

DECLARATION OF ANGELA FRYE
PURSUANT TO 28 U.S.C. § 1746

I, Angela Frye, have personal knowledge of the facts set forth below. If called as a witness, I could and would testify as follows:

1. I am a U.S. citizen over the age of 18 and reside in Dumas, Arkansas.
2. In July 2020, I heard about a group called Blessings in No Time, or “BINT,” through a friend. My friend sent me a link, which I had to click on in order to watch a Zoom presentation. The founders of BINT, LaShonda and Marlon Moore, hosted the initial presentation. They described BINT as a link-funding group that was entirely legal.
3. During the initial presentation, a payout of \$11,400 was promised by the Moores in return for an initial investment of \$1,425. The Moores also guaranteed a total refund. This promised refund was the reason I ultimately decided to join BINT.
4. If someone decided they wanted to join BINT and had the money available to invest, they were directed to text a number stating that they were ready to invest. During the initial presentation, the Moores also told members to send a link to the initial Zoom presentation to any “likeminded” people who may be interested in joining the BINT group.
5. In order to join BINT, I also had to fill out a form on an app called “Band App.” I was required to enter my Zelle and PayPal information.
6. I joined BINT in July of 2020. I attended some of the weekly Zoom meetings, which were originally hosted by the founders, LaShonda and Marlon. However, when things started getting shakier within BINT, the admins often led the weekly meetings.
7. Upon joining BINT, I received a copy of the BINT Bible, which provided the code of conduct for members. A true and correct copy of that document is attached to this declaration as **Attachment A.**

8. As directed by BINT, I made the initial \$1,425 payment on August 18th to a person on the board I was placed on by BINT. Subsequently, I made three additional \$1,425 payments. Once again, I made each payment as instructed by BINT to people on the boards BINT placed me on.

9. Beginning in August 2020, BINT required members to pay an \$85 monthly fee for a software program called "Conecmi." It allowed BINT members to monitor their investments by seeing their place on a blessings board. However, my investments never actually moved on the board, so I was never paid out the money that was promised to me.

10. Per the BINT Bible, if anyone posted about BINT on social media, they were automatically kicked out and would not receive a refund.

11. Before I requested a refund in December 2020, my mother, sister, and son all requested refunds. Upon doing so, they were immediately kicked out of BINT. Thus, I waited a while longer so that I could see the happenings within the BINT community. When I realized that it was a complete scam, I requested my refund.

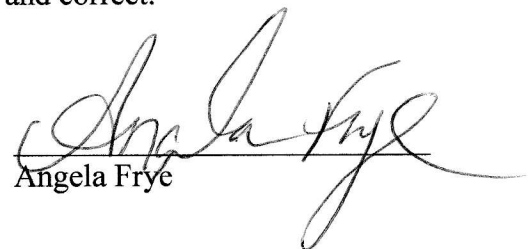
12. I requested a refund on BINTApp.com pursuant to the instructions in the BINT Frequently Asked Questions (FAQs). I was then removed from BINT. A true and correct copy of BINT's FAQs is attached as **Attachment B**.

13. I never received a refund and was provided no explanation as to why I did not receive this guaranteed refund.

14. I lost all of my investment. Overall, I paid \$5,700 for my fire positions plus the monthly Conecmi fees.

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

Executed on: 07/28/2021


Angela Frye

Attachment A



BINT UNIVERSITY

BINT

BIBLE

BINT LLC.2020

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ARTICLE I

MEMBERSHIP BYLAWS

1. CORRECT PROFILE CREATION

- A. ALL BINT MEMBERS MUST HAVE A FAMILY FRIENDLY/HEADSHOT PROFILE PICTURES
- B. ALL BINT MEMBERS FIRST NAME, MIDDLE INITIAL, LAST NAME

2. MINIMUM OF 3 BLESSING PLATFORMS

- A. YOU ARE RESPONSIBLE FOR YOUR OWN PLATFORM REGULATION. WE DO NOT OWN CASHAPP OR VENMO, ETC. WE CAN ADVISE ON SUGGESTIONS BUT ULTIMATELY THIS IS YOUR RESPONSIBILITY.
- B. DO NOT SEND THE WORD "BLESSING" OR "GIFT"

3. ALL BLESSING ARE TO BE RELEASED BY THE ALLOTTED SENDING DEADLINE (INCLUDING DELAYS)

4. ALL BINT MEMBERS MUST RESPOND TO ADMIN REQUESTS WITHIN 1 BUSINESS DAY.

ARTICLE I

MEMBERSHIP BYLAWS (CONT.)

