

STEARNS BANK

NATIONAL ASSOCIATION

March 6, 2025

VOCHILL INC.
7601 S Congress Ave
Austin, TX 78745-6674
Agreement #: 3167670-002

Congratulations! Your finance agreement documents are ready for your review and signature.

Please sign and return them as soon as possible, so we can fund your request.

The amount currently due from you in order for us to fund:

Total Due ***\$0.00***

We will debit the total amount due, less the down payment, from the account you provide on the enclosed ACH authorization.

If we do not have an ACH authorization on file, or you do not execute and return the enclosed ACH authorization, you may wire the total amount due or call your account manager at the number below to process this payment by credit card, in which case the servicing costs listed on our Services Schedule will apply.

And, with our go-green initiative, you will be automatically enrolled for electronic invoicing.

Thank you for your business. We look forward to working with you.

Sincerely,

Jared Christensen

Jared Christensen
Account Manager

Rev082021



THIS IS A NON-CANCELABLE EQUIPMENT FINANCE AGREEMENT THAT HAS LEGAL AND FINANCIAL CONSEQUENCES. PLEASE READ CAREFULLY.

AGREEMENT#: 3167670-002

EFFECTIVE DATE: 3/6/2025

CUSTOMER: VOCHILL INC.

ADDRESS: 7601 S Congress Ave
Austin, TX 78745-6674

EQUIPMENT DESCRIPTION (the "Equipment"): See Equipment Schedule

PAYMENT SCHEDULE (the "Payment Schedule"): See Payment Schedule

EQUIPMENT COST FINANCED: \$31,040.00

TAX COST FINANCED (if applicable): \$0.00

FREIGHT COST FINANCED (if applicable): \$0.00

WORKING CAPITAL COST FINANCED (if applicable): \$0.00

CONSTRUCTION COST FINANCED (if applicable): \$0.00

Note: The total amount due under this Equipment Finance Agreement is reflected in the Payment Schedule, which may include other costs, fees, and finance charges

This Equipment Finance Agreement (this "**Agreement**") is by and between you, the customer ("**Customer**" or "**you**"), and Stearns Bank National Association and our successors and assigns ("**Lender**," "**we**," or "**us**").

1. OBLIGATIONS. We agree to advance the total amount financed under this Agreement (collectively, the "**Financed Amount**") for you for the purchase of the Equipment and additional financing (if any), and you agree to make all payments in the amounts and at the times set forth in the Payment Schedule and satisfy all of your other Obligations (as hereinafter defined) throughout the term of this Agreement. You authorize us to disburse funds for the Financed Amount directly to the applicable party to whom payment is due. You authorize us to make additional advances ("**Additional Advances**") of up to 20% more than the total amount required to be disbursed at funding and related costs and fees to be advanced under this Agreement. If the Equipment is not located in the United States, we will have no obligation to advance the Financed Amount until we receive (a) a true and correct copy of the bill of lading and all other shipping documents for such Equipment; (b) evidence of satisfactory casualty insurance naming us as loss payee and additional insured and otherwise covering such risks as we may reasonably request; and (c) reasonable assurance that the Equipment will be shipped by a common carrier that is not an affiliate of you. "**Obligations**" means, collectively, your payment obligations (including repayment of the Financed Amount, any Additional Advances, and all other amounts due under the Contract Documents (as hereinafter defined)), performance obligations, compliance obligations, and your other obligations under the Contract Documents. "**Contract Documents**" means, collectively, this Agreement, all Guaranties (as hereinafter defined), and all documents, schedules, and addenda including our fees and services schedule (which may be subject to change) related hereto, thereto, to the Equipment, or to your Obligations.

2. LATE FEES AND OTHER CHARGES. If any payment is not paid when due, we may charge you a late fee of up to the lesser of (a) 20% of the late amount, plus interest calculated at the rate of 1.75% per month; or (b) the highest amount and rate permissible under applicable law. If you fail to satisfy any Obligations, we may charge you non-compliance fees. You unconditionally agree to fully and timely pay all fees, costs, and expenses which are (a) required or may become assessed against you pursuant to the terms of the Contract Documents; (b) necessary to originate, maintain, and terminate/dispose of this Agreement or the Equipment; or (c) assessed by any third party in relation to the Contract Documents, the Equipment, or your Obligations. You acknowledge and agree that payment of such fees, costs, and expenses are included among your Obligations, and, in addition to our collection thereof, we may pursue all other rights and remedies available to us.

3. TITLE; SECURITY INTEREST. You will have title to the Equipment during the term of this Agreement. Notwithstanding the foregoing, you understand and expressly agree that this Agreement is governed by the Uniform Commercial Code (the "**UCC**"), and you hereby grant us a first priority security interest in the Equipment (and any other applicable collateral, if any), which is pledged to us as security for the satisfaction of your Obligations and your obligations under all other agreements between you and us. You hereby authorize us to file one or more financing statements covering the Equipment and agree to pay us a fee for the costs and fees related to the preparation, filing, documenting, and recording of such statements (including attorney fees and other legal expenses). Any failure by us to properly file any financing statements or any modification, substitution, subordination, or release of any applicable security interest will in no way relieve you or any other Obligor (as hereinafter defined) from the responsibility and liability for satisfaction of the Obligations. "**Obligor**" means you or any other person or entity who or that is now or hereafter responsible and liable (whether directly, indirectly, absolutely, or contingently) for the satisfaction of any of your Obligations (including any guarantor of your Obligations (each a "**Guarantor**") pursuant to a guaranty agreement provided to us (collectively, the "**Guaranties**"). You may not sell, assign, sublet, pledge, or otherwise encumber the Equipment, in whole or in part, without our prior written consent.

4. DISCLAIMER OF WARRANTIES. You acknowledge and agree that (a) you have had adequate opportunity to inspect the Equipment; (b) you decided to purchase the Equipment based on your own judgment; and (c) we are not responsible for any representations, warranties, or statements made by the seller. **WE EXPRESSLY DISCLAIM (a) ALL WARRANTIES (EXPRESS OR IMPLIED) WITH**

RESPECT TO THE EQUIPMENT (INCLUDING ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR USE); AND (b) ALL LIABILITY FOR CONSEQUENTIAL DAMAGES RELATED TO THE CONTRACT DOCUMENTS, THE EQUIPMENT, OR YOUR OBLIGATIONS.

