

Application for Transportation Network Service License

THIS APPLICATION IS TO BE USED WHEN PROVIDING TRANSPORTATION FOR COMPENSATION BETWEEN POINTS IN PENNSYLVANIA USING A DIGITAL NETWORK TO FACILITATE PREARRANGED RIDES.

1. **Legal Name of Applicant** (Individual, Partnership or Corporation)

Posh Rides Inc.

- If you are an individual who has not formed any type of corporate entity, you should enter your name **as it will appear on your insurance documents**.
- If you are filing for a partnership, but **not a limited liability partnership**, the names of all partners must be entered on this line. Those names should be entered **as they will appear on your insurance documents**. This includes husbands and wives filing jointly.
- If you are filing for a corporate entity (corporation, limited liability company, or limited liability partnership), **even if you are the sole shareholder member**, you must enter the name **exactly as it appears on the registration papers from the Corporation Bureau of the Pennsylvania Department of State**.

2. **Trade Name** (Attach a copy of fictitious name registration if applicable)

Posh Rides

This is any name which you will be operating under which differs from the **LEGAL NAME OF APPLICANT**. A **TRADE NAME** is considered a **FICTITIOUS NAME** if the identity of the applicant cannot be readily determined. *EXAMPLE: John Doe is the applicant and wants to use the name "Johnboy Trucking" as his trade name. People cannot readily determine that John Doe is the actual operator; therefore, the name is fictitious and must be registered as such. Trade names such as "John Doe Trucking" or "J. Doe Trucking" are not considered fictitious and would not have to be registered.*

3. **Applicant is:** Corporation

Sole Proprietor

Partnership

Limited Partnership (Provide list of partners and copy of Certificate of Limited Partnership)

Limited Liability Partnership (Provide list of partners and copy of Statement of Registration)

Limited Liability Company (Provide list of members and copy of Certificate of Organization)

Corporation (Provide list of shareholders, distribution of shares, officers, and copy of Articles of Incorporation)

Foreign Association not formed in PA (Provide copy of Foreign Registration Statement)

4. **Registration with the Department of State** - The applicant certifies that the TNC is registered with the Pennsylvania Department of State to do business in the Commonwealth. Please provide a copy of the TNC applicant's registration with this application.

5. **Please check Applicant's PUC status:**

- Does not now, nor never has had PUC Authority
- Does not now, but has previously held PUC Authority at A-_____
- Holds current PUC Authority at A-_____

6. **Dual Motor Carrier** - Please indicate whether the Applicant is a call demand carrier.

- The Applicant WILL BE operating as a Dual Motor Carrier.
- The Applicant WILL NOT BE operating as a Dual Motor Carrier

7. **Mailing Address**

12016 Thackeray Court
 Street Address
 Bowie, MD 20720 PG County
 City, State and Zip Code County
 2403058533 tisreal@posstechnologiesinc.com
 Telephone Number E-mail Address

This is the e-mail address to which the Commission will send all official documents issued by the Commission until further notice.

8. **Physical Address** (If different than mailing address. Do not use a post office box.)

 Street Address

 City, State and Zip Code County

 Telephone Number E-mail Address

The address entered here should reflect the actual location of the business. This is the address the Commission needs in order to dispatch Enforcement Officers to inspect equipment. If left blank, it will be assumed that the **PHYSICAL ADDRESS** is the same as the **MAILING ADDRESS**

9. **Website**

<https://poshrideshare.com>
 Website Address

The applicant certifies that it will establish and maintain a website that complies with Chapter 26.

10. **Registered Agent**

LegalCorp Solutions, LLC

Agent's Name

6081 Hamilton Blvd

Street Address

Allentown Suite 600-782 PA 18106

City, State and Zip Code

Lehigh County

County

1877-777-0450

Telephone Number

E-mail Address

11. **Attorney** (if applicable)

N/A

Attorney's Name & Telephone Number for this Filing

N/A

Attorney's Address

E-mail Address

An attorney's name should only be entered if an attorney is filing the application for a client and the application is being sent under the attorney's cover letter.

12. **Affiliated Interests** – List the applicant's affiliation (owner, manager, controls) with any other carrier, with the description of affiliation.

The Applicant has no affiliated interest with any other carrier, transportation company, or regulated carrier. Neither the Applicant nor its owners, officers, or managers own, control, or manage any other carrier subject to regulation by the Pennsylvania Public Utility Commission.

