSINESS SERVICES

Seasonal? ☐ Yes ☒ No

If Yes, select the months in which the business is open: ☐ JAN ☐ FEB ☐ MAR ☐ APR ☐ MAY ☐ JUN ☐ JUL ☐ AUG ☐ SEP ☐ OCT ☐ NOV ☐ DEC

BILL TO INFORMATION

Head Office/Bill To Name: LIGHTHOUSE MEDIA LLC | First/Last Contact Name: JORDAN REYNA

Business Phone #: (855) 981-8370 | Address: 835 E LAMAR BLVD # 263 | City: ARLINGTON | State: TX | Zip: 76011

PLEASE COMPLETE EACH SECTION BELOW:

POS Card Swipe ____% + Manual Imprint ____% + Mail Order ____% + Phone Order ____% + Internet 100 % = 100% | Mag Swipe ____% + Keyed 100 % = 100%

Mail Statements to: (Recap Code) ☐ 01 Outlet ☒ 02 Bill To - No Recap ☐ 07 Suppress Statement ☐ 08 Recap - No Statement ☐ 09 Bill To/Statement + Recap ☐ 10 Recap Chain/Statement to Outlet Bill To | Merchant Type *(4 digit #)* 8 0 0 0

Entity Type: ☐ Private Corporation ☐ Public Corporation ☐ Sole Proprietorship ☐ Partnership ☐ Franchisee Owned ☒ LLC

Check one: TIN Type: ☒ EIN (Fed Tax ID #) ☐ SSN D&B #: _____ No. of Employees: _____

IMPORTANT IRS INFORMATION

☐ Non-Profit ☐ Non-Profit/Tax Exempt as described in 26 USC Section 501(c)(3) OR a Tribal (Native American) government or Tribal government-owned. ☐ Gov't. Entity

If tax exempt, provide copy of IRS Determination Letter; if Tribal government, provide evidence of tribal recognition, and proof of tribal ownership if separate entity.

NOTE: Failure to provide accurate information may result in a withholding of merchant funding per IRS regulations (See Part IV, Section A.3 of your Program Guide for further information.)

Name *(as it appears on your income tax return)*[1]	☒ Federal Tax ID#: *(as it appears on your income tax return)*[1]	☐ I certify that I am a foreign entity/nonresident alien. *(If checked, please attach IRS Form W-8.)*
RAGINGBULLDOT COM LLC	[redacted]	

[1] If Client is a disregarded entity under IRS regulations and has provided its owner's taxpayer filing name and Federal Tax ID above, then please attach an IRS Form W-9.

OTHER ENTITLEMENTS

☐ ECA® Warranty	☐ ECA Verification	☐ Lockbox Pro21 Warranty	☐ Lockbox Pro21 Verification	☐ e-Deposit Warranty	☐ e-Deposit Settlement Only
☐ ICA Warranty	☐ ICA Verification	☐ CBP Warranty	☐ CBP Verification	☐ Paper Warranty	☐ Paper Verification
☐ Check Cashing Warranty	☐ Check Cashing Verification	☐ Mail Order Warranty	☐ COD Warranty	☐ Remote Pay Warranty	☐ Remote Pay Verification

☐ Other: _____ Existing Subscriber #: _____

☑ **MasterCard** ☑ **Visa** ☑ **Discover, (Including Diners Club International®, JCB, UnionPay and BCcard)**

☑ Discover Full Service Processing

Discover SE # *(if retained)*: _____

☐ **Gift Card** *(see attached addendum)* SE # _____

MC Registration Program ID: _____

☐ **PIN Debit #** _____ ☐ **EBT (SNAP) FNS # (XREF):** _____

☐ **American Express® (AXP)** (Includes credit and prepaid credits)

☑ **AXP OptBlue℠**

☐ **AXP Direct:** _____

American Express® Service Type *(check one)*

☐ Split Dial ☐ Single Settle ☐ EDC ☐ PIP ☐ Reverse IP

American Express Cap #: _____

Franchise Name: _____

☐ IATA/ARC Code: _____ (for MCC 4722 Only)

☐ Voyager Fleet Annual Voyager Vol.: $_____ Participation in Voyager Tax Exempt Program: ☐ Yes ☐ No *(if yes, additional request form required)*

☐ WEX Full Acquiring Annual WEX Volume: $_____ ☐ WEX (Non-Full Svc) *(requires separate form)* ☐ MasterCard Fleet

BAMS/FDSGenNAddLo1808(ia)

ADDITIONAL OUTLET FORM

(Page 2 of 3)

SHIPPING INSTRUCTIONS

Ship Terminal / Start-up Kit To: ☐ Outlet/DBA ☐ Head Office ☐ Do Not Ship ☐ No Welcome Kit and Supplies ☐ No Welcome Kit ☐ Other – (See Below)

Name: _____ Attention: _____

Address: _____ City: _____ State: _____ Zip: _____

Delayed Start Date: _____ Delayed Ship Date: _____

Do you use any third party to store, process or transmit cardholder data? *(Examples include, but not limited to web hosting companies, Electronic Data Capture, Loyalty programs)*

☒ No ☐ Yes If yes, give name/address: _____

Please identify any Software used for storing, transmitting, or processing Card Transactions or Authorization Requests: _____

Network: ☐ (206) CARD*net*® ☐ ( ) Nashville ☐ ( ) Buypass ☒ Other: compass Specify Security Code: (5083)

Rental • Purchase Cust.-Owned • Lease[1] Installment Purchase *(circle one)*	QTY	IP	Equipment Type (i.e., Terminal/VAR/Internet)	Retail • Restaurant • MOTO/Internet Lodging • Supermarket • Car Rental Quick Service Restaurant • Petro	Model Code and Name	Unit Purchase Price (w/o Tax)	Monthly Payment Due (w/o Tax)	For Customer-Owned Equipment Track / Version / Serial #
R P ☒ L[1] I	1	☐	PAYEEZY	R Re MOTO/I L S C QSR P	GWSECM	$0	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	

The Installment Purchase option allows you to make 3 equal monthly payments.

[1]A separate approval by, and non-cancelable lease agreement with, First Data Merchant Services Corporation (through its business unit, First Data Global Leasing) are required; that lease agreement contains the terms and conditions for leased equipment.

Check one: ☐ Gateway Solutions ☐ Dial Solutions ☐ Global Gateway ☐ Payeezy Gateway ☐ VSAT** ☐ Frame ☐ Other: _____ ☐ IC Verify Serial # _____

VAR/Internet/Software: Name: _____ (Nashville Only: Product ID # _____ Vendor ID # _____)

NOTE: **Requires separate agreement between Client and its VSAT provider prior to implementation of this telecommunications protocol.

Network: ☐ Nashville ☐ CARDnet ☐ Buypass ☐ Other: _____

☐ PNS ☐ Netconnect Email Address: _____ Client #: _____ Division #: _____

C/O - IC
Verify Serial # _____ ESN # _____ MAN # _____ Software Product ID # _____ Software Vendor ID # _____

Holds Paper: ☐ Merchant ☐ Processor Imprinter Purchase: Amount $ 50.00 x Qty _____ = Total $_____(w/o tax) Plates: ☐ Short ☐ Long

Wireless Service Provider: ☐ GPRS AT&T or ☐ CDMA Sprint

TERMINAL FEATURES

☐ **Auto Settle Time** _____ **hh ET (military)**

☐ Bar Tab

☐ Clerk/Server Entry

☐ **Debit Cash Back**

Delayed Ship Date: _____

☐ Dial Prefix: ☐ Dial 9 ☐ Other: _____

☐ Dial Suffix: _____

☐ QSR-CR/SMT Amt. $_____ *(Convenience/Small Ticket)*

☐ QSR Print Option _____

☐ Invoice Number

☐ Multi-Trans *(PC/Register/Software only)*

☐ Remove Ticket #

☐ Retail Gas

☐ Retail With Tip

☐ Ship Method *(Overnight)*

☐ Tip % Option

☐ Verify Amount Prompt

☐ E-Commerce

☐ Remove Room #

☐ No Server/Ticket ID

☐ If IP _____ *(List Current Provider)*

☐ Partial Approval

☐ Purchase w/Balance Return

☐ Standalone Balance Inquiry

☐ Amex Prepaid Program Preference *(Choose One)*

☐ Partial Auth

☐ Balance Back

☐ Other _____

PINPad:

☐ DES Encryption

☐ DUKPT

☐ Access Code

_____

Terminal Features: *(cont'd)*

	Key Disable	or Password Protect
Credits	☐	☐
Voids	☐	☐
Forces	☐	☐
Reviews	☐	☐
Bal/Settle	☐	☐
Auth Only	☐	☐
Reports	☐	☐
Tip Adjustment	☐	☐

PLEASE VERIFY SELECTED FEATURES ARE AVAILABLE UNDER THE ALLIANCE, NETWORK, PRODUCT & APPLICATION

Comments: _____

(NOTE: Completing the Comments field will result in a 48 hour terminal programming delay)

Buypass Attributes

Bank FIID: _____ Group FIID: _____

Confirmation Letter: ☐ Yes ☐ No

Duplicate Protection: ☐ On ☐ Off

Variable Cut: ☐ Yes ☐ No

Cut Time: _____ **(military)**

Password: ☐ 111111 ☐ 123456 ☐ Other: _____

Prop ID: _____

Daylight Savings: ☐ Yes ☐ No

ACH Sum ID #: _____

Velocity Chain #: _____

Velocity Count: _____

Velocity Amount: $ _____

NOTE: If attributes are not chosen, then the generic defaults will apply.

Specials

_____ _____

_____ _____

_____ _____

_____ _____

BAMS/FDSGenNAddLo1808(ia)

ADDITIONAL OUTLET FORM

All payments to Client shall be through the Automated Clearing House (ACH) and shall normally be electronically transmitted directly to the demand deposit account ("DDA") indicated below or any successor account designated to receive provisional funding of Client's sales pursuant to the Client's agreement governing merchant card processing services (referred to herein as the "Merchant Agreement") by and among the Client, Processor and Bank. Processor means Banc of America Merchant Services, LLC or First Data Services, LLC, as applicable, and Bank means Bank of America, N.A.; references to "you" and "your" mean Client; references to "Servicers" "our," "us" and "we" mean Processor and Bank." We cannot guarantee the timeliness with which any payment may be credited by Client's depository institution ("DEPOSITORY").

Client hereby authorizes Bank and its authorized representative to access information from the DDA and to initiate credit and/or debit entries by Bank wire or ACH transfer and to authorize DEPOSITORY to block or to initiate, if necessary, reversing entries and adjustments for any original entries made to the DDA and to authorize DEPOSITORY to provide such access and to credit and/or debit or to block the same to such account. This authorization is without respect to the source of any funds in the DDA, is irrevocable and is coupled with an interest. This authority extends to any equipment rental or purchase agreements which may exist with Client as well as to any fees and assessments and Chargeback amounts of whatever kind or nature due under the terms of your Agreement whether arising during or after termination of this Agreement.

This authority is to remain in full force and effect at all times unless and until we have consented to its termination and in such time and in such manner as to afford us and DEPOSITORY a reasonable opportunity to act on it. In addition, Client understands and agrees that it will be charged a reject fee for each ACH which cannot be processed, and all subsequent funding may be suspended until Client either (1) provides written notice that ACHs can be processed or (2) a new electronic funding agreement is signed by Client. In order to insure transactions are properly handled, A COPY OF A BLANK VOIDED CHECK MUST BE INCLUDED. Client's depository must be able to process or accept electronic transfers either via ACH and/or Fed wire (Bank wire) which transfers are processed utilizing the Federal Reserve System. If payment is to be made by Bank wire or Automated Clearing House transfer, please supply the above information.

ABA [redacted] DDA [redacted]

A voided check or bank letter is required if the banking information (above) for the additional location is different from the tie-to location.

☒ Fees Same as Tie To Account

☐ Additional Credit Addendum
(Required for accounts that are High Risk/MOTO/Internet or B2B)

☐ Additional Fees due to Industry Type *(see attached fee schedule)*

☐ Additional Fees due to Service Entitlements *(see attached fee schedule)*

APPLICABLE TO MERCHANTS UNDER AMERICAN EXPRESS OPTBLUE PROGRAM: To be qualified under this program, you must meet these criteria: (a) your Total Annual American Express volume (listed in Section 2 above) is less than $1,000,000 and (b) your business is not a type prohibited, and is not a franchisee of any franchise excluded, by American Express. In addition, you must continue to qualify for this program, and to do so, your total American Express Card transaction volume cannot exceed certain thresholds, all as further described in Part I, Sections 45.2 and 45.6.4 of the Program Guide. Please also refer to Part I, Sections 45.5.2 – 45.5.3 of the Program Guide to learn about American Express' use of your information and how you may opt out of certain uses.

You further acknowledge and agree that you will not use your merchant account and/or the Services for illegal transactions, for example, those prohibited by the Unlawful Internet Gambling Enforcement Act, 31 U.S.C. Section 5361 et seq, as may be amended from time to time, or processing and acceptance of transactions in certain jurisdictions pursuant to 31 CFR Part 500 et seq. and other laws enforced by the Office of Foreign Assets Control (OFAC).

Client certifies, under penalties of perjury, that the federal taxpayer identification number and corresponding filing name provided herein are correct.

Please add the above mentioned additional location(s) to your system. I understand and agree upon execution of this document, the above mentioned additional location(s) is/are hereby bound by the processing Agreement signed for the above primary location, any agreement attached hereto as well as pricing for the services specified herein. I further acknowledge that all information provided is true and accurate.

Client's Business Principal Signature *(please sign here)*	JEFFREY BISHOP Please Print Name of Signer	PRESIDENT Title	9/14/17 Date

BAMS/FDSGenNAddLo1808(ja)

ADDITIONAL OUTLET FORM

New Merchant #: _____ Xref External # Required? ☐ Yes ☒ No Store # included Xref External #? ☐ Yes ☒ No

Note: *These fields are NOT to be used to embed the store # in the north MID#.*

HIERARCHY

Corp #: | Chain #: | Tie-To #: 372288802880

SALES INFORMATION

Sales Rep ID	RM Name	Submitter's Name	Submitter's Phone #
BRCN	Jessica Cedeno	Doreen Caudill	(817) 691-3213

TELL US ABOUT YOUR BUSINESS

Your DBA/Outlet Name: *(Maximum 24 Characters)* JASONBONDPICKS.COM

Your Business Legal Name (Client):	Name of Signer:	Title of Signer:
RAGINGBULLDOTCOM LLC	JEFFREY BISHOP	PRESIDENT

First/Last Contact Name:	Address: (No P.O.Box)	Suite #:	City:	State:	Zip:	Store #:
JORDAN REYNA	62 CALEF HIGHWAY	233	LEE	NH	03861	

Your Business Phone #:	Merchant Customer Service Phone #:	Fax #:
(855) 981-8370	(855) 981-8370	

Web Site Address:	E-Mail Address:	Customer Service E-Mail Address:
www.jasonbondpicks.com	jordan@ragingbull.com	support@jasonbondpicks.co

Annual MasterCard/Visa Volume	$ 2,000,000	MasterCard/Visa Average Ticket	$ 300.00	Pricing Type *(3 digit #)*	0 2 0
Annual Discover® Volume	$ 50,000	Discover Average Ticket	$ 300.00	MCC:	7399
Annual American Express Volume	$ 50,000	American Express Average Ticket	$ 300.00		
TeleCheck Annual Volume	$ 0				

Products/Services You Sell: BUSINESS SEVICES

Seasonal? ☐ Yes ☒ No

If Yes, select the months in which the business is open: ☐ JAN ☐ FEB ☐ MAR ☐ APR ☐ MAY ☐ JUN ☐ JUL ☐ AUG ☐ SEP ☐ OCT ☐ NOV ☐ DEC

BILL TO INFORMATION

Head Office/Bill To Name:	First/Last Contact Name:
RAGINGBULLDOTCOM	JORDAN REYNA

Business Phone #:	Address:	City:	State:	Zip:
(855) 981-8370	62 CALEF HIGHWAY	LEE	NH	03861

PLEASE COMPLETE EACH SECTION BELOW:

POS Card Swipe ____% + Manual Imprint ____% + Mail Order ____% + Phone Order ____% + Internet 100 % = 100% | Mag Swipe ____% + Keyed ____% = 100%

Mail Statements to: *(Recap Code)* ☐ 01 Outlet ☒ 02 Bill To - No Recap ☐ 07 Suppress Statement ☐ 08 Recap - No Statement ☐ 09 Bill To/Statement + Recap ☐ 10 Recap Chain/Statement to Outlet Bill To | Merchant Type *(4 digit #)* 8 0 0 0

Entity Type: ☐ Private Corporation ☐ Public Corporation ☐ Sole Proprietorship ☐ Partnership ☐ Franchisee Owned ☒ LLC

Check one: TIN Type: ☒ EIN (Fed Tax ID #) ☐ SSN D&B #: _____ No. of Employees: _____

IMPORTANT IRS INFORMATION

☐ Non-Profit ☐ Non-Profit/Tax Exempt as described in 26 USC Section 501(c)(3) OR a Tribal (Native American) government or Tribal government-owned. ☐ Gov't. Entity
If tax exempt, provide copy of IRS Determination Letter; if Tribal government, provide evidence of tribal recognition, and proof of tribal ownership if separate entity.

NOTE: Failure to provide accurate information may result in a withholding of merchant funding per IRS regulations (See Part IV, Section A.3 of your Program Guide for further information.)

Name *(as it appears on your income tax return)*[1]	☒ Federal Tax ID#: *(as it appears on your income tax return)*[1]	☐ I certify that I am a foreign entity/nonresident alien. *(If checked, please attach IRS Form W-8.)*
RAGINGBULLDOTCOM	[redacted]	

[1]If Client is a disregarded entity under IRS regulations and has provided its owner's taxpayer filing name and Federal Tax ID above, then please attach an IRS Form W-9.

OTHER ENTITLEMENTS

☐ ECA® Warranty	☐ ECA Verification	☐ Lockbox Pro21 Warranty	☐ Lockbox Pro21 Verification	☐ e-Deposit Warranty	☐ e-Deposit Settlement Only
☐ ICA Warranty	☐ ICA Verification	☐ CBP Warranty	☐ CBP Verification	☐ Paper Warranty	☐ Paper Verification
☐ Check Cashing Warranty	☐ Check Cashing Verification	☐ Mail Order Warranty	☐ COD Warranty	☐ Remote Pay Warranty	☐ Remote Pay Verification

☐ Other: _____ Existing Subscriber #: _____

☒ **MasterCard** ☒ **Visa** ☒ **Discover, (including Diners Club International®, JCB, UnionPay and BCcard)**

☒ Discover Full Service Processing

Discover SE # *(if retained)*: _____

☐ **Gift Card** *(see attached addendum)* SE #_____

MC Registration Program ID: _____

☐ **PIN Debit #** _____ ☐ **EBT (SNAP) FNS # (XREF):** _____

☐ **American Express® (AXP)** (includes credit and prepaid cards)

☒ **AXP OptBlue℠**

☐ **AXP Direct:** _____

American Express® Service Type *(check one)*

☐ Split Dial ☐ Single Settle ☐ EDC ☐ PIP ☐ Reverse IP

American Express Cap #: _____

Franchise Name: _____

☐ IATA/ARC Code: _____ (for MCC 4722 Only)

☐ Voyager Fleet Annual Voyager Vol.: $_____ Participation in Voyager Tax Exempt Program: ☐ Yes ☐ No *(if yes, additional request form required)*

☐ WEX Full Acquiring Annual WEX Volume: $_____ ☐ WEX (Non-Full Svc) *(requires separate form)* ☐ MasterCard Fleet

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Attachment HHHH

PX 27, 2565

ADDITIONAL OUTLET FORM

SHIPPING INSTRUCTIONS

Ship Terminal / Start-up Kit To: ☐ Outlet/DBA ☐ Head Office ☐ Do Not Ship ☐ No Welcome Kit and Supplies ☐ No Welcome Kit ☐ Other – (See Below)

Name: _____ Attention: _____

Address: _____ City: _____ State: _____ Zip: _____

Delayed Start Date: _____ Delayed Ship Date: _____

Do you use any third party to store, process or transmit cardholder data? *(Examples include, but not limited to web hosting companies, Electronic Data Capture, Loyalty programs)*

☒ No ☐ Yes If yes, give name/address: _____

Please identify any Software used for storing, transmitting, or processing Card Transactions or Authorization Requests: _____

Network: ☐ (206) CARD*net*® ☐ ( ) Nashville ☐ ( ) Buypass ☒ Other: Compass Specify Security Code: (5083)

Rental • Purchase Cust.-Owned • Lease[1] Installment Purchase *(circle one)*	QTY	IP	Equipment Type (i.e., Terminal/VAR/Internet)	Retail • Restaurant • MOTO/Internet Lodging • Supermarket • Car Rental Quick Service Restaurant • Petro	Model Code and Name	Unit Purchase Price (w/o Tax)	Monthly Payment Due (w/o Tax)	For Customer-Owned Equipment Track / Version / Serial #
R ☒ C L[1] I		☒	PAYEZZY	R Re MOTO/I L S C QSR P	EGHS4M	$0.00	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	

The Installment Purchase option allows you to make 3 equal monthly payments.

[1]A separate approval by, and non-cancelable lease agreement with, First Data Merchant Services Corporation (through its business unit, First Data Global Leasing) are required; that lease agreement contains the terms and conditions for leased equipment.

Check one: ☐ Gateway Solutions ☐ Dial Solutions ☐ Global Gateway ☑ Payeezy Gateway ☐ VSAT** ☐ Frame ☐ Other: _____ ☐ IC Verify Serial # _____

VAR/Internet/Software: Name: _____ (Nashville Only: Product ID # _____ Vendor ID # _____)

NOTE: **Requires separate agreement between Client and its VSAT provider prior to implementation of this telecommunications protocol.

Network: ☐ Nashville ☐ CARDnet ☐ Buypass ☐ Other: _____

☐ PNS ☐ Netconnect Email Address: _____ Client #: _____ Division #: _____

C/O - IC Verify Serial # _____ ESN # _____ MAN # _____ Software Product ID # _____ Software Vendor ID # _____

Holds Paper: ☐ Merchant ☐ Processor Imprinter Purchase: Amount $ 50.00 x Qty 0 = Total $ 0.00 (w/o tax) Plates: ☐ Short ☐ Long

Wireless Service Provider: ☐ GPRS AT&T or ☐ CDMA Sprint

TERMINAL FEATURES

☐ **Auto Settle Time** _____ **hh ET (military)**
☐ Bar Tab
☐ Clerk / Server Entry
☐ **Debit Cash Back**
Delayed Ship Date: _____
☐ Dial Prefix: ☐ Dial 9 ☐ Other: _____
☐ Dial Suffix: _____
☐ QSR-CR/SMT Amt. $ _____ *(Convenience/Small Ticket)*
☐ QSR Print Option _____
☐ Invoice Number
☐ Multi-Trans *(PC/Register/Software only)*

☐ Remove Ticket #
☐ Retail Gas
☐ Retail With Tip
☐ Ship Method *(Overnight)*
☐ Tip % Option
☐ Verify Amount Prompt
☐ E-Commerce
☐ Remove Room #
☐ No Server/Ticket ID
☐ If IP _____ *(List Current Provider)*
☐ Partial Approval
☐ Purchase w/Balance Return

☐ Standalone Balance Inquiry
☐ Amex Prepaid Program Preference *(Choose One)*
☐ Partial Auth
☐ Balance Back
☐ Other _____

PINPad:
☐ DES Encryption
☐ DUKPT
☐ Access Code
_____

Terminal Features: *(cont'd)*

	Key Disable	*or* Password Protect
Credits	☐	☐
Voids	☐	☐
Forces	☐	☐
Reviews	☐	☐
Bal/Settle	☐	☐
Auth Only	☐	☐
Reports	☐	☐
Tip Adjustment	☐	☐

PLEASE VERIFY SELECTED FEATURES ARE AVAILABLE UNDER THE ALLIANCE, NETWORK, PRODUCT & APPLICATION

Comments: _____

(**NOTE:** Completing the Comments field will result in a 48 hour terminal programming delay)

Buypass Attributes

Bank FIID: _____ Group FIID: _____
Confirmation Letter: ☐ Yes ☐ No
Duplicate Protection: ☐ On ☐ Off
Variable Cut: ☐ Yes ☐ No
Cut Time: _____ **(military)**

Password: ☐ 111111 ☐ 123456 ☐ Other: _____
Prop ID: _____
Daylight Savings: ☐ Yes ☐ No

ACH Sum ID #: _____
Velocity Chain #: _____
Velocity Count: _____
Velocity Amount: $ _____

Specials

NOTE: If attributes are not chosen, then the generic defaults will apply.

BAMS/FDSGenNAddLo1808(la)

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ADDITIONAL OUTLET FORM

All payments to Client shall be through the Automated Clearing House (ACH) and shall normally be electronically transmitted directly to the demand deposit account ("DDA") indicated below or any successor account designated to receive provisional funding of Client's sales pursuant to the Client's agreement governing merchant card processing services (referred to herein as the "Merchant Agreement") by and among the Client, Processor and Bank. Processor means Banc of America Merchant Services, LLC or First Data Services, LLC, as applicable, and Bank means Bank of America, N.A.; references to "you" and "your" mean Client; references to "Servicers" "our," "us" and "we" mean Processor and Bank." We cannot guarantee the timeliness with which any payment may be credited by Client's depository institution ("DEPOSITORY").

Client hereby authorizes Bank and its authorized representative to access information from the DDA and to initiate credit and/or debit entries by Bank wire or ACH transfer and to authorize DEPOSITORY to block or to initiate, if necessary, reversing entries and adjustments for any original entries made to the DDA and to authorize DEPOSITORY to provide such access and to credit and/or debit or to block the same to such account. This authorization is without respect to the source of any funds in the DDA, is irrevocable and is coupled with an interest. This authority extends to any equipment rental or purchase agreements which may exist with Client as well as to any fees and assessments and Chargeback amounts of whatever kind or nature due under the terms of your Agreement whether arising during or after termination of this Agreement.

This authority is to remain in full force and effect at all times unless and until we have consented to its termination and in such time and in such manner as to afford us and DEPOSITORY a reasonable opportunity to act on it. In addition, Client understands and agrees that it will be charged a reject fee for each ACH which cannot be processed, and all subsequent funding may be suspended until Client either (1) provides written notice that ACHs can be processed or (2) a new electronic funding agreement is signed by Client. In order to insure transactions are properly handled, A COPY OF A BLANK VOIDED CHECK MUST BE INCLUDED. Client's depository must be able to process or accept electronic transfers either via ACH and/or Fed wire (Bank wire) which transfers are processed utilizing the Federal Reserve System. If payment is to be made by Bank wire or Automated Clearing House transfer, please supply the above information.

ABA [redacted] DDA [redacted]

A voided check or bank letter is required if the banking information (above) for the additional location is different from the tie-to location.

☒ Fees Same as Tie To Account

☐ Additional Credit Addendum (Required for accounts that are High Risk/MOTO/Internet or B2B)

☐ Additional Fees due to Industry Type *(see attached fee schedule)*

☐ Additional Fees due to Service Entitlements *(see attached fee schedule)*

APPLICABLE TO MERCHANTS UNDER AMERICAN EXPRESS OPTBLUE PROGRAM: To be qualified under this program, you must meet these criteria: (a) your Total Annual American Express volume (listed in Section 2 above) is less than $1,000,000 and (b) your business is not a type prohibited, and is not a franchisee of any franchise excluded, by American Express. In addition, you must continue to qualify for this program, and to do so, your total American Express Card transaction volume cannot exceed certain thresholds, all as further described in Part I, Sections 45.2 and 45.5.4 of the Program Guide. Please also refer to Part I, Sections 45.5.2 – 45.5.3 of the Program Guide to learn about American Express' use of your information and how you may opt out of certain uses.

You further acknowledge and agree that you will not use your merchant account and/or the Services for illegal transactions, for example, those prohibited by the Unlawful Internet Gambling Enforcement Act, 31 U.S.C. Section 5361 et seq, as may be amended from time to time, or processing and acceptance of transactions in certain jurisdictions pursuant to 31 CFR Part 500 et seq. and other laws enforced by the Office of Foreign Assets Control (OFAC).

Client certifies, under penalties of perjury, that the federal taxpayer identification number and corresponding filing name provided herein are correct.

Please add the above mentioned additional location(s) to your system. I understand and agree upon execution of this document, the above mentioned additional location(s) is/are hereby bound by the processing Agreement signed for the above primary location, any agreement attached hereto as well as pricing for the services specified herein. I further acknowledge that all information provided is true and accurate.

Client's Business Principal Signature *(please sign here)*	JEFFREY BISHOP Please Print Name of Signer	PREDISENT Title	11/21/17 Date

BAMS.FDSCorpNAAG.0190(a)

PAYEEZY[SM] SERVICES ADDENDUM

BANC OF AMERICA MERCHANT SERVICES, LLC

THIS PAYEEZY SERVICES ADDENDUM ("Payeezy Addendum") amends the terms of the Program Guide ("Agreement" and, specifically, referring to the term Agreement as defined in Part I of the Program Guide) among you ("Client"), Banc of America Merchant Services, LLC ("Processor") and Bank of America, N.A. ("Bank") (collectively Processor and Bank are the "Servicers") to include the Payeezy Services (defined below). You agree to comply with the terms set forth in this Payeezy Addendum in connection with receiving the Payeezy Services. Capitalized terms used but not defined in this Payeezy Addendum are defined in the Agreement.

---

1. Internal/Sales Information:

Merchant Number: _____

Sales Rep. Name: Jessica Cedeno

Sales Rep. Phone Number: 817.691.3213

Sales Rep. Email Address: jessica.cedeno@bankofamericamerchant.com

2. Client's Business Information:

Client's Business' Legal Name: RAGINGBULLDOTCOM

Client's DBA Name: JASON BOND PICKS .COM

First/Last Contact Name: Jeffrey Bishop (or Jordan Reyna) Title: President

Your Business Phone: 855.494.3551 Your Business Fax: N/A

Your Business Email Address: jordan@ragingbull.com

3. Payeezy Services.

3.1 Services. The Payeezy Services are an electronic gateway messenger system ("Payeezy Services") that will allow you to manage Card transaction information being transmitted when processing your payment transactions, and includes the following functionality: (i) a web-based application programming interface ("API") that allows third-party applications to process transactions through the Payeezy Services system and supports a range of processing functions (e.g., purchase, refund, pre-authorization functions) and further allows you to implement custom business logic to manage these functions; (ii) a securely hosted web payment form (a "Payment Page") designed to accept Internet-based eCommerce transactions, redirecting the consumer to a payment form hosted by the gateway that uses a "Checkout" button on your website to submit payment posting requests to a designated URL and display payment acceptance details and authentication information on your website, the appearance of which and payment options displayed on the Payment Page may be configured by you using an online management interface provided by Processor; and (iii) a real-time payment manager ("RPM") hosted application that is able to turn any Internet connected personal computer with a standard web browser into a point of sale device to process retail and MO/TO payments, allowing your employees to input payment transactions in a MO/TO, call center or back office environment, or to swipe Cards in a retail point of sale environment. Receipts for RPM processed transactions are provided, and can be printed or emailed to the cardholder. RPM is also a centralized administrative tool through which you may access its Payeezy Services account (i.e., user administration, gateway reporting, and hosted payment page configurations).

3.2 Provider. The Payeezy Services are provided to you by Processor and not Bank. Bank is not liable to you in any way with respect to the Payeezy Services. For the purposes of this Payeezy Addendum, the words "we", "our" and "us" refer only to the Processor and not the Bank.

4. Payeezy Services Disclaimer. EXCEPT AS EXPRESSLY PROVIDED IN THIS ADDENDUM, THE PAYEEZY SERVICES ARE PROVIDED "AS IS" AND PROCESSOR MAKES NO REPRESENTATIONS OR WARRANTIES (EXPRESS OR IMPLIED) WITH REGARD TO THE PAYEEZY SERVICES, INCLUDING, WITHOUT LIMITATION, WARRANTIES OF ACCURACY, NON-INFRINGEMENT OR THAT THEY WILL FUNCTION UNINTERRUPTED OR ERROR-FREE; AND ANY AND ALL SUCH REPRESENTATIONS OR WARRANTIES (EXPRESS OR IMPLIED) ARE DISCLAIMED.

5. Fees. Payment of fees for the Payeezy Services will be as set forth in the Agreement. The fees for processing transactions related to the Payeezy Services are described on Schedule A to this Payeezy Addendum. In addition to the fees described on Schedule A to this Payeezy Addendum, you will be responsible for all additional costs and expenses as set forth in the Agreement.

6. Sublicense; Intellectual Property; Representations and Warranties.

6.1 Processor grants to you a non-transferable, non-assignable, non-exclusive, limited, royalty-free, revocable sub-license during the term of this Payeezy Addendum to use the Payeezy Services and the associated software ("Software") and documentation (including Updates thereto, as defined below), trademarks or service marks identified in the Operating Procedures for the sole purpose of submitting transactions for processing using the Payeezy Services; and all subject to the terms of this Payeezy

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Attachment HHHH

PX 27, 2568

Addendum and the Agreement. You may only use the Payeezy Services in connection with the processing services you receive under the Agreement. You have no right, title or interest in or to the Payeezy Services, any related software, materials, documentation, or derivative works thereof, and nothing in this Payeezy Addendum or the Agreement assigns, transfers or creates any such right, title or interest for you (whether express or implied, or by estoppel or otherwise). Any and all right, title or interests associated with the Payeezy Services that are not expressly granted by Processor within this Payeezy Addendum are expressly withheld. You will not take any action inconsistent with the ownership, title or license rights associated with the Payeezy Services. You will not file any action, in any forum, challenging ownership of the Payeezy Services, any related software, materials, documentation or derivative works thereof. Breach of this Section constitutes a material breach of this Payeezy Addendum and the Agreement, and we may immediately suspend or terminate your use of the Payeezy Services, this Payeezy Addendum or the Agreement in the event of such breach.

6.2 You will not, and will not permit others to: (i) sell, distribute, lease, license, sublicense or otherwise disseminate the Payeezy Services or any portion thereof, (ii) copy, modify, enhance, translate, supplement, create derivative works from, reverse engineer, decompile or otherwise reduce to human-readable form the Payeezy Services or any portion thereof, (iii) use altered versions of the Payeezy Services or portion thereof, (iv) use, operate or combine the Payeezy Services or any related software, materials or documentation, or any derivative works thereof with other products, materials or services in a manner inconsistent with this Payeezy Addendum or the Agreement; or (v) other that intended by its nature, use the Payeezy Services, or any portion thereof, as a standalone or non-integrated program. You will not permit others to access the Payeezy Services, any related software, materials or documentation, or derivative works thereof. You will not remove, alter, modify, relocate or erase any copyright notice or other legend(s) denoting our or other third parties' proprietary interests in the Payeezy Services.

6.3 Processor reserves the right to alter, immediately suspend or upon notice terminate the Payeezy Services in the event you violate the terms of this Payeezy Addendum, the Agreement or we terminate any agreement with third parties that are involved in providing the Payeezy Services; or we are otherwise unable to continue to provide the Payeezy Services.

6.4 From time to time we may release updates ("Updates") to the Software, which must be installed and integrated on your systems within 30 days of receipt of such Updates. You agree that failure to install Updates in a timely fashion may impair the functionality of the Payeezy Services, and associated Services provided under the Agreement and accessed through the Payeezy Services. Processor will have no liability for Customer's failure to properly install the most current version of the Software or any Update, and will have no obligation to provide support or services for outdated versions of the Software.

6.5 Payeezy Services Representations, Warranties. You represent and warrant that you have all necessary right, title and interest (including, without limitation, intellectual property interest) in and to any logos, custom digital images or other images that you use or provide for us to use on your behalf in connection with the creation of your electronic gift cards, standard gift cards or card carriers and/or the Payeezy Services.

7. **Termination.** In addition to the termination rights set forth in the Agreement, this Payeezy Addendum will automatically terminate upon any termination of the Agreement. Upon termination or expiration of this Payeezy Amendment, all licenses granted hereunder will immediately terminate and you will either return or destroy the Software, certifying such destruction in writing to Processor.

8. **Full Force and Effect.** The Agreement remains in effect as amended and supplemented by this Payeezy Addendum. In the event of any conflict between the terms of this Payeezy Addendum and the Agreement, this Payeezy Addendum will control with respect to the Payeezy Services. References to the Agreement after the date of this Payeezy Addendum include this Payeezy Addendum.

By signing below, you acknowledge that you have read, understand and agree to comply with the terms set forth in this Payeezy Addendum.

Client's Business Principal:

Signature:

X _____ **Title:** President **Date:** 11/21/17

The party signing this Payeezy Addendum must be the same party signing the Agreement.

Printed Name: Jeffrey Bishop

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Attachment HHHH **PX 27, 2569**

Schedule A

Fees for Payeezy Services

Fees

Initial Set-Up Fee (per location) (40B)	$ 99.00
Monthly Fee (per location) (40A)	$ 16.00
Payeezy Transaction Processing Fee (per authorization) (0FC)	$ .05

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Attachment HHHH

PX 27, 2570

ADDITIONAL OUTLET FORM

(Page 1 of 3)

New Merchant #: _____

Xref External # Required? ☐ Yes ☒ No Store # included Xref External #? ☐ Yes ☒ No

Note: These fields are NOT to be used to embed the store # in the north MID#.

HIERARCHY

Corp #: | Chain #: | Tie-To #: 372288802880

SALES INFORMATION

Sales Rep ID	RM Name	Submitter's Name	Submitter's Phone #
BRCN	JESSICA CEDENO	NIRICA WHITTICK	(954) 851-7267

TELL US ABOUT YOUR BUSINESS

Your DBA/Outlet Name: *(Maximum 24 Characters)* P E N N Y P R O

Your Business Legal Name (Client):	Name of Signer:	Title of Signer:
RAGINGBULLDOT COM LLC	JEFFREY BISHOP	MEMBER LLC

First/Last Contact Name:	Address: (No P.O.Box)	Suite #:	City:	State:	Zip:	Store #:
JORDAN REYNA	835 E LAMAR BLVD	238	ARLINGTON	TX	76011	

Your Business Phone #:	Merchant Customer Service Phone #:	Fax #:
(855) 977-0947	(855) 977-0947	

Web Site Address:	E-Mail Address:	Customer Service E-Mail Address:
www.pennypro.com	jordan@ragingbull.com	support@pennypro.com

Annual MasterCard/Visa Volume	$ 2,000,000	MasterCard/Visa Average Ticket	$ 300.00
Annual Discover® Volume	$ 50,000	Discover Average Ticket	$ 300.00
Annual American Express Volume	$ 50,000	American Express Average Ticket	$ 300.00
TeleCheck Annual Volume	$ 0		

Pricing Type *(3 digit #)* 0 2 0

MCC: 7399

Products/Services You Sell: BUSINESS SERVICES

Seasonal? ☐ Yes ☒ No

If Yes, select the months in which the business is open: ☐ JAN ☐ FEB ☐ MAR ☐ APR ☐ MAY ☐ JUN ☐ JUL ☐ AUG ☐ SEP ☐ OCT ☐ NOV ☐ DEC

BILL TO INFORMATION

Head Office/Bill To Name: LIGHTHOUSE MEDIA LLC | First/Last Contact Name: JORDAN REYNA

Business Phone #: (855) 981-8370 | Address: 835 E LAMAR BLVD # 263 | City: ARLINGTON | State: TX | Zip: 76011

PLEASE COMPLETE EACH SECTION BELOW:

POS Card Swipe ____% + Manual Imprint ____% + Mail Order ____% + Phone Order ____% + Internet 100 % = 100% | Mag Swipe ____% + Keyed 100% = 100%

Mail Statements to: ☐ 01 Outlet ☒ 02 Bill To - No Recap ☐ 07 Suppress Statement ☐ 08 Recap - No Statement
(Recap Code) ☐ 09 Bill To/Statement + Recap ☐ 10 Recap Chain/Statement to Outlet Bill To

Merchant Type *(4 digit #)* 8 0 0 0

Entity Type: ☐ Private Corporation ☐ Public Corporation ☐ Sole Proprietorship ☐ Partnership ☐ Franchisee Owned ☒ LLC

Check one: TIN Type: ☒ EIN (Fed Tax ID #) ☐ SSN D&B #: _____ No. of Employees: _____

IMPORTANT IRS INFORMATION

☐ Non-Profit ☐ Non-Profit/Tax Exempt as described in 26 USC Section 501(c)(3) OR a Tribal (Native American) government or Tribal government-owned. ☐ Gov't. Entity
If tax exempt, provide copy of IRS Determination Letter; if Tribal government, provide evidence of tribal recognition, and proof of tribal ownership if separate entity.

NOTE: Failure to provide accurate information may result in a withholding of merchant funding per IRS regulations (See Part IV, Section A.3 of your Program Guide for further information.)

Name *(as it appears on your income tax return)*[1]	☒ Federal Tax ID#: *(as it appears on your income tax return)*[1]	☐ I certify that I am a foreign entity/nonresident alien. *(If checked, please attach IRS Form W-8.)*
RAGINGBULLDOT COM LLC	[redacted]	

[1] If Client is a disregarded entity under IRS regulations and has provided its owner's taxpayer filing name and Federal Tax ID above, then please attach an IRS Form W-9.

OTHER ENTITLEMENTS

☐ ECA* Warranty	☐ ECA Verification	☐ Lockbox Pro21 Warranty	☐ Lockbox Pro21 Verification	☐ e-Deposit Warranty	☐ e-Deposit Settlement Only
☐ ICA Warranty	☐ ICA Verification	☐ CBP Warranty	☐ CBP Verification	☐ Paper Warranty	☐ Paper Verification
☐ Check Cashing Warranty	☐ Check Cashing Verification	☐ Mail Order Warranty	☐ COD Warranty	☐ Remote Pay Warranty	☐ Remote Pay Verification

☐ Other: _____ Existing Subscriber #: _____

☑ MasterCard ☑ Visa ☑ Discover, (Including Diners Club International®, JCB, UnionPay and BCcard)

☑ Discover Full Service Processing

Discover SE # *(if retained)*: _____

☐ Gift Card *(see attached addendum)* SE #_____

MC Registration Program ID: _____

☐ PIN Debit # _____ ☐ EBT (SNAP) FNS # (XREF): _____

☐ American Express® (AXP) (includes credit and prepaid cards)

☑ AXP OptBlue℠

☐ AXP Direct: _____

American Express® Service Type *(check one)*

☐ Split Dial ☐ Single Settle ☑ EDC ☐ PIP ☐ Reverse IP

American Express Cap #: _____

Franchise Name: _____

☐ IATA/ARC Code: _____ (for MCC 4722 Only)

☐ Voyager Fleet Annual Voyager Vol.: $_____ Participation in Voyager Tax Exempt Program: ☐ Yes ☐ No *(if yes, additional request form required)*

☐ WEX Full Acquiring Annual WEX Volume: $_____ ☐ WEX (Non-Full Svc) *(requires separate form)* ☐ MasterCard Fleet

BAMS/FDSGenNAddLo1808(la)

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Attachment HHHH

PX 27, 2571

ADDITIONAL OUTLET FORM

(Page 2 of 3)

SHIPPING INSTRUCTIONS

Ship Terminal / Start-up Kit To: ☐ Outlet/DBA ☐ Head Office ☐ Do Not Ship ☐ No Welcome Kit and Supplies ☐ No Welcome Kit ☐ Other – (See Below)

Name: _____ Attention: _____

Address: _____ City: _____ State: _____ Zip: _____

Delayed Start Date: _____ Delayed Ship Date: _____

Do you use any third party to store, process or transmit cardholder data? *(Examples include, but not limited to web hosting companies, Electronic Data Capture, Loyalty programs)*

☒ No ☐ Yes If yes, give name/address: _____

Please identify any Software used for storing, transmitting, or processing Card Transactions or Authorization Requests: _____

Network: ☐ (206) CARD*net*® ☐ ( ) Nashville ☐ ( ) Buypass ☒ Other: compass Specify Security Code: (5083)

Rental • Purchase Cust.-Owned • Lease[1] Installment Purchase *(circle one)*	QTY	IP	Equipment Type (i.e., Terminal/VAR/Internet)	Retail • Restaurant • MOTO/Internet Lodging • Supermarket • Car Rental Quick Service Restaurant • Petro	Model Code and Name	Unit Purchase Price (w/o Tax)	Monthly Payment Due (w/o Tax)	For Customer-Owned Equipment Track/Version/Serial #
R P ☒ L[1] I	1	☐	PAYEEZY	R Re MOTO/I L S C QSR P	GWSECM	$0	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	

The Installment Purchase option allows you to make 3 equal monthly payments.

[1]A separate approval by, and non-cancelable lease agreement with, First Data Merchant Services Corporation (through its business unit, First Data Global Leasing) are required; that lease agreement contains the terms and conditions for leased equipment.

Check one: ☐ Gateway Solutions ☐ Dial Solutions ☐ Global Gateway ☐ Payeezy Gateway ☐ VSAT** ☐ Frame ☐ Other: _____ ☐ IC Verify Serial # _____

VAR/Internet/Software: Name: _____ (Nashville Only: Product ID # _____ Vendor ID # _____)

NOTE: **Requires separate agreement between Client and its VSAT provider prior to implementation of this telecommunications protocol.

Network: ☐ Nashville ☐ CARDnet ☐ Buypass ☐ Other: _____

☐ PNS ☐ Netconnect Email Address: _____ Client #: _____ Division #: _____

C/O - IC

Verify Serial # _____ ESN # _____ MAN # _____ Software Product ID # _____ Software Vendor ID # _____

Holds Paper: ☐ Merchant ☐ Processor Imprinter Purchase: Amount $ 50.00 x Qty _____ = Total $ _____ (w/o tax) Plates: ☐ Short ☐ Long

Wireless Service Provider: ☐ GPRS AT&T or ☐ CDMA Sprint

TERMINAL FEATURES

☐ **Auto Settle Time** _____ **hh ET (military)**

☐ Bar Tab

☐ Clerk/Server Entry

☐ **Debit Cash Back**

Delayed Ship Date: _____

☐ Dial Prefix: ☐ Dial 9 ☐ Other: _____

☐ Dial Suffix: _____

☐ QSR-CR/SMT Amt. $ _____ *(Convenience/Small Ticket)*

☐ QSR Print Option _____

☐ Invoice Number

☐ Multi-Trans *(PC/Register/Software only)*

☐ Remove Ticket #

☐ Retail Gas

☐ Retail With Tip

☐ Ship Method *(Overnight)*

☐ Tip % Option

☐ Verify Amount Prompt

☐ E-Commerce

☐ Remove Room #

☐ No Server/ Ticket ID

☐ If IP _____ *(List Current Provider)*

☐ Partial Approval

☐ Purchase w/Balance Return

☐ Standalone Balance Inquiry

☐ Amex Prepaid Program Preference *(Choose One)*

☐ Partial Auth

☐ Balance Back

☐ Other _____

PINPad:

☐ DES Encryption

☐ DUKPT

☐ Access Code

_____

Terminal Features: *(cont'd)*

	Key Disable	or	Password Protect
Credits	☐		☐
Voids	☐		☐
Forces	☐		☐
Reviews	☐		☐
Bal/Settle	☐		☐
Auth Only	☐		☐
Reports	☐		☐
Tip Adjustment	☐		☐

PLEASE VERIFY SELECTED FEATURES ARE AVAILABLE UNDER THE ALLIANCE, NETWORK, PRODUCT & APPLICATION

Comments: _____

(NOTE: Completing the Comments field will result in a 48 hour terminal programming delay)

Buypass Attributes

Bank FIID: _____ Group FIID: _____

Confirmation Letter: ☐ Yes ☐ No

Duplicate Protection: ☐ On ☐ Off

Variable Cut: ☐ Yes ☐ No

Cut Time: _____ **(military)**

Password: ☐ 111111 ☐ 123456 ☐ Other: _____

Prop ID: _____

Daylight Savings: ☐ Yes ☐ No

ACH Sum ID #: _____

Velocity Chain #: _____

Velocity Count: _____

Velocity Amount: $ _____

NOTE: If attributes are not chosen, then the generic defaults will apply.

Specials

_____ _____

_____ _____

_____ _____

_____ _____

BAMS/FDSGenNAddLo1808(ia)

ADDITIONAL OUTLET FORM

All payments to Client shall be through the Automated Clearing House (ACH) and shall normally be electronically transmitted directly to the demand deposit account ("DDA") indicated below or any successor account designated to receive provisional funding of Client's sales pursuant to the Client's agreement governing merchant card processing services (referred to herein as the "Merchant Agreement") by and among the Client, Processor and Bank. Processor means Banc of America Merchant Services, LLC or First Data Services, LLC, as applicable, and Bank means Bank of America, N.A.; references to "you" and "your" mean Client; references to "Servicers" "our," "us" and "we" mean Processor and Bank." We cannot guarantee the timeliness with which any payment may be credited by Client's depository institution ("DEPOSITORY").

Client hereby authorizes Bank and its authorized representative to access information from the DDA and to initiate credit and/or debit entries by Bank wire or ACH transfer and to authorize DEPOSITORY to block or to initiate, if necessary, reversing entries and adjustments for any original entries made to the DDA and to authorize DEPOSITORY to provide such access and to credit and/or debit or to block the same to such account. This authorization is without respect to the source of any funds in the DDA, is irrevocable and is coupled with an interest. This authority extends to any equipment rental or purchase agreements which may exist with Client as well as to any fees and assessments and Chargeback amounts of whatever kind or nature due under the terms of your Agreement whether arising during or after termination of this Agreement.

This authority is to remain in full force and effect at all times unless and until we have consented to its termination and in such time and in such manner as to afford us and DEPOSITORY a reasonable opportunity to act on it. In addition, Client understands and agrees that it will be charged a reject fee for each ACH which cannot be processed, and all subsequent funding may be suspended until Client either (1) provides written notice that ACHs can be processed or (2) a new electronic funding agreement is signed by Client. In order to insure transactions are properly handled, A COPY OF A BLANK VOIDED CHECK MUST BE INCLUDED. Client's depository must be able to process or accept electronic transfers either via ACH and/or Fed wire (Bank wire) which transfers are processed utilizing the Federal Reserve System. If payment is to be made by Bank wire or Automated Clearing House transfer, please supply the above information.

ABA [redacted] DDA [redacted]

A voided check or bank letter is required if the banking information (above) for the additional location is different from the tie-to location.

☒ Fees Same as Tie To Account

☐ Additional Credit Addendum
(Required for accounts that are High Risk/MOTO/Internet or B2B)

☐ Additional Fees due to Industry Type *(see attached fee schedule)*

☐ Additional Fees due to Service Entitlements *(see attached fee schedule)*

APPLICABLE TO MERCHANTS UNDER AMERICAN EXPRESS OPTBLUE PROGRAM: To be qualified under this program, you must meet these criteria: (a) your Total Annual American Express volume (listed in Section 2 above) is less than $1,000,000 and (b) your business is not a type prohibited, and is not a franchisee of any franchise excluded, by American Express. In addition, you must continue to qualify for this program, and to do so, your total American Express Card transaction volume cannot exceed certain thresholds, all as further described in Part I, Sections 45.2 and 45.5.4 of the Program Guide. Please also refer to Part I, Sections 45.5.2 – 45.5.3 of the Program Guide to learn about American Express' use of your information and how you may opt out of certain uses.

You further acknowledge and agree that you will not use your merchant account and/or the Services for illegal transactions, for example, those prohibited by the Unlawful Internet Gambling Enforcement Act, 31 U.S.C. Section 5361 et seq, as may be amended from time to time, or processing and acceptance of transactions in certain jurisdictions pursuant to 31 CFR Part 500 et seq. and other laws enforced by the Office of Foreign Assets Control (OFAC).

Client certifies, under penalties of perjury, that the federal taxpayer identification number and corresponding filing name provided herein are correct.

Please add the above mentioned additional location(s) to your system. I understand and agree upon execution of this document, the above mentioned additional location(s) is/are hereby bound by the processing Agreement signed for the above primary location, any agreement attached hereto as well as pricing for the services specified herein. I further acknowledge that all information provided is true and accurate.

Client's Business Principal Signature *(please sign here)*	JEFFREY BISHOP Please Print Name of Signer	PRESIDENT Title	9/14/17 Date

BAMS/FDSGenNAddLo1808(ja)

ADDITIONAL OUTLET FORM

(Page 1 of 3)

New Merchant #: _____

Xref External # Required? ☐ Yes ☒ No Store # included Xref External #? ☐ Yes ☒ No

Note: *These fields are NOT to be used to embed the store # in the north MID#.*

HIERARCHY

Corp #:	Chain #:	Tie-To #: 372288802880

SALES INFORMATION

Sales Rep ID	RM Name	Submitter's Name	Submitter's Phone #
BRCN	JESSICA CEDENO	NIRICA WHITTICK	(954) 851-7267

TELL US ABOUT YOUR BUSINESS

Your DBA/Outlet Name: *(Maximum 24 Characters)* PETRA PICKS

Your Business Legal Name (Client):	Name of Signer:	Title of Signer:
RAGINGBULLDOT COM LLC	JEFFREY BISHOP	MEMBER LLC

First/Last Contact Name:	Address: (No P.O.Box)	Suite #:	City:	State:	Zip:	Store #:
JORDAN REYNA	835 E LAMAR BLVD	238	ARLINGTON	TX	76011	

Your Business Phone #:	Merchant Customer Service Phone #:	Fax #:
(855) 979-9243	(855) 979-9243	

Web Site Address:	E-Mail Address:	Customer Service E-Mail Address:
www.petrapicks.com	jordan@ragingbull.com	

Annual MasterCard/Visa Volume	$ 2,000,000	MasterCard/Visa Average Ticket	$ 300.00	Pricing Type *(3 digit #)* 0 2 0
Annual Discover® Volume	$ 50,000	Discover Average Ticket	$ 300.00	MCC: 7399
Annual American Express Volume	$ 50,000	American Express Average Ticket	$ 300.00	
TeleCheck Annual Volume	$ 0			

Products/Services You Sell: BUSINESS SERVICES

Seasonal? ☐ Yes ☒ No

If Yes, select the months in which the business is open: ☐ JAN ☐ FEB ☐ MAR ☐ APR ☐ MAY ☐ JUN ☐ JUL ☐ AUG ☐ SEP ☐ OCT ☐ NOV ☐ DEC

BILL TO INFORMATION

Head Office/Bill To Name: LIGHTHOUSE MEDIA LLC	First/Last Contact Name: MATT WATABE			
Business Phone #: (855) 981-8370	Address: 835 E LAMAR BLVD # 263	City: ARLINGTON	State: TX	Zip: 76011

PLEASE COMPLETE EACH SECTION BELOW:

POS Card Swipe ____% + Manual Imprint ____% + Mail Order ____% + Phone Order ____% + Internet 100 % = 100% Mag Swipe ____% + Keyed 100 % = 100%

Mail Statements to: *(Recap Code)* ☐ 01 Outlet ☒ 02 Bill To - No Recap ☐ 07 Suppress Statement ☐ 08 Recap - No Statement ☐ 09 Bill To/Statement + Recap ☐ 10 Recap Chain/Statement to Outlet Bill To Merchant Type *(4 digit #)* 8 0 0 0

Entity Type: ☐ Private Corporation ☐ Public Corporation ☐ Sole Proprietorship ☐ Partnership ☐ Franchisee Owned ☒ LLC

Check one: TIN Type: ☒ EIN (Fed Tax ID #) ☐ SSN D&B #: _____ No. of Employees: _____

IMPORTANT IRS INFORMATION

☐ Non-Profit ☐ Non-Profit/Tax Exempt as described in 26 USC Section 501(c)(3) OR a Tribal (Native American) government or Tribal government-owned. ☐ Gov't. Entity
If tax exempt, provide copy of IRS Determination Letter; if Tribal government, provide evidence of tribal recognition, and proof of tribal ownership if separate entity.

NOTE: Failure to provide accurate information may result in a withholding of merchant funding per IRS regulations (See Part IV, Section A.3 of your Program Guide for further information.)

Name *(as it appears on your income tax return)*[1]	☒ Federal Tax ID#: *(as it appears on your income tax return)*[1]	☐ I certify that I am a foreign entity/nonresident alien. *(If checked, please attach IRS Form W-8.)*
RAGINGBULLDOT COM LLC	[redacted]	

[1] If Client is a disregarded entity under IRS regulations and has provided its owner's taxpayer filing name and Federal Tax ID above, then please attach an IRS Form W-9.

OTHER ENTITLEMENTS

☐ ECA℠ Warranty	☐ ECA Verification	☐ Lockbox Pro21 Warranty	☐ Lockbox Pro21 Verification	☐ e-Deposit Warranty	☐ e-Deposit Settlement Only
☐ ICA Warranty	☐ ICA Verification	☐ CBP Warranty	☐ CBP Verification	☐ Paper Warranty	☐ Paper Verification
☐ Check Cashing Warranty	☐ Check Cashing Verification	☐ Mail Order Warranty	☐ COD Warranty	☐ Remote Pay Warranty	☐ Remote Pay Verification

☐ Other: _____ Existing Subscriber #: _____

☑ **MasterCard** ☑ **Visa** ☑ **Discover, (Including Diners Club International℠, JCB, UnionPay and BCcard)**

☑ Discover Full Service Processing

Discover SE # *(if retained)*: _____

☐ **Gift Card** *(see attached addendum)* SE #: _____

MC Registration Program ID: _____

☐ **PIN Debit #** _____ ☐ **EBT (SNAP) FNS # (XREF):** _____

☐ **American Express® (AXP)** (includes credit and prepaid cards)

☑ **AXP OptBlue℠**

☐ **AXP Direct:** _____

American Express® Service Type *(check one)*

☐ Split Dial ☐ Single Settle ☐ EDC ☐ PIP ☐ Reverse IP

American Express Cap #: _____

Franchise Name: _____

☐ IATA/ARC Code: _____ (for MCC 4722 Only)

☐ Voyager Fleet Annual Voyager Vol.: $_____ Participation in Voyager Tax Exempt Program: ☐ Yes ☐ No *(if yes, additional request form required)*

☐ WEX Full Acquiring Annual WEX Volume: $_____ ☐ WEX (Non-Full Svc) *(requires separate form)* ☐ MasterCard Fleet

BAMS/FDSGenNAddLo1808(la)

CONFIDENTIAL

Attachment HHHH

PX 27, 2574

ADDITIONAL OUTLET FORM

(Page 2 of 3)

SHIPPING INSTRUCTIONS

Ship Terminal / Start-up Kit To: ☐ Outlet/DBA ☐ Head Office ☐ Do Not Ship ☐ No Welcome Kit and Supplies ☐ No Welcome Kit ☐ Other – (See Below)

Name: _____ Attention: _____

Address: _____ City: _____ State: _____ Zip: _____

Delayed Start Date: _____ Delayed Ship Date: _____

Do you use any third party to store, process or transmit cardholder data? *(Examples include, but not limited to web hosting companies, Electronic Data Capture, Loyalty programs)*

☒ No ☐ Yes If yes, give name/address: _____

Please identify any Software used for storing, transmitting, or processing Card Transactions or Authorization Requests: _____

Network: ☐ (206) CARDnet* ☐ ( ) Nashville ☐ ( ) Buypass ☒ Other: compass Specify Security Code: (5083)

Rental • Purchase Cust.-Owned • Lease[1] Installment Purchase *(circle one)*	QTY	IP	Equipment Type (i.e., Terminal/VAR/Internet)	Retail • Restaurant • MOTO/Internet Lodging • Supermarket • Car Rental Quick Service Restaurant • Petro	Model Code and Name	Unit Purchase Price (w/o Tax)	Monthly Payment Due (w/o Tax)	For Customer-Owned Equipment Track / Version / Serial #
R P ☒ L[1] I	1	☐	PAYEEZY	R Re MOTO/I L S C QSR P	S4W3S	$ 0	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	

The Installment Purchase option allows you to make 3 equal monthly payments.

[1]A separate approval by, and non-cancelable lease agreement with, First Data Merchant Services Corporation (through its business unit, First Data Global Leasing) are required; that lease agreement contains the terms and conditions for leased equipment.

Check one: ☐ Gateway Solutions ☐ Dial Solutions ☐ Global Gateway ☐ Payeezy Gateway ☐ VSAT** ☐ Frame ☐ Other: _____ ☐ IC Verify Serial # _____

VAR/Internet/Software: Name: _____ (Nashville Only: Product ID # _____ Vendor ID # _____)

NOTE: **Requires separate agreement between Client and its VSAT provider prior to implementation of this telecommunications protocol.

Network: ☐ Nashville ☐ CARDnet ☐ Buypass ☐ Other: _____

☐ PNS ☐ Netconnect Email Address: _____ Client #: _____ Division #: _____

C/O - IC
Verify Serial # _____ ESN # _____ MAN # _____ Software Product ID # _____ Software Vendor ID # _____

Holds Paper: ☐ Merchant ☐ Processor Imprinter Purchase: Amount $ 50.00 x Qty _____ = Total $ _____ (w/o tax) Plates: ☐ Short ☐ Long

Wireless Service Provider: ☐ GPRS AT&T or ☐ CDMA Sprint

TERMINAL FEATURES

☐ **Auto Settle Time** _____ **hh ET (military)**

☐ Bar Tab

☐ Clerk/Server Entry

☐ **Debit Cash Back**

Delayed Ship Date: _____

☐ Dial Prefix: ☐ Dial 9 ☐ Other: _____

☐ Dial Suffix: _____

☐ QSR-CR/SMT Amt. $ _____ *(Convenience/Small Ticket)*

☐ QSR Print Option _____

☐ Invoice Number

☐ Multi-Trans *(PC/Register/Software only)*

☐ Remove Ticket #

☐ Retail Gas

☐ Retail With Tip

☐ Ship Method *(Overnight)*

☐ Tip % Option

☐ Verify Amount Prompt

☐ E-Commerce

☐ Remove Room #

☐ No Server/Ticket ID

☐ If IP _____ *(List Current Provider)*

☐ Partial Approval

☐ Purchase w/Balance Return

☐ Standalone Balance Inquiry

☐ Amex Prepaid Program Preference *(Choose One)*

☐ Partial Auth

☐ Balance Back

☐ Other _____

PINPad:

☐ DES Encryption

☐ DUKPT

☐ Access Code

_____

Terminal Features: *(cont'd)*

	Key Disable	or	Password Protect
Credits	☐		☐
Voids	☐		☐
Forces	☐		☐
Reviews	☐		☐
Bal/Settle	☐		☐
Auth Only	☐		☐
Reports	☐		☐
Tip Adjustment	☐		☐

PLEASE VERIFY SELECTED FEATURES ARE AVAILABLE UNDER THE ALLIANCE, NETWORK, PRODUCT & APPLICATION

Comments: _____

(NOTE: Completing the Comments field will result in a 48 hour terminal programming delay)

Buypass Attributes

Bank FIID: _____ Group FIID: _____

Confirmation Letter: ☐ Yes ☐ No

Duplicate Protection: ☐ On ☐ Off

Variable Cut: ☐ Yes ☐ No

Cut Time: _____ **(military)**

Password: ☐ 111111 ☐ 123456 ☐ Other: _____

Prop ID: _____

Daylight Savings: ☐ Yes ☐ No

ACH Sum ID #: _____

Velocity Chain #: _____

Velocity Count: _____

Velocity Amount: $ _____

NOTE: If attributes are not chosen, then the generic defaults will apply.

Specials

_____ _____

_____ _____

_____ _____

_____ _____

BAMS/FDSGenNAddLo1808(ia)

ADDITIONAL OUTLET FORM

All payments to Client shall be through the Automated Clearing House (ACH) and shall normally be electronically transmitted directly to the demand deposit account ("DDA") indicated below or any successor account designated to receive provisional funding of Client's sales pursuant to the Client's agreement governing merchant card processing services (referred to herein as the "Merchant Agreement") by and among the Client, Processor and Bank. Processor means Banc of America Merchant Services, LLC or First Data Services, LLC, as applicable, and Bank means Bank of America, N.A.; references to "you" and "your" mean Client; references to "Servicers" "our," "us" and "we" mean Processor and Bank." We cannot guarantee the timeliness with which any payment may be credited by Client's depository institution ("DEPOSITORY").

Client hereby authorizes Bank and its authorized representative to access information from the DDA and to initiate credit and/or debit entries by Bank wire or ACH transfer and to authorize DEPOSITORY to block or to initiate, if necessary, reversing entries and adjustments for any original entries made to the DDA and to authorize DEPOSITORY to provide such access and to credit and/or debit or to block the same to such account. This authorization is without respect to the source of any funds in the DDA, is irrevocable and is coupled with an interest. This authority extends to any equipment rental or purchase agreements which may exist with Client as well as to any fees and assessments and Chargeback amounts of whatever kind or nature due under the terms of your Agreement whether arising during or after termination of this Agreement.

This authority is to remain in full force and effect at all times unless and until we have consented to its termination and in such time and in such manner as to afford us and DEPOSITORY a reasonable opportunity to act on it. In addition, Client understands and agrees that it will be charged a reject fee for each ACH which cannot be processed, and all subsequent funding may be suspended until Client either (1) provides written notice that ACHs can be processed or (2) a new electronic funding agreement is signed by Client. In order to insure transactions are properly handled, A COPY OF A BLANK VOIDED CHECK MUST BE INCLUDED. Client's depository must be able to process or accept electronic transfers either via ACH and/or Fed wire (Bank wire) which transfers are processed utilizing the Federal Reserve System. If payment is to be made by Bank wire or Automated Clearing House transfer, please supply the above information.

ABA [redacted] DDA [redacted]

A voided check or bank letter is required if the banking information (above) for the additional location is different from the tie-to location.

☒ Fees Same as Tie To Account

☐ Additional Credit Addendum
(Required for accounts that are High Risk/MOTO/Internet or B2B)

☐ Additional Fees due to Industry Type *(see attached fee schedule)*

☐ Additional Fees due to Service Entitlements *(see attached fee schedule)*

APPLICABLE TO MERCHANTS UNDER AMERICAN EXPRESS OPTBLUE PROGRAM: To be qualified under this program, you must meet these criteria: (a) your Total Annual American Express volume (listed in Section 2 above) is less than $1,000,000 and (b) your business is not a type prohibited, and is not a franchisee of any franchise excluded, by American Express. In addition, you must continue to qualify for this program, and to do so, your total American Express Card transaction volume cannot exceed certain thresholds, all as further described in Part I, Sections 45.2 and 45.5.4 of the Program Guide. Please also refer to Part I, Sections 45.5.2 – 45.5.3 of the Program Guide to learn about American Express' use of your information and how you may opt out of certain uses.

You further acknowledge and agree that you will not use your merchant account and/or the Services for illegal transactions, for example, those prohibited by the Unlawful Internet Gambling Enforcement Act, 31 U.S.C. Section 5361 et seq, as may be amended from time to time, or processing and acceptance of transactions in certain jurisdictions pursuant to 31 CFR Part 500 et seq. and other laws enforced by the Office of Foreign Assets Control (OFAC).

Client certifies, under penalties of perjury, that the federal taxpayer identification number and corresponding filing name provided herein are correct.

Please add the above mentioned additional location(s) to your system. I understand and agree upon execution of this document, the above mentioned additional location(s) is/are hereby bound by the processing Agreement signed for the above primary location, any agreement attached hereto as well as pricing for the services specified herein. I further acknowledge that all information provided is true and accurate.

Client's Business Principal Signature *(please sign here)*	JEFFREY BISHOP Please Print Name of Signer	PRESIDENT Title	9/14/17 Date

BAMS/FDSGenNAddLo1608(ie)

ADDITIONAL OUTLET FORM

(Page 1 of 3)

New Merchant #: _____

Xref External # Required? ☐ Yes ☒ No Store # Included Xref External #? ☐ Yes ☒ No

Note: *These fields are NOT to be used to embed the store # in the north MID#.*

HIERARCHY

Corp #: | Chain #: | Tie-To #: 372288802880

SALES INFORMATION

Sales Rep ID	RM Name	Submitter's Name	Submitter's Phone #
BRCN	JESSICA CEDENO	NIRICA WHITTICK	(954) 851-7267

TELL US ABOUT YOUR BUSINESS

Your DBA/Outlet Name: *(Maximum 24 Characters)* TOP STOCK PICKS

Your Business Legal Name (Client):	Name of Signer:	Title of Signer:
RAGINGBULLDOT COM LLC	JEFFREY BISHOP	MEMBER LLC

First/Last Contact Name:	Address: (No P.O.Box)	Suite #:	City:	State:	Zip:	Store #:
JORDAN REYNA	835 E LAMAR BLVD	238	ARLINGTON	TX	76011	

Your Business Phone #:	Merchant Customer Service Phone #:	Fax #:
(855) 494-3551	(855) 494-3551	

Web Site Address:	E-Mail Address:	Customer Service E-Mail Address:
www.topstockpicks.com	jordan@ragingbull.com	

Annual MasterCard/Visa Volume	$ 2,000,000	MasterCard/Visa Average Ticket	$ 300.00	Pricing Type *(3 digit #)*	0 2 0
Annual Discover® Volume	$ 50,000	Discover Average Ticket	$ 300.00	MCC:	7399
Annual American Express Volume	$ 50,000	American Express Average Ticket	$ 300.00		
TeleCheck Annual Volume	$ 0				

Products/Services You Sell: BUSINESS SERVICES

Seasonal? ☐ Yes ☒ No

If Yes, select the months in which the business is open: ☐ JAN ☐ FEB ☐ MAR ☐ APR ☐ MAY ☐ JUN ☐ JUL ☐ AUG ☐ SEP ☐ OCT ☐ NOV ☐ DEC

BILL TO INFORMATION

Head Office/Bill To Name: LIGHTHOUSE MEDIA LLC First/Last Contact Name: JORDAN REYNA

Business Phone #: (855) 981-8370 Address: 835 E LAMAR BLVD # 263 City: ARLINGTON State: TX Zip: 76011

PLEASE COMPLETE EACH SECTION BELOW:

POS Card Swipe ____% + Manual Imprint ____% + Mail Order ____% + Phone Order ____% + Internet 100 % = 100% Mag Swipe ____% + Keyed 100 % = 100%

Mail Statements to: ☐ 01 Outlet ☒ 02 Bill To - No Recap ☐ 07 Suppress Statement ☐ 08 Recap - No Statement *(Recap Code)* ☐ 09 Bill To/Statement + Recap ☐ 10 Recap Chain/Statement to Outlet Bill To

Merchant Type *(4 digit #)* 8 0 0 0

Entity Type: ☐ Private Corporation ☐ Public Corporation ☐ Sole Proprietorship ☐ Partnership ☐ Franchisee Owned ☒ LLC

Check one: TIN Type: ☒ EIN (Fed Tax ID #) ☐ SSN D&B #: _____ No. of Employees: _____

IMPORTANT IRS INFORMATION

☐ Non-Profit ☐ Non-Profit/Tax Exempt as described in 26 USC Section 501(c)(3) OR a Tribal (Native American) government or Tribal government-owned. ☐ Gov't. Entity
If tax exempt, provide copy of IRS Determination Letter; if Tribal government, provide evidence of tribal recognition, and proof of tribal ownership if separate entity.

NOTE: Failure to provide accurate information may result in a withholding of merchant funding per IRS regulations (See Part IV, Section A.3 of your Program Guide for further information.)

Name *(as it appears on your income tax return)*[1]	☒ Federal Tax ID#: *(as it appears on your income tax return)*[1]	☐ I certify that I am a foreign entity/nonresident alien. *(If checked, please attach IRS Form W-8.)*
RAGINGBULLDOT COM LLC	[redacted]	

[1] If Client is a disregarded entity under IRS regulations and has provided its owner's taxpayer filing name and Federal Tax ID above, then please attach an IRS Form W-9.

OTHER ENTITLEMENTS

☐ ECA* Warranty	☐ ECA Verification	☐ Lockbox Pro21 Warranty	☐ Lockbox Pro21 Verification	☐ e-Deposit Warranty	☐ e-Deposit Settlement Only
☐ ICA Warranty	☐ ICA Verification	☐ CBP Warranty	☐ CBP Verification	☐ Paper Warranty	☐ Paper Verification
☐ Check Cashing Warranty	☐ Check Cashing Verification	☐ Mail Order Warranty	☐ COD Warranty	☐ Remote Pay Warranty	☐ Remote Pay Verification

☐ Other: _____ Existing Subscriber #: _____

☑ MasterCard ☑ Visa ☑ Discover, (Including Diners Club International®, JCB, UnionPay and BCcard)

☑ Discover Full Service Processing

Discover SE # *(if retained)*: _____

☐ Gift Card *(see attached addendum)* SE # _____

MC Registration Program ID: _____

☐ PIN Debit # _____ ☐ EBT (SNAP) FNS # (XREF): _____

☐ American Express® (AXP) (includes credit and prepaid cards)

☑ AXP OptBlue℠

☐ AXP Direct: _____

American Express® Service Type *(check one)*

☐ Split Dial ☐ Single Settle ☐ EDC ☐ PIP ☐ Reverse IP

American Express Cap #: _____

Franchise Name: _____

☐ IATA/ARC Code: _____ (for MCC 4722 Only)

☐ Voyager Fleet Annual Voyager Vol.: $_____ Participation in Voyager Tax Exempt Program: ☐ Yes ☐ No *(if yes, additional request form required)*

☐ WEX Full Acquiring Annual WEX Volume: $_____ ☐ WEX (Non-Full Svc) *(requires separate form)* ☐ MasterCard Fleet

CONFIDENTIAL

Attachment HHHH

PX 27, 2577

ADDITIONAL OUTLET FORM

SHIPPING INSTRUCTIONS

Ship Terminal / Start-up Kit To: ☐ Outlet/DBA ☐ Head Office ☐ Do Not Ship ☐ No Welcome Kit and Supplies ☐ No Welcome Kit ☐ Other – (See Below)

Name: _____ Attention: _____

Address: _____ City: _____ State: _____ Zip: _____

Delayed Start Date: _____ Delayed Ship Date: _____

Do you use any third party to store, process or transmit cardholder data? *(Examples include, but not limited to web hosting companies, Electronic Data Capture, Loyalty programs)*

☒ No ☐ Yes If yes, give name/address: _____

Please Identify any Software used for storing, transmitting, or processing Card Transactions or Authorization Requests: _____

Network: ☐ (206) CARDnet® ☐ ( ) Nashville ☐ ( ) Buypass ☒ Other: compass Specify Security Code: (5083)

Rental • Purchase Cust.-Owned • Lease[1] Installment Purchase *(circle one)*	QTY	IP	Equipment Type (i.e., Terminal/VAR/Internet)	Retail • Restaurant • MOTO/Internet Lodging • Supermarket • Car Rental Quick Service Restaurant • Petro	Model Code and Name	Unit Purchase Price (w/o Tax)	Monthly Payment Due (w/o Tax)	For Customer-Owned Equipment Track / Version / Serial #
R P ☒ L[1] I	1	☐	PAYEEZY	R Re MOTO/I L S C QSR P		$0	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	

The Installment Purchase option allows you to make 3 equal monthly payments.

[1]A separate approval by, and non-cancelable lease agreement with, First Data Merchant Services Corporation (through its business unit, First Data Global Leasing) are required; that lease agreement contains the terms and conditions for leased equipment.

Check one: ☐ Gateway Solutions ☐ Dial Solutions ☐ Global Gateway ☐ Payeezy Gateway ☐ VSAT** ☐ Frame ☐ Other: _____ ☐ IC Verify Serial # _____

VAR/Internet/Software: Name: _____ (Nashville Only: Product ID # _____ Vendor ID # _____)

NOTE: **Requires separate agreement between Client and its VSAT provider prior to implementation of this telecommunications protocol.

Network: ☐ Nashville ☐ CARDnet ☐ Buypass ☐ Other: _____

☐ PNS ☐ Netconnect Email Address: _____ Client #: _____ Division #: _____

C/O - IC
Verify Serial # _____ ESN # _____ MAN # _____ Software Product ID # _____ Software Vendor ID # _____

Holds Paper: ☐ Merchant ☐ Processor Imprinter Purchase: Amount $ 50.00 x Qty _____ = Total $ _____ (w/o tax) Plates: ☐ Short ☐ Long

Wireless Service Provider: ☐ GPRS AT&T or ☐ CDMA Sprint

TERMINAL FEATURES

☐ **Auto Settle Time** _____ **hh ET (military)**
☐ Bar Tab
☐ Clerk/Server Entry
☐ **Debit Cash Back**
Delayed Ship Date: _____
☐ Dial Prefix: ☐ Dial 9 ☐ Other: _____
☐ Dial Suffix: _____
☐ QSR-CR/SMT Amt. $ _____ *(Convenience/Small Ticket)*
☐ QSR Print Option _____
☐ Invoice Number
☐ Multi-Trans *(PC/Register/Software only)*

☐ Remove Ticket #
☐ Retail Gas
☐ Retail With Tip
☐ Ship Method *(Overnight)*
☐ Tip % Option
☐ Verify Amount Prompt
☐ E-Commerce
☐ Remove Room #
☐ No Server/ Ticket ID
☐ If IP _____ *(List Current Provider)*
☐ Partial Approval
☐ Purchase w/Balance Return

☐ Standalone Balance Inquiry
☐ Amex Prepaid Program Preference *(Choose One)*
☐ Partial Auth
☐ Balance Back
☐ Other _____

PINPad:
☐ DES Encryption
☐ DUKPT
☐ Access Code
_____

Terminal Features: *(cont'd)*

	Key Disable	or	Password Protect
Credits	☐		☐
Voids	☐		☐
Forces	☐		☐
Reviews	☐		☐
Bal/Settle	☐		☐
Auth Only	☐		☐
Reports	☐		☐
Tip Adjustment	☐		☐

PLEASE VERIFY SELECTED FEATURES ARE AVAILABLE UNDER THE ALLIANCE, NETWORK, PRODUCT & APPLICATION

Comments: _____
(NOTE: Completing the Comments field will result in a 48 hour terminal programming delay)

Buypass Attributes

Bank FIID: _____ Group FIID: _____
Confirmation Letter: ☐ Yes ☐ No
Duplicate Protection: ☐ On ☐ Off
Variable Cut: ☐ Yes ☐ No
Cut Time: _____ **(military)**

Password: ☐ 111111 ☐ 123456 ☐ Other: _____
Prop ID: _____
Daylight Savings: ☐ Yes ☐ No

ACH Sum ID #: _____
Velocity Chain #: _____
Velocity Count: _____
Velocity Amount: $ _____

NOTE: If attributes are not chosen, then the generic defaults will apply.

Specials

_____ _____
_____ _____
_____ _____
_____ _____

BAMS/FDSGenNAddLo1808(ia)

ADDITIONAL OUTLET FORM

All payments to Client shall be through the Automated Clearing House (ACH) and shall normally be electronically transmitted directly to the demand deposit account ("DDA") indicated below or any successor account designated to receive provisional funding of Client's sales pursuant to the Client's agreement governing merchant card processing services (referred to herein as the "Merchant Agreement") by and among the Client, Processor and Bank. Processor means Banc of America Merchant Services, LLC or First Data Services, LLC, as applicable, and Bank means Bank of America, N.A.; references to "you" and "your" mean Client; references to "Servicers" "our," "us" and "we" mean Processor and Bank." We cannot guarantee the timeliness with which any payment may be credited by Client's depository institution ("DEPOSITORY").

Client hereby authorizes Bank and its authorized representative to access information from the DDA and to initiate credit and/or debit entries by Bank wire or ACH transfer and to authorize DEPOSITORY to block or to initiate, if necessary, reversing entries and adjustments for any original entries made to the DDA and to authorize DEPOSITORY to provide such access and to credit and/or debit or to block the same to such account. This authorization is without respect to the source of any funds in the DDA, is irrevocable and is coupled with an interest. This authority extends to any equipment rental or purchase agreements which may exist with Client as well as to any fees and assessments and Chargeback amounts of whatever kind or nature due under the terms of your Agreement whether arising during or after termination of this Agreement.

This authority is to remain in full force and effect at all times unless and until we have consented to its termination and in such time and in such manner as to afford us and DEPOSITORY a reasonable opportunity to act on it. In addition, Client understands and agrees that it will be charged a reject fee for each ACH which cannot be processed, and all subsequent funding may be suspended until Client either (1) provides written notice that ACHs can be processed or (2) a new electronic funding agreement is signed by Client. In order to insure transactions are properly handled, A COPY OF A BLANK VOIDED CHECK MUST BE INCLUDED. Client's depository must be able to process or accept electronic transfers either via ACH and/or Fed wire (Bank wire) which transfers are processed utilizing the Federal Reserve System. If payment is to be made by Bank wire or Automated Clearing House transfer, please supply the above information.

ABA [redacted] DDA [redacted]

A voided check or bank letter is required if the banking information (above) for the additional location is different from the tie-to location.

☒ Fees Same as Tie To Account

☐ Additional Credit Addendum
(Required for accounts that are High Risk/MOTO/Internet or B2B)

☐ Additional Fees due to Industry Type *(see attached fee schedule)*

☐ Additional Fees due to Service Entitlements *(see attached fee schedule)*

APPLICABLE TO MERCHANTS UNDER AMERICAN EXPRESS OPTBLUE PROGRAM: To be qualified under this program, you must meet these criteria: (a) your Total Annual American Express volume (listed in Section 2 above) is less than $1,000,000 and (b) your business is not a type prohibited, and is not a franchisee of any franchise excluded, by American Express. In addition, you must continue to qualify for this program, and to do so, your total American Express Card transaction volume cannot exceed certain thresholds, all as further described in Part I, Sections 45.2 and 45.5.4 of the Program Guide. Please also refer to Part I, Sections 45.5.2 – 45.5.3 of the Program Guide to learn about American Express' use of your information and how you may opt out of certain uses.

You further acknowledge and agree that you will not use your merchant account and/or the Services for illegal transactions, for example, those prohibited by the Unlawful Internet Gambling Enforcement Act, 31 U.S.C. Section 5361 et seq, as may be amended from time to time, or processing and acceptance of transactions in certain jurisdictions pursuant to 31 CFR Part 500 et seq. and other laws enforced by the Office of Foreign Assets Control (OFAC).

Client certifies, under penalties of perjury, that the federal taxpayer identification number and corresponding filing name provided herein are correct.

Please add the above mentioned additional location(s) to your system. I understand and agree upon execution of this document, the above mentioned additional location(s) is/are hereby bound by the processing Agreement signed for the above primary location, any agreement attached hereto as well as pricing for the services specified herein. I further acknowledge that all information provided is true and accurate.

✓ [signature] — Client's Business Principal Signature *(please sign here)*

JEFFREY BISHOP — Please Print Name of Signer

✓PRESIDENT — Title

✓9/14/17 — Date

BAMS/FDSGenNAddLo1608(la)

Mer#: [redacted] **DBA:** WWW.JASONBONDPICKS.COM **LGL:** LIGHTHOUSE MEDIA LLC

Comments - (Entity: CO User: APRI) Time Created: 26-FEB-2014 18:13:08

QUARTERLY/ANNUAL SUBSCRIPTION (H) 5964, JAN 2012
INET 90% MOTO 10% VOL 2.5M, A/T 300, RISK 320K (90D NDX 50%)
MMMN. VALID GNF ON SIGNER/DIFF BIZ & ALLIANCE. PGY/MBR, LLC
VER LGL INCORP 01/03/2014 PER DE SOS SITE
PC 720 W/+ LINES. FD INQ - RMW SHOWS STAT 02 BOA ACCT FOR
SIGNER/DIFF LGL 313254796888 DBA: BLUEWAVE ADVISORS - PROC
HIGH VOL/RISK NOT SUPPORTED
FILES ON AMA INCL NOV/DEC PAYPAL STMTS FOR DBA, 2012 TAX
RETURN FOR PATRIOT PUBLISHING/111K REV. 2013 P&L/2.3M REV
WWW.JASONBONDPICKS.COM (SEE RMW)
BOA BANKING/PER CITRIX : DEPOSIT ACCOUNT : [redacted]
DATE OPENED : 2014-02-04. ACCOUNT BALANCE : $ 23,608.19

SALES - DECLINED
VERY HIGH RISK BUSINESS MODEL. BANKING/OVERALL PROFILE DOES
NOT SUPPORT RISK. NO OPTIONS AVAILABLE; NO TERMS WARRANTED.

Mer#: [redacted]	**DBA:** BIOTECHBREAKOUTS.COM	**LGL:** RAGINGBULLDOT COM LLC
Mer#: [redacted]	**DBA:** PETRAPICKS.COM	**LGL:** RAGINGBULLDOT COM LLC
Mer#: [redacted]	**DBA:** PENNYPRO.COM	**LGL:** RAGINGBULLDOT COM LLC
Mer#: [redacted]	**DBA:** WEEKLYMONEYMULTIPLIER.COM	**LGL:** RAGINGBULLDOT COM LLC

Comments - (Entity: CO User: DANA) Time Created: 29-SEP-2017 11:11:19

100% INTERNET - BUSINESS SERVICES, NOT ELSEWHERE
VOL=$8.4M | AT=$300 | RISK=$429.723
TIE TO O/B 2/2014; SAME LEGAL NAME & SIGNOR; PROC. CLEAN
YTD PROC=$12.1M
LONGEVITY: TIE TO O/B 2014
WEBSITE: WWW.BIOTECHBREAKOUTS.COM (CHECKLIST COMPLETE)
PR RELATIONSHIP #372288802880
IIID+ RATED
CURRENT RISK=$1,339,186
PEAK RISK=$1,673,633
RECOMMEND WAIVING CALL SHEET & F/S
EMAILED PR FOR CONCURRENCE.

Comments - (Entity: CO User: DANA) Time Created: 29-SEP-2017 11:43:19

APPROVED CONCURRENCE ATTACHED TO ACTIMIZE
PER P.R. ANALYST,
PLEASE APPROVE ALL MIDS FOR THIS RELATIONSHIP.
THEY WERE ALL PROCESSING UNDER THE SAME MID BUT WE ARE
WORKING ON SEPARATING THEM OUT INTO DIFFERENT MIDS THAT WILL
BE CHAINED TOGETHER.

THERE SHOULD BE 4 NEW MIDS WHICH, WHEN ADDED TO THE ORIGINAL
WILL BE 5 MIDS PROCESSING TOGETHER ON ONE CHAIN.

Comments - (Entity: CO User: MIGA) Time Created: 02-OCT-2017 14:18:21
AS PER NOTES, THIS IS NOT NEW VOLUME, RATHER AN EXCERCISE
TO BREAKOUT PROCESSING UNDER 5 MIDS INSTEAD OF 2 WAIVERS
GRANTED

Comments - (Entity: SY User: MAIS) Time Created: 02-OCT-2017 14:36:19
FOLLOWING MERCHANTS WERE APPROVED ON 10/02/2017
# of Outlets : 4
From Merchant # : [redacted] To Merchant # : [redacted]
Legal name : RAGINGBULLDOT COM LLC
Principal name : BISHOP JEFFREY
Major relation : N PR Account : Rating : III C

	Outlets	Client	Cumulative
Sales ($M)	8400.000	10493.62	18893.62
Risk ($M)	27.720	238.670	266.390

Same lgl entity : Letter head reqd: Contr Addm :
Common Principal: Same business :
Analyst ID : ANAL Officer ID : BRPR

Mer#: [redacted] **DBA:** JASONBONDPICKS.COM **LGL: RAGINGBULLDOT COM LLC**

Comments - (Entity: CO User: GHI2) Time Created: 27-NOV-2017 08:51:17
SAME SIGNER/NOB & LGL
TIE-TO PROCESSING CLEAN YTD $13M
EXISTING PR RELATIONSHIP: RAGING BULL.COM
D+ III RATED ENTITY W/ CA AMOUNT OF $4M
HIGH RISK INTERNET, BUSINESS SRVCS/ONLINE TRADING WEBINAR
WWW.JASONBONDPICKS.COM XLIST & SCREEN SHOTS IN ACTIMIZE
VOL 2.1M, AT .300, RISK 47.763
11/27 - EMIALED ANALYST FOR APPROVAL TO BOARD ADDITIONAL
VOLUME & RISK

Comments - (Entity: CO User: GHI2) Time Created: 28-NOV-2017 14:37:18
NO ADDITIONAL INFO IS REQUIRED AT THIS ITME- THIS ACCOUNT IS
PENDING APPROVAL FORM THE RELATIONSHIP'S ANALYST

Comments - (Entity: CO User: DANA) Time Created: 18-DEC-2017 09:07:46
PR CONCURRENCE ATTACHED.
SEE CO COMMENTS

Bank of America
Merchant Services

VIA FEDEX

July 2, 2019

Jordan Reyna
RagingBull.Com LLC (f/k/a Lighthouse Media LLC)
62 Calef Highway
Lee, NH 03861

NOTICE OF TERMINATION
RagingBull.com (MID: 372288802880)

Dear Jordan**:**

We are writing pursuant to the Merchant Processing Application and Agreement, including the Program Guide thereto (as amended from time to time, collectively, the "**Merchant Agreement**") entered into by and among **RagingBull.com (formerly known as Lighthouse Media LLC)** ("**you**"), Banc of America Merchant Services, LLC ("**BAMS**"), and Bank of America, N.A. ("**Bank**" and together with BAMS, "**we**" or "**us**") on or around February 21, 2014. Upon review of your merchant account, it has been determined that we cannot continue providing services under the Merchant Agreement. Accordingly, we will terminate the Merchant Agreement effective thirty-five (35) days from the date of this letter (the "**Termination Date**"). You should make alternative arrangements for accepting card payments prior to the Termination Date.

In connection with the termination of your Merchant Agreement and in accordance with your Merchant Agreement, we will be increasing the Reserve Account by an additional amount of **Three Hundred Thousand and 00/100 Dollars ($300,000.00**), for a total Reserve Account amount of **Eight Hundred Thousand and 00/100 Dollars ($800,000)**. This is the amount we believe is necessary to cover any unbilled processing costs plus our estimated exposure based on reasonable criteria for chargebacks, unshipped merchandise and/or unfulfilled services as applicable, and any other liabilities anticipated under the Merchant Agreement. We will begin funding the additional amount of the Reserve Account effective **July 8, 2019** by holdback of **25%** of daily deposits until the Reserve Account is fully funded. In general, we will attempt to collect amounts that you owe to us in the same manner that we collect such amounts today. However, we reserve the right, at any time, to collect any amounts by debiting the Reserve Account or in any other manner permitted under the Merchant Agreement.

After the Termination Date, all sales and refunds must be submitted to your new service provider. If any sales are processed through your merchant account with us after the Termination Date, we will divert those sales to a Reserve Account and any refunds without an offsetting sale will be rejected. Any funds moved into the Reserve Account will be returned to you after the expiration of all chargeback periods and after we have determined that there will be no further exposure or liability to us arising from the transactions that you have submitted through us. Depending upon the activity in your account, this period should be less than ten months from your final processing date.

CONFIDENTIAL

Attachment HHHH

PX 27, 2582

Certain obligations under the Merchant Agreement survive termination, including your financial responsibility to reimburse us for any chargebacks, fines, fees, and/or assessments that arise from or relate to the transactions you submit to us for processing, even if received after the Termination Date.

Nothing contained herein shall be deemed a waiver of any rights we may have under the Merchant Agreement or otherwise, and we expressly reserve all such rights.

If you have any questions, please feel free to contact us.

Sincerely,

[redacted]
Bank of America Merchant Services Credit Risk Department

Redacted Version [Unredacted Exhibit Filed Under Seal]

CERTIFICATION OF COMPLIANCE
Pursuant to 28 U.S.C. § 1746

I, Allison Rossi, certify the following with respect to the Federal Trade Commission's ("FTC") Civil Investigative Demand directed to Esquire Bank, N.A. (the "Company") (FTC File No. 2023073) (the "CID"):

1. The Company has identified all documents, information, and/or tangible things ("responsive information") in the Company's possession, custody, or control responsive to the CID and either:

   (a) provided such responsive information to the FTC; or

   (b) for any responsive information not provided, given the FTC written objections setting forth the basis for withholding the responsive information.

2. I verify that the responses to the CID are complete and true and correct to my knowledge.

I certify under penalty of perjury that the foregoing is true and correct.

Date: 8/21/2020

Allison Rossi
Signature

Allison Rossi
Printed Name

Compliance Officer
Title

Form of Certificate of Compliance*

I/We do certify that all of the documents, information and tangible things required by the attached Civil Investigative Demand which are in the possession, custody, control, or knowledge of the person to whom the demand is directed have been submitted to a custodian named herein.

If a document or tangible thing responsive to this Civil Investigative Demand has not been submitted, the objections to its submission and the reasons for the objection have been stated.

If an interrogatory or a portion of the request has not been fully answered or a portion of the report has not been completed, the objections to its submission and the reasons for the objections have been stated.

Signature Allison Rossi

Title Compliance Officer

Sworn to before me this day

Patrishaw Dooknah
Notary Public

PATRISHAW DOOKNAH
Notary Public, State of New York
No. 01DO6186264
Qualified in Queens County
Commission Expires April 28, 2024

*In the event that more than one person is responsible for complying with this demand, the certificate shall identify the documents for which each certifying individual was responsible. In place of a sworn statement, the above certificate of compliance may be supported by an unsworn declaration as provided for by 28 U.S.C. § 1746.

MERCHANT APPLICATION AND AGREEMENT

DEBIT/CREDIT CARD AND ACH SERVICES

Agent Office / Sales Rep Name: 5 SMB Global LLC/Tyler Heugly

LEGAL BUSINESS INFORMATION

Legal Name (Ownership Entity): RagingBull.com, LLC			
Legal Address: 62 CALEF HWY STE 233	City: LEE	State: NH	Zip: 03861
Telephone: (833) 265-1270	Fax:		
Federal Tax ID: [redacted]	IRS Tax Filing Name: RagingBull.com, LLC	How long in business? Years 7	Months 10

☐ Sole Proprietorship ☐ Partnership ☑ Limited Liability ☐ Corporation ☐ Government ☐ Non-profit

Have you ever processed credit cards in the past? ☑ Yes ☐ No If yes, under what name: RagingBull.com (Stripe)

Product or Service Sold: Financial Education	Website: ragingbull.com
Business Email: jordan@ ragingbull.com	Customer Service #: (833) 265-1270

DBA INFORMATION ☑ Check to use Legal Information as DBA Information

DBA Name: RagingBull.com	Telephone:	Fax:	
Address (No P.O. Box #):	City:	State:	Zip:

ELECTRONIC DEBIT/CREDIT AUTHORIZATION (By providing this information, you are authorizing the Bank to initiate ACH debit and credit transactions to said account)

Routing # [redacted]	Account # [redacted]
Name on account matches: ☐ DBA ☑ Legal	Please provide a voided check or bank letter confirming your Transit # (ABA Routing) and Account # (DDA)

OWNERS OR OFFICERS (Individuals with equity ownership of 25% or more must be disclosed) (Signer must have equity ownership of 50% or more, or provide verification they are an authorized signer for the legal entity)

1) First Name: Jeff	Last Name: Bishop	Title: CEO		
Mobile #: [redacted]	Email Address: jeff@ ragingbull.com	Ownership %: 65		
Home Address (No P.O. Box #): [redacted]	City: Lee		State: NH	Zip: 03861
Date of Birth (mm/dd/yyyy): [redacted]	SSN: [redacted]	Driver's Lic #: [redacted]		State: [redacted]
2) First Name: Jason	Last Name: Bond	Title: Co-owner		
Mobile #: [redacted]	Email Address: jason@ ragingbull.com	Ownership %: 25		
Home Address (No P.O. Box #): [redacted]	City: Durham		State: NH	Zip: 03824
Date of Birth (mm/dd/yyyy): [redacted]	SSN: [redacted]	Driver's Lic #: [redacted]		State: [redacted]
3) First Name:	Last Name:	Title:		
Mobile #:	Email Address:	Ownership %:		
Home Address (No P.O. Box #):	City:		State:	Zip:
Date of Birth (mm/dd/yyyy):	SSN:	Driver's Lic #:		State:
4) First Name:	Last Name:	Title:		
Mobile #:	Email Address:	Ownership %:		
Home Address (No P.O. Box #):	City:		State:	Zip:
Date of Birth (mm/dd/yyyy):	SSN:	Driver's Lic #:		State:

MANAGEMENT (Person Authorized to make financial decisions on behalf of the organization) - If this individual is NOT already mentioned above as an OWNER OR OFFICER, please complete the section below.

1) First Name:	Last Name:	Title:		
Mobile #:	Email Address:	Ownership %:		
Home Address (No P.O. Box #):	City:		State:	Zip:
Date of Birth (mm/dd/yyyy):	SSN:	Driver's Lic #:		State:

BANK DISCLOSURE

Definitions: "Merchant Application" means this Merchant Application between Esquire Bank, Nuvei Technologies ("Nuvei") and Merchant.
"Merchant Agreement" means this Merchant Application once approved and accepted by Nuvei and its third party service providers, together with the Merchant Terms and Conditions.

Member Bank Information: Esquire Bank, 100 Jericho Quadrangle Suite 100 Jericho, NY 11753

Important Member Bank Responsibilities under the Merchant Terms and Conditions:

1. The Bank is the only entity approved to extend acceptance of the use of Card Association products by a Merchant.
2. The Bank must be a party (signer) to the Merchant Agreement.
3. The Bank is responsible for and must provide settlement funds to the Merchant.
4. The Bank is responsible for educating Merchants on pertinent Visa and MasterCard Rules with which Merchants must comply; this information may be provided to the merchant by the Processor.
5. The Bank is responsible for all funds held in reserve.

Important Merchant Responsibilities:

1. Ensure compliance with cardholder data security and storage requirements.
2. Maintain fraud and chargebacks below Card Association thresholds.
3. Review and understand the terms of the Merchant Agreement.
4. Comply with Card Association rules.
5. Retain a signed copy of this Disclosure Page.

Card Association Rules:

Download "Visa Rules" at: http://usa.visa.com/merchants/operations/op_regulations.html

Download "MasterCard Rules" at: http://www.mastercard.com/us/merchant/support/rules.html

ACH Definitions: "Merchant ACH Agreement" means this Merchant Application once approved and accepted by Nuvei and its third party service providers, together with the Merchant Terms and Conditions for ACH and Check 21. Bank is not party to or responsible for any services provided under the Merchant ACH Agreement.

1. Maintain fraud and returned items below NACHA thresholds.
2. Comply with NACHA rules - Download "NACHA Rules" at https://www.nacha.org/rules

☑ I agree to the terms outlined above Authorized Signor: [signature] Title: CEO Date: 11/22/2019

Scanned with CamScanner

Attachment IIII

PX 27, 2586

CONTINUING PERSONAL GUARANTY PROVISION – PERSONAL GUARANTOR

By signing below, each individual or entity ("Guarantor") jointly and severally (if there is more than one Guarantor) and unconditionally guarantees to Nuvei and BANK the prompt payment and full and complete performance of all obligations of the Merchant identified above pursuant to the Merchant Agreement, as amended from time to time, including, without limitation, all promises and covenants of the Merchant, payment of all amounts payable by the Merchant under the Merchant Agreement, including, without limitation, charges, interest, costs and other expenses, such as attorney's fees and court costs. This means, among other things, that Nuvei or BANK can demand performance or payment from any Guarantor if the Merchant fails to perform any obligation or pay what the Merchant owes under the Merchant Agreement. Each Guarantor agrees that his or her liability under this guaranty will not be limited or canceled because: (1) the Merchant Agreement cannot be enforced against the Merchant for any reason, including, without limitation, bankruptcy proceedings; (2) either Nuvei or BANK agrees to changes or modifications to the Merchant Agreement, with or with-out notice to Guarantor; (3) Nuvei or BANK releases any other Guarantor or the Merchant from any obligation under the Merchant Agreement; (4) any law, regulation, or order of any public author ity affects the rights of either Nuvei, Merchant or BANK under the Merchant Agreement; and/or (5) anything else happens that may affect the rights of either Nuvei or BANK against the Merchant or any other Guarantor. Each Guarantor further agrees that: (a) Nuvei and BANK each may delay enforcing any of its rights under this guaranty without losing such rights and hereby waives any applicable Statute of Limitations; (b) Nuvei and BANK each can demand payment from such Guarantor without first seeking payment from the Merchant or any other Guarantor or from any security held by the BANK; and (c) such Guarantor will pay all court costs, attorney's fees, and collection costs incurred by either Nuvei or the BANK in connection with the enforcement of the Merchant Agreement or this Guaranty, whether or not there is a lawsuit, and such additional fees and costs as may be directed by a court. If the Merchant is a corporation or limited liability company, this Guaranty must be executed by a principal or authorized representative of Merchant. Guarantor agrees and acknowledges having read the merchant Terms and Conditions found at document.nuvei.com/w/mba102018 and the ACH and Check 21 Terms and Conditions.

Signature X: _____ Print Name: Jeff Bishop Date: 11/22/2019

Signature X: _____ Print Name: Jason Bond Date: 11/22/2019

SALES PROFILE - Debit/Credit Card Service

Transaction Types	Swipe: %	eComm: % 85	MOTO/Keyed: % 15	Must Equal 100%
Visa/Discover/Mastercard	Monthly Volume: $ 7,000,000.00	Avg Ticket: $ 550.00	High Ticket: $ 5,000.00	Max Daily Auth Count: 1,000.00
AMEX	Monthly Volume: $ 80,000.00	Avg Ticket: $ 550.00	High Ticket: $ 5,000.00	Max Daily Auth Count: 100.00
UnionPay	Monthly Volume: $	Avg Ticket: $	High Ticket: $	Max Daily Auth Count:

SCHEDULE A FEES

Tiered	Discount and Surcharge: Qualified	+ Mid-Qualified	+ Non-Qualified	Transaction: Qualified	Mid-Qualified	Non-Qualified	Authorization
Visa, M/C, Discover Debit Card	%	%	%	$	$	$	
Visa, M/C, Discover Credit Card	%	%	%	$	$	$	$
AMEX Credit Card	%	%	%	$			$

Cost Plus	Discount	Transaction	Authorization
Visa, M/C, Discover	1.50 %	$ 0.15	$ 0.15
AMEX Credit Card	1.50 %	$ 0.15	$ 0.15

Flat Rate	Discount	Transaction	Authorization
Visa, M/C, Discover	%	$	$
AMEX Credit Card	%	$	$

Multi Currency Pricing (MCP)		Transaction	Authorization
Visa, M/C		$	$

UnionPay	Discount	Transaction	Authorization
UnionPay	%	$	$

Additional Services	Transaction	
PIN-Based (Online) Debit	$	☐ Debit Network Fee
EBT	$	EBT #:

AMEX Existing Account	Discount	
AMEX Network Access	0.15%	Account Number:
AMEX Non-Swipe	0.30%	

OTHER SERVICE FEES

Set-Up: one-time $ 0.00	Account on File: monthly $ 25.00	Account Services: annual $ 0.00	Batch: per $ 0.30
Minimum Discount: monthly $ 35.00	Online Reporting: monthly $ 0.00	Chargeback: Per $ 35.00	Online CB Re-Presentment: monthly $
Retrieval: per $ 35.00	Address Verification: per $ 0.95	BIN (Basis Points): volume %	
GATEWAY FEES (Nuvei)			
Set-Up: one-time $	Service: monthly $	Transaction: per $	Address Verification: per $
3D Secure: per $	MaxMind: per $		
TOKENIZATION FEES			
Set-Up: one-time $	Service: monthly $	On File: per $	Registration: per $
Deletion: per $	Update: per $	Transaction: per $	De-tokenization: per $
ACCOUNT UPDATER FEES			
Set-Up: one-time $	Service: monthly $	Request: per $	Update: per $

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Attachment IIII

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PCI* PAYMENT APPLICATION COMPLIANCE

(Note: ONLY APPLICATIONS THAT COMPLY WITH CARD BRAND SECURITY STANDARDS WILL BE PERMITED. A list of valid applications is availble at : www.pcistandards.org)

1. Do you store credit card numbers? ☑ Yes ☐ No

2. Do you use any third party payment application to store, transmit or process cardholder data? ☑ Yes ☐ No If Yes, Name: Authorize.Net Version:

* PCI Monthly Fee (if applicable) $ 19.95 per eComm/MOTO MID per month $ _____ per Retail MID per month. Additional PCI terms set out in the online merchant agreement.

AMERICAN EXPRESS COMMUNICATION

☑ By checking this box, Merchant opts out of receiving future commercial marketing communications from American Express.

Note that you may continue to receive marketing communications while American Express updates its records to reflect your choice. Opting out of commercial marketing communications will not preclude you from receiving important transactional or relationship messages from American Express.

SITE SURVEY (Required for all merchants)

1. Zone: ☑ Business District ☐ Industrial ☐ Residential	2. Approximate Square Footage: ☐ 0-250 ☐ 251-500 ☑ 501-2,000 ☐ 2,001 plus
3. Location: ☐ Mall ☑ Office ☐ Home ☐ Shopping Area ☐ Mixed ☐ Apartment ☐ Isolated	4. Are all your products / services delivered immediately? ☑ Yes ☐ No

Agent Signature X: Tyler Heugly

SALES PROFILE - ACH Debit (Sale) Transactions

High Ticket Amount	Max Daily Count	Max Daily Volume	Max Monthly Count	Max Monthly Volume
$		$		$

ACH Services

	Prearranged Debit	Business to Business	Telephone Initiated	Internet Initated
Transaction	$	$	$	$
Representments	$	$	$	$
Returned Item	$	$	$	$
Non-Sufficient Funds	$	$	$	$

Service Fees

Setup Fee: $ | Monthly Fee: $

MERCHANT APPLICATION AND AGREEMENT ACCEPTANCE

By executing this Merchant Application on behalf of the merchant described above ("Merchant"), the undersigned individual(s) represent(s), warrant(s), and acknowledge(s) that: (i) All information contained in this Merchant Application ("Application") is true, correct and complete as of the date of this Application; (ii) If the Merchant is a corporation, limited liability company, or partnership, the individual(s) executing this Application have the requisite legal power and authority to complete and submit this Application on behalf of the Merchant and to make and provide the acknowledgements, authorizations and agreements set forth herein on behalf of the Merchant and individually; (iii) The information contained in this Application is provided for the purpose of obtaining, or maintaining, a merchant account for the Merchant with the Bank and Nuvei for payment processing services and with Nuvei and its third party service providers for ACH and Check 21 services. The Bank, Nuvei and its third-party service providers will rely on the information provided herein in their application approval process and in setting the Discount Rate, Approved Average Ticket, and Approved Monthly Payment Card Volume for payment processing services, and the rates, fees and charges for the ACH and Check 21 services payable by the Merchant; (iv) The Bank, Nuvei and its third-party service providers are authorized to investigate, either through their own agents or credit bureaus/agencies, the credit of the Merchant and each person listed on this Application; (v) The Bank and Nuvei will determine and notify the Merchant of all rates, fees and charges payable by the Merchant pursuant to the Merchant Terms and Conditions and the ACH and Check 21 Terms and Conditions; (vi) The Merchant agrees to pay all such rates, fees and charges; (vii) The Merchant Agreement will not take effect until Merchant has been approved by the Bank, Nuvei and its third-party service providers and a merchant number has been issued to Merchant; (viii)The Merchant on whose behalf this Application is being submitted acknowledges that if this Application is being submitted to Esquire Bank as the Member Bank, Nuvei is also a party to this Merchant Agreement; (viii) Merchant will sign all agreements, authorizations, consents and documents requested by Nuvei third-party providers for the purposes of the provision of the ACH and Check 21 services to the Merchant; (ix) The undersigned has read and understood the Merchant Agreement and agrees, on behalf of the Merchant, to be bound by such Merchant Agreement.

You have the option of accepting MasterCard credit cards, Visa credit cards, American Express credit cards, Discover credit cards, MasterCard signature debit cards (MasterMoney Cards) or Visa signature debit cards (Check Cards), and debit cards issued by Discover. You may elect to accept any or all of these card types for payment. If you do not specifically indicate otherwise, your Application will be processed to accept ALL MasterCard, Visa, American Express and Discover card types. Elected Visa, Discover, or MC card types NOT to accept: _____

Merchant acknowledges having read and agreed to the terms and conditions of the online Merchant Agreement. If Merchant was unable to access such agreement online, Merchant acknowledges having been provided a copy by Nuvei and having read and agreed to same.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: when you open an account, we may ask you for information that will allow us to identify you, including a copy of your driver's license or other identifying documents.

Signature X: _____ Print Name: Jeff Bishop Title: CEO Date: 11/22/2019

Signature X: _____ Print Name: Jason Bond Title: Co-owner Date: 11/22/2019

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SERVICES QUESTIONNAIRE (REQUIRED FOR ECOMM, MOTO, KEYED > 30% OR FUTURE DELIVERY MERCHANTS)

1. What percentage of sales are Business to: _____ % Businesses (B2B) 100 % Consumer (B2C)

2. Method of Marketing (check all that apply): ☐ Direct Mail/Brochure/Catalog ☐ Newspaper/Magazine ☑ Social Media ☐ Television/Radio ☑ Internet ☐ Outbound Telemarketing ☐ Phone Book/Yellow Pages ☐ Trade Shows

3. Ecommerce Merchants - % of customer base: 90 % US _____ % Canada 1 % Other: 9 (Must Equal 100%)

4. Cards are charged on the: ☑ Day of Order ☐ Day of Shipment ☐ Other: _____

5. Do you require a deposit for a future delivery? ☐ Yes ☑ No If yes, percent of sale required 100 % or flat fee $ _____
Is final payment due before fulfillment? ☐ Yes ☐ No If Yes, number of days: _____

6. Does your billing strategy involve automatic, negative option billing? ☑ Yes ☐ No

7. Does your business offer a product guarantee or warrantee? ☑ Yes ☐ No If yes, is it a: ☐ Replacement ☐ Refund ☐ Partial Refund

8. Refund Policy: Within # of Days: ☑ Up to 30 days ☐ 31-90 Days ☐ Greater than 90 days ☐ No Refunds

9. Does your business offer recurring billing? ☑ Yes ☐ No If yes, what is the frequency? ☐ Weekly ☐ Monthly ☑ Quarterly ☑ Annually ☐ Other: _____

10. How is the card payment information entered into the payment system? ☐ Merchant ☑ Consumer ☐ Other: _____

11. Is card payment information entered via the Internet? ☑ Yes ☐ No If yes, is the payment channel encrypted by SSL or better? ☑ Yes ☐ No

INVENTORY/SHIPPING (not applicable for non-physical goods)

12. Do you own the product/inventory? ☑ Yes ☐ No If no, name of company who does _____ (Provide a copy of sales agreement.)

13. Where is the product stored/shipped from? ☑ Business Location ☐ Own Warehouse ☐ Fulfillment Center (If Fulfillment provide a copy of agreement)

Warehouse or Fulfillment Details
Company Name: _____
Address: _____ City: _____ State: _____ Zip: _____
Contact Name: _____ Contact Phone: _____

14. Method of delivery: ☐ US Postal ☐ Fedex ☐ UPS ☐ Courier ☐ Other _____

GATEWAY and TERMINAL: SETUP and CODING

Gateway: Authorize.Net	☑ Data/Var Sheet Required		*Signed purchase agreement required		
Mobile Car Reader:	Quantity:	☐ Reprogram ☐ Buy	Bill to: ☐ Nuvei ☐ Partner ☐ Merchant	Ship: ☐ 2Day $10.50 ☐ Next $19.99 ☐ Overnight $29.99	
Terminal Make/Model:	Quantity:	☐ Reprogram ☐ Buy	Bill to: ☐ Nuvei ☐ Partner ☐ Merchant	Ship: ☐ 2Day $10.50 ☐ Next $19.99 ☐ Overnight $29.99	
Terminal Make/Model:	Quantity:	☐ Reprogram ☐ Buy	Bill to: ☐ Nuvei ☐ Partner ☐ Merchant	Ship: ☐ 2Day $10.50 ☐ Next $19.99 ☐ Overnight $29.99	
Communication Method: ☐ Dial ☐ IP ☐ Wireless (new SIM provided)		Terminal Setup: ☐ Retail ☐ MOTO	TIP: ☐ receipt ☐ Time of Sale	PIN Debit ☐ Yes ☐ No	
CCV: ☐ Yes ☐ No	Small Ticket: ☐ Yes ☐ No	Fraud Control Last Four Prompt: ☐ Yes ☐ No	Capture Method: ☐ Terminal ☐ Host	Password Protect Refund: ☐ Yes ☐ No	
Multi MID: ☐ Yes ☐ No If Yes, Other Mid: _____					
Ship To: ☐ DBA ☐ Legal ☐ Other If Other, fill in address information		Attn:	Telephone:		
Other Address (No P.O. Box #):		City:	State:	Zip:	

Notes:
Please send VAR Sheet to tyler@smbglobalpayments.com

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DocuSign Envelope ID: 21D45F96-1FD4-4DBD-860B-10B24952EEAE

State of Delaware
Secretary of State
Division of Corporations
Delivered 01:00 PM 12/08/2016
FILED 01:00 PM 12/08/2016
SR 20166976482 - File Number 5459512

STATE OF DELAWARE
CERTIFICATE OF AMENDMENT

1. Name of Limited Liability Company: Lighthouse Media, LLC

2. The Certificate of Formation of the limited liability company is hereby amended as follows:

The name of the Limited Liability Company is: RagingBull.com, LLC.

IN WITNESS WHEREOF, the undersigned have executed this Certificate on the 7th day of December, A.D. 2016

Jeff Bishop
By: _____
Authorized Person(s)

Name: Jeff Bishop
Print or Type

Amendment to
Operating Agreement

THIS AMENDMENT (the "Amendment") to the Operating Agreement of Lighthouse Media, LLC (the "Company") is entered into effective as of February 1, 2014, among the Company and the individuals and entities listed on Schedule A (individually "Member" and collectively referred to as the "Members").

R E C I T A L S

A. The Members desire to enter into this Amendment as of the date hereof to amend the Operating Agreement dated as of February 1, 2014.

B. Capitalized terms not otherwise defined in this Amendment shall have their respective meanings as set forth in the Operating Agreement.

NOW THEREFORE, for good and valuable consideration, the receipt and adequacy of which are hereby acknowledged, the parties agree as follows:

1.01 Article II of the Operating Agreement is hereby amended to include the following:

2.06 Permissible Activities. The Company is permitted to engage in the following relating to any of the foregoing, including, without limitation:

(a) to invest and reinvest such portion of the Company's assets directly or indirectly within a broad range of financial instruments, securities and transactions, including, without limitation, equities, options, fixed income, derivatives, swaps, convertible securities of U.S. and non-U.S. issuers, distressed debt securities, trade claims, convertible debt securities, loans secured and unsecured, recourse and nonrecourse to the borrower and guaranteed and non-guaranteed and other instruments (all such items collectively being called herein a "Security" or "Securities");

(b) to utilize a variety of investment techniques including, but not limited to, short selling, purchase and sale writing of options on securities (both covered and naked options), and the use of borrowed funds for investment or leverage purposes;

(c) to engage in such other lawful Securities or other transactions of any kind or nature as the Members may from time to time determine;

(d) to acquire a long position or a short position with respect to any Security and to make purchases or sales increasing, decreasing or liquidating such position or changing from a long position to a short position or from a short position to a long position, without any limitation as to the frequency of the fluctuation in such positions or as to the frequency of the changes in the nature of such positions;

(e) to purchase Securities and hold them for investment; and

(f) to enter into custodial arrangements with banks and brokers, wherever located, regarding Securities owned beneficially by the Company;

IN WITNESS WHEREOF, the parties have executed this Amendment as of the date first written above.

Jason Bond 3/28/14
Jason P. Bond

MFA HOLDINGS CORP.

By: Allan Marshall 3/28/14
Name: Allan Marshall
Title: President

SHERWOOD VENTURES, LLC

By: Jeff Bishop 3/28/14
Name: Jeffrey M. Bishop
Title: Sole Member

Date: October 21, 2019 **For Internal Use Only**

Title: Product Matrix (Current)

Objective: List all current product offerings by Raging Bull, including details of each service, price points and where it fits in the overall organization.

Jason Bond: Co-Founder of Raging Bull (Small Cap Stock Trader and he sells option contracts)

Jason Bond Picks: Small Cap Swing Trading (Momentum Stocks)

- Description: Jason Bond Picks is based around small cap stock swing trading, with an emphasis on stocks that are priced at $10/share and below. In this program, swing trading refers to an average hold period of about 3-5 days. The securities Jason is trading in this program are extremely volatile, due to a lack of liquidity and a lack of trading volume. He is only taking long positions here (buying the stock) he will not short any of these stocks or trade options on them.

- What's Included? (Features):

  - Jason Bond's Strategy Course
  - Penny Stocks 101 Course
  - Swing for the Fences (E-Book)
  - The Basics of Swing Trading (Video Lesson Series)
  - How to Trade Like a Pro (Video Lesson Series)
  - The House Always Wins (Video Lesson Series)
  - Jason's Portfolio (updates every 5 minutes) displaying all current holdings and their performance
  - Trade recommendations: About 5-10 each week (average)
    - Via Text and Email, when to get into each trade and when to sell out.

- Pricing Options:

  - Retails online for $1497 annually
  - $79/30 day trial (renews at $297)
  - $297/QTR
  - $699/Annual
  - $997 LT upgrade (for current members)
  - $1500 LT upgrade (for current members)

- $1997 LT upgrade (for current members)

Weekly Windfalls: Selling Options (You are the House!)

- Description: Weekly Windfalls is a program focused on selling options (WEEKLY CONTRACTS), which with most online brokers will require Level 3 Options Clearance. When you sell options (write the contract) the odds of a profitable trade are about 67%-73%, so right off the bat the chances of you consistently hitting winning trades is much higher than most of our other services. Option contracts expire worthless 70%-80% of the time, and since Jason is selling the options, this works in his favor. Every time the option contracts that Jason sells expires, he will hit a max profit of 100%!

- Strategies:

  - Credit Spreads, Vertical Spreads, Debit Spreads
  - Selling a Bullish Put: To be profitable on this trade, Jason would need the stock price to INCREASE
  - Selling a Bearish Call: To be profitable on this trade, Jason would need the stock price to DECREASE.

- What's Included: (Features)

  - Live Portfolio with all current holdings (updated in real time)
  - Options Selling Guide: Jason's had written lessons, designed to educate clients on how to sell options, the pricing mechanics and an overview of Jason's strategy with each of these trades
  - Training Videos
  - Trade alerts (1-2 new trades per day)
    - Sent via text and email, when to get in and when to get out of each trade)

- Pricing Options:

  - $1497/Annual
  - $2499 LT
  - $1000 LT upgrade for all current WWF clients

Jeff Bishop: Co-Founder and CEO of Raging Bull/Head Options Trader

Total Alpha: Options trading encompassing all of strategies

- Description: Total Alpha is Jeff Bishop's options trading service that offers more advanced options strategies in comparison to some of our other services. Not only will he be taking long positions on puts and calls here ("directional option trading") but he will also be using spreads, straddles, iron condors and will even sell option contracts (both naked and covered). Some of these trades will

require up to level 4 clearance from your online broker. This is the most advanced service we currently offer for options trading

- What's Included? (Features):
  - Live Portfolio (updated in real time) displaying all current holdings and it also shows you all of Jeff's upcoming (pending) trades that he is considering
  - Stock Options Explained Course: Jeff's handwritten lessons (with accompanying videos) on how to trade options.
  - Jeff's brand-new training video library
  - Daily Newsletters sent over email giving Jeff's outlook on the markets, macroeconomics conditions to watch, current trades, as well as some insights and education on trading
  - ***NOTE***: Jeff will not always alert trades via text and email, refer clients to the live portfolio and the transparency that is involved there with all pending and future trades Jeff is looking to enter.

- Pricing Options:
  - $1497/Annual
  - $2499/LT
  - $997 LT upgrade for annual TA members

Bullseye Trade: Options Trading (Directional) – NOTE: In some cases, this will be included in Total Alpha!! But it is also sold as its own service

- Description: This service is designed to offer Jeff's best option pick each week, delivered to client's pre-market, every Monday morning via email. There is only one trade alerted each week. These trades will only be recommendations for long positions on puts and calls (Buy to Open/Sell to Close).

- What's Included? (Features):
  - The only guaranteed feature of this service is the weekly email alert each Monday morning (premarket). Sent out around 9AM EST.

- Pricing:
  - $399/Annual
  - $599 LT

Kyle Dennis: Biotech Stock Expert, Options Trader, former MRM student turned Millionaire Trader

Dollar Ace: Kyle's newest Options Trading Service (Directional Option Trading)

- Description: Kyle has developed a proprietary scanner that specifically searches for unusual options activity. For instance, Kyle is looking for heavy volume traded on specific option contracts in one day. This will indicate that market participants know that an event will occur that will affect the overall stock price of the company by the expiration date of the contracts that were bought/sold. Within his scanning, he is specifically looking for options contracts priced at $1 or below and focusing on weekly and monthly contracts.

- What's Included? (Features):

  - Kyle's Live Portfolio updated in real time. Shows all current holdings
  - Trade Alert Videos: Videos that accompany each trade alert, breaking down the trade and Kyle's reason for executing it (about 2-3 minutes long).
  - Kyle's Video training library
  - Trade alerts
    - Sent via text and email, when to enter and when to exit each trade (he will send about 3-5 trade alerts each week)

- Pricing:

  - $1497/Annual
  - $2499/LT
  - $1000 upgrade to LT for current DA members.

Option Rocket: Kyle's Original Options trading service, focusing on long positions on puts and calls (Directional Option Trading)

- Description: This is a directional option trading service that Kyle still operates. There are no specific characteristics surrounding the program. It is very similar to Nathan's Weekly Money Multiplier service and covers all sectors of the market.

- What's Included? (Features):

  - IGNITE Options Strategy: Video lesson series Kyle has put together that breaks down his strategy, step by step
  - Live Portfolio, updated in real time
  - Kyle's Trading Academy: Comprehensive educational suite designed to train clients on swing trading, option trading and some background on the biotech sector of the market.
  - Trade alerts
    - Delivered via email and text, when to enter and when to exit

- He will typically send about 3 trades per week on average

- Pricing Options:

  - $1497/Annual
  - $1997/LT
  - $599 LT upgrade for current annual members

FDA Insiders: Stock Trading Service focused on the Biotech sector of the market (think pharma, medical device, life science companies etc.)

- Description: This is a stock trading service focused on small to mid-cap stocks in the biotech sector of the market. Kyle is looking to catch momentum swings on these stocks based off FDA testing results (all major pharma and biotech sectors are subject to tests by the FDA before their new products/pharmaceuticals can hit the shelves for consumer use). Whether the FDA decides to pass or fail the company during testing, there are ripple effects in relation to the overall price of the stock. Pass=upward swing in the stock. Fail=downward swing in the stock. Kyle wants to capture these entries at the perfect time.

- What's Included? (Features):

  - Weekly Watch Lists: stocks to watch for the upcoming trading week
  - Video Watch List: Video version of Kyle's Weekly Watch list with more insights into the stocks he is suggesting keeping an eye on
  - Portfolio that updates every 5 minutes, displaying all current holdings and their performance
  - Kyle's Trading Academy
  - Trade alerts
    - Delivered email and text, when to buy and when to sell for each trade
    - Typically sends 3-5 trades per week

- Pricing Options:

  - $297/QTR
  - $799/Annual
  - $1497/LT

Sniper Report: Research oriented service, focused on long term stock trading and monthly research briefings about emerging technology, cannabis and other emerging sectors in the market

- Description: This is a front-end service focused on monthly research reports written by Kyle and distributed to members. The strategy here is Buy and Hold, Kyle is looking for long term growth in all the trades he makes in this service. He

is looking for emerging technology stocks that are on the brink of innovative breakthroughs that will carry the stock much higher in the next few years.

- What's Included? (Features):
  - Monthly Research reports
  - Access to Kyle's portfolio, updated every 5 minutes
  - Monthly VIP Videos
  - Kyle's Trading Academy
  - Trade alerts
    - Sent via text and email, when to get in and when to get out
    - Typically sends around 1 trade alert per month.
- Pricing Options:
  - $97/annual
  - $297/LT

Nathan Bear: Options Trader, former MRM client turned Millionaire Trader

Weekly Money Multiplier: Options trading service, originally crafted by Jeff Bishop, who has now turned the reigns over to Nathan Bear. Directional option trading service (long positions on puts and calls)

- Description: This is a directional options trading service, that has been a staple of our company since the beginning. This is Jeff's original service that has now been passed to Nathan to take over long term. Its focused solely on buying option contracts, either puts or calls. Nathan trades monthly contracts, so your typical hold period is anywhere from a few days to three weeks. He is swing trading these options. Nathan is a Fibonacci trader (he looks for patterns, TPS-Trend-Patter-Squeeze, to determine his ideal entries on each trade)
- What's Included? (Features):
  - Nathan's live portfolio, updated in real time
  - Jeff Bishop's Stock Options Explained course
  - Live Weekly training with Nathan Bear for all members (archived on the dashboard for later viewing)
  - Jeff's Options Mastermind video library
  - Nathan's portfolio update videos
  - Nathan's training video library
  - Trade alerts
    - Delivered via text and email, when to get into each trade and when to get out

- Pricing:
  - $499/QTR
  - $999/annual
  - $1497/annual
  - $2499/LT
  - $999 upgrade to LT for current members

Davis Martin: The SPY (S&P 500 Index ETF) Day Trader, Options trader

Daily Deposits (Daily Profit Machine) & Overnight Installments: This is an options trading service focused specifically on trading the SPY. Davis day trades these weekly option contracts, looking to enter and exit the trade in the same trading day.

- Description: This is one of our only true "day trading" services. Davis is only focused on trading options on the SPY. The SPY is the ticker symbol for the S&P 500 Index ETF. The S&P 500 is one of the most important indexes in the world, comprised of the 500 highest rated stocks, according to the Standard and Poor's Credit Rating agency. This also happens to be one of the most liquid indexes to trade, due to the heavy amount of trading volume that occurs on this index and its individual stocks day in and day out. The high liquidity allows for easy entries and exits, as there is always demand for stocks and options that are being traded on this index.

- Strategy: Davis determines his entries using the 10 and 20 Exponential Moving Average lines on his charts, he is looking for specific crossovers and patterns in relation to these two trend lines

- What's Included? (Features):
  - Trade Alerts:
    - Davis sends his initial trade alert each morning via email at 9AM EST.
    - Once Davis's trade plan is triggered, he will alert the members via text and email, explaining his entry and the price of the contract he bought (either a put or a call).
    - He does not alert the exit, but he does send an email recapping the trade and his performance
  - Overnight Installments:
    - This is the newest feature of Davis's program and focuses on longer hold trades, that are not necessarily related to the SPY. Davis will alert 1-3 of these trades each week, with the intent of holding them overnight before exiting the position. These are directional option trades (long positions on puts and calls). These alerts are alerted via email and text, when to get in and when to get out.

- Premarket Videos:
  - Davis sends out premarket videos each morning, breaking down his research and where he envisions the SPY to open once the opening bell rings
- Video Lessons:
  - Davis has a full video lesson series available to members, breaking down his strategy and how he determines his entries and exits based on his charts and use of trend lines
- Pricing Options:
  - $297/QTR
  - $799/Annual
  - $1497/LT
  - $699 LT upgrade for current annual members

Ben Sturgill: IPO Trader:

IPO Pay Day: This is a service based around IPO's (Initial Public Offering). An initial public offering is exactly what it sounds like, it is the first day that shares of a newly listed public company are offered to the public for purchase. With most IPO's, there is heavy initial trading volume and a high level of volatility. This allows Ben to capture the swings and profit off these trades quickly.

- Description: IPO Payday is all based around a calendar. Before a company can go public, they first need to announce their intent to do so and hire banks and lawyers to determine where they will price their shares, and how many shares they will be offering. Ben will send all members a calendar with the following items: When the company filed its IPO, the day it will start trading, when option contracts will be available to trade on this newly listed stock and the date the lock up period ends (this allows insiders of the company to sell the shares they have accumulated while the company was still a private firm). Ben will also send an executive summary of each IPO, breaking down the details for clients so they are fully prepared for each launch.

- What's Included? (Features):

  - A trading plan sent by Ben to all clients determining his action on each IPO
  - This will determine IF and HOW he will trade each IPO
  - This will be based off a Red Light, Yellow Light, Green Light System
  - Red Light - - not planning to trade the IPO currently
  - Yellow Light – keeping an eye on initial performance, will determine if it is an appropriate play after a few days/weeks of trading
  - Green Light – he WILL trade this IPO
  - Ben's Live Portfolio, updated in real time

- Trade alerts
  - Delivered via email and text, when to get into each trade and when to exit each trade.
- Pricing Options:
  - $999/Annual
  - Additional $999 for LT (Total $1998)

Jeff Williams: Penny Stock Expert, former elementary school teacher (similar story to Jason Bond)

SuperNova/Boost: This service is based around penny stock trading

- Description: Penny stocks typically go for $2 and below per share. Like Jason Bond Picks, these securities are extremely illiquid due to a lack of trading volume on them during market hours. This directly affect the stock's volatility. With illiquid securities, you will always have more volatility and more dramatic swings in price. These stocks are all listed on major exchanges, so they are not pink sheets (think Wolf of Wall Street if you need a reference as to what a pink sheet is). The overall health of the market has very little impact on penny stocks, so whether the market is up or down, that does not necessarily mean that penny stocks will be affected in the same fashion.

- What's Included? (Features)

  - Live Chatroom where Jeff trades live daily, at 3:30 PM EST
  - Jeff's trade of the day comes out at 3:30 PM EST, every day, and he will be in his chatroom during that time, trading the pick live with all members.
  - Live portfolio, updated in real time
  - Video Watch Lists
  - Penny Stock Millionaire (Beginner's Guide)
  - Innovative Trading Tools (Intermediate Guide)
  - Small Account Success (Advanced Guide)
  - Supernova Video Library series (training videos updated weekly)
  - The Pot Report (Don't get too excited Teddy)
  - Trade alerts
    - Delivered via email and text
    - When to get in and out of each trade

- Pricing Options:

  - $799/Annual (Profit Prism/Penny Pro)
  - $799/ (Profit Prism/ Penny Pro → SuperNova) Upgrade
  - $1499/Annual
  - $2499/LT
  - $1000/ Upgrade from Annual to LT

Dave Lukas: Real Estate Investor turned option trader

Option Profit Planner: Dave Lukas sells options (vertical and credit spreads) very similar to Jason in WWF, however he is on much longer cycles. He is selling contracts that expire 6 months out, with a typical hold period of 2.9 months on average

- Description:
  - This is a newsletter service with trades and educational videos, released at 5pm EST to all members every Sunday of each week.
  - These orders are placed on Sunday Night!

- What's Included:
  - Video analysis
  - Market commentary
  - Trade positions
  - Friday Training Presentations

- Education:
  - Simple moving average line breakdown and how he uses these trend lines to determine proper entries
  - How to set up your scanner to find the best trades
  - Factor Energy Theory
  - He sells out of the money options, about 30% below the "In the Money" puts.
  - Learning Curve?
    - 1 month, Dave teaches each week

- Statistics:

91% of all trades he executes turns a profit

- 6% return on risk
- Level 3 options clearance is required by most brokers to trade these options
- This is a risk averse strategy with very little drawdown

- Positions:
  - Dave will add 8-10 new positions each month and hold 20-30 open positions at any given time

- Pricing:
  $999/annual
  $999/LT (additional, for current clients)

Social Media Integration (Marvin/ ELliott) :

If you have a customer that wants to ask "Jason", "Jeff", "Kyle" a question these are the links to their respective messengers

m.me/WeeklyMoneyMultiplier

m.me/JasonBondPicks

m.me/kylewdennis

team at m.me/ragingbulltrading

Option Level Clearances from Brokerage Houses and what you can/cannot do with each designation:

Level One: This allows you to trade cash-backed trades such as calls and puts and that are not bought on margin. You can also write covered calls. To get this type of permission you must have the stocks already in your account and the only options you can buy, or sell are those of the stocks you already own. Also, the number of options contracts you can buy, or sell is limited to your long stock position. This means that if you own 100 shares of ABC, you can only trade one ABC option for each 100 shares of ABC that you own.

Level Two: This gives you Level One capability and also allows you to trade any number of puts or calls that you want (as long as you have the cash or margin buying power), including options on stocks, ETFs, or the indexes.

Level Three: This level of approval allows you do everything you can in Level Two and to trade *spreads*. You cannot do anything *naked* such as uncovered shorting.

Level Four: This grants you options approval for everything in Level Three and allows you to write naked calls and naked puts.

Webinar/ EBOOK Links

RagingBull Options Trading Library

Guru Service FQ&A

Note and Transfer Policy

Testimonial Chat Pulls

Service Testimonials - Check Slack Channels

The Basics of Trading a Stock - Order Types

CANNED RESPONSES

Dear Irina,

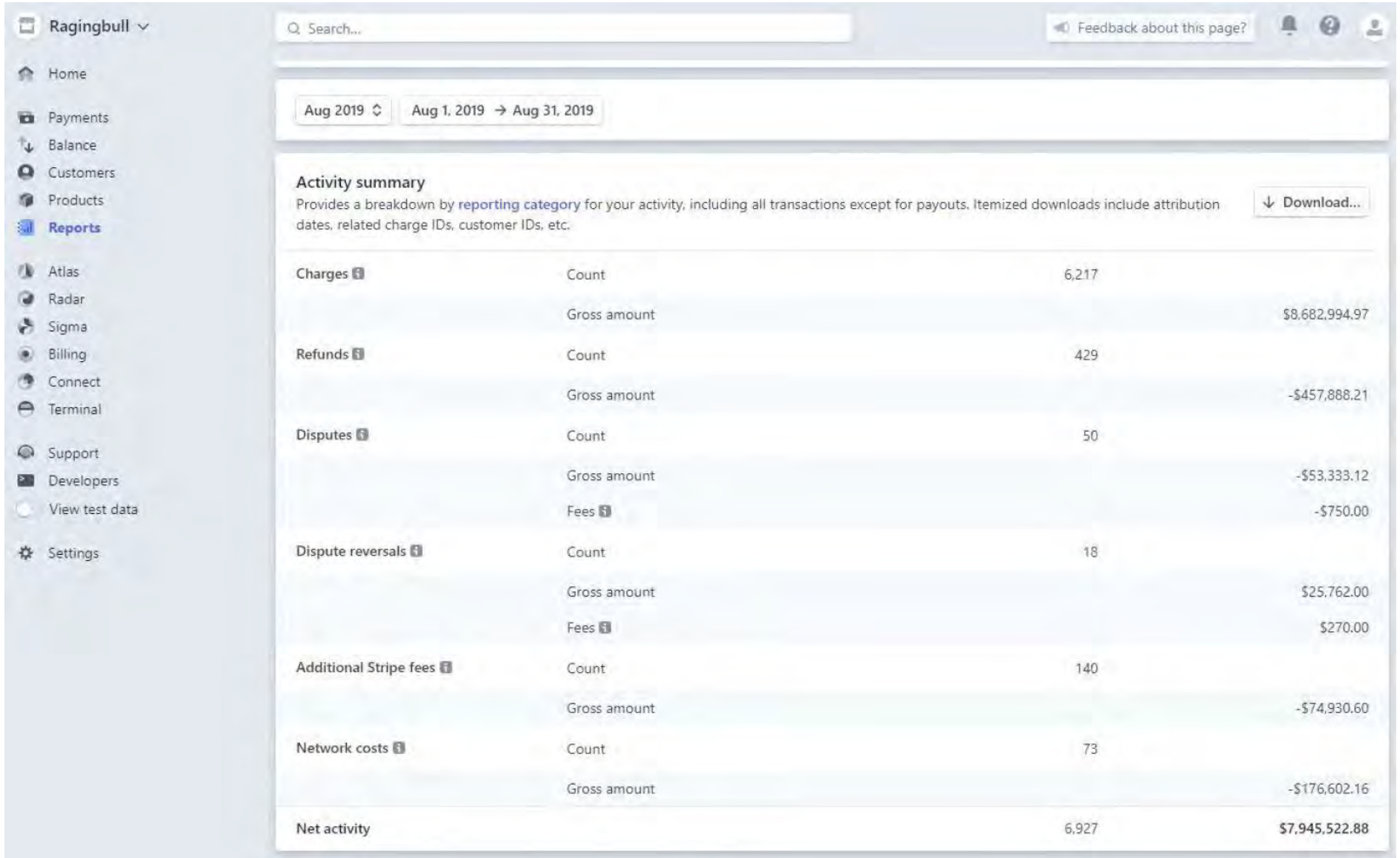
Thank you for your purchase of the upgrade to Millionaire Roadmap. I am pleased I was able to assist you in this purchase. I wish you great success with your Raging Bull service and am ready to help you in any way I can.

In addition, I am available to you to answer any questions you might have about your current service or any future services. I would appreciate a call if you are contemplating another service. I will do my best to bring you any discounts or special offers that are available.

Good luck and great trading,

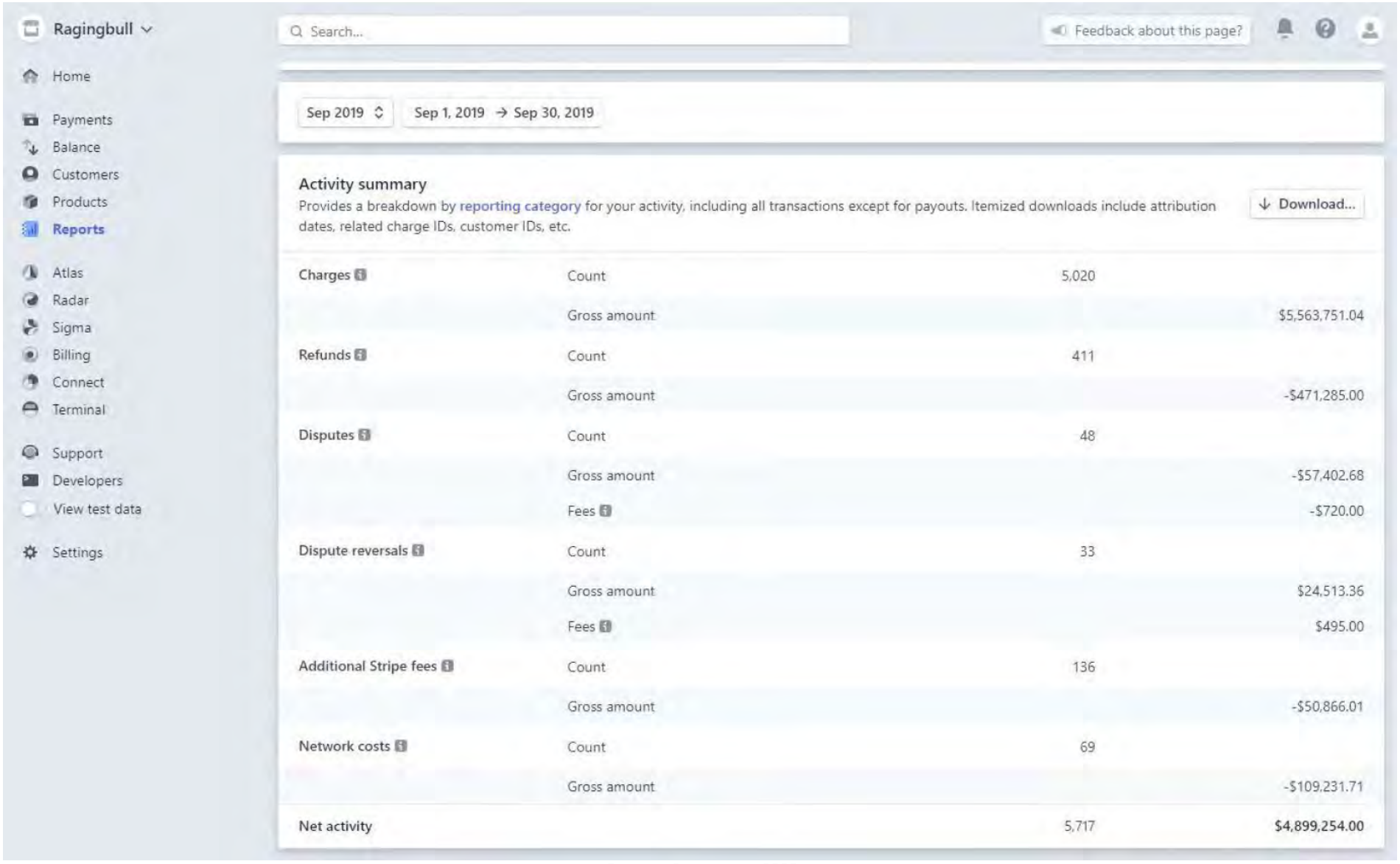
Jeff

Jeffrey Dean Brown
VIP Services
Ragingbull.com
603 263-6414 *primary*



Attachment IIII

PX 27, 2607



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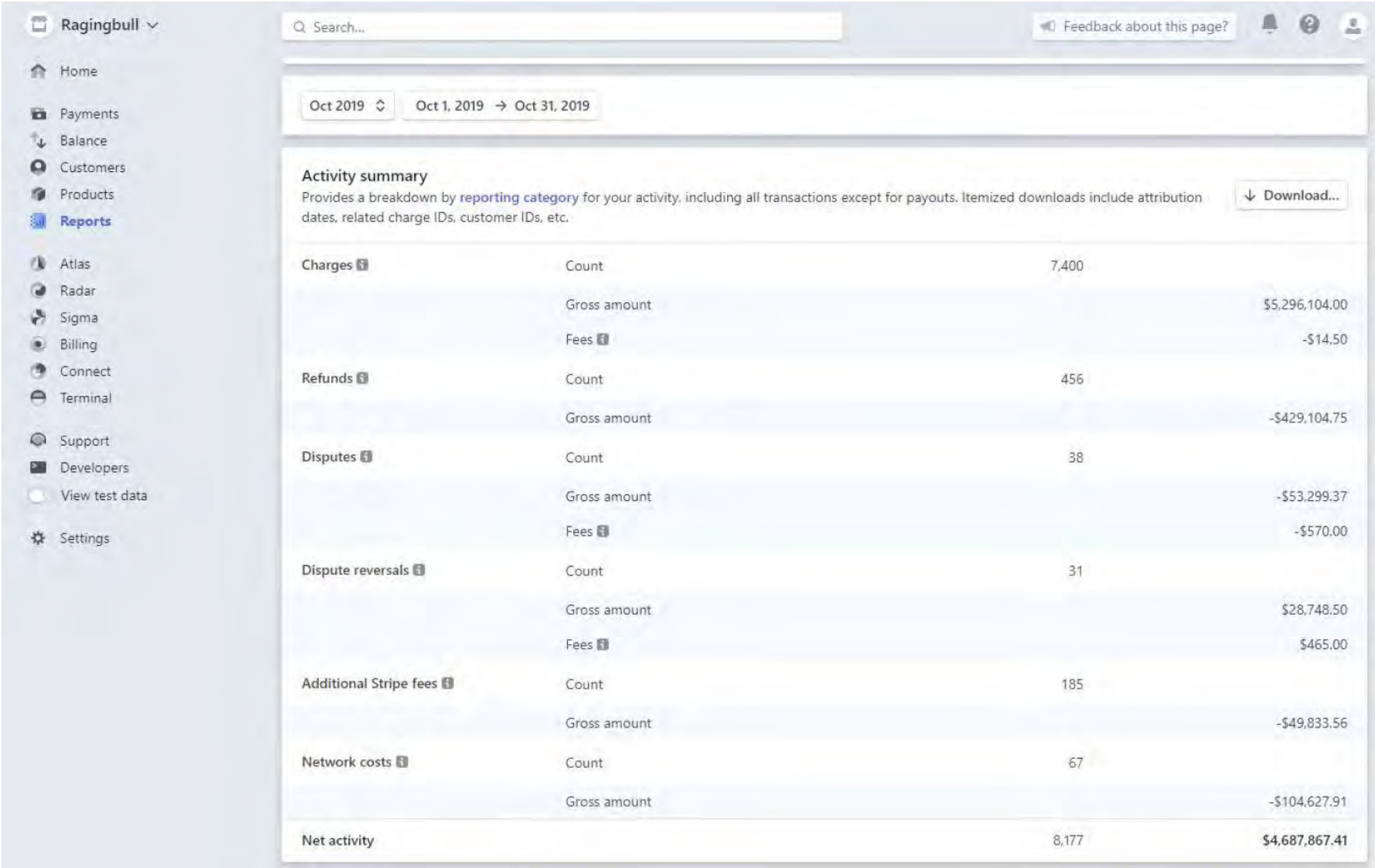
PX 27, 2608



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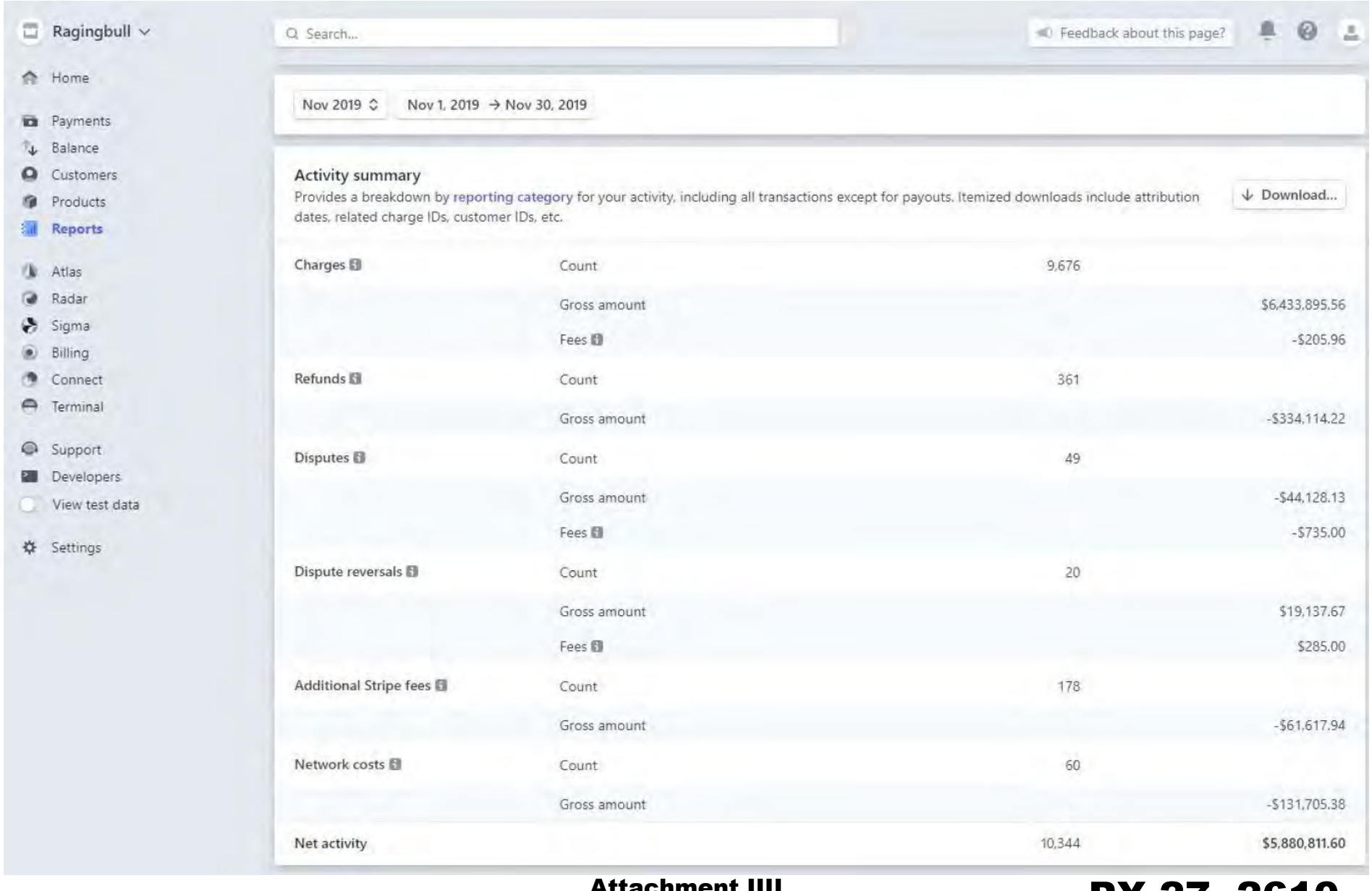
PX 27, 2609



Attachment IIII

PX 27, 2610

From: Suz Kenney
To: Deidra Olds; Tracy Effertz
Cc: Kayla Murphy; Merchant_Services; Rob Leary
Subject: RE: Industry Inquiry - Investment Education/Publisher
Date: Friday, January 3, 2020 5:34:37 PM
Attachments: image001.png
image002.png
image003.png
image004.png
image005.png
image006.png
image007.png
image008.png
image009.png
image010.png
image011.png
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image017.png
image018.png
image019.png
image020.png
image022.png
image023.png
image024.png
image025.png
image026.png
image027.png

Hi Deidra,

Thank you so much. We will put together a full package to submit for concurrence.

