

INTRODUCING TRAK\$

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INTRODUCING TRAK\$: THE FUTURE OF PAYMENTS AND TRACKING FOR EVERY INDUSTRY & GOVERNMENT.

THE TRAK\$ PILOT PROJECT, PAY>TRAK\$, IS A NEW PAYMENT AND TRACKING TECHNOLOGY DESIGN:

PAY>TRAK\$ is a legal, organizational, and technological data system using ethical processes and digital assets to provide for payment and tracking and to enforce federal, tribal and state cannabis and currency laws. PAY>TRAK\$ can increase state tax revenues, reduce federal, state, tribal and business regulatory costs and prevent financial crimes; and, it can be used in almost any industry or government application involving payments and tracking.

AN ELEGANTLY SIMPLE DATA SOLUTION AND PROCESS USING BLOCKCHAIN TO SOLVE THE FEDERAL SCHEDULE I, CANNABIS BANKING BAN AND THE FEDERAL HEMP FARMING ACT CHALLENGES:

Many states approved marijuana for medical or recreational use, but marijuana remains a Schedule I illegal drug at the federal level. Thus, the cannabis industry cannot use banks to conduct business: they must use cash, which enables a myriad of crimes. Even if marijuana is decriminalized nationally, this newly emerging industry still needs rigorous payment and product controls, which the PAY>TRAK\$ system provides. The United States Hemp Farming Act of 2018 requires extensive industrial cannabis product tracking to be regulated and recorded from soil to sale. PAY>TRAK\$ can meet all these needs.

FIRST STATE AUTHORIZATION FOR COLLECTING CANNABIS TAXES USING A DISTRIBUTED LEDGER TECHNOLOGY ASSET PLATFORM:

In March 2019, the Oklahoma Tax Commission authorized the OK PAY>TRAK\$ L.L.C., a Reserve subsidiary, to collect and remit cannabis dispensaries' taxes and to track their payments.

The WHITE BUFFALO CO-OP: HODL>TRAK\$, TRAK\$>CREDITS and PAY>TRAK\$: INTEGRATE AND CORRELATE PAYMENT AND PRODUCT TRACKING AT EVERY POINT IN THE SUPPLY CHAIN:

Instant Payment: Pay, receive and check your balance instantly. **Low Fees:** Complete solution which allows very low fees at every change of custody along the supply chain. **Secure:** Payments, accounting and tracking in a decentralized system by using distributed ledger technologies, encryption and storing on the blockchain, minimizing identity theft, data piracy, privacy invasion and hacking. **Tax Reporting:** Automatically remit, report and account for taxes.

PAYMENT AND TRACKING USES:

Producer: Records who, what, when, where and how much. Follows shipments using information which is automatically updated and shows buyers and sellers where product is positioned within the supply chain. **Transporter:** All-in-one, instant recording and tracking of shipments sent from producer to processor to sales outlet to customers. **Inventory Control:** Real-time log of each period's disbursements, acquisitions and sales with beginning and ending inventory. **Post-Consumer:** Shrinkage- access real-time and historical information to identify and prevent the sources of loss. System-wide tracking for recalls due to defective or illegal product and to ensure waste is properly disposed.

TRAK\$>CREDITS ARE DIGITAL ASSETS AND ARE NOT DESIGNED TO BE SECURITIES OR CRYPTOCURRENCIES:

We designed TRAK\$>CREDITS as a stable, scalable and programmable distributed ledger technology asset. They will be exclusively offered to Co-op Patrons in our uniquely created system, PAY>TRAK\$, for which we are obtaining authorizations through state securities departments and the S.E.C. TRAK\$ are not designed as securities, tokens, cryptocurrencies, or coins. Instead, TRAK\$ are programmable co-op digital assets or distributed ledger technology assets. The initial use case is to provide convenient payments, tax remittances, and integrated logistical tracking of cannabis production, transportation, and sales in Oklahoma on behalf of the Oklahoma Tax Commission, tribes and the Patrons of the White Buffalo Co-op. The Co-op patronage design is a special ingredient in dealing with the securities problems faced by other digital assets. Active participants and Patrons will include industry representatives, industrial hemp farmers and individual medical marijuana licensees. The Co-op is open to any person or entity who verifies their identity (unless, of course, they are a terrorist or a money launderer) and who agree not to use TRAK\$>Credits for speculative purposes. The Co-op is working closely with tribal governments, the S.E.C. and the state securities regulators to create a non-security

store of value and a limited cooperative association, which everyone owns as patrons and which includes a Native Agrarian Co-op (NAC) LLC and NAC Technology Academy that uses the TRAK\$ series of digital assets. On November 1st, 2019, the Sac and Fix Nation issued a certificate of limited liability company to NAC LLC, which will use TRAK\$ to power all aspects of its operations and governance.

GOVERNMENT REGULATED:

In April, we began negotiations with government agencies to confirm that our stable token design, TRAK\$>Credits are non-securities and that our Co-op digital assets, HODL>TRAK\$, are either exempt under federal law or are not within securities regulators' jurisdiction. We continue with that process and have engaged with both the Oklahoma Department of securities and the United States Securities Exchange Commission. We also have made disclosures in meetings with the Oklahoma Attorney General's office and the Oklahoma Banking Department. More recently, we submitted to the UK's Financial Control Authority our design for review and approval.

LAW BEFORE TECH:

The TRAK\$ design process has been to build use case, organization, and legal compliance first, then build the technical solution. The Tribal Reserve System is two decades in the making, and its existing infrastructure should allow both TRAK\$>Credits and HODL>TRAK\$ to be treated as non-securities. All HODL>TRAK\$ Co-op owners are afforded voting rights to influence policy concerning TRAK\$ and the governance of the democratized Co-op. HODL>TRAK\$ are not tradeable and are membership certificates in accordance with the bylaws and represent contractual agreements between the Patron and the Co-op.

ALTRUISTIC SOCIALLY RESPONSIBLE FUND:

The Tribal Reserve System is required by its organizing documents to contribute at least 29% of its subsidiaries' profits or 58% of the parent's (Tribal Reserve's) profits to develop sustainable projects in underserved and indigenous communities. We open-source our Co-op's self-governing system to allow others to examine and contribute to projects.

