

This is an Addendum (this "Addendum") to the Merchant and/or ACH Origination Agreement (the "Agreement"), between Angela Williams, (the "Merchant"), ISO, and Bank/ODFI ("Bank") as defined in the Agreement.

This Addendum shall be deemed to be integrated into and added to the Agreement. The Addendum shall be fully subject to all the terms and conditions of the Agreement. This Addendum shall be additive to the Agreement and shall not limit or supersede any of the Agreement's terms. For any conflict between the Agreement and this Addendum, the Agreement shall control. All capitalized terms not defined herein shall have the meaning set forth in the Agreement.

As a condition of rendering the Services to Merchant, Merchant must execute this Addendum, making each of the acknowledgements, representations, warranties, and/or agreements contained herein.

Representations, Warranties and/or Acknowledgements.

- Merchant is engaged in the business of offering the products via online marketing and other ways of advertising where the Cardholder may not be present.
- Merchant has obtained, and throughout the term of the Agreement, shall maintain, all local, state, and federal licenses, registrations, and approvals required to conduct such business in the location(s) in which Merchant conducts business and/ or as required based upon where Merchant's customers reside.
- Merchant attests all statements by Merchant regarding the products and services it sells were and shall remain exhaustive.
- Merchant attests all its statements on applications for such licenses, registrations, and approvals were and shall remain true, and Merchant can and will provide proof of the same to ISO upon request.

Websites and URLs. Merchant agrees to disclose to ISO each and every URL it uses to sell its products or market its business to consumers. This includes an obligation to update ISO as to any new or changed URLs. Merchant acknowledges and agrees that ISO (or a vendor engaged by ISO) will monitor their URLs monthly, and that **Merchant will be charged a fee of \$15.00 per URL per month for such monitoring.** This fee will begin upon ISO's acceptance of the Agreement and shall continue for each full or partial month in which the Agreement is in effect. Merchant authorizes ISO to initiate debit entries for the foregoing fee on a monthly basis from the Operating Account or any other account authorized by the Agreement.

Merchant's Special Compliance Obligations under Association Rules. The Agreement requires Merchant to abide by all Association Rules. Without limiting or narrowing that obligation in any way, Merchant specifically agrees as follows:

- Merchant attests that they will not accept nor submit any Transaction(s) representing sales generated by another merchant.

General Advertising Practices. Merchant attests that it will not engage in the following activities:

- Send unsolicited emails, and/or perform outbound telemarketing;
- Send email messages that do not contain an easily identifiable and verifiable opt-out link;
- Advertise unreasonable or unsubstantiated results/claims;
- Use any unapproved celebrity names in any advertisements (i.e. Oprah, Dr. Oz, Dr. Phil, etc.);
- Use any news source logos in advertisements (i.e. CNN, Fox News, etc.);
- Utilize uncorroborated news source websites or any fake testimonials; and/or
- Create any false sense of urgency (i.e. time clock stating stock may run out).

Prohibited Billing Practices. Merchant attests that it will not participate in the following activities:

- Bill the Cardholder for any product not clearly disclosed on the payment page, confirmation page, and terms & conditions;
- Share Cardholder's information with third parties (for upsell or other purposes) unless clearly disclosed, such as with delivery of the product;
- Fail to honor any request to stop recurring charges;
- Make its charges confusing or misleading in any form; and/or
- Engage in any negative option of free trial practices, including, without limitation, any advertisement that the trial is free, risk-free, or similarly indicate zero risk.

Health products. Merchant agrees, on behalf of itself and any affiliates, to the following:

- Merchant will list product ingredients on its website for every nutritional supplement that is sold;
- Merchant will ensure the product or ingredient is legal and not prohibited in the Cardholder's jurisdiction (please refer to LegitScript or other approved third party vendor for verification);
- Merchant will comply with all Applicable Law and Rules, including without limitation the Food and Drug Administration ("FDA") and Federal Trade Commission ("FTC") regulatory requirements, including without limit not advertise any medical or health benefits not approved by the FDA; and
- Merchant will not advertise relief of disease symptoms, mention prescription drug's names, or make any sort of false or misleading claims or utilize any sort of deceptive marketing.

