

SETTLEMENT AGREEMENT

This Settlement Agreement (“Agreement”) is entered into by and between WorkSTEPS, Inc. (“WorkSTEPS”), and Herman Ragland (“Named Plaintiff”) (collectively, the “Parties”), individually and on behalf of a class of similarly situated individuals (the “Class”).

WHEREAS, WorkSTEPS is an occupational health and wellness company that sells continuous positive airway pressure (“CPAP”) devices to individuals who are instructed by certified medical examiners to obtain and utilize such devices to comply with United States Department of Transportation health and safety regulations;

WHEREAS, on or about December 22, 2022, Named Plaintiff purchased a CPAP device from WorkSTEPS;

WHEREAS, on or about December 21, 2023, Named Plaintiff filed a lawsuit against WorkSTEPS, styled *Herman Ragland v. WorkSTEPS, Inc.*, Case No. 23-990433 (the “Lawsuit”), in the Court of Common Pleas, Cuyahoga County, Ohio (the “Court”) alleging that WorkSTEPS’ sale of the CPAP device to him violated of the federal Truth in Lending Act, 15 U.S.C. § 1601, *et seq.*, the Ohio Retail Installment Sales Act, Ohio Rev. Code § 1317.01, *et seq.*, and the Ohio Consumer Sales Practices Act, Ohio Rev. Code § 1345.01, *et seq.*;

WHEREAS, on or about December 16, 2024, Named Plaintiff filed the First Amended Class Action Complaint, seeking to amend the Complaint underlying the Lawsuit to assert the above claims on behalf of himself and the Class;

WHEREAS, the Parties agreed to mediate in an attempt to reach a mutually agreeable settlement to resolve all of the claims asserted by the Named Plaintiff in the Lawsuit;

WHEREAS, the Parties mediated this matter with Mediator David A. Schaefer, Esq., of McCarthy Lebit Crystal & Liffman Co., LPA, on August 27, 2025, during which the Parties agreed to resolve the Lawsuit, including all claims Named Plaintiff and Class Members have or may have had against WorkSTEPS and related persons and entities, as set forth and described herein;

WHEREAS, WorkSTEPS denies all claims of wrongdoing or liability asserted in the Lawsuit. Despite WorkSTEPS’ denial, it desires to settle the Lawsuit and avoid the expense, risk, exposure, inconvenience, and uncertainty of continued litigation. Neither this Agreement, nor any negotiation or act performed in relation to same, is or may be deemed to be, or may be used as an admission of or evidence of any wrongdoing or liability;

WHEREAS, the Parties enter into this Settlement Agreement to fully and finally resolve all claims, disputes, and controversies relating to the allegations of the Named Plaintiff, on behalf of himself and the Settlement Class Members, in the Lawsuit. Named Plaintiff and Class Counsel have conducted an investigation into the facts and the law regarding the Lawsuit and have concluded that a settlement on the terms set forth herein is fair, reasonable, and adequate, and beneficial to and in the best interests of the Settlement Class Members, recognizing the existence of complex and contested issues of law and fact, the risks inherent in litigation, the likelihood of

protracted and expensive future proceedings, and the magnitude of the settlement benefits derived from the contemplated settlement in light of both the potential and likely range of recovery, as well as the potential of no recovery whatsoever.

In consideration of the covenants, agreements, and releases set forth herein, and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, it is agreed by and among the undersigned that the Lawsuit be settled and compromised, and that the Releasors release the Released Parties from the Released Claims, without costs except as explicitly provided for in this Agreement, on the following terms and conditions, subject to court approval. The Parties are satisfied that the terms and conditions of this Agreement are fair, reasonable, adequate, and in their respective best interests.

