

# **BizNET, Inc.**

## **BYLAWS**

Approved and Adopted  
At a Regular Meeting of the Members

December 21, 2016

Prior Updates:

October 16, 2013

April 4, 2013

January 16, 2013

May 5, 2010

October, 2009

## **BIZNET, INC.**

### **ARTICLE I - NAME**

The name of the Corporation shall be BizNET, Inc.

### **ARTICLE II - PURPOSE**

**Section 1:** BizNET is an organization of business persons dedicated to the ideals of bettering their respective careers through the interchange of business activities and professional contacts. Each occupational endeavor is represented by one member and conflicts of interest are disallowed.

**Section 2:** The basic goal of the Corporation shall be to enhance its members' businesses and careers through the interchange and development of leads and not for pecuniary profit.

**Section 3:** A "lead" is defined as a contact arranged between two members or between a member and a non-member, which could potentially lead to a business transaction for a member. The contact must be expecting a call; i.e., it must be a "warm" lead.

**Section 4:** The Corporation shall not be used in any way for political purposes nor shall it actively participate in the political candidacy of any person or cause.

### **ARTICLE III - MEMBERSHIP AND CLASSIFICATION**

**Section 1:** (a) The membership of the Corporation shall consist of men and women of good character and community standing and each member shall have one vote. Membership shall be owned only by individuals, not by corporations or other entities.

(b) The membership of the Corporation shall be composed of occupations listed on the official membership category list attached as Exhibit A and as may be amended by the Board from time to time. A member may control only one of these occupations, must work regularly in that occupation, and must have an appropriate level of experience. Any disputes as to areas covered by a membership category shall be decided by the Board of Trustees.

(c) Prospective members must attend at least one meeting and submit an application to the Membership Chairperson. Prospective members may not attend a third meeting until such time as the prospective member has filed an application for membership, and the prospective member has paid all required membership fees. An inspection (either formally or informally) of the prospective member's business shall be conducted, at the discretion of the Inspector. A written membership vote will be taken on a prospective member's application at the

meeting next following the submission of the application and payment of the required membership fee. A prospective member may attend the meeting during which his or her application for membership will be submitted for approval by the members; Provided, However, that all membership category issues regarding the prospective member shall have been resolved in the discretion of the President and the prospective member shall be asked to leave the room while the vote is taken. There will be no voting by proxy. Three (3) votes shall be sufficient to deny an applicant membership, unless there are more than thirty (30) members in the Corporation. If there are more than thirty (30) members, as of the beginning of the quarter in which the vote is taken, ten percent (10%) of the members shall be required to vote “no” to deny the applicant membership. Fractional numbers shall be rounded up or down to the nearest whole number. The name and telephone number of each member voting “no” must appear on all no votes. If the Board of Trustees determines, in a quorum vote, that the “no” votes were for the purpose of keeping a prospective member out for the purpose of saving category coverage for a member who is not holding that category, or for any type of religious, racial, or sexual bias, such “no” votes shall not be counted. If one or more members do not believe that they have sufficient information to properly evaluate the application of the prospective member, then upon the affirmative vote of three (3) members, the vote on such application shall be postponed one time until the next meeting.

(d) Speak-off: If two people submit an application and membership fee for the same category within a two meeting interval (for example, the period between the beginning of meeting #1 and the end of meeting #3) and a vote shall not have already been held regarding one of such candidates, a speak-off shall occur at the first meeting following the two meeting interval. Therefore, a vote cannot be held at a guest’s second meeting, if a second guest for the same category first appears at such meeting. A five minute presentation by each person will be required at that meeting. The first candidate to submit his/her application and membership fee shall select who shall speak first. Ballots will be passed and the person receiving the majority of written votes will become the member.

For illustration purposes only, Guest A attends meetings #1 and #2 and submits an application/check on the day after meeting #2. Guest B attends meetings #2 and #3 and submits an application/check on the day after meeting #3 (which would be his second meeting). The application of Guest A must be addressed without a speak-off. Guest B’s application would not be accepted since it was not submitted within the two meeting interval between meetings #1 and #3. However, a speak-off would be triggered if Guest B submits an application/check after meeting #2 and before the conclusion of meeting #3.

(e) An alternate may represent the member up to six (6) times during any rolling twelve (12) month period. The alternate (which may include an employee, customer, client or patient) must be knowledgeable in the member’s business and cannot represent a business which conflicts with a currently occupied category. The alternate cannot hold any office or committee position and has no voting rights.

(f) Memberships are nontransferable and cannot be sold.