5. NON-CANCELABLE. You cannot cancel this Agreement for any reason (including Equipment failure, loss, or damage) or revoke acceptance of the Equipment.

6. DELIVERY AND ACCEPTANCE OF EQUIPMENT; INSPECTION. You agree that the Equipment will be deemed accepted on the earlier of (a) the date indicated on the Delivery and Acceptance Certificate signed by you; or (b) if for any reason you fail to sign a Delivery and Acceptance Certificate, 5 days after (i) our final transmittal of funds required for the purchase of the Equipment unless you notify us in writing that the Equipment has not been received on the expected date of delivery, or (ii) delivery of the Equipment is otherwise verified. You agree to notify us within 5 days of the delivery. We may order an inspection of the Equipment at your cost to confirm delivery and acceptance or, from time to time, to otherwise confirm the condition of the Equipment. You authorize us to document the Delivery and Acceptance Certification upon notice of delivery from you, inspection confirmation, or confirmation of delivery by other means. **WE HAVE NO OBLIGATION TO MONITOR OR VERIFY DELIVERY OF THE EQUIPMENT. IF THE EQUIPMENT IS NOT DELIVERED FOR ANY REASON, YOU ACKNOWLEDGE AND AGREE THAT YOU WILL REMAIN RESPONSIBLE AND LIABLE FOR SATISFYING YOUR OBLIGATIONS (INCLUDING YOUR PAYMENT OBLIGATIONS) WITHOUT ANY DEFENSES, OFFSETS, OR OTHER CHALLENGES.**

7. USE; MAINTENANCE. You will use the Equipment for commercial purposes only, with due care, and solely for the purpose for which it is intended. You will maintain the Equipment in good repair and furnish all necessary parts and services. You agree that Lender may, in its sole discretion, require or cause a GPS or other tracking device to be installed on the Equipment, and you shall not remove or tamper with such device.

8. LOSS; INSURANCE. You are responsible for and accept the entire risk of damage, destruction, loss, or theft to the Equipment, in whole or in part, from any reason whatsoever ("**Casualty Loss**"). No Casualty Loss will relieve you from your responsibility to satisfy your Obligations in full. If a Casualty Loss occurs, you must immediately notify us and, if so directed by us, repair the Equipment. If we determine that any item of Equipment has suffered a Casualty Loss beyond repair ("**Lost Collateral**"), then you must, at our option, (a) promptly replace the Lost Collateral with similar collateral in good repair, condition, and working order free and clear of any liens, in which event such replacement collateral will automatically be deemed collateral under and secured by the Contract Documents, and such replacement collateral must be approved by us in writing in our sole discretion; or (b) on the next scheduled payment date pay to us all accrued and unpaid Obligations. You must keep the Equipment insured per our insurance requirements and against (a) all risk of loss in an amount no less than the full replacement cost; (b) liability for bodily injury and property damage in an amount, and with such coverage, as we require; and (c) any other losses or risks that we deem appropriate in our discretion. You must list us as loss payee and additional insured on all applicable insurance policies. You authorize and appoint us as your attorney-in-fact to request required insurance coverage, make claims, receive payments, and execute and endorse all documents, checks, drafts, and other instruments necessary to secure payments due under any insurance policy. The foregoing does not relieve you from procuring the required insurance policies, making timely insurance claims, and otherwise cooperating with insurance carriers and us in seeking insurance coverage and recoveries. Each insurance policy must (a) be in form and substance satisfactory to us; and (b) contain provisions (i) requiring the insurer to give to us at least 30 days prior written notice of any alteration to such policy or the cancellation thereof, and (ii) specifying that no action or misrepresentation by you will invalidate such policy. You must furnish us with a certificate of insurance evidencing the issuance of each of the aforementioned policies. If you fail to do so, we may, but are not obligated to, procure such insurance (which may be at a higher cost than the policies you procured or could have procured), with such related costs and expenses being added to your Obligations.

9. FEES; TAXES; INDEMNITY. You agree to timely pay or promptly reimburse us, and indemnify and hold us harmless from, all fees, taxes, and all other charges or

assessments of any nature whatsoever, together with any penalties, fines, interest, and any other costs and expenses incurred in connection therewith (including attorney fees and other legal expenses), imposed by or in any jurisdiction (a) related to the Contract Documents or the Equipment; or (b) the non-payment of which might (i) result in any lien or encumbrance upon any of the Equipment, or (ii) otherwise adversely affect us. You assume all responsibility and liability for all applicable taxes related to the Contract Documents or the Equipment, whether directly paid to the tax enforcement body by you or advanced by us and thereafter invoiced to you. You agree to indemnify, defend, and hold us harmless for all liability (including strict liability) and expenses (including attorney fees and other legal expenses) arising out of or related to ownership, use, operation, or condition of the Equipment (including damage to property and injury or death to persons). All of your indemnification obligations under the Contract Documents survive termination thereof and satisfaction of the Obligations.

10. DEFAULT. Any of the following constitutes an event of default (an “*Event of Default*”): (a) you fail to pay any amount payable under the Contract Documents when due; (b) you default in payment or performance of any other Obligation; (c) you breach any covenant, representation, warranty, or condition set forth in any of the Contract Documents; (d) any statement made or deemed made by any Obligor (including with respect to the identification, background, or financial condition of such Obligor or the condition or value of the Equipment) is false or misleading at the time made or deemed made or an Obligor disavows or attempts to revoke its Guaranty; (e) you default in payment or performance of any obligations under any other agreement between you and us or any of our parent, subsidiary, or affiliated companies, it being acknowledged and agreed that a default under this Agreement will constitute a default under any of such other agreements, and a default under any of such other agreements will constitute a default under this Agreement; (f) death or judicial declaration of incompetence of any Obligor, or in the case of an Obligor that is a partnership, any partner; (g) any Obligor (i) is dissolved, (ii) becomes insolvent or unable to pay its debts when due, (iii) stops doing business as a going concern, (iv) merges, consolidates, or transfers all or substantially all of its assets, (v) makes an assignment for the benefit of creditors, or (vi) undergoes a substantial deterioration in its financial condition; (h) any Obligor or any partner, member, or majority owner of any Obligor voluntarily files, or has filed against it involuntarily, a petition for liquidation, reorganization, adjustment of debt, or similar relief under any present or future federal or state bankruptcy or insolvency law, or a trustee, receiver, or liquidator is appointed for any Obligor or any partner, member, or majority owner of any Obligor or for a substantial part of the assets of any Obligor or for a substantial part of the assets of any partner, member, or majority owner of any Obligor; (i) any Obligor defaults under a material lease, financing, or borrowing agreement with a third party; (j) removal of or tampering with any GPS or tracking device installed on the Equipment; or (k) we in good faith deem ourselves insecure as a result of a material adverse change in any Obligor’s financial condition or otherwise.