13. **General Description of Nature and Scope of Business** - Provide a general description of the nature and scope of the proposed TNC service to be offered, including the company's business model, the use of independent drivers or employee drivers, the use of driver-owned vehicles or company-owned vehicles, the names and roles of any affiliates involved in providing the service, and other relevant features of the proposed TNC service.

The Applicant proposes to operate as a Transportation Network Company (TNC) in Pennsylvania, providing prearranged passenger transportation through a digital platform and mobile application.

All transportation services will be provided exclusively on a prearranged basis through the Applicant's mobile application.

The Applicant will connect riders with independent, third-party drivers using their own personally owned vehicles, and drivers will not be employees of the Applicant.

The Applicant will establish and enforce driver eligibility standards, including background checks, licensing verification, vehicle safety requirements, and insurance compliance in accordance with Pennsylvania law.

Vehicles used in the service will be driver-owned and will meet all Applicant standards and applicable Pennsylvania safety and inspection requirements.

The Applicant will not own or operate vehicles and will not operate as a dual motor carrier, nor have any affiliated carriers involved in the service.

14. **Driver Standards** -- Please explain:

- a. Your standards for drivers;
- b. Your system for ensuring compliance with criminal background and license check requirements;
- c. Your driver training program;
- d. Your policy regarding alcohol and drug use by your drivers;
- e. How your policy or your written policy will ensure that drivers have the necessary insurance coverage;
- f. How your policy or your written policy will ensure your drivers will continuously comply with all requirements under Chapter 26, including providing service to people with disabilities;
- g. How your policy or your written policy will ensure your drivers will be informed of nondiscrimination policies.

See attached Documents for answers

15. **Vehicle Safety Program** – Please explain:

- a. How your policy or your written policy will ensure that vehicles will continuously comply with Pennsylvania’s equipment standards (67 Pa. Code, Chapter 175) and Chapter 26.
- b. Plans for ensuring that vehicles which no longer meet vehicle age and/or vehicle mileage standards shall be replaced in a timely fashion.
- c. How your policy or your written policy will ensure vehicles engaged in TNC service display their respective TNC placard in accordance with Chapter 26.

16. **Autonomous Vehicle Safety** – Please certify that all autonomous vehicles and their operation in TNC service comply with all applicable PennDOT regulations.

The Applicant does not utilize autonomous vehicles in the provision of Transportation Network Company services and does not operate any autonomous vehicle technology subject to PennDOT autonomous vehicle regulations.

Name: Temitope J Isreal
Title: President
Date: 01/19/2026

The certification must be signed here by the applicant appearing on Line 1 by the named individual, all partners if a partnership, a member (if a limited liability company), or by the President or Officer (if a corporation)

17. **Customer Service Standards** – Please describe your customer service standards. Within your description, please explain:

- a. Your plan to inform customers of how to file complaints with the PUC;
- b. Your intended customer complaint resolution procedure.

See Attached For Customer Service Standards

18. **Insurance** – Describe steps you have taken to obtain liability insurance coverage for your business. Upon tentative approval of the application, you will be required to have an acceptable Form E certificate of insurance filed by the insurance carrier. Note: An acceptable Form E certificate may be filed at the time of filing the application. See Attached Document

19. **Financial Data** –You must submit documentation as evidence of your current financial position.

20. **Certification:**

Applicant certifies that it is not now engaged in unauthorized intrastate transportation for compensation between points in Pennsylvania and will not engage in said transportation unless and until authorization is received from the Pennsylvania Public Utility Commission.

Applicant further certifies that it understands the requirements of the Pennsylvania Public Utility Commission, especially as they relate to safety and insurance and that it may be subject to civil penalties, suspension or cancellation of the License for failure to comply with Commission requirements. **TNC applicant certifies that it will comply with all of the requirements under Chapter 26.** (Act 164 of 2016)

Applicant further certifies that it understands that it is subject to an annual assessment based upon its reported annual gross Pennsylvania intrastate receipts derived from all fares charged to customers for the provision of TNC service. Applicant acknowledges that failure to report revenue and pay its annual assessment may result in civil penalties, suspension or cancellation of the certificate.

Verification of Application

I/We hereby state that the statement(s) made in this application is/are true and correct to the best of my/our knowledge and belief.

The undersigned understands that false statements herein are made subject to the penalties of 18 Pa. C.S. Section 4904 relating to unsworn falsification to authorities.