(g) Occasionally, a slight overlap of occupations will occur and conflicts of interest will become apparent. In case of a conflict, the conflicting member and proposed member may jointly submit in writing a proposed resolution of such conflict to the Board or the proposed member may write a letter outlining the specific areas covered by his or her category. The letter may then be approved by the Board of Trustees. In either case the Board shall consider the submissions and shall have the final decision regarding whether a conflict exists and the nature, if any, of a resolution.

(h) If a member changes the category which he or she represents, the Board of Trustees shall have the right to approve or disapprove the new category. A change in category shall not require a new membership fee.

(i) The Board of Trustees has the right to extend a "Leave of Absence" to any member. Dues and fines will continue to be due during the Leave of Absence. A majority vote by the Board of Trustees, after reviewing the member's participation in total, is required. This may be done for vacation, illness, accident, personal matters, etc. Under exceptional circumstances, (i.e., illness, accident or a death in the family) a member may retroactively request a leave of absence. The "Leave of Absence" can be for up to three calendar months. It must be reviewed at that time.

(j) Each member shall make a good faith effort to bring guests to the meetings of the Corporation and recruit at least one new member each calendar year.

(k) A member who is unable for any reason to attend a meeting shall, as a courtesy, call or email the President in advance, either directly or by replying to a general email to the members, if possible, but in any event no later than 7:00 a.m. on the morning of the meeting.

(l) Any member may resign from this Corporation at any time. The resignation shall be submitted in writing to the Board of Trustees and shall become effective when accepted by the Board. Membership fees and quarterly dues are not refundable.

#### **ARTICLE IV: MEMBERSHIP COMMITMENT**

**Section 1:** Members shall make the following "Commitment":

(a) Have a fellow member satisfy my business or personal needs whenever possible.

(b) Make a good faith effort to bring guests to meetings of the Corporation and recruit at least one new member each calendar year.

(c) If a member (without having used an alternate) misses three (3) meetings, regardless of the reason, in a rolling quarter (*i.e.*, the thirteen week period immediately preceding such absences), the Vice President (or other officer) shall notify such member not to attend the next regular meeting and advise such member that he or she will be subject to a vote at such meeting to determine whether such member shall continue to be a member or whether such member's membership shall be terminated and that such member has the right to contact the membership directly by e-mail to provide an explanation of the reason(s) for his or her absence. At such next regularly scheduled meeting, a vote shall be taken by secret ballot of those members in attendance as to whether such member shall continue to be a member of BizNet or whether such member's membership shall be terminated. The results of the ballot shall be confidential, except that the Trustees shall review the ballots and the Vice President (or other officer) shall promptly notify such member whether such member's membership has been terminated or not.

(d) If the vote under (c) above is for the member to remain in the group, then if, within the next twelve (12) months following the vote, the member should again miss three (3) meetings within a rolling quarter commencing with the next meeting following the meeting at which the vote is taken, the member's membership in Biznet shall automatically terminate as of the date of the third missed meeting in such twelve month period following the vote. A member terminated in this manner may re-apply for membership in BizNet upon submission of an application and payment of the membership fee. The attendance report shall indicate for each member the date that such twelve month period commenced, if applicable.

(e) Unless otherwise scheduled by the Board, meetings shall begin at 7:15 a.m. and end at 8:30 a.m. A member arriving late (after 7:30 a.m.) or leaving early (before 8:15 a.m.) at a meeting will not be tolerated, and for attendance purposes will count as an absence for calendar quarter attendance.

(f) Report any breach of ethics to the President, unless the President is the alleged violator, in which case the breach shall be addressed to the Vice President, who shall appoint an ad hoc ethics committee to investigate and respond to the breach.

(g) Membership fees are nonrefundable.

(h) Conform to these bylaws as amended from time to time.

**Section 2:** Any member more than thirty (30) days in arrears in the payment of dues and/or financial obligations to the Corporation, shall stand suspended and shall be notified forthwith in writing by the Secretary of the Corporation. Such member, upon payment of the arrears and upon making application for reinstatement to the Board of Trustees, may, by majority vote of the Board of Trustees (quorum required) be reinstated within thirty (30) days of the date of aforesaid written notice from the Secretary. If such member does not make full payment of the amount in arrears and apply for reinstatement within ten (10) days of the date of aforesaid written notice, the member shall be dropped from the membership and shall be so notified forthwith in writing by the Secretary.

**Section 3:** (a) From time to time, the Board of Trustees shall review the individual active members based on the following criteria: regular timely attendance at member meetings, which is vital to the successful functioning of the Corporation, and participation in Corporate activities, quantity and quality of leads provided, number of guests and new members generated, compliance with the member's commitment under Section 1, and overall contribution to the success and development of the Corporation.

