

Priority Tradelines Cardholder Agreement

Priority Tradelines, LLC – Cardholder Participation Agreement

2025-2026

1. Parties

This Agreement is entered into by **Priority Tradelines, LLC** (“Company”) and the undersigned credit cardholder (“Cardholder”).

2. Purpose

The Company operates a credit enhancement business by placing authorized users (“AUs”) on established, seasoned credit card accounts. The Cardholder agrees to allow the Company to add AUs to their account under the following terms.

3. Cardholder Responsibilities

a. Account Maintenance

- Keep the account in good standing, with **on-time payments** and **utilization under 10%**.
- Automatic payments must be scheduled for each card.
- Do not close or downgrade the account without **30 days’ written notice**.

b. Authorized User Additions

- Company may add up to **3 AUs per quarter** to each account at cardholders’ discretion
- AUs are for **credit reporting only** and may not access or spend on the account.

c. No Interference & Client Contact

- Cardholders will not contact clients through phone, email, fax.
- All communications and disputes must go through the Priority Tradelines.

d. Account Conduct & Notifications

- Late payments or excessive spending above 10% utilization = **forfeited commission**.
- Notify Company in writing within **30 days** or ASAP of:
 - Account credit limit changes, or
 - Anticipated excessive spending.
 - Unusual active or account closure

e. Fraud & Privacy

- Cardholders will not commit fraud, misrepresentation, or provide false information.
 - Cardholders and Priority Tradelines will remove and securely discard all client information/ Personal Identifiable Information (PII) upon termination.
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4. Rules of Engagement (Onboarding Policies)

- **Slots Per Card:** 1–2 initially, with more available upon performance review.
 - **Payment Timeline:** Payments issued **Sundays via Zelle (or ACH)** once AU posts (7–10 days after statement). Payroll always falls on Sunday.
 - **Adding Clients:** Add within **48 hours**; proof required (screenshot/photo with sensitive info masked).
 - **Deleting Personal Identifiable Information PII:** Client data must be deleted immediately after adding.
 - **Zero Tolerance for Fraud:** Any misuse of client information = immediate termination and forfeited payment as well as criminal charges may follow at client/company discretion.
 - **Proof of Performance:** Cardholder must provide masked credit report screenshots showing lender/bank, payment history, balances, statement dates, and posting status.
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5. Compensation

- Cardholders receive **full payout per client added. Priority tradelines will email your payout rates for your records.**
 - No payment if account rules (utilization, timeliness, fraud) are violated.
 - Cardholder is responsible for taxes; Company will issue **Form 1099-MISC in Jan/Feb.**
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6. Legal & Compliance

- Agreement governed by **Texas law + FCRA.**
 - Cardholders are independent contractors, not employees.
 - Confidentiality applies to all company and client data.
 - Non-solicitation: Cardholder may not work directly with Company's clients for 2 years post-termination.
 - Force Majeure: Priority Tradelines is not liable for credit bureau or bank delays.
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7. Indemnification & Liability

- Cardholders indemnify Priority Tradelines against claims from account misuse.
 - Company's liability capped at unpaid compensation owed.
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8. Dispute Resolution

- **Binding arbitration in Tarrant County, Texas.**
 - No jury trial or class action rights.
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9. Severability

If one section is unenforceable, the rest of the Agreement still stands.

10. Entire Agreement

This document is the full agreement between parties and supersedes prior communications.

Cardholder FAQ (Frequently Asked Questions)

Q: Can AUs spend on my account?

A: No. AUs only gain credit history reporting. They cannot access, use, or spend on your account.

Q: How many AUs will be added?

A: Up to 2-3 **per quarter per card**. We typically start with 1–2 slots to test performance.

Q: When will I get paid?

A: After the AU posts (typically 7–10 days after statement date). Payments are made **on Sundays via Zelle or ACH**.

Q: What if I make a late payment or go over 10% utilization?

A: You will **not be paid for that cycle/client**. Consistent violations may terminate your agreement.

Q: What if I need to use my card heavily for holiday spending or emergencies?

A: Notify us in writing **within 30 days**. If utilization exceeds 10% without notice, you forfeit payment. Use a different account if you have other credit cards as an option as well. Consider a balance transfer.

Q: How do I prove I added a client?

A: Submit a screenshot (if online) or a masked card order photo (if by phone). Proof is required for payment. This can be sent via email.

Q: What happens to client data I receive?

A: You must delete all PII immediately after adding. No storing, sharing, or reusing information.

Q: What if I close or downgrade my account?

A: You must provide 30 **days' notice**. Closing/downgrading without notice forfeits your payment.

Q: Will I get a tax form?

A: Yes. If you earn over IRS reporting thresholds, a **1099-MISC** will be issued in Jan/Feb

Q: What if I have a dispute with a client?

A: You are not to interact with clients. **All disputes are handled by Priority Tradelines.**

Cardholder Signature: _____

Date: _____

Priority Tradelines, LLC

Fort Worth, Texas