

# LEARCRYPTO TRANSACTION AGREEMENT

CUSTOMER INFORMATION	Customer Name(s): _____ “Customer” Street Address: _____ City, State, Zip Code: _____ Daytime Phone: _____ Evening Phone: _____ Email Address: _____ By signing below, I acknowledge that I have read, understand, and hereby agree to the terms set forth in this two-page Agreement. Dated: _____ Customer’s Signature: _____		
PHONE CALLS	<table style="width: 100%; border: none;"> <tr> <td style="width: 10%; border: 1px solid black; background-color: #ffff00; text-align: center;">Initial Here</td> <td style="border: none; padding-left: 10px;"> <b>Do Not Call Registry Waiver.</b> By initialing here, Customer hereby expressly authorizes LC or its agents, including but not limited to Lear Capital, Inc. (collectively for this purpose, “LC”), to telephone Customer at the number(s) Customer has provided or provides in the future, regardless of whether or not the telephone numbers appear in the “National Do Not Call Registry” or any state equivalent. Customer agrees that this authorization shall remain effective unless and until Customer informs LC otherwise.                 </td> </tr> </table>	Initial Here	<b>Do Not Call Registry Waiver.</b> By initialing here, Customer hereby expressly authorizes LC or its agents, including but not limited to Lear Capital, Inc. (collectively for this purpose, “LC”), to telephone Customer at the number(s) Customer has provided or provides in the future, regardless of whether or not the telephone numbers appear in the “National Do Not Call Registry” or any state equivalent. Customer agrees that this authorization shall remain effective unless and until Customer informs LC otherwise.
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LEARCRYPTO (and/or its affiliates) (collectively, “LC”) and CUSTOMER agree, subject to Paragraph 10, that the terms set forth in this Transaction Agreement (“Agreement”) shall govern all transactions (purchase or sale; pending and future) between the parties or that LC facilitates for Customer involving digital or crypto-currencies, as that term is commonly understood in the financial services industry, including but not limited to Bitcoin, BitcoinCash, Ethereum, Litecoin, and Ripple (“Digital Currency”).

**Important Notice: This Agreement contains a binding, individual arbitration agreement and class waiver. This means that any claim between LC (or any affiliates or agents acting on its behalf, including but not limited to Lear Capital, Inc.) and Customer must be arbitrated on an individual basis pursuant to the terms set forth below; claims of different persons cannot be combined or aggregated, and both Customer and LC are waiving the right to file a lawsuit in Court and to have a jury decide the dispute.**

1. **Payment; All Sales Final:** LC shall confirm available purchase funds with Customer’s self-directed individual retirement account custodian (“Custodian”) prior to executing or facilitating any Customer purchase transaction (“Purchase Funds”). Customer’s Custodian must provide purchase funds to the Digital Currency exchange settling Customer’s purchase, and LC’s fee for executing or facilitating the purchase transaction to LC, within three (3) business days of placement of Customer’s order. Customer’s Custodian must provide LC’s fee, if any, for any liquidating transaction that LC executes or facilitates within three (3) business days of the Custodian receiving the proceeds from the exchange settling Customer’s liquidation. Customer agrees to provide any authorizations, written or oral, required to facilitate such payment by Customer’s Custodian. **With the limited exception(s) noted in the addendum (if applicable; certain states only), all sales are final.**

2. **Operating Hours:** Digital Currency exchanges operate 24 hours a day, 7 days a week, 365 days a year. LC, however, only operates between the hours of 7 am and 3 pm, Pacific Standard (or Daylight) time, Monday through Friday and is closed on all federal holidays. LC may close early or on normal business days without notice. LC does not execute or facilitate Digital Currency transactions outside of its operating hours. Unless Customer’s Custodian is able to make alternative arrangements on Customer’s behalf with another facilitator, which LC does not guarantee, Customer will only be able to execute Digital Currency transactions when LC is open for business. Customer further acknowledges that LC sales representatives may be occupied with other customers when Customer contacts LC regarding a transaction. Wait times will vary based on call volume. Customer also acknowledges that the exchange may be unavailable when Customer wishes to make a Digital Currency transaction for reasons beyond LC’s control (and that alternative exchanges may not be available to LC in such circumstances). LC is not responsible for any intervening price movements.