(b) At the discretion of the Board of Trustees, any member who, without excuse shall fail to regularly timely attend member meetings, actively participate in the activities of the Corporation, generate a sufficient quantity and quality of leads, guests, or new members, or otherwise contribute to the success and development of the Corporation shall, at the direction of a majority vote of the Board of Trustees (quorum required) be terminated and shall be notified thereof in writing by the Secretary.

**Section 4:** The Board is authorized, as herein provided, to suspend or expel from membership any member of this Corporation for good cause.

**Section 5:** "Good Cause", as used in this Section, means:

(a) Any conduct that brings the Corporation into public disrepute or violates the purpose for which this Corporation was formed.

(b) Any willful failure or refusal to abide by the articles, bylaws, or rules of this Corporation.

(c) Any willful failure or refusal to pay any assessments levied pursuant to the provisions of these bylaws.

(d) Any willful failure or refusal to abide by the Commitment set forth in Article IV Section 1.

(e) Conviction of any felony or any crime involving moral turpitude.

(f) Any conduct that causes any member to come into public disrepute.

(g) Any conduct unbecoming of a professional person, or which causes severe embarrassment, either personally or in the business community, to any other member.

(h) Any personal or professional misconduct or a breach of the Code of Ethics of this Corporation of such a serious nature as to render his/her continued presence as a member of the Corporation personally or professionally obnoxious or detrimental to the other members of the Corporation.

(i) Any willful failure or refusal to pay any just debt to the Corporation which is validly due and owing by such member.

**Section 6:** (a) The Board shall review all violations of the "Good Cause" provisions of Section 5. Any member may allege a violation, in which case any and all alleged violations of the "Good Cause" provisions of Section 5, shall be in writing, and addressed to the President, unless the President is the alleged violator, in which case the writing shall be addressed to the Vice President. The President or Vice President, as the case may be, shall forward a copy of the writing to the Board immediately upon its receipt.

(b) The Board shall proceed with due diligence in reviewing the alleged violation.

(c) The Board shall, by majority vote, dismiss the alleged violation(s), suspend the member, or expel the member. The vote of the Board shall be final and binding.

(d) For "suspensions" all voting and other rights of the member during the term of his or her suspension are terminated. Such member shall not be relieved of any liability for payment of dues falling due or levied during the period of his or her suspension.

(e) Upon termination of a member's membership for any reason, such member shall not be relieved of any liability for payment of dues accruing prior to termination.

**Section 7:** All rights and privileges of the subject member in the Corporation or in its property shall cease on his or her termination.

## ARTICLE V - OFFICERS

**Section 1:** The officers of the Corporation shall consist of a President, Vice President, Secretary and Treasurer who shall be elected annually. The President may not hold office for more than two consecutive terms or until his or her successor is duly elected or appointed as provided by these bylaws. In the event that any office other than the office of President becomes vacant for any reason whatsoever, the vacancy shall be filled forthwith by the Board of Trustees.

**Section 2:** The President shall serve as the executive officer of the Corporation, preside at all meetings of the membership, be an ex officio member of all committees (except the Nominating Committee), exercise general supervision over affairs of the Corporation, perform such other duties as are ordinarily incumbent upon a President and report to the Board of Trustees.

**Section 3:** The Vice President shall perform such duties that are ordinarily incumbent upon the Vice President and such other duties as may be assigned by the President or the Board of Trustees.

**Section 4:** The Secretary shall keep and maintain the minutes of the meetings of the Board of Trustees and business meetings, and shall conduct all correspondence as may be required by the President or Board of Trustees and shall generally perform such duties that are ordinarily incumbent upon a Secretary.

**Section 5:** The Treasurer shall keep and maintain records of all financial actions of the Corporation which shall include all records of membership initiation fees, dues, fines and all monies collected and disbursed. The Treasurer shall prepare quarterly and annual statements for the Corporation and generally perform such duties that are ordinarily incumbent upon a Treasurer. The Treasurer is responsible for filing any and all tax returns required to be filed with the Internal Revenue Service and State taxing authorities. Any income received by the Corporation shall be applied only for the purposes of the Corporation, and no part of the income shall benefit any trustee, officer or member.

## **ARTICLE VI - TRUSTEES**

**Section 1:** The Corporation shall be governed by a Board of Trustees.

**Section 2:** The Board of Trustees shall consist of the President, the immediate past President, the Vice President, the Secretary, the Treasurer and two members at large to be elected by the membership. The President shall preside over the Board of Trustees and be the Chairman of the Board. In the event of a Trusteeship becoming vacant for any reason whatsoever, such vacancy shall be filled by action of the Board of Trustees, and such appointee shall serve for the duration of the term of the individual being replaced. Each Trustee shall be an active member in good standing.

**Section 3:** The Board of Trustees shall have control and management of the Corporation's activities, determine all policies, and generally supervise the affairs of the Corporation.

