

SwervePay Exhibit A

This Exhibit A is part of the General Terms of Service for All Services.

| Fee Schedule | Rate | Description |
|--------------------------------|---------|---|
| <u>Includes:</u> | | |
| Software and Merchant Services | \$0.25 | Per ACH Transaction |
| | 1.00% | Processed Volume in 2020 ("Introductory Period") |
| | 1.75% | Processed Volume beginning Jan 1, 2021 |
| <u>Other Fees:</u> | | |
| | \$15.00 | Settlement Reject Fee |
| | \$35.00 | Chargeback and Retrieval Fee Per Instance |
| | \$25.00 | PCI Non Reporting Fee Per Instance |
| | \$10.00 | Monthly Minimum Fee (if fees do not exceed \$10.00 total) |
| | \$5.00 | ACH Return Fee Per Instance |

Term. Effective Date until December 31, 2023

Anticipated Usage. You acknowledge that SwervePay has provided the above rates based on evaluating Your anticipated volume from the information You provided. SwervePay will validate your volumes during the Introductory Period. For the remainder of the term after the Introductory Period, if Your volume substantially reduces other than for a force majeure event, SwervePay, after providing thirty (30) days' advance notice, may draft Your account for any Services provided during the Introductory Period for the difference between the introductory rate charged during the Introductory Period and the higher rate charged after the Introductory Period as indicated in this Exhibit A.

CUSTOMER:

By:

Its:

Date of Execution:

Business Address:

,

Email: