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The
HIDDEN
SECRETS
OF BUILDING A BETTER BUSINESS

THE **SECRET** STRUCTURING
AND FUNDING MANUAL FOR
BUSINESS START UPS



**BLUE WEALTH SOLUTIONS CONSOLIDATED
EDUCATION DIVISION**



*“If you don’t come from a wealthy family then a **WEALTHY FAMILY** needs to come **from you**”!*

- Dr.AL.Blue

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The Hidden Secrets of Building a Better Business.

The Secret Structuring and Funding
Manual for Business start up

*“For the person who wants to build real wealth through proper business
establishment”*





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Table of Contents

Section 1: Hidden secrets to Setting Up Your Business the Right Way

- Business Credibility
- Business Entity
- Business Structure
- Business Name
- Business Address
- Business EIN
- Business Phone & 411 Listing
- Business Website & Email
- Business Licenses

Section 2: Build Your Business Credit

- Establishing Business Credit
- Business Credit Reporting Agencies
- Dun & Bradstreet
- Equifax
- Experian

Get Funded and Repeat





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Overview

This Business Structure & Funding Manual was assembled by a team of business owners and entrepreneurs who understand the power of leveraging business credit for you to use as a guide. Many of the contributors to this guide gained this knowledge the hard way through trial and error and a host of mistakes, denials, and missed opportunities along the way.

The great news is by following this manual as a guide, you'll get an opportunity to bypass majority of the "red tape" and be in position to realize success much sooner than most! The wealthy have understood and exercised the information and concepts in this guide for generations, and now you can too!

One of your main goals should be to obtain assets through your business without these assets being attached to you personally, so you can minimize the risks and liabilities these assets may carry. How is this done? We're glad you asked...the process is simple. Not easy, but simple!

The first step is (DO NOT SKIP THIS STEP) to have **a solid personal credit profile**. As you are starting out in business, most likely, lenders and creditors will pull your personal credit to validate and justify any extension of debt they offer you. In many cases, you will have to personally guarantee (PG) the debt.





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The second step is to follow this guide to the "T." Throughout the process, you will learn that accounts established using your business EIN, even if they are personally guaranteed, typically do not report on your personal credit profile. This simple piece of information, if exercised properly, should allow you to rinse and repeat the cycle of obtaining business funding and assets. Eventually, as your business grows and establishes credibility, it will no longer need a personal guarantor, which disconnects your personal ties and provides you an extra layer of protection.

As you go through this guide, please remember it is not whether you know the information, or you've heard it before, you must apply it. We wish you the best and hope this guide assists you in reaching your fullest potential!



The Secret to Success Is to Own Nothing, But Control Everything.



~ Nelson Rockefeller





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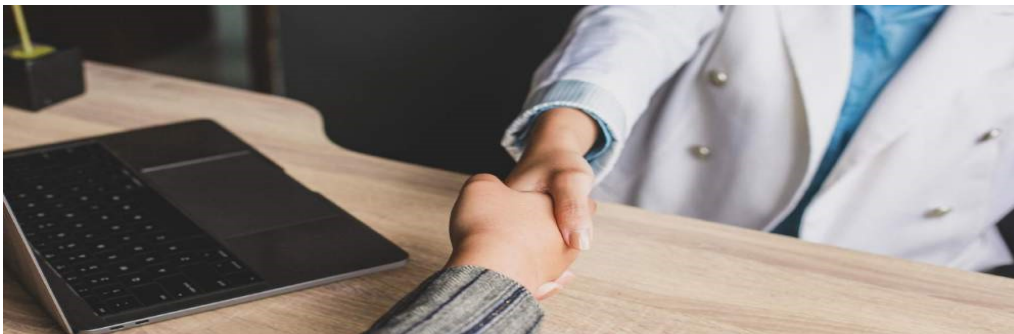
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Set Up Your Business the Right Way

Business Credibility

One of the most important parts to establishing your business credibility is making sure **ALL** your business records list the same business information.

Anyone can pull your business credit. It is unlike personal credit where a signed authorization needs to take place. When someone pulls your business credit, they can view many intimate details about your business.



Lenders verify these details during the underwriting process. Mismatched records are one of the most common reasons a fundable deal is declined.





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This guide will assist you in setting up your business the right way!

Let’s get started!

Business Entity

To establish business credibility, you first must have a business! One of the first steps is to officially file/register your entity with the Secretary of State in your headquarter state. If you are filing in a state other than your headquarter state, be sure to foreign file in your headquarter state too. Lenders will need to see a paper trail to your local state.

The filing process and fees are different in every state. Some states require your entity to be renewed annually to stay in good standing. Keep your entity updated with your correct business information including your address and ownership. Your business entity is the beginning process of establishing credibility so do it right. Make sure to consider all the following items before you file because some will need to be included in your filing:





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Business Structure

Business Name

Business Address

Business EIN

Business Phone

Business Website

Business Email

Business Banking

Business Structure

When setting up your business entity you will likely ask yourself what type of entity you should establish. Each entity has their own tax and liability differences.

There are four (4) major structure types:

Corporation - generally for more larger, complex, and established companies with employees

Limited Liability Company (LLC) - offers efficient tax options, limited liability, and the flexibility of partnerships





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Sole proprietorship - owner is personally liable and responsible for the business. Many people don't consider a sole proprietorship or DBA as an actual business entity.

Partnership - several variations will allow parties to combine into a partnership

Weigh the options and understand the tax and legal benefits to each option. There are many useful resources to help you.

Sba.gov does a great job explaining each structure in detail.

Visit:

<https://www.sba.gov/business-guide/launch-your-business/choose-business-structure>

However, we wanted to give you the hidden secret strategies to building a **BETTER** business.

Get ready to learn how to form a corporation or LLC. How to develop a correct operating agreement, the proper ARTICLES OF INCORPORATION & CORPORATE BYLAWS, as well as how to set up a business bank account..... Lets get started!





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FORMING A CORPORATION OR LLC

We prefer to start our LLCs in Missouri and our C/S-Corps in South Dakota, but the choice of state is left up to each individual. To register, one will need to file the Articles of Organization online with the [Missouri Secretary of State](#) for \$50. This is the legal document that officially creates the LLC. As an added bonus, **Missouri doesn’t require you to renew an LLC annually.**

A trust can be a member and managing member of an LLC. A trust can also be the sole member and the sole managing member of an LLC.

STEP 1: Name Your Entity

Choosing a company name is the first step. Be sure to choose a name that complies with the state’s naming requirements and is easily searchable by potential clients. **Follow the naming guidelines:**

- Name must include “Limited Liability Company” or “LLC.”
 - Corporations must contain “Corporation” or “Corp” or “Incorporated” or “Inc”
- Your name cannot include words that could confuse the entity with a government agency (e.g. *FBI, Treasury, State Department, etc.*).
- Restricted words (e.g. *Bank, Attorney, University, Trust*) may require additional paperwork.
- Name must be distinguishable from any other company, corporation, partnership, etc.





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- Some businesses may have to file additional paperwork and appropriate licenses, such as a doctor or lawyer, to be part of the entity.

Make sure the name wanted isn't already taken by doing a [Business Entity Search](#) on the Secretary of State’s website. Not sure what to name the business? Check out the [LLC Name Generator](#).

STEP 2: Choose a Registered Agent

Unless one lives in the state the entity is to be registered in, a registered agent is required. A registered agent is an entity responsible for receiving important documents, tax forms, service of process and official government correspondence on behalf of the business. The registered agent is a business's point of contact with the state. [ZenBusiness](#) includes registered agent service with their LLC formation package (\$39 for the 1st year + State Fees).

NOTE: An organizer is a designated person who is responsible for filing a company's formation paperwork with the state (*i.e. you*). These documents are most commonly referred to as the “*Articles of Organization or Incorporation.*” The organizer may be someone other than a member of the LLC or Corporation, even a registered agent; alternatively, a member of the entity can serve as its organizer. Who owns the LLC gets listed in your Operating Agreement, which is an “internal document” that is not sent to the state - although a few states require the members to be named. The LLC’s Operating Agreement is an agreement among the members of the LLC. It spells out who owns the LLC, how much they own, how the LLC is managed, how profits are distributed, how taxes are paid, and more. The state simply forms the entity according to their laws governing businesses. They don’t care about the number of members.





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They just need to legally have someone listed as the Organizer, so they can respond to them if there is an error in the filing.

STEP 3: Get a Commercial Address

Get a separate physical address in the state that can receive mail. There are two options: a commercial mail receiving agency (CMRA) which appears more legitimate and is great for building Corporate Credit but also costs more monthly, or a personal mailbox (PMB) which is cheaper but often is bad for building corporate credit and some banks will not accept them as an address.

A CMRA is a **virtual office that gives businesses a physical address without needing a long lease and staff**. With a virtual office, employees can work from anywhere but still have a mailing address, phone answering services and video conferencing. We recommend: [Alliance Virtual Offices](#) (low as \$49 / mo) or [Davinci Virtual](#) (low as \$49 / mo).

Whereas a virtual mailbox like [AnytimeMailbox.com](#) has a mixture of PMB and non-PMB addresses. **Avoid any addresses that have “PMB” or “BOX” in the address**. If unsure, call the virtual mailbox company and ask this question: *“If I rent a virtual mailbox from you, will my address be exactly the same as if I rented a physical office in the same place?”* If they say ‘yes’, then **that virtual mailbox must be avoided**.

STEP 4: File LLC Articles of Organization with S.O.S.





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Now it’s time to file the [Articles of Organization](#) with the Secretary of State [Online](#) (*this is faster & cheaper*) or by [Mail](#). Determine whether the LLC will be member-managed vs. manager-managed.

MEMBER MANAGED

- Any member can bind the company to obligations with third parties
- For LLCs with a small amount of members
- The members are involved in day-to-day operations
- A vote is required for all major business decisions
- Also known as “decentralized management” because the administrative power is equal among all members instead of just one manager

MANAGER MANAGED

- Large number of members in the LLC
- The members are not involved in day-to-day operations
- Allocates administrative power to one or more specific managers instead of all of the members
- Does not require all members to vote on business decisions, just the specific managers

NOTE: An LLC is referred to as a "domestic LLC" when it conducts business in the state where it was formed. Normally when we refer to an LLC we are actually referring to a domestic LLC. A foreign LLC must be formed when an existing LLC wishes to expand its business to another state.

STEP 5: Create an Operating Agreement (LLC) or Articles of Incorporation (C/S-Corp)





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Not all states require this but in Missouri, LLCs are required to have an operating agreement per [Revised Statutes Section 347.081](#) of the state's legal code.

An operating agreement is a legal document outlining the ownership and operating procedures of an LLC. It serves as a comprehensive operating agreement ensures that all business owners are on the same page and reduces the risk of future conflict.

Your operating agreement needs to include:

- Company name, headquarters, and address where mail may be sent
- List of owners and their percent of ownership (should equal 100 percent) with address, telephone number and email address
- Minority investors
- What happens in case of death, disability, divorce or departure of a member
- Procedures for raising additional capital (debt or equity)
- Distributions, including whether or not you want a capital fund set up and amounts
- Level of control for operational members (sign checks, order inventory, hire/fire, etc.)
- Exit strategy – do you want to build the business and sell or is this a long-term commitment?

An operating agreement can be detailed or simple. That said, it’s best to have an operating agreement in place before the business begins operating—and it should be agreed upon by all parties.

See the sample letter below:





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LLC OPERATING AGREEMENT

This Operating Agreement is made and adopted effective [DATE] by [COMPANY NAME] LLC, a limited liability company organized under the laws of FLORIDA (the Company) and [MEMBER NAME], its sole member (the Member).

ARTICLE I - ORGANIZATION

Section 1.1 – Company Formation and Duration. The Company has been organized as a limited liability company managed by its members. The Company shall commence on the date of filing of the Articles of Organization and shall exist until the Company dissolves and its affairs are wound up in accordance with this Operating Agreement or applicable law.

Section 1.2 – Single Member. The Member is the sole member of the Company, and is the only person having rights in the Company, including, but not limited to, the right to receive distributions of the Company’s assets and the right to vote and manage Company affairs.

Section 1.3 – Books and Records. The Company shall maintain complete and accurate books and records of the Company’s business and affairs.

Section 1.4 – Amendment; Entire Agreement. This Operating Agreement may be amended at any time by the Member, for any reason. This Operating Agreement, as may be amended, constitutes the entire agreement between the Member and Company with respect to the subject matter hereof.





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ARTICLE II – MANAGEMENT AND VOTING

Section 2.1 – Member Management. The Company shall be managed solely by the Member, who may be known as and hold whatever title(s) the Member chooses.

Section 2.2 – Voting. The Member is entitled to 1 vote on each matter submitted to a vote. Any and all Company actions or decisions shall require an affirmative vote of the Member.

Section 2.3 – Member Authority. The Member has the sole power and authority, on behalf of the Company, to carry out the Company’s business and affairs, including, without limitation, the sole power and authority to acquire, encumber, or convey real or personal property from any source and through any means; engage in any financial transactions on behalf of the Company, including opening, maintaining, or closing accounts, borrowing money, or the like; entering into contracts on behalf of the Company; commence, prosecute, or defend any legal proceedings in the Company’s name; and carry on any other business or affairs of the Company not specifically provided herein, that is not in contravention of applicable law.

Section 2.4 – Indemnification. Unless otherwise provided by law, the Member is not liable for the acts, debts, or obligations of the Company. The Company shall indemnify, defend, and hold the Member harmless from and against any losses, claims, costs, damages, and liabilities, including, without limitation, judgments, fines, amounts paid in settlement, and expenses incurred by the Member in any civil, criminal, or investigative proceeding in which he or she is involved or threatened to be involved by reason of the Member’s membership in or management of the Company.





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ARTICLE III – CAPITAL CONTRIBUTIONS

Section 3.1 – Capital Contributions. The Member has made or will make an initial contribution to the capital of the Company, as set forth in Company records. If the Member determines that additional funds are needed for the working capital of the Company, the Member may contribute additional capital.

ARTICLE IV –DISTRIBUTIONS

Section 4.1 – Allocations and Distributions. Any and all profits and losses shall be allocated to the Member. Distributions may be made to the Member as determined by the Member unless otherwise provided by applicable law.

ARTICLE V – MEMBERSHIP CHANGES

Section 5.1 – New Members. The Member may by majority vote admit new members in the Company and issue additional membership interests to new members. Any new members shall, before being admitted and as a condition to admission, execute any document or documents required by the Company, agree to be and become a member of the Company, and agree to be bound by the terms of the Company Operating Agreement, which shall be amended by the Member prior to the admission of any new members to include terms and conditions suitable for a multi-member limited liability company.

Section 5.2 –Transfers. The Member may voluntarily sell, transfer, assign, encumber, pledge, convey, or otherwise dispose of part or all of the Member's membership interest in the





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Company, and in such instance, the transferee is automatically admitted as a new member, subject to Section 5.1.

ARTICLE VI – DISSOLUTION

Section 6.1 – Dissolution. The Company shall dissolve and its affairs shall be wound up on the consent of the Member. On dissolution, the Company shall cease carrying on its business and affairs and shall begin to wind them up. The Company shall complete the winding up as soon as practicable. On the winding up of the Company, its assets shall be distributed in a manner consistent with applicable law.

THE COMPANY:

THE SOLE MEMBER:

by: _____

[COMPANY NAME], LLC

[MEMBER NAME], Sole Member

C-CORP INSTRUCTIONS

You can go to the State’s online website to download their **Articles of Incorporation** template or use ours. A C-Corporation is the default corporation. Get everything setup in minutes and get a Registered Agent for \$0 for the first year with [IncFile](http://IncFile.com). Be sure to add a “non-liability” clause/section so officers of the corporation are not held liable for company debts or negligent actions while acting as an officer.