1. **Definitions.**

- a. "Agreement" or "Settlement Agreement" means this Settlement Agreement.
- b. "Claims Administrator" means American Legal Claims Services, LLC or other entity in the business of class action settlement administration selected by the Parties and approved by the Court.
- c. "Class Counsel" shall mean Ronald I. Frederick, Jacquelyn S. Frederick, and Michael L. Berler, of Frederick & Berler, LLC.
- d. "Class Member" shall mean each member of the Settlement Class who does not timely elect to be excluded from the Class.
- e. "Counsel" or "Counsel for the Parties" shall mean both Class Counsel and WorkSTEPS' Counsel, respectively.
- f. "Court" shall mean the Court of Common Pleas of Cuyahoga County, Ohio.
- g. "Effective Date" shall mean the date when the Settlement Agreement becomes Final, which is 31 days after the Court's grant of the Final Approval Order, assuming no appeals have been filed. If an appeal has been filed, the Effective Date will become 31 days from when the appeal is finalized, and a final judgment is entered in the Lawsuit.
- h. "Fee and Expense Application" shall mean the motion to be filed by Class Counsel in which they seek approval of an award of attorney fees, expense reimbursement, as well as a Service Award for the Named Plaintiff. The Fee and Expense Application shall be filed concurrently with the filing of the Motion for Final Approval of the Class Action Settlement and shall also be posted on the Settlement Website.
- i. "Fee and Expense Award" shall mean the amount of attorney fees and reimbursement of litigation expenses awarded by the Court to Class Counsel out of the Settlement Fund.

j. “Final” shall mean the Final Approval Order has been entered on the Court’s docket, and (i) the time to appeal from such order has expired and no appeal has been filed; (ii) if such an appeal has been filed, it has been finally resolved and has resulted in an affirmation of the Final Approval Order; or (iii) the Court following the resolution of the appeal enters a further order or orders approving settlement on the material terms set forth herein, and either no further appeal is taken from such order(s) or any such appeal results in affirmation of such order(s).

k. “Final Approval Hearing” shall mean the hearing before the Court where the Plaintiff will request a judgment to be entered by the Court approving the Settlement Agreement, the Fee and Expense Award, and a Service Award to the Named Plaintiff, and shall be set no earlier than 80 days after the Notice Date.

l. “Final Approval Order and Judgment” shall mean an order entered by the Court that (i) certifies the Class pursuant to Ohio Rule of Civil Procedure 23; (ii) finds that this Agreement is fair, reasonable, and adequate, was entered into in good faith and without collusion, and approves and directs consummation of this Agreement; (iii) dismisses Plaintiff’s claims pending before it with prejudice and without costs, except as explicitly provided for in this Agreement; (iv) approves the Releases provided for in this Agreement and orders that, as of the Effective Date, the Released Claims will be released as to Released Parties; (v) reserves jurisdiction over the settlement and this Agreement; and (vi) finds that there is no just reason for delay of entry of final judgment with respect to the foregoing.

m. “Notice” or “Class Notice” shall mean the direct notice of this proposed settlement, which is to be provided substantially in the manner set forth in this Agreement and attached hereto as **Exhibit “1”** and also attached to **Exhibit “2” the Final Approval Order** and is consistent with the requirements of due process.

n. “Notice Date” shall mean the last day by which Notice must be issued to Class Members and will occur 30 days after the Court’s entry of the Preliminary Approval Order.

o. “Objection Deadline” means the date by which a written objection to this Agreement submitted by a Class Member must be postmarked and/or filed with the Court and sent to WorkSTEPS, which shall be designated as a date 60 days after the Notice Date.

p. “Opt Out Deadline” shall mean the last day on which a Class Member may submit a request to be excluded from the Class, which shall be designated as a date 60 days after the Notice Date.

q. “Parties” shall mean Named Plaintiff and WorkSTEPS, respectively.

r. “Preliminary Approval Order” shall mean the Court’s Order preliminarily approving this Agreement, certifying the Class for settlement purposes, and directing notice of the settlement to the Settlement Class substantially in the form of the Notice set forth in this Agreement. The proposed Preliminary Approval Order is attached as **Exhibit “3.”**

s. “Releasers” shall refer, jointly and severally, and individually and collectively to Named Plaintiff, Class Members, and anyone claiming by, through, or on behalf of them.

t. “Service Award” shall mean the amount paid to Herman Ragland for serving as class representative, considering his extensive patience, loyalty to the class, and extensive time spent fulfilling his duties, including having prepared for his deposition, reviewing filings, discussing the facts with counsel, staying abreast of developments, and numerous telephone conversations while this case has been pending. This award was negotiated only after a conditional agreement on relief to the class was reached and will be \$7,500 to the Named Plaintiff, subject to Court approval.

u. “Settlement Class” shall mean the individuals identified on the Settlement Class List, who purchased a CPAP device from WorkSTEPS by making an initial down payment and three subsequent monthly payments between January 1, 2022, and December 31, 2024.