3. **Order Confirmation and Pricing:**

(a) **Order Confirmation:** Digital Currency is traded on private exchanges and prices continuously fluctuate based on market demand. LC’s representatives will confirm the type and amount of Digital Currency Customer wishes to purchase or sell, and the total purchase or sale price, on a recorded confirmation line before executing or facilitating the execution of Customer’s transaction. Customer’s commitment to purchase or sell at the specified price is binding on Customer once Customer verbally records the order commitment and binding on LC once the order is confirmed by the exchange used to settle the transaction.

(b) **Order Denial:** LC, as noted in further detail below, executes or facilitates the execution of Digital Currency transactions through third party exchanges that it does not own or control. While execution of Digital Currency transactions is generally instantaneous (or nearly so), if LC is not able to execute/facilitate Customer’s transaction for any reason (technical or otherwise), or a confirmation from the exchange confirming Customer’s transaction is not received within a reasonable time of execution, the transaction shall be void. If LC cannot execute/facilitate and confirm a transaction for any reason, Customer shall have no obligation to purchase the Digital Currency and Customer will need to place a new order and record a new confirmation to purchase Digital Currency, which shall be subject to all of these terms. LC shall not be liable for any intervening price movement.

(c) **Purchase Price/Fees:** The purchase price Customer has been quoted and agreed to pay for any Digital Currency includes LC’s fee for facilitating/executing the transaction. This fee may vary by Digital Currency, by customer, and over time. For Customer to make a profit, Customer’s Digital Currency must appreciate enough to cover LC’s fee. LC’s fee may be subject to negotiation, and any fee charged to Customer in a specific transaction may be more or less than the fee charged to others in similar transactions or charged to Customer in prior or future transactions. At the time this Agreement was transmitted for Customer’s signature, LC’s fee on Digital Currency transactions, where Customer is purchasing Digital Currency, was generally fifteen percent (15%) (i.e., 15% of the purchase price). This is only an approximation, which is also subject to change. The actual fee on any particular transaction could be lower or higher. For example, if a Digital Currency is quoted by LC at \$400 and included a fifteen percent (15%) fee, the cost of the Digital Currency sold to Customer (at the same time) would be \$340. Thus, in this example, the buy back or liquidation price for the Digital Currency would need to appreciate to above \$400 for Customer to make a profit.

(d) **Exchange Pricing:** Multiple exchanges exist and pricing may vary by exchange for the same Digital Currency at the same time. LC will use an exchange that it believes is

reputable. **LC makes no representation that this exchange’s pricing is the best available.**

(e) **Re-purchases:** LC does not guarantee that it can or will liquidate any Digital Currency that Customer purchases, but LC intends to assist Customers who wish to liquidate or trade their holdings. If you wish to sell your Digital Currency in the future, please contact LC for current liquidation pricing. Any liquidation offer may be raised or lowered at any time, depending upon market conditions, among other factors. No offer to liquidate is guaranteed until the liquidation is confirmed and the price locked on LC’s recorded confirmation line, **and** the transaction is settled by the exchange.

(f) **Quotes on Customer’s Holdings:** Customers may request a quote on their holdings at any time. When requesting a quote, please specify whether you are looking to purchase additional Digital Currency or sell your existing holdings - as purchase and buyback quotes will vary. No price is guaranteed by LC until the liquidation or purchase is confirmed and the price locked on LC’s recorded confirmation line, **and** the transaction is settled by the exchange.