**Section 4:** The Board of Trustees shall meet at least annually and at such other times as the Board shall determine. A majority of the Board of Trustees shall constitute a quorum for the transaction of business. A majority vote of those present (quorum required) shall be necessary to give effect to any action of the Board. The President shall only vote in the event of a tie.

## **ARTICLE VII - INDEMNIFICATION OF TRUSTEES, OFFICERS, AND AGENTS**



**Section 1: Authority to Indemnify.** The Corporation may indemnify every Trustee, officer, employee and other corporate agent of the Corporation as defined in, and to the full extent permitted by, Section 15A:3-4 of the New Jersey Nonprofit Corporation Act, as the same may be amended from time to time.

**Section 2: Insurance.** The Board of Trustees of the Corporation may cause the Corporation to purchase and maintain insurance on behalf of any corporate agent against any expenses incurred in any proceeding and any liabilities asserted against him or her in his or her capacity as corporate agent, whether or not the Corporation would have the power to indemnify him or her against such liability under the provisions of this Article.

## **ARTICLE VIII - ELECTION PROCEDURE**

**Section 1:** An election of officers and Trustees shall be held each year at the first regular meeting in December. The annual meeting will be the first regular meeting in January.

**Section 2:** Voting shall be by written ballot and shall not be cumulative. There shall be no voting by proxy or absentee ballot.

**Section 3:** At the first regular meeting of the members in September, the President shall appoint a committee to be known as the Nominating Committee. This committee shall consist of any three (3) members at least one of whom shall be a Trustee and at least one of whom shall not be a Trustee. The President shall designate the chairman of this committee. The duties of this committee shall be to make nominations, with the consent of those nominated, and to prepare a ballot for the election of such officers and Trustees.

**Section 4:** At the first meeting in November, the Nominating Committee shall submit a list of nominees to the membership at a regular meeting. At the meeting following the Nominating Committee's submission of the list to the membership, nominations from the floor of a regular meeting of the members may be made for any office and when so made together with the list submitted by the Nominating Committee shall then be the list of nominees submitted to the members for an election of officers and Trustees.

**Section 5:** At the first meeting in December, the Secretary shall distribute, collect, and count the ballots and report the results to the membership. A majority of all votes cast shall be necessary to determine the choice of any officer or Trustee to be elected. In the event that any ballot does not show a majority for any nominee for any particular office or Trustee, a second ballot shall be held. In the second ballot, only the two (2) nominees receiving the highest number of votes in the first ballot shall be eligible. Prior to the second ballot the two (2) nominees receiving the highest number of votes in the first ballot shall have a speak-off; each such eligible nominee shall be allotted five (5) minutes.

**Section 6:** In the case of a vacancy in the office of President, the Vice President shall succeed to the office. In the case of a vacancy in the office of the Vice President, Treasurer, Secretary or other Board members, the vacancy shall be filled by the Board of Trustees.

**Section 7:** In the event, after election and prior to installation, of disability or inability of an officer-designate or Trustee, the vacancy shall be filled by the Board of Trustees.

**Section 8:** Only members in good standing shall be eligible to hold office and vote.

## **ARTICLE IX - MEETINGS**

**Section 1:** The Corporation shall hold meetings starting in such format and at such time and on such day and place as shall be determined by the Board of Trustees. The meetings shall typically end no later than 8:30 a.m.

**Section 2:** Badges shall be worn at all morning meetings.

**Section 3:** The annual meeting of the Corporation shall be the first regular meeting in January. Newly elected officers will be installed at this time.

## **ARTICLE X - REVENUE**

**Section 1:** Each new member of the Corporation shall pay a membership fee of \$300. The payment of said fee to be prerequisite to admission to membership, payable prior to becoming a member. The membership fee is nonrefundable unless the applicant is refused membership.

**Section 2:** From time to time, the members may institute additional membership fees upon a 2/3 vote of the members present at any regular meeting of the members provided that a quorum is present and that notice of the vote was given at least ten (10) days prior to the date of the meeting. Additional membership fees, if any, shall be paid quarterly in advance and are due within two (2) weeks of receipt of an invoice from the Treasurer.

**Section 3:** A member shall be regarded in good standing if he or she is not more than thirty (30) days in arrears in payment of any indebtedness.

**Section 4:** The fiscal year of the Corporation shall be from January 1st of each year until December 31st next following.

**Section 5:** The amount of the membership fee, additional membership fee, and any additional amounts shall be as approved from time to time by a 2/3 vote of the membership.

## **ARTICLE XI - COMMITTEES**

**Section 1:** The Board of Trustees shall determine the number and purpose of all special and standing committees necessary to the achievement of the objectives and purposes of the Corporation.