11. REMEDIES. Upon the occurrence of an Event of Default, we may (a) without notice or demand, accelerate any or all the Obligations and declare such Obligations to be immediately due and payable, and you must immediately pay us the amount of such Obligations; (b) without notice or demand, take possession of the Equipment, wherever located, without any process of law, and without liability for any damages occasioned by such taking of possession; (c) require you to deliver the Equipment at a reasonable location in our discretion; (d) upon notice as required by law, sell or otherwise dispose of the Equipment, in whole or in part, whether or not in our possession, in a commercially reasonable manner at public or private sale as designated in such notice and apply the net proceeds of such sale, after deducting all costs of such sale (including costs of repossession, transportation, storage, refurbishing, attorney fees and other legal expenses, advertising, and broker fees), to the Obligations in such order of application as we may decide in our discretion, with you remaining liable for any deficiency together with interest thereon at the highest rate permitted by applicable law; (e) make, adjust, or settle and receive payment on any insurance claims with respect to the Equipment; (f) without obligation to do so, perform any of your Obligations, and, upon demand, you must immediately reimburse us for all of our incurred expenses related thereto; or (g) pursue any other right and remedy (i) of a secured party under the UCC, (ii) under any other applicable law or in equity, or (iii) granted under the Contract Documents or any other agreement between you and us. In conjunction with any of such remedies, we may terminate this Agreement. You acknowledge and agree that there are no cure periods unless expressly provided herein. We have the right to set-off against any of the Obligations, whether or not then due and payable, any amount that we, or any of our parents, subsidiaries, or affiliated companies, owe to you, whether or not then due and payable. We may, in our discretion, apply of your security deposits, advance payments, or cash reserves to cure any default or pay any other sums due to us. Without in any way requiring notice to be given in the following manner, you agree that any notice by us of sale, disposition, or other intended action hereunder or in connection herewith, whether required by the UCC or otherwise, will constitute reasonable notice if such notice is mailed by regular mail, postage prepaid, at least 5 days prior to such action, to any

address which you have specified in writing to us as the address to which notices should be given. We may exercise any one or more of the above remedies at any time and from time to time. No course of dealing and no delay or omission by us in exercising any right or remedy will operate as a waiver thereof or of any other right or remedy, and no single or partial exercise of any right or remedy will preclude any other or further exercise of such right or remedy or any other right or remedy. We may remedy any Event of Default without waiving such Event of Default and without waiving any other prior or subsequent Event of Default. You acknowledge and agree that we may pursue recovery against any Guarantor without first pursuing repossession of the Equipment or other recovery against you. Our rights and remedies are cumulative.

12. EXPENSES. You agree to pay all costs and expenses (including collection, repossession and attorney fees and other legal expenses) incurred by us in (a) enforcing any Contract Document (including collection of all Obligations); (b) realizing upon or protecting any item of Equipment (and any other applicable collateral, if any); and (c) otherwise exercising any of our rights or remedies related to a default and/or to protect our interests in a bankruptcy or otherwise.

13. ACH. You authorize us to initiate debit entries to your checking or savings account (provided by you) for payment of the amounts due under the Contract Documents and all other payments you authorize. Your ACH authorization will remain in full force and effect until we receive written notification from you of its termination.

14. ASSIGNMENT. You cannot assign this Agreement. We may, in our discretion, sell, assign, transfer, pledge, hypothecate, or otherwise dispose of this Agreement, or any related interests, to one or more assignees. Following such assignment, (a) each assignee will have all our rights but none of our obligations under this Agreement; and (b) no right of an assignee (including the right to receive payments) will be subject to any defense, set-off, or counterclaim which you may have against us or any other party.

15. MINNESOTA LAW; VENUE; JURY WAIVER. This Agreement is governed by Minnesota law. You agree to only file a claim that includes us in Minnesota, and you agree to be subject to suit in Minnesota or, if we decide in our sole discretion, your home state. **YOU WAIVE A JURY TRIAL AND THE RIGHT TO INTERPOSE A COUNTERCLAIM OR OFFSET OF ANY KIND IN LITIGATION ARISING OUT OF OR RELATED TO THE CONTRACT DOCUMENTS, THE EQUIPMENT, OR YOUR OBLIGATIONS.**

16. INCORPORATION OF CONTRACT DOCUMENTS. All Contract Documents are hereby incorporated into this Agreement and the Guaranties as though fully set forth, word for word, herein and therein.

17. THIRD PARTIES. NO EQUIPMENT SUPPLIER OR MANUFACTURER, NOR ANY OF THEIR SALES REPRESENTATIVES OR OTHER AGENTS, IS (a) OUR REPRESENTATIVE OR AGENT; OR (b) AUTHORIZED TO ALTER OR WAIVE ANY TERM OR CONDITION OF THE CONTRACT DOCUMENTS OR TO MAKE ANY REPRESENTATION, WARRANTY, OR STATEMENT FOR US REGARDING THE EQUIPMENT OR YOUR OBLIGATIONS.

18. MISCELLANEOUS. You understand the terms of this Agreement and acknowledge that you have had the opportunity to consult with counsel of your choice. A copy of this Agreement sent or received by facsimile or electronic transmission with electronic signatures will be fully enforceable and treated as the original. If any term of any Contract Document is held invalid, illegal, or unenforceable, such determination shall not affect the enforceability of any other term of the Contract Documents. You authorize any individual or entity you work with to provide us information requested by us. You agree, upon request, to provide us with financial information and tax returns for all Obligors within 60 days of such information becoming available. You hereby authorize us to (a) obtain any credit reports and other credit information that we deem prudent in our discretion; and (b) share such information, and any other information about all Obligors and your Obligations, with our affiliates or others under a confidentiality agreement, the broker/vendor (or other referral source) that referred you to us, and any other funding source. Such authorization will extend (a) throughout the duration of the term of this Agreement; and (b) beyond, to the extent that you may request any additional or subsequent financing from us. This Agreement is the entire agreement of the parties as to the subject matter hereof and may not be amended except by a written agreement signed by the parties. Notwithstanding the foregoing, you agree that we are authorized, without notice to you, to amend this Agreement and any of the other Contract Documents (a) to provide missing information; (b) to correct obvious errors; or (c) otherwise pursuant to verbal agreement by the parties. You agree to cooperate and provide all information and documents within 5 days of our request and you agree to pay a non-compliance fee for failing to timely do so per our fee and services schedules (which are subject to change), understanding that failure to comply within the 5-day compliance period will constitute a default. The term “*including*” means “including, but not limited to.”