4. **Remedy for Customer’s Failure to Perform:** If Customer fails to make payment when due, or cancels a transaction (with LC’s agreement) after the rescission window, if any, specified in the addendum, has expired, LC, in its sole discretion, may resell such Digital Currency. If the proceeds from such resale are less than the contract price with Customer, LC shall be entitled to recover from Customer the difference between the resale price and Customer’s contract price, plus any incidental damages occasioned by Customer’s breach. In lieu of the proceeding provision, at LC’s sole option, LC may charge a flat 4% liquidation fee on the total price of Customer’s transaction.

5. **RISK DISCLOSURES; INVESTMENT CONSIDERATIONS; AND OTHER IMPORTANT DISCLAIMERS:**

(a) LC facilitates the sale and purchase of Digital Currency, nothing more. LC is not an investment advisor, financial advisor, or retirement account fiduciary, and does not provide legal or tax advice, retirement planning or individual retirement specific opinions/information.

(b) Customer agrees that (i) **no fiduciary relationship exists** between LC (or its affiliates or agents, including but not limited to Lear Capital, Inc.) and Customer, (ii) the decision to purchase or sell Digital Currency, and which Digital Currency to purchase or sell, are the Customer’s decision alone, and (iii) purchases or sales are made subject to Customer’s own research, prudence and judgment.

(c) LC does not mine Digital Currencies or operate as an exchange. LC facilitates the purchase or sale of Digital Currency, nothing more, and charges a fee for the service it provides (based on the transaction value). See Paragraph 3(c) for more details regarding LC’s fee structure.

(d) Digital Currency, like all investments, are subject to capital risk. Digital Currency may appreciate, depreciate, or stay the same depending on a variety of factors. LC cannot guarantee, and makes no representation, that Digital Currency will appreciate at all or appreciate sufficiently to make Customer a profit at the expiration of this or any other period of time.

(e) While all investments carry risk, in LC’s opinion, Digital Currencies are a particularly highly speculative investment. Digital Currencies are a relatively new asset with a limited and at times volatile track record. The exchanges are unregulated and certain ones have experienced service outages that have prevented them from executing trades for periods of time. Digital Currencies, moreover, depend entirely on the public’s willingness to accept the currency as a medium of exchange. There is no legal requirement that any provider of goods or services accept Digital Currency as legal tender. **Further, the regulatory framework governing Digital Currency is unsettled and constantly evolving, both in the United States and abroad. Regulatory developments in the United States or abroad could impact Digital Currency availability or pricing or the permissibility of holding Digital Currency in individual retirement accounts. Technological advances and developments in Digital Currency mining, competing alternatives, and other variables may impact the market as well, and are completely unpredictable. In LC’s opinion, Customer should only invest retirement funds in Digital Currency that Customer has reserved for highly speculative investments and that customer is willing to lose completely.**

(i) LC does not offer any opinion as to which Digital Currency(ies) to purchase, in what amount, and for how long a Customer should hold such Digital Currency.

(ii) LC does not offer any opinion as to what percentage, if any, of a Customer’s portfolio should be devoted to alternative and highly speculative investments like Digital Currency.

(f) The success of an investment in Digital Currency may depend, in part, upon extrinsic economic forces including but not limited to supply, demand, international monetary conditions, and inflation or the expectation of inflation, as well as technological and regulatory developments, including regulatory developments in foreign countries, that are impossible to predict but which may dramatically impact the market for Digital Currency or particular Digital Currencies. The impact of these forces on the values of Digital Currency in general or any particular Digital Currency cannot be predicted. Customer acknowledges that the Digital Currency **market can be extremely volatile** and that Digital Currency prices may rise or fall over time, and may rise or fall dramatically over short periods of time. Customer further acknowledges that past performance is no guarantee of future performance.

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(g) Any written or oral statements by LC, its officers, agents, sales representatives, or other representatives relating to future events or the attributes of certain Digital Currency are opinions only. Such statements, if any, are not representations of fact.