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SHAREHOLDERS: Names are private. [These are often trusts]

BOARD OF DIRECTORS: Names must be listed. [This is a registered agent, only 1 must be listed]

INCOME TAX: Varies by state. [Nevada has no income tax for revenues under \$4 million a year]

LIABILITY: Decisions made by officers and directors of corporations typically have not subjected these individuals to personal liability, unless stated in Articles of Incorporation. Even if an officer or director makes what turns out to be a bad business decision, the law does not render the person liable unless that decision violates a specific duty imposed on the officer or director.

PRIVACY: Nominee service is no longer available due to the Patriot Act. However, the corporate veil has only been pierced 5 times in Nevada history, and this was due solely to fraud by the Board of Directors and Alter Ego issues.

The C-Corp serves as the owner for a business ONLY, allowing public interactions in commerce (*while redeeming in lawful money as a corporation*) and holding money in a bank account. The Pass-Through Trust has a Private Security Agreement with the C-Corp through which goods and services can be exchanged and as a fail-safe the Pass-Through Trust holds a UCC-1 filed lien over the C-Corp’s assets. **Often the corporation will convert currency into gold/silver commodity prior to an exchange**, allowing the Pass-Through to exchange with the Holding Trust seamlessly. In cases of attack, the Holding Trust can exchange assets to a new trust web, creating an “unwinnable” shell game.

C-Corps have federal income, state income and corporate net worth taxes. Federal and state taxes are avoided when redeeming in lawful money. The net worth tax is avoided when the debts and liabilities of the corporation are more than its assets. All C-Corps are required





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to complete IRS Form 1120. Please contact a legal professional or CPA to properly administer and file taxes for the entity.

ARTICLES OF INCORPORATION & CORPORATE BYLAWS

The registration of a C-Corporation requires an Articles of Incorporation document signed by all Corporate Officers and Incorporator, both roles may be filled by the same person. It should be filed as a Domestic Corporation, not Foreign. It is also suggested that one acquires a Registered Agent for less than \$100 a year (increases privacy), a Mail Forwarding Address for less than \$20 a month (increases privacy) and a free EIN from the IRS (required for banking). The EIN can be registered with one’s SSN. Corporations can be registered online at any state’s Secretary of State website for a nominal fee.

In the sample document, the corporation structure will not pass liability to its Officers, Agents, Incorporator for income taxes, debts or other obligations entered into by the corporation. This is more than a limited liability, it’s an outright separate entity with its own obligations.

See the sample letter below:

ARTICLES OF INCORPORATION

In compliance with the requirements of the Model Business Corporation Act, and for the purposes of forming a for-profit business corporation in FLORIDA, the undersigned desire to form a corporation according to the following Articles of Incorporation.

1. CORPORATE NAME





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The name of the corporation is [Corporation Name] (the "Corporation").

2. PURPOSE

The Corporation is formed for the purpose of education and sharing of information and any or all other lawful business purposes for which corporations may be formed.

3. DURATION

The duration of the Corporation is perpetual.

4. REGISTERED AGENT

The street address of the initial registered office is [Registered Agent's Address]. The name of the initial Registered Agent at this Registered Office is [Registered Agent's Name].

5. STREET ADDRESS OF THE PRINCIPAL OFFICE

The Corporation has a principal office at [Corporation Address].

6. INITIAL DIRECTOR

The initial board of directors will consist of one director (individually the "Director" and collectively the "Board of Directors"). The name and address of the person who will serve as Director until the first annual meeting of shareholders or until successors are elected and qualified is set out below:





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Name	Address	City	State	Zip Code

7. AUTHORIZED CAPITAL

The aggregate total number of all shares that the Corporation is authorized to issue is 0.

8. CLASS A (COMMON) SHARES

The Corporation is authorized to issue a single class of shares. The total number of shares authorized is 100,000 Class A shares and those shares will have no par value. The Class A voting, non-cumulative shares will have the following rights and privileges attached to them and be subject to the following conditions and limitations:

- a. The holders of Class A shares will be entitled to receive, as and when declared by the Board of Directors out of the monies of the Corporation properly applicable to the payment of dividends, non-cumulative, cash dividends, at the rate to be set by the Board of Directors.
- b. The Class A shares may from time to time be issued as a class without series or, may from time to time, be issued in one or more series. If the Class A shares are issued in one or more series the Board of Directors may from time to time, by resolution before issuance, fix the number of shares in each series, determine the designation and fix the rights, privileges, restrictions, limitations and conditions attaching to the shares of each series but always subject to the limitations set out in the Articles of Incorporation.





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c. The holders of Class A shares will be entitled to one vote for each Class A share held, and will be entitled to receive notice of and to attend all meetings of the shareholders of the Corporation.

d. In the event of liquidation, dissolution, or winding up of the Corporation, the Class A shareholders will be entitled to share equally, share for share, in the distribution of the assets of the Corporation.

9. RESTRICTIONS ON TRANSFER AND OTHER RULES

No shares of stock in the Corporation will be transferred without the approval of the Board of Directors of the Corporation either by a resolution of the Board of Directors passed at a Board of Directors meeting or by an instrument or instruments in writing signed by all of the Board of Directors. Any invitation to the public to subscribe to any class of shares of the Corporation is prohibited.

10. PREEMPTIVE RIGHTS

The Corporation elects to remove from shareholders the right to preemptively subscribe to any or all future issues of shares in the Corporation.

11. AMEND OR REPEAL BYLAWS

Bylaws may be adopted, amended, or repealed either by approval of the outstanding shares or by the approval of the Board of Directors. In adopting, amending or repealing a bylaw the





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shareholders may expressly provide that the Board of Directors may not adopt, amend or repeal that bylaw. The power of the Board of Directors is subordinate to the power of the shareholders to adopt, amend, or repeal bylaws.

12. CUMULATIVE VOTING

In an election for Directors, the maximum number of votes a shareholder may cast for one Director is equal to the number of voting shares held by the shareholder.

13. FISCAL YEAR END

The fiscal year end of the Corporation is December 31st.

14. INDEMNIFICATION OF OFFICERS, DIRECTORS, EMPLOYEES AND AGENTS

The Board of Directors, officers, employees and agents of the Corporation will be indemnified and held harmless by the Corporation and its shareholders from and against any and all claims of any nature, whatsoever, arising out of the individual's participation in the affairs of the Corporation. The Board of Directors, officers, employees and agents of the Corporation will even be entitled to indemnification under this section for liability arising out of gross negligence or willful misconduct of the individual or the breach by the individual of any provisions of this Agreement.

15. LIMITATION OF LIABILITY

The Board of Directors and officers of the Corporation will not be personally liable to the Corporation, its shareholders or injured parties for any mistake or error in judgment or for any





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act or omission believed in good faith to be within the scope of authority conferred or implied by the Articles of Incorporation, Bylaws, legal counsel or by the Corporation. The Board of Directors and officers will not be personally liable for any expenses or damages incurred to the Corporation, its shareholders or injured parties resulting from any and all acts or omissions involving fraud or intentional wrongdoing.

16. LIABILITY ACCEPTANCE

The Corporation holds and accepts all liability to its shareholders or injured parties for any mistake or error, negligent or malicious incurred by the Board of Directors, the Corporation and its officers.

17. INCORPORATOR

The name and address of the incorporator of [Corporation Name] are set out below.

Name	Address	City	State	Zip Code





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CORPORATE BYLAWS

18. ANNUAL MEETING

A meeting of the Shareholders of the Corporation (the "Shareholders") will be held annually for the purpose of electing directors (the "Directors") of the Corporation and for the purpose of doing other business as may come before the meeting. If the day fixed for the annual meeting is a legal holiday in the State of FLORIDA, the annual meeting will be held on the next succeeding business day or on a date determined by the board of directors for the Corporation (the "Board") that is no later than two weeks after the date specified in the meeting notice. The Corporation must hold its annual meeting within the earlier of:

- a. 6 months after the end of the Corporation's fiscal year;
- b. 15 months after its last annual meeting.

If the annual meeting is not held within that time period then any shareholder may apply to the circuit court of the county where the Corporation's principal office is located, or, if none in FLORIDA, the circuit court of [County] County, to fix the time and place of the meeting.

19. SPECIAL MEETINGS

Unless otherwise prescribed by statute, special meetings of the Shareholders, for any purpose or purposes, may only be called in the following ways:

1. By a majority of the Board; or





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2. 12By the president of the Corporation (the "President"); or
3. By the holders of shares entitled to cast in total not less than 10 percent of the votes on any issue proposed for the meeting where written requests describing the purpose or purposes for the special meeting are signed, dated and delivered to a member of the Board or other Officer of the Corporation.

The Board will determine the time, place and date of any special meeting provided that, in the case of a special meeting called by the requisite percentage of Shareholders in accordance with these Bylaws, the Board will issue notice of the special meeting within 30 days of receipt of the written demand(s) by the relevant Officer of the Corporation.

20. PLACE OF MEETING

The annual meetings or special meetings of the Shareholders may be held at any place in or out of the State of FLORIDA at a place to be determined at the discretion of the Board. If no designation of the location is made for any annual or special meeting of the Shareholders, the place of the meeting will be the Principal Office of the Corporation. The Corporation must hold its annual meeting within the earlier of: a) six months after the end of the Corporation's fiscal year or; b) fifteen months after its last annual meeting. If an annual meeting is not held within that time period, a Shareholder may direct a request in writing to the Chairman of the Board of the Corporation to hold the annual meeting. If a notice of meeting is not given within 60 days of that request then any Shareholder entitled to vote at an annual meeting may apply to any court having jurisdiction for an order directing that the meeting be held and fixing the time and place of the meeting.





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21. NOTICE OF MEETINGS

The written notice of any meeting will be given not less than 10 days, but not more than 60 days before the date of the meeting to each Shareholder entitled to vote at that meeting. The written notice of the meeting will state the place, date and hour of the meeting, the means of remote communications, if any, and, in the case of a special meeting, the purpose or purposes for which the meeting is called. If mailed, notice is given when the notice is deposited in the United States mail, postage prepaid, and directed to the Shareholder at the address of the Shareholder as it appears on the records of the Corporation. An affidavit of the secretary (the "Secretary") of the Corporation that the notice has been given will, in the absence of fraud, be prima facie evidence of the facts stated in the notice. A written waiver, signed by the person entitled to a notice of meeting, or a waiver by electronic transmission by the person entitled to that notice, whether before or after the time stated in the notice, will be deemed equivalent to the person receiving the notice. Further, attendance of a person at a meeting will constitute a waiver of notice of that meeting, except when the person attends a meeting for the express purpose of objecting at the beginning of the meeting to the transaction of any business because the meeting is not lawfully called or convened.

22. CONSENT OF SHAREHOLDERS IN LIEU OF MEETING

Any action to be taken at any annual or special meeting of Shareholders, may be taken without a meeting, without prior notice and without a vote, if a consent or consents in writing, setting forth the action to be taken, is signed by the holders of outstanding stock having not less than the minimum number of votes that would be necessary to authorize or take the action at a meeting at which all shares entitled to vote on the matter were present and voted is delivered to the Corporation. Every written consent will bear the date of signature of each Shareholder





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who signs the consent. However, no written consent will be effective unless the consent is delivered, either by hand or by certified or registered mail, within 90 days of the earliest dated consent, to the Corporation for inclusion in the minutes or filing with the corporate records.

23. REMOTE COMMUNICATION MEETINGS

Remote communication means any electronic communication including conference telephone, video conference, the Internet, or any other method currently available or developed in the future by which Shareholders not present in the same physical location may simultaneously communicate with each other. In the sole and reasonable discretion of the Board of Directors, a meeting of Shareholders of the Corporation may be held at a specific location or may be held by any means of remote communication. Where a meeting will employ remote communication, one or more Shareholders may participate by means of remote communication or the meeting may be held solely by means of remote communication at the sole discretion of the Board of Directors. Where any remote communication is used in a Shareholder meeting, all Shareholders must be provided a reasonable opportunity to participate in the meeting and all Shareholders participating in the meeting must be able to simultaneously hear each other during the meeting. All votes or other actions taken at the meeting by means of electronic transmission must be maintained as a matter of record by the Corporation. Participation in a meeting using any form of remote communication will constitute presence in person at the meeting.

24. LIST OF SHAREHOLDERS ENTITLED TO VOTE

The Officer who has charge of the Shareholders' List of the Corporation will prepare and make, 10 to 60 days before every meeting of the Shareholders, a complete list of the Shareholders entitled to vote at the meeting, arranged in alphabetical order, and showing the address of each





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Shareholder and the number of shares of stock registered in the name of each Shareholder. The list must be available for inspection by any Shareholder beginning two days after the meeting is announced and continuing through the meeting. The list must be provided for any purpose related to the meeting:

1. On a reasonably accessible electronic network, so long as the information required to access the list is provided with the notice of the meeting; or
2. During ordinary business hours, at the Principal Office of the Corporation or at a place identified in the meeting notice in the city where the meeting will be held.

25. If the Corporation decides to make the list available on an electronic network, the Corporation will ensure that this information is available only to Shareholders of the Corporation. If the meeting is to be held at a physical location, then the list will be produced and kept at the time and place of the meeting during the whole time of the meeting and may be inspected by any Shareholder who is present. If the meeting is to be held solely by means of remote communication, then the list will also be open to the examination of any Shareholder during the whole time of the meeting on a reasonably accessible electronic network, and the information required to access the list will be provided with the notice of the meeting. If any Director willfully neglects or refuses to produce the list of Shareholders at any meeting for the election of Directors, or to open such a list to examination on a reasonably accessible electronic network during any meeting for the election of Directors held solely by means of remote communication, those Directors will be ineligible for election to any office at that meeting. The Shareholders' List will be the only evidence as to who are the Shareholders entitled by this





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section to examine the list required by this section or to vote in person or by proxy at any meeting of Shareholders.

26. QUORUM AND REQUIRED VOTE

A minimum of 51 percent of the shares entitled to vote, present in person or represented by proxy, will constitute a quorum entitled to take action at a meeting of Shareholders. In all matters other than the election of Directors, any act of the Shareholders must be passed by an affirmative vote of the majority of the shares present in person or represented by proxy at the meeting and entitled to vote on the matter. Directors will be elected by a majority of the votes of the shares present in person or represented by proxy at the meeting and entitled to vote on the election of Directors. Where a separate vote by a class or series or classes or series of shares ("Eligible Shares") is required, 51 percent of the outstanding Eligible Shares present in person or represented by proxy, will constitute a quorum entitled to take action with respect to that vote on that matter. Any act to be taken must be passed by an affirmative vote of the majority of the outstanding Eligible Shares present in person or represented by proxy.

27. SHAREHOLDERS VOTING RIGHTS AND PROXIES

Subject to the Articles of Incorporation, each Shareholder will be entitled to one vote for each share of stock held by that Shareholder. Each Shareholder entitled to vote at a meeting of Shareholders or to express consent or dissent to corporate action in writing without a meeting may authorize another person or persons to act for that Shareholder by proxy, but no proxy will be valid after 11 months from the date of its execution unless the proxy provides for a longer period. Execution of a proxy may be accomplished by the Shareholder or by the authorized Officer, Director, employee or agent of the Shareholder, signing the writing or causing that





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person's signature to be affixed to the writing by any reasonable means including, but not limited to, by facsimile signature. A duly executed proxy will be irrevocable if it states that it is irrevocable and if, and only as long as, it is coupled with an interest sufficient in law to support an irrevocable power. A proxy may be made irrevocable regardless of whether the interest with which it is coupled is an interest in the shares or an interest in the Corporation generally.

28. VOTING RIGHTS OF FIDUCIARIES, PLEDGERS AND JOINT OWNERS OF SHARES

Persons holding shares in a fiduciary capacity will be entitled to vote the shares so held. Persons whose shares are pledged will be entitled to vote, unless, in the transfer by the pledger on the books of the Corporation, that person has expressly empowered the pledgee to vote the shares, in which case only the pledgee, or that pledgee's proxy, may represent and vote the shares.