In regards to the processing gap, this is an error that occurred in the Excel spreadsheet that was used to track ratios, and all processing history is actually from 2019. We will be sure to include all of the processing history in the file and will update the Processing Summary accordingly.

Thanks again!

nuvei
Suz Kenney
SAP Underwriter

T (877) 462-7486 Ext:4745

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From: Deidra Olds [mailto:Deidra.Olds@esqbank.com]
Sent: January 3, 2020 3:12 PM
To: Tracy Effertz
Cc: Kayla Murphy; Merchant_Services; Suz Kenney; Rob Leary
Subject: RE: Industry Inquiry - Investment Education/Publisher

[External email -- Courriel externe]

Hi Tracy,

Performed a google search of the merchant and Jason Bond. I found the following:

- The merchant has multiple websites. Please provide a list of all websites.
- Why were Nov, Dec 17 and Jan 18 processing history and then Aug, Sept and Oct 2019 processing provided. Why such a gap?

At this time we will move forward. Please provide all the bank statements and processing statements for all the merchant's businesses and websites in addition to the due diligence. Thanks.

Regards,
Deidra

From: Tracy Effertz <teffertz@nuvei.com>
Sent: Friday, January 3, 2020 3:38 PM
To: Deidra Olds <Deidra.Olds@esqbank.com>
Cc: Kayla Murphy <kmurphy@nuvei.com>; Merchant_Services <MerchantServices@esqbank.com>; Suz Kenney <skenney@nuvei.com>; Rob Leary <rleary@nuvei.com>
Subject: RE: Industry Inquiry - Investment Education/Publisher

Hi Deidra,

Happy New Year to you. Do we have any updates on this account? We are in a time crunch unfortunately as we may lose them to competition and are hoping for some news. ☺

Thank you so much!

Tracy Effertz
Senior SAP Underwriter

T (877) 462-7486 Ext:8730

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From: Suz Kenney
Sent: January 2, 2020 10:31 AM
To: Kayla Murphy; Deidra Olds; Merchant_Services
Cc: Rob Leary
Subject: RE: Industry Inquiry - Investment Education/Publisher

Hello Deidra,

In Kayla's absence, I am checking in to see if there is a status update regarding the industry inquiry for Ragingbull.com LLC.

Please let me know if I can provide anything additional to assist in the review.

Thank you!

Suz Kenney
SAP Underwriter

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From: Kayla Murphy
Sent: December 27, 2019 12:42 PM
To: Deidra Olds; Suz Kenney; Merchant_Services
Cc: Rob Leary
Subject: RE: Industry Inquiry - Investment Education/Publisher

Deidra,

Please see attached. I was able to get November statements as well as reporting showing the chargeback reason codes per month.

Kayla Murphy
Director, SAP Underwriting

T (877) 462-7486 Ext:4675

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From: Deidra Olds <Deidra.Olds@esqbank.com>
Sent: Thursday, December 26, 2019 9:51 AM
To: Kayla Murphy <kmurphy@nuvei.com>; Suz Kenney <skenney@nuvei.com>; Merchant_Services <MerchantServices@esqbank.com>
Cc: Rob Leary <rleary@nuvei.com>
Subject: RE: Industry Inquiry - Investment Education/Publisher

[External email -- Courriel externe]

Hi Kayla,

We are still researching this, however I hope to have a response to you no later than tomorrow. Did this merchant provide November processing statements? Please provide the metrics when you get a moment. Also, what are the chargeback reason codes? Thanks.

Regards,
Deidra

From: Kayla Murphy <kmurphy@nuvei.com>
Sent: Thursday, December 26, 2019 10:13 AM
To: Suz Kenney <skenney@nuvei.com>; Merchant_Services <MerchantServices@esqbank.com>
Cc: Deidra Olds <Deidra.Olds@esqbank.com>; Rob Leary <rleary@nuvei.com>
Subject: RE: Industry Inquiry - Investment Education/Publisher

Good morning! Hope everyone had a great holiday! Just wondering if Esquire has had time yet to review this inquiry.

Thank you,

nuvei

Kayla Murphy
Director, SAP Underwriting

T (877) 462-7486 Ext:4675

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From: Suz Kenney <skenney@nuvei.com>
Sent: Friday, December 20, 2019 12:35 PM
To: merchantservices@esqbank.com
Cc: Deidra Olds <Deidra.Olds@esqbank.com>; Kayla Murphy <kmurphy@nuvei.com>; Rob Leary <rleary@nuvei.com>
Subject: Industry Inquiry - Investment Education/Publisher

Hello!

Will Esquire consider merchants that offers investment education/training services?

We received a large submission ($3MM monthly volume) for Ragingbull.com LLC, who sells multiple investment training products through their website and via MOTO sales. Their URL is www.ragingbull.com.

The merchant is not a registered Investment Advisor through the SEC due to the fact that they qualify as a Publisher, per the following SEC guidelines:

> "Publishers are excluded from the Act, but only if a publication: (i) provides only impersonal advice (i.e., advice not tailored to the individual needs of a specific client); 27 (ii) is "bona fide," (containing disinterested commentary and analysis rather than promotional material disseminated by someone touting particular securities); and (iii) is of general and regular circulation (rather than issued from time to time in response to episodic market activity)." (https://www.sec.gov/about/offices/oia/oia_investman/rplaze-042012.pdf)

The merchant's services do include "watchlists" of trades and visibility into the Trainers' trade picks, but all education/training is impersonal and not tailored to any specific student. The merchant also sends out newsletters on a regular basis; these are not circulated in response to market activity.

Below are examples of a few of the training products offered:

- Smoke Signals - https://app.ragingbull.com/checkout/package/smoke-signals-promo-night?utm_source=internal-matrix&utm_medium=nhc-live&utm_campaign=smoke-signals-live-checkout&utm_content=smoke-signals-live-checkout-12_19_19&utm_term=nhc
- Weekly Money Multiplier - https://app.ragingbull.com/checkout/xCMAZ88C6YuofNnUt515
- Jason Bond Picks - https://app.ragingbull.com/checkout/jbp-yr

The merchant is currently processing through Stripe, who allows all of their marketing sites for different products to redirect to the main URL (www.ragingbull.com). However, the merchant is in the process of cleaning up their traffic/marketing tactics so that all payments are made on the main URL with no redirects.

Below is the merchant's Stripe processing history from the past six months:

Previous Processor	Stripe										
Merchant:	Ragingbull										
Month	$ Sales	# Sales	A/T	$ Credits	Credit Ratio ($)	# Credits	Credit Ratio (#)	$ Cbks	Cbk Ratio ($)	# Cbks	Cbk Ratio (#)
Oct-19	$5,778,508	7894	$732	$429,105	7.43%	456	5.78%	$53,299	0.92%	38	0.48%
Sep-19	$6,092,439	5479	$1,112	$471,285	7.74%	411	7.50%	$57,402	0.94%	48	0.88%
Aug-19	$9,194,216	6696	$1,373	$457,888	4.98%	429	6.41%	$53,333	0.58%	50	0.75%
Jan-18	$6,895,979	5467	$1,261	$261,305	3.79%	306	5.60%	$77,547	1.12%	77	1.41%
Dec-17	$4,650,689	5492	$847	$141,250	3.04%	222	4.04%	$30,719	0.66%	42	0.76%
Nov-17	$3,615,623	4004	$903	$133,293	3.69%	190	4.75%	$22,141	0.61%	23	0.57%
Average	$6,037,909	5,839	$1,034	$315,688	5.23%	336	5.75%	$49,074	0.81%	46	0.79%

As you can see, the current volume is much higher than the requested volume. If approved, the merchant plans to initially only move a portion of their volume over to Nuvei. At a later date, they plan to remove the remainder of their volume over and have confirmed that they will notify Nuvei before doing so.

Please let me know if I can provide any additional information for consideration.

Thank you,

nuvei

Suz Kenney
SAP Underwriter

T (877) 462-7486 Ext:4745

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From: Suz Kenney
To: Mary Donovan; Sherry Bonaparte; Brittany Swanda
Cc: SAPesc; David Whitely; Kayla Murphy; Rob Leary
Subject: RE: Approval Request - RagingBull.com
Date: Monday, March 23, 2020 9:55:49 AM
Attachments: image016.png
image017.png
image018.png
image019.png
image020.png
image007.png
image009.png
image011.png
image013.png
image015.png

Good Morning Mary,

I notated in my Executive Summary that the merchant only plans to move $3MM of their volume over to Nuvei at this time, and they will keep their existing Stripe account open for the remainder of their volume. Once their Nuvei account is successfully up and running, the merchant plans to move their remaining volume over to eventually process up to $7MM per month.

The merchant has updated their website to remove all mentions of 'lifetime' memberships. Below are the updated checkout links for the products that previously had this wording:

Daily Profit Machine – https://app.ragingbull.com/checkout/package/daily-deposits
Sniper Reports – https://app.ragingbull.com/checkout/package/sniper-report
Weekly Money Multiplier – https://app.ragingbull.com/checkout/package/wmm-strategy-site?utm_source=wmm&utm_medium=homepage&utm_content=click-from-wmm-homepage?utm_source=wmm&utm_medium=menu&utm_content=click-from-wmm-menu

Please let me know if I can provide anything else to assist in the review.

Thank you,

nuvei

Suz Kenney
SAP Underwriter

T (877) 462-7486 Ext:4745

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From: Mary Donovan [mailto:Mary.Donovan@esqbank.com]
Sent: March 18, 2020 9:10 AM
To: Suz Kenney; Sherry Bonaparte; Brittany Swanda
Cc: SAPesc; David Whitely; Kayla Murphy; Rob Leary
Subject: RE: Approval Request - RagingBull.com

[External email -- Courriel externe]

Good afternoon,

Please see application status below:

fNoteSub			
Date	**Note By**	**Note**	**Status**
3/18/2020 11:58:26 AM	Donovan	Pending - Please advise when lifetime membership is removed, not acceptable. Please clarify the $3M M/V requested, as the Stripe processing indicates an amount over $6.4M.	Pending

Regards,

From: Suz Kenney <skenney@nuvei.com>
Sent: Thursday, March 12, 2020 1:01 PM
To: Merchant_Services <MerchantServices@esqbank.com>
Cc: SAPesc <SAPesc@merchant-support.com>; David Whitely <dwhitely@nuvei.com>; Kayla Murphy <kmurphy@nuvei.com>; Rob Leary <rleary@nuvei.com>
Subject: Approval Request - RagingBull.com

Hello,

We are looking to board this account. This merchant sells investment education services. Please see below profile and find the attached documentation supporting approval:

Years in Business: 6 years
Industry Type: Investment Education
Monthly Volume: $3,000,000
Estimated Exposure: $2,049,900
Risk Mitigation: 10% reserve capped at $1,500,000

Please let me know if you have any questions.

Thank you,

nuvei

Suz Kenney
SAP Underwriter

T (877) 462-7486 Ext:4745

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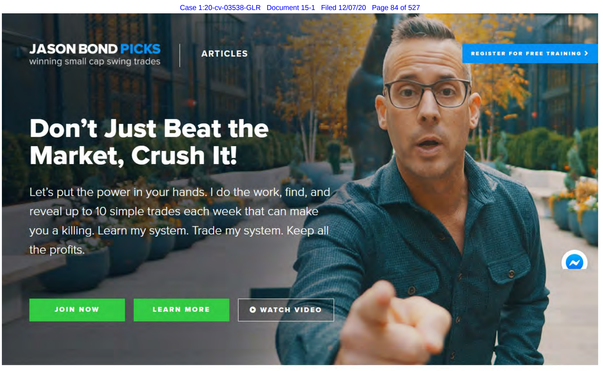
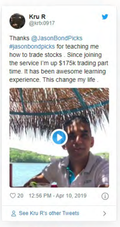




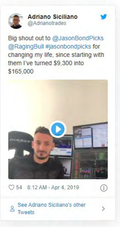
Verified results



Verified results



Verified results



Verified results

JASON BOND PICKS'

3 Step Process



STEP 1

Dial in On 7 Core Video Lessons

STEP 2

Jumpstart Each Day with My Daily Watchlist Primer

STEP 3

Get My Real-Time Trade Alerts Sent Via SMS & Email

JOIN NOW LEARN MORE

February 23
I am very glad I subscri...
I am very glad i subscribed to Jason Bond picks. It's only been one week since i join...
steve potter

February 22
Jackpot Trades service
I signed up for this service last week. Jason is an amazing teacher with great
Lakshmi

February 21
I have made decent mo...
I have made decent money on JB picks. Jason is consistent and easy to follow.
Kenneth Hribar

February 21
I love the updates
I love the updates. Always current information and honesty.
Angel

February 18
I was skeptical at first a...
I was skeptical at first and as a college student I can't afford to lose even 100 dol...
Kelvin Zheng

Rated **4.5** out of 5 based on 686 reviews on Trustpilot

Join My Community

FROM $250K IN DEBT TO STOCK TRADING MILLIONAIRE

Here's How I Did It



Because of our crazy story, we've been all over the media—including Time Square!

-$250,000 IN DEBT | FOUND A MENTOR: JEFF BISHOP | BECAME A MILLIONAIRE | SECURING MY SON'S FUTURE | SHARING THE WEALTH | LARGER THAN LIFE!

Jason Bond has been featured on

NYSE · Forbes · HUFFPOST · The Street · msn · Seeking Alpha · MoneyShow · guru focus · TradersEXPO · Investing.com



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Let's Get Started

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GET STARTED

Standard msg & data rates apply. By joining, you agree to our terms and conditions. Text STOP to unsubscribe at anytime. Expect to receive weekly content from us. We will not share or rent your information.

JASON BOND PICKS winning small cap swing trades JOIN MY COMMUNITY

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Attachment IIII

PX 27, 2618



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winning small cap swing trades

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- **Trading Strategy Course:** Jason walks you through his trading method. Includes lifetime access to these powerful educational resources!
- **Jason's Daily Trading Watchlist:** Jason's trading strategy for each trading day and the trades he is looking at.
- **Video Training Bundle:** *The Basics of Swing Trading, Penny Stocks 101, The House Always Wins, Stock Options Explained* (this package alone previously sold for $4,996!)
- **Real-Time Trade Alerts:** SMS alerts of all Jason's buys and sells as they happen
- **Live Portfolio:** Access to Jason's live portfolio on-screen in real-time – so you can see how my trades affect my portfolio as a whole.
- **Access to Jason's Tools for Trading:** Jason shares details of the tools he personally uses, all of which are designed to help you become a better, more confident, and in-the-know trader!
- ***Day Trading Playbook:*** You've probably heard of success stories of great traders, and wondered how you could get into it, how you could potentially change your future, use your profits as a nest egg for retirement, or vacations, or your kid's education. Let Jason teach you how.
- ***Investor Updates:*** In addition to SMS updates Jason emails his ideas, thoughts, and commentary with every major trading development, along with potential trades he is following and that could turn into the next big winner!
- **Watch a Real $ Trader:** See exactly how Jason trades up to 10 simple trades each week.
- **Gain:** The knowledge and expertise from a real trader, first hand, and learn to trade with Jason's system. Become a better, more confident trader. Learn how to manage investment risk and make the kinds of trades Jason personally used to make massive financial profits from your own trades!

Already, a number of ***Jason Bond Picks*** subscribers have used what they learned to make their own massively successful trades and bring home the profits of their trades, or even paying for the cost of their subscription!

Receive an instant $5,095 discount right now off the regular full price!

That means that you can claim your *Jason Bond Picks* membership today for only $1,497!

"Jason Bond is REAL! I've been following some of Jason's trades... The teaching method and instruction is impeccable and easy to follow. I am thankful to have discovered Jason's excellent program!" - **Jeff W.**

"4 out of my last 5 trades have made me $$$. Was skeptical at first but I have fully recovered my membership fee after 3 trades. Highly recommend!" - **Ian A.**

If you prefer to place your order by phone or have any questions, our VIP Concierge Team are here to serve you, 24/7 at 833-785-0452

Refund Policy: Jason Bond Picks delivers time-sensitive training and education, and thus a strict "no refund" policy is in place. If you wish to stop your service, please cancel prior to the renewal date listed on your profile to avoid renewing. Cancelling on/after the renewal date is considered a late cancellation and does not constitute a refund

1 REVIEW Your Order

JASON BOND PICKS

Your **Jason Bond Picks** subscription includes immediate access to:

Video Training Collection	~~$4,996~~ $0
Jason Bond Picks Subscription	~~$1,596~~ $1,497

You are saving $5,095!

Total: $1,497

2 ENTER YOUR Account Details

LOGGED IN AS
Buttercup Dayton
adixwood@gmail.com

3 ENTER YOUR Credit Card Details

Card number MM / YY
Buttercup Dayton
Address 1
Address 2
City
State/Province
United States
Zip Code
ADD CARD

4 Place Your Order

JASON BOND PICKS

Your **Jason Bond Picks** subscription includes immediate access to:

Video Training Collection	~~$4,996~~ $0
Jason Bond Picks Subscription	~~$1,596~~ $1,497

You are saving $5,095!

Total: $1,497

Your subscription will automatically renew at $1,497 **every year** unless you cancel your subscription PRIOR to your renewal date. Your first renewal will take place on the **6th of March 2021**.

SECURE PAYMENT Safe & Secure SSL Encrypted

PLACE MY ORDER

Terms & Conditions

RagingBull.com, LLC owns and maintains the website known as JasonBondPicks.com ("the Site") subject to your compliance with the terms and conditions set forth in this Agreement. By using the Site, you agree to be bound by

Copyright © Raging Bull. All Rights Reserved. | Disclaimer | Terms & Conditions | Refund Policy

Address: 62 Calef Hwy. #233 Lee, NH 03861

Questions? Call our VIP Concierge Team on standby: 833-785-0452

Ragingbull.com, LLC [redacted]

Statement 1
Form 1065, Line 20
Other Deductions

[redacted]

Statement 2
Form 1065, Schedule K, Line 11
Other Income (Loss)

[redacted]

Statement 3
Form 1065, Schedule K, Line 13a
Charitable Contributions

[redacted]

Statement 4
Form 1065, Schedule K, Line 20c
Other Reportable Items

[redacted]

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MERCHANT PROCESSING APPLICATION AND AGREEMENT (Page 1 of 5)

Bank of America Merchant Services

COMPLETE SECTIONS (I-II)

Merchant #: ___

TeleCheck Subscriber #: ___ Add'l TeleCheck Product Subscriber #: ___ Loc. 1 of 1

BAMS(SNAP)1605 **(I) TELL US ABOUT YOUR BUSINESS** BAMS(SNAP)1702

Client (Your Business LEGAL Name): LightHouse Media LLC				Store #:
☐ Same as Legal Name *or* Provide DBA/Outlet Name: www.jasonbondpicks.com		First/Last Contact Name: Matt Watabe		
(No P.O. Box) Legal Address: 835 E LAMAR NUM 263	Suite #:	City: ARLINGTON	State: TX	Zip Code: 76011
(No P.O. Box) DBA Address: 835 E LAMAR NUM 263	Suite #:	City: ARLINGTON	State: TX	Zip Code: 76011
Your Business Phone: 8556774440	☐ Same as Business Phone *or* Merchant's Customer Service Phone: 8556774440			
Your Fax Phone:	Select One for Retrieval Requests: ☐ (02) Dedicated 24 Hour Fax X☐ (03) No fax; mail ☐ (05) eIDs			
Your E-Mail Address: *(Required for IP or TeleCheck)* jeff@bishop.me	Your Customer Service E-Mail Address:		Website Address: www.jasonbondspicks.com	

(2) MASTERCARD® / VISA® / DISCOVER® / AMERICAN EXPRESS® ONEPOINT

Your Total Cash and Credit Sales: *(For All Outlets)*	$ 2,500,000.00	Estimated MasterCard/Visa Average Ticket/Sales Amount:	$ 300.00
		Estimated Discover Average Ticket for this Outlet:	$ 300.00
Total Annual MasterCard/Visa Volume: *(For All Outlets)*	$ 2,400,000.00	Estimated American Express Average Ticket for this Outlet:	$ 300.00
		Annual MasterCard/Visa Volume for this Outlet: *(For Multiple Outlets Only)*	$
Total Annual Discover Volume: *(For All Outlets)*	$ 50,000.00	Est. Discover Annual Sales Volume for this Outlet: *(For Multiple Outlets Only)*	$
		Est. American Express Annual Sales Volume for this Outlet: *(For Multiple Outlets Only)*	$
Total Annual American Express Volume: *(For All Outlets)*	$ 50,000.00	Highest Ticket Amount:	$ 600.00

(3) ENTITLEMENTS

X☐ MasterCard X☐ Visa X☐ Discover (Including Diners Club International®, JCB, UnionPay and BCcard)

☐ Voyager Fleet Annual Voyager Volume: $___ Participation in Voyager Tax Exempt Program: ☐ Yes ☐ No *(If yes, additional request form required)*

☐ WEX Full Acquiring Annual WEX Volume: $___ ☐ WEX (Non-Full Svc) ☐ MasterCard Fleet

X☐ American Express OnePoint/Full Service (EDC) ☐ American Express ESA/Pass Through: ___ *or* ☐ Existing SE # ___

American Express Cap # ___ Franchise Name: ___

☐ IATA/ARC Code: ___ (for MCC 4722 only)

Check one for ESA/Pass Through: ☐ Split Dial ☐ Single Settle ☐ EDC ☐ PIP ☐ Reverse PIP ☐ EBT (SNAP) FNS # (XREF): ___

☐ Debit Package ___ ☐ *Gift Card *A separate Set-up Form is required.

(4) PROVIDE MORE BUSINESS DATA

State Incorp. DE Month/Year Started: 01/2012 ☐ Sole Ownership ☐ Partnership ☐ Public Corp. ☐ Private Corp. X☐ L.L.C. ☐ Franchisee Owned

Check one: TIN Type: X☐ EIN (Fed Tax ID #) ☐ SSN D&B #: ___ No. of Employees: 3

IMPORTANT IRS INFORMATION

☐ Non-Profit ☐ Non-Profit/Tax Exempt as described in 26 USC Section 501(c)(3) OR a Tribal (Native American) government or Tribal government-owned. ☐ Gov't. Entity
If tax exempt, provide copy of IRS Determination Letter; if Tribal government, provide evidence of tribal recognition, and proof of tribal ownership if separate entity.

NOTE: Failure to provide accurate information may result in a withholding of merchant funding per IRS regulations (See Part IV, Section A.3 of your Program Guide for further information.)

Name *(as it appears on your income tax return)***	X☐ Federal Tax ID#: *(as it appears on your income tax return)***	☐ I certify that I am a foreign entity/nonresident alien. *(If checked, please attach IRS Form W-8.)*
Lighthouse Media LLC	XXXXXX[redacted]	

**If Client is a disregarded entity under IRS regulations and has provided its owner's taxpayer filing name and Federal Tax ID above, then please attach an IR

Mag Swipe 0 % + Keyed Manually 100 % = **100%** Product/Services You Sell: Business Services Financial Services Consulting

POS Card Present *(MAG Swipe and/or Manual Imprint)* 0 % + Mail Order/Direct Marketing 0 % + Phone Order 10 % + Internet 90 % = **100%**

Do you use any third party to store, process or transmit cardholder data? ☐ Yes X☐ No *(Examples include, but not limited to web hosting companies, Electronic Data Capture, Loyalty programs)*

If yes, give name/address: ___

Please identify any Software used for storing, transmitting, or processing Card Transactions or Authorization Requests: ___

DS JB

Client Initials

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MERCHANT PROCESSING APPLICATION AND AGREEMENT (Page 2 of 5)

DBA Name: www.jasonbondpicks.com Loc. 1 of 1

BAMS(SNAP)1605

(5) DESCRIBE EQUIPMENT DETAILS

BAMS(SNAP)CorpFee1702

Network: ☐ ( ) CARDnet® ☐ ( ) Nashville ☐ ( ) Buypass ☒ Other: Compass Specify Security Code: ( )

Rental • Purchase Cust.-Owned • Lease* Installment Purchase (circle one)	QTY	IP	Equipment Type (i.e., Terminal/VAR/Internet)	Retail • Restaurant • MOTO/Internet Lodging • Supermarket • Car Rental Quick Service Restaurant • Petro	Model Code and Name	Unit Price w/o Tax	For Customer-Owned Equipment Track / Version/Serial #
Purchase	1	☐	Terminal	ECOMMERCE	GGE4WEB SERVICE API (EC	$ 00	
		☐				$	
		☐				$	
		☐				$	
		☐				$	
		☐				$	

The Installment Purchase plan is a 3 month option only.

*A separate lease agreement with First Data Merchant Services Corporation (through its business unit, First Data Global Leasing) is required and c

NOTE: Any Special Instructions must be included on About Merchant's Business document.

Installation / Training: ☐ MAG/MIG to Train ☐ Sales Rep. to Train ☒ No Merchant Training ☐ Installer / In-House

(Receive training via phone, 1-800-430-7162, M-F 8:00 am - 10:00 pm EST & Sat. 10:00 am - 2:00 pm EST)
(Check training via phone, 1-800-366-1054, M-F 8:00 am - 10:00 pm EST & Sat. 10:00 am - 2:00 pm EST)

First/Last Contact Name: _____ Contact Phone #: 8556774440 Best Time To Call: _____ ☐ am ☐ pm

Imprinter Purchase: ☐ Yes ☒ No If Yes $_____ x Qty: _____ = $_____ *(w/o Tax)* Wireless Provider: ☐ GPRS AT&T *or* ☐ CDMA Sprint

Check one: ☐ Gateway Solutions ☐ Dial Solutions ☐ Global Gateway (FDGG) ☐ VSAT** ☐ Frame ☐ Other: _____ ☐ IC Verify Serial # _____

VAR / Internet / Software: Name: _____ (Nashville Only: Product ID # _____ Vendor ID # _____)

NOTE: **Requires separate agreement between Client and its VSAT provider prior to implementation of this telecommunications protocol.

(6) PROVIDE YOUR OWNER INFORMATION

Owner/Partner/Officer Name:	D.O.B.:	Social Security #:	Home Phone:	% of Ownership:
Jeffrey Bishop	XXXXXXXX	XXXXXX[redacted]	[redacted]	50

Home Address	City:	State:	Zip:	Country:
[redacted]	Lee	NH	[redacted]	USA

Owner/Partner/Officer Name:	D.O.B.:	Social Security #:	Home Phone:	% of Ownership:

Home Address:	City:	State:	Zip:	Country:

(7) ACQUIRING FEE SCHEDULE

Start-Up Fees *(One-Time Charge)*

Non-Taxable Fees:

- Account Set-up Fee (339) $ 0.0
- Reprogramming Fee (31A) $
- Debit Set-up Fee (31B) $
- Mobile Pay Web Set-up Fee (31H) — FEE PER TID $ ____ x # OF TIDs ____ = TOTAL $
- Mobile Pay App Set-up Fee (62S) *(appears on statement as "FD Mobile Pay Set Up Fee")* — FEE PER TID $ ____ x # OF TIDs ____ = TOTAL $
- PAYWare Mobile Set-up Fee (L76) $
- Load Fee (Clover) (2ML) $
- Wireless Fee *(terminal download)* (31E) $
- Miscellaneous Fee (31J) $
- *Equip. Purchase (ACH) $
- Other: ( ) $
- Total Amount $ _____ *w/o tax*

*You will be charged the applicable State/City/Local Sales Tax.

Maintenance Fees**

- ☒ **Annual Maintenance Fee** (49D) $ 50.0 *(billed in November)* **or**
- ☐ **Quarterly Maintenance Fee** (49B) $

Fraud Flex Detect

FDGG Offering

- Set-up Fee (L32) $
- Monthly Fee (35A) $
- Transaction Fee (L35) $

Billed Monthly Fees *(If Applicable)*

- Monthly Service Charge (335) $ 0.0 *(will also be billed inactive months for seasonal merchants)*
- Minimum Processing Fee (953) $ 25.0
- Wireless Monthly Fee (30M) — FEE PER TID $ ____ X # OF TIDs ____ = TOTAL $
- ClientLine® (OnLine Reporting) (32R) $
- Paper Statement Fee (323) $
- Premium Equip Service Program ☐ Yes ☒ No *(per TID)* (32U) $
- Monthly PCI Support Package** (49A) $
- TransArmor Monthly Fee (30L) $ 0.0
- TransArmor Minimum Monthly Fee (959) $
- PAYWare Mobile Monthly Svc Fee (L77) $
- Mobile Pay App Version (32Y) — *(appears on statement as "FD Mobile Pay Monthly Fee")* — FEE PER TID $ ____ X # OF TIDs ____ = TOTAL $
- Mobile Pay Web Version (Single User) (398) — FEE PER TID $ ____ X # OF TIDs ____ = TOTAL $
- Mobile Pay Web Version (Multi User) (396) — FEE PER TID $ ____ X # OF TIDs ____ = TOTAL $
- Clover Services Fee (2ST) $
- Clover Services Fee add'l tablets ( ) $
- Other: ( ) $
- Other: ( ) $
- Other: ( ) $
- Other: ( ) $

Billed Annual Fees *(If Applicable)*

- Other: ( ) $
- Other: ( ) $
- Other: ( ) $

Internet

Start-Up Fees

- FDGG Set-up Fee (31X) — FEE PER TID $ ____ x # OF TIDs ____ = TOTAL $
- Global Gateway e4 Set-up Fee (40B) — FEE PER TID $ 99.0 x # OF TIDs 1 = TOTAL $ 99.00
- Cybersource SBB/SBC Set-up Fee (44O) — FEE PER TID $ ____ x # OF TIDs ____ = TOTAL $
- Skipjack Gateway (44H) — FEE PER TID $ ____ x # OF TIDs ____ = TOTAL $
- Internet Set-up Fee (30R) — FEE PER TID $ ____ x # OF TIDs ____ = TOTAL $

Billed Monthly Fees

- FDGG (31Z) — FEE PER TID $ ____ x # OF TIDs ____ = TOTAL $
- Global Gateway e4 (40A) — FEE PER TID $ 16.0 x # OF TIDs 1 = TOTAL $ 16.00
- Cybersource SBB/SBC Monthly Fee (44I) — FEE PER TID $ ____ x # OF TIDs ____ = TOTAL $
- Skipjack Gateway (44G) — FEE PER TID $ ____ x # OF TIDs ____ = TOTAL $
- Internet Service Fee (394) — FEE PER TID $ ____ x # OF TIDs ____ = TOTAL $

Trans / Other Fees

- Internet/FDGG, MasterCard, Visa, Discover, American Express, Check (03R, 04R, 06I, 07I, 435, L19) $ 0.05
- Global Gateway e4 (0FC) $
- Skipjack (03R, 04R, 06I, 07I, 435) $
- Cybersource SBB/SBC (03R, 04R, 06I, 07I, 435) $

**If you are a Level 4 Merchant, as defined in Part I, Section 32 of the Program Guide, (a) we must receive validation of your PCI compliance b with us, and annually each August 1st thereafter, through your use of the PCI Compliance Support Package (as described in that Section 32), which Quarterly Maintenance Fee or Monthly PCI Support Package fee options (each of which is charged per Merchant Number) and (b) for any year in whic a $40 supplemental fee ("Supplemental Fee") or if an Annual Maintenance Fee applies, the Annual Maintenance Fee will be increased by the Supplemental

DS JB Client Initials

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DBA Name: www.jasonbondpicks.com | Pricing Type: 020 Electronic | Global Fee Table #: Commerce Basic | Schedule Version: BAMS.MVD.S13.1.IC_Net | Loc. 1 of 1

BAMS(SNAP)1605 — (7) ACQUIRING FEE SCHEDULE (cont'd) — BAMS(SNAP)CorpFee1702

Discount Fees *(Based On Gross Transaction Volume)*

Accept all MasterCard, Visa and Discover Transactions *(presumed, unless any selections below are checked)*

MasterCard Acceptance
- ☐ Accept MasterCard Credit transactions only
- ☐ Accept MasterCard Non-PIN Debit trans. only

Visa Acceptance
- ☐ Accept Visa Credit transactions only
- ☐ Accept Visa Non-PIN Debit trans. only

Discover Acceptance
- ☐ Accept Discover Credit transactions only
- ☐ Accept Discover Non-PIN Debit trans. only

See Part I, Section 1.9 of the Program Guide for details regarding limited acceptance. You are responsible for distinguishing Credit from Non-PIN Debit Cards. Even if you have agreed to limit your acceptance of certain cards as outlined above, you must continue to accept all foreign issued cards, whether Credit or Non-PIN Debit. If you agree to limit your acceptance to a particular type of card and, whether intentionally or in error, accept another type of transaction, the resulting transaction will downgrade to the highest cost interchange plus the applicable Non-Qualified Surcharge (See Part I, Section 18.1 of the Program Guide).

MasterCard/Visa/Discover IC Pass Thru
You will be charged the applicable interchange rate from MasterCard, Visa or Discover, plus a MasterCard Assessment Fee (273) of .11%, plus (237) of 0.02%,[2] a Visa Assessment Fee (274) of .11%, or a Discover Assessment Fee (234) of .105%, plus any other fees indicated on this Service Fee Schedule.

Pricing Method: *(Select One)*		MasterCard/Visa/Discover Discount Rate	MasterCard/Visa/Discover 2-Tier	MasterCard/Visa/Discover 3-Tier	
QUALIFIED DISCOUNT RATES					
Interchange Plus					☐ G 549,564,527 (key as-0)
					☒ N 553,563,528 (key as-0)
MasterCard/Visa/Discover Credit Discount Rate	(440, 444, 984)	____%	____%	____%	0.25 %
MasterCard/Visa/Discover Non-PIN Debit Discount Rate	(690, 694, 948)	____%	____%	____%	0.25 %
Regulated Non-PIN Debit Sales Discount Rate[1]	(27D)	____%	____%	____%	
Regulated Non-PIN Debit Auth and Return Transaction Fee[1]	(0CD, 28D)	$____	$____	$____	
MasterCard World/Visa Reward/Discover Prem. Incremental Sales Discount	(660, 664, 7AA)			____%	
MID-QUALIFIED INCREMENTAL DISCOUNT RATES (Does not apply to MasterCard/Visa/Discover 2 Tier)					
MasterCard/Visa/Discover Incremental Credit Discount Rate	(810, 814, 990)			____%	
MasterCard/Visa/Discover Incremental Non-PIN Debit Discount Rate	(870, 874, 968)			____%	
MasterCard World/Visa Reward/Discover Prem. Incremental Sales Discount	(670, 674, 7AE)			____%	
NON-QUALIFIED INCREMENTAL DISCOUNT RATES					
MasterCard/Visa/Discover Incremental Credit Discount Rate	(820, 824, 994)		____%	____%	
MasterCard/Visa/Discover Incremental Non-PIN Debit Discount Rate	(880, 864, 978)		____%	____%	
MasterCard World/Visa Reward/Discover Prem. Incremental Sales Discount	(680, 684, 7AI)			____%	
MasterCard/Visa/Discover Auth & Return Trans Fee	(10A, 10D) (002, 006) (10J, 016)	$____	$____	$____	$ 0.0
Non-Qual Surcharge Fee (Key 0-340, 341, 20B) *(Excluding interchange pass-through fees,see Part I, Section 18.1 of the Program Guide)* Applies to Non-qualified MasterCard, Visa, Discover Credit, and/or Non-PIN Debit Transactions.	(30D)	____%			
DEBIT RATES					
Network Plus PIN Debit (key 0-590, 0-593, 0-597, 0.0014-18O)	(018, 42R)	$____	$____	$____	$____
Debit Sales Discount Rate[3]	(120)	____%	____%	____%	
Debit Sales Transaction Fee[3]	(124)	$____	$____	$____	
Debit Return Transaction Fee[3]	(125)	$____	$____	$____	

[1] Applies to Non-PIN / signature Debit transactions identified by Issuers and Card Organizations as being subject to the June 29, 2011 Final Rule on Debit Card Interchange.
[2] MasterCard will assess an additional 0.02% for all consumer and commercial credit transactions of $1,000 or greater.
[3] Applies to all Debit Card transactions (e.g., PIN, Non-Pin, PIN-less, signature) regardless of Issuer or Card Organization.

AMERICAN EXPRESS	Credit Discount Rate	Trans Fee	Auth Fee (10P)	Monthly Fee (Flat Fee)
American Express OnePoint[4]	2.89 % (key 0-570)**	$ 0.15	$ 0.05	
American Express OnePoint Gift Card / Pre-Paid[4]	1.95 %	$ 0.15		
American Express ESA/Pass-Through Fees	____%	$____*	$____	$____*

*American Express Monthly Flat Fee or Discount Rate may apply, billed separately by American Express.
**Retail, Restaurant, Travel Agency and Tour Operator merchants will be charged an additional 0.30% on non-swiped American Express transactions.

[4] Additional 0.40% applies to cards issued outside the U.S.

DS
Client Initials JB

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DBA Name: www.jasonbondpicks.com Loc. 1 of 1

BAMS(SNAP)1605 **(7) ACQUIRING FEE SCHEDULE (cont'd)** BAMS(SNAP)CorpFee1702

WEX Full Acquiring Fees

WEX Auth Fee	(0D4)	$
WEX Sales Discount	(840)	%
WEX Refund Discount	(841)	%
WEX Chargeback Discount	(842)	%
WEX Chargeback Reversal Disc't	(843)	%
WEX Chargeback Fee	(29H)	$
WEX Retrieval Fee	(29I)	$

Buypass Fees

Datawire Micronode ☐ Yes ☐ No

Datawire Micronode Monthly Fee (354) $ (each)

Authorization Fees

Voyager (10W) $

WEX (Non-Full Svc) (0D4) $

Other Payment Fees

Voyager:

Sales Disc't Rate (766) %

Credit Disc't Rate (767) %

Other Fees

Chargeback Fee	(205, 725, 20L)	$25.0
MasterCard Cross Border Fee USD	(605)	0.4 %
Cross Border Fee Non-USD	(606, 607, 608)	0.0080 %
Visa International Svc Fee	(22A)	0.4 %
MasterCard/Visa/Discover/American Express Voice Auth	(10B, 10E, 10K, 10Q, 039, 03A, 049, 04A, 079, 07A, 069, 06A)	$0.95
EBT	(18E, 18I, 02X, 18H)	$
AVS	(405, 406, 407, 408, 03B, 03C, 04B, 04C, 07B, 07C, 06B, 06C)	$0.05
MasterCard AVS Card Not Present	(10Z)	$0.0075
MasterCard Acquirer AVS Billing	(0FB)	$0.0050
ACH Reject Fee	(401)	$25.0
Batch Settlement Fee	(227)	$0.0
MasterCard/Visa Ntwk Access Fee	(504, 505)	$0.0269
Discover Data Usage Fee	(22E)	$0.0185
Visa Zero Amt + AVS Fee	(10X)	$0.025
Visa Zero Amount Fee	(10Y)	$0.025
Visa Misuse of Auth Fee	(04G)	$0.045
Visa Zero Floor Limit	(04I)	$0.1
Visa Partial Auth NP Trans Fee	(12D)	$0.01
Visa US Debit Integrity Trans Fee	(238)	$0.1

Visa Fixed Acquirer Network Fee	(NF1, NF2)	See FANF Table on Rate Schedule
Visa Int'l Acquirer Fee (for MCC codes 5962, 5966, 5967 only)	(22F)	0.45 %
MasterCard Processing Integrity Fee	(04F)	$0.055
MasterCard License Volume Fee[5]	(818)	0.0050 %
MasterCard US Acct Status Inq Service Interregional	(11G)	$0.03
MasterCard US Acct Status Inq Service Intraregional	(11H)	$0.025
MasterCard CVC 2 Fee	(11M)	$0.0025
MasterCard Auth Suspect Fraud Reversal Rebate	(03N)	$0.015
Discover Network Auth Fee	(0BC)	$0.0025
Discover Int'l Service Fee	(22H)	0.55 %
TransArmor Token & Encryption	(12E)	$
TransArmor Encryption	(12F)	$
TransArmor Token	(12G)	$0.0
MasterCard Global ePricing Svc	(897)	%
Visa Global ePricing Svc	(898)	%
Other:	( )	$

Early Termination Fee

Note: See Program Guide, Part IV, Section A.3, "Early Termination Fee" for complete information.

Early Termination Fee: $500.00 :

Applies per location. This term replaces second paragraph in its entirety under "Early Termination Fee" in Section A.3 of Part IV of the Program Guide, unless left blank, in which case that paragraph is unchanged and still applies.

[5] This fee is based on a good faith effort to recover and allocate among our customers MasterCard's annual fees for licensing and third party processing and the above percentage rate (which rate may be adjusted to reflect changes in those MasterCard fees and/or our allocation). This fee will be ch

(8) TELECHECK RATES, SERVICE FEES, AND SET UP INFORMATION

TeleCheck Services, Inc.
P.O. Box 4514
Houston, TX 77210-4514
1-800-366-1054

# of Physical TeleCheck Locations:

TeleCheck Product	Average Check Amount	Monthly Check Volume	Warranty Max	Max Check Amount	Inquiry Rate Fee	Transaction Fee	Monthly Minimum	CROC Fee	Statement/ Processing Fee	December Risk Surcharge	CBP Confirmation Letter	Set-Up Fee
ECA Warranty	$	$	$		%	$	$	$	$	%		
ECA Verification	$	$		$		$	$	$	$			
Lockbox Pro21 Warranty	$	$	$		%	$	$	$	$	%		
Lockbox Pro21 Verification	$	$		$		$	$	$	$			
e-Deposit Warranty	$	$	$		%	$	$	$	$	%		
e-Deposit Settlement Only	$	$		$		$	$	$	$			
ICA Warranty	$	$	$		%	$	$		$	%		$
ICA Verification	$	$		$		$	$		$			$
CBP Warranty	$	$	$		%	$	$		$	%	$	$
CBP Verification	$	$		$		$	$		$		$	$
Paper Warranty	$	$	$		%	$	$	$	$	%		
Paper Verification	$	$		$		$	$	$	$			
Check Cashing Warranty	$	$	$		%	$	$	$	$	%		
Check Cashing Verification	$	$		$		$	$	$	$			
Mail Order Warranty	$	$	$		%	$	$	$	$	%		
COD Warranty	$	$	$		%	$	$	$	$	%		

See TeleCheck Agreement for definitions, warranty requirements and any additional fees.
Note: See Part III, Section 1.31, "Damages" of the TeleCheck Agreement for early termination fees/liquidated damages.

TELECHECK BILL TO INFORMATION

Your Head Office/Bill To Name:		First/Last Contact Name:			Phone Number:
Address:	Suite #	City:	State:	Zip:	Your Fax Phone:

☐ TeleCheck Auto Settle Time: hh ET (Must be at least 1 hour after Card Auto Settle Time) Existing Subscriber No.:

DS JB Client Initials

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MERCHANT PROCESSING APPLICATION AND AGREEMENT (Page 5 of 5)

DBA Name: www.jasonbondpicks.com Loc. 1 of 1

(8) TELECHECK RATES, SERVICE FEES, AND SET UP INFORMATION (cont'd)

TELECHECK REPORT INFORMATION

Funding Report: ☐ Bill To ☐ Location **Delivery Method:** ☐ E-Mail ☐ Fax ☐ US Mail

Contact Name: _____ Contact Telephone #: _____

Report Fax #: _____ Report E-Mail Address: _____

Batch Closing Options: _____ ☐ am ☐ pm **Format:** ☐ CSV (*E-Mail only*) ☐ PDF

TELECHECK BANKING INFORMATION

Funding: ☐ Per Bill To ☐ Per Location

ACH Credits to TeleCheck by Subscriber (For Invoice Payment):	**ABA Transit #:** _____ ☐ Same as above ***or***	**Account #:** _____ ☐ Same as above ***or***
Debits/Credits (Settlement) to Subscriber by TeleCheck and/or Franking Information:	**ABA Transit #:** _____	**Account #:** _____

Special Instructions which are part of this Agreement:

Please note on separate funding check or bank letterhead the designated TeleCheck Service. A separate funding check or bank letterhead/logo for TeleCheck Services is NOT required UNLESS Merchant will be using different banking account(s) for TeleCheck Services.

(9) AGREEMENT APPROVAL

APPLICABLE IF MERCHANT ACCEPTS AMERICAN EXPRESS® CARDS: By signing below, I represent that I have read and am authorized to sign and submit this application for the above entity, which agrees to be bound by the American Express® Card Acceptance Agreement ("Agreement"), and that all information provided herein is true, complete, and accurate. I authorize First Data Merchant Services Corporati American Express Travel Related Services Company, Inc. ("AXP") and AXP's agents and Affiliates to verify the information in this application and receive and exchange i requesting reports from consumer reporting agencies from time to time, and disclose such information to their agent, subcontractors, Affiliates and other parties direct First Data Merchant Services Corporation and AXP and AXP agents and Affiliates to inform me directly, or inform the entity above, about the contents reporting agencies. Such information will include the name and address of the agency furnishing the report. I also authorize AXP to use the reports on me fr administrative purposes. I am able to read and understand the English language. Please read the American Express Privacy Statement at http://www.americanexpress.com/ Express protects your privacy and how American Express uses your information. I understand that I may opt out of marketing communications by visiting th 5200. I understand that upon AXP's approval of the application, the entity will be provided with the Agreement and materials welcoming it either to AXP's program for Fi perform services for AXP or to AXP's standard Card acceptance program which has different servicing terms (e.g. different speeds of pay). I understand Services Corporation servicing program that the entity may be enrolled in AXP's standard Card acceptance program, and the entity may terminate the Agreement. By accepting the purchase of goods and/or services, or otherwise indicating its intention to be bound, the entity agrees to be bound by the Agreement.

APPLICABLE TO ALL MERCHANTS: By signing below, each of the undersigned represents that they have read and are authorized to sign this Merchant Processing Application and Agreemen sing Application") and submit it along with the About Merchant's Business document ("AMB"), which is attached hereto and made a part of this Merchant Proc to this Merchant Processing Application include the AMB), for the above named Client ("Client") and that all information provided in this Merchant Process acknowledges having received and read a copy of (i) the Non-Qualified Rate Schedule (specific to Client's industry), Interchange Rate Schedule or Qualificat Method, (ii) the Debit Network Fees Schedule, (iii) the Program Guide, consisting of Parts I-V (which includes terms and conditions for each o below), Additional Important Information for Card Processing, and a Confirmation Page), and (iv) the Merchant Processing Application, consisting of Se its attachments and schedules and Parts I and IV of the Program Guide are referred to in this Section 9 as the "Merchant Agreement"), as modified fro the Program Guide, and agrees to be bound by all provisions as printed therein. This signature page also serves as the signature page to the American E * Card Acceptance Agreement (for purposes of this paragraph, the "American Express Agreement"), which appears in Part II of the Program Guide, as well as the TeleCheck Services Agreement, appearing in Part II together, the American Express Agreement and TeleCheck Services Agreement are the "Additional Agreements"), if selected; the Client being "You" and "Subscriber" for the purposes of the TeleCheck Services Agreement.

By signing below, each of the undersigned authorizes Banc of America Merchant Services, LLC ("Processor") and Bank of America, N.A. ("Bank") (together, Pr as "our," "us" and "we" in this Section 9) to (a) request and obtain from consumer reporting agencies, individual and business credit reports (colle Merchant Processing Application and any maintenance, updating, renewal or extension of the Merchant Agreement (if this Merchant Processing Application is app other information about each of the undersigned personally with First Data Merchant Services Corporation, TeleCheck Services, Inc. and any other service provid Client has selected on this Merchant Processing Application (or as hereafter elected by Client). Each of the undersigned furthermore agrees that all may release any and all individual and business credit financial information to us. Each of the undersigned further authorizes us to disclose any inform tion obtained from any source in connection with this Merchant Processing Application, including Credit Reports, to any governmental, administrative or regulatory entity, upon request, or to each other and our respective vendors and Affiliates, as necessary to provide the products and services elected under the Merchant Agreement, or to comply with applicable law or order, including, without limitation, the USA PATRIOT Act. It verify your identity while processing your Merchant Processing Application, as described in the USA PATRIOT Act.

Applicable for TeleCheck ICA/CBP Warranty Verification within AMB: By signing below, Subscriber and each personal guarantor (if any) represents and warrants that the answers provided in the TeleCheck ICA/CBP Warranty/Verification section of the AMB are true and correct.

Card Services Electronic Funding Authorization: Client hereby designates the bank account identified below in the Card Banking Information subsection of this Section 9 as the Settlement Account in the Merchant Agreement) for purposes of the Merchant Agreement, including, but not limited to, Section 16.7 (Part I of the Program Guide) and the Electr A.1 of the Program Guide, and by signing below, each of the undersigned, on behalf of Client, hereby authorizes Servicers to credit and debit such bank acc subject to the terms of those Sections.

Client certifies, under penalties of perjury, that the federal taxpayer identification number and corresponding filing name provided herein ar

THIS MERCHANT PROCESSING APPLICATION AND AGREEMENT HAS BEEN EXECUTED ON BEHALF OF AND BY THE AUTHORIZED MANAGEMENT OF CLIENT AS OF THE EFFECTIVE DATE.

Client's Business Principal: *(Please sign below)*

X **Signature** Jeffrey Bishop

Print Name Jeffrey Bishop EC3859DC9CA9458 Date 2/21/2014

Title: ☐ Pres. ☐ V.P. ☐ Member L.L.C. ☐ Owner ☐ Partner ☐ Other: _____

X **Signature** _____

Print Name _____ Date _____

Title: ☐ Pres. ☐ V.P. ☐ Member L.L.C. ☐ Owner ☐ Partner ☐ Other: _____

PROCESSOR: **Banc of America Merchant Services, LLC**
BANK: **Bank of America, N.A.**
By: Banc of America Merchant Services, LLC, for itself and for and on behalf of Bank of America, N.A., pursuant to a limited power of attorney

X **Signature** _____

_____ Date: _____

Approved TeleCheck Manager

IF TELECHECK SERVICES HAVE BEEN SELECTED, PLEASE SIGN BELOW:

X **Signature** _____

CARD BANKING INFORMATION

First/Last Contact Name: Manager Phone #: 8005551212

Bank Name: Account Name:

ABA #: XXXXXX[redacted] Account #: XXXXXXXXX[redacted]

☐ Attach a copy of Funding Check or Bank Letterhead/Logo signed by a Bank Officer with typed ABA # and Account #. **Must** include Bank name & address.

(10) TELECHECK ACH AUTHORIZATION

ACH Debit and Credits Authorization: Subscriber authorizes its financial institution to pay and charge to its account the amount(s) due TeleCheck under this Agreement and to accept all credits and debi made to its account by TeleCheck via electronic funds transfer in connection with TeleCheck's service(s) under this Agreement. This authorization will

X **Signature** _____ Print Name/Title: _____ Date: _____

Authorized Signature on TeleCheck Account for ACH

BAMS(SNAP)1605

(11) PERSONAL GUARANTY

BAMS(SNAP)1702

In exchange for Banc of America Merchant Services, LLC, Bank of America, N.A., and American Express' acceptance of, as applicable, the Agreement and/or American Express Card A undersigned unconditionally guarantees performance of the Client's obligations under the foregoing Agreements, and payment of all sums due thereunder, and in the event of default, hereby waives notice of default and agrees to indemnify the other parties for any and all amounts due from Client under any of the foregoing Agreements. I understand that this is a Guaranty of payment and not of collection and that Bank of America, N.A., Banc of America Merchant Services, LLC, and American Express are relying upon this Guaranty in entering into, as applicable, the Agreement and American Express Card Acceptance Agreement.

Signature *(Please sign below):* **Signature** *(Please sign below):*

X Jeffrey Bishop , an individual X _____ , an individual

DocuSigned by: EC3859DC9CA9458

Bank of America Merchant Services

Amendment to
Bank of America Merchant Services application
By and Between
Bank of America Merchant Services
And Lighthouse Media LLC - 372288802880

This Amendment ("Amendment') is made and entered into by and between Bank of America Merchant Services and the acquiring bank identified in the Agreement (collectively, "Servicers") and Lighthouse Media LLC having corporate offices located at 835 E Lamar Num 263 Arlington, TX 76011 ("Client") as of this 25 day of February, 2017 (the "Amendment Effective Date"), to amend and supplement that certain Bank of America Merchant Services application between the parties dated 25 February, 2014 (the "Agreement").

In consideration of the mutual covenants herein contained, and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged**,** Servicers and Client do hereby agree as follows:

I. Term. The Term of the Agreement is hereby extended to three (3) year(s) from the Amendment Effective Date (the "Amendment Term").

II. Two Months Free Processing. Servicers will refund Servicer's fees paid by Client during the immediately preceding two month period, up to a maximum of $200.00. This amount will be issued as a credit to Client's monthly invoice and shall not include any third party fees for which Client is responsible, including without limitation, any fees of any card association, card issuer or debit network.

III. Termination Fee. If Client terminates the Agreement or otherwise ceases processing for at least ninety (90) days during the Amendment Term, Client is obligated to pay five hundred dollars ($ 500.00).

IV. Agreement Confirmation. Except as otherwise amended hereby, the Agreement is hereby ratified in all respects and shall remain in full force and effect.

IN WITNESS WHEREOF, the parties hereto have caused this Amendment to be duly executed by their authorized officers, all as of the day and year first written above.

Bank of America Merchant Services	**Lighthouse Media LLC**
BY: Matt Morgan	**BY:** **Matthew Watabe**
TITLE: Client Relations Specialist	**TITLE:** **Financial Director**
DATE: September 27, 2016	**DATE:** **10/10/2016**

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BAMSBB(SNAP)1605

PART V: CONFIRMATION PAGE

Please read the Program Guide in its entirety. It describes the terms under which we will provide merchant processing Services to y questions regarding the contents of this Program Guide and your Agreement with Bank and Processor (Part I; also referred to below the contents of your TeleCheck Services Agreement with TeleCheck (Part III). The following information summarizes portions of the you in answering some of the questions we are most commonly asked. Capitalized terms appearing on this page and not defined have the or Part III, as applicable; references to "you" and "your" mean the Client and "our," "us" and "we" mean Servicers).

If you have executed the Application and the Merchant Agreement and/or other agreements contained in Parts II and III of this Prog with our respective Affiliates (e.g., a leasing agreement with First Data Global Leasing) for services and equipment you have elected (col Agreement and such other agreements (if any) are referred to below as the "Agreements") via Electronic Process, please also refer to t ment and Covenant Regarding Agreements Executed via Electronic Process.

1. **Your Discount Rates** are assessed on transactions that qualify for certain interchange rates imposed by MasterCard and Visa. Any transactions that fail to qualify for these rates will be charged higher rates and/or additional fees (see Section 18 of Part I and Section A.3 of Part IV of this Program Guide).
2. **Servicers and TeleCheck may debit your bank account** (also referred to as your Settlement Account) from time to time for amounts owed to them respectively under their Agreements.
3. **There are many reasons why a Chargeback may occur.** When a Chargeback occurs, Servicers or TeleCheck, as applicable, will debit your settlement funds or Settlement Account. For a more detailed discussion regarding Chargebacks, see Section 10 of Part I or see the applicable provisions of Part III.
4. **If you dispute any charge or funding,** you must notify (i) Servicers within 60 days of the date of the statement where the charge or funding appears for Card processing (or a shorter time may apply, as further described in Section 18.10 of Part I), or (ii) TeleCheck, within 30 days of the date of a TeleCheck transaction.
5. **The Merchant Agreement and TeleCheck Services Agreement limit liability to you.** For detailed descriptions of the limitations of liability see Section 20 of Part I; or Section 1.18 of Part III.
6. **Servicers and TeleCheck have assumed certain risks** by agreeing to provide you with Card processing or check services. Accordingly, they may take certain actions to mitigate their risk, including termination of the applicable agreement, and/or hold monies otherwise payable to you (see Part I, Section 23 and Section 24), (see Part III, Sections 1.1, 1.3.2, 1.3.9, 1.6.2, 1.6.7, 1.8.2, 1.8.10, 1.9.2, 1.9.8, 1.13 and 1.14) under certain circumstances.
7. **By executing this Program Guide**, you are authorizing Banc of America Merchant Services, LLC, Bank of America, N.A., First Data Merchant Services Corporation, American Express Travel Related Services Company, Inc. and TeleCheck Services, Inc., as applicable, to obtain financial and credit information regarding your business and the signer and guarantors of the applicable agreements until all your obligations to the providers under those agreements are satisfied.
8. **The Merchant Agreement and TeleCheck Services Agreement each contain provisions** that in the event you terminate those agreements early, you may be responsible for the payment of early termination fees as set forth in Part IV, A.3 under "Additional and Early Termination Fees; Information Regarding Fees, Equipment and IRS Reporting" and Section 1.34 of the TeleCheck Services Agreement.
9. **Reserved.**

10. Card Organization Disclosure

Visa and MasterCard Member Bank Information: Bank of America, N.A.

The Bank's mailing address is 1231 Durrett Lane, Louisville, KY 40213, and its phone number is 800-430-7161.

Important Member Bank Responsibilities:

a) The Bank is the only entity approved to extend acceptance of Card Organization products directly to a Merchant.
b) The Bank must be a principal (signer) to the Agreement.
c) The Bank is responsible for educating Merchants on pertinent Visa and MasterCard rules with which Merchants must comply; but this information may be provided to you by Processor.
d) The Bank is responsible for and must provide settlement funds to the Merchant.
e) The Bank is responsible for all funds held in reserve that are derived from settlement.

Important Merchant Responsibilities:

a) Ensure compliance with Cardholder data security and storage requirements.
b) Maintain fraud and Chargebacks below Card Organization thresholds.
c) Review and understand the terms of the Merchant Agreement.
d) Comply with Card Organization Rules.
e) Retain a signed copy of this Disclosure Page.
f) You may download "Visa Regulations" from Visa's website at: http://usa.visa.com/merchants/operations/op_regulations.html
g) You may download "MasterCard Regulations" from MasterCard's website at: http://www.mastercard.com/us/merchant/support/rules.html

ACKNOWLEDGEMENT AND COVENANT REGARDING AGREEMENTS EXECUTED VIA ELECTRONIC PROCESS

BY YOUR SIGNATURE BELOW, YOU ACKNOWLEDGE AND AGREE THAT (A) YOU HAVE EXECUTED AND INITIALED THE AGREEMENTS BY (I) YOUR SELECTION AND ADOPTION OF AN ELECTRONIC REPRESENTATION OF YOUR SIGNATURE AND INITIALS WITH A PRE-DETERMINED FONT ("ADOPTED SIGNATURE") OR (II) YOUR USE OF A STYLUS OR YOUR FINGER, A COMPUTER MOUSE OR SIMILAR MEANS ("ELECTRONIC PAD SIGNATURE"), (B) USE OF THE ADOPTED SIGNATURE OR POSSIBLE LIMITS ON YOUR ABILITY OR INABILITY TO CONTROL THE DEVICE OR YOUR FINGER TO THE SAME EXTENT THAT YOU WOULD CONTROL A PEN IN YOUR HAND, YOUR ADOPTED SIGNATURE OR ELECTRONIC PAD SIGNATURE MAY NOT RESEMBLE YOUR MANUAL WET SIGNATURE ("WET SIGNATURE"); AND (C) EVEN IF YOUR ADOPTED SIGNATURE OR ELECTRONIC PAD SIGNATURE DOES NOT RESEMBLE YOUR WET SIGNATURE, YOU WILL BE BOUND BY THE TERMS OF THE AGREEMENTS YOU HAVE EXECUTED IN THIS MANNER. YOU COVENANT WITH US AND OUR RESPECTIVE AFFILIATES THAT YOU WILL NOT CONTEST THE ENFORCEABILITY OF ANY OF THE AGREEMENTS EXECUTED BY YOUR ADOPTED SIGNATURE OR ELECTRONIC PAD SIGNATURE BASED ON THE MANNER OF THEIR EXECUTION.

Print Client's Business Legal Name: LightHouse Media LLC

By its signature below, Client acknowledges that it received (1) one of the following, as applicable to the Pricing Method set forth o Tier Schedule corresponding to the 2-Tier or 3-Tier Pricing Method, (ii) Non-Qualified Rate Schedule for the Visa/MC/Discover/American E Method (specific to your Merchant Account(s)), or (iii) the Interchange Rate Schedule for the Visa/MC/Discover IC Pass Thru Pricing M Schedule and (3) complete Program Guide (Version BAMSBB(SNAP)1605) consisting of 63 pages (including this confirmation). Client further ack and agreeing to all terms in the Program Guide. Upon receipt of a signed facsimile or original of this Confirmation Page by us, Client's Application

NO ALTERATIONS OR STRIKE-OUTS TO THE PROGRAM GUIDE WILL BE ACCEPTED.

Client's Business Principal:

Signature (Please sign below):

DocuSigned by:
X Jeffrey Bishop
EC3859DC9CA9458...

Member LLC
Title

2/21/2014
Date

Jeffrey Bishop
Please Print Name of Signer

ADDITIONAL OUTLET FORM

(Page 1 of 3)

New Merchant #: _____ Xref External # Required? ☐ Yes ☒ No Store # included Xref External #? ☐ Yes ☒ No

Note: *These fields are NOT to be used to embed the store # in the north MID#.*

HIERARCHY

Corp #: | Chain #: | Tie-To #: [redacted]

SALES INFORMATION

Sales Rep ID	RM Name	Submitter's Name	Submitter's Phone #
BRCN	JESSICA CEDENO	NIRICA WHITTICK	[redacted]

TELL US ABOUT YOUR BUSINESS

Your DBA/Outlet Name: *(Maximum 24 Characters)* BIOTECH BREAK

Your Business Legal Name (Client): RAGINGBULLDOT COM LLC

Name of Signer: JEFFREY BISHOP

Title of Signer: MEMBER LLC

First/Last Contact Name:	Address: (No P.O.Box)	Suite #:	City:	State:	Zip:	Store #:
JORDAN REYNA	835 E LAMAR BLVD	263	ARLINGTON	TX	76011	

Your Business Phone #: (855) 590-7694

Merchant Customer Service Phone #: (855) 590-7694

Fax #:

Web Site Address: www.biotechbreakouts.com

E-Mail Address: jordan@ragingbull.com

Customer Service E-Mail Address:

Annual MasterCard/Visa Volume	$ 2,000,000	MasterCard/Visa Average Ticket	$ 300.00
Annual Discover® Volume	$ 50,000	Discover Average Ticket	$ 300.00
Annual American Express Volume	$ 50,000	American Express Average Ticket	$ 300.00
TeleCheck Annual Volume	$ 0		

Pricing Type *(3 digit #)* 0 2 0

MCC: 7399

Products/Services You Sell: BUSINESS SERVICES

Seasonal? ☐ Yes ☒ No

If Yes, select the months in which the business is open: ☐ JAN ☐ FEB ☐ MAR ☐ APR ☐ MAY ☐ JUN ☐ JUL ☐ AUG ☐ SEP ☐ OCT ☐ NOV ☐ DEC

BILL TO INFORMATION

Head Office/Bill To Name: LIGHTHOUSE MEDIA LLC

First/Last Contact Name: JORDAN REYNA

Business Phone #: (855) 981-8370 | Address: 835 E LAMAR BLVD # 263 | City: ARLINGTON | State: TX | Zip: 76011

PLEASE COMPLETE EACH SECTION BELOW:

POS Card Swipe ____% + Manual Imprint ____% + Mail Order ____% + Phone Order ____% + Internet 100 % = 100% | Mag Swipe ____% + Keyed 100 % = 100%

Mail Statements to: (Recap Code) ☐ 01 Outlet ☒ 02 Bill To - No Recap ☐ 07 Suppress Statement ☐ 08 Recap - No Statement ☐ 09 Bill To/Statement + Recap ☐ 10 Recap Chain/Statement to Outlet Bill To

Merchant Type *(4 digit #)* 8 0 0 0

Entity Type: ☐ Private Corporation ☐ Public Corporation ☐ Sole Proprietorship ☐ Partnership ☐ Franchisee Owned ☒ LLC

Check one: TIN Type: ☒ EIN (Fed Tax ID #) ☐ SSN D&B #: _____ No. of Employees: _____

IMPORTANT IRS INFORMATION

☐ Non-Profit ☐ Non-Profit/Tax Exempt as described in 26 USC Section 501(c)(3) OR a Tribal (Native American) government or Tribal government-owned. ☐ Gov't. Entity

If tax exempt, provide copy of IRS Determination Letter; if Tribal government, provide evidence of tribal recognition, and proof of tribal ownership if separate entity.

NOTE: Failure to provide accurate information may result in a withholding of merchant funding per IRS regulations (See Part IV, Section A.3 of your Program Guide for further information.)

Name *(as it appears on your income tax return)*[1]	☒ Federal Tax ID#: *(as it appears on your income tax return)*[1]	☐ I certify that I am a foreign entity/nonresident alien. *(If checked, please attach IRS Form W-8.)*
RAGINGBULLDOT COM LLC	[redacted]	

[1] If Client is a disregarded entity under IRS regulations and has provided its owner's taxpayer filing name and Federal Tax ID above, then please attach an IRS Form W-9.

OTHER ENTITLEMENTS

☐ ECA® Warranty	☐ ECA Verification	☐ Lockbox Pro21 Warranty	☐ Lockbox Pro21 Verification	☐ e-Deposit Warranty	☐ e-Deposit Settlement Only
☐ ICA Warranty	☐ ICA Verification	☐ CBP Warranty	☐ CBP Verification	☐ Paper Warranty	☐ Paper Verification
☐ Check Cashing Warranty	☐ Check Cashing Verification	☐ Mail Order Warranty	☐ COD Warranty	☐ Remote Pay Warranty	☐ Remote Pay Verification

☐ Other: _____ Existing Subscriber #: _____

☑ MasterCard ☑ Visa ☑ Discover, (Including Diners Club International®, JCB, UnionPay and BCcard)

☑ Discover Full Service Processing

Discover SE # *(if retained)*: _____

☐ Gift Card *(see attached addendum)* SE # _____

MC Registration Program ID: _____

☐ PIN Debit # _____ ☐ EBT (SNAP) FNS # (XREF): _____

☐ American Express® (AXP) (Includes credit and prepaid cards)

☑ AXP OptBlue℠

☐ AXP Direct: _____

American Express® Service Type *(check one)*

☐ Split Dial ☐ Single Settle ☐ EDC ☐ PIP ☐ Reverse IP

American Express Cap #: _____

Franchise Name: _____

☐ IATA/ARC Code: _____ (for MCC 4722 Only)

☐ Voyager Fleet Annual Voyager Vol.: $_____

☐ WEX Full Acquiring Annual WEX Volume: $_____

Participation in Voyager Tax Exempt Program: ☐ Yes ☐ No *(If yes, additional request form required)*

☐ WEX (Non-Full Svc) *(requires separate form)* ☐ MasterCard Fleet

BAMS/FDSGenNAddLo1808(la)

ADDITIONAL OUTLET FORM

SHIPPING INSTRUCTIONS

Ship Terminal / Start-up Kit To: ☐ Outlet/DBA ☐ Head Office ☐ Do Not Ship ☐ No Welcome Kit and Supplies ☐ No Welcome Kit ☐ Other – (See Below)

Name: _____ Attention: _____

Address: _____ City: _____ State: _____ Zip: _____

Delayed Start Date: _____ Delayed Ship Date: _____

Do you use any third party to store, process or transmit cardholder data? *(Examples include, but not limited to web hosting companies, Electronic Data Capture, Loyalty programs)*

☒ No ☐ Yes If yes, give name/address: _____

Please identify any Software used for storing, transmitting, or processing Card Transactions or Authorization Requests: _____

Network: ☐ (206) CARDnet® ☐ ( ) Nashville ☐ ( ) Buypass ☒ Other: compass Specify Security Code: (5083)

Rental • Purchase Cust.-Owned • Lease[1] Installment Purchase *(circle one)*	QTY	IP	Equipment Type (i.e., Terminal/VAR/Internet)	Retail • Restaurant • MOTO/Internet Lodging • Supermarket • Car Rental Quick Service Restaurant • Petro	Model Code and Name	Unit Purchase Price (w/o Tax)	Monthly Payment Due (w/o Tax)	For Customer-Owned Equipment Track / Version / Serial #
R P ☒ L[1] I	1	☐	PAYEEZY	R Re MO~~TO~~/I L S C QSR P	GWSECM	$0	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	

The Installment Purchase option allows you to make 3 equal monthly payments.

[1]A separate approval by, and non-cancelable lease agreement with, First Data Merchant Services Corporation (through its business unit, First Data Global Leasing) are required; that lease agreement contains the terms and conditions for leased equipment.

Check one: ☐ Gateway Solutions ☐ Dial Solutions ☐ Global Gateway ☐ Payeezy Gateway ☐ VSAT** ☐ Frame ☐ Other: _____ ☐ IC Verify Serial # _____

VAR/Internet/Software: Name: _____ (Nashville Only: Product ID # _____ Vendor ID # _____)

NOTE: **Requires separate agreement between Client and its VSAT provider prior to implementation of this telecommunications protocol.

Network: ☐ Nashville ☐ CARDnet ☐ Buypass ☐ Other: _____

☐ PNS ☐ Netconnect Email Address: _____ Client #: _____ Division #: _____

C/O - IC
Verify Serial # _____ ESN # _____ MAN # _____ Software Product ID # _____ Software Vendor ID # _____

Holds Paper: ☐ Merchant ☐ Processor Imprinter Purchase: Amount $ 50.00 x Qty _____ = Total $_____(w/o tax) Plates: ☐ Short ☐ Long

Wireless Service Provider: ☐ GPRS AT&T or ☐ CDMA Sprint

TERMINAL FEATURES

☐ **Auto Settle Time** _____ **hh ET (military)**

☐ Bar Tab

☐ Clerk/Server Entry

☐ **Debit Cash Back**

Delayed Ship Date: _____

☐ Dial Prefix: ☐ Dial 9 ☐ Other: _____

☐ Dial Suffix: _____

☐ QSR-CR/SMT Amt. $_____ *(Convenience/Small Ticket)*

☐ QSR Print Option _____

☐ Invoice Number

☐ Multi-Trans *(PC/Register/Software only)*

☐ Remove Ticket #

☐ Retail Gas

☐ Retail With Tip

☐ Ship Method *(Overnight)*

☐ Tip % Option

☐ Verify Amount Prompt

☐ E-Commerce

☐ Remove Room #

☐ No Server/Ticket ID

☐ If IP _____ *(List Current Provider)*

☐ Partial Approval

☐ Purchase w/Balance Return

☐ Standalone Balance Inquiry

☐ Amex Prepaid Program Preference *(Choose One)*

☐ Partial Auth

☐ Balance Back

☐ Other _____

PINPad:

☐ DES Encryption

☐ DUKPT

☐ Access Code

_____

Terminal Features: *(cont'd)*

	Key Disable	or Password Protect
Credits	☐	☐
Voids	☐	☐
Forces	☐	☐
Reviews	☐	☐
Bal/Settle	☐	☐
Auth Only	☐	☐
Reports	☐	☐
Tip Adjustment	☐	☐

PLEASE VERIFY SELECTED FEATURES ARE AVAILABLE UNDER THE ALLIANCE, NETWORK, PRODUCT & APPLICATION

Comments: _____

(NOTE: Completing the Comments field will result in a 48 hour terminal programming delay)

Buypass Attributes

Bank FIID: _____ Group FIID: _____

Confirmation Letter: ☐ Yes ☐ No

Duplicate Protection: ☐ On ☐ Off

Variable Cut: ☐ Yes ☐ No

Cut Time: _____ **(military)**

Password: ☐ 111111 ☐ 123456 ☐ Other: _____

Prop ID: _____

Daylight Savings: ☐ Yes ☐ No

ACH Sum ID #: _____

Velocity Chain #: _____

Velocity Count: _____

Velocity Amount: $ _____

NOTE: If attributes are not chosen, then the generic defaults will apply.

Specials

_____ _____

_____ _____

_____ _____

_____ _____

BAMS/FDSGenNAddLo1808(la)

ADDITIONAL OUTLET FORM

All payments to Client shall be through the Automated Clearing House (ACH) and shall normally be electronically transmitted directly to the demand deposit account ("DDA") indicated below or any successor account designated to receive provisional funding of Client's sales pursuant to the Client's agreement governing merchant card processing services (referred to herein as the "Merchant Agreement") by and among the Client, Processor and Bank. Processor means Banc of America Merchant Services, LLC or First Data Services, LLC, as applicable, and Bank means Bank of America, N.A.; references to "you" and "your" mean Client; references to "Servicers" "our," "us" and "we" mean Processor and Bank." We cannot guarantee the timeliness with which any payment may be credited by Client's depository institution ("DEPOSITORY").

Client hereby authorizes Bank and its authorized representative to access information from the DDA and to initiate credit and/or debit entries by Bank wire or ACH transfer and to authorize DEPOSITORY to block or to initiate, if necessary, reversing entries and adjustments for any original entries made to the DDA and to authorize DEPOSITORY to provide such access and to credit and/or debit or to block the same to such account. This authorization is without respect to the source of any funds in the DDA, is irrevocable and is coupled with an interest. This authority extends to any equipment rental or purchase agreements which may exist with Client as well as to any fees and assessments and Chargeback amounts of whatever kind or nature due under the terms of your Agreement whether arising during or after termination of this Agreement.

This authority is to remain in full force and effect at all times unless and until we have consented to its termination and in such time and in such manner as to afford us and DEPOSITORY a reasonable opportunity to act on it. In addition, Client understands and agrees that it will be charged a reject fee for each ACH which cannot be processed, and all subsequent funding may be suspended until Client either (1) provides written notice that ACHs can be processed or (2) a new electronic funding agreement is signed by Client. In order to insure transactions are properly handled, A COPY OF A BLANK VOIDED CHECK MUST BE INCLUDED. Client's depository must be able to process or accept electronic transfers either via ACH and/or Fed wire (Bank wire) which transfers are processed utilizing the Federal Reserve System. If payment is to be made by Bank wire or Automated Clearing House transfer, please supply the above information.

ABA [redacted] DDA [redacted]

A voided check or bank letter is required if the banking information (above) for the additional location is different from the tie-to location.

☒ Fees Same as Tie To Account

☐ Additional Credit Addendum
(Required for accounts that are High Risk/MOTO/Internet or B2B)

☐ Additional Fees due to Industry Type *(see attached fee schedule)*

☐ Additional Fees due to Service Entitlements *(see attached fee schedule)*

APPLICABLE TO MERCHANTS UNDER AMERICAN EXPRESS OPTBLUE PROGRAM: To be qualified under this program, you must meet these criteria: (a) your Total Annual American Express volume (listed in Section 2 above) is less than $1,000,000 and (b) your business is not a type prohibited, and is not a franchisee of any franchise excluded, by American Express. In addition, you must continue to qualify for this program, and to do so, your total American Express Card transaction volume cannot exceed certain thresholds, all as further described in Part I, Sections 45.2 and 45.5.4 of the Program Guide. Please also refer to Part I, Sections 45.5.2 – 45.5.3 of the Program Guide to learn about American Express' use of your information and how you may opt out of certain uses.

You further acknowledge and agree that you will not use your merchant account and/or the Services for illegal transactions, for example, those prohibited by the Unlawful Internet Gambling Enforcement Act, 31 U.S.C. Section 5361 et seq, as may be amended from time to time, or processing and acceptance of transactions in certain jurisdictions pursuant to 31 CFR Part 500 et seq. and other laws enforced by the Office of Foreign Assets Control (OFAC).

Client certifies, under penalties of perjury, that the federal taxpayer identification number and corresponding filing name provided herein are correct.

Please add the above mentioned additional location(s) to your system. I understand and agree upon execution of this document, the above mentioned additional location(s) is/are hereby bound by the processing Agreement signed for the above primary location, any agreement attached hereto as well as pricing for the services specified herein. I further acknowledge that all information provided is true and accurate.

✓ [signature] — Client's Business Principal Signature *(please sign here)*

JEFFREY BISHOP — Please Print Name of Signer

✓PRESIDENT — Title

✓9/14/17 — Date

BAMS/FDSGenNAddLo1808(a)

ADDITIONAL OUTLET FORM

(Page 1 of 3)

New Merchant #: _____

Xref External # Required? ☐ Yes ☒ No Store # included Xref External #? ☐ Yes ☒ No

Note: *These fields are NOT to be used to embed the store # in the north MID#.*

HIERARCHY

Corp #:	Chain #:	Tie-To #: [redacted]

SALES INFORMATION

Sales Rep ID	RM Name	Submitter's Name	Submitter's Phone #
BRCN	JESSICA CEDENO	NIRICA WHITTICK	[redacted]

TELL US ABOUT YOUR BUSINESS

Your DBA/Outlet Name: *(Maximum 24 Characters)* BIOTECH BREAK

Your Business Legal Name (Client):	Name of Signer:	Title of Signer:
RAGINGBULLDOT COM LLC	JEFFREY BISHOP	MEMBER LLC

First/Last Contact Name:	Address: (No P.O.Box)	Suite #:	City:	State:	Zip:	Store #:
JORDAN REYNA	835 E LAMAR BLVD	263	ARLINGTON	TX	76011	

Your Business Phone #:	Merchant Customer Service Phone #:	Fax #:
(855) 590-7694	(855) 590-7694	

Web Site Address:	E-Mail Address:	Customer Service E-Mail Address:
www.biotechbreakouts.com	jordan@ragingbull.com	

Annual MasterCard/Visa Volume	$ 2,000,000	MasterCard/Visa Average Ticket	$ 300.00	Pricing Type *(3 digit #)* 0 2 0
Annual Discover® Volume	$ 50,000	Discover Average Ticket	$ 300.00	MCC: 7399
Annual American Express Volume	$ 50,000	American Express Average Ticket	$ 300.00	
TeleCheck Annual Volume	$ 0			

Products/Services You Sell: BUSINESS SERVICES

Seasonal? ☐ Yes ☒ No

If Yes, select the months in which the business is open: ☐ JAN ☐ FEB ☐ MAR ☐ APR ☐ MAY ☐ JUN ☐ JUL ☐ AUG ☐ SEP ☐ OCT ☐ NOV ☐ DEC

BILL TO INFORMATION

Head Office/Bill To Name:	First/Last Contact Name:
LIGHTHOUSE MEDIA LLC	JORDAN REYNA

Business Phone #:	Address:	City:	State:	Zip:
(855) 981-8370	835 E LAMAR BLVD # 263	ARLINGTON	TX	76011

PLEASE COMPLETE EACH SECTION BELOW:

POS Card Swipe ____% + Manual Imprint ____% + Mail Order ____% + Phone Order ____% + Internet 100 % = 100% | Mag Swipe ____% + Keyed ____% = 100%

Mail Statements to: *(Recap Code)* ☐ 01 Outlet ☒ 02 Bill To - No Recap ☐ 07 Suppress Statement ☐ 08 Recap - No Statement ☐ 09 Bill To/Statement + Recap ☐ 10 Recap Chain/Statement to Outlet Bill To

Merchant Type *(4 digit #)* 8 0 0 0

Entity Type: ☐ Private Corporation ☐ Public Corporation ☐ Sole Proprietorship ☐ Partnership ☐ Franchisee Owned ☒ LLC

Check one: TIN Type: ☒ EIN (Fed Tax ID #) ☐ SSN D&B #: _____ No. of Employees: _____

IMPORTANT IRS INFORMATION

☐ Non-Profit ☐ Non-Profit/Tax Exempt as described in 26 USC Section 501(c)(3) OR a Tribal (Native American) government or Tribal government-owned. If tax exempt, provide copy of IRS Determination Letter; if Tribal government, provide evidence of tribal recognition, and proof of tribal ownership if separate entity. ☐ Gov't. Entity

NOTE: Failure to provide accurate information may result in a withholding of merchant funding per IRS regulations (See Part IV, Section A.3 of your Program Guide for further information.)

Name *(as it appears on your income tax return)*[1]	☒ Federal Tax ID#: *(as it appears on your income tax return)*[1]	☐ I certify that I am a foreign entity/nonresident alien. *(If checked, please attach IRS Form W-8.)*
RAGINGBULLDOT COM LLC	[redacted]	

[1] If Client is a disregarded entity under IRS regulations and has provided its owner's taxpayer filing name and Federal Tax ID above, then please attach an IRS Form W-9.

OTHER ENTITLEMENTS

☐ ECA® Warranty	☐ ECA Verification	☐ Lockbox Pro21 Warranty	☐ Lockbox Pro21 Verification	☐ e-Deposit Warranty	☐ e-Deposit Settlement Only
☐ ICA Warranty	☐ ICA Verification	☐ CBP Warranty	☐ CBP Verification	☐ Paper Warranty	☐ Paper Verification
☐ Check Cashing Warranty	☐ Check Cashing Verification	☐ Mail Order Warranty	☐ COD Warranty	☐ Remote Pay Warranty	☐ Remote Pay Verification

☐ Other: _____ Existing Subscriber #: _____

☐ **MasterCard** ☐ **Visa** ☐ **Discover, (including Diners Club International®, JCB, UnionPay and BCcard)**

☐ Discover Full Service Processing

Discover SE # *(if retained)*: _____

☐ **Gift Card** *(see attached addendum)* SE # _____

MC Registration Program ID: _____

☐ **PIN Debit #** _____ ☐ **EBT (SNAP) FNS # (XREF):** _____

☐ **American Express® (AXP)** (includes credit and prepaid cards)

☐ **AXP OptBlue℠**

☐ **AXP Direct:** _____

American Express® Service Type *(check one)*

☐ Split Dial ☐ Single Settle ☐ EDC ☐ PIP ☐ Reverse IP

American Express Cap #: _____

Franchise Name: _____

☐ IATA/ARC Code: _____ (for MCC 4722 Only)

☐ Voyager Fleet Annual Voyager Vol.: $ _____ Participation in Voyager Tax Exempt Program: ☐ Yes ☐ No *(if yes, additional request form required)*

☐ WEX Full Acquiring Annual WEX Volume: $ _____ ☐ WEX (Non-Full Svc) *(requires separate form)* ☐ MasterCard Fleet

BAMS/FDSGenNAddLo1808(la)

ADDITIONAL OUTLET FORM

SHIPPING INSTRUCTIONS

Ship Terminal / Start-up Kit To: ☐ Outlet / DBA ☐ Head Office ☐ Do Not Ship ☐ No Welcome Kit and Supplies ☐ No Welcome Kit ☐ Other – (See Below)

Name: _____ Attention: _____

Address: _____ City: _____ State: _____ Zip: _____

Delayed Start Date: _____ Delayed Ship Date: _____

Do you use any third party to store, process or transmit cardholder data? *(Examples include, but not limited to web hosting companies, Electronic Data Capture, Loyalty programs)*

☒ No ☐ Yes If yes, give name/address: _____

Please identify any Software used for storing, transmitting, or processing Card Transactions or Authorization Requests: _____

Network: ☐ (206) CARD*net*® ☐ ( ) Nashville ☐ ( ) Buypass ☒ Other: compass Specify Security Code: (5083)

Rental • Purchase Cust.-Owned • Lease[1] Installment Purchase *(circle one)*	QTY	IP	Equipment Type (i.e., Terminal/VAR/Internet)	Retail • Restaurant • MOTO/Internet Lodging • Supermarket • Car Rental Quick Service Restaurant • Petro	Model Code and Name	Unit Purchase Price (w/o Tax)	Monthly Payment Due (w/o Tax)	For Customer-Owned Equipment Track / Version / Serial #
R P ☒ L[1] I	1	☐	PAYEEZY	R Re MOTO/I L S C QSR P		$ 0	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	

The Installment Purchase option allows you to make 3 equal monthly payments.

[1] A separate approval by, and non-cancelable lease agreement with, First Data Merchant Services Corporation (through its business unit, First Data Global Leasing) are required; that lease agreement contains the terms and conditions for leased equipment.

Check one: ☐ Gateway Solutions ☐ Dial Solutions ☐ Global Gateway ☐ Payeezy Gateway ☐ VSAT** ☐ Frame ☐ Other: _____ ☐ IC Verify Serial # _____

VAR / Internet / Software: Name: _____ (Nashville Only: Product ID # _____ Vendor ID # _____)

NOTE: **Requires separate agreement between Client and its VSAT provider prior to implementation of this telecommunications protocol.

Network: ☐ Nashville ☐ CARDnet ☐ Buypass ☐ Other: _____

☐ PNS ☐ Netconnect Email Address: _____ Client #: _____ Division #: _____

C/O - IC
Verify Serial # _____ ESN # _____ MAN # _____ Software Product ID # _____ Software Vendor ID # _____

Holds Paper: ☐ Merchant ☐ Processor Imprinter Purchase: Amount $ 50.00 x Qty _____ = Total $ _____ (w/o tax) Plates: ☐ Short ☐ Long

Wireless Service Provider: ☐ GPRS AT&T or ☐ CDMA Sprint

TERMINAL FEATURES

☐ **Auto Settle Time** _____ **hh ET (military)**
☐ Bar Tab
☐ Clerk / Server Entry
☐ **Debit Cash Back**
Delayed Ship Date: _____
☐ Dial Prefix: ☐ Dial 9 ☐ Other: _____
☐ Dial Suffix: _____
☐ QSR-CR/SMT Amt. $ _____ *(Convenience/Small Ticket)*
☐ QSR Print Option _____
☐ Invoice Number
☐ Multi-Trans *(PC/Register/Software only)*

☐ Remove Ticket #
☐ Retail Gas
☐ Retail With Tip
☐ Ship Method *(Overnight)*
☐ Tip % Option
☐ Verify Amount Prompt
☐ E-Commerce
☐ Remove Room #
☐ No Server / Ticket ID
☐ If IP _____ *(List Current Provider)*
☐ Partial Approval
☐ Purchase w/Balance Return

☐ Standalone Balance Inquiry
☐ Amex Prepaid Program Preference *(Choose One)*
☐ Partial Auth
☐ Balance Back
☐ Other _____

PINPad:
☐ DES Encryption
☐ DUKPT
☐ Access Code
_____

Terminal Features: *(cont'd)*

	Key Disable	or	Password Protect
Credits	☐		☐
Voids	☐		☐
Forces	☐		☐
Reviews	☐		☐
Bal/Settle	☐		☐
Auth Only	☐		☐
Reports	☐		☐
Tip Adjustment	☐		☐

PLEASE VERIFY SELECTED FEATURES ARE AVAILABLE UNDER THE ALLIANCE, NETWORK, PRODUCT & APPLICATION

Comments: _____
(NOTE: Completing the Comments field will result in a 48 hour terminal programming delay)

Buypass Attributes

Bank FIID: _____ Group FIID: _____
Confirmation Letter: ☐ Yes ☐ No
Duplicate Protection: ☐ On ☐ Off
Variable Cut: ☐ Yes ☐ No
Cut Time: _____ **(military)**

Password: ☐ 111111 ☐ 123456 ☐ Other: _____
Prop ID: _____
Daylight Savings: ☐ Yes ☐ No

ACH Sum ID #: _____
Velocity Chain #: _____
Velocity Count: _____
Velocity Amount: $ _____

NOTE: If attributes are not chosen, then the generic defaults will apply.

Specials

BAMS/FDSGenNAddLo1808(ia)

ADDITIONAL OUTLET FORM

All payments to Client shall be through the Automated Clearing House (ACH) and shall normally be electronically transmitted directly to the demand deposit account ("DDA") indicated below or any successor account designated to receive provisional funding of Client's sales pursuant to the Client's agreement governing merchant card processing services (referred to herein as the "Merchant Agreement") by and among the Client, Processor and Bank. Processor means Banc of America Merchant Services, LLC or First Data Services, LLC, as applicable, and Bank means Bank of America, N.A.; references to "you" and "your" mean Client; references to "Servicers" "our," "us" and "we" mean Processor and Bank." We cannot guarantee the timeliness with which any payment may be credited by Client's depository institution ("DEPOSITORY").

Client hereby authorizes Bank and its authorized representative to access information from the DDA and to initiate credit and/or debit entries by Bank wire or ACH transfer and to authorize DEPOSITORY to block or to initiate, if necessary, reversing entries and adjustments for any original entries made to the DDA and to authorize DEPOSITORY to provide such access and to credit and/or debit or to block the same to such account. This authorization is without respect to the source of any funds in the DDA, is irrevocable and is coupled with an interest. This authority extends to any equipment rental or purchase agreements which may exist with Client as well as to any fees and assessments and Chargeback amounts of whatever kind or nature due under the terms of your Agreement whether arising during or after termination of this Agreement.

This authority is to remain in full force and effect at all times unless and until we have consented to its termination and in such time and in such manner as to afford us and DEPOSITORY a reasonable opportunity to act on it. In addition, Client understands and agrees that it will be charged a reject fee for each ACH which cannot be processed, and all subsequent funding may be suspended until Client either (1) provides written notice that ACHs can be processed or (2) a new electronic funding agreement is signed by Client. In order to insure transactions are properly handled, A COPY OF A BLANK VOIDED CHECK MUST BE INCLUDED. Client's depository must be able to process or accept electronic transfers either via ACH and/or Fed wire (Bank wire) which transfers are processed utilizing the Federal Reserve System. If payment is to be made by Bank wire or Automated Clearing House transfer, please supply the above information.

ABA [redacted] DDA [redacted]

A voided check or bank letter is required if the banking information (above) for the additional location is different from the tie-to location.

☒ Fees Same as Tie To Account

☐ Additional Credit Addendum
(Required for accounts that are High Risk/MOTO/Internet or B2B)

☐ Additional Fees due to Industry Type *(see attached fee schedule)*

☐ Additional Fees due to Service Entitlements *(see attached fee schedule)*

APPLICABLE TO MERCHANTS UNDER AMERICAN EXPRESS OPTBLUE PROGRAM: To be qualified under this program, you must meet these criteria: (a) your Total Annual American Express volume (listed in Section 2 above) is less than $1,000,000 and (b) your business is not a type prohibited, and is not a franchisee of any franchise excluded, by American Express. In addition, you must continue to qualify for this program, and to do so, your total American Express Card transaction volume cannot exceed certain thresholds, all as further described in Part I, Sections 45.2 and 45.5.4 of the Program Guide. Please also refer to Part I, Sections 45.5.2 – 45.5.3 of the Program Guide to learn about American Express' use of your information and how you may opt out of certain uses.

You further acknowledge and agree that you will not use your merchant account and/or the Services for illegal transactions, for example, those prohibited by the Unlawful Internet Gambling Enforcement Act, 31 U.S.C. Section 5361 et seq, as may be amended from time to time, or processing and acceptance of transactions in certain jurisdictions pursuant to 31 CFR Part 500 et seq. and other laws enforced by the Office of Foreign Assets Control (OFAC).

Client certifies, under penalties of perjury, that the federal taxpayer identification number and corresponding filing name provided herein are correct.

Please add the above mentioned additional location(s) to your system. I understand and agree upon execution of this document, the above mentioned additional location(s) is/are hereby bound by the processing Agreement signed for the above primary location, any agreement attached hereto as well as pricing for the services specified herein. I further acknowledge that all information provided is true and accurate.

Client's Business Principal Signature *(please sign here)*	JEFFREY BISHOP Please Print Name of Signer	PRESIDENT Title	9/14/17 Date

BAMS/FDSGenNAddL01808(ia)

PAYEEZY[SM] SERVICES ADDENDUM

BANC OF AMERICA MERCHANT SERVICES, LLC

THIS PAYEEZY SERVICES ADDENDUM ("Payeezy Addendum") amends the terms of the Program Guide ("Agreement" and, specifically, referring to the term Agreement as defined in Part I of the Program Guide) among you ("Client"), Banc of America Merchant Services, LLC ("Processor") and Bank of America, N.A. ("Bank") (collectively Processor and Bank are the "Servicers") to include the Payeezy Services (defined below). You agree to comply with the terms set forth in this Payeezy Addendum in connection with receiving the Payeezy Services. Capitalized terms used but not defined in this Payeezy Addendum are defined in the Agreement.

1. **Internal/Sales Information:**
   Merchant Number: _____
   Sales Rep. Name: Jessica Cedeno
   Sales Rep. Phone Number: 817.691.3213
   Sales Rep. Email Address: jessica.cedeno@bankofamericamerchant.com

2. **Client's Business Information:**
   Client's Business' Legal Name: LIGHTHOUSE MEDIA LLC
   Client's DBA Name: BIOTECH BREAKOUTS
   First/Last Contact Name: Jeffrey Bishop (or Jordan Reyna) Title: Managing Member / Owner
   Your Business Phone: 855.590.7694 Your Business Fax: _____
   Your Business Email Address: jordan@ragingbull.com

3. **Payeezy Services.**

3.1 Services. The Payeezy Services are an electronic gateway messenger system ("Payeezy Services") that will allow you to manage Card transaction information being transmitted when processing your payment transactions, and includes the following functionality: (i) a web-based application programming interface ("API") that allows third-party applications to process transactions through the Payeezy Services system and supports a range of processing functions (e.g., purchase, refund, pre-authorization functions) and further allows you to implement custom business logic to manage these functions; (ii) a securely hosted web payment form (a "Payment Page") designed to accept Internet-based eCommerce transactions, redirecting the consumer to a payment form hosted by the gateway that uses a "Checkout" button on your website to submit payment posting requests to a designated URL and display payment acceptance details and authentication information on your website, the appearance of which and payment options displayed on the Payment Page may be configured by you using an online management interface provided by Processor; and (iii) a real-time payment manager ("RPM") hosted application that is able to turn any Internet connected personal computer with a standard web browser into a point of sale device to process retail and MO/TO payments, allowing your employees to input payment transactions in a MO/TO, call center or back office environment, or to swipe Cards in a retail point of sale environment. Receipts for RPM processed transactions are provided, and can be printed or emailed to the cardholder. RPM is also a centralized administrative tool through which you may access its Payeezy Services account (i.e., user administration, gateway reporting, and hosted payment page configurations).

3.2 Provider. The Payeezy Services are provided to you by Processor and not Bank. Bank is not liable to you in any way with respect to the Payeezy Services. For the purposes of this Payeezy Addendum, the words "we", "our" and "us" refer only to the Processor and not the Bank.

4. **Payeezy Services Disclaimer.** EXCEPT AS EXPRESSLY PROVIDED IN THIS ADDENDUM, THE PAYEEZY SERVICES ARE PROVIDED "AS IS" AND PROCESSOR MAKES NO REPRESENTATIONS OR WARRANTIES (EXPRESS OR IMPLIED) WITH REGARD TO THE PAYEEZY SERVICES, INCLUDING, WITHOUT LIMITATION, WARRANTIES OF ACCURACY, NON-INFRINGEMENT OR THAT THEY WILL FUNCTION UNINTERRUPTED OR ERROR-FREE; AND ANY AND ALL SUCH REPRESENTATIONS OR WARRANTIES (EXPRESS OR IMPLIED) ARE DISCLAIMED.

5. **Fees.** Payment of fees for the Payeezy Services will be as set forth in the Agreement. The fees for processing transactions related to the Payeezy Services are described on Schedule A to this Payeezy Addendum. In addition to the fees described on Schedule A to this Payeezy Addendum, you will be responsible for all additional costs and expenses as set forth in the Agreement.

6. **Sublicense; Intellectual Property; Representations and Warranties.**

6.1 Processor grants to you a non-transferable, non-assignable, non-exclusive, limited, royalty-free, revocable sub-license during the term of this Payeezy Addendum to use the Payeezy Services and the associated software ("Software") and documentation (including Updates thereto, as defined below), trademarks or service marks identified in the Operating Procedures for the sole purpose of submitting transactions for processing using the Payeezy Services; and all subject to the terms of this Payeezy

Addendum and the Agreement. You may only use the Payeezy Services in connection with the processing services you receive under the Agreement. You have no right, title or interest in or to the Payeezy Services, any related software, materials, documentation, or derivative works thereof; and nothing in this Payeezy Addendum or the Agreement assigns, transfers or creates any such right, title or interest for you (whether express or implied, or by estoppel or otherwise). Any and all right, title or interests associated with the Payeezy Services that are not expressly granted by Processor within this Payeezy Addendum are expressly withheld. You will not take any action inconsistent with the ownership, title or license rights associated with the Payeezy Services. You will not file any action, in any forum, challenging ownership of the Payeezy Services, any related software, materials, documentation or derivative works thereof. Breach of this Section constitutes a material breach of this Payeezy Addendum and the Agreement, and we may immediately suspend or terminate your use of the Payeezy Services, this Payeezy Addendum or the Agreement in the event of such breach.

6.2 You will not, and will not permit others to: (i) sell, distribute, lease, license, sublicense or otherwise disseminate the Payeezy Services or any portion thereof; (ii) copy, modify, enhance, translate, supplement, create derivative works from, reverse engineer, decompile or otherwise reduce to human-readable form the Payeezy Services or any portion thereof; (iii) use altered versions of the Payeezy Services or portion thereof; (iv) use, operate or combine the Payeezy Services or any related software, materials or documentation, or any derivative works thereof with other products, materials or services in a manner inconsistent with this Payeezy Addendum or the Agreement; or (v) other that intended by its nature, use the Payeezy Services, or any portion thereof, as a standalone or non-integrated program. You will not permit others to access the Payeezy Services, any related software, materials or documentation, or derivative works thereof. You will not remove, alter, modify, relocate or erase any copyright notice or other legend(s) denoting our or other third parties' proprietary interests in the Payeezy Services.

6.3 Processor reserves the right to alter, immediately suspend or upon notice terminate the Payeezy Services in the event you violate the terms of this Payeezy Addendum, the Agreement or we terminate any agreement with third parties that are involved in providing the Payeezy Services; or we are otherwise unable to continue to provide the Payeezy Services.

6.4 From time to time we may release updates ("Updates") to the Software, which must be installed and integrated on your systems within 30 days of receipt of such Updates. You agree that failure to install Updates in a timely fashion may impair the functionality of the Payeezy Services, and associated Services provided under the Agreement and accessed through the Payeezy Services. Processor will have no liability for Customer's failure to properly install the most current version of the Software or any Update, and will have no obligation to provide support or services for outdated versions of the Software.

6.5 Payeezy Services Representations, Warranties. You represent and warrant that you have all necessary right, title and interest (including, without limitation, intellectual property interest) in and to any logos, custom digital images or other images that you use or provide for us to use on your behalf in connection with the creation of your electronic gift cards, standard gift cards or card carriers and/or the Payeezy Services.

7. **Termination**. In addition to the termination rights set forth in the Agreement, this Payeezy Addendum will automatically terminate upon any termination of the Agreement. Upon termination or expiration of this Payeezy Amendment, all licenses granted hereunder will immediately terminate and you will either return or destroy the Software, certifying such destruction in writing to Processor.

8. **Full Force and Effect.** The Agreement remains in effect as amended and supplemented by this Payeezy Addendum. In the event of any conflict between the terms of this Payeezy Addendum and the Agreement, this Payeezy Addendum will control with respect to the Payeezy Services. References to the Agreement after the date of this Payeezy Addendum include this Payeezy Addendum.

By signing below, you acknowledge that you have read, understand and agree to comply with the terms set forth in this Payeezy Addendum.

Client's Business Principal:

Signature:

X _____ **Title:** Managing Member **Date:** 01/14/17

The party signing this Payeezy Addendum must be the same party signing the Agreement.

Printed Name: Jeffrey Bishop

Confidential 10417905-FISV-000096

Attachment JJJJ PX 27, 2635

Schedule A

Fees for Payeezy Services

Fees

Initial Set-Up Fee (per location) (40B)	$ 99.00
Monthly Fee (per location) (40A)	$ 16.00
Payeezy Transaction Processing Fee (per authorization) (0FC)	$ .05

Account List

9/10/2020 [redacted] **MSA**

Information is displayed at the Outlet Level.

	Account Number	ABA	Funding Agency	Status
1	[redacted]	[redacted]	BANK OF AMERICA NA	
2	[redacted]	[redacted]	JPMORGAN CHASE BANK, NA	Active

JR-b80

Confidential

Attachment JJJJ

PX 27, 2637

Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	Date	Time	Note Text	Rep	NID
1	5/26/2020	12:37:13	Batch Load Misc Salesforce Case Number: 56685203 .Case Not		ser
2			e: *sls*tate titchenal* email mass request from rep Joseph		ser
3			Long to close 6 mids chain and all other mids on the chain		ser
4			372288802880 accounts closed no etfs		ser
5	3/27/2020	16:35:47	OTHER BAMS DST Case 55282620, null null null null n		
6			ull null Authenticated By:null null Brenda goodwin Wi		
7			nn CMS Tt Anthony Bell after he was transferred from Elis		
8			cia Diaz who had TLv with a OTC sent to the email on file a		
9			sking to change the email as that person no longer works in		
10			that department. he could verify the old email address and		
11			nothing was showing in the fraud tool for rapport so I chang		
12			ed the email address on file sent the auto response		
13	11/19/2019	12:45:22	Batch Load Misc RSMS Project (Base): RS KRIDER. Sent an e		226
14			mail to Jordan advising that the reserve remains on the acco		226
15			unt for one year. according to the letter they recd from Sec		226
16			urity Risk, that was put into effect as of July 5th. right		226
17			now 25% has been collected which would be $75k however they		226
18			are no longer processing through any of the accounts. he ha		226
19			s no other questions at this time.		226
20	11/12/2019	14:09:32	Batch Load Misc RSMS Project (Base): RS KRIDER: Received		226
21			a voicemail from Jordan and returned his call, wanted to kn		226
22			ow about the reserve and how long to full fill it. Do show		226
23			that its at 25% but will have to check with Security Risk du		226
24			e to merchant is only processing refunds on one		226
25			Batch Load Misc of the account and the others have not had		226
26			any further activity. also wanted to check on a line of cre		226
27			dit that they had. advised would need to get that info from		226
28			the Bank and i found a 8004321000 phone number in google for		226
29			BofA New Hampshire. sent to him via email.		226
30	4/30/2019	14:19:49	OTHER BAMS DST Case 43945733, null null null null n		
31			ull null Authenticated By:null null Robinson, Racquel		
32			CMS Top Pre Verification Anothony Bell inquiring on why he		
33			r received two cases for the same sale, advised to respond		
34			to both.		
35	4/30/2019	11:21:37	OTHER BAMS DST Case 43945733, null null null null n		
36			ull null Authenticated By:null null Anothony Bell inq		
37			uiring on why her received two cases for the same sale,		
38	3/12/2019	11:08:17	Batch Load Misc RSMS Project (Base): RS. I need to get our		b09
39			company phone number added to all billing descriptors asap.		b09
40			We have some old numbers on file but would like to use this		b09
41			number for each descriptor going forward. (833) 2651270 W		b09
42			ill call in the next min or two. Thanks, Jordan tt Jordan		b09
43			, said he		b09
44			Batch Load Misc wanted to add a support # to the descripto		b09
45			rs on all of the accounts to try and help with disputes. The		b09
46			y want to try and resolve the issue with the customer before		b09
47			it gets to that point. I updated the phone # on all account		b09
48			s with 8332651270. Adv it should take 24 hours to complete t		b09
49			he update.		b09
50	3/5/2019	13:10:47	Batch Load Misc RSMS Project (Trigger Word): RSErica, Yes		b09
51			, Id like to proceed through your channels to get Visa Verif		b09

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Attachment JJJJ

PX 27, 2638

Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	Date	Time	Note Text	Rep	NID
52			ied (VV) setup. Ill check out that link. Thanks for your h		b09
53			elp on that. Wed also like to explore any similar verifica		b09
54			tions like VV for other card providers (AMEX, Mastercard). D		b09
55			o you have any connections there? Jordan Jordan, Im sendi		b09
56			ng the request		b09
57			Batch Load Misc to our product team now. Ive asked for the		b09
58			m to contact you via email and keep me informed throughout t		b09
59			his process. I also mentioned you are interested in options		b09
60			for MasterCard and Discover. Im not sure if they can assist		b09
61			with those but it doesnt hurt to ask. If you have any other		b09
62			questions in the meantime please let me know. Thank you,		b09
63			Erica Hoover		b09
64	3/5/2019	10:35:07	Batch Load Misc RSMS Project (Trigger Word): RSGood aftern		b09
65			oon Jordan, Have you had any further communication with Vis		b09
66			a since the last email below? Im just trying to gage an unde		b09
67			rstanding of where you are with this. In addition to the V		b09
68			erified by Visa, have you had a chance to complete the addit		b09
69			ional velocity filters		b09
70			Batch Load Misc within Payeezy to verify AVS(address verif		b09
71			ication). Thank you, Erica Hoover Jan has a		b09
72			dvised BAMS partner sales has the ability to resell the Firs		b09
73			t Data services of Cardinal Commerce and would need to engag		b09
74			e them to complete Verified by Visa. Waiting on a reply fro		b09
75			m Jordan.		b09
76	3/4/2019	15:57:51	Batch Load Misc RSMS Project (Trigger Word): RSper notes "		b09
77			lower" is referencing a last name. currently working with th		b09
78			e client and determining steps for verified by visa		b09
79	2/25/2019	17:50:39	OTHER Internet Solution Case 41756206, Auth: basic Name: jo		bri
80			rdan rauina Title: directo of finance Issue: customer is n		bri
81			ot able to log in on the account, tried the forgot password		bri
82			option but is not working, never got the email , customer i		bri
83			s locked out needs to get access on the system. RX: go ahe		bri
84			ad and unlocked the user on the payeezy system then she was		bri
85			able to log in on the terminal to process transactions M		bri
86			id: Phone number:03861 8559818370 9725331496		bri
87	2/25/2019	12:00:20	Batch Load Misc RSMS Project (Base): RStt Jordan, interest		b09
88			ed in setting up verified by visa to secure his transactions		b09
89			more to help with chargebacks and also wanted to know if th		b09
90			ere was a tutorial on how to set up velocity filters on his		b09
91			Payeezy portal. I emailed him a helpful link to answer his q		b09
92			uestions and if he needed more info I would set up a call wi		b09
93			th the payeezy help desk. I advised him verified by visa and		b09
94			mastercard secure code would all be set up himself and can		b09
95			do it on the portal through payeezy.		b09
96	2/14/2019	18:46:14	Batch Load Misc Salesforce Case Number: 41411847 .Case Not		731
97			e: ShanaKirkland*SBSS*Per Compliance Risk Mgr, remove Discov		731
98			er entitlement due to Discover terminations.		731
99	2/13/2019	09:26:44	Batch Load Misc RSMS Project (Base): RSErica, Quick quest		b09
100			ion. We normally handle chargebacks several at a time on the		b09
101			same day. Is it better to handle 10 chargebacks over the sp		b09
102			an of two days or better to spread it out over a week? Multi		b09

JR-b80

Attachment JJJJ **PX 27, 2639**

Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	Date	Time	Note Text	Rep	NID
103			ple weeks worth of chargebacks handled in a short period tim		b09
104			e had an adverse effect on our merchant status. Jordan Hi		b09
105			Jordan, I dont believe		b09
106			Batch Load Misc it makes a difference on how many you hand		b09
107			le over a certain time period. If you have a large amount of		b09
108			chargebacks against the business that poses a concern, the		b09
109			Risk department would notify you and myself and request a re		b09
110			mediation plan. You are already working on this now so I wou		b09
111			ld say you shouldnt have any concern at this point. Thank		b09
112			you, Erica Hoover		b09
113	2/11/2019	08:34:17	Batch Load Misc RSMS Project (Base): Lets hold off on any		b09
114			changes at least until tomorrow. Ill comment back here then.		b09
115			Thanks for the help on this.		b09
116	2/7/2019	14:34:32	Batch Load Misc RSMS Project (Base): RSI did have another		b09
117			question. Is there a way to remove Discover card from our be		b09
118			ing one of the card types we accept? We no longer want to do		b09
119			business with them. Jordan You certainly have a choice a		b09
120			s to which cards you would like to accept. However from look		b09
121			ing at the accounts theres only 1 that doesnt accept Discove		b09
122			r cards currently. The accounts that do have Discover		b09
123			Batch Load Misc card are full serviced through us and woul		b09
124			dnt go through Discover. Can I ask the reason behind not		b09
125			wanting to accept Discover? Erica Hoover They disconnect		b09
126			ed us without any warning on the JasonBondPicks.com account.		b09
127			Now they are allowing clients to issue disputes on any of o		b09
128			ur brands and not allowing us an opportunity to defend ourse		b09
129			lves and possibly win. WE are seeing an uptick in disputes		b09
130			Batch Load Misc from Discover card members and its really		b09
131			hurting our merchant status. We do so little biz through the		b09
132			m that they are not work keeping around any longer, especial		b09
133			ly considering how they dropped us on Jason Bond Picks witho		b09
134			ut any warning or opportunity to remedy and unknown issues.		b09
135			Oh wow! I can definitely understand why you wouldnt want to		b09
136			deal with Discover any longer. If you would like		b09
137			Batch Load Misc to have it removed I can do that for you t		b09
138			oday. After I make the updates to the account, you would be		b09
139			required to contact the Payeezy helpdesk for a parameter up		b09
140			date on each so the system recognizes the change. Or, I ca		b09
141			n set the accounts for auto parameter updatesŽ if you wish.		b09
142			This means the gateways will automatically push the update		b09
143			overnight after the batch completes. Erica Hoover		b09
144	2/7/2019	13:32:41	Batch Load Misc RSMS Project (Base): RSThank you for the c		b09
145			larification. As for the AVS, we have Firstdata setup to r		b09
146			equire avs so thats odd. However, there are some rare charge		b09
147			s where we charge on behalf of the client per their consent		b09
148			with the info we have on file, excluding the security code.		b09
149			We do this on a rare occasion so those		b09
150			Batch Load Misc may be the charges you are seeing without		b09
151			avs requirements. Orders taken directly from our order forms		b09
152			require zip code verification, security code...etc. Thanks		b09
153			, Jordan Likewise, thank you for the clarification! If the		b09

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Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	Date	Time	Note Text	Rep	NID
154			y any further questions I will be in touch. Have a great r		b09
155			est of your day! Erica Hoover		b09
156	2/7/2019	13:26:50	Batch Load Misc RSMS Project (Base): RSGood speaking with		b09
157			you last week. I did have some questions about some odd debi		b09
158			ts from BAMS of Feb 4, 2018. Their description says "deposit		b09
159			" while its actually debiting our account. Normally these de		b09
160			posits are credits. Can you check on this please and clarify		b09
161			? Good afternoon Jordan, I appreciate you reaching out! In		b09
162			reviewing the below, those are your processing fees		b09
163			Batch Load Misc that are billed monthly around the 2nd of		b09
164			each month. If the 2nd falls on a weekend, it will delay unt		b09
165			il the next business day, which in this case was on 2/4. I		b09
166			ts funny you had reach out because I was actually getting re		b09
167			ady to email you in regards to the merchant account for jaso		b09
168			nbondpicks.com. Our support analysts had found that you have		b09
169			some transactions downgrading due to not providing		b09
170			Batch Load Misc AVS(address verification) at the time of a		b09
171			uthorization. We just want to verify if there is an issue th		b09
172			at caused the information to not be provided. If you are awa		b09
173			re of this and understand the downgrades I will advise. We		b09
174			just want to make sure you are aware of how to get the best		b09
175			possible rate for your transactions. If you have any ques		b09
176			tions please let me know. Thank you, Erica Hoover		b09
177	2/5/2019	11:02:16	Batch Load Misc Salesforce Case Number: 40852049 .Case Not		032
178			e: 02/05/19 Tim Wilt ACH Reject 16 Account Frozen Already wo		032
179			rked by Customer service, Funding hold was released.		032
180	2/1/2019	11:58:27	Batch Load Misc RSMS Project (Base): RStt Jordan, introduc		b09
181			ed myself as their assigned relationship specialist for the		b09
182			accounts going forward. He was very happy to hear of this an		b09
183			d asked me to send my contact info to him so they could file		b09
184			it where it needs to go. He said everything is going well w		b09
185			ith the processing at this time and no questions or concerns		b09
186			.		b09
187	1/31/2019	20:06:42	ACH REJECT Represent to Funding, WOD 01/30, DR $8,795.00, R1		EJ
188			6		EJ
189	1/30/2019	23:12:56	ACH REJECT Case Created, WOD 01/30, DR $8,795.00, R16		EJ
190	1/30/2019	18:43:14	Batch Load Misc Salesforce Case Number: 40765489 .Case Not		081
191			e: received response from merch. called him on the phone and		081
192			verified accounts. updated in MM.		081
193	1/30/2019	17:47:17	Batch Load Misc Salesforce Case Number: 40765489 .Case Not		081
194			e: Yanique Charles *CMS* received an escalated request to up		081
195			date DDA on file. sent an email to requester Jordan@ragingbu		081
196			ll.com to inquire on the best time to speak with him regardi		081
197			ng request		081
198	1/25/2019	14:05:01	OTHER BAMS DST Case 40528712, Rachael Clevinger/CMS/tt: Ant		
199			hony Bell/Top Level Batch Merchant needed help locating a		
200			transaction to research a chargeback, merchant was able to l		
201			ocate it by going back far enough.		
202	1/3/2019	14:57:30	OTHER BAMS DST Case 39583297, Petrona Ferguson /CMS/Basic/T		
203			T/Anthony Call to verify if he can still submit information		
204			for case # Case # 883457538401 $93.98		

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Attachment JJJJ **PX 27, 2641**

Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	Date	Time	Note Text	Rep	NID
205	6/5/2018	14:56:20	Batch Load Misc Salesforce Case Number: 32629174 .Case Not		074
206			e: Justin Matthews/SBS SRSpoke with merchant and payeezy. Wa		074
207			s advised that avs info wasnt being sent from website to pay		074
208			eezy causing the downgrades. Merchant will work with payeezy		074
209			to get this resolved.		074
210	6/5/2018	13:16:22	OTHER Internet Solution Case 32790493, Jordan called becaus		
211			e his transactions were being downgraded because there was n		
212			o AVS information passed he states that his site is passing		
213			that information advised we would need to see the code req		
214			uest that the site is sending to see if there is an issue on		
215			the gw side		
216	6/5/2018	13:15:04	OTHER Internet Solution Case 32790493, Jordan called becaus		
217			e his transactions were being downgraded because there was n		
218			o AVS information passed he states that his site is passing		
219			that information advised we would need to see the code reque		
220			st that the site is sending to see if there is an issue on t		
221			he gw side		
222	6/4/2018	17:25:12	Batch Load Misc Salesforce Case Number: 32629174 .Case Not		074
223			e: Justin Matthews/SBS SRReceived email from merchant that s		074
224			he will be back in office on Tuesday and will call to discus		074
225			s this issue then.		074
226	6/1/2018	16:47:18	Batch Load Misc Salesforce Case Number: 32656054 .Case Not		105
227			e: Jessica Kelstrom/CMS/Per email request from Ashley Geesam		105
228			an, I called the location to advise of their downgrading but		105
229			it led to their customer service. I sent an email to the em		105
230			ail on file advising of the downgrades.		105
231	6/1/2018	15:51:18	Batch Load Misc Salesforce Case Number: 32629174 .Case Not		074
232			e: Justin Matthews/SBS SRCalled merchant to discuss transact		074
233			ion downgrades, left message. Attempt 3. Emailed merchant at		074
234			jordan@ragingbull.com. Attempt 4. Case Closed with max atte		074
235			mpts.		074
236	5/31/2018	17:34:15	Batch Load Misc Salesforce Case Number: 32629174 .Case Not		074
237			e: Justin Matthews/SBS SRReceived request to contact merchan		074
238			t in regards to transaction downgrades caused by not supplyi		074
239			ng an AVS response at authorization of Ecom transactions. Ca		074
240			lled merchant and left message. Attempt 1. Also emailed merc		074
241			hant at jordan@ragingbull.com. Attempt 2.		074
242	4/16/2018	18:31:17	Batch Load Misc Salesforce Case Number: 31551626 .Case Not		b11
243			e: margaret hennessy cms 4sv dda tt anthony bell adv they pa		b11
244			y cb fee of 25.00 adv there is a fee if you do not respond t		b11
245			o a cb from visa and that I did not know what that was at th		b11
246			is time		b11
247	4/16/2018	17:37:15	OTHER Chargeback 31550411, tt: Anthony Bell Verified:basic		
248			xfer to cs to discuss cb fess associated with pre arb/arb ca		
249			ses		
250	4/16/2018	17:34:13	OTHER Chargeback 31550411, CASE:CB580930081501 tt: Anth		
251			ony Bell Verified:basic Summary:Merch adv of crdt /adv of ac		
252			cept with DM/adv of possible rt rqst		
253	4/12/2018	16:48:13	Batch Load Misc Salesforce Case Number: 31464933 .Case Not		ser
254			e: Christian Morse /SBS/ added legal contact name to Amex OB		ser
255			entitlement per request from Risk		ser

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Attachment JJJJ **PX 27, 2642**

Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	Date	Time	Note Text	Rep	NID
256	2/26/2018	17:38:14	Batch Load Misc Salesforce Case Number: 30211288 .Case Not		179
257			e: Katie Hollifield/ SBS /AVS/DBA/ TT BC Jessica Cedeno Upd		179
258			ated merchants descriptor # and bill to # to 855.590.7694		179
259	2/26/2018	12:25:50	OTHER BAMS L1 CASE 30195596, jordan reyna verfied basic,top		ett
260			otc email(0000455563) merchant calling remove the phone nu		ett
261			mber on the description and but other x's or the email for		ett
262			all 6 account 372288802880(support@RAGINGBULL.COM) 372829131		ett
263			880(support@TOPSTOCKPICKS.COM) 372829132888(support@PENNYPRO		ett
264			.COM) 372829133886(support@PETRAPICKS.COM) 372829134884(supp		ett
265			ort@JASONBONDPICKS.COM) 372829130882(support@BIOTECHBREAKOUT		ett
266			S.COM) merchant also wants to know whyso customer say the c.		ett
267			s is the merchant personal 9725331496 but it wanst on the de		ett
268			scriptor and merchant would like to have it fix advice time		ett
269			rame submitted ticket number 30193710 on mid(372288802880)		ett
270	2/6/2018	12:01:19	Batch Load Misc Salesforce Case Number: 29302523 .Case Not		159
271			e: Venesa.Bombard/sbs sr/ Address update completed. Reached		159
272			out to Jordan to see if there was still an issue regarding t		159
273			he phone number. Waiting for response.		159
274	1/29/2018	12:05:18	Batch Load Misc Salesforce Case Number: 29302523 .Case Not		159
275			e: Venesa.Bombard/sbs sr/ Request submitted rejected pending		159
276			additional information. Merchant needs to provide additiona		159
277			l documentation. ticket states: PLEASE PROVIDE ONE OF THE FO		159
278			LLOWING WITH THE DBA NAME & ADDRESS MATCH: UTILITY BILL, BUS		159
279			INESS LICENSE, DBA CERTIFICATE, TAX RETURNS, ARTICLES OF INC		159
280			ORPORATION, PROCESSING STATEMENT, BUSINESS BANK STATEMENT, E		159
281			XECUTED EIN, OR WORK ORDER ISSUED BY UTILITY COMPANY.		159
282	1/25/2018	19:26:09	Batch Load Misc Salesforce Case Number: 29302523 .Case Not		159
283			e: Venesa.Bombard/sbs sr/ TT Jordan Reyna and reviewed downg		159
284			raded transactions due to missing AVS information on biotech		159
285			account. Also updated phone number on all 6 accounts in cha		159
286			in to his number for best contact 972.533.1496. Submitted up		159
287			date to update address on file to match head office account.		159
288	1/24/2018	13:48:37	DEPOSIT INQUIRY		234
289	1/24/2018	13:48:20	OTHER BAMS L1 CASE 29371089, tt anthony bell ,bookeeper bas		
290			ic;verif last deposit . verif dda merchant would like to hav		
291			e mailing address changed updated on the account updated the		
292			address for the merchant ; merchant has muliple accounts he		
293			is needing to do this for .		
294	1/24/2018	13:08:13	Batch Load Misc Salesforce Case Number: 29302523 .Case Not		159
295			e: Venesa.Bombard/sbs sr/ Received email from Jordan, he is		159
296			currently out of the office and not able to return my call.		159
297			I requested a best time to contact him regarding the issue o		159
298			f missing transaction information and how to prevent the iss		159
299			ue from continuing. Waiting for response to complete request		159
300			.		159
301	1/23/2018	14:37:17	Batch Load Misc Salesforce Case Number: 29302523 .Case Not		159
302			e: Venesa.Bombard/SBS SR/ FIRST ATTEMPT Regarding AVS missin		159
303			g from transactions causing higher rates. Left message with		159
304			Nathan provided phone number and office hours.		159
305			Batch Load Misc Salesforce Case Number: 29302523 .Case Not		159
306			e: Venesa.Bombard/SBS SR/ SECOND ATTEMPT Sent Call back Cust		159

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Attachment JJJJ **PX 27, 2643**

Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	Date	Time	Note Text	Rep	NID
307			omer Service email to merchant at address on file.		159
308	1/22/2018	13:07:33	DEPOSIT INQUIRY		NA0
309	11/29/2017	14:59:57	TRANSACTION RESEARCH BAMS L1 CASE 27971436, jordan reyna/ad		ing
310			ministrative assisnt/vrfd basic/merch said cc#3009 being cha		ing
311			rged twice/advised the merch only once/merch seeing that on		ing
312			his end aswell		ing
313	11/8/2017	13:51:17	Batch Load Misc Salesforce Case Number: 27479265 .Case Not		411
314			e: kcampbell sbs 4sv tt bc jessica cedeno wanted to confirm		411
315			the email address on file is jordan@ragingbull.com		411
316	10/27/2017	16:36:23	Batch Load Misc Salesforce Case Number: 27208099 .Case Not		341
317			e: HollyDorn*SBS*TT 4sv rep code: BC Jessica Cedeno added		341
318			a location. Merchant states Payeezy GW is not showing corr		341
319			ect descriptor. Updated to 5DOM/FGN and the date, in MM.		341
320	10/4/2017	14:44:09	Batch Load Misc Salesforce Case Number: 26661174 .Case Not		110
321			e: Bernard K. *SBS* tt Jessica Cedeno. BC called in to corre		110
322			ct the DBA name on the merchant account. Updated DBA name pe		110
323			r request. BC states she is unable to view thee account in s		110
324			alesforce. Advised new account may take up 2448hrs. to popul		110
325			ate in salesforce. Nothing further.		110
326			Batch Load Misc Salesforce Case Number: 26661292 .Case Not		408
327			e: Desiree.McCulloughSBS/4sv CAI/TT Jessica Cedeno BC calle		408
328			d in needed the DBA contact updated to Jordan Reyna and the		408
329			Bill to contact to be Jeffrey Bishop. Made the change for t		408
330			he Bill to as the DBA contact was Jordan Reyna.		408
331	10/2/2017	13:42:33	Batch Load Misc Salesforce Case Number: 26578534 .Case Not		115
332			e: Cameron Collins/SBS/4sv tt:BC Jessica Cedeno to see if th		115
333			e account was approved. Advised that the account is still pe		115
334			nding credit approval.		115

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Attachment JJJJ

PX 27, 2644

Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	User
1	bamuser
2	bamuser
3	bamuser
4	bamuser
5	Goodwin Winn, B
6	Goodwin Winn, B
7	Goodwin Winn, B
8	Goodwin Winn, B
9	Goodwin Winn, B
10	Goodwin Winn, B
11	Goodwin Winn, B
12	Goodwin Winn, B
13	bamd226
14	bamd226
15	bamd226
16	bamd226
17	bamd226
18	bamd226
19	bamd226
20	bamd226
21	bamd226
22	bamd226
23	bamd226
24	bamd226
25	bamd226
26	bamd226
27	bamd226
28	bamd226
29	bamd226
30	Robinson, Racqu
31	Robinson, Racqu
32	Robinson, Racqu
33	Robinson, Racqu
34	Robinson, Racqu
35	Robinson, Racqu
36	Robinson, Racqu
37	Robinson, Racqu
38	bamab09
39	bamab09
40	bamab09
41	bamab09
42	bamab09
43	bamab09
44	bamab09
45	bamab09
46	bamab09
47	bamab09
48	bamab09
49	bamab09
50	bamab09
51	bamab09

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Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	User
52	bamab09
53	bamab09
54	bamab09
55	bamab09
56	bamab09
57	bamab09
58	bamab09
59	bamab09
60	bamab09
61	bamab09
62	bamab09
63	bamab09
64	bamab09
65	bamab09
66	bamab09
67	bamab09
68	bamab09
69	bamab09
70	bamab09
71	bamab09
72	bamab09
73	bamab09
74	bamab09
75	bamab09
76	bamab09
77	bamab09
78	bamab09
79	Sanabria Sanche
80	Sanabria Sanche
81	Sanabria Sanche
82	Sanabria Sanche
83	Sanabria Sanche
84	Sanabria Sanche
85	Sanabria Sanche
86	Sanabria Sanche
87	bamab09
88	bamab09
89	bamab09
90	bamab09
91	bamab09
92	bamab09
93	bamab09
94	bamab09
95	bamab09
96	bam0731
97	bam0731
98	bam0731
99	bamab09
100	bamab09
101	bamab09
102	bamab09

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Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	User
103	bamab09
104	bamab09
105	bamab09
106	bamab09
107	bamab09
108	bamab09
109	bamab09
110	bamab09
111	bamab09
112	bamab09
113	bamab09
114	bamab09
115	bamab09
116	bamab09
117	bamab09
118	bamab09
119	bamab09
120	bamab09
121	bamab09
122	bamab09
123	bamab09
124	bamab09
125	bamab09
126	bamab09
127	bamab09
128	bamab09
129	bamab09
130	bamab09
131	bamab09
132	bamab09
133	bamab09
134	bamab09
135	bamab09
136	bamab09
137	bamab09
138	bamab09
139	bamab09
140	bamab09
141	bamab09
142	bamab09
143	bamab09
144	bamab09
145	bamab09
146	bamab09
147	bamab09
148	bamab09
149	bamab09
150	bamab09
151	bamab09
152	bamab09
153	bamab09

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Confidential

Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	User
154	bamab09
155	bamab09
156	bamab09
157	bamab09
158	bamab09
159	bamab09
160	bamab09
161	bamab09
162	bamab09
163	bamab09
164	bamab09
165	bamab09
166	bamab09
167	bamab09
168	bamab09
169	bamab09
170	bamab09
171	bamab09
172	bamab09
173	bamab09
174	bamab09
175	bamab09
176	bamab09
177	bam0032
178	bam0032
179	bam0032
180	bamab09
181	bamab09
182	bamab09
183	bamab09
184	bamab09
185	bamab09
186	bamab09
187	ACHREJ
188	ACHREJ
189	ACHREJ
190	BAMR081
191	BAMR081
192	BAMR081
193	BAMR081
194	BAMR081
195	BAMR081
196	BAMR081
197	BAMR081
198	Clevinger, Rach
199	Clevinger, Rach
200	Clevinger, Rach
201	Clevinger, Rach
202	Ferguson, Petro
203	Ferguson, Petro
204	Ferguson, Petro

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Confidential

Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	User
205	BAMW074
206	BAMW074
207	BAMW074
208	BAMW074
209	BAMW074
210	Burke III, Dona
211	Burke III, Dona
212	Burke III, Dona
213	Burke III, Dona
214	Burke III, Dona
215	Burke III, Dona
216	Burke III, Dona
217	Burke III, Dona
218	Burke III, Dona
219	Burke III, Dona
220	Burke III, Dona
221	Burke III, Dona
222	BAMW074
223	BAMW074
224	BAMW074
225	BAMW074
226	bamw105
227	bamw105
228	bamw105
229	bamw105
230	bamw105
231	BAMW074
232	BAMW074
233	BAMW074
234	BAMW074
235	BAMW074
236	BAMW074
237	BAMW074
238	BAMW074
239	BAMW074
240	BAMW074
241	BAMW074
242	bamab11
243	bamab11
244	bamab11
245	bamab11
246	bamab11
247	Cowley, Alice
248	Cowley, Alice
249	Cowley, Alice
250	Cowley, Alice
251	Cowley, Alice
252	Cowley, Alice
253	bamuser
254	bamuser
255	bamuser

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Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	User
256	bamw179
257	bamw179
258	bamw179
259	Pickett, Cynthi
260	Pickett, Cynthi
261	Pickett, Cynthi
262	Pickett, Cynthi
263	Pickett, Cynthi
264	Pickett, Cynthi
265	Pickett, Cynthi
266	Pickett, Cynthi
267	Pickett, Cynthi
268	Pickett, Cynthi
269	Pickett, Cynthi
270	BAMR159
271	BAMR159
272	BAMR159
273	BAMR159
274	BAMR159
275	BAMR159
276	BAMR159
277	BAMR159
278	BAMR159
279	BAMR159
280	BAMR159
281	BAMR159
282	BAMR159
283	BAMR159
284	BAMR159
285	BAMR159
286	BAMR159
287	BAMR159
288	BAMW234
289	Valdez, Briana
290	Valdez, Briana
291	Valdez, Briana
292	Valdez, Briana
293	Valdez, Briana
294	BAMR159
295	BAMR159
296	BAMR159
297	BAMR159
298	BAMR159
299	BAMR159
300	BAMR159
301	BAMR159
302	BAMR159
303	BAMR159
304	BAMR159
305	BAMR159
306	BAMR159

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Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	User
307	BAMR159
308	TRDWNA0
309	Walling, Kriste
310	Walling, Kriste
311	Walling, Kriste
312	Walling, Kriste
313	bamd411
314	bamd411
315	bamd411
316	bamc341
317	bamc341
318	bamc341
319	bamc341
320	BAMR110
321	BAMR110
322	BAMR110
323	BAMR110
324	BAMR110
325	BAMR110
326	bamd408
327	bamd408
328	bamd408
329	bamd408
330	bamd408
331	bamw115
332	bamw115
333	bamw115
334	bamw115

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ADDITIONAL OUTLET FORM

(Page 1 of 3)

New Merchant #: _____ Xref External # Required? ☐Yes ☒No Store # included Xref External #? ☐Yes ☒No

Note: *These fields are NOT to be used to embed the store # in the north MID#.*

HIERARCHY

Corp #: | Chain #: | Tie-To #: [redacted]

SALES INFORMATION

Sales Rep ID	RM Name	Submitter's Name	Submitter's Phone #
BRCN	Jessica Cedeno	Doreen Caudill	[redacted]

TELL US ABOUT YOUR BUSINESS

Your DBA/Outlet Name: *(Maximum 24 Characters)* JASONBONDPICKS.COM

Your Business Legal Name (Client):	Name of Signer:	Title of Signer:
RAGINGBULLDOTCOM LLC	JEFFREY BISHOP	PRESIDENT

First/Last Contact Name:	Address: (No P.O.Box)	Suite #:	City:	State:	Zip:	Store #:
JORDAN REYNA	62 CALEF HIGHWAY	233	LEE	NH	03861	

Your Business Phone #:	Merchant Customer Service Phone #:	Fax #:
(855) 981-8370	(855) 981-8370	

Web Site Address:	E-Mail Address:	Customer Service E-Mail Address:
www.jasonbondpicks.com	jordan@ragingbull.com	support@jasonbondpicks.co

Annual MasterCard/Visa Volume	$2,000,000	MasterCard/Visa Average Ticket	$300.00
Annual Discover® Volume	$50,000	Discover Average Ticket	$300.00
Annual American Express Volume	$50,000	American Express Average Ticket	$300.00
TeleCheck Annual Volume	$0		

Pricing Type *(3 digit #)* 0 2 0

MCC: 7399

Products/Services You Sell: BUSINESS SEVICES

Seasonal? ☐Yes ☒No

If Yes, select the months in which the business is open: ☐JAN ☐FEB ☐MAR ☐APR ☐MAY ☐JUN ☐JUL ☐AUG ☐SEP ☐OCT ☐NOV ☐DEC

BILL TO INFORMATION

Head Office/Bill To Name: RAGINGBULLDOTCOM | First/Last Contact Name: JORDAN REYNA

Business Phone #:	Address:	City:	State:	Zip:
(855) 981-8370	62 CALEF HIGHWAY	LEE	NH	03861

PLEASE COMPLETE EACH SECTION BELOW:

POS Card Swipe ____% + Manual Imprint ____% + Mail Order ____% + Phone Order ____% + Internet 100 % = 100% | Mag Swipe ____% + Keyed ____% = 100%

Mail Statements to: ☐01 Outlet ☒02 Bill To - No Recap ☐07 Suppress Statement ☐08 Recap - No Statement *(Recap Code)* ☐09 Bill To/Statement + Recap ☐10 Recap Chain/Statement to Outlet Bill To

Merchant Type *(4 digit #)* 8 0 0 0

Entity Type: ☐Private Corporation ☐Public Corporation ☐Sole Proprietorship ☐Partnership ☐Franchisee Owned ☒LLC

Check one: TIN Type: ☒EIN (Fed Tax ID #) ☐SSN D&B #: _____ No. of Employees: _____

IMPORTANT IRS INFORMATION

☐Non-Profit ☐Non-Profit/Tax Exempt as described in 26 USC Section 501(c)(3) OR a Tribal (Native American) government or Tribal government-owned. ☐Gov't. Entity If tax exempt, provide copy of IRS Determination Letter; if Tribal government, provide evidence of tribal recognition, and proof of tribal ownership if separate entity.

NOTE: Failure to provide accurate information may result in a withholding of merchant funding per IRS regulations (See Part IV, Section A.3 of your Program Guide for further information.)

Name *(as it appears on your income tax return)*[1]	☒ Federal Tax ID#: *(as it appears on your income tax return)*[1]	☐ I certify that I am a foreign entity/nonresident alien. *(If checked, please attach IRS Form W-8.)*
RAGINGBULLDOTCOM	[redacted]	

[1]If Client is a disregarded entity under IRS regulations and has provided its owner's taxpayer filing name and Federal Tax ID above, then please attach an IRS Form W-9.

OTHER ENTITLEMENTS

☐ECA* Warranty	☐ECA Verification	☐Lockbox Pro21 Warranty	☐Lockbox Pro21 Verification	☐e-Deposit Warranty	☐e-Deposit Settlement Only
☐ICA Warranty	☐ICA Verification	☐CBP Warranty	☐CBP Verification	☐Paper Warranty	☐Paper Verification
☐Check Cashing Warranty	☐Check Cashing Verification	☐Mail Order Warranty	☐COD Warranty	☐Remote Pay Warranty	☐Remote Pay Verification

☐Other: _____ Existing Subscriber #: _____

☒**MasterCard** ☒**Visa** ☒**Discover, (including Diners Club International®, JCB, UnionPay and BCcard)**

☒Discover Full Service Processing

Discover SE # *(if retained)*: _____

☐**Gift Card** *(see attached addendum)* SE #_____

MC Registration Program ID: _____

☐**PIN Debit #** _____ ☐**EBT (SNAP) FNS # (XREF):** _____

☐**American Express® (AXP)** (includes credit and prepaid cards)

☒**AXP OptBlue℠**

☐**AXP Direct:** _____

American Express® Service Type *(check one)*

☐Split Dial ☐Single Settle ☐EDC ☐PIP ☐Reverse IP

American Express Cap #: _____

Franchise Name: _____

☐IATA/ARC Code: _____ (for MCC 4722 Only)

☐Voyager Fleet Annual Voyager Vol.: $_____ Participation in Voyager Tax Exempt Program: ☐Yes ☐No *(If yes, additional request form required)*

☐WEX Full Acquiring Annual WEX Volume: $_____ ☐WEX (Non-Full Svc) *(requires separate form)* ☐MasterCard Fleet

BAMS/FDSGenNAddLo1808(la)

ADDITIONAL OUTLET FORM

SHIPPING INSTRUCTIONS

Ship Terminal / Start-up Kit To: ☐ Outlet/DBA ☐ Head Office ☐ Do Not Ship ☐ No Welcome Kit and Supplies ☐ No Welcome Kit ☐ Other – (See Below)

Name: _____ Attention: _____

Address: _____ City: _____ State: _____ Zip: _____

Delayed Start Date: _____ Delayed Ship Date: _____

Do you use any third party to store, process or transmit cardholder data? *(Examples include, but not limited to web hosting companies, Electronic Data Capture, Loyalty programs)*

☒ No ☐ Yes If yes, give name/address: _____

Please identify any Software used for storing, transmitting, or processing Card Transactions or Authorization Requests: _____

Network: ☐ (206) CARDnet® ☐ ( ) Nashville ☐ ( ) Buypass ☒ Other: Compass Specify Security Code: (5083)

Rental • Purchase Cust.-Owned • Lease[1] Installment Purchase *(circle one)*	QTY	IP	Equipment Type (i.e., Terminal/VAR/Internet)	Retail • Restaurant • MOTO/Internet Lodging • Supermarket • Car Rental Quick Service Restaurant • Petro	Model Code and Name	Unit Purchase Price (w/o Tax)	Monthly Payment Due (w/o Tax)	For Customer-Owned Equipment Track / Version / Serial #
R X C L[1] I		☒	PAYEZZY	R Re MOTO/I L S C QSR P	EGHS4M	$ 0.00	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	

The Installment Purchase option allows you to make 3 equal monthly payments.

[1] A separate approval by, and non-cancelable lease agreement with, First Data Merchant Services Corporation (through its business unit, First Data Global Leasing) are required; that lease agreement contains the terms and conditions for leased equipment.

Check one: ☐ Gateway Solutions ☐ Dial Solutions ☐ Global Gateway ☑ Payeezy Gateway ☐ VSAT** ☐ Frame ☐ Other: _____ ☐ IC Verify Serial # _____

VAR/Internet/Software: Name: _____ (Nashville Only: Product ID # _____ Vendor ID # _____)

NOTE: **Requires separate agreement between Client and its VSAT provider prior to implementation of this telecommunications protocol.

Network: ☐ Nashville ☐ CARDnet ☐ Buypass ☐ Other: _____

☐ PNS ☐ Netconnect Email Address: _____ Client #: _____ Division #: _____

C/O - IC Verify Serial # _____ ESN # _____ MAN # _____ Software Product ID # _____ Software Vendor ID # _____

Holds Paper: ☐ Merchant ☐ Processor Imprinter Purchase: Amount $ 50.00 x Qty 0 = Total $ 0.00 (w/o tax) Plates: ☐ Short ☐ Long

Wireless Service Provider: ☐ GPRS AT&T or ☐ CDMA Sprint

TERMINAL FEATURES

☐ **Auto Settle Time** _____ **hh ET (military)**

☐ Bar Tab

☐ Clerk / Server Entry

☐ **Debit Cash Back**

Delayed Ship Date: _____

☐ Dial Prefix: ☐ Dial 9 ☐ Other: _____

☐ Dial Suffix: _____

☐ QSR-CR/SMT Amt. $ _____ *(Convenience/Small Ticket)*

☐ QSR Print Option _____

☐ Invoice Number

☐ Multi-Trans *(PC/Register/Software only)*

☐ Remove Ticket #

☐ Retail Gas

☐ Retail With Tip

☐ Ship Method *(Overnight)*

☐ Tip % Option

☐ Verify Amount Prompt

☐ E-Commerce

☐ Remove Room #

☐ No Server/Ticket ID

☐ If IP _____ *(List Current Provider)*

☐ Partial Approval

☐ Purchase w/Balance Return

☐ Standalone Balance Inquiry

☐ Amex Prepaid Program Preference *(Choose One)*

☐ Partial Auth

☐ Balance Back

☐ Other _____

PINPad:

☐ DES Encryption

☐ DUKPT

☐ Access Code

_____

Terminal Features: *(cont'd)*

	Key Disable	or Password Protect
Credits	☐	☐
Voids	☐	☐
Forces	☐	☐
Reviews	☐	☐
Bal/Settle	☐	☐
Auth Only	☐	☐
Reports	☐	☐
Tip Adjustment	☐	☐

PLEASE VERIFY SELECTED FEATURES ARE AVAILABLE UNDER THE ALLIANCE, NETWORK, PRODUCT & APPLICATION

Comments: _____

(NOTE: Completing the Comments field will result in a 48 hour terminal programming delay)

Buypass Attributes

Bank FIID: _____ Group FIID: _____

Confirmation Letter: ☐ Yes ☐ No

Duplicate Protection: ☐ On ☐ Off

Variable Cut: ☐ Yes ☐ No

Cut Time: _____ **(military)**

Password: ☐ 111111 ☐ 123456 ☐ Other: _____

Prop ID: _____

Daylight Savings: ☐ Yes ☐ No

ACH Sum ID #: _____

Velocity Chain #: _____

Velocity Count: _____

Velocity Amount: $ _____

NOTE: If attributes are not chosen, then the generic defaults will apply.

Specials

BAMS/FDSGenNAddLo1808(la)

ADDITIONAL OUTLET FORM

All payments to Client shall be through the Automated Clearing House (ACH) and shall normally be electronically transmitted directly to the demand deposit account ("DDA") indicated below or any successor account designated to receive provisional funding of Client's sales pursuant to the Client's agreement governing merchant card processing services (referred to herein as the "Merchant Agreement") by and among the Client, Processor and Bank. Processor means Banc of America Merchant Services, LLC or First Data Services, LLC, as applicable, and Bank means Bank of America, N.A.; references to "you" and "your" mean Client; references to "Servicers" "our," "us" and "we" mean Processor and Bank." We cannot guarantee the timeliness with which any payment may be credited by Client's depository institution ("DEPOSITORY").

Client hereby authorizes Bank and its authorized representative to access information from the DDA and to initiate credit and/or debit entries by Bank wire or ACH transfer and to authorize DEPOSITORY to block or to initiate, if necessary, reversing entries and adjustments for any original entries made to the DDA and to authorize DEPOSITORY to provide such access and to credit and/or debit or to block the same to such account. This authorization is without respect to the source of any funds in the DDA, is irrevocable and is coupled with an interest. This authority extends to any equipment rental or purchase agreements which may exist with Client as well as to any fees and assessments and Chargeback amounts of whatever kind or nature due under the terms of your Agreement whether arising during or after termination of this Agreement.

This authority is to remain in full force and effect at all times unless and until we have consented to its termination and in such time and in such manner as to afford us and DEPOSITORY a reasonable opportunity to act on it. In addition, Client understands and agrees that it will be charged a reject fee for each ACH which cannot be processed, and all subsequent funding may be suspended until Client either (1) provides written notice that ACHs can be processed or (2) a new electronic funding agreement is signed by Client. In order to insure transactions are properly handled, A COPY OF A BLANK VOIDED CHECK MUST BE INCLUDED. Client's depository must be able to process or accept electronic transfers either via ACH and/or Fed wire (Bank wire) which transfers are processed utilizing the Federal Reserve System. If payment is to be made by Bank wire or Automated Clearing House transfer, please supply the above information.