(h) LC's representatives receive commissions i.e., their salary is based, at least in part, on the amount and profit margin of the Digital Currency transactions they execute/facilitate. In addition, from time to time, LC's representatives may receive other compensation tied to sales activity e.g., bonuses tied to the types or quantities of Digital Currency transacted. LC's representatives are not licensed and their knowledge of Digital Currency and the Digital Currency marketplace varies markedly.

(i) **LC is not a legal or tax professional and makes no representations regarding the tax consequences of holding Digital Currency, or any particular Digital Currency, as an investment in an individual retirement account ("IRA").** LC makes no representation that Digital Currency in general or any particular Digital Currency is an IRA-compliant investment. LC also notes that certain wallet providers may store Public and Private Keys on servers located outside the United States and that such storage may render the Digital Currency non-IRA-compliant, which may affect the tax-exempt status of Customer's IRA or render the transaction a distribution. LC further notes that whatever the current legality of holding Digital Currency or any particular Digital Currency as an investment in an IRA, the rules and regulations applicable to holding Digital Currency as an investment in an IRA are subject to change particularly as Digital Currency transactions become more common, thus increasing the likelihood of additional regulatory scrutiny. Customer expressly acknowledges that Customer has been advised to seek independent tax advice, from a qualified professional, regarding the tax consequences of their Digital Currency investment. LC expressly disclaims any responsibility or obligation for any tax impact to Customer.

(j) Lear Capital, Inc. is an authorized agent of LC.

**6. Representation/Warranty; Sales Representatives Not Authorized To Make Other Representations or Warranties:** LC represents and warrants that, upon the delivery of Purchase Funds to the exchange (as provided for in Paragraph 1), and subject to the other terms and restrictions set forth in this Agreement, LC will instruct the exchange to deliver to Customer's IRA custodian the denomination/type and quantity of Digital Currency specified in Customer's order. The only representation and warranty that Customer may rely upon in transacting business with LC is the representation set forth in this Paragraph 6. Neither LC, nor any of its officers, agents, employees, or representatives are authorized to make any other representations or warranties concerning any Digital Currency that Customer is selling or purchasing.

**7. Refund Policy: With the exceptions noted in the Addendum attached hereto (certain state residents only), ALL SALES ARE FINAL.**

**8. Disclaimer of Express and Implied Warranties: LC MAKES NO WARRANTIES, EXPRESS OR IMPLIED, AND SPECIFICALLY DISCLAIMS ANY WARRANTY OF MERCHANTABILITY AND/OR FITNESS FOR A PARTICULAR PURPOSE.**

**9. No Liability for Consequential Damages; Limitation of Liability: IN NO EVENT SHALL LC HAVE ANY OBLIGATION OR LIABILITY (WHETHER IN TORT, CONTRACT, WARRANTY, OR OTHERWISE, AND NOTWITHSTANDING ANY FAULT, NEGLIGENCE, OR STRICT LIABILITY), FOR ANY INDIRECT, INCIDENTAL, SPECIAL OR CONSEQUENTIAL DAMAGES SUSTAINED OR ARISING FROM OR RELATED TO ANY TRANSACTION COVERED BY THIS AGREEMENT, EVEN IF LC IS ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. FURTHER, LC'S LIABILITY TO CUSTOMER FOR ANY REASON AND UPON ANY CLAIMS SHALL AT ALL TIMES BE LIMITED TO THE AMOUNT ACTUALLY PAID BY CUSTOMER FOR THE DIGITAL CURRENCY IN DISPUTE.**

**10. Application to Future Transactions:** This Agreement shall control all Digital Currency transactions between LC and Customer, or facilitated by LC for Customer, unless and until such time as it is amended by LC. Customer agrees that LC may amend this Agreement at any time and from time to time, that LC may give notice to Customer of any amendment by mailing a copy of the amended Agreement to the address set forth above (or any updated address provided by Customer in the interim), and that following such mailing, the amended Agreement shall govern succeeding transactions and interactions with LC.