v. “Settlement Class List” shall mean a list of each Settlement Class Member’s full name, last known address, and personal email address (if known).

w. “Settlement Class Member” shall mean an individual who falls within the definition of the Settlement Class.

x. “Settlement Fund” means the funds to be paid by, or on behalf of, WorkSTEPS to cover the payment of a Service Award to the Named Plaintiff, the payment of Class Counsel’s Fee and Expenses Award, and the payment of claims to participating Class Members. The Settlement Fund shall be in the amount of \$235,000.00.

y. “Settlement Payment” shall mean the payment to be made via mailed check and/or electronic payment to a participating Class Member.

z. “Settlement Website” means a website (www.workstepsettlement.com) established and administered by WorkSTEPS, which shall contain information about the settlement, including electronic copies of the Notice documents (or any forms of such documents approved by the Court), this Agreement, the First Amended Class Action Complaint, and the deadlines for objection, opt out requests, and the date of the Final Approval Hearing. The Settlement Website will remain active until 90 days after the Effective Date.

aa. “WorkSTEPS’ Counsel” shall mean Craig Dilger and Benjamin Fiechter of Stoll Keenon Ogden, PLLC.

2. Settlement Benefits and Administration.

a. Settlement Fund. Within twenty-one (21) days of the entry of the Preliminary Approval Order, WorkSTEPS shall cause to be deposited \$235,000.00 into a non-interest-bearing account at a financial institution insured by the Federal Deposit Insurance

Corporation that shall remain subject to the Court's jurisdiction until such time as the entirety of the Settlement Fund is distributed or the balance is returned to WorkSTEPS in the event this Agreement is terminated in accordance with Section 5(c) of this Agreement.

b. Use of Settlement Fund for Class Members. Settlement Class Members who attest to having purchased a CPAP device from WorkSTEPS by making an initial down payment and three subsequent monthly payments between January 1, 2022, and December 31, 2024, shall be entitled to a *pro rata* cash payment from the Settlement Fund. Total payments made to all Class Members shall not exceed \$110,000.00, inclusive of the Service Award paid to Named Plaintiff.

c. Payments to Class Members. After the Court enters an order approving the final Settlement Agreement and after the Effective Date, WorkSTEPS shall provide the requested relief to all Class Members, in accordance with the procedures below:

i. Provided that final approval of this Agreement is granted by the Court without material change, material amendment, or material modification, the Settlement Fund will be used to satisfy valid claims for Class Members, and expenses to Class Counsel as provided in this Agreement, in exchange for a full, fair, and complete release of all Released Parties from Released Claims, and dismissal of the Lawsuit with prejudice.

ii. Thirty days after the Effective Date, WorkSTEPS shall provide a digital payment or mailed check ("Settlement Payment") to each Settlement Class Member that has not opted out of the settlement or as approved by the Court, for good cause shown. The amount of each Settlement Payment shall be a *pro rata* share of \$110,000.00 of the Settlement Fund, less the amount of the Service Award payable to Named Plaintiff.

iii. For any Settlement Payment returned as undeliverable, WorkSTEPS shall make reasonable efforts to find a valid address and re-send the Settlement Payment within thirty 30 days after the payment is returned as undeliverable. WorkSTEPS shall make only one attempt to resend a Settlement Payment. Once the payments designated above have been made or awarded, to the extent any funds remain in the Settlement Fund, the Claims Administrator shall cause those funds to be split evenly and paid as a *cy pres* awards to both the National Consumer Law Center (NCLC) and the National Association of Consumer Advocates (NACA).

iv. In the event a third party, such as a bankruptcy trustee, former spouse, or other third party has or claims to have a claim against any payment made to a Class Member, it is the responsibility of the Class Member to transmit such funds to such third party. The Parties will have no, and do not agree to any, responsibility for such transmittal.

