# White Label Bundle Agreement

Tax software and credit restoration software under your brand, $1,500.00 program fee

This Agreement is between **Mac Financial Tech Group, Inc.**, doing business as **Mac FinTech Solutions** ("MFS"), its affiliate **Mac Financial Wealth Management Group Inc.**, a Mississippi corporation doing business as **Mac Wealth Group** ("MWG") (MFS and MWG together, "Mac"), and the partner named in the Key Terms ("Partner"). It lets Partner market and supply two products under Partner's own brand name, at one bundle price: the professional tax software provided by MWG and the credit restoration software with tradeline services provided by MFS. Part A covers the white label rights, Part B the tax software, Part C the credit restoration platform, and Part D applies to both. Each company is responsible only for its own product. Fees are paid to MFS, which collects them for both companies.

## Key Terms

| | |
|---|---|
| Partner (legal name / DBA) | _____ |
| Partner principal | _____ |
| Partner address | _____ |
| Private Label Brand (name the Products will carry) | _____ |
| Partner's own EFIN (if Partner also prepares returns) | _____ |
| State credit services registration / bond no. (if required) | _____ |
| Effective Date | _____ |
| Tax Software term | 2027 filing season (tax year 2026), through December 31, 2027 |
| Credit Platform term | Twelve (12) months from the Effective Date |
| White Label Setup Fee | $1,500.00 one time, due upfront at signing, covering brand setup of both Products and both Products for the first End-User Office for their first terms |
| Minimum commitment | _____ End-User Offices per term |
| Partner's price to End-User Offices | Set by Partner |
| Add-On Fee revenue share (tax software) | [ ] None. [ ] 70% to Partner and its End-User Offices / 30% to MWG |
| Tradeline Services | Priced per order at the price shown in the Platform when the order is placed |

| | |
|---|---|
| Mac contact | Mac FinTech Solutions \| 1000 Highland Colony Parkway, Building 5000, Suite 5203, Ridgeland, MS 39157 \| (888) 693-9074 \| brandonmcdaniel@macwealthgroup.com |

## Bundle Pricing per End-User Office

| Product | Regular upfront price | Bundle |
|---|---|---|
| Tax Software license, one EFIN / office, one Tax Season | $500.00 | Included |
| Credit Restoration Platform license, twelve months | $500.00 | Included |
| Total if licensed separately | $1,000.00 | |
| **Bundle price per added End-User Office, due upfront** | | **$800.00** |
| Bundle savings per End-User Office | | $200.00 |

An End-User Office that takes only one Product is charged that Product's regular price. Volume pricing, if any, is in Schedule 1.

## Part A: White Label Rights

### 1. Definitions

- **Tax Software** means Mac's private-label professional tax preparation and e-file software, desktop and/or web, for the covered Tax Season.
- **Platform** means Mac's web-based credit restoration software, including client intake, credit report upload and analysis, dispute letter generation, client portal, business credit tools and the tradeline ordering module.
- **Products** means the Tax Software and the Platform.
- **Private Label Brand** means the name, logo and colors Partner supplies and Mac approves for display on the Products and on Partner's marketing.
- **End-User Office** means an independent tax office or credit restoration business that licenses one or both Products from Partner under the Private Label Brand and that Mac has approved in writing, as listed in Schedule 2.
- **Licensor** means the third-party software company from which Mac licenses the Tax Software for private-label distribution.
- **Bank Product** means a refund transfer or similar refund-settlement product offered by a third-party bank or processor through the Tax Software.
- **Add-On Fee** means any fee charged to a taxpayer through the Tax Software in addition to the tax preparation fee, such as a service bureau, technology or transmission fee.
- **Client** means a consumer or business that has hired an End-User Office for credit restoration services.
- **Tradeline** means an authorized-user position on a seasoned revolving credit account owned by a third-party cardholder, supplied by an independent **Tradeline Supplier** through which Mac places orders as a broker.
- **Protected Data** means tax return information and personal information of taxpayers, and personal, financial and credit information of Clients, entered into or produced by the Products.

## 2. Appointment and White Label Grant

2.1 **Grant.** Mac grants Partner a limited, non-exclusive, non-transferable right during the term to market the Products under the Private Label Brand and to sublicense their use to approved End-User Offices.

2.2 **Non-exclusive.** Partner has no exclusive territory or customer group. Mac may supply the Products to anyone, directly or through other partners, under any brand.