**Section 2:** The President may, at any time following his or her election, appoint a Sergeant-At-Arms, the chair persons and members of all committees, and announce such appointments as soon as possible thereafter.

**Section 3:** The Business Social Committee shall promote at least four outings per year with members, spouses, and guests. Under no circumstances shall the Corporation sell liquor to members or guests. The Business Social may replace a meeting, but attendance shall not be taken.

**Section 4:** The Committee on Attendance. The Vice President shall take attendance at each meeting, promote a full attendance at all meetings, and report attendance to the Trustees at each Board of Trustees meeting.

**Section 5:** The Committee on Membership shall use the BizNET membership categories determined by the Board of Trustees from time to time for classification of new members (only one category per member).

**Section 6:** The Ethics Committee, headed by a chairperson will be composed of up to three (3) active members.

**Section 7:** The Leadmaster Committee shall provide BizNET lead forms to be used by members at all meetings. The leadmaster shall keep a record of all leads.

**Section 8:** The President may appoint Publicity Committee which shall promote the activities of the Corporation through the media, such as cocktail parties, elections, meetings, speakers, etc.

**Section 9:** The Membership Services Committee shall attend to the caring needs of the members.

## **ARTICLE XII - INCENTIVES**

**Section 1: Rewards.** At the discretion of the Board of Trustees, incentives may be approved from time to time. Incentives may be changed from time to time at the discretion of the Board.

## **ARTICLE XIII - MISCELLANEOUS**

**Section 1:** Any person who is accepted for membership in the Corporation shall be bound by these bylaws and subsequent changes.

#### **ARTICLE XIV - AMENDMENTS**

**Section 1:** Upon recommendation of the Board of Trustees, these bylaws may be amended by a two-thirds (2/3) vote of the active members present at any regular meeting of the members, a quorum being present. A quorum shall consist of a majority of the members of the Corporation. Written notice of the proposed amendment shall have been given to each member at least two (2) weeks prior to the meeting at which the vote will be taken. There shall be no voting by proxy.

#### **ARTICLE XV - DISSOLUTION**

**Section 1:** Upon dissolution or winding up of the affairs of this Corporation after the payment of all outstanding indebtedness of the Corporation, any remaining assets shall be distributed proportionately among the then members based upon the number of months each such member has been a member of the Corporation to the number of months all such members have been members of the Corporation. In lieu of the foregoing, any member, who at the time of dissolution or winding up of the affairs of the Corporation has been a member for less than three months, shall only be entitled to a full refund of his or her membership dues.

## BizNet Bylaws Exhibit A Member Categories

|                                  |  |                                    |                                  |
|----------------------------------|--|------------------------------------|----------------------------------|
| Accountant                       | Attorney Labor and Employment            | Bed and Breakfast                  | College Funding                  |
| Accounting Systems               | Attorney Malpractice                     | Bereavement Service                | Colonic Hydrotherapy             |
| Acupuncture                      | Attorney Municipal Court                 | Beverage Sales                     | Color Consultant                 |
| Addictions Recovery              | Attorney Patent                          | Bookkeeper                         | Communications Coach             |
| Adult Day Care                   | Attorney Personal Injury                 | Bookkeeping Systems                | Computer Consultant              |
| Advertising                      | Attorney Real Estate                     | Bottled Water                      | Computer Hardware Software       |
| Advertising Aerial               | Attorney Taxation                        | Bowling Center                     | Computer Networks                |
| Advertising Direct Mail          | <i>Attorney Wills Trusts and Estates</i> | Bridal Shop                        | Computer Printer Repair          |
| Advertising Directory            | Auctioneer                               | Building Inspector                 | Computer Programmer              |
| Advertising Magazine             | Audio Tele Conference                    | Building Permits Services          | <i>Computer Sales and Repair</i> |
| Advertising Radio                | Audio Video Systems                      | Building Supplies                  | Computer Training                |
| Advertising Specialties          | Audiology                                | Business Advisor                   | Concierge                        |
| Advertising TV                   | Autism Services                          | Business Broker                    | Confectioner                     |
| Air Duct Cleaning                | Auto and Tire Services                   | Business Consultant                | Contractor Asphalt               |
| Air Fresheners                   | Auto and Truck Repair                    | Business Finance                   | Contractor Builder               |
| Air Purification                 | Auto and Truck Wash                      | Business Forms Systems             | Contractor Carpenter             |
| Alternative Energy               | Auto Body Repair                         | Business Loss Prevention           | Contractor Chimney               |
| Answering Service                | Auto Broker                              | Business Valuation                 | Contractor Commercial            |
| Antique Appraiser                | Auto Bumper Repair                       | Cabinets                           | Contractor Concrete              |
| Appliance Sales Repair           | Auto Detailer                            | Candle Consultant                  | Contractor Concrete Sealer       |
| Appraiser                        | Auto Fuel Efficiency                     | Career Consultant                  | Contractor Decks                 |
| Aquariums and Ponds              | Auto Glass Windshield Repair             | Carpet Cleaner                     | Contractor Decorative            |
| Arborist                         | Auto Lube Oil                            | Caterer                            | Contractor Drywall               |
| Architect                        | Auto Mechanic                            | Certified Accessibility Specialist | Contractor Electrical            |
| Art Gallery                      | Auto Parts                               | Chamber of Commerce                | Contractor Electronic Systems    |
| Artist                           | Auto Rental                              | Check Cashing Service              | Contractor Fence                 |
| Assisted Living                  | Auto Sales and Leasing                   | Chef                               | Contractor Floor Covering        |
| Attorney Bankruptcy              | Auto Stereo and Accessories              | Child Development Center           | Contractor General               |
| Attorney Business                | Auto Tire Sales                          | Chimney Sweep                      | Contractor Hardwood Floors       |
| Attorney Civil Litigation        | Awnings and Canopies                     | <i>Chiropractor</i>                | Contractor Home Performance      |
| Attorney Civil Rights            | Bail Bonds                               | Cleaning Products                  | Contractor Insulation            |
| Attorney Corporate Law           | Bakery                                   | Clinical Social Worker             | Contractor Landscape             |
| Attorney Criminal Law            | Balloons                                 | Closet Organizers                  | Contractor Low Voltage           |
| Attorney Divorce                 | Bankcard Services                        | Coach Business Personal            | Contractor Marble and Granite    |
| Attorney Elder Law               | Banking – Personal                       | Coffee and Vending                 | Contractor Masonry               |
| Attorney Ethics                  | Barber                                   | Coins and Stamps                   |                                  |
| <i>Attorney Family Law</i>       | Bath and Body                            | Collection Service                 |                                  |
| Attorney Franchise               |  |                                    |                                  |
| Attorney Immigration             |  |                                    |                                  |
| Attorney Intellectual Properties |  |                                    |                                  |