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TRAK\$ GOALS

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STABLE DIGITAL ASSET:

Create and launch an exempt, non-security distributed ledger technology asset that can be legally used by the patrons of the White Buffalo Co-op for payment and tracking. TRAK\$>Credits, USD Tribal Reserve (USDTR), and the White Buffalo Co-op are legally structured to operate under multiple securities exemptions and to be non-securities. The Securities and Exchange Commission’s April 2019 “Turn-Key Jet” memorandum, the Howey investment contract test, and the risk capital securities test have guided us in designing TRAK\$>Credits and HODL>TRAK\$. The Oklahoma Uniform Limited Cooperative Association Act and federal case law specify securities exemptions for Co-ops, thereby allowing the Tribal Reserve and our Limited Cooperative Association self-governance of their exempt series of digital assets.

■ **\$USD ASSET-BACKED DIGITAL ASSETS:** Activate and maintain Tribal Reserve Trust Funds managed by licensed and bonded professional fiduciaries for the purpose of backing the value of our programmable and stable TRAK\$>Credits. The Trust Funds operate transparently, requiring regular audits and real-time reporting to fiduciaries, Patrons, and governments.

■ **MULTIPLE DIGITAL ASSETS:** Launch several sub-classes of \$USD asset backed DLT assets (such as TRAK\$>CREDITS, HEMP>TRAK\$, BUFF>TRAK\$).

■ **MULTIPLE USE CASES:** Establish multiple use cases to solve real problems. TRAK\$ have sub-classes of programmable digital assets with characteristics and unique labels for performing specific functions.

STRATEGIC ORGANIZATION AND SELF-GOVERNANCE:

Continue to adapt the legal infrastructure of the Tribal Reserve System and Credit Program to support use cases for an array of special-purpose, programmable TRAK\$. The Tribal Reserve Board facilitates ownership, effort, control and management contributions from Co-op Patrons, who are rewarded as active participants in the White Buffalo Co-op and [www.buffalotraks.com](#), a digital village and socially responsible platform.

OPEN SOURCE CONTROL OF TECH, BUSINESS AND PERSONAL DATA:

The Tribal Reserve subsidiary, E-COUP L.C.A., dba, White Buffalo Co-op, is open to all qualified persons and entities for patronage to allow ownership, active participation, and voting power. The Patrons contribute effort and transfer value to the Co-op as consideration for acquiring and maintaining membership certificates represented by HODL>TRAK\$. This all happens within the White Buffalo Co-op, which is chartered as a self-regulating legal entity and

it has the eCoup Limited Cooperative Association brand. Patrons will decide how their financial and social data are used and if they choose to share the details of their personal activity and use of TRAK\$, the Co-op pays for their data access with AD>TRAK\$.

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TIMELINE & BUSINESS MODEL

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- **TRIBAL RESERVE:** The Tribal Reserve was formed in 2000, under federal, state, and tribal law and is the parent company to the other entities within this permissive loop which uses several forms of TRAK\$.
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- **U.S. TREASURY CERTIFIED:** In 2002, the U.S. Treasury awarded the Tribal Reserve Credit Program and two of its subsidiaries a certificate to offer financial services and tax incentives as Community Development Entities (CDE) in low-income communities.
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- **USDA APPROVED:** In 2003, U.S. Department of Agriculture pre-approved two Tribal Reserve subsidiaries to operate as revolving loan funds.
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- **OKLAHOMA PAY>TRAK\$ LLC:** Tribal Reserve subsidiary was organized in January 2019. First state-level LLC to operate as a distributed ledger technology asset processor using TRAK\$ to solve the Oklahoma Tax Commission’s need for efficient tax collection and the cannabis industry banking ban.

- **OKLAHOMA TAX COMMISSION AUTHORIZED CANNABIS TAX COLLECTOR:** In March 2019, the Oklahoma Tax Commission authorized a Tribal Reserve subsidiary, Oklahoma PAY>TRAK\$ L.L.C., to collect the excise taxes from medical marijuana dispensaries. TRAK\$>Credits will be used, a form of \$USD asset-backed TRAK\$ that Co-op Patrons exchange for cannabis.
- **OKLAHOMA SECURITIES DEPARTMENT NO ACTION APPLICATION PENDING:** Since April 2019, the Tribal Reserve has applied with the Oklahoma Securities Department to obtain a securities-exempt characterization or no-action position for TRAK\$>Credits, available within the Tribal Reserve System and PAY>TRAK\$ network. Negotiations continue with this state agency and are newly initiated with the S.E.C.
- **OKLAHOMA LIMITED COOPERATIVE ASSOCIATION** In July 2019, eCoup L.C.A. filed its Articles of Organization as a Limited Cooperative Association (dba White Buffalo Co-op) and received a certificate as a Limited Liability Company from the Oklahoma Secretary of State, therefore, as a matter of tribal, state and federal laws, L.C.A. Patrons' certificates of membership are exempt from securities laws.
- **STABLE ASSET:** Upon US S.E.C. concurrence, the Tribal Reserve will issue asset backed, stabilized USDTR. In the meantime, Patrons are issued digital assets that are membership certificates (HODL>TRAK\$) to represent voting power, efforts, and contributions, as allowed by federal law, the Oklahoma Uniform Limited Cooperative Association Act, the Tribal Reserve Act and the eCoup L.C.A. Bylaws.
- **NATIVE AGRARIAN COOPERATIVE (NAC) LLC:** On November 1st 2019, INTR established an agriculture cooperative under the jurisdiction of the Sac and Fox Nation of Oklahoma for the purpose of initiating the development of industrial hemp farming and buffalo ranching production, processing, marketing and capitalization within indigenous and surrounding rural communities.

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THE TRAK\$ SOLUTIONS

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INTEGRATED PAYMENT AND TRACKING.

FOCUSED FIRST USE CASE IN CANNABIS INDUSTRY:

TRAK\$>Credits’ initial marketing and technological challenge is with a focused use case inside the emerging cannabis industry to help tribal, state and federal governments, industry and customers work together. The TRAK\$>Credits are a stable store of \$USD, asset backed, programmable value to provide privacy, security, and identity protection for all stakeholders throughout the cannabis supply chain and can solve payment and product tracking for state, tribal, and national governments, industry and retail customer participants.

GOVERNMENT AGENCY:

We work with governments, not against them. We strive to advance the law and to prevent others from breaking the law and unite our constituents in legal and technological solutions to consumer, business and societal challenges. We continue to seek government permission to launch our stable tokens within our patrons’ Co-op and to gain acceptance for our Co-op and its digital assets.