ABA [redacted] DDA [redacted]

A voided check or bank letter is required if the banking information (above) for the additional location is different from the tie-to location.

☒ Fees Same as Tie To Account

☐ Additional Credit Addendum
(Required for accounts that are High Risk/MOTO/Internet or B2B)

☐ Additional Fees due to Industry Type *(see attached fee schedule)*

☐ Additional Fees due to Service Entitlements *(see attached fee schedule)*

APPLICABLE TO MERCHANTS UNDER AMERICAN EXPRESS OPTBLUE PROGRAM: To be qualified under this program, you must meet these criteria: (a) your Total Annual American Express volume (listed in Section 2 above) is less than $1,000,000 and (b) your business is not a type prohibited, and is not a franchisee of any franchise excluded, by American Express. In addition, you must continue to qualify for this program, and to do so, your total American Express Card transaction volume cannot exceed certain thresholds, all as further described in Part I, Sections 45.2 and 45.5.4 of the Program Guide. Please also refer to Part I, Sections 45.5.2 – 45.5.3 of the Program Guide to learn about American Express' use of your information and how you may opt out of certain uses.

You further acknowledge and agree that you will not use your merchant account and/or the Services for illegal transactions, for example, those prohibited by the Unlawful Internet Gambling Enforcement Act, 31 U.S.C. Section 5361 et seq, as may be amended from time to time, or processing and acceptance of transactions in certain jurisdictions pursuant to 31 CFR Part 500 et seq. and other laws enforced by the Office of Foreign Assets Control (OFAC).

Client certifies, under penalties of perjury, that the federal taxpayer identification number and corresponding filing name provided herein are correct.

Please add the above mentioned additional location(s) to your system. I understand and agree upon execution of this document, the above mentioned additional location(s) is/are hereby bound by the processing Agreement signed for the above primary location, any agreement attached hereto as well as pricing for the services specified herein. I further acknowledge that all information provided is true and accurate.

✓ _____ JEFFREY BISHOP PREDISENT ✓ 11/21/17

Client's Business Principal Signature *(please sign here)* — Please Print Name of Signer — Title — Date

BAMS FDSOutNAGS v18.01(a)

PAYEEZY[SM] SERVICES ADDENDUM

BANC OF AMERICA MERCHANT SERVICES, LLC

THIS PAYEEZY SERVICES ADDENDUM ("Payeezy Addendum") amends the terms of the Program Guide ("Agreement" and, specifically, referring to the term Agreement as defined in Part I of the Program Guide) among you ("Client"), Banc of America Merchant Services, LLC ("Processor") and Bank of America, N.A. ("Bank") (collectively Processor and Bank are the "Servicers") to include the Payeezy Services (defined below). You agree to comply with the terms set forth in this Payeezy Addendum in connection with receiving the Payeezy Services. Capitalized terms used but not defined in this Payeezy Addendum are defined in the Agreement.

---

1. Internal/Sales Information:

Merchant Number: _____

Sales Rep. Name: Jessica Cedeno

Sales Rep. Phone Number: 817.691.3213

Sales Rep. Email Address: jessica.cedeno@bankofamericamerchant.com

2. Client's Business Information:

Client's Business' Legal Name: RAGINGBULLDOTCOM

Client's DBA Name: JASON BOND PICKS .COM

First/Last Contact Name: Jeffrey Bishop (or Jordan Reyna) Title: President

Your Business Phone: 855.494.3551 Your Business Fax: N/A

Your Business Email Address: jordan@ragingbull.com

3. Payeezy Services.

3.1 Services. The Payeezy Services are an electronic gateway messenger system ("Payeezy Services") that will allow you to manage Card transaction information being transmitted when processing your payment transactions, and includes the following functionality: (i) a web-based application programming interface ("API") that allows third-party applications to process transactions through the Payeezy Services system and supports a range of processing functions (e.g., purchase, refund, pre-authorization functions) and further allows you to implement custom business logic to manage these functions; (ii) a securely hosted web payment form (a "Payment Page") designed to accept Internet-based eCommerce transactions, redirecting the consumer to a payment form hosted by the gateway that uses a "Checkout" button on your website to submit payment posting requests to a designated URL and display payment acceptance details and authentication information on your website, the appearance of which and payment options displayed on the Payment Page may be configured by you using an online management interface provided by Processor; and (iii) a real-time payment manager ("RPM") hosted application that is able to turn any Internet connected personal computer with a standard web browser into a point of sale device to process retail and MO/TO payments, allowing your employees to input payment transactions in a MO/TO, call center or back office environment, or to swipe Cards in a retail point of sale environment. Receipts for RPM processed transactions are provided, and can be printed or emailed to the cardholder. RPM is also a centralized administrative tool through which you may access its Payeezy Services account (i.e., user administration, gateway reporting, and hosted payment page configurations).

3.2 Provider. The Payeezy Services are provided to you by Processor and not Bank. Bank is not liable to you in any way with respect to the Payeezy Services. For the purposes of this Payeezy Addendum, the words "we", "our" and "us" refer only to the Processor and not the Bank.

4. Payeezy Services Disclaimer. EXCEPT AS EXPRESSLY PROVIDED IN THIS ADDENDUM, THE PAYEEZY SERVICES ARE PROVIDED "AS IS" AND PROCESSOR MAKES NO REPRESENTATIONS OR WARRANTIES (EXPRESS OR IMPLIED) WITH REGARD TO THE PAYEEZY SERVICES, INCLUDING, WITHOUT LIMITATION, WARRANTIES OF ACCURACY, NON-INFRINGEMENT OR THAT THEY WILL FUNCTION UNINTERRUPTED OR ERROR-FREE; AND ANY AND ALL SUCH REPRESENTATIONS OR WARRANTIES (EXPRESS OR IMPLIED) ARE DISCLAIMED.

5. Fees. Payment of fees for the Payeezy Services will be as set forth in the Agreement. The fees for processing transactions related to the Payeezy Services are described on Schedule A to this Payeezy Addendum. In addition to the fees described on Schedule A to this Payeezy Addendum, you will be responsible for all additional costs and expenses as set forth in the Agreement.

6. Sublicense; Intellectual Property; Representations and Warranties.

6.1 Processor grants to you a non-transferable, non-assignable, non-exclusive, limited, royalty-free, revocable sub-license during the term of this Payeezy Addendum to use the Payeezy Services and the associated software ("Software") and documentation (including Updates thereto, as defined below), trademarks or service marks identified in the Operating Procedures for the sole purpose of submitting transactions for processing using the Payeezy Services; and all subject to the terms of this Payeezy

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Attachment JJJJ PX 27, 2655

Addendum and the Agreement. You may only use the Payeezy Services in connection with the processing services you receive under the Agreement. You have no right, title or interest in or to the Payeezy Services, any related software, materials, documentation, or derivative works thereof, and nothing in this Payeezy Addendum or the Agreement assigns, transfers or creates any such right, title or interest for you (whether express or implied, or by estoppel or otherwise). Any and all right, title or interests associated with the Payeezy Services that are not expressly granted by Processor within this Payeezy Addendum are expressly withheld. You will not take any action inconsistent with the ownership, title or license rights associated with the Payeezy Services. You will not file any action, in any forum, challenging ownership of the Payeezy Services, any related software, materials, documentation or derivative works thereof. Breach of this Section constitutes a material breach of this Payeezy Addendum and the Agreement, and we may immediately suspend or terminate your use of the Payeezy Services, this Payeezy Addendum or the Agreement in the event of such breach.

6.2 You will not, and will not permit others to: (i) sell, distribute, lease, license, sublicense or otherwise disseminate the Payeezy Services or any portion thereof, (ii) copy, modify, enhance, translate, supplement, create derivative works from, reverse engineer, decompile or otherwise reduce to human-readable form the Payeezy Services or any portion thereof, (iii) use altered versions of the Payeezy Services or portion thereof, (iv) use, operate or combine the Payeezy Services or any related software, materials or documentation, or any derivative works thereof with other products, materials or services in a manner inconsistent with this Payeezy Addendum or the Agreement, or (v) other that intended by its nature, use the Payeezy Services, or any portion thereof, as a standalone or non-integrated program. You will not permit others to access the Payeezy Services, any related software, materials or documentation, or derivative works thereof. You will not remove, alter, modify, relocate or erase any copyright notice or other legend(s) denoting our or other third parties' proprietary interests in the Payeezy Services.

6.3 Processor reserves the right to alter, immediately suspend or upon notice terminate the Payeezy Services in the event you violate the terms of this Payeezy Addendum, the Agreement or we terminate any agreement with third parties that are involved in providing the Payeezy Services; or we are otherwise unable to continue to provide the Payeezy Services.

6.4 From time to time we may release updates ("Updates") to the Software, which must be installed and integrated on your systems within 30 days of receipt of such Updates. You agree that failure to install Updates in a timely fashion may impair the functionality of the Payeezy Services, and associated Services provided under the Agreement and accessed through the Payeezy Services. Processor will have no liability for Customer's failure to properly install the most current version of the Software or any Update, and will have no obligation to provide support or services for outdated versions of the Software.

6.5 Payeezy Services Representations, Warranties. You represent and warrant that you have all necessary right, title and interest (including, without limitation, intellectual property interest) in and to any logos, custom digital images or other images that you use or provide for us to use on your behalf in connection with the creation of your electronic gift cards, standard gift cards or card carriers and/or the Payeezy Services.

7. **Termination.** In addition to the termination rights set forth in the Agreement, this Payeezy Addendum will automatically terminate upon any termination of the Agreement. Upon termination or expiration of this Payeezy Amendment, all licenses granted hereunder will immediately terminate and you will either return or destroy the Software, certifying such destruction in writing to Processor.

8. **Full Force and Effect.** The Agreement remains in effect as amended and supplemented by this Payeezy Addendum. In the event of any conflict between the terms of this Payeezy Addendum and the Agreement, this Payeezy Addendum will control with respect to the Payeezy Services. References to the Agreement after the date of this Payeezy Addendum include this Payeezy Addendum.

By signing below, you acknowledge that you have read, understand and agree to comply with the terms set forth in this Payeezy Addendum.

Client's Business Principal:

Signature:

x _____ **Title:** President **Date:** 11/21/17

The party signing this Payeezy Addendum must be the same party signing the Agreement.

Printed Name: Jeffrey Bishop

Schedule A

Fees for Payeezy Services

Fees

Initial Set-Up Fee (per location) (40B)	$99.00
Monthly Fee (per location) (40A)	$16.00
Payeezy Transaction Processing Fee (per authorization) (0FC)	$.05

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Account List

9/10/2020 [redacted] **MSA**

Information is displayed at the Outlet Level.

	Account Number	ABA	Funding Agency	Status
1	[redacted]	[redacted]	BANK OF AMERICA NA	
2	[redacted]	[redacted]	JPMORGAN CHASE BANK, NA	Active

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Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	Date	Time	Note Text	Rep	NID
1	5/23/2020	17:39:07	Batch Load Misc Salesforce Case Number: 56378110 .Case Not		086
2			e: *sls*tate titchenal* email mass request from rep Joseph		086
3			Long to close 6 mids chain and all other mids on the chain		086
4			372288802880 accounts closed no etfs		086
5	5/20/2020	12:42:13	Batch Load Misc Salesforce Case Number: 56378110 .Case Not		086
6			e: *sls*tate titchenal* request pending		086
7	5/12/2020	17:20:10	Batch Load Misc Salesforce Case Number: 56378059 .Case Not		364
8			e: Amanda Stout/SLS Sr/Top OTC/*SUPE*/ TT: Anthony Bell ca		364
9			lling to inquire if there is a report the merchant can pull		364
10			to see their RPP balance. Advised that reporting is not dire		364
11			ctly accessible to the merchants and offered to send the rep		364
12			ort information to date. Advised the merchant can pull the b		364
13			ank adjustment detail from clientline to see all adjustments		364
14			made on the account. Send report summary of RPP to email on		364
15			file.		364
16	5/12/2020	14:28:01	OTHER BAMS DST Case 56372127, null null null null n		
17			ull null Authenticated By:null null Merchant requeste		
18			d a more concrete statement instead of report. Per request h		
19			er requested a supervisor. I got a supervisor on the line to		
20			further assist him.		
21	5/12/2020	14:09:21	OTHER BAMS DST Case 56372127, null null null null n		
22			ull null Authenticated By:null null They also request		
23			ed a report based off that funding report. The report wasn't		
24			sufficient enough evidence from what was shown.		
25	5/12/2020	13:47:36	OTHER BAMS DST Case 56372127, null null null null n		
26			ull null Authenticated By:null null Joseph Long // To		
27			p w/ FDOTC // TT: Anthony Bell // CSS Merchant has called i		
28			n from MID: [redacted] to close this merchant account plus		
29			four others that are chained to this account. The MIDs that		
30			are listed are [redacted]		
31			[redacted] He has been top verified through FD		
32			OTC and multi MID verify by verbalizing same DDA. He also ca		
33			lled in to see if he could received reserved amount from cas		
34			h position report. Senior support Cameron is getting in touc		
35			h with security to see when the amount will be released back		
36			to him.		
37	5/12/2020	13:24:58	Remedy Account Reviewed General Question QuickTicket Anthony		219
38			Bell/basic/calling to close merchant accounts/and would lik		219
39			e reserve back / corporate chain statement w reserve balance		219
40			connected to Joseph nfq no 360 case due to internet solution		219
41			case error/nfq		219
42	4/24/2020	15:06:30	OTHER BAMS DST Case 56010261, null null null null n		
43			ull null Authenticated By:null null serling juste css		
44			top with fdotc spoke to Jordan Reyna called to cancel the l		
45			ine of credit on 4/27 credit removed I advised we are bams a		
46			nd provided their #		
47	4/22/2020	14:33:57	OTHER Internet Solution Case 55958625, Product / Solution		
48			Payeezy Password Reset, Password / Login Assistance JOR		
49			DAN REYNA 8555151083 jordan@ragingbull.com Authenticat		
50			ed By:Agent Top Level See Case Classification for Call De		
51			scription		

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Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	Date	Time	Note Text	Rep	NID
52	4/20/2020	14:24:33	OTHER Internet Solution Case 55910260, Product / Solution		
53			Payeezy Login Issue Anthony Bell null null Authen		
54			ticated By:IVR Basic Level See Case Classification for Ca		
55			ll Description		
56	4/3/2020	12:18:52	OTHER BAMS DST Case 55410330, null null null null n		
57			ull null Authenticated By:null null Laura Rhyne/DSTCM		
58			S/Liberty Lake/3403137 tt anthony Bell top/otc assisted wit		
59			h pulling statements within clientline		
60	3/27/2020	16:28:30	OTHER BAMS DST Case 55282441, null null null null n		
61			ull null Authenticated By:null null Brenda goodwin Wi		
62			nn CMS Tt Anthony Bell after he was transferred from Elis		
63			cia Diaz who had TLv with a OTC sent to the email on file a		
64			sking to change the email as that person no longer works in		
65			that department. he could verify the old email address and		
66			nothing was showing in the fraud tool for rapport so I chang		
67			ed the email address on file		
68	3/27/2020	16:08:05	OTHER BAMS DST Case 55281271, null null null null n		
69			ull null Authenticated By:null null Eliscia Diaz / CS		
70			S1 / Top FDOTC Transaction ID: 0005144549 / TT B Anthony		
71			BellB B Merchant calling because he is needing to update t		
72			he email on file he also is wanting to know about the RPP on		
73			file, attempted to connect with risk about getting detailed		
74			information got t o voicemail left VM asking them to reach		
75			out to merchant. Then got over to Brenda with ACT for assist		
76			ance with updating the email on file.		
77	3/27/2020	15:21:29	DEPOSIT INQUIRY		579
78	3/27/2020	15:21:24	OTHER BAMS L1 CASE 55280864, Funding Deposit/Batch Info		
79			rmation/Missing Anthony Bell null null Authenticated		
80			By:Agent Top Level TT: Anthony Bell /bookkeeping AUTH ;		
81			basic ; top; ID:0005144549 ISSUE: mer need to get the min		
82			reserve on the acct and need to update the email address RE		
83			S: Connect to acct spec ; Alicia		
84	1/6/2020	17:53:33	OTHER BAMS DST Case 52743651, null null null null n		
85			ull null Authenticated By:null null Logan Avery/ CSS		
86			/ TT. Anthony BillB / Top Level: Basic Merchant called in		
87			to get a explanation on how refunds work.		
88	1/6/2020	17:30:53	OTHER BAMS DST Case 52742962, null null null null n		
89			ull null Authenticated By:null null Logan Avery/ CSS		
90			/ TT. Anthony BillB / Top Level: BasicB Merchant called in		
91			to get a explanation on how refunds work.		
92	1/6/2020	17:29:10	OTHER BAMS DST Case 52742896, null null null null n		
93			ull null Authenticated By:null null Logan Avery/ CSS		
94			/ TT. Anthony BillB / Top Level: BasicB Merchant called in		
95			to get a explanation on how refunds work.		
96	12/20/2019	16:32:21	Batch Load Misc Salesforce Case Number: 52259710 .Case Not		ser
97			e: Gidden, Donnett SLSOutbound Michael Bowers, Dm approved		ser
98			Batch Load Misc Salesforce Case Number: 52259711 .Case Not		ser
99			e: Gidden, Donnett SLSOutbound Michael Bowers, Rtam approve		ser
100			d		ser
101	12/4/2019	11:52:21	Batch Load Misc Salesforce Case Number: 51652577 .Case Not		ser
102			e: Mullings, Tanya SLSOutbound Kayla Smith, RTAM approved		ser

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Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	Date	Time	Note Text	Rep	NID
103			Batch Load Misc Salesforce Case Number: 51652576 .Case Not		ser
104			e: Mullings, Tanya SLSOutbound Kayla Smith, DM approved		ser
105	11/19/2019	12:45:22	Batch Load Misc RSMS Project (Base): RS KRIDER. Sent an e		226
106			mail to Jordan advising that the reserve remains on the acco		226
107			unt for one year. according to the letter they recd from Sec		226
108			urity Risk, that was put into effect as of July 5th. right		226
109			now 25% has been collected which would be $75k however they		226
110			are no longer processing through any of the accounts. he ha		226
111			s no other questions at this time.		226
112	11/12/2019	14:09:32	Batch Load Misc RSMS Project (Base): RS KRIDER: Received		226
113			a voicemail from Jordan and returned his call, wanted to kn		226
114			ow about the reserve and how long to full fill it. Do show		226
115			that its at 25% but will have to check with Security Risk du		226
116			e to merchant is only processing refunds on one		226
117			Batch Load Misc of the account and the others have not had		226
118			any further activity. also wanted to check on a line of cre		226
119			dit that they had. advised would need to get that info from		226
120			the Bank and i found a 8004321000 phone number in google for		226
121			BofA New Hampshire. sent to him via email.		226
122	10/16/2019	10:57:28	OTHER Internet Solution Case 49979488, Product / Solution		
123			Payeezy Login Issue Anthony Bell null null Authen		
124			ticated By:Agent Basic Level See Case Classification for		
125			Call Description		
126	8/19/2019	10:42:03	OTHER Internet Solution Case 47823266, Product / Solution		
127			Business Track + BT Mobile Enroll/Setup Anthony Bell		
128			4695710915 anthony@ragingbull.com Authenticated By:Agent		
129			Basic Level Anthony Bell/Accountant called about User ID		
130			cl.watabem7 Had Merchant try incognito screen. Merchant l		
131			ocked himself out. Advised of the 30 minutes login. Advised		
132			the PW criteria. Advised to call if after 1st attempt to cha		
133			nge the PW did not work. NFA		
134	8/15/2019	11:03:52	OTHER BAMS DST Case 47727350, null null null null n		
135			ull null Authenticated By:null null Serling juste css		
136			top with last deposit spoke to Anthony Bell called about ad		
137			justment coming out to the cash account/deposit rpp cash acc		
138			ount 6 different account mid first data stop processing for		
139			high chargebacks his funding going in a reserve account $3		
140			7.000 was taken out from his account wanted to know is ther		
141			e is a way for him to see how much he has on the reserve an		
142			d if he going to have it back emailed risk advised customer		
143			anthony@ragingbull.com 4695710915 for follow up		
144	8/12/2019	15:00:06	OTHER BAMS DST Case 47586966, null null null null n		
145			ull null Authenticated By:null null Holly Harris/CSS/		
146			funded. this merchant is calling in for an update on a disp		
147			ute. Went over claim.		
148	5/24/2019	12:19:03	OTHER Internet Solution Case 44866229, Product / Solution		
149			Business Track + BT Mobile Enroll/Setup Christopher Low		
150			er 8284351995 austin@ragingbull.com Authenticated By:A		
151			gent Top Level Verification successful, Transaction ID:00		
152			03208140		
153	5/24/2019	12:18:08	OTHER Internet Solution Case 44866229, Product / Solution		

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Attachment JJJJ **PX 27, 2661**

Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	Date	Time	Note Text	Rep	NID
154			Business Track + BT Mobile Enroll/Setup Christopher Low		
155			er 8284351995 austin@ragingbull.com Authenticated By:A		
156			gent Basic Level Christopher Lower Support Agent. Verif		
157			ied basic with IVR. Account status 218. Stated locked, too m		
158			any attempts. Verified top with OTC to the email. Reset pass		
159			word. Merchant was able to log in and reset. NFAN		
160	4/17/2019	11:40:52	OTHER Internet Solution Case 43528647, Product / Solution		
161			Business Track + BT Mobile Real Time Authorization Manage		
162			r Login Issues Anthony Bell null null Authenticated		
163			By:Agent Top Level Anthony Bell(Bookkeeper) requested log		
164			in assistance, merchant did not know their password, verifie		
165			d top otc:, password reset merchant disconnected.		
166	4/16/2019	14:22:44	OTHER Internet Solution Case 43491756, Product / Solution		
167			Business Track + BT Mobile Enroll/Setup Anthony Bell		
168			null null Authenticated By:Agent Basic Level Anthony		
169			Bell Bookeeper Could not log into business track. Could no		
170			t verify TOP and said he would call back later. NFAN		
171	4/3/2019	09:45:40	OTHER Internet Solution Case 43033426, Jordan Reyna Finance		eja
172			director. Calling to get the user unlocked. Access successf		eja
173			ully.		eja
174	3/12/2019	11:08:17	Batch Load Misc RSMS Project (Base): RS. I need to get our		b09
175			company phone number added to all billing descriptors asap.		b09
176			We have some old numbers on file but would like to use this		b09
177			number for each descriptor going forward. (833) 2651270 W		b09
178			ill call in the next min or two. Thanks, Jordan tt Jordan		b09
179			, said he		b09
180			Batch Load Misc wanted to add a support # to the descripto		b09
181			rs on all of the accounts to try and help with disputes. The		b09
182			y want to try and resolve the issue with the customer before		b09
183			it gets to that point. I updated the phone # on all account		b09
184			s with 8332651270. Adv it should take 24 hours to complete t		b09
185			he update.		b09
186	3/5/2019	13:10:47	Batch Load Misc RSMS Project (Trigger Word): RSErica, Yes		b09
187			, Id like to proceed through your channels to get Visa Verif		b09
188			ied (VV) setup. Ill check out that link. Thanks for your h		b09
189			elp on that. Wed also like to explore any similar verifica		b09
190			tions like VV for other card providers (AMEX, Mastercard). D		b09
191			o you have any connections there? Jordan Jordan, Im sendi		b09
192			ng the request		b09
193			Batch Load Misc to our product team now. Ive asked for the		b09
194			m to contact you via email and keep me informed throughout t		b09
195			his process. I also mentioned you are interested in options		b09
196			for MasterCard and Discover. Im not sure if they can assist		b09
197			with those but it doesnt hurt to ask. If you have any other		b09
198			questions in the meantime please let me know. Thank you,		b09
199			Erica Hoover		b09
200	3/5/2019	10:35:07	Batch Load Misc RSMS Project (Trigger Word): RSGood aftern		b09
201			oon Jordan, Have you had any further communication with Vis		b09
202			a since the last email below? Im just trying to gage an unde		b09
203			rstanding of where you are with this. In addition to the V		b09
204			erified by Visa, have you had a chance to complete the addit		b09

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Attachment JJJJ **PX 27, 2662**

Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	Date	Time	Note Text	Rep	NID
205			ional velocity filters		b09
206			Batch Load Misc within Payeezy to verify AVS(address verif		b09
207			ication). Thank you, Erica Hoover Jan has a		b09
208			dvised BAMS partner sales has the ability to resell the Firs		b09
209			t Data services of Cardinal Commerce and would need to engag		b09
210			e them to complete Verified by Visa. Waiting on a reply fro		b09
211			m Jordan.		b09
212	3/4/2019	15:57:51	Batch Load Misc RSMS Project (Trigger Word): RSper notes "		b09
213			lower" is referencing a last name. currently working with th		b09
214			e client and determining steps for verified by visa		b09
215	3/4/2019	11:02:00	OTHER BAMS DST Case 41982949, RTAR request approved		
216	3/1/2019	14:22:36	OTHER BAMS DST Case 41929512, SangWan, Jodi CMS Outbound o?		
217			= Christopher Lower DM, approved		
218	2/26/2019	17:46:04	OTHER BAMS DST Case 41801249, Larry Johnson CMS Outbound C		
219			rystal Engelmann, DM, RTAM, Approved		
220	2/25/2019	12:00:20	Batch Load Misc RSMS Project (Base): RStt Jordan, interest		b09
221			ed in setting up verified by visa to secure his transactions		b09
222			more to help with chargebacks and also wanted to know if th		b09
223			ere was a tutorial on how to set up velocity filters on his		b09
224			Payeezy portal. I emailed him a helpful link to answer his q		b09
225			uestions and if he needed more info I would set up a call wi		b09
226			th the payeezy help desk. I advised him verified by visa and		b09
227			mastercard secure code would all be set up himself and can		b09
228			do it on the portal through payeezy.		b09
229	2/13/2019	09:26:44	Batch Load Misc RSMS Project (Base): RSErica, Quick quest		b09
230			ion. We normally handle chargebacks several at a time on the		b09
231			same day. Is it better to handle 10 chargebacks over the sp		b09
232			an of two days or better to spread it out over a week? Multi		b09
233			ple weeks worth of chargebacks handled in a short period tim		b09
234			e had an adverse effect on our merchant status. Jordan Hi		b09
235			Jordan, I dont believe		b09
236			Batch Load Misc it makes a difference on how many you hand		b09
237			le over a certain time period. If you have a large amount of		b09
238			chargebacks against the business that poses a concern, the		b09
239			Risk department would notify you and myself and request a re		b09
240			mediation plan. You are already working on this now so I wou		b09
241			ld say you shouldnt have any concern at this point. Thank		b09
242			you, Erica Hoover		b09
243	2/13/2019	09:26:28	OTHER BAMS DST Case 41360924, twanza trench cms 4sv tt an		
244			thony bell wanted to get details on a chargeback and retrie		
245			val but he then figured out what the issue was		
246	2/11/2019	08:34:17	Batch Load Misc RSMS Project (Base): Lets hold off on any		b09
247			changes at least until tomorrow. Ill comment back here then.		b09
248			Thanks for the help on this.		b09
249	2/7/2019	14:34:32	Batch Load Misc RSMS Project (Base): RSI did have another		b09
250			question. Is there a way to remove Discover card from our be		b09
251			ing one of the card types we accept? We no longer want to do		b09
252			business with them. Jordan You certainly have a choice a		b09
253			s to which cards you would like to accept. However from look		b09
254			ing at the accounts theres only 1 that doesnt accept Discove		b09
255			r cards currently. The accounts that do have Discover		b09

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Attachment JJJJ **PX 27, 2663**

Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	Date	Time	Note Text	Rep	NID
256			Batch Load Misc card are full serviced through us and woul		b09
257			dnt go through Discover. Can I ask the reason behind not		b09
258			wanting to accept Discover? Erica Hoover They disconnect		b09
259			ed us without any warning on the JasonBondPicks.com account.		b09
260			Now they are allowing clients to issue disputes on any of o		b09
261			ur brands and not allowing us an opportunity to defend ourse		b09
262			lves and possibly win. WE are seeing an uptick in disputes		b09
263			Batch Load Misc from Discover card members and its really		b09
264			hurting our merchant status. We do so little biz through the		b09
265			m that they are not work keeping around any longer, especial		b09
266			ly considering how they dropped us on Jason Bond Picks witho		b09
267			ut any warning or opportunity to remedy and unknown issues.		b09
268			Oh wow! I can definitely understand why you wouldnt want to		b09
269			deal with Discover any longer. If you would like		b09
270			Batch Load Misc to have it removed I can do that for you t		b09
271			oday. After I make the updates to the account, you would be		b09
272			required to contact the Payeezy helpdesk for a parameter up		b09
273			date on each so the system recognizes the change. Or, I ca		b09
274			n set the accounts for auto parameter updatesŽ if you wish.		b09
275			This means the gateways will automatically push the update		b09
276			overnight after the batch completes. Erica Hoover		b09
277	2/7/2019	13:32:41	Batch Load Misc RSMS Project (Base): RSThank you for the c		b09
278			larification. As for the AVS, we have Firstdata setup to r		b09
279			equire avs so thats odd. However, there are some rare charge		b09
280			s where we charge on behalf of the client per their consent		b09
281			with the info we have on file, excluding the security code.		b09
282			We do this on a rare occasion so those		b09
283			Batch Load Misc may be the charges you are seeing without		b09
284			avs requirements. Orders taken directly from our order forms		b09
285			require zip code verification, security code...etc. Thanks		b09
286			, Jordan Likewise, thank you for the clarification! If the		b09
287			y any further questions I will be in touch. Have a great r		b09
288			est of your day! Erica Hoover		b09
289	2/7/2019	13:26:50	Batch Load Misc RSMS Project (Base): RSGood speaking with		b09
290			you last week. I did have some questions about some odd debi		b09
291			ts from BAMS of Feb 4, 2018. Their description says "deposit		b09
292			" while its actually debiting our account. Normally these de		b09
293			posits are credits. Can you check on this please and clarify		b09
294			? Good afternoon Jordan, I appreciate you reaching out! In		b09
295			reviewing the below, those are your processing fees		b09
296			Batch Load Misc that are billed monthly around the 2nd of		b09
297			each month. If the 2nd falls on a weekend, it will delay unt		b09
298			il the next business day, which in this case was on 2/4. I		b09
299			ts funny you had reach out because I was actually getting re		b09
300			ady to email you in regards to the merchant account for jaso		b09
301			nbondpicks.com. Our support analysts had found that you have		b09
302			some transactions downgrading due to not providing		b09
303			Batch Load Misc AVS(address verification) at the time of a		b09
304			uthorization. We just want to verify if there is an issue th		b09
305			at caused the information to not be provided. If you are awa		b09
306			re of this and understand the downgrades I will advise. We		b09

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Attachment JJJJ **PX 27, 2664**

Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	Date	Time	Note Text	Rep	NID
307			just want to make sure you are aware of how to get the best		b09
308			possible rate for your transactions. If you have any ques		b09
309			tions please let me know. Thank you, Erica Hoover		b09
310	2/1/2019	11:58:27	Batch Load Misc RSMS Project (Base): RStt Jordan, introduc		b09
311			ed myself as their assigned relationship specialist for the		b09
312			accounts going forward. He was very happy to hear of this an		b09
313			d asked me to send my contact info to him so they could file		b09
314			it where it needs to go. He said everything is going well w		b09
315			ith the processing at this time and no questions or concerns		b09
316			.		b09
317	1/30/2019	09:23:52	OTHER BAMS DST Case 40759485, ADIAHA ASHBY basic LEVEL VERI		
318			F TT Jordan Reyna called regarding mid numbers [redacted]		
319			[redacted]		
320	1/25/2019	10:15:15	Batch Load Misc Salesforce Case Number: 40473994 .Case Not		311
321			e: anhbarrows/sbs/erchant provided signed completed form and		311
322			voided check updated in MM, forward doc to bams audit and c		311
323			ontract, email merchant to advise of completion		311
324	1/7/2019	16:20:28	OTHER BAMS DST Case 39802160, Alecia Wright CMS 4sv TT: An		
325			thony Bell / Top veri/Charge back inquiry . Realized it was		
326			for a different MID. I pulled the MID and assisted the merch		
327			ant with the cb.		
328	12/31/2018	10:47:48	OTHER Internet Solution Case 39411662, Anthony Bell / Book		
329			Keeper / Verified basic / He was unable to log into Payeezy.		
330			I removed the lock on his account and he logged back in. NF		
331			AN.		
332	12/27/2018	15:10:00	OTHER Internet Solution Case 39234187, TT Anthony Bell Me		
333			rch was locked out. Unlocked account and they were able to l		
334			ogin.		
335	12/21/2018	14:07:02	Batch Load Misc Salesforce Case Number: 38811266 .Case Not		408
336			e: Desiree.McCulloughSrSBS/4sv OTC 943933/TT Jordan Reyna Ca		408
337			lled the merchant to advise of the downgrades due to not inc		408
338			luding AVS at the time of the transactions. The merchant ad		408
339			vised occasionally they receive calls from customers advisin		408
340			g their payment		408
341			Batch Load Misc has not gone through. The merchant will t		408
342			hen hand key the transactions and that seems to be when the		408
343			downgrades occur. The merchant advised they have received c		408
344			alls like this in the past. Emailed the requester back and		408
345			advised of the conversation. No further action taken. Clos		408
346			ing ticket.		408
347	12/18/2018	16:01:36	Batch Load Misc Salesforce Case Number: 38811266 .Case Not		408
348			e: Desiree.McCulloughSrSBS Received an email from Kevin McCa		408
349			rthy advising the merchant is receiving downgrades due to no		408
350			t providing AVS at the time of ecomm transactions. Called o		408
351			ut to the location and left a message on the general inbox.		408
352			Also sent an email to the address on file asking the mercha		408
353			nt to call back.		408
354	12/17/2018	09:39:43	OTHER BAMS DST Case 38799549, TAQUISHA JONES*CMS*TT Jordan		
355			Reyna *4SV/FDOTC [0002157963] merchant inquiring about dis		
356			cover being moved off the account for mid [redacted] and		
357			wondering why needing an explanation provided the discover		

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Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	Date	Time	Note Text	Rep	NID
358			merchant service number 1 800 347 2683 and instruct to call		
359			back once he settled with discover		
360	12/6/2018	21:00:30	OTHER Internet Solution Case 38452004, Jordan Reyna/Directo		
361			r of Finance||questions regarding pmt types on specific Vter		
362			minal||checked terminal advise to contact merch serv/pmt t		
363			ypes not showing on account||ended call||		
364	9/27/2018	11:15:00	OTHER Internet Solution Case 36174227, Merchant was a direc		
365			tor of finance he was getting a high number of declines base		
366			d on the code 530 do not honor he wanted to know if this wou		
367			ld be something incorrect on the account and I told him that		
368			is a generic decline with the bank or card issuer I told hi		
369			m he could reach out to an RM to see if they see anything th		
370			at would raise a red flag in merchant manager but as far as		
371			I could see its just a generic decline, also he wanted some		
372			advice on avs and cvv2 filters, hedidn't have avs turned on		
373			so I told him that might be worth looking into. NFAN		
374	9/25/2018	16:14:24	4STEP JORDAN REYNA CALLE DIN WANT TO KNOW IF WE HAVE WHER IS		365
375			THEY DO RECURRING CHARGES AND THEY THEY GET A NEW CARD IF		365
376			THE SYSTEM WOULD UP DATE IT CALL CREDI T CARD UP DATE NO		365
377	9/24/2018	16:35:23	OTHER BAMS Retention 36084033, ret/mmebius/4551374: 4sv. Sp		
378			oke with JORDAN REYNA (director of finance) in regards to ra		
379			te review completed on 09/18/18. Merchant is requesting to		
380			get copy of pricing reductions, current rate and monthly fee		
381			s. Per request sent re pricing letter through secure email		
382			address on file. Merchant OK.		
383	9/24/2018	16:09:22	DEPOSIT INQUIRY		249
384	9/24/2018	16:09:09	OTHER BAMS Retention 36084033, NAME: Jordon Reyna AUTH:		
385			Basic/top lvl fdotc Verification successful, Transaction ID:		
386			0001518808 REASON: Merchant wanting to know what his curr		
387			ent rates/fees for processing is. merchant wanted to find ou		
388			t if there can be a document provided to them that would sho		
389			w there current rates/fees and changes. merch states its tow		
390			ard the end of year and they are reviewing what the company		
391			is being charged for processing RESOLUTION: informed merch		
392			of the sales discount rate for processing. reviewed monthl		
393			y fees and additional charges for processing. transfer to r		
394			etention specialist Michael. case #36084033		
395	9/24/2018	16:08:49	OTHER BAMS L1 CASE 36084033, NAME: Jordon Reyna AUTH: Ba		
396			sic/top lvl fdotc Verification successful, Transaction ID:00		
397			01518808 REASON: Merchant wanting to know what his curren		
398			t rates/fees for processing is. merchant wanted to find out		
399			if there can be a document provided to them that would show		
400			there current rates/fees and changes. merch states its towar		
401			d the end of year and they are reviewing what the company is		
402			being charged for processing RESOLUTION: informed merch o		
403			f the sales discount rate for processing. reviewed monthly		
404			fees and additonal charges for processing. transfer to rete		
405			ntion specialist Michael. case #36084033		
406	9/24/2018	15:51:11	OTHER BAMS L1 CASE 36083001, Caller Name: Jordan Reyna Ca		
407			llback Number: 972 533 1496 Basic Completed: YES IVR Top Le		
408			vel Authentication: FDOTC OTC: Email Verification successf		

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Attachment JJJJ **PX 27, 2666**

Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	Date	Time	Note Text	Rep	NID
409			ul, Transaction ID:0001518683 Reason for the Call: the merch		
410			ant called in asking for his percentage, while giving the me		
411			rchant a detailed breakdown of the fees and rates, the merch		
412			ant disconnects, due to high call volume, no call backs.		
413	9/18/2018	12:06:00	OTHER BAMS Retention 35828324, Inbound call 4 Step Veri		
414			fied Discount 0.85 will be 0.80 PCI 19.95 will be 15.95 c		
415			hargeback fee to 25.00 to 15.00 Hi Sean, Jordon Reyna dire		
416			ctor of finance called me back he accepted the new rates. He		
417			would like you to call him at [redacted] . What he is goi		
418			ng to ask you is if they have a new BC on his account I did		
419			explain that I could always help him on the rates and fees.		
420			He ask if you could reach out to him Current Pricing Plan I		
421			nterchange Plus changed to Interchange Plus. Current Pricin		
422			g Type 020 Electronic Commerce Basic (MC:089 VI:077 DISC:317		
423			) changed to 020 Electronic Commerce Basic (MC:089 VI:077 DI		
424			SC:317). Current Billback 0.00 changed to 0.00. Current Cr		
425			edit Qual Rate 0.85 changed to 0.80. Current Credit Qual Au		
426			th Fee 0.00 changed to 0.00. Current Credit Qual Trans Fee		
427			0.00 changed to 0.00. Current Debit Qual Rate 0.85 changed		
428			to 0.80. Current Debit Qual Auth Rate 0.00 changed to 0.00.		
429			Current Debit Qual Trans Fee 0.00 changed to 0.00. Curren		
430			t Regulated Debit Qual Rate 0.85 changed to 0.80. Current R		
431			egulated Debit Qual Auth Fee 0.00 changed to 0.00. Current		
432			Regulated Debit Qual Trans Fee 0.00 changed to 0.00.		
433	9/18/2018	12:04:57	OTHER BAMS Retention 35828324, Inbound call 4 Step Veri		
434			fied Discount 0.85 will be 0.80 PCI 19.95 will be 15.95 c		
435			hargeback fee to 25.00 to 15.00 Hi Sean, Jordon Reyna chi		
436			ef fin offerer called me back he accepted the new rates. He		
437			would like you to call him at [redacted] . What he is goin		
438			g to ask you is if they have a new BC on his account I did e		
439			xplain that I could always help him on the rates and fees. H		
440			e ask if you could reach out to him Current Pricing Plan In		
441			terchange Plus changed to Interchange Plus. Current Pricing		
442			Type 020 Electronic Commerce Basic (MC:089 VI:077 DISC:317)		
443			changed to 020 Electronic Commerce Basic (MC:089 VI:077 DIS		
444			C:317). Current Billback 0.00 changed to 0.00. Current Cre		
445			dit Qual Rate 0.85 changed to 0.80. Current Credit Qual Aut		
446			h Fee 0.00 changed to 0.00. Current Credit Qual Trans Fee 0		
447			.00 changed to 0.00. Current Debit Qual Rate 0.85 changed t		
448			o 0.80. Current Debit Qual Auth Rate 0.00 changed to 0.00.		
449			Current Debit Qual Trans Fee 0.00 changed to 0.00. Current		
450			Regulated Debit Qual Rate 0.85 changed to 0.80. Current Re		
451			gulated Debit Qual Auth Fee 0.00 changed to 0.00. Current R		
452			egulated Debit Qual Trans Fee 0.00 changed to 0.00.		
453	9/18/2018	11:15:43	OTHER BAMS Retention 35828324, Inbound call 4 Step Veri		
454			fied Discount 0.85 will be 0.80 PCI 19.95 will be 15.95 c		
455			hargeback fee to 25.00 to 15.00 Hi Sean, Jordon Reyna call		
456			ed me back he accepted the new rates. He would like you to c		
457			all him at [redacted] . What he is going to ask you is if		
458			they have a new BC on his account I did explain that I could		
459			always help him on the rates and fees. He ask if you could		

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Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	Date	Time	Note Text	Rep	NID
460			reach out to him Current Pricing Plan Interchange Plus chan		
461			ged to Interchange Plus. Current Pricing Type 020 Electroni		
462			c Commerce Basic (MC:089 VI:077 DISC:317) changed to 020 Ele		
463			ctronic Commerce Basic (MC:089 VI:077 DISC:317). Current Bi		
464			llback 0.00 changed to 0.00. Current Credit Qual Rate 0.85		
465			changed to 0.80. Current Credit Qual Auth Fee 0.00 changed		
466			to 0.00. Current Credit Qual Trans Fee 0.00 changed to 0.00		
467			. Current Debit Qual Rate 0.85 changed to 0.80. Current De		
468			bit Qual Auth Rate 0.00 changed to 0.00. Current Debit Qual		
469			Trans Fee 0.00 changed to 0.00. Current Regulated Debit Qu		
470			al Rate 0.85 changed to 0.80. Current Regulated Debit Qual		
471			Auth Fee 0.00 changed to 0.00. Current Regulated Debit Qual		
472			Trans Fee 0.00 changed to 0.00.		
473	9/18/2018	10:49:32	OTHER BAMS Retention 35828324, Hi Sean, I have made three		
474			attempts to contact them and left messages I am closing my		
475			request. If you can get ahold of them you can offer on the		
476			rates Discount 0.85 will be 0.80 PCI 19.95 will be 15.95 Thi		
477			s is what we can offer they have really good rates This is		
478			an annual savings $4187.00 Please let me know and I will key		
479			the new rates Belinda Jones		
480	9/17/2018	10:37:41	OTHER BAMS Retention 35828324, Outbound call Left a voice		
481			mail requesting a call back		
482	9/14/2018	13:42:30	OTHER BAMS Retention 35828324, Outbound call Left a voi		
483			cemail requesting a call back.		
484	9/12/2018	15:25:53	OTHER Internet Solution Case 35768304, Merchant was checkin		
485			g to see if payeezy stores credit card info on the system fo		
486			r third party informed no we don't store info for third part		
487			ies director of finance		
488	9/11/2018	14:32:13	OTHER BAMS L1 CASE 35730261, TT: Jordon Reyna VERIFY: basic		
489			, CB: (855) 515 1083 ISSUE: merch state he heard about a 2%		
490			raise for multiple chargeback and the merchant wouldnt be a		
491			ble to reopen the account. RESOLUTION: adv of the vcr and pr		
492			ovide with bc foti number.		
493	9/5/2018	09:42:36	Remedy No New Ticket Incorrect Screen Pop QuickTicket tt: (		385
494			855) 515 1083		385
495	8/30/2018	15:10:21	OTHER BAMS L1 CASE 35457349, CALLER anthony bell TITLE CAL		
496			LBACK PHONE# AUTH ivr basic ISSUE needs more inforamtion o		
497			n a retrieval for $2999.00 RESOLUTION provided chargeback ph		
498			one#/ivr and connected to chargeback support specialist joe		
499	8/21/2018	16:21:00	OTHER Internet Solution Case 35215154, merchant was the dir		
500			ector of finance merchant wanted to know if there was any f		
501			unction to update expired card info. I consulted with Chris		
502			and advised there was not. this ended the call.		
503	8/21/2018	16:20:10	OTHER Internet Solution Case 35215154, eGate: merchant was		
504			asking about auto update of expired cards on Payeezy advis		
505			ed Payeezy does not have any inherent card account updater f		
506			unctionality		
507	8/21/2018	16:16:57	OTHER Internet Solution Case 35214936, Jordon (dir of finan		
508			ce) called about an auto CC# update feature advised the GW d		
509			id not offer anything like that he stated his DEV saw it in		
510			conjuncture with the dev portal provided the phone number fo		

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Attachment JJJJ **PX 27, 2668**

Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	Date	Time	Note Text	Rep	NID
511			r portal support		
512	7/31/2018	11:33:01	OTHER Internet Solution Case 34224066, Accountant called in		
513			b/c they could not log in to BT. the login was locked from		
514			too many attempts. sent otc and reset password. they were ab		
515			le to log in successfully.		
516	7/30/2018	15:39:52	OTHER BAMS L1 CASE 34201813, tt: Jordan reyna, director ver		ier
517			. BASIC TOP W OTP Transaction ID:0001135997 I provided merch		ier
518			ant discover entitlement number at his request NFA		ier
519	7/30/2018	15:32:06	OTHER BAMS L1 CASE 34201532, AUTHEN:Basic and T /W OTC =Ver		
520			ification successful, Transaction ID:0001135737 TITLE: Jorda		
521			n Reyna ISSUE: he is calling bcuz he is looking for his MC		
522			C/ SE Code for his mids and card types RESOLU: He was provi		
523			ded the info from MM/profile call is compl..		
524	7/30/2018	10:29:46	OTHER Internet Solution Case 34186643, First/ Last name: An		
525			thony Bell Position w/ company: Accountant Reason		
526			for the call: wanted to know if Dispute Manager was down.		
527			Solution: Explained to merchant to that we are experie		
528			ncing an update on the website and to try throughout the day		
529			to access Dispute Manager. Did not need further assistance.		
530	7/24/2018	17:39:17	Batch Load Misc Salesforce Case Number: 34064448 .Case Not		337
531			e: AsiaGarland/CMS/4SV/TT Anthony Bell called in because he		337
532			is receiving chargeback through mail, and he doesnt want to		337
533			anymore, I went to merchant ,manager and updated this and		337
534			I reached out to senior support to verify I was making the c		337
535			orrect change and they confirmed		337
536	7/17/2018	14:29:03	OTHER Internet Solution Case 33859615, admin locked out. un		
537			lock acct.		
538	7/12/2018	12:00:45	Batch Load Misc Salesforce Case Number: 33743643 .Case Not		106
539			e: sbissramcms TT Dequeonne, the merchant inquiring of a du		106
540			plicated wire transfer check. Advised to take call over to T		106
541			elecheck		106
542			Batch Load Misc Salesforce Case Number: 33742716 .Case Not		149
543			e: Dequeonne Harrison*CMS*Basic*TT*Jordan Reyna called in re		149
544			garding a duplicate payment on June 25 $4500¼ June 26th I a		149
545			dvised that we need to get to Telecheck for further assistan		149
546			ce.		149
547	7/11/2018	18:37:13	Batch Load Misc Salesforce Case Number: 33726867 .Case Not		113
548			e: Denna LoweryMora*SBS*TT*Jessica Cedeno En 09256 3rd part		113
549			add on send link for Bamszones that provides the instructi		113
550			on on how to get on the listing		113
551	6/26/2018	16:42:18	Batch Load Misc Salesforce Case Number: 33332048 .Case Not		336
552			e: Denise Coke*CMS*4SV*Detail transaction*TT: Anthony Bell i		336
553			nquired how his acct is setup for chargeback disputes. Merch		336
554			ant would this info to be emailed. Merchant has email option		336
555			setup for chargeback/retrieval and statement.		336
556	6/13/2018	18:40:01	OTHER Internet Solution Case 33037172, Your outage Form ID		ins
557			is 154128 Caller could not login and neither could I, advise		ins
558			d merch of site update and to try again in an hour or two, s		ins
559			ubmitted an outage form		ins
560	6/10/2018	13:53:53	OTHER BAMS L1 CASE 32934739, Anthony Bell Accountant Basic		ers
561			Login Assistance for clientline did explain hrs of operat		ers

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Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	Date	Time	Note Text	Rep	NID
562			ion & provided direct num. will call tomorrow Stated needed		ers
563			dispute Manager		ers
564	6/5/2018	12:41:01	OTHER BAMS L1 CASE 32788425, Jordan Reyna/ver basic/callng		
565			about email from Jessica kelstron about downgraded charges/c		
566			alling to take care of/per Jessica have merchant reply via e		
567			mail/merchant emailed Jessica/nfq		
568	6/5/2018	12:31:45	OTHER BAMS L1 CASE 32788425, Jordan Reyna/ver basic/callng		
569			about email from Jessica kelstron about downgraded charges/c		
570			alling to take care of/per Jessica have merchant reply via e		
571			mail/merchant emailed Jessica/nfq		
572	5/23/2018	12:28:10	OTHER Internet Solution Case 32504072, caller wanted to kno		
573			w what is going to show on the customers card when they purc		
574			hase something from each website, called edesk and chris sai		
575			d if they purchase under the terminal it would show up as th		
576			at business name		
577	5/7/2018	17:26:04	DEPOSIT INQUIRY		052
578	5/7/2018	17:25:37	OTHER BAMS L1 CASE 32071817, Part 1:tt Kaitlyn from CB/Anth		
579			ony Bell Basic verf Top w/batch 5/3 Issue Merchant is trying		
580			to verify the total # of cb's from 4/2/18 5/1/18 as the rep		
581			orts he's pulling are giving him two different amounts. One		
582			amount is 5444.87 from the bank deposit/bank deposit adjust		
583			ment reports and the other amount is 3646.87 from the charg		
584			eback listing/funding reconciliation report. Merchants in to		
585			tal from the reports there are 208 transactions for both cha		
586			rgebacks and reversals, the chargebacks total 116 and the re		
587			versals total 92. Resolution Reviewed the clientline reporti		
588			ng tool to view the reports that the merchant was viewing. R		
589			eached out to edesk, tt Crystal, advised if he's got questio		
590			ns on chargeback's we should get him to chargebacks. Advised		
591			that the sales/funding category in BT shows everything that		
592			the merchant has processed so if the merchant was questioni		
593			ng specifically the chargeback/reversal amounts then he shou		
594			ld be using the disputes category and not the sales/funding		
595			category. Advised merchant could also access dispute manager		
596			to view his chargebacks/reversals/retrievals and that there		
597			may be a report within DM that allows him to create a repor		
598			t of the chargebacks/reversals/retrievals. Reviewed this inf		
599			o w/merchant and merchant states that it just seems his char		
600			gebacks are off and that he actively uses DM. Merchant wants		
601			to see the chargeback case #'s in the reports and states th		
602			at the chargeback listing hasn't been working, but when merc		
603			hant attempted to pull that report during our call he was ab		
604			le to access that report. Even with access that chargeback l		
605			isting report merchant still was seeing some kind of discrep		
606			ancy between the reports. Advised I would reach out to charg		
607			ebacks and see if an agent in that department can confirm th		
608			e amount of chargebacks in that time period and see if they		
609			could assist us with navigating DM. Reached out to cb's, tt		
610			David		
611	5/7/2018	17:25:35	OTHER BAMS L1 CASE 32071817, Part 2:, advised he was not ab		
612			le to pull a report during that time frame but he can assist		

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Attachment JJJJ **PX 27, 2670**

Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	Date	Time	Note Text	Rep	NID
613			with navigating DM and show the merchant how to access each		
614			case one by one so that he could add up the cases himself a		
615			nd compare what DM has in regards to the reporting tool. Dav		
616			id gave assistance with navigating DM, merchant states he th		
617			inks he may have found the answer to his questions and did n		
618			ot need David's services any further. Inquired with merchant		
619			on what he was viewing in regards to the report he had now,		
620			merchant states it's a bank deposit adjustment summary, onl		
621			y included chbck/reversals. He didn't export to excel file a		
622			nd it gives the listing for that day which gives the chargeb		
623			ack associated w/that. Advised if there were still questions		
624			regarding the discrepancies I could submit a research ticke		
625			t to have an agent further investigate account, merchant dec		
626			lined request. Advised we are open 24/7 and if merchant need		
627			ed us to submit a research ticket to call us back and reques		
628			t it. nfq.		
629	5/7/2018	17:21:23	TT: COURTNEY W/ BAMS C W/ ANTHONY BELL TOP LEVEL BATCH TOTAL		WA8
630			, CHARGEBACK LISTING REPORT WANTS TO VERIFY C HARGEBACKS		WA8
631	5/7/2018	15:31:08	OTHER Chargeback 32070812, TT Anthony Bell. Basic auth IVR.		
632			Calling with funding question		
633	5/7/2018	15:28:46	OTHER BAMS L1 CASE 32070705, merchant called to try and ver		
634			ify the total # and amt of his chargebacks from 4/2/18 5/1/1		
635			8 as the reports he are pulling are giving him 2 different a		
636			mounts. he has a total of 208 chargebacks but doesnt know if		
637			the total amount is 5444.87 or 3646.87		
638	5/3/2018	17:37:50	TRANSACTION RESEARCH BAMS L1 CASE 31994847, Speaking with:		
639			Jordon Reyna (Title): Financial director Authentication: Bas		
640			ic Description: Called in to see if we received transactions		
641			from Payeezy, just batched out today Resolution: Advise, g		
642			ive it 24 hours for us to see it on our side		
643	4/30/2018	16:26:23	Batch Load Misc Salesforce Case Number: 31885403 .Case Not		903
644			e: Crystal Harper SBS tt Jordan 4sv assisted with questions		903
645			regarding downgrading transactions and best practices for hi		903
646			s business. Merchant updated filters while we were talking a		903
647			nd requested follow up to ensure they were functioning prope		903
648			rly.		903
649			Batch Load Misc Salesforce Case Number: 31885403 .Case Not		903
650			e: Crystal Harper SBS left message at the number on file an		903
651			d sent follow up email to email address on file regarding tr		903
652			ansaction downgrades.		903
653	4/30/2018	12:02:55	DEPOSIT INQUIRY		009
654	4/30/2018	12:02:49	OTHER BAMS L1 CASE 31884855, Basic verf// lauren payeezy//		
655			cb fee// Jordan reyna// top verf last deposit//merchant want		
656			ed to know how much was his fee for chargebacks I advised it		
657			was 25.00// he had additional questions about regarding cb		
658			// trnf to cb for them to answer his question// trng to laur		
659			a//nfa		
660	4/30/2018	12:01:08	Remedy Dispute Resolution Chargeback QuickTicket tt: (855)		385
661			515 1083 verified basic & top Jahar BAMS cs Jordan Reyna i		385
662			nq how the fee for arb is accessed /adv arb fees are accesse		385
663			d by visa or mc /inq if he decides to accept dispute does he		385

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Attachment JJJJ **PX 27, 2671**

Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	Date	Time	Note Text	Rep	NID
664			still get charged the fee /adv he will not be charged arb f		385
665			ee if accepting dispute		385
666	4/30/2018	11:44:24	OTHER Internet Solution Case 31883825, Merchant called in,		
667			verified basic. Had gotten several declines and wanted to kn		
668			ow if it came from Payeezy. Advised all declines were from t		
669			he cardholders bank. Transferred to Customer Service for que		
670			stions in regards to fees.		
671	4/25/2018	13:20:44	Remedy Dispute Resolution Chargeback QuickTicket tt Anthony		699
672			Bell (Verified Basic) checking status. Adv the issuing bank		699
673			filed a credit cb on 4/25/18 returning the funds for this tr		699
674			ansaction back into the merchant's account. [redacted]		699
675	4/24/2018	12:07:07	OTHER Internet Solution Case 31747195, Called in to have ac		
676			count unlocked. Unlocked the account.		
677	4/18/2018	11:27:28	OTHER BAMS L1 CASE 31602085, Verify: Basic/ TOP OTC: Verifi		
678			cation successful, Transaction ID:0000624265 TT: JORDAN REY		
679			NA admin Reason: merchant wanted to confirm if some check		
680			deposits went thru 10,000 2/5 9733 Resolution: advised me		
681			rchant that i woulld need to connect him over to the banking		
682			part of bank of america and provided bank number and connec		
683			ted caller		
684	4/18/2018	11:27:25	DEPOSIT INQUIRY		L57
685	4/17/2018	14:34:33	OTHER BAMS L1 CASE 31576421, TT: jordan reyna (admin) VER		
686			IFY: basic,FDOTC> TransactionID:00000621478 CB: (855) 515 10		
687			83 ISSUE: caller want to remove chargeback delivery option,		
688			state he signed up for clientline and want to go papaer less		
689			. RESOLUTION: made change in merchant manager		
690	4/17/2018	14:23:07	Remedy Internal Transfer Customer Service QuickTicket tt:		N65
691			jordan reyna was trasnferred to cust svc mer want his acct t		N65
692			o be set up as paperless.basic verified.		N65
693	4/5/2018	13:42:12	OTHER Internet Solution Case 31256497, needs to update/con		
694			firm merchant descriptors. >> referred to BAMS		
695	3/9/2018	11:09:18	Batch Load Misc Salesforce Case Number: 30549977 .Case Not		411
696			e: Kcampbell sbs 4sv tt bc Jessica Cedeno requested to remov		411
697			e phone number entirely from merchant descriptor		411
698	3/5/2018	07:02:58	OTHER BAMS L1 CASE 30330737, **		
699	3/2/2018	15:44:16	Batch Load Misc Salesforce Case Number: 30367427 .Case Not		134
700			e: Gary Price SBS:Rep: g09256 Jesssica Cedeno called in to c		134
701			onfirm DBA and if the merchant she also needs to know doe th		134
702			e merchant need to have an phone number on their web site or		134
703			if an email contact will work, called SR Rep Team and a ph		134
704			one number does need to be on the web site		134
705	3/2/2018	10:26:32	OTHER BAMS L1 CASE 30332246, tt Jordan reyna calling about		
706			cards declining verified deposit amount for top gave numerou		
707			s reasons and offered issuer also suggested calling client f		
708			or another form of payment .. assoited merch on clientline a		
709			nd adding realtime auth merch also wants to receive disputes		
710			only thru ids wants no paper adjusted in mm called payeezy		
711			for merch abt randon cards showing full card numbers payeezy		
712			adv random numbers and not actual cd numbers merch ok all i		
713			ssues resolved		
714	2/28/2018	15:42:16	Batch Load Misc Salesforce Case Number: 30193710 .Case Not		101

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Attachment JJJJ **PX 27, 2672**

Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	Date	Time	Note Text	Rep	NID
715			e: ddunsmore. sent another follow up email to the business c		101
716			onsultant. Merchant had spoken with them to assist with this		101
717			issue.		101
718	2/27/2018	12:51:17	Batch Load Misc Salesforce Case Number: 30193710 .Case Not		101
719			e: ddunsmore. Called Jordan. Merchant indicate issue was re		101
720			solved with call from business consultant yesterday. I do s		101
721			ee where call was made to correct. Merchant is wanting to s		101
722			ee if they can change the customer service phone number to e		101
723			mail support only. I have sent an email to the business con		101
724			sultant to verify		101
725	2/26/2018	17:38:14	Batch Load Misc Salesforce Case Number: 30211210 .Case Not		179
726			e: Katie Hollifield/ SBS /AVS/DBA/ TT BC Jessica Cedeno Upd		179
727			ated merchants descriptor # and bill to # to 855.515.1083		179
728	2/26/2018	12:58:22	Batch Load Misc [redacted]support@PETRAPICKS.COM) [redacted]		ser
729			[redacted]support@JASONBONDPICKS.COM) [redacted]support@BIO		ser
730			TECHBREAKOUTS.COM) merchant also wants to know whyso custome		ser
731			r say the c.s is the merchant personal [redacted] but it wan		ser
732			st on the descriptor and merchant would like to have it fix		ser
733			callback[redacted]		ser
734			Batch Load Misc Salesforce Case Number: 30193710 .Case Not		ser
735			e: jordan reyna verfied basic,top otc email(0000455563) merc		ser
736			hant calling remove the phone number on the description and		ser
737			but other xs or the email for all 6 account [redacted](su		ser
738			pport@RAGINGBULL.COM) [redacted]support@TOPSTOCKPICKS.COM		ser
739			) [redacted](support@PENNYPRO.COM)		ser
740	2/26/2018	12:34:00	OTHER BAMS L1 CASE 30195979, Name: Jordan Reyna Position: a		
741			cct Admin. Auth: basic toplevel: Issue: Merchant wants to be		
742			able to response to chargeback online. Merchant was not ab		
743			le to login to clientline because there is someone in his bu		
744			siness that in charge for the chargeback, merchant did not h		
745			ave the login paswrd. resolution: merchant was unable to rea		
746			ch out to that person and will call us back.		
747	2/26/2018	12:26:57	Remedy Internal Transfer Customer Service QuickTicket tt Jor		212
748			dan Reyna basic verified. trns to cs. He wants all cbs loade		212
749			d on DM only. So nothing mailed. Needs acct set to EIDS only		212
750			may need an RM to do this for him.		212
751	2/26/2018	12:17:03	OTHER BAMS L1 CASE 30195091, jordan reyna verfied basic,top		ett
752			otc email(0000455563) merchant calling remove the phone nu		ett
753			mber on the description and but other x's or the email for		ett
754			all 6 account [redacted](support@RAGINGBULL.COM) [redacted]		ett
755			[redacted](support@TOPSTOCKPICKS.COM) [redacted]support@PENNYPRO		ett
756			.COM) 372829133886(support@PETRAPICKS.COM) [redacted]supp		ett
757			ort@JASONBONDPICKS.COM) [redacted]support@BIOTECHBREAKOUT		ett
758			S.COM) merchant also wants to know whyso customer say the c.		ett
759			s is the merchant personal [redacted]but it wanst on the de		ett
760			scriptor and merchant would like to have it fix advice time		ett
761			rame submitted ticket number 30193710 on mid[redacted])		ett
762	2/22/2018	13:55:13	Batch Load Misc Salesforce Case Number: 30119903 .Case Not		181
763			e: Brenda Goodwin Winn SBBS SR Rcvd Caller Jessica Cedano		181
764			From katie Katie had verifed Jessica BC by her SF Id asking		181
765			for assiatance to doing an Ad loc I have emeiled her the p		181

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Attachment JJJJ **PX 27, 2673**

Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	Date	Time	Note Text	Rep	NID
766			re Ad loc paperwork so she can have the merchant fill it out		181
767			Batch Load Misc Salesforce Case Number: 30117220 .Case Not		179
768			e: Katie Hollifield/ SBS /AVS/DBA/ TT BC Jessica Cedeno BC n		179
769			eeds add location done on account transferred to Add loc lin		179
770			e senior Brenda G.		179
771	1/25/2018	19:26:09	Batch Load Misc Salesforce Case Number: 29415857 .Case Not		159
772			e: Venesa.Bombard/sbs sr/ TT Jordan Reyna and reviewed downg		159
773			raded transactions due to missing AVS information on biotech		159
774			account. Also updated phone number on all 6 accounts in cha		159
775			in to his number for best contact [redacted] Submitted up		159
776			date to update address on file to match head office account.		159
777	1/24/2018	13:43:56	DEPOSIT INQUIRY		234
778	1/24/2018	13:43:46	OTHER BAMS L1 CASE 29370939, tt anthony bell ,bookeeper bas		
779			ic;verif last deposit . verif dda merchant would like to hav		
780			e mailing address changed updated on the account updated the		
781			address for the merchant ; merchant has muliple accounts he		
782			is needing to do this for .		
783	12/15/2017	16:36:25	Batch Load Misc Salesforce Case Number: 28483333 .Case Not		109
784			e: tt BC Cedeno, Jessica who requested an update of addition		109
785			al location pending credit approval, called snr support Just		109
786			in who located the analyst for this account and sent an emai		109
787			l copied me and the BCs manager.... case closed		109
788	12/13/2017	20:23:20	Batch Load Misc Salesforce Case Number: 28428021 .Case Not		ser
789			e: Resolved		ser
790	12/12/2017	18:44:09	Batch Load Misc Salesforce Case Number: 28393572 .Case Not		134
791			e: Gary Price SBS: Rep: g09256 Jessica Cedeno called in for		134
792			DBA update she sent me update form signed by the merchant		134
793			updated per request		134
794	12/8/2017	14:37:55	OTHER BAMS L1 CASE 28298610, CALLER: Anthony bell TITLE: b		
795			ookkeeper AUTH: basic // batch total 6040.00 // dda REASON		
796			: merch called to update dba and bill to address also need		
797			s help signing into business track RESOLUTION: rev acct ed		
798			ucated merch and updated bill to address via merch manger d		
799			ba address in another state submitted a req in MCS : BAMSMF3		
800			BPOE6R01, SPOKE TO BUSINESS TRACK WHO advised me there is kn		
801			own issue and merch should try back in 1 hours ,		
802	12/8/2017	14:37:30	DEPOSIT INQUIRY		265
803	12/8/2017	14:27:02	OTHER Internet Solution Case 28298082, Customer service rep		
804			calling to connect merchant, informed of outage for BT		
805	11/30/2017	11:00:54	Batch Load Misc Salesforce Case Number: 27824920 .Case Not		731
806			e: SKirkland*SBS3*MID has generated, however, stuck in pendi		731
807			ng credit since 11/24. Advised BC to confirm if any knowledg		731
808			e of why pending credit review since am unable to see her co		731
809			ntracts.		731
810	11/29/2017	14:57:24	TRANSACTION RESEARCH BAMS L1 CASE 27971199, jordan reyna/ad		ing
811			ministrative assisnt/vrfd basic/2 card holders calling sayin		ing
812			g they've been charged twice from two separate accounts in t		ing
813			he amounts of 99.00 and 699.00. merch could only see one cha		ing
814			rge/cardholder seeing it as 4. 2 charges from this merch acc		ing
815			ount and another MID [redacted] called edesk Debbie/she a		ing
816			dvised them being charged 99.00 on the merch act ending in [redacted]		ing

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Attachment JJJJ **PX 27, 2674**

Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	Date	Time	Note Text	Rep	NID
817			[redacted] and 699.00 ending in [redacted]. merch sees the same. wanted to		ing
818			clarify/ another account MID[redacted] merch said cc#[redacted]		ing
819			being charged twice/advised the merch only once		ing
820	11/29/2017	09:48:07	DEPOSIT INQUIRY		NA0
821	11/22/2017	12:55:16	Batch Load Misc Salesforce Case Number: 27824920 .Case Not		731
822			e: SKirkland*SBS3*MSC updated needed per BOS on BAMSBKNXK11A		731
823			001. Updated and replied back to email sent to Doreen on her		731
824			behalf and as back up while ooo. Attached add locs forms wi		731
825			th information needed and advised to upload or notify me if		731
826			new ticket is needed since I am unable to update the ticket		731
827			on her behalf.		731
828	11/21/2017	17:44:16	Batch Load Misc Salesforce Case Number: 27695002 .Case Not		120
829			e: dcaudill: sr sbs: submitted add loc for bus cons. jessica		120
830			cedeno. Tracking # BAMSBKNXK11A001		120
831	11/16/2017	17:12:17	Batch Load Misc Salesforce Case Number: 27695002 .Case Not		120
832			e: dcaudill:sr sbs: spoke with field mgr jessica cedeno. she		120
833			did not have time to go thru doing mpa with me. i emailed h		120
834			er the add loc form, she will complete and return to me to s		120
835			ubmit add loc.		120
836			Batch Load Misc Salesforce Case Number: 27694531 .Case Not		115
837			e: Cameron Collins/SBS/4sv tt:BC Jessica Cedeno to get add l		115
838			oc completed. Transferred over to Sr. Doreen on the add loc		115
839			team.		115
840	11/15/2017	16:44:17	Batch Load Misc Salesforce Case Number: 27508896 .Case Not		125
841			e: byron stingley sr sbs tt Jorday Reyna 4sv dda advised of		125
842			transactions downgrading and advised how to correct with AVS		125
843	11/15/2017	14:52:16	Batch Load Misc Salesforce Case Number: 27508896 .Case Not		125
844			e: byron stingley sr sbs called the merchant was advised to		125
845			send an email to reach Jordan Reyna sent email to jordan@r		125
846			agingbull.com and advise to contact me about merchant accoun		125
847			t		125
848	11/13/2017	11:38:02	OTHER Internet Solution Case 27574555, Advised client on ho		
849			w to integrate their shopping carts for each of their termin		
850			als and set up accepting CVV information for the bank and se		
851			tting up cvv filters.		
852	11/13/2017	11:16:10	OTHER Internet Solution Case 27572926, basic Jessica is new		
853			client manager for this account 5 accounts chained Jessica		
854			recently adjusted soft descriptors previous login connected		
855			to email jeff@bishop.me Jessica stated new email=jordan@ragi		
856			ngbull.com merchant needs api link assistance Jessica does n		
857			ot know current merchant administrator login jordanreyee mer		
858			chant login misspelled and should be jordanreyna top salespe		
859			rson yes Jordan Reyna=controller on site who is managing api		
860			integration Jeffrey Bishop=owner Jessica called Jordan to c		
861			onfirm if login name can remain jordanreyee Jordan said logi		
862			n can remain jordanreyee apparently merchant administrator c		
863			reated login ending with ee since actual name was unknown pr		
864			omote jordanreyee from merchant to merchant administrator jo		
865			rdanreyee email=jordan@ragingbull.com Jessica then asked Jor		
866			dan if he would like to call us back since Jessica is late f		
867			or another meeting Jordan will call api back to get credenti		

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Confidential 10417905-FISV-000044

Attachment JJJJ **PX 27, 2675**

Expert Notes

9/10/2020 [redacted] MSA

Print All Notes

	Date	Time	Note Text	Rep	NID
868			als for each of 5 chained subterminals # and hours api		
869	11/13/2017	11:15:09	OTHER Internet Solution Case 27572926, basic Jessica is new		
870			client manager for this account 5 accounts chained Jessica		
871			recently adjusted soft descriptors previous login connected		
872			to email jeff@bishop.me Jessica stated new email=jordan@ragi		
873			ngbull.com merchant needs api link assistance Jessica does n		
874			ot know current merchant administrator login jordanreyee mer		
875			chant login misspelled and should be jordanreyna top salespe		
876			rson yes Jordan Reyna=controller on site who is managing api		
877			integration Jeffrey Bishop=owner Jessica called Jordan to c		
878			onfirm if login name can remain jordanreyee Jordan said logi		
879			n can remain jordanreyee apparently merchant administrator c		
880			reated login ending with ee since actual name was unknown pr		
881			omote jordanreyee from merchant to merchant administrator jo		
882			rdanreyee email=jordan@ragingbull.com Jessica then asked Jor		
883			dan if he would like to call us back since Jessica is late f		
884			or another meeting Jordan will call api back # and hours api		
885	11/13/2017	11:13:52	OTHER Internet Solution Case 27572926, basic Jessica is new		
886			client manager for this account 5 accounts chained previous		
887			login connected to email jeff@bishop.me new email jordan@ra		
888			gingbull.com merchant needs api link assistance Jessica does		
889			not know merchant administrator login jordanreyee merchant		
890			login misspelled and should be jordanreyna top salesperson y		
891			es Jordan Reyna=controller on site who is managing api integ		
892			ration Jeffrey Bishop=owner Jessica called Jordan to confirm		
893			if login name can remain jordanreyee Jordan said login can		
894			remain jordanreyee apparently merchant administrator created		
895			login ending with ee since actual name was unknown promote		
896			jordanreyee from merchant to merchant administrator Jessica		
897			then asked Jordan if he would like to call us back since Jes		
898			sica is late for another meeting Jordan will call api back #		
899			and hours api		
900	11/13/2017	11:10:28	OTHER Internet Solution Case 27572926, basic 5 accounts cha		
901			ined previous login connected to email jeff@bishop.me new em		
902			ail jordan@ragingbull.com merchant needs api link assistance		
903			Jessica does not know jordanreyee merchant login misspelled		
904			and should be jordanreyna top salesperson yes Jordan Reyna=		
905			controller on site Jeffrey Bishop=owner Jessica called Jorda		
906			n to confirm if login name can remain jordanreyee Jordan sai		
907			d login can remain jordanreyee promote jordanreyee from merc		
908			hant to merchant administrator Jessica then asked Jordan if		
909			he would like to call us back since Jessica is late for anot		
910			her meeting		
911	11/13/2017	11:08:27	OTHER Internet Solution Case 27572926, basic 5 accounts cha		
912			ined previous login connected to email jeff@bishop.me new em		
913			ail jordan@ragingbull.com merchant needs api link assistance		
914			Jessica does not know jordanreyee merchant login misspelled		
915			and should be jordanreyna top salesperson yes Jordan Reyna=		
916			controller on site Jeffrey Bishop=owner Jessica called Jorda		
917			n to confirm if login name can remain jordanreyee Jordan sai		
918			d login can remain jordanreyee promote jordanreyee from merc		

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Confidential 10417905-FISV-000045

Attachment JJJJ

PX 27, 2676

Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	Date	Time	Note Text	Rep	NID
919			hant to merchant administrator		
920	11/9/2017	09:44:51	DEPOSIT INQUIRY		NA0
921	11/8/2017	13:51:17	Batch Load Misc Salesforce Case Number: 27479214 .Case Not		411
922			e: kcampbell sbs 4sv tt bc Jessica Cedeno requested to updat		411
923			e the email address to jordan@ragingbull.com		411
924	11/8/2017	12:18:25	OTHER Internet Solution Case 27476677, merchant has 5 termi		
925			nals but is routing all traffic from different websites thro		
926			ugh only one, causing chargebacks because of DBA mismatch. a		
927			dvised BC of this and explained that admin would need to log		
928			in to get API creds for the 4 terminals not in use, and hav		
929			e their web developer update each website to point transacti		
930			ons to the correct terminal		
931	11/6/2017	11:27:21	MISCELLANEOUS Crimson Support , 11/6/2017 8:24 AM TT: Maxi		
932			ne, Jessica Cedo, Verified:B Basic, request to change descri		
933			ptor on account. Provided BC with 800 430 7178 BC Support nu		
934			mber.		
935	11/6/2017	09:18:18	Batch Load Misc Salesforce Case Number: 27397600 .Case Not		188
936			e: Maxine Rowe SBS TT Jessica BC requested to update the spe		188
937			lling in the descriptor field, update descriptor warm transf		188
938			er call to clover help desk for assistance Renee took over t		188
939			he call		188
940	10/31/2017	13:24:15	Batch Load Misc Salesforce Case Number: 27207936 .Case Not		341
941			e: HollyDorn*SBS received form and updated DBA name and des		341
942			criptor.		341
943	10/30/2017	20:30:06	Batch Load Misc Salesforce Case Number: 27251862 .Case Not		115
944			e: Cameron Collins/SBS/4sv tt:BC Jessica Cedeno to get the d		115
945			ba updated. Updated per the received documents.		115
946	10/27/2017	16:36:23	Batch Load Misc Salesforce Case Number: 27207936 .Case Not		341
947			e: HollyDorn*SBS*TT 4sv rep code: BC Jessica Cedeno added		341
948			a location. Merchant states Payeezy GW is not showing corr		341
949			ect descriptor. Updated to 5DOM/FGN and the date, in MM. W		341
950			ill update DBA name on *2880 when I receive the legal form s		341
951			igned/dated, then I will change the descriptor to the same n		341
952			ame.		341
953	10/5/2017	11:52:20	Batch Load Misc Salesforce Case Number: 26584133 .Case Not		071
954			e: Tamieka Mothersill, SBSS, third attempt, left message wit		071
955			h employee, Donald.		071
956			Batch Load Misc Salesforce Case Number: 26584133 .Case Not		071
957			e: Tamieka Mothersill, SBSS, Email: Good morning Ashley, I		071
958			made several attempts to contact the merchant and I left m		071
959			essages with my direct contact number and our customer servi		071
960			ce phone number. I have also sent an email to the merchants		071
961			email address on file advising them on the issue. Best rega		071
962			rds,		071
963	10/4/2017	16:36:22	Batch Load Misc Salesforce Case Number: 26584133 .Case Not		071
964			e: Tamieka Mothersill, SBSS, second attempt, no answer. Noti		071
965			ced that contact person was updated on file. Resent email to		071
966			the new contact name on file.		071
967	10/4/2017	15:40:24	Batch Load Misc Salesforce Case Number: 26661232 .Case Not		408
968			e: The street was listed was Lamar Num but should have been		408
969			Lamar Blvd #263. Made that change in the system.		408

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Attachment JJJJ **PX 27, 2677**

Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	Date	Time	Note Text	Rep	NID
970	10/4/2017	14:44:09	Batch Load Misc Salesforce Case Number: 26661232 .Case Not		408
971			e: Desiree.McCulloughSBS/4sv CAI/TT Jessica Cedeno BC calle		408
972			d in needed the DBA contact updated to Jordan Reyna and the		408
973			Bill to contact to be Jeffrey Bishop. Made those changes in		408
974			the system.		408
975	10/4/2017	13:48:12	Batch Load Misc Salesforce Case Number: 26584133 .Case Not		071
976			e: Tamieka Mothersill, SBSS, first attempt, merchant not ava		071
977			ialble. Left message with my direct phone number and our cus		071
978			tomer service phone number. Sent email to email address on f		071
979			ile advising that transactions are downgrading due to not pr		071
980			oviding AVS at the time of transaction.		071
981	10/2/2017	14:57:44	DEPOSIT INQUIRY		NA0
982	9/29/2017	14:00:18	Batch Load Misc Salesforce Case Number: 26529999 .Case Not		169
983			e: Thelma Bright SBS SW BC Cedeno, Jessica wanted to know wh		169
984			o can she email for the ladd location that is pend cred appr		169
985			. I advised she can reach out to her RSC if she dont know		169
986			her credit contact. And her RSC can help with the pending r		169
987			easons		169
988	9/28/2017	17:28:08	Batch Load Misc Salesforce Case Number: 26511368 .Case Not		104
989			e: Jocelyn Peacock/SBS/4sv EN /TT: Jessica a bc called becau		104
990			se she wanted to know the status of this merchants add locat		104
991			ions, I advised that the four locations were currently pendi		104
992			ng credit approval, I did send her an email with this inform		104
993			ation along with the merchant id numbers for the accounts.		104
994	8/31/2017	14:46:12	Batch Load Misc Salesforce Case Number: 25838212 .Case Not		133
995			e: SBS Snr** N. Whitticks/w Cameron and BC Jessica Cedeno n		133
996			eeds add loc for4 locations for payeezy set up in order to i		133
997			dentify revenue from each acct. all info will remain the sam		133
998			e. Rep will provide the payeezy addendums for each location		133
999	8/31/2017	13:50:21	Batch Load Misc Salesforce Case Number: 25837442 .Case Not		115
1000			e: Cameron Collins/SBS/4sv tt: BC Jessica Cedeno to get an a		115
1001			dd loc completed. Transferred over to Sr. Nirica from the ad		115
1002			d loc team		115
1003	8/9/2017	10:38:42	OTHER Internet Solution Case 25250125, can multiple URLs be		
1004			added in Payeezy? advs integrations send requests to Payeez		
1005			y; where those requests are coming from are not important j		
1006			ust that they're being sent to the correct location, in a co		
1007			rrect format, with correct credentials. this merchant has 4		
1008			different businesses is there a way to differentiate b/n th		
1009			em in Payeezy if they only have one MID? no. advs transacti		
1010			ons can be sorted by reference numbers, unless the merchant'		
1011			s websites/integrations haven't passed us any reference #s.		
1012			are they actually processing on Authorize.net on this accou		
1013			nt? unlikely (report sorted by TID shows only one in clientl		
1014			ine for the month of july).		
1015	8/8/2017	11:40:29	OTHER Internet Solution Case 25221248, Wants to know if pay		
1016			eezy has fraud flex detect. Advised it does not. Wants to		
1017			know what it has. Advised true avs and cvv filters. Wants		
1018			to know if this merchant has multiple accounts under this on		
1019			e. Advised only this one. Wants to know if has both payeez		
1020			y and authorize.net. Advised does.		

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Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	Date	Time	Note Text	Rep	NID
1021	8/8/2017	09:20:58	OTHER Internet Solution Case 25214850, bank rep called in w		
1022			anted to know how many merchant numbers were associated with		
1023			this payeezy. advised there was only the one MID. no furthe		
1024			r assistance needed.		
1025	8/3/2017	15:52:24	Batch Load Misc Salesforce Case Number: 25127480 .Case Not		115
1026			e: Cameron Collins/SBS/4sv tt: BC Jessica Cedeno to verify t		115
1027			he legal signer on the account. Advised of who the legal sig		115
1028			ner is.		115
1029	7/27/2017	13:36:16	OTHER Internet Solution Case 24963109, verified basic verif		
1030			ied top Verification successful, Transaction ID:0000011006 s		
1031			ent password reset		
1032	7/27/2017	13:25:49	OTHER Internet Solution Case 24962534, verified basic. advi		
1033			sed having the person call back with access to the email		
1034	7/26/2017	15:05:27	OTHER Internet Solution Case 24938374, Admin doesn't use pa		
1035			yeezy much Advised him to have admin use forgot password and		
1036			if he can't login to have him call Advised he might want to		
1037			request to have another person made to be admin		
1038	7/12/2017	16:39:10	Batch Load Misc Salesforce Case Number: 24603736 .Case Not		169
1039			e: Thelma Bright SBS SW BC Cedeno, Jessica wanted to know wh		169
1040			ich software merchant is using advised payezzy they use au		169
1041			th.net couple of times but they are using pay ezzy everyday		169
1042			.Bc also wanted to know if this account is chain to any othe		169
1043			r .I advised no its not chain		169
1044	7/12/2017	15:23:30	OTHER Internet Solution Case 24601373, Advised bank rep on		
1045			how bank response works for transactions. Advised on how dec		
1046			lines are natural and are not always in control by the gatew		
1047			ay.		
1048	5/6/2017	18:19:00	COMMENTS [redacted] RPP activated by Collections for $15		hus
1049			0000batch		hus
1050	5/5/2017	19:18:00	COMMENTS ROR By ACH request for $222014.5 approved by Manage		KER
1051			mentRMECK47093		KER
1052	3/28/2017	14:13:53	Remedy No New Ticket Full Ticket Completed QuickTicket 37228		145
1053			8802880 MATT WATABE TITLE FINANCIAL DIRECTOR MERCHANT IS		145
1054			CALLING ON THE ENTITLLMENT AND BEST SECURITY TO FOLLOW		145
1055	3/28/2017	14:08:08	Remedy Internal Transfer Customer Service QuickTicket tt: (		009
1056			855) 981 8370 calling about verify by visa info so transfere		009
1057			d to cs		009
1058	3/28/2017	11:16:02	OTHER BAMS L1 CASE 22149403, MID: [redacted] Name: Matt W		
1059			atabe Title: Financial Advisor Authentication: Basic//2nd l		
1060			evel(DDA) Issue: Merchant wanted to know how to add the ver		
1061			ified by visa....MC secure code... disc protect by Resoluti		
1062			on: Adv merchant that he would have to contact chargeback an		
1063			d press opts 5		
1064	3/28/2017	11:15:34	OTHER BAMS L1 CASE 22149403, MID: [redacted] Name: Matt W		
1065			atabe Title: Financial Advisor Authentication: Basic//2nd l		
1066			evel(DDA) Issue: Merchant wanted to know how to add the ver		
1067			ified by visa....MC secure code... disc protect by Resoluti		
1068			on: Adv merchant that he would have to contact chargeback an		
1069			d press opts 5		
1070	3/28/2017	10:55:10	Remedy No New Ticket Account Reviewed QuickTicket mathew w		163
1071			agaee called re status adv of vbv mcsecure code disc protect		163

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Attachment JJJJ

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Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	Date	Time	Note Text	Rep	NID
1072			buy amex safekey		163
1073	3/28/2017	10:49:16	OTHER BAMS L1 CASE 22148274, spoke matthew watabe, financia		
1074			l director, soft phone basic, trying to improve sales proce		
1075			ss with customer disputes. he wants to know if he implemente		
1076			d an electric signature if that would help him if he was eve		
1077			r in a dispute. Reached out to Laura from cb's and she advis		
1078			ed that it would not help do to the fact that it is card not		
1079			present. Jan from cb's said that w/it being card not prese		
1080			nt it is 100% risk to the business, and if he has the visa o		
1081			r mastercard secure code that will help but is not 100%		
1082	3/1/2017	13:29:33	Remedy 000000036825065 bamm106 RET//Left msg for Matthew in		106
1083			re to Legal Name change		106
1084	2/13/2017	15:50:12	Batch Load Misc Salesforce Case Number: 20794244 .Case Not		408
1085			e: Reached out to the merchant once the legal name was updat		408
1086			ed. The merchant advised that the DBA needed to be updated		408
1087			also. Had the merchant fill out the form to include the DBA		408
1088			. Updated the DBA and sent the form to scanning.		408
1089	2/13/2017	14:30:16	Remedy 000000036825065 bamm106 RET//Left msg for Matthew in		106
1090			regards to the Legal Name change that was completed		106
1091	2/9/2017	11:55:10	Batch Load Misc Salesforce Case Number: 20794244 .Case Not		408
1092			e: Received the form back from the merchant. Verified the l		408
1093			egal name/tax id with the IRS portal. Submitted a MSC ticke		408
1094			t for the legal name update.		408
1095	2/7/2017	17:16:29	OTHER BAMS L1 CASE 21110370, acct. update inquiry		
1096	2/7/2017	17:15:49	OTHER BAMS L1 CASE 21110370, MID:372288802880 Name:matthew		
1097			watabe Title:financial director Authentication:basic Issue:		
1098			trying to reach desiree mccullough ext.3415408/in regards to		
1099			updating acct. info Resolution: contacted desiree mcculloug		
1100			h, advised merchant desiree has received documents will subm		
1101			ited request next 24 48hrs will email merchant w/update		
1102	2/7/2017	16:52:50	Remedy No New Ticket Incorrect Screen Pop QuickTicket tt: Ma		D06
1103			tthew Watabe (Financial Director), ver basic, called in requ		D06
1104			esting to speak w/ Desiree McCullough, merch disconnected pr		D06
1105			ior to reaching Desiree		D06
1106	1/31/2017	11:57:23	Batch Load Misc Salesforce Case Number: 20794244 .Case Not		408
1107			e: Received documents back. Verified the new legal name/tax		408
1108			id with the IRS matching tool. The information came back a		408
1109			s not a match. Emailed the merchant and advised due to the		408
1110			incorrect match I would not be able to update the legal name		408
1111			unless he provides a SS4 or a 147C. Provided the merchant		408
1112			instructions on how to obtain a 147C. At this time there is		408
1113			nothing more that can be done. Closing ticket.		408
1114	1/30/2017	13:32:51	Remedy 000000036825065 bamm106 RET//Attempted to leave msg f		106
1115			or Matt courtesy call would not go to vm		106
1116	1/26/2017	12:24:11	Batch Load Misc Salesforce Case Number: 20349043 .Case Not		163
1117			e: Meleik Hyman SBS, set changes made back to normal, mcht i		163
1118			s understand old name and msc has been submited		163
1119	1/25/2017	11:51:08	Remedy 000000092371108 RM Received documents back. Verified		408
1120			the new legal name/tax id with the IRS matching tool. The		408
1121			information came back as not a match. Emailed the merchant		408
1122			and advised due to the incorrect match I would not be able t		408

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9/10/2020 [redacted] **MSA**

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	Date	Time	Note Text	Rep	NID
1123			o update the legal name unless he provides a SS4 or a 147C.		408
1124			Provided the merchant instructions on how to obtain a 147C.		408
1125			At this time there is nothing more that can be done. Closin		408
1126			g ticket.		408
1127	1/24/2017	15:52:11	Batch Load Misc have an SS4 so merchant will provide the f		408
1128			orm along with a W9 and the business certificate with the st		408
1129			ate of Delaware. Advised the merchant due to the account ba		408
1130			sed in Texas was not sure if that would work but I would sub		408
1131			mit for the request and if denied we would need other docume		408
1132			ntation.		408
1133			Batch Load Misc Salesforce Case Number: 20794244 .Case Not		408
1134			e: Reached out to the merchant who advised he sent the forms		408
1135			already into another associate. Merchant will have them fi		408
1136			lled out again and sent back to me to update the legal busin		408
1137			ess name. Once received will submit for the update. Mercha		408
1138			nt did not		408
1139	1/24/2017	14:57:02	Remedy 000000092371108 RM Reached out to the merchant who ad		408
1140			vised he sent the forms already into another associate. Mer		408
1141			chant will have them filled out again and sent back to me to		408
1142			update the legal business name. Once received will submit f		408
1143			or the update. Merchant did not have an SS4 so merchant wil		408
1144			l provide the form along with a W9 and the business certifi		408
1145			cate with the state of Delaware. Advised the merchant due t		408
1146			o the account based in Texas was not sure if that would work		408
1147			but I would submit for the request and if denied we would n		408
1148			eed other documentation.		408
1149	1/24/2017	12:18:01	Remedy 000000092371108 RM		408
1150	1/24/2017	09:30:08	Remedy 000000092371108 RM		061
1151	1/23/2017	16:21:43	DEPOSIT INQUIRY		570
1152			Remedy Account Changes Business/Legal Name QuickTicket tt:		570
1153			(855) 981 8370 MID: [redacted] TT: Mathew Watabe Positio		570
1154			n Finance Manager Verified: Basic 2nd DDA Top Level: 3		570
1155			transactions CIR Need to change legal Name TO Raging Bull		570
1156			.com,LLC/Submitted ticket to RM 92371108		570
1157	1/23/2017	16:13:48	Remedy 000000092371108 RM MID: [redacted] TT: Mathew Wata		570
1158			be Position Finance Manager Verified: Basic 2nd DDA To		570
1159			p Level: 3 transactions CIR Need to change legal Name TO		570
1160			Raging Bull.com,LLC		570
1161	12/30/2016	16:47:06	Batch Load Misc Salesforce Case Number: 20353051 .Case Not		295
1162			e: Kim Dodman SBS Submitted LBN update request in MSC as per		295
1163			email from BC Meleik Hyman.		295
1164	12/30/2016	11:11:08	Batch Load Misc Salesforce Case Number: 20349043 .Case Not		163
1165			e: Meleik Hyman SBS, Called mcht 4 step, sent form to update		163
1166			DBA. mcht wants a reply by email when form is sent to BAMS		163
1167	12/30/2016	10:34:12	MELEIK HYMAN SBS, CALLED MCHT 4 STEP, UPDATE DBA		163
1168	12/30/2016	10:22:49	Remedy 000000092095789 RM Meleik Hyman SBS, Called mcht 4 st		163
1169			ep, sent form to update DBA. mcht wants a reply by email whe		163
1170			n form is sent to BAMS		163
1171	12/29/2016	18:26:02	DEPOSIT INQUIRY		E3X
1172	12/29/2016	18:26:00	Remedy Account Changes Business/Legal Name QuickTicket tt:		E3X
1173			(855) 981 8370 Matthew Watabe, Accountant, calling to change		E3X

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9/10/2020 [redacted] **MSA**

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	Date	Time	Note Text	Rep	NID
1174			legal business name. Opened RM 92095789		E3X
1175	12/29/2016	18:24:44	Remedy 000000092095789 RM Matthew Watabe, basic, second lvl		E3X
1176			tax id and top lvl 3 transactions. Needs to change legal na		E3X
1177			me of the business.		E3X
1178	12/8/2016	13:49:03	Remedy 000000036798831 bamc405 mmorgan/ret/1377 Matt Watabe,		405
1179			financial director, 4sv DDA wanted to know if the credit		405
1180			for the vintage was credited yet. found the credit on Dec 2.		405
1181	12/8/2016	13:49:01	provided informaiton to merchant. no further questions.		405
1182	12/7/2016	15:31:44	Remedy No New Ticket Account Reviewed QuickTicket Matthew wa		45A
1183			tabe/Financial Director/Basic/ general question about if the		45A
1184			y change bank acct number how hard is that process and what		45A
1185			all would be needed advised would need new acct info stated		45A
1186			will remain BAMS		45A
1187	12/7/2016	15:22:38	DEPOSIT INQUIRY		DB4
1188	12/7/2016	15:22:35	Remedy Account Reviewed General Question QuickTicket tt: (8		DB4
1189			55) 981 8370 ver basic sec with DDA Mat Watabe asked process		DB4
1190			of changnig DBA name		DB4
1191	10/14/2016	16:47:32	Remedy 000000036744715 bamc405 mmorgan/ret/1377 Matt Watabe,		405
1192			financial director, talked and received contract renewal ba		405
1193			ck for 3 year extension. contract extednted to 2/25/2020		405
1194	10/6/2016	12:28:41	Remedy 000000036744715 bamc405 mmorgan/ret/1377 left message		405
1195			on voicemail. final attempt.		405
1196	10/5/2016	13:06:08	Batch Load Misc Salesforce Case Number: 18502427 .Case Not		125
1197			e: byron Stingley sr sbs called and left voicemail for merch		125
1198			ant about downgrading transactions also sent email to owner		125
1199			about downgrades as I keep getting the merchants voicemail.		125
1200	10/5/2016	11:19:13	DEPOSIT INQUIRY		216
1201	10/5/2016	11:19:10	Remedy Products MyClientLine QuickTicket tt: matthew watab		216
1202			e director/ basic 2nd dda/ wanted a report from bt.com to		216
1203			detail CB in total amount deducted/ not able to find report		216
1204			but walked thru how to find in weekly overview		216
1205	10/4/2016	13:02:08	Batch Load Misc Salesforce Case Number: 18502427 .Case Not		125
1206			e: byron Stingley sr sbs called phone number on file left vo		125
1207			ice mail about downgrades		125
1208	10/3/2016	10:33:58	AUTHORIZATION INQUIRY		M45
1209	9/29/2016	14:40:19	Remedy Dispute Resolution Chargeback QuickTicket tt: (855)		113
1210			981 8370		113
1211	9/29/2016	13:38:02	Remedy 000000036744715 bamc405 mmorgan/ret/1377 left message		405
1212			on voicemail.		405
1213	9/28/2016	14:34:38	Remedy Account Reviewed General Question QuickTicket tt: MAT		052
1214			T WATABE (855) 981 8370 MATT WATABE: director/ basic, second		052
1215			: dda/ matt called in today because he wanted to know if an		052
1216			email he received was vaild or not. confirmed there was note		052
1217			s stating someone did try to reach out. he also wanted to kn		052
1218			ow what the length of his contract was with us.		052
1219	9/27/2016	13:43:13	Remedy 000000036744715 bamc405 mmorgan/ret/1377 left message		405
1220			asked to send an email to: support@jasonbondpicks.com		405
1221	9/20/2016	14:11:54	Remedy 000000036744715 bamc405 mmorgan/ret/1377 left message		405
1222			on voicemail.		405
1223	9/12/2016	10:35:56	DEPOSIT INQUIRY		40X
1224			Remedy Account Reviewed General Question QuickTicket tt: (8		40X

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Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	Date	Time	Note Text	Rep	NID
1225			55) 981 8370 matt watabe/fin direct/basic wants to add webs		40X
1226			ite onto descriptor/told merch he can only have 22 character		40X
1227			s/		40X
1228	9/8/2016	12:37:07	Remedy 000000036743582 bamc406 COLSON/RET/1330 4SV TT Matt W		406
1229			atabe he had e mailed and was frustrated that no one had cal		406
1230			led him back on his equipment issue. He was looking to add		406
1231			some equipment so he could be able to process at trade shows		406
1232			. I advised him on the process to adding a new acct due to		406
1233			the fact this account is Moto and he is looking to have a r		406
1234			etail acct. He understood then I transferred him to John in		406
1235			PS to discuss equipment options.		406
1236	9/6/2016	16:56:11	Batch Load Misc Salesforce Case Number: 18034325 .Case Not		166
1237			e: rene farrington sbs submitted waterflow ticket to PS to c		166
1238			ontact merch to disucss processing options and pricing.		166
1239	9/6/2016	16:44:47	Remedy 000000090689592 RM rene farrington sbs submitted wate		166
1240			rflow ticket to PS to contact merch to disucss processing op		166
1241			tions and pricing.		166
1242	9/2/2016	16:09:51	Remedy No New Ticket Full Ticket Completed QuickTicket MID:		C01
1243			[redacted] DBA: Lighthouse Media LLC/ 835 E Lamar Num		C01
1244			23 Arlington, TX 76011 CONTACT NAME: Matt Watabe (Financ		C01
1245			ial Dir) VERIFY 1st & 2nd Level w/ DDA ISSUE: the mer		C01
1246			currently is processing on the website / mer will be doing		C01
1247			tradeshows and would like to also process via Mobile Pay/ th		C01
1248			e mer would like to verify waht his options are at this poin		C01
1249			t/ the information on procing and all the details that would		C01
1250			be involved / ACTION TAKEN: I did submit a ticket to the		C01
1251			SBS Dept/ provided the mer with the ticket # and adv the mer		C01
1252			that he will be contacted in 1 2 bus days by the SBS Dept		C01
1253	9/2/2016	16:06:09	Remedy 000000090689592 RM ISSUE: the mer currently is proce		C01
1254			ssing on the website / mer will be doing tradeshows and woul		C01
1255			d like to also process via Mobile Pay / the mer would llike		C01
1256			to verify what his options are at this point/ the informatio		C01
1257			n pricing and all the details that would be involved		C01
1258	9/2/2016	16:01:36	Remedy No New Ticket Full Ticket Completed QuickTicket test		C01
1259	9/2/2016	16:01:06	Remedy No New Ticket Full Ticket Completed QuickTicket test		C01
1260	8/8/2016	17:12:44	Remedy 000000036727441 bamc406 COLSON/RET/1330 4SV TT Jeff		406
1261			Bishop (owner) he wanted to have a rate review run on the ac		406
1262			count since they had not done one since the account opened.		406
1263			Reviewed the account with him and discussed the pricing he h		406
1264			as on the account. Showed him on the statements were he cou		406
1265			ld see the cost of interchange. Offered to lower Credit &		406
1266	8/8/2016	17:12:42	Debit DR from .97% to .85%. He accepted the new rates 8/8/1		406
1267			6.		406
1268	8/2/2016	12:22:38	Batch Load Misc MOT (SusanE/Priority Merchants): Called Jo		313
1269			rdan Reyna/ DM verified bill to/email he has called in regar		313
1270			ding CHBKs several times requesting a "Status" field on Disp		313
1271			ute manager to view for resolution on each case. Provided Gl		313
1272			obal Gateway # for web support on return policy for buss. Pr		313
1273			ovided my direct # if needed.		313
1274	8/1/2016	10:45:59	Batch Load Misc MOT (SusanE/Priority Merchants): Top Proce		b25
1275			ssing.. MID..... [redacted] Contact Name...:JEFFREY		b25

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Attachment JJJJ **PX 27, 2683**

Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	Date	Time	Note Text	Rep	NID
1276			BISHOP Contact Phone..:8559818370 Head Outlet..... MID....		b25
1277			..... [redacted] Contact Name...:JEFFREY BISHOP Contact		b25
1278			Phone..:8559818370		b25
1279	7/27/2016	13:40:39	Remedy 000000036717886 bamw126 RET OUTBOUND TT JORDAN RANA		126
1280			, office assistant ,deals with all the funds and cbs, had a		126
1281			lot of questions about cases that were already open and thei		126
1282			r status xferred to Trish in cb dept to have his questions a		126
1283			nswered for him.		126
1284	7/25/2016	13:55:30	Remedy 000000036717886 bamw126 RET OUTBOUND LEFT MSG. Adv t		126
1285			hat returning vall to Matt adv see they called in about cbs		126
1286			and wanted to make sure everything was answered correctly fo		126
1287			r him.		126
1288	7/21/2016	16:58:18	Remedy No New Ticket Account Reviewed QuickTicket tt: jorda		J39
1289			n reina adv merch to respond to the RT request adv ermch th		J39
1290			ey preserve chbk representment rights adv merch no way to tr		J39
1291			ack cases won or lost		J39
1292	7/13/2016	11:56:34	Remedy No New Ticket Incorrect Screen Pop QuickTicket wrong		228
1293			acct		228
1294	4/7/2016	13:02:10	Batch Load Misc Salesforce Case Number: 15632650 .Case Not		BVG
1295			e: Elizabeth Carvalho/ SBS/ rcvd ticket regarding request fo		BVG
1296			r VAR sheet. Ticket was created 04/01/16, per notes on 04/05		BVG
1297			/16 merchant called in again and VAR sheet was created for a		BVG
1298			uth.net. No further action needed. Closing ticket.		BVG
1299	4/7/2016	12:42:14	Remedy 000000088641831 RM Elizabeth Carvalho/ SBS/ rcvd tick		7
1300			et regarding request for VAR sheet. Ticket was created 04/01		7
1301			/16, per notes on 04/05/16 merchant called in again and VAR		7
1302			sheet was created for auth.net. No further action needed. Cl		7
1303			osing ticket.		7
1304	4/6/2016	14:41:41	GAF 000000015960157has been submitted for 20.00 as aDebit wi		1
1305			th a Fee Sequence of D43 Programming Fee witha status of Pen		1
1306			ding Approval. customer owned softwarebuild		1
1307	4/5/2016	18:19:12	Batch Load Misc Salesforce Case Number: 15635536 .Case Not		046
1308			e: De Jesus, Jonathan *sbs* tt Matt 4sv wanted to add auth.n		046
1309			et. Advised the 20.00 fee and customer agreed. Added the fil		046
1310			e and sent var sheet to email. Submitted debit gaf 20.00		046
1311	4/5/2016	17:30:12	GAF has been submitted for 20.00 as a Debit with aFee Sequen		1
1312			ce of D43 Programming Fee with a status of Pending Approval.		1
1313			customer owned software build		1
1314	4/5/2016	17:12:11	Remedy Call Transfer Relationship Manager QuickTicket tt: (		0
1315			855) 981 8370 matthew watabe financial director verified b		0
1316			asic checking merchant is requesting var sheet information		0
1317			to connect to authorized .net connected to acct specialist j		0
1318			onathan		0
1319	4/5/2016	09:31:29	Remedy No New Ticket Account Reviewed QuickTicket also tried		8
1320			to reach out to merchant by the phone # on file but no resp		8
1321			onse. please accurately advise merchant if they call back ab		8
1322			out the descriptor change.		8
1323	4/5/2016	09:27:14	Remedy No New Ticket Account Reviewed QuickTicket The MSC ma		8
1324			inentance request was rejected Product review shows		8
1325			Insufficient/Incorrect data (Please confirm the DBA name		8
1326			as in MSC ticket DBA name is www.jasonbondpicks.com but in		8

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Attachment JJJJ **PX 27, 2684**

Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	Date	Time	Note Text	Rep	NID
1327			merchant manager DBA name is LIGHTHOUSE MEDIA LLC) I resubm	8	
1328			itted the maintenance request and notated Re smart guide	8	
1329			The Descriptor must match either the DBA Name or Legal	8	
1330			Business Name on the merchant s account.... The legal busin	8	
1331			ess name is lighthouse media llc but I also updated the dba	8	
1332			a nd is approved and now reflects in msa and merchant manage	8	
1333			r.... Please update. If merchant calls back please advise	8	
1334			it may take 24 48 business hours more to	8	
1335	4/5/2016	09:26:59	process. New traking # is BAMSMKQLDOIBC01	8	
1336	4/4/2016	13:32:02	Remedy No New Ticket Account Reviewed QuickTicket Matthew Wa	5	
1337			tabe requesting a var sheet per notes ticket submitted to rm	5	
1338			advised can take 3 bus days verified t	5	
1339	4/4/2016	13:31:59	he phone number to reach him at advised would be coming from	5	
1340			bams not sure what number going to be calling from merchant	5	
1341			understood that was all he wanted to know	5	
1342	4/1/2016	16:48:39	Remedy No New Ticket Account Reviewed QuickTicket ttmatt wat	6	
1343			abe needed va sheet submitted tckt to rm	6	
1344	4/1/2016	16:47:53	Remedy 000000088641831 RM tt matt needed var sheet for tu	6	
1345			es 4/5	6	
1346	4/1/2016	15:08:00	DEPOSIT INQUIRY	2	
1347	4/1/2016	15:07:59	Remedy Account Changes Business/Legal Name QuickTicket tt: M	2	
1348			att Watbe (855) 981 8370 Matt Watbe: Finance Director> Basic	2	
1349			, Second: DDA, Top: Three Transactions> DBA CHANGE ON THE AC	2	
1350			COUNT WAS ALREADY SUBMITTED TO US TODAY	2	
1351	4/1/2016	15:00:45	Remedy 000000003219606 Global Gateway Level 1 Verified basic	3	
1352			. Merchant wants Life House Media to be the DBA. Financial D	3	
1353			irector. Verified DDA. Connected with Brooke(CS) for further	3	
1354			assistance. 4/1/2016 3:00:40 PM merxnj3	3	
1355	4/1/2016	14:55:05	DEPOSIT INQUIRY	8	
1356	4/1/2016	14:53:43	Remedy No New Ticket Account Reviewed QuickTicket Matthew Wa	8	
1357			tabe called in to update the dba name and descriptor on file	8	
1358			...basic, 2nd and top level authentication verified. submit	8	
1359			ted name change in remedy and descriptor change in MSC...Tr	8	
1360			acking # is BAMSM8RWC6L0L01....	8	
1361	4/1/2016	14:38:31	Account Change ticket 000000021333831 for DBA Namewas submit	1	
1362			ted 04/01/16 14:38:24 and is Approve.	1	
1363	4/1/2016	14:38:20	Account Change ticket 000000021333831 for DBA Namewas submit	1	
1364			ted 04/01/16 14:38:16 and is Approve.	1	
1365	3/22/2016	14:27:00	Remedy 000000036644581 bamc405 mmorgan/ret/1377 merch	5	
1366	3/22/2016	14:26:59	ant Matthew Watabe emailed back stating there were no issues	5	
1367			.	5	
1368	3/22/2016	13:16:23	Remedy 000000036644581 bamc405 mmorgan/ret/1377 sentanother	5	
1369			email trying to reach Matt Watabe who called in last week.	5	
1370	3/18/2016	16:00:24	Remedy 000000036644581 bamc405 mmorgan/ret/1377 sentan email	5	
1371			to Matt Watabe.	5	
1372	3/17/2016	12:50:43	Remedy Account Reviewed General Question QuickTicket tt: (8	1	
1373			55) 981 8370 tt: Matt Watabe Financial Deirector veriifed	1	
1374			basic wants to be PCI compliant gave number and connected	1	
1375			to Transarmor	1	
1376	3/17/2016	12:40:25	Remedy Account Reviewed General Question QuickTicket TT: MAT	4	
1377			T WATABE financial director Vrfy:Basic Reason: Wanted to	4	

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Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	Date	Time	Note Text	Rep	NID
1378			speak to someone to go over some questions about PCI com pli		4
1379			ance Resolution: Line dropped once he placed me on hold		4
1380	3/16/2016	15:21:13	Remedy Account Reviewed General Question QuickTicket tt: (8		3
1381			55) 981 8370 tt: matthew watabe, fin dir/vfy: basic/inq re p		3
1382			rocedure for dba chg/explained procedure.		3
1383	6/24/2015	11:35:18	Remedy 000000036415681 bam0108 ret; outbound call to mercha		8
1384			nt. got an ans machine		8
1385	6/8/2015	13:52:18	Remedy 000000036415681 bam0108 ret; outbound call to mercha		8
1386			nt. ivr had me on hold for 2 mins. disconnected.		8
1387	5/21/2015	13:15:57	Remedy 000000036415681 bam0108 ret; outbound call to mercha		8
1388			nt , no ans		8
1389	5/19/2015	10:39:22	Remedy Call Transfer Relationship Manager QuickTicket tt: (		1
1390			855) 527 4257 TT: Matthew watabe VFd: basic, Tax id , to		1
1391			p(trans) Reason: wanted to update the phone number to 855		1
1392			981 8370, Needs to update discriptor as well. xfd to Linda		1
1393			in bpu		1
1394	4/15/2015	17:12:59	Remedy Account Reviewed General Question QuickTicket tt: (8		0
1395			55) 527 4257 tt Mathew Watabe Financial Dir at www.jasonbond		0
1396			picks.com. merchant would like to help with my client line.		0
1397			merchant enrolled but got locked out. Advise merchant to		0
1398			await 30 min and try again. Verified basic. Provided mycli		0
1399			entline phone number.		0
1400	1/5/2015	10:24:52	Batch Load Misc email request from Ashley I Geesaman, Coo		ser
1401			rdinator, Interchange Investigations, asking I contact the c		ser
1402			lient RE: merchant account caused an increase in interchang		ser
1403			e for 12/25. The transactions are clearing at Visa Eirf. Th		ser
1404			e transactions are downgrading due to the Customer Service P		ser
1405			hone Number not being present at settlement.		ser
1406			Batch Load Misc Also the merchant does not have the MOTO/E		ser
1407			commerce Indicator of a 1 present at settlement. The merchan		ser
1408			t has the MOTO/Ecomm Indicator at authorization, however the		ser
1409			y did not provide it at settlement. Please make sure the mer		ser
1410			chant is aware of the downgrades. I attempted to contact th		ser
1411			e client and was not able to speak to them. kma		ser
1412	12/29/2014	09:40:36	Batch Load Misc received email from ashley for account upd		088
1413			ate asisnged to kyle		088
1414	8/12/2014	10:03:40	Remedy 000000035912668 bam0027 RET NOTES TriggerWord TT/DM (		7
1415			MATT WATABE FINANCIAL DIR@[redacted] IN REF TO GETTING IN		7
1416			TOUCH WITH GGE4 TECK SUPPORT LAST WEEK HE STATED THEY WERE		7
1417			ABLE TO GET THAT RESOLVED AND NO OTHER QUESTIONS OR CONCERNS		7
1418			AT THIS TIME.		7
1419	8/8/2014	15:49:36	Remedy Call Transfer Tech Desk QuickTicket tt:matt watabe, f		5
1420			inancial dir/trying to log into fd gateway/gave # & xfer to		5
1421			gge4 tech james to asst with resetting pswrd/		5
1422	8/6/2014	13:38:16	Remedy Call Transfer Sales Support QuickTicket tt: (855) 67		7
1423			7 4440 matt watsbe director wants to start a new acct. new		7
1424			dda and new acct. associted with this acct. xfered to sal		7
1425			es charles		7
1426	8/6/2014	11:58:16	Batch Load Misc DebV/3403544/BPU Spoke to Rep Charles Dal		253
1427			ton ID# V12926, he requested July statement, rates and fees		253
1428			for merchant.		253

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Attachment JJJJ **PX 27, 2686**

Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	Date	Time	Note Text	Rep	NID
1429	7/13/2014	20:13:00	COMMENTS 372288802880 RPP activated by Collections for $0b		hus
1430			atch		hus
1431	7/7/2014	20:02:00	COMMENTS 372288802880 RPP activated by Collections for $83		hus
1432			89.69batch		hus
1433	6/29/2014	19:46:00	COMMENTS 372288802880 RPP activated by Collections for $45		hus
1434			367.81batch		hus
1435	6/27/2014	14:26:25	Remedy 000000035820396 bam0027 RET NOTES TriggerWord TT/DM (		7
1436			MATTHEW WATABE@[redacted]FINANCE DIRECTOR) HE WAS TRYING		7
1437			TO GET HIS CHARGEBACK INFO ON MYCLIENTLINE AND GETTING AN ER		7
1438			ROR MESSAGE, SO I CONF HIM OVER TO (CLIENTLINE TECH SUPPORT		7
1439			ROBERT) TO ASSIST. NO OTHER QUESTIONS OR CONCERNS AT THIS T		7
1440			IME.		7
1441	6/27/2014	13:40:42	Remedy 000000035820396 bam0027 RET NOTES TriggerWord 1ST ATT		7
1442			EMPT I ATTEMPTED TO REACH (MATT@855 677 4440) IN REGARDS TO		7
1443			QUESTIONS ON THE ACCOUNT BUT I ENDED UP IN THE BILLING DEPT'		7
1444			S VOICEMAIL SO I LEFT MY NAME AND NUMBER REQUESTING A CALLB		7
1445			ACK		7
1446	6/27/2014	11:29:08	Batch Load Misc 4sv tax id MCL tech desk requesting to u		227
1447			pdate the CB indicator so that the merchant can view his CBs		227
1448			in dispute manager. Updated MM.		227
1449	6/26/2014	14:24:40	Remedy Funding / Deposit Reconciliation QuickTicket tt: matt		8
1450			watabe cash director (855) 677 4440 tt matt watabe cash dir		8
1451			ector 2nd level chking;is wondering where he can see where h		8
1452			is RPP is going to? $4068.90 april $192.90 may i advised		8
1453			that the $4068.90 was taken out of his deposit on 05/01/14 a		8
1454			nd he said it cleared it all up..		8
1455	6/26/2014	13:18:35	DEPOSIT INQUIRY		4
1456	6/18/2014	19:11:00	COMMENTS 372288802880 RPP activated by Collections for $74		hus
1457			151.01batch		hus
1458	6/2/2014	15:38:57	FREEFORM Remedy Statements Reconciliation QuickTicket tt: (		6
1459			855) 677 4440 Matt Watabe (Director)/2nd Lvl (DDA)/Statement		6
1460			Questions about April and his RPP and Adjustments/Went over		6
1461			instire statement		6
1462	5/29/2014	15:12:38	FREEFORM Remedy Statements Reconciliation QuickTicket tt: Ma		1
1463			tt Watabe (855) 677 4440 berified basic & DAA calling trying		1
1464			to understand statement and adjustments and RPP acct placed		1
1465			on hold to review acct and lost the call		1
1466	5/29/2014	14:56:41	FREEFORM Remedy Call Transfer Security / Fraud QuickTicket t		7
1467			t: Matt Watabe (855) 677 4440 tt: Matt Watabe (855) 677 44		7
1468			40 Matt Watabe (director), Larry Dugan (CPA) basic, dda; ca		7
1469			lling abo ut statements, wants to understand the adjustments		7
1470			, explained they had RPP set up and that they will need to s		7
1471			peak with collections		7
1472	5/28/2014	12:40:39	FREEFORM INFORMED MERCHANT COL IS NOT HANDLING THIS ACCT		1
1473	5/28/2014	12:31:50	FREEFORM Remedy Rate/Fees Fee/Rate Inquiry QuickTicket tt:		3
1474			(855) 677 4440 matt watae &larry dugan fee inquiry wanted to		3
1475			know what made up an adj amout for $2278.00 was not able to		3
1476			come up with that figure they do have a rpp acct suggeste		3
1477			d to call them & talk to them about it but while i trf them		3
1478			i lost them did give the ph# to them but if they should call		3
1479			bk pleas e tell them sorry		3

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Confidential 10417905-FISV-000056

Attachment JJJJ **PX 27, 2687**

Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	Date	Time	Note Text	Rep	NID
1480	5/23/2014	18:56:00	COMMENTS 372288802880 RPP activated by Collections for $95		hus
1481			018.71batch		hus
1482	5/22/2014	15:45:17	FREEFORM Remedy 000000035711199 bam0032 Ret Need a passcord		2
1483			or ext to get through, tried business directory, but did no		2
1484			t find Matt Wanabe		2
1485	5/16/2014	15:49:00	FREEFORM Remedy 000000035711199 bam0032 Ret Need a passcord		2
1486			o		2
1487	5/16/2014	15:48:59	FREEFORM r ext to get through, tried business directory, but		2
1488			did not find Matt Wanabe		2
1489	5/11/2014	18:52:00	COMMENTS 372288802880 RPP activated by Collections for $10		hus
1490			9321.21batch		hus
1491	5/8/2014	15:23:40	FREEFORM Remedy 000000035711199 bam0032 Ret Need a passcord		2
1492			or ext to get through, tried business directory, but did no		2
1493			t find Matt Wanabe		2
1494	5/6/2014	18:52:15	FREEFORM Remedy Statements Reconciliation QuickTicket tt: ma		6
1495			tthew watable (855) 677 4440 spoke with matthew watabe verif		6
1496			ied basic explained how to understand fee section on stateme		6
1497			nt		6
1498	5/1/2014	18:55:00	COMMENTS 372288802880 RPP activated by Collections for $13		hus
1499			5818.1batch		hus
1500	5/1/2014	17:27:43	FREEFORM Remedy Rate/Fees Fee/Rate Inquiry QuickTicket tt: M		6
1501			att Watabe fin dir; (855) 677 4440 ; Basic DDA; Inq what f		6
1502			ees where going to be thier 1st mo. Infrmd gross sales & fee		6
1503			s that wl l be deduct from dda.		6
1504	4/18/2014	10:55:24	Batch Load Misc Deleted and readded DS. Advised PTS to res		015
1505			ubmit		015
1506	4/14/2014	18:46:00	COMMENTS 372288802880 RPP activated by Collections for $15		hus
1507			0000batch		hus
1508	4/1/2014	14:41:57	FREEFORM Remedy No New Ticket Account Reviewed QuickTicket m		2
1509			atthew watabe fin dir called to inq ab his ggwye4 svs.		2

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Attachment JJJJ **PX 27, 2688**

Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	User
1	bam2086
2	bam2086
3	bam2086
4	bam2086
5	bam2086
6	bam2086
7	bamu364
8	bamu364
9	bamu364
10	bamu364
11	bamu364
12	bamu364
13	bamu364
14	bamu364
15	bamu364
16	Long, Joseph
17	Long, Joseph
18	Long, Joseph
19	Long, Joseph
20	Long, Joseph
21	Long, Joseph
22	Long, Joseph
23	Long, Joseph
24	Long, Joseph
25	Long, Joseph
26	Long, Joseph
27	Long, Joseph
28	Long, Joseph
29	Long, Joseph
30	Long, Joseph
31	Long, Joseph
32	Long, Joseph
33	Long, Joseph
34	Long, Joseph
35	Long, Joseph
36	Long, Joseph
37	BAMW219
38	BAMW219
39	BAMW219
40	BAMW219
41	BAMW219
42	Juste, Serling
43	Juste, Serling
44	Juste, Serling
45	Juste, Serling
46	Juste, Serling
47	Oakes, Daniel
48	Oakes, Daniel
49	Oakes, Daniel
50	Oakes, Daniel
51	Oakes, Daniel

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Attachment JJJJ

PX 27, 2689

Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	User
52	James, Kodie
53	James, Kodie
54	James, Kodie
55	James, Kodie
56	Rhyne, Laura
57	Rhyne, Laura
58	Rhyne, Laura
59	Rhyne, Laura
60	Goodwin Winn, B
61	Goodwin Winn, B
62	Goodwin Winn, B
63	Goodwin Winn, B
64	Goodwin Winn, B
65	Goodwin Winn, B
66	Goodwin Winn, B
67	Goodwin Winn, B
68	Diaz, Eliscia
69	Diaz, Eliscia
70	Diaz, Eliscia
71	Diaz, Eliscia
72	Diaz, Eliscia
73	Diaz, Eliscia
74	Diaz, Eliscia
75	Diaz, Eliscia
76	Diaz, Eliscia
77	FDMP579
78	Ramoo, Vena
79	Ramoo, Vena
80	Ramoo, Vena
81	Ramoo, Vena
82	Ramoo, Vena
83	Ramoo, Vena
84	Avery, Logan
85	Avery, Logan
86	Avery, Logan
87	Avery, Logan
88	Avery, Logan
89	Avery, Logan
90	Avery, Logan
91	Avery, Logan
92	Avery, Logan
93	Avery, Logan
94	Avery, Logan
95	Avery, Logan
96	bamuser
97	bamuser
98	bamuser
99	bamuser
100	bamuser
101	bamuser
102	bamuser

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Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	User
103	bamuser
104	bamuser
105	bamd226
106	bamd226
107	bamd226
108	bamd226
109	bamd226
110	bamd226
111	bamd226
112	bamd226
113	bamd226
114	bamd226
115	bamd226
116	bamd226
117	bamd226
118	bamd226
119	bamd226
120	bamd226
121	bamd226
122	Clare, Brian
123	Clare, Brian
124	Clare, Brian
125	Clare, Brian
126	Saur, Brenton "
127	Saur, Brenton "
128	Saur, Brenton "
129	Saur, Brenton "
130	Saur, Brenton "
131	Saur, Brenton "
132	Saur, Brenton "
133	Saur, Brenton "
134	Juste, Serling
135	Juste, Serling
136	Juste, Serling
137	Juste, Serling
138	Juste, Serling
139	Juste, Serling
140	Juste, Serling
141	Juste, Serling
142	Juste, Serling
143	Juste, Serling
144	Harris, Holly
145	Harris, Holly
146	Harris, Holly
147	Harris, Holly
148	Tatro, Lauren
149	Tatro, Lauren
150	Tatro, Lauren
151	Tatro, Lauren
152	Tatro, Lauren
153	Tatro, Lauren

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Confidential

10417905-FISV-000060

Attachment JJJJ

PX 27, 2691

Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	User
154	Tatro, Lauren
155	Tatro, Lauren
156	Tatro, Lauren
157	Tatro, Lauren
158	Tatro, Lauren
159	Tatro, Lauren
160	Hebb, Robert
161	Hebb, Robert
162	Hebb, Robert
163	Hebb, Robert
164	Hebb, Robert
165	Hebb, Robert
166	James, Kodie
167	James, Kodie
168	James, Kodie
169	James, Kodie
170	James, Kodie
171	Callejas Galici
172	Callejas Galici
173	Callejas Galici
174	bamab09
175	bamab09
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202	bamab09
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204	bamab09

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Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	User
205	bamab09
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207	bamab09
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214	bamab09
215	BAMSAdmin, Prod
216	BAMSAdmin, Prod
217	BAMSAdmin, Prod
218	BAMSAdmin, Prod
219	BAMSAdmin, Prod
220	bamab09
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238	bamab09
239	bamab09
240	bamab09
241	bamab09
242	bamab09
243	Trench, Twanza
244	Trench, Twanza
245	Trench, Twanza
246	bamab09
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253	bamab09
254	bamab09
255	bamab09

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Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	User
256	bamab09
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306	bamab09

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Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

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315	bamab09
316	bamab09
317	Ashby, Adiaha
318	Ashby, Adiaha
319	Ashby, Adiaha
320	bamw311
321	bamw311
322	bamw311
323	bamw311
324	Wright, Alecia
325	Wright, Alecia
326	Wright, Alecia
327	Wright, Alecia
328	Harry, Jessica
329	Harry, Jessica
330	Harry, Jessica
331	Harry, Jessica
332	Llewellyn, Jeb
333	Llewellyn, Jeb
334	Llewellyn, Jeb
335	bamd408
336	bamd408
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352	bamd408
353	bamd408
354	Jones, Taquisha
355	Jones, Taquisha
356	Jones, Taquisha
357	Jones, Taquisha

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Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	User
358	Jones, Taquisha
359	Jones, Taquisha
360	Lyles, Kevin
361	Lyles, Kevin
362	Lyles, Kevin
363	Lyles, Kevin
364	Pepper, Kristop
365	Pepper, Kristop
366	Pepper, Kristop
367	Pepper, Kristop
368	Pepper, Kristop
369	Pepper, Kristop
370	Pepper, Kristop
371	Pepper, Kristop
372	Pepper, Kristop
373	Pepper, Kristop
374	BAMC365
375	BAMC365
376	BAMC365
377	Mebius, Michael
378	Mebius, Michael
379	Mebius, Michael
380	Mebius, Michael
381	Mebius, Michael
382	Mebius, Michael
383	BAMW249
384	Jean, Stephanie
385	Jean, Stephanie
386	Jean, Stephanie
387	Jean, Stephanie
388	Jean, Stephanie
389	Jean, Stephanie
390	Jean, Stephanie
391	Jean, Stephanie
392	Jean, Stephanie
393	Jean, Stephanie
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399	Jean, Stephanie
400	Jean, Stephanie
401	Jean, Stephanie
402	Jean, Stephanie
403	Jean, Stephanie
404	Jean, Stephanie
405	Jean, Stephanie
406	Beckford, Miche
407	Beckford, Miche
408	Beckford, Miche

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Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	User
409	Beckford, Miche
410	Beckford, Miche
411	Beckford, Miche
412	Beckford, Miche
413	Jones, Belinda
414	Jones, Belinda
415	Jones, Belinda
416	Jones, Belinda
417	Jones, Belinda
418	Jones, Belinda
419	Jones, Belinda
420	Jones, Belinda
421	Jones, Belinda
422	Jones, Belinda
423	Jones, Belinda
424	Jones, Belinda
425	Jones, Belinda
426	Jones, Belinda
427	Jones, Belinda
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429	Jones, Belinda
430	Jones, Belinda
431	Jones, Belinda
432	Jones, Belinda
433	Jones, Belinda
434	Jones, Belinda
435	Jones, Belinda
436	Jones, Belinda
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438	Jones, Belinda
439	Jones, Belinda
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441	Jones, Belinda
442	Jones, Belinda
443	Jones, Belinda
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445	Jones, Belinda
446	Jones, Belinda
447	Jones, Belinda
448	Jones, Belinda
449	Jones, Belinda
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453	Jones, Belinda
454	Jones, Belinda
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456	Jones, Belinda
457	Jones, Belinda
458	Jones, Belinda
459	Jones, Belinda

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Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	User
460	Jones, Belinda
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472	Jones, Belinda
473	Jones, Belinda
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477	Jones, Belinda
478	Jones, Belinda
479	Jones, Belinda
480	Jones, Belinda
481	Jones, Belinda
482	Jones, Belinda
483	Jones, Belinda
484	Brooks, Gary
485	Brooks, Gary
486	Brooks, Gary
487	Brooks, Gary
488	Lubin, Patricia
489	Lubin, Patricia
490	Lubin, Patricia
491	Lubin, Patricia
492	Lubin, Patricia
493	FDMP385
494	FDMP385
495	DeVillier, Vict
496	DeVillier, Vict
497	DeVillier, Vict
498	DeVillier, Vict
499	Hess, Zachary
500	Hess, Zachary
501	Hess, Zachary
502	Hess, Zachary
503	Lord, Christoph
504	Lord, Christoph
505	Lord, Christoph
506	Lord, Christoph
507	Burke III, Dona
508	Burke III, Dona
509	Burke III, Dona
510	Burke III, Dona

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Print All Notes

	User
511	Burke III, Dona
512	MacCrehan, Tris
513	MacCrehan, Tris
514	MacCrehan, Tris
515	MacCrehan, Tris
516	Hoosier, Loudan
517	Hoosier, Loudan
518	Hoosier, Loudan
519	Armstrong, Legg
520	Armstrong, Legg
521	Armstrong, Legg
522	Armstrong, Legg
523	Armstrong, Legg
524	Hargrave, Brean
525	Hargrave, Brean
526	Hargrave, Brean
527	Hargrave, Brean
528	Hargrave, Brean
529	Hargrave, Brean
530	bamw337
531	bamw337
532	bamw337
533	bamw337
534	bamw337
535	bamw337
536	Moelin, Tyvin
537	Moelin, Tyvin
538	bamc106
539	bamc106
540	bamc106
541	bamc106
542	BAMW149
543	BAMW149
544	BAMW149
545	BAMW149
546	BAMW149
547	bamm113
548	bamm113
549	bamm113
550	bamm113
551	bamw336
552	bamw336
553	bamw336
554	bamw336
555	bamw336
556	Jenkins, Brian
557	Jenkins, Brian
558	Jenkins, Brian
559	Jenkins, Brian
560	Clowers, Lakia
561	Clowers, Lakia

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Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	User
562	Clowers, Lakia
563	Clowers, Lakia
564	Hose, Shannon
565	Hose, Shannon
566	Hose, Shannon
567	Hose, Shannon
568	Hose, Shannon
569	Hose, Shannon
570	Hose, Shannon
571	Hose, Shannon
572	Parker, Rebecca
573	Parker, Rebecca
574	Parker, Rebecca
575	Parker, Rebecca
576	Parker, Rebecca
577	BAMV052
578	Amesbury, Court
579	Amesbury, Court
580	Amesbury, Court
581	Amesbury, Court
582	Amesbury, Court
583	Amesbury, Court
584	Amesbury, Court
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587	Amesbury, Court
588	Amesbury, Court
589	Amesbury, Court
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611	Amesbury, Court
612	Amesbury, Court

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Expert Notes

Print All Notes

	User
613	Amesbury, Court
614	Amesbury, Court
615	Amesbury, Court
616	Amesbury, Court
617	Amesbury, Court
618	Amesbury, Court
619	Amesbury, Court
620	Amesbury, Court
621	Amesbury, Court
622	Amesbury, Court
623	Amesbury, Court
624	Amesbury, Court
625	Amesbury, Court
626	Amesbury, Court
627	Amesbury, Court
628	Amesbury, Court
629	MERXWA8
630	MERXWA8
631	Helferstay, Kai
632	Helferstay, Kai
633	Lomax, Angelo
634	Lomax, Angelo
635	Lomax, Angelo
636	Lomax, Angelo
637	Lomax, Angelo
638	Eccleston Bramw
639	Eccleston Bramw
640	Eccleston Bramw
641	Eccleston Bramw
642	Eccleston Bramw
643	bam0903
644	bam0903
645	bam0903
646	bam0903
647	bam0903
648	bam0903
649	bam0903
650	bam0903
651	bam0903
652	bam0903
653	BAMV009
654	Downie, Jauhara
655	Downie, Jauhara
656	Downie, Jauhara
657	Downie, Jauhara
658	Downie, Jauhara
659	Downie, Jauhara
660	FDMP385
661	FDMP385
662	FDMP385
663	FDMP385

Expert Notes

Print All Notes

	User
664	FDMP385
665	FDMP385
666	Tatro, Lauren
667	Tatro, Lauren
668	Tatro, Lauren
669	Tatro, Lauren
670	Tatro, Lauren
671	FDMP699
672	FDMP699
673	FDMP699
674	FDMP699
675	Barnhart, Micha
676	Barnhart, Micha
677	White Mated, Le
678	White Mated, Le
679	White Mated, Le
680	White Mated, Le
681	White Mated, Le
682	White Mated, Le
683	White Mated, Le
684	FDMWL57
685	Lubin, Patricia
686	Lubin, Patricia
687	Lubin, Patricia
688	Lubin, Patricia
689	Lubin, Patricia
690	FDMCN65
691	FDMCN65
692	FDMCN65
693	Hull, Russell
694	Hull, Russell
695	bamd411
696	bamd411
697	bamd411
698	Myers, Debra
699	bam1134
700	bam1134
701	bam1134
702	bam1134
703	bam1134
704	bam1134
705	Myers, Debra
706	Myers, Debra
707	Myers, Debra
708	Myers, Debra
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711	Myers, Debra
712	Myers, Debra
713	Myers, Debra
714	bam2101

Expert Notes

Print All Notes

	User
715	bam2101
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723	bam2101
724	bam2101
725	bamw179
726	bamw179
727	bamw179
728	bamuser
729	bamuser
730	bamuser
731	bamuser
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733	bamuser
734	bamuser
735	bamuser
736	bamuser
737	bamuser
738	bamuser
739	bamuser
740	Louis, Neemy
741	Louis, Neemy
742	Louis, Neemy
743	Louis, Neemy
744	Louis, Neemy
745	Louis, Neemy
746	Louis, Neemy
747	FDM1212
748	FDM1212
749	FDM1212
750	FDM1212
751	Pickett, Cynthi
752	Pickett, Cynthi
753	Pickett, Cynthi
754	Pickett, Cynthi
755	Pickett, Cynthi
756	Pickett, Cynthi
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762	bamd181
763	bamd181
764	bamd181
765	bamd181

Expert Notes

Print All Notes

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766	bamd181
767	bamw179
768	bamw179
769	bamw179
770	bamw179
771	BAMR159
772	BAMR159
773	BAMR159
774	BAMR159
775	BAMR159
776	BAMR159
777	BAMW234
778	Valdez, Briana
779	Valdez, Briana
780	Valdez, Briana
781	Valdez, Briana
782	Valdez, Briana
783	BAMR109
784	BAMR109
785	BAMR109
786	BAMR109
787	BAMR109
788	bamuser
789	bamuser
790	bam1134
791	bam1134
792	bam1134
793	bam1134
794	Smith, Shainna
795	Smith, Shainna
796	Smith, Shainna
797	Smith, Shainna
798	Smith, Shainna
799	Smith, Shainna
800	Smith, Shainna
801	Smith, Shainna
802	BAMW265
803	Burke, David
804	Burke, David
805	bam0731
806	bam0731
807	bam0731
808	bam0731
809	bam0731
810	Walling, Kriste
811	Walling, Kriste
812	Walling, Kriste
813	Walling, Kriste
814	Walling, Kriste
815	Walling, Kriste
816	Walling, Kriste

Expert Notes

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Print All Notes

	User
817	Walling, Kriste
818	Walling, Kriste
819	Walling, Kriste
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821	bam0731
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823	bam0731
824	bam0731
825	bam0731
826	bam0731
827	bam0731
828	bam1120
829	bam1120
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832	bam1120
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836	bamw115
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839	bamw115
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841	bam1125
842	bam1125
843	bam1125
844	bam1125
845	bam1125
846	bam1125
847	bam1125
848	Naugle, Steven
849	Naugle, Steven
850	Naugle, Steven
851	Naugle, Steven
852	Seigel, Lyle
853	Seigel, Lyle
854	Seigel, Lyle
855	Seigel, Lyle
856	Seigel, Lyle
857	Seigel, Lyle
858	Seigel, Lyle
859	Seigel, Lyle
860	Seigel, Lyle
861	Seigel, Lyle
862	Seigel, Lyle
863	Seigel, Lyle
864	Seigel, Lyle
865	Seigel, Lyle
866	Seigel, Lyle
867	Seigel, Lyle

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9/10/2020 [redacted] **MSA**

Print All Notes

	User
868	Seigel, Lyle
869	Seigel, Lyle
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878	Seigel, Lyle
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880	Seigel, Lyle
881	Seigel, Lyle
882	Seigel, Lyle
883	Seigel, Lyle
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885	Seigel, Lyle
886	Seigel, Lyle
887	Seigel, Lyle
888	Seigel, Lyle
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890	Seigel, Lyle
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895	Seigel, Lyle
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899	Seigel, Lyle
900	Seigel, Lyle
901	Seigel, Lyle
902	Seigel, Lyle
903	Seigel, Lyle
904	Seigel, Lyle
905	Seigel, Lyle
906	Seigel, Lyle
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908	Seigel, Lyle
909	Seigel, Lyle
910	Seigel, Lyle
911	Seigel, Lyle
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914	Seigel, Lyle
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916	Seigel, Lyle
917	Seigel, Lyle
918	Seigel, Lyle

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Expert Notes

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Print All Notes

	User
919	Seigel, Lyle
920	TRDWNA0
921	bamd411
922	bamd411
923	bamd411
924	Dyke, Michael
925	Dyke, Michael
926	Dyke, Michael
927	Dyke, Michael
928	Dyke, Michael
929	Dyke, Michael
930	Dyke, Michael
931	Murray, Rene
932	Murray, Rene
933	Murray, Rene
934	Murray, Rene
935	bam0188
936	bam0188
937	bam0188
938	bam0188
939	bam0188
940	bamc341
941	bamc341
942	bamc341
943	bamw115
944	bamw115
945	bamw115
946	bamc341
947	bamc341
948	bamc341
949	bamc341
950	bamc341
951	bamc341
952	bamc341
953	BAMR071
954	BAMR071
955	BAMR071
956	BAMR071
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958	BAMR071
959	BAMR071
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967	bamd408
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969	bamd408

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Print All Notes

	User
970	bamd408
971	bamd408
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973	bamd408
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975	BAMR071
976	BAMR071
977	BAMR071
978	BAMR071
979	BAMR071
980	BAMR071
981	TRDWNA0
982	bam0169
983	bam0169
984	bam0169
985	bam0169
986	bam0169
987	bam0169
988	bamw104
989	bamw104
990	bamw104
991	bamw104
992	bamw104
993	bamw104
994	bam1133
995	bam1133
996	bam1133
997	bam1133
998	bam1133
999	bamw115
1000	bamw115
1001	bamw115
1002	bamw115
1003	Oakes, Daniel
1004	Oakes, Daniel
1005	Oakes, Daniel
1006	Oakes, Daniel
1007	Oakes, Daniel
1008	Oakes, Daniel
1009	Oakes, Daniel
1010	Oakes, Daniel
1011	Oakes, Daniel
1012	Oakes, Daniel
1013	Oakes, Daniel
1014	Oakes, Daniel
1015	Hill, Peter
1016	Hill, Peter
1017	Hill, Peter
1018	Hill, Peter
1019	Hill, Peter
1020	Hill, Peter

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Print All Notes

	User
1021	Rea, Kaitlyn
1022	Rea, Kaitlyn
1023	Rea, Kaitlyn
1024	Rea, Kaitlyn
1025	bamw115
1026	bamw115
1027	bamw115
1028	bamw115
1029	Stone, Matthew
1030	Stone, Matthew
1031	Stone, Matthew
1032	Stone, Matthew
1033	Stone, Matthew
1034	Snyder, Theresa
1035	Snyder, Theresa
1036	Snyder, Theresa
1037	Snyder, Theresa
1038	bam0169
1039	bam0169
1040	bam0169
1041	bam0169
1042	bam0169
1043	bam0169
1044	Naugle, Steven
1045	Naugle, Steven
1046	Naugle, Steven
1047	Naugle, Steven
1048	batchusr
1049	batchusr
1050	RMECKER
1051	RMECKER
1052	FDMD145
1053	FDMD145
1054	FDMD145
1055	FDMD009
1056	FDMD009
1057	FDMD009
1058	Holmes, Tiffany
1059	Holmes, Tiffany
1060	Holmes, Tiffany
1061	Holmes, Tiffany
1062	Holmes, Tiffany
1063	Holmes, Tiffany
1064	Holmes, Tiffany
1065	Holmes, Tiffany
1066	Holmes, Tiffany
1067	Holmes, Tiffany
1068	Holmes, Tiffany
1069	Holmes, Tiffany
1070	FDMA163
1071	FDMA163

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Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	User
1072	FDMA163
1073	Taylor, Tasha
1074	Taylor, Tasha
1075	Taylor, Tasha
1076	Taylor, Tasha
1077	Taylor, Tasha
1078	Taylor, Tasha
1079	Taylor, Tasha
1080	Taylor, Tasha
1081	Taylor, Tasha
1082	BAMM106
1083	BAMM106
1084	bamd408
1085	bamd408
1086	bamd408
1087	bamd408
1088	bamd408
1089	BAMM106
1090	BAMM106
1091	bamd408
1092	bamd408
1093	bamd408
1094	bamd408
1095	Webb, Jamilya
1096	Webb, Jamilya
1097	Webb, Jamilya
1098	Webb, Jamilya
1099	Webb, Jamilya
1100	Webb, Jamilya
1101	Webb, Jamilya
1102	FDMTD06
1103	FDMTD06
1104	FDMTD06
1105	FDMTD06
1106	bamd408
1107	bamd408
1108	bamd408
1109	bamd408
1110	bamd408
1111	bamd408
1112	bamd408
1113	bamd408
1114	BAMM106
1115	BAMM106
1116	BAMW163
1117	BAMW163
1118	BAMW163
1119	BAMD408
1120	BAMD408
1121	BAMD408
1122	BAMD408

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Expert Notes

[redacted]

9/10/2020 **MSA**

Print All Notes

	User
1123	BAMD408
1124	BAMD408
1125	BAMD408
1126	BAMD408
1127	bamd408
1128	bamd408
1129	bamd408
1130	bamd408
1131	bamd408
1132	bamd408
1133	bamd408
1134	bamd408
1135	bamd408
1136	bamd408
1137	bamd408
1138	bamd408
1139	BAMD408
1140	BAMD408
1141	BAMD408
1142	BAMD408
1143	BAMD408
1144	BAMD408
1145	BAMD408
1146	BAMD408
1147	BAMD408
1148	BAMD408
1149	BAMD408
1150	BAMT061
1151	FDMP570
1152	FDMP570
1153	FDMP570
1154	FDMP570
1155	FDMP570
1156	FDMP570
1157	FDMP570
1158	FDMP570
1159	FDMP570
1160	FDMP570
1161	bamd295
1162	bamd295
1163	bamd295
1164	BAMW163
1165	BAMW163
1166	BAMW163
1167	BAMW163
1168	BAMW163
1169	BAMW163
1170	BAMW163
1171	FDMFE3X
1172	FDMFE3X
1173	FDMFE3X

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Expert Notes

9/10/2020 [redacted] MSA

Print All Notes

	User
1174	FDMFE3X
1175	FDMFE3X
1176	FDMFE3X
1177	FDMFE3X
1178	BAMC405
1179	BAMC405
1180	BAMC405
1181	BAMC405
1182	FDMP45A
1183	FDMP45A
1184	FDMP45A
1185	FDMP45A
1186	FDMP45A
1187	FDMDDB4
1188	FDMDDB4
1189	FDMDDB4
1190	FDMDDB4
1191	BAMC405
1192	BAMC405
1193	BAMC405
1194	BAMC405
1195	BAMC405
1196	bam1125
1197	bam1125
1198	bam1125
1199	bam1125
1200	FDMA216
1201	FDMA216
1202	FDMA216
1203	FDMA216
1204	FDMA216
1205	bam1125
1206	bam1125
1207	bam1125
1208	FDACM45
1209	FDMN113
1210	FDMN113
1211	BAMC405
1212	BAMC405
1213	FDMN052
1214	FDMN052
1215	FDMN052
1216	FDMN052
1217	FDMN052
1218	FDMN052
1219	BAMC405
1220	BAMC405
1221	BAMC405
1222	BAMC405
1223	FDMW40X
1224	FDMW40X

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Expert Notes

Print All Notes

	User
1225	FDMW40X
1226	FDMW40X
1227	FDMW40X
1228	BAMC406
1229	BAMC406
1230	BAMC406
1231	BAMC406
1232	BAMC406
1233	BAMC406
1234	BAMC406
1235	BAMC406
1236	bam1166
1237	bam1166
1238	bam1166
1239	BAM1166
1240	BAM1166
1241	BAM1166
1242	FDMFC01
1243	FDMFC01
1244	FDMFC01
1245	FDMFC01
1246	FDMFC01
1247	FDMFC01
1248	FDMFC01
1249	FDMFC01
1250	FDMFC01
1251	FDMFC01
1252	FDMFC01
1253	FDMFC01
1254	FDMFC01
1255	FDMFC01
1256	FDMFC01
1257	FDMFC01
1258	FDMFC01
1259	FDMFC01
1260	BAMC406
1261	BAMC406
1262	BAMC406
1263	BAMC406
1264	BAMC406
1265	BAMC406
1266	BAMC406
1267	BAMC406
1268	bamd313
1269	bamd313
1270	bamd313
1271	bamd313
1272	bamd313
1273	bamd313
1274	fdmab25
1275	fdmab25

Expert Notes

9/10/2020 [redacted] MSA

Print All Notes

	User
1276	fdmab25
1277	fdmab25
1278	fdmab25
1279	BAMW126
1280	BAMW126
1281	BAMW126
1282	BAMW126
1283	BAMW126
1284	BAMW126
1285	BAMW126
1286	BAMW126
1287	BAMW126
1288	FDMDJ39
1289	FDMDJ39
1290	FDMDJ39
1291	FDMDJ39
1292	FDM6228
1293	FDM6228
1294	F1XUBVG
1295	F1XUBVG
1296	F1XUBVG
1297	F1XUBVG
1298	F1XUBVG
1299	EC027
1300	EC027
1301	EC027
1302	EC027
1303	EC027
1304	CDY1
1305	CDY1
1306	CDY1
1307	BAMR046
1308	BAMR046
1309	BAMR046
1310	BAMR046
1311	CDY1
1312	CDY1
1313	CDY1
1314	CN130
1315	CN130
1316	CN130
1317	CN130
1318	CN130
1319	SSC08
1320	SSC08
1321	SSC08
1322	SSC08
1323	SSC08
1324	SSC08
1325	SSC08
1326	SSC08

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Expert Notes

[redacted]

9/10/2020 **MSA**

Print All Notes

	User
1327	SSC08
1328	SSC08
1329	SSC08
1330	SSC08
1331	SSC08
1332	SSC08
1333	SSC08
1334	SSC08
1335	SSC08
1336	SN015
1337	SN015
1338	SN015
1339	SN015
1340	SN015
1341	SN015
1342	MC456
1343	MC456
1344	MC456
1345	MC456
1346	BF052
1347	BF052
1348	BF052
1349	BF052
1350	BF052
1351	MRNJ3
1352	MRNJ3
1353	MRNJ3
1354	MRNJ3
1355	SSC08
1356	SSC08
1357	SSC08
1358	SSC08
1359	SSC08
1360	SSC08
1361	CDY1
1362	CDY1
1363	CDY1
1364	CDY1
1365	MM405
1366	MM405
1367	MM405
1368	MM405
1369	MM405
1370	MM405
1371	MM405
1372	LC031
1373	LC031
1374	LC031
1375	LC031
1376	KS564
1377	KS564

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Expert Notes

[redacted]

9/10/2020 **MSA**

Print All Notes

	User
1378	KS564
1379	KS564
1380	DS563
1381	DS563
1382	DS563
1383	KR108
1384	KR108
1385	KR108
1386	KR108
1387	KR108
1388	KR108
1389	SC321
1390	SC321
1391	SC321
1392	SC321
1393	SC321
1394	TGCV0
1395	TGCV0
1396	TGCV0
1397	TGCV0
1398	TGCV0
1399	TGCV0
1400	bamuser
1401	bamuser
1402	bamuser
1403	bamuser
1404	bamuser
1405	bamuser
1406	bamuser
1407	bamuser
1408	bamuser
1409	bamuser
1410	bamuser
1411	bamuser
1412	bam2088
1413	bam2088
1414	CR027
1415	CR027
1416	CR027
1417	CR027
1418	CR027
1419	JM465
1420	JM465
1421	JM465
1422	JS687
1423	JS687
1424	JS687
1425	JS687
1426	bamd253
1427	bamd253
1428	bamd253

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Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	User
1429	batchusr
1430	batchusr
1431	batchusr
1432	batchusr
1433	batchusr
1434	batchusr
1435	CR027
1436	CR027
1437	CR027
1438	CR027
1439	CR027
1440	CR027
1441	CR027
1442	CR027
1443	CR027
1444	CR027
1445	CR027
1446	bamc227
1447	bamc227
1448	bamc227
1449	MHX48
1450	MHX48
1451	MHX48
1452	MHX48
1453	MHX48
1454	MHX48
1455	JDCA4
1456	batchusr
1457	batchusr
1458	KNW56
1459	KNW56
1460	KNW56
1461	KNW56
1462	GP661
1463	GP661
1464	GP661
1465	GP661
1466	AM087
1467	AM087
1468	AM087
1469	AM087
1470	AM087
1471	AM087
1472	AS811
1473	MW323
1474	MW323
1475	MW323
1476	MW323
1477	MW323
1478	MW323
1479	MW323

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Expert Notes

[redacted]

9/10/2020 **MSA**

Print All Notes

	User
1480	batchusr
1481	batchusr
1482	TW032
1483	TW032
1484	TW032
1485	TW032
1486	TW032
1487	TW032
1488	TW032
1489	batchusr
1490	batchusr
1491	TW032
1492	TW032
1493	TW032
1494	SDR86
1495	SDR86
1496	SDR86
1497	SDR86
1498	batchusr
1499	batchusr
1500	BF606
1501	BF606
1502	BF606
1503	BF606
1504	bam2015
1505	bam2015
1506	batchusr
1507	batchusr
1508	KC262
1509	KC262

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Confidential 10417905-FISV-000087

Attachment JJJJ

PX 27, 2718

ADDITIONAL OUTLET FORM

(Page 1 of 3)

New Merchant #: _____ Xref External # Required? ☐ Yes ☒ No Store # included Xref External #? ☐ Yes ☒ No

Note: These fields are NOT to be used to embed the store # in the north MID#.