29. VOTING TRUSTS AND OTHER VOTING AGREEMENTS

Two or more Shareholders may, by agreement in writing, create a voting trust by depositing their shares with a voting trustee, who will have the authority to vote the shares in accordance with the terms and conditions of the voting trust agreement. To be valid, the voting trustee must deliver copies of the list of Shareholders and the voting trust agreement to the Principal Office of the Corporation. Upon receiving the voting trust agreement, the Corporation will issue new share certificates in the name of the trustee and cancel the old share certificates. The new share certificates issued will state that they are issued pursuant to a voting trust agreement. Any amendment to a voting trust agreement will be made by a written agreement, a copy of which will be filed with the Principal Office of the Corporation. The right of inspection of any voting trust agreement or related amendment by a Shareholder of record or a holder of a voting trust





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certificate, in person or by agent, will be the same right of inspection that applies to the securities register of the Corporation. An agreement between two or more Shareholders, if in writing and signed by the parties to the agreement, may provide that in exercising any voting rights, the shares held by them will be voted as provided by the agreement, or as the parties may agree, or as determined in accordance with a procedure agreed upon by them. The above provisions concerning voting trusts and voting agreements will not be deemed to invalidate any voting or other agreement among Shareholders or any irrevocable proxy which is not otherwise illegal.

30. CUMULATIVE VOTING

Shareholders may use cumulative voting elections when electing Directors.

BOARD OF DIRECTORS

31. GENERAL POWERS

The business and affairs of the Corporation will be managed by or under the direction of the Board.

32. NUMBER, TENURE AND QUORUM

The Board will consist of one member, who will be a natural person. Directors need not be Shareholders. The Director will hold office until that Director's successor is elected and qualified or until that Director's earlier resignation or removal. Any Director may resign at any time upon notice given in writing or by electronic transmission to the Corporation. In order to transact





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business at a meeting of the Directors, a quorum of 51 percent of the total number of Directors eligible to vote will be required. The vote of the majority of the Directors present at a meeting at which a quorum is present will be the act of the Board.

33. REGULAR MEETINGS

By resolution, the Board may provide the time and place, either within or without the State of FLORIDA, for the holding of regular meetings without any notice other than that resolution.

34. SPECIAL MEETINGS

Special meetings of the Board may be called by or at the request of the President or by a majority of the Directors. The person or persons calling that special meeting of the Board may fix any date, time or place, either within or without the State of FLORIDA, to be the date, time and place for holding that special meeting.

35. NOTICE

Written notice of the date, time, and place of a special meeting of the Board will be given at least 7 days prior to the date set for that meeting. The written notice can be given personally, by mail, by private carrier, by telegraph, by telephone facsimile, or by any other manner as permitted by the Model Business Corporation Act. The notice will be given by the Secretary or one of the persons authorized to call Directors' meetings. If written notice is mailed, correctly addressed to a Director's address as provided in the Corporation's current records, the notice will be deemed to have been given to that Director at the time of mailing. If written notice is sent by private carrier or if the written notice is sent by United States mail, postage prepaid and by registered or certified mail, return receipt requested, the notice will be deemed to have been





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given to a director on the date shown on the return receipt. Otherwise notice is effective when received by a Director. Notice of any Directors' meeting may be waived by a Director before or after the date and time of the meeting. The waiver must be in writing, must be signed by a Director, and must be delivered to the Corporation for inclusion in the minutes or filing with the corporate records. The attendance of a Director at a meeting of the Board will constitute a waiver of notice of that meeting except where a Director attends a meeting for the express purpose of objecting to the transaction of any business because the meeting is not lawfully convened.

36. ACTION BY DIRECTORS WITHOUT A MEETING

Any action to be taken at any meeting of the Board or of any committee of the Board may be taken without a meeting if all members of the Board or committee, as the case may be, consent to it in writing, or by electronic transmission and the writing or writings or electronic transmission or transmissions are filed with the minutes of proceedings of the Board, or committee. This filing will be in paper form if the minutes are maintained in paper form and will be in electronic form if the minutes are maintained in electronic form.

37. REMOTE COMMUNICATION MEETINGS

Remote communication means any electronic communication including conference telephone, video conference, the Internet, or any other method currently available or developed in the future by which Directors not present in the same physical location may simultaneously communicate with each other. A meeting of the Board may be held by any means of remote communication by which all persons authorized to vote or take other action at the meeting can hear each other during the meeting and each person has a reasonable opportunity to





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participate. This remote participation in a meeting will constitute presence in person at the meeting.

38. VACANCIES AND NEWLY CREATED DIRECTORSHIPS

When vacancies or newly created directorships resulting from any increase in the authorized number of Directors occur, a majority of the Directors then in office, although less than a quorum, or a sole remaining Director will have the power to appoint new Directors to fill this vacancy or vacancies. Each new Director so chosen will hold office until the next annual meeting of the Shareholders. If at any time, by reason of death or resignation or other cause, the Corporation should have no Directors in office, then any Officer or any Shareholder or an executor, administrator, trustee or guardian of a Shareholder, or other fiduciary entrusted with like responsibility for the person or estate of a Shareholder, may call a special meeting of Shareholders for an election to fill the vacancy. When one or more Directors resign from the Board and the resignation is to become effective at a future date, a majority of the Directors then in office, including those who have so resigned, will have the power to appoint new Directors to fill this vacancy or vacancies. The appointments of these new Directors will take effect when the resignation or resignations are to become effective, and each new Director so chosen will hold office until the next annual meeting of the Shareholders.

39. REMOVAL

Any Director or the entire Board may be removed, with or without cause, by the holders of a majority of the shares then entitled to vote at an election of Directors at a special meeting of the Shareholders called for that purpose. No director may be removed when the votes cast





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against removal would be sufficient to elect the director if voted cumulatively at an election where the same total number of votes were cast.

40. ORGANIZATION

Meetings of the Board will be presided over by the President, or in the President's absence by a Director chosen at the meeting. The Secretary will act as secretary of the meeting, but in the absence of the Secretary, the person presiding at the meeting may appoint any person to act as secretary of the meeting.

41. CHAIRMAN OF THE BOARD

The Chairman of the Board, if present, will preside at all meetings of the Board, and exercise and perform any other authorities and duties as may be from time to time delegated by the Board.

42. COMPENSATION

The Board will, by resolution, fix the fees and other compensation for the Directors for their services as Directors, including their services as members of committees of the Board. All changes to Director compensation are subject to ratification by the Shareholders.

43. PRESUMPTION OF ASSENT

A Director of the Corporation who is present at a meeting of the Board will be presumed to have assented to an action taken on any corporate matter at the meeting unless:





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1. The Director objects at the beginning of the meeting, or promptly upon the Director's arrival, to holding the meeting or transacting business at the meeting;
2. The Director's dissent or abstention from the action taken is entered in the minutes of the meeting; or
3. The Director delivers written notice of the Director's dissent or abstention to the presiding officer of the meeting before the adjournment of the meeting or to the Corporation within a reasonable time after adjournment of the meeting.

Any right to dissent or abstain from the action will not apply to a Director who voted in favor of that action.

COMMITTEES

44. APPOINTMENT

The Board may designate one or more committees, each committee to consist of one or more of the Directors of the Corporation. The Board may designate one or more Directors as alternate members of any committee, who may replace any absent or disqualified member at any meeting of the committee. In the absence or disqualification of a member of a committee, the member or members present at any meeting and not disqualified from voting, whether or not that member or members constitute a quorum, may unanimously appoint another member of the Board to act at the meeting in the place of any absent or disqualified member. The committee or committees, to the extent provided in the resolution of the Board will have and may exercise all the powers and authority of the Board in the management of the business and affairs of the Corporation, and may authorize the seal of the Corporation to be affixed to all papers which





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may require it. No such committee will have the power or authority in reference to the following matters:

1. Approving or adopting, or recommending to the Shareholders, any action or matter (other than the election or removal of Directors) expressly required by the Model Business Corporation Act to be submitted to Shareholders for approval; or
2. Adopting, amending or repealing any Bylaw of the Corporation.

45. TENURE

Each member of a committee will serve at the pleasure of the Board.

46. MEETINGS AND NOTICE

The method by which Directors' meetings may be called and the notice requirements for these meetings as set out in these Bylaws will apply to any committee designated by the Board as appropriate.

47. QUORUM

The requirements for a quorum for the Board as set out in these Bylaws will apply to any committee designated by the Board as appropriate.

48. ACTION WITHOUT A MEETING

The requirements and procedures for actions without a meeting for the Board as set out in these Bylaws will apply to any committee designated by the Board as appropriate.





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49. RESIGNATION AND REMOVAL

Any member of a committee may be removed at any time, with or without cause, by a resolution adopted by a majority of the full Board. Any member of a committee may resign from the committee at any time by giving written notice to the Chairman of the Board of the Corporation, and unless otherwise specified in the notice, the acceptance of this resignation will not be necessary to make it effective.

50. VACANCIES

Any vacancy in a committee may be filled by a resolution adopted by a majority of the full Board.

51. COMMITTEE RULES OF PROCEDURE

A committee will elect a presiding officer from its members and may fix its own rules of procedure provided they are not inconsistent with these Bylaws. A committee will keep regular minutes of its proceedings, and report those minutes to the Board at the first subsequent meeting of the Board.





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OFFICERS

52. APPOINTMENT OF OFFICERS

The Officers of the Corporation (individually the "Officer" and collectively the "Officers") will consist of the President, a treasurer (the "Treasurer") and the Secretary. The Officers will be appointed by the Board at the first meeting of the Directors or as soon after the first meeting of the Directors as possible, if Officers have not already been appointed. Any appointee may hold one or more offices.

53. TERM OF OFFICE

Each Officer will hold office until a successor is duly appointed and qualified or until the Officer's death or until the Officer resigns or is removed as provided in these Bylaws.

54. REMOVAL

Any Officer or agent appointed by the Board or by the Incorporators may be removed by the Board at any time with or without cause, provided, however, any contractual rights of that person, if any, will not be prejudiced by the removal.

55. VACANCIES

The Board may fill a vacancy in any office because of death, resignation, removal, disqualification, or otherwise.

56. PRESIDENT

Subject to the control and supervisory powers of the Board and its delegate, the powers and duties of the President will be:





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- a. To have the general management and supervision, direction and control of the business and affairs of the Corporation;
- b. To preside at all meetings of the Shareholders when the Chairman of the Board is absent;
- c. To call meetings of the Shareholders to be held at such times and at such places as the President will deem proper within the limitations prescribed by law or by these Bylaws;
- d. To ensure that all orders and resolutions of the Board are effectively carried out;
- e. To maintain records of and certify, whenever necessary, all proceedings of the Board and the Shareholders;
- f. To put the signature of the Corporation to all deeds, conveyances, mortgages, guarantees, leases, obligations, bonds, certificates and other papers and instruments in writing which have been authorized by the Board or which, in the opinion of the President, should be executed on behalf of the Corporation; to sign certificates for the Corporation's shares; and, subject to the instructions of the Board, to have general charge of the property of the Corporation and to supervise and manage all Officers, agents and employees of the Corporation; and
- g. To perform all other duties and carry out other responsibilities as determined by the Board.





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57. TREASURER

Subject to the control and supervisory powers of the Board and its delegate, the powers and duties of the Treasurer will be:

1. To keep accurate financial records for the Corporation;
2. To deposit all money, drafts and checks in the name of and to the credit of the Corporation in the banks and depositories designated by the Board;
3. To endorse for deposit all notes, checks, drafts received by the Corporation as instructed by the Board, making proper vouchers for them;
4. To disburse corporate funds and issue checks and drafts in the name of the Corporation, as instructed by the Board;
5. To submit to the President and the Board, as requested, an account of all transactions by the Treasurer and the financial condition of the Corporation;
6. To prepare and submit to the Board annual reports detailing the financial status of the Corporation; and
7. To perform all other duties and carry out other responsibilities as prescribed by the Board or the President.





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58. SECRETARY

The Secretary will perform the following duties:

1. Prepare the minutes of the meetings of the Shareholders and meetings of the Board and keep those minutes in one or more books provided for that purpose;
2. Authenticate the records of the Corporation as will from time to time be required;
3. Ensure that all notices are duly given in accordance with the provisions of these Bylaws or as required by law;
4. Act as custodian of the corporate records and of the corporate seal, if any, and ensure that the seal of the Corporation, if any, is affixed to all documents the execution of which on behalf of the Corporation under its seal is duly authorized;
5. Keep a register of the post office address of each Shareholder;
6. Sign, along with the President, certificates for shares of the Corporation, the issuance of which will have been authorized by resolution of the Board;
7. Have general charge of the Shareholders' List of the Corporation; and
8. Perform all duties incidental to the office of Secretary and any other duties as from time to time may be delegated to the Secretary by the President or the Board.





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59. DELEGATION OF AUTHORITY

The Board reserves the authority to delegate the powers of any Officer to any other Officer or agent, notwithstanding any provision in these Bylaws.

LOANS, CHECKS, DEPOSITS, CONTRACTS

60. LOANS

Without authorization by a resolution of the Board, the Corporation is prohibited from making or accepting loans in its name or issuing evidence of indebtedness in its name. The authorization of the Board for the Corporation to perform these acts can be general or specific.

61. CHECKS, DRAFTS, NOTES

All checks, drafts, or other orders for the payment of money, notes, or other evidence of indebtedness issued in the name of the Corporation must be signed by a designated Officer or Officers, agent or agents of the Corporation and in a manner as will from time to time be determined by resolution of the Board.

62. DEPOSITS

All funds of the Corporation not otherwise used will be deposited to the credit of the Corporation in banks, trust companies, or other depositories designated by the Board.





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63. VOTING SECURITIES HELD BY THE CORPORATION

The President, or another Officer or agent designated by the Board will, with full power and authority attend, act, and vote, on behalf of the Corporation, at any meeting of security holders or interest holders of other corporations or entities in which the Corporation may hold securities or interests. At that meeting, the President or other delegated agent will have and execute any and all rights and powers incidental to the ownership of the securities or interests that the Corporation holds.

64. CONTRACTS

The Board may give authority to any Officer or agent, to make any contract or execute and deliver any instrument in the name of the Corporation and on its behalf, and that authority may be general or specific

65. CONFLICT OF INTEREST BY DIRECTORS

A Director or Officer of the Corporation will be disqualified from voting as a director or Officer on a specific matter where that Director or Officer deals or contracts with the Corporation either as a vendor or purchaser. A Director or Officer of the Corporation will not be disqualified as a Director or Officer for the sole reason that the Director or Officer deals or contracts with the Corporation either as a vendor, purchaser, or otherwise.

66. LOANS TO EMPLOYEES AND OFFICERS

The Corporation may lend money to, or guaranty any obligation of, or otherwise assist, any Officer or employee of the Corporation or of its subsidiary, including any Officer or employee





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who is a Director of the Corporation or any subsidiary of the Corporation, whenever, in the opinion of the Directors, the loan, guaranty or assistance may reasonably be expected to benefit the Corporation. The loan, guaranty or other assistance may be with or without interest, and may be unsecured, or secured in such manner as the Board will approve, including, without limitation, a pledge of shares of the Corporation. Nothing contained in this section is to be construed so as to deny, limit or restrict the powers of guaranty or warranty of the Corporation at common law or under any applicable statute.

67. APPENDIX/GLOSSARY

BYLAWS: the purpose of these bylaws (the "Bylaws") is to provide rules governing the internal management of the Corporation.

CHAIRMAN OF THE BOARD: Once a Board of Directors has been appointed or elected by the Shareholders, the Board will then elect a chairman (the "Chairman of the Board"). The Chairman of the Board will act to moderate all meetings of the Board of Directors and any other duties and obligations as described in these Bylaws.