**11. Force Majeure:** Neither LC nor Customer shall be liable for any failure or delay in its or their performance under this Agreement due to any cause beyond its or their respective reasonable control, including acts of war, terrorism, acts of God, earthquake, flood, embargo, riot, sabotage, labor shortage or dispute, governmental act or failure of the Internet or any Digital Currency exchange or wallet provider including, but not limited to, any disruption, failure and/or error in or of LC's or its agent's internal computer systems, or any disruption, failure and/or error in or of any third-party Internet service providers, or exchange, or wallet provider.

**12. Exchange, Wallet Provider, or Custodian Failure:** LC facilitates the purchase or sale of Digital Currency. LC does not make a market in any of the Digital Currencies it sells or hold digital keys for Customers. LC facilitates transactions on Digital Currency exchanges to fill Customer's order(s), and then (in the case of purchases) instructs the exchange to provide the Digital Currency to a wallet provider under the control of Customer's individual retirement account Custodian. The exchange, wallet provider and Custodian are independent, third parties who have no affiliation with LC. LC shall not be liable for any failure or unavailability of the exchange, wallet provider, or Custodian under any circumstances regardless of reason.

**13. Dispute Resolution; Arbitration of Disputes; Class Action Waiver. This Agreement contains a binding, individual arbitration agreement and class waiver. This means that any claim must be arbitrated on an individual basis pursuant to the terms set forth below; claims of different persons cannot be combined or aggregated, and both Customer and LC (and its affiliates and agents, including but not limited to Lear Capital, Inc.) are waiving the right to file a lawsuit in Court and to have a jury decide the dispute. Please read this section carefully.**

(a) Prior to initiating arbitration, any party hereto asserting a Dispute (defined in Paragraph 13(c) below), shall send a written statement to the other party describing with reasonable particularity the Dispute and the relief requested (the "Demand"). The parties shall attempt in good faith to resolve any such Dispute promptly via direct negotiation (between the parties and retained counsel, if any) over a period of fifteen (15) days.

(b) If the direct negotiations specified in Paragraph 13(a) fail, prior to initiating arbitration, the parties shall conduct a one-day mediation regarding the Dispute. The parties shall mutually agree on a mediator associated with JAMS to

conduct the mediation in the county where Customer resides. If the parties are not able to mutually agree on a mediator within twenty-five (25) days of service of the Demand, then either party (or the parties jointly) may request the appointment of a mediator, and JAMS shall appoint a retired judge to serve as the parties' mediator. The cost of the mediator, including any administrative fee, for a one-day mediation shall be split by the parties if the amount in controversy exceeds \$200,000 or borne by LC if the amount in controversy is equal to or less than \$200,000. If and only when this pre-dispute process is exhausted without resolution of the Dispute, may the purportedly aggrieved party proceed to file a demand for arbitration. (If the pre-filing mediation requirement and/or the obligation to split the cost set forth in this Paragraph 13(b) would render the agreement to arbitrate set forth in Paragraph 13 illegal or invalid, the pre-filing mediation requirement shall be void and of no further effect, and either Party may proceed to pursue their complaint immediately in arbitration.)