HIERARCHY

Corp #: | Chain #: | Tie-To #: [redacted]

SALES INFORMATION

Sales Rep ID	RM Name	Submitter's Name	Submitter's Phone #
BRCN	JESSICA CEDENO	NIRICA WHITTICK	[redacted]

TELL US ABOUT YOUR BUSINESS

Your DBA/Outlet Name: *(Maximum 24 Characters)* P E N N Y P R O

Your Business Legal Name (Client): RAGINGBULLDOT COM LLC

Name of Signer: JEFFREY BISHOP

Title of Signer: MEMBER LLC

First/Last Contact Name:	Address: (No P.O.Box)	Suite #:	City:	State:	Zip:	Store #:
JORDAN REYNA	835 E LAMAR BLVD	238	ARLINGTON	TX	76011	

Your Business Phone #: (855) 977-0947

Merchant Customer Service Phone #: (855) 977-0947

Fax #:

Web Site Address: www.pennypro.com

E-Mail Address: jordan@ragingbull.com

Customer Service E-Mail Address: support@pennypro.com

Annual MasterCard/Visa Volume $ 2,000,000

Annual Discover® Volume $ 50,000

Annual American Express Volume $ 50,000

TeleCheck Annual Volume $ 0

MasterCard/Visa Average Ticket $ 300.00

Discover Average Ticket $ 300.00

American Express Average Ticket $ 300.00

Pricing Type *(3 digit #)* 0 2 0

MCC: 7399

Products/Services You Sell: BUSINESS SERVICES

Seasonal? ☐ Yes ☒ No

If Yes, select the months in which the business is open: ☐ JAN ☐ FEB ☐ MAR ☐ APR ☐ MAY ☐ JUN ☐ JUL ☐ AUG ☐ SEP ☐ OCT ☐ NOV ☐ DEC

BILL TO INFORMATION

Head Office/Bill To Name: LIGHTHOUSE MEDIA LLC

First/Last Contact Name: JORDAN REYNA

Business Phone #: (855) 981-8370 | Address: 835 E LAMAR BLVD # 263 | City: ARLINGTON | State: TX | Zip: 76011

PLEASE COMPLETE EACH SECTION BELOW:

POS Card Swipe ____% + Manual Imprint ____% + Mail Order ____% + Phone Order ____% + Internet 100 % = 100% | Mag Swipe ____% + Keyed 100% = 100%

Mail Statements to: *(Recap Code)* ☐ 01 Outlet ☒ 02 Bill To - No Recap ☐ 07 Suppress Statement ☐ 08 Recap - No Statement ☐ 09 Bill To/Statement + Recap ☐ 10 Recap Chain/Statement to Outlet Bill To

Merchant Type *(4 digit #)* 8 0 0 0

Entity Type: ☐ Private Corporation ☐ Public Corporation ☐ Sole Proprietorship ☐ Partnership ☐ Franchisee Owned ☒ LLC

Check one: TIN Type: ☒ EIN (Fed Tax ID #) ☐ SSN D&B #: _____ No. of Employees: _____

IMPORTANT IRS INFORMATION

☐ Non-Profit ☐ Non-Profit/Tax Exempt as described in 26 USC Section 501(c)(3) OR a Tribal (Native American) government or Tribal government-owned. ☐ Gov't. Entity

If tax exempt, provide copy of IRS Determination Letter; if Tribal government, provide evidence of tribal recognition, and proof of tribal ownership if separate entity.

NOTE: Failure to provide accurate information may result in a withholding of merchant funding per IRS regulations (See Part IV, Section A.3 of your Program Guide for further information.)

Name *(as it appears on your income tax return)*[1]	☒ Federal Tax ID#: *(as it appears on your income tax return)*[1]	☐ I certify that I am a foreign entity/nonresident alien. *(If checked, please attach IRS Form W-8.)*
RAGINGBULLDOT COM LLC	[redacted]	

[1] If Client is a disregarded entity under IRS regulations and has provided its owner's taxpayer filing name and Federal Tax ID above, then please attach an IRS Form W-9.

OTHER ENTITLEMENTS

☐ ECA® Warranty ☐ ECA Verification ☐ Lockbox Pro21 Warranty ☐ Lockbox Pro21 Verification ☐ e-Deposit Warranty ☐ e-Deposit Settlement Only

☐ ICA Warranty ☐ ICA Verification ☐ CBP Warranty ☐ CBP Verification ☐ Paper Warranty ☐ Paper Verification

☐ Check Cashing Warranty ☐ Check Cashing Verification ☐ Mail Order Warranty ☐ COD Warranty ☐ Remote Pay Warranty ☐ Remote Pay Verification

☐ Other: _____ Existing Subscriber #: _____

☑ MasterCard ☑ Visa ☑ Discover, (Including Diners Club International®, JCB, UnionPay and BCcard)

☑ Discover Full Service Processing

Discover SE # *(if retained)*: _____

☐ Gift Card *(see attached addendum)* SE #: _____

MC Registration Program ID: _____

☐ PIN Debit # _____ ☐ EBT (SNAP) FNS # (XREF): _____

☐ American Express® (AXP) (includes credit and prepaid cards)

☑ AXP OptBlue℠

☐ AXP Direct: _____

American Express® Service Type *(check one)*

☐ Split Dial ☐ Single Settle ☑ EDC ☐ PIP ☐ Reverse IP

American Express Cap #: _____

Franchise Name: _____

☐ IATA/ARC Code: _____ (for MCC 4722 Only)

☐ Voyager Fleet Annual Voyager Vol.: $_____ Participation in Voyager Tax Exempt Program: ☐ Yes ☐ No *(if yes, additional request form required)*

☐ WEX Full Acquiring Annual WEX Volume: $_____ ☐ WEX (Non-Full Svc) *(requires separate form)* ☐ MasterCard Fleet

BAMS/FDSGenNAddLo1808(la)

ADDITIONAL OUTLET FORM

SHIPPING INSTRUCTIONS

Ship Terminal / Start-up Kit To: ☐ Outlet/DBA ☐ Head Office ☐ Do Not Ship ☐ No Welcome Kit and Supplies ☐ No Welcome Kit ☐ Other – (See Below)

Name: _____ Attention: _____

Address: _____ City: _____ State: _____ Zip: _____

Delayed Start Date: _____ Delayed Ship Date: _____

Do you use any third party to store, process or transmit cardholder data? *(Examples include, but not limited to web hosting companies, Electronic Data Capture, Loyalty programs)*

☒ No ☐ Yes If yes, give name/address: _____

Please identify any Software used for storing, transmitting, or processing Card Transactions or Authorization Requests: _____

Network: ☐ (206) CARD*net*® ☐ ( ) Nashville ☐ ( ) Buypass ☒ Other: compass Specify Security Code: (5083)

Rental • Purchase Cust.-Owned • Lease[1] Installment Purchase *(circle one)*	QTY	IP	Equipment Type (i.e., Terminal/VAR/Internet)	Retail • Restaurant • MOTO/Internet Lodging • Supermarket • Car Rental Quick Service Restaurant • Petro	Model Code and Name	Unit Purchase Price (w/o Tax)	Monthly Payment Due (w/o Tax)	For Customer-Owned Equipment Track/Version/Serial #
R P ☒ L[1] I	1	☐	PAYEEZY	R Re MOTO/I L S C QSR P	GWSECM	$0	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	

The Installment Purchase option allows you to make 3 equal monthly payments.

[1]A separate approval by, and non-cancelable lease agreement with, First Data Merchant Services Corporation (through its business unit, First Data Global Leasing) are required; that lease agreement contains the terms and conditions for leased equipment.

Check one: ☐ Gateway Solutions ☐ Dial Solutions ☐ Global Gateway ☐ Payeezy Gateway ☐ VSAT** ☐ Frame ☐ Other: _____ ☐ IC Verify Serial # _____

VAR/Internet/Software: Name: _____ (Nashville Only: Product ID # _____ Vendor ID # _____)

NOTE: **Requires separate agreement between Client and its VSAT provider prior to implementation of this telecommunications protocol.

Network: ☐ Nashville ☐ CARDnet ☐ Buypass ☐ Other: _____

☐ PNS ☐ Netconnect Email Address: _____ Client #: _____ Division #: _____

C/O - IC Verify Serial # _____ ESN # _____ MAN # _____ Software Product ID # _____ Software Vendor ID # _____

Holds Paper: ☐ Merchant ☐ Processor Imprinter Purchase: Amount $ 50.00 x Qty _____ = Total $ _____ (w/o tax) Plates: ☐ Short ☐ Long

Wireless Service Provider: ☐ GPRS AT&T or ☐ CDMA Sprint

TERMINAL FEATURES

☐ **Auto Settle Time** _____ **hh ET (military)**

☐ Bar Tab

☐ Clerk/Server Entry

☐ **Debit Cash Back**

Delayed Ship Date: _____

☐ Dial Prefix: ☐ Dial 9 ☐ Other: _____

☐ Dial Suffix: _____

☐ QSR-CR/SMT Amt. $ _____ *(Convenience/Small Ticket)*

☐ QSR Print Option _____

☐ Invoice Number

☐ Multi-Trans *(PC/Register/Software only)*

☐ Remove Ticket #

☐ Retail Gas

☐ Retail With Tip

☐ Ship Method *(Overnight)*

☐ Tip % Option

☐ Verify Amount Prompt

☐ E-Commerce

☐ Remove Room #

☐ No Server/ Ticket ID

☐ If IP _____ *(List Current Provider)*

☐ Partial Approval

☐ Purchase w/Balance Return

☐ Standalone Balance Inquiry

☐ Amex Prepaid Program Preference *(Choose One)*

☐ Partial Auth

☐ Balance Back

☐ Other _____

PINPad:

☐ DES Encryption

☐ DUKPT

☐ Access Code

_____

Terminal Features: *(cont'd)*

	Key Disable	or	Password Protect
Credits	☐		☐
Voids	☐		☐
Forces	☐		☐
Reviews	☐		☐
Bal/Settle	☐		☐
Auth Only	☐		☐
Reports	☐		☐
Tip Adjustment	☐		☐

PLEASE VERIFY SELECTED FEATURES ARE AVAILABLE UNDER THE ALLIANCE, NETWORK, PRODUCT & APPLICATION

Comments: _____

(NOTE: Completing the Comments field will result in a 48 hour terminal programming delay)

Buypass Attributes

Bank FIID: _____ Group FIID: _____

Confirmation Letter: ☐ Yes ☐ No

Duplicate Protection: ☐ On ☐ Off

Variable Cut: ☐ Yes ☐ No

Cut Time: _____ **(military)**

Password: ☐ 111111 ☐ 123456 ☐ Other: _____

Prop ID: _____

Daylight Savings: ☐ Yes ☐ No

ACH Sum ID #: _____

Velocity Chain #: _____

Velocity Count: _____

Velocity Amount: $ _____

NOTE: If attributes are not chosen, then the generic defaults will apply.

Specials

_____ _____

_____ _____

_____ _____

_____ _____

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ADDITIONAL OUTLET FORM

All payments to Client shall be through the Automated Clearing House (ACH) and shall normally be electronically transmitted directly to the demand deposit account ("DDA") indicated below or any successor account designated to receive provisional funding of Client's sales pursuant to the Client's agreement governing merchant card processing services (referred to herein as the "Merchant Agreement") by and among the Client, Processor and Bank. Processor means Banc of America Merchant Services, LLC or First Data Services, LLC, as applicable, and Bank means Bank of America, N.A.; references to "you" and "your" mean Client; references to "Servicers" "our," "us" and "we" mean Processor and Bank." We cannot guarantee the timeliness with which any payment may be credited by Client's depository institution ("DEPOSITORY").

Client hereby authorizes Bank and its authorized representative to access information from the DDA and to initiate credit and/or debit entries by Bank wire or ACH transfer and to authorize DEPOSITORY to block or to initiate, if necessary, reversing entries and adjustments for any original entries made to the DDA and to authorize DEPOSITORY to provide such access and to credit and/or debit or to block the same to such account. This authorization is without respect to the source of any funds in the DDA, is irrevocable and is coupled with an interest. This authority extends to any equipment rental or purchase agreements which may exist with Client as well as to any fees and assessments and Chargeback amounts of whatever kind or nature due under the terms of your Agreement whether arising during or after termination of this Agreement.

This authority is to remain in full force and effect at all times unless and until we have consented to its termination and in such time and in such manner as to afford us and DEPOSITORY a reasonable opportunity to act on it. In addition, Client understands and agrees that it will be charged a reject fee for each ACH which cannot be processed, and all subsequent funding may be suspended until Client either (1) provides written notice that ACHs can be processed or (2) a new electronic funding agreement is signed by Client. In order to insure transactions are properly handled, A COPY OF A BLANK VOIDED CHECK MUST BE INCLUDED. Client's depository must be able to process or accept electronic transfers either via ACH and/or Fed wire (Bank wire) which transfers are processed utilizing the Federal Reserve System. If payment is to be made by Bank wire or Automated Clearing House transfer, please supply the above information.

ABA [redacted] DDA [redacted]

A voided check or bank letter is required if the banking information (above) for the additional location is different from the tie-to location.

☒ Fees Same as Tie To Account

☐ Additional Credit Addendum
(Required for accounts that are High Risk/MOTO/Internet or B2B)

☐ Additional Fees due to Industry Type *(see attached fee schedule)*

☐ Additional Fees due to Service Entitlements *(see attached fee schedule)*

APPLICABLE TO MERCHANTS UNDER AMERICAN EXPRESS OPTBLUE PROGRAM: To be qualified under this program, you must meet these criteria: (a) your Total Annual American Express volume (listed in Section 2 above) is less than $1,000,000 and (b) your business is not a type prohibited, and is not a franchisee of any franchise excluded, by American Express. In addition, you must continue to qualify for this program, and to do so, your total American Express Card transaction volume cannot exceed certain thresholds, all as further described in Part I, Sections 45.2 and 45.5.4 of the Program Guide. Please also refer to Part I, Sections 45.5.2 – 45.5.3 of the Program Guide to learn about American Express' use of your information and how you may opt out of certain uses.

You further acknowledge and agree that you will not use your merchant account and/or the Services for illegal transactions, for example, those prohibited by the Unlawful Internet Gambling Enforcement Act, 31 U.S.C. Section 5361 et seq, as may be amended from time to time, or processing and acceptance of transactions in certain jurisdictions pursuant to 31 CFR Part 500 et seq. and other laws enforced by the Office of Foreign Assets Control (OFAC).

Client certifies, under penalties of perjury, that the federal taxpayer identification number and corresponding filing name provided herein are correct.

Please add the above mentioned additional location(s) to your system. I understand and agree upon execution of this document, the above mentioned additional location(s) is/are hereby bound by the processing Agreement signed for the above primary location, any agreement attached hereto as well as pricing for the services specified herein. I further acknowledge that all information provided is true and accurate.

Client's Business Principal Signature *(please sign here)*	JEFFREY BISHOP Please Print Name of Signer	PRESIDENT Title	9/14/17 Date

BAMS/FDSGenNAddLo1809(a)

ADDITIONAL OUTLET FORM

New Merchant #: _____ Xref External # Required? ☐ Yes ☒ No Store # included Xref External #? ☐ Yes ☒ No

Note: These fields are NOT to be used to embed the store # in the north MID#.

HIERARCHY

Corp #: | Chain #: | Tie-To #: [redacted]

SALES INFORMATION

Sales Rep ID	RM Name	Submitter's Name	Submitter's Phone #
BRCN	JESSICA CEDENO	NIRICA WHITTICK	[redacted]

TELL US ABOUT YOUR BUSINESS

Your DBA/Outlet Name: *(Maximum 24 Characters)* P E N N Y P R O

Your Business Legal Name (Client): RAGINGBULLDOT COM LLC

Name of Signer: JEFFREY BISHOP

Title of Signer: MEMBER LLC

First/Last Contact Name:	Address: (No P.O.Box)	Suite #:	City:	State:	Zip:	Store #:
JORDAN REYNA	835 E LAMAR BLVD	238	ARLINGTON	TX	76011	

Your Business Phone #: (855) 977-0947

Merchant Customer Service Phone #: (855) 977-0947

Fax #:

Web Site Address: www.pennypro.com

E-Mail Address: jordan@ragingbull.com

Customer Service E-Mail Address: support@pennypro.com

Annual MasterCard/Visa Volume	$ 2,000,000	MasterCard/Visa Average Ticket	$ 300.00
Annual Discover® Volume	$ 50,000	Discover Average Ticket	$ 300.00
Annual American Express Volume	$ 50,000	American Express Average Ticket	$ 300.00
TeleCheck Annual Volume	$ 0		

Pricing Type *(3 digit #)* 0 2 0

MCC: 7399

Products/Services You Sell: BUSINESS SERVICES

Seasonal? ☐ Yes ☒ No

If Yes, select the months in which the business is open: ☐ JAN ☐ FEB ☐ MAR ☐ APR ☐ MAY ☐ JUN ☐ JUL ☐ AUG ☐ SEP ☐ OCT ☐ NOV ☐ DEC

BILL TO INFORMATION

Head Office/Bill To Name: LIGHTHOUSE MEDIA LLC

First/Last Contact Name: JORDAN REYNA

Business Phone #: (855) 981-8370 | Address: 835 E LAMAR BLVD # 263 | City: ARLINGTON | State: TX | Zip: 76011

PLEASE COMPLETE EACH SECTION BELOW:

POS Card Swipe ____% + Manual Imprint ____% + Mail Order ____% + Phone Order ____% + Internet 100 % = 100% | Mag Swipe ____% + Keyed ____% = 100%

Mail Statements to: ☐ 01 Outlet ☒ 02 Bill To - No Recap ☐ 07 Suppress Statement ☐ 08 Recap - No Statement
(Recap Code) ☐ 09 Bill To/Statement + Recap ☐ 10 Recap Chain/Statement to Outlet Bill To

Entity Type: ☐ Private Corporation ☐ Public Corporation ☐ Sole Proprietorship ☐ Partnership ☐ Franchisee Owned ☒ LLC

Merchant Type *(4 digit #)* 8 0 0 0

Check one: TIN Type: ☒ EIN (Fed Tax ID #) ☐ SSN D&B #: _____ No. of Employees: _____

IMPORTANT IRS INFORMATION

☐ Non-Profit ☐ Non-Profit/Tax Exempt as described in 26 USC Section 501(c)(3) OR a Tribal (Native American) government or Tribal government-owned. ☐ Gov't. Entity
If tax exempt, provide copy of IRS Determination Letter; if Tribal government, provide evidence of tribal recognition, and proof of tribal ownership if separate entity.

NOTE: Failure to provide accurate information may result in a withholding of merchant funding per IRS regulations (See Part IV, Section A.3 of your Program Guide for further information.)

Name *(as it appears on your income tax return)*[1]	☒ Federal Tax ID#: *(as it appears on your income tax return)*[1]	☐ I certify that I am a foreign entity/nonresident alien. *(If checked, please attach IRS Form W-8.)*
RAGINGBULLDOT COM LLC	[redacted]	

[1] If Client is a disregarded entity under IRS regulations and has provided its owner's taxpayer filing name and Federal Tax ID above, then please attach an IRS Form W-9.

OTHER ENTITLEMENTS

☐ ECA® Warranty ☐ ECA Verification ☐ Lockbox Pro21 Warranty ☐ Lockbox Pro21 Verification ☐ e-Deposit Warranty ☐ e-Deposit Settlement Only
☐ ICA Warranty ☐ ICA Verification ☐ CBP Warranty ☐ CBP Verification ☐ Paper Warranty ☐ Paper Verification
☐ Check Cashing Warranty ☐ Check Cashing Verification ☐ Mail Order Warranty ☐ COD Warranty ☐ Remote Pay Warranty ☐ Remote Pay Verification

☐ Other: _____ Existing Subscriber #: _____

☐ **MasterCard** ☐ **Visa** ☐ **Discover, (Including Diners Club International®, JCB, UnionPay and BCcard)**
☐ Discover Full Service Processing
Discover SE # *(if retained)*: _____
☐ **Gift Card** *(see attached addendum)* SE # _____
MC Registration Program ID: _____
☐ **PIN Debit #** _____ ☐ **EBT (SNAP) FNS # (XREF):** _____

☐ **American Express® (AXP)** (includes credit and prepaid cards)
☐ **AXP OptBlue℠**
☐ **AXP Direct:** _____
American Express® Service Type *(check one)*
☐ Split Dial ☐ Single Settle ☐ EDC ☐ PIP ☐ Reverse IP
American Express Cap #: _____
Franchise Name: _____
☐ IATA/ARC Code: _____ (for MCC 4722 Only)

☐ Voyager Fleet Annual Voyager Vol.: $_____ Participation in Voyager Tax Exempt Program: ☐ Yes ☐ No *(if yes, additional request form required)*
☐ WEX Full Acquiring Annual WEX Volume: $_____ ☐ WEX (Non-Full Svc) *(requires separate form)* ☐ MasterCard Fleet

BAMS/FDSGenNAddLo1808(ia)

ADDITIONAL OUTLET FORM

SHIPPING INSTRUCTIONS

Ship Terminal / Start-up Kit To: ☐ Outlet/DBA ☐ Head Office ☐ Do Not Ship ☐ No Welcome Kit and Supplies ☐ No Welcome Kit ☐ Other – (See Below)

Name: _____ Attention: _____

Address: _____ City: _____ State: _____ Zip: _____

Delayed Start Date: _____ Delayed Ship Date: _____

Do you use any third party to store, process or transmit cardholder data? *(Examples include, but not limited to web hosting companies, Electronic Data Capture, Loyalty programs)*

☒ No ☐ Yes If yes, give name/address: _____

Please identify any Software used for storing, transmitting, or processing Card Transactions or Authorization Requests: _____

Network: ☐ (206) CARD*net*® ☐ ( ) Nashville ☐ ( ) Buypass ☒ Other: compass Specify Security Code: (5083)

Rental • Purchase Cust.-Owned • Lease* Installment Purchase *(circle one)*	QTY	IP	Equipment Type (i.e., Terminal/VAR/Internet)	Retail • Restaurant • MOTO/Internet Lodging • Supermarket • Car Rental Quick Service Restaurant • Petro	Model Code and Name	Unit Purchase Price (w/o Tax)	Monthly Payment Due (w/o Tax)	For Customer-Owned Equipment Track / Version / Serial #
R P ☒ L[1] I	1	☐	PAYEEZY	R Re MO☒/I L S C QSR P		$0	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	

The Installment Purchase option allows you to make 3 equal monthly payments.

[1]A separate approval by, and non-cancelable lease agreement with, First Data Merchant Services Corporation (through its business unit, First Data Global Leasing) are required; that lease agreement contains the terms and conditions for leased equipment.

Check one: ☐ Gateway Solutions ☐ Dial Solutions ☐ Global Gateway ☐ Payeezy Gateway ☐ VSAT** ☐ Frame ☐ Other: _____ ☐ IC Verify Serial # _____

VAR/Internet/Software: Name: _____ (Nashville Only: Product ID # _____ Vendor ID # _____)

NOTE: **Requires separate agreement between Client and its VSAT provider prior to implementation of this telecommunications protocol.

Network: ☐ Nashville ☐ CARDnet ☐ Buypass ☐ Other: _____

☐ PNS ☐ Netconnect Email Address: _____ Client #: _____ Division #: _____

C/O - IC

Verify Serial # _____ ESN # _____ MAN # _____ Software Product ID # _____ Software Vendor ID # _____

Holds Paper: ☐ Merchant ☐ Processor Imprinter Purchase: Amount $ 50.00 x Qty _____ = Total $_____(w/o tax) Plates: ☐ Short ☐ Long

Wireless Service Provider: ☐ GPRS AT&T or ☐ CDMA Sprint

TERMINAL FEATURES

☐ **Auto Settle Time _____ hh ET (military)**

☐ Bar Tab

☐ Clerk/Server Entry

☐ **Debit Cash Back**

Delayed Ship Date: _____

☐ Dial Prefix: ☐ Dial 9 ☐ Other: _____

☐ Dial Suffix: _____

☐ QSR-CR/SMT Amt. $_____ *(Convenience/Small Ticket)*

☐ QSR Print Option _____

☐ Invoice Number

☐ Multi-Trans *(PC/Register/Software only)*

☐ Remove Ticket #

☐ Retail Gas

☐ Retail With Tip

☐ Ship Method *(Overnight)*

☐ Tip % Option

☐ Verify Amount Prompt

☐ E-Commerce

☐ Remove Room #

☐ No Server/Ticket ID

☐ If IP _____ *(List Current Provider)*

☐ Partial Approval

☐ Purchase w/Balance Return

☐ Standalone Balance Inquiry

☐ Amex Prepaid Program Preference *(Choose One)*

☐ Partial Auth

☐ Balance Back

☐ Other _____

PINPad:

☐ DES Encryption

☐ DUKPT

☐ Access Code

_____

Terminal Features: *(cont'd)*

	Key Disable	or Password Protect
Credits	☐	☐
Voids	☐	☐
Forces	☐	☐
Reviews	☐	☐
Bal/Settle	☐	☐
Auth Only	☐	☐
Reports	☐	☐
Tip Adjustment	☐	☐

PLEASE VERIFY SELECTED FEATURES ARE AVAILABLE UNDER THE ALLIANCE, NETWORK, PRODUCT & APPLICATION

Comments: _____

(NOTE: Completing the Comments field will result in a 48 hour terminal programming delay)

Buypass Attributes

Bank FIID: _____ Group FIID: _____

Confirmation Letter: ☐ Yes ☐ No

Duplicate Protection: ☐ On ☐ Off

Variable Cut: ☐ Yes ☐ No

Cut Time: _____ **(military)**

Password: ☐ 111111 ☐ 123456 ☐ Other: _____

Prop ID: _____

Daylight Savings: ☐ Yes ☐ No

ACH Sum ID #: _____

Velocity Chain #: _____

Velocity Count: _____

Velocity Amount: $ _____

NOTE: If attributes are not chosen, then the generic defaults will apply.

Specials

_____ _____

_____ _____

_____ _____

_____ _____

BAMS/FDSGenNAddLo1808(ia)

ADDITIONAL OUTLET FORM

All payments to Client shall be through the Automated Clearing House (ACH) and shall normally be electronically transmitted directly to the demand deposit account ("DDA") indicated below or any successor account designated to receive provisional funding of Client's sales pursuant to the Client's agreement governing merchant card processing services (referred to herein as the "Merchant Agreement") by and among the Client, Processor and Bank. Processor means Banc of America Merchant Services, LLC or First Data Services, LLC, as applicable, and Bank means Bank of America, N.A.; references to "you" and "your" mean Client; references to "Servicers" "our," "us" and "we" mean Processor and Bank." We cannot guarantee the timeliness with which any payment may be credited by Client's depository institution ("DEPOSITORY").

Client hereby authorizes Bank and its authorized representative to access information from the DDA and to initiate credit and/or debit entries by Bank wire or ACH transfer and to authorize DEPOSITORY to block or to initiate, if necessary, reversing entries and adjustments for any original entries made to the DDA and to authorize DEPOSITORY to provide such access and to credit and/or debit or to block the same to such account. This authorization is without respect to the source of any funds in the DDA, is irrevocable and is coupled with an interest. This authority extends to any equipment rental or purchase agreements which may exist with Client as well as to any fees and assessments and Chargeback amounts of whatever kind or nature due under the terms of your Agreement whether arising during or after termination of this Agreement.

This authority is to remain in full force and effect at all times unless and until we have consented to its termination and in such time and in such manner as to afford us and DEPOSITORY a reasonable opportunity to act on it. In addition, Client understands and agrees that it will be charged a reject fee for each ACH which cannot be processed, and all subsequent funding may be suspended until Client either (1) provides written notice that ACHs can be processed or (2) a new electronic funding agreement is signed by Client. In order to insure transactions are properly handled, A COPY OF A BLANK VOIDED CHECK MUST BE INCLUDED. Client's depository must be able to process or accept electronic transfers either via ACH and/or Fed wire (Bank wire) which transfers are processed utilizing the Federal Reserve System. If payment is to be made by Bank wire or Automated Clearing House transfer, please supply the above information.

ABA [redacted] DDA [redacted]

A voided check or bank letter is required if the banking information (above) for the additional location is different from the tie-to location.

☒ Fees Same as Tie To Account

☐ Additional Credit Addendum (Required for accounts that are High Risk/MOTO/Internet or B2B)

☐ Additional Fees due to Industry Type *(see attached fee schedule)*

☐ Additional Fees due to Service Entitlements *(see attached fee schedule)*

APPLICABLE TO MERCHANTS UNDER AMERICAN EXPRESS OPTBLUE PROGRAM: To be qualified under this program, you must meet these criteria: (a) your Total Annual American Express volume (listed in Section 2 above) is less than $1,000,000 and (b) your business is not a type prohibited, and is not a franchisee of any franchise excluded, by American Express. In addition, you must continue to qualify for this program, and to do so, your total American Express Card transaction volume cannot exceed certain thresholds, all as further described in Part I, Sections 45.2 and 45.5.4 of the Program Guide. Please also refer to Part I, Sections 45.5.2 – 45.5.3 of the Program Guide to learn about American Express' use of your information and how you may opt out of certain uses.

You further acknowledge and agree that you will not use your merchant account and/or the Services for illegal transactions, for example, those prohibited by the Unlawful Internet Gambling Enforcement Act, 31 U.S.C. Section 5361 et seq, as may be amended from time to time, or processing and acceptance of transactions in certain jurisdictions pursuant to 31 CFR Part 500 et seq. and other laws enforced by the Office of Foreign Assets Control (OFAC).

Client certifies, under penalties of perjury, that the federal taxpayer identification number and corresponding filing name provided herein are correct.

Please add the above mentioned additional location(s) to your system. I understand and agree upon execution of this document, the above mentioned additional location(s) is/are hereby bound by the processing Agreement signed for the above primary location, any agreement attached hereto as well as pricing for the services specified herein. I further acknowledge that all information provided is true and accurate.

✓ _____ JEFFREY BISHOP ✓PRESIDENT 9/14/17

Client's Business Principal Signature *(please sign hard)* | Please Print Name of Signer | Title | Date

BAMS/FDSGenNAddLo1808(ia)

Minor Status Change

(Address Update Only – Do not use for DBA Name Change)

Bank of America Merchant Services

MID #: [redacted] Date: 01/25/2018 Effective Date:

Business DBA/Legal Name: pennypro.com

*Person Requesting Change: Jordan Reyna Title: Finance Officer Phone #: 972-533-1496

*Person should be Owner, Officer or Legal Contact. Does not include Manager, Clerk etc.

Recap Code: From: To:
= None 01=Mail to Outlet 02 = Stmt -> Bill to, No Recap 07 = Suppress Stmts+Recap
08 = Prodce Recap, No Stmts 09 = Mail to Bill To 10 = Recap Corp Stmt Outlt 30 = DBA Recap->Bill To

ACH Roll-Up Indicator: From: To:

0 = No Roll-up 1 = Roll-up by transaction type 2 = Roll-up by net 3 = Net Transfer EOM
Channel Specific: 7 = Deposit Batch 8 = Net Fee Trans

Chargeback/Ret.Media Address: From: To:

0 = None 1 = BilTo Addr/BilTo Addr 2 = DBA Addr/DBA Addr 3 = BilTo Addr/DBA Addr 4 = DBA Addr/BilTo Addr

Field	*Current Value*	*New Value*
DBA Attention (Contact Name):		
DBA Address:	*835 E Lamar Blvd ste 263*	*62 Calef Highway #233*
DBA City:	*Arlington*	*Lee*
DBA State:	*Texas*	*New Hampsire*
DBA Zip:	*76011*	*03861*
DBA Phone:		
Bill To Name Change:		
Bill To Attention (Contact Name):		
Bill To Address:		
Bill To City:		
Bill To State:		
Bill To Zip:		
Bill To Phone:		
Descriptor Change:		
Store #:		
Fax Type:		
Fax #:		
Country:		
URL (Website):		
E-Mail Address:		

This form should be submitted through the Merchant Service Center for expedited processing

Please allow 48 hours upon receipt to process all status changes.

Revised 07/14/11

Account List

9/10/2020 [redacted] **MSA**

Information is displayed at the Outlet Level.

	Account Number	ABA	Funding Agency	Status
1	[redacted]	[redacted]	BANK OF AMERICA NA	
2	[redacted]	[redacted]	JPMORGAN CHASE BANK, NA	Active

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Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	Date	Time	Note Text	Rep	NID
1	5/26/2020	12:37:13	Batch Load Misc Salesforce Case Number: 56685122 .Case Not		ser
2			e: *sls*tate titchenal* email mass request from rep Joseph		ser
3			Long to close 6 mids chain and all other mids on the chain		ser
4			[redacted] accounts closed no etfs		ser
5	3/27/2020	16:34:41	OTHER BAMS DST Case 55282600, null null null null n		
6			ull null Authenticated By:null null Brenda goodwin Wi		
7			nn CMS Tt Anthony Bell after he was transferred from Elis		
8			cia Diaz who had TLv with a OTC sent to the email on file a		
9			sking to change the email as that person no longer works in		
10			that department. he could verify the old email address and		
11			nothing was showing in the fraud tool for rapport so I chang		
12			ed the email address on file sent the auto response		
13	11/19/2019	12:45:22	Batch Load Misc RSMS Project (Base): RS KRIDER. Sent an e		226
14			mail to Jordan advising that the reserve remains on the acco		226
15			unt for one year. according to the letter they recd from Sec		226
16			urity Risk, that was put into effect as of July 5th. right		226
17			now 25% has been collected which would be $75k however they		226
18			are no longer processing through any of the accounts. he ha		226
19			s no other questions at this time.		226
20	11/12/2019	14:09:32	Batch Load Misc RSMS Project (Base): RS KRIDER: Received		226
21			a voicemail from Jordan and returned his call, wanted to kn		226
22			ow about the reserve and how long to full fill it. Do show		226
23			that its at 25% but will have to check with Security Risk du		226
24			e to merchant is only processing refunds on one		226
25			Batch Load Misc of the account and the others have not had		226
26			any further activity. also wanted to check on a line of cre		226
27			dit that they had. advised would need to get that info from		226
28			the Bank and i found a 8004321000 phone number in google for		226
29			BofA New Hampshire. sent to him via email.		226
30	3/12/2019	11:08:17	Batch Load Misc RSMS Project (Base): RS. I need to get our		b09
31			company phone number added to all billing descriptors asap.		b09
32			We have some old numbers on file but would like to use this		b09
33			number for each descriptor going forward. (833) 2651270 W		b09
34			ill call in the next min or two. Thanks, Jordan tt Jordan		b09
35			, said he		b09
36			Batch Load Misc wanted to add a support # to the descripto		b09
37			rs on all of the accounts to try and help with disputes. The		b09
38			y want to try and resolve the issue with the customer before		b09
39			it gets to that point. I updated the phone # on all account		b09
40			s with 8332651270. Adv it should take 24 hours to complete t		b09
41			he update.		b09
42	3/5/2019	13:10:47	Batch Load Misc RSMS Project (Trigger Word): RSErica, Yes		b09
43			, Id like to proceed through your channels to get Visa Verif		b09
44			ied (VV) setup. Ill check out that link. Thanks for your h		b09
45			elp on that. Wed also like to explore any similar verifica		b09
46			tions like VV for other card providers (AMEX, Mastercard). D		b09
47			o you have any connections there? Jordan Jordan, Im sendi		b09
48			ng the request		b09
49			Batch Load Misc to our product team now. Ive asked for the		b09
50			m to contact you via email and keep me informed throughout t		b09
51			his process. I also mentioned you are interested in options		b09

JR-b80

Attachment JJJJ **PX 27, 2727**

Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	Date	Time	Note Text	Rep	NID
52			for MasterCard and Discover. Im not sure if they can assist		b09
53			with those but it doesnt hurt to ask. If you have any other		b09
54			questions in the meantime please let me know. Thank you,		b09
55			Erica Hoover		b09
56	3/5/2019	10:35:07	Batch Load Misc RSMS Project (Trigger Word): RSGood aftern		b09
57			oon Jordan, Have you had any further communication with Vis		b09
58			a since the last email below? Im just trying to gage an unde		b09
59			rstanding of where you are with this. In addition to the V		b09
60			erified by Visa, have you had a chance to complete the addit		b09
61			ional velocity filters		b09
62			Batch Load Misc within Payeezy to verify AVS(address verif		b09
63			ication). Thank you, Erica Hoover Jan has a		b09
64			dvised BAMS partner sales has the ability to resell the Firs		b09
65			t Data services of Cardinal Commerce and would need to engag		b09
66			e them to complete Verified by Visa. Waiting on a reply fro		b09
67			m Jordan.		b09
68	3/4/2019	15:57:51	Batch Load Misc RSMS Project (Trigger Word): RSper notes "		b09
69			lower" is referencing a last name. currently working with th		b09
70			e client and determining steps for verified by visa		b09
71	2/28/2019	09:28:25	Batch Load Misc Salesforce Case Number: 41866661 .Case Not		086
72			e: *note from 2/27*cms*tate titchenal* tt anthony bell top v		086
73			batch case890450155801 reviewed status / info... not able		086
74			to win with situation / docs ok		086
75	2/25/2019	12:00:20	Batch Load Misc RSMS Project (Base): RStt Jordan, interest		b09
76			ed in setting up verified by visa to secure his transactions		b09
77			more to help with chargebacks and also wanted to know if th		b09
78			ere was a tutorial on how to set up velocity filters on his		b09
79			Payeezy portal. I emailed him a helpful link to answer his q		b09
80			uestions and if he needed more info I would set up a call wi		b09
81			th the payeezy help desk. I advised him verified by visa and		b09
82			mastercard secure code would all be set up himself and can		b09
83			do it on the portal through payeezy.		b09
84	2/14/2019	18:46:14	Batch Load Misc Salesforce Case Number: 41427517 .Case Not		731
85			e: ShanaKirkland*SBSS*Per Compliance Risk Mgr, remove Discov		731
86			er entitlement due to Discover terminations.		731
87	2/13/2019	09:26:44	Batch Load Misc RSMS Project (Base): RSErica, Quick quest		b09
88			ion. We normally handle chargebacks several at a time on the		b09
89			same day. Is it better to handle 10 chargebacks over the sp		b09
90			an of two days or better to spread it out over a week? Multi		b09
91			ple weeks worth of chargebacks handled in a short period tim		b09
92			e had an adverse effect on our merchant status. Jordan Hi		b09
93			Jordan, I dont believe		b09
94			Batch Load Misc it makes a difference on how many you hand		b09
95			le over a certain time period. If you have a large amount of		b09
96			chargebacks against the business that poses a concern, the		b09
97			Risk department would notify you and myself and request a re		b09
98			mediation plan. You are already working on this now so I wou		b09
99			ld say you shouldnt have any concern at this point. Thank		b09
100			you, Erica Hoover		b09
101	2/11/2019	08:34:17	Batch Load Misc RSMS Project (Base): Lets hold off on any		b09
102			changes at least until tomorrow. Ill comment back here then.		b09

JR-b80

Confidential 10417905-FISV-000135

Attachment JJJJ **PX 27, 2728**

Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	Date	Time	Note Text	Rep	NID
103			Thanks for the help on this.		b09
104	2/7/2019	14:34:32	Batch Load Misc RSMS Project (Base): RSI did have another		b09
105			question. Is there a way to remove Discover card from our be		b09
106			ing one of the card types we accept? We no longer want to do		b09
107			business with them. Jordan You certainly have a choice a		b09
108			s to which cards you would like to accept. However from look		b09
109			ing at the accounts theres only 1 that doesnt accept Discove		b09
110			r cards currently. The accounts that do have Discover		b09
111			Batch Load Misc card are full serviced through us and woul		b09
112			dnt go through Discover. Can I ask the reason behind not		b09
113			wanting to accept Discover? Erica Hoover They disconnect		b09
114			ed us without any warning on the JasonBondPicks.com account.		b09
115			Now they are allowing clients to issue disputes on any of o		b09
116			ur brands and not allowing us an opportunity to defend ourse		b09
117			lves and possibly win. WE are seeing an uptick in disputes		b09
118			Batch Load Misc from Discover card members and its really		b09
119			hurting our merchant status. We do so little biz through the		b09
120			m that they are not work keeping around any longer, especial		b09
121			ly considering how they dropped us on Jason Bond Picks witho		b09
122			ut any warning or opportunity to remedy and unknown issues.		b09
123			Oh wow! I can definitely understand why you wouldnt want to		b09
124			deal with Discover any longer. If you would like		b09
125			Batch Load Misc to have it removed I can do that for you t		b09
126			oday. After I make the updates to the account, you would be		b09
127			required to contact the Payeezy helpdesk for a parameter up		b09
128			date on each so the system recognizes the change. Or, I ca		b09
129			n set the accounts for auto parameter updatesŽ if you wish.		b09
130			This means the gateways will automatically push the update		b09
131			overnight after the batch completes. Erica Hoover		b09
132	2/7/2019	13:32:41	Batch Load Misc RSMS Project (Base): RSThank you for the c		b09
133			larification. As for the AVS, we have Firstdata setup to r		b09
134			equire avs so thats odd. However, there are some rare charge		b09
135			s where we charge on behalf of the client per their consent		b09
136			with the info we have on file, excluding the security code.		b09
137			We do this on a rare occasion so those		b09
138			Batch Load Misc may be the charges you are seeing without		b09
139			avs requirements. Orders taken directly from our order forms		b09
140			require zip code verification, security code...etc. Thanks		b09
141			, Jordan Likewise, thank you for the clarification! If the		b09
142			y any further questions I will be in touch. Have a great r		b09
143			est of your day! Erica Hoover		b09
144	2/7/2019	13:26:50	Batch Load Misc RSMS Project (Base): RSGood speaking with		b09
145			you last week. I did have some questions about some odd debi		b09
146			ts from BAMS of Feb 4, 2018. Their description says "deposit		b09
147			" while its actually debiting our account. Normally these de		b09
148			posits are credits. Can you check on this please and clarify		b09
149			? Good afternoon Jordan, I appreciate you reaching out! In		b09
150			reviewing the below, those are your processing fees		b09
151			Batch Load Misc that are billed monthly around the 2nd of		b09
152			each month. If the 2nd falls on a weekend, it will delay unt		b09
153			il the next business day, which in this case was on 2/4. I		b09

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Attachment JJJJ **PX 27, 2729**

Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	Date	Time	Note Text	Rep	NID
154			ts funny you had reach out because I was actually getting re		b09
155			ady to email you in regards to the merchant account for jaso		b09
156			nbondpicks.com. Our support analysts had found that you have		b09
157			some transactions downgrading due to not providing		b09
158			Batch Load Misc AVS(address verification) at the time of a		b09
159			uthorization. We just want to verify if there is an issue th		b09
160			at caused the information to not be provided. If you are awa		b09
161			re of this and understand the downgrades I will advise. We		b09
162			just want to make sure you are aware of how to get the best		b09
163			possible rate for your transactions. If you have any ques		b09
164			tions please let me know. Thank you, Erica Hoover		b09
165	2/1/2019	11:58:27	Batch Load Misc RSMS Project (Base): RStt Jordan, introduc		b09
166			ed myself as their assigned relationship specialist for the		b09
167			accounts going forward. He was very happy to hear of this an		b09
168			d asked me to send my contact info to him so they could file		b09
169			it where it needs to go. He said everything is going well w		b09
170			ith the processing at this time and no questions or concerns		b09
171			.		b09
172	1/30/2019	19:39:23	Batch Load Misc Salesforce Case Number: 40793339 .Case Not		ser
173			e: Yanique Charles *CMS* received an email request to update		ser
174			DDA on file. Reached out to merch Jordan via phone and veri		ser
175			fied account. Updated in MM.		ser
176	6/21/2018	12:56:25	Batch Load Misc Salesforce Case Number: 33157242 .Case Not		123
177			e: Daron Fredericks SBS SR email form Ashley Geesaman Analys		123
178			t Talked with merchant and emailed back and forth going over		123
179			issue, they will contact Payeezy for adding the AVS.		123
180	6/20/2018	16:43:13	Batch Load Misc Salesforce Case Number: 33157242 .Case Not		123
181			e: Daron Fredericks SBS SR email form Ashley Geesaman Analys		123
182			t. Called and emailed merchant about the added AVS for bette		123
183			r security and help with downgrades.		123
184	4/12/2018	16:48:13	Batch Load Misc Salesforce Case Number: 31464976 .Case Not		ser
185			e: Christian Morse /SBS/ added legal contact name to Amex OB		ser
186			entitlement per request from Risk		ser
187	3/9/2018	11:09:18	Batch Load Misc Salesforce Case Number: 30550052 .Case Not		411
188			e: Kcampbell sbs 4sv tt bc Jessica Cedeno requested to remov		411
189			e phone number entirely from merchant descriptor		411
190	2/26/2018	17:38:14	Batch Load Misc Salesforce Case Number: 30211241 .Case Not		179
191			e: Katie Hollifield/ SBS /AVS/DBA/ TT BC Jessica Cedeno Upd		179
192			ated merchants descriptor # and bill to # to 855.977.0947		179
193	2/26/2018	12:20:20	OTHER BAMS L1 CASE 30195296, jordan reyna verfied basic,top		ett
194			otc email(0000455563) merchant calling remove the phone nu		ett
195			mber on the description and but other x's or the email for		ett
196			all 6 account [redacted](support@RAGINGBULL.COM)[redacted]		ett
197			[redacted](support@TOPSTOCKPICKS.COM)[redacted]support@PENNYPRO		ett
198			.COM)[redacted]support@PETRAPICKS.COM)[redacted]supp		ett
199			ort@JASONBONDPICKS.COM)[redacted]support@BIOTECHBREAKOUT		ett
200			S.COM) merchant also wants to know whyso customer say the c.		ett
201			s is the merchant personal [redacted]but it wanst on the de		ett
202			scriptor and merchant would like to have it fix advice time		ett
203			rame submitted ticket number 30193710 on mid([redacted])		ett
204	1/25/2018	19:26:09	Batch Load Misc Salesforce Case Number: 29415828 .Case Not		159

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Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	Date	Time	Note Text	Rep	NID
205			e: Venesa.Bombard/sbs sr/ TT Jordan Reyna and reviewed downg		159
206			raded transactions due to missing AVS information on biotech		159
207			account. Also updated phone number on all 6 accounts in cha		159
208			in to his number for best contact 972.533.1496. Submitted up		159
209			date to update address on file to match head office account.		159
210	1/24/2018	13:54:40	DEPOSIT INQUIRY		234
211	1/24/2018	13:54:28	OTHER BAMS L1 CASE 29371485, tt anthony bell ,bookeeper bas		
212			ic;verif last deposit . verif dda merchant would like to hav		
213			e mailing address changed updated on the account updated the		
214			address for the merchant ; merchant has muliple accounts he		
215			is needing to do this for .		
216	11/8/2017	13:51:17	Batch Load Misc Salesforce Case Number: 27479309 .Case Not		411
217			e: kcampbell sbs 4sv tt bc jessica cedeno verified the email		411
218			address		411
219	10/27/2017	16:36:23	Batch Load Misc Salesforce Case Number: 27208123 .Case Not		341
220			e: HollyDorn*SBS*TT 4sv rep code: BC Jessica Cedeno added		341
221			a location. Merchant states Payeezy GW is not showing corr		341
222			ect descriptor. Updated to 5DOM/FGN and the date, in MM.		341
223	10/4/2017	14:44:09	Batch Load Misc Salesforce Case Number: 26661397 .Case Not		408
224			e: Desiree.McCulloughSBS/4sv CAI/TT Jessica Cedeno BC calle		408
225			d in needed the DBA contact updated to Jordan Reyna and the		408
226			Bill to contact to be Jeffrey Bishop. Made those changes in		408
227			the system.		408
228	10/2/2017	13:42:33	Batch Load Misc Salesforce Case Number: 26578503 .Case Not		115
229			e: Cameron Collins/SBS/4sv tt:BC Jessica Cedeno to see if th		115
230			e account was approved. Advised that the account is still pe		115
231			nding credit approval.		115

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Attachment JJJJ

PX 27, 2731

Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	User
1	bamuser
2	bamuser
3	bamuser
4	bamuser
5	Goodwin Winn, B
6	Goodwin Winn, B
7	Goodwin Winn, B
8	Goodwin Winn, B
9	Goodwin Winn, B
10	Goodwin Winn, B
11	Goodwin Winn, B
12	Goodwin Winn, B
13	bamd226
14	bamd226
15	bamd226
16	bamd226
17	bamd226
18	bamd226
19	bamd226
20	bamd226
21	bamd226
22	bamd226
23	bamd226
24	bamd226
25	bamd226
26	bamd226
27	bamd226
28	bamd226
29	bamd226
30	bamab09
31	bamab09
32	bamab09
33	bamab09
34	bamab09
35	bamab09
36	bamab09
37	bamab09
38	bamab09
39	bamab09
40	bamab09
41	bamab09
42	bamab09
43	bamab09
44	bamab09
45	bamab09
46	bamab09
47	bamab09
48	bamab09
49	bamab09
50	bamab09
51	bamab09

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Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	User
52	bamab09
53	bamab09
54	bamab09
55	bamab09
56	bamab09
57	bamab09
58	bamab09
59	bamab09
60	bamab09
61	bamab09
62	bamab09
63	bamab09
64	bamab09
65	bamab09
66	bamab09
67	bamab09
68	bamab09
69	bamab09
70	bamab09
71	bam2086
72	bam2086
73	bam2086
74	bam2086
75	bamab09
76	bamab09
77	bamab09
78	bamab09
79	bamab09
80	bamab09
81	bamab09
82	bamab09
83	bamab09
84	bam0731
85	bam0731
86	bam0731
87	bamab09
88	bamab09
89	bamab09
90	bamab09
91	bamab09
92	bamab09
93	bamab09
94	bamab09
95	bamab09
96	bamab09
97	bamab09
98	bamab09
99	bamab09
100	bamab09
101	bamab09
102	bamab09

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Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	User
103	bamab09
104	bamab09
105	bamab09
106	bamab09
107	bamab09
108	bamab09
109	bamab09
110	bamab09
111	bamab09
112	bamab09
113	bamab09
114	bamab09
115	bamab09
116	bamab09
117	bamab09
118	bamab09
119	bamab09
120	bamab09
121	bamab09
122	bamab09
123	bamab09
124	bamab09
125	bamab09
126	bamab09
127	bamab09
128	bamab09
129	bamab09
130	bamab09
131	bamab09
132	bamab09
133	bamab09
134	bamab09
135	bamab09
136	bamab09
137	bamab09
138	bamab09
139	bamab09
140	bamab09
141	bamab09
142	bamab09
143	bamab09
144	bamab09
145	bamab09
146	bamab09
147	bamab09
148	bamab09
149	bamab09
150	bamab09
151	bamab09
152	bamab09
153	bamab09

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Expert Notes

[redacted]

9/10/2020 **MSA**

Print All Notes

	User
154	bamab09
155	bamab09
156	bamab09
157	bamab09
158	bamab09
159	bamab09
160	bamab09
161	bamab09
162	bamab09
163	bamab09
164	bamab09
165	bamab09
166	bamab09
167	bamab09
168	bamab09
169	bamab09
170	bamab09
171	bamab09
172	bamuser
173	bamuser
174	bamuser
175	bamuser
176	bam1123
177	bam1123
178	bam1123
179	bam1123
180	bam1123
181	bam1123
182	bam1123
183	bam1123
184	bamuser
185	bamuser
186	bamuser
187	bamd411
188	bamd411
189	bamd411
190	bamw179
191	bamw179
192	bamw179
193	Pickett, Cynthi
194	Pickett, Cynthi
195	Pickett, Cynthi
196	Pickett, Cynthi
197	Pickett, Cynthi
198	Pickett, Cynthi
199	Pickett, Cynthi
200	Pickett, Cynthi
201	Pickett, Cynthi
202	Pickett, Cynthi
203	Pickett, Cynthi
204	BAMR159

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Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	User
205	BAMR159
206	BAMR159
207	BAMR159
208	BAMR159
209	BAMR159
210	BAMW234
211	Valdez, Briana
212	Valdez, Briana
213	Valdez, Briana
214	Valdez, Briana
215	Valdez, Briana
216	bamd411
217	bamd411
218	bamd411
219	bamc341
220	bamc341
221	bamc341
222	bamc341
223	bamd408
224	bamd408
225	bamd408
226	bamd408
227	bamd408
228	bamw115
229	bamw115
230	bamw115
231	bamw115

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Attachment JJJJ **PX 27, 2736**

ADDITIONAL OUTLET FORM

New Merchant #: _____ Xref External # Required? ☐ Yes ☒ No Store # included Xref External #? ☐ Yes ☒ No

Note: *These fields are NOT to be used to embed the store # in the north MID#.*

HIERARCHY

Corp #:	Chain #:	Tie-To #: [redacted]

SALES INFORMATION

Sales Rep ID	RM Name	Submitter's Name	Submitter's Phone #
BRCN	JESSICA CEDENO	NIRICA WHITTICK	[redacted]

TELL US ABOUT YOUR BUSINESS

Your DBA/Outlet Name: *(Maximum 24 Characters)* PETRA PICKS

Your Business Legal Name (Client):	Name of Signer:	Title of Signer:
RAGINGBULLDOT COM LLC	JEFFREY BISHOP	MEMBER LLC

First/Last Contact Name:	Address: (No P.O.Box)	Suite #:	City:	State:	Zip:	Store #:
JORDAN REYNA	835 E LAMAR BLVD	238	ARLINGTON	TX	76011	

Your Business Phone #:	Merchant Customer Service Phone #:	Fax #:
(855) 979-9243	(855) 979-9243	

Web Site Address:	E-Mail Address:	Customer Service E-Mail Address:
www.petrapicks.com	jordan@ragingbull.com	

Annual MasterCard/Visa Volume	$ 2,000,000	MasterCard/Visa Average Ticket	$ 300.00	Pricing Type *(3 digit #)* 0 2 0
Annual Discover® Volume	$ 50,000	Discover Average Ticket	$ 300.00	MCC: 7399
Annual American Express Volume	$ 50,000	American Express Average Ticket	$ 300.00	
TeleCheck Annual Volume	$ 0			

Products/Services You Sell: BUSINESS SERVICES

Seasonal? ☐ Yes ☒ No

If Yes, select the months in which the business is open: ☐ JAN ☐ FEB ☐ MAR ☐ APR ☐ MAY ☐ JUN ☐ JUL ☐ AUG ☐ SEP ☐ OCT ☐ NOV ☐ DEC

BILL TO INFORMATION

Head Office/Bill To Name:	First/Last Contact Name:			
LIGHTHOUSE MEDIA LLC	MATT WATABE			
Business Phone #:	**Address:**	**City:**	**State:**	**Zip:**
(855) 981-8370	835 E LAMAR BLVD # 263	ARLINGTON	TX	76011

PLEASE COMPLETE EACH SECTION BELOW:

POS Card Swipe ____% + Manual Imprint ____% + Mail Order ____% + Phone Order ____% + Internet 100 % = 100% | Mag Swipe ____% + Keyed 100 % = 100%

Mail Statements to: *(Recap Code)* ☐ 01 Outlet ☒ 02 Bill To - No Recap ☐ 07 Suppress Statement ☐ 08 Recap - No Statement ☐ 09 Bill To/Statement + Recap ☐ 10 Recap Chain/Statement to Outlet Bill To | Merchant Type *(4 digit #)* 8 0 0 0

Entity Type: ☐ Private Corporation ☐ Public Corporation ☐ Sole Proprietorship ☐ Partnership ☐ Franchisee Owned ☒ LLC

Check one: TIN Type: ☒ EIN (Fed Tax ID #) ☐ SSN D&B #: _____ No. of Employees: _____

IMPORTANT IRS INFORMATION

☐ Non-Profit ☐ Non-Profit/Tax Exempt as described in 26 USC Section 501(c)(3) OR a Tribal (Native American) government or Tribal government-owned. ☐ Gov't. Entity
If tax exempt, provide copy of IRS Determination Letter; if Tribal government, provide evidence of tribal recognition, and proof of tribal ownership if separate entity.

NOTE: Failure to provide accurate information may result in a withholding of merchant funding per IRS regulations. (See Part IV, Section A.3 of your Program Guide for further information.)

Name *(as it appears on your income tax return)*[1]	☒ Federal Tax ID#: *(as it appears on your income tax return)*[1]	☐ I certify that I am a foreign entity/nonresident alien. *(If checked, please attach IRS Form W-8.)*
RAGINGBULLDOT COM LLC	[redacted]	

[1] If Client is a disregarded entity under IRS regulations and has provided its owner's taxpayer filing name and Federal Tax ID above, then please attach an IRS Form W-9.

OTHER ENTITLEMENTS

☐ ECA® Warranty	☐ ECA Verification	☐ Lockbox Pro21 Warranty	☐ Lockbox Pro21 Verification	☐ e-Deposit Warranty	☐ e-Deposit Settlement Only
☐ ICA Warranty	☐ ICA Verification	☐ CBP Warranty	☐ CBP Verification	☐ Paper Warranty	☐ Paper Verification
☐ Check Cashing Warranty	☐ Check Cashing Verification	☐ Mail Order Warranty	☐ COD Warranty	☐ Remote Pay Warranty	☐ Remote Pay Verification

☐ Other: _____ Existing Subscriber #: _____

☑ MasterCard ☑ Visa ☑ Discover, (Including Diners Club International®, JCB, UnionPay and BCcard)
☑ Discover Full Service Processing
Discover SE # *(if retained)*: _____
☐ Gift Card *(see attached addendum)* SE # _____
MC Registration Program ID: _____
☐ PIN Debit # _____ ☐ EBT (SNAP) FNS # (XREF): _____

☐ American Express® (AXP) (includes credit and prepaid cards)
☑ AXP OptBlue℠
☐ AXP Direct: _____
American Express® Service Type *(check one)*
☐ Split Dial ☐ Single Settle ☐ EDC ☐ PIP ☐ Reverse IP
American Express Cap #: _____
Franchise Name: _____
☐ IATA/ARC Code: _____ *(for MCC 4722 Only)*

☐ Voyager Fleet Annual Voyager Vol.: $_____ Participation in Voyager Tax Exempt Program: ☐ Yes ☐ No *(if yes, additional request form required)*
☐ WEX Full Acquiring Annual WEX Volume: $_____ ☐ WEX (Non-Full Svc) *(requires separate form)* ☐ MasterCard Fleet

BAMS/FDSGenNAddLo1808(la)

ADDITIONAL OUTLET FORM

SHIPPING INSTRUCTIONS

Ship Terminal / Start-up Kit To: ☐ Outlet / DBA ☐ Head Office ☐ Do Not Ship ☐ No Welcome Kit and Supplies ☐ No Welcome Kit ☐ Other – (See Below)

Name: _____ Attention: _____

Address: _____ City: _____ State: _____ Zip: _____

Delayed Start Date: _____ Delayed Ship Date: _____

Do you use any third party to store, process or transmit cardholder data? *(Examples include, but not limited to web hosting companies, Electronic Data Capture, Loyalty programs)*

☒ No ☐ Yes If yes, give name/address: _____

Please identify any Software used for storing, transmitting, or processing Card Transactions or Authorization Requests: _____

Network: ☐ (206) CARDnet® ☐ ( ) Nashville ☐ ( ) Buypass ☒ Other: compass Specify Security Code: (5083)

Rental • Purchase Cust.-Owned • Lease[1] Installment Purchase *(circle one)*	QTY	IP	Equipment Type (i.e., Terminal/VAR/Internet)	Retail • Restaurant • MOTO/Internet Lodging • Supermarket • Car Rental Quick Service Restaurant • Petro	Model Code and Name	Unit Purchase Price (w/o Tax)	Monthly Payment Due (w/o Tax)	For Customer-Owned Equipment Track / Version / Serial #
R P ☒ L[1] I	1	☐	PAYEEZY	R Re MOTO/I L S C QSR P	GWSEC.M	$ 0	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	

The Installment Purchase option allows you to make 3 equal monthly payments.

[1]A separate approval by, and non-cancelable lease agreement with, First Data Merchant Services Corporation (through its business unit, First Data Global Leasing) are required; that lease agreement contains the terms and conditions for leased equipment.

Check one: ☐ Gateway Solutions ☐ Dial Solutions ☐ Global Gateway ☐ Payeezy Gateway ☐ VSAT** ☐ Frame ☐ Other: _____ ☐ IC Verify Serial # _____

VAR/Internet/Software: Name: _____ (Nashville Only: Product ID # _____ Vendor ID # _____)

NOTE: **Requires separate agreement between Client and its VSAT provider prior to implementation of this telecommunications protocol.

Network: ☐ Nashville ☐ CARDnet ☐ Buypass ☐ Other: _____

☐ PNS ☐ Netconnect Email Address: _____ Client #: _____ Division #: _____

C/O - IC

Verify Serial # _____ ESN # _____ MAN # _____ Software Product ID # _____ Software Vendor ID # _____

Holds Paper: ☐ Merchant ☐ Processor Imprinter Purchase: Amount $ 50.00 x Qty _____ = Total $ _____ (w/o tax) Plates: ☐ Short ☐ Long

Wireless Service Provider: ☐ GPRS AT&T or ☐ CDMA Sprint

TERMINAL FEATURES

☐ **Auto Settle Time** _____ **hh ET (military)**

☐ Bar Tab

☐ Clerk / Server Entry

☐ **Debit Cash Back**

Delayed Ship Date: _____

☐ Dial Prefix: ☐ Dial 9 ☐ Other: _____

☐ Dial Suffix: _____

☐ QSR-CR/SMT Amt. $ _____ *(Convenience/Small Ticket)*

☐ QSR Print Option _____

☐ Invoice Number

☐ Multi-Trans *(PC/Register/Software only)*

☐ Remove Ticket #

☐ Retail Gas

☐ Retail With Tip

☐ Ship Method *(Overnight)*

☐ Tip % Option

☐ Verify Amount Prompt

☐ E-Commerce

☐ Remove Room #

☐ No Server / Ticket ID

☐ If IP _____ *(List Current Provider)*

☐ Partial Approval

☐ Purchase w/Balance Return

☐ Standalone Balance Inquiry

☐ Amex Prepaid Program Preference *(Choose One)*

☐ Partial Auth

☐ Balance Back

☐ Other _____

PINPad:

☐ DES Encryption

☐ DUKPT

☐ Access Code

_____

Terminal Features: *(cont'd)*

	Key Disable	or	Password Protect
Credits	☐		☐
Voids	☐		☐
Forces	☐		☐
Reviews	☐		☐
Bal/Settle	☐		☐
Auth Only	☐		☐
Reports	☐		☐
Tip Adjustment	☐		☐

PLEASE VERIFY SELECTED FEATURES ARE AVAILABLE UNDER THE ALLIANCE, NETWORK, PRODUCT & APPLICATION

Comments: _____

(NOTE: Completing the Comments field will result in a 48 hour terminal programming delay)

Buypass Attributes

Bank FIID: _____ Group FIID: _____

Confirmation Letter: ☐ Yes ☐ No

Duplicate Protection: ☐ On ☐ Off

Variable Cut: ☐ Yes ☐ No

Cut Time: _____ **(military)**

Password: ☐ 111111 ☐ 123456 ☐ Other: _____

Prop ID: _____

Daylight Savings: ☐ Yes ☐ No

ACH Sum ID #: _____

Velocity Chain #: _____

Velocity Count: _____

Velocity Amount: $ _____

NOTE: If attributes are not chosen, then the generic defaults will apply.

Specials

_____ _____

_____ _____

_____ _____

_____ _____

BAMS/FDSGenNAddLo1808(ia)

ADDITIONAL OUTLET FORM

All payments to Client shall be through the Automated Clearing House (ACH) and shall normally be electronically transmitted directly to the demand deposit account ("DDA") indicated below or any successor account designated to receive provisional funding of Client's sales pursuant to the Client's agreement governing merchant card processing services (referred to herein as the "Merchant Agreement") by and among the Client, Processor and Bank. Processor means Banc of America Merchant Services, LLC or First Data Services, LLC, as applicable, and Bank means Bank of America, N.A.; references to "you" and "your" mean Client; references to "Servicers" "our," "us" and "we" mean Processor and Bank." We cannot guarantee the timeliness with which any payment may be credited by Client's depository institution ("DEPOSITORY").

Client hereby authorizes Bank and its authorized representative to access information from the DDA and to initiate credit and/or debit entries by Bank wire or ACH transfer and to authorize DEPOSITORY to block or to initiate, if necessary, reversing entries and adjustments for any original entries made to the DDA and to authorize DEPOSITORY to provide such access and to credit and/or debit or to block the same to such account. This authorization is without respect to the source of any funds in the DDA, is irrevocable and is coupled with an interest. This authority extends to any equipment rental or purchase agreements which may exist with Client as well as to any fees and assessments and Chargeback amounts of whatever kind or nature due under the terms of your Agreement whether arising during or after termination of this Agreement.

This authority is to remain in full force and effect at all times unless and until we have consented to its termination and in such time and in such manner as to afford us and DEPOSITORY a reasonable opportunity to act on it. In addition, Client understands and agrees that it will be charged a reject fee for each ACH which cannot be processed, and all subsequent funding may be suspended until Client either (1) provides written notice that ACHs can be processed or (2) a new electronic funding agreement is signed by Client. In order to insure transactions are properly handled, A COPY OF A BLANK VOIDED CHECK MUST BE INCLUDED. Client's depository must be able to process or accept electronic transfers either via ACH and/or Fed wire (Bank wire) which transfers are processed utilizing the Federal Reserve System. If payment is to be made by Bank wire or Automated Clearing House transfer, please supply the above information.

ABA [redacted] DDA [redacted]

A voided check or bank letter is required if the banking information (above) for the additional location is different from the tie-to location.

☒ Fees Same as Tie To Account

☐ Additional Credit Addendum
(Required for accounts that are High Risk/MOTO/Internet or B2B)

☐ Additional Fees due to Industry Type *(see attached fee schedule)*

☐ Additional Fees due to Service Entitlements *(see attached fee schedule)*

APPLICABLE TO MERCHANTS UNDER AMERICAN EXPRESS OPTBLUE PROGRAM: To be qualified under this program, you must meet these criteria: (a) your Total Annual American Express volume (listed in Section 2 above) is less than $1,000,000 and (b) your business is not a type prohibited, and is not a franchisee of any franchise excluded, by American Express. In addition, you must continue to qualify for this program, and to do so, your total American Express Card transaction volume cannot exceed certain thresholds, all as further described in Part I, Sections 45.2 and 45.5.4 of the Program Guide. Please also refer to Part I, Sections 45.5.2 – 45.5.3 of the Program Guide to learn about American Express' use of your information and how you may opt out of certain uses.

You further acknowledge and agree that you will not use your merchant account and/or the Services for illegal transactions, for example, those prohibited by the Unlawful Internet Gambling Enforcement Act, 31 U.S.C. Section 5361 et seq, as may be amended from time to time, or processing and acceptance of transactions in certain jurisdictions pursuant to 31 CFR Part 500 et seq. and other laws enforced by the Office of Foreign Assets Control (OFAC).

Client certifies, under penalties of perjury, that the federal taxpayer identification number and corresponding filing name provided herein are correct.

Please add the above mentioned additional location(s) to your system. I understand and agree upon execution of this document, the above mentioned additional location(s) is/are hereby bound by the processing Agreement signed for the above primary location, any agreement attached hereto as well as pricing for the services specified herein. I further acknowledge that all information provided is true and accurate.

Client's Business Principal Signature *(please sign here)*	JEFFREY BISHOP Please Print Name of Signer	PRESIDENT Title	9/14/17 Date

BAMS/FDSGenNAddLo1808(1a)

ADDITIONAL OUTLET FORM

(Page 1 of 3)

New Merchant #: _____

Xref External # Required? ☐ Yes ☒ No Store # included Xref External #? ☐ Yes ☒ No

Note: *These fields are NOT to be used to embed the store # in the north MID#.*

HIERARCHY

Corp #: | Chain #: | Tie-To #: 372288802880

SALES INFORMATION

Sales Rep ID	RM Name	Submitter's Name	Submitter's Phone #
BRCN	JESSICA CEDENO	NIRICA WHITTICK	[redacted]

TELL US ABOUT YOUR BUSINESS

Your DBA/Outlet Name: *(Maximum 24 Characters)* P E T R A P I C K S

Your Business Legal Name (Client): RAGINGBULLDOT COM LLC

Name of Signer: JEFFREY BISHOP

Title of Signer: MEMBER LLC

First/Last Contact Name:	Address: (No P.O.Box)	Suite #:	City:	State:	Zip:	Store #:
JORDAN REYNA	835 E LAMAR BLVD	238	ARLINGTON	TX	76011	

Your Business Phone #: (855) 979-9243

Merchant Customer Service Phone #: (855) 979-9243

Fax #:

Web Site Address: www.petrapicks.com

E-Mail Address: jordan@ragingbull.com

Customer Service E-Mail Address:

Annual MasterCard/Visa Volume	$ 2,000,000	MasterCard/Visa Average Ticket	$ 300.00
Annual Discover® Volume	$ 50,000	Discover Average Ticket	$ 300.00
Annual American Express Volume	$ 50,000	American Express Average Ticket	$ 300.00
TeleCheck Annual Volume	$ 0		

Pricing Type *(3 digit #)* 0 2 0

MCC: 7399

Products/Services You Sell: BUSINESS SERVICES

Seasonal? ☐ Yes ☒ No

If Yes, select the months in which the business is open: ☐ JAN ☐ FEB ☐ MAR ☐ APR ☐ MAY ☐ JUN ☐ JUL ☐ AUG ☐ SEP ☐ OCT ☐ NOV ☐ DEC

BILL TO INFORMATION

Head Office/Bill To Name: LIGHTHOUSE MEDIA LLC

First/Last Contact Name: MATT WATABE

Business Phone #: (855) 981-8370

Address: 835 E LAMAR BLVD # 263

City: ARLINGTON

State: TX

Zip: 76011

PLEASE COMPLETE EACH SECTION BELOW:

POS Card Swipe ____% + Manual Imprint ____% + Mail Order ____% + Phone Order ____% + Internet 100 % = 100% Mag Swipe ____% + Keyed ____% = 100%

Mail Statements to: (Recap Code) ☐ 01 Outlet ☒ 02 Bill To - No Recap ☐ 07 Suppress Statement ☐ 08 Recap - No Statement ☐ 09 Bill To/Statement + Recap ☐ 10 Recap Chain/Statement to Outlet Bill To

Merchant Type *(4 digit #)* 8 0 0 0

Entity Type: ☐ Private Corporation ☐ Public Corporation ☐ Sole Proprietorship ☐ Partnership ☐ Franchisee Owned ☒ LLC

Check one: TIN Type: ☒ EIN (Fed Tax ID #) ☐ SSN D&B #: _____ No. of Employees: _____

IMPORTANT IRS INFORMATION

☐ Non-Profit ☐ Non-Profit/Tax Exempt as described in 26 USC Section 501(c)(3) OR a Tribal (Native American) government or Tribal government-owned. ☐ Gov't. Entity
If tax exempt, provide copy of IRS Determination Letter; if Tribal government, provide evidence of tribal recognition, and proof of tribal ownership if separate entity.

NOTE: Failure to provide accurate information may result in a withholding of merchant funding per IRS regulations (See Part IV, Section A.3 of your Program Guide for further information.)

Name *(as it appears on your income tax return)*[1]: RAGINGBULLDOT COM LLC

☒ Federal Tax ID#: *(as it appears on your income tax return)*[1] [redacted]

☐ I certify that I am a foreign entity/nonresident alien. *(If checked, please attach IRS Form W-8.)*

[1] If Client is a disregarded entity under IRS regulations and has provided its owner's taxpayer filing name and Federal Tax ID above, then please attach an IRS Form W-9.

OTHER ENTITLEMENTS

☐ ECA® Warranty	☐ ECA Verification	☐ Lockbox Pro21 Warranty	☐ Lockbox Pro21 Verification	☐ e-Deposit Warranty	☐ e-Deposit Settlement Only
☐ ICA Warranty	☐ ICA Verification	☐ CBP Warranty	☐ CBP Verification	☐ Paper Warranty	☐ Paper Verification
☐ Check Cashing Warranty	☐ Check Cashing Verification	☐ Mail Order Warranty	☐ COD Warranty	☐ Remote Pay Warranty	☐ Remote Pay Verification

☐ Other: _____ Existing Subscriber #: _____

☐ **MasterCard** ☐ **Visa** ☐ **Discover, (including Diners Club International®, JCB, UnionPay and BCcard)**

☐ Discover Full Service Processing

Discover SE # *(if retained)*: _____

☐ **Gift Card** *(see attached addendum)* SE #: _____

MC Registration Program ID: _____

☐ **PIN Debit #** _____ ☐ **EBT (SNAP) FNS # (XREF):** _____

☐ **American Express® (AXP)** (includes credit and prepaid cards)

☐ **AXP OptBlue℠**

☐ **AXP Direct:** _____

American Express® Service Type *(check one)*

☐ Split Dial ☐ Single Settle ☐ EDC ☐ PIP ☐ Reverse IP

American Express Cap #: _____

Franchise Name: _____

☐ IATA/ARC Code: _____ (for MCC 4722 Only)

☐ Voyager Fleet Annual Voyager Vol.: $_____ Participation in Voyager Tax Exempt Program: ☐ Yes ☐ No *(if yes, additional request form required)*

☐ WEX Full Acquiring Annual WEX Volume: $_____ ☐ WEX (Non-Full Svc) *(requires separate form)* ☐ MasterCard Fleet

BAMS/FDSGenNAddLo1808(ia)

ADDITIONAL OUTLET FORM

SHIPPING INSTRUCTIONS

Ship Terminal / Start-up Kit To: ☐ Outlet/DBA ☐ Head Office ☐ Do Not Ship ☐ No Welcome Kit and Supplies ☐ No Welcome Kit ☐ Other – (See Below)

Name: _____ Attention: _____

Address: _____ City: _____ State: _____ Zip: _____

Delayed Start Date: _____ Delayed Ship Date: _____

Do you use any third party to store, process or transmit cardholder data? *(Examples include, but not limited to web hosting companies, Electronic Data Capture, Loyalty programs)*

☒ No ☐ Yes If yes, give name/address: _____

Please identify any Software used for storing, transmitting, or processing Card Transactions or Authorization Requests: _____

Network: ☐ (206) CARD*net*® ☐ ( ) Nashville ☐ ( ) Buypass ☒ Other: compass Specify Security Code: (5083)

Rental • Purchase Cust.-Owned • Lease[1] Installment Purchase *(circle one)*	QTY	IP	Equipment Type (i.e., Terminal/VAR/Internet)	Retail • Restaurant • MOTO/Internet Lodging • Supermarket • Car Rental Quick Service Restaurant • Petro	Model Code and Name	Unit Purchase Price (w/o Tax)	Monthly Payment Due (w/o Tax)	For Customer-Owned Equipment Track / Version / Serial #
R P ☒ L[1] I	1	☐	PAYEEZY	R Re MO☒/I L S C QSR P		$ 0	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	

The Installment Purchase option allows you to make 3 equal monthly payments.

[1]A separate approval by, and non-cancelable lease agreement with, First Data Merchant Services Corporation (through its business unit, First Data Global Leasing) are required; that lease agreement contains the terms and conditions for leased equipment.

Check one: ☐ Gateway Solutions ☐ Dial Solutions ☐ Global Gateway ☐ Payeezy Gateway ☐ VSAT** ☐ Frame ☐ Other: _____ ☐ IC Verify Serial # _____

VAR/Internet/Software: Name: _____ (Nashville Only: Product ID # _____ Vendor ID # _____)

NOTE: **Requires separate agreement between Client and its VSAT provider prior to implementation of this telecommunications protocol.

Network: ☐ Nashville ☐ CARDnet ☐ Buypass ☐ Other: _____

☐ PNS ☐ Netconnect Email Address: _____ Client #: _____ Division #: _____

C/O - IC
Verify Serial # _____ ESN # _____ MAN # _____ Software Product ID # _____ Software Vendor ID # _____

Holds Paper: ☐ Merchant ☐ Processor Imprinter Purchase: Amount $ 50.00 x Qty _____ = Total $_____(w/o tax) Plates: ☐ Short ☐ Long

Wireless Service Provider: ☐ GPRS AT&T or ☐ CDMA Sprint

TERMINAL FEATURES

☐ **Auto Settle Time** _____ **hh ET (military)**

☐ Bar Tab

☐ Clerk/Server Entry

☐ **Debit Cash Back**

Delayed Ship Date: _____

☐ Dial Prefix: ☐ Dial 9 ☐ Other: _____

☐ Dial Suffix: _____

☐ QSR-CR/SMT Amt. $_____ *(Convenience/Small Ticket)*

☐ QSR Print Option _____

☐ Invoice Number

☐ Multi-Trans *(PC/Register/Software only)*

☐ Remove Ticket #

☐ Retail Gas

☐ Retail With Tip

☐ Ship Method *(Overnight)*

☐ Tip % Option

☐ Verify Amount Prompt

☐ E-Commerce

☐ Remove Room #

☐ No Server/Ticket ID

☐ If IP _____ *(List Current Provider)*

☐ Partial Approval

☐ Purchase w/Balance Return

☐ Standalone Balance Inquiry

☐ Amex Prepaid Program Preference *(Choose One)*

☐ Partial Auth

☐ Balance Back

☐ Other _____

PINPad:

☐ DES Encryption

☐ DUKPT

☐ Access Code

_____

Terminal Features: *(cont'd)*

	Key Disable	*or* Password Protect
Credits	☐	☐
Voids	☐	☐
Forces	☐	☐
Reviews	☐	☐
Bal/Settle	☐	☐
Auth Only	☐	☐
Reports	☐	☐
Tip Adjustment	☐	☐

PLEASE VERIFY SELECTED FEATURES ARE AVAILABLE UNDER THE ALLIANCE, NETWORK, PRODUCT & APPLICATION

Comments: _____

(**NOTE:** Completing the Comments field will result in a 48 hour terminal programming delay)

Buypass Attributes

Bank FIID: _____ Group FIID: _____

Confirmation Letter: ☐ Yes ☐ No

Duplicate Protection: ☐ On ☐ Off

Variable Cut: ☐ Yes ☐ No

Cut Time: _____ **(military)**

Password: ☐ 111111 ☐ 123456 ☐ Other: _____

Prop ID: _____

Daylight Savings: ☐ Yes ☐ No

ACH Sum ID #: _____

Velocity Chain #: _____

Velocity Count: _____

Velocity Amount: $ _____

NOTE: If attributes are not chosen, then the generic defaults will apply.

Specials

BAMS/FDSGenNAddLo1808(ia)

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This authority is to remain in full force and effect at all times unless and until we have consented to its termination and in such time and in such manner as to afford us and DEPOSITORY a reasonable opportunity to act on it. In addition, Client understands and agrees that it will be charged a reject fee for each ACH which cannot be processed, and all subsequent funding may be suspended until Client either (1) provides written notice that ACHs can be processed or (2) a new electronic funding agreement is signed by Client. In order to insure transactions are properly handled, A COPY OF A BLANK VOIDED CHECK MUST BE INCLUDED. Client's depository must be able to process or accept electronic transfers either via ACH and/or Fed wire (Bank wire) which transfers are processed utilizing the Federal Reserve System. If payment is to be made by Bank wire or Automated Clearing House transfer, please supply the above information.

ABA [redacted] DDA [redacted]

A voided check or bank letter is required if the banking information (above) for the additional location is different from the tie-to location.

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☐ Additional Credit Addendum (Required for accounts that are High Risk/MOTO/Internet or B2B)

☐ Additional Fees due to Industry Type *(see attached fee schedule)*

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APPLICABLE TO MERCHANTS UNDER AMERICAN EXPRESS OPTBLUE PROGRAM: To be qualified under this program, you must meet these criteria: (a) your Total Annual American Express volume (listed in Section 2 above) is less than $1,000,000 and (b) your business is not a type prohibited, and is not a franchisee of any franchise excluded, by American Express. In addition, you must continue to qualify for this program, and to do so, your total American Express Card transaction volume cannot exceed certain thresholds, all as further described in Part I, Sections 45.2 and 45.5.4 of the Program Guide. Please also refer to Part I, Sections 45.5.2 – 45.5.3 of the Program Guide to learn about American Express' use of your information and how you may opt out of certain uses.

You further acknowledge and agree that you will not use your merchant account and/or the Services for illegal transactions, for example, those prohibited by the Unlawful Internet Gambling Enforcement Act, 31 U.S.C. Section 5361 et seq, as may be amended from time to time, or processing and acceptance of transactions in certain jurisdictions pursuant to 31 CFR Part 500 et seq. and other laws enforced by the Office of Foreign Assets Control (OFAC).

Client certifies, under penalties of perjury, that the federal taxpayer identification number and corresponding filing name provided herein are correct.

Please add the above mentioned additional location(s) to your system. I understand and agree upon execution of this document, the above mentioned additional location(s) is/are hereby bound by the processing Agreement signed for the above primary location, any agreement attached hereto as well as pricing for the services specified herein. I further acknowledge that all information provided is true and accurate.

Client's Business Principal Signature *(please sign here)*	JEFFREY BISHOP Please Print Name of Signer	PRESIDENT Title	9/14/17 Date

BAMS/FDSGenNAddLo1808(e)

PAYEEZY[SM] SERVICES ADDENDUM

BANC OF AMERICA MERCHANT SERVICES, LLC

THIS PAYEEZY SERVICES ADDENDUM ("Payeezy Addendum") amends the terms of the Program Guide ("Agreement" and, specifically, referring to the term Agreement as defined in Part I of the Program Guide) among you ("Client"), Banc of America Merchant Services, LLC ("Processor") and Bank of America, N.A. ("Bank") (collectively Processor and Bank are the "Servicers") to include the Payeezy Services (defined below). You agree to comply with the terms set forth in this Payeezy Addendum in connection with receiving the Payeezy Services. Capitalized terms used but not defined in this Payeezy Addendum are defined in the Agreement.

1. **Internal/Sales Information:**
   Merchant Number: _____
   Sales Rep. Name: Jessica Cedeno
   Sales Rep. Phone Number: 817.691.3213
   Sales Rep. Email Address: jessica.cedeno@bankofamericamerchant.com

2. **Client's Business Information:**
   Client's Business' Legal Name: LIGHTHOUSE MEDIA LLC
   Client's DBA Name: PETRA PICKS
   First/Last Contact Name: Jeffrey Bishop (or Jordan Reyna) Title: Managing Member / Owner
   Your Business Phone: 855.979.9243 Your Business Fax: _____
   Your Business Email Address: jordan@ragingbull.com

3. **Payeezy Services.**

3.1 Services. The Payeezy Services are an electronic gateway messenger system ("Payeezy Services") that will allow you to manage Card transaction information being transmitted when processing your payment transactions, and includes the following functionality: (i) a web-based application programming interface ("API") that allows third-party applications to process transactions through the Payeezy Services system and supports a range of processing functions (e.g., purchase, refund, pre-authorization functions) and further allows you to implement custom business logic to manage these functions; (ii) a securely hosted web payment form (a "Payment Page") designed to accept Internet-based eCommerce transactions, redirecting the consumer to a payment form hosted by the gateway that uses a "Checkout" button on your website to submit payment posting requests to a designated URL and display payment acceptance details and authentication information on your website, the appearance of which and payment options displayed on the Payment Page may be configured by you using an online management interface provided by Processor; and (iii) a real-time payment manager ("RPM") hosted application that is able to turn any Internet connected personal computer with a standard web browser into a point of sale device to process retail and MO/TO payments, allowing your employees to input payment transactions in a MO/TO, call center or back office environment, or to swipe Cards in a retail point of sale environment. Receipts for RPM processed transactions are provided, and can be printed or emailed to the cardholder. RPM is also a centralized administrative tool through which you may access its Payeezy Services account (i.e., user administration, gateway reporting, and hosted payment page configurations).

3.2 Provider. The Payeezy Services are provided to you by Processor and not Bank. Bank is not liable to you in any way with respect to the Payeezy Services. For the purposes of this Payeezy Addendum, the words "we", "our" and "us" refer only to the Processor and not the Bank.

4. **Payeezy Services Disclaimer.** EXCEPT AS EXPRESSLY PROVIDED IN THIS ADDENDUM, THE PAYEEZY SERVICES ARE PROVIDED "AS IS" AND PROCESSOR MAKES NO REPRESENTATIONS OR WARRANTIES (EXPRESS OR IMPLIED) WITH REGARD TO THE PAYEEZY SERVICES, INCLUDING, WITHOUT LIMITATION, WARRANTIES OF ACCURACY, NON-INFRINGEMENT OR THAT THEY WILL FUNCTION UNINTERRUPTED OR ERROR-FREE; AND ANY AND ALL SUCH REPRESENTATIONS OR WARRANTIES (EXPRESS OR IMPLIED) ARE DISCLAIMED.

5. **Fees.** Payment of fees for the Payeezy Services will be as set forth in the Agreement. The fees for processing transactions related to the Payeezy Services are described on Schedule A to this Payeezy Addendum. In addition to the fees described on Schedule A to this Payeezy Addendum, you will be responsible for all additional costs and expenses as set forth in the Agreement.

6. **Sublicense; Intellectual Property; Representations and Warranties.**

6.1 Processor grants to you a non-transferable, non-assignable, non-exclusive, limited, royalty-free, revocable sub-license during the term of this Payeezy Addendum to use the Payeezy Services and the associated software ("Software") and documentation (including Updates thereto, as defined below), trademarks or service marks identified in the Operating Procedures for the sole purpose of submitting transactions for processing using the Payeezy Services; and all subject to the terms of this Payeezy

Addendum and the Agreement. You may only use the Payeezy Services in connection with the processing services you receive under the Agreement. You have no right, title or interest in or to the Payeezy Services, any related software, materials, documentation, or derivative works thereof; and nothing in this Payeezy Addendum or the Agreement assigns, transfers or creates any such right, title or interest for you (whether express or implied, or by estoppel or otherwise). Any and all right, title or interests associated with the Payeezy Services that are not expressly granted by Processor within this Payeezy Addendum are expressly withheld. You will not take any action inconsistent with the ownership, title or license rights associated with the Payeezy Services. You will not file any action, in any forum, challenging ownership of the Payeezy Services, any related software, materials, documentation or derivative works thereof. Breach of this Section constitutes a material breach of this Payeezy Addendum and the Agreement, and we may immediately suspend or terminate your use of the Payeezy Services, this Payeezy Addendum or the Agreement in the event of such breach.

6.2 You will not, and will not permit others to: (i) sell, distribute, lease, license, sublicense or otherwise disseminate the Payeezy Services or any portion thereof; (ii) copy, modify, enhance, translate, supplement, create derivative works from, reverse engineer, decompile or otherwise reduce to human-readable form the Payeezy Services or any portion thereof; (iii) use altered versions of the Payeezy Services or portion thereof; (iv) use, operate or combine the Payeezy Services or any related software, materials or documentation, or any derivative works thereof with other products, materials or services in a manner inconsistent with this Payeezy Addendum or the Agreement; or (v) other that intended by its nature, use the Payeezy Services, or any portion thereof, as a standalone or non-integrated program. You will not permit others to access the Payeezy Services, any related software, materials or documentation, or derivative works thereof. You will not remove, alter, modify, relocate or erase any copyright notice or other legend(s) denoting our or other third parties' proprietary interests in the Payeezy Services.

6.3 Processor reserves the right to alter, immediately suspend or upon notice terminate the Payeezy Services in the event you violate the terms of this Payeezy Addendum, the Agreement or we terminate any agreement with third parties that are involved in providing the Payeezy Services; or we are otherwise unable to continue to provide the Payeezy Services.

6.4 From time to time we may release updates ("Updates") to the Software, which must be installed and integrated on your systems within 30 days of receipt of such Updates. You agree that failure to install Updates in a timely fashion may impair the functionality of the Payeezy Services, and associated Services provided under the Agreement and accessed through the Payeezy Services. Processor will have no liability for Customer's failure to properly install the most current version of the Software or any Update, and will have no obligation to provide support or services for outdated versions of the Software.

6.5 Payeezy Services Representations, Warranties. You represent and warrant that you have all necessary right, title and interest (including, without limitation, intellectual property interest) in and to any logos, custom digital images or other images that you use or provide for us to use on your behalf in connection with the creation of your electronic gift cards, standard gift cards or card carriers and/or the Payeezy Services.

7. **Termination.** In addition to the termination rights set forth in the Agreement, this Payeezy Addendum will automatically terminate upon any termination of the Agreement. Upon termination or expiration of this Payeezy Amendment, all licenses granted hereunder will immediately terminate and you will either return or destroy the Software, certifying such destruction in writing to Processor.

8. **Full Force and Effect.** The Agreement remains in effect as amended and supplemented by this Payeezy Addendum. In the event of any conflict between the terms of this Payeezy Addendum and the Agreement, this Payeezy Addendum will control with respect to the Payeezy Services. References to the Agreement after the date of this Payeezy Addendum include this Payeezy Addendum.

By signing below, you acknowledge that you have read, understand and agree to comply with the terms set forth in this Payeezy Addendum.

Client's Business Principal:

Signature:

X _____ **Title:** Managing Member **Date:** 9/14/17

The party signing this Payeezy Addendum must be the same party signing the Agreement.

Printed Name: Jeffrey Bishop

Schedule A

Fees for Payeezy Services

Fees

Initial Set-Up Fee (per location) (40B)	$99.00
Monthly Fee (per location) (40A)	$16.00
Payeezy Transaction Processing Fee (per authorization) (0FC)	$.05

Minor Status Change

(Address Update Only – Do not use for DBA Name Change)

Bank of America Merchant Services

MID #: [redacted] Date: 01/25/2018 Effective Date:

Business DBA/Legal Name: petrapicks.com

*Person Requesting Change: Jordan Reyna Title: Finance Officer Phone #: 972-533-1496

*Person should be Owner, Officer or Legal Contact. Does not include Manager, Clerk etc.

Recap Code: From: To:
= None 01=Mail to Outlet 02 = Stmt -> Bill to, No Recap 07 = Suppress Stmts+Recap
08 = Prodce Recap, No Stmts 09 = Mail to Bill To 10 = Recap Corp Stmt Outlt 30 = DBA Recap->Bill To

ACH Roll-Up Indicator: From: To:

0 = No Roll-up 1 = Roll-up by transaction type 2 = Roll-up by net 3 = Net Transfer EOM
Channel Specific: 7 = Deposit Batch 8 = Net Fee Trans

Chargeback/Ret.Media Address: From: To:

0 = None 1 = BilTo Addr/BilTo Addr 2 = DBA Addr/DBA Addr 3 = BilTo Addr/DBA Addr 4 = DBA Addr/BilTo Addr

Field	Current Value	New Value
DBA Attention (Contact Name):		
DBA Address:	835 E Lamar Blvd ste 263	62 Calef Highway #233
DBA City:	Arlington	Lee
DBA State:	Texas	New Hampsire
DBA Zip:	76011	03861
DBA Phone:		
Bill To Name Change:		
Bill To Attention (Contact Name):		
Bill To Address:		
Bill To City:		
Bill To State:		
Bill To Zip:		
Bill To Phone:		
Descriptor Change:		
Store #:		
Fax Type:		
Fax #:		
Country:		
URL (Website):		
E-Mail Address:		

This form should be submitted through the Merchant Service Center for expedited processing

Please allow 48 hours upon receipt to process all status changes.

Revised 07/14/11

Account List

9/10/2020 [redacted] **MSA**

Information is displayed at the Outlet Level.

	Account Number	ABA	Funding Agency	Status
1	[redacted]	[redacted]	BANK OF AMERICA NA	
2	[redacted]	[redacted]	JPMORGAN CHASE BANK, NA	Active

JR-b80

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Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	Date	Time	Note Text	Rep	NID
1	5/26/2020	12:37:13	Batch Load Misc Salesforce Case Number: 56685123 .Case Not		ser
2			e: *sls*tate titchenal* email mass request from rep Joseph		ser
3			Long to close 6 mids chain and all other mids on the chain		ser
4			[redacted] accounts closed no etfs		ser
5	3/27/2020	16:31:31	OTHER BAMS DST Case 55282522, null null null null n		
6			ull null Authenticated By:null null Brenda goodwin Wi		
7			nn CMS Tt Anthony Bell after he was transferred from Elis		
8			cia Diaz who had TLv with a OTC sent to the email on file a		
9			sking to change the email as that person no longer works in		
10			that department. he could verify the old email address and		
11			nothing was showing in the fraud tool for rapport so I chang		
12			ed the email address on file sent the auto response		
13	11/19/2019	12:45:22	Batch Load Misc RSMS Project (Base): RS KRIDER. Sent an e		226
14			mail to Jordan advising that the reserve remains on the acco		226
15			unt for one year. according to the letter they recd from Sec		226
16			urity Risk, that was put into effect as of July 5th. right		226
17			now 25% has been collected which would be $75k however they		226
18			are no longer processing through any of the accounts. he ha		226
19			s no other questions at this time.		226
20	11/12/2019	14:09:32	Batch Load Misc RSMS Project (Base): RS KRIDER: Received		226
21			a voicemail from Jordan and returned his call, wanted to kn		226
22			ow about the reserve and how long to full fill it. Do show		226
23			that its at 25% but will have to check with Security Risk du		226
24			e to merchant is only processing refunds on one		226
25			Batch Load Misc of the account and the others have not had		226
26			any further activity. also wanted to check on a line of cre		226
27			dit that they had. advised would need to get that info from		226
28			the Bank and i found a 8004321000 phone number in google for		226
29			BofA New Hampshire. sent to him via email.		226
30	3/15/2019	12:44:42	OTHER BAMS DST Case 42437966, CatHubin/CSS/Top Pre Ver TexI		
31			D/TT Jason Reyna merch called to remove Discover entitlem		
32			ent from a couple of MIDs. Removed in MM, advised Payeezy wo		
33			uld update within 24hrs, does not want to set up Auto Param		
34			updates, advised to call tech support for update. Notified R		
35			S E Hoover.		
36	3/12/2019	11:08:17	Batch Load Misc RSMS Project (Base): RS. I need to get our		b09
37			company phone number added to all billing descriptors asap.		b09
38			We have some old numbers on file but would like to use this		b09
39			number for each descriptor going forward. (833) 2651270 W		b09
40			ill call in the next min or two. Thanks, Jordan tt Jordan		b09
41			, said he		b09
42			Batch Load Misc wanted to add a support # to the descripto		b09
43			rs on all of the accounts to try and help with disputes. The		b09
44			y want to try and resolve the issue with the customer before		b09
45			it gets to that point. I updated the phone # on all account		b09
46			s with 8332651270. Adv it should take 24 hours to complete t		b09
47			he update.		b09
48	3/5/2019	13:10:47	Batch Load Misc RSMS Project (Trigger Word): RSErica, Yes		b09
49			, Id like to proceed through your channels to get Visa Verif		b09
50			ied (VV) setup. Ill check out that link. Thanks for your h		b09
51			elp on that. Wed also like to explore any similar verifica		b09

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Attachment JJJJ

PX 27, 2748

Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	Date	Time	Note Text	Rep	NID
52			tions like VV for other card providers (AMEX, Mastercard). D		b09
53			o you have any connections there? Jordan Jordan, Im sendi		b09
54			ng the request		b09
55			Batch Load Misc to our product team now. Ive asked for the		b09
56			m to contact you via email and keep me informed throughout t		b09
57			his process. I also mentioned you are interested in options		b09
58			for MasterCard and Discover. Im not sure if they can assist		b09
59			with those but it doesnt hurt to ask. If you have any other		b09
60			questions in the meantime please let me know. Thank you,		b09
61			Erica Hoover		b09
62	3/5/2019	10:35:07	Batch Load Misc RSMS Project (Trigger Word): RSGood aftern		b09
63			oon Jordan, Have you had any further communication with Vis		b09
64			a since the last email below? Im just trying to gage an unde		b09
65			rstanding of where you are with this. In addition to the V		b09
66			erified by Visa, have you had a chance to complete the addit		b09
67			ional velocity filters		b09
68			Batch Load Misc within Payeezy to verify AVS(address verif		b09
69			ication). Thank you, Erica Hoover Jan has a		b09
70			dvised BAMS partner sales has the ability to resell the Firs		b09
71			t Data services of Cardinal Commerce and would need to engag		b09
72			e them to complete Verified by Visa. Waiting on a reply fro		b09
73			m Jordan.		b09
74	3/4/2019	15:57:51	Batch Load Misc RSMS Project (Trigger Word): RSper notes "		b09
75			lower" is referencing a last name. currently working with th		b09
76			e client and determining steps for verified by visa		b09
77	2/25/2019	12:00:20	Batch Load Misc RSMS Project (Base): RStt Jordan, interest		b09
78			ed in setting up verified by visa to secure his transactions		b09
79			more to help with chargebacks and also wanted to know if th		b09
80			ere was a tutorial on how to set up velocity filters on his		b09
81			Payeezy portal. I emailed him a helpful link to answer his q		b09
82			uestions and if he needed more info I would set up a call wi		b09
83			th the payeezy help desk. I advised him verified by visa and		b09
84			mastercard secure code would all be set up himself and can		b09
85			do it on the portal through payeezy.		b09
86	2/13/2019	09:26:44	Batch Load Misc RSMS Project (Base): RSErica, Quick quest		b09
87			ion. We normally handle chargebacks several at a time on the		b09
88			same day. Is it better to handle 10 chargebacks over the sp		b09
89			an of two days or better to spread it out over a week? Multi		b09
90			ple weeks worth of chargebacks handled in a short period tim		b09
91			e had an adverse effect on our merchant status. Jordan Hi		b09
92			Jordan, I dont believe		b09
93			Batch Load Misc it makes a difference on how many you hand		b09
94			le over a certain time period. If you have a large amount of		b09
95			chargebacks against the business that poses a concern, the		b09
96			Risk department would notify you and myself and request a re		b09
97			mediation plan. You are already working on this now so I wou		b09
98			ld say you shouldnt have any concern at this point. Thank		b09
99			you, Erica Hoover		b09
100	2/11/2019	08:34:17	Batch Load Misc RSMS Project (Base): Lets hold off on any		b09
101			changes at least until tomorrow. Ill comment back here then.		b09
102			Thanks for the help on this.		b09

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Attachment JJJJ **PX 27, 2749**

Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	Date	Time	Note Text	Rep	NID
103	2/7/2019	14:34:32	Batch Load Misc RSMS Project (Base): RSI did have another		b09
104			question. Is there a way to remove Discover card from our be		b09
105			ing one of the card types we accept? We no longer want to do		b09
106			business with them. Jordan You certainly have a choice a		b09
107			s to which cards you would like to accept. However from look		b09
108			ing at the accounts theres only 1 that doesnt accept Discove		b09
109			r cards currently. The accounts that do have Discover		b09
110			Batch Load Misc card are full serviced through us and woul		b09
111			dnt go through Discover. Can I ask the reason behind not		b09
112			wanting to accept Discover? Erica Hoover They disconnect		b09
113			ed us without any warning on the JasonBondPicks.com account.		b09
114			Now they are allowing clients to issue disputes on any of o		b09
115			ur brands and not allowing us an opportunity to defend ourse		b09
116			lves and possibly win. WE are seeing an uptick in disputes		b09
117			Batch Load Misc from Discover card members and its really		b09
118			hurting our merchant status. We do so little biz through the		b09
119			m that they are not work keeping around any longer, especial		b09
120			ly considering how they dropped us on Jason Bond Picks witho		b09
121			ut any warning or opportunity to remedy and unknown issues.		b09
122			Oh wow! I can definitely understand why you wouldnt want to		b09
123			deal with Discover any longer. If you would like		b09
124			Batch Load Misc to have it removed I can do that for you t		b09
125			oday. After I make the updates to the account, you would be		b09
126			required to contact the Payeezy helpdesk for a parameter up		b09
127			date on each so the system recognizes the change. Or, I ca		b09
128			n set the accounts for auto parameter updatesŽ if you wish.		b09
129			This means the gateways will automatically push the update		b09
130			overnight after the batch completes. Erica Hoover		b09
131	2/7/2019	13:32:41	Batch Load Misc RSMS Project (Base): RSThank you for the c		b09
132			larification. As for the AVS, we have Firstdata setup to r		b09
133			equire avs so thats odd. However, there are some rare charge		b09
134			s where we charge on behalf of the client per their consent		b09
135			with the info we have on file, excluding the security code.		b09
136			We do this on a rare occasion so those		b09
137			Batch Load Misc may be the charges you are seeing without		b09
138			avs requirements. Orders taken directly from our order forms		b09
139			require zip code verification, security code...etc. Thanks		b09
140			, Jordan Likewise, thank you for the clarification! If the		b09
141			y any further questions I will be in touch. Have a great r		b09
142			est of your day! Erica Hoover		b09
143	2/7/2019	13:26:50	Batch Load Misc RSMS Project (Base): RSGood speaking with		b09
144			you last week. I did have some questions about some odd debi		b09
145			ts from BAMS of Feb 4, 2018. Their description says "deposit		b09
146			" while its actually debiting our account. Normally these de		b09
147			posits are credits. Can you check on this please and clarify		b09
148			? Good afternoon Jordan, I appreciate you reaching out! In		b09
149			reviewing the below, those are your processing fees		b09
150			Batch Load Misc that are billed monthly around the 2nd of		b09
151			each month. If the 2nd falls on a weekend, it will delay unt		b09
152			il the next business day, which in this case was on 2/4. I		b09
153			ts funny you had reach out because I was actually getting re		b09

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Attachment JJJJ **PX 27, 2750**

Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	Date	Time	Note Text	Rep	NID
154			ady to email you in regards to the merchant account for jaso		b09
155			nbondpicks.com. Our support analysts had found that you have		b09
156			some transactions downgrading due to not providing		b09
157			Batch Load Misc AVS(address verification) at the time of a		b09
158			uthorization. We just want to verify if there is an issue th		b09
159			at caused the information to not be provided. If you are awa		b09
160			re of this and understand the downgrades I will advise. We		b09
161			just want to make sure you are aware of how to get the best		b09
162			possible rate for your transactions. If you have any ques		b09
163			tions please let me know. Thank you, Erica Hoover		b09
164	2/1/2019	11:58:27	Batch Load Misc RSMS Project (Base): RStt Jordan, introduc		b09
165			ed myself as their assigned relationship specialist for the		b09
166			accounts going forward. He was very happy to hear of this an		b09
167			d asked me to send my contact info to him so they could file		b09
168			it where it needs to go. He said everything is going well w		b09
169			ith the processing at this time and no questions or concerns		b09
170			.		b09
171	1/30/2019	19:39:23	Batch Load Misc Salesforce Case Number: 40793340 .Case Not		ser
172			e: Yanique Charles *CMS* received an email request to update		ser
173			DDA on file. Reached out to merch Jordan via phone and veri		ser
174			fied account. Updated in MM.		ser
175	4/12/2018	16:48:13	Batch Load Misc Salesforce Case Number: 31464977 .Case Not		ser
176			e: Christian Morse /SBS/ added legal contact name to Amex OB		ser
177			entitlement per request from Risk		ser
178	2/26/2018	17:38:14	Batch Load Misc Salesforce Case Number: 30211224 .Case Not		179
179			e: Katie Hollifield/ SBS /AVS/DBA/ TT BC Jessica Cedeno Upd		179
180			ated merchants descriptor # and bill to # to 855.979.9243		179
181	2/26/2018	12:22:10	OTHER BAMS L1 CASE 30195410, jordan reyna verfied basic,top		ett
182			otc email(0000455563) merchant calling remove the phone nu		ett
183			mber on the description and but other x's or the email for		ett
184			all 6 account [redacted](support@RAGINGBULL.COM) [redacted]		ett
185			[redacted](support@TOPSTOCKPICKS.COM) [redacted]support@PENNYPRO		ett
186			.COM) [redacted]support@PETRAPICKS.COM) [redacted]supp		ett
187			ort@JASONBONDPICKS.COM) [redacted]support@BIOTECHBREAKOUT		ett
188			S.COM) merchant also wants to know whyso customer say the c.		ett
189			s is the merchant personal [redacted]but it wanst on the de		ett
190			scriptor and merchant would like to have it fix advice time		ett
191			rame submitted ticket number 30193710 on mic[redacted])		ett
192	1/25/2018	19:26:09	Batch Load Misc Salesforce Case Number: 29415839 .Case Not		159
193			e: Venesa.Bombard/sbs sr/ TT Jordan Reyna and reviewed downg		159
194			raded transactions due to missing AVS information on biotech		159
195			account. Also updated phone number on all 6 accounts in cha		159
196			in to his number for best contact [redacted] Submitted up		159
197			date to update address on file to match head office account.		159
198	1/24/2018	13:57:58	DEPOSIT INQUIRY		234
199	1/24/2018	13:57:46	OTHER BAMS L1 CASE 29371666, tt anthony bell ,bookeeper bas		
200			ic;verif last deposit . verif dda merchant would like to hav		
201			e mailing address changed updated on the account updated the		
202			address for the merchant ; merchant has muliple accounts he		
203			is needing to do this for .		
204	11/8/2017	13:51:17	Batch Load Misc Salesforce Case Number: 27479383 .Case Not		411

JR-b80

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Attachment JJJJ **PX 27, 2751**

Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	Date	Time	Note Text	Rep	NID
205			e: kcampbell sbs 4sv tt bc Jessica Cedeno wanted to verify t		411
206			he email address as jordan@ragingbull.com		411
207	11/8/2017	12:00:34	OTHER Internet Solution Case 27474867, called to ask about		
208			the chaining / advised about chaining / xfer to api		
209	10/4/2017	14:44:09	Batch Load Misc Salesforce Case Number: 26661449 .Case Not		408
210			e: Desiree.McCulloughSBS/4sv CAI/TT Jessica Cedeno BC calle		408
211			d in needed the DBA contact updated to Jordan Reyna and the		408
212			Bill to contact to be Jeffrey Bishop. Made those changes in		408
213			the system.		408
214	10/2/2017	13:42:33	Batch Load Misc Salesforce Case Number: 26578474 .Case Not		115
215			e: Cameron Collins/SBS/4sv tt:BC Jessica Cedeno to see if th		115
216			e account was approved. Advised that the account is still pe		115
217			nding credit approval.		115

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Attachment JJJJ **PX 27, 2752**

Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	User
1	bamuser
2	bamuser
3	bamuser
4	bamuser
5	Goodwin Winn, B
6	Goodwin Winn, B
7	Goodwin Winn, B
8	Goodwin Winn, B
9	Goodwin Winn, B
10	Goodwin Winn, B
11	Goodwin Winn, B
12	Goodwin Winn, B
13	bamd226
14	bamd226
15	bamd226
16	bamd226
17	bamd226
18	bamd226
19	bamd226
20	bamd226
21	bamd226
22	bamd226
23	bamd226
24	bamd226
25	bamd226
26	bamd226
27	bamd226
28	bamd226
29	bamd226
30	Hubin, Cat
31	Hubin, Cat
32	Hubin, Cat
33	Hubin, Cat
34	Hubin, Cat
35	Hubin, Cat
36	bamab09
37	bamab09
38	bamab09
39	bamab09
40	bamab09
41	bamab09
42	bamab09
43	bamab09
44	bamab09
45	bamab09
46	bamab09
47	bamab09
48	bamab09
49	bamab09
50	bamab09
51	bamab09

JR-b80

Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	User
52	bamab09
53	bamab09
54	bamab09
55	bamab09
56	bamab09
57	bamab09
58	bamab09
59	bamab09
60	bamab09
61	bamab09
62	bamab09
63	bamab09
64	bamab09
65	bamab09
66	bamab09
67	bamab09
68	bamab09
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88	bamab09
89	bamab09
90	bamab09
91	bamab09
92	bamab09
93	bamab09
94	bamab09
95	bamab09
96	bamab09
97	bamab09
98	bamab09
99	bamab09
100	bamab09
101	bamab09
102	bamab09

JR-b80

Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	User
103	bamab09
104	bamab09
105	bamab09
106	bamab09
107	bamab09
108	bamab09
109	bamab09
110	bamab09
111	bamab09
112	bamab09
113	bamab09
114	bamab09
115	bamab09
116	bamab09
117	bamab09
118	bamab09
119	bamab09
120	bamab09
121	bamab09
122	bamab09
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140	bamab09
141	bamab09
142	bamab09
143	bamab09
144	bamab09
145	bamab09
146	bamab09
147	bamab09
148	bamab09
149	bamab09
150	bamab09
151	bamab09
152	bamab09
153	bamab09

JR-b80

Confidential

Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	User
154	bamab09
155	bamab09
156	bamab09
157	bamab09
158	bamab09
159	bamab09
160	bamab09
161	bamab09
162	bamab09
163	bamab09
164	bamab09
165	bamab09
166	bamab09
167	bamab09
168	bamab09
169	bamab09
170	bamab09
171	bamuser
172	bamuser
173	bamuser
174	bamuser
175	bamuser
176	bamuser
177	bamuser
178	bamw179
179	bamw179
180	bamw179
181	Pickett, Cynthi
182	Pickett, Cynthi
183	Pickett, Cynthi
184	Pickett, Cynthi
185	Pickett, Cynthi
186	Pickett, Cynthi
187	Pickett, Cynthi
188	Pickett, Cynthi
189	Pickett, Cynthi
190	Pickett, Cynthi
191	Pickett, Cynthi
192	BAMR159
193	BAMR159
194	BAMR159
195	BAMR159
196	BAMR159
197	BAMR159
198	BAMW234
199	Valdez, Briana
200	Valdez, Briana
201	Valdez, Briana
202	Valdez, Briana
203	Valdez, Briana
204	bamd411

JR-b80

Confidential 10417905-FISV-000164

Attachment JJJJ **PX 27, 2756**

Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	User
205	bamd411
206	bamd411
207	Kelley, Clarenc
208	Kelley, Clarenc
209	bamd408
210	bamd408
211	bamd408
212	bamd408
213	bamd408
214	bamw115
215	bamw115
216	bamw115
217	bamw115

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10417905-FISV-000165

Attachment JJJJ

PX 27, 2757

ADDITIONAL OUTLET FORM

(Page 1 of 3)

New Merchant #: _____ Xref External # Required? ☐ Yes ☒ No Store # included Xref External #? ☐ Yes ☒ No

Note: These fields are NOT to be used to embed the store # in the north MID#.

HIERARCHY

Corp #: | Chain #: | Tie-To #: [redacted]

SALES INFORMATION

Sales Rep ID	RM Name	Submitter's Name	Submitter's Phone #
BRCN	JESSICA CEDENO	NIRICA WHITTICK	[redacted]

TELL US ABOUT YOUR BUSINESS

Your DBA/Outlet Name: *(Maximum 24 Characters)* TOP STOCK PICKS

Your Business Legal Name (Client):	Name of Signer:	Title of Signer:
RAGINGBULLDOT COM LLC	JEFFREY BISHOP	MEMBER LLC

First/Last Contact Name:	Address: (No P.O.Box)	Suite #:	City:	State:	Zip:	Store #:
JORDAN REYNA	835 E LAMAR BLVD	238	ARLINGTON	TX	76011	

Your Business Phone #:	Merchant Customer Service Phone #:	Fax #:
(855) 494-3551	(855) 494-3551	

Web Site Address:	E-Mail Address:	Customer Service E-Mail Address:
www.topstockpicks.com	jordan@ragingbull.com	

Annual MasterCard/Visa Volume	$ 2,000,000	MasterCard/Visa Average Ticket	$ 300.00	Pricing Type *(3 digit #)*	0 2 0
Annual Discover® Volume	$ 50,000	Discover Average Ticket	$ 300.00	MCC:	7399
Annual American Express Volume	$ 50,000	American Express Average Ticket	$ 300.00		
TeleCheck Annual Volume	$ 0				

Products/Services You Sell: BUSINESS SERVICES

Seasonal? ☐ Yes ☒ No

If Yes, select the months in which the business is open: ☐ JAN ☐ FEB ☐ MAR ☐ APR ☐ MAY ☐ JUN ☐ JUL ☐ AUG ☐ SEP ☐ OCT ☐ NOV ☐ DEC

BILL TO INFORMATION

Head Office/Bill To Name: LIGHTHOUSE MEDIA LLC | First/Last Contact Name: JORDAN REYNA

Business Phone #: (855) 981-8370 | Address: 835 E LAMAR BLVD # 263 | City: ARLINGTON | State: TX | Zip: 76011

PLEASE COMPLETE EACH SECTION BELOW:

POS Card Swipe ____% + Manual Imprint ____% + Mail Order ____% + Phone Order ____% + Internet 100 % = 100% | Mag Swipe ____% + Keyed 100 % = 100%

Mail Statements to: *(Recap Code)* ☐ 01 Outlet ☒ 02 Bill To - No Recap ☐ 07 Suppress Statement ☐ 08 Recap - No Statement ☐ 09 Bill To/Statement + Recap ☐ 10 Recap Chain/Statement to Outlet Bill To

Merchant Type *(4 digit #)* 8 0 0 0

Entity Type: ☐ Private Corporation ☐ Public Corporation ☐ Sole Proprietorship ☐ Partnership ☐ Franchisee Owned ☒ LLC

Check one: TIN Type: ☒ EIN (Fed Tax ID #) ☐ SSN D&B #: _____ No. of Employees: _____

IMPORTANT IRS INFORMATION

☐ Non-Profit ☐ Non-Profit/Tax Exempt as described in 26 USC Section 501(c)(3) OR a Tribal (Native American) government or Tribal government-owned. ☐ Gov't. Entity
If tax exempt, provide copy of IRS Determination Letter; if Tribal government, provide evidence of tribal recognition, and proof of tribal ownership if separate entity.

NOTE: Failure to provide accurate information may result in a withholding of merchant funding per IRS regulations (See Part IV, Section A.3 of your Program Guide for further information.)

Name *(as it appears on your income tax return)*[1]	☒ Federal Tax ID#: *(as it appears on your income tax return)*[1]	☐ I certify that I am a foreign entity/nonresident alien. *(If checked, please attach IRS Form W-8.)*
RAGINGBULLDOT COM LLC	[redacted]	

[1] If Client is a disregarded entity under IRS regulations and has provided its owner's taxpayer filing name and Federal Tax ID above, then please attach an IRS Form W-9.

OTHER ENTITLEMENTS

☐ ECA® Warranty	☐ ECA Verification	☐ Lockbox Pro21 Warranty	☐ Lockbox Pro21 Verification	☐ e-Deposit Warranty	☐ e-Deposit Settlement Only
☐ ICA Warranty	☐ ICA Verification	☐ CBP Warranty	☐ CBP Verification	☐ Paper Warranty	☐ Paper Verification
☐ Check Cashing Warranty	☐ Check Cashing Verification	☐ Mail Order Warranty	☐ COD Warranty	☐ Remote Pay Warranty	☐ Remote Pay Verification

☐ Other: _____ Existing Subscriber #: _____

☑ MasterCard ☑ Visa ☑ Discover, (Including Diners Club International®, JCB, UnionPay and BCcard)

☑ Discover Full Service Processing

Discover SE # *(if retained)*: _____

☐ Gift Card *(see attached addendum)* SE #: _____

MC Registration Program ID: _____

☐ PIN Debit # _____ ☐ EBT (SNAP) FNS # (XREF): _____

☐ American Express® (AXP) (includes credit and prepaid cards)

☑ AXP OptBlue℠

☐ AXP Direct: _____

American Express® Service Type *(check one)*

☐ Split Dial ☐ Single Settle ☐ EDC ☐ PIP ☐ Reverse IP

American Express Cap #: _____

Franchise Name: _____

☐ IATA/ARC Code: _____ (for MCC 4722 Only)

☐ Voyager Fleet Annual Voyager Vol.: $_____ Participation in Voyager Tax Exempt Program: ☐ Yes ☐ No *(if yes, additional request form required)*

☐ WEX Full Acquiring Annual WEX Volume: $_____ ☐ WEX (Non-Full Svc) *(requires separate form)* ☐ MasterCard Fleet

BAMS/FDSGenNAddLo1808(la)

ADDITIONAL OUTLET FORM

(Page 2 of 3)

SHIPPING INSTRUCTIONS

Ship Terminal / Start-up Kit To: ☐ Outlet/DBA ☐ Head Office ☐ Do Not Ship ☐ No Welcome Kit and Supplies ☐ No Welcome Kit ☐ Other – (See Below)

Name: _____ Attention: _____

Address: _____ City: _____ State: _____ Zip: _____

Delayed Start Date: _____ Delayed Ship Date: _____

Do you use any third party to store, process or transmit cardholder data? *(Examples include, but not limited to web hosting companies, Electronic Data Capture, Loyalty programs)*

☒No ☐Yes If yes, give name/address: _____

Please Identify any Software used for storing, transmitting, or processing Card Transactions or Authorization Requests: _____

Network: ☐ (206) CARDnet® ☐ ( ) Nashville ☐ ( ) Buypass ☒Other: compass Specify Security Code: (5083)

Rental • Purchase Cust.-Owned • Lease[1] Installment Purchase *(circle one)*	QTY	IP	Equipment Type (i.e., Terminal/VAR/Internet)	Retail • Restaurant • MOTO/Internet Lodging • Supermarket • Car Rental Quick Service Restaurant • Petro	Model Code and Name	Unit Purchase Price (w/o Tax)	Monthly Payment Due (w/o Tax)	For Customer-Owned Equipment Track / Version / Serial #
R P ☒ L[1] I	1	☐	PAYEEZY	R Re MOTO/I L S C QSR P		$0	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	

The Installment Purchase option allows you to make 3 equal monthly payments.

[1]A separate approval by, and non-cancelable lease agreement with, First Data Merchant Services Corporation (through its business unit, First Data Global Leasing) are required; that lease agreement contains the terms and conditions for leased equipment.

Check one: ☐ Gateway Solutions ☐ Dial Solutions ☐ Global Gateway ☐ Payeezy Gateway ☐ VSAT** ☐ Frame ☐ Other: _____ ☐ IC Verify Serial # _____

VAR/Internet/Software: Name: _____ (Nashville Only: Product ID # _____ Vendor ID # _____)

NOTE: **Requires separate agreement between Client and its VSAT provider prior to implementation of this telecommunications protocol.

Network: ☐ Nashville ☐ CARDnet ☐ Buypass ☐ Other: _____

☐ PNS ☐ Netconnect Email Address: _____ Client #: _____ Division #: _____

C/O - IC

Verify Serial # _____ ESN # _____ MAN # _____ Software Product ID # _____ Software Vendor ID # _____

Holds Paper: ☐ Merchant ☐ Processor Imprinter Purchase: Amount $ 50.00 x Qty _____ = Total $_____(w/o tax) Plates: ☐ Short ☐ Long

Wireless Service Provider: ☐ GPRS AT&T or ☐ CDMA Sprint

TERMINAL FEATURES

☐ **Auto Settle Time** _____ **hh ET (military)**

☐ Bar Tab

☐ Clerk / Server Entry

☐ **Debit Cash Back**

Delayed Ship Date: _____

☐ Dial Prefix: ☐ Dial 9 ☐ Other: _____

☐ Dial Suffix: _____

☐ QSR-CR/SMT Amt. $_____ *(Convenience/Small Ticket)*

☐ QSR Print Option _____

☐ Invoice Number

☐ Multi-Trans *(PC/Register/Software only)*

☐ Remove Ticket #

☐ Retail Gas

☐ Retail With Tip

☐ Ship Method *(Overnight)*

☐ Tip % Option

☐ Verify Amount Prompt

☐ E-Commerce

☐ Remove Room #

☐ No Server / Ticket ID

☐ If IP _____ *(List Current Provider)*

☐ Partial Approval

☐ Purchase w/Balance Return

☐ Standalone Balance Inquiry

☐ Amex Prepaid Program Preference *(Choose One)*

☐ Partial Auth

☐ Balance Back

☐ Other _____

PINPad:

☐ DES Encryption

☐ DUKPT

☐ Access Code

_____

Terminal Features: *(cont'd)*

	Key Disable	or	Password Protect
Credits	☐		☐
Voids	☐		☐
Forces	☐		☐
Reviews	☐		☐
Bal/Settle	☐		☐
Auth Only	☐		☐
Reports	☐		☐
Tip Adjustment	☐		☐

PLEASE VERIFY SELECTED FEATURES ARE AVAILABLE UNDER THE ALLIANCE, NETWORK, PRODUCT & APPLICATION

Comments: _____

(NOTE: Completing the Comments field will result in a 48 hour terminal programming delay)

Buypass Attributes

Bank FIID: _____ Group FIID: _____

Confirmation Letter: ☐Yes ☐No

Duplicate Protection: ☐ On ☐ Off

Variable Cut: ☐Yes ☐No

Cut Time: _____ **(military)**

Password: ☐ 111111 ☐ 123456 ☐ Other: _____

Prop ID: _____

Daylight Savings: ☐Yes ☐No

ACH Sum ID #: _____

Velocity Chain #: _____

Velocity Count: _____

Velocity Amount: $ _____

NOTE: If attributes are not chosen, then the generic defaults will apply.

Specials

_____ _____

_____ _____

_____ _____

_____ _____

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ADDITIONAL OUTLET FORM

All payments to Client shall be through the Automated Clearing House (ACH) and shall normally be electronically transmitted directly to the demand deposit account ("DDA") indicated below or any successor account designated to receive provisional funding of Client's sales pursuant to the Client's agreement governing merchant card processing services (referred to herein as the "Merchant Agreement") by and among the Client, Processor and Bank. Processor means Banc of America Merchant Services, LLC or First Data Services, LLC, as applicable, and Bank means Bank of America, N.A.; references to "you" and "your" mean Client; references to "Servicers" "our," "us" and "we" mean Processor and Bank." We cannot guarantee the timeliness with which any payment may be credited by Client's depository institution ("DEPOSITORY").

Client hereby authorizes Bank and its authorized representative to access information from the DDA and to initiate credit and/or debit entries by Bank wire or ACH transfer and to authorize DEPOSITORY to block or to initiate, if necessary, reversing entries and adjustments for any original entries made to the DDA and to authorize DEPOSITORY to provide such access and to credit and/or debit or to block the same to such account. This authorization is without respect to the source of any funds in the DDA, is irrevocable and is coupled with an interest. This authority extends to any equipment rental or purchase agreements which may exist with Client as well as to any fees and assessments and Chargeback amounts of whatever kind or nature due under the terms of your Agreement whether arising during or after termination of this Agreement.

This authority is to remain in full force and effect at all times unless and until we have consented to its termination and in such time and in such manner as to afford us and DEPOSITORY a reasonable opportunity to act on it. In addition, Client understands and agrees that it will be charged a reject fee for each ACH which cannot be processed, and all subsequent funding may be suspended until Client either (1) provides written notice that ACHs can be processed or (2) a new electronic funding agreement is signed by Client. In order to insure transactions are properly handled, A COPY OF A BLANK VOIDED CHECK MUST BE INCLUDED. Client's depository must be able to process or accept electronic transfers either via ACH and/or Fed wire (Bank wire) which transfers are processed utilizing the Federal Reserve System. If payment is to be made by Bank wire or Automated Clearing House transfer, please supply the above information.

ABA [redacted] DDA [redacted]

A voided check or bank letter is required if the banking information (above) for the additional location is different from the tie-to location.

☒ Fees Same as Tie To Account

☐ Additional Credit Addendum (Required for accounts that are High Risk/MOTO/Internet or B2B)

☐ Additional Fees due to Industry Type *(see attached fee schedule)*

☐ Additional Fees due to Service Entitlements *(see attached fee schedule)*

APPLICABLE TO MERCHANTS UNDER AMERICAN EXPRESS OPTBLUE PROGRAM: To be qualified under this program, you must meet these criteria: (a) your Total Annual American Express volume (listed in Section 2 above) is less than $1,000,000 and (b) your business is not a type prohibited, and is not a franchisee of any franchise excluded, by American Express. In addition, you must continue to qualify for this program, and to do so, your total American Express Card transaction volume cannot exceed certain thresholds, all as further described in Part I, Sections 45.2 and 45.5.4 of the Program Guide. Please also refer to Part I, Sections 45.5.2 – 45.5.3 of the Program Guide to learn about American Express' use of your information and how you may opt out of certain uses.

You further acknowledge and agree that you will not use your merchant account and/or the Services for illegal transactions, for example, those prohibited by the Unlawful Internet Gambling Enforcement Act, 31 U.S.C. Section 5361 et seq, as may be amended from time to time, or processing and acceptance of transactions in certain jurisdictions pursuant to 31 CFR Part 500 et seq. and other laws enforced by the Office of Foreign Assets Control (OFAC).

Client certifies, under penalties of perjury, that the federal taxpayer identification number and corresponding filing name provided herein are correct.

Please add the above mentioned additional location(s) to your system. I understand and agree upon execution of this document, the above mentioned additional location(s) is/are hereby bound by the processing Agreement signed for the above primary location, any agreement attached hereto as well as pricing for the services specified herein. I further acknowledge that all information provided is true and accurate.

Client's Business Principal Signature *(please sign here)*	JEFFREY BISHOP Please Print Name of Signer	PRESIDENT Title	9/14/17 Date

BAMS/FDSGenNAddLo16030(a)

ADDITIONAL OUTLET FORM

(Page 1 of 3)

New Merchant #: _____ Xref External # Required? ☐ Yes ☒ No Store # included Xref External #? ☐ Yes ☒ No

Note: These fields are NOT to be used to embed the store # in the north MID#.

HIERARCHY

Corp #: | Chain #: | Tie-To #: [redacted]

SALES INFORMATION

Sales Rep ID	RM Name	Submitter's Name	Submitter's Phone #
BRCN	JESSICA CEDENO	NIRICA WHITTICK	[redacted]

TELL US ABOUT YOUR BUSINESS

Your DBA/Outlet Name: *(Maximum 24 Characters)* TOP STOCK PICKS

Your Business Legal Name (Client): RAGINGBULLDOT COM LLC | Name of Signer: JEFFREY BISHOP | Title of Signer: MEMBER LLC

First/Last Contact Name:	Address: (No P.O.Box)	Suite #:	City:	State:	Zip:	Store #:
JORDAN REYNA	835 E LAMAR BLVD	238	ARLINGTON	TX	76011	

Your Business Phone #: (855) 494-3551 | Merchant Customer Service Phone #: (855) 494-3551 | Fax #:

Web Site Address: www.topstockpicks.com | E-Mail Address: jordan@ragingbull.com | Customer Service E-Mail Address:

Annual MasterCard/Visa Volume	$ 2,000,000	MasterCard/Visa Average Ticket	$ 300.00
Annual Discover® Volume	$ 50,000	Discover Average Ticket	$ 300.00
Annual American Express Volume	$ 50,000	American Express Average Ticket	$ 300.00
TeleCheck Annual Volume	$ 0		

Pricing Type *(3 digit #)* 0 2 0

MCC: 7399

Products/Services You Sell: BUSINESS SERVICES

Seasonal? ☐ Yes ☒ No

If Yes, select the months in which the business is open: ☐ JAN ☐ FEB ☐ MAR ☐ APR ☐ MAY ☐ JUN ☐ JUL ☐ AUG ☐ SEP ☐ OCT ☐ NOV ☐ DEC

BILL TO INFORMATION

Head Office/Bill To Name: LIGHTHOUSE MEDIA LLC | First/Last Contact Name: JORDAN REYNA

Business Phone #: (855) 981-8370 | Address: 835 E LAMAR BLVD # 263 | City: ARLINGTON | State: TX | Zip: 76011

PLEASE COMPLETE EACH SECTION BELOW:

POS Card Swipe ____% + Manual Imprint ____% + Mail Order ____% + Phone Order ____% + Internet 100 % = 100% | Mag Swipe ____% + Keyed ____% = 100%

Mail Statements to: (Recap Code) ☐ 01 Outlet ☒ 02 Bill To - No Recap ☐ 07 Suppress Statement ☐ 08 Recap - No Statement ☐ 09 Bill To/Statement + Recap ☐ 10 Recap Chain/Statement to Outlet Bill To

Merchant Type *(4 digit #)* 8 0 0 0

Entity Type: ☐ Private Corporation ☐ Public Corporation ☐ Sole Proprietorship ☐ Partnership ☐ Franchisee Owned ☒ LLC

Check one: TIN Type: ☒ EIN (Fed Tax ID #) ☐ SSN D&B #: _____ No. of Employees: _____

IMPORTANT IRS INFORMATION

☐ Non-Profit ☐ Non-Profit/Tax Exempt as described in 26 USC Section 501(c)(3) OR a Tribal (Native American) government or Tribal government-owned. If tax exempt, provide copy of IRS Determination Letter; if Tribal government, provide evidence of tribal recognition, and proof of tribal ownership if separate entity. ☐ Gov't. Entity

NOTE: Failure to provide accurate information may result in a withholding of merchant funding per IRS regulations (See Part IV, Section A.3 of your Program Guide for further information.)

Name *(as it appears on your income tax return)*[1]	☒ Federal Tax ID#: *(as it appears on your income tax return)*[1]	☐ I certify that I am a foreign entity/nonresident alien. *(If checked, please attach IRS Form W-8.)*
RAGINGBULLDOT COM LLC	[redacted]	

[1] If Client is a disregarded entity under IRS regulations and has provided its owner's taxpayer filing name and Federal Tax ID above, then please attach an IRS Form W-9.

OTHER ENTITLEMENTS

☐ ECA® Warranty ☐ ECA Verification ☐ Lockbox Pro21 Warranty ☐ Lockbox Pro21 Verification ☐ e-Deposit Warranty ☐ e-Deposit Settlement Only
☐ ICA Warranty ☐ ICA Verification ☐ CBP Warranty ☐ CBP Verification ☐ Paper Warranty ☐ Paper Verification
☐ Check Cashing Warranty ☐ Check Cashing Verification ☐ Mail Order Warranty ☐ COD Warranty ☐ Remote Pay Warranty ☐ Remote Pay Verification

☐ Other: _____ Existing Subscriber #: _____

☐ **MasterCard** ☐ **Visa** ☐ **Discover, (Including Diners Club International®, JCB, UnionPay and BCcard)**

☐ Discover Full Service Processing

Discover SE # *(if retained)*: _____

☐ **Gift Card** *(see attached addendum)* SE # _____

MC Registration Program ID: _____

☐ **PIN Debit #** _____ ☐ **EBT (SNAP) FNS # (XREF):** _____

☐ **American Express® (AXP)** (includes credit and prepaid cards)

☐ **AXP OptBlue℠**

☐ **AXP Direct:** _____

American Express® Service Type *(check one)*
☐ Split Dial ☐ Single Settle ☐ EDC ☐ PIP ☐ Reverse IP

American Express Cap #: _____

Franchise Name: _____

☐ IATA/ARC Code: _____ (for MCC 4722 Only)

☐ Voyager Fleet Annual Voyager Vol.: $ _____ Participation in Voyager Tax Exempt Program: ☐ Yes ☐ No *(if yes, additional request form required)*

☐ WEX Full Acquiring Annual WEX Volume: $ _____ ☐ WEX (Non-Full Svc) *(requires separate form)* ☐ MasterCard Fleet

BAMS/FDSGenNAddLo1808(la)

ADDITIONAL OUTLET FORM

SHIPPING INSTRUCTIONS

Ship Terminal / Start-up Kit To: ☐ Outlet/DBA ☐ Head Office ☐ Do Not Ship ☐ No Welcome Kit and Supplies ☐ No Welcome Kit ☐ Other – (See Below)

Name: _____ Attention: _____

Address: _____ City: _____ State: _____ Zip: _____

Delayed Start Date: _____ Delayed Ship Date: _____

Do you use any third party to store, process or transmit cardholder data? *(Examples include, but not limited to web hosting companies, Electronic Data Capture, Loyalty programs)*

☒ No ☐ Yes If yes, give name/address: _____

Please identify any Software used for storing, transmitting, or processing Card Transactions or Authorization Requests: _____

Network: ☐ (206) CARD*net*® ☐ ( ) Nashville ☐ ( ) Buypass ☒ Other: compass Specify Security Code: (5083)

Rental • Purchase Cust.-Owned • Lease[1] Installment Purchase *(circle one)*	QTY	IP	Equipment Type (i.e., Terminal/VAR/Internet)	Retail • Restaurant • MOTO/Internet Lodging • Supermarket • Car Rental Quick Service Restaurant • Petro	Model Code and Name	Unit Purchase Price (w/o Tax)	Monthly Payment Due (w/o Tax)	For Customer-Owned Equipment Track / Version / Serial #
R P ☒ L[1] I	1	☐	PAYEEZY	R Re MO☒O/I L S C QSR P		$ 0	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	
R P C L[1] I		☐		R Re MOTO/I L S C QSR P		$	$	

The Installment Purchase option allows you to make 3 equal monthly payments.

[1] A separate approval by, and non-cancelable lease agreement with, First Data Merchant Services Corporation (through its business unit, First Data Global Leasing) are required; that lease agreement contains the terms and conditions for leased equipment.

Check one: ☐ Gateway Solutions ☐ Dial Solutions ☐ Global Gateway ☐ Payeezy Gateway ☐ VSAT** ☐ Frame ☐ Other: _____ ☐ IC Verify Serial # _____

VAR/Internet/Software: Name: _____ (Nashville Only: Product ID # _____ Vendor ID # _____)

NOTE: **Requires separate agreement between Client and its VSAT provider prior to implementation of this telecommunications protocol.

Network: ☐ Nashville ☐ CARDnet ☐ Buypass ☐ Other: _____

☐ PNS ☐ Netconnect Email Address: _____ Client #: _____ Division #: _____

C/O - IC
Verify Serial # _____ ESN # _____ MAN # _____ Software Product ID # _____ Software Vendor ID # _____

Holds Paper: ☐ Merchant ☐ Processor Imprinter Purchase: Amount $ 50.00 x Qty _____ = Total $_____(w/o tax) Plates: ☐ Short ☐ Long

Wireless Service Provider: ☐ GPRS AT&T or ☐ CDMA Sprint

TERMINAL FEATURES

☐ **Auto Settle Time** _____ **hh ET (military)**
☐ Bar Tab
☐ Clerk/Server Entry
☐ **Debit Cash Back**
Delayed Ship Date: _____
☐ Dial Prefix: ☐ Dial 9 ☐ Other: _____
☐ Dial Suffix: _____
☐ QSR-CR/SMT Amt. $_____ *(Convenience/Small Ticket)*
☐ QSR Print Option _____
☐ Invoice Number
☐ Multi-Trans *(PC/Register/Software only)*

☐ Remove Ticket #
☐ Retail Gas
☐ Retail With Tip
☐ Ship Method *(Overnight)*
☐ Tip % Option
☐ Verify Amount Prompt
☐ E-Commerce
☐ Remove Room #
☐ No Server/Ticket ID
☐ If IP _____ *(List Current Provider)*
☐ Partial Approval
☐ Purchase w/Balance Return

☐ Standalone Balance Inquiry
☐ Amex Prepaid Program Preference *(Choose One)*
☐ Partial Auth
☐ Balance Back
☐ Other _____

PINPad:
☐ DES Encryption
☐ DUKPT
☐ Access Code
_____

Terminal Features: *(cont'd)*

	Key Disable	*or* Password Protect
Credits	☐	☐
Voids	☐	☐
Forces	☐	☐
Reviews	☐	☐
Bal/Settle	☐	☐
Auth Only	☐	☐
Reports	☐	☐
Tip Adjustment	☐	☐

PLEASE VERIFY SELECTED FEATURES ARE AVAILABLE UNDER THE ALLIANCE, NETWORK, PRODUCT & APPLICATION

Comments: _____
(NOTE: Completing the Comments field will result in a 48 hour terminal programming delay)

Buypass Attributes

Bank FIID: _____ Group FIID: _____
Confirmation Letter: ☐ Yes ☐ No
Duplicate Protection: ☐ On ☐ Off
Variable Cut: ☐ Yes ☐ No
Cut Time: _____ **(military)**

Password: ☐ 111111 ☐ 123456 ☐ Other: _____
Prop ID: _____
Daylight Savings: ☐ Yes ☐ No

ACH Sum ID #: _____
Velocity Chain #: _____
Velocity Count: _____
Velocity Amount: $ _____

NOTE: If attributes are not chosen, then the generic defaults will apply.

Specials

BAMS/FDSGenNAddLo1808(ia)

ADDITIONAL OUTLET FORM

All payments to Client shall be through the Automated Clearing House (ACH) and shall normally be electronically transmitted directly to the demand deposit account ("DDA") indicated below or any successor account designated to receive provisional funding of Client's sales pursuant to the Client's agreement governing merchant card processing services (referred to herein as the "Merchant Agreement") by and among the Client, Processor and Bank. Processor means Banc of America Merchant Services, LLC or First Data Services, LLC, as applicable, and Bank means Bank of America, N.A.; references to "you" and "your" mean Client; references to "Servicers" "our," "us" and "we" mean Processor and Bank." We cannot guarantee the timeliness with which any payment may be credited by Client's depository institution ("DEPOSITORY").

Client hereby authorizes Bank and its authorized representative to access information from the DDA and to initiate credit and/or debit entries by Bank wire or ACH transfer and to authorize DEPOSITORY to block or to initiate, if necessary, reversing entries and adjustments for any original entries made to the DDA and to authorize DEPOSITORY to provide such access and to credit and/or debit or to block the same to such account. This authorization is without respect to the source of any funds in the DDA, is irrevocable and is coupled with an interest. This authority extends to any equipment rental or purchase agreements which may exist with Client as well as to any fees and assessments and Chargeback amounts of whatever kind or nature due under the terms of your Agreement whether arising during or after termination of this Agreement.

This authority is to remain in full force and effect at all times unless and until we have consented to its termination and in such time and in such manner as to afford us and DEPOSITORY a reasonable opportunity to act on it. In addition, Client understands and agrees that it will be charged a reject fee for each ACH which cannot be processed, and all subsequent funding may be suspended until Client either (1) provides written notice that ACHs can be processed or (2) a new electronic funding agreement is signed by Client. In order to insure transactions are properly handled, A COPY OF A BLANK VOIDED CHECK MUST BE INCLUDED. Client's depository must be able to process or accept electronic transfers either via ACH and/or Fed wire (Bank wire) which transfers are processed utilizing the Federal Reserve System. If payment is to be made by Bank wire or Automated Clearing House transfer, please supply the above information.

ABA [redacted] DDA [redacted]

A voided check or bank letter is required if the banking information (above) for the additional location is different from the tie-to location.

☒ Fees Same as Tie To Account

☐ Additional Credit Addendum
(Required for accounts that are High Risk/MOTO/Internet or B2B)

☐ Additional Fees due to Industry Type *(see attached fee schedule)*

☐ Additional Fees due to Service Entitlements *(see attached fee schedule)*

APPLICABLE TO MERCHANTS UNDER AMERICAN EXPRESS OPTBLUE PROGRAM: To be qualified under this program, you must meet these criteria: (a) your Total Annual American Express volume (listed in Section 2 above) is less than $1,000,000 and (b) your business is not a type prohibited, and is not a franchisee of any franchise excluded, by American Express. In addition, you must continue to qualify for this program, and to do so, your total American Express Card transaction volume cannot exceed certain thresholds, all as further described in Part I, Sections 45.2 and 45.5.4 of the Program Guide. Please also refer to Part I, Sections 45.5.2 – 45.5.3 of the Program Guide to learn about American Express' use of your information and how you may opt out of certain uses.

You further acknowledge and agree that you will not use your merchant account and/or the Services for illegal transactions, for example, those prohibited by the Unlawful Internet Gambling Enforcement Act, 31 U.S.C. Section 5361 et seq, as may be amended from time to time, or processing and acceptance of transactions in certain jurisdictions pursuant to 31 CFR Part 500 et seq. and other laws enforced by the Office of Foreign Assets Control (OFAC).

Client certifies, under penalties of perjury, that the federal taxpayer identification number and corresponding filing name provided herein are correct.

Please add the above mentioned additional location(s) to your system. I understand and agree upon execution of this document, the above mentioned additional location(s) is/are hereby bound by the processing Agreement signed for the above primary location, any agreement attached hereto as well as pricing for the services specified herein. I further acknowledge that all information provided is true and accurate.

✓ _____ JEFFREY BISHOP ✓PRESIDENT ✓9/14/17

Client's Business Principal Signature *(please sign here)* — Please Print Name of Signer — Title — Date

BAMS/FDSGenNAddLo1608(ts)

Account List

9/10/2020 [redacted] **MSA**

Information is displayed at the Outlet Level.