2.3 **Partner's own use.** If Partner itself prepares returns or provides credit restoration services, each Partner office is treated as an End-User Office and needs its own license.

2.4 **Licensor terms.** Partner's rights in the Tax Software are subject to Mac's agreement with the Licensor, and each End-User Office must accept the Licensor's end-user license terms presented at installation or login.

## 3. Branding

3.1 **Brand setup.** After the White Label Setup Fee is paid and Partner delivers its brand files, Mac will apply the Private Label Brand to each Product to the extent that Product allows, such as the product name, login screen, logo, client portal and client-facing documents.

3.2 **License to Partner's marks.** Partner grants Mac a limited license to use the Private Label Brand only to brand and deliver the Products for Partner. Partner confirms it owns or has the right to use the Private Label Brand and that it does not infringe anyone's rights.

3.3 **Honest marketing.** Partner may present the Products as its own branded products, but will not claim to be the developer of the underlying software; will not say or suggest that Partner or a Product is approved, endorsed or certified by the IRS, a credit bureau or any government agency; and will not promise any refund amount or timing, credit score, deletion, approval or other result.

3.4 **Required disclosures.** Partner accepts that the Licensor's and Mac's names may appear where the law, the IRS, the Licensor, a Bank Product provider or a Tradeline Supplier requires. Partner will not use the names Mac FinTech Solutions or Mac Wealth Group or any of their marks without Mac's written approval.

## 4. End-User Offices and Partner's Role

4.1 **Approval.** No office may receive a Product until Mac approves it in writing, it is listed in Schedule 2, and it has signed an end-user agreement with Partner at least as protective of Mac as Parts B and C and Sections 4.4 and 14 of this Agreement. An office that will use the Tax Software must hold its own valid EFIN in its own name. Mac may decline or remove an End-User Office for any compliance reason.

4.2 **Partner is responsible.** Partner is responsible for each End-User Office's fees, conduct and compliance as if that office's acts were Partner's own. End-User Offices may not resell or sublicense a Product, and Partner may not appoint sub-partners without Mac's written consent.

4.3 **Sales and support.** Partner handles marketing, sales, contracting, billing, onboarding and first-line support for its End-User Offices at its own cost. Mac gives Partner second-line technical support and passes Product updates through as they are released.

4.4 **Restrictions.** Partner will not, and will not allow any End-User Office to, copy, modify, reverse engineer or create derivative works of a Product; share login credentials; copy Mac's letter templates, workflows or price lists for use outside the Platform; use a Product to build a competing product; or bypass any fee, security or compliance control.

## Part B: Tax Software

### 5. EFIN and IRS Compliance

5.1 **Own EFIN.** Each End-User Office will file only under an EFIN issued by the IRS to that office. EFINs are not transferable and may not be lent, rented or shared. MWG does not provide an EFIN under this Agreement. Partner will give MWG a current IRS e-Services EFIN application summary for each End-User Office before activation.

5.2 **IRS rules.** Partner and each End-User Office will comply with IRS Publication 1345, Publication 3112, Revenue Procedure 2007-40, Treasury Circular 230 where it applies, and all federal and state rules for authorized e-file providers and paid preparers, including holding current PTINs.

5.3 **Responsibility for returns.** The office that prepares a return is solely responsible for its accuracy and for preparer due-diligence requirements. No one will use the Tax Software to prepare a return they know or should know is false or unsupported. MWG provides software and support only and gives no tax advice.

5.4 **Notice of problems.** Partner will tell MWG within two (2) business days if any EFIN or PTIN covered by this Agreement is suspended, revoked or placed under review, or if Partner or an End-User Office receives a preparer penalty notice or is the subject of a criminal tax investigation.

### 6. Add-On Fees and Bank Products

6.1 **Fee rules.** Every Add-On Fee must be (a) a flat dollar amount, never a percentage of the refund or based on the refund amount; (b) disclosed to the taxpayer in writing before the return is filed, on the fee disclosures the Software and the Bank Product provider generate; (c) charged the same way to every taxpayer in the same circumstances; and (d) within any limit set by the Bank Product provider, the IRS or state law. MWG may configure, cap, reduce or remove any Add-On Fee where the Licensor, the Bank Product provider or the law requires. No one will add, rename, stack or disguise a fee, or label an Add-On Fee as an IRS, government or bank fee.

