

\$75,000 BMC-85 COMPLIANCE PROGRAMS

- 1. **CASH EQUITY PROGRAM:** A cash deposit into your Trust account of \$75,000. Administration fee of \$495.
- 2. **LETTER OF CREDIT PROGRAM:** An Irrevocable Letter of Credit from your approved FDIC insured financial institution in the amount of \$75,000. Administration fee of \$1,250.
- 3. **EQUITY SHARE PROGRAM:** A deposit of \$10,000 cash into your Trust account with administration fee of \$2,495 **or** an Irrevocable Letter of Credit from your approved FDIC insured financial institution. (Administration fee for Letter of Credit Plan slightly higher). You may make additional contributions to your trust account at any time in any amount to increase the equity of your business and lowering your annual fee.
- 4. **EQUITY BUILDER INSTALLMENT PROGRAM:** This program has three options that are customized to fit your financial needs. Trust installments as low as \$500 with approved credit are available. This program is designed to offer affordable options for compliance and creating cash equity in your business. With an initial payment as low as \$1000, you can be in compliance and have your authority granted. This program and selected option are subject to approval upon underwriting review. Below is an overview of the three options available under this program.

Equity Builder Installment Program Options are subject to underwriting review for approval:

Equity Builder Installment Program has a 1st year administration fee between \$3500-\$4000. There are 3 options available. These options are designed for effective cash flow and success in starting your operations.

All deposits into the trust account made by broker are considered an asset of the broker. Deposits made by broker into trust account are fully refundable 90 days from FMCSA effective cancellation date of the BMC-85 Trust, (provided all outstanding claims have been settled). Trust refunds may be held longer than 90 days from effective cancellation date if one or more claims have been submitted within the last 6 months prior to cancellation.

OPTION #1-

1st year administration fee of \$3500. Administration fee due prior to filing of BMC-85 with the FMCSA. Every 30 days from BMC-85 filing with the FMCSA broker must make a deposit into the trust for \$1,000. Once broker has made \$10,000 of deposits into trust account, no further deposits are required. Future deposits are on a completely voluntary basis. Each time a deposit is made by broker in trust account, broker increases the value of the brokerage. All brokers trust deposits are an asset of the brokerage and should be reflected as such on their Profit & Loss statement.

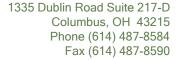
OPTION #2-

1st year administration fee of \$3750. Broker submits an initial payment of \$1,000 toward administration fee, (due prior to filing with FMCSA). Every 30 days from filing date broker submits payments of \$1,000 until balance of administration fee is satisfied and trust account has deposits of \$10,000 from broker.

OPTION #3-

1st year administration fee of \$4,000. Broker submits an initial payment of \$1,000 toward administration fee, (due prior to filing with FMCSA). Every 30 days from filing date broker submits payments of \$500 for 6 months, (for balance of admin fee), then 10 monthly deposits of \$1,000 until brokers deposits a total of \$10,000 into trust account.

All programs are offered exclusively by 1st Security Financial Corp. for Property Brokers and Freight Forwarders. If you intend to have both Broker & Freight Forwarder authorities, contact us for special pricing. Plan types and pricing are dependent upon underwriting review. All fees are subject to change. Your annual fees may decrease for clean claim record and loyalty rewards





1st Security Financial Trustors Deposit Account (TDA)

The Trustors Deposit Account is a segregated account held by a 3rd party financial institution that holds all of our client's trust fund deposits. This account was established to give you greater peace of mind that your monies are safe and secure and not subject to any creditors of 1st Security Financial or used for any other purpose than payment of claims and redemptions.

All of your trust monies are held in a safe and secure separate account from our working capital account. You have the assurance that your funds are held by a fully insured third party trust company in a separate account. Trust monies are not subject to claims of 1st Security Financial creditors. They are subject to a security interest for the benefit of the Trustors. Trust Accounts in the TDA account are liquid in order to guarantee timely payment of claims and/or redemption of said trust money.

The "TDA" service is consistent with our tradition of leading the way in adopting what we believe are the **best practices in the industry**. 1st Security has been an independently owned and operated BMC-85 provider since 2003. It is not affiliated with any other BMC-85 provider. We consider our principles, ethical practices and procedures to be the best in the industry

1st Security Financial Corporation is a licensed Financial Institution incorporated in Ohio, authorized to hold collateral for and file BMC-85 Trust Fund Agreements by authority of Title 49 CFR 387.307(c). The FMCSA assigned DOT Trustee Account is #24886. They may be reached at (202) 358-7000. The State of Ohio Financial Institutions Division License is # SL.400131.000. They may be reached at (614) 728-8400.

REFERENCES:

Phil Donofrio, Traffic Consulting Services, MC#555319, Lehigh Valley, PA, (ph) 610-360-1119 *Scott Brownfield*, Raging Wolf Solutions LLC, MC#770930, Twinsburg, OH, (ph) 330-425-1400 *John Barnett*, Top-Gun Trucking Inc, MC#440041, Hubert, NC, (ph) 910-381-7004 *John Thomas*, ATEX Freight Broker Training, El Paso, TX, (ph) 888-526-2839

WITH 1ST SECURITY FINANCIAL YOU CAN EXPECT:

Expedited FMCSA Posting – Online filing to have you in compliance quickly with no delays

Free Daily Monitoring of your authority & MC# – We monitor your authority and MC# to keep you compliant

Integrity, Reliable, Value & Service – Our friendly staff if dedicated to serving you, our valued client

Experienced Claims Department – Transportation claims is all we handle, we are the experts

PROUD MEMBERS OF:







Date

1335 Dublin Road Suite 217-D Columbus, OH 43215 Phone (614) 487-8584 Fax (614) 487-8590

Authorized Signature

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Print Name