	Account Number	ABA	Funding Agency	Status
1	[redacted]	[redacted]	BANK OF AMERICA NA	
2	[redacted]	[redacted]	JPMORGAN CHASE BANK, NA	Active

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Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	Date	Time	Note Text	Rep	NID
1	5/26/2020	12:37:13	Batch Load Misc Salesforce Case Number: 56685121 .Case Not		ser
2			e: *sls*tate titchenal* email mass request from rep Joseph		ser
3			Long to close 6 mids chain and all other mids on the chain		ser
4			[redacted] accounts closed no etfs		ser
5	3/27/2020	16:32:48	OTHER BAMS DST Case 55282563, null null null null n		
6			ull null Authenticated By:null null Brenda goodwin Wi		
7			nn CMS Tt Anthony Bell after he was transferred from Elis		
8			cia Diaz who had TLv with a OTC sent to the email on file a		
9			sking to change the email as that person no longer works in		
10			that department. he could verify the old email address and		
11			nothing was showing in the fraud tool for rapport so I chang		
12			ed the email address on file sent the auto response		
13	11/19/2019	12:45:22	Batch Load Misc RSMS Project (Base): RS KRIDER. Sent an e		226
14			mail to Jordan advising that the reserve remains on the acco		226
15			unt for one year. according to the letter they recd from Sec		226
16			urity Risk, that was put into effect as of July 5th. right		226
17			now 25% has been collected which would be $75k however they		226
18			are no longer processing through any of the accounts. he ha		226
19			s no other questions at this time.		226
20	11/12/2019	14:09:32	Batch Load Misc RSMS Project (Base): RS KRIDER: Received		226
21			a voicemail from Jordan and returned his call, wanted to kn		226
22			ow about the reserve and how long to full fill it. Do show		226
23			that its at 25% but will have to check with Security Risk du		226
24			e to merchant is only processing refunds on one		226
25			Batch Load Misc of the account and the others have not had		226
26			any further activity. also wanted to check on a line of cre		226
27			dit that they had. advised would need to get that info from		226
28			the Bank and i found a 8004321000 phone number in google for		226
29			BofA New Hampshire. sent to him via email.		226
30	5/14/2019	17:21:57	OTHER Internet Solution Case 44513211, Product / Solution		
31			Payeezy/FDGG Login Issue Anthony Bell null null A		
32			uthenticated By:Agent Basic Level Anthony Bell Book Keepe		
33			r called in and was locked out due to secondary login attemp		
34			t email, told him to 15 minutes, NFAN		
35	3/12/2019	11:08:17	Batch Load Misc RSMS Project (Base): RS. I need to get our		b09
36			company phone number added to all billing descriptors asap.		b09
37			We have some old numbers on file but would like to use this		b09
38			number for each descriptor going forward. (833) 2651270 W		b09
39			ill call in the next min or two. Thanks, Jordan tt Jordan		b09
40			, said he		b09
41			Batch Load Misc wanted to add a support # to the descripto		b09
42			rs on all of the accounts to try and help with disputes. The		b09
43			y want to try and resolve the issue with the customer before		b09
44			it gets to that point. I updated the phone # on all account		b09
45			s with 8332651270. Adv it should take 24 hours to complete t		b09
46			he update.		b09
47	3/5/2019	13:10:47	Batch Load Misc RSMS Project (Trigger Word): RSErica, Yes		b09
48			, Id like to proceed through your channels to get Visa Verif		b09
49			ied (VV) setup. Ill check out that link. Thanks for your h		b09
50			elp on that. Wed also like to explore any similar verifica		b09
51			tions like VV for other card providers (AMEX, Mastercard). D		b09

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Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	Date	Time	Note Text	Rep	NID
52			o you have any connections there? Jordan Jordan, Im sendi		b09
53			ng the request		b09
54			Batch Load Misc to our product team now. Ive asked for the		b09
55			m to contact you via email and keep me informed throughout t		b09
56			his process. I also mentioned you are interested in options		b09
57			for MasterCard and Discover. Im not sure if they can assist		b09
58			with those but it doesnt hurt to ask. If you have any other		b09
59			questions in the meantime please let me know. Thank you,		b09
60			Erica Hoover		b09
61	3/5/2019	10:35:07	Batch Load Misc RSMS Project (Trigger Word): RSGood aftern		b09
62			oon Jordan, Have you had any further communication with Vis		b09
63			a since the last email below? Im just trying to gage an unde		b09
64			rstanding of where you are with this. In addition to the V		b09
65			erified by Visa, have you had a chance to complete the addit		b09
66			ional velocity filters		b09
67			Batch Load Misc within Payeezy to verify AVS(address verif		b09
68			ication). Thank you, Erica Hoover Jan has a		b09
69			dvised BAMS partner sales has the ability to resell the Firs		b09
70			t Data services of Cardinal Commerce and would need to engag		b09
71			e them to complete Verified by Visa. Waiting on a reply fro		b09
72			m Jordan.		b09
73	3/4/2019	15:57:51	Batch Load Misc RSMS Project (Trigger Word): RSper notes "		b09
74			lower" is referencing a last name. currently working with th		b09
75			e client and determining steps for verified by visa		b09
76	2/25/2019	12:00:20	Batch Load Misc RSMS Project (Base): RStt Jordan, interest		b09
77			ed in setting up verified by visa to secure his transactions		b09
78			more to help with chargebacks and also wanted to know if th		b09
79			ere was a tutorial on how to set up velocity filters on his		b09
80			Payeezy portal. I emailed him a helpful link to answer his q		b09
81			uestions and if he needed more info I would set up a call wi		b09
82			th the payeezy help desk. I advised him verified by visa and		b09
83			mastercard secure code would all be set up himself and can		b09
84			do it on the portal through payeezy.		b09
85	2/13/2019	09:26:44	Batch Load Misc RSMS Project (Base): RSErica, Quick quest		b09
86			ion. We normally handle chargebacks several at a time on the		b09
87			same day. Is it better to handle 10 chargebacks over the sp		b09
88			an of two days or better to spread it out over a week? Multi		b09
89			ple weeks worth of chargebacks handled in a short period tim		b09
90			e had an adverse effect on our merchant status. Jordan Hi		b09
91			Jordan, I dont believe		b09
92			Batch Load Misc it makes a difference on how many you hand		b09
93			le over a certain time period. If you have a large amount of		b09
94			chargebacks against the business that poses a concern, the		b09
95			Risk department would notify you and myself and request a re		b09
96			mediation plan. You are already working on this now so I wou		b09
97			ld say you shouldnt have any concern at this point. Thank		b09
98			you, Erica Hoover		b09
99	2/11/2019	08:34:17	Batch Load Misc RSMS Project (Base): Lets hold off on any		b09
100			changes at least until tomorrow. Ill comment back here then.		b09
101			Thanks for the help on this.		b09
102	2/7/2019	14:34:32	Batch Load Misc RSMS Project (Base): RSI did have another		b09

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Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	Date	Time	Note Text	Rep	NID
103			question. Is there a way to remove Discover card from our be		b09
104			ing one of the card types we accept? We no longer want to do		b09
105			business with them. Jordan You certainly have a choice a		b09
106			s to which cards you would like to accept. However from look		b09
107			ing at the accounts theres only 1 that doesnt accept Discove		b09
108			r cards currently. The accounts that do have Discover		b09
109			Batch Load Misc card are full serviced through us and woul		b09
110			dnt go through Discover. Can I ask the reason behind not		b09
111			wanting to accept Discover? Erica Hoover They disconnect		b09
112			ed us without any warning on the JasonBondPicks.com account.		b09
113			Now they are allowing clients to issue disputes on any of o		b09
114			ur brands and not allowing us an opportunity to defend ourse		b09
115			lves and possibly win. WE are seeing an uptick in disputes		b09
116			Batch Load Misc from Discover card members and its really		b09
117			hurting our merchant status. We do so little biz through the		b09
118			m that they are not work keeping around any longer, especial		b09
119			ly considering how they dropped us on Jason Bond Picks witho		b09
120			ut any warning or opportunity to remedy and unknown issues.		b09
121			Oh wow! I can definitely understand why you wouldnt want to		b09
122			deal with Discover any longer. If you would like		b09
123			Batch Load Misc to have it removed I can do that for you t		b09
124			oday. After I make the updates to the account, you would be		b09
125			required to contact the Payeezy helpdesk for a parameter up		b09
126			date on each so the system recognizes the change. Or, I ca		b09
127			n set the accounts for auto parameter updatesŽ if you wish.		b09
128			This means the gateways will automatically push the update		b09
129			overnight after the batch completes. Erica Hoover		b09
130	2/7/2019	13:32:41	Batch Load Misc RSMS Project (Base): RSThank you for the c		b09
131			larification. As for the AVS, we have Firstdata setup to r		b09
132			equire avs so thats odd. However, there are some rare charge		b09
133			s where we charge on behalf of the client per their consent		b09
134			with the info we have on file, excluding the security code.		b09
135			We do this on a rare occasion so those		b09
136			Batch Load Misc may be the charges you are seeing without		b09
137			avs requirements. Orders taken directly from our order forms		b09
138			require zip code verification, security code...etc. Thanks		b09
139			, Jordan Likewise, thank you for the clarification! If the		b09
140			y any further questions I will be in touch. Have a great r		b09
141			est of your day! Erica Hoover		b09
142	2/7/2019	13:26:50	Batch Load Misc RSMS Project (Base): RSGood speaking with		b09
143			you last week. I did have some questions about some odd debi		b09
144			ts from BAMS of Feb 4, 2018. Their description says "deposit		b09
145			" while its actually debiting our account. Normally these de		b09
146			posits are credits. Can you check on this please and clarify		b09
147			? Good afternoon Jordan, I appreciate you reaching out! In		b09
148			reviewing the below, those are your processing fees		b09
149			Batch Load Misc that are billed monthly around the 2nd of		b09
150			each month. If the 2nd falls on a weekend, it will delay unt		b09
151			il the next business day, which in this case was on 2/4. I		b09
152			ts funny you had reach out because I was actually getting re		b09
153			ady to email you in regards to the merchant account for jaso		b09

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Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	Date	Time	Note Text	Rep	NID
154			nbondpicks.com. Our support analysts had found that you have		b09
155			some transactions downgrading due to not providing		b09
156			Batch Load Misc AVS(address verification) at the time of a		b09
157			uthorization. We just want to verify if there is an issue th		b09
158			at caused the information to not be provided. If you are awa		b09
159			re of this and understand the downgrades I will advise. We		b09
160			just want to make sure you are aware of how to get the best		b09
161			possible rate for your transactions. If you have any ques		b09
162			tions please let me know. Thank you, Erica Hoover		b09
163	2/1/2019	11:58:27	Batch Load Misc RSMS Project (Base): RStt Jordan, introduc		b09
164			ed myself as their assigned relationship specialist for the		b09
165			accounts going forward. He was very happy to hear of this an		b09
166			d asked me to send my contact info to him so they could file		b09
167			it where it needs to go. He said everything is going well w		b09
168			ith the processing at this time and no questions or concerns		b09
169			.		b09
170	1/30/2019	19:39:23	Batch Load Misc Salesforce Case Number: 40793341 .Case Not		ser
171			e: Yanique Charles *CMS* received an email request to update		ser
172			DDA on file. Reached out to merch Jordan via phone and veri		ser
173			fied account. Updated in MM.		ser
174	1/23/2019	15:35:15	OTHER BAMS L1 CASE 40425353, [redacted] jordan reyna veer		ett
175			ified basic/top called into see about getting his DDA update		ett
176			d I sent him the docs and let him know the time frame. [redacted]		ett
177			[redacted]		ett
178	1/23/2019	15:25:07	OTHER Internet Solution Case 40424793, Jordan Reyna (Owner)		
179			calling for assistance changing checking account on file. W		
180			arm connected to Matt (BAMS).		
181	1/7/2019	15:17:23	OTHER Internet Solution Case 39798037, TT Stephen Bell Wa		
182			nted to confirm if they had visa checkout or other tokenatio		
183			n on their account. Advised they do not. He wanted to know		
184			if they would work with doing recurring transactions. Chec		
185			ked with Todd in API and confirmed those transactions would		
186			only work for the one time. NFAN		
187	1/7/2019	15:13:19	OTHER Internet Solution Case 39798338, confirmed that api r		
188			ecurring w/ tokenization would not be compatible with digita		
189			l wallets		
190	1/7/2019	14:47:56	OTHER BAMS DST Case 39796732, Alecia Wright CMS 4sv TT: An		
191			thony Bell /Top veri/ Charge back inquiry. I research the co		
192			mpliance code and call the merchant back and informed him of		
193			the compliance regulation that he violated.		
194	1/7/2019	11:29:11	OTHER BAMS Retention 38570510, Ret) bherrell/ out bound cal		ell
195			l final attempt called the phone number on file and it is no		ell
196			t working		ell
197	12/31/2018	15:26:08	OTHER BAMS Retention 38570510, Ret) bherrell/ 2nd attempt o		ell
198			ut bound call the phone # on file is not working agian I cal		ell
199			led and get a busy sound		ell
200	12/20/2018	13:35:28	TT : DENNISE MICHLICE, ANTHONY BELL, AUDREY CB AGENT VERIFI		TB4
201			ED BASICS RECEIVED BAMS		TB4
202			ACCOUNT ON DV SITE, CONNECTED TO CB DIRECT.		TB4
203	12/20/2018	13:31:59	OTHER BAMS DST Case 38931255, Denise Coke*CMS*Top level/Dep		
204			osit*TT Anthony Bell called for chargeback information on ca		

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Attachment JJJJ **PX 27, 2768**

Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	Date	Time	Note Text	Rep	NID
205			se CB [redacted] /$999.00. Information was provided		
206	12/17/2018	18:26:30	OTHER BAMS DST Case 38824976, Maleka codling*cms*tt Jordan		ing
207			reyna* basic bus add bus name* merchant called in regards to		ing
208			getting discover entitlement added back to his account. not		ing
209			es indicate the discover entitlement shouldn't be added		ing
210			back to the account. merchant advised he spoke with discover		ing
211			and they told him to call payeezy or merchangt services to		ing
212			add it back. Merchant has other accounts with bams that aren		ing
213			't having this issue with the entitlement. Contacted All		ing
214			ison in senior support who advised there is a compliance iss		ing
215			ue with the entitlement so security/risk shut down the abili		ing
216			ty for him to accept discover. Merchant contact # [redacted]		ing
217			.***received email back from Michael who advised we should n		ing
218			ot be adding the entitlement to the account because discover		ing
219			is stating theres too many chargebacks, and they don't		ing
220			have a good standing with the bbb bureau.also he advised mer		ing
221			chant has called several times tryig nto get this added back		ing
222			and was told this previously****		ing
223	12/17/2018	15:29:42	Remedy Dispute Resolution Chargeback QuickTicket tt: (855)		310
224			981 7370 Devonne Flu CMS*verif*email **Jordan reyna wants to		310
225			know why discover no longer wants to do business with him,		310
226			discover mid [redacted] ** provide the mid, merchant wants to cal t		310
227			hem to see what can happen. Advice the reason the mid was re		310
228			move was due to high chargebacks.		310
229	12/12/2018	13:43:55	OTHER BAMS Retention 38570510, Ret)bherrell/ 1st attempt ou		ell
230			tbound call the phone # on file is not working today		ell
231	12/10/2018	08:43:51	OTHER BAMS Retention 38570510, Retention Case created becau		
232			se of TriggerWord: SALES		
233	12/7/2018	16:57:19	Batch Load Misc Salesforce Case Number: 38444171 .Case Not		045
234			e: Rob Ebbighausen *SBS SR* Merchant emailed me back to call		045
235			him. called and verified went over AVS downgrades. Merchant		045
236			said they are working on their POS to resolve that and othe		045
237			r issues. Also asked me about Discover not working on their		045
238			account the		045
239			Batch Load Misc other day so they called into support and		045
240			had it fixed. I checked notes and advised we had removed at		045
241			discovers request and that it would most likely be removed		045
242			again shortly. Said he had received tracking on a package fr		045
243			om discover. I advised that would most likely be the notice		045
244			about it.		045
245	12/7/2018	15:05:29	Batch Load Misc Salesforce Case Number: 38444171 .Case Not		045
246			e: Rob Ebbighausen *SBS SR* email request from settlement re		045
247			p Ashley I Geesaman. Merchants sales downgrading for doing		045
248			AVS at time of sale. Sent email to address on file		045
249			Batch Load Misc Salesforce Case Number: 38444171 .Case Not		045
250			e: Rob Ebbighausen *SBS SR* email request from settlment rep		045
251			Ashley I Geesaman. Merchants sales downgrading for doing A		045
252			VS at time of sale. called but number on file is disconnecte		045
253			d or not in service.		045
254	12/7/2018	14:16:56	OTHER BAMS DST Case 38460968, Donnett Mungin/cms/Top verifi		
255			cation TT Jordan called to add discover and diners club		

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Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	Date	Time	Note Text	Rep	NID
256			to account called regional partner sales there was no answer		
257			advised to give number to merchant by /Asia Verification su		
258			ccessful, Transaction ID:0002089625		
259	12/7/2018	10:42:53	XSALES DAWN HEGGESTAD 509 455 1428 TT JORDAN REYNA ADDING DI		180
260			SCOVER		180
261	12/5/2018	11:13:16	Batch Load Misc Salesforce Case Number: 38361441 .Case Not		010
262			e: Jennelle Paluck SBS SR Per compliance Michael Park remo		010
263			ved Discover from teh account. Do not readd.		010
264	9/5/2018	09:49:03	Remedy Dispute Resolution Retrieval QuickTicket tt: (855) 9		385
265			81 7370 verified basic ivr Anthony Bell states these are for		385
266			the same trans /adv amex can req docs /states he may do a r		385
267			efund for 1 trans /adv would send in all the charges for thi		385
268			s customer for this cc for all 4 cases and proof of refund f		385
269			or 1 of the trans, if they were to dispute they could only d		385
270			o it for the same # of trans not for more		385
271	8/30/2018	15:18:01	OTHER Chargeback 35457776, Xfrd frm: cs, TT: Anthony Bell,		
272			Case# RT130938715, Basic IVR, , called for how to respond .		
273			Include any and all information on tran for a complete rebu		
274			ttal. , Adv DD, Adv Case# on all pages,Adv Scan TF (2 3 BD),		
275			Adv Case Clsd,		
276	5/4/2018	10:08:13	Batch Load Misc Salesforce Case Number: 31886305 .Case Not		010
277			e: Jennelle paluck SBS SR Attempted to call merchant to rev		010
278			iew AVS info number on file is not valid but left two messa		010
279			ges on an alternative number and sent an email		010
280	5/2/2018	16:39:12	Batch Load Misc Salesforce Case Number: 31886305 .Case Not		010
281			e: Jennelle Paluck left merchant a message to call back abo		010
282			ut Payment notification. AVS should be ran for best rates.		010
283	4/12/2018	16:48:13	Batch Load Misc Salesforce Case Number: 31464934 .Case Not		ser
284			e: Christian Morse /SBS/ added legal contact name to Amex OB		ser
285			entitlement per request from Risk		ser
286	2/26/2018	17:38:14	Batch Load Misc Salesforce Case Number: 30211263 .Case Not		179
287			e: Katie Hollifield/ SBS /AVS/DBA/ TT BC Jessica Cedeno Upd		179
288			ated merchants descriptor # and bill to # to [redacted]		179
289	2/26/2018	12:23:37	OTHER BAMS L1 CASE 30195492, jordan reyna verfied basic,top		ett
290			otc email([redacted]) merchant calling remove the phone nu		ett
291			mber on the description and but other x's or the email for		ett
292			all 6 account[redacted](support@RAGINGBULL.COM)[redacted]		ett
293			[redacted](support@TOPSTOCKPICKS.COM)[redacted]support@PENNYPRO		ett
294			.COM)[redacted]support@PETRAPICKS.COM)[redacted]supp		ett
295			ort@JASONBONDPICKS.COM)[redacted]support@BIOTECHBREAKOUT		ett
296			S.COM) merchant also wants to know whyso customer say the c.		ett
297			s is the merchant personal [redacted]but it wanst on the de		ett
298			scriptor and merchant would like to have it fix advice time		ett
299			rame submitted ticket number 30193710 on mid([redacted])		ett
300	2/26/2018	11:55:48	Remedy No New Ticket Full Ticket Completed QuickTicket tt:		229
301			[redacted]		229
302	1/25/2018	19:26:09	Batch Load Misc Salesforce Case Number: 29415814 .Case Not		159
303			e: Venesa.Bombard/sbs sr/ TT Jordan Reyna and reviewed downg		159
304			raded transactions due to missing AVS information on biotech		159
305			account. Also updated phone number on all 6 accounts in cha		159
306			in to his number for best contact[redacted] Submitted up		159

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Attachment JJJJ **PX 27, 2770**

Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	Date	Time	Note Text	Rep	NID
307			date to update address on file to match head office account.		159
308	1/24/2018	14:01:25	OTHER BAMS L1 CASE 29371838, tt anthony bell ,bookeeper bas		
309			ic;merchant wanted to verify the bill to address on this acc		
310			ount . advised merchant bill to address was and is correct		
311	1/2/2018	12:06:09	DEPOSIT INQUIRY		NA0
312	12/13/2017	20:23:20	Batch Load Misc Salesforce Case Number: 28428413 .Case Not		143
313			e: Stephani Henne / SBS / 4SV TT BC Jessica Cedeno inquired		143
314			if merchants account had been approved by Credit.		143
315	12/12/2017	18:44:09	Batch Load Misc Salesforce Case Number: 28393165 .Case Not		134
316			e: Gary Price SBS: Rep: g09256 Jessica Cedeno called in to		134
317			see if the account has been approved		134

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Attachment JJJJ **PX 27, 2771**

Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	User
1	bamuser
2	bamuser
3	bamuser
4	bamuser
5	Goodwin Winn, B
6	Goodwin Winn, B
7	Goodwin Winn, B
8	Goodwin Winn, B
9	Goodwin Winn, B
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13	bamd226
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28	bamd226
29	bamd226
30	Pepper, Kristop
31	Pepper, Kristop
32	Pepper, Kristop
33	Pepper, Kristop
34	Pepper, Kristop
35	bamab09
36	bamab09
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49	bamab09
50	bamab09
51	bamab09

JR-b80

Confidential 10417905-FISV-000187

Attachment JJJJ **PX 27, 2772**

Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	User
52	bamab09
53	bamab09
54	bamab09
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102	bamab09

JR-b80

Confidential

Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	User
103	bamab09
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153	bamab09

JR-b80

Confidential 10417905-FISV-000189

Attachment JJJJ **PX 27, 2774**

Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	User
154	bamab09
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170	bamuser
171	bamuser
172	bamuser
173	bamuser
174	Beckett, Matthe
175	Beckett, Matthe
176	Beckett, Matthe
177	Beckett, Matthe
178	Kershner, Micha
179	Kershner, Micha
180	Kershner, Micha
181	Llewellyn, Jeb
182	Llewellyn, Jeb
183	Llewellyn, Jeb
184	Llewellyn, Jeb
185	Llewellyn, Jeb
186	Llewellyn, Jeb
187	Dyke, Michael
188	Dyke, Michael
189	Dyke, Michael
190	Wright, Alecia
191	Wright, Alecia
192	Wright, Alecia
193	Wright, Alecia
194	Herrell, Beverl
195	Herrell, Beverl
196	Herrell, Beverl
197	Herrell, Beverl
198	Herrell, Beverl
199	Herrell, Beverl
200	DOMXTB4
201	DOMXTB4
202	DOMXTB4
203	Coke Josephs, D
204	Coke Josephs, D

JR-b80

Confidential 10417905-FISV-000190

Attachment JJJJ **PX 27, 2775**

Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	User
205	Coke Josephs, D
206	Codling, Maleka
207	Codling, Maleka
208	Codling, Maleka
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212	Codling, Maleka
213	Codling, Maleka
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223	BAMW310
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226	BAMW310
227	BAMW310
228	BAMW310
229	Herrell, Beverl
230	Herrell, Beverl
231	Swain, Steve
232	Swain, Steve
233	bam2045
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253	bam2045
254	Gidden, Donnett
255	Gidden, Donnett

JR-b80

Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	User
256	Gidden, Donnett
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259	BAMD180
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261	bam2010
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264	FDMP385
265	FDMP385
266	FDMP385
267	FDMP385
268	FDMP385
269	FDMP385
270	FDMP385
271	Dorcak, Joseph
272	Dorcak, Joseph
273	Dorcak, Joseph
274	Dorcak, Joseph
275	Dorcak, Joseph
276	bam2010
277	bam2010
278	bam2010
279	bam2010
280	bam2010
281	bam2010
282	bam2010
283	bamuser
284	bamuser
285	bamuser
286	bamw179
287	bamw179
288	bamw179
289	Pickett, Cynthi
290	Pickett, Cynthi
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294	Pickett, Cynthi
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296	Pickett, Cynthi
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298	Pickett, Cynthi
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300	BAMW229
301	BAMW229
302	BAMR159
303	BAMR159
304	BAMR159
305	BAMR159
306	BAMR159

JR-b80

Expert Notes

9/10/2020 [redacted] **MSA**

Print All Notes

	User
307	BAMR159
308	Valdez, Briana
309	Valdez, Briana
310	Valdez, Briana
311	TRDWNA0
312	BAMW143
313	BAMW143
314	BAMW143
315	bam1134
316	bam1134
317	bam1134

JR-b80

Confidential 10417905-FISV-000193

Attachment JJJJ **PX 27, 2778**

Action: Approved As Is | User: Tyler Glass | Date: 4/24/2019 4:35:00 PM

Comments:

Jason Bond is an individual who has made a fortune on Wallstreet with his investment picks operates website www.JasonBondPicks that you can become a member and receive trade and stock tips. There is a quarterly or annual subscription.
- Merchant YTD processing grew to $36.8M with an AT of $728, and activity history shows an acceptable credit ratio of 2.62%. However, a CB issue with ratio of 4%. $500K LOC as collateral.
- Bank: Merchant no longer has a bank account with BofA as the bank decided to exit the relationship
- Merchant ran a big promo in December that caused sales to spike more than double its monthly average. When sales normalized in Jan, the CB rate jumped up to 7.6% but has since decreased each month with a ratio of 3.6% in April.
- BAMS and JV have had a call with the merchant every 1-1.5 months to discuss the chargeback issue. Analyst scheduling another call with the merchant in early May.

Recommend to maintain rating and cycle. Continue working with merchant to reduce chargeback levels.

Save

Locked

FDMS SCO - Ed Wang

Action: Approve With Followups | User: Ed Wang | Date: 4/28/2019 9:21:00 PM

Comments:

I remain concerned with the Cb levels and reputational concerns for the JV and bank. Agree there is comfort with the internally prepared financials that show strong profits, but now that the bank has decided to exit the treasury relationship, we need to discuss with bams what is bams position.

Follow up:

Call with bams JV to include Ed. To decide next steps.

Followup Priority: High | Followup Due Date: 5/16/2019

Comments:

I remain concerned with the Cb levels and reputational concerns for the JV and bank. Agree there is comfort with the internally prepared financials that show strong profits, but now that the bank has decided to exit the treasury relationship, we need to discuss with bams what is bams position.

Follow up:

Call with bams JV to include Ed. To decide next steps.

Followup Priority: High | Followup Due Date: 5/16/2019

Save

Locked

cknowledgement

Analyst - Tyler Glass

Action: Acknowledged | User: Tyler Glass | Date: 4/29/2019 4:23:00 PM

Comments:

Save

Locked

lliance Bank Approval

Alliance Bank Signor - BAMS Alliance BAMS Alliance

Action: Approve | User: Jennifer Coleman | Date: 5/8/2019 5:14:00 PM

Comments:

BAMS concurs with maintaining as is for now with D+ credit rating and quarterly review cycle, but agree that we should follow-up to discuss new developments internally before discussing with the merchant, due 5/16/19. We need to continue the open dialogue with the merchant, with the last call having taken place on 3/12/19. We are due to have another discussion with the merchant, so the sooner we discuss internally the better.

Credit Officer - Tyler Glass

Action: Approved As Is | User: Tyler Glass | Date: 1/31/2019 4:28:00 PM

Comments:

Jason Bond is an individual who has made a fortune on Wallstreet with his investment picks operates website www.JasonBondPicks that you can become a member and receive trade and stock tips. There is a quarterly or annual subscription.
- Merchant YTD processing grew to $34M with an AT of $735, and activity history shows an acceptable credit ratio of 2.23%. However, a CB issue with ratio of over 3.56%. $500K LOC as collateral.
- BOA debit DDA since Feb 2014 with a current balance of $31K and average of $1.9M, on 1/30/19.
- FYE 2018 financials are supportive, as evidenced within review.
- As of 1/2019, chargebacks jumped to 7% for the month due to a huge spike in December sales and an influx of Discover chargebacks following the disentitlement. We had a call with the merchant who sympathized with our concerns. They explained some methods they will start using to try to reduce chargebacks. That they have begun sending customers Renewal Reminders, they are making it easier for their customers to cancel their account, automatically submitting and Discover refunds that come back, trying to increase their BBB rating, and working on making their billing descriptors as specific as possible with a CS phone number.

Recommend to maintain rating and cycle. Continue working with merchant to reduce chargeback levels. CA increased to $11.75M

Save — Locked

FDMS SCO - Ed Wang

Action: Approve With Followups | User: Ed Wang | Date: 2/16/2019 2:50:00 PM

Comments:

Despite the good financials (internally prepared), I remain concerned with the growing CB levels and risk.
Let's set up internal call with BAMS to discuss next steps. Agree this one will be difficult to increase the reserve given bank relationship.
Should we be concerned with reputational risks here? High disputes = dissatisfied customers.

Follow up:

Call with bams credit to go over this account and next steps.

Followup Priority: High | Followup Due Date: 3/28/2019

Save — Locked

Follow up:

Call with bams credit to go over this account and next steps.

Followup Priority: High | Followup Due Date: 3/28/2019

Save — Locked

cknowledgement

Analyst - Tyler Glass

Action: Acknowledged | User: Tyler Glass | Date: 2/19/2019 2:53:00 PM

Comments:

Save — Locked

lliance Bank Approval

Alliance Bank Signor - BAMS Alliance BAMS Alliance

Action: Approve | User: Jennifer Coleman | Date: 3/28/2019 5:42:00 PM

Comments:

Recommendation is to maintain as is with D+ credit rating and quarterly cycle, while continuing to work with the merchant to reduce c/b. Calls with the merchant are held every 4-6 weeks to obtain updates, and each call is a bit more encouraging. The latest call took place on Tue 3/19, which revealed additional steps the merchant is taking, including but not limited to the roll-out of renewal notifications and a 30-day guarantee trial period for certain high-c/b products that do not auto-renew. Recommendation is also to increase the CA from $6.6M to $11.75M due to increased volume the merchant realized last Nov/Dec following a large promotion. The financial profile supports this increased level of exposure as reflected in the continued profitability, positive EBITDA, healthy liquidity, and low leverage.

BAMS Credit VP (Cindy Jordan): Agree, need to continue to make sure dispute rate goes down. Based on the last call, nothing sounded unusual that would prompt other actions. Makes sense to keep rating the same with the increase in the CA based on the increased volume.

Approved As Is | Tyler Glass | 10/30/2018 2:15:00 PM

Comments:

Jason Bond is an individual who has made a fortune on Wallstreet with his investment picks operates website www.JasonBondPicks that you can become a member and receive trade and stock tips. There is a quarterly or annual subscription.
- Merchant YTD processing grew to $27.3M with an AT of $719, and activity history shows an acceptable credit ratio of 1.76%, however, a CB issue with ratio of over 3.94%. $500K LOC as collateral.
- BOA debit DDA since Feb 2014 with a current balance of $1.3M and average of $643K on 10/30/18.
- Merchant reveals a very stable operation with revenue of $18.5M and a net profit of $8M. EBITDA covered the minor $9K interest expense handily.
- Cash balance at the end of the period was $914K with no deferred revenue. Cash was enough to cover all liabilities. LT Debt (internal) of $557K with no current portion reported. Liquidity was sound and TNE was positive but not wholly supportive at $1.8M.

Recommend to maintain rating and cycle. Continue working with merchant to reduce chargeback levels.

Save Locked

FDMS SCO - Ed Wang

Action: Assign to Another User | Assign To: Kasner, Martin (FDMS SCO) | User: Ed Wang | Date: 12/2/2018 10:43:00 PM

Comments:

Save Locked

FDMS SCO - Martin Kasner

Action: Approved As Is | User: Martin Kasner | Date: 12/27/2018 9:47:00 AM

Comments:

The financial profile of Raging Bull remains sound. We have been working with the subject to reduce their chargeback ratio to acceptable levels. At the same time Discover wants to remove Discover entitlement and terminate the merchant. This is not our risk. BAMS has made a decision to maintain the relationship, rating , cycle, and continue to reduce chargeback levels.

Save Locked

FDMS SCO - Martin Kasner

Action: Approved As Is | User: Martin Kasner | Date: 12/27/2018 9:47:00 AM

Comments:

The financial profile of Raging Bull remains sound. We have been working with the subject to reduce their chargeback ratio to acceptable levels. At the same time Discover wants to remove Discover entitlement and terminate the merchant. This is not our risk. BAMS has made a decision to maintain the relationship, rating , cycle, and continue to reduce chargeback levels.

Save Locked

Acknowledgement

Analyst - Tyler Glass

Action: Acknowledged | User: Tyler Glass | Date: 1/2/2019 11:52:00 AM

Comments:

Save Locked

Alliance Bank Approval

Alliance Bank Signor - BAMS Alliance BAMS Alliance

Action: Approve | User: Jennifer Coleman | Date: 1/11/2019 6:04:00 PM

Comments:

Concur with recommendation to maintain as is with D+ credit rating and quarterly review cycle, leaving reserve at $500K. Please ensure the Jan'19 review is routed to BAMS in a timely fashion.

Save Locked

Approved As Is | Martin Kasner | 7/31/2018 4:33:00 PM

Comments:

- There are no concerns with Raging Bulls financial profile.
- Analyst has been working closely with merchant and BC towards reducing chargebacks. We have separated each entity into its own MID in an attempt to reduce cardholder confusion/chargebacks. After 3 consecutive months (Oct-Dec 2-17) of a positive trend in chargeback reduction, January levels increased again. March experienced a CB ratio of 5.07% with $134K in chargebacks. Merchant states they have taken steps to tighten security and have consulted with Chargebacks911, a remediation and loss recovery company.
- 6/14/18 JV comments: We feel we need to hold off on reserve considering the productive call with the merchant on 5/23/18 which confirmed merchant's cooperation and commitment to reduce c/b. Expectations are for c/b to reduce to a more manageable level within 3-4 months following their hiring of a fraud prevention team, along with internal adjustments to policy and procedures with the merchant's customer support team.
- At this point, hold off on increasing the reserve. Let's maintain as is and set up a conference call to review their progress or lack of on their chargebacks.

Save

Locked

Credit Officer - Tyler Glass

Action: Approved As Is | User: Tyler Glass | Date: 8/17/2018 10:50:00 AM

Comments:

Merchant signed with Verifi in early July to work towards reducing chargebacks. This comes after they tried working with another 3rd party fraud prevention team that did not meet their needs.

Next follow up call with the merchant will be scheduled between 9/17-9/21 to monitor CB rates.

Agree with recommendation.

Save

Locked

FDMS SCO - Ed Wang

Action: Approved As Is | User: Ed Wang | Date: 8/29/2018 5:47:00 PM

Comments:

To address ongoing CB issues at call in Sept.
The level of disputes presents reputational risk for the JV and Bank.
No credit profile concerns.
I'm still thinking we should increase the reserve by $500k - $1M.

Comments:

To address ongoing CB issues at call in Sept.
The level of disputes presents reputational risk for the JV and Bank.
No credit profile concerns.
I'm still thinking we should increase the reserve by $500k - $1M.

Save

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Analyst - Tyler Glass

Action: Acknowledged | User: Tyler Glass | Date: 9/7/2018 10:31:00 AM

Comments:

Save

Locked

liance Bank Approval

Alliance Bank Signor - BAMS Alliance BAMS Alliance

Action: Approve | User: Jennifer Coleman | Date: 9/24/2018 3:38:00 PM

Comments:

Concur to maintain as is with D+ credit rating and quarterly review cycle, and leaving reserve at $500K. It's noted that c/b remain high as the merchant has tried a couple of solutions to help reduce incoming c/b, having just started with Verifi in early Aug'18 after their first fraud prevention team was not effective. Per conversation with the merchant on 9/18/18, they continue to work with Verifi to refine descriptors in order to detect more c/b before they occur, so it will take some time to see any significant results. In the meantime, agree that this remains an ongoing concern due to the potential for reputational risk from the high c/b, especially since this is due in part to the nature of the subscription business, re: buyer's remorse. Regardless, the merchant remains diligent to combat the high c/b, and there are no immediate concerns at this time. Further, since the financial profile remains steady, it may be best to view our position according to MLR which is closer to $425K, thus the existing reserve in place is more than adequate.

Here's how I calculated MLR: Peak NDX times (credit + c/b ratios) of $298K + Peak Operating risk of $84K + Discount risk of $43K = MLR of $425K.

Approved As Is | Tyler Glass | 4/24/2018 1:08:00 PM

Comments:

- Merchant YTD processing grew to $21.3M with an AT of $693, and activity history shows an acceptable credit ratio of 1.89%, however, a CB issue with ratio of over 3.35%. Monthly CB levels decreased from over 7% in October to about 1.64% in December, however shot up again to 5.1% in March 2018. Monthly fee and $500K LOC in collateral.
- Q1 3/31/18 financial statements reflect a very stable profile as usual and evidenced within the review.
- Analyst has been working closely with merchant and BC towards reducing chargebacks. We have separated each entity into its own MID in an attempt to reduce cardholder confusion/chargebacks. After 3 consecutive months (Oct-Dec 2-17) of a positive trend in chargeback reduction, January levels increased again. March experienced a CB ratio of 5.07% with $134K in chargebacks. Merchant states they have taken steps to tighten security and have consulted with Chargebacks911, a remediation and loss recovery company.

Recommend to increased our collateral position. At this point, there is no confidence that the chargeback rate will significantly improve to acceptable levels.

Save

Locked

FDMS SCO - Ed Wang

Action: Approve With Followups | User: Ed Wang | Date: 4/25/2018 3:13:00 PM

Comments:

My comments from the last record stands 3/29/18

"Red Folder to JV. I don't see any improvement in CB levels to warrant a maintain as is approach. For the April review, please obtain FY 2017 and current PFS of the guarantor. An updated bank reference from ML would be good as well. I do believe a higher reserve requirement is needed. The high CB levels concern me. Please also revisit the CB reduction plan and CB reasons. Has that changed? Would not surprise me if online press reported negative feedback. Please submit April review via red folder."

The CB level is unacceptable. I am concerned with the product/service this company is selling. Nature of business is subject to high dispute rates and the company can't get it under control. I would increase the reserve to cover 50% of peak risk at a minimum and require CB to be reduced to 1% in 90 days or we exit.

Financial profile is not supportive give nominal TNW as presented.

Finally, the NDX could be > 50 days since I suspect the bulk of volume is annual billings.

Follow up:

Secure 50% of peak risk and require CB's to be under 1% in 3 months or we exit

Let's obtain alignment from BAMS and BANA.

Please set up call with BAMS credit ist week of May to kick off the process.

Followup Priority: High | Followup Due Date: 5/17/2018

Save

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Analyst - Tyler Glass

Action: Acknowledged | User: Tyler Glass | Date: 4/25/2018 4:51:00 PM

Comments:

Save

Locked

liance Bank Approval

Alliance Bank Signor - BAMS Alliance BAMS Alliance

Action: Approve | User: Jennifer Coleman | Date: 5/3/2018 5:27:00 PM

Comments:

Concur with recommendation to maintain D+ credit rating and quarterly review cycle, and also to move to increase the reserve to 50% of peak risk, or about $2.9M. This strategy is in line with the approved structure upon initial boarding in 2014, making the increase in reserve necessary due to continued growth in volume. In addition, the concerns identified during initial underwriting, which prompted the initial 50% reserve requirement, or $150K, have not yet been alleviated. The merchant continues to operate in a high risk industry, and the high c/b levels have yet to be resolved after nearly a year of remediation efforts by both BAMS and the merchant. Since there is not much confidence that the c/b rates will improve enough to acceptable levels, an increase in reserve is necessary. As part of the follow-up to notify the bank and merchant of the increase, let's be sure to obtain updated BAML relationship information on the owner PG, Jeff Bishop.

Action: Approved As Is | User: Tyler Glass | Date: 1/30/2018 1:43:00 PM

Comments:

- Jason Bond Picks allows members to receive trade and stock tips from Jason Bond who made a fortune on Wallstreet with his investment picks.
- Merchant YTD processing grew to $16.9M with an AT of $681, and activity history shows an acceptable credit ratio of 1.39%, however, a CB issue with ratio of over 2.95%. YTD CB levels decreased from over 7% in October to about 1.5% in December however shot up again to 3.6% in January 2018. Monthly fee and $500K LOC in collateral.
- BOA debit DDA since Feb 2014 with a current balance of $1.1M and average of $606K on 12/11/17.
- IS: Huge revenue growth to $16M and a bottom line that doubled to $7.8M. EBITDA of $7.9M covered interest by nearly 400x.
- BS: The cash position at year end was ($85K). No deferred revenue or LT Debt explicitly stated (no notes provided). As a result of negative cash, liquidity was strained. TNW was positive but not wholly supportive at $740K due to partner draws of over $11.6M.
- Analyst has been working closely with merchant and BC towards reducing chargebacks. We have separated each entity into its own MID in an attempt to reduce cardholder confusion/chargebacks. After 3 consecutive months (Oct-Dec 2-17) of a positive trend in chargeback reduction, January levels increased again. Merchant states they have taken steps to tighten security and have consulted with Chargebacks911, a remediation and loss recovery company. We are starting to see a good sample size for each MID and until January were seeing solid trends in the YTD CB ratios.

Subsequent to completing the ABBR wizard, the merchant emailed analyst with explanation to the negative cash balance, along with updated balance sheet. Email attached.

Recommend to maintain on D+ and Semi-annual cycle for now while continuing to keep a close eye on the chargeback levels. Current month CA overline. As such, increasing CA to $6.6M.

Save — Locked

FDMS SCO - Ed Wang

Action: Approve With Followups | User: Ed Wang | Date: 2/12/2018 5:37:00 PM

Comments:

In all, I am not comfortable with the CB levels, the growing exposure and business model.
Appears this is mostly an annual membership model, so our 50 day NDX could understate risk.
I draw comfort from the BANA relationship and PG, but the level of risk is clearly not supported by the financials.
I am inclined to increase the collateral - seeking JV credit comments on next steps.

Follow up:

Growing risk exposure is not supported - seek JV credit concurrence to increase reserve.
Validate NDX - seek alignment from JV credit.

I am inclined to increase the collateral - seeking JV credit comments on next steps.

Follow up:

Growing risk exposure is not supported - seek JV credit concurrence to increase reserve.
Validate NDX - seek alignment from JV credit.

Followup Priority: High | Followup Due Date: 3/15/2018

Save — Locked

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Analyst - Tyler Glass

Action: Acknowledged | User: Tyler Glass | Date: 2/13/2018 4:42:00 PM

Comments:

Save — Locked

liance Bank Approval

Alliance Bank Signor - BAMS Alliance BAMS Alliance

Action: Approve | User: Jennifer Coleman | Date: 2/22/2018 3:33:00 PM

Comments:

It's understandable to be concerned with the liquidity trends, growth in volume and exposure, and volatile c/b activity. However, BAMS feel the current reserve amount is sufficient given the banking relationship, particularly the ML relationship with the owners, which adds value. If we have a PG, recommend obtaining PFS of owners to ensure continued support. Also, it appears merchant is actively working to get a handle on the recent jump in c/b. As such, concur with recommendation to maintain D+ credit rating, with recommendation to move to a quarterly review cycle in order to monitor the c/b activity more closely and ensure they are able to reverse the increase, especially considering there were a solid 3 consecutive months of improvements. Let's re-evaluate the need to increase the reserve at the next review in Apr'18 (under new quarterly cycle). Also concur with increase in CA to $6.6M.

Action: | User: Rosemarie Mecker | Date: 7/11/2017 5:32:00 PM

Comments:

•Jasonbondpicks operates under the legal entity and BAMS merchant on record under Lighthouse Media, who's principal owners are Alan Marshall and Jeff Bishop and recently on 12/2016, the legal name Lighthouse Media in RMW was recently changed to Ragingbull.com. Prior analyst spoke with owner Jeff Bishop who stated the legal name was changed and they called customer service to Raging Bull. Jason Bond Picks allows members to receive trade and stock tips from Jason Bond who made a fortune on Wallstreet with his investment picks.
•At time of boarding, a $150K collateral was required along with a signed PG on the majority owner, Jeff Bishop, and set on monthly discount.
•Interim 7/11/17 and fiscal 12/31/16 financial results show increased revenue with profit and strong EBITDA, plus improved cash position and supportive TNW and WC. However it should be noted most profits are pulled out of the business in the form of partner draws.
•However, processing history is unsatisfactory. For the last 15 months, monthly CB is anywhere between 1 to 7% and YTD at 2.53% for mostly card not present/fraud due to descriptor issue. However, merchant aggressively addressing and winning reversals, 40% of CB count, where a decision to increase the reserve to $500K which partially mitigates BAMS potential risk exposure. Added comfort is the large Merrill Lynch investment relationship with the 2 owners, a total of $10M, plus the current BOA deposit balance of $1.2M reported on 7/11/17.

Merchant is given 90 days from May 2017 to improve CB situation and if continues, look to increase reserve collateral, while continue to monitor results and bank balance on merchant and personal relationships.

Recommend to keep on D+ ratign and adjust to Q cycle for close monitoring and set f/u for Sept to decision if increasing the reserve collateral is warranted.

Follow up:

Monitor CB situation and if ratio continue to be on over 1% ratio to decision if reserve of $500K needs to be increased with concurrence from BAMS JV and informing Merrill Lynch banker and BAMS team.

Followup Priority: High | Followup Due Date: 9/19/2017

Save

Locked

FDMS SCO - Ed Wang

Action: Approve With Followups | User: Ed Wang | Date: 7/26/2017 6:30:00 PM

Comments:

Agree. There is value and support with the bank relationship and decent financials. However, high risk business, poor processing and what could be understated NDX creates concerns. Circle back in Sept after the 90 day period to make final call.

Follow up:

Monitor CB situation and if ratio continue to be on over 1% ratio to decision if reserve of $500K needs to be increased with concurrence from BAMS JV and informing Merrill Lynch banker and BAMS team.

Validate NDX. I think we have more annual memberships vs monthly. 50 day NDX does not reflect that.

Followup Priority: High | Followup Due Date: 9/19/2017

Save

Locked

cknowledgement

Analyst - Rosemarie Mecker

Action: Acknowledged | User: Tyler Glass | Date: 7/27/2017 5:40:00 PM

Comments:

Save

Locked

lliance Bank Approval

Alliance Bank Signor - BAMS Alliance BAMS Alliance

Action: Approve with Conditions | User: Stacy Mabry | Date: 7/28/2017 9:00:00 AM

Comments:

We need to monitor based on improvement of the CB % not necessarily the 1% mark as the target September is only a month away. Yes review the NDX to verify if correct - based on previous conversations with the merchant I believe it is.

Locked

Legal name RAGING BULL.COM **DBA** WWW.JASONBONDPICKS.COM

Month	Sales	Current Exposure
Jun 17	$1,312,849	$2,019,752
May 17	$993,428	$1,541,072
Apr 17	$763,378	$1,696,609
Mar 17	$1,353,649	$1,996,876
Feb 17	$457,380	$1,339,406
Jan 17	$446,732	$1,095,599
Dec 16	$1,228,011	$1,589,977
Nov 16	$674,388	$1,065,564
Oct 16	$726,164	$1,234,241
Sep 16	$964,683	$1,274,274
Aug 16	$585,437	$789,920
Jul 16	$376,763	$757,634
Jun 16	$730,370	$891,410

	Annualized Total	Average Ticket
Total	$9,882,862	$564
Annualized:	Refund Ratio	Chargeback Ratio
	1.35%	2.60%

Date:	July	2017		
Location (City/State)	ARLINGTON, TX			
Website:	http://www.jasonbondpicks.com			
Alliance Name:	Banc of America Merchant Services			
Marker Name:	BAMS 890			
Clearing Name:	098 Bank of America			
Live Since:	Feb 2014		**Credit Rating:**	D+
Co. Start Date:	Feb 2013		**Industry Rating**	III
	S&P	**Moodys**	**Trend:**	Stable
Agency Rating:			**Purpose:**	Interim
Ticker:			**Review Cycle:**	S
Price:			**Annual Review:**	Jul
Range:				

	%	Days
NDX Assumptions:	100	50

Exposure:	NDX	Operating Risk	Discount Risk	Collateral	Net Risk
Current	$1,975,134	$18,361	$26,257	$500,000	$1,519,752
Peak	$1,658,569	$12,091	$26,257	$500,000	$1,196,917

Other or Most Likely Risk: $0 **CA Amount:** $2,400,000

Financial Highlights: (Date)	7/11/2017 (6M)	12/31/2016 (12M)	12/31/2015 (12M)	
Thousands **Sales:**	$5,606	$6,459	$3,170	$0
EBITDA:	$3,187	$3,829	$2,293	$0
EBITDA/Int.:	289.73	N/A	N/A	N/A
Net Income:	$3,176	$3,829	$2,293	$0
Unrestricted Cash & Equiv:	$1,011	$574	$105	$0
Deferred Rev:	$0	$0	$0	$0
TNW:	$1,304	$861	$257	$0
Debt/TNW:	0.60	1.04	0.13	N/A
Current Ratio:	0.00	53.18	3.38	0.00

Merchant Background/Ownership:

•Jason Bond is an individual who has made a fortune on Wallstreet with his investment picks operates website www.JasonBondPicks that you can become a member and receive trade and stock tips. There is a quarterly or annual subscription.
•On 2012, Jasonbondpicks operates under the legal entity and BAMS merchant on record under Lighthouse Media, who's principal owners are Alan Marshall and Jeff Bishop.
•Recently on 12/2016, the legal name Lighthouse Media in RMW was recently changed to Ragingbull.com. Prior analyst spoke with owner Jeff Bishop who stated the legal name was changed and they called customer service to Raging Bull. No tax ID change therefore the customer service rep said no new contracts were needed.
•From reviewing the website of Raging Bull.com it appears there are 4 entities under Raging Bull: Top Stocks, Jason Bond, Biotech Breakouts and Penny Pro. Analyst confirmed through merchant, BAMS is processing for all 4 websites and all linked to Raging Bull.

Processing Results, Trends, Risk Dynamics, Collateral Description, URL Review, PCI level & status:

•PR add in April 2014 by a CI referral as a Red folder. D+ rating and S cycle. Account initially declined, was re-evalulated as the company's owners have significant ML relationships, where a collateral for $150K was determined at boarding plus a signed PG of partial owner, Jeff Bishop.
•Sigend to process an annual volume of $2.8M with an AT of $300 and risk assumptions set at 100%/ 45 days based on a blend of quarterly and annual memberships.
•Merchant YTD processing grew to $9.9M with an AT of $600, and activity history shows an acceptable credit ratio of 1.3%, however, a Cb issue with continued ratio of over 2% adn a monhtly ratio between 2% to as high as 7% for mostly reason of card not present, with a large portion of CB being reversed, 40% of total CBs.
• Merchant settles on monthly discount and is not found on the June 2017 PCI distribution list.
• The website provides information on the company, contact info and how to become a member. Upon google there was no negative information found.

Bank/Trade/Agency Comments:

BOA debit DDA since Feb 2014 with a current balance of $1.2M and average of $443K on 7/11/17.
Under the Merrill Lynch, banker provided verbally under the personal accounts of both owners: Jeff Bishop has close to $3M in investments and under Alan Marsh is over $7M in total investments.

Revised: 09/30/09

Financial Commentary:

Interim PR reveiw is performed based on a non-comparable over 6 month results ending 7/11/17:

•Revenue for the interim period ending 7/11/17 of $ 5.6M is trending higher each month when compared to the 12 months ending 12/31/16.

•And with operating expenses of $2.4M, where the largest expense related to subcontractors of $937K and advertising of $535K, results to a large net profit and EBITDA of $3.2M for the period and adequately covered the interest expense of $11K.

•Total assets of $2.1M reported, primarily driven by cash on hand of $1.0M and an additional non current asset that was not recorded the prior year of $1M labeled as TSP and PP purchase, which more than covers TL of $779K. No deferred revenue or customer deposits reported.

•TNW stood at a positive position of $1.3M and WC at $1.0M..

•It should be noted that significant profits are pulled out the business to the various owners as "partner draws"

Recent Events/Noteworthy Items/Actions taken:

•With continued CB issue posting on the account and with concurrence from FD and BAMS JV, reserve collateral of $150K was increased to $500K, which partially mitigates BAMS risk exposure along with owner's large Merrill Lynch investment relationship, totaling to $10M. Cash reserve was later on replaced by a BOA issue letter of credit whihc is filed in NCCTS.

•In Depth KYC: • Prior to Feb 2014 the company was owned by Patriot Publishing. In Feb 2014 a new entity was formed Lighthouse Media, where current owing is broken down as follows and confimred by Jeff Bishop: 25% Jason Bond, 25% MFA holding (Allan Marshall company) and 50% Sherwood Ventures, with Jeff Bishop as 90% owner in Sherwood Ventures but there is an agreement in place that he is 100% owner in the 50% ownership in Lighthouse Media now called Raging Bull. There other 10% has no ownership in Lighthouse Media. Jason Bond did not sign contract as Jeff is majority owner but all owners are the signors on the bank accounts etc.

Action/Strategy/Recommendation:

•Jason Bond Picks allows members to receive trade and stock tips from Jason Bond who made a fortune on Wallstreet with his investment picks.

•At time of boarding, a $150K collateral was required along with a signed PG on the majority owner, Jeff Bishop, and set on monthly discount.

•Financial results show increased revenue with profit and strong EBITDA, plus improved cash position and supportive TNW and WC. However it should be noted most profits are pulled out of the business in the form of partner draws.

•However, processing history is unsatisfactory. For the last 15 months, monthly CB is anywhere between 1 to 7% and YTD at 2.53% for mostly card not present/fraud due to descriptor issue. However, merchant aggressively addressing and winning reversals, 40% of CB count.

Merchant is given 90 days from May 2017 to improve CB situation and if continues, look to increase reserve collateral, while continue to monitor results and balance on merchant and personal relationships.

Analyst Name: Rosemarie Mecker

Revised: 09/30/09

FOR ALL COLLATERAL REGARDLESS OF TYPE **COLLATERAL REQUIRED:** ☐ Yes ☑ No

MERCHANT LEGAL NAME	RAGING BULL.COM
MERCHANT #	[redacted]

☐ 5MM AND OVER CASH COLLATERAL

BANK STATEMENT ATTACHED	☐ Yes ☐ No
BANK NAME	
NAME OF ACCOUNT	
AMOUNT	

☐ CD's, SAVINGS AND MONEY MARKET ACCOUNTS

BANK NAME			
COPY OF FULLY EXECUTED ACKNOWLEDGEMENT FORM IN PR FILE			☐ Yes ☐ No
COPY OF SCREENSHOT PAGE WITH ACCOUNT NUMBER, DEPOSITOR, AMOUNT, SIGNATURE AND STAMP OF BANK OFFICER IN PR FILE			☐ Yes ☐ No
ENCLOSED CARS SCREEN			☐ Yes ☐ No
EXPIRATION DATE	☐ AUTO RENEWAL	OR	☐ EXPIRATION DATE:
PRINCIPAL AMOUNT		AS OF:	
STD FORMAT ☐ Yes ☐ No If No, explain non std (provisions)			
COMMENTS:			

☐ LETTERS OF CREDIT

ENCLOSED CARS SCREEN	☐ Yes ☐ No			
ISSUING BANK NAME				
BANK FDC RATING				
EXPIRATION DATE	☐ AUTO RENEWAL	OR	☐ EXPIRATION DATE:	
MATURITY DATE:			DRAW REQUIREMENTS:	
COPY OF L/C IN PR FILE	☐ Yes ☐ No			
AMOUNT				
COMMENTS:				

☐ GUARANTEES

	LIMITED	UNLIMITED
☐ PERSONAL (Guarantee Name)	☐	☐
☐ CORPORATE (Guarantee Name)	☐	☐
☐ BANK INDEMNIFICATION	☐	☐
COPY OF GUARANTY FORM(S) IN PR FILE	☐ Yes ☐ No	
CARS COMMENT SCREEN NOTES GUARANTEE	☐ Yes ☐ No	
COMMENTS:		

☐ INVESTMENT ACCOUNTS

ENCLOSED ACCOUNT SUMMARY SCREEN	☐ Yes ☐ No
BANK NAME	
INVESTMENT RESTRICTIONS ADHERED TO	☐ Yes ☐ No
NVESTMENT ACCOUNT ADJUSTMENT FORM ATTACHED	☐ Yes ☐ No
MOUNT	

☐ MISCELLANEOUS COLLATERAL

COPY OF RECENT APPRAISAL ATTACHED	☐ Yes ☐ No
AMOUNT	

IF NO TO ANY OF THE ABOVE, EXPLAIN:	
ANALYST SIGNATURE: STAMP:	DATE:

Legal name RAGING BULL.COM **DBA** WWW.JASONBONDPICKS.COM

Month	Sales	Current Exposure
Dec 17	$4,718,050	$5,772,790
Nov 17	$1,380,863	$2,189,803
Oct 17	$1,100,064	$3,033,504
Sep 17	$2,798,890	$3,404,928
Aug 17	$793,439	$1,355,055
Jul 17	$779,529	$1,697,699
Jun 17	$1,312,849	$2,024,233
May 17	$993,428	$1,541,072
Apr 17	$763,378	$1,696,609
Mar 17	$1,353,649	$1,996,876
Feb 17	$457,380	$1,339,406
Jan 17	$446,732	$1,095,599
Dec 16	$1,228,011	$1,589,977

	Annualized Total	Average Ticket
Total	$16,898,251	$681
Annualized:	Refund Ratio	Chargeback Ratio
	1.39%	2.96%

Date:	January	2018		
Location (City/State)	ARLINGTON, TX			
Website:	http://www.jasonbondpicks.com			
Alliance Name:	Banc of America Merchant Services			
Marker Name:	BAMS 890			
Clearing Name:	098 Bank of America			
Live Since:	Feb 2014		**Credit Rating:**	D+
Co. Start Date:	Feb 2013		**Industry Rating**	III
	S&P	**Moodys**	**Trend:**	Stable
Agency Rating:			**Purpose:**	Interim
Ticker:			**Review Cycle:**	S
Price:			**Annual Review:**	Jul
Range:				

	%	Days
NDX Assumptions:	100	50

Exposure:	NDX	Operating Risk	Discount Risk	Collateral	Net Risk
Current	$5,638,625	$39,804	$94,361	$500,000	$5,272,790
Peak	$5,638,625	$39,804	$94,361	$500,000	$5,272,790

Other or Most Likely Risk: $0 **CA Amount:** $4,000,000

Financial Highlights: (Date)	12/31/2017 (12M)	9/30/2017 (9M)	12/31/2016 (12M)	9/30/2016 (9M)
Thousands **Sales:**	$15,968	$9,910	$6,459	$4,232
EBITDA:	$7,856	$5,836	$3,829	$2,682
EBITDA/Int.:	392.80	389.07	N/A	223.50
Net Income:	$7,836	$5,821	$3,829	$2,670
Unrestricted Cash & Equiv:	$85	$2,430	$574	$706
Deferred Rev:	$0	$0	$0	$0
TNW:	$740	$3,359	$861	$939
Debt/TNW:	1.06	0.22	1.04	1.01
Current Ratio:	0.40	195.54	53.18	101.71

Merchant Background/Ownership:

•Jason Bond is an individual who has made a fortune on Wallstreet with his investment picks operates website www.JasonBondPicks that you can become a member and receive trade and stock tips. There is a quarterly or annual subscription.
•On 2012, Jasonbondpicks operates under the legal entity and BAMS merchant on record under Lighthouse Media, who's principal owners are Alan Marshall and Jeff Bishop.
•In Depth KYC: • Prior to Feb 2014 the company was owned by Patriot Publishing. In Feb 2014 a new entity was formed Lighthouse Media, where current owing is broken down as follows and confimred by Jeff Bishop: 25% Jason Bond, 25% MFA holding (Allan Marshall company) and 50% Sherwood Ventures, with Jeff Bishop as 90% owner in Sherwood Ventures but there is an agreement in place that he is 100% owner in the 50% ownership in Lighthouse Media now called Raging Bull. There other 10% has no ownership in Lighthouse Media. Jason Bond did not sign contract as Jeff is majority owner but all owners are the signors on the bank accounts etc.

Processing Results, Trends, Risk Dynamics, Collateral Description, URL Review, PCI level & status:

•PR add in April 2014 by a CI referral as a Red folder. D+ rating and S cycle. Account initially declined, was re-evalulated as the company's owners have significant ML relationships, where a collateral for $150K was determined at boarding plus a signed PG of partial owner, Jeff Bishop.
•Sigend to process an annual volume of $2.8M with an AT of $300 and risk assumptions set at 100%/50 days based on a blend of quarterly and annual memberships.
•Merchant YTD processing grew to $16.9M with an AT of $681, and activity history shows an acceptable credit ratio of 1.39%, however, a CB issue with ratio of over 2.95%. YTD CB levels decreased from over 7% in October to about 1.5% in December however shot up again to 3.6% in January 2018.
• Merchant settles on monthly discount and is not found on the December 2017 PCI distribution list.
• The website provides information on the company, contact info and how to become a member. Upon google there was no negative information found.

Bank/Trade/Agency Comments:

BOA debit DDA since Feb 2014 with a current balance of $1.1M and average of $606K on 12/11/17.
Under the Merrill Lynch, banker provided verbally under the personal accounts of both owners: Jeff Bishop has close to $3M in investments and under Alan Marsh is over $7M in total investments.

Revised: 09/30/09

Financial Commentary:

Internally prepared FYE 12/31/17 financial statements provided for review.

IS

- Revenue increased nearly 150% year over year to $16M.
- Operating expenses totaled $8.1M and helped contribute to a net income of $7.8M, more than double the previous year at $3.8M.
- EBITDA was similar at $7.9M and covered interest expense of $20K by nearly 400x.

BS

- Cash balance at the end of the year was reported as a negative of ($85K). No deferred revenue reported.
- Only LT Liability is "LM Purchase of ISM" for $680K.
- As a result of negative cash, liquidity was strained with ($142K) in WC. With current assets a negative number, the current ratio cannot be computed.
- TNW was still positive but not wholly supportive at $740K due to partner draws of $11.6M.

Recent Events/Noteworthy Items/Actions taken:

- Analyst has been working closely with merchant and BC towards reducing chargebacks. We have separated each entity into its own MID in an attempt to reduce cardholder confusion/chargebacks. After 3 consecutive months (Oct-Dec 2-17) of a positive trend in chargeback reduction, January levels increased again. Merchant states they have taken steps to tighten security and have consulted with Chargebacks911, a remediation and loss recovery company.

Action/Strategy/Recommendation:

- Merchant YTD processing grew to $16.9M with an AT of $681, and activity history shows an acceptable credit ratio of 1.39%, however, a CB issue with ratio o over 2.95%. YTD CB levels decreased from over 7% in October to about 1.5% in December however shot up again to 3.6% in January 2018. Monthly fee and $500K LOC in collateral.
- IS: Huge revenue growth to $16M and a bottom line that doubled to $7.8M. EBITDA of $7.9M covered interest by nearly 400x.
- BS: The cash position at year end was ($85K). No deferred revenue or LT Debt explicitly stated (no notes provided). As a result of negative cash, liquidity was strained. TNW was positive but not wholly supportive at $740K due to partner draws of over $11.6M.
- Analyst has been working closely with merchant and BC towards reducing chargebacks. We have separated each entity into its own MID in an attempt to reduce cardholder confusion/chargebacks. After 3 consecutive months (Oct-Dec 2-17) of a positive trend in chargeback reduction, January levels increased again. Merchant states they have taken steps to tighten security and have consulted with Chargebacks911, a remediation and loss recovery company.

Analyst Name: Tyler Glass

Revised: 09/30/09

FOR ALL COLLATERAL REGARDLESS OF TYPE **COLLATERAL REQUIRED:** ☐ Yes ☑ No

MERCHANT LEGAL NAME	RAGING BULL.COM
MERCHANT #	[redacted]

☐ 5MM AND OVER CASH COLLATERAL

BANK STATEMENT ATTACHED	☐ Yes ☐ No
ANK NAME	
NAME OF ACCOUNT	
AMOUNT	

☐ CD's, SAVINGS AND MONEY MARKET ACCOUNTS

BANK NAME			
COPY OF FULLY EXECUTED ACKNOWLEDGEMENT FORM IN PR FILE			☐ Yes ☐ No
COPY OF SCREENSHOT PAGE WITH ACCOUNT NUMBER, DEPOSITOR, AMOUNT, SIGNATURE AND STAMP OF BANK OFFICER IN PR FILE			☐ Yes ☐ No
ENCLOSED CARS SCREEN			☐ Yes ☐ No
EXPIRATION DATE	☐ AUTO RENEWAL	OR	EXPIRATION DATE:
PRINCIPAL AMOUNT		AS OF:	
STD FORMAT ☐ Yes ☐ No If No, explain non std (provisions)			
COMMENTS:			

☐ LETTERS OF CREDIT

ENCLOSED CARS SCREEN	☐ Yes ☐ No			
ISSUING BANK NAME				
BANK FDC RATING				
EXPIRATION DATE	☐ AUTO RENEWAL	OR	☐ EXPIRATION DATE:	
MATURITY DATE:			DRAW REQUIREMENTS:	
COPY OF L/C IN PR FILE	☐ Yes ☐ No			
AMOUNT				
COMMENTS:				

☐ GUARANTEES

	LIMITED	UNLIMITED
☐ PERSONAL (Guarantee Name)	☐	☐
☐ CORPORATE (Guarantee Name)	☐	☐
☐ BANK INDEMNIFICATION	☐	☐
COPY OF GUARANTY FORM(S) IN PR FILE	☐ Yes ☐ No	
CARS COMMENT SCREEN NOTES GUARANTEE	☐ Yes ☐ No	
COMMENTS:		

☐ INVESTMENT ACCOUNTS

ENCLOSED ACCOUNT SUMMARY SCREEN	☐ Yes ☐ No
BANK NAME	
NVESTMENT RESTRICTIONS ADHERED TO	☐ Yes ☐ No
NVESTMENT ACCOUNT ADJUSTMENT FORM ATTACHED	☐ Yes ☐ No
AMOUNT	

☐ MISCELLANEOUS COLLATERAL

COPY OF RECENT APPRAISAL ATTACHED	☐ Yes ☐ No
AMOUNT	

IF NO TO ANY OF THE ABOVE, EXPLAIN:		
ANALYST SIGNATURE: STAMP:		DATE:

Legal name RAGING BULL.COM **DBA** WWW.JASONBONDPICKS.COM

Month	Sales	Current Exposure
Mar 18	$2,636,547	$3,910,756
Feb 18	$1,720,363	$3,367,365
Jan 18	$2,289,569	$5,566,875
Dec 17	$4,718,050	$5,772,790
Nov 17	$1,380,863	$2,189,803
Oct 17	$1,100,064	$3,033,504
Sep 17	$2,798,890	$3,404,928
Aug 17	$793,439	$1,355,055
Jul 17	$779,529	$1,697,699
Jun 17	$1,312,849	$2,024,233
May 17	$993,428	$1,541,072
Apr 17	$763,378	$1,696,609
Mar 17	$1,353,649	$1,996,876

	Annualized Total	Average Ticket
Total	$21,286,969	$693
Annualized:	Refund Ratio	Chargeback Ratio
	1.89%	3.35%

Date:	April	2018		
Location (City/State)	ARLINGTON, TX			
Website:	http://www.jasonbondpicks.com			
Alliance Name:	Banc of America Merchant Services			
Marker Name:	BAMS 890			
Clearing Name:	098 Bank of America			
Live Since:	Feb 2014		**Credit Rating:**	D+
Co. Start Date:	Feb 2013		**Industry Rating**	III
	S&P	**Moodys**	**Trend:**	Stable
Agency Rating:			**Purpose:**	Interim
Ticker:			**Review Cycle:**	Q
Price:			**Annual Review:**	Jul
Range:				

	%	Days
NDX Assumptions:	100	50

Exposure:	NDX	Operating Risk	Discount Risk	Collateral	Net Risk
Current	$3,783,456	$74,569	$52,731	$500,000	$3,410,756
Peak	$5,638,625	$46,600	$52,731	$500,000	$5,237,956

Other or Most Likely Risk: $0 **CA Amount:** $6,600,000

Financial Highlights: (Date)	3/31/2018 (3M)	12/31/2017 (12M)	12/31/2016 (12M)	12/31/2015 (12M)
Thousands **Sales:**	$7,414	$15,968	$6,459	$3,170
EBITDA:	$4,055	$7,856	$3,829	$2,293
EBITDA/Int.:	1,351.67	392.80	N/A	N/A
Net Income:	$4,052	$7,836	$3,829	$2,293
Unrestricted Cash & Equiv:	$1,855	$85	$574	$105
Deferred Rev:	$0	$0	$0	$0
TNW:	$2,751	$740	$861	$257
Debt/TNW:	0.25	1.06	1.04	0.13
Current Ratio:	49.24	0.40	53.18	3.38

Merchant Background/Ownership:

•Jason Bond is an individual who has made a fortune on Wallstreet with his investment picks operates website www.JasonBondPicks that you can become a member and receive trade and stock tips. There is a quarterly or annual subscription.
•On 2012, Jasonbondpicks operates under the legal entity and BAMS merchant on record under Lighthouse Media, who's principal owners are Alan Marshall and Jeff Bishop.
•In Depth KYC: • Prior to Feb 2014 the company was owned by Patriot Publishing. In Feb 2014 a new entity was formed Lighthouse Media, where current owing is broken down as follows and confimred by Jeff Bishop: 25% Jason Bond, 25% MFA holding (Allan Marshall company) and 50% Sherwood Ventures, with Jeff Bishop as 90% owner in Sherwood Ventures but there is an agreement in place that he is 100% owner in the 50% ownership in Lighthouse Media now called Raging Bull. There other 10% has no ownership in Lighthouse Media. Jason Bond did not sign contract as Jeff is majority owner but all owners are the signors on the bank accounts etc.

Processing Results, Trends, Risk Dynamics, Collateral Description, URL Review, PCI level & status:

•PR add in April 2014 by a CI referral as a Red folder. D+ rating and S cycle. Account initially declined, was re-evalulated as the company's owners have significant ML relationships, where a collateral for $150K was determined at boarding plus a signed PG of partial owner, Jeff Bishop.
•Signd to process an annual volume of $2.8M with an AT of $300 and risk assumptions set at 100%/50 days based on a blend of quarterly and annual memberships.
•Merchant YTD processing grew to $21.3M with an AT of $693, and activity history shows an acceptable credit ratio of 1.89%, however, a CB issue with ratio of over 3.35%. Monthly CB levels decreased from over 7% in October to about 1.64% in December, however shot up again to 5.1% in March 2018.
• Merchant settles on monthly discount and is not found on the March 2018 PCI distribution list.
• The website provides information on the company, contact info and how to become a member. Upon google there was no negative information found.

Bank/Trade/Agency Comments:

BOA debit DDA since Feb 2014 with a current balance of $808K and average of $1.3MK on 4/25/18.
Under the Merrill Lynch, banker provided verbally under the personal accounts of both owners: Jeff Bishop has close to $3M in investments and under Alan Marsh is over $7M in total investments.

Revised: 09/30/09

Financial Commentary:

Internally prepared FYE 12/31/17 financial statements provided for review.

IS

- Revenue for the Q1 interim period totaled $7.4M.
- Operating expenses totaled $3.4M and helped contribute to a net income of $4.1M.
- EBITDA was similar at $4.1M and covered interest expense of $3K handily.

BS

- Cash balance at the end of the year was reported as a negative of $1.9M. No deferred revenue reported.
- Only LT Liability is "LM Purchase of ISM" for $645K.
- Liquidity was sound with $1.8M in WC and a current ratio of 49:1.
- TNW was positive at $2.8M.

Recent Events/Noteworthy Items/Actions taken:

- Analyst has been working closely with merchant and BC towards reducing chargebacks. We have separated each entity into its own MID in an attempt to reduce cardholder confusion/chargebacks. After 3 consecutive months (Oct-Dec 2-17) of a positive trend in chargeback reduction, January levels increased again. March experienced a CB ratio of 5.07% with $134K in chargebacks. Merchant states they have taken steps to tighten security and have consulted with Chargebacks911, a remediation and loss recovery company.

Action/Strategy/Recommendation:

- Merchant YTD processing grew to $21.3M with an AT of $693, and activity history shows an acceptable credit ratio of 1.89%, however, a CB issue with ratio of over 3.35%. Monthly CB levels decreased from over 7% in October to about 1.64% in December, however shot up again to 5.1% in March 2018. Monthly fee and $500K LOC in collateral.
- Q1 3/31/18 financial statements reflect a very stable profile as usual and evidenced within the review.
- Analyst has been working closely with merchant and BC towards reducing chargebacks. We have separated each entity into its own MID in an attempt to reduce cardholder confusion/chargebacks. After 3 consecutive months (Oct-Dec 2-17) of a positive trend in chargeback reduction, January levels increased again. March experienced a CB ratio of 5.07% with $134K in chargebacks. Merchant states they have taken steps to tighten security and have consulted with Chargebacks911, a remediation and loss recovery company.

Recommend to increased our collateral position. At this point, there is no confidence that the chargeback rate will significantly improve to acceptable levels.

Analyst Name: Tyler Glass

Revised: 09/30/09

FOR ALL COLLATERAL REGARDLESS OF TYPE — **COLLATERAL REQUIRED:** ☐ Yes ☑ No

MERCHANT LEGAL NAME	RAGING BULL.COM
MERCHANT #	[redacted]

☐ 5MM AND OVER CASH COLLATERAL

BANK STATEMENT ATTACHED	☐ Yes ☐ No
ANK NAME	
NAME OF ACCOUNT	
AMOUNT	

☐ CD's, SAVINGS AND MONEY MARKET ACCOUNTS

BANK NAME			
COPY OF FULLY EXECUTED ACKNOWLEDGEMENT FORM IN PR FILE			☐ Yes ☐ No
COPY OF SCREENSHOT PAGE WITH ACCOUNT NUMBER, DEPOSITOR, AMOUNT, SIGNATURE AND STAMP OF BANK OFFICER IN PR FILE			☐ Yes ☐ No
ENCLOSED CARS SCREEN			☐ Yes ☐ No
EXPIRATION DATE	☐ AUTO RENEWAL	OR	EXPIRATION DATE:
PRINCIPAL AMOUNT		AS OF:	
STD FORMAT ☐ Yes ☐ No If No, explain non std (provisions)			
COMMENTS:			

☐ LETTERS OF CREDIT

ENCLOSED CARS SCREEN	☐ Yes ☐ No			
ISSUING BANK NAME				
BANK FDC RATING				
EXPIRATION DATE	☐ AUTO RENEWAL	OR	☐ EXPIRATION DATE:	
MATURITY DATE:			DRAW REQUIREMENTS:	
COPY OF L/C IN PR FILE	☐ Yes ☐ No			
AMOUNT				
COMMENTS:				

☐ GUARANTEES

	LIMITED	UNLIMITED
☐ PERSONAL (Guarantee Name)	☐	☐
☐ CORPORATE (Guarantee Name)	☐	☐
☐ BANK INDEMNIFICATION	☐	☐
COPY OF GUARANTY FORM(S) IN PR FILE	☐ Yes ☐ No	
CARS COMMENT SCREEN NOTES GUARANTEE	☐ Yes ☐ No	
COMMENTS:		

☐ INVESTMENT ACCOUNTS

ENCLOSED ACCOUNT SUMMARY SCREEN	☐ Yes ☐ No
BANK NAME	
NVESTMENT RESTRICTIONS ADHERED TO	☐ Yes ☐ No
NVESTMENT ACCOUNT ADJUSTMENT FORM ATTACHED	☐ Yes ☐ No
AMOUNT	

☐ MISCELLANEOUS COLLATERAL

COPY OF RECENT APPRAISAL ATTACHED	☐ Yes ☐ No
AMOUNT	

IF NO TO ANY OF THE ABOVE, EXPLAIN:	
ANALYST SIGNATURE: STAMP:	DATE:

Legal name RAGING BULL.COM **DBA** WWW.JASONBONDPICKS.COM

Month	Sales	Current Exposure
Jun 18	$2,134,245	$4,274,143
May 18	$3,020,146	$4,471,461
Apr 18	$1,977,161	$3,851,596
Mar 18	$2,636,547	$3,910,756
Feb 18	$1,720,363	$3,367,365
Jan 18	$2,289,569	$5,566,875
Dec 17	$4,718,050	$5,772,790
Nov 17	$1,380,863	$2,189,803
Oct 17	$1,100,064	$3,033,504
Sep 17	$2,798,890	$3,404,928
Aug 17	$793,439	$1,355,055
Jul 17	$779,529	$1,697,699
Jun 17	$1,312,849	$2,024,233

	Annualized Total	Average Ticket
Total	$25,348,866	$706
Annualized:	Refund Ratio	Chargeback Ratio
	1.66%	3.63%

Date:	July	2018		
Location (City/State)	ARLINGTON, TX			
Website:	http://www.jasonbondpicks.com			
Alliance Name:	Banc of America Merchant Services			
Marker Name:	BAMS 890			
Clearing Name:	098 Bank of America			
Live Since:	Feb 2014	**Credit Rating:**	D+	
Co. Start Date:	Feb 2013	**Industry Rating**	III	
	S&P	**Moodys**	**Trend:**	Stable
Agency Rating:			**Purpose:**	Interim
Ticker:			**Review Cycle:**	Q
Price:			**Annual Review:**	Jul
Range:				

	%	Days
NDX Assumptions:	100	50

Exposure:	NDX	Operating Risk	Discount Risk	Collateral	Net Risk
Current	$4,147,676	$83,782	$42,685	$500,000	$3,774,143
Peak	$5,638,625	$48,663	$42,685	$500,000	$5,229,974

Other or Most Likely Risk: $0 **CA Amount:** $6,600,000

Financial Highlights: (Date)	6/30/2018 (6M)	12/31/2017 (12M)	7/11/2017 (6M)	12/31/2016 (12M)
Thousands **Sales:**	$14,447	$15,968	$5,606	$6,459
EBITDA:	$6,928	$7,856	$3,187	$3,829
EBITDA/Int.:	1,385.60	392.80	289.73	N/A
Net Income:	$6,923	$7,836	$3,176	$3,829
Unrestricted Cash & Equiv:	$1,488	$85	$1,011	$574
Deferred Rev:	$0	$0	$0	$0
TNW:	$2,379	$740	$1,304	$861
Debt/TNW:	0.29	1.06	0.60	1.04
Current Ratio:	20.81	0.40	0.00	53.18

Merchant Background/Ownership:

•Jason Bond is an individual who has made a fortune on Wallstreet with his investment picks operates website www.JasonBondPicks that you can become a member and receive trade and stock tips. There is a quarterly or annual subscription.
•On 2012, Jasonbondpicks operates under the legal entity and BAMS merchant on record under Lighthouse Media, who's principal owners are Alan Marshall and Jeff Bishop.
•In Depth KYC: • Prior to Feb 2014 the company was owned by Patriot Publishing. In Feb 2014 a new entity was formed Lighthouse Media, where current owing is broken down as follows and confimred by Jeff Bishop: 25% Jason Bond, 25% MFA holding (Allan Marshall company) and 50% Sherwood Ventures, with Jeff Bishop as 90% owner in Sherwood Ventures but there is an agreement in place that he is 100% owner in the 50% ownership in Lighthouse Media now called Raging Bull. There other 10% has no ownership in Lighthouse Media. Jason Bond did not sign contract as Jeff is majority owner but all owners are the signors on the bank accounts etc.

Processing Results, Trends, Risk Dynamics, Collateral Description, URL Review, PCI level & status:

•PR add in April 2014 by a CI referral as a Red folder. D+ rating and S cycle. Account initially declined, was re-evalulated as the company's owners have significant ML relationships, where a collateral for $150K was determined at boarding plus a signed PG of partial owner, Jeff Bishop.
•Signd to process an annual volume of $2.8M with an AT of $300 and risk assumptions set at 100%/50 days based on a blend of quarterly and annual memberships.
•Merchant YTD processing grew to $21.3M with an AT of $693, and activity history shows an acceptable credit ratio of 1.89%, however, a CB issue with ratio of over 3.35%. Monthly CB levels decreased from over 7% in October to about 1.64% in December, however shot up again to 5.1% in March 2018.
• Merchant settles on monthly discount and is not found on the March 2018 PCI distribution list.
• The website provides information on the company, contact info and how to become a member. Upon google there was no negative information found.

Bank/Trade/Agency Comments:

BOA debit DDA since Feb 2014 with a current balance of $808K and average of $1.3MK on 4/25/18.
Under the Merrill Lynch, banker provided verbally under the personal accounts of both owners: Jeff Bishop has close to $3M in investments and under Alan Marsh is over $7M in total investments.

Revised: 09/30/09

Financial Commentary:

Internally prepared FYE 12/31/17 financial statements provided for review. IS- Revenue for the Q1 interim period totaled $7.4M.
- Operating expenses totaled $3.4M and helped contribute to a net income of $4.1M. - EBITDA was similar at $4.1M and covered interest expense of $3K handily. BS- Cash balance at the end of the year was reported as a negative of $1.9M. No deferred revenue reported. - Only LT Liability is "LM Purchase of ISM" for $645K.- Liquidity was sound with $1.8M in WC and a current ratio of 49:1.- TNW was positive at $2.8M. Revenue for the six months interim period totaled $14.4M. Net income was healthy at $6.9M. EBITDA easily covered $5K in interest expense. The balance sheet is healthy with satisfactory liquidity, leverage and TNW.

Recent Events/Noteworthy Items/Actions taken:

- Analyst has been working closely with merchant and BC towards reducing chargebacks. We have separated each entity into its own MID in an attempt to reduce cardholder confusion/chargebacks. After 3 consecutive months (Oct-Dec 2-17) of a positive trend in chargeback reduction, January levels increased again. March experienced a CB ratio of 5.07% with $134K in chargebacks. Merchant states they have taken steps to tighten security and have consulted with Chargebacks911, a remediation and loss recovery company. 6/14/18 JV comments: We feel we need to hold off on reserve considering the productive call with the merchant on 5/23/18 which confirmed merchant's cooperation and commitment to reduce c/b. Expectations are for c/b to reduce to a more manageable level within 3-4 months following their hiring of a fraud prevention team, along with internal adjustments to policy and procedures with the merchant's customer support team.

Action/Strategy/Recommendation:

•There are no concerns with Raging Bulls financial profile.
•Analyst has been working closely with merchant and BC towards reducing chargebacks. We have separated each entity into its own MID in an attempt to reduce cardholder confusion/chargebacks. After 3 consecutive months (Oct-Dec 2-17) of a positive trend in chargeback reduction, January levels increased again. March experienced a CB ratio of 5.07% with $134K in chargebacks. Merchant states they have taken steps to tighten security and have consulted with Chargebacks911, a remediation and loss recovery company.
•6/14/18 JV comments: We feel we need to hold off on reserve considering the productive call with the merchant on 5/23/18 which confirmed merchant's cooperation and commitment to reduce c/b. Expectations are for c/b to reduce to a more manageable level within 3-4 months following their hiring of a fraud prevention team, along with internal adjustments to policy and procedures with the merchant's customer support team.
•At this point, hold off on increasing the reserve. Let's maintain as is and set up a conference call to review their progress or lack of.

Analyst Name: Tyler Glass

Revised: 09/30/09

FOR ALL COLLATERAL REGARDLESS OF TYPE **COLLATERAL REQUIRED:** ☐ Yes ☑ No

MERCHANT LEGAL NAME	RAGING BULL.COM
MERCHANT #	[redacted]

☐ 5MM AND OVER CASH COLLATERAL

BANK STATEMENT ATTACHED	☐ Yes ☐ No
BANK NAME	
NAME OF ACCOUNT	
AMOUNT	

☐ CD's, SAVINGS AND MONEY MARKET ACCOUNTS

BANK NAME			
COPY OF FULLY EXECUTED ACKNOWLEDGEMENT FORM IN PR FILE			☐ Yes ☐ No
COPY OF SCREENSHOT PAGE WITH ACCOUNT NUMBER, DEPOSITOR, AMOUNT, SIGNATURE AND STAMP OF BANK OFFICER IN PR FILE			☐ Yes ☐ No
ENCLOSED CARS SCREEN			☐ Yes ☐ No
EXPIRATION DATE	☐ AUTO RENEWAL	OR	☐ EXPIRATION DATE:
PRINCIPAL AMOUNT		AS OF:	
STD FORMAT ☐ Yes ☐ No If No, explain non std (provisions)			
COMMENTS:			

☐ LETTERS OF CREDIT

ENCLOSED CARS SCREEN	☐ Yes ☐ No			
ISSUING BANK NAME				
BANK FDC RATING				
EXPIRATION DATE	☐ AUTO RENEWAL	OR	☐ EXPIRATION DATE:	
MATURITY DATE:			DRAW REQUIREMENTS:	
COPY OF L/C IN PR FILE	☐ Yes ☐ No			
AMOUNT				
COMMENTS:				

☐ GUARANTEES

	LIMITED	UNLIMITED
☐ PERSONAL (Guarantee Name)	☐	☐
☐ CORPORATE (Guarantee Name)	☐	☐
☐ BANK INDEMNIFICATION	☐	☐
COPY OF GUARANTY FORM(S) IN PR FILE	☐ Yes ☐ No	
CARS COMMENT SCREEN NOTES GUARANTEE	☐ Yes ☐ No	
COMMENTS:		

☐ INVESTMENT ACCOUNTS

ENCLOSED ACCOUNT SUMMARY SCREEN	☐ Yes ☐ No
BANK NAME	
INVESTMENT RESTRICTIONS ADHERED TO	☐ Yes ☐ No
NVESTMENT ACCOUNT ADJUSTMENT FORM ATTACHED	☐ Yes ☐ No
MOUNT	

☐ MISCELLANEOUS COLLATERAL

COPY OF RECENT APPRAISAL ATTACHED	☐ Yes ☐ No
AMOUNT	

IF NO TO ANY OF THE ABOVE, EXPLAIN:	
ANALYST SIGNATURE: STAMP:	DATE:

Legal name RAGING BULL.COM **DBA** WWW.JASONBONDPICKS.COM

Month	Sales	Current Exposure
Sep 18	$2,159,970	$3,809,400
Aug 18	$2,293,669	$3,665,328
Jul 18	$1,877,316	$3,422,082
Jun 18	$2,134,245	$4,274,143
May 18	$3,020,146	$4,471,461
Apr 18	$1,977,161	$3,851,596
Mar 18	$2,636,547	$3,910,756
Feb 18	$1,720,363	$3,367,365
Jan 18	$2,289,569	$5,566,875
Dec 17	$4,718,050	$5,772,790
Nov 17	$1,380,863	$2,189,803
Oct 17	$1,100,064	$3,033,504
Sep 17	$2,798,890	$3,404,928

	Annualized Total	Average Ticket
Total	$27,307,963	$719
Annualized:	**Refund Ratio**	**Chargeback Ratio**
	1.76%	3.94%

Date:	October	2018		
Location (City/State)	ARLINGTON, TX			
Website:	http://www.jasonbondpicks.com			
Alliance Name:	Banc of America Merchant Services			
Marker Name:	BAMS 890			
Clearing Name:	098 Bank of America			
Live Since:	Feb 2014		**Credit Rating:**	D+
Co. Start Date:	Feb 2013		**Industry Rating**	III
	S&P	**Moodys**	**Trend:**	Stable
Agency Rating:			**Purpose:**	Interim
Ticker:			**Review Cycle:**	Q
Price:			**Annual Review:**	Jul
Range:				

	%	Days
NDX Assumptions:	100	50

Exposure:	NDX	Operating Risk	Discount Risk	Collateral	Net Risk
Current	$3,689,083	$77,118	$43,199	$500,000	$3,309,400
Peak	$5,638,625	$51,878	$43,199	$500,000	$5,233,703

Other or Most Likely Risk: $0 **CA Amount:** $6,600,000

Financial Highlights: (Date)	9/30/2018 (9M)	12/31/2017 (12M)	9/30/2017 (9M)	12/31/2016 (12M)
Thousands **Sales:**	$18,486	$15,968	$9,910	$6,459
EBITDA:	$7,967	$7,856	$5,836	$3,829
EBITDA/Int.:	885.22	392.80	389.07	N/A
Net Income:	$7,958	$7,836	$5,821	$3,829
Unrestricted Cash & Equiv:	$914	$85	$2,430	$574
Deferred Rev:	$0	$0	$0	$0
TNW:	$1,811	$740	$3,359	$861
Debt/TNW:	0.38	1.06	0.22	1.04
Current Ratio:	7.00	0.40	195.54	53.18

Merchant Background/Ownership:

•Jason Bond is an individual who has made a fortune on Wallstreet with his investment picks operates website www.JasonBondPicks that you can become a member and receive trade and stock tips. There is a quarterly or annual subscription.
•On 2012, Jasonbondpicks operates under the legal entity and BAMS merchant on record under Lighthouse Media, who's principal owners are Alan Marshall and Jeff Bishop.
•In Depth KYC: • Prior to Feb 2014 the company was owned by Patriot Publishing. In Feb 2014 a new entity was formed Lighthouse Media, where current owing is broken down as follows and confimred by Jeff Bishop: 25% Jason Bond, 25% MFA holding (Allan Marshall company) and 50% Sherwood Ventures, with Jeff Bishop as 90% owner in Sherwood Ventures but there is an agreement in place that he is 100% owner in the 50% ownership in Lighthouse Media now called Raging Bull. There other 10% has no ownership in Lighthouse Media. Jason Bond did not sign contract as Jeff is majority owner but all owners are the signors on the bank accounts etc.

Processing Results, Trends, Risk Dynamics, Collateral Description, URL Review, PCI level & status:

•PR add in April 2014 by a CI referral as a Red folder. D+ rating and S cycle. Account initially declined, was re evalulated as the company's owners have significant ML relationships, where a collateral for $150K was determined at boarding plus a signed PG of partial owner, Jeff Bishop.
•Signd to process an annual volume of $2.8M with an AT of $300 and risk assumptions set at 100%/50 days based on a blend of quarterly and annual memberships.
•Merchant YTD processing grew to $27.3M with an AT of $719, and activity history shows an acceptable credit ratio of 1.76%, however, a CB issue with ratio of over 3.94%.
• Merchant settles on monthly discount and is not found on the August 2018 PCI distribution list.
• The website provides information on the company, contact info and how to become a member. Upon google there was no negative information found.

Bank/Trade/Agency Comments:

BOA debit DDA since Feb 2014 with a current balance of $1.3M and average of $643K on 10/30/18.
Under the Merrill Lynch, banker provided verbally under the personal accounts of both owners: Jeff Bishop has close to $3M in investments and under Alan Marshall is over $7M in total investments.

Revised: 09/30/09

Financial Commentary:

Internally prepared 9 month 9/30/18 financial statements provided.

Merchant reveals a very stable operation with revenue of $18.5M and a net profit of $8M. EBITDA covered the minor $9K interest expense handily.

Cash balance at the end of the period was $914K with no deferred revenue. Cash was enough to cover all liabilities. LT Debt (internal) of $557K with no current portion reported. Liquidity was sound and TNE was positive but not wholly supportive at $1.8M.

Recent Events/Noteworthy Items/Actions taken:

Analyst has been working closely with the merchant to reduce chargebacks. Merchant has remained dedicated to improving. They have brought in a 3rd party fraud prevention team, Verifi. There has been some minor improvement, though we still need to do better.

Action/Strategy/Recommendation:

Jason Bond is an individual who has made a fortune on Wallstreet with his investment picks operates website www.JasonBondPicks that you can become a member and receive trade and stock tips. There is a quarterly or annual subscription.

Merchant YTD processing grew to $27.3M with an AT of $719, and activity history shows an acceptable credit ratio of 1.76%, however, a CB issue with ratio of over 3.94%. $500K LOC as collateral.

BOA debit DDA since Feb 2014 with a current balance of $1.3M and average of $643K on 10/30/18.

Merchant reveals a very stable operation with revenue of $18.5M and a net profit of $8M. EBITDA covered the minor $9K interest expense handily.

Cash balance at the end of the period was $914K with no deferred revenue. Cash was enough to cover all liabilities. LT Debt (internal) of $557K with no current portion reported. Liquidity was sound and TNE was positive but not wholly supportive at $1.8M.

Recommend to maintain rating and cycle. Continue working with merchant to reduce chargeback levels.

Analyst Name: Tyler Glass

Revised: 09/30/09

FOR ALL COLLATERAL REGARDLESS OF TYPE **COLLATERAL REQUIRED:** ☐ Yes ☑ No

MERCHANT LEGAL NAME	RAGING BULL.COM
MERCHANT #	[redacted]

☐ 5MM AND OVER CASH COLLATERAL

BANK STATEMENT ATTACHED	☐ Yes ☐ No
ANK NAME	
NAME OF ACCOUNT	
AMOUNT	

☐ CD's, SAVINGS AND MONEY MARKET ACCOUNTS

BANK NAME			
COPY OF FULLY EXECUTED ACKNOWLEDGEMENT FORM IN PR FILE			☐ Yes ☐ No
COPY OF SCREENSHOT PAGE WITH ACCOUNT NUMBER, DEPOSITOR, AMOUNT, SIGNATURE AND STAMP OF BANK OFFICER IN PR FILE			☐ Yes ☐ No
ENCLOSED CARS SCREEN			☐ Yes ☐ No
EXPIRATION DATE	☐ AUTO RENEWAL	OR	EXPIRATION DATE:
PRINCIPAL AMOUNT		AS OF:	
STD FORMAT ☐ Yes ☐ No If No, explain non std (provisions)			
COMMENTS:			

☐ LETTERS OF CREDIT

ENCLOSED CARS SCREEN	☐ Yes ☐ No			
ISSUING BANK NAME				
BANK FDC RATING				
EXPIRATION DATE	☐ AUTO RENEWAL	OR	☐ EXPIRATION DATE:	
MATURITY DATE:			DRAW REQUIREMENTS:	
COPY OF L/C IN PR FILE	☐ Yes ☐ No			
AMOUNT				
COMMENTS:				

☐ GUARANTEES

	LIMITED	UNLIMITED
☐ PERSONAL (Guarantee Name)	☐	☐
☐ CORPORATE (Guarantee Name)	☐	☐
☐ BANK INDEMNIFICATION	☐	☐
COPY OF GUARANTY FORM(S) IN PR FILE	☐ Yes ☐ No	
CARS COMMENT SCREEN NOTES GUARANTEE	☐ Yes ☐ No	
COMMENTS:		

☐ INVESTMENT ACCOUNTS

ENCLOSED ACCOUNT SUMMARY SCREEN	☐ Yes ☐ No
BANK NAME	
NVESTMENT RESTRICTIONS ADHERED TO	☐ Yes ☐ No
NVESTMENT ACCOUNT ADJUSTMENT FORM ATTACHED	☐ Yes ☐ No
AMOUNT	

☐ MISCELLANEOUS COLLATERAL

COPY OF RECENT APPRAISAL ATTACHED	☐ Yes ☐ No
AMOUNT	

IF NO TO ANY OF THE ABOVE, EXPLAIN:	
ANALYST SIGNATURE: STAMP:	DATE:

Legal name RAGING BULL.COM **DBA** WWW.JASONBONDPICKS.COM

Month	Sales	Current Exposure
Dec 18	$7,215,296	$9,950,319
Nov 18	$3,718,412	$5,923,803
Oct 18	$3,172,581	$4,751,907
Sep 18	$2,159,970	$3,809,400
Aug 18	$2,293,669	$3,665,328
Jul 18	$1,877,316	$3,422,082
Jun 18	$2,134,245	$4,274,143
May 18	$3,020,146	$4,471,461
Apr 18	$1,977,161	$3,851,596
Mar 18	$2,636,547	$3,910,756
Feb 18	$1,720,363	$3,367,365
Jan 18	$2,289,569	$5,566,875
Dec 17	$4,718,050	$5,772,790

	Annualized Total	Average Ticket
Total	$34,215,275	$735
Annualized:	Refund Ratio	Chargeback Ratio
	2.23%	3.56%

Date:	January	2019		
Location (City/State)	ARLINGTON, TX			
Website:	http://www.jasonbondpicks.com			
Alliance Name:	Banc of America Merchant Services			
Marker Name:	BAMS 890			
Clearing Name:	098 Bank of America			
Live Since:	Feb 2014		**Credit Rating:**	D+
Co. Start Date:	Feb 2013		**Industry Rating**	III
	S&P	**Moodys**	**Trend:**	Stable
Agency Rating:			**Purpose:**	Interim
Ticker:			**Review Cycle:**	Q
Price:			**Annual Review:**	Jul
Range:				

	%	Days
NDX Assumptions:	100	50

Exposure:	NDX	Operating Risk	Discount Risk	Collateral	Net Risk
Current	$9,694,237	$111,776	$144,306	$501,096	$9,449,223
Peak	$9,694,237	$111,776	$144,306	$501,096	$9,449,223

Other or Most Likely Risk: $0 **CA Amount:** $6,614,468

Financial Highlights: (Date)	12/31/2018 (12M)	12/31/2017 (12M)	12/31/2016 (12M)	12/31/2015 (12M)
Thousands **Sales:**	$33,612	$15,968	$6,459	$3,170
EBITDA:	$12,729	$7,856	$3,829	$2,293
EBITDA/Int.:	848.60	392.80	N/A	N/A
Net Income:	$12,714	$7,836	$3,829	$2,293
Unrestricted Cash & Equiv:	$3,255	$85	$574	$105
Deferred Rev:	$0	$0	$0	$0
TNW:	$4,342	$740	$861	$257
Debt/TNW:	0.13	1.06	1.04	0.13
Current Ratio:	37.31	0.40	53.18	3.38

Merchant Background/Ownership:

•Jason Bond is an individual who has made a fortune on Wallstreet with his investment picks operates website www.JasonBondPicks that you can become a member and receive trade and stock tips. There is a quarterly or annual subscription.
•On 2012, Jasonbondpicks operates under the legal entity and BAMS merchant on record under Lighthouse Media, who's principal owners are Alan Marshall and Jeff Bishop.
•In Depth KYC: • Prior to Feb 2014 the company was owned by Patriot Publishing. In Feb 2014 a new entity was formed Lighthouse Media, where current owing is broken down as follows and confimred by Jeff Bishop: 25% Jason Bond, 25% MFA holding (Allan Marshall company) and 50% Sherwood Ventures, with Jeff Bishop as 90% owner in Sherwood Ventures but there is an agreement in place that he is 100% owner in the 50% ownership in Lighthouse Media now called Raging Bull. There other 10% has no ownership in Lighthouse Media. Jason Bond did not sign contract as Jeff is majority owner but all owners are the signors on the bank accounts etc.

Processing Results, Trends, Risk Dynamics, Collateral Description, URL Review, PCI level & status:

•PR add in April 2014 by a CI referral as a Red folder. D+ rating and S cycle. Account initially declined, was re-evalulated as the company's owners have significant ML relationships, where a collateral for $150K was determined at boarding plus a signed PG of partial owner, Jeff Bishop.
•Signd to process an annual volume of $2.8M with an AT of $300 and risk assumptions set at 100%/50 days based on a blend of quarterly and annual memberships.
•Merchant YTD processing grew to $34M with an AT of $735, and activity history shows an acceptable credit ratio of 2.23%. However, a CB issue with ratio of over 3.56%.
• Merchant settles on monthly discount and is not found on the January 2019 PCI distribution list.
• The website provides information on the company, contact info and how to become a member. Upon google there was no negative information found.

Bank/Trade/Agency Comments:

- BOA debit DDA since Feb 2014 with a current balance of $31K and average of $1.9M, on 1/30/19.
- Merrill Lynch banker provided verbally under the personal accounts of both owners: Jeff Bishop has close to $3M in investments and under Alan Marshall is over $7M in total investments.

Revised: 09/30/09

Financial Commentary:

Internally prepared FYE 2018 financials provided.
- Merchant reveals a very stable operation with revenue of $33.6M and a net profit of $12.7M. EBITDA covered the minor $15K interest expense handily.
- Cash balance at the end of the period was $3.3M with no deferred revenue. Cash was enough to cover all liabilities. LT Debt (internal) of $468K with no current portion reported. Liquidity was sound and TNW was positive but not wholly supportive at $4.3M.

Recent Events/Noteworthy Items/Actions taken:

- Analyst has been working closely with the merchant to reduce chargebacks. Merchant has remained dedicated to improving. They have brought in a 3rd party fraud prevention team, Verifi. There has been some minor improvement, though we still need to do better. As of 1/2019, chargebacks jumped to 7% for the month due to a huge spike in December sales and an influx of Discover chargebacks following the disentitlement. We had a call with the merchant who sympathized with our concerns. They explained some methods they will start using to try to reduce chargebacks. That they have begun sending customers Renewal Reminders, they are making it easier for their customers to cancel their account, automatically submitting and Discover refunds that come back, trying to increase their BBB rating, and working on making their billing descriptors as specific as possible with a CS phone number.

Action/Strategy/Recommendation:

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- BOA debit DDA since Feb 2014 with a current balance of $31K and average of $1.9M, on 1/30/19.
- FYE 2018 financials are supportive, as evidenced within review.
- As of 1/2019, chargebacks jumped to 7% for the month due to a huge spike in December sales and an influx of Discover chargebacks following the disentitlement. We had a call with the merchant who sympathized with our concerns. They explained some methods they will start using to try to reduce chargebacks. That they have begun sending customers Renewal Reminders, they are making it easier for their customers to cancel their account, automatically submitting and Discover refunds that come back, trying to increase their BBB rating, and working on making their billing descriptors as specific as possible with a CS phone number.

Recommend to maintain rating and cycle. Continue working with merchant to reduce chargeback levels.

Analyst Name: Tyler Glass

Revised: 09/30/09

FOR ALL COLLATERAL REGARDLESS OF TYPE **COLLATERAL REQUIRED:** ☐ Yes ☒ No

MERCHANT LEGAL NAME	RAGING BULL.COM
MERCHANT #	[redacted]

☐ 5MM AND OVER CASH COLLATERAL

BANK STATEMENT ATTACHED	☐ Yes ☐ No
ANK NAME	
AME OF ACCOUNT	
MOUNT	

☐ CD's, SAVINGS AND MONEY MARKET ACCOUNTS

BANK NAME			
COPY OF FULLY EXECUTED ACKNOWLEDGEMENT FORM IN PR FILE			☐ Yes ☐ No
COPY OF SCREENSHOT PAGE WITH ACCOUNT NUMBER, DEPOSITOR, AMOUNT, SIGNATURE AND STAMP OF BANK OFFICER IN PR FILE			☐ Yes ☐ No
ENCLOSED CARS SCREEN			☐ Yes ☐ No
EXPIRATION DATE	☐ AUTO RENEWAL	OR	☐ EXPIRATION DATE:
PRINCIPAL AMOUNT		AS OF:	
STD FORMAT	☐ Yes ☐ No If No, explain non-std (provisions)		
COMMENTS:			

☐ LETTERS OF CREDIT

ENCLOSED CARS SCREEN	☐ Yes ☐ No			
ISSUING BANK NAME				
BANK FDC RATING				
EXPIRATION DATE	☐ AUTO RENEWAL	OR	☐ EXPIRATION DATE:	
MATURITY DATE:			DRAW REQUIREMENTS:	
COPY OF L/C IN PR FILE	☐ Yes ☐ No			
AMOUNT				
COMMENTS:				

☐ GUARANTEES

	LIMITED	UNLIMITED
☐ PERSONAL (Guarantee Name)	☐	☐
☐ CORPORATE (Guarantee Name)	☐	☐
☐ BANK INDEMNIFICATION	☐	☐
COPY OF GUARANTY FORM(S) IN PR FILE	☐ Yes ☐ No	
CARS COMMENT SCREEN NOTES GUARANTEE	☐ Yes ☐ No	
COMMENTS:		

☐ INVESTMENT ACCOUNTS

ENCLOSED ACCOUNT SUMMARY SCREEN	☐ Yes ☐ No
BANK NAME	
INVESTMENT RESTRICTIONS ADHERED TO	☐ Yes ☐ No
INVESTMENT ACCOUNT ADJUSTMENT FORM ATTACHED	☐ Yes ☐ No
AMOUNT	

☐ MISCELLANEOUS COLLATERAL

COPY OF RECENT APPRAISAL ATTACHED	☐ Yes ☐ No
AMOUNT	

IF NO TO ANY OF THE ABOVE, EXPLAIN:	
ANALYST SIGNATURE: STAMP:	DATE:

Legal name RAGING BULL.COM **DBA** WWW.JASONBONDPICKS.COM

Month	Sales	Current Exposure
Mar 19	$2,798,146	$4,864,244
Feb 19	$2,791,951	$5,392,753
Jan 19	$3,618,794	$8,622,152
Dec 18	$7,215,296	$9,806,016
Nov 18	$3,718,412	$5,923,803
Oct 18	$3,172,581	$4,751,907
Sep 18	$2,159,970	$3,809,400
Aug 18	$2,293,669	$3,665,328
Jul 18	$1,877,316	$3,422,082
Jun 18	$2,134,245	$4,274,143
May 18	$3,020,146	$4,471,461
Apr 18	$1,977,161	$3,851,596
Mar 18	$2,636,547	$3,910,756

	Annualized Total	Average Ticket
Total	$36,777,687	$728
Annualized:	Refund Ratio	Chargeback Ratio
	2.62%	4.06%

Date:	April	2019		
Location (City/State)	ARLINGTON, TX			
Website:	http://www.jasonbondpicks.com			
Alliance Name:	Banc of America Merchant Services			
Marker Name:	BAMS 890			
Clearing Name:	098 Bank of America			
Live Since:	Feb 2014	**Credit Rating:**	D+	
Co. Start Date:	Feb 2013	**Industry Rating**	III	
	S&P	**Moodys**	**Trend:**	Stable
Agency Rating:			**Purpose:**	Interim
Ticker:			**Review Cycle:**	Q
Price:			**Annual Review:**	Jul
Range:				

	%	Days
NDX Assumptions:	100	50

Exposure:	NDX	Operating Risk	Discount Risk	Collateral	Net Risk
Current	$4,659,447	$148,834	$55,963	$501,096	$4,363,148
Peak	$9,694,237	$128,489	$55,963	$501,096	$9,377,593

Other or Most Likely Risk: $0 **CA Amount:** $11,750,000

Financial Highlights: (Date)	3/31/2019 (3M)	12/31/2018 (12M)	3/31/2018 (3M)	12/31/2017 (12M)
Thousands **Sales:**	$10,459	$33,612	$7,414	$15,968
EBITDA:	$2,175	$12,729	$4,055	$7,856
EBITDA/Int.:	725.00	848.60	1,351.67	392.80
Net Income:	$2,172	$12,714	$4,052	$7,836
Unrestricted Cash & Equiv:	$1,642	$3,255	$1,855	$85
Deferred Rev:	$0	$0	$0	$0
TNW:	$2,932	$4,342	$2,751	$740
Debt/TNW:	0.19	0.13	0.25	1.06
Current Ratio:	12.09	37.31	49.24	0.40

Merchant Background/Ownership:

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• Merchant settles on monthly discount and is not found on the April 2019 PCI distribution list.
• The website provides information on the company, contact info and how to become a member. Upon google there was no negative information found.

Bank/Trade/Agency Comments:

- Bank: Merchant no longer has a bank account with BofA as the bank decided to exit the relationship

Financial Commentary:

Revised: 09/30/09

Internally prepared Q1 2019 financials provided.
- Merchant reveals a very stable operation with revenue of $10.5M and a net profit of $2.2M. EBITDA covered the minor $3K interest expense handily.
- Cash balance at the end of the period was $1.6M with no deferred revenue. Cash was enough to cover all liabilities more than 3x. LT Debt (internal) of $468K with no current portion reported. Liquidity was sound and TNW was positive but not wholly supportive at $3M.

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- Analyst scheduling another call with the merchant in early May.

Recommend to maintain rating and cycle. Continue working with merchant to reduce chargeback levels.

Analyst Name: Tyler Glass

Revised: 09/30/09

FOR ALL COLLATERAL REGARDLESS OF TYPE **COLLATERAL REQUIRED:** ☐ Yes ☑ No

MERCHANT LEGAL NAME	RAGING BULL.COM
MERCHANT #	[redacted]

☐ 5MM AND OVER CASH COLLATERAL

BANK STATEMENT ATTACHED	☐ Yes ☐ No
ANK NAME	
NAME OF ACCOUNT	
AMOUNT	

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BANK NAME			
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PRINCIPAL AMOUNT		AS OF:	
STD FORMAT ☐ Yes ☐ No If No, explain non std (provisions)			
COMMENTS:			

☐ LETTERS OF CREDIT

ENCLOSED CARS SCREEN	☐ Yes ☐ No			
ISSUING BANK NAME				
BANK FDC RATING				
EXPIRATION DATE	☐ AUTO RENEWAL	OR	☐ EXPIRATION DATE:	
MATURITY DATE:			DRAW REQUIREMENTS:	
COPY OF L/C IN PR FILE	☐ Yes ☐ No			
AMOUNT				
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	LIMITED	UNLIMITED
☐ PERSONAL (Guarantee Name)	☐	☐
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Date:	**April**	**2019**		
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Alliance Name:	Banc of America Merchant Services			
Marker Name:	BAMS 890			
Clearing Name:	098 Bank of America			
Live Since:	Feb 2014		**Credit Rating:**	D+
Co. Start Date:	Feb 2013		**Industry Rating**	III
	S&P	**Moodys**	**Trend:**	Stable
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Range:				

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Bank/Trade/Agency Comments:

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Revised: 09/30/09

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Analyst Name: Tyler Glass

Revised: 09/30/09

FOR ALL COLLATERAL REGARDLESS OF TYPE **COLLATERAL REQUIRED:** ☐ Ye ☑ No

MERCHANT LEGAL NAME	RAGING BULL.COM
MERCHANT #	[redacted]

☐ 5MM AND OVER CASH COLLATERAL

BANK STATEMENT ATTACHED	☐ Ye ☐ No
BANK NAME	
NAME OF ACCOUNT	
AMOUNT	

☐ CD's, SAVINGS AND MONEY MARKET ACCOUNTS

BANK NAME			
COPY OF FULLY EXECUTED ACKNOWLEDGEMENT FORM IN PR FILE			☐ Ye ☐ No
COPY OF SCREENSHOT PAGE WITH ACCOUNT NUMBER, DEPOSITOR, AMOUNT, SIGNATURE AND STAMP OF BANK OFFICER IN PR FILE			☐ Ye ☐ No
ENCLOSED CARS SCREEN			☐ Ye ☐ No
EXPIRATION DATE	☐ AUTO RENEWAL	OR	☐ EXPIRATION DATE:
PRINCIPAL AMOUNT		AS OF:	
STD FORMAT	☐ Ye ☐ No If No, explain non std (provisions)		
COMMENTS:			

☐ LETTERS OF CREDIT

ENCLOSED CARS SCREEN	☐ Ye ☐ No		
ISSUING BANK NAME			
BANK FDC RATING			
EXPIRATION DATE	☐ AUTO RENEWAL	OR	☐ EXPIRATION DATE:
MATURITY DATE:		DRAW REQUIREMENTS:	
COPY OF L/C IN PR FILE	☐ Ye ☐ No		
AMOUNT			
COMMENTS:			

☐ GUARANTEES

	LIMITED	UNLIMITED
☐ PERSONAL (Guarantee Name)	☐	☐
☐ CORPORATE (Guarantee Name)	☐	☐
☐ BANK INDEMNIFICATION	☐	☐
COPY OF GUARANTY FORM(S) IN PR FILE	☐ Ye ☐ No	
CARS COMMENT SCREEN NOTES GUARANTEE	☐ Ye ☐ No	
COMMENTS:		

☐ INVESTMENT ACCOUNTS

ENCLOSED ACCOUNT SUMMARY SCREEN	☐ Ye ☐ No
BANK NAME	
INVESTMENT RESTRICTIONS ADHERED TO	☐ Ye ☐ No
INVESTMENT ACCOUNT ADJUSTMENT FORM ATTACHED	☐ Ye ☐ No
AMOUNT	

☐ MISCELLANEOUS COLLATERAL

COPY OF RECENT APPRAISAL ATTACHED	☐ Ye ☐ No
AMOUNT	

IF NO TO ANY OF THE ABOVE, EXPLAIN:	
ANALYST SIGNATURE: STAMP:	DATE:

Bank of America
Merchant Services

VIA FEDEX

July 2, 2019

Jordan Reyna
RagingBull.Com LLC (f/k/a Lighthouse Media LLC)
62 Calef Highway
Lee, NH 03861

NOTICE OF TERMINATION
RagingBull.com (MID: 372288802880)

Dear Jordan**:**

We are writing pursuant to the Merchant Processing Application and Agreement, including the Program Guide thereto (as amended from time to time, collectively, the "**Merchant Agreement**") entered into by and among **RagingBull.com (formerly known as Lighthouse Media LLC)** ("**you**"), Banc of America Merchant Services, LLC ("**BAMS**"), and Bank of America, N.A. ("**Bank**" and together with BAMS, "**we**" or "**us**") on or around February 21, 2014. Upon review of your merchant account, it has been determined that we cannot continue providing services under the Merchant Agreement. Accordingly, we will terminate the Merchant Agreement effective thirty-five (35) days from the date of this letter (the "**Termination Date**"). You should make alternative arrangements for accepting card payments prior to the Termination Date.

In connection with the termination of your Merchant Agreement and in accordance with your Merchant Agreement, we will be increasing the Reserve Account by an additional amount of **Three Hundred Thousand and 00/100 Dollars ($300,000.00)**, for a total Reserve Account amount of **Eight Hundred Thousand and 00/100 Dollars ($800,000)**. This is the amount we believe is necessary to cover any unbilled processing costs plus our estimated exposure based on reasonable criteria for chargebacks, unshipped merchandise and/or unfulfilled services as applicable, and any other liabilities anticipated under the Merchant Agreement. We will begin funding the additional amount of the Reserve Account effective **July 8, 2019** by holdback of **25%** of daily deposits until the Reserve Account is fully funded. In general, we will attempt to collect amounts that you owe to us in the same manner that we collect such amounts today. However, we reserve the right, at any time, to collect any amounts by debiting the Reserve Account or in any other manner permitted under the Merchant Agreement.

After the Termination Date, all sales and refunds must be submitted to your new service provider. If any sales are processed through your merchant account with us after the Termination Date, we will divert those sales to a Reserve Account and any refunds without an offsetting sale will be rejected. Any funds moved into the Reserve Account will be returned to you after the expiration of all chargeback periods and after we have determined that there will be no further exposure or liability to us arising from the transactions that you have submitted through us. Depending upon the activity in your account, this period should be less than ten months from your final processing date.

Mail Code NC1 028 15 01, 150 North College Street
Charlotte, North Carolina 28255

Certain obligations under the Merchant Agreement survive termination, including your financial responsibility to reimburse us for any chargebacks, fines, fees, and/or assessments that arise from or relate to the transactions you submit to us for processing, even if received after the Termination Date.

Nothing contained herein shall be deemed a waiver of any rights we may have under the Merchant Agreement or otherwise, and we expressly reserve all such rights.

If you have any questions, please feel free to contact us.

Sincerely,

Tyler Glass
Bank of America Merchant Services Credit Risk Department

(1) Merchant Information and Merchant No.	(2) and (3) Date Account was opened and closed	(2) Reserve Balance	(5) Transaction Information and Chargebacks	(6) ABA / DDA	(7) Third Parties (Banks, ISOs, FIs)	(8) ACH, RCCs, and/or RCPOs
Ragingbulldot Com LLC fka LightHouse Media LLC MID [redacted]	Keyed 02.25.2014 terminated by BAMS 07.02.2019, effective 08.06.2019	$47,847.12 (as of 09.21.2020)	FISV-000194 – FISV-000701	FISV-000027		*No*
Ragingbulldot Com LLC dba Biotechbreakouts.com MID [redacted]	Keyed 09.24.2017; terminated by BAMS 07.02.2019, effective 08.06.2019	*None*	FISV-000703 – FISV-000920	FISV-000098		*No*
Ragingbulldot Com LLC dba Weeklymoneymultiplier.com MID [redacted]	Keyed 09.24.2017; terminated by BAMS 07.02.2019, effective 08.06.2019	*None*	FISV-000922 – FISV-001094	FISV-000114		*No*
Ragingbulldot Com LLC dba Pennypro.com MID [redacted]	Keyed 09.24.2017; terminated by BAMS 07.02.2019, effective 08.06.2019	*None*	FISV-001096 – FISV-001285	FISV-000133		*No*
Ragingbulldot Com LLC dba Petrapicks.com MID [redacted]	Keyed 09.24.2017; terminated by BAMS 07.02.2019, effective 08.06.2019	*None*	FISV-0001287 – FISV-001473	FISV-000155		*No*

(1) Merchant Information and Merchant No.	(2) and (3) Date Account was opened and closed	(2) Reserve Balance	(5) Transaction Information and Chargebacks	(6) ABA / DDA	(7) Third Parties (Banks, ISOs, FIs)	(8) ACH, RCCs, and/or RCPOs
Ragingbulldot Com LLC dba Jasonbondpicks.com MID [redacted]	Keyed 11.24.2017; terminated by BAMS 07.02.2019, effective 08.06.2019	*None*	FISV-001475 – FISV-001681	FISV-000179		*No*

From: Gambaro, Michael John (BAMS)(/O=FDC/OU=FIRST ADMINISTRATIVE GROUP/CN=RECIPIENTS /CN=DF8AAD87-48486877-85256ABD-6EF4D8)
To: Orthner, April
CC:
BCC:
Subject: RE: Lighthouse Media LLC; www.JasonBondpicks.com 372288802880
Sent: 03/27/2014 08:25:34 PM 0000 (GMT)
Attachments:

I concur. Please move forward.

From: Orthner, April
Sent: Thursday, March 27, 2014 3:29 PM
To: Gambaro, Michael John
Subject: FW: Lighthouse Media LLC; www.JasonBondpicks.com 372288802880

Hi, so I think we are all set with this one.

The processing looks acceptable to me, as disputes came down a bit since the $4,795 in December. I have been told that the merchant is looking to pledge $150K up front instead of proceeding with the 30% RPP, so I will confirm and provide the appropriate paperwork. Please concur to move forward with the secured approval.

Thank you,

April Orthner

Credit/Risk Officer
First Data
april.orthner@firstdata.com
www.firstdata.com



From: Orthner, April
Sent: Thursday, March 27, 2014 11:27 AM
To: Vita, Kristin (BAMS)
Cc: Dunn, Jessica (BAMS)
Subject: RE: Lighthouse Media LLC; www.JasonBondpicks.com 372288802880

In lieu of the RPP option, a $150K reserve up front is acceptable. In this case, we will need a 12-month, auto-renewing CD pledged to BAMS in the amount of $150K. When providing the January and February PayPal statements, please confirm if the merchant would prefer to pledge a CD instead of setting up the RPP. If everything checks out with the updated processing statements, we will then provide the appropriate reserve paperwork necessary for the approval.

Thank you,

April Orthner

Credit/Risk Officer
First Data
april.orthner@firstdata.com
www.firstdata.com

First Data.

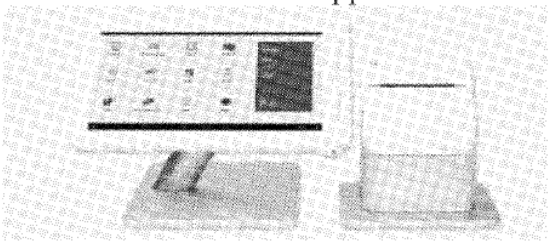
From: Vita, Kristin (BAMS)
Sent: Thursday, March 27, 2014 10:50 AM
To: Orthner, April
Subject: RE: Lighthouse Media LLC; www.JasonBondpicks.com 372288802880

The merchant is willing to put $150k in reserve upfront, and receive 100% of the daily deposits....Would this be acceptable to our Risk department? Risk can specify, the type of account the $150k reserve will be sitting in.

Let me know, so I can close the loop with the merchant / FA

Kristin Vita
Regional Sales Manager, Northern States
Bank of America Merchant
Cell #978.478.7882
Fax #402.916.2654

Customer Service & Support # 800.430.7161



From: Orthner, April
Sent: Wednesday, March 26, 2014 6:04 PM
To: Dunn, Jessica (BAMS)
Cc: Vita, Kristin (BAMS)
Subject: RE: Lighthouse Media LLC; www.JasonBondpicks.com 372288802880

Senior management has reviewed the files on Clientline and the new items provided, including the BOA/Merrill Lynch relationship details. Please note that the merchant has a very high risk business model with rising volume and increasing disputes as shown in the November and December PayPal processing statements.

We can move forward with a partially secured approval contingent upon satisfactory January and February 2014 PayPal statements. A $150K RPP reserve with 30% holdback of net daily deposits is necessary. If the merchant accepts our offer, then please forward Jan. and Feb. 2014 complete processing statements. Upon review and acceptable findings, we will then provide the change of terms notice to set up the RPP reserve and approve the application.

Thank you,

April Orthner

Credit/Risk Officer
First Data
april.orthner@firstdata.com
www.firstdata.com



From: Orthner, April
Sent: Wednesday, March 26, 2014 9:35 AM
To: Dunn, Jessica (BAMS)
Cc: Vita, Kristin (BAMS)
Subject: RE: Lighthouse Media LLC; www.JasonBondpicks.com 372288802880

Hi, Jessica. Please be advised that the additional documentation is under review by senior management. I will update you once I have new information.

Thank you,

April Orthner

Credit/Risk Officer
First Data
april.orthner@firstdata.com
www.firstdata.com



From: Dunn, Jessica (BAMS)
Sent: Wednesday, March 26, 2014 8:48 AM
To: Orthner, April
Cc: Vita, Kristin (BAMS)
Subject: FW: Lighthouse Media LLC; www.JasonBondpicks.com 372288802880

Good Morning April,
I know it is the end of the month, but I wanted to see if there was a status update for this merchant? thanks!

Tip of the Week:
Validate the merchant's Tax Filing Name on their tax return, SS4 or 147c documents. Do not get this information from the Bank

Thank you,
Jessica Dunn

Regional Sales Coordinator
Regional Sales and Service Organization
Bank of America Merchant Services
540 Western Maryland Parkway
Hagerstown, MD 21740
Office (301) 766-2564
Fax (402) 916-2609
Jessica.dunn@bankofamericamerchant.com

*We **S**implify the boarding process, **O**ptimize your time and help you **S**ucceed!*

Bank of America
Merchant Services

Please don't print this e-mail unless you really need to.

From: Dunn, Jessica (BAMS)
Sent: Friday, March 21, 2014 11:07 AM
To: Orthner, April
Cc: Vita, Kristin (BAMS)
Subject: FW: Lighthouse Media LLC; www.JasonBondpicks.com 372288802880

Good Morning April,

Can you please review this request for a decline re-evaluation and advise? thank you!!

Reminders:
*Make sure all documents needed are uploaded with your deals.
*Utilize all your resources!
*Sell, Sell, Sell!!!

Thank you,
Jessica Dunn
Regional Sales Coordinator
Regional Sales and Service Organization
Bank of America Merchant Services
540 Western Maryland Parkway
Hagerstown, MD 21740
Office (301) 766-2564
Fax (402) 916-2609
Jessica.dunn@bankofamericamerchant.com

*We **S**implify the boarding process, **O**ptimize your time and help you **S**ucceed!*

Bank of America
Merchant Services

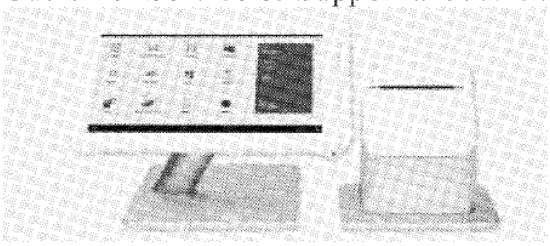
Please don't print this e-mail unless you really need to.

From: Vita, Kristin (BAMS)
Sent: Friday, March 21, 2014 11:00 AM
To: Dunn, Jessica (BAMS)
Subject: FW: Lighthouse Media LLC; www.JasonBondpicks.com

Approved.
Do I send in or you?

Kristin Vita
Regional Sales Manager, Northern States
Bank of America Merchant
Cell #978.478.7882
Fax #402.916.2654

Customer Service & Support # 800.430.7161



From: Zotos, Foti (BAMS)
Sent: Friday, March 21, 2014 9:31 AM
To: Vita, Kristin (BAMS)
Cc: Dunn, Jessica (BAMS)
Subject: RE: Lighthouse Media LLC; www.JasonBondpicks.com

Hi Kristin,

Attached you will find the request to re-evaluate the application for Lighthouse Media LLC. This app was declined for High Risk business Model and no significant bank relationship...I found out earlier in the week, that the principals for Lighthouse Media Alan Marshall, and Jeff Bishop have very significant relationships with ML...The ML client manager reached out to me, to let me know.

Attached you will find the ML statements; Operating Agreement for Lighthouse Media LLC, showing Alan Marshall as a principal

Thank you

Foti Zotos
Bank of America Merchant Services
AVP, Merchant Services Specialist
foti.zotos@bankofamericamerchant.com
(c) 603.953.6014
(f) 402.916.2583
Customer Service: 800.430.7161

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From: Dunn, Jessica (BAMS)
Sent: Tuesday, March 18, 2014 8:43 AM
To: Zotos, Foti (BAMS)
Cc: Vita, Kristin (BAMS)
Subject: RE: Lighthouse Media LLC; www.JasonBondpicks.com

Hi Foti,

I would submit a decline re-eval form w/the ML banking statements. I've attached the form for you, complete it and send it over to Kristin to sign off on and she will forward to me

Reminders:
*Make sure all documents needed are uploaded with your deals.
*Utilize all your resources!
*Sell, Sell, Sell!!!

Thank you,
Jessica Dunn

Regional Sales Coordinator
Regional Sales and Service Organization
Bank of America Merchant Services
540 Western Maryland Parkway
Hagerstown, MD 21740
Office (301) 766-2564
Fax (402) 916-2609
Jessica.dunn@bankofamericamerchant.com

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Bank of America
Merchant Services

Please don't print this e-mail unless you really need to.

From: Zotos, Foti (BAMS)
Sent: Monday, March 17, 2014 8:58 PM
To: Dunn, Jessica (BAMS)
Subject: FW: Lighthouse Media LLC; www.JasonBondpicks.com
Importance: High

Jessica,

This account was declined for the following reason:

Reason codes and Comments from CO on account. - Reason codes and Comments from CO on account. - [1] 62 [Desc] PROFILE DOES NOT SUPPORT RISK [2] [Desc] [3] [Desc] [4] [Desc] [User Type] CO [User ID] APRI [Comment Sequence] 11 [Comments] SALES - DECLINED VERY HIGH RISK BUSINESS MODEL. BANKING/OVERALL PROFILE DO ES NOT SUPPORT RISK. NO OPTIONS AVAILABLE; NO TERMS WARRANT ED.

It came to my attention that this client has a strong bank relationship with ML; As they currently have $13MM in assets with ML (see below)...What is the likelihood of this account to be re-considered given this new information.

Please advise

Thanks

Foti Zotos
Bank of America Merchant Services
AVP, Merchant Services Specialist
foti.zotos@bankofamericamerchant.com
(c) 603.953.6014
(f) 402.916.2583
Customer Service: 800.430.7161

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From: Cody, Jennifer (BAMS)
Sent: Monday, March 17, 2014 4:52 PM
To: Zotos, Foti (BAMS)
Cc: 'Spinato, Lauren'
Subject: RE: Lighthouse Media
Importance: High

Foti,

I believe the FA mentioned that they have over $13MM in assets with ML.

Thanks for your assistance,

Jen
Jennifer Cody
VP/Strategic Account Executive
Northeast Business Banking
Bank of America Merchant Services
Office: 201-251-5813
Mobile: 551-804-4133
Fax: 402-916-6990
Customer Service: 1-800-430-7161
Jennifer.cody@bankofamericamerchant.com

From: Zotos, Foti (BAMS)
Sent: Monday, March 17, 2014 4:44 PM
To: Cody, Jennifer (BAMS)

Cc: 'Spinato, Lauren'
Subject: RE: Lighthouse Media

I want to test the possibility of approving the application, before talking to the client.
If you could provide me the size of the relationship, I can test the likelihood of approval...don't need account specifics, just ballpark figures.

Thanks

Foti

Sent with Good (www.good.com)

-----Original Message-----
From: Cody, Jennifer (BAMS)
Sent: Monday, March 17, 2014 04:27 PM Eastern Standard Time
To: Zotos, Foti (BAMS)
Cc: 'Spinato, Lauren'
Subject: RE: Lighthouse Media

Thanks, Foti. I think we should engage our ML partner and perhaps coordinate an internal call to see if the client would still be interested in moving forward and how to best position the deal. Please let us know if you have some availability tomorrow.

Thanks, Jennifer
Jennifer Cody
VP/Strategic Account Executive
Northeast Business Banking
Bank of America Merchant Services
Office: 201-251-5813
Mobile: 551-804-4133
Fax: 402-916-6990
Customer Service: 1-800-430-7161
Jennifer.cody@bankofamericamerchant.com

From: Zotos, Foti (BAMS)
Sent: Monday, March 17, 2014 4:27 PM
To: Cody, Jennifer (BAMS)
Cc: 'Spinato, Lauren'
Subject: RE: Lighthouse Media

Hi Jennifer,

Risk declined the opportunity profile based on the financial provided and their business model.

At no point in time the bank mentioned to me that there is a significant ML relationship.....I could resubmit if you

offer me specifics about the relationship.

Foti

Sent with Good (www.good.com)

-----Original Message-----
From: Cody, Jennifer (BAMS)
Sent: Monday, March 17, 2014 04:05 PM Eastern Standard Time
To: Zotos, Foti (BAMS)
Cc: Spinato, Lauren
Subject: Lighthouse Media

Hi Foti,

We received a call from one of our ML FA's regarding this client that was turned down by BAMS. This is a substantial client of ML and we wanted to understand why risk would not board this account and if there is any possibility we could resubmit.

Thanks, Jen

Jennifer Cody
VP/Strategic Account Executive
Northeast Business Banking
Bank of America Merchant Services
Office: 201-251-5813
Mobile: 551-804-4133
Fax: 402-916-6990
Customer Service: 1-800-430-7161
Jennifer.cody@bankofamericamerchant.com

From: Glass, Tyler(/O=FDC/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=GLASS, TYLER, FC9LR7889E)
To: Credit Bank Of America
CC:
BCC:
Subject: RAGING BULL.COM - A Merchant Review requires your approval
Sent: 07/28/2017 11:34:40 AM +0100 (GMT)
Attachments: BAMS - RAGING_BULL_COM - ABBR.xlsx;

The Merchant Review for RAGING BULL.COM below was forwarded for your approval and requires your immediate attention.

Until you are able to gain access through the FDC VPN, we have attached a copy of the Periodic Review Write-up along with the FDC Credit Signor comments. If you are in agreement with the credit signor comments, then there is no need to respond to this e-mail. However, if you have additional comments then please respond to this e-mail and be sure to include your comments so that they can be recorded by the Periodic Review analyst.

In order to record your comments we will require a response before 30 calendar days for red folders and before 90 days for non red folder account. Failure to respond this e-mail with your comments and within these timeframe it will be simply noted in our system that you have not responded and we have assumed that you are in agreement with our comments for which a confirmation e-mail shall be generated.

If you are able gain access to the FDC VPN, then please click the link below to access the review and submit your recommendation. Thank you for your cooperation.

Relationship Number	Legal Name	
[redacted]	RAGING BULL.COM	Approval Record

Review Importance:	RED FOLDER	**Reply To:**	Reply To Glass, Tyler (tglass)
Relationship Number:	[redacted]	**Clearing:**	098 - Bank of America
DBA Name:	WWW.JASONBONDPICKS.COM	**Alliance:**	FDCS - Banc of America Merchant Services
Legal Name:	RAGING BULL.COM	**Marker:**	BAMS - 890
Reporting Sic:	5964 - INTERNET	**Credit Rating:**	D+
Risk Rating:	III	**CA Amount:**	2,400,000.00
Reserve Amount:	500,000.00	**Current Risk:**	1,993,495.35
Risk Owner:	Shared	**Review Date:**	7/31/2017

PRW Approval

Rosemarie Mecker - Credit Officer

Action:	User:	Date:
Approve With Followups	Mecker, Rosemarie (RMECKER)	7/11/2017

Comments:

•Jasonbondpicks operates under the legal entity and BAMS merchant on record under Lighthouse Media, who's principal owners are Alan Marshall and Jeff Bishop and recently on 12/2016, the legal name Lighthouse Media in RMW was recently changed to Ragingbull.com. Prior analyst spoke with owner Jeff Bishop who stated the legal name was changed and they called customer service to Raging Bull. Jason Bond Picks allows members to receive trade and stock tips from Jason Bond who made a fortune on Wallstreet with his investment picks. •At time of boarding, a $150K collateral was required along with a signed PG on the majority owner, Jeff Bishop, and set on monthly discount. •Interim 7/11/17 and fiscal 12/31/16 financial results show increased revenue with profit and strong EBITDA, plus improved cash position and supportive TNW and WC. However it should be noted most profits are pulled out of the business in the form of partner draws. •However, processing history is unsatisfactory. For the last 15 months, monthly CB is anywhere between 1 to 7% and YTD at 2.53% for mostly card not present/fraud due to descriptor issue. However, merchant aggressively addressing and winning reversals, 40% of CB count, where a decision to increase the reserve to $500K which partially mitigates BAMS potential risk exposure. Added comfort is the large Merrill Lynch investment relationship with the 2 owners, a total of $10M, plus the current BOA deposit balance of $1.2M reported on 7/11/17. Merchant is given 90 days from May 2017 to improve CB situation and if continues, look to increase reserve collateral, while continue to monitor results and bank balance on merchant and personal relationships. Recommend to keep on D+ ratign and adjust to Q cycle for close monitoring and set f/u for Sept to decision if increasing the reserve collateral is warranted.

Follow up:

Monitor CB situation and if ratio continue to be on over 1% ratio to decision if reserve of $500K needs to be increased with concurrence from BAMS JV and informing Merrill Lynch banker and BAMS team.

Followup Priority:	Followup Due Date:
High	9/19/2017

Ed Wang - FDMS SCO

Action:	User:	Date:

Approve With Followups	Wang, Ed (EWANG)	7/26/2017

Comments:

Agree. There is value and support with the bank relationship and decent financials. However, high risk business, poor processing and what could be understated NDX creates concerns. Circle back in Sept after the 90 day period to make final call.

Follow up:

Monitor CB situation and if ratio continue to be on over 1% ratio to decision if reserve of $500K needs to be increased with concurrence from BAMS JV and informing Merrill Lynch banker and BAMS team. Validate NDX. I think we have more annual memberships vs monthly. 50 day NDX does not reflect that.

Followup Priority:	Followup Due Date:
High	9/19/2017

Acknowledgement

Rosemarie Mecker - Analyst

Action:	User:	Date:
Acknowledged	Glass, Tyler (tglass)	7/27/2017

Comments:

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Follow up:

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Followup Priority:	Followup Due Date:
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Alliance Bank Approval

BAMS Alliance BAMS Alliance - Alliance Bank Signor

Action:	User:	Date:
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Comments:

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Follow up:

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Followup Priority:	Followup Due Date:
.	.

From: Glass, Tyler(/O=FDC/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS /CN=GLASS, TYLER, FC9LR7889E)
To: Wang, Ed
CC:
BCC:
Subject: FW: RAGING BULL.COM - A Merchant Review requires your approval
Sent: 09/24/2018 07:58:12 PM +0100 (GMT)
Attachments:

From: Coleman, Jennifer (BAMS) **On Behalf Of** Credit Bank Of America
Sent: Monday, September 24, 2018 2:56 PM
To: Glass, Tyler; Credit Bank Of America
Subject: RE: RAGING BULL.COM - A Merchant Review requires your approval

Concur to maintain as is with D+ credit rating and quarterly review cycle, and leaving reserve at $500K. It's noted that c/b remain high as the merchant has tried a couple of solutions to help reduce incoming c/b, having just started with Verifi in early Aug'18 after their first fraud prevention team was not effective. Per conversation with the merchant on 9/18/18, they continue to work with Verifi to refine descriptors in order to detect more c/b before they occur, so it will take some time to see any significant results. In the meantime, agree that this remains an ongoing concern due to the potential for reputational risk from the high c/b, especially since this is due in part to the nature of the subscription business, re: buyer's remorse. Regardless, the merchant remains diligent to combat the high c/b, and there are no immediate concerns at this time. Further, since the financial profile remains steady, it may be best to view our position according to MLR which is closer to $425K, thus the existing reserve in place is more than adequate.

Here's how I calculated MLR:

- Peak NDX times (credit + c/b ratios) = $298K
- Peak Operating risk = $ 84K
- Discount risk = $ 43K
- MLR = $425K

Thanks,
Jennifer Coleman
AVP, Credit Manager
Risk and Compliance, Bank of America Merchant Services
1231 Durrett Ln, Louisville, KY 40213
Direct: 502.380.9222 (NEW) Mobile: 502.310.8695
jennifer.coleman@bankofamericamerchant.com

From: Glass, Tyler [mailto:tyler.glass@firstdata.com]
Sent: Saturday, September 08, 2018 6:47 AM
To: Credit Bank Of America
Subject: RAGING BULL.COM - A Merchant Review requires your approval

The Merchant Review for RAGING BULL.COM below was forwarded for your approval and requires your immediate attention.

Until you are able to gain access through the FDC VPN, we have attached a copy of the Periodic Review Write-up along with the FDC Credit Signor comments. If you are in agreement with the credit signor comments, then there is no need to respond to this e-mail. However, if you have

additional comments then please respond to this e-mail and be sure to include your comments so that they can be recorded by the Periodic Review analyst.

In order to record your comments we will require a response before 30 calendar days for red folders and before 90 days for non red folder account. Failure to respond this e-mail with your comments and within these timeframe it will be simply noted in our system that you have not responded and we have assumed that you are in agreement with our comments for which a confirmation e-mail shall be generated.

If you are able gain access to the FDC VPN, then please click the link below to access the review and submit your recommendation. Thank you for your cooperation.

Relationship Number	Legal Name	
[redacted]	RAGING BULL.COM	Approval Record

Review Importance:	Normal	**Reply To:**	Reply To Glass, Tyler (tglass)
Relationship Number:	[redacted]	**Clearing:**	098 - Bank of America
DBA Name:	WWW.JASONBONDPICKS.COM	**Alliance:**	FDCS - Banc of America Merchant Services
Legal Name:	RAGING BULL.COM	**Marker:**	BAMS - 890
Reporting Sic:	5964 - INTERNET	**Credit Rating:**	D+
Risk Rating:	III	**CA Amount:**	6,600,000.00
Reserve Amount:	500,000.00	**Current Risk:**	4,231,458.02
Risk Owner:	Shared	**Review Date:**	7/31/2018

PRW Approval

Martin Kasner - Review Writer

Action:
Approved As Is

User:
Kasner, Martin (MKASNER)

Date:
7/31/2018

Comments:
• There are no concerns with Raging Bulls financial profile. • Analyst has been working closely with merchant and BC towards reducing chargebacks. We have separated each entity into its own MID in an attempt to reduce cardholder confusion/chargebacks. After 3 consecutive months (Oct-Dec 2-17) of a positive trend in chargeback reduction, January levels increased again. March experienced a CB ratio of 5.07% with $134K in chargebacks. Merchant states they have taken steps to tighten security and have consulted with Chargebacks911, a remediation and loss recovery company. • 6/14/18 JV comments: We feel we need to hold off on reserve considering the productive call with the merchant on 5/23/18 which confirmed merchant's cooperation and commitment to reduce c/b. Expectations are for c/b to reduce to a more manageable level within 3-4 months following their hiring of a fraud prevention team, along with internal adjustments to policy and procedures with the merchant's customer support team. • At this point, hold off on increasing the reserve. Let's maintain as is and

set up a conference call to review their progress or lack of on their chargebacks.

Follow up:

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Followup Priority:

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Followup Due Date:

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Tyler Glass - Credit Officer

Action:

Approved As Is

User:

Glass, Tyler (tglass)

Date:

8/17/2018

Comments:

Merchant signed with Verifi in early July to work towards reducing chargebacks. This comes after they tried working with another 3rd party fraud prevention team that did not meet their needs. Next follow up call with the merchant will be scheduled between 9/17-9/21 to monitor CB rates. Agree with recommendation.

Follow up:

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Followup Priority:

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Followup Due Date:

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Ed Wang - FDMS SCO

Action:

Approved As Is

User:

Wang, Ed (EWANG)

Date:

8/29/2018

Comments:

To address ongoing CB issues at call in Sept. The level of disputes presents reputational risk for the JV and Bank. No credit profile concerns. I'm still thinking we should increase the reserve by $500k - $1M.

Follow up:

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Followup Priority:

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Followup Due Date:

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Acknowledgement

Tyler Glass - Analyst

Action:

Acknowledged

User:

Glass, Tyler (tglass)

Date:

9/7/2018

Comments:

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Follow up:

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Followup Priority:

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Followup Due Date:

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Alliance Bank Approval

BAMS Alliance BAMS Alliance - Alliance Bank Signor

Action:

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User:

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Date:

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Comments:

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Follow up:

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Followup Priority:

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Followup Due Date:

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From: Glass, Tyler(/O=FDC/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS /CN=GLASS, TYLER, FC9LR7889E)
To: Roach, Kevin R.
CC: Thomson, Di H.; Kasner, Martin; Salvi, Jasmine M; Park, Michael (BAMS)
BCC:
Subject: RE: Response required by 2/13 - Notification of Merchant Closure Request - BUYLUXADDITIVES and USA TECHNOLOGY SERVICES LLC
Sent: 02/14/2019 07:13:54 PM 0000 (GMT)
Attachments:

Hi Jasmine and team,

BAMS is aware of this merchant. They have had a chargeback issue for a while and we have been trying to work with them to remediate it.
No actions to be taken at this time.

Thank you,
Tyler Glass

From: Roach, Kevin R. <Kevin.Roach@firstdata.com>
Sent: Thursday, February 14, 2019 1:54 PM
To: Glass, Tyler <Tyler.Glass@firstdata.com>
Cc: Thomson, Di H. <Di.Thomson@firstdata.com>; Kasner, Martin <Martin.Kasner@firstdata.com>; Salvi, Jasmine M <JASMINE.SALVI@firstdata.com>; Park, Michael (BAMS) <Michael.Park@bankofamericamerchant.com>
Subject: RE: Response required by 2/13 - Notification of Merchant Closure Request - BUYLUXADDITIVES and USA TECHNOLOGY SERVICES LLC

Tyler

See below. These 2 are part of RAGING BULL.COM

From: Salvi, Jasmine M <JASMINE.SALVI@firstdata.com>
Sent: Thursday, February 14, 2019 1:32 PM
To: Park, Michael (BAMS) <Michael.Park@bankofamericamerchant.com>; BAMSSBS <BAMSSBS@bankofamericamerchant.com>; Kasner, Martin <Martin.Kasner@firstdata.com>; Roach, Kevin R. <Kevin.Roach@firstdata.com>; Pappas, Daniel M. <Daniel.Pappas@firstdata.com>
Cc: Thomson, Di H. <Di.Thomson@firstdata.com>; Breier, Brandon <Brandon.Breier@firstdata.com>
Subject: RE: Response required by 2/13 - Notification of Merchant Closure Request - BUYLUXADDITIVES and USA TECHNOLOGY SERVICES LLC

Thanks. The locations are monitored by our PR partners. I have added them to assist.

Marty/Kevin/Daniel- Please assist with the below. The Discover disentitlement is being handle by BAMS. Discover is advising these relationships were terminate by another acquirer for violation of standards.

Jasmine Salvi
Director- Risk Monitoring
First Data, 3975 NW 120th Ave, Coral Springs, FL 33065
Office: 954-845-4912

Jasmine.Salvi@firstdata.com | firstdata.com

First Data.

From: Park, Michael (BAMS) <Michael.Park@bankofamericamerchant.com>
Sent: Thursday, February 14, 2019 11:29 AM
To: BAMSSBS <BAMSSBS@bankofamericamerchant.com>
Cc: Salvi, Jasmine M <JASMINE.SALVI@firstdata.com>; Thomson, Di H. <Di.Thomson@firstdata.com>; Breier, Brandon <Brandon.Breier@firstdata.com>; Park, Michael (BAMS) <Michael.Park@bankofamericamerchant.com>
Subject: FW: Response required by 2/13 - Notification of Merchant Closure Request - BUYLUXADDITIVES and USA TECHNOLOGY SERVICES LLC
Importance: High

SBS Team, please remove Discover entitlement for the two accounts listed below, as soon as possible, and advise when completed.

Risk team, please review these merchants as previously being terminated by another acquirer for Violation of Standards and advise if additional action should be taken on behalf of BAMS. Please note they have the same address.

1) [redacted] BIOTECHBREAKOUTS.COM 855-590-7694 NH, 62 Calef Highway #233, Lee, NH 03861 BAMS [redacted]
2) [redacted] PENNYPRO.COM 855-977-0947 NH855-977-0947 NH, 62 Calef Highway #233, Lee, NH 03861 BAMS [redacted]

Thank you,

Michael J Park
Payment Network Compliance Risk Manager
717-451-6689 o/c
Michael.Park@bankofamericamerchant.com

Bank of America Merchant Services

From: NetworkFraud [mailto:networkfraud@discover.com]
Sent: Thursday, February 14, 2019 10:46 AM
To: Park, Michael (BAMS); NetworkFraud; Anna Huntzinger
Cc: Nindi Grewal; George Ferrante
Subject: RE: Response required by 2/13 - Notification of Merchant Closure Request - BUYLUXADDITIVES and USA TECHNOLOGY SERVICES LLC
Importance: High

Good morning,

Discover acceptance should be terminated regardless, as this merchant has attributes linked to a merchant account that was closed by another acquirer for a Violation of Standards.

Thank you,

George Ferrante | Payment Services Risk Management
Compliance Control Specialist, Transaction Monitoring
2500 Lake Cook Road, Riverwoods IL 60015
P: 224.405.0673
georgeferrante@discover.com

DISCOVER GLOBAL NETWORK

From: Park, Michael (BAMS) [mailto:Michael.Park@bankofamericamerchant.com]
Sent: Tuesday, February 12, 2019 2:53 PM
To: NetworkFraud <networkfraud@discover.com>; Anna Huntzinger <annahuntzinger@discover.com>
Cc: Nindi Grewal <amanindergrewal@discover.com>
Subject: [EXTERNAL] RE: Response required by 2/13 - Notification of Merchant Closure Request - BUYLUXADDITIVES and USA TECHNOLOGY SERVICES LLC

CAUTION EXTERNAL EMAIL
DO NOT open attachments or click on links from unknown senders or unexpected emails.

HI George, I will have our risk team review, although we might need a week or so. Unless you just want us to terminate Discover acceptance regardless. Let me know.