6.2 **Who keeps them.** Tax preparation fees belong to the office that prepared the return. Add-On Fees actually collected are kept or shared as checked in the Key Terms. Where a share is payable, the party that receives the fee will pay the other its share within fifteen (15) days after receipt.

6.3 **Bank Products.** Bank Products are offered by a third-party provider under its own agreements. Each End-User Office must enroll with and be approved by the provider and follow its program rules, fee limits, disclosures, advertising rules and training. No one will describe a refund transfer as a loan. MWG does not guarantee that any Bank Product or advance will be available, approved or funded.

## Part C: Credit Restoration Platform and Tradeline Services

### 7. Platform Use

7.1 **Scope.** Each End-User Office may use the Platform only to operate its own credit restoration business for its own Clients, through its own owners, employees and contractors, each with unique login credentials.

7.2 **Who provides the services.** The End-User Office, not MFS and not the Platform, provides credit restoration services to its Clients. MFS is a software and brokerage provider. MFS is not a law firm, a credit repair organization for any Client, a consumer reporting agency, a lender or a furnisher, and gives no legal advice. Letter templates, workflows and recommendations in the Platform are general tools, and the End-User Office is responsible for reviewing and approving every letter and dispute sent from its account.

## 8. Tradeline Services

8.1 **What they are.** Through the Platform, End-User Offices may order authorized-user Tradelines for their Clients from the inventory MFS lists. MFS, directly or through its affiliate, acts as a broker. Tradelines are supplied and reported by independent Tradeline Suppliers and their cardholders, not by MFS.

8.2 **Orders.** Each order is placed at the price shown in the Platform when submitted, must be paid in full at that time, and is final once MFS submits it to a Tradeline Supplier. Orders may be submitted only with accurate Client information and the Client's written consent to be added as an authorized user.

8.3 **No guarantee of results.** MFS does not guarantee that any Tradeline will raise a credit score, lead to any credit approval, or remain on a credit report for any period.

8.4 **If a Tradeline does not post.** If a confirmed Tradeline does not appear on at least one major consumer credit bureau report within the Tradeline Supplier's stated reporting window, and the failure was not caused by inaccurate Client information, a credit freeze, a fraud alert or the Client's own act, MFS will, as it chooses, replace the Tradeline or credit the price paid. The failure must be reported with a current credit report within fifteen (15) days after the window closes. This is the only remedy for a Tradeline that does not post.

8.5 **Prohibited uses.** No one will sell or use Tradelines together with a credit privacy number, a new or altered identity, a false address or any other false information; use or market Tradelines to deceive a lender or obtain credit by misrepresentation; promise a Client any score increase or approval; or let a Client contact or try to obtain a cardholder's card or account.

8.6 **Resale price.** Partner and its End-User Offices set the prices they charge for Tradelines and are responsible for their own contracts, disclosures and refunds to Clients.

## 9. Credit Services Compliance

9.1 **Laws.** Partner and each End-User Office will comply with all laws that apply to their business, including the Credit Repair Organizations Act (15 U.S.C. 1679 and following), the Telemarketing Sales Rule (16 C.F.R. Part 310), the Fair Credit Reporting Act, the FTC Act, and every state credit services organization law where they have Clients, including any registration, bond, written contract, cancellation-right and fee-timing requirement.

9.2 **Truthful disputes only.** No one will use the Platform to make any statement to a credit bureau, creditor or collector that they know or should know is untrue or misleading, including disputing accurate information as inaccurate, filing or encouraging a false identity theft report, or hiding a Client's identity.

# Part D: Terms for Both Products

## 10. Fees and Payment

10.1 **Setup Fee.** The White Label Setup Fee is due at signing and is non-refundable once brand setup has started.

10.2 **License fees.** Partner will pay Mac the bundle price, or the regular price for a single Product, for each End-User Office before that office is activated. License fees are non-refundable once login credentials or installation files are delivered. The bundle price applies only where an End-User Office takes both Products together, and if one Product is later cancelled or ended for breach, no part of the bundle price is refunded.

10.3 **Not included.** License fees do not include Tradeline orders, Bank Product provider fees, additional EFINs or offices, or additional Platform user accounts.

10.4 **Minimum commitment.** If Partner activates fewer End-User Offices in a term than the minimum commitment, Partner will pay Mac the bundle price for the shortfall within thirty (30) days after Mac's invoice.