CORPORATE OFFICER: A corporate officer (individually the "Officer" and collectively the "Officers") is any individual acting for or on behalf of the Corporation. An Officer of the Corporation will usually be appointed to a specific task such as secretary, president, treasurer or other similar position. One person may hold several offices. The Officers will manage the day-to-day operations of the Corporation and report to the Board of Directors.





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PRINCIPAL EXECUTIVE OFFICE: The Principal Executive Office for the Corporation is where the President of the Corporation has an office.

PRINCIPAL OFFICE: The Principal Office of the Corporation is the address designated in the annual report where the executive offices of the Corporation are located.

PRINCIPAL PLACE OF BUSINESS: The Principal Place of Business is the address at which the Corporation conducts its primary business.

REGISTERED OFFICE: The Registered Office is the physical street address within the state where the registered agent can be contacted during normal business hours for service of process.

SHAREHOLDERS' LIST: A Shareholders' List is the complete record of the owners of shares of stock in the Corporation.

67. EXECUTION

I, the undersigned, for the purpose of forming a corporation under the Model Business Corporation Act, do make, file and record this document, and do certify that the facts stated in this document are true, and I have accordingly set my hand to this document this _____ day of _____, A.D. 20_____.

Incorporator's Printed Name

by: _____





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How to OPEN A BUSINESS BANK ACCOUNT!

One who utilizes a trust web structure, may use a C-Corp to bank lawfully and exchange most or all of its assets to a private express trust(s) for service(s) rendered as an Independent Contractor. Remember, a private express trust that does not operate in the public and receives no benefits, and is therefore tax non-obligated for valid conveyances and exchanges. *For more information consult a qualified CPA or legal professional for advice.*

If opening a *non-trust* bank account like a corporate/business bank account, **only bring the Financial Institution Resolution (see sample below), the Articles of Incorporation (C or S-Corp) / Articles of Organization (LLC) and Statement of Information (required in CA, NV, DE).**

See the sample letter below:

FINANCIAL INSTITUTION RESOLUTION

OF

[CORPORATION NAME] INC.

I/We, the undersigned, by representing all of the member(s) of [CORPORATION NAME] INC., having met and discussed the business herein set forth, have unanimously:





*“If you don’t come from a wealthy family then a **WEALTHY FAMILY** needs to come **from you**”!*

- Dr.AL.Blue

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RESOLVED, that the undersigned Officer(s) will have the authority to open a checking, savings, and/or investment account(s) in the name of [CORPORATION NAME] INC., a FLORIDA Domestic Corporation, in the financial institution named below. This includes any financial account that may have credit card access.

The signature authority shall reside with the Officer(s) listed below until rescinded by the Member(s), and the Officer(s) will assume personal responsibility for maintenance of the funds in this financial account.

[YOUR NAME] _____

Officer

IT IS FURTHER RESOLVED, that the aforementioned Officer(s) are hereby authorized to open and maintain a bank account at a federally insured bank which will provide normal banking service and reporting. IT IS FURTHER RESOLVED, that the following financial institution shall be a repository of [CORPORATION NAME] INC’s funds, including, all payroll accounts related to Federal Tax ID Number: [EIN].

BANK NAME: [BANK NAME]

There being no further business, motion was made, seconded, and approved as of the date below.

Officer Signature

Date

Secretary Signatur





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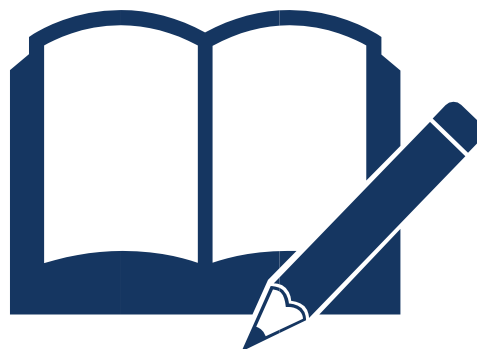
- Dr.AL.Blue

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Business Name

Selecting the right business name for you and your product/service is super important because it is one of the first ways others identify with you and your brand.

Before you purchase your domain, build a website, or print business cards, make sure the name you select is available with your Secretary of State. You also may want to use sites such as namechk.com to check the name availability across social platforms.



Consider a few business names in case your first choice is unavailable.

Once you make your business name selection, make sure you are consistent with the exact spelling, punctuation, etc. across all business filings and accounts. This includes the Secretary of State, IRS, banking institutions, and other entities. Name variations across accounts may raise concerns



See next page for restrictions



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Lastly, be aware that there are some high-risk industries that may guarantee a decline with creditors. Additionally, using high-risk industry descriptions in your business name may limit your financing options. Consider adding words such as "Consultant" or "Enterprises" to the end of your business name to keep it somewhat general and keep financial institutions from placing your business on the restricted lists, which can impact your business.

Restricted industries (automatic decline) include:

- Ammunition or weapons manufacturing (wholesale and retail)
- Bail bonds
- Check cashing agencies
- Energy, oil trading, or petroleum extraction or production
- Finance: (federal reserve banks, foreign banks, banks, bank holding companies, loan brokers, commodity brokers, security brokers, mortgage brokers, mortgage bankers, mortgage companies, bail bond companies, or mutual fund managers)
- Gaming or gambling activities
- Loans for the speculative purchases of securities or goods
- Pawn shops
- Political campaigns, candidates, or committees
- Public administration (e.g., city, county, state, and federal governmental agencies)
- X-rated products or entertainment

High-Risk Industries (subject to stricter underwriting guidelines):

- Agriculture or forest products
- Auto, recreational vehicle or boat sales
- Courier services
- Computer and software related services
- Dry cleaners





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- Entertainment (adult entertainment is to be considered restricted)
- General contractors
- Gasoline stations or convenience stores (also known as c-stores)
- Healthcare; specifically nursing homes, assisted living facilities, and continuing care retirement centers
- Special trade contractors
- Hotels or motels
- Jewelry, precious stones and metals; wholesale and retail
- Limousine services
- Long distance or “over-the-road” trucking
- Mobile or manufactured home sales
- Phone sales and direct selling establishments
- Real estate agents/brokers
- Real estate developers or land subdividers
- Restaurants or drinking establishments
- Software or programming companies
- Taxi cabs (including the purchase of cab medallions) • Travel agencies

“ Anybody
can start
a business.
The key is
to keep it
going.

~ A. Smith, Clean Capital
Group



Be aware of these
Restricted and
High-
Risk Industries





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It's important to make sure the name wanted isn't already taken by doing a [Business Entity Search](#) on the Secretary of State's website. Not sure what to name the business? Check out the [LLC Name Generator](#).

Business Address

One aspect of the vetting process for most lenders is to verify your business address to see if in fact your business is a "real" business. As you can imagine, the more professional and legitimate your business is or appears to be, the better! Many lenders prefer that a business has an actual physical business location. Some lenders, specifically revenue based lenders, may decline you if your business doesn't have a physical business location. Note: the business address you use should be one that you intend to use long-term.

Many lenders use USPS tools to verify business locations. Refrain from using an address that other businesses are using such as a P.O. Box or UPS address as your physical address. Lenders show concern when a P.O. Box or UPS address is listed as the only business address on file. You can use a P.O. Box or UPS address as an additional mailing address, but any documents and filings also should have a deliverable physical address.

- **Must be a real brick-and-mortar building**
- **Deliverable physical address**
- **Should not be a home address**
- **Should not be a P.O. Box**





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• Should not be a UPS address

Your residential address can suffice as your business address in some cases, but it is not recommended, especially if you are looking to build and scale your business and maximize funding opportunities.

One budget friendly solution is securing a virtual office. Virtual offices can give your business a professional presence with a physical address, business phone number, meeting spaces, and other amenities without the high overhead costs of owning/renting a brick-and-mortar office.

Business EIN

Once you have established your business entity, the next step is to apply for your Employer Identification Number (EIN). Similar to your personal social security number, your business EIN is a nine-digit federal government identification number that you will use to identify your business for all future uses.

It is important to use the exact same business information when registering for your EIN that you used to establish your business entity. Lenders and other groups can verify against the information, and the slightest variance can result in declines or incorrect reporting.





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APPLY FOR YOUR EIN:

www.irs.gov

Business Phone & 411 Listing

Lenders can see if your business phone number is a cell phone, residential number, or an actual business phone number. It boosts your business credibility to have an actual business phone number. Also, depending on your business model, it may be appropriate for you to have a 1-800 number as well as a local business number.

There are many inexpensive virtual business phone services available.



Here is a link to one of our recommended providers:

Freedom Voice: <https://freedomvoice.page.link/YA5WSM8vcBvSM3CK7>





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After establishing your business phone number, we recommend you list it under the National 411 Directory, so lenders can verify your business more easily. Keep in mind that unfortunately, cell phone numbers can’t be listed in the National 411 Directory.

You can go to listyourself.net or other similar services to list your business phone number. Once submitted, it takes about one week for your business phone number to be listed. Check to see if your phone number has been listed by dialing your area code and 555-1212. If you call from your cell phone, your cell phone company will forward you to their independent 411 service, so you should call the number from your business phone to verify.

Business Website & Email

Lenders and potential customers likely will search for your website. A valid and operational website can boost your credibility drastically.

A business email address is equally important. An email address with your company domain appears more professional and credible than using a free or personal email address.

For instance williams@abctechnologies.com versus williamstechnologies@gmail.com

There are many options when building a website from professional services to do it yourself services.





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Business Licenses

Does your business need a license?

Every city, state, country may have different license requirements and filling processes.

When you file your business entity, the state will tell you if a state license is required. Go on your city website or call your city offices to see if your type of business requires a city business license.

If your type of business requires a license, file immediately to prevent delays.

Make sure you use your correct business information to set up your license. The business information on your license should match the information on all other business records to boost your credibility with lenders and others.





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Renew your business license as required to stay in good standing.

Resources:

<http://cityapplications.com/>



Business Banking Accounts

Some people will say your business is not truly official until you have a business banking account. When you are establishing your business bank account, make sure your business information is correct and accurate including correct spelling and punctuation. It should be the same business info you have used on all other filings.

Note: Have you ever noticed how bankers seem to ask 101 questions when you go to open a new bank account? Yes, most bankers are friendly and want to establish a relationship with you, but they also are vetting you during this time, and they are trying to determine what categories and lists





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to place you on! Don't feel obligated to answer every question in extreme detail. It is okay to generalize some answers. (i.e. "I am a consultant.")

Don't get put on the restricted list!

Depending on your business, product/service, anticipated revenue, etc., it may be wise for you to establish a merchant account with your banking institution or another third party.

Merchant accounts simply provide you the ability to accept credit and debit cards.

Having flexible payment options is a huge benefit to your business and the customer, and you'll notice customers tend to spend more with credit and debit card payment options. Having a business merchant account also may increase financing opportunities down the road.





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Build Your Business Credit NOW!

The Secrets to Establishing Business Credit...

Trade Accounts

Now that your business is set up and ready to roll, the next step is to start building business credit by establishing business trade accounts.

It is important to note that not all business creditors, lenders, vendors, etc. report your business credit history!

Trade accounts (sometimes referred to as vendor accounts) are typically store accounts in which a vendor extends credit to a business to purchase products/services, and the business pays for the goods later, which typically is negotiated with 30, 60, or 90 day net terms.





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Once they are established, these trade accounts will begin reporting to the business credit reporting agencies and begin building your business credit profile. Lenders rely heavily on your business credit profile to help determine whether they are going to approve your loan amount and its terms. In fact, most of the lending decisions for small businesses are automated, and lenders use computers and complex algorithms in the underwriting process to verify your information and identify data points.

We recommend you establish and build these trade accounts in stages. At the end of this guide, we provide a detailed breakdown of various trade accounts that you may want to consider establishing, the data points lenders will be evaluating, and the stage at which we recommend establishing these accounts to build your business credit.





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72%

Of Business
Owners Don't
Know Their

Business Credit Scores.





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Business Credit Reporting Agencies

Business Credit Reports

When you’re trying to get a business loan, establish payment terms with a new vendor, or get any type of business credit, your business credit report can be a major factor in your success. This is why you should monitor it regularly!

Studies show that 72% of business owners don’t know their business credit scores. If you’re one of those business owners who don’t know their scores, here are four great reasons to check your business credit on a regular basis:

Mistakes happen. Your business credit may get mixed up with the credit from another business, or one of your vendors or lenders may report incorrect information. If you don’t check your report, you won’t know.

Credit scores change. Every time new information is reported by your lenders and vendors, your credit reports and scores may change.

Fraud can occur. Business credit fraud or identity theft is a growing problem and may result in negative information on your reports. Monitoring your credit can alert you to suspicious activity.





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Get better financing. Business owners who understand their business credit profile are more likely to maximize their financing potential.

Currently, there are no companies that offer full business credit monitoring for all business credit agencies. This means that to view your business credit reports with each business credit agency, you'll likely need to purchase a report with each agency independently.

Check out this business credit monitoring platform: NAV.com

When your business creditors report your payment history, they're reporting the business name, address, and payment data. This means that if you use multiple variations of your business name or business address, you could have separate business credit reports with each agency. For example, if you use "XYZ Construction Inc" with your lumber supplier, but you use "XYZ Inc" with your office supply store, you'll have two separate business credit reports because the business name you used with each company is different. In this instance, you'll want to contact the business credit reporting agency to merge multiple reports.

As you use the same information on all business credit accounts entity documents, licenses, etc., your payment data will match up and build a single business credit report.





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The Big 3 Business Credit Reports

Dun & Bradstreet, Experian, and Equifax are the “big three” business credit bureaus that generate business credit reports. These credit reports are created automatically as your business creditors report information about your business. Therefore, when you are applying for business credit with a creditor, it is important that you select creditors that report your business credit. Most lenders or creditors check business credit, but many do not report payment history back to all 3 business credit bureaus. Some creditors only report negative payment history.

Each commercial credit bureau looks at the information they gather in a slightly different way, which can make understanding business credit reports a bit confusing. Here’s what you need to know about the business credit bureaus, the information they collect, and the ways it affects your business.



Dun & Bradstreet (D&B)

Of the “big three” credit bureaus, D&B is the only credit bureau that focuses exclusively on business credit. They report primarily on how a business interacts with vendors and other suppliers, which is





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why potential suppliers often look at your D&B reports before they offer your business trade credit. In addition to business-to-business data submitted by suppliers, D&B also looks at public records, industry data, and other historical data in your D&B profile to compile their credit scores. The PAYDEX Score is the best-known.

The 100-point PAYDEX score reflects how reliably you’ve paid your bills and kept your financial obligations to vendors and suppliers that report to D&B. Unfortunately, if you are currently with suppliers who don’t report to D&B, that information won’t be included when they are calculating your PAYDEX score. Because the PAYDEX score is so important, you should encourage current vendors that don’t report your credit history to D&B to do so, or switch to vendors who do report.

Other D&B business credit scores include:

Delinquency Predictor Score: This score measures whether a business is likely to pay their bills late or go bankrupt over the next 12 months.

Failure Score: This score is designed to predict the possibility that a company will seek legal relief from creditors or go out of business and leave creditors unpaid in the next 12 months.

Supplier Evaluation Risk Rating: This rating predicts the likelihood that a business might stop delivering its goods and services over the next 12 months.

D&B Rating: This rating relies upon company financial statements and other public information to develop an overall rating for a business’s creditworthiness. Making sure that your D&B profile includes accurate, up-to-date financial statements can improve your D&B rating greatly.





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Credit Limit Recommendation: Banks and creditors may look at this recommendation, which is based on a business’s size, industry, and payment history.

HOW TO APPLY FOR YOUR FREE DUNS NUMBER WITH D&B:

Follow this link: <https://www.dnb.com/duns-number/get-a-duns.html>

Click the drop down on the primary reason for D-U-N-S Number and choose what best applies for your business.