THINK GLOBALLY, BUT ACT LOCALLY:

TRAK\$>Credits are the digital assets in a co-op infrastructure, the Tribal Reserve and White Buffalo Co-op System, which are designed to be global but operate locally, by providing a state, federal and tribal level payment and product tracking system for cannabis using a stable digital asset. TRAK\$>Credits will act as a medium of tracking and exchange in a recently legalized agricultural commodity. State-level PAY>TRAK\$ L.L.C. will provide digital asset processors and virtual wallets for the regulated industrial hemp and cannabis industry throughout the United States with a separate subsidiary in each state where legal.

OKLAHOMA PILOT PROGRAM:

PAY>TRAK\$ have proof of concept in Oklahoma and we are expanding the pilot program into other states. The United States has legalized industrial hemp farming, states have legalized cannabis, but they lack DLT-linked tax remittance, payment and product tracking capabilities. PAY>TRAK\$ can greatly increase state tax revenues and federal, state or tribal oversight of industrial hemp. Without a system like PAY>TRAK\$, state tax revenue losses currently are estimated at 50-70%. The Oklahoma Tax Commission authorization to collect any Oklahoma cannabis taxes allows PAY>TRAK\$ to obtain market share by solving a real problem.

EXPAND PAYMENT AND TRACKING INTO CASINOS:

In the future, the Tribal Reserve plans to expand its payment and tracking system to support tribal and state-regulated casinos.

SOCIAL RESPONSIBILITY:

A portion of profits (29%) from the Co-op or its affiliates will assist socially responsible and ecologically sustainable economic development and provide financial infrastructure and opportunity for Indigenous Nations (estimated worldwide population 300 million) and the unbanked (estimated worldwide population 1.7 billion) through local ownership and control.

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ACQUIRING TRAK\$

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SIMPLE AND USER-FRIENDLY (DIAGRAM BELOW).

1. **GO TO www.buffalotraks.com**, agree to Co-op Bylaws, scan government I.D.

2. **ANSWER QUESTIONS** agree that you will not use TRAK\$>Credits for speculative investments, but for a consumptive purpose, receive membership certificate (HODL>TRAK\$).
3. **USE DEBIT, CREDIT, PAYPAL, or DIGITAL ASSET** as contributions for acquiring HODL>TRAK\$, which are membership certificates and allow members to participate as a Co-op Patron in accordance with the Bylaws. Later, when the system has been given regulatory clearance and is established, Patrons will be able to use TRAK\$>Credits, PAY>TRAK\$ SMARTPHONE APP or can load their PAY>TRAK\$ prepaid card for cannabis dispensary or industrial hemp tracking and purchases.

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SELF>TRAK\$: Co-op membership profile and immutable Patron identification and record of agreement to Bylaws.

- **PARTICIPATING IN THE TRAK\$ ECOSYSTEM REQUIRES**
BLOCKCHAIN-BASED AUTHENTICATION: The Co-op Patron, as a precondition to possessing SELF>TRAK\$ or TRAK\$>Credits, must validate their identity and ownership of a trackable profile. This is the only purpose of SELF>TRAK\$.
- **MEMBERSHIP WILL BE DOCUMENTED WITH RICARDIAN**
CONTRACTS: The Co-op Patron’s participation will be documented as a machine (and human) readable legal agreement that contains essential information about the Bylaws and the Patron’s digital agreement to abide by them.

HODL>TRAK\$: Co-op credits denoting Co-op ownership, voting power, control, governance, active participation and identification based on SELF>TRAK\$.

- **OWNING TRAK\$ REQUIRES THE TRAK\$>HODLER TO SWEAT:** The Co-op Patron, as a precondition to possessing HODL>TRAK\$, must agree to acquire any class of TRAK\$ under the terms of the Co-op Bylaws. The Bylaws require the Patron to perform specific efforts, to make patronage contributions, and to engage as active participants in the Co-op and its affiliates in return for additional TRAK\$ as rewards.
- **OWNING TRAK\$>Credits REQUIRES A BANKING BACKGROUND CHECK:** The US Treasury requires the Co-op to make sure its Patrons are not under sanctions, terrorists or money launderers. HODL>TRAK\$ is the Patron's membership certificate and is on a blockchain linked to SELF>TRAK\$ identification, which is uniquely the Patron's and cannot be counterfeited. ("HODL" is blockchain-speak for "hold on for dear life." HODL>TRAK\$ work like a valuable key, which Patrons must HODL.)
- **HODL>TRAK\$:** are non-transferable and maintained securely in a PAY>TRAK\$ cold wallet and can be acquired by the transfer of effort or contribution of value to the Co-op, or by conversion of other classes of TRAK\$.

TRAK\$>CREDITS: A stabilized, \$USD asset-backed, and programmable Distributed Ledger Technology Asset that operates as a medium of payment and tracking within a closed system: PAY>TRAK\$ electronic fund transfer networks.

- **NON-SECURITIES AND EXEMPT L.C.A. DIGITAL ASSET:** TRAK\$>CREDITS are pre-paid values, and programmatically functional, non-speculative investments. TRAK\$>CREDITS require patronage efforts to own within a securities-exempt, limited cooperative association context and require that Patrons agree that they are not intending to use TRAK\$>Credits for a speculative purpose. To get TRAK\$>Credits, one must first become a Co-op Patron by obtaining SELF>TRAK\$ and through possessing HODL>TRAK\$.
- **EFFORTS AVOID SECURITIES CLASSIFICATION:** Because Patrons agree to the bylaws and to expend efforts on behalf of the Co-op, TRAK\$>Credits, USD backed functional store of value, may avoid a securities classification under SEC v. Howey or the more stringent risk capital rule found in Oklahoma, California, and a number of other states. The Co-op's Articles of Organization and Bylaws create patronage duties to supply efforts and contributions in order to possess or maintain any series of TRAK\$.
- **INITIAL TRAK\$>CREDITS USE CASE:** The Oklahoma Tax Commission has authorized Oklahoma PAY>TRAK\$, L.L.C. to accept and remit tax payments on behalf of Oklahoma cannabis dispensaries using the Oklahoma PAY>TRAK\$ (OPT) electronic fund transfer network.
- **STATE LEVEL PAY>TRAK\$:** Thereafter, the Tribal Reserve will set up additional state, international or regional-level PAY>TRAK\$ electronic fund transfer platforms under the laws of the particular jurisdiction. The Co-op patronage network is planned to be extended into the new states and tribes where marijuana is legal for medical or

recreational use. Cannabis purchases can be made, products tracked, and taxes remitted using TRAK\$>Credits on the PAY>TRAK\$ network platform.

