Agreement with Coaches! 101 A NJ Non-Profit
Investors Bank for an NFT
Topps Trading Cards MCSTT01 series

This an agreement defines the distribution of profits and revenue pay outs between Coaches! 101 A NJ Non-Profit, MAILING ADDRESS PO Box 4463 Jersey City NJ 07304 (hereinafter will be known as "Employer"); and in agreement to employ an investor to act as Angel Investor in Investors Bank (Corporate Office) 101 JFK Parkway Short Hills, NJ 07078; (hereinafter will be known an "Investor"): with an agreement from artist known as *Omar Dyer 275 Liberty Ave, Apt 2 Jersey City, NJ 07307*. This agreement was constructed by law and new regulations from the Small Business Administration on July 15, 2022 as a certificate of Deposit in the amount of $1,500.

IT IS MUTUALLY AGREED upon that Coaches! 101 A NJ Non-Profit, which is a not-for-profit organization, **"The Employer"** and Investors Bank **"Investor"** hereby acknowledge the following schedule for financial distribution of funds in coordination with angel investing laws and regulations under the SKU MCSTT01.

1. Contractor – This clarifies that this **Investors Bank** is the Angel Investor contracted as the official holding of ***Topps Trading Cards with Mad Comedian***. To ensure that the **investor** is the organization for this exclusive agreement that is authorized by **the Employer** and the legal representative to be eligible to grant payouts, note sharing billing statements from the company to create a cash flow operating system.
2. Certificate of Deposit Terms – **"The Investor"** agrees to allow **"The Employer"** to open a fund account:
    a. **The Employer** has an account with to **The Investor** in respects for the purpose of holding cash for **"Topps Trading Cards with Mad Comedian;**
    b. **The INVESTOR** uses the company's Direct Public Offering and the company's public profile as a pre-market exchange for the non-fungible token exchange;"
        i. Coaches 101 A NJ Nonprofit must raise $100,000 to be listed on any exchange
        ii. Coaches 101 A NJ Nonprofit must raise $1,000,000 in order to be requested as token, and have a (ICO) Initial Coin Offering;
3. Contract Deal – **The Employer**, uses the corporate bank account of **Coaches! 101 A NJ Non-Profit** known as **"The Employer"**;
    a. **Investors Bank** is the money transfer for this certificate of deposit under account number *1005 opened on 7/15/2022 for MCSTT01;
    b. Transactions: The account of $1,500 was entered into a closed certificate of deposit account of **Coaches! 101 A NJ Non-Profit**'s corporate profile with the **Investor**;
    c. Term: **The Employer** has a 60-month statement certificate of deposit with a maturity date of 7/15/2027;
    d. Interest Rates: This deal has a 0.498% interest rate, with a 0.50% APY
    e. Agreement: Fixed Income rate, automatically renewable (terms disclosed on *Certificate of Deposit Receipt*;

4. Payouts – Payouts to **the Investor** will be directed to offering a <u>Grace Period</u> (see disclosed CDR);
    a. Grace Period;
    b. Withdrawal of Interest;
    c. Early Withdrawal Penalties;
    d. Automatically Renewable Account;
    e. Account Statements;
    f. Closing Account;
5. Deposits – Only during the *<u>Grace Period</u>* can **The Employer or the Employee** add additional funds to this account once the initial minimum deposit is made.
6. Beneficiary: This item is a locked in asset, and with this contract amendment upon the agreement of the artist ***<u>Omar Dyer</u>***, the automatic renewal can't be revisited until 7/15/2122; and the legacy follows the company's mission and legacy statement—***please note this is a personal asset of Omar Dyer under the SKU MCSTT01;***
7. Modifications – This instrument may not be changed orally; any modifications of this agreement must be by a written supplemental executed by all parties thereto; or the next of kin – with respect to the **Coaches! 101 A NJ Non-Profit and Coaches! 101 (PAC)** statement of organization and or direct court order from the superior courts of this jurisdiction via Trenton or Newark New Jersey;
8. *<u>Extra conditions – After MCSTT01, all other distributed trading cards will be matched at the Call Warrant, and Contract – the sum in the amount of $500 is for Licensing and any Fees rendered by Topps INC;</u>*
9. Termination – This is not terminated upon the termination of the employee or end of the employer's involvement in said OPERATIONS and will need a court order from the state of New Jersey to proceed in the best wishes. This contract is a unilateral contract that is connected to the CDR, which is the Certificate of Deposit with Investor Bank, doing business with Coaches 101 A NJ Nonprofit;
10. This agreement is an attachment to the Contract Agreement with Coaches 101 A NJ Nonprofit: Make Mad Comedian Famous Campaign Presented by Topps Trading Cards, plus the "Call Warrant" that has an Investment Agreement, which also includes Coaches 101 Investment Policy Statement, and the CPR from Investors Bank.