Then, fill up all the form most especially those with asterisk. You do not need to fill out those fields without an asterisk because that information is not required. Submit the form.

It will give you a search result. If you do not find your business in the search result, click “Get D-U-N-S Number” at the bottom of the search list.

It will route you to a page where there are three options you can choose.

Choose and click the “Get Started” button at the bottom of the first box which is D-U- N-S Number + Credit Signal – Free.

Put in your first name, last name, and email.

Select the “I agree to the Product License Agreement and Privacy Policy Box,” then click “Register.”





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You will receive an email for a temporary password.

Manually type in the temporary password they provided (which is on the email just sent you) in the password section on the D&B page, then click “log in.” It will ask you to change your password.

To change your password, type in the temporary password they gave you and put in your new password. Confirm it by retyping your new password.

◆
Then, click update.

Once updated, it will route you to the Company Information Form.

Fill up the fields with the asterisk. It is okay not to put information on the field without asterisks because those fields are not required.

You don’t necessarily need to select the promotional boxes at the bottom of the form for Legal Zoom and ADP subscriptions. It will be up to you if you really need those options.

Once you are done filling it out, you can click submit.





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After submission you will be routed to a page confirming that you have submitted a request successfully, and you will get your DUNS number within 2 to 4 weeks.

A representative from D & B likely will call you to offer and sell their various services. Please consult with your team before making any purchases directly with D & B. Typically, we don’t recommend additional purchases with D & B no matter how urgent they make it sound. Business credit bureaus don’t operate like personal credit bureaus and don’t follow the same regulations.

Updating D&B

You can update your own business information with D&B by logging into your purchased monitoring account or the free update account. Once you are logged in, edit your business information. Some factors can't be adjusted like your incorporation date, officers, or financial data. To edit these items, you will need to call or email D&B directly. Be aware that you may need to furnish supporting documentation. If the documents don't support the changes you have proposed, your information won't be updated.

Special note: D&B can red flag accounts if they feel the business is trying to set up a business credit report dishonestly. All information that you submit should be factual.





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Equifax

Equifax transforms data collected by the Small Business Finance Exchange (SBFE) into a report. The SBFE is an association of U.S. small business lenders who report payment data on their small business customers. Because this data directly reflects how small businesses interact with lenders, banks use it to evaluate your creditworthiness.

Like the other business credit bureaus, Equifax also uses trade credit information and data from the public record, such as liens, bankruptcies, or judgements against a business to compile a company’s credit report.

Equifax credit reports include:

Payment Trend and Payment Index: This shows the business’s payment trends over the past 12 months and compares to industry norms.

Equifax Business Credit Risk Score: This predicts the likelihood of a business incurring a 90-day severe delinquency or charge-off over the next 12 months. The score ranges from 101 to 992; lower scores indicate a higher risk.

Equifax Business Failure Score: This predicts the likelihood of a business failing through either formal or informal bankruptcy over the next 12 months. The score ranges from 1000 to 1610; lower scores indicate a higher risk.





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Updating Equifax

Business Equifax will ask that you update your information through your creditors. After multiple billing cycles, if the errors aren't corrected, you also can try to contact their customer service group.

For more info, visit: <https://www.equifax.com/business/>

Experian

Experian collects credit information from suppliers and lenders. They also look at information available in the public record including legal filings from local, county, and state governments, as well as information from credit card companies, collection agencies, corporate financial information, and other databases.

Experian gathers a lot of data from banks too. They look at the number of credit transactions and outstanding balances a business has. They analyze payment habits, available credit, and the details of any current liens, judgments, or bankruptcies. Time in business, the size of your business, and your business's Standard Industry Classification (SIC) codes are also part of your Experian Business Credit Score. This score ranges from 0 to 100 and breaks down as follows:





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0-15: High Risk

16-30: Medium Risk

31-80: Good Credit

80-100: Excellent Credit

Experian also generates a Financial Stability Risk Rating that measures the risk of a company going into bankruptcy or severe financial distress in the next 12 months. This rating ranges from 1 to 5, with lower ratings indicating a lower risk. Because Experian collects both trade data and bank data, their business credit report could be considered the most balanced of the “big three.” Whether you rely primarily on trade credit for capital, access capital from a bank, or both, Experian will have data on your business.

Updating Experian

You can update your information with Business Experian by going to www.businesscreditfacts.com. You may be asked to verify yourself as an individual authorized to make the changes.

For more info: <https://www.experian.com/small-business/establish-business-credit>





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Business funding
is one of the best
kept & Hidden
secrets!





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Tier I Vendors

Start building your business credit by adding trade accounts.

Add 3 trade accounts from Tier I.

When you make a purchase, do it on your net /credit terms. It is payments on net/credit terms that are reported.

To ensure that your vendors report your payments, make a purchase of \$50 or more.

It typically takes 30-90 days for your payments to report on your business credit reports.



Tier I Vendors



76

Phone: 855-241-1818

Website: <https://www.76fleet.com>

Reports to: D&B, Experian and Equifax

Description:

76 has been on the driver's side for more than 80 years now. The brand's history traces its original company roots all the way back to Santa Paula, California and Lyman Stewart, a co-founder of Union Oil Company of California. Today 76 is owned by Phillips 66 Company providing you with TOP TIER® gas in more than 1,800 retail fuel sites in the United States, and giving you its trademark customer service from day one.

Special Instruction:

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red flagged your account for fraud.

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)
- Can be used at any P66, 76, or Conoco fueling location.

To Apply: Online or over the phone

Terms: Net 15

Tier I Vendors



Advanced Auto Parts

Phone: 877-280-5965

Website: <https://shop.advanceautoparts.com/>

Reports to: D&B

Description:

Advance Auto Parts, Inc. is a leading automotive aftermarket parts provider that serves both professional installer and do-it-yourself customers. As of October 6, 2018, Advance operated 4,981 stores and 139 Worldpac branches in the United States, Canada, Puerto Rico and the U.S. Virgin Islands. The Company also serves 1,229 independently owned Carquest branded stores across these locations in addition to Mexico, the Bahamas, Turks and Caicos, British Virgin Islands and Pacific Islands. Additional information about Advance, including employment opportunities, customer services, and online shopping for parts, accessories and other offerings can be found at www.AdvanceAutoParts.com.

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Initial limit \$1000

To Apply: At the branch

Terms: Net 7 or Net 30

Tier I Vendors



Flying J

Phone: 865-474-2953

Website: <https://www.pilotflyingj.com>

Reports to: D&B

Description:

With over 60 years in business, Flying J is one of the leading gas station or company in the country.

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Bank reference
- Truckers and Diesel accounts require DOT Registration
- If you don't have an active DOT, they will ask for a lease agreement from the company you possibly lease to.
- Axle fuel credit card can be used at Pilot and Flying J locations, locations within the One9 Fuel Network, and Pilot Flying J Truck Care locations. One of the benefits of the Axle card is you can use it at over 900 locations nationwide!

To Apply: Online

Terms: Net 7

Tier I Vendors



Global Voice Direct

Phone: 877-308-5803

Website: <https://globalvoicedirect.com/>

Reports to: Experian and Credit Safe

Description:

All-Inclusive Cloud Phone System with Voice, Fax, SMS & HD Meetings, Business credit line, business tradeline, start-up vendor account, Conferencing, audio.

Special Note:

This company's normal turnaround time is 24 hours or greater due to volume.

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Annual membership of \$149 upon application

To Apply: Online

Terms: Net 30

Tier I Vendors



Grainger Industrial Supply

Phone: 800-472-4643

Website: <https://www.grainger.com/>

Reports to: D&B

Description:

Grainger works with more than 1,300 suppliers to provide customers with electrical, fasteners, fleet maintenance, HVACR, hardware, janitorial, material handling, pneumatics, power tools, pumps, and much more.

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business registered to Secretary of State (SOS) for at least 60 days old.
- If a business doesn't have an established credit, they will require additional documents like accounts payable, income statement, balance sheets, etc.

Apply: Online or over the phone

Terms: Net 30 , Net 45, Net 60 or Net 90

Tier I Vendors



Hardware Express

Phone: 800-335-9072 (Credit Dept. selection number 2)

Website: <https://www.e-hardwareexpress.com>

Reports to: Experian

Description:

Hardware Express is positioned as the fill-in supplier in a \$300 billion industry that includes hardware retailers, home centers, and building supply and mobile home retailers. Our value proposition focuses on "just in time" inventory and daily delivery on high-velocity items, while differentiating ourselves from other national hardware distributors through competitive pricing without membership, break pack, or miscellaneous fees. We also provide a substantial private label product offering, allowing for enhanced margins for retailers.

Special Note:

Barnett, Hardware Express, Supply Works, and Wilmar are one entity, each offering different products. Please only apply for one of these four accounts.

Unfortunately, virtual addresses are not accepted.

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere
- D&B number
- Business License- if applicable
- Business Bank account
- Trade/Bank references
- No minimum time in business
- Virtual addresses are not accepted

To Apply: Over the phone at 888-803-4469

Terms: Net 30

Tier I Vendors



HD Supply

Phone: 800-798-8809

Website: <http://www.hdsupply.com/>

Reports to: Equifax

Description:

Has a huge selection of tools and materials. It ranges from hand tools, power tools, concrete products and accessories, rebar fabrication, fasteners, connectors, erosion control materials, pipes and fittings, waterproofing needs, drywall accessories and everything to keep your crews safe. You'll also find tool repair service or rental forms, braces, hardware and decorative stamps at many locations.

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Bank reference
- At least 1 year in credit reporting

To Apply: Online

Terms: Net 30

Tier I Vendors



KUM & GO

Phone: 800-517-7556

Website: <https://www.kumandgofleet.com/>

Reports to: D&B, Experian and Equifax

Description:

In 1959, William A. Krause and Tony S. Gentle created a convenience store concept where people could buy gas & groceries. But more than that, they pioneered a belief system. Whether it's keeping the store sparkling clean, treating every customer like a friend, or donating our time and money to great causes, we strive to make every day just a little bit better and brighter for all.

Special Instruction:

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

To Apply: Online or over the phone

Terms: Net 15

Tier I Vendors



Marathon

Phone: 866-562-1045

Website: <https://www.marathonbrand.com>

Reports to: D&B, Experian and Equifax

Description:

Marathon Petroleum Company LP's (MPC's) marketing organization is recognized as a consistent leader in the petroleum industry. MPC provides transportation fuels, asphalt, and specialty products throughout the United States. Our comprehensive product line supports commercial, industrial, and retail operations.

Special Instruction:

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

To Apply: Online or over the phone

Terms: Net 15

Tier I Vendors



MURPHY USA

Phone: 800-950-6128

Website: <https://www.murphyusafleet.com/>

Reports to: D&B, Experian and Equifax

Description:

Headquartered in El Dorado, Murphy USA opened its first store in Chattanooga, Tenn., in December 1996. Today, Murphy USA operates more than 1,400 stores in 27 states and employs more than 10,000 people. The stores provide quality, low-priced fuels, and outstanding service to nearly 2 million customers every day to get them where they need to go.

Special Instruction:

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

To Apply: Online or over the phone

Terms: Net 15

Tier I Vendors



Supply Works

Phone: 888-820-6515 (Credit Dept selection number 2)

Website: <https://www.supplyworks.com>

Reports to: Experian

Description:

Home Depot Pro, formerly SupplyWorks, powers pros to get more done. We are your single-source supplier for facilities maintenance supplies, including everything from cleaning and janitorial supplies and PPE to plumbing parts and lighting products.

Special Note:

Barnett, Hardware Express, Supply Works, and Wilmar are one entity, each offering different products. Please only apply for one of these 4 accounts.

Unfortunately, virtual addresses are not accepted.

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Trade/Bank references
- No minimum time in business

To Apply: Online or over the phone.

Terms: Net 30

Tier I Vendors



The CEO Creative

Phone: 754-755-0445

Website: <https://theceocreative.com/>

Reports to: Equifax and Credit Safe

Has been reporting to D&B up till December but stated that they are working on restoring that.

Description:

Get low price electronics with great quality. Wireless buds, cameras for cars and trucks, speakers and more. Get quality custom design and branding services. Create your own logo, business cards, business accessories and more.

Special Instruction:

-Membership fee includes access to all their products, member discounts -access to web printing and graphic design at a discounted rate. Annual Fee (Run Biz credit report, Maintain monthly reporting). Membership fee will not be reported to credit bureaus.

-Minimum order of \$40 to report.

To Qualify:

- Entity in good standing with Secretary of State
- Business credit history
- EIN number with IRS
- Business address- matching everywhere.
- Business License- if applicable
- Business Bank account
- At least 90 days time in business
- Yearly membership fee of \$69.00.

To Apply: Online or over the phone

Terms: Net 30

Tier I Vendors



ULINE

Phone: 800-295-5510

Website: <https://www.uline.com>

Reports to: D&B and Experian

Description:

Uline is the leading distributor of Shipping, Industrial, and Packing materials, Industrial and Janitorial Products. 99.5% of Uline's orders ship the same day, with no back-orders.

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- Application may be approved for net 30 at time of order. Upon final review, Credit Department may change to a few pre paid orders, before a Net 30 is granted

To Apply:

Will need to create an account first, than place an order and select Net 30 terms. Credit dept. will review the account.

Terms: Net 30

Tier I Vendors



WEX Fleet

Phone: 800-395-0812 option 3

Website: <https://www.wexinc.com/solutions/fleet-management/>

Reports to: D&B, Experian and Equifax

Description:

Wrights Express (WEX Card) offers universal fleet cards, heavy truck cards, and universally accepted business fleet cards designed with features that support the small business, including a rewards program.

Special Instruction:

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

To Apply: Online or Over the phone

Terms: Net 15 (WEX Fleet Card), Net 26, or Revolving (WEX FlexCard)

Tier I Vendors



Wilmar

Phone: 888-803-4470

Website: <https://www.wilmar.com/>

Reports to: Experian

Description:

At Wilmar, we're bringing you more of what you need to stay ahead in a highly competitive industry: more products, more convenience, and more services. Now part of The Home Depot® family of quality brands, we are the nation's largest distributor of maintenance supplies exclusively for apartment housing with a dedicated focus on providing quality products and proven solutions to improve your property performance.

Special Note:

Barnett ,Hardware Express,Supply Works and Wilmar are one entity, each offering different products. Please only apply for one of these 4 accounts.

Unfortunately virtual addresses are not accepted.

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Trade/Bank references
- No minimum time in business

To Apply: Online-need to fill-up the credit application form and send that via email: customercare@wilmar.com or Fax: 800.436.9192

Terms: Net 30

Tier II Vendors

You currently should have 3 trade accounts reporting to your business credit reports.

Now, add 3 more accounts from Tier II.

When you make a purchase, do so on your net/credit terms. It is payments on net/credit terms that are reported.

To ensure that your vendors report your payments, make a purchase of \$50 or more. It typically takes 30-90 days for your payments to report on your business credit reports.





Tier II Vendors



7-Eleven

Phone: 866-910-7991

Website: <https://www.7-eleven.com/>

Reports to: D&B, Experian and Equifax

Description:

The more you fuel at 7-Eleven, the more you save – up to 7¢ off per gallon on any fuel brand at our pumps!

Special Instruction:

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red flagged your account for fraud.

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- Established business credit history
- At least 1 year in business
- If less than 1 year in business will need a PG. Can give a 500 deposit instead of using a PG.

To Apply: Online

Terms : Net 15

Tier II Vendors



Amazon

Phone: 866-634-8381

Website: <https://www.amazon.com>

Reports to: D&B and Equifax

Description:

Online shopping from the earth's biggest selection of books, magazines, music, DVDs, videos, electronics, computers, software, apparel & accessories, shoes, and much more.

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- No minimum time in business if strong business credit history
- Will pull business credit reports to make sure some established business credit history.
- Must have a good D&B paydex score of 80 or higher and a good Equifax business credit score
- The company has been in business for more than 2 years but does not have an established business credit history, a Personal Guarantee (PG) is recommended but not required. It may increase the likelihood of approval and is recommended if you have a young or small business. And not enough business credit history.