Michael J Park
Payment Network Compliance Risk Manager
717-451-6689 o/c
Michael.Park@bankofamericamerchant.com

Bank of America Merchant Services

From: NetworkFraud [mailto:networkfraud@discover.com]
Sent: Tuesday, February 12, 2019 12:08 PM
To: Park, Michael (BAMS); NetworkFraud; Anna Huntzinger
Cc: Nindi Grewal
Subject: RE: Response required by 2/13 - Notification of Merchant Closure Request - BUYLUXADDITIVES and USA TECHNOLOGY SERVICES LLC

Hello,

I don't have details, only that the merchants were closed under another acquirer due to violation of the Acquirer Operating Regulation (Appendix E) and reboarded with Banc of America Merchant Services.

Thank you in advance for your assistance and we look forward to your response.

Payment Services Transaction Monitoring

DISCOVER GLOBAL NETWORK

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Dissemination, distribution or copying of this communication, or any of its contents, is strictly prohibited. If you have received this communication in error, please notify the sender by return e-mail and delete the original.

Thank you,

George Ferrante | Payment Services Risk Management
Compliance Control Specialist, Transaction Monitoring
2500 Lake Cook Road, Riverwoods IL 60015
P: 224.405.0673
georgeferrante@discover.com

DISCOVER
GLOBAL NETWORK

From: Park, Michael (BAMS) [mailto:Michael.Park@bankofamericamerchant.com]
Sent: Tuesday, February 12, 2019 9:58 AM
To: NetworkFraud <networkfraud@discover.com>; Anna Huntzinger <annahuntzinger@discover.com>
Cc: Nindi Grewal <amanindergrewal@discover.com>; George Ferrante <georgeferrante@discover.com>
Subject: [EXTERNAL] RE: Response required by 2/13 - Notification of Merchant Closure Request - BUYLUXADDITIVES and USA TECHNOLOGY SERVICES LLC

CAUTION EXTERNAL EMAIL
DO NOT open attachments or click on links from unknown senders or unexpected emails.

Good Morning, would you have any further information on why they were closed?

Michael J Park
Payment Network Compliance Risk Manager
717-451-6689 o/c
Michael.Park@bankofamericamerchant.com

Bank of America Merchant Services

From: NetworkFraud [mailto:networkfraud@discover.com]
Sent: Tuesday, February 12, 2019 10:56 AM
To: Anna Huntzinger; Park, Michael (BAMS); BAMSCompliance; Linton, Shannon (BAMS)
Cc: Nindi Grewal; George Ferrante; NetworkFraud
Subject: Response required by 2/13 - Notification of Merchant Closure Request - BUYLUXADDITIVES and USA TECHNOLOGY SERVICES LLC

Confidential - Restrict Distribution

Hello Banc of America Merchant Services:

REASON FOR NOTIFICATION: Merchant was closed with previous acquirer for Violation of Standards

We recently identified the below account(s) that have ownership attributes linked to a merchant account that was closed by another acquirer for a Violation of Standards. Due to these circumstances, please terminate merchant acceptance.

NOTE: If you have evidence that suggests that the merchant(s) below should not be considered for termination, please respond to this notice with additional information to support your claim.

Merchant Account(s):

1) [redacted], BIOTECHBREAKOUTS.COM 855-590-7694 NH, 62 Calef Highway #233, Lee, NH 03861
2) [redacted], PENNYPRO.COM 855-977-0947 NH855-977-0947 NH, 62 Calef Highway #233, Lee, NH 03861

Action Required

1. Terminate the merchant account(s) due to violation of the Acquirer Operating Regulation (Appendix E)

2. Immediately terminate Discover acceptance and provide us with a date of closure for the account by 1/24/19. Closure dates for accounts should be e-mailed to: NetworkFraud@discover.com

If you have questions regarding this notification, please contact NetworkFraud@discover.com.

Thank you in advance for your assistance and we look forward to your response.

Payment Services Transaction Monitoring

DISCOVER
GLOBAL NETWORK

The information contained in this communication is confidential, is intended only for the use of the recipient named above and may be privileged. Dissemination, distribution or copying of this communication, or any of its contents, is strictly prohibited. If you have received this communication in error, please notify the sender by return e-mail and delete the original.

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References to "Sender" are references to any subsidiary of Banc of America Merchant Services, LLC. Banc of America Merchant Services, LLC is not a bank, does not offer bank deposits, and its services are not guaranteed or insured by the FDIC or any other governmental agency. Attachments that are part of this EC may have additional important disclosures and disclaimers, which you should read.

From: Glass, Tyler(/O=FDC/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=GLASS, TYLER, FC9LR7889E)
To: Credit Bank Of America
CC:
BCC:
Subject: RAGING BULL.COM - A Merchant Review requires your approval
Sent: 04/30/2019 11:46:50 AM +0100 (GMT)
Attachments: BAMS - RAGING_BULL_COM - ABBR.xlsx;

The Merchant Review for RAGING BULL.COM below was forwarded for your approval and requires your immediate attention.

Until you are able to gain access through the FDC VPN, we have attached a copy of the Periodic Review Write-up along with the FDC Credit Signor comments. If you are in agreement with the credit signor comments, then there is no need to respond to this e-mail. However, if you have additional comments then please respond to this e-mail and be sure to include your comments so that they can be recorded by the Periodic Review analyst.

In order to record your comments we will require a response before 30 calendar days for red folders and before 90 days for non red folder account. Failure to respond this e-mail with your comments and within these timeframe it will be simply noted in our system that you have not responded and we have assumed that you are in agreement with our comments for which a confirmation e-mail shall be generated.

If you are able gain access to the FDC VPN, then please click the link below to access the review and submit your recommendation. Thank you for your cooperation.

Relationship Number	Legal Name	
[redacted]	RAGING BULL.COM	Approval Record

Review Importance:	RED FOLDER	**Reply To:**	Reply To Glass, Tyler (tglass)
Relationship Number:	[redacted]	**Clearing:**	098 - Bank of America
DBA Name:	WWW.JASONBONDPICKS.COM	**Alliance:**	FDCS - Banc of America Merchant Services
Legal Name:	RAGING BULL.COM	**Marker:**	BAMS - 890
Reporting Sic:	5964 - INTERNET	**Credit Rating:**	D+
Risk Rating:	III	**CA Amount:**	11,750,000.00
Reserve Amount:	501,096.00	**Current Risk:**	4,808,280.82
Risk Owner:	Shared	**Review Date:**	4/30/2019

PRW Approval

Tyler Glass - Credit Officer

Action:	User:	Date:
Approved As Is	Glass, Tyler (tglass)	4/24/2019

Comments:
Jason Bond is an individual who has made a fortune on Wallstreet with his investment picks operates website www.JasonBondPicks that you can become a member and receive trade and stock tips. There is a quarterly or annual subscription. - Merchant YTD processing grew to $36.8M with an AT of $728, and activity history shows an acceptable credit ratio of 2.62%. However, a CB issue with ratio of 4%. $500K LOC as collateral. - Bank: Merchant no longer has a bank account with BofA as the bank decided to exit the relationship - Merchant ran a big promo in December that caused sales to spike more than double its monthly average. When sales normalized in Jan, the CB rate jumped up to 7.6% but has since decreased each month with a ratio of 3.6% in April. - BAMS and JV have had a call with the merchant every 1-1.5 months to discuss the chargeback issue. Analyst scheduling another call with the merchant in early May. Recommend to maintain rating and cycle. Continue working with merchant to reduce chargeback levels.

Follow up:
.

Followup Priority:	Followup Due Date:
.	.

Ed Wang - FDMS SCO

Action:	User:	Date:
Approve With Followups	Wang, Ed (EWANG)	4/28/2019

Comments:
I remain concerned with the Cb levels and reputational concerns for the JV and bank. Agree there is comfort with the internally prepared financials that show strong profits, but now that the bank has decided to exit the treasury relationship, we need to discuss with bams what is bams position.

Follow up:

Call with bams JV to include Ed. To decide next steps.

Followup Priority:	Followup Due Date:
High	5/16/2019

Acknowledgement

Tyler Glass - Analyst

Action:	User:	Date:
Acknowledged	Glass, Tyler (tglass)	4/29/2019

Comments:

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Follow up:

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Followup Priority:	Followup Due Date:
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Alliance Bank Approval

BAMS Alliance BAMS Alliance - Alliance Bank Signor

Action:	User:	Date:
.	.	.

Comments:

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Follow up:

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Followup Priority:	Followup Due Date:
.	.

From: Glass, Tyler(/O=FDC/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=GLASS, TYLER, FC9LR7889E)
To: Credit Bank Of America
CC:
BCC:
Subject: RAGING BULL.COM - A Merchant Review requires your approval
Sent: 05/15/2019 11:46:09 AM +0100 (GMT)
Attachments: BAMS - RAGING_BULL_COM - ABBR (6).xlsx; Raging Bull EFMS.JPG;

The Merchant Review for RAGING BULL.COM below was forwarded for your approval and requires your immediate attention.

Until you are able to gain access through the FDC VPN, we have attached a copy of the Periodic Review Write-up along with the FDC Credit Signor comments. If you are in agreement with the credit signor comments, then there is no need to respond to this e-mail. However, if you have additional comments then please respond to this e-mail and be sure to include your comments so that they can be recorded by the Periodic Review analyst.

In order to record your comments we will require a response before 30 calendar days for red folders and before 90 days for non red folder account. Failure to respond this e-mail with your comments and within these timeframe it will be simply noted in our system that you have not responded and we have assumed that you are in agreement with our comments for which a confirmation e-mail shall be generated.

If you are able gain access to the FDC VPN, then please click the link below to access the review and submit your recommendation. Thank you for your cooperation.

Relationship Number	Legal Name	
[redacted]	RAGING BULL.COM	Approval Record

Review Importance:	RED FOLDER	**Reply To:**	Reply To Glass, Tyler (tglass)
Relationship Number:	[redacted]	**Clearing:**	098 - Bank of America
DBA Name:	WWW.JASONBONDPICKS.COM	**Alliance:**	FDCS - Banc of America Merchant Services
Legal Name:	RAGING BULL.COM	**Marker:**	BAMS - 890
Reporting Sic:	5964 - INTERNET	**Credit Rating:**	D+
Risk Rating:	III	**CA Amount:**	11,750,000.00
Reserve Amount:	501,096.00	**Current Risk:**	4,465,483.77
Risk Owner:	Shared	**Review Date:**	7/31/2019

PRW Approval

Tyler Glass - Credit Officer

Action:	User:	Date:
Approved As Is	Glass, Tyler (tglass)	5/10/2019

Comments:

RagingBull.com is a service for active traders looking for stock picks, ideas, education, etc. The company operates a few websites with focuses on different markets/strategies. Most recent review attached. Financial profile is very stable with large profits, little debt, and plenty of cash/liquidity. We have a $500K LOC on file. The issue with this merchant has been chargebacks. YTD CB ratio by volume is 4%. About 50% of that has been reversed. We have had calls with the merchant every month or so for about a year to try and help them decrease their chargeback volume. They have brought in different fraud prevention teams to help, made changes to some of the policies and procedures, and started issuing refunds more liberally to try and alleviate some of the CBs. The merchant does seem willing and dedicated to fixing the problem. Over time we started to see some improvement from July 2018 - December 2018 as the CB ratio consistently decreased from 6% to 2.4%. However, in December the merchant has a big holiday sale which spiked volume to nearly double what we have seen in one month. Inherently, the CB rate spike in the following couple of months. There is no bank relationship as the bank recently decided to exit the relationship. When we tried to find out why, the bank did not want to share details and our contacts at the merchant did not understand/explain why either. Recommending to escalate account to different parties to try and come together on a strategy.

Follow up:

.

Followup Priority:	Followup Due Date:
.	.

Ed Wang - FDMS SCO

Action:	User:	Date:
Approve With Followups	Wang, Ed (EWANG)	5/14/2019

Comments:

Per call with Jennifer last week, the concerns remain with the CB levels that has not improved. Cb levels per dollar and transactions remains in

the 3%-5% range. Further, the bank decided to terminate the treasury relationship. There is comfort with the financials that show a stable business, not these are internally prepared. Can we obtain audited financials - do the have? Jennifer, can you please loop in Cindy on this one again and even Bob or Mike at this juncture. We need more eyes on this one from bams. My concern is the reputational aspect of the risks. We continue to process for a merchant that has high disputes. The bank got out the dda relationship. Was there concern from the bank on a reputational front? Should bams be concerned?

Follow up:

Please review with Bob for his thoughts on next steps. CB issue remains. Bank existed dda relationship.

Followup Priority:	Followup Due Date:
High	6/6/2019

Acknowledgement

Tyler Glass - Analyst

Action:	User:	Date:
Acknowledged	Glass, Tyler (tglass)	5/14/2019

Comments:

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Follow up:

.

Followup Priority:	Followup Due Date:
.	.

Alliance Bank Approval

BAMS Alliance BAMS Alliance - Alliance Bank Signor

Action:	User:	Date:
.	.	.

Comments:

.

Follow up:

.

Followup Priority:	Followup Due Date:
.	.

From: Fontana, Thomas (BAMS)(/O=FDC/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=FONTANA, THOMAS, F7J1PZI5BD)
To: Bottari, Robert (BAMS)
CC:
BCC:
Subject: RE: RAGING BULL.COM - Possible Termination
Sent: 06/13/2019 08:44:36 PM +0100 (GMT)
Attachments:

If we lose any money here is it because we didn't do appropriate due diligence. There is so much negative on this guy, I wonder how we ever approved him. Is this Small Business AA?

From: Bottari, Robert (BAMS) <Robert.Bottari@bankofamericamerchant.com>
Sent: Thursday, June 13, 2019 3:10 PM
To: Fontana, Thomas (BAMS) <Thomas.Fontana@bankofamericamerchant.com>
Subject: RAGING BULL.COM - Possible Termination

OK.... It's been a day. So this merchant is in PR. The bank exited the relationship but did not give us a reason (but we thought it was an AML person). CB rate is around 5% over the last year... they tried to reduce it using 2 different vendors but the rate is creeping up (and volume is down month to date June). All financials are internally prepared, we have $500K today but the risk is $4M to $10M peak. Our revenue is around $365K.

Fairly damning YouTube video and if this true.... Then the internal financials could be suspect.
https://www.youtube.com/watch?v=KztpaGgvcQs

My opinion..... exit this relationship. They are not in a CB program but I can see being a reputational issue and if this gets shut down our $500K is not covering the risk.

Thoughts?

From: Glass, Tyler <Tyler.Glass@firstdata.com>
Sent: Thursday, June 13, 2019 2:57 PM
To: Wang, Ed <Ed.Wang@firstdata.com>; Coleman, Jennifer (BAMS) <Jennifer.Coleman@bankofamericamerchant.com>; Jordan, Cynthia (BAMS) <CYNTHIA.JORDAN@bankofamericamerchant.com>; Bottari, Robert (BAMS) <Robert.Bottari@bankofamericamerchant.com>
Cc: Credit Bank Of America <JV_Credit@bankofamericamerchant.com>
Subject: RE: RAGING BULL.COM - A Merchant Review requires your approval

Most recent review attached and comments below.

Credit Officer - Tyler Glass

Action: Approved As Is | User: Tyler Glass | Date: 5/10/2019 3:16:00 PM

Comments:

RagingBull.com is a service for active traders looking for stock picks, ideas, education, etc. The company operates a few websites with focuses on different markets/strategies.

Most recent review attached. Financial profile is very stable with large profits, little debt, and plenty of cash/liquidity. We have a $500K LOC on file.

The issue with this merchant has been chargebacks. YTD CB ratio by volume is 4%. About 50% of that has been reversed.

We have had calls with the merchant every month or so for about a year to try and help them decrease their chargeback volume. They have brought in different fraud prevention teams to help, made changes to some of the policies and procedures, and started issuing refunds more liberally to try and alleviate some of the CBs. The merchant does seem willing and dedicated to fixing the problem.

Over time we started to see some improvement from July 2018 - December 2018 as the CB ratio consistently decreased from 6% to 2.4%.

However, in December the merchant has a big holiday sale which spiked volume to nearly double what we have seen in one month. Inherently, the CB rate spike in the following couple of months.

There is no bank relationship as the bank recently decided to exit the relationship. When we tried to find out why, the bank did not want to share details and our contacts at the merchant did not understand/explain why either.

Recommending to escalate account to different parties to try and come together on a strategy.

Save | Locked

FDMS SCO - Ed Wang

Action: Approve With Followups | User: Ed Wang | Date: 5/14/2019 12:45:00 PM

Comments:

Per call with Jennifer last week, the concerns remain with the CB levels that has not improved.
Cb levels per dollar and transactions remains in the 3%-5% range.
Further, the bank decided to terminate the treasury relationship.
There is comfort with the financials that show a stable business, not these are internally prepared.
Can we obtain audited financials - do the have?

Jennifer, can you please loop in Cindy on this one again and even Bob or Mike at this juncture. We need more eyes on this one from bams. My concern is the reputational aspect of the risks. We continue to process for a merchant that has high disputes. The bank got out the dda relationship. Was there concern from the bank on a reputational front? Should bams be concerned?

Follow up:

Please review with Bob for his thoughts on next steps. CB issue remains. Bank existed dda relationship.

From: Wang, Ed <Ed.Wang@firstdata.com>
Sent: Thursday, June 13, 2019 2:42 PM
To: Coleman, Jennifer (BAMS) <Jennifer.Coleman@bankofamericamerchant.com>; Jordan, Cynthia (BAMS) <CYNTHIA.JORDAN@bankofamericamerchant.com>; Bottari, Robert (BAMS) <Robert.Bottari@bankofamericamerchant.com>
Cc: Credit Bank Of America <JV_Credit@bankofamericamerchant.com>; Glass, Tyler <Tyler.Glass@firstdata.com>

Subject: RE: RAGING BULL.COM - A Merchant Review requires your approval

Save | Download Risk Report | Download to Excel

Sales, Chargeback and Credit Stats (USD)

Ratio's Calculated by: (•) Volume ($) ( ) Items (#)

Month	Sales, Items	Sales, Volume	Credits, Items	Credits, Volume	Chargebacks, Items	Chargebacks, Volume	Monthly Credit Ratio-$	Monthly Chargeback Ratio-$	Avg. Sales Ticket	Avg. Credit	Avg. Chargeback
May 19	1,916	1,316,975	201	143,533	67	75,889	10.89870 %	5.76240 %	687.36	714.10	1,132.67
Apr 19	2,995	2,475,586	207	158,638	99	83,717	6.40810 %	3.38170 %	826.57	766.37	845.63
Mar 19	3,373	2,798,146	170	140,786	140	135,418	5.03140 %	4.83950 %	829.57	828.15	967.27
Feb 19	4,308	2,791,951	130	87,708	184	151,780	3.14150 %	5.43630 %	648.09	674.68	824.89
Jan 19	5,492	3,618,794	161	163,500	229	275,485	4.51810 %	7.61260 %	658.92	1,015.53	1,202.99
Dec 18	5,070	7,215,296	142	158,721	168	174,263	2.19980 %	2.41520 %	1,423.14	1,117.75	1,037.28
Nov 18	4,016	3,718,412	134	89,129	110	107,354	2.39700 %	2.88710 %	925.90	665.14	975.94
Oct 18	8,059	3,172,581	210	160,851	98	82,132	5.07000 %	2.58880 %	393.67	765.95	838.08
Sep 18	3,862	2,159,970	33	20,783	101	81,423	0.96220 %	3.76960 %	559.29	629.79	806.16
Aug 18	2,804	2,293,669	60	42,255	109	88,735	1.84220 %	3.86870 %	818.00	704.24	814.08
Jul 18	2,538	1,877,316	45	43,090	127	113,730	2.29530 %	6.05810 %	739.68	957.56	895.51
Jun 18	3,912	2,134,245	22	15,923	105	82,625	0.74610 %	3.87140 %	545.56	723.77	786.91

From: Wang, Ed
Sent: Thursday, June 13, 2019 2:34 PM
To: Coleman, Jennifer (BAMS); Jordan, Cynthia (BAMS); Bottari, Robert (BAMS)
Cc: Credit Bank Of America; Glass, Tyler
Subject: RE: RAGING BULL.COM - A Merchant Review requires your approval

Just watched this video on the merchant. Not exactly a positive review.

https://www.youtube.com/watch?v=KztpaGgvcQs

From: Coleman, Jennifer (BAMS)
Sent: Wednesday, June 12, 2019 9:47 AM
To: Jordan, Cynthia (BAMS); Bottari, Robert (BAMS)
Cc: Credit Bank Of America; Wang, Ed; Glass, Tyler
Subject: RE: RAGING BULL.COM - A Merchant Review requires your approval

Bob/Cindy,
Just wanted to remind you of what we need to discuss on the call coming up tomorrow. Any feedback ahead of time would be greatly appreciated and may assist in tomorrow's discussion.

Thank you,
Jennifer Coleman
AVP, Credit Manager
Risk and Compliance, Bank of America Merchant Services
805 N. Whittington Pkwy, Ste 150, Louisville, KY 40222
Direct: 502.380.9222 Mobile: 502.310.8695 Fax: 502.329.4924
jennifer.coleman@bankofamericamerchant.com

From: Coleman, Jennifer (BAMS) <Jennifer.Coleman@bankofamericamerchant.com>
Sent: Wednesday, May 22, 2019 11:11 AM
To: Jordan, Cynthia (BAMS) <CYNTHIA.JORDAN@bankofamericamerchant.com>; Bottari, Robert (BAMS) <Robert.Bottari@bankofamericamerchant.com>
Cc: Credit Bank Of America <JV_Credit@bankofamericamerchant.com>; Wang, Ed <Ed.Wang@firstdata.com>; Glass, Tyler <Tyler.Glass@firstdata.com>
Subject: RE: RAGING BULL.COM - A Merchant Review requires your approval

Bob/Cindy,
We need to circle back on this relationship. PR and I had a call back on May 10 and decided we need a fresh perspective on this relationship since there is a case for both maintaining this relationship as well as exiting.

The biggest concern is the consistently high c/b rate ranging from 2-7% over the past year, though the merchant has taken several steps to combat this. Most of it is friendly c/b due to the company's recurring payment model whereby the c/h opts to c/b the monthly fee rather than simply calling to cancel the subscription. Several tools have been put into place and the merchant was showing improvement for a couple months until earlier this year when c/b went back up following a promotion in Nov/Dec which spiked sales. The continue to put tools into place and some improvement has again been seen the past month or two.

The issue is whether we continue to work with the merchant since they are very genuine in wanting to reduce c/b, but with the bank exiting the relationship, there is still cause for concern. BAMS makes about $365K annually on this relationship, so it is still good business, but it is a high maintenance relationship.

We would like to set up another internal call to discuss further and determine a strategy before setting a call up with the merchant.

Please advise.

Thank you,
Jennifer Coleman

AVP, Credit Manager
Risk and Compliance, Bank of America Merchant Services
805 N. Whittington Pkwy, Ste 150, Louisville, KY 40222
Direct: 502.380.9222 Mobile: 502.310.8695 Fax: 502.329.4924
jennifer.coleman@bankofamericamerchant.com

-----Original Appointment-----
From: Glass, Tyler <Tyler.Glass@firstdata.com>
Sent: Wednesday, May 8, 2019 5:00 PM
To: Glass, Tyler; Credit Bank Of America; Coleman, Jennifer (BAMS); Wang, Ed
Subject: RAGING BULL.COM - A Merchant Review requires your approval
When: Friday, May 10, 2019 1:30 PM-2:00 PM (UTC-05:00) Eastern Time (US & Canada).
Where: Dial in: (877) 304-0076 with PW: 1474251

Hello Ed and Jennifer,

Per below and prior approvals, I am scheduling an internal call to discuss next steps for Raging Bull.

This Friday at 1:30PM EST. Calendars said no conflicts but let me know if we need to adjust the time.

Thank you,
Tyler Glass

From: Coleman, Jennifer (BAMS) <Jennifer.Coleman@bankofamericamerchant.com> **On Behalf Of** Credit Bank Of America
Sent: Wednesday, May 8, 2019 4:47 PM
To: Glass, Tyler <Tyler.Glass@firstdata.com>; Credit Bank Of America <JV_Credit@bankofamericamerchant.com>
Subject: RE: RAGING BULL.COM - A Merchant Review requires your approval

BAMS concurs with maintaining as is for now with D+ credit rating and quarterly review cycle, but agree that we should follow-up to discuss new developments internally before discussing with the merchant, due 5/16/19. We need to continue the open dialogue with the merchant, with the last call having taken place on 3/12/19. We are due to have another discussion with the merchant, so the sooner we discuss internally the better.

Thank you,
Jennifer Coleman
AVP, Credit Manager
Risk and Compliance, Bank of America Merchant Services
805 N. Whittington Pkwy, Ste 150, Louisville, KY 40222
Direct: 502.380.9222 Mobile: 502.310.8695 Fax: 502.329.4924
jennifer.coleman@bankofamericamerchant.com

From: Glass, Tyler <tyler.glass@firstdata.com>
Sent: Tuesday, April 30, 2019 6:47 AM
To: Credit Bank Of America <JV_Credit@bankofamericamerchant.com>
Subject: RAGING BULL.COM - A Merchant Review requires your approval
Importance: High

The Merchant Review for RAGING BULL.COM below was forwarded for your approval and requires your immediate attention.

Until you are able to gain access through the FDC VPN, we have attached a copy of the Periodic Review Write-up along with the FDC Credit Signor comments. If you are in agreement with the credit signor comments, then there is no need to respond to this e-mail. However, if you have additional comments then please respond to this e-mail and be sure to include your comments so that they can be recorded by the Periodic Review analyst.

In order to record your comments we will require a response before 30 calendar days for red folders and before 90 days for non red folder account. Failure to respond this e-mail with your comments and within these timeframe it will be simply noted in our system that you have not responded and we have assumed that you are in agreement with our comments for which a confirmation e-mail shall be generated.

If you are able gain access to the FDC VPN, then please click the link below to access the review and submit your recommendation. Thank you for your cooperation.

Relationship Number	Legal Name	
[redacted]	RAGING BULL.COM	Approval Record

Review Importance:	RED FOLDER	**Reply To:**	Reply To Glass, Tyler (tglass)
Relationship Number:	[redacted]	**Clearing:**	098 - Bank of America
DBA Name:	WWW.JASONBONDPICKS.COM	**Alliance:**	FDCS - Banc of America Merchant Services
Legal Name:	RAGING BULL.COM	**Marker:**	BAMS - 890
Reporting Sic:	5964 - INTERNET	**Credit Rating:**	D+
Risk Rating:	III	**CA Amount:**	11,750,000.00
Reserve Amount:	501,096.00	**Current Risk:**	4,808,280.82
Risk Owner:	Shared	**Review Date:**	4/30/2019

PRW Approval

Tyler Glass - Credit Officer

Action:
Approved As Is

User:
Glass, Tyler (tglass)

Date:
4/24/2019

Comments:
Jason Bond is an individual who has made a fortune on Wallstreet with his investment picks operates website www.JasonBondPicks that you can become a member and receive trade and stock tips. There is a quarterly or annual subscription. - Merchant YTD processing grew to $36.8M with an AT of $728, and activity history shows an acceptable credit ratio of 2.62%. However, a CB issue with ratio of 4%. $500K LOC as collateral. - Bank: Merchant no longer has a bank account with BofA as the bank decided to exit the relationship - Merchant ran a big promo in December that caused sales to spike more than double its monthly average. When sales normalized in Jan, the CB rate jumped up to 7.6% but has since decreased each month with a ratio of 3.6% in April. - BAMS and JV have had a call with the merchant every 1-1.5 months to discuss the chargeback issue. Analyst scheduling another call with the merchant in early May. Recommend to maintain rating and cycle. Continue working with merchant to reduce chargeback levels.

Follow up:
.

Followup Priority:
.

Followup Due Date:
.

Ed Wang - FDMS SCO

Action:
Approve With Followups

User:
Wang, Ed (EWANG)

Date:
4/28/2019

Comments:
I remain concerned with the Cb levels and reputational concerns for the JV and bank. Agree there is comfort with the internally prepared financials that show strong profits, but now that the bank has decided to exit the treasury relationship, we need to discuss with bams what is bams position.

Follow up:
Call with bams JV to include Ed. To decide next steps.

Followup Priority:
High

Followup Due Date:
5/16/2019

Acknowledgement

Tyler Glass - Analyst

Action:
Acknowledged

User:
Glass, Tyler (tglass)

Date:
4/29/2019

Comments:
.

Follow up:
.

Followup Priority:
.

Followup Due Date:
.

Alliance Bank Approval

BAMS Alliance BAMS Alliance - Alliance Bank Signor

Action:
.

User:
.

Date:
.

Comments:
.

Follow up:
.

Followup Priority:
.

Followup Due Date:
.

From: Kauffman, Melissa (BAMS)(/O=FDC/OU=FIRST ADMINISTRATIVE GROUP/CN=RECIPIENTS /CN=3FEAECF4-5E3EF523-85256936-5D3D42)
To: Williamson, Dale (BAMS)
CC:
BCC:
Subject: RE: Ragingbull.com 372288802880
Sent: 07/17/2019 06:25:32 PM +0100 (GMT)
Attachments:

I don't think this one would qualify. I can confirm with Tim tomorrow and circle back with you.

Melissa Kauffman
VP, Retention, Small Business
Bank of America Merchant Services
T 301.766.2533 C 240.527.9976
melissa.kauffman@bankofamericamerchant.com
Bank of America Merchant Services

From: Williamson, Dale (BAMS) <Dale.Williamson@bankofamericamerchant.com>
Sent: Wednesday, July 17, 2019 1:19 PM
To: Kauffman, Melissa (BAMS) <Melissa.Kauffman@bankofamericamerchant.com>
Subject: FW: Ragingbull.com 372288802880

Hey Melissa,

Here is another account of Karen's.

From what Karen has been able to find out the Bank closed their bank account in January due to the excessive chargebacks that they had. Merchant Services has been working with them since this time to try and set a plan in place for the excessive chargebacks……..The plan has not worked so the merchant was advised that we wil also be closing down their merchant account.

Should this be submitted as an exception to have it excluded from Karen??

Ms. Dale Williamson
VP Retention Manager, Small Business
Bank of America Merchant Services
T: 301.766.2521 F: 402.315.5491
Dale.Williamson@bankofamericamerchant.com
https://www.gotomeet.me/DALEWilliamson

Bank of America Merchant Services

From: Rider, Karen (BAMS) <Karen.Rider@bankofamericamerchant.com>
Sent: Wednesday, July 17, 2019 12:40 PM
To: Williamson, Dale (BAMS) <Dale.Williamson@bankofamericamerchant.com>
Subject: Ragingbull.com 372288802880

Here is a copy of the letter of termination that was sent. This account is #2 in my top 10.

Karen Rider
Senior Client Relations Specialist
Small Business Client Segment
Bank of America Merchant Services
karen.rider@bankofamericamerchant.com
Phone: 301-766-2286
Fax : 402-916-8960

Bank of America Merchant Services

From: Anthony Bell(anthony@ragingbull.com)
To: Jordan Reyna
CC: Glass, Tyler; Wang, Ed; Bottari, Robert (BAMS); Jordan, Cynthia (BAMS); Gambaro, Michael John (BAMS); Michael Bowers
BCC:
Subject: Re: [FDC-External]: Re: Raging Bull Follow up
Sent: 08/23/2019 05:15:27 PM +0100 (GMT)
Attachments:

Hey Tyler,

I talked with our support team manager. He said we'll probably process up to 30 refunds over the course of the next 2-3 months.

As a precaution, we have disconnected FD from our sales system. So only refunds and chargebacks should be processing.

Hope this helps.

On Fri, Aug 23, 2019 at 11:47 AM Jordan Reyna <jordan@ragingbull.com> wrote:

> Thanks Tyler. No payments should come through. Thanks for helping us avoid more chargebacks.
>
> Jordan
>
> On Fri, Aug 23, 2019 at 9:27 AM Anthony Bell <anthony@ragingbull.com> wrote:
>
> > Thanks Tyler,
> >
> > We have no desire to process sales in FD. Just need to process some refunds.
> >
> > On Fri, Aug 23, 2019 at 11:23 AM Glass, Tyler <Tyler.Glass@firstdata.com> wrote:
> >
> > > Hi Anthony,
> > >
> > > The accounts have been turned back on so you may process credits.
> > >
> > > As an FYI, if any sales are processed, we will capture those funds.
> > >
> > > We will be monitoring the refund activity.
> > >
> > > If you suspect additional refunds (outside of the amount you referenced below) please let us know.
> > >
> > > Thank you,
> > >
> > > Tyler Glass
> > >
> > > **From:** Anthony Bell <anthony@ragingbull.com>
> > > **Sent:** Thursday, August 22, 2019 9:29 AM
> > > **To:** Wang, Ed <Ed.Wang@firstdata.com>
> > > **Cc:** Glass, Tyler <Tyler.Glass@firstdata.com>; Jordan Reyna <jordan@ragingbull.com>; Bottari, Robert (BAMS) <Robert.Bottari@bankofamericamerchant.com>; Jordan, Cynthia (BAMS) <CYNTHIA.JORDAN@bankofamericamerchant.com>; Gambaro, Michael John (BAMS)

<michael.gambaro@bankofamericamerchant.com>; Michael Bowers <michaelb@ragingbull.com>
Subject: Re: [FDC-External]: Re: Raging Bull Follow up

Hey Ed,

Just wanted to follow up on this.

On Tue, Aug 20, 2019 at 3:24 PM Anthony Bell <anthony@ragingbull.com> wrote:

> We'll probably need to process about 15 this month, no more than 10 in September, and we might have to do 1 or 2 in October. Clients typically reach out for refunds 20-50 days after being charged for their subscription. Processing with FirstData was terminated around 08/05/2019 I believe, so 60 days from that point would be sufficient.
>
> I estimate we'll need to do around 25 refunds.
>
> On Tue, Aug 20, 2019 at 3:00 PM Wang, Ed <Ed.Wang@firstdata.com> wrote:
>
> > How much in refunds do you expect to process?
> >
> > **Ed Wang**
> >
> > VP, Credit Risk – Periodic Review
> >
> > Office: 212-515-1062 | Mobile: 516-448-2866
> >
> > Ed.wang@firstdata.com
> >
> > First Data is now fiserv.
> >
> > Fiserv | Join Our Team | Twitter | LinkedIn | Facebook
> >
> > FORTUNE Magazine **World's Most Admired Companies®** 2014 | 2015 | 2016 | 2017 | 2018 | 2019
> >
> > **From:** Anthony Bell <anthony@ragingbull.com>
> > **Sent:** Tuesday, August 20, 2019 2:53 PM
> > **To:** Glass, Tyler <Tyler.Glass@firstdata.com>
> > **Cc:** Jordan Reyna <jordan@ragingbull.com>; Wang, Ed <Ed.Wang@firstdata.com>; Bottari, Robert (BAMS) <Robert.Bottari@bankofamericamerchant.com>; Jordan, Cynthia (BAMS) <CYNTHIA.JORDAN@bankofamericamerchant.com>; Gambaro, Michael John (BAMS) <michael.gambaro@bankofamericamerchant.com>; Michael Bowers <michaelb@ragingbull.com>
> > **Subject:** Re: [FDC-External]: Re: Raging Bull Follow up

Our new merchant doesn't allow us to process refunds for charges that doesn't occur on their system. If chargebacks can still come out of our account, why can't we issue refunds as well? The people we can't refund will most likely become chargebacks and we'll have to also get hit with the $25 fee. I feel like it makes sense to allow us to process refunds. We have no intention of processing sales through the terminal.

On Tue, Aug 20, 2019 at 2:24 PM Glass, Tyler <Tyler.Glass@firstdata.com> wrote:

> Hi Jordan,
>
> Apologies for not getting back to you sooner.
>
> Are you able to process refunds through the new processor?
>
> The accounts were closed in conjunction with the termination.
>
> Thank you,
>
> Tyler Glass
>
> **From:** Jordan Reyna <jordan@ragingbull.com>
> **Sent:** Tuesday, August 20, 2019 2:21 PM
> **To:** Glass, Tyler <Tyler.Glass@firstdata.com>
> **Cc:** Wang, Ed <Ed.Wang@firstdata.com>; Bottari, Robert (BAMS) <Robert.Bottari@bankofamericamerchant.com>; Jordan, Cynthia (BAMS) <CYNTHIA.JORDAN@bankofamericamerchant.com>; Gambaro, Michael John (BAMS) <michael.gambaro@bankofamericamerchant.com>; Anthony Bell <anthony@ragingbull.com>; Michael Bowers <michaelb@ragingbull.com>
> **Subject:** Re: [FDC-External]: Re: Raging Bull Follow up
>
> Tyler,
>
> Anything here? Trying to take care of our clients here.
>
> Jordan
>
> On Fri, Aug 16, 2019 at 7:58 AM Jordan Reyna <jordan@ragingbull.com> wrote:
>
> > Tyler,

We have moved our incoming transactions off of Payeezy effective 11 days ago. However, we still use payeezy to refund folks occasionally to prevent chargebacks. I see today that all terminals are shut down and that prevents us from refunding and preventing chargebacks. Can we get that turned back on asap? Without it, you'll see an increase in chargebacks and we had no notification that the terminals would be disabled. This is extremely urgent.

Jordan

On Fri, Jul 26, 2019 at 11:20 AM Jordan Reyna <jordan@ragingbull.com> wrote:

> Our goal is to be full off BAMS by August 5, I believe that's our deadline, correct?
>
> On Fri, Jul 26, 2019 at 11:12 AM Glass, Tyler <Tyler.Glass@firstdata.com> wrote:
>
> > Hi Jordan,
> >
> > Hope you have been well.
> >
> > Just wanted to check in and see how you guys are doing finding a new processor?
> >
> > I see volume is trending downward but wanted to see if you had a timeframe to be fully transitioned.
> >
> > Thank you,
> >
> > Tyler Glass
> >
> > **From:** Jordan Reyna <jordan@ragingbull.com>
> > **Sent:** Tuesday, July 2, 2019 4:00 PM
> > **To:** Glass, Tyler <Tyler.Glass@firstdata.com>
> > **Cc:** Wang, Ed <Ed.Wang@firstdata.com>; Bottari, Robert (BAMS) <Robert.Bottari@bankofamericamerchant.com>; Jordan, Cynthia (BAMS) <CYNTHIA.JORDAN@bankofamericamerchant.com>; Gambaro, Michael John (BAMS) <michael.gambaro@bankofamericamerchant.com>; Anthony Bell <anthony@ragingbull.com>
> > **Subject:** Re: [FDC-External]: Re: Raging Bull Follow up
> >
> > The proper address is the following.
> >
> > RagingBull.com
> >
> > 62 Calef Hwy STE #233

Lee, NH 03861

Thanks,

Jordan

On Tue, Jul 2, 2019 at 1:49 PM Glass, Tyler <Tyler.Glass@firstdata.com> wrote:

> Hello Jordan,
>
> Thank you for taking some time to speak today.
>
> Per our conversation, please find the attached termination letter.
>
> If you have any questions, please feel free to reach out.
>
> Also, can you confirm the address within the attachment is accurate for sending a hard copy of the letter?
>
> Thank you,
>
> Tyler Glass
>
> -----Original Appointment-----
> **From:** Glass, Tyler
> **Sent:** Friday, June 28, 2019 3:22 PM
> **To:** Jordan Reyna; Wang, Ed; Bottari, Robert (BAMS); Jordan, Cynthia (BAMS); Gambaro, Michael John (BAMS)
> **Cc:** Anthony Bell
> **Subject:** [FDC-External]: Re: Raging Bull Follow up
> **When:** Tuesday, July 2, 2019 3:30 PM-4:00 PM (UTC-05:00) Eastern Time (US & Canada).
> **Where:** Dial in: (877) 304-0076 with PW: 1474251
>
> Hi Jordan,
>
> Tuesday works well.

I am sending out an invite for 3:30PM EST on Tuesday.

Talk to you then.

Have a good weekend,

Tyler Glass

From: Jordan Reyna <jordan@ragingbull.com>
Sent: Friday, June 28, 2019 10:57 AM
To: Glass, Tyler <Tyler.Glass@firstdata.com>
Cc: Anthony Bell <anthony@ragingbull.com>; Coleman, Jennifer (BAMS) <Jennifer.Coleman@bankofamericamerchant.com>
Subject: Re: [FDC-External]: Re: Raging Bull Follow up

Early next week is my soonest availability. Let me know if Tuesday or Wednesday works please.

Jordan

On Fri, Jun 28, 2019 at 7:49 AM Glass, Tyler <Tyler.Glass@firstdata.com> wrote:

> Hi Jordan,
>
> Just wanted to follow up.
>
> Do you have any availability today for a call?
>
> Thank you,
>
> Tyler Glass
>
> ---
>
> **From:** Glass, Tyler
> **Sent:** Thursday, June 27, 2019 5:22 PM
> **To:** 'Jordan Reyna' <jordan@ragingbull.com>
> **Cc:** Anthony Bell <anthony@ragingbull.com>; Coleman, Jennifer (BAMS) <Jennifer.Coleman@bankofamericamerchant.com>

Subject: RE: [FDC-External]: Re: Raging Bull Follow up

Hello Jordan,

Would like to set up a call tomorrow to discuss our go-forward strategy.

What time would you be available tomorrow for a call?

Thank you,

Tyler Glass

From: Jordan Reyna <jordan@ragingbull.com>
Sent: Tuesday, June 18, 2019 10:07 AM
To: Glass, Tyler <Tyler.Glass@firstdata.com>
Cc: Anthony Bell <anthony@ragingbull.com>; Coleman, Jennifer (BAMS) <Jennifer.Coleman@bankofamericamerchant.com>
Subject: [FDC-External]: Re: Raging Bull Follow up

Tyler,

Thanks for the follow up. WE are making some adjustments in our conversion flow to partially try and get our chargeback rate now. WE have grown at such a quick rate that we are learning some lessons along the way. Right now we are focusing on development and tightening our processes so we can be an outstanding merchant going forward. Thanks for checking in.

Jordan

On Tue, Jun 18, 2019 at 7:40 AM Glass, Tyler <Tyler.Glass@firstdata.com> wrote:

> Hello again,
>
> Can either of you explain why volume is down so significantly?
>
> Are you moving to another processor?
>
> Thank you,
>
> Tyler Glass

From: Glass, Tyler
Sent: Thursday, June 13, 2019 2:19 PM
To: 'Anthony Bell' <anthony@ragingbull.com>
Cc: Coleman, Jennifer (BAMS) <Jennifer.Coleman@bankofamericamerchant.com>; Jordan Reyna <jordan@ragingbull.com>
Subject: RE: Raging Bull Follow up

Hi Anthony and Jordan,

I noticed that volume on the account is down significantly from previous months. On pace to do about $500K for June.

Is there a reason for the decline in processing?

Thank you,

Tyler Glass

From: Anthony Bell <anthony@ragingbull.com>
Sent: Wednesday, April 24, 2019 3:09 PM
To: Glass, Tyler <Tyler.Glass@firstdata.com>
Cc: Coleman, Jennifer (BAMS) <Jennifer.Coleman@bankofamericamerchant.com>; Jordan Reyna <jordan@ragingbull.com>; Kasner, Martin <Martin.Kasner@firstdata.com>
Subject: Re: Raging Bull Follow up

Hey Tyler,

Hope all is going well. Pretty much anytime works for me. Regarding financial statements, see attached. The 2018 Tax Return probably wont be ready until July.

On Wed, Apr 24, 2019 at 2:58 PM Glass, Tyler <Tyler.Glass@firstdata.com> wrote:

> Hello Anthony,
>
> Just wanted to follow up for the financials requested below.

In addition, I will look to set up another call soon. Probably late next week or the following week. Any times that work best for you guys?

Thank you,

Tyler Glass

From: Glass, Tyler
Sent: Monday, April 22, 2019 3:43 PM
To: 'Anthony Bell' <anthony@ragingbull.com>
Cc: Coleman, Jennifer (BAMS) <Jennifer.Coleman@bankofamericamerchant.com>; Jordan Reyna <jordan@ragingbull.com>; Kasner, Martin <Martin.Kasner@firstdata.com>
Subject: RE: Raging Bull Follow up

Hi Anthony,

Can you please forward Q1 2019 financials?

Also, are the tax returns for 2018 available yet?

Thank you,

Tyler Glass

From: Anthony Bell <anthony@ragingbull.com>
Sent: Wednesday, March 27, 2019 9:53 AM
To: Glass, Tyler <Tyler.Glass@firstdata.com>
Cc: Coleman, Jennifer (BAMS) <Jennifer.Coleman@bankofamericamerchant.com>; Jordan Reyna <jordan@ragingbull.com>; Kasner, Martin <Martin.Kasner@firstdata.com>
Subject: Re: Raging Bull Follow up

Hey Tyler,

I have attached the 2018 Balance Sheet and Income Statement. The 2018 Tax Return will not be completed for a couple months.

On Tue, Mar 26, 2019 at 2:01 PM Glass, Tyler <Tyler.Glass@firstdata.com> wrote:

> Hi Anthony,
>
> Hope you have been well.
>
> Does Raging Bull prepared audited statements? Could you send a copy of that or the FYE 2018 tax return?
>
> Thank you,
>
> Tyler Glass
>
> **From:** Anthony Bell <anthony@ragingbull.com>
>
> **Sent:** Thursday, January 31, 2019 2:59 PM
> **To:** Coleman, Jennifer (BAMS) <Jennifer.Coleman@bankofamericamerchant.com>
> **Cc:** Glass, Tyler <Tyler.Glass@firstdata.com>; Jordan Reyna <jordan@ragingbull.com>; Kasner, Martin <Martin.Kasner@firstdata.com>
> **Subject:** Re: Raging Bull Follow up
>
> Here are the 2018 Financial Statements
>
> On Tue, Jan 29, 2019 at 9:56 AM Coleman, Jennifer (BAMS) <Jennifer.Coleman@bankofamericamerchant.com> wrote:
>
> > Me as well.
> >
> > Jennifer Coleman
> >
> > AVP, Credit Manager
> >
> > Risk and Compliance, Bank of America Merchant Services
> >
> > 1231 Durrett Ln, Louisville, KY 40213
> >
> > Direct: 502.380.9222 (NEW) Mobile: 502.310.8695
> >
> > jennifer.coleman@bankofamericamerchant.com

From: Anthony Bell [mailto:anthony@ragingbull.com]
Sent: Tuesday, January 29, 2019 8:47 AM
To: Glass, Tyler
Cc: Jordan Reyna; Kasner, Martin; Coleman, Jennifer (BAMS)
Subject: Re: Raging Bull Follow up

That's fine, I'll be able to make it.

On Tue, Jan 29, 2019 at 8:46 AM Glass, Tyler <Tyler.Glass@firstdata.com> wrote:

> Hi all,
>
> Changing to 2:30PM EST
>
> Thank you
>
> Tyler Glass
>
> ---
> **From:** Jordan Reyna <jordan@ragingbull.com>
> **Sent:** Thursday, January 24, 2019 12:14 AM
> **To:** Glass, Tyler <Tyler.Glass@firstdata.com>
> **Cc:** Credit Bank Of America <JV_Credit@bankofamericamerchant.com>
> **Subject:** Re: Discover Entitlement - Raging Bull
>
> Let's plan on Thursday next week.
>
> On Wed, Jan 23, 2019 at 2:01 PM Glass, Tyler <Tyler.Glass@firstdata.com> wrote:
>
> > Hello Jordan,
> >
> > Have not heard back from you in a while.
> >
> > When are you available to jump on the phone this week or next?
> >
> > Thank you,
> >
> > Tyler Glass

From: Glass, Tyler
Sent: Monday, January 14, 2019 12:09 PM
To: 'Jordan Reyna' <jordan@ragingbull.com>
Subject: RE: Discover Entitlement - Raging Bull

Hello Jordan,

Just wanted to follow up for the updated financials.

Realized I asked for FYE 2017 below, but am looking for FYE 2018.

Do you have these available to send?

Thank you,

Tyler Glass

From: Jordan Reyna <jordan@ragingbull.com>
Sent: Monday, January 7, 2019 12:02 PM
To: Glass, Tyler <Tyler.Glass@firstdata.com>
Subject: Re: Discover Entitlement - Raging Bull

Thanks Tyler. Wish they would give us more clarity on their "external research." A conversation could make all the difference and I think there's a lot of confusion on both ends. I think it would be fair for them to hear us out before giving us the death penalty.

On Mon, Jan 7, 2019 at 9:52 AM Glass, Tyler <Tyler.Glass@firstdata.com> wrote:

> Hello Jordan,
>
> Wanted to get back to you regarding the Discover entitlement. Please see below response:
>
> "Hi Tyler, despite BAMS' commitment to work with the client, Discover has

advised that they will not allow the merchant to re-enable Discover, based on their business model and external research relating to cardholder complaints."

Sorry we could not help regain the Discover entitlement.

On another note, the account is scheduled to be reviewed again. Can you please send FYE 2017 statements when they are available?

Thank you,

Tyler Glass

From: Jordan Reyna <jordan@ragingbull.com>
Sent: Friday, December 21, 2018 9:32 AM
To: Glass, Tyler <Tyler.Glass@firstdata.com>
Subject: Re: Discover Entitlement - Raging Bull

Great, thanks for the update.

On Fri, Dec 21, 2018 at 7:24 AM Glass, Tyler <Tyler.Glass@firstdata.com> wrote:

> Jordan,
>
> Saw your email and I've forwarded it to Michael and requested he advise on next steps.
>
> Stay tuned. I will let you know what I hear.
>
> Thank you,
>
> Tyler Glass
>
> **From:** Jordan Reyna <jordan@ragingbull.com>
> **Sent:** Friday, December 21, 2018 9:15 AM
> **To:** Glass, Tyler <Tyler.Glass@firstdata.com>
> **Subject:** Re: Discover Entitlement - Raging Bull

Sent you Verifi's written reply confirming they do not have access to client credit card information. Please keep me posted as we'd like to get Discover back up and running and hopefully Michael Park can help us with some connections there.

Jordan

On Wed, Dec 19, 2018 at 7:15 AM Jordan Reyna <jordan@ragingbull.com> wrote:

> Tyler,
>
> We no longer have the letter unfortunately. However, thanks for the info regarding the Verifi request. They do not see credit card information. I will get a written letter verifying this. Hopefully this is the only hoop we have to jump through to move this forward. Thanks for your efforts on this so far.
>
> Jordan
>
> On Wed, Dec 19, 2018 at 7:03 AM Glass, Tyler <Tyler.Glass@firstdata.com> wrote:
>
> > Hello Jordan,
> >
> > Please see below response regarding getting Discover entitlement back.
> >
> > "Tyler, we would also need to confirm that the services performed by Verifi do not include access to full cardholder data. Currently , Verifi is not registered as a TPSP with BAMS. So, we would need confirmation from Verifi in writing that they do not perform services for any BAMS merchant that includes access to full cardholder data. Otherwise, we would need to get them registered as a TPSP.
> >
> > We would need to confirm this information and get a comfort level from BAMS Credit, before we could reach out to Discover to request a re-enablement of the acceptance."
> >
> > See if you can get the above and I will pass it along.

Also, were you able to get a copy of that letter from Bank of America?

Thank you,

Tyler Glass

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--

Best Wishes,

Anthony Bell

Accountant , RagingBull.com

Email: anthony@ragingbull.com

===

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--

Best Wishes,

Anthony Bell

Accountant , RagingBull.com

Email: anthony@ragingbull.com

--

Best Wishes,

Anthony Bell

Accountant , RagingBull.com

Email: anthony@ragingbull.com

--

Thank You,

Anthony Bell

Accountant , RagingBull.com

Email: anthony@ragingbull.com

Cell: 469-571-0915

--

Thank You,

Anthony Bell

Accountant , RagingBull.com

Email: anthony@ragingbull.com

Cell: 469-571-0915

--

Thank You,

Anthony Bell

Accountant , RagingBull.com

Email: anthony@ragingbull.com

Cell: 469-571-0915

--

Thank You,

Anthony Bell
Accountant , RagingBull.com
Email: anthony@ragingbull.com
Cell: 469-571-0915

--

Thank You,

Anthony Bell
Accountant , RagingBull.com
Email: anthony@ragingbull.com
Cell: 469-571-0915

PayPal

Global Investigations

Law Enforcement Officer: Kim, Sung
Law Enforcement Agency: Federal Trade Commission - Washington, DC
Requested On: Tue, 14 Apr 2020 21:08
Evidence Gathered On: Fri, 01 May 2020 0:12
Law Enforcement Reference: 2023073
All times indicated in this document refer to time zone GMT

Registration Information	
User Info	
First Name	Jason
Middle Name	
Last Name	Bond
DOB	[redacted]
CC Statement Name	JASONBOND
Email	jason@jasonbondpicks.com, jordan@ragingbull.com
Business Info	
Business Name	Ragingbull.com, LLC
URL	http://www.jasonbondpicks.com
Customer Service Phone	+1 8559818370
Account Info	
Account Status	Open
Account #	[redacted]
Account Type	Business - Verified
Time Created	Mon, 12 Oct 2009 1:43:22
SSN	
SSN	[redacted]
TIN	[redacted]

Financial Information

Summary	
Account Balance	USD 0.00 (Primary)
Total Amount Sent	USD 2,662,103.00 (Primary)
Total Amount Received	USD 5,140,359.51
Amount Received Current Month	
Amount Received Month 1	USD 1,158.40
Amount Received Month 2	USD 297.00
Amount Received Month 3	USD 297.00
Pending Balance to be Released	
Minimum Reserve Balance	$0.00 USD* (0 % - $0.00 USD)
Rolling Reserve Balance	$0.00 USD* (0 % - 0 days)
Secure Card Attributes	
Billing Address	
Secure Card Numbers	
Backup Funding Source	
Daily Spending Limit	
PayPal Credit	
PP Credit Account Number	
Expiration Date	
Account Status	
Funding Source Availability	
Authorized Users	

Bank Accounts

Account #	**Status**	**Name**	**Bank Info**	**Routing #**
[redacted]	ACTIVE-Primary	Ragingbull.com, LLC		[redacted]
Type	**Bank Name**	**Confirmed**		**Country**
CHECKING	JPMORGAN CHASE	Confirmed: Instant		US
Account #	**Status**	**Name**	**Bank Info**	**Routing #**
[redacted]	INACTIVE	Premium/ Membership		[redacted]
Type	**Bank Name**	**Confirmed**		**Country**
SAVINGS	BANK OF AMERICA, N.A.	Confirmed: Instant		US

Account #	Status	Name	Bank Info	Routing #
[redacted]	BLOCKED	www.PennyStockLive.com		[redacted]
Type	**Bank Name**	**Confirmed**		**Country**
CHECKING	BANK OF AMERICA N.A.	Confirmed: Instant		US
Account #	**Status**	**Name**	**Bank Info**	**Routing #**
[redacted]	INACTIVE	Media Elite Consultants LLC (www.PennyStockLive.com)		[redacted]
Type	**Bank Name**	**Confirmed**		**Country**
CHECKING	SECURITY SERVICE FCU	Confirmed: Two Random Deposits		US
Account #	**Status**	**Name**	**Bank Info**	**Routing #**
[redacted]	BLOCKED	JasonBondPicks		[redacted]
Type	**Bank Name**	**Confirmed**		**Country**
CHECKING	BANK OF AMERICA, N.A.	Confirmed: Instant		US
Account #	**Status**	**Name**	**Bank Info**	**Routing #**
[redacted]	INACTIVE	Media Elite Consultants LLC (www.PennyStockLive.com)		[redacted]
Type	**Bank Name**	**Confirmed**		**Country**
CHECKING	bank of america	Confirmed: Instant		US
Account #	**Status**	**Name**	**Bank Info**	**Routing #**
[redacted]	INACTIVE	www.PennyStockLive.com		[redacted]
Type	**Bank Name**	**Confirmed**		**Country**
CHECKING	BANK OF AMERICA, N.A.	Confirmed: Two Random Deposits		US
Account #	**Status**	**Name**	**Bank Info**	**Routing #**
[redacted]	INACTIVE	JasonBondPicks		[redacted]

Type	Bank Name	Confirmed	Country
CHECKING	BANK OF AMERICA, N.A.	Confirmed: Two Random Deposits	US

Credit Cards

Account #	Status	Name	Start Date	Expiration Date
[redacted]	INACTIVE-Expired	Romish Abib	30-Aug-10	07/2014
Type	**Issuer**	**Confirmed**	**Issue #**	**Currency**
VISA DEBIT	Bank of America, National Association	Unconfirmed		USD
Account #	**Status**	**Name**	**Start Date**	**Expiration Date**
[redacted]	INACTIVE-Expired	Nic Lesmeister	2-Dec-10	07/2017
Type	**Issuer**	**Confirmed**	**Issue #**	**Currency**
VISA DEBIT	Bank of America, National Association	Unconfirmed		USD
Account #	**Status**	**Name**	**Start Date**	**Expiration Date**
[redacted]	ACTIVE	Jason Bond	1-Feb-19	09/2023
Type	**Issuer**	**Confirmed**	**Issue #**	**Currency**
MASTER_CARD CREDIT	CAPITAL ONE BANK (USA), NATIONAL ASSOCIATION	Unconfirmed: PayPal Code		USD
Account #	**Status**	**Name**	**Start Date**	**Expiration Date**
[redacted]	INACTIVE-Expired	Jason Bond	10-Aug-16	05/2018
Type	**Issuer**	**Confirmed**	**Issue #**	**Currency**
VISA CREDIT	Capital One Bank (Usa), National Association	Unconfirmed		USD
Account #	**Status**	**Name**	**Start Date**	**Expiration Date**
[redacted]	INACTIVE	Jason Bond	7-Oct-17	06/2020
Type	**Issuer**	**Confirmed**	**Issue #**	**Currency**
VISA CREDIT	Capital One Bank (Usa), National Association	Unconfirmed		USD
Account #	**Status**	**Name**	**Start Date**	**Expiration Date**
[redacted]	INACTIVE-Expired	Ramish Habibullah Duboc	1-Apr-10	02/2014
Type	**Issuer**	**Confirmed**	**Issue #**	**Currency**
VISA DEBIT	Bank of America, National Association	Unconfirmed		USD

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PayPal

Global Investigations

Law Enforcement Officer: Kim, Sung
Law Enforcement Agency: Federal Trade Commission - Washington, DC
Requested On: Tue, 14 Apr 2020 21:08
Evidence Gathered On: Fri, 01 May 2020 0:11
Law Enforcement Reference: 2023073
All times indicated in this document refer to time zone GMT

Registration Information	
User Info	
First Name	Jeff
Middle Name	
Last Name	Bishop
DOB	[redacted]
CC Statement Name	ROTOPLAY
Email	editor@beaconequityresearch.com
Business Info	
Business Name	BlueWave Advisors, LLC
URL	http://rotoplay.com
Customer Service Phone	+1 4693616253
Account Info	
Account Status	Closed
Account #	[redacted]
Account Type	Business - Unverified
Time Created	Mon, 16 Oct 2006 18:55:16
SSN	
SSN	[redacted]
TIN	[redacted]

Financial Information

Summary	
Account Balance	USD 0.00 (Primary)
Total Amount Sent	USD 415,037.34 (Primary)
Total Amount Received	USD 9,915.49
Amount Received Current Month	
Amount Received Month 1	USD 41.30
Amount Received Month 2	USD 218.03
Amount Received Month 3	USD 457.44
Pending Balance to be Released	
Minimum Reserve Balance	$0.00 USD* (0 % - $0.00 USD)
Rolling Reserve Balance	$0.00 USD* (0 % - 0 days)
Secure Card Attributes	
Billing Address	
Secure Card Numbers	
Backup Funding Source	
Daily Spending Limit	
PayPal Credit	
PP Credit Account Number	
Expiration Date	
Account Status	
Funding Source Availability	
Authorized Users	

Bank Accounts

Account #	**Status**	**Name**	**Bank Info**	**Routing #**
[redacted]	BLOCKED	BlueWave Advisors		[redacted]
Type	**Bank Name**	**Confirmed**		**Country**
CHECKING	Bank of America	Confirmed: Two Random Deposits		US

Credit Cards

Account #	**Status**	**Name**	**Start Date**	**Expiration Date**
[redacted]	INACTIVE-Expired	Jeff Bishop	13-Nov-07	09/2009
Type	**Issuer**	**Confirmed**	**Issue #**	**Currency**

MASTER_CARD CREDIT		Unconfirmed		USD
Account #	**Status**	**Name**	**Start Date**	**Expiration Date**
[redacted]	INACTIVE-Expired	Jeff Bishop	30-Jun-09	11/2009
Type	**Issuer**	**Confirmed**	**Issue #**	**Currency**
AMEX CREDIT	American Express	Unconfirmed		USD
Account #	**Status**	**Name**	**Start Date**	**Expiration Date**
[redacted]	INACTIVE-Expired	BlueWave Advisors	10-Nov-06	04/2010
Type	**Issuer**	**Confirmed**	**Issue #**	**Currency**
VISA DEBIT	Bank of America, National Association	Unconfirmed		USD
Account #	**Status**	**Name**	**Start Date**	**Expiration Date**
[redacted]	INACTIVE-Expired	Jeff Bishop	30-Mar-10	11/2013
Type	**Issuer**	**Confirmed**	**Issue #**	**Currency**
AMEX CREDIT	American Express	Unconfirmed		USD
Account #	**Status**	**Name**	**Start Date**	**Expiration Date**
[redacted]	INACTIVE-Expired	Bluewave Advisors	18-May-09	09/2011
Type	**Issuer**	**Confirmed**	**Issue #**	**Currency**
MASTER_CARD CREDIT		Confirmed		USD
Account #	**Status**	**Name**	**Start Date**	**Expiration Date**
[redacted]	INACTIVE-Expired	Jeff Bishop	1-Jan-70	05/2012
Type	**Issuer**	**Confirmed**	**Issue #**	**Currency**
VISA DEBIT	Bank of America, National Association	Unconfirmed		USD

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PayPal

Global Investigations

Law Enforcement Officer: Kim, Sung
Law Enforcement Agency: Federal Trade Commission - Washington, DC
Requested On: Tue, 14 Apr 2020 21:08
Evidence Gathered On: Fri, 01 May 2020 0:13
Law Enforcement Reference: 2023073
All times indicated in this document refer to time zone GMT

Registration Information	
User Info	
First Name	Jeff
Middle Name	
Last Name	Bishop
DOB	[redacted]
CC Statement Name	PENNYPRO
Email	billing@pennypro.com
Business Info	
Business Name	Insight Media LLC
URL	http://www.pennypro.com
Customer Service Phone	
Account Info	
Account Status	Closed
Account #	[redacted]
Account Type	Business - Verified
Time Created	Mon, 15 Sep 2014 16:23:22
SSN	
SSN	[redacted]
TIN	[redacted]

Financial Information

Summary	
Account Balance	USD 0.00 (Primary)
Total Amount Sent	USD 46,376.45 (Primary)
Total Amount Received	USD 2,374.53
Amount Received Current Month	
Amount Received Month 1	USD 1,200.64
Amount Received Month 2	USD 874.38
Amount Received Month 3	USD 299.51
Pending Balance to be Released	
Minimum Reserve Balance	$0.00 USD* (0 % - $0.00 USD)
Rolling Reserve Balance	$0.00 USD* (0 % - 0 days)
Secure Card Attributes	
Billing Address	
Secure Card Numbers	
Backup Funding Source	
Daily Spending Limit	
PayPal Credit	
PP Credit Account Number	
Expiration Date	
Account Status	
Funding Source Availability	
Authorized Users	

Bank Accounts

Account #	**Status**	**Name**	**Bank Info**	**Routing #**
[redacted]	INACTIVE	Insight Media LLC		[redacted]
Type	**Bank Name**	**Confirmed**		**Country**
CHECKING	BANK OF AMERICA, N.A.	Confirmed: Instant		US
Account #	**Status**	**Name**	**Bank Info**	**Routing #**
[redacted]	INACTIVE-Primary	Insight Media LLC		[redacted]
Type	**Bank Name**	**Confirmed**		**Country**

CHECKING	BANK OF AMERICA, N.A.	Confirmed: Instant	US

Credit Cards				
Account #	**Status**	**Name**	**Start Date**	**Expiration Date**
[redacted]	INACTIVE-Expired	Jeff Bishop	4-Dec-15	10/2017
Type	**Issuer**	**Confirmed**	**Issue #**	**Currency**
VISA CREDIT	Capital One Bank (Usa), National Association	Unconfirmed		USD

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Redacted Version [Unredacted Exhibit Filed Under Seal]

#7311223 Callback request from jordan@ragingbull.com

Submitted
June 6, 2019, 12:32 PM

Received via
[redacted]

Requester
Jordan Reyna <jordan@ragingbull.com>

Status [redacted]

Assignee
[redacted]

[redacted]

Jordan Reyna June 6, 2019, 12:32 PM

dispute resolution criteria

Internal Tools Bot June 6, 2019, 12:32 PM Internal note

Number to call: +[redacted]
Call requested by: Jordan
Visited page: https://support.stripe.com/contact

[redacted]

Internal Tools Bot June 6, 2019, 12:32 PM Internal note

[redacted]

Internal Tools Bot June 6, 2019, 12:33 PM Internal note

[redacted]

Internal Tools Bot June 6, 2019, 12:39 PM Internal note

[redacted]

STRIPE00000376

Attachment LLLL

PX 27, 2876

[redacted]

Internal Tools Bot June 6, 2019, 12:39 PM Internal note

[redacted]

[redacted] June 6, 2019, 12:48 PM

Hey J[redacted]n,

Thank you for taking the time to take my call there, it was a pleasure speaking to you!

This is Jamie again from Stripe Support!

Fraudulent:
For disputes in the "fraudulent" category, the cardholder is claiming that the charge was made without their authorization, often in the case of a stolen credit card. When you provide evidence, you will need to directly address this claim. This means proving that the person who made this payment was indeed the legitimate cardholder.

Usually this involves providing any identifying information you have collected: their name, contact information, a verified billing address, IP address, etc. There's more on that here:

https://stripe.com/docs/disputes/categories#fraudulent

In cases where an in-person service was provided, proving that you completed the service does not prove that the person who received the service was the legitimate cardholder. Ideally you should provide as evidence any physical signature you received from the customer as well as a signed agreement.

For repairs and other physical adjustments, you should also provide pictures of the before-and-after shots of the work completed, as well as the full address where the repairs/installation occurred. Basically, any evidence that proves you were there with the person and the person let you in to do the work.

For events, you should also provide any guest list illustrating the customer was marked as in attendance on the night of the event and ID of the person attending.

I also recommend reviewing the following article on how to make highly compelling evidence for all dispute types:

https://stripe.com/docs/disputes#what-to-submit

Unrecognized:
For disputes in the "Unrecognized" category, your customer is claiming they do not recognize the charge on their card statement. I recommend reaching out to your customer to remind them what this charge was for, and to see if they're willing to withdraw the dispute with their bank.

Even if your customer no longer disputes the transaction, you will still need to submit evidence. This evidence should include a full explanation of exactly what the charge was for. It is important that you respond to the dispute

Redacted Version [Unredacted Exhibit Filed Under Seal]

before the evidence deadline. Remember, even when customers withdraw a dispute, it usually still takes the full ~75 days to finalize the case. You may wish to accept the dispute and re-charge the customer instead of waiting for the dispute to finalize.

For more information on further prevention steps, as well as types of evidence recommended to have the dispute overturned, check out the following documentation:

https://stripe.com/docs/disputes/categories#unrecognized

I also recommend reviewing the following article on what constitutes highly compelling evidence for all dispute types:

https://stripe.com/docs/disputes#what-to-submit

Credit Not Processed:
For disputes in the "Credit Not Processed" category, your customer claims you did not refund them for a returned item, or for a cancelled transaction.

For this type of dispute, your evidence should show that you have either credited your client or that no credit was warranted. I recommend checking out the following documentation for further tips on how to address this issue and prevent it in the future:

https://stripe.com/docs/disputes/categories#credit-not-processed

I also recommend reviewing the following article on how to make highly compelling evidence for all dispute types:

https://stripe.com/docs/disputes#what-to-submit

Duplicate:
For disputes in the "Duplicate" category, your customer claimed you charged them multiple times for the same product or service.

Your evidence should include proof that there either wasn't a duplicate charge or that the duplicate charge was already refunded before the dispute was initiated. I recommend checking out the following documentation for further tips on how to address this issue and prevent it in the future:

https://stripe.com/docs/disputes/categories#duplicate

I also recommend reviewing the following article on how to make highly compelling evidence for all dispute types:

https://stripe.com/docs/disputes#what-to-submit

Subscription Cancelled:
For disputes in the "Subscription Canceled" category, your customer claimed you continued to charge them despite having cancelled a subscription.

For these types of disputes, you will want to show that either you had canceled the subscription and issued a refund (if necessary) before the dispute was initiated, or that keeping the subscription active was part of your agreement with your customer and that the customer was made aware of and agreed to these terms before making a payment. I recommend checking out the following documentation for further tips on how to address this issue and prevent it in the future:

https://stripe.com/docs/disputes/categories#subscription-canceled

I also recommend reviewing the following article on how to make highly compelling evidence for all dispute types:

https://stripe.com/docs/disputes#what-to-submit

Merchant Policy:
Both the card networks and issuing banks expect you to have [a reasonable refund policy]/[reasonable terms and conditions] in place. Keep in mind they have a fairly broad latitude on the definition of "reasonable", which may or

may not align with your actual policy. For example, an establishment with a "No Refund" policy that does not deliver a product in a timely manner could still be held accountable by the bank should a dispute arise.

This is in accordance with the Fair Credit Billing Act, as enacted in the U.S. in 1974. At any rate, it's best to make sure your policies are very clearly stated on both your website and within the checkout process, and that you can prove your terms were proactively accepted by your customers.

Ultimately, because banks tend to side with their cardholders, we generally recommend that you maintain an open attitude towards reasonable return requests -- performing a refund may be much less painful than handling a dispute.

I hope this helps to clear things up for you. If there is anything else I can do for you in the meantime, just let me know. Always happy to help!

All the best,
Jamie

[redacted]

Internal note

Support Software by **Zendesk**

Redacted Version [Unredacted Exhibit Filed Under Seal]

#7497996 Chat with Jordan Fantastico (jordan@ragingbull.com)

Submitted	Received via	Requester
June 26, 2019, 2:54 PM	Chat	Jordan Reyna <jordan@ragingbull.com>

[redacted]

Jordan Reyna June 26, 2019, 2:54 PM Internal note

[redacted]

Jordan Reyna June 26, 2019, 2:54 PM

[Chat conversation with Stripe.]

Jordan Reyna June 26, 2019, 3:02 PM Internal note

Chat started: 2019-06-26 02:53 PM UTC

(02:53:53 PM) Jordan Fantastico (jordan@ragingbull.com): Dispute rates and how to lower them
(02:53:56 PM) *** Ryley joined the chat ***
(02:53:59 PM) Ryley: Hello!
(02:54:02 PM) Jordan Fantastico (jordan@ragingbull.com): howdy
(02:54:35 PM) Jordan Fantastico (jordan@ragingbull.com): i wanted to see if you had any practical tips for how to keep low dispute rate. Currently we offer refunds and switching of services for our clients to try and keep the dispute rate low
(02:54:49 PM) Jordan Fantastico (jordan@ragingbull.com): do you have some other ideas that other clients of yours have adopted to help with this
(02:55:25 PM) Ryley: We do have some documentation on this: https://stripe.com/docs/disputes/prevention
(02:55:44 PM) Ryley: The TL;DR of it all is essentially collect as much customer information as you can during charges.
(02:56:40 PM) Ryley: We also recommend using CVC and zip check if you aren't already
(02:56:56 PM) Ryley: Which helps to avoid disputes for fraudulent use of the card
(02:57:05 PM) Jordan Fantastico (jordan@ragingbull.com): thanks, i'll check out that sheet
(02:57:21 PM) Jordan Fantastico (jordan@ragingbull.com): any other tips that are not included on that page?
(02:58:36 PM) Ryley: If necessary, we do also offer chargeback protection: https://stripe.com/radar/chargeback-protection
(02:59:30 PM) Ryley: We do recommend this is you experience quite a bit of disputes that are not necessarily in your hands. Such as fraudulent disputes, etc.

STRIPE00000372

Attachment LLLL **PX 27, 2880**

Redacted Version [Unredacted Exhibit Filed Under Seal]

(03:02:01 PM) Jordan Fantastico (jordan@ragingbull.com): thanks, we do have radar currently I believe
(03:02:05 PM) Jordan Fantastico (jordan@ragingbull.com): cool thanks again R
(03:02:06 PM) Jordan Fantastico (jordan@ragingbull.com): take care.
(03:02:17 PM) Ryley: It is my pleasure, and you as well!

Jordan Reyna June 26, 2019, 3:02 PM Internal note

Chat ended: 2019-06-26 03:02 PM UTC

Name: Jordan Fantastico (jordan@ragingbull.com)
Email: jordan@ragingbull.com
Phone: –
Notes: –

Support Software by **Zendesk**

STRIPE00000373

Attachment LLLL

PX 27, 2881

#10789033 Increasing percentage of Stripe failed recurring payments

Submitted	Received via	Requester
April 13, 2020, 8:28 PM	Mail	Austin (austin@ragingbull.com) <austin@ragingbull.com>

[redacted]

Austin (austin@ragingbull.com) Apr 13, 8:28 PM

Erick,

This is the info from payments that originate on Stripe. As you can see the number of fails is rising, which is to be expected based on the number of transactions also rising but as you can see below, the percentages of Failed payments is also rising.

Stripe Jan Feb March April
Outcome seller message Cost Transactions 747 Cost Transactions 499 Cost Transactions 971 Cost Transactions 681
The bank returned the decline code `do_not_honor`. $19,967.00 71 9.50% $16,428.00 50 10.02% $61,529.00 122 12.56% $36,911.00 118 17.33%
The bank returned the decline code `insufficient_funds`. $11,603.00 39 5.22% $11,170.00 34 6.81% $19,428.00 55 5.66% $14,192.00 43 6.31%
The payment matched one or more of the values in your block lists. $10,498.00 2 0.27% 0.00% $1,190.00 4 0.41% $1,197.00 4 0.59%
The bank returned the decline code `incorrect_number`. $5,461.00 15 2.01% $3,917.00 13 2.61% $10,818.00 29 2.99% $9,685.00 42 6.17%
You requested that Stripe block payments (like this one) for which the customer-entered zip/postal code does not match the code on file with the card-issuing bank. $5,255.00 17 2.28% $1,485.00 5 1.00%
The bank returned the decline code `pickup_card`. $2,275.00 9 1.20% $3,225.00 11 2.20% $5,643.00 20 2.06% $4,862.00 15 2.20%
The bank returned the decline code `stolen_card`. $1,190.00 4 0.54% $594.00 2 0.40% $5,966.00 14 1.44% $5,547.00 21 3.08%
The bank returned the decline code `lost_card`. $893.00 3 0.40% $796.00 2 0.40% $1,087.00 5 0.51% $879.00 7 1.03%
The bank returned the decline code `transaction_not_allowed`. $691.00 3 0.40% $4,176.00 10 2.00% $5,369.00 10 1.03% $3,376.00 10 1.47%
The bank did not return any further details with this decline. $297.00 1 0.13%
The bank returned the decline code `invalid_account`. $97.00 1 0.10%
The bank did not return any further details with this decline. $299.00 1 0.10%
Stripe blocked this payment as too risky.
The bank returned the decline code `service_not_allowed`. $97.00 1 0.15%
The bank returned the decline code `revocation_of_authorization`. $299.00 1 0.10% $297.00 1 0.15%
The bank returned the decline code `processing_error`. $97.00 1 0.10%
The bank returned the decline code `expired_card`. $879.00 7 0.72% $1,575.00 9 1.32%

Grand Total $58,130.00 164 $41,791.00 127 $112,701.00 270 $78,618.00 271

Redacted Version [Unredacted Exhibit Filed Under Seal]

I am also wondering about the 'expired_card' reason code. To me, it seems like the card updater should prevent us from having any of these codes. This makes a little nervous and I would appreciate it if you can pass this along to someone on the Stripe team that can take a look and verifies that there are no issues with the card updater on our account.

Thanks

--

Customer Retention

(833) 265-1270

https://ragingbull.com

[redacted] Apr 15, 9:23 AM Internal note

Hey there,

Thanks for your patience, my name is Emmett here at Stripe

I understand how frustrating declines can be, and while there is no way to completely prevent them from occurring, there are a number of measures you can take to help minimize them.

Declines most commonly result from incorrect or mistyped card information (e.g. incorrect card number or expiration date). In these cases, the best solution would be to direct your customer to double check their card information with their bank, or to use a different card or payment method.

Declines that result from card-issuers' fraud prevention measures are more challenging to manage. Having your customers provide their CVC and postal/ZIP code when checking out can significantly decrease the number of potential bank declines. Collecting your customer’s name and billing address can also help to prevent declines.

It's important to note as well, that quite a number of your recent declines have been the result of the same card being tried multiple times. These duplicate entries can inflate the total amount of declines, and skew results.

For one card in particular as an example (Card fingerprint: [redacted]) charges were attempted 19 times this month so far alone, first receiving an error for insufficient_funds, then do_not_honor, then was blocked by your Radar rules.

See the link below for more detail on declines[1].

In regards to the declines with the error stating the card is expired, it is true that Stripe works to automatically update cards wherever possible. That said, we aren't always able to do so. For automatic card updates to be completed successfully, this requires card issuers to participate with the network, which isn't always the case. I've attached a link with more information below[2].

I've also attached a link to a filter of your events page, which shows the successful card updates on your account[3].

I hope this helps clear things up, but if you have any other questions or concerns, please don't hesitate to reach right back out! I'll be happy to help in any way I can!

All the best!
Emmett

[1] https://stripe.com/docs/declines
[2] https://stripe.com/docs/saving_cards#automatic-card-updates
[3] [redacted]

[redacted] Apr 15, 9:23 AM

Redacted Version [Unredacted Exhibit Filed Under Seal]

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Thanks for your patience, my name is Emmett here at Stripe

I understand how frustrating declines can be, and while there is no way to completely prevent them from occurring, there are a number of measures you can take to help minimize them.

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I've also attached a link to a filter of your events page, which shows the successful card updates on your account[3].

I hope this helps clear things up, but if you have any other questions or concerns, please don't hesitate to reach right back out! I'll be happy to help in any way I can!

All the best!
Emmett

[1] ~~https://stripe.com/docs/declines~~
[2] ~~https://stripe.com/docs/saving-cards#automatic-card-updates~~
[redacted]

Austin (austin@ragingbull.com) Apr 16, 3:35 PM

Emmet,

How would a customer be able to make their initial payment is the card number is wrong? This seems like this would be a compliance issue. If this is happening we need to remedy that as soon as possible.

I have opened up a discussion with our team about enabling the address check prior to the initial purchase, but in order to enable it, they will need to see the effectiveness of this from a fail/pass standpoint and weigh that cost against the potential gain. Please send me any case study info you have on these types of changes. We already require cvc and zip check in order to process transactions.

It would seem as though if they are able to complete the first transaction and do not file a dispute or similar that there would be no reason the bank would not honor the charge due to suspected fraud. If this is the case, again, I will need to see some kind of data to verify that. We are not in the habit of making changes due to speculation and need to develop a specific plan of attack based on the data.

I am less concerned about reason codes that contribute to less that one percent of the overall fails such as transactions that have been tried too many times. We will tackle this methodically and deal with one issue at a time.

Redacted Version [Unredacted Exhibit Filed Under Seal]

For the card updater, here are two examples (Invoice A9E6EDB-0004, Invoice 3998FAD-0014) The first is a Mastercard that was not updated. The second is a card that failed twice because of 'expired card' that did finally go through but there is no record of the card on file being updated. This leads me to believe that there is some sort of issue happening. I will be auditing more cases specifically to see if I can find any consistency with these. In the meantime please send me a list of all of the card issuers that you have a card updater set up with. We may need to consider having a third party do this if Stripes procedure continues to prove insufficient.

Please provide any other actionable steps that Stripe will be taking to ensure the percentage of failed payments remains at least below the industry standard.
Let me know of any other specifics that we may be able to change in Stripe on our end to ensure a higher success rate of recurring payments.

As of now, this is not a sustainable rate of failure for us as a subscription based business. We do wish to continue our partnership with Stripe but need to weigh this cost against the long term vision for our company.

[redacted] Apr 17, 8:50 AM Internal note

User issue: detailed questions on declines.

Action taken:
As far as I can see, things seem fairly normal, so I pushed back with decline troubleshooting.
They are pushing for some rather niche information at this point however, including case studies on the effect of address collection.

This is likely outside of our scope of support, and they should just be pushed back on again, but they have lightly suggested the possibility of Churning due to this. May benefit from a deeper dive into decline causes.

Additional info:
Resources used:

This case was reviewed by our vendor agents on-site in Dublin, but they couldn't resolve it. Please handle as usual.

[redacted] Apr 20, 4:44 PM

Hi Austin,

Eoin from Stripe's priority support team, I'm going to be stepping in for Emmett here.

Apologies in advance for what is going to be a very long email but due to the complexity and need for clarity here I am going to try and separate out your last email into the substantive questions and answer them that way.

How can a customer make the initial payment if the card number is wrong?

I'm not sure exactly what is meant by 'initial payment' here but I think I should clarify that this decline is not occurring for cards that have previously succeeded. These 'Incorrect Number' declines occur when a customer inputs incorrect details the first time they are making a charge.

Please send me any case study info you have on these type of address verifications changes changes.

There is I'm afraid no case study that shows the unilateral effect of address verification (AVS) other than decreased fraudulent disputes, this is because these checks vary to a large degree by country and card issuer. Our recommendation here is to collect postal verification information (address, zip code) and pass this with the charges. Some AVS checks can fail and the transaction will still succeed depending on the issuing banks decision.

If they are able to complete the first transaction and do not file a dispute or similar there would be no need for the bank not to honour due to suspected fraud.

Again I should clarify that the bank are declining multiple charges from the same card only after the initial charge is declined. These instances are people retrying charges on cards that have previously been declined, sometimes

Redacted Version [Unredacted Exhibit Filed Under Seal]

the bank will change the error code after a number of declines. For example if it keeps declining with an insufficient_funds reason the bank will start forcing these declines and they will start declining with a 'do_not_honour' code. Similarly if this happens multiple times we will stop sending the details to the bank as we know it is going to be declined and we will block the charge. To illustrate this point with numbers there have been 931 declines on your account with the reason 'Incorrect Number' however there were only 287 distinct sets of card details used. This means that each of these declines does not represent a singular purchase attempt but rather around a third of that number.

Invoice A9E6EDB-0004 is a Mastercard card that was not updated.

With regard to the Card Automatic Updater (CAU) we update a cards details based on information passed on to us from issuing banks by card networks (Visa, Mastercard, Amex etc.). In the case of this card no information was passed to be updated.

Invoice 3998FAD-0014 is a card that failed twice because of 'expired_card' that did finally go through but there is no record of the card on file being updated.

As far as I can see this invoice was attempted for a card ending in [redacted] 3 times and failed all 3 with the last occurrence being on the 7th of April. The subscription was then cancelled on the 8th and as per retry logic automatic collection was turned off. On this same day the customer added a new payment method (card ending in [redacted] and started a new subscription for Triple Threat which is why payments are now succeeding for this customer.

Please send me a list of all the card issuers that you have a card updater set up with.

[redacted]

Let me know of any other steps that we may be able to change in Stripe on our end to ensure a higher success rate of recurring payments.

I have two main pieces of advice here to enable you to achieve a higher success rate. Firstly as I said previously our recommendation here is is to pass all address information when checking out. I can see this is being done some of the time but I can't view if you have this set as a requirement and if you do it should reduce some of these 'do_not_honor' declines.

Secondly you can use 3D Secure (3DS) to authenticate payments lowering the chance of declines. If you enable the radar rule 'Request 3D Secure if 3D Secure is recommended for card' this will pass far more charges through 3DS. Passing charges through 3DS makes it much less likely that they are fraudulent and therefore lowers the chance the bank will decline the charge.

Thank you for your patience in reading this and hopefully it was of some use in answering your questions. I'm sure I didn't touch on everything however so please feel free to ask any further questions. Looking forward to hearing back from you.

Best Wishes,
Eoin

Austin (austin@ragingbull.com) Apr 27, 12:01 PM

Eoin,

I appreciate taking the time to compile this additional information, unfortunately, after reviewing your email and going back over the data, there are additional concerns that have been raised.

Redacted Version [Unredacted Exhibit Filed Under Seal]

Before we proceed, I would like to clarify that I am only taking into consideration recurring payments. We are not concerned with the failure rate of initial payments as this is currently below our tolerance level and has been considered in our cost of doing business. As a subscription based company, We need to maintain a successful percentage rate for completed recurring of at least 90% not including insufficient fund reason codes.

Based on your statement."These 'Incorrect Number' declines occur when a customer inputs incorrect details the first time they are making a charge" I am even more so under the impression that there is some type of issue on the backend due to the fact that we are having multiple recurring payment failure reasons come back as 'Incorrect number'. And the issue seems to be getting worse every week.

Last week we had 56 payments fail due to "Incorrect Number" which is almost 10% of our recurring transactions that are failing for that reason. Last week alone, over 50% of the total recurring transactions failed from Stripe.

Erick, Please makes sure this request gets attention. Because of the Jump in percentage of failed payments, this is becoming a growing and major concern for the company.

[redacted] May 26, 2:38 PM

Hi Austin,

Apologies for the delay in response here but I can assure you I have been looking into this issue further. Specifically digging into the declines with 'incorrect_number' as I certainly appreciate concerns around cases where this occurs on recurring transactions.

I found when looking at cases of 'incorrect_number' declines occurring on recurring transactions these will not be the first failures of this payment. Looking at these cases you will see this happening on a retry of a payment that has previously been declined for another reason (generally insufficient funds).

As per our decline documentation 'card networks have rules in place for how many times you can reattempt a single charge'. The decline codes are set by the bank, they are the best indication we have of why a charge failed but this is far from a perfect system. They are a good guideline for the cause but the bank can return misleading codes, in this case the failures are ultimately likely due to the number of retries or due to the same failure as happened the first time failing again.

In terms of further steps you can take, you can look at your retry logic and try to inform customers of failing payments and give them a realistic time frame in which they can correct this issue with the payment source rather than trying to retry the charge a number of times in a short space of time.

Looking forward to hearing back from you if you have any questions please feel free to get in contact.

Best Wishes,
Eoin

Support Software by **Zendesk**

STRIPE00000116

Attachment LLLL **PX 27, 2887**

Redacted Version [Unredacted Exhibit Filed Under Seal]

[redacted]

[redacted]

1 message

[redacted]

---------- Forwarded message ---------
From: [redacted]
Date: Friday, August 28, 2020 at 7:21:20 AM UTC-7
Subject: [redacted]
To: [redacted]@stripe.com <[redacted]@stripe.com>
Cc: [redacted]

Acknowledged response and sent to Risk.

Warm Regards,

[redacted]

This transmission may contain information that is confidential and/or privileged information. If you are not the individual or entity to which it is addressed, note that any review, disclosure, copying, retransmission or other use is strictly prohibited. If you received this transmission in error, please notify the sender immediately and delete the materials from your system. This transmission is for informational purposes only, and is not intended as an offer or solicitation for the purchase or sale of any financial instrument or as an official confirmation of any transaction.

If you no longer wish to receive emails like this from us in the future, forward to [redacted] and include "**unsubscribe**" in the subject line.

From: [redacted]
Sent: Friday, August 28, 2020 8:08 AM
To: [redacted]
Cc: [redacted]
Subject: Re: [redacted]

Hi [redacted]

[redacted]

[redacted]

Please let us know if there is anything else we can provide here.

Best regards,

[redacted]

Redacted Version [Unredacted Exhibit Filed Under Seal]

On August 27, 2020, 8:47 PM GMT+1 [redacted] wrote:

Stripe Team –

[redacted]

Thank you!

Please advise.

[redacted]

This transmission may contain information that is confidential and/or privileged information. If you are not the individual or entity to which it is addressed, note that any review, disclosure, copying, retransmission or other use is strictly prohibited. If you received this transmission in error, please notify the sender immediately and delete the materials from your system. This transmission is for informational purposes only, and is not intended as an offer or solicitation for the purchase or sale of any financial instrument or as an official confirmation of any transaction.

If you no longer wish to receive emails like this from us in the future, forward to [redacted] and include "**unsubscribe**" in the subject line.

From: [redacted]
Sent: Tuesday, August 25, 2020 11:30 AM
To: [redacted]
Subject: [redacted]

Stripe Team -

The response for the below notification was [redacted]

Can you please provide update today?

Warm Regards,

[redacted]

This transmission may contain information that is confidential and/or privileged information. If you are not the individual or entity to which it is addressed, note that any review, disclosure, copying, retransmission or other use is strictly prohibited. If you received this transmission in error, please notify the sender immediately and delete the materials from your system. This transmission is for informational purposes only, and is not intended as an offer or solicitation for the purchase or sale of any financial instrument or as an official confirmation of any transaction.

If you no longer wish to receive emails like this from us in the future, forward to [redacted] and include "**unsubscribe**" in the subject line.

From: [redacted]
Sent: Wednesday, August 19, 2020 4:02 PM
To: [redacted]
Cc: [redacted]
Importance: High

Please see below and copy S[redacted] your response.

[redacted]

[redacted]

Can you please review with STRIPE and provide an update by [redacted]

[redacted]

This transmission may contain information that is confidential and/or privileged information. If you are not the individual or entity to which it is addressed, note that any review, disclosure, copying, retransmission or other use is strictly prohibited. If you received this transmission in error, please notify the sender immediately and delete the materials from your system. This transmission is for informational purposes only, and is not intended as an offer or solicitation for the purchase or sale of any financial instrument or as an official confirmation of any transaction.

*"If you no longer wish to receive emails like this from us in the future, forward to [redacted] and include "**unsubscribe**" in the subject line."*

--
You received this message because you are subscribed to the Google Groups "[redacted]
To unsubscribe from this group and stop receiving emails from it, send an email to [redacted]
To view this discussion on the web visit [redacted].

Redacted Version [Unredacted Exhibit Filed Under Seal]

#13328473 Raging Bull (acct_1DTsNJCSThvwjdTa) Termination Notice

Submitted	Received via	Requester
[redacted]	Web Service	Jeff <accounting@ragingbull.com>

CCs

Jordan Reyna <jordan@ragingbull.com>, Kayla (kaylas@ragingbull.com) <kaylas@ragingbull.com>, Susan <susan@ragingbull.com>, jason pell (jpell@ragingbull.com) <jpell@ragingbull.com>

[redacted]

[redacted]

[redacted]

stripe

Hi,

We've identified that your business is in violation of the Stripe Services Agreement, section a.7.b (“Restricted Businesses and Activities”) as described here: https://stripe.com/restricted-businesses. These restrictions are firm with no flexibility, therefore we will be required to offboard Raging Bull from Stripe by September 16, 2020. [redacted]

We understand you may have to transition to a different payment processor. We are happy to coordinate a call on Monday to answer questions about the offboarding process. Please note that

STRIPE00000001

Attachment LLLL

PX 27, 2891

Redacted Version [Unredacted Exhibit Filed Under Seal]

this decision has already been finalized at Stripe, so the call will be focused on offboarding.

Thanks,

Stripe

[1] https://dashboard.stripe.com/transfers

Stripe, 510 Townsend Street, San Francisco, CA 94103

[redacted] Internal note

[redacted] Sep 15, 11:19 AM

Hi,

We've identified that your business is in violation of the Stripe Services Agreement, section a.7.b ("Restricted Businesses and Activities") as described here: https://stripe.com/restricted-businesses. These restrictions are firm with no flexibility, therefore we will be required to offboard Raging Bull from Stripe by September 16, 2020. [redacted].

We understand you may have to transition to a different payment processor. We are happy to coordinate a call today (Tuesday) to answer questions about the offboarding process. Please note that this decision has already been finalized at Stripe, so the call will be focused on offboarding.

Thanks,

Stripe

[1] https://dashboard.stripe.com/transfers

Support Software by **Zendesk**

STRIPE00000002

Attachment LLLL

PX 27, 2892

Redacted Version [Unredacted Exhibit Filed Under Seal]

Ben Cunningham <bcunningham@stripe.com>

Fwd: MasterCard Chargeback Program

1 message

[redacted]@stripe.com> Mon, Sep 14, 2020 at 4:46 PM
To: [redacted]@stripe.com>

For Visibility

---------- Forwarded message ---------
From: <[redacted]@stripe.com>
Date: Fri, Aug 28, 2020 at 4:07 PM
Subject: MasterCard Chargeback Program
To: <kaylas@ragingbull.com>, Austin <austin@ragingbull.com>, <nickrousseau@stripe.com>

Hello Austin and Kayla,

I just received a notice from our Risk team that Raging Bull did hit the MasterCard Chargeback program for the month of July. Below is the official communication regarding that information.

If you have questions on this item or want to sync with me early next week to brainstorm some quick actions we can take (outside of your ongoing projects to influence this), I'd be happy to setup a session and work through this with you.

We are also available to answer any questions over E-Mail if that is more convenient for you!

Thanks,

[redacted]

RagingBull.com, LLC was identified this month for MasterCard's excessive chargeback program (ECM). MasterCard's program is such that your August 2020 identification is based on chargebacks from the previous month, July 2020, over charges from the month before that, June 2020.

STATS
Here are your account's figures passed on to us from Mastercard for July 2020:
- July 2020 Chargeback count: 140
- June 2020 Sales count: 8531
- CB/S ratio: 1.64%

You can track your dispute activity in the Analytics section of your Dashboard: https://dashboard.stripe.com/dashboard

THRESHOLDS AND FINES
Businesses are placed in the Excessive program when they've met or exceeded 100 chargebacks AND a 1.5% or more chargeback-to-sales count ratio for two consecutive months. Fines can be assessed immediately at these levels. For more details about ECM, please refer to our monitoring programs guide here: https://stripe.com/docs/disputes/monitoring-programs#ecm

NEXT STEPS
If we have recently been in communication regarding your ECM status, if you have an active remediation plan ongoing, or if your account is no longer active with Stripe, no immediate action is required. Otherwise, expect a follow up note from a chargeback specialist shortly. We will also notify you when we receive the official fine amount.

Please do reach out if you have any questions in the meantime-we're always happy to help.

STRIPE00000695

Attachment LLLL

PX 27, 2893

Redacted Version [Unredacted Exhibit Filed Under Seal]

[redacted]

[redacted]

This user has been internally reviewed by Stripe and rejected for violation of our Terms of Service. Please do not action account. If [redacted]

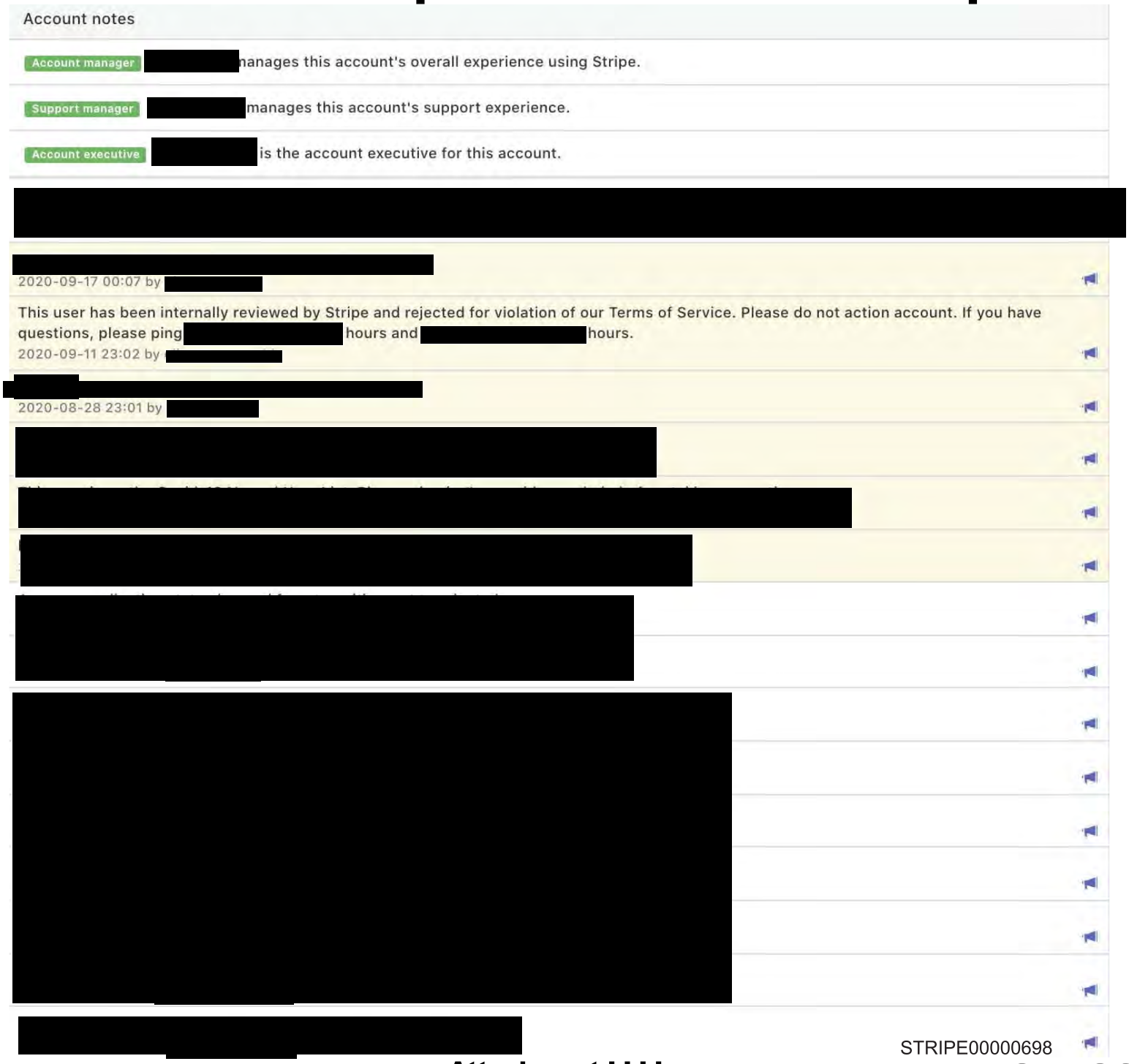
risk [redacted]

2020 11 Sep 23:02

[redacted]

Redacted Version [Unredacted Exhibit Filed Under Seal]





Attachment LLLL

PX 27, 2896

Case 1:20-cv-03538-GLR Document 15-1 Filed 12/07/20 Page 362 of 527

Redacted Version [Unredacted Exhibit Filed Under Seal]



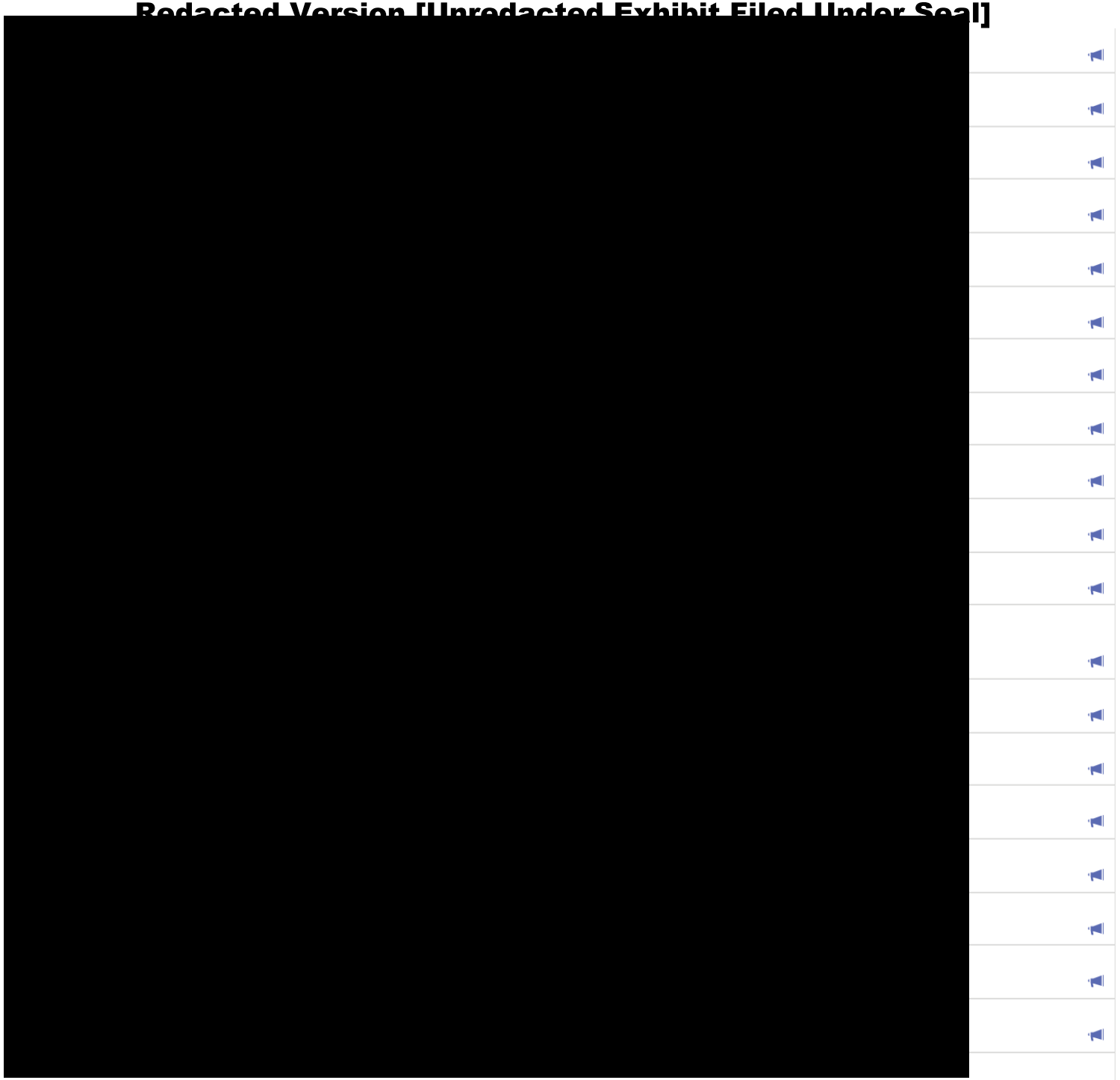
Attachment LLLL

PX 27, 2897

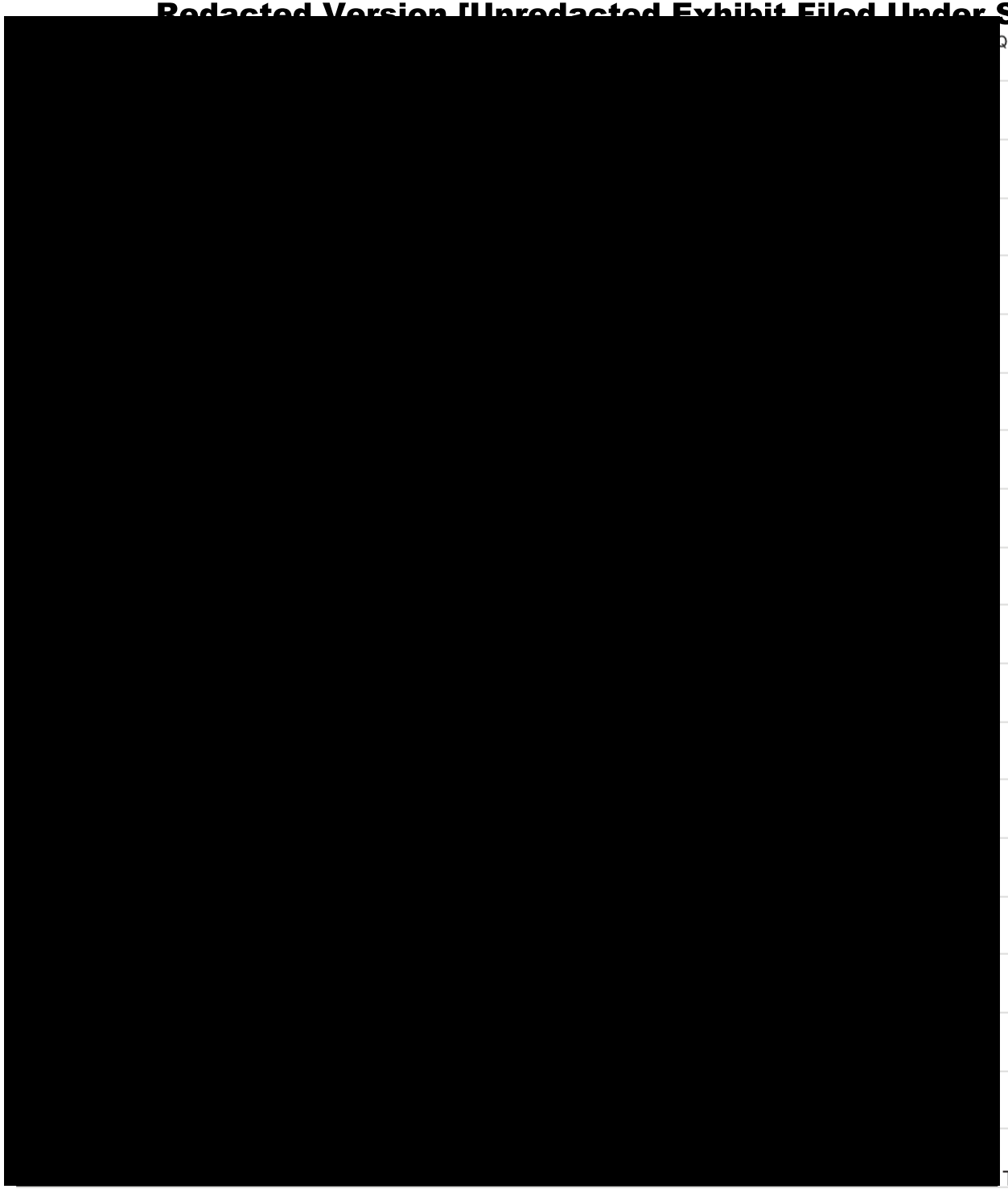


Attachment LLLL

PX 27, 2898



Case 1:20-cv-03538-GLR Document 15-1 Filed 12/07/20 Page 365 of 527



Attachment LLLL

PX 27, 2900

Case 1:20-cv-03538-GLR Document 15-1 Filed 12/07/20 Page 366 of 527

Redacted Version [Unredacted Exhibit Filed Under Seal]

PX 27, 2901

Attachment LLLL


IPE00000704

Redacted Version [Unredacted Exhibit Filed Under Seal]

[redacted]

[redacted]

---------- Forwarded message ---------
From: [redacted]@stripe.com>
Date: Fri, Sep 18, 2020 at 4:40 PM
Subject: [redacted]

[redacted]

Hi Lilah,

Yes, you're right, we've determined -- and communicated to the merchant -- that we'll take [redacted] Does that address your question?

Thanks

On Fri, Sep 18, 2020 at 9:39 AM <[redacted]> wrote:

> Delia,
>
> I see the merchant is still processing refunds. Does Stripe plan to allow [redacted]
>
> Thanks!

[redacted]

Redacted Version [Unredacted Exhibit Filed Under Seal]

[redacted]

[redacted]

[redacted]

[redacted]

[redacted]

[redacted]

[redacted]

This transmission may contain information that is confidential and/or privileged information. If you are not the individual or entity to which it is addressed, note that any review, disclosure, copying, retransmission or other use is strictly prohibited. If you received this transmission in error, please notify the sender immediately and delete the materials from your system. This transmission is for informational purposes only, and is not intended as an offer or solicitation for the purchase or sale of any financial instrument or as an official confirmation of any transaction.

[redacted]*nd include "**unsubscribe**" in the subject line."*

From: [redacted]
Sent: Thursday, September 17, 2020 9:59 AM
To: [redacted]@stripe.com>
Cc: S[redacted]

Sure, next week is fine.

[redacted]

Redacted Version [Unredacted Exhibit Filed Under Seal]

Ideally, if possible, it would be great if you can also address the topic of the [redacted] we alert Stripe about. Alternatively, we can tackle the [redacted] separately.

From: [redacted]@stripe.com>
Sent: Wednesday, September 16, 2020 5:17 PM
To: [redacted]
Subject: Re: [redacted]

Hi [redacted]

Thanks for the email. I confirm that the merchant has been terminated.

Regarding your second point, thank you for seeking clarification. We're excited about the opportunity to align with you and the team on mutually agreeable processes. We're reviewing this internally now; can we return to you next week w/ a proposal?

Best,

[redacted]

On Wed, Sep 16, 2020 at 1:10 PM <[redacted]> wrote:

[redacted]

1. Thank you again for the collaborative work. Please confirm that the merchant has been terminated.

Redacted Version [Unredacted Exhibit Filed Under Seal]

2. On a separate, more general note – as you know, [redacted]

   a. [redacted]

   b. [redacted]

[redacted]

[redacted]

[redacted]

Redacted Version [Unredacted Exhibit Filed Under Seal]

Looking forward to your perspective/reply,

[redacted]

From: [redacted]
Sent: Sunday, September 13, 2020 7:45 AM
To: '[redacted]@stripe.com>; [redacted]
<[redacted]
Cc: [redacted]

TY for the cooperation

From: [redacted]@stripe.com>
Sent: Friday, September 11, 2020 4:00 PM
To: [redacted]
Cc: [redacted]@stripe.com>; [redacted]

Hi [redacted],

[redacted] We have notified ragingbull.com that we have terminated their Stripe account effective September 16, 2020, in accordance with our standard policy. We will also be taking a reserve over the user's account balance [redacted]. Please let us know if you have any questions or would like any further information.

Best,

Redacted Version [Unredacted Exhibit Filed Under Seal]

[redacted]

On Tue, Sep 8, 2020 at 7:11 PM [redacted]@stripe.com> wrote:

Hi [redacted],

Hope you both had nice long weekends. Thanks for the additional information on Ragingbull.com. We are reviewing this internally and will revert asap.

Thanks,

Delia

On Tue, Sep 8, 2020 at 2:38 PM <[redacted]> wrote:

[redacted] – I copied [redacted] email into the original email regarding Ragingbull.com for easier tracking. Please see below from Ofer.

[redacted]

Any update on RAGINGBULL.COM?

[redacted]

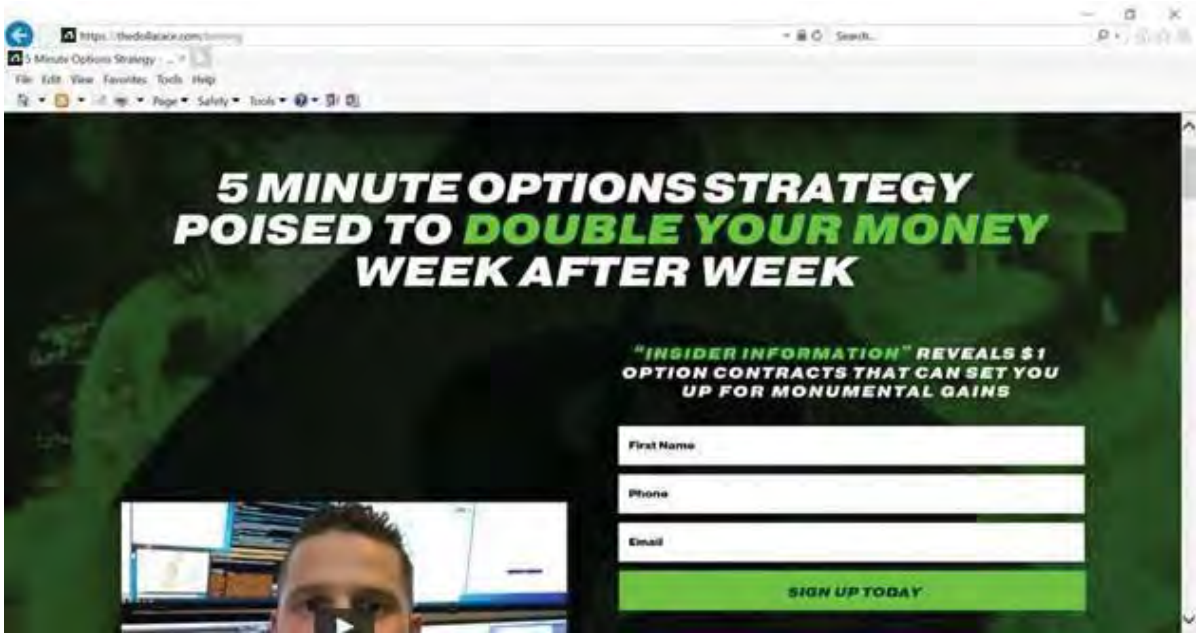
Both [redacted] & I reviewed this merchant and we are likely to deem this unqualified under the [redacted]

Redacted Version [Unredacted Exhibit Filed Under Seal]

[redacted]

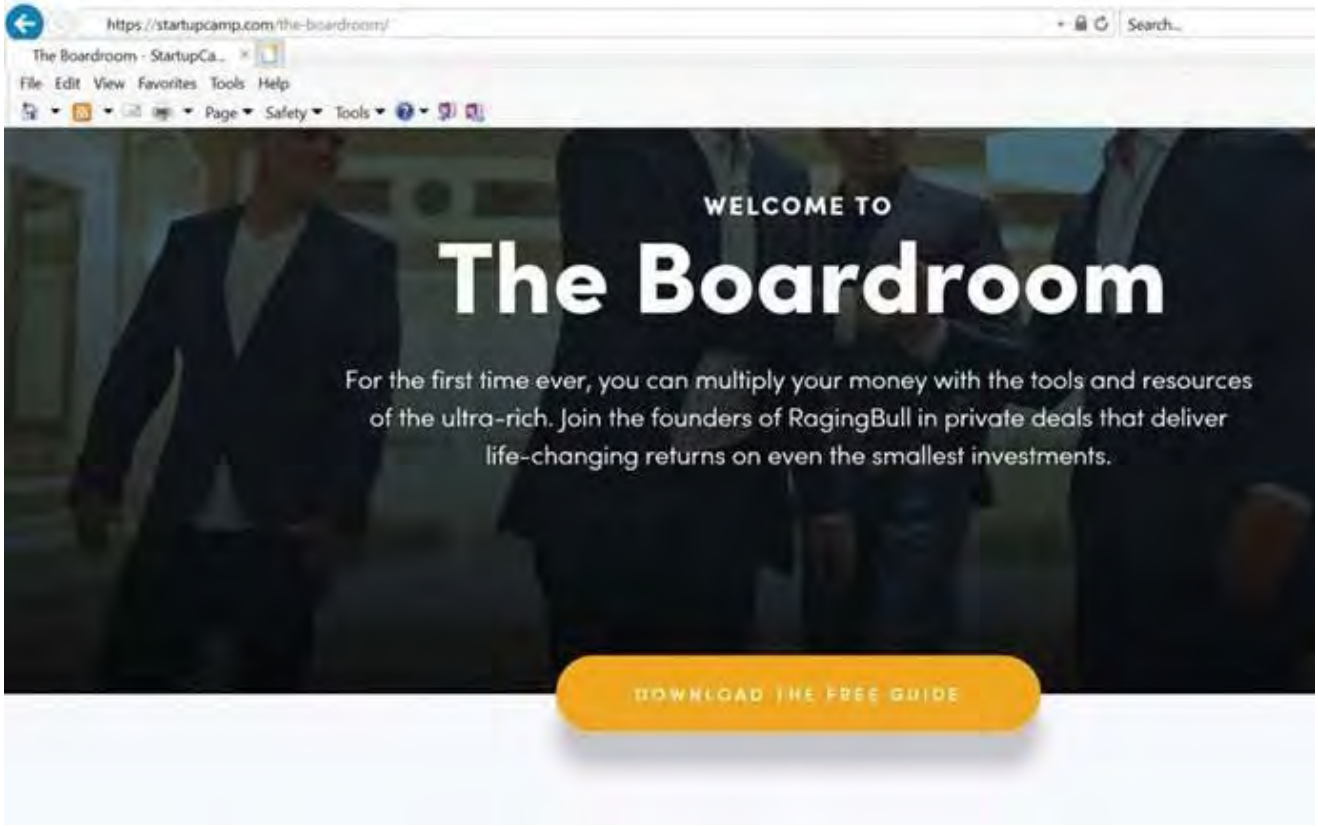
Redacted Version [Unredacted Exhibit Filed Under Seal]

[redacted]





Redacted Version [Unredacted Exhibit Filed Under Seal]



[redacted]

[redacted]

[redacted]

[redacted]

[redacted]

[redacted]

[redacted]

[redacted]

This transmission may contain information that is confidential and/or privileged information. If you are not the individual or entity to which it is addressed, note that any review, disclosure, copying, retransmission or other use is strictly prohibited. If

[redacted]

Redacted Version [Unredacted Exhibit Filed Under Seal]

you received this transmission in error, please notify the sender immediately and delete the materials from your system. This transmission is for informational purposes only, and is not intended as an offer or solicitation for the purchase or sale of any financial instrument or as an official confirmation of any transaction.

*"If you no longer wish to receive emails like this from us in the future, forward to [redacted] and include "**unsubscribe**" in the subject line."*

From: [redacted]
Sent: Wednesday, September 2, 2020 12:43 PM
To: [redacted]@stripe.com' <[redacted]@stripe.com>
Cc: [redacted]@stripe.com>; [redacted]
Subject: [redacted]

From: [redacted]@stripe.com <[redacted]@stripe.com>
Sent: Friday, August 28, 2020 7:08 AM
To: [redacted]
Cc: [redacted]
Subject: [redacted]

Hi [redacted]

[redacted]

Attachment LLLL **PX 27, 2912**

Redacted Version [Unredacted Exhibit Filed Under Seal]

[redacted]

Please let us know if there is anything else we can provide here.

Best regards,

[redacted]

On August 27, 2020, 8:47 PM GMT+1 [redacted] wrote:

Stripe Team –

We still have no acknowledgement or response on this notification.

[redacted]

Please advise.

Warm Regards,

[redacted]

This transmission may contain information that is confidential and/or privileged information. If you are not the individual or entity to which it is addressed, note that any review, disclosure, copying, retransmission or other use is strictly prohibited. If you received this transmission in error, please notify the sender immediately and delete the materials from your system. This transmission is for informational purposes only, and is not intended as an offer or solicitation for the purchase or sale of any financial instrument or as an official confirmation of any transaction.

If you no longer wish to receive emails like this from us in the future, forward to [redacted] and include "**unsubscribe**" in the subject line.

From: [redacted]
Sent: Tuesday, August 25, 2020 11:30 AM
To: [redacted]@stripe.com' <[redacted]@stripe.com>

Redacted Version [Unredacted Exhibit Filed Under Seal]

Cc: [redacted]

Stripe Team -

The response for the below notification was [redacted]

Can you please provide update today?

Warm Regards,

[redacted]

This transmission may contain information that is confidential and/or privileged information. If you are not the individual or entity to which it is addressed, note that any review, disclosure, copying, retransmission or other use is strictly prohibited. If you received this transmission in error, please notify the sender immediately and delete the materials from your system. This transmission is for informational purposes only, and is not intended as an offer or solicitation for the purchase or sale of any financial instrument or as an official confirmation of any transaction.

If you no longer wish to receive emails like this from us in the future, forward to [redacted] and include "**unsubscribe**" in the subject line.

From: [redacted]
Sent: Wednesday, August 19, 2020 4:02 PM
To: [redacted]@stripe.com
Cc: [redacted]

[redacted]

Please see below and copy Suzanne on your response.

The above mentioned merchant account is currently in review. [redacted]

[redacted]

[redacted]

Redacted Version of Unredacted Exhibit Filed Under Seal]

[redacted]

Can you please review with STRIPE and provide an update [redacted]

[redacted]

This transmission may contain information that is confidential and/or privileged information. If you are not the individual or entity to which it is addressed, note that any review, disclosure, copying, retransmission or other use is strictly prohibited. If you received this transmission in error, please notify the sender immediately and delete the materials from your system. This transmission is for informational purposes only, and is not intended as an offer or solicitation for the purchase or sale of any financial instrument or as an official confirmation of any transaction.

*"If you no longer wish to receive emails like this from us in the future, forward to [redacted] and include "**unsubscribe**" in the subject line."*

--
You received this message because you are subscribed to the Google Groups [redacted]
To unsubscribe from this group and stop receiving emails from it, send an email to [redacted]@stripe.com.
To view this discussion on the web visit
[redacted]

CERTIFICATION OF COMPLIANCE
Pursuant to 28 U.S.C. § 1746

I, Karin Reisinger, certify the following with respect to the Federal Trade Commission's ("FTC") Civil Investigative Demand directed to TSYS Acquiring Solutions, L.L.C. (the "Company") (FTC File No. 2023073) (the "CID"):

1. The Company has identified all documents, information, and/or tangible things ("responsive information") in the Company's possession, custody, or control responsive to the CID and either:

   (a) provided such responsive information to the FTC; or

   (b) for any responsive information not provided, given the FTC written objections setting forth the basis for withholding the responsive information.

2. I verify that the responses to the CID are complete and true and correct to my knowledge.

I certify under penalty of perjury that the foregoing is true and correct.

Date: 09/11/20

Signature

Karin Reisinger
Printed Name

Contract Administrator
Title

CERTIFICATION OF RECORDS OF REGULARLY CONDUCTED ACTIVITY
Pursuant to 28 U.S.C. § 1746

1. I, Karin Reisinger, have personal knowledge of the facts set forth below and am competent to testify as follows:

2. I have authority to certify the authenticity of the records produced by TSYS Acquiring Solutions, L.L.C. (the "Company") and attached hereto.

3. The documents produced and attached hereto by the Company are originals or true copies of records of regularly conducted activity that:

   a) Were made at or near the time of the occurrence of the matters set forth by, or from information transmitted by, a person with knowledge of those matters;

   b) Were kept in the course of the regularly conducted activity of the Company; and

   c) Were made by the regularly conducted activity as a regular practice of the Company.

I certify under penalty of perjury that the foregoing is true and correct.

Date: 09/11/20

Signature

Record Status:	Submitted	**Merchant Number:**	[redacted]	Reload	**Merchant Options** Add
Date of Last Activity:	01/01/1900	**Source:**	E-External		
User ID:	5800021	**Merchant Type:**	FS		

Merchant Details

Bank Number:	[redacted]	**DBA Name:**	RAGINGBULL.COM
Association:		**Owner Name:**	JEFFREY BISHOP
BIN:		**Legal Name (00):**	RAGINGBULL.COM LLC
POS Merchant ID:		**Attn:**	JEFF
Industry SE:		**Address:**	62 CALEF HWY STE 233
Seller ID:			
Discover:		**City / State / Country:**	LEE / NH / US
Authorization and Capture:			
Clearing and Settlement:		**Postal Code:**	03861-6701
PayPal Ind:			
JCB:		**Phone:**	(833)265-1270
JCB Processing:	N	**Manager's Name:**	
Accept ACH as a Trans:	N		
Sales Code:		**DDA:**	[redacted]
Merchant Status:	Open	**T/R:**	
Last Maintained:	07/31/2020	**Amount of Last Deposit:**	0.00
Date of Last Deposit:	1900-01-01		
Visa MCC:	8299 SCHOOLS AND EDUCATIONAL SERVICES, NOT ELSEWHERE CLASSIFIED		

Merchant Terminals

(Maximum table display is 100 terminals)

Print Profile	V Number	Agent	Chain	Store	Terminal	Merchant Name	Model / Alt Build Type	Software / Alt Build Type Desc	Boarded (2nd Sys)
	V6306259	373311	000002	0414	0001	RAGINGBULL.COM	Stage Only	Stage Only	Y (N/A)
	V6343273	373311	000002	0428	0002	RAGINGBULL.COM	Stage Only		Y (N/A)

Merchant Number:	934900015750 Reload		**Association:**	373311	**Status:** Open
DBA Name:	RAGINGBULL.COM		**Bank Number:**	9349	
User Bank Number:	9349		**Start Date/Time:**	03/12/2020 11:17:13	
Branch:	0000	**Merchant PCI Compliance:** N	**Original Board Date:**	03/12/2020 11:17:15	
Card Brand MCC Participation:	N	**Back End Merchant Only:** N	**Date Opened:**	03/12/2020	
Visa MCC:	8299 SCHOOLS AND EDUCATIONAL SERVICES, NOT ELSEWHERE CLASSIFIED		**Token Zone Name:**	NONE	
Mastercard MCC:	8299 SCHOOLS AND EDUCATIONAL SERVICES, NOT ELSEWHERE CLASSIFIED				
Type of Goods Sold:		**MSR Name:**	**Sales Rep Email Address:**		
Sales Code:					
CWOS Threshold		**Visa Debit Consent CP:** N	**Visa Debit Consent CNP:** N		
Debit Return Threshold:					
EBT Return Threshold:					
MC ISO ID	00000173432				

DBA Information

Name:	RAGINGBULL.COM	**Phone:**	(833)265-1270
Postal Code:	03861	**Extension:**	0000
City:	(833)265-1270	**P/TWO:**	
State/Province:	NH	**Customer Service Phone:**	(833)265-1270
Country:	US		
Merchant Email Address:	JORDAN@RAGINGBULL.COM	**DUNS ID:**	
Merchant Web Site:	http://WWW.RAGINGBULL.COM	**Last Credit Check:**	03/12/2020

Attachment MMMM **PX 27, 2918**

Addresses and Assigned Usage Codes

Indicator	Name	Address	Usage Codes
00	RAGINGBULL.COM LLC	JEFF 62 CALEF HWY STE 233 LEE, NH, 03861-6701	AJF, BIL, BT1, BT2, BT3, CBF, CRB, DIS, IMP, IRS, MEM, MIS, MLR, MSG, POS, SHP
	Phone: (833)265-1270 **Fax:** **Email Address:** JEFF@RAGINGBULL.COM **Ship To:** **Ship Method:** **Special Handling:**		
01	RAGINGBULL.COM	62 CALEF HWY 233 LEE, NH, 03861-6701	RCL
	Phone: **Fax:** **Email Address:** JORDAN@RAGINGBULL.COM		

Volume & Shipment Information

Percentage of Retail:		**Average Ticket:**	600	**Delivery Delay:**	
Percentage Key Entered:	15	**Annual Volume:**	35580000	**Avg# Days Between Order & Ship:**	
Percentage of E-Commerce:		**High Ticket:**		**% of Trans W/Delay Ship or Service:**	
Total Tran Vol Debit:		**Total Dollar Debit:**		**ACH Process Credits Flag:**	N
Total Tran Vol Credit:		**Total Dollar Credit:**			

Primary Owner Information

Owner First Name:	
Owner Last Name:	
Owner Name:	JEFFREY BISHOP
Owner Home Address:	
Owner Home Postal Code:	
Owner Home City:	**State:**
Owner Home Phone:	
Date of Birth:	
SSN:	[redacted]
Driver's License:	
Driver's License Issuing State:	
Business License:	

Secondary Owner Information

Owner Name:	JASON BOND
Date of Birth:	
SSN:	[redacted]
Driver's License:	
Driver's License Issuing State:	
Business License:	

Additional DBA Information

Manager Name:		**Federal Tax ID:**	464420621
Assistant Manager:		**State Tax ID:**	
Other Contact:		**Years in Business (when opened):**	07
		C/H Info Security Program:	N

Bank: [redacted]	**BIN:** 453057	**Group:**
Merchant Number: [redacted]	**FE/BE Status:** Active/Open	**Association:** 373311 SMB GLOBAL LLC - G1P
POS Merchant ID: [redacted]	**Date Opened:** 03/12/2020	**Merchant Type:** FS
	Date Closed:	**Original Board Date:** 03/12/2020

Demographics

DBA Name: RAGINGBULL.COM	**Incorporation:** 9 - Limited Liability Companies	**Legal Address Name:** RAGINGBULL.COM LLC
DBA City, State, Country: (833)265-1270, NH, US	**Primary Owner:** JEFFREY BISHOP	**ATTN:** JEFF
DBA Postal Code: 03861	**Secondary Owner:** JASON BOND	**Address:** 62 CALEF HWY STE 233
DBA Phone/Ext: 833-265-1270 ext 0000	**Visa Descriptor :**	**City, State, Country:** LEE, NH, US
DBA Fax:	**MasterCard Descriptor :**	**Postal Code:** 03861
Customer Service Number : 833-265-1270	**Manager Name:**	**Physical Address Name:** RAGINGBULL.COM
Federal Taxpayer ID: [redacted]	**Assistant Manager:**	**ATTN:**
State Tax ID:	**Other Contact:**	**Address:** 62 CALEF HWY 233
Sales Code:		**City, State, Country:** LEE, NH, US
Sales Representative Name:		**Postal Code:** 03861
MC/Visa Number: [redacted]	**DDA:** [redacted]	**ChBk/Retr Addr Name:** RAGINGBULL.COM LLC
Discover Number (MAP: Y): [redacted]	**T/R:** [redacted]	**ATTN:** JEFF
JCB Number: (Processing: N): [redacted]	**ACH Tran Destination:** Merchant	**Address:** 62 CALEF HWY STE 233
AMEX SE#: [redacted]	**Post Date Days Credit:** 0	**City, State, Country:** LEE, NH,
OptBlue Flag: Y	**Post Date Days Debit:** 0	**Postal Code:** 038616701
Seller ID : [redacted]		
High Volume :		
ACH as a Tran: N		**Statement Address Name:** RAGINGBULL.COM LLC
PayPal Ind : N		**ATTN:** JEFF
Merchant E-mail Address: JORDAN@RAGINGBULL.COM		**Address:** 62 CALEF HWY STE 233
Merchant Web Address: http://WWW.RAGINGBULL.COM		**City, State, Country:** LEE , NH , US
MCC/SIC: 8299 SCHOOLS AND EDUCATIONAL SERVICES, NOT ELSEWHERE CLASSIFIED	**Statement Delivery:** Hold	**Postal Code:** 03861
	Watch List Indicator:	

IRS Data

BW Start Date:	**BW Balance:**	**1099-K Generation:** Y
BW Stop Date:	**BW State Balance:**	**1099-K Merchant Copy:** P - Paper
Exempt Flag: N	**BW Deferred Balance:**	
	BW State Deferred Balance:	

Processing Data

Processors:

Last Processed Batch:	**Date**	**Batch Number**	**Status**	**Count**	**Amount**
Last Processed Deposit:	**Date**				**Amount**
	01/01/1900				0.00

Attachment MMMM **PX 27, 2919**

Bank: [redacted]		**BIN:** 453057		**Group:**	
Merchant Number: [redacted]		**FE/BE Status:** Active/Open		**Association:** 373311 SMB GLOBAL LLC - G1P	
POS Merchant ID: [redacted]		**Date Opened:** 03/12/2020		**Merchant Type:** FS	
		Date Closed:		**Original Board Date:** 03/12/2020	
Account Data					
Product Service Description:		**Primary Owner:** JEFFREY BISHOP		**Secondary Owner:** JASON BOND	
Seasonal: N		**SSN:** [redacted]		**SSN:** [redacted]	
Percentage Key Entered: 15		**Date of Birth:**		**Date of Birth:**	
Signed Annual Volume: 35,580,000		**Driver's License:**		**Driver's License:**	
Signed Average Ticket: 600		**Business License:**		**Business License:**	
Signed High Ticket:					
User Data1:		**MET Table:** 0000		**Days Suspend:** 1	
User Data2:		**Term of Agreement:**			
User Data3:					
User Data4:					
User Data5:					
Processing Data					
Processors:					
Last Processed Batch:	**Date**	**Batch Number**	**Status**	**Count**	**Amount**
Last Processed Deposit:	**Date**				**Amount**
	01/01/1900				0.00

Attachment MMMM **PX 27, 2920**

Volume: I
Page: 1-201
Exhibits: 1-15

THE STATE OF NEW HAMPSHIRE

BUREAU OF SECURITIES REGULATION

IN RE: Investigatory Statement Under Oath

Jason P. Bond

Case No. I-2019-000019

WEDNESDAY, FEBRUARY 19, 2020

10:00 A.M. TO 3:46 P.M.

NEW HAMPSHIRE BUREAU OF SECURITIES REGULATION

STATE HOUSE ANNEX

25 CAPITAL STREET, 3RD FLOOR

CONCORD, NEW HAMPSHIRE

Reporter: Donna J. Whitcomb, RMR

LCR NO. 143 (RSA 310A:179)

A P P E A R A N C E S:

STATE OF NEW HAMPSHIRE
DEPARTMENT OF STATE
BUREAU OF SECURITIES REGULATION
By Lydea Irwin, Esquire
Noah Abrahams, Esquire
Eric Forcier, Esquire
107 North Main Street, Room 204
Concord, New Hampshire 03301
(603) 271-1463 lydea.irwin@sos.nh.gov

GREENBERG TRAURIG, LLP
By Miriam G. Bahcall, Esquire
Brett M. Doran, Esquire
77 West Wacker Drive, Suite 3100
Chicago, Illinois 60601
(312) 476-5135 bahcallm@gtlaw.com
On behalf of Jason Bond.

Also Present: Susan Trahan, General Counsel and CCO of RagingBull.com, LLC

I N D E X

EXAMINATION of JASON BOND PAGE
By Ms. Irwin 5

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(*Original exhibits returned to Ms. Irwin.)

P R O C E E D I N G S

(Exhibits 1 through 15 marked for identification.)

JASON P. BOND, having been duly sworn by the Court Reporter that his testimony will be the truth, the whole truth and nothing but the truth testified as follows in answer to interrogatories by Ms. Irwin:

Q. Today is February 19th, 2020. If you would, would you give your name spelling your last name for the record?

A. Jason Philip Bond, B-O-N-D.

Q. My name is Lydea Irwin, I'm a staff attorney here at the New Hampshire Bureau of Securities Regulation. I'm here with my colleagues, Noah Abrahams and Eric Forcier also staff attorneys with the bureau. This is case I-2019-000019. This is an investigatory statement under oath pursuant to statute New Hampshire RSA 421-B. You must answer my questions, unless they are privileged, your attorney will let you know if the answer to a question is likely to be privileged. If your attorney does object to a question, don't answer the question

until we have figured out what the objection is.
I'm going to ask you some questions, let me finish my question before you start answering. If you don't understand my question, just let me know and I'll try and rephrase it until we're on the same page. I need you to know that there are consequences for false statements under oath and that there are both civil and criminal penalties under New Hampshire RSA 421-B. If we discover that there is something that we need to refer to another agency, we will. Do you understand everything I've said so far?
A. I do.
Q. Okay, please give verbal answers, not head shakes, for the stenographer's purposes. If you need a break, just ask and that goes for everyone in the room. Are you under the influence of any drugs or do you suffer from any impairments that would cause you to not understand any questions being asked today?
A. No.
Q. And you are here under a subpoena ordered by the New Hampshire Bureau of Securities

Regulation; is that correct?
A. Yes.
Q. We're just going to do some preliminary questions to start off with. What did you review in preparation for today's statement other than discussions with counsel?
MS. BAHCALL: Are you asking for documents outside of counsel's purview, so on his own?
Q. Yes, on your own. Did you look at any documents outside of your review with counsel before coming here today?
A. Not that I can remember.
Q. Where do you currently reside?
A. [redacted], New Hampshire 03824.
Q. Do you have any criminal records?
A. No.
Q. What's your educational history since high school? So after high school.
A. I have a bachelor's in education and a master's in education.
MR. ABRAHAMS: From where?

Q. Oh, from what school?
A. I graduated SUNY Brockport in Upstate New York and then I attended Walden University online.
Q. What's your employment history since graduation?
A. I was hired prior to graduation to teach in the Webster Central School District elementary physical education. I did that for about ten years with a specialization in adaptive physical education within the same district. After that I started what is now known as RagingBull.com.
Q. And do you have a history of securities licensure, have you ever been licensed as a securities professional with a state or with the federal government?
A. No.
Q. Have you ever been investigated or are you under investigation by any regulatory authority, state or federal, including but not limited to the SEC, the FTC or any other state regulators besides New Hampshire?
A. Yes.
Q. Who?

A. About three years ago I received a voluntary inquiry from the SEC, so I'm not sure if that qualifies.
Q. That would qualify. All right, anything else?
A. Not to my knowledge.
Q. Have you ever been deposed or had a statement taken on the record for any matter, including the one you just talked about with the SEC, prior to this one?
A. No.
Q. Okay. You mentioned that you started RagingBull.com, what is RagingBull.com?
A. RagingBull.com is a website that specializes in education, specifically teaching people to trade stocks.
Q. And what is your role at Raging Bull?
A. I teach people to trade stocks. I wear many hats. I founded the company so I've seen it grow from small to where it is today. So I'm involved in a lot. But my primary role is teaching people to trade, being involved in marketing to -- to advertise our services. Those are probably the

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two primary but I'm involved in a lot.
Q. Okay. Do you have a specific title? I know you said cofounder, but do you have a specific title?
A. I believe it's president.
Q. When did you start working or when did you found Raging Bull?
A. I don't remember exactly, but in the last couple of years it was renamed Raging Bull.
Q. And what was it before then?
A. About ten years ago, again, I can't remember exactly when, but about ten years ago, this is when I left teaching, it started as Penny Stock Buy and it quickly became Jason Bond Picks as it is known today. And then it transformed into our umbrella company which is Raging Bull.
Q. Do you get a salary from Raging Bull?
A. I don't really know how the accounting works. I get a distribution from net income at the end of the month. For tax purposes I think my accountants have it structured where I might. I don't know, my accountants handle that, but my primary income comes from net income related to

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Raging Bull at the end of the month.
Q. Do you know if that net income is generally based off of subscriptions? What's the primary income for Raging Bull?
A. That is the primary income, subscriptions.
Q. And you said you are a founder, are you also an owner of Raging Bull?
A. Yes.
Q. Is anyone else an owner of Raging Bull?
A. Yes.
Q. Who else is an owner?
A. Jeff Bishop and Allan Marshall.
Q. Does Raging Bull have a board of directors?
A. I don't know.
MR. ABRAHAMS: Well, do you know if Raging Bull is, like, incorporated, an LLC, or some other type of business organization?
THE WITNESS: I do. I believe it's an LLC, RagingBull.com, LLC.
BY MS. IRWIN:
Q. Are you, Jeff Bishop, and Allan Marshall members of the LLC or are you managers of the LLC,

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are you both, do you know?
A. I don't know. I believe -- I don't know, I believe members.
Q. Where is Raging Bull located?
A. Do you mean the LLC?
Q. Yes.
A. I believe Delaware, but I'm not sure.
Q. Where does most of the work at Raging Bull get done?
A. Well, I work from home. Jeff works from home. Allan's a passive partner. We have about 105 employees all over the world. We have an office in Baltimore. So I guess I would say a lot of remote workers and then an office in Baltimore.
MR. ABRAHAMS: Jeff Bishop works from home, do you know where his home is?
THE WITNESS: Yes, I do. He's in New Hampshire as well, in Lee, [redacted]. I think it's [redacted], I'm not sure.
MR. ABRAHAMS: And Allan Marshall, do you know where he lives?
THE WITNESS: Allan resides in Florida.

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MR. ABRAHAMS: At the office in Baltimore, what occurs there?
THE WITNESS: We have customer support in Baltimore, we have teller sales in Baltimore, we have technology operations in Baltimore, we have copywriters in Baltimore. A lot happens there.
MR. ABRAHAMS: Would that be like the administrative side of Raging Bull?
THE WITNESS: What do you mean by "administrative"?
MR. ABRAHAMS: So you were saying the principal purpose of Raging Bull is to teach people how to trade. You teach people the trade I'm assuming from home since you said you work from home?
THE WITNESS: Yes.
MR. ABRAHAMS: So everything other than teaching people the trade is pretty much based out of Baltimore or are there other offices?
THE WITNESS: I do not believe there are other offices. However, no, everything else isn't just based out of Baltimore. I believe we

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have about 30 employees there and 75 others elsewhere.
MR. ABRAHAMS: Who also may work from home or somewhere else?
THE WITNESS: Who do, yeah. Or maybe remote offices like shared office spaces.
BY MS. IRWIN:
Q. Does any teaching, education, come out of the Delaware office?
A. Out of the Delaware?
Q. Out of Baltimore.
A. Okay.
Q. Sorry, Baltimore's in Maryland, not in Delaware.
MS. BAHCALL: Your geography is like mine.
Q. Does any teaching or education come out of the Baltimore office?
A. I don't know for sure but I do not think so.
Q. Are there any subsidiaries of Raging Bull?
A. What's a subsidiary?
Q. A smaller company owned by the larger

Page 15

company.
A. So Raging Bull owns a smaller company?
Q. Yes.
A. I don't know. At one point in time we bought Startupcamp.com, but I believe we folded that into the Raging Bull, LLC. I don't know.
Q. That's all right.
MR. ABRAHAMS: So vice versa, does any company own Raging Bull?
THE WITNESS: I don't know, but I don't think so.
BY MS. IRWIN:
Q. You mentioned Jason Bond Picks, can you describe what Jason Bond Picks is for me?
A. Sure. So Jason Bond Picks started about ten years ago with an emphasis on small cap stocks, specifically stocks under 10, market cap under 2 billion. I learned how to trade and then I taught my strategy and continue to teach that strategy. It consists of a curriculum, I don't know exactly, but a few hundred hours worth of video lessons that I've done over the years. Probably more than that, but that's a safe estimate.

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With those video lessons or my curriculum then I provide usually some sort of watch list. So I scan for stocks under 10, market caps under 2 billion. I look for momentum. And then I provide a more focused daily update of what I think fits the curriculum.
And then there are realtime alerts. Over the years there have been many modes of communication, the primary being text and email. For many years Jason Bond Picks had a chat room, it no longer does. So it is a service designed to teach people how to trade stocks.
Q. Who owns Jason Bond Picks --
MS. IRWIN: Sorry.
MR. ABRAHAMS: Before you move on, you said it no longer has chat rooms, when did that stop?
THE WITNESS: Jason Bond Picks? I don't remember exactly. I'd be guessing.
MR. ABRAHAMS: Does Jason Bond Picks still exist?
THE WITNESS: It does.
MR. ABRAHAMS: Okay.

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THE WITNESS: I'd be guessing, but it was around three or four years ago Jason Bond Picks itself lost the chat room component.
MR. ABRAHAMS: Okay.
MR. FORCIER: Why?
THE WITNESS: Chat rooms generally are day traders. And with the intent to grow the business, that's a very small market. So swing trading is what Jason Bond Picks always focused on which is, you know, by Jason Bond Picks' definition, a buy and hold for one-to-four days. This is generally a professional who buys this service. So it wasn't a huge component of the business model, and something we weren't really looking to scale.
MS. IRWIN: All set?
MR. FORCIER: Yes.
BY MS. IRWIN:
Q. I'll go back to my other question. Who owns Jason Bond Picks?
A. I don't know, but I believe Raging Bull.
Q. So if you do the daily watch list for Jason Bond Picks, can you describe to me how your day would work as far as what you're doing for Jason

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Bond Picks in an average day?
A. So assuming I wasn't here this morning, I would have woken up very early, four to five o'clock, and run scans for stocks under 10. Currently that's evolved to mid-cap stocks, too. So market caps under 10 billion, so stocks above 10 now as well. I would look for the setups that I teach in my lessons using the scans that I teach in my lessons.
Groupon, for example, would have been a name that I would have put on the watch list this morning; a stock that's down 30 percent due to an earnings miss. So now there's an overreaction to the downside, there's a breakdown in the stock, 30 percent down on earnings, and I would start to watch that stock. I would point to my lessons within the watch list.
So I would say I'm watching Groupon, here's why, generally pointing to specific video lessons, and then I would identify that as a buying opportunity in the watch list for myself as a means of teaching. So I'm connecting my trading to the watch list to the lessons.

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And I would have identified why which in this case with Groupon is they're shaking out management and they're doing a split to the stock to raise the stock price which can cause momentum. So I would -- I would do what I did which is trade and teach about it.
Q. Do you actually make the trade or do you just add it to your watch list saying I might make this trade?
A. So there's the curriculum, the watch list is a focused snapshot of that day. So we didn't know about Groupon's earnings until last night. Trading occurs during market hours between 9:30 and 4 p.m. The watch list is generally produced in the evening, but most often early in the morning once I see what's going on. Then at some point in time during market hours I may or may not make the trade.
Q. Your realtime alerts, how often do you send those out and how do you choose those?
A. So I have the curriculum, I have the watch list. Generally speaking the realtime alerts would be from the watch list. So I've identified a zone where I'm interested in buying, which would be

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connected to the lessons, a zone in which I'm interested in selling, which generally with small cap trading is 5 to 20 percent, one to four days. Statistically that's about the best I figured I can do. And so during market hours you're analyzing the Russell 2000, which is the small cap index, similar to the NASDAQ QQQ, so that's the IWM. You're looking at a chart, is it trending down, is it trending up --
THE REPORTER: Could you slow down, please?
MS. BAHCALL: Yes, slow down. I'm having trouble writing it and she's got to type.
THE WITNESS: Sorry.
A. So I'm looking at market trend first, and so if, you know, the market is trending down aggressively, small caps are a leading indicator. If they're selling off, I generally won't get in front of anything then, so I would back off.
If the market is sideways or up, again, the small cap market which is the IWM, and then the first thing I teach is let's take a look at the IWM, all right, so -- because I don't want to

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swim against the current. So a trade would be through a progression of check boxes if you will. So I'd kind of check things off. The market looks good, the sector looks good, the catalyst is there, the price action looks goods. So I may or may not take a trade in that scenario. So it's really a dynamic environment, trading. There's no set answer.
Q. What are subscribers, like, do you call them "subscribers" for Raging Bull? People who sign up for your services, what do you call them?
A. In and around the Raging Bull community you will hear people refer to them as "subscribers." I've always referred to them as "clients." It's possible I've called them subscribers at times, students, subscribers, clients.
Q. How does one become a client of Raging Bull or Jason Bond Picks?
A. Jason Bond Picks offers a quarterly subscription and an annual subscription option. Maybe an unlimited, too. And somebody would make a purchase. They would decide that they want to join Jason Bond Picks. So generally this all starts with

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they've submitted an email somewhere, they've heard about me through an ad or somewhere else. They express they have more interest and then generally move towards a purchase of one of the teaching components, so Jason Bond Picks, any of our other services; that would -- so they could land on the free email list first or just go direct to purchase, it would depend. But that's generally the process.