10.5 **Partner's pricing.** Partner sets the price it charges its End-User Offices and keeps the difference between that price and Mac's license fees.

10.6 **Late amounts and taxes.** Amounts more than thirty (30) days past due bear interest at 1.5% per month or the highest rate the law allows, whichever is lower, and Mac may suspend access until they are paid. Fees exclude sales, use and similar taxes.

## 11. Data Security and Consent

11.1 **Safeguards.** Partner and each End-User Office will maintain a written information security plan as required by the FTC Safeguards Rule (16 C.F.R. Part 314) and, for tax data, IRS Publications 4557 and 5708, including multi-factor authentication, unique user accounts, encrypted devices and staff security training. Mac will maintain reasonable safeguards for Protected Data on the Platform.

11.2 **Incident notice.** Partner will notify Mac within twenty-four (24) hours of discovering any unauthorized access to Protected Data, a Product or its credentials, and will make all reports and notices the law requires.

11.3 **Ownership and use.** Protected Data belongs to the End-User Office that collected it. Partner has no right to an End-User Office's Protected Data except as that office and the individuals concerned lawfully permit. A Client's credit reports may be uploaded only with the Client's written authorization. Mac will use Protected Data only to provide the Products and Tradeline Services, to give support, and to meet a legal obligation.

11.4 **No cross-use of tax data.** No one will use or disclose tax return information for any purpose other than preparing and filing the return, including to market credit restoration services or Tradelines, unless the taxpayer has first given written consent that meets Internal Revenue Code section 7216. No taxpayer may be required to buy credit restoration services or a Tradeline as a condition of tax preparation.

11.5 **Data return.** For thirty (30) days after access ends, Mac will let an End-User Office export its Platform data on request. After that Mac may delete it, except where the law requires Mac to keep it.

## 12. Term and Renewal

Each Product runs for its own term in the Key Terms. This Agreement renews for one further Tax Season and twelve (12) months, as applies, at Mac's then-current prices, unless either party gives written notice of non-renewal at least sixty (60) days before the term ends. Mac will state renewal prices in writing at least ninety (90) days before the term ends.

## 13. Suspension, Termination and Transition

13.1 **For cause.** Either party may end this Agreement, or one Product under it, if the other materially breaches it and does not cure within ten (10) days after written notice.

13.2 **Immediate suspension.** Mac may suspend or end access for Partner or any End-User Office immediately if Mac reasonably believes there is return fraud, identity theft, EFIN misuse, a prohibited fee, a breach of Section 8.5 or Section 9, a data security incident, loss of EFIN or Bank Product approval, or a request from the IRS, the Licensor, a Bank Product provider, a regulator or a Tradeline Supplier.

13.3 **Loss of the Tax Software.** If Mac's rights to the Tax Software end, Mac may end Part B on notice and will refund $400.00 of each bundle price, or the regular Tax Software price, pro rata for any part of the Tax Season before April 15 in which the Tax Software was unavailable. That refund is Partner's only remedy.

13.4 **Transition.** When this Agreement ends, Partner will stop marketing the Products, Mac will remove the Private Label Brand, all unpaid fees become due, and confirmed Tradeline orders will still be fulfilled. So that

taxpayers and Clients are not harmed, Mac may keep an End-User Office active through the end of its term and may offer it a direct license. Sections 6.2, 8.3 through 8.5, 9, 10, 11 and 14 through 17 survive.

## 14. Ownership, Confidentiality and Non-Circumvention

14.1 **Ownership.** The Products, their templates, workflows, documentation and all related intellectual property belong to Mac and its licensors. The Private Label Brand belongs to Partner. Partner receives only the rights in Section 2.

14.2 **Confidentiality.** Each party will keep the other's non-public business information confidential, including pricing, the identity of the Licensor, Tradeline inventory and supplier information, software credentials and office lists, and will use it only to perform this Agreement. This duty lasts three (3) years after termination and indefinitely for Protected Data and trade secrets.

14.3 **Non-circumvention.** During the term and for twelve (12) months after, Partner will not go around Mac to obtain the same Tax Software directly from the Licensor, or to deal directly with a Tradeline Supplier that Mac introduced, for itself or for any End-User Office it placed under this Agreement.