- **NOT AN INVESTMENT:** Because TRAK\$>Credits are stabilized, they are not purchased for holding with an expectation of a profit and Patrons of the Co-op must acknowledge they will not acquire TRAK\$>Credits for speculative purposes.
- **PEGGED TO THE UNITED STATES DOLLAR:** The value of TRAK\$>Credits is intended to be stable and pegged to and asset-backed by the U.S. Dollar. The digital asset value is supported by the United States Dollars deposited in U.S. financial institutions.
- **TRAK\$>CREDITS WILL NOT BE SOLD UNTIL-** The Oklahoma PAY>TRAK\$ platform (OPT) and the Co-ops are established and operational, and the regulators will have cleared TRAK\$>CREDITS for it to be offered.
- **TRAK\$>CREDITS:** must be compatible with intended use cases and have electronic fund transfer capabilities, to maintain stability and liquidity and to allow the efficient redemption and remittance of the stored TRAK\$>CREDITS value. State and federal taxes owed by the Co-op Patrons are reported and remitted. The goal is always to reduce price volatility and to prevent financial and cybercrimes.
- **NONE OF THE PROCEEDS FROM THE SALE OF TRAK\$>CREDITS** will be used to capitalize the Tribal Reserve, the OPT, or the eCoup Limited Cooperative Association, to avoid securities issues. This does not preclude the taking of contributions for membership in the Co-op in return for HODL>TRAK\$, which are membership certificates.
- **LICENSED FIDUCIARIES:** will oversee the issuance of TRAK\$>CREDITS and ensure that the assets backing them are properly escrowed, managed, stabilized, sequestered, controlled, secured, and backed by the Tribal Reserve according to relevant law.

TIER>TRAK\$:

These TRAK\$ are programmed to measure the seniority of the Patron and to confer enhanced digital assets, preferential redemption and surplus distributions in accordance with Co-op Bylaws and the Limited Cooperative Association Act.

AD>TRAK\$:

These TRAK\$ are programmed to measure the reward to Patrons for their advocacy, marketing, promotional, recruitment and referral efforts, in accordance with the Co-op Bylaws.

TRAK\$>WERX: These TRAK\$ are granted for Patron efforts and contributions in the form of tech development, work projects, data processing, software development, computer capacity sharing, and distributed ledger validators/nodes, as is more fully set forth in the Co-op Bylaws.

HEMP/BUFF TRAK\$: Programmable and asset-backed TRAK\$ that can be traded on certain external exchanges as allowed by the LCA Act, the S.E.C. or the laws governing foreign exchanges, and these are instruments which evidence contributing to Native industrial hemp and buffalo industries.

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THE FOLLOWING STATEMENTS ARE INFORMATIONAL ONLY AND RELATE TO REPRESENTATIVE TRAK\$ SERIES USE CASES EXCLUSIVELY, AND ARE NOT INTENDED AS A SOLICITATION

WARRIOR CO-OP L.L.C.

THE COMPANY:

Warrior Cooperative Association L.L.C., doing business as Warrior L.L.C., serves as a subsidiary and operational agent of the Tribal Reserve Credit Program. Both Warrior and the Credit Program are U.S. Treasury-certified Community Development Entities (CDE). The Tribal Reserve acts as the incubator of subsidiaries and affiliates and the issuer of the commodity referred to as TRAK\$>Credits within a permissive, closed payment system (PAY>TRAK\$).

TAX-ADVANTAGED INVESTMENT FUND:

Warrior L.L.C. will be operated as a depository and escrow to invest the proceeds from the TRAK\$>Credits sales into US Dollars deposited into U.S. financial institutions to back the value of TRAK\$>CREDITS. Because Warrior is a CDE, it can be used as a pass-through to investors for New Market Tax Credits and Opportunity Zone investments. See <https://www.cdfifund.gov/programs-training/Programs/new-markets-tax-credit/Pages/default.aspx>. Warrior L.L.C. will collect and deposit funds from the sale of the, asset-backed digital assets

into U.S. financial institutions. TRAK\$>CREDITS will be sold to Patrons as allowed by the relevant bylaws, regulations, and statutes.

FAST GROWING INDUSTRY:

The approximate size of the annual markets for cannabis, tribal casinos, and stable digital assets are \$12 billion (cannabis), \$33 billion (casinos), and \$2.5 billion (USDT), or a total of \$47.5 billion. While the growth rate of tribal casinos has stabilized, stable digital asset and cannabis market caps are increasing rapidly.

ALTRUISTIC AND INFLATION-PROOF ADVANTAGES:

29% of net profits is shared with low-income and indigenous communities to operate the Credit Programs to fund grassroots ecological and economic sustainability projects.

TRAK\$>ATM L.L.C.

TRAK\$ AUTOMATED TELLER MACHINES:

This Tribal Reserve subsidiary is a private, equity-funded entity that will market, maintain, and operate a system of digital asset ATMs and smartphone-compatible digital asset apps to be used within both cannabis-related businesses and tribal and non-tribal casino businesses to allow for the purchase, sale, and exchange of TRAK\$>CREDITS. TRAK\$>ATM L.L.C. will be jointly owned by start-up participants, the Tribal Reserve, and investors. Capitalization of this entity will most likely be accomplished by multiple private placements in accordance with Regulation D 506b of the Securities and Exchange Commission (“Reg D”). The Tribal Reserve will not invest its digital assets, TRAK\$>Credits, into the L.L.C.’s to finance operations, in order to avoid a securities characterization. Start-up and investor participants will own non-transferable shares.

ELECTRONIC FUND TRANSFER NETWORK:

The E-Coup Limited Cooperative Association and the various state-level PAY>TRAK\$ L.L.C.’s will be riveted together by a physical network of digital asset ATMs. This Joint Venture, of which TRAK\$>ATM is the central nationwide network, seeks a collaboration using products and services of several associated stakeholders within a business network of affiliates, subsidiaries, and associates under the control of the Tribal Reserve.

UTAH PAY>TRAK\$ L.L.C:

UTAH PAY>TRAK\$ L.L.C., it is the solution for Utah’s medical marijuana industry to prevent financial crime and to simplify payment, remittance, accounting, and taxation. UTAH PAY>TRAK\$ L.L.C. can be the state government and cannabis industry payment tracking tool.

