



TRANSPORT FINANCIAL SERVICES, LLC

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TFS's Zero Claim Tolerance Policy

From: Marold Studesville, CEO

To: All current BMC-85 clients

Transport Financial Services (TFS) issue, administer, and file Trust Fund Agreements for "Broker's and Freight Forwarder's with the Federal Motor Carrier Safety Administration ("FMCSA") on behalf of both categories of economically regulated transportation intermediaries. Essentially, TFS's authority as a federally authorized surety provider is subject to the express provisions of 49 USC 13906 (b) and (c) as promulgated through the corresponding rules and regulations administered by the FMCSA, particularly the express provision of 49 CFR 387. 307. Accordingly, TFS will not assume the position or otherwise relieve any of the financial responsibilities occasioned by the actions of such licensed "Brokers or Freight Forwarders" amassing claims, and attempting to divert their own responsibilities in such regards to TFS for payment, as though my financial institution somehow might be construed as a species of actual "debtor."

In other words, as transportation intermediaries arranging for economically regulated surface movements in interstate commerce the ultimate responsibility of TFS's BMC-85 surety instrument clients are to ensure that all motor carrier invoices are paid pursuant to the terms of both contracts for carriage (whether or not actually captioned, or styled "Bill of Lading") and any corresponding settlement agreement at issue for every such transaction.

Fundamentally, TFS's Zero Claim Tolerance Policy is more than just a slogan, but instead conveys an essential principle that consists of THREE (3) key elements:

- Online claim processing for immediate ticket registration of claimants.
- Contacting the BMC-85 client either telephonically, E-mail or text immediately upon receipt of an inquiry from claimant regarding payment status and any "Pending Cancellation Action" and
- Submitting a record of all paid valid claims to the FMCSA monthly to validate TFS's compliance.

As the CEO of TFS, my commitment is to honor our company's core values for:

- Personalized service to the industry and its constituents; and never accept that carriers elect to be claimants
- Integrity in the review, and execution of all decisions relative to each BMC-85 business prospects and

- striving for Excellence as our transportation consultants advise clients daily on all certain matters.

Significantly, TFS's Zero Claim Tolerance Policy exceeds industry standards and corresponding legal ramifications. Bottom Line Up Front ("BLUF"), this policy creates a sense of fairness and ensures that all claims will be processed with expediency and accuracy.

Sincerely,

TRANSPORT FINANCIAL SERVICES, LLC

Marold Studesville
CEO