To Apply: Online

Terms: Net 55

Tier II Vendors



CDW

Phone: 800-800-4239 option 4

Website: <https://www.cdw.com/>

Reports to: D&B

Description:

CDW is a leading multi-brand technology solutions provider to business, government, education, and healthcare organizations in the United States, the United Kingdom, and Canada. A Fortune 500 company with multi-national capabilities. Our broad array of offerings range from hardware and software to integrated IT solutions such as security, cloud, data center, and networking.

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Must have a good D&B paydex score of 80 or higher
- At least 2 years in the business

To Apply: Over the phone

Terms: Net 30

Tier II Vendors



CreativeAnalytics

Captivate. Convince. Convert.

Creative Analytics

Phone: 202-688-3932

Website: <https://creativeanalyticsdc.com/>

Reports to: Equifax and Credit Safe

Description:

A digital marketing agency and management consulting firm, Creative Analytics offers office products such as small electronics, desk and office décor/accessories, fitness items, beauty professional tools, kitchen items, etc. as well as monthly digital marketing services (e.g. websites and social media plans).

Special Instructions:

Account holders with monthly subscriptions get monthly revolving accounts with credit lines of up to \$10,000 reported. There is a \$79 fee to apply (refunded if denied based on criteria below) and \$100 minimum purchase to be reported. The annual fee counts toward that minimum.

To Qualify:

- Entity in good standing with Secretary of State
- Business credit history
- EIN number with IRS
- Business address- matching everywhere.
- D&B Number
- Business License- if applicable
- Business Bank account
- Established business for at least 30 days
- Must have a good D&B paydex score of 80 or higher
- Has a yearly membership fee of \$79

To Apply: Online

Terms: Net 30

Tier II Vendors



Digi-Key

Phone: 800-338-4105

Website: <https://www.digikey.com/>

Reports to: D&B

Description:

Digi-Key is one of the fastest-growing distributors of electronic components in the world. Founded in 1972, Digi-Key was a pioneer in the mail-order catalog business and a key resource for design engineers. Today Digi-Key offers the world's largest selection of electronic components in stock and available for immediate shipment.

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere
- D&B number
- Business License- if applicable
- Business Bank account
- Trade/credit references
- Must have a good D&B paydex score of 80 or higher
- 3 accounts reporting

To Apply: Online

Terms: Net 30

Tier II Vendors



Exxon Mobil

Phone: 855-447-1632

Website: <http://exxonmobil.com/>

Reports to: D&B and Experian

Description:

ExxonMobil, one of the world's largest publicly traded energy providers and chemical manufacturers, develops and applies next-generation technologies to help safely and responsibly meet the world's growing needs for energy and high-quality chemical products.

Special Instruction:

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- At least 1 year in business
- Must have a good D&B paydex score of 80 or higher
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

To Apply: Online or Over the Phone

Terms: Net 15

Tier II Vendors



Fleet Pride

Phone: 361-883-4358

Website: <https://fleetpride.com/>

Reports to: D&B

Description:

FleetPride specializes in selling Parts and providing Services for heavy-duty trucks and trailers, primarily Class 6-8. We serve all vocations and sell to multiple industries, including agriculture, construction, energy, freight and shipping, food and beverage, leasing, long and short haul, mining, transit and school bus, waste management, intermodal and work trucks.

To Qualify:

- Entity in good standing with Secretary of State
- Business credit history
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Three (3) trade credit references
- Tax exempt information – if applicable
- No minimum time in business

To Apply: Online

Terms: Net 30

Tier II Vendors



GetGo

Phone: 800-841-1426

Website: <https://www.getgofleet.com/>

Reports to: D&B, Experian and Equifax

Description:

Whether your fleet operates regionally or drives your business further, GetFleet from GetGo delivers savings and control tools that put fleet managers in the driver's seat!

Special Instruction:

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

To Apply: Online or over the phone

Terms: Net 15

Tier II Vendors



Global Fleet

Phone: 800-903-5338

Website: <https://www.global-fleet.com>

Reports to: D&B, Experian and Equifax

Description:

Owned and operated by CSI Enterprises, Inc., Global-Fleet has been a recognized leader in the commercial fleet fuel business for over 30 years, with international customers spanning the Americas, Canada, Europe and Asia. We provide our clients with the most advanced fleet fuel program available, supported by 24/7 customer service.

To Qualify:

Global Fleet

Step 5 (Net 30)

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- 3 years in business for Global Fleet, Voyager CSI Fleet, and CSI Fleet M/C
- Personal Guarantee (PG) may not be required, based on credit check

Global-Fleet- Flex

Step 7- Flex (Net 30 or Revolving)

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- A Personal Guarantee (PG) is required

To Apply: Over the phone

Terms: Net 30 or Revolving

Tier II Vendors



Graybar

Phone: 855-347-2839

Website: <https://www.graybar.com/store/en/gb>

Reports to: D&B – Quarterly

Description:

Graybar is an American employee-owned corporation, based in Clayton, Missouri. It conducts a wholesale distribution business for electrical, communications and data networking products, and is a provider of related supply-chain management and logistics services.

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B Number
- Business License- if applicable
- Business Bank account
- Bank references
- Trade references
- Must have a good D&B paydex score of 80 or higher

To Apply: At the store or online

Terms: Net 30

Tier II Vendors



Gulf Fleet

Phone: 844-688-6867

Website: <https://www.gulffleetcard.com/>

Reports to: D&B, Experian and Equifax

Description:

Gulf Fleet Fuel Cards outperform cash and regular credit cards. Apply for a commercial, universal, or business gas card for savings and convenience.

Special Instruction:

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

To Apply: Online or over the phone (1-877-516-4097)

Terms: Net 15

Tier II Vendors



Hisco

Phone: 763-657-2810

Website: <https://www.hisco.com/>

Reports to: D&B – can take up to 2 to 3 months to report from date paid

Description:

Hisco is North America's premier distributor of mission-critical materials. For more than 42 years, Hisco has been a leader in supply chain solutions. Their mission is to be a trusted solutions provider committed to profitable growth through investment, innovation, and operational excellence.

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Bank reference
- Current Financial Statement
- 3 Trade/credit references

To Apply: Over the phone

Terms: Net 30

Tier II Vendors



Holiday

Phone: 800-745-7411, ext. 8889 or 8521

Website: <https://www.holidayfleetcards.com/>

Reports to: D&B, Experian and Equifax

Description:

Holiday is your one-stop-shop for all of your commercial fueling needs! Whether you have one or five hundred vehicles, Holiday Fleet cards can help you manage your business more efficiently. With optional acceptance at more than 90% of fuel retailers nationwide, our fuel cards offer the utmost in convenience for your business.

Special Instruction:

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- Some established business credit
- Must have a good D&B paydex score of 80 or higher
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

To Apply: Online or over the phone

Terms- Net 25

Tier II Vendors



Home Depot

Phone: 866-645-0644

Website: <https://www.homedepot.com>

Reports to: D&B, Experian and Equifax

Description:

The Home Depot provides products and services for all your home improvement needs. Their Commercial Revolving Charge Card gives your business payment flexibility and provides a boost to your business credit profile at the same time.

To Qualify:

Commercial Account (Pay In Full Terms)

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- They like to see minimum 2 accounts reporting, but look at merit of overall application
- Must have a minimum of 10 employees
- Business Phone Number Listed in 411
- At least 3 years in the business.
- Can request Net 60 after account is established
- Personal Guarantee(PG) may be required

Commercial Revolving Charge Account

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- No minimum time in business
- A Personal Guarantee (PG) is required

To Apply: Online or in store

Terms: Net 30 ,Net 60, Net 90 or Revolving

Tier II Vendors



Industrial Fans Direct

Phone: 866-727-1060

Website: <https://www.industrialfansdirect.com/pages/net-30-terms-and-payment>

Reports to: D&B and Equifax

Description:

Based in Mukilteo, Washington, IndustrialFansDirect.com is your commercial and industrial ventilation, heating and lighting resource. We specialize in working with mechanical contractors, engineers, electricians, facility managers, and commercial building owners to provide high quality air movement and work environment solutions.

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D & B number
- Business License- if applicable
- Business Bank account
- Bank reference
- Trade/credit references
- Must have a good Equifax business credit score
- Minimum order of \$500

To Apply: Online

Terms: Net 30

Tier II Vendors



Lowe's

Phone: 866-855-4429

Website: <https://www.lowes.com>

Reports to: D&B, Experian and Equifax

Description:

Lowe's is a large retailer of Building and Home Supplies: Tools, Kitchen Appliances, Cabinets, Hardware, Countertops, and Paint. Purchase online or at your local Lowe's store.

To Qualify:

Accounts Receivable Card or Business Rewards Card From American Express

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- Established business credit history
- No minimum time in business
- Must have a good D&B paydex score of 80 or higher
- Can apply without a PG and credit dept. will review.
- If not approved based on business credit history, then a Personal Guarantee (PG) is required.

To Apply: Online or at the store

Terms:

Net 30, 60 (Accounts Receivable Card)

Net 25, or Revolving (Business Rewards Card From American Express)

Tier II Vendors



LUKOIL

Phone: 888-737-7626

Website: <http://www.lukoil.com/>

Reports to: D&B, Experian and Equifax

Description:

LUKOIL is one of the largest publicly traded, vertically integrated oil and gas companies in the world accounting for more than 2% of the world's oil production and around 1% of the proved hydrocarbon reserves.

Special Instruction:

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

To Apply: Online

Terms: Net 15

Tier II Vendors

ADVENTURE'S FIRST STOP



Maverick

Phone: 844-379-5893

Website: <https://www.wexinc.com/solutions/fleet-cards/select/maverik-fleet-card/>

Reports to: D&B, Experian, and Equifax

Description:

Maverik provides two fleet card options to best fit your needs. The Maverik Fleet card lets you fuel at any Maverik locations while providing security, control, and valuable reporting. The Maverik Universal card includes all of the benefits of the Maverik fleet card but can be used at 95% of fueling sites nationwide.

Special Instruction:

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

To Apply: Online or over the phone

Terms: Net 15

Tier II Vendors



Meijer

Phone: 866-558-5981

Website: <https://www.meijer.com>

Reports to: D&B, Experian and Equifax

Description:

Over 200 fuel locations to serve you throughout the Midwest in MI, OH, IN, IL, KY, and now in WI. When a Meijer location isn't convenient, the card is accepted at thousands of fuel and service locations nationwide, anywhere WEX Inc. is accepted.

Special Instruction:

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

To Apply: Online or over the phone

Terms: Net 15

Tier II Vendors



Northern Tool

Phone: 888-321-6698

Reports to: D&B and Experian

Website: <https://www.northerntool.com>

Description:

Northern Tool + Equipment is truly a multi-channel retailer offering a wide selection of products — from consumer goods to industrial and construction equipment — to do-it-yourselfers, contractors and professional shops via catalog, internet (northerntool.com), mobile and retail locations.

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- Bank references
- Trade references
- Good Business Experian credit score
- At least 3 years in business
- If not approved based on business credit history or been in business for less than 3 years, they may ask for a Personal Guarantee (PG).

To Apply: Online or at the branch

Terms – Net 30

Tier II Vendors



Office Depot

Phone: 800-767-1358

Website: <https://business.officedepot.com>

Reports to: D&B, Experian and Equifax

Description:

Office Depot® OfficeMax® is a resource and a catalyst to help customers work better. We are a single source for everything customers need to be more productive, including the latest technology, core office supplies, print and document services, business services, facilities products, furniture, and school essentials.

To Qualify:

Business Account with Full Balance Due Terms (Net 30)

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- At least 3 years in business
- Must have a good D&B paydex score of 80 or higher

Business Credit Account (Revolving)

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- A corporation with more than \$5 million annual sales and in business for at least 3 years

To Apply: Online or at store

Terms: Net 30 or Revolving

Tier II Vendors



Quick Trip

Phone : 888-737-7633

Website: <https://www.quiktripfleetoffers.com/>

Reports to: D&B, Experian and Equifax

Description:

QuikTrip provides a quick fix for those on the go. QuikTrip (QT) owns and operates about 670 gasoline/convenience stores in nearly a dozen states, mostly in the central US. QT stores, which average 4,600 sq. ft., feature the company's own QT brand of gas and diesel fuel, as well as brand-name beverages, candy, and tobacco. QT's 15-plus travel centers offer scales, food, fuel, showers, and other services for truckers. The firm's FleetMaster program offers commercial trucking companies detailed reports showing drivers' product purchases, amounts spent, and odometer readings.

To Qualify:

QT Fleetmaster

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- Gross annual revenue
- \$500 deposit or a Personal Guarantee(PG) may be required

QT Fleetmaster Plus

- There is a \$40 set-up fee for the account and a \$2/per month/per card fee for QT Fleetmaster Plus

To Apply: Online or over the phone

Terms: Net 15

Tier II Vendors



QuickCheck

Phone: 866-726-4199

Website: <https://quikcheck.com/>

Reports to: D&B

Description:

The QuickCheck Universal Fleet Card is accepted at all QuickCheck locations. If you need to fuel outside our area, the card is accepted at over 90% of U.S. retail fuel locations nationwide!

Special Instruction:

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red flag your account for fraud.

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

To Apply: Online or over the phone

Terms: Net 15

Tier II Vendors



Quill

Phone: 800-982-3400

Reports to: D&B

Website: <https://www.quill.com/>

Description:

Quill sells office supplies, cleaning supplies, packing and shipping supplies, school supplies, printing supplies, and more. From filing and storage to hand held computers, Quill has a wide range of discounted top name brand products.

Special Instruction:

If not given a Net 30 they will ask you to do prepaid orders of \$100.00. Normally any prepaid order don't report but you would need them to have given you a Net 30 account. Net 30 accounts require \$50.00 purchase to report.

****Sometimes an order is shipped, and customer thinks they are approved, and may not be. Takes Credit Department approximately 3 hours to process application**

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D & B number
- Business License- if applicable
- Business Bank account
- New business or businesses with no Credit history may need to pre-pay purchases until Net 30 is approved

To Apply: Online or over the phone

Terms: Net 30

Tier II Vendors



Sheetz

Phone: 888-737-7634

Website: <https://www.sheetz.com/>

Reports to: D&B, Experian and Equifax

Description:

Use your card at over 500 high-energy Sheetz stores throughout six states: Pennsylvania, Virginia, West Virginia, Maryland, Ohio and North Carolina. And if you want more options, we have a "universal" card that's accepted at 90% of fueling locations in the US – anywhere WEX is accepted.

Special Instruction:

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red flag your account for fraud.

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- Established business credit history
- At least 1 year in business
- If less than 1 year in business will need a Personal Guarantee (PG). Can give a 500 deposit instead of using a PG.

To Apply: Online or over the phone

Terms: Net 15 or Revolving

Tier II Vendors



Staples

Phone: 800-767-1275 (8 am-8 pm ET)

Website: <https://www.staples.com/>

Reports to: D&B, Experian and Equifax

Description:

Staples is an office products mega-retailer that sells: Office Supplies and Services, Business Machines, Computers and Related Products, and Office Furniture. Online shopping and ordering available or visit a store location.