investors Bank

Certificate of Deposit
Receipt of Account Renewal

Home Office: JERSEY CITY

Investors Bank
101 JFK Parkway
Short Hills, NJ 07078

This receipt is issued to:
OMAR DYER
275 LIBERTY AVE, APT/SUITE 2
JERSEY CITY, NJ 07307-4425

Account Number: [redacted]1005
Date of Renewal: 7/15/2022
Balance at Renewal: 1500.00
Term: 60 MONTHS
Maturity: 07/15/2027
Interest Rate: .496 % APY: .50 %

This Renewal Receipt is evidence that this account has been renewed for an additional term at the prevailing rate of interest identified above. The provisions contained in the Truth-in Savings Disclosure furnished at the time this account was first established remain in effect. The account is non-negotiable. Only the items checked below apply.

☒ **Fixed Interest Rate**

☐ **Variable Interest Rate**

☐ **Additions Permitted**

☒ **Automatically Renewable**

☐ **Single Maturity** (not automatically renewable)

Interest will be:

☒ **Credited to the account**

☐ **ACH Monthly Transfer**

☐ **Transferred to** ☐ **Checking** ☐ **Savings** **Account Number:** ____________________

☐ **Other** ____________________

- *Accrual of Interest on Non-Cash Deposits*: Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

- *Deposits*: Except as provided below in the Grace Period section, this account does not permit additional deposits once the initial minimum deposit is made.

- *Grace Period*: There is a seven (7) calendar day Grace Period after each Maturity Date. During the Grace Period you can change the term of your CD, deposit additional funds, or withdraw funds from the account without paying an early withdrawal penalty. The interest rate paid during the Grace Period will be the same as the rate paid on your CD as if it was renewed.

- *Withdrawal of Interest*: Interest earned on the CD may be withdrawn at any time after it is credited to your account without penalty. Any interest not withdrawn on the Maturity Date or during the applicable Grace Period becomes part of the principal for the renewal term and may not be withdrawn without penalty.

- *Early Withdrawal Penalties*: If any principal is withdrawn before the Maturity Date, a penalty as shown below will be imposed on the amount withdrawn:

Term	Early Withdrawal Penalty
Less than 12 Months	90 Days Interest
12 Months but less than 24 Months	180 Days Interest
24 Months but less than 48 Months	365 Days Interest
48 Months or greater	730 Days Interest

  In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Reducing the balance below the minimum balance requirement will require the account to be closed.

- *Automatically Renewable Account*: This CD account will automatically renew at the Maturity Date. You will receive notice of your upcoming account renewal within thirty (30) days of your Maturity Date. You may prevent renewal if you withdraw the funds in the account at maturity (or within the Grace Period); or we receive written notice from you not to renew the CD. We can prevent renewal if we provide notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will continue to accrue after the Maturity Date for up to seven (7) calendar days. The interest rate paid during this period will be the same as the rate paid on your CD account as if it was renewed for the same term.

  Each renewal term will be the same as the original term, beginning on the Maturity Date. The interest rate will be the same one we offer on new CD accounts with the same term, minimum balance (if any) and other features as will be disclosed to you in your Renewal Notice.

- *Account Statements*: If your CD account has a term of less than 12 Months, you will receive semi-annual Account Statements. If your CD account has a term of 12 Months or greater, you will receive an annual statement in December.

InvestorsBank

Investors Bank is a division of Citizens Bank, N.A.
Deposits of Investors Bank and Citizens Bank, N.A.
are combined and not separately insured for FDIC insurance purposes.