5. ALL BINT MEMBERS MUST HELP TO BUILD THE COMMUNITY.

A. YOU MUST BE ABLE TO MAINTAIN EACH WIND BOARD PLACEMENT THAT YOU REQUEST.

-AND-

B. INVITE LIKE-MINDED INDIVIDUALS TO GROW COMMUNITY FIRE BANK.

6. THE COMMUNITY FIRE BANK WILL BE AVAILABLE FOR UTILIZATION BY THE BINT ADMINISTRATORS TO ENSURE THAT ALL BOARDS ARE ABLE TO SPLIT AND MOVE.

A. WE HAVE A GOAL OF MAKING SURE THAT ALL BOARDS WITHIN THE COMMUNITY ARE SPLIT. THEREFORE WHEN SPARKS ARE ADDED THEY MUST ALL GO INTO THE BINT UNIVERSITY UNLESS YOU ARE USING THEM FOR THE NEXT UPCOMING SPLIT. IF ONE OF YOUR FIRES ARE USED FROM THE BINT UNIVERSITY WE WILL ENSURE THAT YOU RECEIVE A REPLACEMENT FIRE WHEN YOU ARE IN THE WIND POSITION.

ARTICLE I

MEMBER BYLAWS (CONT.)

B. WE WILL REVIEW THE FIRE BANK ON A MONTHLY BASIS TO REVIEW WHO HAS DONATED FIRES TO THE COMMUNITY.

C. ANY SPARK THAT IS NOT GIVEN TO THE BINT UNIVERSITY MUST IMMEDIATELY BE USED AS A FIRE ON A BOARD THE NEXT UPCOMING BOARD.

YOU ARE RESPONSIBLE FOR MAKING SURE THAT ANY SPARK WHO DOES NOT GO TO THE BINT UNIVERSITY KNOWS THE POLICIES AND PROCEDURES OF THE BINT COMMUNITY. YOU ARE PERSONALLY RESPONSIBLE FOR KEEPING THEM INFORMED AND CAN BE HELD ACCOUNTABLE FOR ANY ADVERSE ACTIONS.

ARTICLE I

MEMBERSHIP BYLAWS (CONT.)

7. YOU ARE ONLY ALLOWED TO LINK 2 ACCOUNTS TO YOUR OWN. THIS IS INCLUSIVE OF:

- A. CHILDREN
- B. ELDER PARENT OR ANY RELATIVE.
- C. ALL IDENTIFIERS WILL BE PLACED NEXT TO THE PEOPLE THAT ARE BEING REPRESENTED. IF THE MEMBER IS A MINOR YOU WILL PLACE A (K) ON THE BOARDS FOR THEIR NAMES. IF THE MEMBER IS AN ADULT THEY WILL HAVE A (BM, WHICH STANDS FOR 'BINT MEMBER') ON THE BOARDS FOR THEIR NAME.
- D. LINKED PROFILES ARE NOT ALLOWED THE 2 FREE FIRES.
- E. FULL DISCLOSURE OF REPRESENTATION IS REQUIRED
- F. LINKED PROFILES ARE SUBJECT TO ANY DISCIPLINARY ACTION THAT THEIR REPRESENTATIVE RECEIVES AND VICE VERSA.

ARTICLE I

MEMBERSHIP BYLAWS (CONT.)

8. ADHERE TO THE BINT PRIVACY AGREEMENT

ABSOLUTELY NO POSTING ANYTHING BINT RELATED ON SOCIAL MEDIA REGARDLESS TO IF YOU SAY 'BINT' OR NOT.