SECURITY:

The encrypted, distributed ledger technology (DLT) used ensures that immutable records of every transaction are stored in real-time without the manual labor costs, security risks, and fraud risks associated with many of today's fragmented and labor-intensive solutions. Statistically, over 50% of cannabis purchases go unreported. And due to the exclusive use of cash, tax evasion, money laundering, robbery, and embezzlement are rampant even in states where cannabis is legal.

Patients can buy medical marijuana without using cash. The L.L.C. will be a regulated, electronic fund transfer and tracking network platform that ensures fast, secure transactions using TRAK\$>CREDITS. The Tribal Reserve's Oklahoma PAY>TRAK\$ L.L.C. (a UTAH PAY>TRAK\$ L.L.C. affiliate), received an authorization to collect taxes in Oklahoma using our proprietary digital asset, TRAK\$>Credits. (See Exhibit A.) Our legal strategy calls for getting a similar authorization to collect cannabis payments and taxes in Utah.

UTAH PAY>TRAK\$ L.L.C. can optimally gross 9% of \$500 million, \$45 million per year from merchant services within the Utah cannabis industry by 2024. Oklahoma, with a similar population size as Utah, is where the Tribal Reserve has its headquarters. Oklahoma has already wildly exceeded expectations and is on course to exceed \$200 million in the first year of legalized cannabis (2019).

NATIVE AGRARIAN CO-OP (NAC) LLC:

This Co-op is a Sac and Fox Nation organized LLC. NAC has the purpose of promoting and facilitating the Hemp Farming Act of 2018, which treats states and tribes as equals to regulate their industrial hemp farmers.

Our project will build on INTR two-decades-old foundations by providing Native farmers and ranchers credit access and servicing, bio-technologies, hemp production, feasibility analysis, cooperatives, business and technical assistance, education, legal advocacy and tribal regulations in the same manner states can provide for their hemp farmers.

NATIVE AGRARIAN CO-OP AND TECHNOLOGIES ACADEMY (NACTA):

The aim is to advocate for, to train and equip a core group of 250 Native hemp farmers and buffalo ranchers within 25 tribes from five regions of the United States, to become teachers and leaders with the highest ethics, vocational agriculture competence and expertise. Boost education, business and technical assistance, teach production and processing, standardize the financial, business and information technology packages for future NAC business. Advocacy and technical applications; to provide financial literacy, credit services access through INTR Credit Program and White Buffalo Coop to rural and indigenous communities.

FINANCIAL CRIME PREVENTION:

By using our prepaid digital assets (TRAK\$>Credits) and advanced technologies, UTAH PAY>TRAK\$ L.L.C. can help the Utah authorities and industry follow the money in near real-time, using an easily available dashboard. The Company can help eliminate money laundering, tax evasion, identity theft, robbery, embezzlement, and the black market, and can obviate the need for using cash, checks, or banks. UTAH PAY>TRAK\$ can do this and at the same time protect the privacy and identities of all Utah citizens.

USD TRIBAL RESERVE (USDTR) STABLE DIGITAL ASSETS:

- USDTR will be offered as an exchange-traded, stable credit that may be **available on secondary exchanges, subject to regulatory approval**, but are non-programmable.
- USDTR will also be pegged to the \$USD, as are TRAK\$.
- USDTR will be issued, backed, controlled, and stabilized by the Tribal Reserve like TRAK\$.
- Both TRAK\$ and USDTR are \$USD asset-backed digital assets and are audited in real time.
- Both can be sold through TRAK\$>ATM's and loaded onto PAY>TRAK\$ hot wallets.

FUTURE USE CASES:

- **CASINOS, OIL AND GAS, AND GOVERNMENT:** PAY>TRAK\$ will be used in tribal casinos, with a later move into oil and gas tax payments and tracking, and for internal governmental logistics and payments.
- **GOVERNMENT BID PREFERENCES:** Native American ownership in the Tribal Reserve will enable the Co-op and the other subsidiaries to have bid preferences in competing for U.S. Government contracts for payments, logistics and tracking.
- **CANNABIS STATES:** The Tribal Reserve has begun moving PAY>TRAK\$ cannabis payment start-ups into a number of states using government affairs teams and lawyers to spearhead influencing lawmakers, policy makers, and agencies.
- **HEMP>TRAK\$ AND BUFF>TRAK\$:** The Reserve and Co-op have plans to launch a fund drive to support Native industrial hemp farming and buffalo ranching.

Section 8

TRAK\$ PLATFORM TECH STACK

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- [02 TRAK\\$ GOALS](#)
- [03 TIMELINE & BUSINESS MODEL](#)

- [04 THE LARGER PROBLEMS](#)
- [04 THE TRAK\\$ SOLUTIONS](#)
- [05 ACQUIRING TRAK\\$](#)
- [06 CLASSES OF PROGRAMMABLE TRAK\\$](#)
- [07 www.buffalotraks.com: “DIGITAL VILLAGE” PLATFORM AND USE-CASE](#)
- [08 TRAK\\$ USE-CASES](#)
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BACK-END:

The back end will be written in and will leverage the language’s speed and flexibility to service all data requests. Microservices will be added as required. BE services will be dynamically increased as needed using dockerized servers on AWS.

The Data Layer will consist of an integrated blockchain solution augmented with traditional SQL databases to ensure speed of data retrieval. This concurrent/split approach will allow for high-speed read rates of any non-critical data.

FRONT-END:

Payment & Tracking Web-Application: The web-application will be configured and deployed as a downloadable, Progressive Web-Application. The user-interface is coded in Javascript using ReactJS along with HTML5 and CSS3. Dynamic deployment of dockerized Node servers hosted on AWS as needed will provide speedy scalability and high concurrency as traffic increases.

Desktop Credit Wallet Application: A native wallet specifically designed for the TRAK\$ smart contracts and credits will be developed using ReactJS along with the Electron Framework. This combination will allow for functionality on Mac, Windows (32/64) and Linux operating systems.

Mobile Credit Wallet Application: A mobile application of the Credit Wallet will also be made available for both iOS/Android by leveraging React-Native as a foundation for cross-platform availability.