3. Class Notice, Opt-Outs, and Objections.

a. Notice. Within thirty (30) days after the date of the Preliminary Approval Order, WorkSTEPS shall compile a class list from its records and disseminate Notice to the individuals on the Settlement Class List. The Notice will be provided primarily via e-mail to Settlement Class Members whose personal e-mail addresses are known, and via U.S. Mail where (i) no personal e-mail address is known; (ii) e-mail notice is returned as undeliverable; or (c) after

60 days following the sending of the first e-mail if email notice is delivered but remains unopened after two attempts, the second of which shall be made 30 days after the first e-mail. The process to issue Notice as described in this Section and the creation and maintenance of the Settlement Website, www.workstepssettlement.com, shall constitute the "Notice Plan."

b. **Final Approval Hearing.** The Notice must set forth the time and place of the Final Approval Hearing (subject to change) and state that any Settlement Class Member who does not file a timely and adequate objection in accordance with this Agreement waives the right to object or to be heard at the Final Approval Hearing and shall be forever barred from making any objection to this Agreement.

c. **Opt Outs.** The Notice shall explain the procedure for Settlement Class Members to opt out of the settlement by submitting a request for exclusion to WSI postmarked no later than the Opt Out Deadline. The request to Opt Out must include the name of the Lawsuit, the Settlement Class Member's full name, current mailing address, and the words "Opt Out." The request to Opt-Out from the WSI Settlement must be personally signed by you and include the statement: "I/we request to Opt Out and be excluded from the proposed WSI class settlement in *Herman Ragland v. WorkSTEPS, Inc.*, Case No. CV-23-990433. The Notice must state that any Settlement Class Member who does not provide a timely request for exclusion in accordance with this Section will lose the opportunity to exclude themselves from the Class and will be bound by the Settlement.

d. **Objections.** The Notice shall explain the procedure for Settlement Class Members to object to the settlement or the Fee and Expenses Application by submitting written objections to the Court no later than the Objection Deadline. A written objection must include the name of the Lawsuit, the Class Member's full name, current mailing address and telephone number, a statement of the specific grounds for the objection, as well as any documents supporting the objection, the identity of and contact information for any attorney representing the objector, a statement regarding whether the Settlement Class Member or their attorney intends to appear at the Final Approval Hearing, a statement identifying all class action settlements objected to by the Settlement Class Member in the previous five years, and the signature of the Settlement Class Member or their attorney. Any class member who fails to timely file and serve an objection and notice shall not be treated as having filed a valid objection to the settlement and shall forever be barred from raising any objection to same.

e. No later than seven (7) days prior to the Final Approval Hearing, WSI shall report the names and addresses of all Settlement Class Members requesting exclusion, or who have objected to the Settlement, to the Court and Class Counsel. The list of individuals deemed by the Court to have excluded themselves from the Settlement Class, or objected to it, will be attached as an exhibit to the Final Approval Order.

4. **Preliminary Approval, Final Approval, and Jurisdiction.**

a. **Certification of the Class.** For purposes of this settlement only, the Parties stipulate to the certification of the Class, which is contingent upon both the Court entering the Final Approval Order and Judgment of this settlement, and the occurrence of the Effective Date.

b. Preliminary Approval. Following execution of this Agreement, Class Counsel shall file a motion for preliminary approval of the settlement, in a form agreeable to the Parties, within 30 days thereof or a date thereafter that is agreeable to the Parties and the Court.

c. Final Approval. Class Counsel shall move the Court for a Final Approval Order and Judgment of this settlement, to be issued following the Final Approval Hearing.

d. Jurisdiction. The Court shall retain jurisdiction over the implementation, enforcement, and performance of this Agreement, and shall have exclusive jurisdiction over any suit, action, proceeding, or dispute arising out of or relating to this Agreement that cannot be resolved by negotiation and agreement of counsel for the Parties. The Court shall retain jurisdiction with respect to the administration, consummation, and enforcement of the Agreement and for purposes of enforcing all terms of the Agreement. The Court shall also retain jurisdiction over all questions and/or disputes related to the Notice Plan.

5. Modification and Termination.

a. Modification. The terms and provisions of this Agreement may be amended, modified, or expanded only by written agreement of the Parties and approval of the Court; provided, however, that after entry of the Preliminary Approval Order, the Parties may, by written agreement, effect such amendments, modifications, or expansions of this Agreement and its implementing documents (including all exhibits hereto) without further notice to the Class or approval by the Court if such changes are consistent with the Preliminary Approval Order and do not materially alter, reduce, or limit, the rights of Settlement Class Members under this Agreement.