## 15. Warranties and Liability

15.1 **Disclaimer.** The Products and Tradeline Services are provided "as is" and "as available." Mac makes no warranty that they will be error-free or uninterrupted, that any return will be accepted, or that any dispute, letter or Tradeline will produce any result, and disclaims all implied warranties, including merchantability and fitness for a particular purpose.

15.2 **Limit of liability.** To the fullest extent the law allows, Mac's total liability under this Agreement is limited to the fees Partner paid Mac in the twelve (12) months before the claim arose, plus, for a Tradeline claim, the price paid for that Tradeline. Mac is not liable for lost profits, lost refunds, lost data, denied credit, penalties or interest on any return, or any indirect, special or consequential damages, or for the acts of the IRS, state agencies, the Licensor, Bank Product providers, credit bureaus, creditors, Tradeline Suppliers, cardholders or hosting providers.

## 16. Indemnification

Partner will defend, indemnify and hold harmless Mac and its owners, officers and employees from any claim, loss, penalty or expense, including reasonable attorneys' fees, arising from (a) any return prepared or filed by Partner or an End-User Office; (b) credit restoration services provided, and any letter, dispute or statement sent, by Partner or an End-User Office; (c) fees charged by Partner or an End-User Office; (d) Partner's marketing or the Private Label Brand; (e) a breach of Section 4.4 or Parts B or C; (f) a data security incident at Partner or an End-User Office; or (g) any act or omission of an End-User Office.

## 17. General Terms

17.1 **Governing law and venue.** Mississippi law governs this Agreement. Any lawsuit must be brought in the state or federal courts serving Madison County, Mississippi, and each party consents to that venue.

17.2 **Dispute resolution.** Before filing suit, the parties will try in good faith to resolve any dispute through a meeting of their principals within thirty (30) days after written notice. Mac may seek an injunction at any time to stop misuse of its software, marks or data.

17.3 **Independent contractors.** The parties are independent contractors. Nothing in this Agreement creates a partnership, franchise, joint venture, agency or employment relationship, and Partner may not make any promise or warranty on Mac's behalf.

17.4 **Assignment.** Partner may not assign this Agreement or any license without Mac's written consent. Mac may assign it to an affiliate or a successor to the relevant business.

17.5 **Notices.** Notices must be in writing and sent by email with confirmation of receipt, or by certified mail, to the addresses in the Key Terms.

17.6 **Entire agreement.** This Agreement, its Key Terms and its Schedules are the whole agreement on this subject and replace all earlier discussions. Changes must be in a writing signed by both parties.

17.7 **Severability, waiver and force majeure.** If a court finds any term unenforceable, the rest remains in effect. A party's failure to enforce a term is not a waiver. Neither party is liable for delay caused by events beyond its reasonable control, but this does not excuse payment of amounts already due.

17.8 **Electronic signatures and counterparts.** This Agreement may be signed electronically and in counterparts, each of which is an original.

## Signatures

By signing, each person confirms they have authority to bind the party they sign for.

| | Mac Financial Tech Group, Inc. d/b/a Mac FinTech Solutions, and Mac Financial Wealth Management Group Inc. d/b/a Mac Wealth Group | Partner |
|---|---|---|
| Signature | | |
| Printed name | Brandon McDaniel | |
| Title | President & CEO | |
| Date | | |

## Schedule 1: Pricing

| Item | Price to Partner | Notes |
|---|---|---|
| White Label Setup Fee | $1,500.00 | One time, due upfront at signing. Includes both Products for the first End-User Office |
| Bundle, each added End-User Office, up to ____ | $800.00 per added office | Tax Software for one Tax Season plus Platform for twelve months |
| Bundle, End-User Offices ____ and above | $_____ per office | Volume price, if any |
| Tax Software only, added office | $500.00 per added EFIN, per Tax Season | |
| Credit Restoration Platform only | $500.00 per office, twelve months | |
| Revenue share on Add-On Fees | As checked in the Key Terms | |

Partner initials: _____ Mac initials: _____ Date: _____

## Schedule 2: End-User Offices

Each office below is approved by Mac as an End-User Office under Section 4 once this line is completed.

| # | Office name / DBA | Owner | EFIN (tax) | Products (Tax / Credit / Both) | Date approved | Mac initials |
|---|---|---|---|---|---|---|
| 1 | | | | | | |
| 2 | | | | | | |
| 3 | | | | | | |
| 4 | | | | | | |
| 5 | | | | | | |
| 6 | | | | | | |
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| 8 | | | | | | |