EQUIPMENT FINANCE AGREEMENT SIGNATURE	
Agreed to and Executed: VOCHILL INC.	
DocuSigned by: STEARNS BANK NATIONAL ASSOCIATION BY: <u>Jared Christensen</u> 86F105076EAD42E (Lender Signature)	CUSTOMER: Signed by: <u>Randall Eugene Pawlik</u> BY: <u>Randall Eugene Pawlik</u> 6DB9C80CBA6948E Randall Eugene Pawlik (Customer Signature)

GUARANTY
<p>The undersigned (each a “Guarantor”) jointly and severally, absolutely, and unconditionally guaranty satisfaction of all of Customer’s Obligations (including all payments owed to Lender related to the Equipment Finance Agreement (the “Agreement”), the other Contract Documents, or the Equipment). This guaranty (this “Guaranty”) incorporates by reference the entirety of the Agreement, and all defined terms herein have the meanings set forth in the Agreement. Guarantor acknowledges and agrees that Lender may proceed directly against any Guarantor, individually or collectively, without first proceeding against Customer, the Equipment, or otherwise. Guarantor hereby authorizes Lender to (a) obtain any credit reports and other credit information that Lender deems prudent in its discretion; and (b) share such information with Lender’s affiliates or others under a confidentiality agreement, the broker/vendor (or other referral source) that referred Customer to Lender, and any other funding source. Such authorization will extend (a) throughout the duration of the term of the Agreement and until all Obligations are satisfied; and (b) beyond, to the extent that Customer may request any additional or subsequent financing from Lender. Guarantor’s obligations hereunder will not be affected by any lack of validity or enforceability of this Agreement or the Obligations.</p> <p>Guarantor(s): Signed by: BY: <u>Randall Eugene Pawlik</u> 6DB9C80CBA6948E Randall Eugene Pawlik, Individually</p> <p>DocuSigned by: BY: <u>Lisa Michelle Pawlik</u> 910740B8C915478 Lisa Michelle Pawlik, Individually</p>

STEARNS BANK

NATIONAL ASSOCIATION

SECURITY AGREEMENT

CUSTOMER: VOCHILL INC.
ADDRESS: 7601 S Congress Ave
CITY, STATE & ZIP: Austin, TX 78745-6674

SECURED PARTY: STEARNS BANK N.A.
ADDRESS: 500 13TH ST, PO BOX 750
CITY, STATE & ZIP: ALBANY, MN 56307

Agreement # 3167670-002 ("Finance Agreement")

1. SECURITY INTEREST AND COLLATERAL. To secure the payment and performance of the Finance Agreement, and each and every debt, liability and obligation of every type and description which Customer may now or at any time hereafter owe to Secured Party (whether such debt, liability or obligation now exists or is hereafter created or incurred, and whether it is or may be direct or indirect, due or to become due, absolute or contingent, primary or secondary, liquidated or unliquidated, or joint, several or joint and several): all such debts, liabilities and obligations and any extensions, renewals or replacements thereof (collectively "Obligations"), Customer hereby grants Secured Party a security interest ("Security Interest") in all property financed by the Finance Agreement, including but not limited to the following property:

See Equipment Schedule Attached

together with all substitutions and replacements for and products of any of the foregoing property, together with any proceeds of the above-referenced collateral and all accessions and all accessories, attachments, parts, equipment and repairs now or hereafter attached, affixed to or used with any such goods (collectively "Collateral").

2. ASSIGNMENT. Without Secured Party's written consent, Customer will not sell, assign, rent or sublet, pledge, or otherwise encumber or permit a lien to arise or exist on or against any interest in this Security Agreement or the Collateral or remove the Collateral from its present location. Secured Party may assign its interest in this Security Agreement and sell or grant a security interest in all or any part of the Collateral without Customer's consent. Customer agrees not to assert against any assignee of Secured Party any claim or defense Customer may have against Secured Party.

3. LOSS OR DAMAGE. In the event any item of Collateral shall become lost, stolen, destroyed, damaged beyond repair or rendered permanently unfit for use for any reason, or in the event of condemnation or seizure of any item of Equipment, Customer shall promptly notify Secured Party of any loss of or material damage to any Collateral or of any adverse change, known to Customer. Customer shall promptly pay Secured Party in cash an amount equal to the fair market value of Collateral upon any loss, theft, destruction, damage or condemnation, and Customer shall notify Secured Party immediately upon Customer's receipt of information that suggests the prospect of loss, destruction, or condemnation. Customer shall pay any sales and use taxes due on a transfer resulting from any such condemnation or other loss. Any insurance or condemnation proceeds received shall be held in trust by Customer for Secured Party, and Customer shall immediately turnover to Secured Party any and all proceeds received in relation to the Collateral; Secured Party shall apply such proceeds to reduce Customer's Obligations, and Secured Party shall be entitled to any surplus.

4. ADDITIONAL ACTION. Customer will promptly execute and deliver to Secured Party such further documents and take such further action as Secured Party may request in order to more effectively carry out the intent and purpose of this Security Agreement, the Finance Agreement and related agreements.

5. DEFAULT. All events constituting an "Event of Default" under Finance Agreement shall constitute an event of default under this Agreement, and Secured Party may exercise any one or more of the rights and remedies as outlined in Finance Agreement.

6. MISCELLANEOUS. By signing below, Customer acknowledges and agrees that this Security Agreement is incorporated into and an indispensable part of the above-referenced Finance Agreement between Customer and Stearns Bank National Association (Lender), and Customer agrees a facsimile copy and electronic signature and copy will be treated as an original and be admissible as evidence of this Security Agreement.

**STEARNS BANK NATIONAL
ASSOCIATION**

Signed by:

By: Jared Christensen

86F105076EAD42E...

Name: Jared Christensen

Title: Account Manager

VOCHILL INC.

Signed by:

By: Randall Eugene Pawlik

6DBBCB6C5A3948E...