b. Settlement Not Approved. If (i) the Court does not issue the Preliminary Approval Order or Final Approval order and Judgment; (ii) the Effective Date does not occur; or (iii) the Final Approval Order is modified or reversed in any material respect by any appellate or other court, the Parties shall have 60 days from the date of such event during which the Parties shall work together in good faith in considering, drafting, and submitting reasonable modifications to this Agreement to address any issues identified by the Court or that otherwise caused the Preliminary Approval Order or Final Approval Order and Judgment not to issue or the Effective Date not to occur. If such efforts are unsuccessful, either Party may at their sole discretion terminate this Agreement on seven days' written notice to the other Party. For avoidance of doubt, neither Party may terminate this Agreement while an appeal from an order granting approval of the settlement is pending.

c. Termination. WorkSTEPS has the option to unilaterally terminate this Agreement on seven days' written notice to Class Counsel if more than 30 Class Members submit valid Requests for Exclusion, which number shall be provided to the Court under seal. In the event of such termination, this Agreement and the Settlement shall be considered null and void; all of the Parties' obligations under the Agreement shall cease to be of any force and effect; the Parties shall return to the *status quo ante* in the Lawsuit as if the Parties had not entered into this Agreement; the Settlement Fund shall be immediately released and returned to WorkSTEPS in its entirety; and all of the Parties' respective pre-Agreement claims and defense will be preserved. Further, in the event of such a termination, the certification of the Class shall be void and the

certification, or the fact that WorkSTEPS did not oppose certification of a class for purposes of settlement, shall not be used or cited thereafter by any person or entity in support of claims or defenses or in support or in opposition to a class certification motion. Defendant reserves the right to contest class certification for all purposes other than this Agreement.

6. Releases.

a. **Releases and Waiver.** Upon entry of the Final Approval Order and Judgment, Class Members release, acquit, and forever discharge WorkSTEPS and its agents, subsidiaries, parents, and affiliates, and their respective employees, officers, directors, shareholders, partners, members, managers, owners, heirs, executors, predecessors, successors, assigns, attorneys, insurers, and/or sureties (“Released Parties”) from any known or unknown claims, demands, actions, or causes of action that were or could have been asserted in the Lawsuit or are related to the allegations in the First Amended Class Action Complaint (“Released Claims”). Each Releasor waives any and all defenses, rights, and benefits that may be derived from the provisions of applicable law in any jurisdiction that, absent such waiver, may limit the extent or effect of the releases contained herein.

b. **Mutual Understanding.** The Parties understand that if the facts upon which this Agreement is based are found hereafter to be different from the facts now believed to be true (other than the class size identified by WorkSTEPS), each Party expressly assumes the risk of such possible difference in facts, and agrees that this Agreement, including the releases contained herein, shall remain effective notwithstanding such difference in facts. The Parties agree that in entering this Agreement, it is understood and agreed that each Party relies wholly upon their own judgment, belief, and knowledge, and that each Party does not rely on inducements, promises or representations other than those embodied herein.

c. **Bar to Future Suits.** Upon entry of the Final Approval Order and Judgment, the Named Plaintiff and Class Members shall be enjoined from prosecuting any claim that they have released herein in any proceeding against WorkSTEPS or based on any actions taken by any of the Released Parties that are authorized or required by this Agreement or by the Final Approval Order.

7. **Service Award.** Concurrent with the filing of the Motion for Final Approval of the Class Action Settlement, Class Counsel will file a Fee and Expense Application that will include a request for a Service Award for the Named Plaintiff in recognition of his contribution to the Lawsuit, not to exceed \$7,500.00, payable from that portion of the Settlement Fund reserved for Class Members pursuant to Section 2(b) of this Agreement, no later than 10 business days after the Effective Date. In the event the Court declines to approve, in whole or in part, the payment of the Service Award in the amount requested, the remaining provisions of this Agreement shall remain in full force and effect. No decision by the Court, or modification or reversal or appeal of any decision by the Court, concerning the amount of the Service Award shall constitute grounds for termination of this Agreement.

8. **Attorney Fees and Expenses.** Concurrent with the filing of the Motion for Final Approval of the Class Action Settlement, Class Counsel will file a Fee and Expenses Application

for an award of attorney fees and Expenses not to exceed \$125,000.00 to be paid from the Settlement Fund. The Parties did not discuss payment of attorney fees and expenses until after they agreed on all material terms of relief to the Class. The fee and expenses award shall be paid by WorkSTEPS from the Settlement Fund to Class Counsel within ten business days of the Effective Date. In the event the Court declines to approve, in whole or in part, the Fee and Expenses Application, the remaining provisions of this Agreement shall remain in full force and effect. No decision by the Court, or modification or reversal or appeal of any decision by the Court, concerning the amount of the Fee and Expenses Award shall constitute grounds for termination of this Agreement.