|                                     |                                |   |                                   |
|-------------------------------------|--------------------------------|---|-----------------------------------|
| Contractor Painting                 | Dermatologist                  | Excavating                              | Manufacturing                     |
| Contractor Paving                   | Design Consultant              | Executive Gifts                         | Golf Pro                          |
| Contractor Plumbing                 | Digital Storybooking           | Executive Offices                       | Graphic Design                    |
| Contractor Pools                    | Disc Jockey                    | Factoring Broker                        | Greeting Card Service             |
| Contractor Remodeling               | Document Imaging               | Family Counseling                       | Gutters                           |
| Contractor Roofing                  | Document Shredding             | Fashion Consultant                      | Hair Loss Treatment               |
| Contractor Siding                   | Dog Day Care                   | Faux Painter                            | Hair Stylist                      |
| Contractor Supplies                 | Doula                          | <i>Financial Advisor</i>                | Handyman                          |
| Contractor Tile Marble              | Driving Instructor             | Fire Extinguisher Sales                 | Hardware (non computer related)   |
| Contractor Tub and Tile Resurfacing | Dry Cleaner                    | Service                                 | Hauling Service                   |
| Contractor Waterproofing            | Dryer Vent Services            | Fire Protection                         | Health and Fitness                |
| <i>Copiers Fax</i>                  | Duct Cleaning                  | Firearm Instructor                      | Health and Nutrition Products     |
| Copies                              | eCommerce                      | Fireplace Sales                         | Health and Wellness               |
| Copywriter                          | Education                      | First Aid - CPR                         | Health Care Service               |
| Corporate                           | Education Consultant           | Floor Covering                          | Hearing Aids                      |
| Communications                      | Elder Care                     | Floor Heating                           | Heating and Air Conditioning      |
| Corporate Events                    | Electrician                    | Flooring Restoration                    | Holistic Health Care              |
| Cosmetic Laser                      | Electronic Archival            | Florist                                 | <i>Holistic Health Counseling</i> |
| Cosmetic Surgeon                    | Embroidery                     | Food Distributor                        | Home and Property Inspector       |
| Cost Segregation                    | Employee Leasing               | Food Menu Assembly                      | Home Automation                   |
| Counter Tops                        | Employment Screening           | Food Service                            | Home Decor                        |
| Country Club                        | Employment Service             | Equipment                               | Home Entertainment                |
| Courier Service                     | Energy Consultant              | Food Specialist                         | Home Health Care                  |
| Court Reporter                      | Energy Therapist               | Forensic Accountants                    | Home Inventory                    |
| CPR Trainer                         | Engineer                       | Franchise Consultant                    | Home Theater Specialist           |
| Credit Restoration                  | Engraving                      | Freight Services                        | Home Warranties                   |
| Cryotherapy                         | Enrolled Agent                 | Fuel Sales and Service                  | Hospice Care                      |
| Custom Clothing                     | Entertainment                  | Fund Raising                            | Hospital Care Consultant          |
| Custom Framing                      | Environmental Consultant       | Funeral Director                        | Hospitality Staff                 |
| Cutlery                             | Environmental Oil Tank Service | Funeral Services                        | Hot Tubs                          |
| Dance Instruction                   | Equipment Leasing              | Furniture Rental                        | Hotelier                          |
| Data Backup and Recovery            | Escrow Agent                   | Furniture Restoration                   | Human Resources                   |
| Dating Service                      | Estate Advisor                 | Galvanic Skin Hair and Scalp Treatments | Hyperbaric Oxygen Therapy         |
| Day Spa                             | Estate Sales                   | Garage Doors                            | Hypnotherapist                    |
| Debt Arbitrator                     | Esthetician                    | Gift Baskets                            | Import Export                     |
| Decorative Painter                  | Ethicist (Canada Only)         | Gift Catalog                            | Information Technology Consulting |
| Delicatessen                        | Event Facility                 | Gift Shop                               |                                   |
| Demolition Hauling                  | Event Lighting                 | Glass                                   |                                   |
| Dental Hygienist                    | Event Planning                 | Glazier                                 |                                   |
| Dentist                             | Event Rentals                  | Global Positioning System               |                                   |
|                                     |                                | Golf Cart Sales                         |                                   |
|                                     |                                | Golf Club                               |                                   |