9. ALL BINT MEMBERS MUST CHECK INTO THE COMMUNITY TWICE A DAY TO MAKE SURE THAT THEY ARE NOT MISSING ANY IMPORTANT ANNOUNCEMENTS .

A. REMEMBER: THIS IS A COMMITMENT.

10. THE DEADLINE FOR BOARD FUNCTIONS AND REQUESTS IS 11:59 PM (CENTRAL TIME)

THE DAY AFTER THE BOARD DROPS.

A. ALL PROFILE UPDATES ARE TO BE SENT TO BINTAPP.COM

B. ALL BOARD CORRECTIONS MUST GO TO BINTAPP.COM ((NOT AN ADMIN)).

11. RANDOM SPOT CHECKS TO VERIFY SUSPICIOUS ACCOUNTS/MEMBERSHIPS WILL TAKE PLACE BY OUR QC DEPARTMENT.

A. IF A QC OFFICER CONTACTS YOU AND SCHEDULES A MANDATORY ACCOUNT SPOT CHECK AND YOU DO NOT COMPLY YOU WILL BE REMOVED FROM THE COMMUNITY.

ARTICLE I

MEMBERSHIP BYLAWS (CONT.)

12. ALL BINT MEMBERS MUST BE OF AFRICAN-AMERICAN DESCENT. ABSOLUTELY NO EXCEPTIONS!

13. DO NOT SPEAK ON BEHALF OF ANOTHER MEMBER (UNLESS YOU ARE A REPRESENTATIVE OF A LINKED ACCOUNT).

14. ALL BINT MEMBERS MUST FOLLOW THE CHAIN OF COMMAND

- A. YOUR SPONSOR
- B. ADMIN ROLES FOR YOUR BOARD POSITIONS
- C. EXCLUDED ADMIN TO CONTACT DIRECTLY AT ALL TIMES: JR ADMIN, EXECUTIVE ADMIN, CO-FOUNDERS.
- D. SUBMIT ANY ISSUES TO BINTAPP.COM FOR CORRECTIONS OR THE SUPPORT TAB FOR INFORMATION UPDATE.

ARTICLE II

CODE OF CONDUCT

1. VIOLATION OF MEMBERSHIP REQUIREMENTS COULD RESULT IN ANY OF THE FOLLOWING DISCIPLINARY ACTIONS IN COMBINATION:

- A. A WRITTEN AND/OR VERBAL WARNING
- B. 30 DAY SUSPENSION (REFUND OF CURRENT POSITIONS WILL BE GIVEN AND NO NEW BOARD PLACEMENTS FOR 30 DAYS)
- C. PERMANENT TERMINATION (REFUND COULD BE FORFEITED).
- D. FORFEITURE OF INITIAL INVESTMENT OR BLESSINGS SENT OR BLESSINGS TO BE RECEIVED.

ARTICLE II

CODE OF CONDUCT (CONT.)

2. AUTOMATIC TERMINATION ACTIONS: THE FOLLOWING ACTIONS WILL RESULT INTO IMMEDIATE TERMINATION WITH ZERO TOLERANCE:

- A. SOLICITING
- B. PRIVACY VIOLATIONS
- C. THEFT
- D. EXTORTION
- E. HARRASSMENT
- F. ENGAGEMENT IN CRIMINAL ACTIVITIES INSIDE OR OUTSIDE OF THE GROUP
- G. SOCIAL MEDIA POSTING
- H. ANY AND ALL ACTIONS OR WORDS INCLUDING BUT NOT LIMITED TO MISREPRESENTATION OR NEGATIVE REPRESENTATION THAT DOES NOT ALIGN WITH THE BINT CULTURE, VISION, OR MISSION.

ARTICLE II

CODE OF CONDUCT (CONT.)

3. NO COMMUNITY BANK/ SPARK SOLICITATION

(UNLESS IT IS YOUR PERSONAL SPARK WHICH YOU WILL ENROLL IMMEDIATELY).

4. INSUBORDINATION OR DISREGARD FOR POLICIES/PROCEDURES OF CHAIN OF COMMAND WILL RESULT IN ANY OF THE COMMUNITY DISCIPLINARY ACTIONS.