To Qualify:

Net 30 (Commercial) or Revolving (Business)

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- Must have at least 10 employees - Net 30 (Commercial)
- A corporation with more than \$5 million annual sales and in business for at least 3 years
- If the above criteria are not met, providing a guarantee may increase the likelihood of approval and is recommended if you have a young or small business

To Apply: Online or at the store

Terms: Net 30 and Revolving

Tier II Vendors



Tiger Direct

Phone: 888-278-4437

Website: <http://www.tigerdirect.com/>

Reports to: D&B, Experian and Equifax

Description:

Tiger Direct is an online provider for everything electronic, office and digital: Computers, Components, Communications, Camcorders, Hard Drives, Laptops, Keyboards, Plasma TV's, Power Supply, Printers, Scanners, Projectors, and much more

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Bank/trade references
- Business Phone Number Listed in 411
- Should have a business website and a business e-mail.
- At least 2 years in business

To Apply: Online or over the phone 800-364-9485

Terms: Net 30

Tier II Vendors



U-Haul

Phone: 866-333-9731

Website: <https://www.uhaul.com/>

Reports to: D&B

Description:

U-Haul is an American moving equipment and storage rental company, based in Phoenix, Arizona, that has been in operation since 1945. Since 1945, U-Haul has been serving do-it-yourself movers and their households.

To Qualify:

- Entity in good standing with Secretary of State
- Business credit history
- EIN number with IRS
- Business address- matching everywhere.
- D&B Number
- Business License- if applicable
- Business Bank account
- At least 4 years in business
- Must have a good D&B paydex score of 80 or higher

To Apply: Online

Terms: Net 30

Tier II Vendors



United Rentals

Phone: 888-481-2660

Website: <https://www.unitedrentals.com>

Reports to: Equifax

Description:

United Rentals, Inc. is the largest equipment rental company in the world, with an integrated network of more than 900 rental locations in 48 states and 10 Canadian provinces. Their diverse customer base includes construction and industrial companies, utilities, municipalities, government agencies and independent contractors.

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- No minimum time in business
- No minimum purchase to report
- Established business credit history and has the option to apply without a Personal Guarantee (PG).
- Must have a good Equifax business credit score
- Prefers good Equifax business credit score
- If Equifax business score is low, a PG is required

To Apply: Online or at the local store

Terms: Net 45

Tier II Vendors



Valero

Phone: 844-386-0401

Website: <https://www.valero.com/en-us>

Reports to: D&B, Experian, and Equifax

Description:

Valero Energy Corporation, through its subsidiaries, is an international manufacturer and marketer of transportation fuels and other petrochemical products.

Special Instruction:

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- They will check the potential client's D & B and Equifax reports.
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business for less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

To Apply: Online

Terms:

Net 26, Revolving (Valero Fleet Card)

Net 15 (Valero Fleet Plus Card)

Tier II Vendors



Valvoline Fleet

Phone: 800-637-1462

Website: <https://www.valvoline.com>

Reports to: D&B, Experian and Equifax

Description:

Quick, easy, and trusted fleet maintenance by Valvoline instant oil change. Use for maintenance only at Valvoline Instant Oil Change locations. Use for fuel at 90% of fueling locations nationwide—anywhere the WEX® card is accepted

Special Instruction:

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- Trade References
- If not approved based on business credit history or been in business for less than 1 year, then a \$500 deposit is needed or a Personal Guarantee (PG)

To Apply: Online or over the phone

Terms: Net 15

Tier II Vendors



Wawa

Phone: 866-553-6065

Website: <https://www.wawa.com/>

Reports to: D&B, Experian and Equifax

Description:

Take control of fleet fueling and other business vehicle-related expenses with the Wawa Fleet Card. Whether your company has a small fleet or a large fleet, the Wawa Fleet Card Program is the perfect way to keep your drivers on the road and on the job.

Special Instruction:

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

To Apply: Online

Terms:

Net 15 (Wawa Fleet Card, Wawa Universal Card)

Net 26, Revolving (Wawa Flex Fleet Card, Wawa Flex Universal Card)

Tier II Vendors



Zoro

Phone: 855-289-9676

Website: <https://www.zoro.com/>

Reports to: D&B

Description:

Zoro.com is an eCommerce company that sells business supplies, equipment, and tools. We offer Net 30 terms to qualified businesses. These lines of credit allow you time to pay off orders and easily track monthly expenses.

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- A business email address where your invoices will be sent
- Strong business credit history with good D&B paydex score of 80 or higher.
- No minimum time in business

To Apply: Over the phone

Terms: Net 30

Your Logo Goes Here

Tier III Vendors

You currently should have 6 trade accounts reporting to your business credit reports.

Now, add 4 more accounts from Tier III.

When you make a purchase, do so on your net/credit terms. It is payments on net/credit terms that are reported.



To ensure that your vendors report your payments, make a purchase of \$50 or more.

It typically takes 30-90 days for your payments to report on your business credit reports.



Tier III Vendors



ARCO

Phone: 800-633-3271

Website: <https://www.fleetcardsusa.com>

Reports: D&B, Experian and Equifax

Description:

The ARCO Business Solutions program provides more features, benefits and controls for every driver in your fleet. Their Business Solutions Fuel Card provides fleet managers with detailed reporting and individual spending controls. Accepted at over 1,500 participating ARCO locations in the United States. ARCO Business Solutions Mastercard® gives your drivers the flexibility of fueling at ARCO locations and any other fuel location in the United States where Mastercards are accepted. Experience complete online control 24/7.

Special Instructions:

The first payment made to Arco when you have a Net account can take up to 90 days to report. After that it reports monthly.

To Qualify:

Arco Business Solutions Fuel Card or Arco Business Solutions Mastercard

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- In Business for at least 1 year
- If not enough business credit history, may ask for a Personal Guarantee (PG)

To Apply: Online or over the phone

Terms: Net 7, Net 10 or Net 15

Tier III Vendors



BP

Phone: 800-348-7959

Website: <https://www.bp.com>

Reports to: D&B, Experian and Equifax

Description:

BP Business Solutions Fuel Card. Fuel at thousands of BP branded locations in the U.S. Control spending by setting gallon limits for each card. Take charge of your company's fuel expenses by stopping unauthorized purchases and fraud

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account

Note- If not approved based on merit of application, may ask for deposit or a Personal Guarantee (PG).

- Accepted at thousands of BP or Amoco branded locations in the U.S.

To Apply: Over the phone

Terms: Net 7, Net 10 or Net 15

Tier III Vendors



Business T-Shirt Club

Phone: 708-719-4238

Website: <https://businesstshirtclub.com/>

Reports to: Equifax

Description:

Business T-Shirt Club is a wholesale t-shirt and apparel buying club exclusively for business owners & entrepreneurs. Membership grants you access to premium apparel brands at wholesale rates for all your apparel needs!

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Minimum order quantity for custom printed apparel is 12 items per design. For blank apparel orders, there is a minimum order amount of \$250 required.
- Annual Membership- \$69.99

To Apply: Online

Terms – Net 30

Tier III Vendors



CITGO

Phone: 877-596-4342

Website: <https://www.citgo.com/>

Reports to: D&B, Experian and Equifax

Description:

CITGO Petroleum Corporation is a U.S.-based petroleum company with a rich heritage of more than 100 years.

Our history as an American success story began in 1910 with the founding of the Cities Service Company, a then pioneering utility services provider to the sprawling cities of the Midwest. In 1965, our now familiar and enduring CITGO "trimark" brand was born.

Special Instruction:

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

To Apply: Online or over the phone

Terms: Net 15

Tier III Vendors



Crown Office Supplies

Phone: 307-317-7018

Website: <http://crownofficesupplies.com/>

Reports to: D&B, Experian and Equifax

Description:

Offers a variety of Office Supplies and takes helping clients seriously. They state just starting your business, or maybe have an existing business, but you have a question regarding office supplies...we are here to help!

Special Instruction:

There is a 99.00 annual fee, though they do report that fee to the business credit bureaus. For other purchases to report needs to be a minimum of 30.00 purchase.

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business must be at least 90 days old.
- Has other approved vendors with a credit limit of \$800 or higher.
- Membership fee is \$99 annually upon approval.

To Apply: Online

Terms: Net 30

Tier III Vendors



Gempler's

Phone: 800-382-8473

Website: <https://gemplers.com>

Reports to: D&B

Description:

Since 1939, Gempler's has been helping outdoor professionals take tough jobs to task. We provide a wide selection of professional-grade tools, equipment, products and supplies, along with easy shopping, dedicated expertise and responsive service. Shop Gempler's for your landscaping, agricultural and pest control needs. Choose from our wide selection of sprayers and accessories for every job. Whether you're a landscape contractor, golf course superintendent, nursery operator or anyone in between, Gempler's can help make your hard work easy.

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Strong business credit history
- Must have a good D&B paydex score of 80 or higher
- Annual sales with Gempler's of \$2500 and 4 or more orders within a 12-month period paid via credit card.

To Apply: Over the phone

Terms: Net 30

Tier III Vendors



Lands' End

Phone: 888-462-4705

Website: <https://business.landsend.com/>

Reports to: D&B

Description:

Trust Lands' End Business Outfitters for all of your business clothing, uniform clothing, corporate gift and promotional product needs. Our top-quality custom logo clothing, corporate apparel and promotional products include embroidered polo shirts, embroidered dress shirts, business outerwear, screen-printed t-shirts and sweatshirts, drinkware, bags, totes and more.

To Qualify:

- Entity in good standing with Secretary of State
- Business credit history
- EIN number with IRS
- Business address- matching everywhere.
- Business License- if applicable
- Business Bank account
- No minimum time in business but needs some credit history established.
- Must have a good D&B Paydex score of 80 or higher

To Apply: Online or over the phone

Terms: Net 30

Tier III Vendors



MAPCO

Phone: 877-585-6819

Website: <https://www.fleet-advantage.com/>

Reports to: D&B, Experian, and Equifax

Description:

MAPCO Fleet is a wholly-owned subsidiary of MAPCO, offering diverse solutions for every type of fleet. They provide industry-leading solutions to companies and fleet managers while creating relationships directly with drivers through their Fleet Rewards program.

Special Instruction:

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

To Apply: Online or over the phone

Terms: Net 15

Tier III Vendors



NTB

Phone: 888-313-5338

Website: <https://www.ntb.com/home>

Reports to: D&B

Description:

We strive to be a go-to resource for your car's health. With a huge range of tires and quality products at the guaranteed lowest price, combined with fast, hassle-free service, our bumper-to-bumper auto care is all you need, every time. Whenever your vehicle requires service or repair, you can trust our highly qualified technicians to get you back on the road. We'll even help you remember the important to-dos like oil changes and routine service. Plus, we can send you coupons to help keep your costs down, just in time.

To Qualify:

- Entity in good standing with Secretary of State
- Business credit history
- EIN number with IRS
- Business address- matching everywhere.
- Business License- if applicable
- Business Bank account
- Bank references
- Trade references
- Must have a good D&B paydex score of 80 or higher

To Apply: Online or over the phone

Terms: Net 30

Tier III Vendors



ORR Safety

Phone: 800-669-1677

Website: <https://www.orrsecurity.com/>

Reports to: D&B

Description:

ORR Safety Corporation is a family-owned distributor of Personal Protective Equipment (PPE) and related services to the industrial market. Since 1948 ORR Safety has provided products and services to over 20,000 companies, helping to protect hundreds of thousands of workers. ORR Safety continues to partner with companies to achieve the passion possessed by all of us – to provide a safe work environment and protect workers from the possibility of injury.

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- Trade/credit references
- Must have a good D&B paydex score of 80 or higher
- At least 2 years in business

To Apply:

Over the phone – 502.774.6557 (credit dept.)
and Fax, mail or e-mail the credit application.

— Fax: 502.515.8020

— Mailing Address: PO Box 198029, Louisville, KY 40259-8029

— E-mail: CreditDepartment@orrcorp.com

Terms: Net 30

Tier III Vendors



platt.com

Platt

Phone: 503-526-2326

Website: <https://www.platt.com>

Reports to: D&B and Experian

Description:

Platt Electric Supply is a wholesale distributor of electrical, industrial, lighting, tools, control and automation products for the electrical, construction, commercial, industrial, utility and datacom markets.

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- No minimum accounts reporting- overall review
- Must have a good D&B paydex score of 80 or higher
- No minimum time in Business

To Apply: Online

Terms – Net 30

Tier III Vendors



Royal Farms

Phone: 888-300-9034

Website: <https://www.royalfarms.com>

Reports to : D&B, Experian and Equifax

Description:

Since 1959, this is your go-to place day or night for breakfast, lunch, snacks, dinner, gasoline and diesel fuel, and all the things you need! Dine in our seating area or take out.

Special Instruction:

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud. Please apply within 2 to 3 months apart per application.

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

To Apply: Online or over the phone

Terms: Net 15

Tier III Vendors



Shell

Phone: 888-260-0886

Website: <https://www.shell.us>

Reports to: D&B, Experian and Equifax

Description:

Shell is a global group of energy and petrochemical companies. A Shell Card will help you keep vehicles in shape and your expenses under control.

Special Instruction:

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

Terms: Net 15

To Apply: Online or over the phone

Tier III Vendors



Sinclair

Phone: 866-300-5469

Website: <https://www.sinclairoil.com>

Reports to: D&B, Experian and Equifax

Description:

Sinclair Oil Corporation has been helping western America drive with confidence for over 80 years.!

Special Instruction:

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

To Apply: Online

Terms: Net 15

Tier III Vendors



Speedway

Phone: 866-885-4965

Website: <https://www.speedway.com>

Reports to: D&B and Experian

Description:

Speedway is a gasoline-convenience store company with over 4,000 stores from coast to coast. At Speedway, we are proud of our success at meeting the fueling and convenience needs of over two million customers every day, and proud of the reputation of our good name within the communities we serve. Speedway is a wholly owned subsidiary of Marathon Petroleum Corporation.

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- At least 1 year in business
- Good business payment history, approves on overall merit of application
- Can use a Personal Guarantee (PG) or \$500 deposit if not approved with EIN

To Apply: Online or over the phone

Terms: Net 15

Tier III Vendors



Spinx

Phone: 800-950-5074

Website: <https://www.myspinx.com>

Reports to: D&B, Experian and Equifax

Description:

The Spinx Fleet Services Card, powered by WEX. To prevent unauthorized fueling, each vehicle is assigned a card and each driver is assigned a unique identification number — one cannot be used without the other. You decide who can purchase what, when, and how much. Simple, easy-to-read monthly reports, available online and in paper formats, show how and where your vehicles were fueled, so you can account for every penny. No annual fee but with a monthly fee of \$2 per card.

Special Instruction:

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud. Please apply within 2 to 3 months apart per application.

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

To Apply: Online

Terms: Net 15

Tier III Vendors



Stripes Fleet

Phone: 866-325-6961

Website: <https://www.stripesfleetcards.com/>

Reports to: D&B, Experian and Equifax

Description:

The Stripes fleet card program is designed to help businesses optimize savings, receive competitive fuel rebates at Stripes Stores, and fuel almost anywhere in the U.S.

Special Instruction:

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red flag your account for fraud.

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

To Apply: Online or over the phone

Terms: Net 15

Tier III Vendors



Summa Office Supplies

Summa Office Supplies

Phone: 818-476-7892

Website: <https://summaofficesupplies.com/apply>

Reports to:

Tier 1 account reports to Equifax

Tier 2 account reports to D&B

Description:

Summa Office Supplies is the ultimate source for all of your office product needs. We specialize in quality office products and supplies at guaranteed savings. We are ready to provide you and your team with the quality office supply products that are essential to your office environment.

Special Note:

Tier 1 account only has limited options of products. but is able to get with not many qualifications.

Tier 2 account offers their full list of products but might ask for a PG

To Qualify:

- Offer Net 30 with normal Biz foundation- \$2000 limit
- Min \$75.00 purchase for the first order only to report
- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- You may qualify for Tier 1 account if new in business and not enough business credit history with a minimum order of \$80 of downloadable products
- You may qualify for Tier 2 account if the business has 6 months or more of credit reporting with a minimum order of \$300 worth of office supplies upon checkout.

To Apply: Online

Terms: Net 30

Tier III Vendors



Sunoco

Phone: 844-255-4520

Website: <https://www.sunoco.com>

Reports to: D&B, Experian and Equifax

Description:

Sunoco Corporate Gas Card. This no-fee card helps smaller fleets control fuel costs by eliminating unwanted purchases and supplying transaction-level purchase.