Name: Randall Eugene Pawlik

Title: President



Payment Amount Schedule

Customer: VOCHILL INC. (“Customer”)
Agreement #: 3167670-002 (“Finance Agreement”)

By signing the Finance Agreement, Customer acknowledges and agrees that this Payment Schedule and the schedule of payments identified below is incorporated into and made an indispensable part of the Finance Agreement between Customer and Stearns Bank National Association (“Lender”)

Payments are due Monthly.

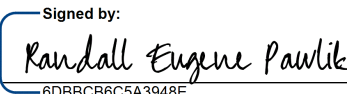
Installments	Payment Amount
Installments: 1 through 60	\$684.99

The First Payment Start Date is identified on the Delivery and Acceptance Certification.

If you are entitled to a delay of your first payment start date, or you have a seasonal or irregular payment schedule, the delay of your payment start date will be calculated from the Date of Delivery identified on your Delivery and Acceptance Certification.

Customer agrees its payment obligations to pay the entire sum of Total Finance Agreement Payments is absolute and unconditional, and this Finance Agreement cannot be cancelled or modified without Lender’s written, signed agreement.

Customer acknowledges and agrees this Addendum is incorporated into and made an indispensable part of the above-referenced Finance Agreement between Customer and Lender. This Addendum may be executed with electronic signatures, and any copy, duplicate, or facsimile shall constitute an original and can be used as admissible evidence.

Signed by:			
	Randall Eugene Pawlik	President	3/11/2025
6DBBCB6C5A3948E... Required Signature	Printed Name	Title	Date

STEARNS
BANK
NATIONAL ASSOCIATION

EQUIPMENT SCHEDULE

Customer: VOCHILL INC. (“Customer”)
Agreement #: 3167670-002 (“Finance Agreement”)

By signing the Finance Agreement, Customer acknowledges and agrees this Equipment Schedule (and equipment identified below) is incorporated into and an indispensable part of the Finance Agreement between Customer and Stearns Bank National Association (“Lender”).

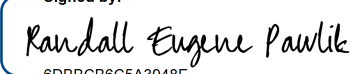
Equipment Detail:

Year	Make/Model	Equipment Type	VIN# or Serial #	Location: Address Where Equipment will be stored/located
N/A	4- Cavity	Blow Mold		2025 Ragu Drive Owensboro, KY 42303
N/A	Fill Stations	Fixtures		2025 Ragu Drive Owensboro, KY 42303

The above-listed equipment together with all attachments, accessions, accessories, fittings, increases, tools, parts, repairs, supplies, additions, replacements of and substitutions for all or any part of the foregoing equipment is collectively referred to as the “Equipment.”

The above Equipment Schedule correctly describes the financed Equipment as verified by the Customer, who acknowledges and confirms receipt in the Delivery & Acceptance Certification for this Finance Agreement.

Customer acknowledges and agrees this Addendum is incorporated into and made an indispensable part of the above-referenced Finance Agreement between Customer and Lender. This Addendum may be executed with electronic signatures, and any copy, duplicate, or facsimile shall constitute an original and can be used as admissible evidence.

Signed by:

6DBBCB6C5A3948E...

Randall Eugene Pawlik

President

3/11/2025

Required Signature

Printed Name

Title

Date

STEARNS
BANK

NATIONAL ASSOCIATION

INSURANCE CERTIFICATION

Approved Financing – Insurance Requirements

Customer: VOCHILL INC. (“Customer”)
Agreement #: 3167670-002 (“Finance Agreement”)

YOU AGREE TO FULFILL YOUR INSURANCE REQUIREMENT BY: [check one]

☒

Electing to be enrolled in an Equipment Protection Program with Stearns Bank, which provides protection against a wide variety of perils, and has the additional benefits of fixed charges for the term of the agreement; no deductible for losses exceeding \$100.00; and NO CANCELLATION due to loss reporting. See below for projected cost of the Equipment Protection Program:

Equipment Description	Please see the included Equipment Schedule.
Equipment Value	\$31,040.00
Term	60 Months
Quote Per Month	\$88.73- Property damage coverage only.

Please note that this Equipment Protection Program quote for the current equipment you are financing with Stearns Bank may be more expensive than adding the equipment to your existing insurance policy, and that ANY CHANGES TO YOUR EQUIPMENT FINANCE CONTRACT (i.e., equipment, equipment value, loan term, or loan financing) MAY RESULT IN A CHANGE TO THIS QUOTE. THIS QUOTE IS NOT A FINAL AMOUNT, and your program charges could be greater or lesser than this amount.

THE EQUIPMENT PROTECTION PROGRAM ONLY PROTECTS THE EQUIPMENT AND STEARNS BANK’S INTERESTS AND DOES NOT INCLUDE LIABILITY COVERAGE OR PROTECT YOU/YOUR BUSINESS FROM LIABILITY EXPOSURE.

OR


☒

Adding the equipment to your existing insurance policy, with an endorsement naming “Stearns Bank National Association” as loss payee and/or additional insured as required by your finance agreement.

Insurance Company	
Agent	
Phone Number/Email	
Policy #	

YOU ALSO CERTIFY AND AGREE THAT:

1. You will be responsible for providing proof of insurance, or enrollment in our Equipment Protection Program for any equipment being financed on the date of funding.
2. You will name “Stearns Bank National Association” (“Stearns Bank”) as loss payee and/or additional insured as required by your finance agreement on your insurance policy if you choose to provide your own insurance.
3. You understand and agree evidence of insurance is required before Stearns Bank can fund your transaction.
4. If you do not provide proof of required insurance, the equipment will be automatically enrolled in our Equipment Protection Program, and you will be required to pay the cost of program charges.

Signed by:

6DBBCB6C5A3948E...