5. WATERS DO NOT REACH OUT TO FIRES FOR BLESSINGS.

6. SPOT CHECK VIOLATIONS CAN RESULT IN TERMINATION OR SUSPENSION.

7. AT LEAST ONE ADMIN MEMBER MUST BE APART OF PRIVATE SUB-GROUPS

(ANY UNKNOWN SUBGROUPS AND THE MEMBERS THAT ARE INVOLVED WITHOUT ADMIN REPRESENTATION COULD BE SUBJECT TO CODE OF CONDUCT VIOLATION ACTIONS).

ARTICLE II

CODE OF CONDUCT (CONT.)

8. NO MEMBERS ARE ALLOWED TO POST CONTENT IN THE MAIN FEED.

A. THE MAIN FEED IS FOR ADMIN ONLY INFORMATION UPDATE

9. IF YOU DONATE YOURSELF AS A FIRE YOU MUST HAVE THE FIRES TO SUPPORT THAT POSITION AS WELL.

10. BOARD RESPONSIBILITY

A. IF YOU PLACE YOURSELF ON A BOARD AND ARE NOT ABLE TO FULFILL THE BLESSING YOU MAY BE REMOVED OR SUSPENDED FROM THE COMMUNITY IF THE ACTION BECOMES RECURRENT.

11. YOU AND ALL OF YOUR SPARKS MUST BE AWARE OF ALL POLICIES AND PROCEDURES AND COULD BE SUBJECT TO DISCIPLINARY ACTION IF THEY HAVE NOT COMPLETED ALL PRE-REQUIREMENTS PRIOR TO JOINING.

12. ALL IMMEDIATE FAMILY MEMBERS WILL BE REMOVED IF YOU ARE EVER TERMINATED FROM THE GROUP.

ARTICLE III

STANDARD OPERATING PROCEDURES

- 1. HOURS OF OPERATION ARE 9 A.M. - 9 P.M. CST.**
- 2. ALL BOARD CORRECTIONS SUBMITTED TO BINTAPP.COM**
- 3. BINT MEMBERS MAY RECEIVE A MAXIMUM OF 4 DONATED FIRES PER MONTH.**
 - A. MAXIMUM RECEIVE 2 AT A TIME
 - B. \$700 FEE PER FIRE.
 - C. IF YOU HAVE A COMMUNITY BALANCE YOU MUST USE YOUR BALANCE FIRST OF DONATED FIRES.
 - D. BINT MEMBERS MAY CHARGE OTHER BINT MEMBERS TO BE THEIR FIRE. THE MAXIMUM AMOUNT TO CHARGES ANOTHER BINT MEMBER IS \$1400.00. ANYTHING ABOVE THIS AMOUNT WILL BE CONSIDERED EXTORTION.
 - E. NO BINT MEMBER IS ALLOWED TO CHARGE A COMMUNITY BANK SPARK (NEW MEMBER) TO BE A FIRE.
- 4. NO ZELLE BLESSINGS WITH THE FOLLOWING PLATFORMS:**
 - A. CAPITAL ONE BANK
 - B. ALLY BANK

ARTICLE III

STANDARD OPERATING PROCEDURES (CONT.)

- 7. BOARD UPDATES ARE DUE BY 11:59 PM THE DAY AFTER THE POSTING OF A BOARD.**
- 8. ALL BINT MEMBERS MUST READ EVERY POST IN THE MAIN FEED BY AN ADMIN MEMBER.**
- 9. ALL BINT MEMBERS MUST RESPOND TO ALL ADMIN REQUESTS WITHIN ONE BUSINESS DAY.**
- 10. ALL BINT MEMBERS MUST ATTEND MANDATORY MONTHLY MEMBERS ONLY MEETINGS.**
- 11. EVERY MEMBER MUST PARTICIPATE IN FUSION WEEK.**