To Qualify:

Sunoco Suntrak Card and Sunoco Universal Card

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

Sunoco Corporate Card

- Same as above except:
- At least 3 years in the business
- Has an annual revenue of \$1M or more

To Apply: Online or over the phone

Terms:

Net 15 (Sunoco Suntrak Card and Universal Fleet Card)

Revolving (Sunoco Corporate Card)

Tier III Vendors



Tractor Supply

Phone: 800-559-8232

Website: <https://www.tractorsupply.com>

Reports to: D&B and Experian

Description:

Tractor Supply is the largest rural lifestyle retailer in the United States, has been passionate about serving its unique niche, as a one-stop shop for recreational farmers, ranchers and all those who enjoy living the rural lifestyle, for more than 80 years.

To Qualify:

Net 30, 60 terms

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Should be in business for at least 6 months
- Must have a good D&B paydex score of 80 or higher
- A Personal Guarantee (PG) is NOT required

Revolving

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- No minimum time in business
- A Personal Guarantee (PG) is required

To Apply: Online or at the store

Terms: Net 30, Net 60 or Revolving

Tier IV Vendors

You currently should have 10 trade accounts reporting to your business credit reports.

Now, add 4 more accounts from Tier IV.

When you make a purchase, do so on your net/credit terms. It is payments on net/credit terms that are reported.

To ensure that your vendors report your payments, make a purchase of \$50 or more.

It typically takes 30-90 days for your payments to report on your business credit reports.



Tier IV Vendors



ABC Supply Co.

Phone: 608-802-3068

Website: <https://www.abcsupply.com>

Reports to: Experian and Equifax

Description:

ABC Supply Co., Inc. is the largest wholesale distributor of roofing in the United States and one of the nation's largest distributors of siding, windows and other select exterior and interior building products, tools and related supplies. Since our start in 1982, we've grown to become a national organization with more than 700 branches and other facilities in 49 states.

Our success is the result of an unwavering focus on a single, simple guiding principle – treat contractors (large and small) with respect and give them the products and services they need to build their businesses. We offer high quality products, superior service and competitive pricing, ensuring the contractors have the products they need – when and where they need them.

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Trade account reference required.
- Some established business credit history
- If not enough business credit history, a Personal Guarantee (PG) is required

To Apply: Online-

Print and complete the application and return it or fax it to your local ABC Supply branch.

or send via email: cfs961@abcsupply.com

Terms: Net 30

Tier IV Vendors



Ally

Phone: 888-925-2559

Website: <https://www.ally.com>

Reports to: D&B, Experian and Equifax

Description:

Ally offers commercial vehicle financing. Gives personal financing but reports also to business credit bureaus. If your business qualifies for financing without the owner's guaranty, you can obtain financing in the business name only. This gives you the ability to save your personal credit for other use as well.

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Bank reference
- Fleet financing references
- Apply in business only, dealer will advise if approved or Personal Guarantee (PG) needed
- If PG is used will not report on personal bureaus, unless account defaults

To Apply: At Dealership only. dealer locations listed on their website.

Terms: Lease or Loan

Tier IV Vendors



American Express

Phone: 855-854-2688

Website:

https://www.americanexpress.com/us/credit-cards/business/corporate-credit-cards/?inav=footer_corp_prg

Reports to: D&B

Description:

American Express offers world-class Charge and Credit Cards, Gift Cards, Rewards, Travel, Personal Savings, Business Services, Insurance and more

To Qualify:

AMEX Corporate Start-up Account

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Bank statement for the last 3 months, with a minimum of \$2 million bank account balance.

AMEX Corporate Account

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Has a minimum of \$4M in annual revenue
- At least 2 years of financial statement

To Apply: Online or over the phone

Terms: Net 30

Tier IV Vendors



Brex

Phone: 844-725-9569

Website: <https://brex.com/>

Reports to: D&B and Experian

Description:

Brex is rebuilding B2B financial products, starting with a corporate card for technology companies. We help startups of all sizes (from recently incorporated to later-stage companies) to instantly get a card that has 20x higher limits, completely automates expense management, kills receipt tracking, and magically integrates with their accounting systems.

Special Instruction:

They offer 2 types of business credit account- for Start-up businesses and E-commerce. They don't offer balance transfers from other credit cards to Brex due to Non-PG.

To Qualify:

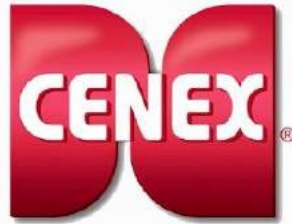
- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- No Personal Guarantee is required.

- For Start-Up Account:
 - No minimum time in business
 - Average bank balance of \$100,000 to get approved for Net 30
 - Average bank balance of \$50,000 and below with Professional Investors like Venture Capital and Private Equity.

To Apply: Online

Terms -Net 30

Tier IV Vendors



Cenex

Phone: 800-852-5301

Website: <https://www.cenex.com>

Reports to: Equifax

Description:

CENEX have a fleet and business card. Both are private labeled and can only be used at the store/ station

To Qualify:

Cenex Business credit card or Cenex Voyager Fleet card

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Bank references
- Been in business for at least 3 years
- If less than 3 years, a Personal Guarantee (PG) is required
- No Florida and CA PG allowed

To Apply: Online or over the phone (800-852-8180)

Terms: Net 25

Tier IV Vendors



Chevron/Texaco

Phone: 888 531 3717

Website: <https://www.chevron.com>

Reports to: D&B, Experian and Equifax

Description:

Chevron / Texaco Universal Business Card gives you a turn-key system to help control and monitor fuel expenses. The Business Card is accepted at thousands of Chevron and Texaco stations for gasoline, tires, batteries, and more.

Special Instruction:

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- Established business credit
- Prefer in business for over 18 months.
- If not approved based on business credit history or been in business for less than 1 1/2 years, then a \$500 deposit is needed or a Personal Guarantee(PG)

To Apply: Online or over the phone

Terms: Net 7

Tier IV Vendors



Circle K

Phone: 866-462-5035

Website: <https://www.circlek.com>

Reports to: D&B, Experian and Equifax

Description:

Circle K offers a private labeled fleet card. With the Circle K Fleet Card, you can save up to 4¢ a gallon (based on monthly gallons purchased at Circle K locations).

Special Instruction:

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

To Apply: Online or over the phone (800) 852-8180

Terms: Net 15

Tier IV Vendors



Citizens Bank

Phone: 866-248-4936 ext. 2

Website: <https://www.citizensbank.com/small-business/overview.aspx>

Reports to: D&B, Experian and Equifax

Description:

As the 13th largest retail bank in the United States, we deliver a broad range of financial services to over five million individuals, companies, not for profits, and institutions.

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Social security number
- Trade reference
- A Personal Guarantee (PG) is required.
- Minimum of 6 months in business
- Business must be located in RI, MA, CT, DE, MI, PA,NJ, NY, OH, PA, RI, VT AND NH

To Apply: Online, over the phone or at the branch

Terms: Revolving

Tier IV Vendors



Commerce Bank

Phone: 800-892-7104 option 2

Website: <https://www.commercebank.com/>

Reports to: D&B and Experian

Description:

At Commerce Bank, we have over 150 years of experience and many strong, established products to back us up. From Bloomington, Illinois to Denver, Colorado, and at 184 branches in between, we serve individuals, families, businesses and communities at the local branch, the ATM, online and through our 24/7 customer service line. Commerce Bank serves customers in Missouri, Kansas, Illinois, Oklahoma, and Colorado.

To Qualify:

- Entity in good standing with Secretary of State
- Business credit history
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- No minimum time in business
- Must have at least \$5M in annual revenue
- If less than \$5M in annual revenue, a Personal Guarantee (PG) is required.
- For-profit businesses with annual revenue of \$5 million or greater may choose to be underwritten based on company liability, provided that financial statements and a Corporate Resolution are also submitted.
- Any business within Commerce Bank's retail lending area (MO, KS, IL, OK, CO) only can apply.
- Cash advance available with business credit card approval, amount of cash advance depends upon approval amount.

To Apply: At a branch if online they may require a PG

Terms: Net 30 or Revolving

Tier IV Vendors



Dell

Phone: 512-513-3276

Website: <https://www.dell.com/en-us>

Reports to: D&B – Quarterly

Description:

Visit Dell to buy computers and accessories for your Home or Small, Medium & Large Business. The Dell Business Credit Account is a revolving line of credit that provides an easy way to finance purchases of Dell equipment.

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Good Business Credit, no minimum
- 3-5 years in Business
- Personal Guarantee (PG) may be required if some criteria is not met

To Apply: Online or over the phone

Terms: Revolving

Tier IV Vendors



Divvy

Phone: 385-352-0374

Website: <https://getdivvy.com/>

Reports to: D&B

Description:

Divvy is the leading spend and expense management platform for business. It's fused with a smart corporate credit card to provide instant visibility and control of companywide spending. With Divvy, employers can give employees direct access to funds, effectively eliminating expense reports and retroactive reimbursements.

To Qualify:

- Entity in good standing with Secretary of State
- Business credit history
- EIN number with IRS
- Business address- matching everywhere.
- D&B Number
- Business License- if applicable
- Business Bank account
- Business Bank Statement
- No minimum time in business
- Trade/credit references
- Must have a good D&B paydex score of 80 or higher
- Has the option to apply without a Personal Guarantee (PG).

To Apply: Online

Terms: Net 7, Net 15 or Net 30

Tier IV Vendors



Ford

Phone: 800-727-7000

Website:

https://www.ford.com/finance/content/dam/ford-credit/us/pdf/commercial/fcus_business_credit_app.pdf

Reports to: D&B and Experian

Description:

Ford offers commercial vehicle financing options including loans, lines and leases to actual business entities (not sole proprietorships).

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Strong business credit history
- May ask for Personal Guarantee (PG) if not approved on merit of application

To Apply: At the Dealership

Payment Terms: Loan or Lease

Tier IV Vendors



Frost Bank

Phone: 866-376-7889

Website: <https://www.frostbank.com/>

Reports to: D&B and Experian

Description:

Everyone is significant, and at Frost, we treat them that way. We give our customers a square deal and keep their assets safe and sound. These beliefs have guided Frost from the very beginning and served our customers well since 1868. We offer our customers a full range of banking, investment and insurance products to help them better manage their money, grow their wealth and protect their assets. And our disciplined relationship approach has stood the test of time.

To Qualify:

- Entity in good standing with Secretary of State
- Business credit history
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- No minimum time in business
- Must have at least \$5M in annual revenue
- If less than \$5M in annual revenue, a Personal Guarantee (PG) is required.
- For-profit businesses with annual revenue of \$5 million or greater may choose to be underwritten based on company liability, provided that financial statements and a Corporate Resolution are also submitted.
- Businesses that are registered in Texas state only are eligible to apply.
- Must be a current Frost customers only to apply

To Apply: At a branch if online they may require a PG

Terms: Revolving

Tier IV Vendors



Irving

Phone: 866-999-8199

Website: <https://www.theirving.com>

Reports to: D&B and Equifax

Description:

Protect your account with improved security features such as odometer prompts and driver ID validation. Choose the control option that best meets your needs

Fuel only – Restricts card purchases to fuel only.

Open to buy – Allows both fuel and convenience store purchases.

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS – Business address- matching everywhere
- D&B number
- Business License- if applicable
- Business Bank account
- Bank reference
- Business phone no. listing to 411
- Strong business credit history with good D&B score.
- Been in business for at least 2 years
- Note- If not approved based on merit of application, may ask for deposit or Personal Guarantee (PG).

To Apply: Online

Terms: Net 7, Net 15 or Net 30

Tier IV Vendors



Sam Ash

Phone: 800-472-6274

Website: <https://www.samash.com/>

Reports to: D&B and Experian

Description:

Sam Ash Music Direct is a nationwide online music store that sells guitars, basses, drums, live sound and recording equipment.

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Trade references
- Bank references
- Gross Annual Sales
- Must have a good D&B paydex score of 80 or higher.
- At least 2 years in business, if less than 2 years in business, a Personal Guarantee(PG) is required.

To Apply: Over the phone (856) 505-4192 or at the store

Terms: Net 30

Tier IV Vendors



Sam's Club

Phone: 800-362-6196

Website: <https://www.samsclub.com/sams/homepage.jsp>

Reports to: D&B

Description:

Sam's Club is a warehouse retail chain offering office supplies, business furniture, vending items, janitorial/cleaning supplies, paper products, food service supplies, computers and more.

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- Must have Club membership

As stated on their application if less than the below items might be harder to be approved without a Personal Guarantee(PG) but can try

- \$5 million in annual sales or revenues
- At least 2 years in business
- More than 10 employees
- A Personal Guarantee (PG) is required if company is a Sole Proprietor or Partnership
- Cash advance available with business credit card approval, amount of cash advance depends upon approval amount.

To Apply: At the store

Terms: Revolving

Tier IV Vendors



Sutherlands

Phone: 816-756-3000

Website: <https://sutherlands.com>

Reports to: D&B

Description:

The Sutherland Lumber Company is a privately-owned, family run organization founded 100 years ago by Robert R. Sutherland. They specialize in complete building packages, including storage sheds, garages, post frame buildings and pole barns, and entire houses. Sutherland's staff of knowledgeable experts can help plan any project, large or small.

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Number of Employees
- Apply in business only, they will advise if approved or PG needed
- If not approved based on business credit history, a Personal Guarantee (PG) is required.
- Cash advance available with business credit card approval, amount of cash advance depends upon approval amount.

To Apply: Online or at the store

Terms: Revolving

Tier IV Vendors



Tesoro

Phone: 888-367-8417

Website: <http://www.tesorofleet.com>

Reports to: D&B, Experian and Equifax

Description:

Tesoro commercial fleet fuel and universal cards will save your business time and money. Save at over 70 Tesoro locations in Alaska. Get what you need to rein in one of your biggest business expenses, with automatic accounting, reports, and powerful tools for saving.

Special Instruction:

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

To Apply: Online or over the phone

Terms: Net 15

Tier IV Vendors



Thorntons

Phone: 800-928-8022

Website: <https://www.thorntonsinc.com>

Reports to: D&B, Experian and Equifax

Description:

Thorntons strives daily to be our guests' favorite place to stop when they are on-the-go. As a family and Team Member-owned, privately held company, our team-based, high-energy culture is a combination of entrepreneurial spirit and core values centered around our guests.

Special Instruction:

Please keep in mind, before applying for multiple accounts with WEX Fleet cards, please make sure to have enough time in between applying so that they don't red-flagged your account for fraud.

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Business Phone Number Listed in 411
- SSN is required for informational purposes. If concerned they will pull your personal credit please talk to their credit department before applying.
- If not approved based on business credit history or been in business less than 1 year, then a \$500 deposit is needed or a Personal Guarantee(PG)

To Apply: Online or over the phone

Terms: Net 15

Tier IV Vendors



Toyota

TOYOTA

Phone: 800-331-4331

Website: <https://www.toyota.com/>

Reports to: Experian and Equifax

Description:

Toyota Motor Corporation is a global automotive industry leader manufacturing vehicles in 27 countries or regions and marketing the company's products in over 170 countries and regions. Founded in 1937 and headquartered in Toyota City, Japan, Toyota Motor Corporation employs nearly 350,000 people globally.

To Qualify:

- Entity in good standing with Secretary of State
- EIN number with IRS
- Business address- matching everywhere.
- D&B number
- Business License- if applicable
- Business Bank account
- Bank reference
- Trade/credit references
- Good business credit history
- At least 2 years in business
- If not approved based on business credit history or been in business less than 2 years, then a Personal Guarantee(PG) is required.

To Apply: At the dealership – <https://www.toyota.com/dealers/>

Terms: Revolving