Recurring Billing Practices. Merchant attests that it will do the following:

- Notify all Cardholders conspicuously by, at a minimum, a check box, that they will be charged recurring charges, and shall include information on how to cancel. Merchant's terms and conditions shall also include clear and conspicuous language regarding any recurring charges, including information on how to cancel.
- Include a check box disclosing abbreviated terms of the purchase (the amount charged, and frequency of billing). Note that this disclosure must be separate from, and in addition to, the full Terms and Conditions. This disclosure must be clear, concise, conspicuous, and in close proximity to the "buy" button on the checkout page. The checkbox must not be pre checked. For example, "I understand that I will be charged [initial price] and enrolled to receive a new supply of [product] each month at a cost of [recurring price] for each shipment."
- Notify all Cardholders, via email at a minimum, regarding other charges that they will be charged, and include customer service contact information, such as the support email address and/or phone number to cancel if needed.
- Honor cancellation requests in an expeditious manner.
- Merchant will include the following items on the checkout page: The estimated shipping date, all of the disclosures set forth above, and clear and concise terms of how to cancel, dispute, or otherwise reverse charges.

Merchant's Acknowledgement of Special Laws Applicable to Merchant's Industry. The Agreement requires Merchant to abide by all Applicable Laws. Without narrowing or limiting that obligation in any way, Merchant specifically acknowledges and agrees to comply with applicable requirements in the following laws, as may be amended from time to time:

- Section 5 of the Federal Trade Commission Act, 15 U.S.C. §45;
- The Consumer Financial Protection Act, 12 U.S.C. §5481, et seq. ("CFPA");
- The Rule Concerning the Use of Pre-notification Negative Option Plans, 16 C.F.R. Part 425;
- The Telemarketing and Consumer Fraud and Abuse Prevention Act, 15 U.S.C. §6101, et seq. ("TCFAPA") and all regulations implementing the TCFAPA including without limitation all applicable provisions of the Telemarketing Sales Rule, 16 C.F.R. § 310.1, et seq., including provisions in §§310.3(a)(1)(vii) and 310.3(a)(2)(ix) specific to "negative options"; and in § 310.3(c) prohibiting "credit card laundering";
- The Electronic Funds Transfer Act, 15 U.S.C. § 1693, et seq. ("EFTA") and all regulations implementing the EFTA including without limitation Regulation E, 12 C.F.R. §1005.1, et seq.;
- The Telephone Consumer Protection Act, 47 U.S.C. §227, et seq. ("TCPA") and all regulations implementing the TCPA, including without limitation 47 C.F.R. §64.1200, et seq.;
- The Restore Online Shopper's Confidence Act, 15 USCS § 8401, et seq.;
- The Unordered Merchandise Statute, 39 U.S.C. § 3009;
- The Gramm-Leach-Bliley Act, 15 U.S.C. § 6801, et seq. ("GLBA") and all regulations implementing the GLBA;
- The rules promulgated by the Consumer Financial Protection Bureau ("CFPB"); and
- All other applicable federal, state, and local laws, rules and regulations including, without limitation, those referring, relating or pertaining to the foregoing, consumer privacy and protection, credit, lending, financing, and banking.

Miscellaneous.

- **Notice.** Merchant will immediately notify ISO and Bank in writing of any inquiry, investigation, complaint, charge, subpoena, claim, civil investigative demand, request for information, judgment, injunction, restraining order, cease and desist order, any similar judicial, quasi-judicial, administrative, or executive order, or any license or permit revocation or cancellation, by any local, state or federal law enforcement or regulatory agency, entity, or official in connection with or relating to Merchant's business including without limitation any complaints, charges or claims against Merchant by any customers of Merchant or by any local, state or federal official.
- **Indemnity.** In addition to the indemnity obligations set forth in the Agreement, Merchant will also indemnify and hold ISO and Bank harmless from and against any and all losses, costs, liabilities, damages and expenses (including attorneys' fees and collection costs) resulting from or incurred in connection with any breach of the Agreement including and as modified by this Addendum, and/or resulting from or incurred in connection with any inquiry, investigation, complaint, charge, subpoena, claim, or request for information of or against Merchant, or against or involving ISO or Bank in connection with Merchant, by any local, state or federal law enforcement or regulatory agency in connection with or relating to Merchant's business including without limitation any complaints, charges or claims by any customers of Merchant or by any local, state or federal official.

- **Termination.** Merchant understands that ISO or Bank may terminate the Agreement effective immediately in the event of any breach of this Addendum, upon an Event of Default, and/or as otherwise set forth in the Agreement.

Legal Advice. This Addendum is not legal advice to Merchant from Bank and/or ISO. Merchant is strongly encouraged to obtain its own legal counsel regarding matters of compliance in its business; however, Merchant shall be responsible for complying with Association Rules and Applicable Law, regardless of whether it chooses to obtain legal counsel, and may be required to provide legal opinions as may be provided herein or the Agreement.

Merchant: Angela Williams

Signature owner 1:



By: Angela Williams

Its: CEO

Date: Jan 29, 2026

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Timestamp: **Jan 30, 2026 4:19:36 AM** (UTC)