Q. Okay. And is that the same for Raging Bull as well?

MR. ABRAHAMS: Well, can I rephrase this question?

MS. BAHCALL: Yes.

MR. ABRAHAMS: Because -- can you describe first the services that Raging Bull provides, whether they exist today or not, from the beginning when Raging Bull started ten years ago?

MS. BAHCALL: Do you mean Raging Bull under the name Raging Bull or under a service like Jason Bond Picks?

MR. ABRAHAMS: Well, Jason Bond Picks in now part of the Raging Bull, right? I guess can you describe the structure? Because if Jason Bond

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Picks is separate from Raging Bull --

MS. BAHCALL: I didn't mean to confuse you. I just meant your question, whether it was overbroad. If you meant through any service or entity or just do you subscribe to Raging Bull itself and what did they provide? I wasn't sure where you were going with the question.

MR. ABRAHAMS: Yeah, I guess do people subscribe just to Raging Bull or don't they have to pick a service?

THE WITNESS: I suppose I'll just go back just a little bit. They do pick a service, they can subscribe to Raging Bull, too.

MR. ABRAHAMS: Entirely?

THE WITNESS: Jason Bond Picks was our only service for a very long period of time. My goal was -- I was studying to be a school principal, so I was doing my second master's degree. I was enrolled, I was in classes. I saw somebody teaching to trade stocks. He disclosed how much money he was making teaching people to trade stocks and I thought, wow --

MR. ABRAHAMS: That was my next

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question. Hold on, hold on.

MS. BAHCALL: You've answered his question.

MR. ABRAHAMS: Well, you can continue but I'm going to ask the question. Because my other question was how did you learn to invest and what is your securities knowledge. So if you want to begin there, that's fine.

THE WITNESS: Raging Bull has maybe, I don't know exactly, about ten services now. And then there is Raging Bull Elite which would be a bundle of those services. So to answer your question there is a lot of different services that a person could buy, Jason Bond Picks being one of them.

MR. ABRAHAMS: Can you describe all of them? Just list them all.

MS. BAHCALL: That ever existed?

MR. ABRAHAMS: At least we'll start with what's existing today.

THE WITNESS: Raging Bull Elite is our flagship I guess you would say.

MR. ABRAHAMS: It's called Raging

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Bull "Leap"?

THE WITNESS: Elite. It encompasses every service, for the most part. There could be exception.

MR. ABRAHAMS: Okay.

THE WITNESS: That's the general idea there. The next step down would be Apex Alliance which is every option service. You have what was generally known as our flagship service, Jason Bond Picks; that's where everything originated. I currently also run Weekly Windfalls. I run Jackpot Trades. For about a month I ran Smoke Signals; that is now closed. There's a lot, so I will do my best, but it's possible I'll miss one or two.

MR. ABRAHAMS: Sure.

THE WITNESS: There's Biotech Breakouts, FDA Insider, Sniper Report, Fast Five Trades. We're launching Trade With Kyle tomorrow. There is Weekly Money Multiplier, Lotto X, Total Alpha, Dollar Ace, Penny Pro. We had Petra Picks Gold and Platinum; those are retired. We had Options War Room, retired. Millionaire Roadmap, retired. Nucleus, retired. We have IPO Payday,

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Daily Profit Machine. Did I say Dollar Ace?
MR. ABRAHAMS: Yes. That's enough, just so I have a better understanding of what you mean if someone is buying Raging Bull Elite.
THE WITNESS: Yeah, it's a lot.
MR. FORCIER: May I ask a followup question?
MR. ABRAHAMS: Yes.
MR. FORCIER: You've named a lot of different services, but do they generally follow the same model where you find a stock that you like out there, you send it out to the subscribers or clients and tie it to a video? How do they differ from each other? Because I don't want to have to go necessarily to each one of them and say what do they do, but I do want to know how they differ from each other and why one would pick one and not the other or get all of them. Just help me understand how they interact with each other and how they differ from each other, please.
THE WITNESS: They differ from each other based on strategy. Some traders really like options, won't ever trade stocks. Some will never

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trade an option. Within Options Weekly Windfalls sells premium which is a very conservative options strategy. Whereas something like Dollar Ace looks at unusual option activity and is a more aggressive options strategy. So trading styles often originate with the guru.
So the evolution of Raging Bull was many of my students went on to be very successful traders and we determine success by their profits. And their strategies often were wildly different than mine. We would tell their story, people would express interest in their strategy, and that is where we decided we needed an umbrella because it's no longer just Jason Bond Picks.
MR. FORCIER: Okay, so I want to say that back to you to make sure I understand what you just said. So each one of these is a little bit different in terms of what they recommend to subscribers to look at for certain securities, but they're the same in the sense that they analyze certain securities and send out to subscribers alerts based on an analysis of certain securities it recommends that they look at them or buy them, is

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that fair, is that the commonality between all of them?
THE WITNESS: Well, I don't think we ever recommend that anybody buys or sells anything. The commonality between all of them is you have, as you know, a curriculum, a daily update, sometimes a weekly update, sometimes multiple day update.
So you have a curriculum, you have a touch point which is more frequent. But not, you know, the trader actually buying or selling anything. And then you have the culminating point which is, okay, I've taught you. I've shown you what I'm looking at and here's me doing it now, good or bad, and then we're going to go back and teach about that the next day.
So each one has that commonality. Each one's intention -- traders, you know, our gurus, our goal is to successfully navigate the markets and we judge success by their curriculum, how well they teach in their daily updates and then, you know, performance. So what a user does with that information is entirely up to them. But that's the general framework. And then each one differs

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based on strategy.
And strategies amongst traders can be wildly different. There's day trading, swing trading, longterm trading, there's options, there's stocks within options, there's buying or selling. You could be naked or do a vertical spread. You can be shorting stocks. You can be shorting penny stocks. So there's -- and amongst the trading community, our clients, people have preferences of what they like.
So our service has evolved from literally my first student going on to make a million dollars. And we asked him, Would you like to teach, you know, what you do? He had a bachelor's in biology, was studying to be a doctor. So Biotech Breakouts was born.
MR. FORCIER: Who is that?
THE WITNESS: That's Kyle Dennis.
MR. FORCIER: Okay.
THE WITNESS: Biotech Breakouts was born. And that's kind of how the model evolved over ten years.
MR. FORCIER: So is it fair to say

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that these different services, there's somebody behind there that was once a student or an employee of yours or are you running each one of these subscriptions, how does that work? Who's the strategist behind each one of these? I know that's, like, three questions but...

MS. BAHCALL: Okay, pick one.

MR. FORCIER: Pick one, I'll follow up with him, I'm sure.

THE WITNESS: Most of our gurus came from Jason Bond Picks and Millionaire Roadmap; those were our only two services for a very long period of time, I'd be guessing, but about six or seven years is what I believe. So Kyle came from my services, Kyle Dennis. Nathan Bear came from my services. Ben Sturgill is a family friend, so he worked for the company in a different capacity and runs IPO Payday. Petra evolved from my services, Petra Picks.

MR. FORCIER: Could you spell that for the record?

THE WITNESS: Petra Picks, P-E-T-R-A. I'm sorry, her service is called Petra Picks, her

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name is Petra Hess.

MR. FORCIER: H-E-S-S?

THE WITNESS: H-E-S-S.

MR. FORCIER: Okay, thank you.

THE WITNESS: Many of them came from my services.

MR. FORCIER: You call them "gurus," tell me what a guru is?

THE WITNESS: It's a teacher.

MR. FORCIER: An employee?

THE WITNESS: I'm not sure what their contracts say, but it would be either an employee or a contractor.

MR. FORCIER: So they are being compensated in one form or another by Raging Bull or Jason Bond Picks. Whether it's a contractor or an employee, you're hiring gurus to oversee certain subscriptions.

THE WITNESS: They would be paid from Raging Bull, not Jason Bond Picks.

MR. FORCIER: Okay.

THE WITNESS: That's the parent company, so I believe that's where payment comes

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from. And they are contracted to teach their trading strategies, yes.

MR. FORCIER: Have any gurus ceased doing business with you, or any of your entities in the past two years, quit being a guru?

THE WITNESS: Yes.

MR. FORCIER: Could you list them for me?

THE WITNESS: Petra Hess, retired. Davis Martin was let go. Just gurus who have moved on, not services that were closed?

MR. FORCIER: Yes.

THE WITNESS: Keith Kern.

MR. FORCIER: K-E-R-N?

THE WITNESS: Correct. However, I'm not sure if that was within the last two years. I believe it was.

MR. FORCIER: Okay.

MS. IRWIN: Was he let go or did he retire?

THE WITNESS: I don't remember.

MS. BAHCALL: That's fine. If you don't remember, it's okay.

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MR. FORCIER: Anybody else?

THE WITNESS: There may be, but I can't remember. Keith Kern, Petra Hess, Davis. It's possible, we have a lot of services; that's what I remember right now.

MR. FORCIER: Okay. To make it easier for us, and I think for you, could we make a request here that we get in writing from you an understanding of each one of these subscriptions and who is the guru or gurus behind it and whether it's retired or active or not.

We could do it painstakingly here today off your memory, but we'd like to understand the different subscribers and what they're subscribing to and who is the guru behind each one of them. From your memory is not a fair thing to do right now, necessarily, but would you be willing to put in writing for us a brief understanding of each one of those, I call them "silos," but each one of those different subscribers or services and who's the guru behind each one. Because doing it by memory is tough but...

MS. BAHCALL: Okay, I'll tell you

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what, at the end we'll obviously look at it and we'll provide you with a response. Why don't we just agree that -- I mean, we'll make a note, but at the end maybe you guys follow up and say what we're looking for so we don't lose in translation or him try to remember and my writing.

MR. FORCIER: My problem is if you said, no, I don't want you to do that, then I'd try to get it out of him today. But you tell me, yes, then I will --

MS. BAHCALL: Obviously we'll work with you.

MR. FORCIER: It's better than trying to go painstakingly through each one and understand the gurus, but if that's something you're willing to provide we can sort of move on from describing each and every one of those.

MS. BAHCALL: Yes, that's fine.

MR. FORCIER: There probably will be more things by then but...

MS. BAHCALL: That's my point.

BY MS. IRWIN:

Q. So you mentioned you talked to a gentleman

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who was teaching securities and he was making a lot of money and that's why you decided to go into teaching trading. Who was that gentleman?

A. I don't believe I said I talked to a gentleman. I believe I said I saw somebody --

Q. Okay.

A. -- doing it online. It was Tim Sykes.

MR. FORCIER: Could you spell that last name, please.

THE WITNESS: Tim Sykes, S-Y-K-E-S.

MR. FORCIER: Thank you.

Q. How did you find out about Tim Sykes?

A. I was a quarter million dollars in debt, or something along those lines, studying to be a principal with the goal of making more money, had a roofing business, coaching sports, and I was trying to figure out how to trade stocks. He was bragging about his business doing well. I believe he was formerly a hedge fund manager. And I thought, wow, if I could learn how to trade stocks, I know how to teach.

Q. Okay. So how did you learn to trade stocks?

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A. For a long time trial and error. Primarily Jeff taught me.

Q. How did you meet Jeff?

A. Online. Trading communities similar to Tim Sykes.

Q. And what sort of things did he teach you?

A. Jeff taught me pretty much everything I said so far. What to look for -- I mean, I can get into specifics with regard to Groupon had bad news today, falls 30 percent. Provided they're not going bankrupt there will be a buying opportunity there soon, so that's called a "breakdown."

Company has great news because they latched on to a larger company. So some $3 stock has news with Apple or Google, stock goes to 6; there's going to be a buying opportunity there somewhere. So he taught me a strategy, you know, how to trade.

Over time I evolved it to breakdowns and breakouts and then everything in between which I call "continuation patterns." So he taught me what to look for whether it was small cap stocks or, you know, ETF trading. It's a lot. It was a long run.

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Q. And about when did you start trading and learning from Jeff? I understand it was maybe two different time frames but...

MS. BAHCALL: Two questions, when did you first start trading and then when did you start working with Jeff?

MS. IRWIN: Yes, perfect.

A. So I taught from 2001 to 2011. Somewhere in there I started trying to trade, so I was still a teacher. I don't remember the exact dates but it wasn't 2001, 2002, it would have been after then I started to try and learn how to trade. I think it was more towards 2008, 2009. I had reached out to Jeff. Yeah, so I don't know when I opened my first account but it was -- it was somewhere between 2001-2010.

Middle of my teaching career I was trying to find ways to make money. I was -- you know, $2,000 Etrade account, a Charles Schwab account, trying to trade penny stocks. Had a little community around that was called Stock Network Online. I reached out to Jeff. I was actually trying to sell Stock Network Online for $5,000. I

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remember that being a lot of money to me. I ended up writing for Jeff as like a consultant for a long time.

Really ratcheted it down in about 2011 when I realized how well Tim Sykes was doing teaching people to trade. I remember doing presentations in my master's class to be a principal, and I thought, wow, you know, I would just -- if I can learn to trade there's unlimited opportunity there was my thinking.

And that was around 2011 where -- 2010-2011, don't remember exactly, where I thought I really need to learn how to trade, you know, like where I know this so well I can teach it with conviction and I'm going to build a business around that. So my intention was learn to trade and build a business. And I need to be good and so good that I can keep people's business for their lifetime.

Q. Did you take any classes other than learning from Tim Sykes and Jeff Bishop?

A. I wouldn't say that I learned from Tim. What I saw Tim doing was disclosing how much money he was making from memberships. I have studied

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Tim's material. I've studied a myriad of people's materials -- could you rephrase your question?

Q. Did you take any classes?

A. I guess it would depend on what constitutes a class. A subscription to Tim Syke's service or other services that are similar?

Q. Did you ever sit in a room with a teacher and a blackboard? Let's start there.

A. Not that I can remember.

Q. Did you do any online classes with a teacher and homework?

A. I joined subscriptions similar to mine in which there are lessons and I would study them and I would read the daily updates. So if that constitutes a class...

Q. Did you do anything where you would get a grade or certificate at the end?

A. Not that I can remember.

Q. So other than Jeff teaching you classes, for the most part you were self-taught from other services and other, I'm going to call them "gurus," using your language?

A. Yes, I would say that I was self-taught.

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Q. Okay. When you first started trading how much were you making?

A. I mean, the very first brokerage accounts when I was a school teacher, I don't think anything. You know, it was a thousand dollars on some triple O1 penny stock. Pipe dreams, you know, usually those ended really badly. I don't know -- you know, maybe that was maybe back in 2005. I remember back then, you know, giving it a try. I had a friend that was trading penny stocks. I thought, you know, I would give it a try. I would usually lose the money and then say I'll never do that again. So that was like the early days.

When I left teaching -- so I had been writing for Jeff. I had left teaching with the intention of -- at the time it was called Penny Stock Live and teaching people to trade. I had a $5,000 E-Trade account. I remember Jeff saying, you know, nobody will take you seriously with a $5,000 account. He funded, just a rough guess, about a quarter million. I don't have the years in front of me though I believe we have provided them.

I remember very early on I was wildly

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successful. I think, again, I believe you guys have everything, but it feels -- I believe a hundred percent return in the first year. Again, this is way back so I'd just be guessing. But it was about a quarter million.

Q. So you want to say like 2011, 2012?

A. 2012, I think. In and around there.

Q. And what account were you trading in at the time?

A. This was Jeff Bishop's.

Q. Jeff Bishop's account, okay.

A. Yeah.

Q. I don't think we have that. I think we only went back to 2014, could we --

MS. BAHCALL: Your request started at 2014.

MS. IRWIN: Yes, I think we're going to extend that to try and get that account, if we can, back in 2012.

MS. BAHCALL: We'll look and see what we have and we can talk.

BY MS. IRWIN:

Q. I'm going to go back to talking about --

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so you knew you wanted to teach stocks kind of before you met Jeff Bishop, is that correct? Am I understanding that correctly or was it about the same time?
A. I don't remember.
Q. Okay. And you met him online, correct?
A. Yeah. Yeah, I had called him to buy that business.
Q. And you had your website that you wanted to start teaching in. Did Jeff also have a website that he was doing similar things in?
A. Jeff had different businesses at the time. Penny Stock Live was one of his assets.
Q. Okay.
A. And I was a consultant and took over Penny Stock Live and started to build it into what we know today as Jason Bond Picks.
Q. And was Jeff Bishop also a guru teaching people or was he just kind of -- he just owned the websites?
MS. BAHCALL: At the time or now?
MS. IRWIN: At the time.
A. Yeah, back in around 2011, 2012, I was,

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you know, the only teacher of trading, yeah.
Q. When did you guys decide to move to New Hampshire? I know you were teaching in New York, when did you decide to move to New Hampshire and why?
A. So I taught from 2001 to about 2011 and like the first, second year of my trading profits which, you know, we'll provide, I don't remember exactly, but you know, I got out of the gate really strong. And it varied year from year which you guys will see. But in 2011-'12 my wife and I had been kind of doing the Dave Ramsey thing which was trying to pay off all our debt. We both paid for college.
So we sold our house, moved into an apartment. I left my teaching career, which was very scary. And so we started this business doing the debt snowball, learning to trade. This was in or around 2011, 2012. We ended up partnering with that Tim Sykes guy for a short three-month period of time. I wasn't owner or anything.
Somewhere in around 2013, so I was doing well, he had caught wind that I was doing well. Jeff had known him from other business

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relationships and now I was a guru on Tim's website. That lasted about three months. I just wasn't making good money and working harder than I had ever done in my life. So I went kind of out on my own with Jeff, still not an owner, I don't believe, just as a consultant but not under Tim and Jeff, just under Jeff.
The business really started to take off. So I left my teaching career, I think, 2011, I think. 2012 I'm out and running. I don't remember exactly but the first year I don't think went too well. Trading went well but nobody was listening. Second year things started to get better. In 2013, these are just rough guesses, 2014, things are getting better, it's growing.
New York State isn't a very tax friendly state. As a really strong Dave Ramsey believer I started to shift towards, you know, I didn't want debt anymore. After carrying a quarter million for ten years and not being able to get out from under that, I started to think if this business continues to grow, this paying what was about 10 percent state income tax was a bad idea.

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So this is like 2014-2015. My wife's pregnant with our son, Noah. She's a teacher as well, first grade teacher for ten years in the same school district. So I had left my career, she maintained hers so we had income because we weren't sure if my business would work. Once it was established it did, and Noah was born, the offset was daycare was as expensive as her salary so -- and then we decided that she wouldn't go back. We didn't have a lot of reason to stay. We have no family in New York so...
We had just built a house, which was unfortunate, but I left to be closer to Jeff. We liked the Seacoast better, too. It turned out it was nicer, in our opinion, than Upstate New York. So to be closer to Jeff to grow the business and to get away from state income tax.
Q. Okay.
A. And I think we moved here when Noah was under a year old, so that was somewhere around 2015.
Q. Okay.
MS. BAHCALL: Could you look for a time for a good break? It's been like an hour.

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MS. IRWIN: Now, is a great time.
(A brief recess was taken.)
MS. IRWIN: We'll go back on the record.
BY MS. IRWIN:
Q. All right, I'm going to jump right back in.
MR. FORCIER: Before we begin let me ask a clarifying question. You testified that you started with $5,000 of your own money, then eventually Mr. Bishop provided you with 250,000, rough estimate, you said, correct?
THE WITNESS: Correct.
MR. FORCIER: And did he give you that by transferring to your account or did you trade his funds in his account?
THE WITNESS: I traded his funds in his account.
MR. FORCIER: So he gave you, for example, like log-in credentials and you would log in as him to trade in his account, it wasn't actually your funds.
THE WITNESS: Correct.

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MR. FORCIER: Okay, I wanted to make sure I understood that. And then you proved successful, you said you maybe doubled it in a year, weren't sure of the exact numbers but you did very well.
THE WITNESS: Correct.
MR. FORCIER: Did you get to keep the profits or did you give it back to Mr. Bishop, how did that work out?
THE WITNESS: He offered. I was more interested in him teaching me. I declined.
MR. FORCIER: So it's fair to say you made him a bunch of money while learning through him and through his account.
THE WITNESS: That is correct.
MR. FORCIER: Okay, I just wanted to understand that a little bit clearer because I wasn't sure if he gave you the money and you made money with it. Thank you.
BY MS. IRWIN:
Q. All right, a while back we had talked about becoming a subscriber to one of the services. When you sign up to become a subscriber, what

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information do you have to give Raging Bull or whichever service you're subscribing to?
A. I don't know exactly what's on the form.
Q. Okay.
A. The basic stuff that you would provide when you purchase. I don't know exactly, though, what's there. Name, email, address.
MS. BAHCALL: She doesn't want your guesses, if you know tell her. They don't deal in guesses.
A. Yeah, I don't know.
Q. That's fine. If you don't know, that's fine.
Do you know if they have to give you any information about the size of their account or what they're looking to trade in other than, you know, you kind of get a guess because they're buying Biotech Breakouts and not Penny Stock Pro?
A. I do not believe we collect that type of information.
Q. Do you, or Jason Bond Picks, do you communicate with your subscribers, your clients?
A. Yes.

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Q. And how do you communicate with them?
A. Video lessons, daily updates or watch lists. So email. It's also posted to the website at times. Text and email alerts. If there's a chat room, a chat room. Possibly social media. Those were the primary modes of communication.
Q. Do you ever communicate, do you personally ever communicate directly with the subscribers?
A. It is not our general practice to do that.
Q. Do you ever reply to someone's post on Twitter?
A. I have.
Q. Do you ever reply to posts on Facebook?
A. I have.
Q. LinkedIn?
A. I don't think so. I don't think so. But not me personally. I don't think so.
Q. How do you decide what to reply to?
A. There is no rubric. I don't have an answer.
Q. Okay. When you say you communicate via email, who writes the emails?
A. It would depend on the email. My watch

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list, myself. Trade alerts, myself.
Q. Perfect. Do you send the emails?
A. Sometimes, yes; sometimes, no.
Q. Okay. Let's say the watch list, would you send the watch list email or does that get sent to somebody else who sends it?
A. Generally me. Could be both.
MR. FORCIER: May I ask, Lydea?
MS. IRWIN: Yes.
MR. FORCIER: For the emails you don't write yourself, I presume other gurus are writing emails?
THE WITNESS: Are you asking about other services?
MR. FORCIER: Sure.
THE WITNESS: Are you asking if they're writing for me, other gurus?
MR. FORCIER: Well, my next question will be do you review every email before it goes out? My first question is do gurus send their own emails to their subscribers of their particular service?
THE WITNESS: Generally, yes.

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MR. FORCIER: Okay, what's the oversight of your gurus, is there a manager that reviews them ahead of time before they send them out, do you review them, does anybody?
THE WITNESS: I do not believe there's a review process. But emails get reviewed in a sense that we all see what goes out. So I suppose that would be reviewing after the fact.
So we hire very talented writers, marketers. We have meetings regularly on what we want to see written. So that would be our general practice in that we trust the people who are sending communications to send what is the company's mission.
MR. FORCIER: Okay, so is it fair to say that a guru may or may not work with a writer in helping write their emails?
THE WITNESS: Correct, a guru may or may not work with a writer.
MR. FORCIER: But in terms of the content of that email prior to it being sent out to subscribers, that's up to the guru without any sort of oversight, unless there's a problem after the

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fact when you receive it.
THE WITNESS: I don't know if there is a formal review process. I do not think so. So to answer your question -- could you ask your question again?
MR. FORCIER: Sure. Let's read it back.
THE REPORTER: "MR. FORCIER: Okay, so is it fair to say that a guru may or may not work with a writer in helping write their emails?
"THE WITNESS: Correct, a guru may or may not work with a writer.
"MR. FORCIER: But in terms of the content of that email prior to it being sent out to subscribers, that's up to the guru without any sort of oversight, unless there's a problem after the fact when you received it?"
THE WITNESS: Gurus have permission to send without somebody reviewing the email.
MR. FORCIER: Okay, and it's a very general question because we're talking about a lot of services, but do the gurus all or some actually trade in real money accounts in the products that

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they're pushing out to their subscribers?
THE WITNESS: As a general practice, yes.
MR. FORCIER: Okay, so as a general practice these gurus are, in fact, purchasing themselves the securities that they are sending out to subscribers to review?
THE WITNESS: Yes.
MR. FORCIER: Okay. Do you have any way of checking in to see if these gurus are, in fact, buying what they say they're buying to their subscribers?
THE WITNESS: Yes, we have a company policy, handbook, for compliance in which I believe it says there could be periodical reviews. I believe that is in the handbook.
MR. FORCIER: Are you aware of any periodic reviews that have been done on a guru?
THE WITNESS: Yes, when I gave away a Porsche for my first client hitting a million dollars we had our accountants do a full audit.
MR. FORCIER: Who was that again?
THE WITNESS: Kyle Dennis.

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MR. FORCIER: So your accountants did a full audit of his personal brokerage accounts to ensure that he did make the million that he said he made?
THE WITNESS: And taxes, as I recall, yes.
MR. FORCIER: I imagine that's so long ago that you don't have that information anymore to show me how he made a million?
MS. IRWIN: I don't think we ever asked for that.
MR. FORCIER: No, but I'm asking now. If that information's still available to show me that.
THE WITNESS: I don't know.
MS. IRWIN: If we asked for that in a request, would that be available?
MS. BAHCALL: We don't know. Make the request and, obviously, we'll check if it's available and we'll work with you to get you the documents you're looking for.
MR. FORCIER: Do we have this policy handbook? I haven't seen every document in this

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case, so I apologize, but I don't know if I've seen a policy handbook or compliance manual.
MS. BAHCALL: There was no policy handbook requested.
MR. FORCIER: So we'd like to request that.
MS. BAHCALL: I told you there would be a list. You knew there was going to a list. I warned him.
MR. FORCIER: So you mentioned that you remember having accountants do a periodic review or a review of Kyle's trading records. Can you name another guru that had a periodic review or review of any kind of their personal brokerage statements?
THE WITNESS: In Kyle's case it was more of a formal audit. We regularly look at P&L from many of our traders; that would be the only other time that I can think of.
MR. FORCIER: How do you look at the profit and loss of a trader if it's in their individual account? Take me through an example of how you would do that.
THE WITNESS: I might ask you for a

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screenshot of your P&L.
MR. FORCIER: So as a guru you would ask me to log into my personal brokerage account and go to some snapshot page so I can show you my profit and loss for the year and screenshot it for you?
THE WITNESS: That's one way, yes.
MR. FORCIER: Do you keep a record of those reviews?
THE WITNESS: So I wouldn't call them "reviews." Often it's a conversation of, How are you doing? Often it's a piece that's used in an email. So I wouldn't call it a periodical review done by me.
MR. FORCIER: Okay, but we did talk about periodic reviews that are part of the policy handbook, right?
THE WITNESS: Could you clarify?
MR. FORCIER: Sure. Moments ago you testified that you believed the policy handbook or compliance manual calls for periodic reviews.
THE WITNESS: I believe what I said was it says in the policy handbook that a trader could be asked to provide his trading records at

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Raging Bull's discretion.
MR. FORCIER: Okay.
THE WITNESS: So not on a schedule.
MR. FORCIER: And I'm trying to understand how often that revision of the policy handbook has been implemented on gurus. We talked about Kyle Dennis, which was a version of that, and now we talked about P&L snapshots by email that you said are not periodic reviews. So have there been any periodic reviews aside from what we just talked about with Kyle Dennis?
THE WITNESS: Not to my knowledge.
MR. ABRAHAMS: Who makes the decision to review, is it the owners, you, Jeff and Allan?
THE WITNESS: Our compliance department is growing, and so a handbook has been put in place as a part of that. A compliance handbook I believe is what it is called, I believe. And I believe it would be our compliance team. But it could come from anyone. I would imagine that it could come from anyone.
MR. ABRAHAMS: Like for the informal conversations through email, it could be any of the

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gurus between other gurus?
THE WITNESS: I'll correct myself. It would likely be the compliance department or management asking for a review to be done of a trader.
MR. ABRAHAMS: And management is you, Jeff Bishop, and Allan Marshall.
THE WITNESS: I would think if anyone raised concerns or wanted to see records, it could come from anywhere. But generally speaking I think that would be general practice, yes.
MR. FORCIER: But to be clear for the record, you can't remember a periodic review taking place with any of the gurus aside from what we talked about with Mr. Dennis?
MS. BAHCALL: I think he's being confused by the term "periodic." He said they would on occasion ask to review to confirm. And so maybe that's -- "periodic," do you know what I mean? I think it's being confused.
MR. FORCIER: Sure. I think we covered it, but if there's confusion I want to make sure there is no confusion. I think I understand

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what you said, but I'm going to go back to the beginning of it just to make sure the record is clear. There is a policy handbook in place that calls for periodic reviews at the discretion of Raging Bull management, yes, or no?
THE WITNESS: They're periodic if they're called for. So maybe "periodic" is the wrong word. A review can be called for at the discretion of management.
MR. FORCIER: Okay, so the policy allows for a review at the discretion of management. And other than a review of Kyle Dennis, you don't believe a review as called for in the policy handbook has taken place, yes, or no?
THE WITNESS: I don't believe the policy handbook says it has to take place but can. And to answer your question, I don't believe any have.
MR. FORCIER: Okay. But you did talk about emails you received that would have profit and loss snapshots, and you do recall some of those occurring?
THE WITNESS: Yes.

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MR. FORCIER: Do you have any number in your head about how many they have done, is it a large number or is it very infrequent or something in between?
THE WITNESS: Well, if we're going to talk about somebody making a million dollars trading, we would ask the trader for proof of that. So they would send over their brokerage, possibly tax returns.
MR. FORCIER: I appreciate that but it doesn't necessarily answer my question about how frequent you engage in this profit and loss email back and forth.
THE WITNESS: I don't know.
MR. FORCIER: You don't know.
BY MS. IRWIN:
Q. When was the handbook written?
A. I don't remember but recently.
Q. Okay, 2019 maybe, 2018?
A. Somewhere, yeah.
MR. FORCIER: Let me just follow up. I'm sorry it's going back and forth here, but I don't want to take breaks and do multiple -- I want

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to be efficient. So if you're having trouble going back and forth let me know.
THE WITNESS: No, I'm okay.
MR. FORCIER: But I want to make sure I get my questions in. So I want to understand the vetting process for gurus. Do you do a criminal background check?
THE WITNESS: I don't know.
MR. FORCIER: Tell me how you vet them to make sure they're somebody you want to be associated with your company?
THE WITNESS: I don't know that there's a guideline for that.
MR. FORCIER: You can see I'm asking questions about concerns about gurus and how they operate and what their oversight is. It's pretty clear what I'm asking about.
THE WITNESS: Yes, sir.
MR. FORCIER: So I want to tie it down a little bit more and understand the oversight of gurus. Is there anything I'm failing to understand about how they're monitored? Is there anything more that you do to make sure that what

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they're saying in their emails is true?
THE WITNESS: We hire really good people, first of all. Many of the gurus grew from my service and I was looking at their trading records over the years in a progression.
For example, Kyle Dennis was the first student to pass a million dollars. We gave him a Porsche. There was an auditing process done by our accounting firm. So as Kyle has grown to $7 million in trading profits, we've looked at those tax records, brokerage statements. Similar for Nathan Bear. So that is one way that we keep track of how these traders are doing. As far as structured system as you're pointing out, no, it's simply not in place right now.
MR. FORCIER: All right, I'm going to dwell on that a little bit and probably write questions down. We'll talk about it a little bit later, but I want Lydea to continue, so thank you.
BY MS. IRWIN:
Q. Back to your scheduled programming.
So you talked about how you -- in the mornings you'd go through and at night you go

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through and run a search for $10 stocks or less than $10 stocks? I forget the word you used.
A. A scan?
Q. A scan, okay. How do you decide which stocks to talk about and trade?
A. Based on my lessons. So I teach about breakdowns. This morning Groupon is a good example of that. It crashed because they're doing poorly; they had an unprofitable quarter. That meets the criteria of an oversold stock; there's usually panic selling. So I pick the stocks based on the lessons. So I not only teach the setups that I'm looking for, but I teach the scans. And then I run the scans myself and then I trade those stocks.
Q. I imagine a scan will come back with hundreds of stocks. How many stocks do you normally get in a scan?
A. It could be -- it could be six, seven hundred at time. A scan can be -- you can add parameters. So a scan can be very narrow, it can very broad. So it would depend.
Q. Once you got your scan and let's say you have a hundred stocks, how would you narrow that

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down? What sort of things do you look for, are you getting knowledge from outside sources?
A. When you say knowledge from outside sources, the news?
Q. Yes, that would be an outside source.
A. So a scan filters down into patterns. Technical trading is trading that is done by looking at patterns. And then you can go one step further and you can read the fundamentals. So you can go to EDGAR and read the SEC filings, you can see past history of institutional buying or inside management buying. So if a CEO is accumulating a large position of stock, that would be called "catalyst" if the CEO is buying. They sell for many reasons, they only buy for one.
MS. BAHCALL: Slow down.
THE WITNESS: Sorry.
A. So a technical trader looks at patterns and then could dig into -- doesn't necessarily need to do a technical analysis, trading is kind of without fundamental trading, but you could go the EDGAR route and look at the fundamentals. You could also look at the news history and see if there's

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catalyst.
A biotech stock could have an FDA ruling in two weeks; there's going to be speculation about it being positive or negative. Generally there is a run up into the ruling as people anticipate good news, so there's catalysts. So you look for patterns, then you look for catalysts, and you determine which ones are the most favorable.
Q. Okay. Do you have any favorite stocks that you like to look at? You don't have to tell me which ones, just, yes, or no, I have favorites.
A. As a trader you can definitely fall in a pattern of trading something if it's working for you consistently until it's not. So, yes.
Q. You have specific stocks that you like to look at maybe more than others?
A. Yes.
Q. Does Jeff ever tell you, hey, check out this stock? Do any of the other gurus tell you you should look at this stock?
A. As a general practice, no. But we definitely talk about trading across our trading community. So I think the answer to that would be,

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yes. But as a general rule I find, you know, my trades. But we all talk, you know, stocks.
Q. Has a company ever paid you to talk about their stock?
A. Back in 2008, 2009, 2010 I was in IR while I was still a school teacher, so investor relations. From the time I started Penny Stock Live on, no.
Q. Has a company ever given you stocks to talk about their stocks or given you a better price on their stock?
A. What time frame?
Q. Since you started Raging Bull?
A. No.
Q. Have you ever told any of the other gurus, hey, you should look at this stock other than the general talk that you mentioned?
A. Could you clarify?
Q. You mentioned that you have kind of a general chat between you and the gurus about, you know, good stocks. But have you ever said to, say, Davis Martin, I know he doesn't work there anymore, but have you ever said to Davis, hey, you should check out O, X, Y? I'm making up a stock but...

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A. Wouldn't that be the same as just talking about stocks?
Q. Well, specifically to a targeted person, a targeted stock to a targeted person?
A. I don't remember.
Q. Okay. What accounts do you trade in when you're trading for Jason Bond Picks?
A. Currently?
Q. Yes.
A. Currently Jason Bond Picks is out of my personal TD Ameritrade account.
Q. What did you used to use?
A. What time frame?
Q. Prior to TD Ameritrade.
A. So there was a short period of time where I was using TD Ameritrade's thinkorswim paperMoney. There is a Raging Bull, LLC, E-Trade account that I did most of my trading from over the years. Prior to that I believe it was Jeff's E-Trade account. So the progression from there to now is Jeffs E-Trade account, the business E-Trade account, personal TD Ameritrade account. I currently have a tastyworks account, too, but that's not Jason Bond Picks, that's Weekly Windfalls.
Q. T-A-S-T-Y?
A. Tastyworks, yeah.
MR. FORCIER: Do you still use the Raging Bull, LLC, account with E-Trade?
THE WITNESS: Ben Sturgill is trading out of that right now.
MR. FORCIER: Can you spell that last name?
THE WITNESS: I spelled that earlier. Do you want it again?
THE REPORTER: No, thanks.
THE WITNESS: Ben Sturgill from IPO Payday is using that account right now. So, no.
MR. FORCIER: He is using the Raging Bull E-Trade account?
THE WITNESS: Correct.
BY MS. IRWIN:
Q. So that goes to my next question. Do other people trade in these accounts?
A. Generally, no. Generally, no.
Q. So your personal TD Ameritrade, that's under your name?

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A. And my wife.
MR. ABRAHAMS: Are those the only two? Are you and your wife the only two people that have trading authority in that account?
THE WITNESS: Yes, to my knowledge, yes. Yeah.
BY MS. IRWIN:
Q. Do you have accounts that you trade in for personal or nonbusiness reasons?
A. Yes.
Q. And what are those trading accounts?
A. The TD Ameritrade account.
Q. Okay.
A. Tastyworks has been only business so far. So the TD Ameritrade account.
Q. So to clarify, the TD Ameritrade you use for both personal and business? You're trading the same things you do for Jason Bond Picks in the TD Ameritrade, but you're also trading non-Jason Bond Picks things in there?
A. I think that's accurate, yeah.
Q. So it's a little bit of both.
A. Yeah, I might see something that I want to

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trade that's not related to Jason Bond Picks that I would pick up.
Q. Okay. So people who sign up for your service, do they ever see your accounts? If they sign up for Jason Bond Picks, would they ever see your account?
A. As a general practice we live stream our accounts.
Q. Okay. When you're live streaming your TD Ameritrade account, would people then see non-Jason Bond Picks trades in there?
A. It's possible.
Q. Do you ever trade in or use a virtual trading account?
A. I have.
Q. I know there's multiple options, which options have you used?
A. The only one I can remember is TD Ameritrade's thinkorswim paperMoney.
MR. ABRAHAMS: And you said you are not currently using that virtual trader?
THE WITNESS: Correct, I've been real money trading. Most of my career has been real

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money trading. I think twice I made a move to simulated trading.
BY MS. IRWIN:
Q. Do you know when you were doing simulated trading?
A. The first time I do not. It was -- I'm not even sure I used TD Ameritrade. I don't remember. But I do remember simulated trading in the past -- or paper trading one other time. More recently in and around the time of this inquiry period. So what was that? I think March to May 2019, I believe.
Q. Why did you decide to do virtual trading?
A. I don't remember. There are a lot of reasons but I don't remember exactly.
Q. When you switched to virtual trading did you make it clear to everyone who was following your live streams that you were virtual trading as opposed to actual trading?
A. Yes, yeah. Very clear.
Q. And when you were virtual trading, did you ever send out stock alerts on the trades that you were doing virtual trading on?

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A. Can you repeat that?
Q. When you were virtual trading, did you ever send a realtime alert or an email about one of the stocks that you were only purchasing in your virtual trading account?
A. So did I send realtime alerts on the virtual trades?
Q. Yes.
A. Yes.
Q. Did you make it clear that you were virtual trading and not actual trading in those alerts?
A. I don't remember if every alert said if it did or it didn't. But it would have been made clear that this was a virtual account.
Q. Have you ever used a virtual account and described the transactions as if you were trading in a non-virtual account?
A. Can you rephrase that?
Q. Have you ever made it less than clear that you were using a virtual trading account? I don't know if I made that better or worse.
A. Well, I guess I think that would be

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subjective. I made it very clear that I was trading out of a virtual trading account. If somebody doesn't read that information, then I think it would be subjective. But it would be very clear across my readership that I was not using real money if I was not using real money. So I may have talked about this trade did this, win or lose. But if it was not real money I wouldn't say -- I wouldn't say that it was real money if that's what you're asking.
Q. So you would never say I made 300 percent profit on X, Y, Z today by selling at 250 without making it clear this was a virtual trading account?
A. Are you asking if every single text and email said this was virtual trading?
Q. Yes.
A. I do not believe so.
Q. So you would have to read either on the website or get -- were alerts sent out? So if I'm only checking my phone, would I have gotten an alert that said all of the alerts today will be based off of a virtual trading account?
A. I don't remember it. I don't think so. It just wouldn't be -- it wouldn't be my protocol.

Q. How would you tell people that you were trading in a virtual trading account?
A. Loudly. In the daily watch list generally; that's my primary mode of communication. And likely repeatedly. I don't remember exactly how I conveyed it, but I would not have made the move from real money to paperMoney and not made it abundantly clear. The definition of "abundantly clear" could be subjective, but I'm -- I'm a stickler on stuff like that so it would be clear. It would be hard to miss, I think.
Q. Do you know if any of the other gurus use virtual trading accounts?
A. I don't know.
MR. FORCIER: May I ask a question? Earlier you said we live stream our accounts. I just want to know who you meant by "we"?
THE WITNESS: As a general practice most of the traders live stream the portfolio or their full trading platform, some version of a trading account to the people who subscribe for those services.
MR. FORCIER: As a general practice?

THE WITNESS: Yes, sir.
BY MS. IRWIN:
Q. We talked about a realtime trade alert, what's the purpose of a realtime trade alert?
A. It reinforces the daily watch list which reinforces the education. So a realtime trade alert is -- it's the end game. It's the culminating point. So the basketball team has their strategy, they practice it and then they play their game. This is the game. You're in a realtime environment and applying, you know, your lessons and that daily watch list.
Q. What's the purpose on the -- I guess why would I sign up for a realtime trade alert? I know what your purpose is, but what would the client's purpose -- what would they get out of the realtime trade alert?
A. It reinforces the watch list and the video lessons. So as a teaching component the three go together really nicely. So I can't speak to exactly what all our clients get out of the trade alerts, but my vision of it is I'm walking the walk. I've taught it, I've narrowed it down, and now I'm doing it.

Q. How quickly are the realtime trade alerts sent out after you make a trade?
A. That varies.
Q. Generally.
A. The general practice is as quickly as possible.
Q. Okay. Minutes, five minutes, ten minutes, half an hour?
A. As a general rule as quick as possible, I couldn't say, but seconds, minutes. Could be an hour. If I'm in a meeting and an order fills while I'm in a meeting, as a general rule as quickly as possible.
Q. Do you write the alerts?
A. Yes.
Q. Okay. Do you send the alerts?
A. As a general rule, yes.
Q. Okay, when it's not you who would send the alerts?
A. I could ask for help from anybody. As a general rule I send the alerts.
MR. FORCIER: I'm not sure if you

covered this, but have you ever placed a trade prior to the alert?
THE WITNESS: Our protocol is to have lessons, do a daily watch list, make the trade, send the alert.
MR. FORCIER: Okay, make the trade, then send the alert.
THE WITNESS: That's correct.
MR. FORCIER: Have you ever sent the alert then made the trade?
THE WITNESS: As a general rule, no. But, yes.
MR. FORCIER: But generally your practice is to purchase the security prior to an email or text message that goes out to subscribers?
THE WITNESS: That is correct.
MR. FORCIER: And do your subscribers know that you purchased it prior to the alert?
THE WITNESS: That is correct.
MR. FORCIER: Does the alert basically say I just bought X, Y, Z for a certain price?
THE WITNESS: Yeah. So when I'm

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trading real money, my buy alerts generally say I bought X, Y, Z.
MR. FORCIER: For a certain price?
THE WITNESS: Yes, sir.
MR. FORCIER: And your gurus, same practice generally?
THE WITNESS: Yes, sir.
MR. FORCIER: And how do you ensure that they haven't -- never mind. We'll continue, I'll probably get to that later.
BY MS. IRWIN:
Q. Are all the realtime trade alerts actually traded? Have you ever made a realtime trade alert on a trade that you haven't made or have no plans of making?
A. A simulated trade. I don't know how you consider that, so there's that. I guess could you be more specific, real money, simulated trade?
Q. When you're using a real money account and you send out a realtime trade alert, have you ever not purchased -- or have you ever not made the purchase and sent out an alert saying I purchased?
A. No, not that I can remember, no. Yeah,

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that would be misleading, yeah.
Q. And all the realtime trade alerts that you make for Jason Bond Picks are done in that TD Ameritrade account, correct?
MS. BAHCALL: At what period of time?
MS. IRWIN: Currently.
A. Right now today I'm trading out of my TD Ameritrade account for Jason Bond Picks.
Q. You mentioned that you are also involved in Weekly Windfalls?
A. Yes.
Q. Do you send out the realtime trade alerts for Weekly Windfalls?
A. Yes.
Q. Do you make the trades for Weekly Windfalls when you send out a realtime trade alert?
A. Yes.
Q. Which account are you trading those in?
A. Right now?
Q. Right now.
A. I just opened -- or it was opened but not being used, tastyworks account. Yes, I'm using tastyworks for that. And that's probably in the

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last week or two that I started using it.
Q. And before the tastyworks account what were you using?
A. TD Ameritrade, my personal account.
Q. Same questions for Jackpot Trades, do you make the trades?
A. Yes. Not always.
Q. Do you send out the alerts?
A. Yes.
Q. Which account are you trading in?
A. The TD Ameritrade account.
MR. FORCIER: Let me ask something because it just occurred to me. When you actually sell a position, are you alerting your customers prior to or after selling a position?
THE WITNESS: As a general rule we buy and alert, we sell and alert.
MR. FORCIER: You buy and then do the alert; you sell and then do the alert?
THE WITNESS: That's correct.
BY MS. IRWIN:
Q. Same questions for Weekly Money Multiplier, do you make the trades?

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A. Yes.
Q. Do you send out the alerts?
A. Yes.
Q. And you're trading in the TD Ameritrade account?
A. TD -- I was in TD. I've moved that service to Weekly Windfalls as of this moment -- I've moved that service to tastyworks.
Q. Okay. Are there any services I'm missing that you're involved in?
A. I ran Smoke Signals for about a month.
MS. BAHCALL: Are you talking about now?
Q. You said that one's retired. So just the ones that are currently available.
A. My offerings are Jackpot Trades, Jason Bond Picks, Weekly Windfalls; those are my offerings.
Q. Because Weekly Money Multiplier is moved.
A. I never ran that; that's Nathan Bear.
Q. I have WMM?
MR. ABRAHAMS: Do you mean Millionaire Roadmap?

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THE WITNESS: It's retired but I did.
BY MS. IRWIN:
Q. Okay, that's good. How many subscribers does Jason Bond Picks have?
A. Paying subscribers?
Q. Uh-hum.
A. I believe about 7,000. I don't check often.
Q. And how many of those subscribers watch the classes?
A. I don't know.
Q. How many watch your live trainings?
A. I don't know.
Q. Your live trainings are, just to clarify, these are your actual money accounts at this time?
A. Live "training" or "trading"?
Q. Trading.
MS. BAHCALL: Oh, I heard "training."
MS. IRWIN: Sorry.
MR. ABRAHAMS: Do you mean in the live training are you using your real money account?
MS. IRWIN: Yes.
THE WITNESS: In live trainings?

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MR. ABRAHAMS: In live trainings.
THE WITNESS: So if I'm training during the day and trading, right now I'm trading with real money so they would see real money. Which is 99 percent of my history in this company. There were two brief windows where I was not streaming real money and it was abundantly clear. So as a general rule we teach real trading and we stream real money portfolios. That was an evolution.
BY MS. IRWIN:
Q. I know you don't have the chat room available anymore for Jason Bond Picks, did you ever have a chat room for Jason Bond Picks?
A. Yes.
Q. When you had a chat room, did you ever answer questions from the clients?
A. Yes.
Q. And did you ever personalize any of the trainings?
A. No.
Q. Okay, I am going to pull up our very first exhibit and I'm not sure which one it is.
A. Could you clarify "personalize"?

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Q. If someone asks a question about a specific stock, would you look at that stock?
A. I would.
Q. Okay. If someone asked a question about a specific, I've heard the term "candle" thrown out?
A. Yeah.
Q. If someone wants to talk about a specific strategy or chart, would you go more in depth on those?
A. Yeah, absolutely. So if clients were asking questions specific to the daily watch list and the curriculum as it relates to a realtime environment, the answer is, yes.
Q. Okay. If someone ever asks you about a stock that is not really in your wheelhouse, would you talk about it?
A. As a general rule the answer to that would be I'm not an investment advisor, so I can't comment.
Q. This is marked as Exhibit 7, it's the seventh thing in there.
MR. FORCIER: Before you show him that, do you instruct your gurus to answer that

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question the same way, "I'm not an investment advisor"?
THE WITNESS: As a general rule we're not investment advisors. So we have our strategy and then we have our daily update, if you will, and then we have our trades. And as a general rule the goal is to stick to that, right. So if somebody -- as a general rule, yes, that is our practice.
MR. FORCIER: And is that practice in writing to a guru where it says don't answer those questions, see policy handbook rule one, something like that, or is it just an oral communication to your gurus or something different?
THE WITNESS: I don't know.
MR. FORCIER: If I'm a subscriber to one of your gurus or yourself who is very successful in trading securities, clearly it's going to be very tempting for me to ask about all kinds of stocks, so you must get that all the time.
THE WITNESS: You can ask about stocks. And, generally speaking, all of our gurus are well trained in Japanese candlesticks. So we all trade very similar patterns, right, like all

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traders.
So if you ask me about a $7 stock, and it was a reverse head and shoulders, I could comment on that as it relates to my curriculum or not. If you asked me about Berkshire Hathaway, that's not related to my service, I'm not an investment advisor. If you asked me to review your portfolio, that's not part of my service. I'm not an investment advisor.
So with regard to your question, do I answer questions? That is the point of the chat rooms, to answer questions about trading specific to strategies that we teach.
MS. IRWIN: All set?
MR. FORCIER: Yes.
MR. DORAN: Lydea, is it okay if I write on these?
MS. BAHCALL: Are you going to collect these back?
MS. IRWIN: No, those are yours.
The marked ones are going to be going with you but (spoken to the reporter).
MR. FORCIER: They're all documents

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they gave us, right?
MS. IRWIN: Yes, or that we pulled from the internet.
MR. DORAN: Okay, thank you.
BY MS. IRWIN:
Q. So this has been marked as Exhibit 7. Do you recognize this picture?
A. I do.
Q. Can you describe the picture, what it is?
A. This would be related to the Millionaire Roadmap, I believe.
Q. I will submit to you that this was a picture pulled off of your Jason Bond Picks' website from 2018.
A. Okay.
Q. Can you just read this second sentence paragraph, whatever it is?
A. (Reading)
Q. Would you read it out loud for the record?
A. "Accelerate your trading profits and elevate your investing success with my exclusive, highly-personalized mentoring and mastermind program."

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Q. When you say "highly-personalized mentoring program" in this ad, what do you mean by that?
A. This service was the evolution of our live streaming trading accounts. I don't remember exactly when we started live streaming, but this was the evolution. So what I mean by this is I'm going to show you how I do what I do for the first time ever.
Q. And so how is that personalized?
A. Over the years I would get requests from people to come to my house, for example, and look over my shoulder. So as -- and, of course, we can't do that to scale. And so over the years as technology improved and as I grew in my confidence, my thought process was, well, you can't come here, but I can just let you look at my E-Trade account.
Q. So as it relates to this ad, when you say personalized, it's not personalized to the client, it's personalized to you?
A. That's an accurate statement.
Q. When you had the chat room do you know how many people would be active in those chat rooms?

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A. At what time frame?
Q. When you had the chat rooms. So let's say the last four months of the chat room for Jason Bond Picks, about how many people were active?
A. I don't remember.
Q. Okay. Do you participate in any of the chat rooms for any of the other services?
A. It's possible that I would go through those rooms, yes.
Q. Do any of your services have chat rooms?
A. Jackpot Trades does not, Jason Bond Picks does not, weekly Windfalls does not, Raging Bull Elite does. And since I'm an owner of Raging Bull Elite, and I participate in that service, I would say that that one is, you know, the one, if I'm in one, it would be that.
Q. Weekly Money Multiplier, that one had a chat room. Did you ever participate in that chat room?
A. I could be wrong but I do not believe Weekly Money Multiplier had a chat room.
Q. Sorry, I'm going to let your attorneys confer for a second.

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MS. BAHCALL: That was the one with the transcript.
THE WITNESS: That would have been Millionaire Roadmap.
MR. DORAN: We get them confused, too.
THE WITNESS: I'm nearly certain. I can't say for sure but I'm pretty -- I'm almost certain.
MS. BAHCALL: Why don't you show it to him and ask him. He knows better. I mean, I could have gotten the name mixed up.
MS. IRWIN: Is it Millionaire Roadmap?
BY MS. IRWIN:
Q. Okay, we're going to show you what is marked as Exhibit 8.
MR. ABRAHAMS: This is part of the production that your counsel provided to us for the week of April 15th to the 19th.
MS. BAHCALL: Easter week, yes.
MR. ABRAHAMS: So this is Millionaire Roadmap?

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MS. IRWIN: Is that what we decided as -- we think that's Millionaire Roadmap?
MS. BAHCALL: Is that Weekly Money Multiplier?
THE WITNESS: I'm next to certain Weekly Money Multiplier never had a chat room. Jeff would not have had any time to be in a chat room so --
MR. ABRAHAMS: This one also includes Nathan Bear.
THE WITNESS: So Weekly Money Multiplier during most periods of time was included in your purchase of Millionaire Roadmap, so there could be references to Weekly Money Multiplier.
MS. IRWIN: That might be it.
BY MS. IRWIN:
Q. So this is actually Weekly Money Multiplier?
A. It's a melting pot of Jason Bond Picks, Weekly Money Multiplier. It's a melting pot. It was, you know, a coaching program where people could get closer and ask questions about the strategies they were learning. So if you were a Weekly

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Multiplier client, you could drop in here and if Jeff was around ask him a question. Nathan Bear helped out a lot in here, you could ask him a question. So it was a melting pot if you will.
Q. So this is Millionaire Roadmap's chat room?
A. I believe that's what this is. I'm not certain but I'm --
Q. It's likely Millionaire Roadmap.
A. It is likely, yes. Yes, that's correct.
MS. IRWIN: Okay, Noah?
MR. ABRAHAMS: Sure. Looking at Exhibit 8 I'd just like to ask a few questions. This was live streamed, this coaching session, right?
THE WITNESS: This would be a live environment.
MR. ABRAHAMS: Okay.
THE WITNESS: There would likely be some form of a video stream as well. I wouldn't know who at the time from this.
MR. ABRAHAMS: Okay, and so you'll be asked -- or people can ask questions or make

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comments while you are doing your live coaching?
THE WITNESS: Yes, sir.
MR. ABRAHAMS: Okay. So then it's safe to say that you are Jason Bond and you're the person responding if I see the handle "Jason Bond," right?
THE WITNESS: Correct.
MR. ABRAHAMS: So if you look down to April 15th, 8:32 a.m. if you find a Max H-O-R?
THE WITNESS: Yes.
MR. ABRAHAMS: He asks: "Jason thoughts on BOXL" and then you respond at 8:33: "BOXL is going, said it was my favorite but missed it early"; is that correct, what you said?
THE WITNESS: Yes.
MR. ABRAHAMS: So first, B-O-X-L, what is that?
THE WITNESS: That's a stock.
MR. ABRAHAMS: That you had -- that's part of your service?
THE WITNESS: So if I said it was my favorite, while I can't be sure, my guess is I either said it in this room earlier or in the daily

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watch list or in a previous daily watch list. But this doesn't indicate where I said that it was my favorite.

MR. ABRAHAMS: And then you say, "BOXL is going." Can you just describe what you mean, what you're trying to say to this person?

THE WITNESS: I don't know for sure but my guess is it's working. You know, it's moving up; that's my guess.

MR. ABRAHAMS: So you're telling Max H-O-R that it's worth holding, buying, selling?

THE WITNESS: So in this scenario I don't know which chart pattern it is and I don't know if I alerted it or not. So that context is difficult to say from reading this.

MR. ABRAHAMS: Right below your B-O-X-L comment, it's at 8:33, Robert Row, he asked: "JB think there is a bounce coming in CREG." So, again, C-R-E-G that's --

THE WITNESS: Yeah, that's CREG. I don't know if I was trading it at the time but it's a stock that I've traded.

MR. ABRAHAMS: In your service?

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THE WITNESS: Correct.

MR. ABRAHAMS: Now, if you look below at your handle, Jason Bond at 8:33, is this your response to him: "Maybe but pick a bottom and get out if it breaks"?

THE WITNESS: That is me.

MR. ABRAHAMS: Do you know if that's in response to Robert Row?

THE WITNESS: I don't but I assume, yes.

MR. ABRAHAMS: And then again at 8:33 later on you say: "too early for oversold so that's dead cat on CREG if you play it"; is that a further response to Robert Row?

THE WITNESS: So -- I think so, yeah.

MR. ABRAHAMS: And then -- so what are you telling Robert Row?

THE WITNESS: So Groupon crashed this morning, the first day of crash is a dead cat bounce. He's asking is this your oversold strategy, the most prevalent lesson on my website in which once it sets up, if it breaks the bottom you're out for a stop loss.

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So I believe what he's asking is -- Robert says, is there a bounce? So a bounce would be when a crashing stock goes back up. So is CREG, you know, a bounce candidate? And what I'm saying is first day a stock crashes it's a dead cat. So if it does bounce it's just a short squeeze. It's not going to be a clean bounce and it probably won't stick.

The oversold pattern that I teach is -- well, it looks like a fish hook so I often refer to it there. So I'm indicating this isn't necessarily -- it is oversold technically, so on a chart the relative strength index would indicate oversold, this is a dead cat bounce. So within oversold there's different kinds of bounces.

MR. ABRAHAMS: Okay. And then I guess, again, do you have any reason to believe that you're telling this person to hold it, sell it, buy it?

THE WITNESS: No, it appears -- well, no, Max says, "I'm in at 3.55"; it doesn't say what. What I am saying here is based on the lesson, fish hook lesson, it's oversold. It's a dead cat,

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though. It's not the cleanest oversold setup. And in any scenario to my teaching, it is a sell if it breaks the bottom. So if there's an identifiable bottom somewhere -- I can't see the chart, so I can't say, but it sounds like what I'm saying.

So I'm basically reinforcing the lessons on the website. This may have been on my watch list in which I may have said, hey, dead cat bounce, but not one that I want to hold.

MR. ABRAHAMS: And when somebody like Robert Row is talking about C-R-E-G, are you then pulling up the C-R-E-G chart?

THE WITNESS: It's possible. I may not even have been the person streaming at the time. So I could be in the room talking with clients but not the person streaming.

MR. ABRAHAMS: Can you explain that?

THE WITNESS: So we have a live streaming component. This was a melting pot of trainers so our clients were getting access to me, to Kyle, they were getting access to Nathan. And "access" means they can ask questions about the strategies in realtime. And we can only stream one

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person's portfolio at a time.
So in Millionaire Roadmap maybe Nathan was streaming; that doesn't necessarily mean he was teaching or even in the room. He could be streaming but at his kid's play at school. So what I mean is there's a general stream component, any trader can take it. There's a chat where everyone can participate and ask questions.
And clients who join this service were, you know, getting a more intimate environment where -- you know, pretty much in most scenarios you can't talk to Nate. You know, they can't write, they can't call Nate, they can't go to his house. But if they drop by to chat and say could you explain this TPS system? Or I'm looking at Apple, I think it makes the TPS, do you agree? That's kind of what's happening here.
So I may jump in and say, hey, I want the stream because I see Groupon's crashing right now and it's a dead cat. So I'm going to get out if it goes below here and it could take a bounce to there and then Nate might pull it back to himself. So I hope that answered your question.

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MR. ABRAHAMS: I think so.
MR. FORCIER: Let me ask a question before we move on. For BOXL and CREG here, those are two securities that were on your watch list or you're not sure?
THE WITNESS: I'm not sure.
MR. FORCIER: I think you said earlier if it wasn't a security on your watch list you were probably going to answer something like I don't provide investment advice but you would comment on securities that are on your watch list; is that fair to say what you said earlier?
THE WITNESS: No, not fair to say.
MR. FORCIER: Okay.
THE WITNESS: So I will say this. I do a watch list most every day. It could be ten stocks, it could be three stocks. I look at 700 stocks every morning. After ten years of looking at all of the small caps on the market, I know almost -- well, I can't say every name but I know a lot of names. I've traded these stocks at some point in time. So I'm familiar with these stocks.
So I have a master watch list, I have

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a micro watch list, and I have live interaction with clients about what's happening in realtime. There's news, minute to minute good and bad. I have scanners running that show up to a thousand stocks at any moment under ten and I sort on that master watch list by stocks under ten, liquidity over a million or two million dollars. And so at any given time I could be looking at a thousand stocks in a small cap space.
MR. FORCIER: Let me ask it more directly.
THE WITNESS: Sure.
MR. FORCIER: This reads to me as if one of your subscribers is asking you for advice about a specific security and you're specifically responding to that request for advice giving them specific advice about security. How is that not investment advice to you, if it isn't?
THE WITNESS: So I have a curriculum in which I cover my strategy. I have a daily primer. I don't know if these were on the daily primer or the daily watch list or the daily update and then I have the realtime alerts. Without

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knowing if those were positions that I was trading on the watch list, it's very difficult to say.
MR. FORCIER: So let's just play that out. Let's just say these are on your watch list, to you that differentiates it being investment advice or not?
THE WITNESS: No, I'm teaching trading, I'm not an investment advisor. So this is my way of teaching trading.
MR. ABRAHAMS: So if it's on your watch list or if it's on something that you've alerted or emailed or maybe even blogged about in an email, you take the position that you can comment on that security; is that fair to say?
MR. FORCIER: Without giving investment advice?
MR. ABRAHAMS: Well, I mean, regardless of investment advice.
THE WITNESS: This is how I teach trading.
MR. ABRAHAMS: Okay.
THE WITNESS: So if I understand what is going on with a stock as it relates to my

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strategy, I will comment on it.
MR. ABRAHAMS: Okay. And then the strategy being whatever the service is focused on like for penny stocks?
THE WITNESS: Yeah, these are small caps here. I've traded these stocks. I know these stocks. I know the patterns that they're talking about. I understand the language that they're referring to. People are trying to learn trading and I'm teaching them my trading strategy.
MR. FORCIER: But isn't it fair to say that some people just want to make a lot of money like you did and just follow what you did and not necessarily learn?
THE WITNESS: I think that's fair to say.
MR. FORCIER: I mean, you made a lot of money trading, people are following you. Isn't it possible that people are just following you and not actually undergoing the education component?
THE WITNESS: Are you asking if I think people side-by-side trade?
MR. FORCIER: Sure.

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THE WITNESS: I mean, I don't know what people do, but I think people probably side-by-side trade. I can't speak to who or why.
This is an education service, though. I mean, I strongly suggest studying my video lessons. So if someone decides not to watch the video lessons, I can't speak to why they would do that.
MR. FORCIER: And everybody in this chat room that we're looking at here, they'd be paid subscribers, correct?
THE WITNESS: I believe this is Millionaire Roadmap subscribers, correct. And those are paying subscribers.
MS. BAHCALL: Can we look at a place for lunch, it's 12:10?
MS. IRWIN: Yes.
MS. BAHCALL: I don't know if you're done with this doc, obviously find a good stopping point for you.
MR. FORCIER: This is fine for me if it is for you?
MS. IRWIN: Do you want to ask a

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couple more questions?
MR. FORCIER: Do you want to finish up on this exhibit?
MR. ABRAHAMS: Yes, I mean --
MS. BAHCALL: It's up to you, no pressure.
MS. IRWIN: Why don't we take a brake now. We'll decide how much we're going to cover on that and then we'll break for an hour.
MS. BAHCALL: An hour's good.
MS. IRWIN: I think we're off the record.
(A luncheon recess was taken.)
MS. IRWIN: All right, we'll go back on the record.
MR. ABRAHAMS: So we'll continue with Exhibit 8. So if you could flip to the second page. Look at April 16th at 11:22 a.m., Tom Dav, D-A-V?
THE WITNESS: Yes.
MR. ABRAHAMS: He asks "ICON has nice room above there JB" and then -- is it safe to assume that "JB" he is trying to associate that to you, Jason Bond?

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THE WITNESS: Yes.
MR. ABRAHAMS: If you look further down on 11:24 a.m., Jason Bond, you say: "ICON over 2 and watch out, we got a big stick chart like PRPO was yesterday" and just describe what that means.
THE WITNESS: Without having the chart in front of me, it's difficult. But I imagine a "big stick" is a breakout, "2" would be the resistance area technically. So basically a supply line where people are looking to sell the stock. And it's known that in a breakout once a resistance point is taken out, you know, there's often blue sky or range. So I think that's probably what I'm talking about, but without the context it's difficult.
MR. ABRAHAMS: Okay. So then Tom Dav would likely want to sell after this comment; is that what you...
THE WITNESS: No, I'm not saying buy, sell, hold. In fact, if we read his line, I don't think he even makes it clear if he's done any of those three. Again, I'm kind of going back to the teaching here. He's saying nice room above there

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JB. Again, without the chart here we're just speculating. But my two main patterns are breakdowns in stocks when they just absolutely fall apart and break outs when they were screaming higher. And I explained why in a breakout you could have a big stick move. And it look likes I'm comparing it to PRPO. So kind of giving some reference to PRPO which I'm guessing was either alerted or on the watch list or discussed the previous day.

MR. ABRAHAMS: And have you taken positions in ICON before?

THE WITNESS: I don't remember.

MR. ABRAHAMS: Do you remember if that was on the watch list?

THE WITNESS: I don't.

MR. ABRAHAMS: Okay, moving on to the next page. Towards the top on April 16th at 1:08 p.m., Eric S-T-O, says "JB, RWLK near the 61.8 fib level. Worth a shot or what?" April 16th at 1:09 p.m. you say: "Eric, I'm on the fence, it's heavy, let's see if it turns up into power hour."

Can you just describe what he's

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asking and what your response is referring to?

THE WITNESS: Fibonacci retracement is a --

THE REPORTER: Cold you say that again a little slower, please.

THE WITNESS: I'm sorry. Fibonacci, F-I-B-O-N-A-C-C-I.

THE REPORTER: Thank you.

THE WITNESS: Fibonacci retracement is a technical analysis term. 61.8 fib --

MS. BAHCALL: Slower still. If I'm having trouble, she's having trouble.

MR. FORCIER: Okay, I'm not talking because we'd be really bad.

THE WITNESS: 61.8 fib is a level of support, so a demand line in trading. It's a tool used in breakouts. So if a stock goes from 2 to 10, we can't reference the last six months of price action for supply and demand lines so we use a Fibonacci tool. And the 61.8 line is the third buy zone per Fibonacci's rules.

So what he's asking is it's approaching the third demand line. And as it goes

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with Fibonacci, the higher the demand -- the higher the demand people want in at a higher level; that's good. 50 percent, still good. 61 percent, that's kind of like the last area if you're using the Fibonacci tool to watch for a buy zone. And we as traders play off of those three levels.

So if a stock goes from 2 to 10, you don't necessarily want to chase it. But once it settles into 33, 50 or 61, you know, that's what I teach. So he's asking me, it's getting close to there. This is a stock that I've traded before. I don't know if it was on a watch list or if I was trading it at the time.

It appears I'm not in. I'm saying, you know, it looks heavy which means it appears it's going to break that support. And in the case of this one, they do a lot of stock offerings, so I'm sure I had that in the back my head that they raise a lot of capital.

MR. ABRAHAMS: And so this comment would be seen as good to buy RWLK?

THE WITNESS: So it is our general practice not to advise. So, no, it would not be

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seen as that comment. In fact, what I'm saying is, and I'm guessing it's on the watch list but maybe not, but it's defintiely a stock that I would have been talking about a level a lot. Especially if it was in a fib. Because if it's in a fib it must have broken out meaning it made some sort of huge move. They must have had good news.

I'm sure I was thinking this company's likely to raise capital over night, dilution, crushes the stock. Especially in stocks under ten. And so a lot of people want to trade stocks that are going higher, not knowing that these companies release this news often with the intention to raise capital because they're not profitable.

So when I'm saying it's heavy, yeah, I think from my lessons, you know, I've taught heavy. You know, a dilution into a breakout, you know, this is something to be aware of. So if it turns up off of the 61.8 line, that means buyers are showing up and there's some conviction there. If it blows it out of the water, then technically speaking it wouldn't even be in consideration from the levels. So, again, not having the chart I'm just

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doing my best.
MR. ABRAHAMS: Okay. Further down, April 16th, 1:13 p.m., Eric Sto, again, same person again asks: "JB, how about ODP? Fish hook?" It looks like you respond: "Man ODP just always hard to trade I think." And I think this is a further response: "But ya worth a shot above 2.47, that's one when I trade I go big and play for 3%." Is ODP one -- so I guess you have traded ODP?
THE WITNESS: I believe that's Office Depot and I don't know, I think so.
MR. ABRAHAMS: Do you know if it would be on the watch list or had ever been on the watch list?
THE WITNESS: I don't know. But I definitely know I've talked about ODP over the years. I believe it's Office Depot but I'm not sure.
MR. ABRAHAMS: And are you telling this person it's good to buy, sell or hold?
THE WITNESS: No, I'm not providing investment advice or saying that it's good to buy, sell or hold. So fish hook -- so the client clearly

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has watched the lessons and knows my strategies. "Fish hook" is a breakdown in a stock price.
This morning Groupon stock is down 30 percent on poor earnings. ODP, he's saying fish hook, so something caused ODP to crash. It's Office Depot, they're generally not profitable either. So maybe an earnings miss. So he's connecting my lessons to the environment right there saying, Is it a fish hook?
And I'm saying but, yeah -- I'm saying ODP really heavy, meaning when I teach look for breakdowns, Groupon usually bounces back because it's not a concern for going to bankruptcy. I don't think ODP is either, but some stocks have a history of crashing and then investors gobble them up fast. So that makes a whipsaw or fish hook on an oversold chart attractive.
ODP hardly ever bounces back, so based on my history of trading I'm saying, hey, man, listen, in my experience this one's hard to trade. In other words, yeah, great, it crashed but nobody cares. It usually just trades sideways and then it crashes again. It's Office Depot.

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MR. ABRAHAMS: So worth a shot above 2.47, is that telling the person to get in at 2.47 or get out at 2.47?
THE WITNESS: So in my lessons a fish hook has an identifiable pivot point. 2.47 was likely the pivot point. Without seeing the chart I can't say. But you can be very specific with a breakdown in a chart to say, like, okay, when I teach, when I provide my daily watch list, this is in play above 2.47, this is not in play below 2.47. 2.47 likely the low.
And so if you have a crashing stock making new lows, nobody can predict how far it will go. It could go to a dollar. So as a trader you try to identify that pivot point. I don't know, because I don't have the chart, but worth a shot above 2.47 saying, yeah, it's oversold. Generally doesn't bounce, but 2.47's the pivot.
If I trade a stock that doesn't bounce much, I go big. So Groupon maybe I trade with $30,000. Here, maybe I go in with $100,000. And that's because it's not going to bounce. I'm only playing for 3 percent versus 10 percent. All

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having been previously taught in my lessons. Every one of those points previously taught in my lessons. So I'm just in a live environment commenting. And if it was on the watch list or not, I don't know.
MR. ABRAHAMS: Okay. Moving on to the next page, the very top at April 16th, 1:45 p.m. ram gan says: "JB, RWLK will it bounce back to 5-ish?" Just a few lines down at 1:46 p.m. you say: "@ram" signaling, I guess, that person's handle, "that's a weak candle this afternoon." Can you just describe what a candle is, what you're telling this person?
THE WITNESS: Japanese candlesticks are what are used to -- it's kind of like the language of price action in a chart. It's the language of technical analysis. So a technical analyst is somebody who isn't too concerned about the fundamentals of a company but more concerned about what the actual price action is saying. And one way of reading the price action is to use Japanese candlesticks.
MR. ABRAHAMS: And then so a weak candle would be?

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THE WITNESS: So if a stock opens at $3, that would be the top of the real body. And if it's trading down on the day, it would show up as red. Down on the minute, it would show up as red.

So in any context if a stock is heavy or weak or heading lower, the candle would be blatantly red meaning that the software fills in the rectangle with red. And so it's letting you know that there are more buyers than sellers in this one minute period of time. It would depend on the period of time that you're looking at.

MR. ABRAHAMS: So a weak candle can be associated with going in the red?

THE WITNESS: A weak candle would be associated with -- it's not strong. A weak candlestick would be there are more sellers than buyers. There are many ways that I think you could define that, but that's essentially what's happening.

MS. IRWIN: Sorry, before you move on, how does that answer the question will it bounce back?

THE WITNESS: If there are more

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sellers than buyers, it can't bounce. If we go back to the previous line and where the client -- the previous client on April 16, 1:08 p.m. said: RWLK near the 61 fib 8 line at one o'clock, worth a shot or what? I'm guessing it was on the watch list. Certainly we talked about RWLK a lot --

(Reporter interrupts)

THE WITNESS: I'm not certain if it was on the watch list, but it's a stock that I'm sure was active at the time. If it was in fib it had some sort of good news.

The client asks me, "worth a shot or what?" On the fence it's heavy is the same as that's a weak candle. It's heavy like it's, you know, people are pounding it. You know, so you can see with the chart if, you know, if it looks like buyers are outweighing sellers and vice versa.

So I think the context there was the same 45 minutes later. Like here I'm saying it's heavy, 45 minutes later somebody's asking me again. I'm saying, you know, it's a weak candle this afternoon. A weak candle in the afternoon could be an indication that somebody knows something we don't

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know. And usually with a breakout on stocks under 10, they're not profitable companies. These companies release good news, stock price goes crazy, and then they raise money, and then it creates bag holders. So I'm teaching that.

And it's a really important lesson, too, because -- well, it's irrelevant but that's what I'm teaching and that is already taught in my lessons, so I'm just reinforcing it in realtime. Like it's presenting weak and it is said that show me a chart and I can tell you the news. And it's often the case with breakout stocks under 10. If they look weak, somebody knows that an offering is coming.

So that is what I'm trying to say there. It's not to say don't buy, it's not to say don't sell it. I'm not giving investment advice. I'm just pointing out that's what it's showing us. That's what the candle is showing us.

MR. ABRAHAMS: Okay, do you want to flip to the last page? One more example, April 18th, 8:05 a.m., Jimmy Lin, he says: "@Jason, where would you stop out for FBIO?" And it looks like you

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respond at 8:06 a.m.: "@jimmy it's at that range sadly, we'll see if it holds these levels." So again just briefly describe how you're responding to Jimmy Lin.

THE WITNESS: So in a daily watch list, generally speaking, I'm referring to lessons or pointing out where I think, you know, I'm likely to buy it, what my goals are, where I'm likely to sell it, where the stop loss is. And so I'm answering -- if I'm saying "sadly," then I'm likely in that trade. Because I'm -- and I don't know because we don't have that in front of us, but if I'm saying "sadly," you know, I'm sad, it's not working. I'm losing money. So my guess, he's asking, hey, you're in FBIO and it's pressing levels that you said was the stop loss and I'm kind of --

MR. ABRAHAMS: And "stop loss" means get out?

THE WITNESS: Stop loss as a trader is where you take your loss if you're strategy doesn't work. So I've taught strategy, I've reinforced the strategy in the daily watch list. Now, I'm taking a trade so I can teach and, darn it,

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it's not working. So he's pointing out what do you think and I'm pointing out it's not looking good and we'll see if it holds these levels.

MR. ABRAHAMS: And FBIO is one that you have traded before?

THE WITNESS: I recognize -- I'm sorry.

MR. ABRAHAMS: And this is in -- this is Millionaire Roadmap?

THE WITNESS: Yeah, I don't know, but I recognize the name. I recognize all of these names.

MR. ABRAHAMS: Okay, that's it for Exhibit 8. Do you have any questions?

MR. FORCIER: On Exhibit 8, no.

BY MS. IRWIN:

Q. I'm just going to go back to some kind of general information question. Do you ever hold meetups where you and some of the clients meet with maybe some other gurus in person?

A. Yes.

Q. And how often do you hold these meetups?

A. Presently? Right now once a year.

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Q. Have you ever held them more often than once a year?

A. Yes.

Q. And how often have you held them in the past?

A. Maybe four or six times a year we would have Master Minds. Could have been more, could have been less. There wasn't a set number. Usually we shop for a quarter, sometimes it was more, sometimes it was less. That was a component of Millionaire Roadmap.

Q. Okay. Where are they normally held?

A. Where?

Q. Yes.

A. All over the country.

Q. Okay. And you said multiple times a year but currently at like one a year?

A. Yeah, we don't offer the Millionaire Roadmap anymore. We do one main conference which is next week in Orlando.

Q. How many people attend or how many people have attended in the past, what's an average attendance number?

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A. It would depend on the meetup. Millionaire Roadmap meetup could be 20 to 50. I gave away a Porsche in Atlanta once; that was 250. This one is 700. So, you know, it would depend on the nature of the meetup. So those are the ones that we have done.

Q. How much do they generally cost for a subscriber, slash, client?

A. Millionaire Roadmap meetups, I don't remember for sure, but I'm nearly certain they were free as a part of your subscription. I can't remember if we charged people for Atlanta or not when I gave away the second Porsche. This one is a $100 fee in Orlando and I just found out today, actually, that that's a deposit. So they actually get their $100 back, so I guess technically it's free.

Q. And what normally happens at one of these meetups?

A. Typical conference setting: Maybe a big TV, hook the laptop to the TV, live trading, Q and A about strategy. That's basically the same thing that's happening in that chat room experience or

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that conferencing online experience but in person. And so we're projecting, we're teaching, fielding questions about strategies. There's usually, you know, breakfast, lunch, dinner, booze provided so that -- you know, beverages.

One time I gave away -- two times I gave away Porsches, once in Vegas, once in Atlanta. We bring in a keynote speaker so... So Terrell Owens came in. And so it just depends, you know, but it's a gathering of people who are interested in learning more about our trading strategies that are clients already. This one is the first time ever that we've opened enrollment to people who might not have bought a Raging Bull subscription but want to attend our conference.

Q. Do you have different seminars for beginners, intermediate, expert traders, people who have been with the service for a long time, is everyone in kind of the same room?

A. For the most part I think everyone's in the same room, yeah.

Q. You mentioned Terrell Owens coming. I've noticed on your website you occasionally have some,

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let's say, famous celebrity endorsements. How would you go about getting a celebrity endorsement, do they contact you?

A. Well, I'll just speak to the most recent one, Daymond John. One of the guys inside of our company knew Ted who manages Daymond John's businesses and they're in the education space teaching people to build businesses. And he liked my Weekly Windfall strategy, Daymond's actually a trader. So we met and I think the arrangement there was that he would get a certain percentage of the revenues, you know, from -- for, I guess, using his likeness. So that was that one.

So it really depends. This year in Florida Mike Alstott, the Hall of Fame full back from Tampa Bay is actually a Raging Bull customer and trader. Whereas his friend, and I forget his name, but also a Hall of Famer, is not a trader or a Raging Bull customer. So Mike's speaking as a keynote from the perspective of a customer and the other guy is not. And I'm not sure if there's any compensation for their attendance.

Derek Brooks I think is his name.

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I'm certain he probably gets a fee for speaking. So it would just depend on the situation.

Q. Does Jason Bond Picks have an affiliates program?

A. Yeah, yeah.

Q. Can you explain to me what the affiliates program is?

A. Currently?

Q. Uh-hum.

A. I don't know what our affiliate setup is now. Or even if we have one. But I believe we still do.

Q. Let's start basics, what's an affiliate?

A. An affiliate could be any number of things, but generally somebody who likes the service and is a reseller of the service. And then there would be some sort of payment, right, commission for the amount of sales that they generate.

Q. Okay. I know you're not sure if you currently have an affiliates program, but you used to have an affiliates program, correct? You may still have one?

A. I'm pretty sure we do, yeah. From the

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getgo, you know, this was something that we worked on very early on.

Q. Do you know how many affiliates you have?

A. I do not.

Q. Do you know if the affiliates are active in the chat rooms and the live trainings?

A. I know of a few guys who are affiliates, customers, and would be in the chat rooms, yeah.

Q. Are you involved in determining what advertisements are going to go out for Jason Bond Picks?

A. I wear many hats but not directly. I'm involved in everything. I'm not in charge of that.

Q. Do you see what goes out as far as advertisements; do they run it by you before they put it up?

A. Not always.

Q. How about testimonials, do you ever get a chance to choose the testimonials that are put on your website?

A. Yes.

Q. How do you pick the testimonials?

A. I don't know. I guess it depends on what

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type we're looking for: Text, video, both. I don't know. I have so many that's -- you know, by nature they're good. They're a testimonial so I don't know.

Q. Do you verify any of your testimonials? If someone says I made a 100 million dollars, do you ever verify that before putting it on the website?

A. I think that depends. And in what time frame because it's changed. So it would depend on what and when.

Q. So what was the standard and then what is the standard now?

A. Well, I don't know that there was ever a standard. But if you said on Twitter, Hey, JB, fish hook crushed it on Groupon 20 percent, thanks. I'm not looking for verification on that. If you said, Hey, JB, I made a million dollars and I want to claim my Porsche, you get to talk to our accountants. It's case by case.

And the Milestones program, brokerage statements, tax returns. Not audits, you know, but the larger the claim the more looking into it, you know, in general, I think. So, again, 5 percent Y,

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X, Z, thanks. Great. You know, I won a Porsche. So I don't know that there's a policy but I think everybody in the company kind of has a touch point there, you know, with regard to following up on stuff like that.

Q. Okay. Let's say I wanted a Porsche or a Mac Book, because I think that's one of the things that you do in the rewards program, would you check to make sure -- obviously you said your accountants would check to make sure they actually made that money, correct?

A. With Kyle's Porsche we had the accountants do that. With Nathan we did not. He provided his statements, his brokerage statements. With a client who hit a milestone in the Milestones program when it was around, some sort of proof. A screenshot of a brokerage statement, tax returns; something along those lines that we could, you know, more than just, you know, take your word for it. So that was the -- I believe that was spelled out on the page.

Q. Do you ever check to make sure that they're in the trades that they're making; that they're actually following your -- so if they're

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saying Jason Bond Picks, thank you, let's get me a Mac Book, do you ever check to make sure, yes, you're actually following Jason Bond Picks. You're not doing something else and just trying to get a computer from me? Or do you just check, no, you made a $100,000?

A. The process in the Milestones was to look at the period of time they had been a customer and their verified trading profits from that period of time. However, we did not go line by line and examine their trades.

Q. Would you be able to tell if someone was trading in a virtual trading account versus an actual trading account?

A. Not in all cases. I can't say for certain.

MR. ABRAHAMS: Do you keep records of verifying any of the profits that customers potentially allege that they have made?

THE WITNESS: Yeah, I believe there are records of the Milestones program specifically. Because generally if the program was set up where they submitted it themselves to Twitter, so it was

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kind of made public. So there's that record, unless they have deleted it. But we'd grab a screenshot of it, too, or some provided tax return or images internally that they didn't want out in public. So with that program, yes, I believe we have a record of that.

BY MS. IRWIN:

Q. I'm going to show you what's been marked as Exhibit 9. It looks like this. Do you recognize this document?

A. I do.

Q. Or this picture, you recognize the picture?

A. I do.

Q. Okay. Can you describe for us what this is a picture of?

A. These are four video testimonials from Raging Bull clients that were submitted as a result of the Milestones program.

Q. Okay. Underneath it says "Verified Results," do you know how you guys went about verifying these results?

A. Customer support as well as myself at

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times would receive the submissions and review them.

Q. And what were you looking for in these?

A. When they joined, specifically, and then some form of proof that they had made the profits they're claiming to have made.

Q. I'll take that back.

And then this is Exhibit 5, it's the Raging Bull disclaimer. I'm looking at the last page where it says, Notice. First of all, do you recognize this document?

A. I do.

Q. Would you mind turning to the last page. It's halfway through, before the tax returns.

That section where it says Notice, it says, "Testimonials are believed to be true based on the representations of the persons providing the testimonials but facts stated in testimonials have not been independently audited or verified."

Do you know why there's a difference in the disclaimer notice regarding testimonials and the screenshot I just showed you about verified testimonials?

A. I don't.

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Q. Do you know if the majority of testimonials on your website are verified versus unverified?
A. That would depend on the nature of the testimonial. The Milestones programs were. I can go back to what I said previously. So I guess the answer is, no.
Q. Okay. I'm going to take that back and show you two more exhibits. These are marked Exhibit 10 and 11; they're the stapled bits, success stories. Do you recognize these?
A. I know what these are. I recognize the one from Breanne here. I know what this is but have not seen this before to my knowledge (indicating).
Q. Would you explain for the record what these are?
A. I believe these are testimonials, success stories, as it said on the page, that clients do with a writer. So they can submit their story if they want to. And I believe that's what these are.
Q. Do you know if anyone who submits a success story is compensated for their stories?
A. I don't. I think they get a hat or -- I

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don't know, you know, I think there's merchandise in there, though. I don't know exactly. But I'm pretty sure there's a T-shirt there or something like that if you fill out a success story.
Q. Do you know if any of the testimonials receive compensation other than the story ones?
A. I don't know.
Q. Do you know if any of the testimonials --
A. I'm sorry, can we go back?
Q. Yes.
A. Could you say that one again?
Q. Do you know if any of the testimonials receive compensation other than the success stories where you believe they get some sort of hat, merchandise?
A. Well, in the Milestones program, which is a rewards program, you get a -- you know, the reward for hitting the level. Here I don't know exactly what it is but it's something. Nothing else that I can think of.
Q. Okay. Do you know if any of the affiliate program members provide testimonials?
A. Yeah. Over the years we've had affiliates

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that have provided testimonials, yes.
Q. Do you know if those testimonials mention that they're affiliates?
A. I do not know.
Q. Do you ever have testimonials that are written, acted out by or performed by paid actors?
A. I don't know. I don't know. It's our general practice not to. The company's grown a lot in the last couple of years, so I don't know if that initiative has been taken.
Q. Do you know if any of the images used on your website for the people behind the testimonials, if they're stock images or if they are actual images of the people?
A. It's our general practice to use the images of the people. Some people aren't comfortable with that, so there are stock photos at times.
Q. Do you ever make it clear this is a stock photo or this is a person?
A. I don't know really. It's not something I'm involved in.
Q. I'm going to ask you about some of your

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fellow gurus. How did you meet Kyle Dennis?
A. I met Kyle Dennis for the first time when I gave him the Porsche.
Q. And to your knowledge what are Kyle Dennis' qualifications for being a stock trading guru?
A. He's a brilliant young man. He's made about $8 million trading and he's 28 years old. I generally -- in trading making a lot of money as a trader doesn't necessarily qualify you to be a guru. Personable is certainly a qualification because you're teaching and often, you know, answering questions. But having a system that led to those profits that others would be interested in learning about. So, you know, personality traits I guess you would say.
Q. To your knowledge has Kyle Dennis ever taken any classes in economics, or trading or -- again, by "classes" I mean something where you would get a grade or a certificate?
A. I don't know.
Q. How about Nathan Bear, how did you meet Nathan Bear?

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A. I can't remember where I met Nate initially, but he was a subscriber. He joined maybe in 2015, I believe. I gave him a Porsche so there was that. He may have come to Master Minds prior to that as a client, I can't remember, but definitely that would be at least the first time I met him in person.

Q. And what are the qualities that Nathan Bear has that would make him a guru?

A. Well, he has a phenomenal trading strategy once again. I taught him continuation patterns which are the patterns between a dump and a breakout. So either breakdown or breakout or it's continuing somewhere. He took that and created an options strategy. He trades small caps, too, but he -- he used John Carter's squeeze strategy to really just become a phenomenal trader.

So he made, again, I don't remember exactly, but $600,000 two years ago, 600 three years ago, 600 two years ago. Again, just guessing on numbers but that's close. And about 1.4 million dollars last year. So, again, qualification of him by performance. But also he has probably one of the

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most popular systems within Raging Bull.

So having a system that somebody else could learn from and -- and then being, you know, patient teaching trading. Trading alone is stressful, so having the characteristic of being patient is a quality we look for. So, again, being personable, having something that is useful to teach and being able to teach it. And it's a rare combination.

Q. And same question I asked before. To your knowledge does Nathan Bear have any -- has he taken any classes or anything that would provide him with a grade or certificate in trading or stocks or economy?

A. I don't know.

Q. Jeff Williams, how did you meet Jeff Williams?

A. I interviewed against Jeff Williams in 2001 to be a school teacher; that's how I met him.

Q. And how did he end up joining Raging Bull?

A. Out of that site I sold Jeff, the site, I sold Jeff Bishop. I initiated that sale. Jeff Williams was, I guess, informally my business

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partner. So we were teaching together and, you know, I approached Jeff to buy my site for $5,000. And Jeff Williams kind of introduced me to the world of stocks. So that's how.

Q. Okay. And same question, to your knowledge, does Jeff Williams have any expertise or training certificates, classes in trading, economy, stocks?

A. I don't know.

Q. And how about Ben Sturgill, how did you meet Ben Sturgill?

A. I met Ben when I moved to New Hampshire.

Q. And how did he become involved in Raging Bull?

A. Ben was some form of pastor at the University of New Hampshire. I don't know what his official title was there but something along those lines. And he decided that he wanted to work within Raging Bull so he changed careers.

Q. And same question, does he have any certificates, extra knowledge about stocks, classes?

A. I don't know.

Q. Same questions, Taylor Conway, how did you

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meet Taylor?

A. Taylor was my third student to make a million dollars.

Q. And what makes him --

MS. IRWIN: Go ahead.

MR. ABRAHAMS: So how did you verify Taylor Conway's making a million dollars?

THE WITNESS: Tax returns.

MR. ABRAHAMS: To show trading profit?

THE WITNESS: Brokerage statements and tax returns.

BY MS. IRWIN:

Q. What does he have that makes him a good teacher for Raging Bull?

A. Discipline.

Q. Same question, does he have any knowledge, teaching certificates, classes in trading or stocks, economy?

A. I don't know.

Q. How did you meet Petra Hess?

A. A client of mine.

Q. She was a client?

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A. Correct.
Q. Did she also make a million dollars?
A. She said that, yes, and we had no reason to believe otherwise.
Q. So you did not verify that Petra had made a million dollars?
A. No.
Q. Why did you bring Petra onto the team?
A. When I was running the Millionaire Roadmap she was a person who was in that chat room and people really liked her. We didn't have a strategy that was, I guess you would say slower pace, like long-term trading. Seemed like a good fit.
Q. So Petra had a trading strategy prior to coming onto Raging Bull?
A. Yes, yeah.
Q. And to your knowledge does Petra have any classes, training, certificates in stocks, trading, economy?
A. I don't know.
Q. How about Davis Martin, how did you meet Davis Martin?
A. Through Jeff. He was a customer of Top

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Stocks Picks at the time I believe it was called. Or maybe through Steve, a former guru. And he wanted to have his own newsletter.
Q. And why did you decide to bring in Davis Martin?
A. Jeff liked his persistence. And just kept knocking on the door type guy.
Q. And to your knowledge did he have any classes, training, certificates in stocks, trading or the economy?
A. I don't know.
Q. Okay. Why was Mr. Martin let go?
A. So the main thing was the Daymond John deal was sensitive; they had to review all communications to the Raging Bull community prior to the communications going out. And I believe one of Davis' deals was -- he kind of acted as an affiliate within Raging Bull, so he wasn't an owner or anything. So to be motivated to cross sell other services I believe he would get a commission of other sales. And so he had jumped the gun and announced the Daymond John deal before anyone else. And on a personal level this was a very big deal for

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me, getting a partnership with Daymond John. So I was furious to say the least.
MS. IRWIN: One more.
MR. FORCIER: I want to go back to Petra but I'll wait till you're done.
MS. IRWIN: Okay.
BY MS. IRWIN:
Q. Dave Lukas, how did you meet Dave Lukas?
A. We met Dave, I believe, through a pod cast. I believe we were on his pod cast, Jeff and I. I believe, I can't remember exactly.
Q. And what made you bring Dave Lukas on to the team, what qualities does he have that makes him a good guru?
A. He's a phenomenal business man as his main profession. He has a strategy that we really liked that we didn't have. Like Davis he was persistent in that he couldn't grow his trading business, you know, and he had other businesses that required all of his time. So I think he was looking for somebody to do customer support, somebody to do everything that surrounds teaching trading. That's what I recall.

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Q. To your knowledge does Mr. Lukas have any classes, qualifications, certificates, trainings in trading, the economy, et cetera?
A. I don't know.
MS. IRWIN: Go ahead.
MR. FORCIER: Did you know that, unless it's a different Petra, did you know that Petra was charged with a crime in Ontario, fraud?
THE WITNESS: Yes, we were aware of that.
MR. FORCIER: When did you first learn of that?
THE WITNESS: I don't remember.
MR. FORCIER: Did you know of that prior to her hiring?
THE WITNESS: No, it was brought to us from one of her members, as I recall.
MR. FORCIER: Was she actually convicted of fraud? All I could find online was charging of fraud; do you know?
THE WITNESS: I do believe to know. We confronted her with it and our understanding is that she was not.

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MR. FORCIER: She was not. So I found charges. I don't mean to say that she was ever convicted, I don't know. I was wondering what you know.
THE WITNESS: Our understanding is she wasn't. That's what she told us, so we looked into it as well.
MR. FORCIER: So you confirmed that she was acquitted of the charges?
THE WITNESS: I don't know if that's the word. I don't know if we "confirmed." I believe -- I believe we confirmed.
MR. FORCIER: Did you become aware of any other criminal charges or criminal records of any of your other gurus?
THE WITNESS: Yes.
MR. FORCIER: Who?
THE WITNESS: I forget his last name, it will come to me. Carl -- we'll get it. It was a long time ago. Again, a client brought to us that he was a convicted sex offender.
MR. FORCIER: Oh.
THE WITNESS: We didn't know when we

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hired him. We let him go.
MS. IRWIN: Well, even sex offenders can trade the stock market well, right?
THE WITNESS: It was a unique situation.
MR. FORCIER: Any other gurus or employees that turned out to have criminal records that you learned at any time before or after their hiring?
THE WITNESS: Not that I can remember, no.
MR. FORCIER: Why did Petra retire, do you know?
THE WITNESS: I believe she said she was ready to be done. Just tired of the process. Petra ran a chat room, it's all day every day answering questions. I don't know exactly but I believe she was just ready to be done.
We did ask her if she was going out to run her own newsletter; that's happened before. And she said she was not. To our knowledge she didn't go out and start her own.
MR. FORCIER: Sounds to me as if it

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was an amicable parting, though, was it?
THE WITNESS: Sorry, go ahead.
MR. FORCIER: It what was an amicable parting, correct?
THE WITNESS: It was, yes that's correct. That was my understanding. And I was involved in those emails.
MR. FORCIER: Amicable from your side, apparently.
MS. BAHCALL: You never know from the other side.
MR. FORCIER: That's why I figured I'd ask directly. Okay.
THE WITNESS: She brought it to us. She said she was ready to be done.
BY MS. IRWIN:
Q. It sounds like many of your gurus were brought on because they did well in the stock market; is that correct?
A. As a general rule that was just kind of how it unfolded. You know, when I started this business my goal was to be the man; be so good at this and just -- my goal was to make more than the

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principal made in subscriptions, right. You know, just -- there was an upside here and, I mean, it just kind of unfolded. It's not the -- it is not the prerequisite. Trading can be taught without a history of making millions of dollars, but I think it certainly helps and speaks to expertise. Somebody who can consistently make money trading year, after year, after year.
When I set out I didn't have a record, right? Some of the gurus just evolved that way because they came through the funnel, so it would seem like that was the prerequisite. But Kyle was the first guru and it just made sense. And then it just all kind of snowballed from there as far as how we found talent.
Q. So each one of your gurus has a slightly different strategy; is that correct?
A. Yes, that's correct.
Q. And did they come up with their strategies on their own prior to coming to Raging Bull or were they hired and then kind of coached into a strategy?
A. I think it's case by case. There's no set...

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Q. Some of them came on with a strategy and you said, run with it, and some of them you brought on because you wanted them to teach and you said here's a strategy for you to teach?
A. I can't think of anyone -- Dave Lukas came on, he had a strategy. Ben had a history of trading IPOs. A lot of the guys like Nathan and Kyle came through my system and that -- they may have traded before, you know, so it's hard to say if they had a strategy. I think their first trade probably wasn't placed through Jason Bond Picks. So you could -- I think it's hard to answer.
Q. Okay. What's Lighthouse Media?
A. I believe that's our old LLC before -- at some period of time that was an LLC. I'm not certain if I was on it or not. Prior to Raging Bull LLC, I believe.
Q. So to your knowledge that's just a Jeff Bishop, LLC?
A. I think it was Jeff, myself and Allan. I think that was -- I think that was Raging Bull. What has become Raging Bull, I think.
Q. You wouldn't know where it was registered,

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would you?
A. So when you mean "registered" like where the mailbox is or what state it's registered out of?
Q. What state, corporate registration?
A. I imagine everything would be Delaware, but I don't know. So I guess I shouldn't --
MS. BAHCALL: She doesn't want you to just give a blind guess. If you have a general practice or something, tell her; if not, I don't know.
A. I don't know.
Q. That's fine. To your knowledge Lighthouse Media, did it do anything other than become Raging Bull?
A. I don't know.
Q. What is Jason Bond, LLC?
A. I don't know.
Q. Do you ever get paid by Jason Bond, LLC?
A. I don't know.
Q. Do you know what Happy Mountains Holding, LLC, is?
A. No.
Q. That's fine. Do you know what Sherwood

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Ventures is?
A. One of Jeff's LLCs.
Q. How about Blue Wave Advisors?
A. One of Jeff's old LLCs. Or one of Jeff's, I don't know if it's old.
Q. Okay, I was going to ask you if your wife got paid by Jason Bond, LLC, but I'm going to guess you don't know the answer to that question?
A. Is she an employee of?
Q. Of Jason Bond, LLC?
MR. ABRAHAMS: Or a member.
Q. Or a member?
A. I don't know, but I don't think so.
Q. I'm going to ask you a couple more questions about Jason Bond, LLC. Does Jason Bond, LLC, have its own trading accounts?
A. I don't know.
Q. I'm going to pull up what is marked as Exhibit 4, excerpts from the 2018 Jason Bond tax return. If you'll just look on that first page -- I'll take these out of your way.
MS. IRWIN: So there's a group of '14, '15, '16 and '17.

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MS. BAHCALL: Yeah.
MS. IRWIN: '18, is earlier than that. '18 is separate from the other ones.
MR. DORAN: It will say 1040, 2018 at the top. And what's the exhibit we're doing for this one?
MS. IRWIN: This is Exhibit 4.
MR. DORAN: Okay, thank you.
MS. IRWIN: It should say Schedule E, 'form 1040, 2018.
MR. DORAN: Yes.
MS. IRWIN: It wasn't grouped with the other tax returns.
MR. DORAN: It's probably over in that pile.
BY MS. IRWIN:
Q. Do you recognize this document?
A. Yes.
Q. Okay. I'll let you know that this was provided to us by your attorneys. This is excerpts from your 2018 tax returns. I just want to look at Box 28. This is income from partnerships and S Corporations. "A" lists Ragingbull.com, LLC, and

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"B" lists Jason Bond, LLC. Does that look familiar?
A. Yes.
Q. Does that refresh your memory as to what Jason Bond, LLC, is?
A. Yeah. I think it's for tax purposes. My accountant set it up, so that's what I think.
Q. In "G" we've got an income from Raging Bull of $1,040,733, and an income from Jason Bond, LLC, of $2,012,265. Do you know how Jason Bond is giving you income? And by "Jason Bond" I mean Jason Bond, LLC.
A. My understanding is my income comes from Raging Bull. I think Jason Bond, LLC, is for tax purposes. So maybe something to do with taking a salary but I don't know.
Q. Okay.
A. My accountants do all of this.
Q. That's fine. Can you look at the second page there? Yes, just turn the next page.
This is the Form 8949, that includes short-term transactions, and in Column (h) it has a loss of $157,706. To your knowledge in the year 2018 did you have trading losses of $157,706 or

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thereabouts?
A. In that TD Ameritrade account, yes.
Q. Do you have other accounts that you trade in?
A. The E-Trade account I believe was used in 2018 as well.
Q. But the E-Trade account is a Raging Bull account?
A. Correct.
Q. So the E-Trade account, whatever money you make in the E-Trade account is not your money; is that correct?
A. It's -- I have -- it's divided by the percentage of ownership of the business. So the money that goes in to use for trading is based on those percentages. The money that goes out, and it goes out to the -- and, well, I don't know how the accountants do it, but I assume by distributions.
Q. Okay. All right, I think that's all I need from that exhibit, so I will take that back for now. We might look at it again but for now...
MR. ABRAHAMS: So what money funds the Raging Bull account in E-Trade, is that from

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subscriptions?
THE WITNESS: Jeff, Allen, myself fund that account. So we will -- I don't know where the money comes from, it comes from our bank account. The money that comes into our bank account is from subscriptions so... Jeff, Allan and I fund that account.
MR. ABRAHAMS: All set.
BY MS. IRWIN:
Q. I had a question and it's gone.
How much money do you generally make trading stocks? Let's start with 2019, how much money did you make trading stocks?
A. Between the E-Trade account and the TD Ameritrade account, I believe it was around 280,000 last year.
Q. How about 2018?
A. 2018 was the first year I posted a combined loss. I don't remember what that number was but I -- it would be whatever E-Trade and TD Ameritrade matched up to be.
MR. FORCIER: Did both E-Trade and Ameritrade lose that year? Did one do well but the

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other one did so bad it made up for the gains in the other account? Because we see Ameritrade here with a minus a hundred something thousand, so I'm trying to get a sense. Is it greater than that number because E-Trade was also a loss or is it less than that number because E-Trade was a winner that year?
THE WITNESS: I can't remember what E-Trade was at but I believe it was like minus 20,000 or something along those lines.
MR. FORCIER: E-Trade?
THE WITNESS: Yeah, I believe E-Trade was at a loss, too.
MR. FORCIER: So roughly a couple hundred thousand dollar loss in 2018?
THE WITNESS: I think so.
MR. FORCIER: And your only posted loss, the only year that you posted a loss?
THE WITNESS: Yeah, yeah. That is correct.
MR. FORCIER: Okay. I just wanted to make sure I understood that right. Sorry, Lydea, go head.

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BY MS. IRWIN:
Q. Okay, so 2018 was a loss. Do you know how much, approximately, in 2017 you made?
A. I think 283,000. Around that neighborhood.
Q. Instead of continuing, have you ever made more than $500,000 in a year in stock trading?
A. No, no.
Q. What's the average account size that you're trading? I know you have two accounts.
A. It varied over the years. Early on Jeff seeded that 250. Over time I think I may have used Jeff's account for a few years, then moved to a business account, I can't remember exactly, but I wanted to do $100,000 so I could speak to a number that seemed more reasonable.
You know, as a school teacher when I started all this, $5,000 was a -- was more, you know, than I -- you know, it was a lot of money. So it went to $100,000 for like three, maybe four years straight. And then that was easy for me to see, oh, I'm up 360 percent because the account's at 460,000, or I'm up 200 percent -- or 100 percent because the

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account's at 200,000. So I did $100,000 for years and that went on for several years, maybe three, maybe four.
And then over time, you know, so many gurus came on, they're all trading out of their own accounts and it didn't matter anymore, like, how much or -- or what. And so then I would trade personally. You know it was just -- there was a set system for about four years. I wanted to see how big I could grow a hundred and then over time it doesn't matter.
Q. Let's say 2019 what was the combined total of your average account balance?
A. I'm trying to think back to 2019.
I want to say that was seeded at -- I'm pretty sure $200,000. Because I turned that into 500 pretty quickly and I remember that. And it was around 150 percent return.
MR. FORCIER: Let me ask something. You keep referring to "seeded," so do you start each year with a certain balance to see what you can do that year?
THE WITNESS: Yeah, that was kind of

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my thought for about five or six years running. It was always a hundred and then that year, and I don't know why, I believe it started at 200.
MR. FORCIER: So in years where you had made money, you would take out the difference and you'd start back at a hundred on January 1st.
THE WITNESS: Yeah, and some times halfway through the year, too. There was a year where I made 363 and I think six months into the year I took 200 out and reset back to 100. And then got as high as I could and then reset back to 100.
MR. FORCIER: And all these people that we talk about, the first three that made a million and two of which I think got Porsches, maybe not the third one, did they make that money doing what you did in mimicking your trades or did they take your strategy and apply it to some other stocks or both or a hybrid; do you know?
THE WITNESS: I have never looked line for line so I don't know. But what I do know is I played a large role in teaching them how to trade and that their strategies evolved different from mine over time.

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MR. FORCIER: But you can't sit here and tell me how much of the million that they made was just following you and literally mimmicking your trades and how much of it is applying your teachings and doing their own thing.
THE WITNESS: I cannot tell you that.
MR. FORCIER: I didn't think you could. But, okay, I was just curious about that.
MR. ABRAHAMS: How long was Kyle Dennis a subscriber for?
THE WITNESS: Kyle was a subscriber -- so we're in 2020. I think about six years now. He joined. He turned his 15,000 into 7500. He was defeated, he quit, he unsubscribed. Tried a few other things and then he circled back. And in and around that time I had launched the Millionaire Roadmap. He joined. So about six years, I think.
MR. ABRAHAMS: And what about Taylor?
THE WITNESS: I have the date on when Taylor joined. But I think it's like '15 or '16. I'm leaning towards '16 on him.
MR. ABRAHAMS: 16 years?

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THE WITNESS: No, no, 2016 he joined. So like three or four years ago.
MR. ABRAHAMS: And then Davis Martin, he was also --
MS. IRWIN: No.
MR. ABRAHAMS: No?
THE WITNESS: Nathan Bear, one of the Porsche winners? Nathan joined in 2015, I'm pretty sure. It was either 2015 or 2016 but I seem to recall 2015.
MR. ABRAHAMS: And those three people were audited, like, fully audited?
THE WITNESS: I don't know what a full audit is. Kyle was the only one that received an audit.
MR. ABRAHAMS: Okay.
THE WITNESS: We didn't want to give the Porsche away. So, you know, we were hoping.
MR. ABRAHAMS: Okay. So do you know how much Taylor or Nathan started with?
THE WITNESS: I do.
MR. ABRAHAMS: Okay, so you do keep records of where they began and whatever they

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reached in order to claim that they had made a certain amount of profit?
THE WITNESS: If it's a scenario where we're giving away a Porsche, we have to have that data. So, yes, if, you know, if -- we have a lot of clients, we don't ask what they started with, you know. The watch list wouldn't say everybody comment below, so it's unique. I'm not sure if I answered that correctly.
MR. FORCIER: I'm not sure either.
BY MS. IRWIN:
Q. How much did Taylor start with, do you know?
A. Taylor started with $10,000.
Q. And he got that up to a million dollars?
A. Yeah.
Q. Okay. And how much did Nathan Bear start with?
A. $37,000.
Q. And he also got that up to a million dollars?
A. Yes, yeah.
Q. And you mentioned that Kyle started with

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$15,000?
A. That's correct.
Q. Now, I just want to make sure I have this right. Kyle started with $15,000, brought that up to $750,000 --
A. No, I'm sorry, he lost $7500.
Q. That makes so much more sense.
A. Yeah.
Q. Okay.
A. Kyle started and lost half of his account and quit. So his subscription would show that he left. And so then he came back and then he started to have success.
Q. Okay, that's why I was confused because I thought he somehow made a whole bunch of money and then was like, no, this sucks, I'm out.
A. No.
Q. That doesn't make any sense, okay.
All right, do you consider yourself a millionaire?
A. By definition I am. So I don't put a ton of thought into it, but by definition I am. So, yes.

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Q. Have you personally had actual realized gains of a million dollars from trading stocks?
A. If we add it up in this moment, I can't say.
Q. Do you think you'd come close?
A. I definitely passed a million many times and for a while wavered from, and I'd be guessing, but 1.4 million down and then back up. So I don't know where I am as of this moment so... I don't put a lot of emphasis into it anymore.
Q. Okay. On your website -- I'm going to show you what's been marked as Exhibit 6 which is a picture. Do you recognize this picture?
A. I do.
Q. Do you want to say what it is for the record?
A. This picture is me standing in front of my Christmas tree with a check of $232,000 that we doled out to charities, most of which were selected by Jason Bond Picks' clients in the year 2017.
Q. Okay. So you donated all of that money to charity?
A. In the check?

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Q. Yes.
A. Correct.
Q. And all that money came from the E-Trade account, correct?
A. That is correct.
Q. And the E-Trade account was not your personal trading account?
A. It was the business account.
Q. And were those all the profits that were made in that business account that year?
A. No.
Q. What were the other profits?
A. As seen in the image, the total year was $283,568 and 9 pennies. The check is $232,048 and I can't read the pennies, but I believe 28 cents.
Q. So it was almost all of the profits made that year?
A. That's correct.
Q. And do you know who it was donated to?
A. (Pause)
Q. You don't have to guess.
A. Yeah, I know some but not all.
Q. Okay, that's fine.

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MR. FORCIER: Would you be able to show us through paperwork how that money was donated, prove to us essentially?
THE WITNESS: Absolutely.
MR. FORCIER: Okay, we'll put that on the list.
MS. BAHCALL: I think you got that one, actually.
MS. TRAHAN: The Vanguard.
MS. IRWIN: We weren't sure that that's what the Vanguard was.
MR. DORAN: It may not be because of the time frame.
THE WITNESS: We didn't have a Vanguard account. We just send the checks from Raging Bull bank account. The clients picked the charities, we picked a few. So there were about 15 charities. We let clients pick about ten. I had a few favorites, Jeff had a few favorites; that's how we decided.
The reason it's not 283 is because we had to pull the money to send the donations for them to hit in the tax year. I ended up making another

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$50,000 between when we sent the checks, and that money just stayed in the account or was distributed.
BY MS. IRWIN:
Q. That's totally fine. So on your website there's a picture of you on a NASDAQ billboard?
A. Yes.
Q. Did you or Raging Bull or any of the companies associated with your Raging Bull pay for your picture to be on the NASDAQ billboard?
A. Yes.
Q. On your website there is a picture of you on the floor of the New York Stock Exchange getting interviewed by a company. Why were you on the floor of the New York Stock Exchange?
A. Are you referring to the Cheddar interview? We got on Cheddar.
Q. Who is Cheddar?
A. Cheddar is -- I believe they -- they say they are financial news for millennials or like, you know, an improved CNBC.
Q. Why did they interview you and Jeff?
A. This is the guy who built BuzzFeed, I believe. Jeff knew him or Jeff reached out to him.

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It's common practice for me to reach out to everyone. And for stuff like that, you know, if -- we're interesting people, would you like to have us on the show? I don't know what we wrote, but it's probably along those lines.
Q. So you asked them to be interviewed, they did not come to you to interview you.
A. Yeah, we reached out to be on Cheddar, yeah.
Q. Did you have to pay them at all?
A. Not to my knowledge. I do not think so.
Q. Have you ever spoken at Harvard Business School?
A. Well, I spoke in a Harvard building.
Q. Were you ever asked by Harvard Business School to come and speak to their students?
A. I hired a company that advertised I would be speaking at Harvard faculty lounge. We were under the impression that we were.
MR. FORCIER: I feel like you want to say a little more about that; tell us more about what happened. I'm really curious.
THE WITNESS: We went to a really

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prestigious master mind in Orlando for financial publishers. He was there. He had packages that included the NASDAQ, Harvard, and it was a funnel to eventually graduate to getting on television like CNBC and whatnot.

And he had a record of doing that with his clients. It was $5,000 to join that package. We were going to do -- I remember an infomercial with him, we were really taken by this guy. And, you know, and the presentation at Harvard was like the Super Bowl, you know, but it didn't turn out well.

MR. FORCIER: So you thought you were going to be speaking to faculty and it ended up being just using space at Harvard?

THE WITNESS: Yeah.

MR. FORCIER: So you feel like what you paid for was not delivered.

THE WITNESS: Yeah, I talked to the Wall Street Journal about this. I feel like I got scammed. That's only something you realize once you kind of get there and you still don't know, you know. But where there's smoke there's fire and we

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figured that out. That's what that was, though. That's what that guy does and still to this day but -- I was actually going into it really proud, you know. Anyway, that's what that was. So, no, I wasn't asked by Harvard.

BY MS. IRWIN:

Q. Do you, Jeff Bishop, or Raging Bull own either a jet or a plane?

A. We own jet miles.

Q. Can you explain what jet miles is?

A. It's like a membership to a -- it's like a timeshare to a jet, I guess, would be one way of explaining it.

Q. Okay.

A. Very common. Unless you fly about 200 hours a year, it's not reasonable to buy one. So we have that, a membership of an airline.

Q. Do you own a Tesla Model X?

A. I do.

Q. Who pays for the Tesla?

A. I bought it cash.

Q. Okay. I'm going to go back to the disclaimer real quick which is Exhibit 5. So right

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at the top there the disclaimer says that you are not qualified to provide investment advice. If you're not qualified to provide investment advice, what makes you qualified to teach trading strategies?

A. I think my success as a trader qualifies me to run a newsletter about trading. I think my master's in education qualifies me to teach anything I'm proficient at. I think one is considered proficient in the trading world if they're profitable.

Q. Your newsletter, when you say "newsletter" what are you considering a newsletter?

A. Everything that I do. Raging Bull on down. Video lessons, the watch list, the, you know, the daily correspondence about what's going on. Everything is -- you know, it's education, it's a newsletter, so everything. It's what makes it up when I send an email links to watch list. It's scans, it's, you know, it's here's how I'm doing on the year, good or bad. You know, I just made 200,000, I just lost a quarter million, here's what happened. That's what a newsletter is to me.

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(Interruption - discussion off the record.)

BY MS. IRWIN:

Q. When I think of a newsletter I think of something I get daily, regularly. When you're sending emails are you sending them at regular time periods?

A. It varies. Yeah, so in the morning, often I send a midday update. So a watch list in the morning usually, at night if I can get it done, but things change overnight in this world. So in the morning I send an E-Letter. Midday I send an E-Letter, usually, not today. I'll send a daily wrap-up. I'll send research reports that I or, you know, my team have compiled.

So there's some things that are kind of regularly and there's others that are specific to the nature of -- for example, Monday night I taught for three hours. So afterwards I'll produce the recording and then send that out, so that's specific to Monday night. And then Mondays if I'm doing it every Monday. So it varies.

Q. Would you consider the text message alerts

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part of your newsletter?
A. Yeah, absolutely. It's really hard to teach real money trading without real money trading. There's a saying in trading like, you know, hindsight's 2020. And there's a lot of people in our industry that, you know, they have the best algorithm but they don't actually trade, you know. So to teach trading, to send an E-Letter, to send a newsletter, it is in my opinion, you know, having realtime alerts brings life to that process.
MS. BAHCALL: Can you look for kind of a break?
MS. IRWIN: Yes, do you want to take a quick break right now?
MS. BAHCALL: Yes.
(A brief recess was taken.)
BY MS. IRWIN:
Q. So we're going to go back on the record. You're still under oath.
A. Yes.
Q. Okay. Let's see, a couple of followup questions. Are you or Raging Bull or any of the smaller, I guess they're not companies, what did we

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call them, "services"? Are any of you associated with an accredited university, college, training program?
A. Not to my knowledge.
Q. Is Raging Bull accredited as a university, teaching school?
A. I don't know. I don't think so.
MR. FORCIER: Or even broader, is it accredited in any way by any state or federal agency that you know of? Accredited as an educational institute of any kind?
THE WITNESS: Not that I know of.
MR. FORCIER: Okay.
BY MS. IRWIN:
Q. Is all of your trading done at your home here in New Hampshire?
A. No.
Q. Where else do you trade?
A. From my phone. So if I'm away from home on business or -- so it could be my phone, my laptop. Mostly at home.
Q. The majority of time you'd be in New Hampshire doing your trades?

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A. Yes, yeah.
Q. Do you any of the other gurus besides you, and I know Jeff Bishop lives here in New Hampshire, does anyone else live here in New Hampshire?
MS. BAHCALL: Are you talking about the other gurus now?
MS. IRWIN: The other gurus, yes.
A. Ben just moved, so he did.
Q. Okay.
A. He resides in Florida now. I don't think so.
Q. The corporate accounts like the E-Trade account, I know you mentioned that it was Ben, Ben Sturgill occasionally trades in the Raging Bull account; is that correct?
A. That's correct.
Q. Does anyone else have access or trade in the corporate accounts?
A. Has access. I assume Jeff Allen and I could get in there if we needed to because everybody's on the account. Ben has access, he can get in there. He's currently trading the account. To my knowledge nobody else is trading that account.

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Q. To your knowledge does everyone else have either their own LLC that they're using or are using their personal accounts?
A. Yeah, to my knowledge everyone else is using personal accounts or in their business name.
Q. I just want to talk quickly about your distributions from Raging Bull. I have what's marked as Exhibit 3. It's just a copy. I'm going to represent to you that that is a printout of the Excel spreadsheet that was provided to us by your attorneys. And mostly I don't -- this is just kind of for reference for your purposes. I want to clarify, the distributions made to you by Raging Bull, are they all made to you personally, are some of them made to Jason Bond, LLC?
A. I don't know.
Q. Okay. Distributions, is that mostly from subscription income? Does that also include the corporate trading account?
A. Yes, this is mostly from subscription income and it goes from the Raging Bull bank account to my personal bank account. My understanding of Jason Bond, LLC, my accountants set that up when

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Trump took office, something to do with me moving from New York to New Hampshire. So my understanding is it's tax related.

If there were trading profits that didn't go to charity, for example, I believe 2016 was $363,000 in trading profits. I believe they would have gone out with a distribution.

Q. Okay.

A. Which a distribution is from subscription income. So it could be a portion of the distribution.

Q. Now, do you get a portion of the subscription income from the other gurus as well or do they get to keep their own subscription income?

MS. BAHCALL: Could you rephrase that?

MS. IRWIN: Yes.

Q. Each guru has their own service, correct?

A. Correct.

Q. The services each bring in their own subscription income to Raging Bull, correct?

A. Correct.

Q. Do the gurus get to keep all of the

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associated subscription income from their associated services?

A. They do not, they get a percentage.

Q. And the other percentage goes Raging Bull?

A. Correct.

Q. And that would then get split between the three owners as a distribution, correct?

A. Correct.

Q. So your distributions are not just from Jason Bond Picks, they are also from Biotech Breakouts, a percentage of it might be coming from Biotech Breakouts, correct?

A. Correct.

Q. This is kind of an out there question. If I were a customer and I wanted to make a million dollars, why would I look at any of your videos if I can follow along with your trades? And I know you made a million dollars, so if you can make a million dollars I can just copy you and make a million dollars, why would I watch your videos?

MS. BAHCALL: You realize that's incredibly speculative, right?

MS. IRWIN: Yes.

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Q. Yes, if you can answer it. If not, if you're like I have no idea, this is just a --

A. Well, so we're not in the business of suggesting that you'll make a million dollars parallel trading. So I think that's the answer.

You know, we're in the business of running this newsletter, sending out, you know, consistent regular daily watch lists, you know, morning recap, afternoon recap. So we're in the business of teaching trades -- teaching trading through these E-Letters.

We're not in the business of saying, you know -- are we aware that people parallel trade? I mean, of course. I subscribe to other newsletters that I parallel trade with, but that's not our messaging. Our messaging is we're in the newsletter that teaches trading. I sign my emails, "The Diary of a Real Money Trader." I'm trying to teach people how to trade.

And we refer to it as "cherry picking." You can cherry pick a trade or two but I just -- I don't know any amazing traders that do that, you know, and that's something that I teach.

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Like that, you know, is on the record. It's just that is not a strategy.

So if somebody wants to try and make a living trying something like that, that's -- you know, that's just not something that I can speak to, it would really be up to the individual. But, you know, we're publishing this information about real money traders for good or for bad, you know. And then teaching through that process.

So why would somebody do it? The same reason I bought a treadmill and don't use it, it's hard, but I don't. And I even bought the nice ones this time thinking it would be different and I have both Pelotons in my basement and don't use them. So I think it's the same thing. This is really what -- people want that, we all do. But that's -- that's the most accurate way of describing it. We think we can do that. I don't think anything easy like that actually works.

But, again, you know, we don't -- when somebody joins there's a welcome email and it says the next step is, you know, study the curriculum. And if you skip that step and do it

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your own way, then it's your own way. And that's the best I can answer that. I don't know that there's any specific answer, but that's -- that's what comes to mind.

Q. Another speculative question. If you don't want to answer it you don't have to. Do you think Raging Bull and associated services would be as popular today as they are if you did not provide realtime alerts and over-the-shoulder trading?

MS. BAHCALL: What do you mean by "over the shoulder"?

MS. IRWIN: Watching his trades.

MS. BAHCALL: If you can answer.

MS. IRWIN: Yes.

A. Well, I can answer. We grew this without over-the-shoulder trading, kind of developed out of that, and it was wildly successful and wildly popular. As a teacher of trading, as a trader, any technology that comes to light that makes teaching easier, we're going to adopt. And so we will get better and better at teaching trading as technology makes it easier and easier.

I mean, it used to be that if you

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were a publisher you would send a physical piece of mail about Apple stock. Now we can send it in two seconds. So would we be more popular if we had email accessible to us? I think so, because it's more meaningful.

Trading is a realtime thing. So technology over the ten years that I've been doing this has gotten better. It wasn't the case early on that we could stream portfolios live to people as easily as we can nowadays. So I think we're trying to improve as technology improves and that makes people enjoy the experience more.

But they enjoyed it when it was just an E-Letter in the morning of my watch list pointing to the lessons with the trade alerts and then a chat room evolved from that and then live streaming evolved from that. So I hope that answered the question because it was popular before we had things like that in place.

Q. When did you start doing the realtime trade alerts?

A. Right from the getgo. I just copied the other business model that was bragging about how

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much newsletter income he was making.

Q. When did you start doing the live streaming?

A. I don't know exactly.

Q. Approximate time frame?

A. So --

Q. If you don't even know an approximate, that's fine.

MS. BAHCALL: Let her finish her question. Take a breath, and then answer.

Q. If you don't know an approximate time frame, that's fine. But if you can give me a general time frame that would be great.

A. Where it became a practice was when we launched Millionaire Roadmap. One of the components that you got when you joined Millionaire Roadmap was a scheduled live training. So Jay will be in the chat room with the live stream up trading from 11 to 12 on Tuesday.

Over time that evolved to, hey, I know you're going to lunch, Jay, would you mind just leaving it up? I guess I can leave my E-Trade account up. To, hey, it would just be better if we

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could watch you all day long. So the customers kind of pushed the pace there. It just started with a scheduled trading which evolved to a scheduled everyday stream.

Not every service has a live stream component. Some of them are slow moving services so there's no reason to pay attention to every -- you know.

Q. So you said it started with Millionaire Roadmap.

A. There may have been other live streams before that.

Q. The general practice started with Millionaire Roadmap. When did you guys start with Millionaire Roadmap?

A. I think 2015.

Q. And when did you guys start adding the chat rooms in? Again, generally.

A. I mean, right from day one. Very early on. I don't know if it was there on day one, but our competition had it. It is a widely used tool, you know, so we added it as a means of providing a better service for our customers.

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Q. Is there any reason the stocks you pick and put in your watch list would be better than any of the other hundreds in your -- I forgot what you call it, the search you do?
MR. ABRAHAMS: The scan.
Q. In the scan?
A. Yes.
Q. Could you explain why those ten might be better than the --
A. As you're running your scan as a technical analyst you're looking for patterns. So a pattern immediately can present better than another pattern. If a stock has fallen, like Groupon is probably down another 20 percent. So if Groupon's down 50 percent in a week, there's an overreaction of emotion in the marketplace and it presents a buying opportunity.
And it looks like a fish hook. Just straight down or a cut to a hand, lots of blood initially and then you put a Band-Aid on it and the blood stops. So that pattern's going to be very obvious. Like, when you're scanning through and there's 20 on a page and I'm scanning through 40 pages of stocks, 800 stocks, it's going to be very

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easy to see something that just fell really sharply.
And then what makes that better is if you go over here and you start reading filings and you see that the CEO is buying a ton of shares into that drop. Well, he probably has an ace up his sleeve like some sort of good news.
And it is often the case that a stock that performs very poorly in a short period of time, could have the CEO buy shares or insiders buy shares like the COO or CFO, and then a week after the bad news announce really amazing news and it whipsaws all the way back up to the initial dropping price.
And so when you're scanning through it what makes it better is if a stock's only fell 3 percent in a week, there's 800 to pick from. I don't know what's going on inside that company and I can't read EDGAR filings all day long. But what I can do is, all right, clearly something bad happened here. Let me see what it is.
Pier 1 Imports recently fell like that, but they said we're going bankrupt, so probably not going to trade that for a whipsaw because it's just going to bear flag out and go down

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lower which they eventually announced bankruptcy. And so that one stands out visually and then you start to dig through the filings. So this shortens the search and then what makes it better is what you find next. Could be EDGAR, could be the news releases, could be the history of the stock.
Blue Apron this morning or yesterday announced that they're looking for a buyer. They're probably not going to get a buyer. And then they said, and if we can't find one we're going to raise capital. It's just a nice way of saying we're going to dilute the stock again at a depressed level.
So you learn those things over time. Like, Blue Apron's lying. They're probably not going to be bought and they're just trying to soften the fact that they're going to dilute. So that's kind of -- each one's different, right, it's hard. And then that doesn't make it better or worse but you're trying to narrow down why a stock would go up in one to four days 5 to 10 percent, 5 to 20 percent. And there are ways that you can narrow it down and that's kind of the process with that service that I do.

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Q. If I watched all of your videos, became an expert in Jason Bond Picks' trading strategy, would I be able to do all of that on my own?
A. I don't know.
Q. Should I be able to do all of that on my own?
A. Well, I'm biased. I'm a really good teacher and I put a lot of heart and soul into that. So I would think you would have an advantage over somebody who hadn't studied. Could you do it? I mean, I lost money in 2018. You know, it's the stock market, it's hard. I don't know. I really don't, you know, so...
Q. That's fine.
A. There's no way to really answer that one I don't think.
Q. Did you post anywhere -- did people know that you lost money in 2018?
A. Yeah, yeah, I talk about the winners and losers as a good teacher would so...
Q. Did that ever -- I mean, obviously, why would you want that in your advertising, but that didn't make it into any of the advertising?

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A. I mean, it certainly could. I've seen a lot of success being one of the few people that talks about winning and losing. A lot of success. Transparency is not something that I hide from. You know, I am very transparent and I think that these are the things that traders are going through. So does it make it into a YouTube ad? Probably not. Could I put my losses into the YouTube ad? I could. And I think that I would get just as many or more subscribers because that is what the life of a trader is. So I had a bad January. I posted my summary on January to my members. It was bad. And now I'm crushing it in February so far. That could change. And I just tell that story as it unfolds.

Q. So even your trading strategy isn't perfect.

A. No trading is perfect.

MR. ABRAHAMS: Do you guarantee profits?

THE WITNESS: No.

MR. ABRAHAMS: Do you guarantee stocks that will perform well?

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THE WITNESS: No. However, I don't know if this qualifies. I believe one of our traders, I believe they gave an extra six months membership if a trade didn't work out or something like that so...

MR. FORCIER: If a trade didn't work out, like if you mimic what I'm doing and you fail I'll recover? I'll give you the money you've lost?

THE WITNESS: No, no, I think it was, hey, I've got a trade idea. I'm really confident on this one, and if it doesn't work out you can have an extra year membership; something along those lines. I don't remember exactly what it was. And I don't know if that qualifies as a guarantee. But it's not a guarantee that a trade will do well. But there was the word "guarantee" and there was a trade in there so...

MR. FORCIER: Well, one of your gurus found a particular security that they felt very strongly about to the point where they said we'll cover your losses if you don't win on this?

THE WITNESS: No, they said that you'll get an extension of your membership I believe is what it was.

MR. FORCIER: If you don't perform on this pick?

THE WITNESS: If the trade doesn't perform how I think it will.

MS. IRWIN: Eric, did you have some questions about --

MR. FORCIER: Yeah, we're almost done. This office is going to close before long and we're almost done. I appreciate your patience throughout this; it's been a long one. I do have a few more questions. I do want to learn more about the penny stock service, is there one of the services that provides analysis of penny stocks?

THE WITNESS: I don't know if I'd refer to it as analysis but, yeah, Penny Pro trades penny stocks.

MR. FORCIER: That was the one I was looking for. Penny Tro --

MS. BAHCALL: Try that three times.

MR. FORCIER: Say that again for me?

THE WITNESS: Penny Pro trades penny stocks.

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MS. BAHCALL: Seriously?

MS. IRWIN: That's the whole name?

THE WITNESS: No, no, that's what it does. You asked which one trades penny stocks, Penny Pro.

MR. FORCIER: Penny Pro Trades Penny Stocks?

THE WITNESS: No, just Penny Pro.

MR. FORCIER: Penny Pro trades penny stocks.

THE WITNESS: Yes, sir.

MR. FORCIER: Who was the guru behind Penny Pro?

THE WITNESS: Jeff Williams.

MR. FORCIER: And does his analysis and his teachings focus on penny stocks?

THE WITNESS: Yes, sir.

MR. FORCIER: And what's a penny stock to you?

THE WITNESS: I mean, I think Investopedia defines it as a market cap under 2 billion, therefore, the price could change. To me it's under $10, to a lot of people it's, you know, a

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true penny. So it varies widely. But to me it's under $10, market cap under 2 billion.
MR. FORCIER: Fair to say usually thinly traded?
THE WITNESS: Not fair to say.
MR. FORCIER: Okay, so some penny stocks are heavily traded, some are not.
THE WITNESS: Correct.
MR. FORCIER: Okay. And, sorry, who was it that runs Penny Pro, which guru?
THE WITNESS: Jeff Williams.
MR. FORCIER: Does he run any of the other services besides Penny Pro?
THE WITNESS: So Profit Prism, I think. I think that's what it's called now. And maybe Super Nova. I don't know if that's retired or not. I don't follow along with that. Those ones. But I think those are the three that might be active. It's any variety of those three.
MR. FORCIER: Okay. Do any of the services focus on thinly traded stocks for any reason?
THE WITNESS: No.

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MR. FORCIER: Has anybody ever accused you, one of your members or anybody of manipulating stock prices or pumping and dumping stocks?
THE WITNESS: Has anybody accused me, for example, on Twitter?
MR. FORCIER: Sure, we'll start there.
THE WITNESS: Yes.
MR. FORCIER: Has anyone -- I mean, I can see Twitter, too. There's a lot of commentary out there.
THE WITNESS: Yes, sir.
MR. FORCIER: There's plenty of naysayers out there against your business model; fair to say? I've read them, you've read them. When people are successful people look at it is one way to look at it. But there are people out there that are concerned that your outfit is somehow engaging in manipulating stocks. Is it fair to say that you've read commentary out there of people complaining about that?
THE WITNESS: I've read positive and

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negative comments.
MR. FORCIER: Have you ever looked into making sure Mr. Williams is not manipulating penny stocks as he's talking about in his platform?
THE WITNESS: I don't look closely at what Mr. Williams is doing. When I trade small caps, for example, I'll have a -- on my scanners, you know, they offer a liquidity screen. So I might start the morning at a million dollars, you know, have to trade at a million dollars to be in consideration. Maybe as the day goes on I bump that to five million dollars. I'm not sure what Jeff does over there.
What I will say is if I'm trading, you know, a rocket pattern, a breakout, it could do a hundred million dollars in price action on day one. Stock goes from 2 to 10, everybody on Wall Street appears to be trading the name. Two days later, the Fibonacci tool is considered to be a rest and retest tool. And when it's resting liquidity volume goes down.
But as a trader you know that that

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trade is packed with short sellers. And there is, you know, traders that are looking to buy. Short sellers to get out of their position have to buy stock. So as a trader you're trying to always predict when is a stock going to move. So massive liquidity shrinks up, then often you see the retest of the high and that's where the stock gets active again.
How Mr. William trades, and you know, have we looked that over? I haven't. So what his guidelines are or how he's trading are what you consider to be thinly traded, it's hard for me to speak to but, you know.
MR. FORCIER: I think you've answered my question and I'll have a few more along these lines, so sorry to cut you off. Other than for time sake I want to get through a series of questions about Mr. Williams. So is it my understanding that Mr. Williams as part of the Penny Pro service will pick a security in realtime, send a text message out to people indicating what security he has just purchased?
THE WITNESS: Yes, sir, that's

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accurate.
MR. FORCIER: Okay, and then that same penny stock he will sell before he sends out a text message saying I have just sold this penny stock?
THE WITNESS: He will have provided his goals within the buy alert. And I would think if those goals were met, he would do that.
MR. FORCIER: Aside from the goals of the buy alert, just will he sell that security that he did a buy alert for prior to telling his membership base I have sold it?
THE WITNESS: As a general rule?
MR. FORCIER: Yeah.
THE WITNESS: All of Raging Bull buys and alerts, sells and alerts. So he will have done that as well.
MR. FORCIER: Okay, so buys and then tells the public we bought?
THE WITNESS: Yes.
MR. FORCIER: Sells and then tells the public we sold?
THE WITNESS: When you refer to the

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"public" you mean subscribers?
MR. FORCIER: That's what I meant, thank you.
THE WITNESS: Yeah, that's why I was asking that.
MR. FORCIER: That's what I meant, and the answer is, yes?
THE WITNESS: Yeah.
MR. FORCIER: Okay. And you've never checked into the penny stocks that Mr. Williams is trading to make sure he is adhering to what he's saying in the messages?
THE WITNESS: Have I looked at his trading statements? No.
MR. FORCIER: A random question I wanted to ask at the beginning. Have you ever been sued? I know it's a loaded question.
THE WITNESS: I'm just trying to think. I don't think so.
MR. FORCIER: Have Raging Bull or any of the entities been sued?
THE WITNESS: Raging Bull, I don't know. What are entities?

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MR. FORCIER: I meant different product lines or services; have they been separately sued somehow?
THE WITNESS: I don't think so but I don't know.
MR. FORCIER: Have you ever sat in a deposition before like this?
MS. IRWIN: Asked and answered.
MR. FORCIER: Just wanted to make sure. I wrote it down and I wanted to make sure before I finish the day here.
MS. IRWIN: While he's looking I have two more.
BY MS. IRWIN:
Q. When you were describing penny stocks it seemed to cover the same thing as your small cap stocks. Do you consider small cap stocks to be penny stocks?
A. Yeah, I think I do, yeah. I don't put a lot of thought into it. But depending on what Google search you do as to what a penny stock is it can vary widely. I consider anything under a market cap of 2 billion to be a penny stock.

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Q. So if I said Jason Bond Picks teaches you how to buy and sell penny stocks, that would be an accurate statement in your mind?
A. Jason Bond Picks teaches currently? Jason Bond Picks teaches -- well, I mean, I'm in Apple this morning, so it's not right -- that's a mega cap so it's not defined. But as a general rule when it started it was Penny Stock Live, so my focus was penny stocks, and then we called it Jason Bond Picks so that we could broaden my focus.
At the time, you know, a $3 stock seemed super expensive. Now it's just everything. But, you know, my main focus over the years was stocks under 10, market cap under 2 billion, and I consider those penny stocks. So I teach people how to trade, you know, small caps. We can also call them penny stocks in my language.
MS. IRWIN: I have one more.
Q. When you include a goal in your realtime trade alerts, do you ever sell before you hit that goal?
A. Yes, yeah.
MR. FORCIER: My very last question,

I think. Unless Noah asks something that triggers another question. Do you keep backups or recordings, copies of the live streaming?

THE WITNESS: What time frame, all of it?

MR. FORCIER: Start there, I suppose, yeah. Do you have recordings going back how far?

THE WITNESS: Well, so we have recordings. Right now at home my tastyworks portfolio is streaming, my TD Ameritrade account is streaming. Assuming that my cats didn't knock the internet out, they're still streaming, or TD didn't kick me out, they're still streaming. I don't record that all day long; they are huge files, high definition files.

If I weren't here and I was at home and I saw a spread trade that I wanted to make on Apple for Weekly Windfalls and I'm about to sell put apple -- I want to make Apple -- sorry (spoken to the reporter).

If I was at home right now and I was about to make a trade on Apple, I might jump on the

microphone, hit the record button so that I could then send that file with, you know, my daily wrap up. So not only did I alert you but, you know, here's what I was seeing in realtime. So that would vary.

But when we have scheduled trainings like in the elite room, I might be scheduled on a Tuesday morning to come in and teach a particular topic. I would show up, hit record, you know, generally, unless I forget, and then we put that into the subscriber's dashboard so there's a record of it. So, yeah, we have, you know.

MR. FORCIER: It sounds like you have some recordings but not all?

THE WITNESS: A lot of recordings.

MR. FORCIER: You must have a hard drive full of recordings then?

THE WITNESS: Well, yeah. I mean, they're recorded on our servers so -- and locally as well so. But we upload them and then ship them off.

MR. FORCIER: Ship them off?

THE WITNESS: To, like, they go to --

we have a Vmail account. So if I record a video and I feel like it's meaningful, I upload the Vmail, paste it to the website so it would exist on the website, Vmail, my computer.

MR. FORCIER: Okay, thank you.

MS. IRWIN: Thank you, I think we are all set.

MR. FORCIER: Thank you very much.

THE WITNESS: Thank you.

MS. IRWIN: We're off the record.

(Whereupon the proceedings concluded at 3:46 p.m.)

C E R T I F I C A T E

I, Donna J. Whitcomb, Licensed Court Reporter No. 143 in and for the State of New Hampshire, do hereby certify that JASON P. BOND, the witness whose investigatory statement under oath is hereinbefore set forth, was duly sworn by me and is a true record of the testimony given by the witness to the best of my skill and ability.

I further certify that I am neither related to or employed by any of the parties in or counsel to this action, nor am I financially interested in the outcome of this action.

In witness whereof, I have hereunto set my hand this 9th day of March, 2020.



Donna J. Whitcomb, RMR
LCR No. 143 (RSA 310-:173)

OFFICIAL TRANSCRIPT PROCEEDING

FEDERAL TRADE COMMISSION

MATTER NO. 2023073

TITLE RAGING BULL LLC

DATE RECORDED: AUGUST 24, 2020
TRANSCRIBED: NOVEMBER 19, 2020

PAGES 1 THROUGH 18

MIND OF THE WOLF PROMO (2020-08-24_14-14-59)

FEDERAL TRADE COMMISSION

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Mind of the Wolf Promo (2020-08-24_14-14-59) 4

FEDERAL TRADE COMMISSION

In the Matter of:)
Raging Bull LLC) Matter No. 2023073
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Date Unknown

The following transcript was produced from a digital file provided to For The Record, Inc. on November 17, 2020.

P R O C E E D I N G S

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MIND OF THE WOLF PROMO (2020-08-24_14-14-59))

(Musical intro.)

JORDAN BELFORT: All right, guys. Jordan Belfort here, the Wolf of Wall Street. I got a great interview subject for you right now, great story. I got a guy named Kyle Dennis. Listen to this. Ready? Thirty years old, trader, investor, advisor to other people, teaches them to trade and make money. And the story goes that Kyle has taken $15,000 and turned it into a million.

And I'm not saying it's bullshit, but typically when I hear these types of stories, I find it a bit hard to believe, but, listen, I've heard good things about Kyle, so I'm here to interview Kyle and see what's what, and let's see if it's truth, as they say, or Memorex. Some of you are probably too young to know what that means, but the older people knows it's a commercial where you would kind of call bullshit on something and it turned out to be true. We'll see here.

So, Kyle, I'm going to -- I'm going to drill you. I'm going to ask you some questions.

KYLE DENNIS: Sure, that's what I'm here

for. Thanks for having me. I mean, it's 100 percent true, but take all your questions, and --

JORDAN BELFORT: All right. Well, first -- first of all, so -- so you're 30 years old, right?

KYLE DENNIS: Yep, just turned 30.

JORDAN BELFORT: Started with $15,000.

KYLE DENNIS: Correct. Yeah, that was about 2012 or so when I -- when I, you know, graduated from college.

JORDAN BELFORT: Where'd you go to school?

KYLE DENNIS: UCLA.

JORDAN BELFORT: UCLA.

KYLE DENNIS: Studied biology, yeah.

JORDAN BELFORT: Okay. And what was the first stock that you bought? Was it -- like, you just said, I'm going to deposit 15 grand in an account, and here's my first pick, and, bam, it goes up, or was there a trial-and-error point here? What happened exactly?

KYLE DENNIS: It was terrible, actually. I put money -- I forget the name of the company. It was on the pink sheets. I put money into it, and it had -- they had, like, a device that would sniff out bombs at the airport. Who knows the validity of this tech or anything like that, but put money in that, and

it actually worked out in my favor. I made 50 percent on it.

So it encouraged me to put in, you know, to some other stocks, and those ended up doing terrible. I lost half my account, almost quit trading, glad I didn't because it ended up working out for me, but definitely wasn't an easy pass when I first started.

JORDAN BELFORT: Okay. So what was it that gave you this, you know, epiphany that -- or ability suddenly to -- to, you know, make millions of dollars after you almost lost everything?

KYLE DENNIS: Well, after I lost about half my account, I figured I should focus on a particular industry. I studied biology. I thought, well, maybe these biotech stocks I'll know a little bit extra on them, and I'll do better than the average person.

JORDAN BELFORT: Well, wait, that's all -- okay, now -- now you're in trouble, buddy, okay, because I have a degree in biology, all right, and minor in chemistry, so you better be the real deal, pal, okay, because, you know, I'm an expert at this. So let's hear it, come on, let's go. I'm ready.

KYLE DENNIS: Yeah, so what I figured when I first started, I didn't know much at all, but I found out that there's these certain catalyst states, since

you're familiar, you'll know there's phase one, phase two, phase three, FDA approval. And those for stocks are excellent because when you hit those dates or you get these run-ups into those dates, you can really have big returns, just on the run-up. You don't even need to hold it through the actual trial, you know, trial release date, the data that comes out. Just those 20 to 30 percent run-ups could be huge. And, so, that started -- started me building my account back up from the negative 8,000 that I had to break even, and then it's -- I've expanded to other things trading now, but that was initially what got me started.

JORDAN BELFORT: But conversely, though, unless you know what you're actually doing, you can't just look at any company and say, oh, it's about to go to -- into a phase one or phase two trial because if those phase one or phase two trials -- let's just say they -- they end up going badly or even they might not get approval, maybe something might happen, you got a problem on your hands, right, because the company's typically got little or no earnings.

KYLE DENNIS: Mm-hmm.

JORDAN BELFORT: They're betting their future on these approvals and getting to the next

phase. Ultimately, I guess, the cash-out is the big thing that's hopefully one day a big pharma company, they'll do a marketing deal with us or take us over, right?

KYLE DENNIS: Yeah, exactly, but what I found out is if you just play the -- the hype into the event, it kind of limits my risk. Don't get me wrong, I made plenty of mistakes, but when I started in 2012, 2013, the biotech sector was just -- it was even better than it was right today. It was just on fire. So my mistakes that I made were limited a little bit when I first started. I got a little lucky. I've learned a lot --

JORDAN BELFORT: Rising tide lifts all ships basically?

KYLE DENNIS: Exactly. I definitely got lucky on that front, and I've learned a lot to avoid the pitfalls since then.

JORDAN BELFORT: Okay. And, so -- so I appreciate that. You say you got lucky, you're -- you're in an up market. I'm a big believer, by the way, in sector place, and I love -- I'm going to tell you I do love the biotech sector right now. I think, you know, it's the ultimate defensive play right now in -- in -- in the days of coronavirus, right, and a

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lot of money's pouring in those, a lot of exciting things happening there.

But, of course, one thing about a rising tide is it doesn't lift all -- it doesn't lift all ships equally, and there's still going to be ships that somehow submerge when the tide rises. How do you know which ones to pick and which ones not to pick?

KYLE DENNIS: So I really focus on catalyst states. I really focus on ones that have upcoming trials, because that's when the hype comes. Once that trial is over with, the -- that -- those can go way down, either, you know, because the trial came out and it -- and it stunk, or there's just not as much interest after it's had good trial results. There might be several years until some news comes out again. So I really focus on stuff that has upcoming news.

Right now, it's great because of the coronavirus stuff going around, huge focus on biotechs and the drugs that they're developing in all industries. Politicians, how it's set up, and insurance, how it's set up, they can charge an absolute fortune when they get -- you know, when they get these things approved --

JORDAN BELFORT: Sure.

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KYLE DENNIS: -- so there's been a lot of interest in the sector.

JORDAN BELFORT: Right. So in the case like a Remdesivir, that it was like $3,000 for each dose of it, right, from Gilead, but I guess what you're saying is, is that I think what you said you've kind of found this niche in the sense that it's not even about how the trial comes out. It simply is as the trial date approaches, when they're about to start the trial, there is kind of a flurry of announcements that drive up the price of these stocks, so it's really not a matter of you -- if it -- if it does well (inaudible) that's a big point of risk there, how the trial actually ends up going, right?

If the trial ends up going poorly, the stocks crater; if the trial ends up having a great result, the stocks shoot up wildly. So on a play, is -- saying you're not looking to get greedy and -- and play through the home run through the trial. You're going to get in, have a bump, and then move out?