(c) **ANY DISPUTE, CLAIM OR CONTROVERSY ARISING OUT OF OR RELATING TO THIS AGREEMENT OR THE BREACH, TERMINATION, ENFORCEMENT, INTERPRETATION OR VALIDITY THEREOF, INCLUDING THE DETERMINATION OF THE SCOPE OR APPLICABILITY OF THIS AGREEMENT TO ARBITRATE, OR ANY OTHER DISPUTE, CLAIM OR CONTROVERSY ARISING OUT OF ANY INTERACTION BETWEEN LC (AND ITS AFFILIATES OR AGENTS, INCLUDING BUT NOT LIMITED TO LEAR CAPITAL, INC.) AND CUSTOMER ("DISPUTE"), SHALL BE BROUGHT AND BE DETERMINED BY FINAL, BINDING ARBITRATION IN LOS ANGELES, CALIFORNIA, BEFORE ONE ARBITRATOR.** Notwithstanding the immediately preceding sentence, if the JAMS Rules or any applicable JAMS Minimum Standards require it, or the Arbitrator concludes that it would be a financial or other hardship for Customer to participate in an arbitration in Los Angeles, the Arbitrator has the authority to hold the hearing, or any part thereof, in the county where Customer lives or to permit Customer to attend via videoconference, Skype, Facetime, telephonic or similar virtual participation.

(d) **THE ARBITRATION SHALL BE ADMINISTERED BY JAMS PURSUANT TO ITS ARBITRATION RULES.** These rules may be found at <https://www.jamsadr.com/adr-rules-procedures/>. If the arbitration proceeds in Customer's county of residence (instead of Los Angeles), and there are no JAMS arbitrators or an insufficient number of JAMS arbitrators in the jurisdiction (or another jurisdiction willing to serve in such location), and the Parties are unable to agree on an arbitrator themselves, then a different arbitral association or, if necessary, an individual arbitrator shall be selected by JAMS to conduct the arbitration.

(e) **CUSTOMER AND LC WAIVE THEIR RIGHTS, IF ANY, TO BRING ANY CLAIM THAT IS SUBJECT TO THIS ARBITRATION PROVISION AS A CLASS ACTION OR OTHERWISE ON A REPRESENTATIVE BASIS. JUDGMENT ON ANY AWARD MAY BE ENTERED IN ANY COURT HAVING JURISDICTION. THIS CLAUSE SHALL NOT PRECLUDE PARTIES FROM SEEKING PROVISIONAL REMEDIES IN AID OF ARBITRATION FROM A COURT OF APPROPRIATE JURISDICTION.** In the event this provision is held unenforceable and the matter is permitted to proceed in Arbitration as a class or representative action, then the entirety of this Paragraph 13 (including all subparts) shall be void and of no further effect, and either Party may proceed to pursue the action in court.

(f) The parties shall maintain the confidential nature of the arbitration proceeding and the award, including the hearing, except as may be necessary to prepare for or conduct the arbitration hearing on the merits, or except as may be necessary in connection with a court application for a preliminary remedy, confirmation and enforcement proceedings or a judicial challenge to an award or its enforcement, or unless otherwise required by law or judicial decision. The parties agree that breach of this confidentiality provision would irreparably harm the non-breaching party, and further agree that any such breach shall entitle the non-breaching party to seek injunctive relief and/or compensatory damages for the breach (without the necessity of posting a bond).

**14. Choice of Law; Individual and Class Claims:** The internal, substantive law of California shall govern all individual claims brought by or against LC in connection with this Agreement or otherwise arising out of any interaction between LC (and its affiliates and agents, including but not limited to Lear Capital, Inc.) and Customer (i.e., California's conflict of law principles will not apply).

**15. Prevailing Parties.** In the event of any Dispute, and whether such Dispute is resolved via arbitration, litigation or otherwise, the prevailing party shall be entitled to recover its costs of suit, which costs shall be specifically defined to include all reasonable attorneys' fees and costs incurred by the prevailing party related to the Dispute.

**16. Limitation on Time to Bring Any Claim:** Except where the law prescribes a shorter applicable statute of limitation, or prohibits shortening the otherwise applicable longer statute of limitations, any claim or legal action of any kind arising in connection with or relating in any way to a transaction or attempted or contemplated transaction, must be brought within one (1) year after the transaction or other event giving rise to the claim or legal action. If this clause is determined to be unenforceable as to any particular claim or claims under the law of the applicable jurisdiction, it shall remain fully enforceable as to all other claims.