Randall Eugene Pawlik

President

3/11/2025

Required Signature

Printed Name

Title

Date



ACH Authorization -- Automated Payment Plan

AUTHORIZATION. By signing below, I/We represent the undersigned is an authorized signer on the financial institution account identified below, and I/We authorize Stearns Bank National Association ("Stearns Bank") to automatically debit or credit the below account for (check one or both):

- ☐ A 1-time credit or debit
- ☒ Recurring periodic credit or debit transactions, such as payments related to your accounts/financing agreements
- ☐ Check this box if this is a change to account information previously provided to Stearns Bank

Account Type: ☒ Checking -or- ☐ Savings

Bank Name: Frost Bank
9-Digit Routing No.: 114000093
Account No.: 592023512
Name(s) on Account: Staychill

FOR

XXXXXXXXXX

XXXXXXXXXX

2400

Routing Number

Account Number

Check Number

I/We acknowledge and agree (i) this applies to check by phone payments as well as other electronic payments; (ii) the amount debited can change to reflect tax rate changes or additional amounts due and invoiced during the term(s) of your financing agreements; (iii) that I/We may cancel this automatic withdrawal at any time by providing Stearns Bank a five (5) day prior written notice; (iv) upon notice that the debit has been returned unpaid, Stearns Bank may attempt to re-initiate the debit with applicable fees; (v) this authorization may also apply to future financing agreements with Stearns Bank if I/We request (verbally or in writing) to have subsequent agreement amount(s) taken from this same account; (vi) any copy, facsimile, or electronic signature of this Authorization will be treated as an original and will be admissible as evidence; and (vii) Stearns Bank may assign this ACH Authorization in connection with any sale, transfer or assignment by Stearns Bank of any of your agreements with Stearns Bank, and this ACH Authorization shall be binding on and inure to the benefit of Stearns Bank and its successors and/or assigns.

If any such electronic debit(s) are returned by my financial institution (as Non-Sufficient Funds or otherwise), I authorize Stearns Bank to collect a returned item fee, non-sufficient funds fee, and/or such other fees as outlined in the applicable Fee Schedule(s) for my account(s).

Signed by:

6DBBCB6C5A3948E...

Randall Eugene Pawlik

President

3/11/2025

Required Signature

Printed Name

Title

Date

For Internal Bank Use Only

Customer Name: VOCHILL INC.	Payment Amount: See Payment Schedule/Loan Documents
Account Number: 3167670-002	First Payment Due Date: See Payment Schedule/Loan Documents



DELIVERY AND ACCEPTANCE CERTIFICATION

Customer: VOCHILL INC. (“Customer”)
Agreement #: 3167670-002 (“Finance Agreement”)

Customer certifies that Customer will pick up or accept delivery of the Equipment on the Expected Date(s) of Delivery as outlined below.

Equipment Detail:

Year	Make/Model	Equipment Type	VIN# or Serial #	Expected Date of Delivery
N/A	4- Cavity	Blow Mold		03/06/2025
N/A	Fill Stations	Fixtures		03/06/2025

Lender and Customer understand that the Actual Delivery Date(s) may differ from Expected Delivery Date(s). A delay in the Actual versus Expected delivery date could delay Customer’s payment start date. Therefore, Customer hereby authorizes Lender to document the Actual Delivery Date on Exhibit A by verbal confirmation from Customer, or dealer/vendor or seller. Customer further authorizes Lender to make changes to the Payment Schedule’s Installment 1 and First Payment Start Date, and document such changes on Exhibit A, if (1) the Equipment is not delivered by the Expected Date of Delivery or (2) a change is permitted by the Finance Agreement.

Customer certifies and agrees that the expected Installment 1 and First Payment Start Date are as follows:

Installment 1 on the Payment Schedule shall be: 04/2025 (month/year)

First Payment Start Date shall be: 04/06/2025 (month/day/year)

Customer acknowledges and agrees this Addendum is incorporated into and made an indispensable part of the above-referenced Finance Agreement between Customer and Lender. This Addendum may be executed with electronic signatures, and any copy, duplicate, or facsimile shall constitute an original and can be used as admissible evidence.


<div><div>Signed by:</div><div></div><div>6DBBCB6C5A3948E...</div></div>	Randall Eugene Pawlik	President	3/11/2025
Required Signature	Printed Name	Title	Date



EXHIBIT A

Customer: VOCHILL INC. (“Customer”)
Agreement #: 3167670-002 (“Finance Agreement”)

Installment 1 on Payment Schedule if changed based on verbal confirmation of delivery: To be determined upon confirmation of delivery

1st Payment Start Date if changed based on verbal confirmation of delivery: To be determined upon confirmation of delivery

Equipment: N/A 4- Cavity Blow Mold
This piece of equipment has not been delivered

Equipment: N/A Fill Stations Fixtures
This piece of equipment has not been delivered



EARLY BUYOUT SPECIAL DISCOUNT ADDENDUM

Customer: VOCHILL INC. ("Customer" or "You")

Agreement #: 3167670-002 ("Finance Agreement")

The Finance Agreement is a non-cancelable contract and You are obligated to pay the full stream of payments and all installments for the full term, including all uncollected finance charges remaining due on the above-referenced Agreement.

However, an exception has been made for You, and You are granted an Early Buyout Discount as follows, subject to the required pre-conditions below:

1 – 12 Months	Remaining Net Investment + 5%
13 – 24 Months	Remaining Net Investment + 4%
25 – 36 Months	Remaining Net Investment + 3%
37 – 48 Months	Remaining Net Investment + 2%
49 – 60 Months	Remaining Net Investment + 1%

*Payments must be made at least in the minimum amount specified in the Finance Agreement and any applicable Payment Schedule.

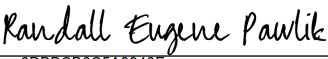
In addition to the above payoff amounts, You agree to pay any applicable taxes, recording fees, late charges or other fees incurred during the term of the Finance Agreement or those amounts incurred in terminating the Finance Agreement and transferring or releasing the Equipment or other collateral, which sums You agree will be added to your payoff. If You exercise your Early Buyout Discount option, You agree to pay Lender the minimum finance charges outlined above; so if your Finance Agreement permits a delayed payment start, or seasonal no/low payments, or other customized payment options that result in Lender receiving less finance charges than those outlined above, in addition to the above payoff You agree to pay Lender such additional amount necessary to ensure Lender receives the minimum finance charges outlined above as consideration for granting You this Early Buyout Discount.

Requirements and Pre-Conditions to earning your Early Buyout Discount.

You acknowledge and agree that your right to exercise the Early Buyout Discount set forth in this Addendum is contingent upon full satisfaction by You of the following conditions:

1. Full and timely payment and performance under this Finance Agreement, including all installment payments and fees;
2. There has been no non-sufficient funds (NSF) return for any ACH or check payment; and
3. You have fully performed all other covenant obligations within the time required in the Finance Agreement.