SECURITY CONSIDERATIONS:

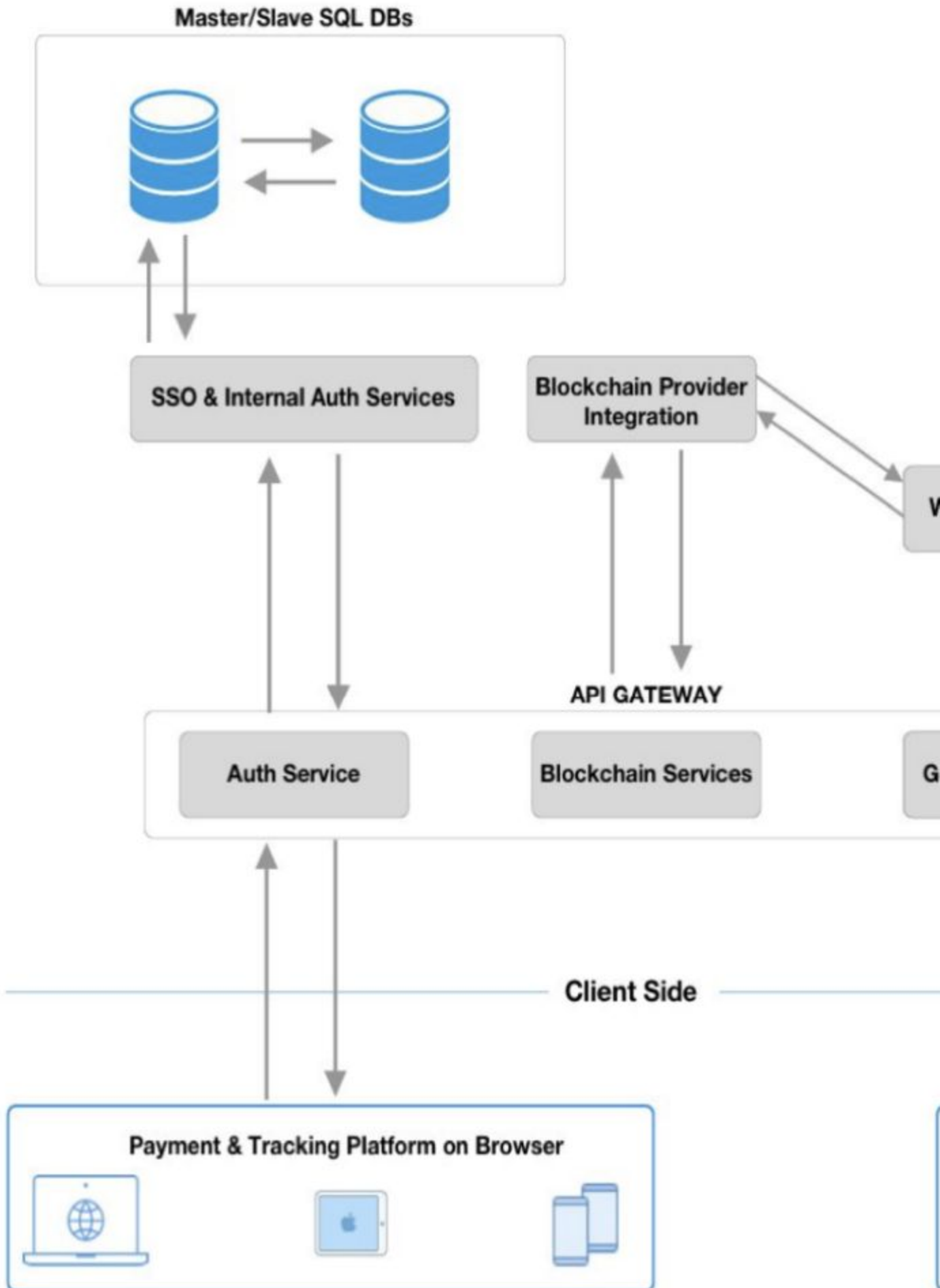
Since the advent of distributed ledger technology there have been a number of highly publicized hacks and attacks related to blockchain assets. Although it is absolutely imperative to continuously improve upon security practices, it is equally prudent to understand the design flaws in the ecosystem. The majority of successful attacks have been based around exchanges, not on the blockchains themselves. Specifically, this is caused by the divergence between the core concepts of distributed ledgers and the nature of exchanges. Blockchains are meant to be decentralized to increase the number of verified sources of truth, whereas exchanges are meant to

be high-speed, dynamic platforms where transactions are computed as quickly and often as users require. This leads to platforms designed in traditional, centralized architectures and security protocols. In turn, it opens the platform up to the entirety of current hacking strategies used on modern platforms. These are in large part derived from social engineering, i.e., rainbow charts, phishing, pretexting, and combinatorial attacks. Keeping all of this in mind, all transactions will be executed within the TRAK\$ platform with all critical data written to the blockchain. Increases in speed for user interaction will be achieved by providing non-critical meta-data in databases as well as maintaining a high level of throughput via deployed infrastructure.

FUTURE STACK:

The current design is focused on being as fast as possible while also future-proofing blockchain related implementations.

As web-assembly continues to gain momentum and adoption in web development the TRAK\$ Progressive Web Application will be refactored using the Rust programming language. This will also allow for better user experience as Wi-Fi and internet infrastructure continues to be upgraded across the World.