Attachment B



BINT Frequently Asked Questions (FAQs) BINT Community Members

Community Membership

- **Can I join the community even if I am not ready to pay the \$85?**
 - No! You must be able to pay the \$85 before you are able to join.
- **When will the \$85 be taken out of my account?**
 - Once you have entered your payment information in Thrive Cart the \$85 will be immediately taken from your selected method of payment. You will be charged every 30 days, on the same day of your initial sign up.
- **I have someone that wants to be a spark but unfortunately has a hard time attending a zoom call. Are there any other alternatives to being admitted to the community?**
 - Yes! We will no longer conduct live BINT New Spark calls. Simply send your potential spark the link to the BINT Spark Course.
- **How can I request a refund?**
 - Go go to Bintapp.com and select request a refund.
- **What are the membership requirements to remain a member of the BINT community in good standing?**
 - We encourage all of our members to stay active in the community by checking the BINT Band feed on a daily basis and perform all board actions within 24-hours. For more information, please view the BINT 101 Resource Guide > BINT Keys to Success
- **I want to bless the admins. How can I do that?**
 - BINT Team members appreciate blessings in any form from positive feedback to financial and tangible gifts. However, if you would like to bless the BINT Admin team financially, please do so by going to the web address below:

<https://www.paypal.com/biz/fund?id=2YF8FRCTGXRZQ>
- **I am having technical issues with one or more of the BINT platforms. Where can I get help?**
 - Go to bintapp.com and click on Technical Support to open a ticket.
- **Is there a limit to the number of BINT accounts I can manage?**
 - Yes, one BINT user can only manage up to 2 accounts at one time.

- **I have people that I want to join the community. What should I do?**
 - Go to the BINT main feed in BAND. Copy and send the potential spark/s the BINT Spark Course link. Upon successful completion the Sparks will be admitted into BINT University.

Conecmi

- **I can't log into Conecmi. What do I need to do?**
 - Go to bintapp.com and click on Technical Support to open a ticket.
- **How can I update my Conecmi payment info?**
 - Conecmi payment information is stored in Thrive Cart. Locate your Thrive Cart invoice email, scroll to the bottom and select 'Click here to update your info or view your purchase history'.

Boards

- **How many times am I allowed to be one board?**
 - You are allowed to occupy up 3 spots one board. This is called a triple down.
- **I purchased fires but no longer need them. Can I cancel the purchase or save them for later use?**
 - Yes! If you purchase fires and do not need them, go to bintapp.com to request a refund.
- **If my sparks are used, will I be credited for them?**
 - Yes! The BINT Team is taking an account of the spark's sponsor. The sponsor will be credited for those sparks – there is no credit max. However, the sponsor will only be able to use 2 sparks at one time.
- **Is there a schedule of when boards will drop?**
 - There is no set schedule for when boards will drop. Boards will drop at the rate they are filled with fires and blessed out.
- **What are the different statuses of a board?**
 - Active – the board is ready to be filled with fires
 - Funding – the fires are in the process of blessing the water
 - Closed – no further actions are needed on the board
- **What happens if my fire spot goes into Past Due?**
 - The Fire will be given a courtesy contact to bless the water immediately. Failure to be able to bless the water will result in being replaced on that board and a 15-day suspension from being placed on another board in BINT.

Fusion™

- **How does Fusion work?**
 - Please refer to the Fusion Concept Overview portion of the BINT 101 Resource Guide located on the main feed of the BINT Band page.
- **When will Fusion be initiated?**
 - Fusion will be initiated to control the number of boards and done so at the discretion of BINT Leadership.
- **When we are in Fusion, how much do I bless if I am a fire?**
 - When we are in Fusion you will bless the full \$1425.
- **How long will Fusion last?**
 - A cycle of Fusion is 3 board splits. Please refer to the Fusion breakdown in the BINT 101 Resource Guide.
- **How does Fusion benefit the community?**
 - Fusion will control the number of boards we have, ensuring that we don't have more spots than people. Fusion is the key to the longevity of this community.

Thrive Cart

- **How can I update my payment information?**
 - Locate your Thrive Cart invoice email, scroll to the bottom and select 'Click here to update your info or view your purchase history'. Follow the prompted instructions.
- **What should I do if I was accidentally charged twice?**
 - If accidentally charged twice, please go to bintapp.com to submit a Tech Support Request ticket.