Customer acknowledges and agrees this Addendum is incorporated into and made an indispensable part of the above-referenced Finance Agreement between Customer and Lender. This Addendum may be executed with electronic signatures, and any copy, duplicate, or facsimile shall constitute an original and can be used as admissible evidence.

	Randall Eugene Pawlik	President	3/11/2025
Required Signature	Printed Name	Title	Date

Rev082021

STEARNS
BANK
NATIONAL ASSOCIATION

PLEASE FORWARD DIRECTLY TO YOUR INSURANCE AGENT TO EXPEDITE FINANCING

REQUEST FOR INSURANCE CERTIFICATE

AGENT: _____

POLICY NO.: _____

CONTACT: _____

EXP. DATE: _____

EMAIL: _____

PHONE NO.: _____

CUSTOMER:

NAME: VOCHILL INC.
ADDRESS: 7601 S Congress Ave Austin, TX 78745-6674
PHONE NO.: (512)-608-3489
AGREEMENT NO.: 3167670-002

Equipment	Equipment Location	Titled
N/A 4- Cavity Blow Mold	2025 Ragu Drive Owensboro, KY 42303	No
N/A Fill Stations Fixtures	2025 Ragu Drive Owensboro, KY 42303	No

INCLUDE THE FOLLOWING ON THE CERTIFICATE:

EQUIPMENT FINANCE AGREEMENT (NON-TITLED)
<input type="checkbox"/> EVIDENCE OF PROPERTY INSURANCE COVERAGE
<input type="checkbox"/> CONTENTS COVERAGE WITH LIMITS EQUAL OR GREATER THAN \$31,040.00
<input type="checkbox"/> CERTIFICATE HOLDER LISTED AS <u>LOSS PAYEE</u>
STEARNS BANK, its successors, assigns or transferees 500 13 th ST ALBANY MN 56307

EQUIPMENT FINANCE AGREEMENT (TITLED)
<input type="checkbox"/> EVIDENCE OF PROPERTY INSURANCE COVERAGE INCLUDING COLLISION / COMPREHENSIVE DEDUCTIBLE
<input type="checkbox"/> CONTENTS COVERAGE WITH LIMITS EQUAL OR GREATER THAN \$31,040.00
<input type="checkbox"/> LIST VIN
<input type="checkbox"/> CERTIFICATE HOLDER LISTED AS <u>LOSS PAYEE</u>
STEARNS BANK, its successors, assigns or transferees 500 13 th ST ALBANY MN 56307

PLEASE RETURN VIA EMAIL TO: Insurance_EFD@stearnsbank.com. Questions please call: 1-800-247-1922

STEARNS BANK

NATIONAL ASSOCIATION

OPTIONAL SERVICES SCHEDULE

SERVICING OPTIONS:

Lender-Placed Insurance Administration Charge (in addition to insurance premium cost)	Up to \$14.00 per month
Courier/Postage Charge	\$40.00 per courier delivery
UCC Amendment, Continuation or Termination	\$50.00 per change

PAYMENT OPTIONS:

Stearns Bank Customized Portal—call us to get set up today!	FREE
Stearns Bank BusinessSmart™ Checking Account (We pay interest on business checking!)	No Additional Convenience Fees
ACH Set-Up and Incoming ACH	FREE
Check	FREE
Wire	FREE
Phone Pay (Call-In request to Stearns Bank to process payment)	FREE
Credit Card	3% of payment charged to credit card

MODIFICATION TO TERMS (Only if Customer Requested):

If you are current and in compliance with your Finance Agreement (i.e., not in default) at the time of such Modification ¹	\$250.00
If late pays, non-performance during Term, or in default with your Finance Agreement at any time during Term	\$400.00

ASSUMPTION OF FINANCE AGREEMENT (Only if Customer Requested):

If you are current and in compliance with your Finance Agreement (i.e., not in default) at the time of the Assumption	\$250.00
If late pays, non-performance during Term, or in default with your Finance Agreement at any time during Term	\$400.00

INSPECTION CHARGE (Only if Requested or Required):

If timely payment/performance during Term	\$199.00
If late pays or non-performance during Term, but not in default at time of inspection	\$350.00
If in default at time of inspection	\$500.00

SUBORDINATION REQUESTS FROM CUSTOMER'S CREDITORS:

Subordination Requests	\$250.00
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NON-PAYMENT OR NON-PERFORMANCE CHARGES:

Non-Compliance Fees (for missing title, insurance, inspection, or documentation)	\$250.00 per month until in compliance
Non-Compliance Fees (for non-performance)	\$250.00
Late Fees	20% of payment due, plus interest calculated at the rate of 1.75% per month
NSF Return Charge	\$50.00 1 st time NSF; \$100.00 2nd time NSF
Non-NSF Return Charge	\$50.00
Foreclosure, Repossession or Replevin Administrative Fee (plus attorneys' fees and costs incurred)	\$500.00

Last updated 9/6/2024

Stearns Bank reserves the right to revise this Optional Services Schedule at any time, without notice, in accordance with applicable law. A copy of this Optional Services Schedule is available at the following website, which you may review to determine applicable fees or costs: <https://www.stearnsbank.com/services>.

First Modification Fee may be waived at Stearns Bank's sole discretion if a modification is required due to a clerical documentation error or a change in amount financed as a result of sales tax, freight, or any other miscellaneous fees.



CERTIFICATION OF AUTHORIZATION FOR RELEASE OF INFORMATION

Applicant Name: Randall Eugene Pawlik (Print Name)

Authorization to Review Credit. By signing below, I agree and acknowledge that:

- I am applying for credit and I have authorized you and your lending sources, employees, agents and representatives (collectively, "Stearns Bank") to check my credit and employment history or any other information relating to my financial condition, which may include obtaining insurance information, contacting my insurance agent, accountant (or tax preparer), bank or trade credit reference, or other third party who may have information relevant to my current and future credit requests. This includes my written authorization to obtain credit report(s) through any credit reporting companies, agencies or bureaus chosen by Stearns Bank. If the requested loan is approved, Stearns Bank may make additional credit inquiries during the loan term;
- Credit inquiries may show on my credit report and have the potential to impact my credit score;
 - Stearns Bank will retain my credit report(s) and financial information whether or not credit is approved, or a transaction is completed in connection to my request for credit;
- I shall have no claims against Stearns Bank or its successor or assigns, arising from obtaining credit reports or financial, employment or other information related to my credit request, and any claims against Stearns Bank or its successors or assigns that may arise are waived and released;
- If a Broker/Dealer or other referral source ("Referral Source") referred my request for credit to Stearns Bank, I authorize Stearns Bank to provide the Referral Source information and documents related to my application for credit and resulting financing, if any, including access to bank's internal portal;
 - Stearns Bank may contact me at any of the contact information I have provided to discuss all aspects of any applications for credit or transactions made with Stearns Bank; and
 - An electronic signature, photocopy, scan, or facsimile copy of this Authorization shall be treated as though it were the original.