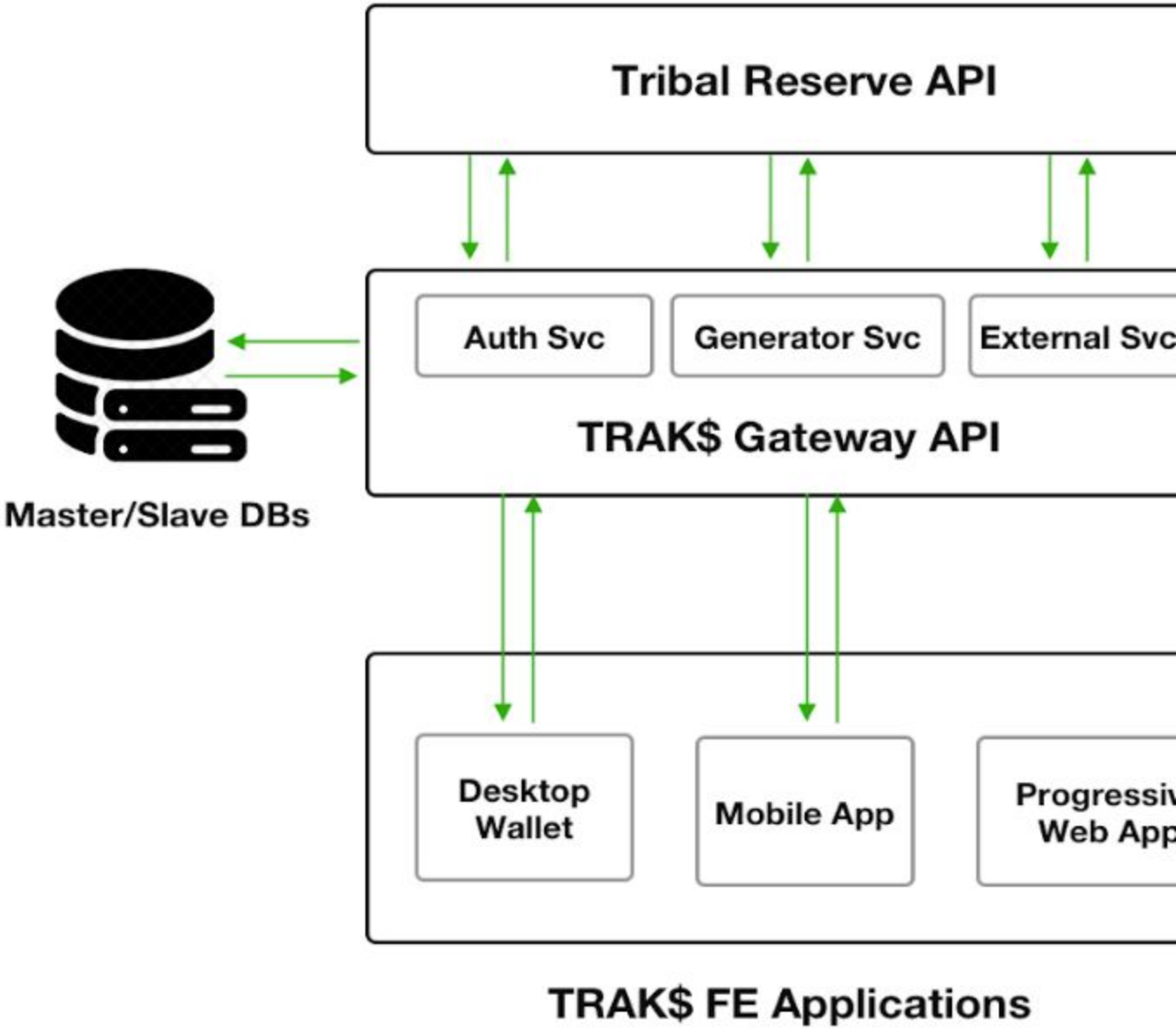
TRAK\$ BLOCKCHAIN

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BLOCKCHAIN ARCHITECTURE & IMPLEMENTATION:

TRAK\$ will be a distributed ledger-based ecosystem that will allow for interoperability between the TRAK\$ suite of applications. The blockchain portion of the platform (right side of diagram) will consist of smart contracts (see below), integration with Ripple for payments at speed, and a REST API to tie together the two blockchain systems with front-end interactions. Another inherent portion of the implementation will be MetaMask, an open free browser extension that allows for direct interaction to Ethereum Mainnet. Having this extension will be a prerequisite for executing transactions on the TRAK\$ Progressive Web Platform.

TRAK\$ dApp Arc



SMART CONTRACTS & GOVERNANCE MODEL:

Smart Contracts will be the means by which the TRAK\$ platform will make decisions. As a publicly hosted blockchain dApp, our governance model will exist in the technology and database structure, allowing all members of the Co-op to interact as needed. In that way, all business logic will be hosted on the public Ethereum Mainnet blockchain. Each smart contract will be permission to only interact with authenticated Co-op Patrons for transactions and can only be modified by a whitelisted administrator of the Co-op. This is an important feature because as the Co-op and its By-laws and requirements change, TRAK\$ will need to periodically change the business logic that governs the TRAK\$ dApp.

SELF>TRAK\$ Contract

- Sub-Class of PAY>TRAK\$.
- A Non-Fungible crypto asset created upon registration providing attributes to be used as unique universal identifier associating all relevant transactions to original patron.
- Only one generated per patron.
- Based upon ERC-721 Standard (see below)

TRAK\$>CREDITS Contract

- Sub-Class of PAY>TRAK\$.
- A stable, programmable and fungible crypto asset generated as a medium of payment within the platform.
- Based upon ERC-223 Standard (see below)

HODL>TRAK\$ Contract

- Sub-Class of PAY>TRAK\$.
- A fungible Co-op credit, denotes Co-op equitable ownership, voting power.
- Based upon ERC-223 Standard (see below)

TIER>TRAK\$ Contract

- Sub-Class of PAY>TRAK\$.
- A simple, fungible crypto asset used to measure the seniority of the Patron and confer enhanced credits. Issued during distributions.

- Based upon ERC-223 Standard (see below)

AD>TRAK\$ Contract

- Sub-Class of PAY>TRAK\$.
- A fungible crypto asset used to measure the reward to Patrons for their marketing, promotional and referral efforts.
- Based upon ERC-223 Standard (see below)

TRAK\$>WERX Contract

- Sub-Class of PAY>TRAK\$.
- A fungible stabilized crypto asset stabilized via US Consumer Price Index to maintain purchasing power.
- Based upon ERC-20 Standard (see below)

GLOSSARY:

- **Accelerated Depreciation:** Property within the former reservations of Oklahoma is subject to an accelerated depreciation schedule.
- **AD>TRAK\$:** are the micropayment rewards and bonuses granted to Patron Active Participants for efforts and contributions made to promote and expand White Buffalo and denominated in TRAK\$>Credits.
- **California Cannabis Banking Bill:**
- **Community Development Entity (CDE):** solve persistent financial, organizational, technological and legal governance problems in low-income communities.
- **E-COUP LCA, dba White Buffalo Limited Cooperative Association (WBLCA):** is comprised of Patrons and Investor Patrons who contribute efforts to association businesses. TRAK\$>Credits are the digital association membership certificate and the asset used for payment in WBLCA businesses.
- **HODL>TRAK\$:** have the added function and use as being programmable for certificate of membership, verification of efforts, rewards, bonuses, escrow, product and payment tracking, accounting, audits, identification, registration, notice, acknowledgement, and other purposes and functions

as required by the Tribal Reserve, Credit Program, affiliated subsidiaries or White Buffalo Limited Cooperative Association.