Member FDIC Equal Housing Lender

Investors Bank Consumer Rate Information Sheet

Effective as of: December 2, 2021

Consumer Checking

YourStyle® Plus Checking		
Balance Tier	Rate	APY[1]
$0 - $2,499.99	0.05%	0.05%
$2,500 +	0.05%	0.05%

YourStyle® Checking
Non-Interest Bearing
Consumer Checking
Non-Interest Bearing

Consumer Savings

Passbook Savings (not available online)		
Balance Tier	Rate	APY
$0 - $49.99	0.00%	0.00%
$50 +	0.05%	0.05%

YourStyle® Savings		
Balance Tier	Rate	APY
$0 - $49.99	0.00%	0.00%
$50 +	0.05%	0.05%

High Yield Savings		
Balance Tier	Rate	APY
$0 - $4,999.99	0.046%	0.05%
$5,000 +	0.096%	0.10%

Retirement Statement Savings (not available online)		
Balance Tier	Rate	APY
$1 +	0.25%	0.25%

Consumer Money Market

Maximizer Money Market		
Balance Tier	Rate	APY
$0 - $9,999.99	0.046%	0.05%
$10,000 - $24,999.99	0.046%	0.05%
$25,000 - $4,999,999.99	0.095%	0.10%
$5,000,000 +[2]	0.046%	0.05%

YourStyle® Money Market		
Balance Tier	Rate	APY
$0 - $499.99	0.05%	0.05%
$500 - $14,999.99	0.05%	0.05%
$15,000 - $49,999.99	0.05%	0.05%
$50,000 +	0.05%	0.05%

YourStyle® Plus Money Market (Standard Rate)		
Balance Tier	Rate	APY
$0 - $19,999.99	0.05%	0.05%
$20,000 - $49,999.99	0.05%	0.05%
$50,000 - $199,999.99	0.05%	0.05%
$200,000 - $499,999.99	0.15%	0.15%
$500,000 +	0.15%	0.15%

Edge Money Market		
Balance Tier	Rate	APY
$0 - $49,999.99	0.05%	0.05%
$50,000 - $99,999.99	0.05%	0.05%
$100,000 - $199,999.99	0.05%	0.05%
$200,000 - $499,999.99	0.10%	0.10%
$500,000 +	0.10%	0.10%

YourStyle® Plus Money Market (Relationship Rate)

Daily Balance	Plus Rate Relationship Balance $20,000 Base Rate +0.05%[3]	
	Rate	APY
Under $20,000	0.10%	0.10%
$20,000 - $49,999.99	0.10%	0.10%
$50,000 – $199,999.99	0.10%	0.10%
$200,000 - $499,999.99	0.20%	0.20%
$500,000 and above	0.20%	0.20%

Daily Balance	Plus Rate Relationship Balance $100,000 Base Rate +0.20%[4]	
	Rate	APY
Under $20,000	0.25%	0.25%
$20,000 - $49,999.99	0.25%	0.25%
$50,000 – $199,999.99	0.25%	0.25%
$200,000 - $499,999.99	0.35%	0.35%
$500,000 and above	0.35%	0.35%

Certificates of Deposit (CDs)[5]

Product	Rate	APY
3 Month[6]	0.15%	0.15%
6 Month[6]	0.15%	0.15%
9 Month[6]	0.20%	0.20%
12 Month[6]	0.20%	0.20%

Product	Rate	APY
13 Month SPECIAL[7]	0.296%	0.30%
24 Month[6]	0.296%	0.30%
36 Month[6]	0.445%	0.45%
60 Month[6]	0.496%	0.50%

1. Annual Percentage Yield
2. For $5,000,000 balance tier balances between $0 and $4,999,999.99 receive 0.095% Rate. Only balances above $5,000,000 receive 0.046%
3. A Plus Rate of 0.05%will be added to the standard variable interest rate of your YourStyle® Plus Money Market Account if you maintain a combined monthly average deposit relationship in qualifying accounts of $20,000 or more and satisfy the minimum activity requirements associated with YourStyle® Plus Checking.
4. A Plus Rate of 0.20% will be added to the standard variable interest rate of your YourStyle® Plus Money Market Account if you maintain a combined monthly average deposit relationship in qualifying accounts of $100,000 or more and satisfy the minimum activity requirements associated with YourStyle® Plus Checking.
5. Terms available for IRA Accounts; IRA Accounts not available online
6. Minimum balance to open and earn interest is $500.00
7. SPECIAL - Minimum balance to open and earn interest requires $10,000.00 in NEW MONEY for CDs, $5,500 for IRA CDs; Not available online

Rates are subject to change without notice / Fees can reduce earnings / Penalties for early withdrawal may apply

Service Charge Schedule for Personal Accounts

Effective April 7, 2022

All Transaction Accounts

Stop Payment	$30.00
Stop Payment for Zelle	$20.00
Check Order	Cost varies with style and quantity purchased
Check Copy	$5.00
Statement Copy	$5.00
Check Imaging	$1.00 per month

Other Service Charges

Account Research Fee (per hour)	$25.00

ATM Access:
Free unlimited transactions at all Investors Bank ATMs.
For non-Investors ATMs: No Fee for Balance Inquiries and Account Transfers.