**17. Jurisdiction and Venue:** Jurisdiction and venue for any dispute, claim or controversy arising out of or relating to this Agreement or the breach, termination, enforcement, interpretation or validity thereof, or any other interaction between LC and Customer, shall be in Los Angeles, California, and any party making a claim against LC in whatever form hereby submits to personal jurisdiction in that forum for any and all purposes.

**18. Finality; Integration Clause:** This Agreement is intended by LC and Customer as a final expression of their agreement concerning the matters set forth herein, and is also intended as a complete and exclusive statement of the terms of their agreement. This Agreement supersedes any oral or written statements made prior to, contemporaneous with, or in the future regarding this Agreement or the transactions covered hereunder. Customer shall not rely upon any statement made by or on behalf of LC that is inconsistent with this Agreement.

**19.** With the exception of Section 13(e) which is of essence to the agreement to arbitrate and is separately, more specifically addressed, if any provision of this Agreement is determined by any court of competent jurisdiction or arbitrator to be invalid, illegal, or unenforceable to any extent, that provision shall, if possible, be construed as though more narrowly drawn, if a narrower construction would avoid such invalidity, illegality, or unenforceability or, if that is not possible, such provision shall, to the extent of such invalidity, illegality, or unenforceability, be severed, and the remaining provisions of this Agreement shall remain in effect.

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# LEARCRYPTO ADDENDUM TO TRANSACTION AGREEMENT

**LEARCRYPTO** (and/or its affiliates) (collectively, "LC") and Customer agree, subject to the provisions in the Transaction Agreement set forth in Paragraph 7, that the following terms shall govern the pending transaction and all future transactions between parties. This applies to purchases from and sales to LC and the warranties and certifications are intended to be applicable to pending as well as future transactions with LC.

## **Alabama**

The customer may obtain a full refund for product within eight days of receipt by the customer. "Receipt" of product is considered to occur on the date that the customer received written confirmation that the product has been deposited into the customer's encrypted wallet account. Cancellation requests shall be made to: LC, Attention: Customer Service, 1990 S. Bundy Drive, Suite 600, Los Angeles, CA 90025. LC will process the refund within thirty days of LC's receipt of the product from the customer's encrypted wallet account.

## **Alaska**

LC will give the customer a refund upon a request received within seven days after the customer has received written confirmation that the purchased product was been deposited into their encrypted wallet account. Cancellations are done through written requests and should be sent to: LC, Attention: Customer Service, 1990 S. Bundy Drive, Suite 600, Los Angeles, CA 90025. LC will process the refund within thirty days of LC's receipt of the product from the customer's encrypted wallet account.

## **Arizona**

Notice of Cancellation: The customer, only if a first-time customer of LC, may cancel this order without any penalty or obligation within three business days from the delivery of the product to the customer's encrypted wallet account. "Delivery" of product is considered to occur on the date that the customer received written confirmation that the product has been deposited into the customer's encrypted wallet account. If the customer cancels, any payments made by the customer will be returned within ten days after the receipt by the seller of the customer's notice of cancellation. To cancel this transaction, mail or deliver a signed and dated copy of your cancellation notice or send a telegram to: LC, Attention: Customer Service, 1990 S. Bundy Drive, Suite 600, Los Angeles, CA 90025. LC will process the refund within thirty days of LC's receipt of the product from the customer's encrypted wallet account.

## **Colorado; Oklahoma**

The customer may obtain a full refund provided that the customer provides notice of cancellation, in writing, to LC within three days after receipt of the product by the customer into the customer's encrypted wallet account. "Receipt" of product is considered to occur on the date that the customer received written confirmation that the product has been deposited into the customer's encrypted wallet account. Notice of cancellation shall be made to: LC, Attention: Customer Service, 1990 S. Bundy Drive, Suite 600, Los Angeles, CA 90025. LC will process the refund within thirty days of LC's receipt of the product from the customer's encrypted wallet account.