- **Howie Rule:** Also see, Hinman remarks, an offering of units of a citrus grove development, coupled with a contract for cultivating, marketing, and remitting the net proceeds to the investor, was an offering of an "investment contract" as defined by the Securities Act of 1933 defining "security" as including any "investment contract," and was therefore subject to the registration requirements of the Act. An investment contract is a scheme whereby a person invests his money in a common enterprise and is led to expect profits solely from the efforts of the promoter or a third party. The test of whether there is an "investment contract" under the Securities Act is whether the scheme involves an investment of money in a common enterprise with profits to come solely from the efforts of others. The policy of the Securities Act of affording broad protection to investors is not to be thwarted by unrealistic and irrelevant formulae.
- **Indian Energy Resources Act (IEA, 25 USC 3501 et seq.):** provides for the development of energy resources by native businesses and tribes. Also provides for vertical energy integration.
- **Indigenous Nations Tribal Reserve (INTR) Credit Program:** The Credit Program was certified in 2002 as a Community Development Entity (CDE) by the U.S. Dept. of Treasury's Community Development Financial Institutions Fund (CDFI Fund, see www.cdfifund.gov).
- **Indigenous Nations Tribal Reserve (INTR):** is formed under the Oklahoma Indian Welfare Act (OIWA or Thomas Rogers Act, United States Code Title 25 section 501 et seq.) which provides for the formation of native cooperative associations and for the establishment of credit programs for various purposes, including credit administration, production, marketing, consumers' protection, or land management.
- **Uniform Limited Cooperative Association Act (LCA):** This act combines an unincorporated and flexible organizational structure with cooperative principles and values in order to obtain increased equity investment

opportunity for capital intensive and start-up cooperative enterprises. It encourages equity investment by allowing, but not requiring, a limited cooperative association to have voting investor members in addition to patron members. Giving equity investors even limited voice in operations on an ongoing basis is the biggest defining feature distinguishing this act from other cooperative acts. Nonetheless, it is possible to view the distinction between debt and equity as one of degree rather than of kind. In effect this act allows a limited cooperative association to substitute equity capital with limited, but real, governance rights for debt capital and lenders, through loan covenants, can control some activities of any kind of entity.

- **Native American Agriculture Fund:** The Native American Agriculture Fund (NAAF) provides grants to eligible organizations for business assistance, agricultural education, technical support, and advocacy services to support Native farmers and ranchers. The charitable trust was created by the settlement of the landmark *Keepseagle v. Vilsack* class-action lawsuit. NAAF is the largest philanthropic organization devoted solely to serving the Native American farming and ranching community.
- **Native American Business Development, Trade Promotion, and Tourism Act (NABDA, 25 USC section 4301 et seq.):** provides for partnerships between Natives and non-Natives that qualify for Native programs and incentives. Also promotes international trade and Native tourism projects.
- **New Market Tax Credit:** 39% ‘New Markets Tax Credit’ for investments into low income community businesses. If awarded, the tax credits are given to the investors into the CDEs. The investments can be leveraged 39-61% in such a way as to recoup nearly all of the investor’s investment as tax credits.
- **Oklahoma Indian Welfare Act (OIWA or Thomas Rogers Act, United States Code Title 25 section 501 et seq.):** provides for the formation of native cooperative associations and for the establishment of credit programs for

various purposes, including credit administration, production, marketing, consumers' protection, or land management.

- **Oklahoma Medical Marijuana and Patient Protection Act:** was signed into law by Oklahoma Governor Stitt on March 14, 2019 AKA the Unity Bill
- **Opportunity Zone:** locations within the United States with persistent poverty, which allow for enhanced tax treatment on capital gains.
- **NO ACTION LETTER:** the Tribal Reserve is seeking a no action letter from the OK Dept of Securities and the US SEC confirming our allegation that TRAX>Credits are exempt from securities classification similar to the Turn-Key Jet no action letter.
- **PAY>TRAK\$:** is a payment and tracking system for the tribal casino and cannabis industries using our native digital asset,

TRAK\$>Credits and blockchain technology.

- **SBA 8a bid preferences:** The SBA has a program for minority disadvantaged enterprises that allows those who are certified as 8(a) preferences for government bids. The bids may be considered expeditiously on solicitations and bid amounts may be up to 15% higher for native 8(a)'s than competing non-8(a) bids and still be awarded to the 8(a).
- **SB-930 Financial institutions, cannabis:** This California bill would create the Cannabis Limited Charter Banking and Credit Union Law, to be administered by the Commissioner of Business Oversight and the Department of Business Oversight. The bill would provide for the licensure and regulation of cannabis limited charter banks and credit unions for the purpose of providing limited banking services, as defined, to cannabis businesses.
- **Social Determinants of Health:** They were designed by the World Health Organization to identify ways to create social and physical environments that promote good health for all. All people deserve an equal opportunity to make choices that lead to good health. But to ensure that all have that opportunity, advances are needed not only in health care but also in fields such as education, childcare, housing, business, law, media, community planning, transportation, and agriculture.

- **TRAK\$>Credits** are a distributed ledger technology \$USD backed asset (DLTA) which operates as does a commodity and is a transferable and traceable store of value within a closed loop.
- **TRAK\$>WERX:** are the micropayment rewards and bonuses granted to Steering Committee Members, Working Group Members, Patron Active Participants for efforts and contributions made to promote and expand White Buffalo and denominated in HODL>TRAK\$, which represent Co-op efforts and membership certificates.
- **Tribal Reserve (INTR):** Tribal Reserve received its charter as a sovereign, inter-tribal agency in 2001.
- **Turn Key Jet:** No Action Letter identifies the Turn-Key Jet digital asset as exempt from securities classification
- **Uniform Limited Cooperative Association Act (LCA):** This act combines an unincorporated and flexible organizational structure with cooperative principles and values in order to obtain increased equity investment opportunity for capital intensive and start-up cooperative enterprises. It encourages equity investment by allowing, but not requiring, a limited cooperative association to have voting investor members in addition to patron members. Giving equity investors even limited voice in operations on an ongoing basis is the biggest defining feature distinguishing this act from other cooperative acts. Nonetheless, it is possible to view the distinction between debt and equity as one of degree rather than of kind. In effect this act allows a limited cooperative association to substitute equity capital with limited, but real, governance rights for debt capital and lenders, through loan covenants, can control some activities of any kind of entity.
- **Unity Bill:** The Oklahoma Medical Marijuana and Patient Protection Act was signed into law by Oklahoma Governor Stitt on March 14, 2019