- *Your*Style® Plus, Preferred and Preferred Plus Banking: No Fee for withdrawals.
- *Your*Style® Checking, New Jersey Devils Checking, New York Giants and Consumer Checking: 4 Free withdrawals per statement cycle.
  Each additional withdrawal: $3.00
- *Your*Style® Money Market and *Your*Style® Statement Savings: 2 Free withdrawals per statement cycle.
  Each additional withdrawal: $3.00

VISA Debit Card Replacement	
• Instant Issue at Branch	Free
• Mailed Standard Delivery (5-7 Business Days*)	Free
• Mailed Expedited Delivery (4 Business Days*)	$30.00
• Mailed Rush Delivery (3 Business Days*)	$75.00
Backup Withholding (IRS Ordered)	$15.00
Collect Foreign Checks	$25.00
Collections-Outgoing	$25.00
Coupon Fee (per envelope)	$10.00
Foreign Currency (Purchase/Sold)	
Under $250	$15.00
$250 and over	$5.00
Foreign Draft	$30.00
Immigration Letter	$10.00
Inactive Account Fee	$5.00 per month
IRA Trustee Transfer (Outgoing)	$15.00 per transaction
Levy (per occurrence)	$75.00
Lost Passbook	$10.00
Money Orders	$5.00
Official Checks	
Payable to Customer	Free
Payable to Third Party	$10.00
Stop Payment (Official Check/Money Order)	$30.00
Check Copy (Official Check/Money Order)	$5.00
Returned Deposited Item Fee (Checks Cashed or Deposited)	$15.00
Returned Coupon Fee (per envelope)	$15.00
Safe Deposit Box	Varies Based on Size
Safe Deposit Break Open	$250.00
Safe Deposit Replacement Key	$25.00
Two Signature Verification Fee	$25.00 per month
Wire Transfer Charges (Domestic and International; Incoming and Outgoing)	
Dom Wire Out Fee	$25.00
Intl FX Wire Out Fee**	$45.00
Intl Wire Out Fee**	$45.00
Incoming Wire Fee	$10.00

Overdraft Related Charges

Overdraft Fee	$30.00
Returned Item Fee	$30.00
Sweep Protection Fee	$10.00 per day on each day that a transfer is made

Monthly Maintenance Fees

YourStyle® Checking, NY Giants® Checking, NJ Devils® Checking
$10.00 monthly maintenance fee waived with <u>one</u> of the following:

- Maintain a $1,000 average monthly balance, or
- Receive ACH direct deposit(s) totaling $500 or more each statement cycle, or
- Make Mobile Check Deposit(s) totaling $500 or more each statement cycle, or
- Conduct at least 10 or more point of sale debit card transactions per statement cycle.

YourStyle® Plus Checking
$20.00 monthly maintenance fee waived with the following:

- Maintain a $20,000 average monthly balance with a *Your*Style Plus Money Market and/or High Yield Savings.

Plus one of the requirements below:

- Receive ACH direct deposit(s) totaling $1,000 or more each statement cycle, or
- Make Mobile Check Deposit(s) totaling $1,000 or more each statement cycle, or
- Conduct at least 10 or more point of sale debit card transactions per statement cycle, or
- Be an Investors Financial customer

YourStyle® Savings
$5.00 monthly maintenance fee ($4.00 with e-Statement) will be waived with <u>one</u> of the following:

- Maintain a $300 monthly average balance, or
- Show proof of military or veteran status, or
- Show proof of student status (ages 18-24), or
- Show proof of 62 yrs of age or older.

YourStyle® Money Market	
If average monthly balance falls below $2,500	$12.00 per month ($11.00 with e-Statement)
Maximizer Money Market	
If daily balance falls below $2,500	$12.00 per month
Edge Money Market	
If daily balance falls below $50,000	$25.00 per month

Preferred Banking and Preferred Plus Banking
Customers should refer to the applicable Program Disclosure for information about fees.

Consumer Checking (no minimum balance)	$3.00 per month

International Services

Remittances to Portugal	
To Millennium bcp	Free
To other banks	$15.00

* If card order placed before 5PM on the given business day. If ordered after 5PM add 1 extra day for delivery. No Fee for automatic renewal for expiring card.
** Additional correspondent bank fees of $25.00 may apply