KYLE DENNIS: Absolutely, yeah, because you probably could be a better guess that -- having a biochemistry degree which ones do better and which ones don't. I don't -- I don't know anything about whether a drug will actually work. I'm not a

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scientist on that aspect. I don't have a Ph.D. or anything. I'm just playing that hype.

JORDAN BELFORT: I got it.

KYLE DENNIS: So it's more common sense than it is about chemistry or science. And typically I'm not a huge investor, per se. I'm more just continually looking for the next date, so after I get through this -- this trade here, I go on for six weeks further and look for new companies and just rinse and repeat more than taking a stand on something and saying this is my company forever.

JORDAN BELFORT: How did you get involved with mentoring other people or doing -- how do you -- do you have people that follow your recommendations?

KYLE DENNIS: Yeah, so I -- I run a site that I give out some stock picks and teach. I got involved with it, actually, for a company called Raging Bull. They ran a contest for the first trader in their network to make a million and they'd give them a Porsche, and I won that, and they did a whole audit and this whole expansive thing (inaudible) --

JORDAN BELFORT: What kind of Porsche?

KYLE DENNIS: It was a 911, a black one.

JORDAN BELFORT: Okay.

KYLE DENNIS: It goes not as I liked. I

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don't have it anymore, but it -- it was pretty great. But they did a whole audit and everything, and I came on board as one of their first student teachers, and I've been doing that since 2015.

JORDAN BELFORT: Really?

KYLE DENNIS: I have, like, four or five different little services I run.

JORDAN BELFORT: Wow.

KYLE DENNIS: Teach people how to trade, show them what I'm going.

JORDAN BELFORT: So if there's one service, what would you rec- -- so anyone that's listening to this, what would you recommend, they want to, like find out more? I'm interested. I'm -- I'd kind of like to follow you. It's a very intriguing strategy. And, again, I respect the fact that you say nothing's a guarantee.

And it's not, like, about a get-rich-quick scheme, but it's about steadily being abreast of what's going on, and the strategy seems to make -- it does make sense to me, so it's just about kind of basic, double, basic, double, maybe every once in a while one is a triple or something, but you're not getting greedy here and just building wealth over a five- to ten-year period. Is that basically the

story?

KYLE DENNIS: Yeah, that's the story. I run a service called Fast Five, which basically it's a -- a service where I put out my best idea on Monday mornings at 10:00 a.m. Eastern, like my highest conviction idea. It has to do with a catalyst. Last week, we did this INO one that I'm talking about, and I do that every Monday, just one trade, because I want to see people get their feet wet, learn from the educational videos, see the trade, see the catalyst and the reasons why I'm entering something.

And the goal is just to be out by Friday, so kind of like a regular work week, get your feet wet and learn, and that's where I like to -- to guide people to join, especially if they don't know me yet.

JORDAN BELFORT: Got it. So how about, come on, do something special for the people, because (inaudible) have a lot of people going to watch this, right? And I want you to do something awesome. Why don't you give something away, come on, give someone a trial, or anything you can do for free here? Come on, put your money where your mouth is. Let's -- let's see it.

KYLE DENNIS: Sure, so I'd love to give your audience there a $49 offer for the year. They'll get

all my e-books and training. I have four of them, specifically one in the biotech space that I teach how to look through these ideas on your own if you want and a full money-back guarantee for 30 days, so there's no risk.

JORDAN BELFORT: Okay.

KYLE DENNIS: You know, it's less than a dollar a trade a year, every Monday at 10:00 a.m., and no risk at all. You get your money back if you don't like me and you want to kick me to the curb, you know, see me later, that's fine, we'll give you your money back.

JORDAN BELFORT: Love it. All right. Well, I think it's a fair deal. I'm -- I'm sold. And, you know, I'm an easy sell, but still, I like that. So you're going to put your money where your mouth is, right, 49 bucks. And every Monday you -- well, how does it work? So every Monday, you put out your best five ideas?

KYLE DENNIS: Every Monday, I put out my best one idea.

JORDAN BELFORT: Best one idea.

KYLE DENNIS: Yeah, just one idea. Every Monday --

JORDAN BELFORT: Why not five?

KYLE DENNIS: Sorry, what was that?

JORDAN BELFORT: Isn't it called the Five, you said, I thought?

KYLE DENNIS: Oh, because five days in a week.

JORDAN BELFORT: Five --

KYLE DENNIS: I'm trying to get out before Friday.

JORDAN BELFORT: -- (inaudible).

KYLE DENNIS: Yeah, yeah, before Friday. There you go, a little play on words.

JORDAN BELFORT: (Inaudible) times, I got it. All right. So and how do they -- what's the link? How do they get it? How do they find you? What is it, your website?

KYLE DENNIS: Right under this, it'll be FastFiveTrades.com.

JORDAN BELFORT: Okay.

KYLE DENNIS: Or you can click the link under the video and come on board. Again, it's absolutely free, get your money back if you don't like me, and keep all the free training as well.

JORDAN BELFORT: (Inaudible) listen -- listen, I love to see a guy doing well. I like the fact that you're doing it in the space that to me

makes sense. You're not talking crazy here. I like the idea. I think it makes sense, and I love that you're willing to do it and, you know, give people a chance to get their toe in the water.

So you have to say to yourself, what's the worst that could happen. If it doesn't work out, you get your -- you know, your guarantee, you cash it in, right, and then you lose nothing. But on the upside, you can actually find a great source of investment advice that can serve you very well over the long term, right? No guarantees, though?

KYLE DENNIS: Exactly. Yeah, no -- I can't guarantee --

JORDAN BELFORT: Other than you're -- other than getting back your money if it doesn't work, right --

KYLE DENNIS: -- getting back your money if it doesn't work, but other than that, no guarantees because there's no guarantees in the market.

JORDAN BELFORT: I love it, though. No, I like the idea, and I think the strategy makes a lot of sense, buddy. My book, 49 bucks, if you can't lay out $49 to get an idea, especially when it's guaranteed, you probably shouldn't be investing in the stock market at all. Just my advice. 49 bucks ain't that

much, especially for the amount of money that you could possibly make and the fact that it's guaranteed. If you don't like the advice, it doesn't work for you, cash in the guarantee. There you go.

(The video recording was concluded.)

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OFFICIAL TRANSCRIPT PROCEEDING

FEDERAL TRADE COMMISSION

MATTER NO. 2023073

TITLE RAGING BULL LLC

DATE RECORDED: DATE UNKNOWN
TRANSCRIBED: NOVEMBER 13, 2020

PAGES 1 THROUGH 9

2X WORLD SERIES CHAMP JOSE CANSECO TALK ABOUT JASON BOND PICKS JASON BOND PICKS REVIEW

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I N D E X

RECORDING: PAGE:
2x World Series Champ Jose Canseco Talk
About Jason Bond Picks Jason Bond Picks Review 4

FEDERAL TRADE COMMISSION

In the Matter of:)
Raging Bull LLC) Matter No. 2023073
)
----------)
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The following transcript was produced from a digital file provided to For The Record, Inc. on November 12, 2020.

P R O C E E D I N G S

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2X WORLD SERIES CHAMP JOSE CANSECO TALK ABOUT JASON BOND PICKS JASON BOND PICKS REVIEW

(Music).

JOSE CANSECO: Hi. I'm Jose Canseco, two-time World Series champ, 1986 Rookie of the Year, 1988 MVP, 41st player to ever hit 40 home runs and steal 40 bases, six-time All Star, 462 home runs, hit some of the longest home runs in history.

I have, actually, believe it or not, in 1999, I started my own firm called Canseco Financial, and actually, how I did that, obviously, I funded it and I pulled two of the best stockbrokers from Morgan Stanley and Dean Witter and one of the best brokers, which I can't even mention where he was from for legal reasons, and he was heading up the firm, but, of course, with the, you know, market diving basically within six to eight months we were closed, just like most of the -- of the small stock firms were actually closed, but I -- I did some -- have experience.

I did travel a lot and I was on CNBC quite a bit with Maria Bartiromo, I think that was her name, she was gorgeous. I always had a crush on her, so I went on there quite a bit.

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The biggest thing is his experience. I -- I think he can show you again, just like baseball, the do's and don'ts, the land mines, what could happen if you make this decision, what could happen if you make that decision, give you a little bit of -- of insight on the things he's -- he's been through, the history he's been through, what he's confronted, whether it be, you know, you know, stock markets profiting or stock markets diminishing and -- and falling.

I think to make more of -- of an educated not -- not guess, but I think to make and develop more of an educated strategy. When he's doing all the right things, absolutely, I think you'd want to try to mimic that. I think you want to try to structure your game plan that way. I mean 400 percent, this is incredible. You don't see that every day, so he's got to be doing something right.

I -- I think he can educate these younger traders on, you know, you know, his philosophy, his approach, how -- what does he do, does he investigate a trade, does he look for news media. Obviously, he's doing his due diligence greatly in some way, shape, or form to where he's got a 400 percent increase. That's just incredible.

(Music).

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JOSE CANSECO: You know what, I think the value is great. I wish I would have had a mentor. I really didn't have one back then because I was kind of like a new breed type baseball player with the power and speed and all that, but -- but anything in life in general and any, you know, aspect of business that you're actually in, you'd need a -- you definitely need a mentor because I think a mentor is going to show you where all the downfalls are, all the land mines are.

I think they're going to educate you and warn you on what could happen if you make this decision, if you take these steps, if you go that route. So I -- I think it's very important to have a mentor so you can basically make good educated decisions, for sure. You know, there are a lot of books being written and a lot of people saying, you know, I can teach you the right way and show you the right -- right route, but there's rarely an individual that says, okay, I'm going to show you where all the land mines are because I've done it wrong, I stepped on all these land mines, and I don't want you to go that route.

So I think a mentor could do two things. Yes, he could show you the proper way and educate you

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and give you his experience, but on the other side, he could also show you where if you take this route it's going to be the wrong way, I'm going to show you where the land mines are, I'm going to show you where all the downfalls are and try to prevent that new broker to go down that -- that icy route.

(Music).

JOSE CANSECO: I would probably try to get every information possible from him in every possible scenario and try to educate myself more and more and more because obviously this mentor is going to have way more experience. I think a lot of times, you know, there's difference in philosophy, there's difference in, you know, when you buy stock, when you actually trade it, if you short it or have it go long. So I think a more experienced trader would have a mentor, would have more -- more of an advantage in the sense of the experience he brings.

(Music).

JOSE CANSECO: I think the most important thing is, you know, don't buy or trade a stock just -- just on a whim, just on, you know, second- or third-hand information. Do your homework, do your due diligence, find out what's going on with the actual company.

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(Music.)

JOSE CANSECO: I was the first guy to ever go into spring training camp in '88 and sailed into the 40/40, and the media laughed at me. That year, I actually did the 40/40, first player ever, and was rated at the time the best player in the world.

(Music.)

JOSE CANSECO: Well, Jason Bond's definitely worth looking into. A 400 percent increase is just miraculous, and hopefully he can keep it up there. It looks like he knows what he's doing, so I would definitely give him a chance. Look him up and see how he can help you out.

(Music.)

(The recording was concluded.)

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DATE: 11/16/2020

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OFFICIAL TRANSCRIPT PROCEEDING

FEDERAL TRADE COMMISSION

MATTER NO. 2023073

TITLE RAGING BULL LLC

DATE RECORDED: DATE UNKNOWN
TRANSCRIBED: NOVEMBER 13, 2020

PAGES 1 THROUGH 25

TOUCHDOWN WITH TOP TRADERS - MIKE ALSTOTT

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I N D E X

RECORDING: PAGE:
Touchdown With Top Traders - Mike Alstott 4

FEDERAL TRADE COMMISSION

In the Matter of:)
Raging Bull LLC) Matter No. 2023073
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----------)
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P R O C E E D I N G S
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TOUCHDOWN WITH TOP TRADERS - MIKE ALSTOTT

(Music).

BEN STURGILL: Welcome to WealthWise Podcast. I'm your host, Ben Sturgill. Join me as I interview successful people who build wealthy lives: self-made millionaires, entrepreneurs, traders, authors, and experts. Discover the mind set and motivation that makes wealthy people tick and learn new ways to apply these ideas, lessons, and successes to help you become more successful and live a wealthier and richer life.

Hello and welcome to today's WealthWise podcast. We occasionally like to add guest interviews from traders and experts from Raging Bull's Elite Traders Chatroom that we think that you will enjoy. In the Raging Bull Elite Chatroom, we hold live trading sessions with Raging Bull's traders, Elite members, and our invited guests. These sessions are hosted from Raging Bull's traders and one of our special guests. It's my pleasure to welcome you to the WealthWise Podcast.

JEFF WILLIAMS: Hey, guys and gals, Jeff Williams here from the Profit Prism Program, and I am

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honored and thrilled to be joined today by Mike Alstott from the Tampa Bay Buccaneers, one of the best fullbacks of all time. They call him the A-Train. He had a 12-year career with the Tampa Bay Buccaneers. He's a six-time Pro-Bowler, a three-time All-Pro, and a Super Bowl champion.

Mike, it really is a pleasure to have you here. I'm thrilled to have this interview with you. I want to start off this interview by just having you talk a little bit about your career, your profession at the NFL level, and then I want to talk about how you're getting involved in the Profit Prism Program.

So, Mike, if you don't mind, tell us about your NFL career. What was that like, and -- and how did you get into the -- into football?

MIKE ALSTOTT: Well, first of all, thank you for having me --

JEFF WILLIAMS: A pleasure.

MIKE ALSTOTT: -- and it's an honor to be here and -- and to be speaking with you, someone who I watch every day, and now we get to, you know, have a conversation, and it's great. But just, you know, childhood dream. It -- that's what it was, you know, starting playing football when I was six years old, you know, played peewee football like every -- you

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know, kind of like everybody else did, and then just had the aspirations to go on and play -- you know, wanted to play at my dream high school, and then went on to Purdue, and then was very fortunate. But I think it was a lot of hard work. You know, I had --

JEFF WILLIAMS: (Inaudible).

MIKE ALSTOTT: -- I had the dream to be an NFL player, just like we all did. Remember second -- second grade where, you know, we were starting to write and then you write, well, what do you want to do when you grow up, right? And I still have the piece of paper today, I wanted to go to Joliet Catholic and play football, I wanted to go a division in college, and -- and then I wanted to play in the NFL.

But it wasn't just words. It was something that I -- I think I can hang my hat on a little bit was my work ethic and my passion, and I didn't always have the -- the greatest talents of everybody else, but, you know, heart and hard work, I think, overcame a -- a lot of the -- the obstacles, and obviously having great people in my life, so --

JEFF WILLIAMS: Yeah.

MIKE ALSTOTT: -- I got -- I got -- I got to say that, you know, great coaches, great family, great support, you know, it -- it -- and everything with it.

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But, you know, again, also blessed. I was also blessed, didn't really have any major injuries until later in my career, but, you know, again, it was just something that I came -- I call it work --

JEFF WILLIAMS: Mm-hmm.

MIKE ALSTOTT: -- but, you know, especially when I was in the NFL, I came to work every day with a dream.

JEFF WILLIAMS: Yeah.

MIKE ALSTOTT: You know, every day was a dream for me, and I -- and I recognize that even more after it's gone for the last 12, 13 years that I've been out, and I missed it, but, again, I -- I'm very blessed to play until I was 34 years old and be able to play with the guys that I did, and to do -- and to be -- to work towards one common goal as a team.

JEFF WILLIAMS: Yeah.

MIKE ALSTOTT: And I think that's -- that's -- that's huge, is the word "team," because everything that we have accomplished we accomplished together.

JEFF WILLIAMS: I mean, that's amazing. Congratulations on -- on having that all come true, your dreams came true. And I think this is interesting here because now we have someone like Mike Alstott who's been an amazing NFL fullback for all

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these years and, you know, kind of like myself in a way and maybe like a lot of people out there right now, so you had a passion, you did something you excelled at at a very high level, and now here you are, coming into something brand new, like myself.

And I taught phys-ed for 12 years. I didn't go to school to be a trader or to be a Wall Street analyst. I really didn't have a whole lot of financial background, and here I am now trading stocks. And here you are on the Profit Prism Program.

So tell me about that transition from exceeding at a Super Bowl level and the NFL to now coming into something that's kind of brand new for you and getting involved in trading stocks.

MIKE ALSTOTT: Yeah, it's like anything else, you know, just having a mind set, having a focus, wanting to be -- didn't want to get out there into the work field and -- and -- and sitting in a desk and chair or, you know, doing sales, because I always got to stay busy, you know?

JEFF WILLIAMS: Yeah.

MIKE ALSTOTT: Coach high school football, I get to be on the run, I'm head coach, so, you know, and I always, you know, look into getting something and -- and make money. And I always thought, you

know, hey, working from the computer for whatever hours I possibly can, and -- and being able to do it. So I did get involved before Profit Prism in -- in other platforms, and truthfully, it -- it -- it didn't go well because maybe a lot of different scenarios, but coming into Profit Prism and you, I mean, I've been coached by a coach, you know? Seeing him, hearing him, you know, illustrating it, drawing on the grease board, and -- and seeing in the films, and that's what you do each and every day, right?

JEFF WILLIAMS: Yeah.

MIKE ALSTOTT: You had your TV screens; you had your charts; you were showing us what to do; you're learning the terminology like me learning a new playbook and everything like that, and diving in is -- is perfect. And there's nothing else out there like what you do, you know, for your -- your Profit Prism community. And, again, it's a team. And -- and reading all the chats on the right-hand side, everybody's trying to help everybody else, and when -- when it comes in, and you can't answer every question, right?

So when -- when it's all done on the right-hand side and everybody's chatting in, you know what -- you know, Mike might have a question, and

you're not seeing it because you're looking at the charts and doing everything, but, you know, there's other people in the Profit community that are answering those questions.

JEFF WILLIAMS: Yeah.

MIKE ALSTOTT: Try this, try that, do this, do this, and then, you know what I mean, it's just -- it's close, up-front, personable. It's -- you know what it reminds me of my playing days, you know? You're our coach, right? And, you know, we trust you. You're -- you know, you're a great person. You -- you lead us straight, and -- and the thing is it's just -- you know, it feels good. And -- and Profit Prism, there's only one Profit Prism. There's -- they don't have them out there --

JEFF WILLIAMS: Yeah.

MIKE ALSTOTT: -- now nobody's doing what you do and spending the time with us.

JEFF WILLIAMS: Aw, that's great. So first off, I really appreciate those comments. There's a couple things I want to touch on there that you made that are really great points. I mean, you know, a lot of people are -- are at home right now, they're looking for something else to do and maybe got laid off of work or trying to supplement income, so this is

something that you can do from home, really from anywhere if you have a -- you know, a laptop or a smart phone or, you know, iPad, you can just -- and you can be in the chat room, and the chat room itself, you know, I think this is really unique, and I want to touch upon that, maybe just a little bit more.

Profit Prism is really a system -- you know, I've been doing this now for 11 years personally, and one of the things that I've always had a passion for, Mike, was educating people. You know, that was my background when I first started, was teaching. So if being able to do this right now, every day, live stream, myself, my portfolios, my charts, to literally teach people not just -- not just give them alerts but teach them why and how I'm doing a trade, how does that help somebody like you who's just getting involved in the market when you can actually look over someone's shoulder and hear them and see them, why they're making a trade? How does that help you in your transition to trading now?

MIKE ALSTOTT: Well, first (inaudible) people have to be guided, and -- and -- and you're the guy that is guiding us, and so, you know, a lot of people don't know how to start, and all the people know how to end and what's in between, right? And,

so, we get on there every morning, we're looking at a chart, you're seeing, you know, what the market's doing, and how it's going and maybe some trends and stuff like that, but -- and you're -- you're answering those question. What do you think about this stock? What do you think about that?

Well, I don't like it because, you know what, it's less stair-stepping, it's higher high, higher low, lower high, lower low, and all that stuff. And those things -- those words start to sink in, and then you start to see, you know, the stepping stone of what's going on and -- and -- and the target range and stuff like that that you're teaching us, right? So, again, we can take that, you know, to this repetition. Everything's repetition in -- in humans, right?

So, again, we're hearing it each and every day, each and every day, maybe we can, you know, when you do have your lunch break, we can still look at the -- the charts and see what's going on and see how it's going before we get in there, our 2:30 session, and -- and finish the day and -- and what we want to do. But, again, Jeff, it's just, you know, it's the personable, you know, aspect of what you're giving us in the coaching and us taking it.

And, you know, obviously you have a lot of

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clients in -- in your community that have been with you for years, and they -- they understand what I'm saying, and I've only been in a short period of time, but I get it, you know, because I -- again, you're our coach, I'm going to call you Coach, and you're coaching me how to -- how to do a new industry and I need it. I need to be a visual guy. And a lot of people are like that, you need to be a visual guy, you need to see him, and -- and you're straightforward, like you said earlier in your question, is, you know what you're showing us your accounts of --

JEFF WILLIAMS: Yeah.

MIKE ALSTOTT: -- of what you're trading, right? There's -- there's nothing secret about it, right? You're -- you know, again, it's all straightforward and, you know, that's -- that's the beauty behind what you offer us.

JEFF WILLIAMS: Yeah, I think that's one of the things that I really try to do with clients, and, you know, again, I've seen other services out there, and -- and first off, it's amazing to even hear you talking about what you're talking about. I know that you haven't been involved in the market very long, but I already hear you talking about higher highs and higher lows and consolidation and charting skills. I

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mean, that's great. As a -- as a leader here, as a coach as you say, I always try to make the service really transparent. You know, there's a lot of services out there right now that, again, they'll give you alerts and they'll talk about all the great things that they do, but sometimes things don't go well in the markets. How -- I mean, you've seen me obviously make winning trades and you've seen me make trades that don't go well.

Do you think there is something that you can take away when I explain those stocks that don't go well? Do you think there is -- there's value in that as somebody who's transparent like myself and, hey, listen, Mike, this didn't go well today, here's what I learned from that. Does that help you as a trader as you're just getting involved in the markets?

MIKE ALSTOTT: Yeah, because I want to -- I want to understand, me, the why's and how's.

JEFF WILLIAMS: Yeah.

MIKE ALSTOTT: Right? Why'd it go like this? How -- how can I fix it, or how can I, you know, prevail from it? And, you know, but, again, I love -- the thing is because I'm competitive.

JEFF WILLIAMS: Sure.

MIKE ALSTOTT: I want 1,000 percent, right?

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JEFF WILLIAMS: Yeah.

MIKE ALSTOTT: But, again, I got to be brought back down to reality in this new field that I'm, you know, trying to crack into, and you're -- you're that reminder each and every day, hey, take our profits, all right? Don't be greedy, right? And if it -- if it does, you know, we're not always not going to win, right?

JEFF WILLIAMS: Yeah.

MIKE ALSTOTT: That's -- that's human nature, and that's -- that's what it is, right? So, again, try to limit your risk.

JEFF WILLIAMS: Yep.

MIKE ALSTOTT: And, you know, and take your profits and move on to the next one, or, you know, you know, take your, you know, 5 percent loss --

JEFF WILLIAMS: Yeah.

MIKE ALSTOTT: -- and move on to the next one, and -- and so that's what I'm learning more and more each and every day with this. You know, I'm learning all the charts and --

JEFF WILLIAMS: Great.

MIKE ALSTOTT: -- what you say and everything we do, but, again, even -- you're like, oh, I don't want to give up 100 bucks; oh, I don't want to

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give up this; I don't want to give up that. But, you know what, it's like, well, I'm sitting on it, I'm sitting on it, and I'm sitting on it. Well, I'm losing out on these other --

JEFF WILLIAMS: Yes.

MIKE ALSTOTT: -- bits of opportunities that -- that I lost and that I could have made it up three times, you know, before.

JEFF WILLIAMS: Yeah. Well, I've got two more things, if you don't mind, and I appreciate your time today.

MIKE ALSTOTT: Yeah.

JEFF WILLIAMS: So one thing is a lot of people look for Profit Prism as kind of an entry-level service, and, you know, they think at -- about it as a -- they hear Profit Prism or penny stocks and buy/trade but it's not just about penny stocks. So what I want you to comment on, if you don't mind, someone who's brand new, I mean, how do you feel this service as an entry-level service for someone like yourself?

Do you feel like, you know, things are going over your head, or do you feel like you're really able to grasp the concept that I teach in the chat room for someone who's really just, you know, getting involved

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in the market?
MIKE ALSTOTT: Well, you're an educator. I mean, that's your background and that's what you're doing each and every day to us. And -- and second of all, I'm not trading Apple.
JEFF WILLIAMS: Yeah.
MIKE ALSTOTT: I'm not trading Apple, you know, I don't -- whatever that price is and -- and Google and all those things. That -- that's too much. I mean, I came into this with $1,000, right?
JEFF WILLIAMS: Okay, okay.
MIKE ALSTOTT: And I'm up to 3,200 now.
JEFF WILLIAMS: Wow.
MIKE ALSTOTT: Right? I did -- I did the -- you know, I -- and, again, I'm going to say it, I'm not on every day, right? I'm busy and everything like that, but I try to get on at least three, four times a week, but -- but, again, it's -- it's a situation where, you know, I want to build my pot, build a pot, and that's the satisfaction of it.
JEFF WILLIAMS: Yeah.
MIKE ALSTOTT: Anybody can -- you know, the big dogs can come in and throw $100,000 and sit on stocks for how long ever they want to do and have it in their big portfolio, but this is interesting

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hearing you, seeing you, and -- and building it up. That's the satisfaction of it. So, again, I'm just like everybody else coming into this thing. You know, I was part of that $500 challenge, you know what I mean --
JEFF WILLIAMS: Yeah.
MIKE ALSTOTT: -- and built it up. But, again, it's fun. I love learning, and -- and I love conquering something else, you know, you know, in life.
JEFF WILLIAMS: That's great.
MIKE ALSTOTT: And being a part of -- and, again, I -- I really believe a team, you know what I mean?
JEFF WILLIAMS: Yeah.
MIKE ALSTOTT: You know, I know we're all sitting at our own computers and desks and stuff like that, but, you know, there -- it is a team community, and I love how you have it.
JEFF WILLIAMS: Great. So --
MIKE ALSTOTT: It's great.
JEFF WILLIAMS: -- the last thing, then, as far as a takeaway for some people that might be on the edge of looking at maybe getting involved in the Profit Prism, can we talk about the fact that, you

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know, we give realtime alerts at the Profit Prism Program. Obviously, if you're home, I send you those alerts, email and text message. He already commented on the -- the trading community, which I think really is separating itself from all the other services out there. When you come into that chatroom, you know, I'm obviously live-streaming my portfolio, my audio, but like you commented a couple times, if I'm not there, which, hey, I take a lunch break like everybody else, I'm kind of a part-time trader.
MIKE ALSTOTT: Of course.
JEFF WILLIAMS: There are other people out there in that room, not -- you know --
MIKE ALSTOTT: Right.
JEFF WILLIAMS: -- above my moderators, but they're there to help you out, so that chatroom has a lot of value within itself. And then the small portfolio challenges that we -- we just talked about and I want to circle back to in a minute here, but so I do these small account challenges for people that obviously are unaware of the Profit Prism Program. And I like to align myself with what I feel is the majority of the people trading out there.
Like you said, there's some people out there that trade $100,000 portfolios, and they go after

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Amazon and they try to make 2 or 3 percent in a year, but that's not where I think most people are, and I think where most people are right now is they have just a little bit of money. So you said, Mike, you took a $1,000 portfolio and built it up to over $3,000. Is that true? Is that what I heard?
MIKE ALSTOTT: Yeah, 3,200, yep.
JEFF WILLIAMS: Wow.
MIKE ALSTOTT: And, no, but that's the satisfaction. I get excited when I make -- make a trade and make 50 bucks.
JEFF WILLIAMS: That's phenomenal.
MIKE ALSTOTT: Right?
JEFF WILLIAMS: Yeah.
MIKE ALSTOTT: And, you know, you know, anything over 100, man, that's -- that's -- that's like doing cartwheels, right?
JEFF WILLIAMS: Yeah.
MIKE ALSTOTT: And -- but, again, we're -- that's just more for the next trade, more for the next trade, more for the next trade. And, so, again, it's -- it's the whole gamut of what you offer, you know what I mean? Your coaching skills, you've been live to us, seeing -- we're seeing your portfolio, your challenges, the chat and the community that you offer

us, and like you said just a minute ago, when you do take a lunch break, which you deserve, obviously, right, like everybody else, but everybody else is still in the chat --

JEFF WILLIAMS: Yeah.

MIKE ALSTOTT: -- and they're guiding each other because, you know what, you have assistant coaches underneath you and -- that are -- that have learned and helping -- helping us newbies, you know. And I -- I read all that. I read all that. And, hey, what about this stock? And I'm on my computer freaking checking out that stock, seeing what's going on, and -- and how it's doing and trying to make an educated decision, but I really don't do anything without hearing you first.

JEFF WILLIAMS: Yeah.

MIKE ALSTOTT: I mean, that's how much, you know, faith I have in Profit Prism and -- and what you offer --

JEFF WILLIAMS: Wow.

MIKE ALSTOTT: -- you know, in a face-to-face situation each and every day, but I -- I love your service.

JEFF WILLIAMS: Okay.

MIKE ALSTOTT: I love your service, and I

love your passion, and -- and, again, you know your people, you're personable. It's not like you're just sitting like a zombie, just sitting there, right? You're -- you're talking to people, you know, chatting away and -- and doing different stuff -- stuff. It's very entertaining, too. So...

JEFF WILLIAMS: That's great. So I think it's kind of safe to say, but for anybody who's out there that might be on the fence, I mean, you've tried other services, you're on Profit Prism now, you've seen that Mike's had success.

Mike, would you recommend this service to anybody else out there who is just looking to get involved in the market?

MIKE ALSTOTT: No question.

JEFF WILLIAMS: Oh, great.

MIKE ALSTOTT: No question. I mean, it's worth every -- every penny, and then you don't -- you don't need to bankroll -- a huge bankroll to get involved and -- and be satisfied in what you're doing. It's like as you get bigger and bigger, you can get -- you can do more and more --

JEFF WILLIAMS: Yeah.

MIKE ALSTOTT: -- but, again, you're -- you say entry-level; I say final stage for me. You know

what I mean?

JEFF WILLIAMS: Yeah.

MIKE ALSTOTT: It's just more -- it's -- if it grows and it grows, right, you can take more out, whatever --

JEFF WILLIAMS: Wow.

MIKE ALSTOTT: -- and then just keep on doing the challenges and -- and doing it, though, but, you know, everybody's looking to make, you know, $500, you know, $1,000, whatever --

JEFF WILLIAMS: Yeah.

MIKE ALSTOTT: -- you know, extra a month, and you know what, the perfect place is you.

JEFF WILLIAMS: Man, they call him the A-Train. Gang, he's a Super Bowl champ, a six-time Pro-Bowler, a three-time All-Pro. He's Mike Alstott from the Tampa Bay Buccaneers.

Mike, it has been a pleasure talking to you. Thanks for being on the Profit Prism Program and listen -- to be with me today. I really appreciate it. Thanks so much for your time, and I wish you all the luck going forward.

MIKE ALSTOTT: I apprec- -- thank you, Jeff. I appreciate you, and I'm honored to be a part of your team. Thank you.

JEFF WILLIAMS: Absolutely, man. Thank you.

(Music.)

BEN STURGILL: Well, that's a wrap for this episode. Thanks for listening. I invite you to visit WealthWisePodcasts.com to discover more episodes and learn what it means to create, build, and lead a wealthier life.

Also remember to subscribe to the WealthWise Newsletter and join me on the next episode as we share more stories from our guests on the wisdom behind wealth and how you can create yours. WealthWise Podcast is brought to you by RagingBull.com, helping traders succeed through education, resources and where you can watch real traders make trades live.

(The recording was concluded.)

CERTIFICATE OF TRANSCRIPTIONIST

I, Sara J. Vance, do hereby certify that the foregoing proceedings and/or conversations were transcribed by me via CD, videotape, audiotape or digital recording, and reduced to typewriting under my supervision; that I had no role in the recording of this material; and that it has been transcribed to the best of my ability given the quality and clarity of the recording media.

I further certify that I am neither counsel for, related to, nor employed by any of the parties to the action in which these proceedings were transcribed; and further, that I am not a relative or employee of any attorney or counsel employed by the parties hereto, nor financially or otherwise interested in the outcome of the action.

DATE: 11/16/2020

SARA J. VANCE, CERT

OFFICIAL TRANSCRIPT PROCEEDING

FEDERAL TRADE COMMISSION

MATTER NO. 2023073

TITLE RAGING BULL LLC

DATE RECORDED: DATE UNKNOWN
TRANSCRIBED: NOVEMBER 19, 2020

PAGES 1 THROUGH 10

JASON BOND SPEECH (UNDATED)

FEDERAL TRADE COMMISSION

I N D E X

RECORDING: PAGE:
Jason Bond Speech (Undated) 4

FEDERAL TRADE COMMISSION

In the Matter of:)
Raging Bull LLC) Matter No. 2023073
)
----------)
Date Unknown

The following transcript was produced from a digital file provided to For The Record, Inc. on November 17, 2020.

P R O C E E D I N G S

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JASON BOND SPEECH (UNDATED)

HOST: Cofounder of RagingBull.com, our featured speaker teaches stock trading and streams his real-money portfolio during market hours with returns of 239 percent and $239,143.43 for 2017 year-to-date and over 330 percent and over $330,000 in 2016. He has trained over 10,000 paying clients, traded live head-to-head against the world champion in New York City's Times Square, has been featured in Forbes, Investing.com, TheStreet, and on the floor of the New York Stock Exchange.

Please welcome Jason Bond.

Have fun.

(Cheers and applause.)

JASON BOND: Harvard Herd, yeah, let me hear it.

(Cheers and applause.)

JASON BOND: All right, seriously, louder than that. Let me hear it.

(Cheers and applause.)

JASON BOND: All right. All right, so, first and foremost, Harvard Business School, thank you so much for having me here to tell my story, how I

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went from an elementary schoolteacher teaching physical education to little kids with a quarter million dollars in debt -- my wife was also a teacher, with her master's, and we were just burdened by this debt -- to just five years later building a $30 million company, teaching people to trade stocks, something I knew nothing about, and how that has transformed my life.

So let's rewind a little. See if you can fill in the blank, dit-dit-a-dit-dit...

AUDIENCE: Dit-dit.

JASON BOND: Yeah, but with more energy, man. Dit-dit-a-dit-dit.

AUDIENCE: Dit-dit.

JASON BOND: Yeah. So from 2001 to 2011, that was my life. I went to college. I did what I was told. I was the first in my family to do so, and I paid for it myself. My wife did the same. We were burdened with student loans, and I spent my days teaching kids how to move. I'm guessing you can figure it out by now, I was a physical education teacher, and I coached a lot of sports.

These kids came into the gym and I just transformed that energy into them, and we had a great time, but after eight years, I watched this show on

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television, Dave Ramsey. Who's heard of him? All right. So Fox Business, I'm watching, and he says, credit cards are bad, student loans are bad, mortgages are bad.

And I had just recently done my taxes in April, and I saw it for the first time ever -- I didn't know what it was -- Quicken came with this tax return, so I punched it in, it took all my numbers, and net worth, what is net worth? Minus 250,000 or so. I'm, wait a second. So I'm -- I'm roughly 33 years old at the time. I've seen this Dave Ramsey thing, and I'm thinking, goodness gracious, I have to do something about that.

So I thought it might be a scam. I subscribed to the Dave Ramsey stuff. My wife and I basically offloaded all of our debt. We did what he said, little credit card to the biggest debt. When we got to our house, which was only a small ranch for $100,000-something, two teachers who paid for their master's degree can do, we decided to sell it and go into a small apartment. So we got to zero.

When I got to zero, what's the first thing I did? Bigger house, we can afford a $300,000 house now, you now? So, anyways, we fell into that trap. It was at that moment that I realized I needed to

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transition, I needed to transform, I couldn't go back to teaching.

I rolled over one morning, and I looked at my wife, and I said, Pam, I would like to do something else. I don't know what it is, but this just isn't going to work. We're never going to be out of debt this way. We'll fall back into the same trap. She said go for it.

So I learned how to trade stocks. This was something surprisingly from a former physical education degree, so far away from what I knew it was unbelievable, but I was good at it. I'm a great teacher, and I have a lot of energy. I took that to the world. I now have clients in over 70 countries.

In the last five years -- I left teaching in 2011 -- so I guess it's six years now -- my company is worth $30 million. I'm a multimillionaire. I have zero debt. I don't owe anybody anything. I have a credit score of nothing. It doesn't go to zero; it evaporates. And I love what I do.

Probably my biggest success so far was taking another UCLA graduate -- well, I didn't go to UCLA but he did -- a UCLA graduate who was burdened with $80,000 in student loans, and he signed up for my service -- my service is fairly expensive. It's

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$5,000 a year. Some would look at that at the age of 24 and never do it. He signed up for my service.

He has turned, fully audited, $15,000 into just shy of $3 million. He's 27 years old. We gave him a brand new Porsche as a reward for his success, and that is how I landed on the floor of the New York Stock Exchange being interviewed with my business partner and co-owner Jeff Bishop, who is here today.

Jeff, can you raise your hand?

I couldn't have done it without him.

(Applause.)

JASON BOND: So that's my story, and to sum it up for you, I loved being an elementary schoolteacher. I don't think that I would have left teaching kids and coaching sports if it weren't for seeing Dave Ramsey on TV that one day, looking at my wife and she saying, yes, I might like a bigger diamond ring than the one you bought on your teaching salary.

And breaking out into the world, it was scary, it was hard, but it's the best thing that I've ever done. And while every day I struggle to stay on top -- because it is an eat-what-you-kill business -- I like that fight. I liked it when I was a teacher, and I like it in business, and Harvard Business

School, thank you for letting me share it with you.
HOST: Jason Bond.
(Cheers and applause.)
JASON BOND: Thank you.
(Cheers and applause.)
JASON BOND: Thank you.
HOST: Jason Bond. Yeah.
JASON BOND: Thank you so much, man.
HOST: Great. Great job.
JASON BOND: Thank you, everyone.
HOST: Jason Bond.
(The video recording was concluded.)

CERTIFICATE OF TRANSCRIPTIONIST

I, Sara J. Vance, do hereby certify that the foregoing proceedings and/or conversations were transcribed by me via CD, videotape, audiotape or digital recording, and reduced to typewriting under my supervision; that I had no role in the recording of this material; and that it has been transcribed to the best of my ability given the quality and clarity of the recording media.

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DATE: 11/19/2020
SARA J. VANCE, CERT

IN THE CIRCUIT COURT OF THE ELEVENTH JUDICIAL CIRCUIT IN AND FOR MIAMI-DADE COUNTY, FLORIDA

GENERAL JURISDICTION DIVISION

CASE NO.

RAGINGBULL.COM, LLC, a Delaware limited liability company, JASON BOND, an individual, and JEFF BISHOP, an individual,

Plaintiffs,

v.

DAVID JAFFEE, doing business as Best Stock Strategy, an individual,

Defendant.
_____/

COMPLAINT

Plaintiffs, RagingBull.com, LLC, Jason Bond, and Jeff Bishop sue Defendant David Jaffee and in support allege the following.

PARTIES, JURISDICTION, AND VENUE

1. Plaintiff RagingBull.com, LLC is a limited liability company with three members: Jason Bond, Jeff Bishop, and Allan Marshall.

2. Plaintiff Jason Bond is a citizen of New Hampshire.

3. Plaintiff Jeff Bishop is a citizen of New Hampshire.

4. Allan Marshall is a citizen of Florida.

5. David Jaffee is a resident and citizen of Florida.

6. This Court has jurisdiction over the action pursuant to section 26.012 of the Florida Statutes, because the matter in controversy exceeds $15,000, exclusive of interest, costs, and fees.

7. Venue in Miami-Dade County, Florida is proper under sections 47.011 and 47.021 of the Florida Statutes because Jaffee resides in Miami-Dade County, Florida and because this action accrued in Miami-Dade County, Florida.

8. This Court has personal jurisdiction over Jaffee under Florida Statutes section 48.193 because Jaffee is a resident and citizen of Miami-Dade County, Florida and undertakes substantial activity here.

BACKGROUND

9. RagingBull.com is a successful trading-education business, which helps individuals improve their trading skills.

10. Jason Bond and Jeff Bishop are successful stock traders, and they are members of RagingBull.com.

11. As part owners of RagingBull.com, Plaintiffs Jason Bond and Jeff Bishop also educate stock traders through on-line courses.

12. Jaffee offers advice on stock trading through YouTube, books, and a blog.

13. When it comes to giving stock-trading advice, Jaffee does business as Best Stock Strategy, LLC.

14. Although Jaffee uses the Best Stock Strategy, LLC moniker, there is no entity incorporated as Best Stock Strategy, LLC; nor has Jaffee registered that moniker as a fictitious name.

15. In any event, the Best Stock Strategy LLC violates Florida Statutes section 865.09, which bars the use of "LLC" as part of a fictitious business name, even if registered, because only properly incorporated limited liability companies can use "LLC" in their names.

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16. Jaffee uses the Best Stock Strategy, LLC moniker to run a website called "www.beststockstrategy.com." He also runs a YouTube channel called Best Stock Strategy.

17. Jaffee also operates davidjaffee.com.

18. Through these websites and media platforms, Jaffee markets himself as the "Best [Stock-Trading] Coach for You" and markets Best Stock Strategy as the "only" legitimate stock market coach.

19. Accordingly, Jaffee on the one hand and RagingBull.com, Jeff Bishop, and Jason Bond on the other hand are direct competitors.

JAFFEE CREATES THE BEST STOCK STRATEGY YOUTUBE CHANNEL

20. Jaffee, through the Best Stock Strategy channel, began to post YouTube videos with stock-trading advice about two years ago, in or around November of 2016.

21. At first, these videos consisted of Jaffee appearing on camera providing insight into Jaffee's strategies and work habits.

22. These videos struggled to gain views from the public. Indeed, a few times Jaffee received a few hundred views, but more often than not Jaffee's first videos garnered only dozens of views.

23. Then, on July 23, 2017, Jaffee released a video in which he called "day trading, penny stocks and forex," which are all strategies to trade in the market, "scams." *See* https://www.youtube.com/watch?v=Dcb4xkdIrBg. Thirty-two thousand persons viewed this video, far above Jaffe's average viewership by orders of magnitude.

24. After posting this video, Jaffee returned to his previous tactic of offering his advice through his YouTube channel without calling anyone a scam. Viewership returned to normal, with only a handful of viewers looking at his videos.

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Attachment SSSS **PX 27, 2992**

JAFFEE DEFAMES OTHERS TO INCREASE VIEWERSHIP

25. Apparently concluding that he could increase his viewership and injure his competitors by making defamatory statements, Jaffee began posting provocative videos in March of 2018.

26. These videos targeted Jaffee's well-known competitors, like Warrior Trading, RagingBull.com, Jason Bond, Jeff Bishop, and Option Alpha in order to increase his viewership.

27. For instance, on March 18, 2018, Jaffee uploaded a video, titled "Napoleon Hill is a fraud and scam artist," in which he defames Napoleon Hill, the author of *Think and Grow Rich*. *See* https://www.youtube.com/watch?v=KoDlEGSvPF0.

28. That video received over seven-thousand views.

29. In September of 2018, Jaffee posted a video in which he made defamatory comments against Timothy Sykes—a penny-stock trader—and Warrior Trading, stating that they were fraudulent.

30. In the comment section of the September 2018 video, Jaffee defamed another competitor, Adam Khoo, calling him a "scam and fraud too."

31. These are just examples, but throughout 2018 Jaffee called most of his competitors—including Warrior Trading, Timothy Sykes, Ross Cameron, Sky View Trading, Ricky Gutierrez, and Kirk du Plessis—scam artist, fraudsters, and criminals.

JAFFEE CONSTANTLY DEFAMES JASON BOND AND JEFF BISHOP

32. Jaffee's flippant indifference toward defamation law did not leave RagingBull.com untouched.

33. To the contrary, Jaffee has constantly defamed Jason Bond and Jeff Bishop in his videos, calling them criminals, fraudsters, and scam artists.

Attachment SSSS **PX 27, 2993**

34. In a video posted on YouTube on October 21, 2018, Jaffee states that Jason Bond pays to get fake customer testimonials. *See* https://www.youtube.com/watch?v=JezUerecw_s.

35. In a video posted four days later, Jaffee calls Jason Bond a criminal twice. *See* https://www.youtube.com/watch?v=nuDuRzmMdaE.

36. This video had over four-thousand views.

37. In another video from the same day, Jaffee calls Jason Bond a criminal and states that Jason Bond does not "even trade." *See* https://www.youtube.com/watch?v=dMMsCukFmBM.

38. That video gained over seven-thousand views

39. The next day, on October 26, 2018, Jaffee uploaded a video on the Best Stock Strategy channel calling Jason Bond a criminal, stating that Jason Bond should be in "jail," and stating that Jason Bond is a fraud. *See* https://www.youtube.com/watch?v=FK4v3o7tsMk.

40. On Halloween of 2018, Jaffee uploaded a video, which he titled "Jason Bond Raging Bull Kyle Dennis Jeff Bishop FRAUD, SCAM CRIMINALS."

41. In that video, which is no longer up, Jaffee called Jason Bond, RagingBull.com, and Jeff Bishop "criminals" at least five times, stated that they should be in jail or in prison another four times, and asserted that they create "fake testimonials." Jaffee also called Jeff Bishop a "scam artist" and accused Plaintiffs of being "fraudulent."

42. Before being removed, that video had ten of thousands of views.

43. On November 1, 2018, Jaffee posted another video on Best Stock Strategy's YouTube channel, in which he again calls Jason Bond a criminal. *See* https://www.youtube.com/watch?v=b4LitxurewE.

Attachment SSSS **PX 27, 2994**

44. On a video uploaded on November 2, 2018, Jaffee says the following about Jeff Bishop and Jason Bond: "Those guys are complete criminals and they belong in jail." *See* https://www.youtube.com/watch?v=EUAxEfnOOWo.

45. Two days later, in yet another video, which is now taken down, Jaffee called Jason Bond a criminal and stated that Jason Bond does not "trade at all."

46. In the comments section to that video, Jaffee wrote, "Warrior Trading, Tim Sykes, Jason Bond, those are scumbags who deserve to be in prison and have zero redeemable qualities."

47. On November 21, 2018, Jaffee once again called Jason Bond a criminal in a video.

48. Finally, on Christmas Day 2018, Jaffee uploaded yet another video calling Jason Bond, among others, a "criminal" and telling Jason Bond's students that they were "fraud" victims.

49. In the comments section, a commentator asked Jaffee if he was worried about getting sued for his ridiculous statements, and Jaffee responded, "No, I accept that risk."

50. All of the statements made by Jaffee as to RagingBull.com, Jason Bond, and Jeff Bishop are false.

51. Throughout these videos, Jaffee requests that his viewers share, comment on, and like the videos.

52. These videos received thousands of views each, and some received tens of thousands of views.

Jaffee Gets Sued and Enjoined

53. Jaffee's defamatory behavior led to Warrior Trading and Ross Cameron suing Jaffee in federal court in January of 2019.

54. As a result of that litigation, Jaffee has been enjoined from defaming Warrior Trading and Ross Cameron.

Attachment SSSS **PX 27, 2995**

55. Consequently, Jaffee has removed some of the defamatory videos, especially when they mention Warrior Trading and Ross Cameron.

56. Nonetheless, some of the videos that single out Plaintiffs are still available as of the filing of this Complaint.

57. Plaintiffs requested that Jaffee remove all videos defaming them, and though Jaffee removed some after being enjoined, he has not removed all of the defamatory videos.

58. All conditions precedent to this lawsuit have been performed.

COUNT I (DEFAMATION PER SE)

59. Plaintiffs incorporate allegations 1 through 58.

60. Defendant published numerous false and defamatory statements about Plaintiffs.

61. Each of Defendant's statements were false.

62. Defendant's statements constitute defamation per se because they asserted and implied that Plaintiffs are criminals, engaged in criminal conduct, or engaged in fraudulent conduct or because they were words that tend to injure a person in his office, occupation, business, or employment.

63. Defendant made these statements at least negligently.

64. Defendant's statements actually damaged Plaintiffs, including lost profits, reputational harm, and humiliation, mental anguish, and suffering.

WHEREFORE, Plaintiffs RagingBull.com, Jeff Bishop, and Jason Bond request that judgment be entered in their favor and against Defendant David Jaffee for (a) an injunction barring Jaffee's publication of false statements against Plaintiffs, (b) damages, including actual, consequential, presumed, and punitive damages, (c) attorneys' fees and costs, and (d) any and all such other and further relief as this Court deems just and proper.

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COUNT II (DEFAMATION)

65. Plaintiffs incorporate allegations 1 through 58.

66. Defendant published numerous false and defamatory statements about Plaintiffs.

67. Each of Defendant's statements were false.

68. Defendant's statements were defamatory.

69. Defendant made these statements at least negligently.

70. Defendant's statements actually damaged Plaintiffs, including lost profits, reputational harm, and humiliation, mental anguish, and suffering.

WHEREFORE, Plaintiffs RagingBull.com, Jeff Bishop, and Jason Bond request that judgment be entered in their favor and against Defendant David Jaffee for (a) an injunction barring Jaffee's publication of false statements against Plaintiffs, (b) damages, including actual, consequential, presumed, and punitive damages, (c) attorneys' fees and costs, and (d) any and all such other and further relief as this Court deems just and proper.

JURY DEMAND

Plaintiffs request a trial by jury on those issues triable by jury.

Attachment SSSS PX 27, 2997

Dated this 30th day of January 2019.

Respectfully Submitted,

/s/Adam M. Schachter

ADAM M. SCHACHTER
Florida Bar No. 647101
aschachter@gsgpa.com
FREDDY FUNES
Florida Bar No. 87932
ffunes@gsgpa.com
GELBER SCHACHTER & GREENBERG, P.A.
1221 Brickell Avenue, Suite 2010
Miami, Florida 33131
Telephone: (305) 728-0950
Facsimile: (305) 728-0951
E-service: efilings@gsgpa.com

Counsel for Plaintiffs

IN THE CIRCUIT COURT OF THE ELEVENTH JUDICIAL CIRCUIT IN AND FOR MIAMI-DADE COUNTY, FLORIDA

GENERAL JURISDICTION DIVISION

CASE NO. 19-003110 CA 30

RAGINGBULL.COM, LLC, a Delaware limited liability company, JASON BOND, an individual, and JEFF BISHOP, an individual,

Plaintiffs,

v.

DAVID JAFFEE, doing business as Best Stock Strategy, an individual,

Defendant.

_____/

DECLARATION OF JASON BOND

I, Jason Bond, being of sound mind hereby declare the following statement based upon my personal knowledge:

1. I am over 18 years of age and reside in New Hampshire.

2. Like Jeff Bishop, I am an owner of RagingBull.com, LLC.

3. RagingBull.com educates its clients and customers about trading stock.

4. To educate its customers and clients, RagingBull.com offers courses, lessons, and material on trading stock, penny stocks, options, and other forms of financial instruments.

5. Today, I trade stock, but before that I was an elementary-school teacher who decided to learn how to trade stock.

6. Through stock trading, I became successful, and I now seek to teach others how to trade stock.

7. Through RagingBull.com, I have taught thousands of students.

8. In 2018, I learned that David Jaffee was posting videos disparaging me and RagingBull.com. I have seen some of those videos and have read some of the comments made by David Jaffee in his comments section.

9. For instance, I am aware that Mr. Jaffee asserts that I and RagingBull.com pay for "fake" testimonials from customers. This is not true.

10. RagingBull.com, in fact, hires a company, called Trustpilot, to gather reviews from customers. These reviews' authenticity is verified by Trustpilot.

11. Mr. Jaffee also states that RagingBull.com and I are criminals and states that I do not trade stock. These statements are false too. I do trade, and neither I nor RagingBull.com are criminals.

12. Mr. Jaffee calls me and RagingBull.com scam artists, and he says that I was trying to defraud and scam innocent persons. This is false. I am not a scam artist, and neither is RagingBull.com. We provide educational material and lessons regarding trading to our customers, and that is not a scam. Nor is that a fraud, and neither I nor RagingBull.com has ever defrauded anyone.

13. Mr. Jaffee also states that I deserve to be in prison. Again, this is false, since I have not done anything wrong and have committed no crime.

14. From what I have seen, Mr. Jaffee believes himself a competitor to RagingBull.com, since he states that he is the only person who can teach anyone how to make money through trades in the market.

15. Mr. Jaffee's statements will significantly harm RagingBull.com's reputation, as well as my reputation.

16. RagingBull.com and my reputation are invaluable to RagingBull.com's goodwill.

Under penalty of perjury, I declare that I have read the foregoing declaration and that the facts stated in it are true.

Dated: March 11, 2019

Jason Bond

JASON BOND

IN THE CIRCUIT COURT OF THE ELEVENTH JUDICIAL CIRCUIT IN AND FOR MIAMI-DADE COUNTY, FLORIDA

GENERAL JURISDICTION DIVISION

CASE NO. 19-003110 CA 30

RAGINGBULL.COM, LLC, a Delaware limited liability company, JASON BOND, an individual, and JEFF BISHOP, an individual,

Plaintiffs,

v.

DAVID JAFFEE, doing business as Best Stock Strategy, an individual,

Defendant.
_____/

DECLARATION OF JEFF BISHOP

I, Jeff Bishop, being of sound mind hereby declare the following statement based upon my personal knowledge:

1. I am over 18 years of age and reside in New Hampshire.

2. I am one of the owners of RagingBull.com, LLC.

3. RagingBull.com is a business that educates its clients and customers about trading stock.

4. RagingBull.com offers its clients several courses, lessons, and material on trading stock, penny stocks, options, and other forms of financial instruments.

5. I am a trader with about 20 years of experience. Though I have dabbled in every aspect of the financial market, I focus on trading options and exchange-traded funds.

6. I am not only a trader, I am also an educator on trading. As an educator, I founded popular financial education websites like WeeklyMoneyMultiplier.com and RagingBull.com. Along with Jason Bond and others, I offer courses and material to educate our clients and customers through RagingBull.com.

7. I do not know David Jaffee, but I know that he runs a website called beststockstrategy.com and has a YouTube channel called "Best Stock Strategy." On his YouTube channel, Mr. Jaffee appears to give viewers advice on trading stock, and he repeatedly tries to sell his courses and material.

8. Mr. Jaffee tries to compete against RagingBull.com, and he attempts to gain clients by defaming larger, better-known educators.

9. I have read and seen some of the statements that Mr. Jaffee has made against RagingBull.com, Jason Bond, and me. I have also read and been shown statements made by Mr. Jaffee in the comments section to his videos.

10. The statements made by Mr. Jaffee are false.

11. Neither I nor RagingBull.com has ever paid for fake testimonials. To the contrary, RagingBull.com and I use Trustpilot to gather verified reviews. Trustpilot hosts reviews for many businesses, and Trustpilot allows someone to review RagingBull.com only if that person has actually used RagingBull.com's services.

12. Neither I nor RagingBull.com, moreover, are scam artists, and neither I nor RagingBull.com has ever scammed or defrauded innocent people. RagingBull.com's business is to educate and provide educational resources to its clients and customers, which is not in any way a fraud or scam.

13. RagingBull.com is not a fraud, does not commit fraud, and has never committed fraud. This is true about me as well.

14. RagingBull.com's goodwill is critical to its business. Clients will not seek RagingBull.com's services unless they can trust RagingBull.com. The same is true for my reputation, which is intertwined with RagingBull.com's goodwill, since I am an educator and our clients must believe in me if they are to trust my teachings.

15. The exchange between Jaffee and a RagingBull.com's client on Jaffee's YouTube channel underscores this point. I have reviewed the comments section to one of Jaffee's videos, and Mr. Jaffee clearly convinced one of RagingBull.com's customers to drop our services. That comment can be found at https://www.youtube.com/watch?v=xHPvPD2elMA&t=3s. That conduct is highly disconcerting and will damage our business.

Under penalty of perjury, I declare that I have read the foregoing declaration and that the facts stated in it are true.

Dated: April 1, 2019

JEFF BISHOP

Declaration of Emmett Moore

June 15, 2019

To whom it may concern:

My name is Emmett Moore, and I am a resident of San Diego, California. I make the following statements based on my personal knowledge. I am the owner of a financial review website named "TradingSchools.Org."

The purpose of this website is to provide a public forum in which consumers may express their opinions regarding "investment schools" and "investment educators."

In addition to providing an open forum where individuals may freely express their opinions, we also write investigative reports regarding many of these so-called investment educational companies.

Beginning in 2015 through 2019, we have written three articles regarding Raging Bull LLC.

Our first article detailed how Raging Bull LLC was essentially "pumping" highly dubious investments in worthless penny stocks. These penny stocks are not investment quality products, rather these are companies that are not listed in the public domain and not deemed worthy for public consumption by the Securities and Exchange Commission (SEC).

In order for this scheme to profit the promotional company, like Raging Bull LLC, they must employ a wide-ranging social media marketing campaign that lures the financially unsophisticated into investing in these worthless securities.

The scheme is simple but effective -- hire multitudes of social media personalities and pay them to create glowing reviews of the investments and post these investment endorsements on YouTube and Twitter.

The following page contains 12 images of persons that were hired on Fiverr.com to create videos which were posted on YouTube that purport that Raging Bull LLC investment products made them incredible investment profits. These individuals are typically paid $5 to $50 per video, per product endorsement.

For a more in-depth demonstration of what these videos promise, and what they look like, please see the videos that I presented for the court. (Video A, Video B)



Attachment SSSS

PX 27, 3006

In addition to using paid endorsements to promote unlicensed and unregistered securities, Raging Bull LLC also routinely attempts to deceive the public by posting YouTube videos that purport that the "investment advisors" at Raging Bull LLC have been endorsed and invited by Harvard University.

Please see video C, where Raging Bull LLC claims Harvard endorsements in a video presentation that was widely promoted on YouTube.

However, in our investigation, we discovered that Harvard University was completely unaware of any company named Raging Bull LLC and had never endorsed any investments by this company. This was confirmed by speaking directly with Alan Garber, Ph.D., the provost of Harvard University.

Additionally, we were contacted by Rick Calixto, the executive director of the Harvard University Trademark Program and he notified us that Harvard University had issued a cease and desist letter to Raging Bull LLC for using their trademark and image in a phony YouTube video.

If this were not outrageous enough, we also recently discovered that yet another unlicensed and unregistered "investment advisor" of Raging Bull LLC was recently indicted for embezzlement and fraud. Please see video D where a nationally syndicated news outlet broadcast a highly damning report and described a Raging Bull LLC "investment advisor" as a "stone cold criminal."

This is only the tip of the proverbial iceberg. On the TradingSchools.Org blog, there are literally hundreds of registered complaints alleging investment fraud.

A simple Google search of Raging Bull LLC and their affiliated business reveal a virtual cornucopia of consumer complaints spanning many years.

Raging Bull LLC is apparently quite upset that consumers are speaking out publicly. In fact, they are now threatening their own paying customers with a stream of cease and desist letters claiming that any attempt at a "chargeback" of their credit card purchases somehow constitutes defamation.

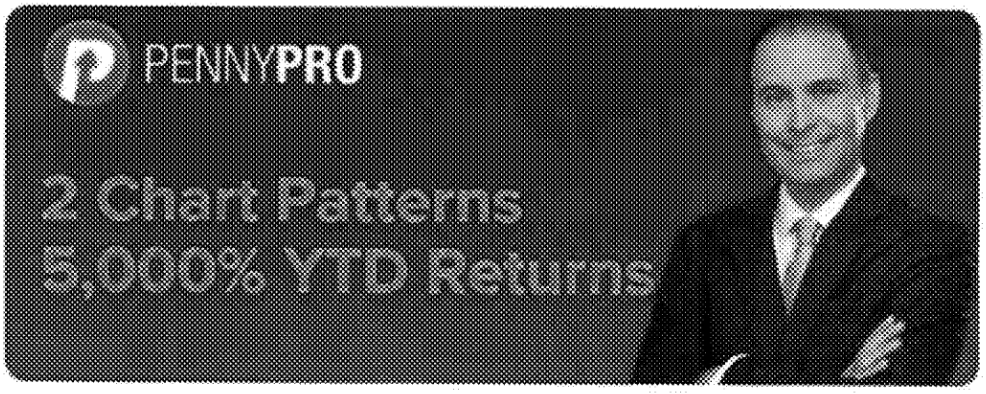
I can literally expound for hours on the allegedly fraudulent schemes of this company. Nearly every day is yet another YouTube video of private jets, exotic vacations, expensive sports cars, and endless stories of how everyone is "getting rich" by investing in worthless penny stocks. The following visuals are just a small sampling...

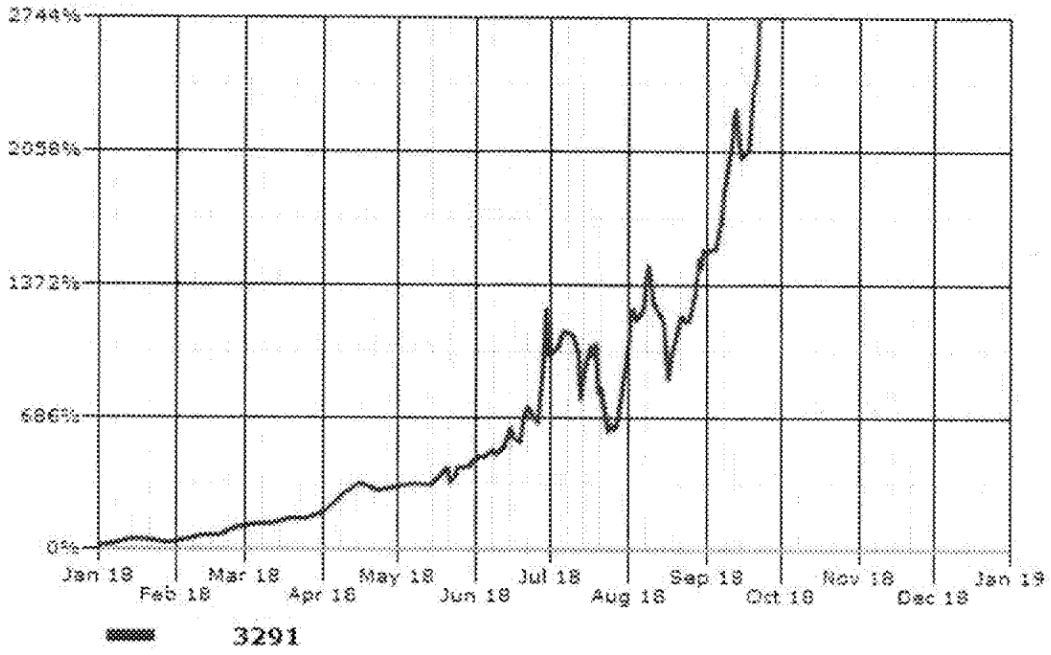


2019 January

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
31 New Years Day Markets Closed	01 Success. +102% SPY 1/7 245 Calls	02 Success. +118% SPY 1/9 247 Calls	03 Success. +63% SPY 1/9 249 Calls	04 Success. 121% SPY 1/11 252 Calls
07 Success. +40% SPY 1/14 257 Calls	08 Success. +60% SPY 1/14 258 Calls	09 Success. +41% SPY 1/16 256 Puts	10 Success. +78% SPY 1/16 257 Calls	11 Success. +106% SPY 1/18 258 Calls
14 MLK Day Markets Closed	15 Success. +20% SPY 1/22 258 Calls	16 Success. +74% SPY 1/22 261 Calls	17 Success. 53% SPY 1/22 259 Puts	18 Success. +81% SPY 1/25 262 Calls
21 Success. +119% SPY 1/25 262 Calls	22 Success. +61% SPY 1/28 263 Calls	23 Success. +42% SPY 1/30 263 Puts	24 Success. +17% SPY 1/30 263 Puts	25 Success. +102% SPY 1/30 266 Calls
28 Success. +102% SPY 2/4 265 Calls	29 Success. +78% SPY 2/4 265 Calls	30 Success. +52% SPY 2/4 266 Calls	31 Success. +134% SPY 2/4 267 Calls	01

Please note that Raging Bull LLC claimed that on January 1, 2019, they achieved an investment return of 102%. This is impossible because financial markets were closed

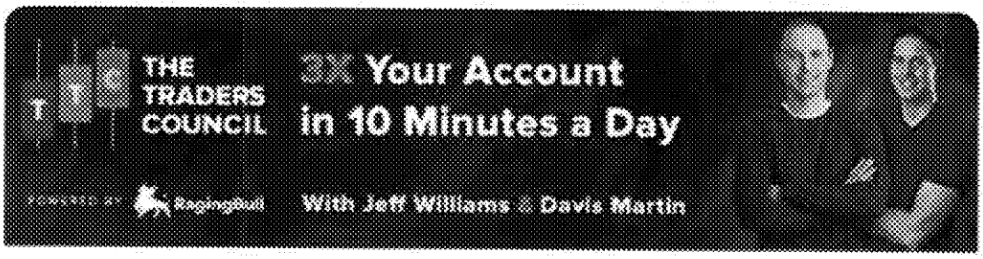


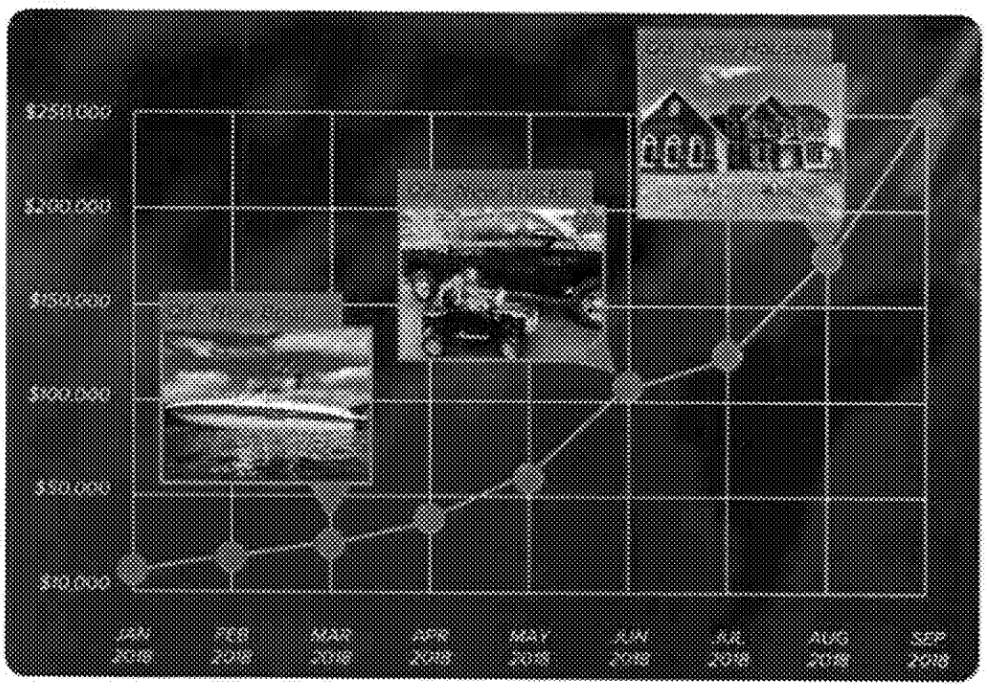


Data as of: 09/21/2018

See your monthly and quarterly total returns:

	YTD	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP
3291	2742.17%	28.91%	54.11%	31.18%	63.82%	33.28%	94.46%	5.85%	40.51%	72.79%
		Q1 Performance 160.46%			Q2 Performance 324.65%			Q3 Performance 48.72%		





It is my hope that this Court will recognize what is happening -- this sort of marketing is a blatant misrepresentation of responsible investing. There is no such thing as "getting rich quick" and these sorts of promotional materials represent the worst the internet has to offer.

It is also my hope that this Court will deny plaintiffs' motion. By stripping Mr. Jaffee of his right to speak openly about Raging Bull, it is creating a potentially dangerous environment where innocent investors could further be harmed.

Plaintiffs' have also publicly posted on social media that "they will make an example of Mr. Jaffee" and "they have the best lawyers money can buy" whereas Mr. Jaffee is desperately attempting to defend himself Pro Per.

I respectfully request that this Court deny Plaintiffs' motion to strip Mr. Jaffee of his right to speak freely regarding his opinions of Raging Bull LLC. If this Court were to grant Plaintiffs' motion, I am afraid that Plaintiffs would simply use this as a public cudgel to warn all others that

also attempt to speak openly about their experiences. This would have a significant chilling effect.

I declare under penalty of perjury that the foregoing is true and correct. Executed on June 15, 2019.

Thank You,



Emmett Moore
TradingSchools.Org
June 18, 2019

DECLARATION OF SYDNEY S. BUDINA REGARDING A RAGING BULL

I, Sydney S. Budina, declare as follows:

1. My name is Sydney S. Budina and I am over 18 years of age. I make this declaration voluntarily and based upon my own personal knowledge regarding the matters set forth herein.

2. I purchased a membership and subscriptions in following programs of Raging Bull:
   a) PennyPro (Jeff Williams)
   b) BiotechBreakouts (Kyle Dennis)
   c) PetraPicks (Petra Hess)

3. After a various months of personal experience in private chat room of PennyPro and one try with PetraPicks, I decided try another program named BiotechBreakouts and in a few days was clear that all three programs are misleading the traders, pumping and dumping stocks, defrauding and scamming people. I assumed my loses and my stupidity for not to do enough Due Diligence and I didn't complained about this fraudulent company (Raging Bull), till my credit card was charged with $2,999 following year without my authorization after I canceled the autopay on my account months ago. They didn't refund the money even when I contacted them a few minutes after the automatic charge was processed and I received the alert from my bank regarding the charge. I contacted Kyle Dennis who was just laughing and saying that he can not do anything about that., that is the problem between me and the company. Raging Bull has very poor customer service (with fake names and photos) who is just lying to the customers. I contacted them in various occasions, they are rude and tell the customer that they do not do refunds.. I had to dispute the charge with the bank and the bank after various weeks recognized the fraudulent charge and returned the money to my account.

4. After that I started to contact other victims through social media and I discovered that there are hundreds of victims. I was able to collect so far hundreds of testimonials of people who were defrauded the same way.

5. My personal opinion and conclusion:

Raging Bull owners and employees are violating various federal and state securities laws, giving financial advice without proper license.

They are misrepresenting, misleading and false advertising.

They are committing forgery and falsify documents to have a maximum number of subscribers and members to be able to pump a stocks and then exit them before they let their subscribers know, then stocks dive and the subscribers lost all the money and are stacked with the stocks worth nothing for months.

They are committing a wire fraud, not allowing to cancel autopay or reactivating autopay after deactivated by customers, etc.

6. Some examples: cherry-pick profitable stock selections or showing selected gains, banning members/subscribers who complains from the access to the public chatroom during the membership/subscription, not allowing members/subscribers to contact the company through the chat on any of Raging Bull websites during your membership/ subscription, ignoring people who complained or requested a refund, customer service personnel is fake (using false names and Shutter stock photos) and lying, pumping stocks, giving investment advice, sending alerts to members/subscribers late, ignoring and cutting off the people who lost money following instructions of the trainers, charging subscription or subscription renewal without members/subscribers consent, activating an automatic payment of members/subscribers even after they deactivated autopay on Raging Bull website, not sending confirmation about autopay cancelation, not giving refund to all the people who requested them, losing entire portfolios of many people, etc.

7. I am sure that Raging Bull, their employees and owners with all the help of people that were scammed and defrauded will be investigated, closed down and all the owners will end up in prison for all the money that they have stolen from people not just charging these huge amounts of money promising something that they don't deliver, advertising facts that are not true, stealing money from people's bank accounts, but the worst for me was when I have to listen and read the horrible stories of the people that contacted me telling me about losing hundred of thousand of dollars, whole life saving, following investment instructions and recommendations of Raging Bull "mentors" or "gurus".

I declare under penalty of perjury that the foregoing is true and correct.

Executed on: 5.31.2019



Sydney S. Budina

CERTIFICATE OF SERVICE

I, David Jaffee, hereby certify I have served a true and correct copy of this Opposition to Temporary Injunction on the plaintiffs by service of their attorney of record via email & the court's e-filing system to::

Adam Schachter
1221 Brickell Ave #2010
Miami, FL 33131

Email Address: aschachter@gsgpa.com

DATED at Miami, Florida this 18 day of June, 2019.

/s/ David Jaffee

David Jaffee
Defendant, *pro se*

Franchise Tax Account Status

As of : 11/19/2020 08:13:43

This page is valid for most business transactions but is not sufficient for filings with the Secretary of State

BLUEWAVE ADVISORS, LLC	
Texas Taxpayer Number	[redacted]
Mailing Address	5380 OLD BULLARD RD # 600-182 TYLER, TX 75703-3607
Right to Transact Business in Texas	FRANCHISE TAX ENDED
State of Formation	TX
Effective SOS Registration Date	03/13/2006
Texas SOS File Number	0800626401
Registered Agent Name	KAREN A MEREDITH
Registered Office Street Address	251 O'CONNOR RIDGE BLVD STE. 370 IRVING, TX 75038

Public Information Report

Public Information Report
BLUEWAVE ADVISORS, LLC
Report Year :2013

Information on this site is obtained from the most recent Public Information Report (PIR) processed by the Secretary of State (SOS). PIRs filed with annual franchise tax reports are forwarded to the SOS. After processing, the SOS sends the Comptroller an electronic copy of the information, which is displayed on this web site. The information will be updated as changes are received from the SOS.

You may order a copy of a Public Information Report from open.records@cpa.texas.gov or Comptroller of Public Accounts, Open Records Section, PO Box 13528, Austin, Texas 78711.

Title	Name and Address
GOVERNING	**JEFF BISHOP** [redacted] LEE, NH 03861
DIRECTOR	**JEFFREY BISHOP** [redacted] LEE, NH 03861
GOVERNING	**NIC LESMEISTER** [redacted] TYLER, TX 75701
GOVERNING	**TERENCE SCOTT** [redacted] FAIRPORT, NY 14450

ENTITY INFORMATION

ENTITY INFORMATION

Entity Name:

IM STREET MEDIA, INC.

Entity Number:

E0502572007-5

Entity Type:

Domestic Corporation (78)

Entity Status:

Permanently Revoked

Formation Date:

07/17/2007

NV Business ID:

NV20071280653

Termination Date:

Perpetual

Annual Report Due Date:

7/31/2008

REGISTERED AGENT INFORMATION

Name of Individual or Legal Entity:

NATIONAL REGISTERED AGENTS, INC.

Status:

Active

CRA Agent Entity Type:

Registered Agent Type:

Commercial Registered Agent

NV Business ID:

NV20181908806

Office or Position:

Jurisdiction:

DELAWARE

Street Address:

701 S CARSON ST STE 200, Carson City, NV, 89701, USA

Mailing Address:

Individual with Authority to Act:

MATTHEW TAYLOR

Fictitious Website or Domain Name:

OFFICER INFORMATION

☐ **VIEW HISTORICAL DATA**

Title	Name	Address	Last Updated	Status
President	WILLIAM HERRED	[redacted], CAPITOLA, CA, 95010, USA	08/30/2007	Active
Secretary	JEFF BISHOP	[redacted], FRISCO, TX, 75034, USA	08/30/2007	Active
Treasurer	JEFF BISHOP	[redacted], FRISCO, TX, 75034, USA	08/30/2007	Active
Director	JEFF BISHOP	[redacted], FRISCO, TX, 75034, USA	08/30/2007	Active
Director	WILLIAM HERRED	[redacted], CAPITOLA, CA, 95010, USA	08/30/2007	Active

< Previous ... 1 2 ... Next > Page 1 of 2, records 1 to 5 of 6 Go to Page

CURRENT SHARES

Attachment UUUU **PX 27, 3018**

Class/Series	Type	Share Number	Value
	Authorized	100,000,000	0.001000000000

Page 1 of 1, records 1 to 1 of 1

Number of No Par Value Shares:

0

Total Authorized Capital:

100,000

Filing History Name History Mergers/Conversions

Return to Search Return to Results

Franchise Tax Account Status

As of : 11/19/2020 08:07:14

This page is valid for most business transactions but is not sufficient for filings with the Secretary of State

PATRIOT PUBLISHING, LLC	
Texas Taxpayer Number	[redacted]
Mailing Address	835 E LAMAR BLVD STE 238 ARLINGTON, TX 76011-3504
Right to Transact Business in Texas	FRANCHISE TAX ENDED
State of Formation	TX
Effective SOS Registration Date	07/03/2012
Texas SOS File Number	0801621551
Registered Agent Name	KAREN A. MEREDITH
Registered Office Street Address	251 O'CONNOR RIDGE BLVD., STE. 370 IRVING, TX 75038

Public Information Report

Public Information Report
PATRIOT PUBLISHING, LLC
Report Year :2015

Information on this site is obtained from the most recent Public Information Report (PIR) processed by the Secretary of State (SOS). PIRs filed with annual franchise tax reports are forwarded to the SOS. After processing, the SOS sends the Comptroller an electronic copy of the information, which is displayed on this web site. The information will be updated as changes are received from the SOS.

You may order a copy of a Public Information Report from open.records@cpa.texas.gov or Comptroller of Public Accounts, Open Records Section, PO Box 13528, Austin, Texas 78711.

Title	Name and Address
GOVERNING	**JEFF BISHOP** [redacted] LEE, NH 03861
MEMBER	**NIC LESMEISTER** [redacted] TYLER, TX 75701
MEMBER	**TERRY SCOTT** [redacted] FAIRPORT, NY 14450

Attachment VVVV **PX 27, 3021**

Franchise Tax Account Status

As of : 11/19/2020 08:07:14

This page is valid for most business transactions but is not sufficient for filings with the Secretary of State

PATRIOT PUBLISHING, LLC	
Texas Taxpayer Number	[redacted]
Mailing Address	835 E LAMAR BLVD STE 238 ARLINGTON, TX 76011-3504
Right to Transact Business in Texas	FRANCHISE TAX ENDED
State of Formation	TX
Effective SOS Registration Date	07/03/2012
Texas SOS File Number	0801621551
Registered Agent Name	KAREN A. MEREDITH
Registered Office Street Address	251 O'CONNOR RIDGE BLVD., STE. 370 IRVING, TX 75038

Public Information Report

Public Information Report
PATRIOT PUBLISHING II, LLC
Report Year :2014

Information on this site is obtained from the most recent Public Information Report (PIR) processed by the Secretary of State (SOS). PIRs filed with annual franchise tax reports are forwarded to the SOS. After processing, the SOS sends the Comptroller an electronic copy of the information, which is displayed on this web site. The information will be updated as changes are received from the SOS.

You may order a copy of a Public Information Report from open.records@cpa.texas.gov or Comptroller of Public Accounts, Open Records Section, PO Box 13528, Austin, Texas 78711.

Title	Name and Address
GOVERNING	**JEFF BISHOP** [redacted]. LEE, NH 03861
GOVERNING	**NIC LESMEISTER** [redacted] TYLER, TX 75704
GOVERNING	**TERENCE SCOTT** [redacted] FAIRPORT, NY 14450

Franchise Tax Account Status

As of : 11/19/2020 08:09:48

This page is valid for most business transactions but is not sufficient for filings with the Secretary of State

STOCK HIDEOUT, LLC	
Texas Taxpayer Number	[redacted]
Mailing Address	4828 S BROADWAY AVE STE 182 TYLER, TX 75703-1312
Right to Transact Business in Texas	FRANCHISE TAX ENDED
State of Formation	NV
Effective SOS Registration Date	04/21/2010
Texas SOS File Number	0801259843
Registered Agent Name	BLUEWAVE ADVISORS, LLC
Registered Office Street Address	4828 S. BROADWAY, STE. 182 TYLER, TX 75703

Public Information Report

Public Information Report
STOCK HIDEOUT, LLC
Report Year :2013

Information on this site is obtained from the most recent Public Information Report (PIR) processed by the Secretary of State (SOS). PIRs filed with annual franchise tax reports are forwarded to the SOS. After processing, the SOS sends the Comptroller an electronic copy of the information, which is displayed on this web site. The information will be updated as changes are received from the SOS.

You may order a copy of a Public Information Report from open.records@cpa.texas.gov or Comptroller of Public Accounts, Open Records Section, PO Box 13528, Austin, Texas 78711.

Title	Name and Address
DIRECTOR	**BLUEWAVE ADVISORS** 4828 S. BROADWAY #182 TYLER, TX 75703
MEMBER	**BLUEWAVE ADVISORS** 4828 S. BROADWAY #182 TYLER, TX 75703
DIRECTOR	**JEFF WILLIAMS** [redacted] FAIRPORT, NY 14450
MEMBER	**JEFF WILLIAMS** [redacted] FAIRPORT, NY 14450

Attachment XXXX **PX 27, 3025**

Franchise Tax Account Status

As of : 11/19/2020 08:45:53

This page is valid for most business transactions but is not sufficient for filings with the Secretary of State

TWIN MEDIA, LLC	
Texas Taxpayer Number	[redacted]
Mailing Address	3411 PRESTON RD STE C-13 FRISCO, TX 75034-9010
Right to Transact Business in Texas	FRANCHISE TAX ENDED
State of Formation	TX
Effective SOS Registration Date	09/10/2007
Texas SOS File Number	0800869173
Registered Agent Name	SCOTT SANCHEZ
Registered Office Street Address	3411 PRESTON RD, STE C-13, #16 FRISCO, TX 75034

Public Information Report

Public Information Report
TWIN MEDIA, LLC
Report Year :Not Available

Information on this site is obtained from the most recent Public Information Report (PIR) processed by the Secretary of State (SOS). PIRs filed with annual franchise tax reports are forwarded to the SOS. After processing, the SOS sends the Comptroller an electronic copy of the information, which is displayed on this web site. The information will be updated as changes are received from the SOS.

You may order a copy of a Public Information Report from open.records@cpa.texas.gov or Comptroller of Public Accounts, Open Records Section, PO Box 13528, Austin, Texas 78711.

Title	Name and Address
MEMBER	**JEFFREY BISHOP** [redacted] FRISCO, TX 75034
MEMBER	**REGEM SAUL SANCHEZ** [redacted] FRISCO, TX 75207
MEMBER	**REUEL SCOTT SANCHEZ** [redacted] FRISCO, TX 75034

Franchise Tax Account Status

As of : 11/19/2020 08:12:49

This page is valid for most business transactions but is not sufficient for filings with the Secretary of State

BEACON EQUITY LLC	
Texas Taxpayer Number	[redacted]
Mailing Address	2314 PROSPECT DR FRISCO, TX 75036-4431
Right to Transact Business in Texas	ACTIVE
State of Formation	TX
Effective SOS Registration Date	11/09/2020
Texas SOS File Number	0803823769
Registered Agent Name	STACI POINDEXTER
Registered Office Street Address	2314 PROSPECT DRIVE FRISCO, TX 75036

Public Information Report

Public Information Report Not on File for:
BEACON EQUITY LLC

Information obtained from a record or other instrument required by Texas Tax Code Chapter 171 to be filed with the comptroller is confidential and not open to public inspection. The exception is the Public Information Report.

Information contained in a Public Information Report filed with the Comptroller is specifically designated as not confidential by Tax Code Section 171.207. Public Information Reports are filed by corporations, limited liability companies, professional associations and limited partnerships.

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Call (800) 252-1386 for assistance.

Note: General partner, registered agent and registered office changes must be filed with the Secretary of State. These changes cannot be made by filing a Public Information Report (Form 05-102).

Goode Trades
The Best Source for Stock Promotion & Penny Stock News and Insight

The websites of stock promoter Sherwood Ventures LLC (f/k/a Blue Wave Advisors LLC)

One well-known stock promoter is Sherwood Ventures LLC, formerly known as, or whose websites were formerly owned by, Blue Wave Advisors, LLC (see their website). It is a good stock promoter to analyze because unlike some other promoters, they do not change their address and legal entity every year or two. This makes finding their various websites rather easy. The rest of this post below was written before Bluewave changed to Sherwood. To my knowledge all the websites remain under common ownership.

One of the more common mistakes that new penny stock traders make is that they look on websites like StockPromoters.com or HotStocked.com or StockReads.com and then see that (for example) 20 different newsletters are promoting one stock. What matters is not the number of newsletters but how many separate promoters pump the stock and what the reach of those promoters is. (Of course, the most common mistake new penny stock traders make is believing that buying promoted penny stocks is a good idea — most of the time that leads to losses; there is a reason why I started trading penny stocks solely by short selling them and even now I sell short much more often than I buy.)

Following are excerpts from emails I received today promoting PBIO, first from BeaconEquity.com:

> *BeaconEquity.com is a wholly-owned subsidiary of BlueWave Advisors, LLC.BlueWave Advisors has been compensated thirty five thousand dollars from Equities Awareness Group (a non-controlling third party shareholder) for PBIO advertising and promotional services.*

From StockPreacher.com:

> *StockPreacher.com is a wholly-owned subsidiary of BlueWave Advisor,BlueWave Advisors has been compensated thirty five thousand dollars from Equities Awareness Group (a non-controlling third party shareholder) for PBIO advertising and promotional services.*

From MicroStockProfit.com:

> *Microstockprofit.com is a wholly-owned subsidiary of BlueWave Advisors, LLC.BlueWave Advisors has been compensated thirty five thousand dollars from Equities Awareness Group (a non-controlling third party shareholder) for PBIO advertising and promotional services*

From TheLightningPicks.com:

> *TheLightningPicks.com is a wholly-owned subsidiary of BlueWave Advisors, LLC.BlueWave Advisors has been compensated thirty five thousand dollars from Equities Awareness Group (a non-controlling third party shareholder) for PBIO advertising and promotional services.*

From TheHotPennyStocks.com:

> *TheHotPennyStocks.com is a wholly-owned subsidiary of BlueWave Advisors, LLC.BlueWave Advisors has been compensated thirty five thousand dollars from Equities Awareness Group (a non-controlling third party shareholder) for PBIO advertising and promotional services.*

From StockRoach.com:

> *BlueWave Advisors, LLC owns seventy five percent of the outstanding membership interests of StockHideout LLC. Stock_Analyzer owns twenty five percent of the outstanding membership interests of StockHideout, LLC.BlueWave Advisors has been compensated thirty five thousand dollars from Equities Awareness Group (a non-controlling third party shareholder) for PBIO advertising and promotional services.*

From StockHideout.com:

> *BlueWave Advisors, LLC owns seventy five percent of the outstanding membership interests of StockHideout LLC. Stock_Analyzer owns twenty five percent of the outstanding membership interests of StockHideout, LLC.BlueWave Advisors has been compensated thirty five thousand dollars from Equities Awareness Group (a non-controlling third party shareholder) for PBIO advertising and promotional services.*

From InvestorSoup.com (on 3/15 — I did not see an email from them today promoting PBIO):

> *Investorsoup.com is a wholly-owned subsidiary of BlueWave Advisors, LLC.Currently BlueWave Advisors has been compensated sixty thousand dollars from Ouisache Advisors (a non-controlling 3rd party) for BARZ advertising and promotion.BlueWave Advisors has been compensated 750,000 Restricted Rule 144 shares from the company for PSID advertising and promotion. BlueWave Advisors has been compensated seventy five thousand dollars from Ouisache Advisors (a non-controlling 3rd party) for VGTL advertising and promotion*

From PennyStockCraze.com (on 3/15 — I did not see an email from them today promoting PBIO):

> *PennyStockCraze.com is a wholly-owned subsidiary of BlueWave Advisors, LLC.Currently BlueWave Advisors has been compensated sixty thousand dollars from Ouisache Advisors (a non-controlling 3rd party) for BARZ advertising and promotion.BlueWave Advisors has been compensated 750,000 Restricted Rule 144 shares from the company for PSID advertising and promotion. BlueWave Advisors has been compensated seventy five thousand dollars from Ouisache Advisors (a non-controlling 3rd party) for VGTL advertising and promotion.*

[Edit 4/5/2012 to add the Tech24.org website]

I just learned about another pump website owned by Blue Wave Advisors, LLC — Tech24.org.
See: http://www.tech24.org/disclaimer:

> *Tech24.org is a wholly-owned by BlueWave Advisors, LLC. BlueWave Advisors, LLC is a financial public relations company that is compensated by many of the companies profiled.*

One interesting fact about Blue Wave Advisors, LLC is that the company owns and runs two paid subscription stock alerts services. Those services are TopStockPicks.com / SuperNovaAlerts and JasonBondPicks.

From TopStockPicks.com disclaimer:

> *TopStockPicks.com is a wholly-owned by BlueWave Advisors, LLC. While BlueWave Advisors, LLC is a compensated investor relations firm, TopStockPicks.com and its newsletter are unbiased.*

From JasonBondPicks.com disclaimer:

> *JasonBondPicks.com is wholly-owned by BlueWave Advisors, LLC (BWA). BWA is a compensated investor relations firm. JasonBondPicks.com (JBP) offers a monthly, paid membership stock alert newsletter. These stock picks are one hundred percent unbiased and JBP is never compensated for them. JBP also runs a free newsletter, which will occasionally send out stock ideas which BWA may receive compensation for.*

From a business perspective, it is a great idea for a stock promoter to have separate paid alerts services so that they can earn money in multiple ways (and they have a captive audience of people on their free stock promotion email lists to upsell their paid services to). That being said, I do not like the situation from the perspective of the guru, because the relationship, while it certainly leads to increased sales, can taint the guru, especially in a situation like with JasonBondPicks.com where Blue Wave sends paid stock promotions to people on his free email list.

[Edit 2013-6-10]: Both JasonBondPicks.com and TopStockPicks.com now disclose ownership by "Patriot Publishing." Perhaps the negative publicity of their ownership by a stock promotion company led to the spinoff. In all likelihood the owners of Patriot Publishing likely remain the same people who own and control Sherwood Ventures.

Disclaimer: No positions in any stocks mentioned. I have multiple business relationships with Timothy Sykes, co-owner of Profit.ly, which currently provides the platform for JasonBondPicks.com and TopStockPicks.com [update 3/20/2012 – Apparently those newsletters are no longer on Profit.ly or at least are not being sold through Profit.ly — see http://profit.ly/sales/gurus] — please see my terms of use for details. This blog has a terms of use that is incorporated by reference into this post; you can find all my disclaimers and disclosures there as well.

Michael Goode / March 15, 2012 / All Categories, Microcap, Trading Strategy

11 thoughts on "The websites of stock promoter Sherwood Ventures LLC (f/k/a Blue Wave Advisors LLC)"

Gary J. Palys

March 16, 2012 at 12:05 pm

Michael, while BlueWave of course has many newsletters, is there any one that would be best to subscribe to?

Sincerely,
Gary J. Palys

Michael Goode

March 16, 2012 at 12:07 pm

Well, part of the point of them having multiple websites/newsletters is so that they can pump a stock with a portion of their newsletters for smaller pumps (for lower compensation) or pump over two days, using different newsletters each day. With Bluewave and other pumpers I follow all the newsletters I can.

Yaba Qi

March 16, 2012 at 1:59 pm

> *I follow all the newsletters I can.*

Ouch! Huge cost on your side or do you mutualize?

By the way, neat blog theme. I like it. 🙂

Michael Goode

March 16, 2012 at 2:00 pm

Yaba — let me clarify — I follow all the pump newsletters that I can. They are all free so it doesn't cost me anything 🙂

Gary J. Palys

March 16, 2012 at 3:21 pm

Thanks Michael, I subscribed to all of them!

Preston

March 16, 2012 at 4:04 pm

Is it safe to say that everybody with some type of alert services, will eventually wind up utilizing both sides. It would seem logical when you think about it, and think of the layers that are being created between the people actually profiting from the stock rising(the original share holders), and the people actually making it rise(the e-mail recievers).

As a trader, the most important thing is figuring out where the niche is, then exploiting it.

Michael, is there ever any chance with all the people getting involved in promoting a stock, that the buy might be better and safer than the short? Or, is shorting it going to always be the best way. All hypothetical of course.

Michael Goode

March 16, 2012 at 4:07 pm

Preston — I don't think that is inevitable.

I do buy plenty of pumps. Most pumps will always be poor risk/reward to buy because the pump doesn't happen unless someone really wants to sell a ton of stock. But buying pumps has been a significant chunk of my profits since 2011.

James

March 17, 2012 at 4:18 pm

I like your reveal of Bond alerts and its connection to promoters. Maybe some of your readers will wise up to the penny stock game and see it for what it is.

Rawlings

July 6, 2014 at 4:49 am

Penny stocks are only one of Bonds many programs. Swing, Day and Options are also available. Jason Bond's group is one of the most reputable and most respected groups around. Their education is invaluable. Another highly respected guru, Steve Nisson has also worked with some of the above named. JBP does nothing illegal. nor does he cheat or pump, anyone suspected of pumping or abuse of guide lines is warned then expelled with a refund. The ultimate decision is always up to each individual, he/she makes the choice based on their education and financial level. I have been a member of many investing groups, Jason Bond Picks is above them all. I like the fact you brought up his group.

---

fadz

February 26, 2016 at 12:23 am

so if i understand correctly Jason bond (swing trading service) not the day trade room runned by Luke is a pump ? i personally think that his swing trading strategy is awesome and he is a very good teacher and has very good picks also ... just clarify this for me please thx MG!

Michael Goode

February 26, 2016 at 1:06 am

No, he isn't a stock promoter, but his employer (or former employer or whatever) is. Since this blog post the legal entities for both the trading services and for the stock promotion business have changed but I have no reason to believe the actual owner of both businesses has changed. Anyway, it doesn't much matter anymore — Bond pretty much only trades Nasdaq stocks now and the promotion websites listed in this post don't pump nearly as much any more.

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BLUEWAVE ADVISORS

About Us

BlueWave Advisors is a strategic consulting firm specializing in developing and building investor awareness throughout the small cap market. Our primary goal is to help our clients grow their businesses and enhance shareholder value through increased visibility and transparency. We accomplish this by providing exposure for our clients on our community of investor-targeted Web sites and strategic partnerships and alliances.

In this modern day of mass communication, many companies surprisingly find it more difficult to gain the attention of new investors. Our programs are the perfect vehicle to effectively communicate the story of many small-cap companies to the Street. There are thousands of undiscovered companies out there vying for a very limited pool of interested investors and capital.

Our job is to deliver market awareness to those undiscovered companies, showcasing their operations, fundamentals, milestones, achievements and operations to the growing pool of individual and institutional investors.

Our proprietary resource network delivers strong impact to your bottom line. We are in the business of producing immediate and measurable results for our clients.

BlueWave Advisors offers custom programs to a wide array of business sectors and industries. Our expertise is focused in building effective investor awareness programs for small NASDAQ, OTCBB and Pink Sheets listed companies.

Contact Us

Your Name:

E-mail Adress:

Phone:

Your Message:

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PX 27, 3035

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SHERWOOD VENTURES

About Us

Sherwood Ventures is a consulting firm with a team of domestic and international marketing professionals that provide awareness on companies and equities trading within the small cap equities and Forex markets. We deliver unique market awareness to undiscovered companies and products, showcasing their operations, fundamentals, milestones, achievements and operations to the growing pool of individual and institutional investors.

Sherwood Ventures is not a licensed broker, dealer or financial advisor. We provide overviews and insights into viable opportunities that will educate and benefit our target audiences. Our proprietary resource network delivers strong impact to our client's bottom line.

We are in the business of producing immediate and measurable results for our clients. We do this by uniquely reaching individuals on a world-wide scale through the latest communication mediums available.

Our network expands and adapts on a daily basis to the needs and desires of not only our clients, but also our audience. We spend a considerable amount of time and effort to build and maintain the most effective and cutting edge communication platforms available.

To find out how our services and programs could best fit you, please contact us using the form on this page.

Contact Us

Your Name:

E-mail Address

Phone:

Your message:

- Home
- Privacy

State of New Hampshire
Department of State

Accepted Date: **10/02/2020**

Business Name: **HAPPY MOUNTAIN HOLDINGS, LLC**

Principal Office Address: [redacted] **Lee, NH,** [redacted]

RE: Acceptance of Business Formation

This letter is to confirm the acceptance of the following business formation:

Business ID: [redacted]

Filing #: **5022874**

Effective Date: **10/02/2020**

Payment Transaction #: [redacted]

To maintain your business registration in good standing you must maintain a Registered Agent at all times.

You must also file an annual report no later than April 1st of each year.To file your annual report please go to https://quickstart.sos.nh.gov/online/Account.

It is incumbent upon you to keep this office informed of address or email changes to ensure that all communications from our office reaches you.

Please visit our website for helpful information regarding all your business needs. If you require assistance or should you have any questions, you may contact the Corporation Division using the information provided below.

Please reference your Business ID in your communication.

Thank you,

New Hampshire Department of State
Corporation Division

Mailing Address - Corporation Division, NH Department of State, 107 North Main Street, Room 204, Concord, NH 03301-4989
Physical Location - State House Annex, 3rd Floor, Room 317, 25 Capitol Street, Concord, NH
Phone: (603)271-3246 | **Fax:** (603)271-3247 | **Email:** corporate@sos.nh.gov | **Website:** sos.nh.gov

State of New Hampshire
Department of State

Filed
Date Filed : 10/02/2020 12:37:00 PM
Effective Date : 10/02/2020 12:37:00 PM
Filing # : 5022874 Pages : 2
Business ID : 852790
William M. Gardner
Secretary of State

Date Submitte
William M. Gardner
Secretary of State

Form FLLC-1
RSA 304-C:175

APPLICATION FOR REGISTRATION AS A
FOREIGN LIMITED LIABILITY COMPANY

PURSUANT TO THE PROVISIONS of the New Hampshire Limited Liability Company laws, the undersigned hereby applies for registration to transact business in New Hampshire and for that purpose submits the following statement:

FIRST: The name of the limited liability company is:

HAPPY MOUNTAIN HOLDINGS, LLC

SECOND: The name which it proposes to register and do business in New Hampshire is:

HAPPY MOUNTAIN HOLDINGS, LLC

Principal Business Information:

Principal Office Address:

[redacted] Lee NH [redacted] .
(no. & street) (city/town) (state) (zip code)

Principal Mailing Address(if different):

[redacted] Lee NH [redacted] .
(no. & street) (city/town) (state) (zip code)

Business Phone: NONE

Business Email: NONE

☐ Please check if you would prefer to receive the Annual Report Reminder Notice by email.

THIRD: It is formed under the laws of Delaware .

FOURTH: The date of its formation is 11/26/2008 .

FIFTH: Describe the nature of the business or purposes to be conducted or promoted in New Hampshire (and if known, list the NAICS Code and Sub Code):

Other / Investments

SIXTH: The name of its registered agent in New Hampshire is:

CORPORATION SERVICE COMPANY (150560) .

The complete address of its registered office IN NEW HAMPSHIRE (agent's business address) is:

10 Ferry Street S313 Concord NH 03301 .
(no. & street) (city/town) (state) (zip code)

Attachment DDDDD

PX 27, 3038

APPLICATION FOR REGISTRATION AS A
FOREIGN LIMITED LIABILITY COMPANY

Form FLLC-1
(Cont.)

Manager/Member Information:

Name	Title	Address
Melissa Maier Bishop Revocable Trust	Member	[redacted], Lee, NH, [redacted]
Jeffrey M. Bishop Revocable Trust	Member	[redacted] Lee, NH, [redacted]

The period of its duration is: Perpetual .

Title: Trustee
Signature: Jeff Bishop
Name of Signer: Jeff Bishop
Date signed: 10/02/2020
Effective Date: 10/02/2020 12:37:00 PM

Complete address of person signing: [redacted] Lee, NH, [redacted]

Note: The sale or offer for sale of membership interests of the limited liability company will comply with the requirements of the New Hampshire Uniform Securities Act (RSA 421-B). The membership interests of the limited liability company: 1) have been registered or when offered will be registered under RSA 421-B; 2) are exempted or when offered will be exempted under RSA 421-B; 3) are or will be offered in a transaction exempted from registration under RSA 421-B; 4) are not securities under RSA 421-B; OR 5) are federal covered securities under RSA 421-B. The statement above shall not by itself constitute a registration or a notice of exemption from registration of securities within the meaning of sections 448 and 461(i)(3) of the United States Internal Revenue Code and the regulation promulgated thereunder.

*Shall be executed on behalf of the foreign limited liability company by a person with authority to do so under the laws of the state or other jurisdiction of its formation, or, if the foreign limited liability company is in the hands of a receiver, executor, or other court appointed fiduciary, trustee, or other fiduciary, it must be signed by that fiduciary.

DISCLAIMER: All documents filed with the Corporation Division become public records and will be available for public inspection in either tangible or electronic form.

State of New Hampshire

Department of State

CERTIFICATE OF EXISTENCE

OF

HAPPY MOUNTAIN HOLDINGS, LLC

This is to certify that **HAPPY MOUNTAIN HOLDINGS, LLC** is registered in this office as a **Delaware Limited Liability Company** to transact business in New Hampshire on 10/2/2020 12:37:00 PM.

Business ID: [redacted]

IN TESTIMONY WHEREOF,
I hereto set my hand and cause to be affixed
the Seal of the State of New Hampshire,
this 2nd day of October A.D. 2020

William M. Gardner
Secretary of State

State of New Hampshire
Department of State

Accepted Date: **05/10/2018**

Business Name: **CAWTHRON BUILDERS LLC**

Principal Office Address: [redacted]

RE: Acceptance of Business Formation

This letter is to confirm the acceptance of the following business formation:

Business ID: [redacted]

Tracking #: **4095128**

Expiration Date: **Perpetual**

Effective Date: **05/09/2018**

Payment Transaction #: [redacted]

To maintain your business registration in good standing, you must maintain a Registered Agent at all times. You must also file an annual report no later than April 1st of each year. To file your annual report please go to https://quickstart.sos.nh.gov/online/Account.

It is incumbent upon you to keep this office informed of address or email changes to ensure that all communications from our office reaches you. There is no charge for address changes.

Please visit our website for helpful information regarding all your business needs. If you require assistance or should you have any questions, you may contact the Corporation Division using the information provided below.

Please reference your Business ID in your communication.

Thank you,

New Hampshire Department of State
Corporation Division

Mailing Address - Corporation Division, NH Department of State, 107 North Main Street, Room 204, Concord, NH 03301-4989
Physical Location - State House Annex, 3rd Floor, Room 317, 25 Capitol Street, Concord, NH
Phone: (603)271-3246 | **Fax:** (603)271-3247 | **Email:** corporate@sos.nh.gov | **Website:** sos.nh.gov

State of New Hampshire
Department of State

Filed
Date Filed : 05/09/2018 06:37:00 PM
Effective Date : 05/09/2018 06:37:00 PM
Filing # : 4095128 Pages : 2
Business ID : 794583
William M. Gardner
Secretary of State
State of New Hampshire

Form LLC-1
RSA 304-C:31

CERTIFICATE OF FORMATION
NEW HAMPSHIRE LIMITED LIABILITY COMPANY

THE UNDERSIGNED, under the New Hampshire Limited Liability Company Laws submits the following certificate of formation:

FIRST: The name of the limited liability company is:

CAWTHRON BUILDERS LLC

Principal Business Information:

Principal Office Address:

[redacted] Dover NH [redacted].
(no. & street) (city/town) (state) (zip code)

Principal Mailing Address (if different):

[redacted] Dover NH [redacted].
(no. & street) (city/town) (state) (zip code)

Business Phone: 6037318156

Business Email: ccawthron@kw.com

☑ Please check if you would prefer to receive the Annual Report Reminder Notice by email.

SECOND: Describe the nature of the primary business or purposes (and if known, list the NAICS Code and Sub Code):

23-Construction - 117-New Housing For-Sale Builders

THIRD: The name of the limited liability company's initial registered agent is:

Corey Cawthron.

The complete address of its registered office (agent's business address) is:

[redacted] Dover NH [redacted].
(no. & street) (city/town) (state) (zip code)

FOURTH: The management of the limited liability company is vested in a manager or managers.

The period of its duration is: Perpetual.

Attachment EEEEE

PX 27, 3042

Title: Manager
Signature: Corey Cawthron Cawthron
Name of Signer: Corey Cawthron Cawthron
Date signed: 05/09/2018
Effective Date: 05/09/2018 06:37:00 PM

Note: The sale or offer for sale of membership interests of the limited liability company will comply with the requirements of the New Hampshire Uniform Securities Act (RSA 421-B). The membership interests of the limited liability company: 1) have been registered or when offered will be registered under RSA 421-B; 2) are exempted or when offered will be exempted under RSA 421-B; 3) are or will be offered in a transaction exempted from registration under RSA 421-B; 4) are not securities under RSA 421-B; OR 5) are federal covered securities under RSA 421-B. The statement above shall not by itself constitute a registration or a notice of exemption from registration of securities within the meaning of sections 448 and 461(i)(3) of the United States Internal Revenue Code and the regulation promulgated thereunder.

* Must be signed by a manager; if no manager, must be signed by a member.

DISCLAIMER: All documents filed with the Corporation Division become public records and will be available for public inspection in either tangible or electronic form.

State of New Hampshire

Department of State

CERTIFICATE OF EXISTENCE

OF

CAWTHRON BUILDERS LLC

This is to certify that **CAWTHRON BUILDERS LLC** is registered in this office as a **New Hampshire Limited Liability Company** to transact business in New Hampshire on 5/9/2018 6:37:00 PM.

Business ID: [redacted]

IN TESTIMONY WHEREOF,
I hereto set my hand and cause to be affixed
the Seal of the State of New Hampshire,
this 9th day of May A.D. 2018

William M. Gardner
Secretary of State

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This is my most valuable trading newsletter I have ever created. It was strategically developed to only deliver high probable trades with the power to make 100%, 200% 300% return on each trade.

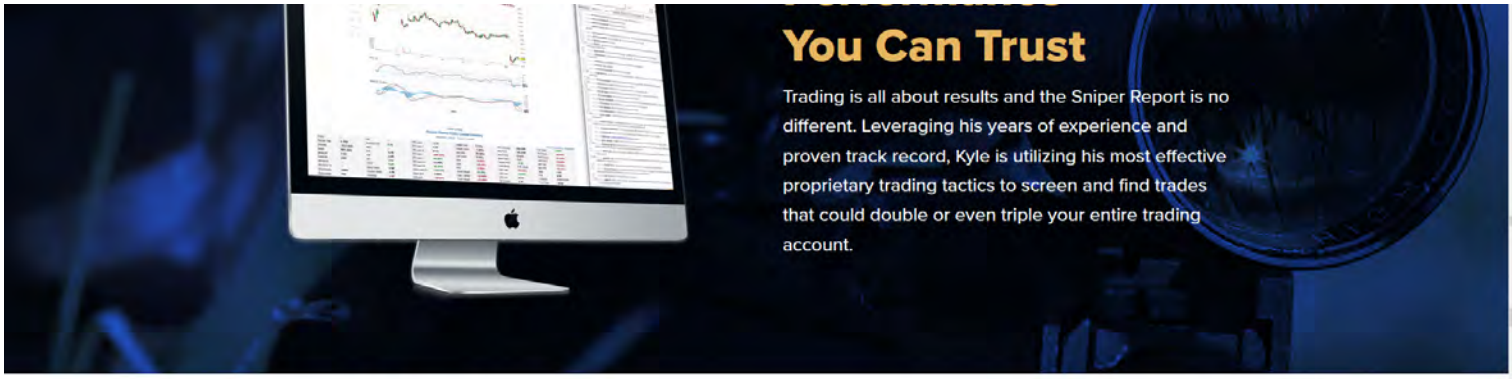


Only the Top 1% of Trades Make it

This newsletter is unlike anything you've seen before. The only trades that will reach your inbox each month are my most coveted and high probable trades with massive upside potential to maximize your returns while also minimizing your losses. Every month, I will be using the same techniques I used to make over $3 million dollars to screen and find only the best possible trades signals to share with you.* Each trade will come jammed packed with the exact entry and exit points as well as the most important research I uncovered while search for the trade.

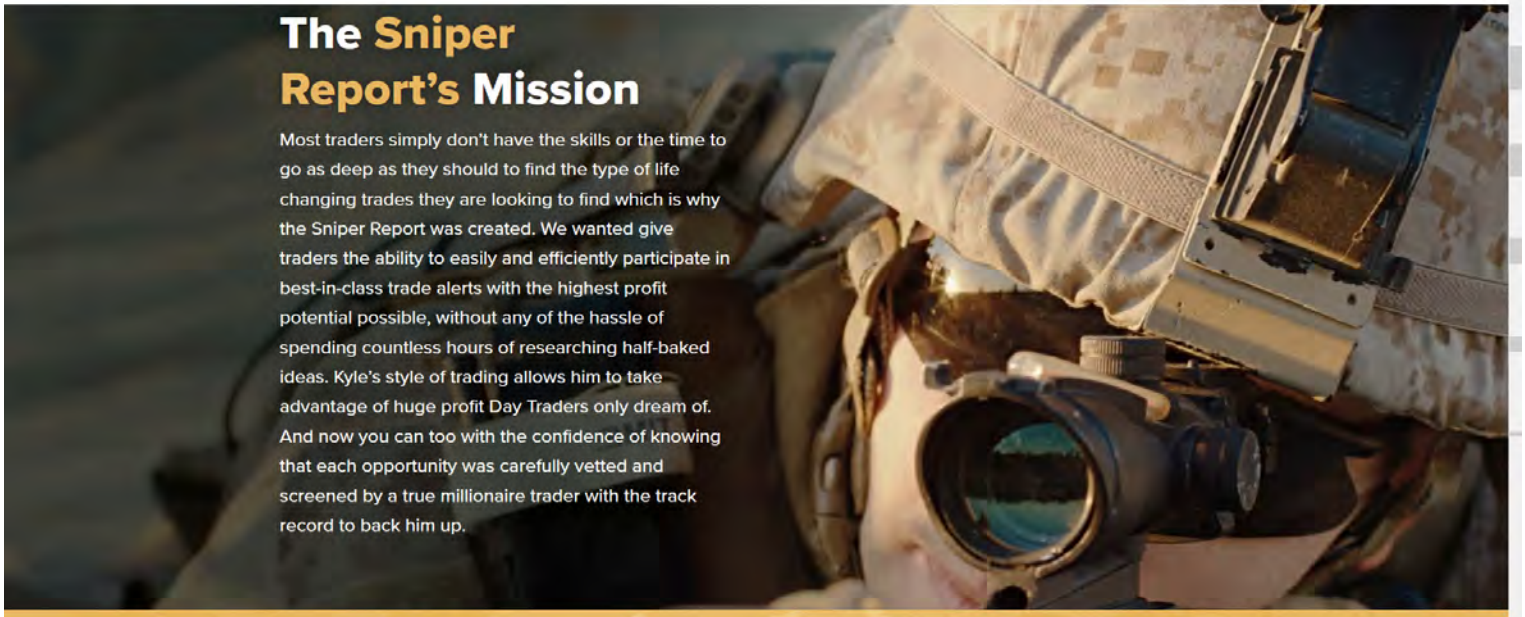


Performance



You Can Trust

Trading is all about results and the Sniper Report is no different. Leveraging his years of experience and proven track record, Kyle is utilizing his most effective proprietary trading tactics to screen and find trades that could double or even triple your entire trading account.



The Sniper Report's Mission

Most traders simply don't have the skills or the time to go as deep as they should to find the type of life changing trades they are looking to find which is why the Sniper Report was created. We wanted give traders the ability to easily and efficiently participate in best-in-class trade alerts with the highest profit potential possible, without any of the hassle of spending countless hours of researching half-baked ideas. Kyle's style of trading allows him to take advantage of huge profit Day Traders only dream of. And now you can too with the confidence of knowing that each opportunity was carefully vetted and screened by a true millionaire trader with the track record to back him up.

$4000 worth of value for just $199 per year!

Supercharge your trading account with world-class trade recommendations delivered directly to your inbox for less than 4 dollars a day. Experience for yourself the feeling of doubling or even tripling your trading from a single trade.

- Entry Price Alert
- Initial Stop & Loss Target Price
- Daily Trade Updates
- The Reason Behind the Trade

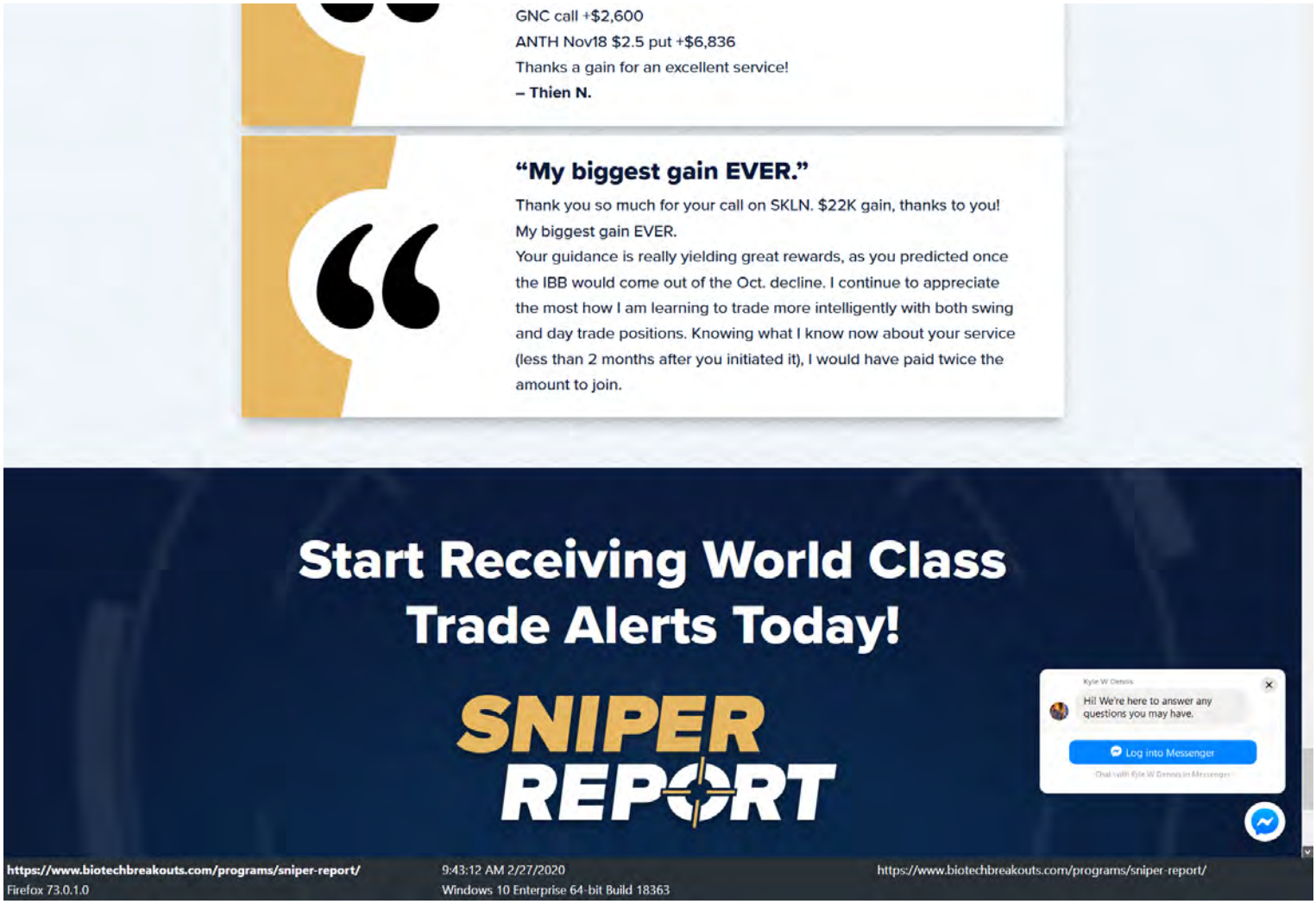
Hear From Our Members*

"I am very blessed to be a part of your service"

I can honestly say that I am very blessed to be a part of your service.
I have made several trades from stocks you provided:
WINT Nov18 $2.5 put +$15,020
CEMP +$950.

Attachment FFFFF

PX 27, 3046



Attachment FFFFF **PX 27, 3047**

TOTAL ALPHA

Bootcamp Training Free Offer Alpha Insights Success Stories

LEARN THE OPTIONS TRADING STRATEGIES THAT JEFF BISHOP HAS USED TO MAKE A FORTUNE IN THE STOCK MARKET



Jeff Bishop's Total Alpha Gives You exclusive Access to the Options Trading Mastermind... Genius Included!

LEARN MORE

TOTAL ALPHA FORMULA

SEEING JEFF'S POSITIONS AND LIVE STREAMING PORTFOLIO



Jeff's Account

+

GETTING JEFF'S TRADE ALERTS & MARKET FORECASTS



Example Market Forecast

=

TOTAL ALPHA OPPORTUNITY

"THIS MORE THAN PAID FOR THE TOTAL ALPHA SERVICE IN ONE TRADE TODAY."



Attachment GGGGG

PX 27, 3048

AMZN $116,197

ALPHA ADVANTAGE

WHAT IS TOTAL ALPHA

Jeff Bishop is a multimillionaire options trader. He is often referred to as the "Mensa" Trader because of his certified geniusness and membership in the high IQ society of the same name. Each trading day he applies that genius to figuring out simple ways for the average trader to profit from reliable - but seemingly complex - options trading strategies.

With Total Alpha Jeff uncovers profitable options trading strategies. He uses these strategies to target profitable trading opportunities, and masterfully applies these trading techniques and to target maximum profits!

TOTAL ALPHA: GENIUS INCLUDED!

You don't need to be a genius to profit from Total Alpha–leave the heavy lifting to Jeff! Just look at these regular traders who have recently profited from Jeff's no-BS trade alerts and research by joining Total Alpha:

WHAT JEFF ALERTED

The contract I am looking to buy is the TWTR Sept 27 $42 Call.

Today, I have made the following trades so far:

Date	Order	Type	Order type	Quantity	Symbol
09/09/19	12158	Option	Sell Open	30	ROKU Sep 13 '19 $170 Call
			Buy Open	30	ROKU Sep 13 '19 $175 Call
09/09/19	12157	Option	Sell Open	100	QQQ Sep 13 '19 $192 Call
			Buy Open	100	QQQ Sep 13 '19 $193 Call
09/09/19	12156	Option	Sell Open	30	SHOP Sep 13 '19 $360 Put
			Buy Open	30	SHOP Sep 13 '19 $355 Put

And some new trades for today which highlight my bullish thesis:

Calls

PAGS Nov. 15th $40 call for $1.45

UVXY Nov. 15th $24 call for $1.35

COST Nov. 15th $300 call for $2.55

PTON Nov. 15th $25 call for $0.90

DIS Nov. 1st $129 call for $2.80

THE RESULT



FEATURED ARTICLE

ALPHA INSIGHTS

CONTRARIAN PLAY – GLD TRADE REVIEW

BY JEFF BISHOP | FEB 27, 2020 | EDITORIAL

Sometimes as traders we get so caught up into individual stock stories that we forget about the big picture and the economy. Not me. I've been consistently collecting paychecks with long gold...

HOW CAN I PROFIT FROM JEFF'S TRADES?

AS A TOTAL ALPHA MEMBER YOU WILL RECEIVE:

Jeff's Total Alpha trade alerts

Access to Jeff's live streaming portfolio

An account of each new position Jeff trades

Complete transparency – look right over Jeff's shoulder and see the moves he is making in real time!

TOTAL ALPHA OPTIONS TRADING WITH JEFF ALLOWS YOU TO HARNESS YOUR OWN TRADING TO JEFF'S PROVEN OPTIONS TRADING EXPERIENCE, GAINED IN OVER 20 YEARS OF EVERY CONCEIVABLE REAL-LIFE TRADING SCENARIO!

DISCOVER SIMPLE WAYS TO PROFIT FROM OPTIONS TRADES AS YOU:

Learn the options trading techniques that Jeff personally uses

Discover exactly which trading technique Jeff recommends for every market situation, even including when not to trade!

See how Jeff locks in profits; learn when to exit trades

Learn how to spot the same reliable chart patterns Jeff uses personally to pinpoint trades about to pop!

Grasp the different market conditions to use each of Jeff's trading techniques in

Attend live training sessions with Jeff including member Q&A, recorded for members

WHAT'S JEFF TRADING RIGHT NOW?

At any moment Jeff has upwards of 10 Total Alpha options trades in play, which he alerts to every Total Alpha member. Every Total Alpha trade is selected personally by Jeff, each one of which you can be assured receives his personal attention not only to pinpoint profitable trades in the first place, but also at the prices that he wants to get in and out of the trade at.

Total Alpha is a complete service designed to pinpoint profitable trades, get in at the right price, and exit with a profit. And at any one moment there are a multitude of trading opportunities for you to take, or simply sit back and watch to see how different trades unfold.

THE SMART TRADER'S SHORTCUT TO OPTIONS PROFITS SUCCESS

Jeff is not only an experienced and highly successful trader, he is an experienced trading


guide. Thousands of traders from all backgrounds and of all experience levels benefit from Jeff at their side as their trading guide and mentor.
There is no better way to learn than watching a master at his craft each day. Gain access to the recognized #1 options trading master with Jeff Bishop's Total Alpha trading service.
SIGN UP FOR THE FREE TRAINING TO LEARN MORE ABOUT THE TOTAL ALPHA ADVANTAGE
TOTAL ALPHA
GET TOTAL ALPHA; GENIUS INCLUDED!
SIGN UP TODAY
RagingBull
https://totalalphatrading.com/total-alpha/ Firefox 73.0.1.0 9:45:24 AM 2/27/2020 Windows 10 Enterprise 64-bit Build 18363 https://totalalphatrading.com/

Date	Name	Type	Net	From Email Address	Shipping Address	Note
11/30/2017	Adrian Budiyanto	Instant Transfer Sent	-$1,689.30 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 62 Calef Highway Suite #233, Lee, NH, 03861, United States	RB aff commission
9/29/2017	Adrian Budiyanto	Instant Transfer Sent	-$49.50 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	aff commission
7/28/2017	Adrian Budiyanto	Instant Transfer Sent	-$14.70 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	affiliate commissions
6/29/2017	Adrian Budiyanto	Instant Transfer Sent	-$24.50 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	aff comm
5/30/2017	Adrian Budiyanto	Instant Transfer Sent	-$899.60 USD	jason@jasonbondpicks.com		RagingBull.com LLC Affiliate
9/29/2017	Amine Rahal	Instant Transfer Sent	-$209.10 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	aff commission
7/28/2017	Amine Rahal	Instant Transfer Sent	-$999.20 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	aff commissions
6/29/2017	Amine Rahal	Instant Transfer Sent	-$112.57 CAD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	aff comm
5/30/2017	Amine Rahal	Instant Transfer Sent	-$650.72 CAD	jason@jasonbondpicks.com		RagingBull.com LLC Affiliate
4/28/2017	Amine Rahal	Instant Transfer Sent	-$209.40 USD	jason@jasonbondpicks.com		RagingBull Affiliate
11/30/2017	Anne caskie	Instant Transfer Sent	-$29.70 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 62 Calef Highway Suite #233, Lee, NH, 03861, United States	RB aff commission
10/31/2017	Anne caskie	Instant Transfer Sent	-$29.70 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	rb aff pay
9/29/2017	Anne caskie	Instant Transfer Sent	-$29.70 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	aff commission
8/29/2017	Anne caskie	Instant Transfer Sent	-$29.70 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	aff commission
7/28/2017	Anne caskie	Instant Transfer Sent	-$29.70 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	affiliate commissions
6/29/2017	Anne caskie	Instant Transfer Sent	-£22.11 GBP	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	aff comm
6/29/2017	Bart Van Damme	Instant Transfer Sent	-€20.73 EUR	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	Aff Comm
11/30/2017	Biopharmcatalyst	Instant Transfer Sent	-$1,907.33 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 62 Calef Highway Suite #233, Lee, NH, 03861, United States	RB aff commission
4/28/2017	BRIAN mannino	Instant Transfer Sent	-$209.70 USD	jason@jasonbondpicks.com		RagingBull Affiliate
4/28/2017	Bryan Bouton	Instant Transfer Sent	-$24.50 USD	jason@jasonbondpicks.com		RagingBull Affiliate
6/29/2017	Bryon Green	Instant Transfer Sent	-$179.70 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	aff comm
11/30/2017	ClearView Enterprises LLC	Instant Transfer Sent	-$959.40 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 62 Calef Highway Suite #233, Lee, NH, 03861, United States	RB aff commission
10/31/2017	ClearView Enterprises LLC	Instant Transfer Sent	-$159.60 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	ragingbull.com affiliate pay
6/29/2017	ClearView Enterprises LLC	Instant Transfer Sent	-$119.20 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	aff comm
5/30/2017	ClearView Enterprises LLC	Instant Transfer Sent	-$19.60 USD	jason@jasonbondpicks.com		RagingBull.com LLC Affiliate
7/28/2017	Coleman Financial, LLC	Instant Transfer Sent	-$399.50 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	affiliate commissions
6/29/2017	Coleman Financial, LLC	Instant Transfer Sent	-$24.50 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	aff comm
5/30/2017	Coleman Financial, LLC	Instant Transfer Sent	-$239.70 USD	jason@jasonbondpicks.com		RagingBull.com LLC Affiliate
11/30/2017	Elliot Rojas	Instant Transfer Sent	-$239.70 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 62 Calef Highway Suite #233, Lee, NH, 03861, United States	RB aff commission
4/1/2020	Ethan Aiken	Credit Card Payment Sent	-$1,089.10 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 62 Calef Highway Suite #233, Lee, NH, 03861, United States	Feb. 2020 affiliate commission
11/30/2017	Ethan Aiken	eCheck Sent	-$7,080.60 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 62 Calef Highway Suite #233, Lee, NH, 03861, United States	RB affiliate commissions
10/31/2017	Ethan Aiken	Instant Transfer Sent	-$1,427.70 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	ragingbull.com affiliate pay
7/28/2017	Ethan Aiken	Instant Transfer Sent	-$9,453.30 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	aff commissions
6/29/2017	Ethan Aiken	Instant Transfer Sent	-$3,231.20 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	aff comm
5/30/2017	Ethan Aiken	Instant Transfer Sent	-$5,602.80 USD	jason@jasonbondpicks.com		RagingBull.com Affiliate
4/28/2017	Ethan Aiken	Instant Transfer Sent	-$3,638.00 USD	jason@jasonbondpicks.com		RagingBull Affiliate
5/30/2017	Ganesh Ilwaru	Instant Transfer Sent	-$239.70 USD	jason@jasonbondpicks.com		RagingBull.com LLC Affiliate
7/28/2017	James Archer	Instant Transfer Sent	-$148.50 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	AFFILIATE COMMISSIONS
6/29/2017	James Archer	Instant Transfer Sent	-$209.40 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	aff comm
11/30/2017	James Lawson	Instant Transfer Sent	-$263.10 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 62 Calef Highway Suite #233, Lee, NH, 03861, United States	RB aff commission
10/31/2017	James Lawson	Instant Transfer Sent	-$322.80 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	ragingbull.com affiliate payment
9/29/2017	James Lawson	Instant Transfer Sent	-$47.40 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	aff commission
7/28/2017	James Lawson	Instant Transfer Sent	-$1,203.60 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	aff commissions
6/29/2017	James Lawson	Instant Transfer Sent	-$1,258.40 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	aff comm
5/30/2017	James Lawson	Instant Transfer Sent	-$508.50 USD	jason@jasonbondpicks.com		RagingBull.com LLC Affiliate
4/28/2017	James Lawson	Instant Transfer Sent	-$157.20 USD	jason@jasonbondpicks.com		RagingBull Affiliate
7/28/2017	Joseph Riccardi	Instant Transfer Sent	-$374.10 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	AFFILIATE COMMISSION
6/29/2017	Joseph Riccardi	Instant Transfer Sent	-$113.90 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	Aff Comm
4/28/2017	Joseph Riccardi	Instant Transfer Sent	-$39.50 USD	jason@jasonbondpicks.com		RagingBull Affiliate
7/28/2017	Keith kilcourse	Instant Transfer Sent	-$239.70 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	AFFILIATE COMMISSION
6/29/2017	Keith kilcourse	Instant Transfer Sent	-€75.90 EUR	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	aff comm
5/30/2017	Keith kilcourse	Instant Transfer Sent	-€129.26 EUR	jason@jasonbondpicks.com		RagingBull.com LLC Affiliate
11/30/2017	Kevin Elliott	eCheck Sent	-$7,884.90 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 62 Calef Highway Suite #233, Lee, NH, 03861, United States	RB affiliate commissions
10/31/2017	Kevin Elliott	Instant Transfer Sent	-$1,218.00 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	ragingbull.com affiliate pay
9/29/2017	Kevin Elliott	Instant Transfer Sent	-$2,242.30 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	aff commission
7/28/2017	Kevin Elliott	Instant Transfer Sent	-$3,122.90 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	aff commissions
6/29/2017	Kevin Elliott	Instant Transfer Sent	-$2,190.10 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	aff comm
5/30/2017	Kevin Elliott	Instant Transfer Sent	-$2,440.10 USD	jason@jasonbondpicks.com		RagingBull.com LLC Affiliate
4/28/2017	Kevin Elliott	Instant Transfer Sent	-$3,615.70 USD	jason@jasonbondpicks.com		RagingBull.com Affiliate
5/30/2017	Kimberly Murray	Instant Transfer Sent	-$25,313.80 USD	jason@jasonbondpicks.com		RagingBull.com LLC Affiliate, mod invoices and service bonus
4/28/2017	Kimberly Murray	Instant Transfer Sent (Travel Rule)	-$8,525.90 USD	jason@jasonbondpicks.com		Affiliate and Invoices
11/30/2017	Lance Jepsen	Instant Transfer Sent	-$1,307.40 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 62 Calef Highway Suite #233, Lee, NH, 03861, United States	RB aff commission
10/31/2017	Lance Jepsen	Instant Transfer Sent	-$727.90 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	ragingbull.com affiliate pay
9/29/2017	Lance Jepsen	Instant Transfer Sent	-$553.20 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	aff commission
7/28/2017	Lance Jepsen	Instant Transfer Sent	-$2,240.40 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	aff commissions
6/29/2017	Lance Jepsen	Instant Transfer Sent	-$4,089.50 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	aff comm
5/30/2017	Lance Jepsen	Instant Transfer Sent	-$4,087.80 USD	jason@jasonbondpicks.com		RagingBull.com Affiliate
4/28/2017	Lance Jepsen	Instant Transfer Sent	-$2,828.50 USD	jason@jasonbondpicks.com		RagingBull Affiliate
11/30/2017	LUCKY PENNY LANE LLC	Instant Transfer Sent	-$59.70 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 62 Calef Highway Suite #233, Lee, NH, 03861, United States	RB aff commission
9/29/2017	LUCKY PENNY LANE LLC	Instant Transfer Sent	-$89.70 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	aff commission
6/29/2017	LUCKY PENNY LANE LLC	Instant Transfer Sent	-$89.70 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	aff comm
5/30/2017	LUCKY PENNY LANE LLC	Instant Transfer Sent	-$59.70 USD	jason@jasonbondpicks.com		RagingBull.com LLC Affiliate
5/30/2017	M. Weiss	Instant Transfer Sent	-$399.80 USD	jason@jasonbondpicks.com		RagingBull.com LLC Affiliate
11/30/2017	Matt Dortenzio	eCheck Sent	-$2,688.60 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 62 Calef Highway Suite #233, Lee, NH, 03861, United States	RB affiliate commission
10/31/2017	Matt Dortenzio	Instant Transfer Sent	-$239.40 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	ragingbull.com affiliate pay
9/29/2017	Matt Dortenzio	Instant Transfer Sent	-$283.80 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	aff commission

Attachment HHHHH

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Date	Name	Type	Net	From Email Address	Shipping Address	Note
7/28/2017	Matt Dortenzio	Instant Transfer Sent	-$1,242.60 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	aff commission
6/29/2017	Matt Dortenzio	Instant Transfer Sent	-$831.30 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	aff comm
5/30/2017	Matt Dortenzio	Instant Transfer Sent	-$1,002.90 USD	jason@jasonbondpicks.com		RagingBull.com LLC Affiliate
4/28/2017	Matt Dortenzio	Instant Transfer Sent	-$223.50 USD	jason@jasonbondpicks.com		RagingBull Affiliate
9/30/2017	matthew galpin	Instant Transfer Sent	-$89.10 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	aff commission
6/29/2017	matthew galpin	Instant Transfer Sent	-$758.30 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	aff comm
5/30/2017	matthew galpin	Instant Transfer Sent	-$209.70 USD	jason@jasonbondpicks.com		RagingBull.com LLC Affiliate
6/29/2017	Michael Falconi	Instant Transfer Sent	-$30.85 CAD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	Aff Comm
10/31/2017	Michael Patton	Instant Transfer Sent	-$89.10 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	rb aff pay
7/28/2017	Michael Patton	Instant Transfer Sent	-$89.10 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	AFFILIATE COMMISSIONS
4/28/2017	Michael Patton	Instant Transfer Sent	-$89.10 USD	jason@jasonbondpicks.com		RagingBull Affiliate
11/30/2017	MRR	Instant Transfer Sent	-$209.70 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 62 Calef Highway Suite #233, Lee, NH, 03861, United States	RB aff commission
11/30/2017	NG YU WEI	Instant Transfer Sent	-$49.50 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 62 Calef Highway Suite #233, Lee, NH, 03861, United States	RB aff commission
10/31/2017	NG YU WEI	Instant Transfer Sent	-$24.50 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	RB aff pay
9/29/2017	NG YU WEI	Instant Transfer Sent	-$598.30 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	aff commission
7/28/2017	NG YU WEI	Instant Transfer Sent	-$1,223.00 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	aff commissions
6/29/2017	NG YU WEI	Instant Transfer Sent	-$546.50 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	aff comm
5/30/2017	NG YU WEI	Instant Transfer Sent	-$1,548.60 USD	jason@jasonbondpicks.com		RagingBull.com LLC Affiliate
4/28/2017	NG YU WEI	Instant Transfer Sent	-$249.00 USD	jason@jasonbondpicks.com		RagingBull Affiliate
6/29/2017	Paul Bacon	Instant Transfer Sent	-$239.70 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	aff comm
11/30/2017	PERSINC MEDIA LP	Instant Transfer Sent	-$598.80 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 62 Calef Highway Suite #233, Lee, NH, 03861, United States	RB aff commission
10/31/2017	PERSINC MEDIA LP	Instant Transfer Sent	-$119.40 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	raging bull affiliate pay
9/30/2017	PERSINC MEDIA LP	Instant Transfer Sent	-$489.20 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	aff commissions
7/28/2017	PERSINC MEDIA LP	Instant Transfer Sent	-$44.70 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	Affiliate commissions
6/29/2017	PERSINC MEDIA LP	Instant Transfer Sent	-$485.40 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	aff comm
5/30/2017	PERSINC MEDIA LP	Instant Transfer Sent	-$3,377.20 USD	jason@jasonbondpicks.com		RagingBull.com LLC Affiliate
4/28/2017	PERSINC MEDIA LP	Instant Transfer Sent	-$556.70 USD	jason@jasonbondpicks.com		RagingBull Affiliate
7/28/2017	Tom Davidson	Instant Transfer Sent	-$239.70 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	AFFILIATE COMMISSION
6/29/2017	Tom Davidson	Instant Transfer Sent	-$23.70 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	Aff Comm
11/30/2017	Towers Auto	Instant Transfer Sent	-$599.80 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 62 Calef Highway Suite #233, Lee, NH, 03861, United States	RagingBull affiliate commissions
11/30/2017	Unconventional Prosperity	eCheck Sent	-$9,407.20 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 62 Calef Highway Suite #233, Lee, NH, 03861, United States	RB Affiliate Commissions
10/31/2017	Unconventional Prosperity	Instant Transfer Sent	-$2,098.90 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	ragingbull.com affiliate pay
9/29/2017	Unconventional Prosperity	Instant Transfer Sent	-$422.60 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	aff commission
7/28/2017	Unconventional Prosperity	Instant Transfer Sent	-$2,670.30 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	aff commissions
6/29/2017	Unconventional Prosperity	Instant Transfer Sent	-$1,168.10 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	aff comm
5/30/2017	Unconventional Prosperity	Instant Transfer Sent	-$2,354.50 USD	jason@jasonbondpicks.com		RagingBull.com LLC Affiliate
4/28/2017	Unconventional Prosperity	Instant Transfer Sent	-$418.60 USD	jason@jasonbondpicks.com		RagingBull Affiliate
7/28/2017	Warrior Operating, Inc	Instant Transfer Sent	-$239.70 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	AFFILIATE COMMISSION
5/30/2017	Warrior Operating, Inc	Instant Transfer Sent	-$267.30 USD	jason@jasonbondpicks.com		RagingBull.com LLC Affiliate
4/28/2017	Warrior Operating, Inc	Instant Transfer Sent	-$419.40 USD	jason@jasonbondpicks.com		Affiliate
7/28/2017	Wayne Vick	Instant Transfer Sent	-$399.50 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	aff commissions
4/28/2017	Wayne Vick	Instant Transfer Sent	-$74.70 USD	jason@jasonbondpicks.com		RagingBull Affiliate
10/31/2017	Wes from Tactical Electric	Instant Transfer Sent	-$239.70 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	ragingbull.com affiliate pay
6/29/2017	Wes from Tactical Electric	Instant Transfer Sent	-$179.70 USD	jason@jasonbondpicks.com	Ragingbull.com, LLC, 835 E Lamar Blvd #263, Arlington, TX, 76011, United States	aff comm
5/30/2017	Wes from Tactical Electric	Instant Transfer Sent	-$209.70 USD	jason@jasonbondpicks.com		RagingBull.com LLC Affiliate

Attachment HHHHH

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New Comment on Nathan Bear Trading Success Story

From: ActiveRain Notification <notification@activerain.com>
To: [redacted]
Date: Wed, 16 Oct 2019 15:53:05 -0400

Russell Barbour commented on: Nathan Bear Trading Success Story

> Well, that your is your choice and it is clear that you have plenty of time given your extensive presence on social media and related websites. I am just saying that I have never felt 'scammed' by them.
>
> Are you sure you aren't confusing aggressive marketing with fraud? These stock alerts sites mostly operate within the law when it comes to financial advice - they don't need a license. I have been a member of almost all of these types of sites and they don't get shut down.
>
> Most of what you are talking about is related to advertising and not their actual trading. They are really great traders and they have helped a lot of people learn how to trade.
>
> Are you trying to say that this is not true? That Jason's three patterns are not real ? I use them regularly to make money and they are well established technical patterns.
>
> Are you arguing that Kyle's biotech runup strategy is all fake? That he isnt making the trades? If he isn't actually trading them - he is losing out lol. Because I trade them and they work well.

Reply, report, or unsubscribe from this post at http://activerain.com/blogsview/5270869/nathan-bear-trading-success-story

Communication Settings | Privacy Policy

ActiveRain | 2211 Rimland Drive, Suite 124 | Bellingham, WA 98226

New Comment on Nathan Bear Trading Success Story

From: ActiveRain Notification <notification@activerain.com>
To: [redacted]
Date: Wed, 16 Oct 2019 16:56:42 -0400

Russell Barbour commented on: Nathan Bear Trading Success Story

> Haha you are hilarious. I actually have a networth higher than $1MM. You seem to have plenty of time to falsely attack people online though. I promote them because I love the services. If only you were not such a negative person....it must be tiring!

Reply, report, or unsubscribe from this post at http://activerain.com/blogsview/5270869/nathan-bear-trading-success-story

Communication Settings | Privacy Policy

ActiveRain | 2211 Rimland Drive, Suite 124 | Bellingham, WA 98226

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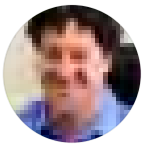

Russell Barbour

Online Entrepreneur and Stock Trader, Stockmillionaires.com

Stock trader and internet entrepreneur. I can help you learn how to make money online and avoid the common mistakes that many new stock traders make. If you want a FREE swing trading course from a worl (more)

127 Answers 0 Questions 0 Shares 4 Posts 141 Followers 152 Following Edits Activity

127 Answers Most Recent

Russell Barbour · January 2
Online Entrepreneur and Stock Trader, Stockmillionaires.com

How do people who run nonprofits make a living if they don't make money off of their business?

The thing about non-profits is that they sound like no-one makes money. But they do. They just draw a salary and then when no profits are left over its a 'non-profit'. So they can set their salary to ensure that there are no profits left!

Russell Barbour · November 2, 2019
Online Entrepreneur and Stock Trader, Stockmillionaires.com

How can I learn to trade pharma and biotech stocks?

There are a few good trading services out there that have helped me. You can learn their strategies then just trade on your own or follow along with their stock alerts. I highly recommend one like Kyle Dennis's Fortune Forecaster program or something similar (more)

Russell Barbour · October 29, 2019
Online Entrepreneur and Stock Trader, Stockmillionaires.com

Is Kyle Dennis legit at trading stocks well?

Kyle Dennis is legit. I have been a member of his Sniper Report service and I LOVE it. Kyle focuses on trading stocks with upcoming catalysts that also show many positive bullish indications - bullish charts, insiders buying and many other clues that the stock migl (more)



Russell Barbour · October 7, 2019
Online Entrepreneur and Stock Trader, Stockmillionaires.com

Will Trump's presidency be the end of his business empire?

lol, it is hilarious reading some of these answers. All these people saying Trump is a failure, bad business guy or a criminal. Some business failures are normal for a guy of his success. Pointing to some of his failed ventures and saying that they are evidence that he is a (more)

Russell Barbour · August 16, 2019
Online Entrepreneur and Stock Trader, Stockmillionaires.com

How do virtual assistants get paid?

I know some VA's that are getting $100 per hour. This is for very particular skills though like proofreading or freelance writing. Usually, you will only start out at around $15 per

Credentials & Highlights More

- PhD from University of Edinburgh
- Lives in Los Angeles 2016–present
- 228K content views 4.7K this month
- Active in 1 Space

Spaces

Millionaire Mentors
Admin · 4 items

Knows About

- **Trading (finance)** 37 answers
- **Stock Trading** 31 answers
- **Making Money Online** 14 answers
- **Penny Stocks** 8 answers
- **Swing Trading** 7 answers

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RECOMMENDATIONS

I created this resource page to easily list recommended stock trading related services, products, and companies that I use and/or those I know are exceptionally valuable. This way you can quickly find great products and services all in one place. You can save thousands of dollars all from this one page! Here is another free resource page that has some useful links to free stuff – all trading related.

Disclaimer: There are affiliate links on this page. This means that if you click through and purchase anything, I could possibly make a commission without adding any extra cost to you.

Disclosure: There are some affiliate links below, but these are all products I highly recommend. I won't put anything on this page that I haven't verified and/or personally used.

Don't miss my tutorial on How To Get Free Stock Watch Lists from Millionaire Traders.

Stock Alerts / Chatrooms

Jason Bond Picks: Jason Bond Picks is a stock alerts and chatroom trading service I've been using for years, and I'm still very happy with the service. They have offer quarterly swing trading alerts and educational subscriptions for $299 per quarter. Read my Jason Bond Picks Review. They also offer a FREE email newsletter that I highly recommend you sign up to receive (they have never sent me any spam just top quality stock picks and research!). Try it for free here and please let me know if you make money from any of the FREE alerts!



Educational Materials (DVDs, Books, Webinars etc.)

The Basics of Swing Trading: The Basics of Swing Trading DVD is a great resource that helped me make money trading stocks using a swing trading strategy. It is currently available for FREE through my link. I highly recommend the training that you will find in the 16 hrs that shows you how to win at trading from the ground up. Check out my review of this must have DVD.



Broker/Trading Platform – FREE stock if you signup through my link below!

I use RobinHood as my main broker. This is because I mainly swing trade stocks and don't care so much about execution speed etc. For swing trading RobinHood works well and I highly recommend it. The cool thing is that if you sign up for a free RobinHood account through my link (click here) you can claim a share in a stock for FREE! How cool is that? The price of the share can range from $3.5 all the way to $200 per share! This might not last forever so I would sign up through my link ASAP and claim your FREE SHARE of a stock. The RobinHood App is worth it and who said there is no such thing as a free lunch!

Jeff Bishop Free Ebook

Check out the Jeff Bishop free eBook download to get hold of one of the best options trading eBooks that I have read. Normally Jeff sells it for $49 but he has started giving it away for free. You will learn the basics of options trading as well as Jeff's 'Money Maker' secret to his options trading success.

Make Money Online

I supplement my trading account by making extra money online. If you would like to learn some simple tricks to make money blogging, building websites or even for shopping online, check out this useful resource. You will find tons of reviews on affiliate marketing courses, what online surveys can make you money and other side income generating methods. Highly recommended for helping you to build a massive trading account!

Don't miss this FREE STARTER KIT! (Worth $1000)





Check out this FREE TRAINING where Jason shows you how to make money over the weekend!







Top Ratings

Rank	Product	Rating	
1	*Kyle Dennis Review (Biotech Stock Picks)*	★★★★★	READ
2	*Investors Underground Review*	★★★★★	READ
3	*FDA Insider Alerts Review (Biotech Catalyst Alerts)*	★★★★★	READ
4	*Jason Bond Review (Stock Alerts Review)*	★★★★½	READ
5	*Microcap Millionaires Review*	★★★★☆	READ
6	*Penny Stock Egghead Review*	★★★★☆	READ
7	*Tim Alerts Review – What You Need To Know Before Signing Up*	★★★½☆	READ
8	*The Tech Trader Review (Harry Boxer review)*	★★★½☆	READ
9	*WallStreet Window Review*	★★★☆☆	READ
10	*Penny Stock Prophet Review*	★☆☆☆☆	READ

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