|                             |                        |                        |                        |
|-----------------------------|------------------------|------------------------|------------------------|
| Ink and Toner               | Lending - Residential  | Non Profit             | Pet Trainer            |
| Insurance – MC              | Lighting               | Notary Public          | Pet Waste Removal      |
| Supplement                  | Limousine Service      | Notary Public Mobile   | Pharmacy               |
| <i>Insurance Commercial</i> | Linen Rental Supply    | Nursery                | Photo and Image        |
| <i>Insurance Group</i>      | Litigation Support     | Nursing Home           | Transfer               |
| <i>Health</i>               | Live Scan              | Nutritionist           | Photo Supplies         |
| <i>Insurance Life &amp;</i> | Fingerprinting         | Occupational Therapist | Photographer           |
| <i>Disability</i>           | Loan Audits            | Office Equipment       | Physical Therapist     |
| <i>Insurance Personal</i>   | Locksmith              | Office Furniture       | Physician              |
| Insurance Supplements       | Machinists             | Office Leasing         | Physician Assistant    |
| Interior Design             | Magician               | Office Supplies        | Physician Internal     |
| Interior Plantscape         | Mailing Equipment      | Office Water Services  | Medicine               |
| Internet Consultant         | Sales                  | Ophthalmologist        | Physician Naturopathic |
| Internet Marketing          | Mailing Services       | Optician               | Physician Pain         |
| Internet Web Design         | Make-Up Artist         | Optometrist            | Management             |
| Janitorial Services         | Make-Up Artist         | Organic Garden         | Piano Service          |
| Commercial                  | Permanent              | Supplies               | Picture Framer         |
| Janitorial Services         | Manufactured Home      | Organizer              | Pilates Instructor     |
| Residential                 | Sales                  | Ornamental Iron        | Pilot Instructor       |
| Janitorial Supplies         | Marine Services        | Welding                | Pizza Delivery         |
| Jeweler                     | Marketing              | Orthodontist           | Plants                 |
| Jukebox Repair              | Marketing Consultant   | Out Patient Surgical   | Plastic Fabrication    |
| Junk Removal                | Martial Arts           | Center                 | Plastic Surgeon        |
| Kitchen and Bath            | Massage Therapist      | Outdoor Guide          | Podiatrist             |
| Design                      | Mediator               | Services               | Pool Service           |
| Kitchen Products            | Medical Aesthetics     | Packaging Shipping     | Power Washing          |
| Knitting Clothing           | Medical Billing        | Paper Supplies         | Precious Metals Buyer  |
| Landscape Architect         | Medical Equipment      | Paralegal              | Printer                |
| Landscape Artificial        | Medical Imaging        | Party Supplies         | Printer Repair         |
| Grass                       | Medical Practice       | Payroll Service        | Private Investigator   |
| Landscape Design            | Consultant             | Pedodontics            | Private Jet Charters   |
| Landscape                   | Medical Spa            | Personal Assistant     | Private Tutor          |
| Maintenance                 | Medical Transportation | Personal Shopper       | Professional           |
| Landscape Waterfalls        | Memorial Monuments     | Personal Trainer       | Interviewer            |
| Landscaper                  | Metal Fabrication      | Pest Control           | Professional Organizer |
| Language Translator         | Mold Inspection        | Pet Boarding           | Property Management    |
| Laundromat                  | Mold Remediation       | Pet Crematory          | Psychologist           |
| Lawn and Yard               | <i>Mortgage Loans</i>  | Pet Food               | Psychotherapist        |
| Maintenance                 | Motivational Speaker   | Pet Food Delivery      | Public Adjusters       |
| Lawn Sprinklers             | Moving and Storage     | Pet Grooming           | Public Relations       |
| Legal Document              | Music                  | Pet Portraiture        | Publishing             |
| Preparation                 | Nail Care              | Pet Shop               | Radio Station          |
| Legal Nurse Consultant      | Neurofeedback          | Pet Sitter             | Real Estate Appraiser  |
| Legal Process Server        | Training               |                        |                        |
| <i>Lending – Commercial</i> |                        |                        |                        |