Certification of Citizenship: I certify that (check ALL that apply):

☒ I am a U.S. citizen

☐ I am not a U.S. citizen, and ☐ I am a permanent legal resident (see below for a copy of the front and back of my green card or other documentation of my permanent legal residency status).

- ☐ For Non-U.S. citizens: attach a copy of the front & back of permanent legal resident card- PLEASE ATTACH LEGIBLE COPY.

☐ PREVIOUSLY PROVIDED to Stearns Bank.

STEARNS BANK

NATIONAL ASSOCIATION

I certify and verify the authorizations, certifications, and information herein are true and correct, including the below confirmation, if my initial consent and authorization to review credit was verbal. . [*PLEASE NOTE THAT THE BELOW SIGNATURE AND ADDRESS INFORMATION ARE FOR YOU, THE APPLICANT, AND NOT YOUR BUSINESS OR COMPANY'S NAME/ADDRESS.]

Signed by: Randall Eugene Pawlik 3/11/2025
6DBBCB8C5A3948E...
 Signature Date

4600 Lasso Path Austin TX 78745
 Personal/Home Street Address City State Zip

467-87-8815
 SSN

IMPORTANT DISCLOSURES AND NOTICES. PLEASE READ.

Verifying your identity – as required by law and the USA Patriot Act

Important information about procedures for opening a new account and applying for credit: 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 or entity who opens an account or obtains financing.

What this means to you: When you open an account or obtain financing, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other documents that verify your identity.

A corporation, partnership, trust or other legal entity may need to provide other information, such as its principal place of business, local office, employer identification number, articles of incorporation, government-issued business license, a partnership agreement or a trust agreement.

Thank you for understanding and for joining us in securing a safer tomorrow.

For Internal Bank Use Only.

Date verbal authorization to review credit was obtained by Stearns Bank employee: 01/27/2025 [insert date] and/or date of written authorization to review credit obtained by referral source/third party: _____ [insert date]

Confirmed by Stearns Bank employee: Bank Portal User [type name of employee]

Rev08/2023



CERTIFICATION OF AUTHORIZATION FOR RELEASE OF INFORMATION

Applicant Name: Lisa Michelle Pawlik (Print Name)

Authorization to Review Credit. By signing below, I agree and acknowledge that:

- I am applying for credit and I have authorized you and your lending sources, employees, agents and representatives (collectively, "Stearns Bank") to check my credit and employment history or any other information relating to my financial condition, which may include obtaining insurance information, contacting my insurance agent, accountant (or tax preparer), bank or trade credit reference, or other third party who may have information relevant to my current and future credit requests. This includes my written authorization to obtain credit report(s) through any credit reporting companies, agencies or bureaus chosen by Stearns Bank. If the requested loan is approved, Stearns Bank may make additional credit inquiries during the loan term;
- Credit inquiries may show on my credit report and have the potential to impact my credit score;
 - Stearns Bank will retain my credit report(s) and financial information whether or not credit is approved, or a transaction is completed in connection to my request for credit;
- I shall have no claims against Stearns Bank or its successor or assigns, arising from obtaining credit reports or financial, employment or other information related to my credit request, and any claims against Stearns Bank or its successors or assigns that may arise are waived and released;
- If a Broker/Dealer or other referral source ("Referral Source") referred my request for credit to Stearns Bank, I authorize Stearns Bank to provide the Referral Source information and documents related to my application for credit and resulting financing, if any, including access to bank's internal portal;
 - Stearns Bank may contact me at any of the contact information I have provided to discuss all aspects of any applications for credit or transactions made with Stearns Bank; and
 - An electronic signature, photocopy, scan, or facsimile copy of this Authorization shall be treated as though it were the original.

Certification of Citizenship: I certify that (check ALL that apply):

☒ I am a U.S. citizen

☐ I am not a U.S. citizen, and ☐ I am a permanent legal resident (see below for a copy of the front and back of my green card or other documentation of my permanent legal residency status).

- ☐ For Non-U.S. citizens: attach a copy of the front & back of permanent legal resident card- PLEASE ATTACH LEGIBLE COPY.

☐ PREVIOUSLY PROVIDED to Stearns Bank.

STEARNS BANK

NATIONAL ASSOCIATION

I certify and verify the authorizations, certifications, and information herein are true and correct, including the below confirmation, if my initial consent and authorization to review credit was verbal. . [*PLEASE NOTE THAT THE BELOW SIGNATURE AND ADDRESS INFORMATION ARE FOR YOU, THE APPLICANT, AND NOT YOUR BUSINESS OR COMPANY'S NAME/ADDRESS.]

DocuSigned by:

Lisa Michelle Pawlik

9167ADBEC815478...

Signature

3/10/2025

Date

4600 Lasso Path

Austin

TX

78745

Personal/Home Street Address

City

State

Zip

456-47-8425

SSN

IMPORTANT DISCLOSURES AND NOTICES. PLEASE READ.

Verifying your identity – as required by law and the USA Patriot Act

Important information about procedures for opening a new account and applying for credit: 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 or entity who opens an account or obtains financing.

What this means to you: When you open an account or obtain financing, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other documents that verify your identity.

A corporation, partnership, trust or other legal entity may need to provide other information, such as its principal place of business, local office, employer identification number, articles of incorporation, government-issued business license, a partnership agreement or a trust agreement.

Thank you for understanding and for joining us in securing a safer tomorrow.

For Internal Bank Use Only.

Date verbal authorization to review credit was obtained by Stearns Bank employee: 01/27/2025 [insert date] and/or date of written authorization to review credit obtained by referral source/third party: _____ [insert date]

Confirmed by Stearns Bank employee: Bank Portal User [type name of employee]

Rev08/2023

Learn how we do business unusual.

StearnsBank.com

- BUSINESS LOANS & FINANCING
- FULL-SERVICE BANKING
- EQUIPMENT FINANCE

STEARNS BANK

MEMBER FDIC. EQUAL HOUSING LENDER.