## **Connecticut; Kansas; Louisiana**

The customer, and only if a first-time customer of LC, may obtain a full refund for the return of product to LC within seven days of receipt by the customer into the customer's encrypted wallet account. "Receipt" of product is considered to occur on the date that the customer received written confirmation that the product has been deposited into the customer's encrypted wallet account. Cancellation requests shall be made to: LC, Attention: Customer Service, 1990 S. Bundy Drive, Suite 600, Los Angeles, CA 90025. LC will process the refund within thirty days of LCs receipt of the product from the customer's encrypted wallet account.

## **Delaware; Hawaii; Montana; Ohio; West Virginia**

The customer may obtain a full refund for the return of product, provided that the customer provides notice of cancellation, in writing, to LC within seven days after receipt of the product by the customer into the customer's encrypted wallet account. "Receipt" of product is considered to occur on the date the product has been deposited into the customer's encrypted wallet account. Notice of cancellation shall be made to: LC, Attention: Customer Service, 1990 S. Bundy Drive, Suite 600, Los Angeles, CA 90025. LC will process the refund within thirty days of LCs receipt of the product from the customer's encrypted wallet account.

## **Florida**

The customer, only if a first-time customer of LC, may obtain a full refund for the return product to LC within eight days of receipt by the customer into the customer's encrypted wallet account. "Receipt" of product is considered to occur on the date that the customer received written confirmation that the product has been deposited into the customer's encrypted wallet account. Returns shall be made to: LC, Attention: Customer Service, 1990 S. Bundy Drive, Suite 600, Los Angeles, CA 90025. LC will process the refund within thirty days of LCs receipt of the product from the customer's encrypted wallet account.

## **Idaho**

The customer, only if a first-time customer of LC, may cancel the transaction up to midnight of the third business day after the receipt of this written confirmation. If the customer cancels, any payments made by the customer will be returned within ten days of the customer's notice of cancellation and the return of any product deposited into customer's encrypted wallet. Cancellations are done through written requests and should be sent to: LC, Attention: Customer Service, 1990 S. Bundy Drive, Suite 600, Los Angeles, CA 90025. LC will process the refund within thirty days of LCs receipt of the product from the customer's encrypted wallet account.

## **Indiana**

C.P.D.Reg. No T.S.11-05715

## **Pennsylvania; Vermont**

The customer may obtain a full refund for the return of product from the customer's encrypted wallet account if the product is returned to LC within ten days after receipt by the customer into the customer's encrypted wallet account. "Receipt" of product is considered to occur on the date that the customer received written confirmation that the product has been deposited into the customer's encrypted wallet account. Return requests shall be made to: LC, Attention: Customer Service, 1990 S. Bundy Drive, Suite 600, Los Angeles, CA 90025. LC will process the refund within thirty days of LCs receipt of the product from the customer's encrypted wallet account.

## **Utah**

A customer making a purchase from LC may cancel the sale up to midnight of the third business day after the receipt of the product into the customer's encrypted wallet account. "Receipt" of product is considered to occur on the date that the customer receives written confirmation that the product has been deposited into the customer's encrypted wallet account. Sales shall be cancelled by mailing a notice of cancellation to: LC, Attention: Customer Service, 1990 S. Bundy Drive, Suite 600, Los Angeles, CA 90025. LC will process the refund within thirty days of LCs receipt of the product from the customer's encrypted wallet account.

## **Virginia**

The customer may cancel this transaction at any time prior to midnight of the third business day after the date of this transaction, which date shall be the date the customer signs this Addendum to Shipping and Transaction Agreement. Cancellation notification shall be sent to: LC, Attention: Customer Service, 1990 S. Bundy Drive, Suite 600, Los Angeles, CA 90025. Upon receipt of the notice of cancellation, LC will process the refund within ten (10) days of LCs receipt of the product from the customer's encrypted wallet account