|                                |                                 |                           |                           |
|--------------------------------|---------------------------------|---------------------------|---------------------------|
| Real Estate                    | Footwear                        | Software Development      | Upholstery                |
| Commercial                     | Retail Trade Uniforms           | Software Sales            | <i>Urgent Care</i>        |
| Real Estate Education          | Retirement Community            | Solar Energy Systems      | Vacation Time Shares      |
| Real Estate Investment         | Rolfing                         | Speech Pathologist        | Vacuum Cleaners           |
| <i>Real Estate Residential</i> | Roof Maintenance                | Spiritual Medium          | Vehicle Display Lot       |
| Real Estate Staging            | Cleaning                        | Sports Marketing          | Vending Machines          |
| Recruiter                      | RV Sales and Leasing            | Stone Care                | Venture Capital           |
| Recycling                      | Safety Apparel and Equipment    | Storage                   | Veterinarian              |
| Reflexologist                  | Safety Consultant               | Structural Engineer       | Video E-Mail              |
| Research Services              | Sales Training                  | Surgeon Thoracic Vein     | Video Production          |
| Resort                         | Salon                           | Surveyor                  | Video Rentals             |
| Restaurant Casual Dining       | Scrapbook                       | Systems Analyst           | Videographer              |
| Restaurant Fine Dining         | Screen Printing                 | Tailor Seamstress         | Virtual Assistant         |
| Restoration Damage and Cleanup | Screens                         | Tanning Salon             | Vocational Rehab          |
| Retail                         | Scuba Diving Instructor         | Tax Preparation           | Voice Talent              |
| Retail Apparel                 | Search Engine Optimization      | Team Building             | Wallcovering              |
| Retail Athletic Footwear       | Secretarial Services            | Telecommunications        | Waste Services            |
| Retail Batteries               | Security Consultant             | Telemarketing             | Water Purification        |
| Retail Beauty Supplies         | Security Hardware               | Telephone Systems         | Waxing                    |
| Retail Bicycles                | Security Systems                | Text Message Marketing    | Weight Control            |
| Retail Candy Bouquet           | Senior Transportation Service   | Therapist Laser           | Welcoming Service         |
| Retail Coffee                  | Service Station                 | Thermographer             | Well Drilling             |
| Retail Formal Wear             | Sewer and Septic                | Third Party Administrator | Well Pumps                |
| Retail Frozen Meat             | Sewing Machines                 | Ticket Broker             | Wholesale Lending         |
| Retail Furniture               | Shooting Range Indoor           | Tile and Marble Sales     | Window Cleaning           |
| Retail Golf                    | Shower and Tub Enclosures       | <i>Title Insurance</i>    | Window Coverings          |
| Retail Handbags                | Signs Banners                   | Towing Service            | Window Tinting            |
| Retail Jewelry                 | Ski and Snowboard Training      | Tradeshow Planning        | Windows and Doors         |
| Retail Juice Bar               | Skin Care Cosmetics             | Transcendental Meditation | Wine and Spirits          |
| Retail Luxury Linens           | Skylights                       | Travel Agent              | Wine Consultant           |
| Retail Mattress                | Small Engine Repair and Service | Tree Service              | Wireless Communications   |
| Retail Paint Store             | Smog Check                      | Trophies Engraving        | Wiring Install and Repair |
| Retail Photo Blankets          | Social Media Consultant         | Tupperware                | Woodworking               |
| Retail Pool and Spas           | Social Worker                   | Tutoring Services         | Writer                    |
| Retail Shelving                |                                 | TV Repairs and Service    | Yoga Instructor           |
| Retail Ski Shop                |                                 | Uniform Service           |                           |
| Retail Specialty               |                                 |                           |                           |