9. **No Admission of Liability.** The Parties understand and acknowledge that this Agreement constitutes a compromise and settlement of disputed claims. No action taken by the Parties either previously or in connection with the negotiations or proceedings connected with this Agreement or the Lawsuit shall be deemed or construed to be an admission of the truth or falsity of any claim or defenses heretofore made, or an acknowledgement or admission by either Party of any fault, liability, or wrongdoing of any kind whatsoever. Neither this Agreement, nor any act or document executed pursuant to or in furtherance of the settlement (i) is or may be deemed to be, or may be used as, an admission of, or evidence of, the validity of any claim made by Plaintiff; or (ii) is or may be deemed to be, or may be used as, an admission of, or evidence of, any fault or omission by WorkSTEPS in the Lawsuit or in any proceeding in any court, administrative agency, or other tribunal.

10. **Miscellaneous.**

a. **Entire Agreement.** This Agreement, including all exhibits hereto, shall constitute the entire Agreement among the Parties with regard to the subject matter hereof and shall supersede any previous agreements, representations, communications, and understandings among the Parties. This Agreement may not be changed, modified, or amended, except in writing sign by all Parties, subject to Court approval. The Parties contemplate that, subject to Court approval or without such approval where legally permissible and where such changes are non-material, the exhibits to this Agreement may be modified by subsequent agreement of counsel for the Parties prior to dissemination of Notice to the Class Members.

b. **Deadlines.** If any of the dates or deadlines specified herein falls on a weekend or legal holiday, the applicable date or deadline shall fall on the next business day. All references to “days” herein shall refer to calendar days unless otherwise specified.

c. **Construction.** For purposes of construing or interpreting this Agreement, the Parties agree that this Agreement is to be deemed to have been drafted equally by all Parties hereto and shall not be construed strictly for or against any Party.

d. **Cooperation.** The Parties agree to cooperate in good faith to prepare and execute all documents, to seek Court approval, defend Court approval, and to do all things reasonably necessary to complete and effectuate the settlement described herein.

e. Obligation to Meet and Confer. Before filing any motion with the Court raising a dispute arising out of or related to this Agreement, the Parties shall consult with each other in good faith.

f. Governing Law. This Agreement shall be construed in accordance with, and be governed by, the laws of the State of Ohio, without regard to the principles regarding choice of law.

g. Counterparts. This Agreement may be executed in any number of counterparts, each of which shall be deemed an original, but all of which together shall constitute one and the same instrument, even though all signatories do not sign the same counterparts. Original signatures are not required. Any signature submitted electronically through email of a .PDF file shall be deemed an original.

h. Notices. All notices to Class Counsel provided for herein shall be sent by certified mail and email to:

Ronald I. Frederick
Michael L. Berler
Jacquelyn S. Frederick
Frederick & Berler, LLC
767 East 185th Street
Cleveland, Ohio 44119
ronf@clevelandconsumerlaw.com
mikeb@clevelandconsumerlaw.com
jacqueynf@clevelandconsumerlaw.com

All notices to counsel for WorkSTEPS provided for herein shall be sent by certified mail and email to:


Craig C. Dilger
Benjamin M. Fiechter
300 West Vine Street, Suite 2100
Lexington, KY 40507
Craig.dilger@skofirm.com
Benjamin.fiechter@skofirm.com

The notice recipients and addresses designated above may be changed by written notice.

i. Authority. Any person executing this Agreement in a representative capacity represents and warrants that they are fully authorized to do so and to bind the Party or Parties on whose behalf they sign this Agreement to all of its terms and provisions.

IN WITNESS WHEREOF, the Parties have hereby accepted and agreed to the Settlement

Agreement:


Herman Ragland (Mar 25, 2026 12:49:44 EDT)

Herman Ragland, Named Plaintiff

Date: Mar 25, 2026


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WorkSTEPS, Inc.

By: Cindy McCauley

Date: 03/26/2026

Chief Legal Officer

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