Temitope J Isreal

(Print Name)

TemitopeIsreal

(Signature)

01/19/2026

(Date)

The verification of the application must be completed by the applicant appearing on Line 1 by the named individual, all partners if a partnership, a member (if a limited liability company), or by the President or Officer (if a corporation).



0015019581



COMMONWEALTH OF PENNSYLVANIA
 Department of State
 Bureau of Corporations and Charitable Organizations
 PO Box 8722
 Harrisburg, Pennsylvania 17105-8722
FOREIGN REGISTRATION STATEMENT
 Fee: \$250

Pennsylvania Department of State

-FILED-

File #: 0015019581
 Date Filed: 12/13/2025

B0971-5506 12/13/2025 8:00 AM Received by Pennsylvania Department of State

DSCB:15-412 (rev. 2/2017)

In compliance with the requirements of 15 Pa.C.S. § 412 (relating to foreign registration statement), the undersigned foreign association hereby states that:

Foreign Business Type Filing type	Foreign Business Corporation
Association Name The full and proper name of the foreign association as registered in its jurisdiction of formation is Business name in Pennsylvania	Posh Technologies Inc Posh Rides Inc
Effective Date The filing shall be effective when filed with the Department of State	
Additional Information Jurisdiction of Formation Select one of the following	MARYLAND The association may not have series.
The street address of the association's principal office. Principal Office Address	12016 THACKERAY CT # 12016 BOWIE, MD 20720-4443
The mailing address of the association's principal office. Mailing Address	12016 THACKERAY CT # 12016 BOWIE, MD 20720-4443
Home Jurisdiction Addresses Select one Home Jurisdiction Street Address Home Jurisdiction Mailing Address	The association's home jurisdiction requires the association to maintain a street and mailing address in that jurisdiction. 12016 THACKERAY CT # 12016 BOWIE, MD 20720-4443 12016 THACKERAY CT # 12016 BOWIE, MD 20720-4443
Registered Office The name of the commercial registered office provider and the county of venue is LegalCorp Solutions, LLC Commercial Registered Office Provider Venue and Publication County	LEHIGH
Additional provisions, if any Additional provisions	1896113223859578691765227064Posh_CertificateOfStatu s.pdf
<input type="checkbox"/> I qualify for a veteran/reservist-owned small business fee exemption (see help)	

Electronic Signature

IN TESTIMONY WHEREOF, the above-named association has caused this Foreign Registration Statement to be signed by a duly authorized representative

Full Name	Title	Date
Temitope Isreal	president	12/12/2025

STATE OF MARYLAND

Department of Assessments and Taxation

I, MICHAEL L. HIGGS OF THE STATE DEPARTMENT OF ASSESSMENTS AND TAXATION OF THE STATE OF MARYLAND, DO HEREBY CERTIFY THAT THE DEPARTMENT, BY LAWS OF THE STATE, IS THE CUSTODIAN OF THE RECORDS OF THIS STATE RELATING TO THE FORFEITURE OR SUSPENSION OF CORPORATIONS, OR THE RIGHTS OF CORPORATIONS TO TRANSACT BUSINESS IN THIS STATE, AND THAT I AM THE PROPER OFFICER TO EXECUTE THIS CERTIFICATE.

I FURTHER CERTIFY THAT POSH TECHNOLOGIES INC (D24653479), INCORPORATED DECEMBER 22, 2023, IS A CORPORATION DULY INCORPORATED AND EXISTING UNDER AND BY VIRTUE OF THE LAWS OF MARYLAND AND THE CORPORATION HAS FILED ALL ANNUAL REPORTS REQUIRED, HAS NO OUTSTANDING LATE FILING PENALTIES ON THOSE REPORTS, AND HAS A RESIDENT AGENT. THEREFORE, THE CORPORATION IS AT THE TIME OF THIS CERTIFICATE IN GOOD STANDING WITH THIS DEPARTMENT AND DULY AUTHORIZED TO EXERCISE ALL THE POWERS RECITED IN ITS CHARTER OR CERTIFICATE OF INCORPORATION, AND TO TRANSACT BUSINESS IN MARYLAND.

IN WITNESS WHEREOF, I HAVE HEREUNTO SUBSCRIBED MY SIGNATURE AND AFFIXED THE SEAL OF THE STATE DEPARTMENT OF ASSESSMENTS AND TAXATION OF MARYLAND AT BALTIMORE ON THIS JANUARY 08, 2024.



Michael L. Higgs
Director



301 West Preston Street, Baltimore, Maryland 21201
Telephone Baltimore Metro (410) 767-1340 / Outside Baltimore Metro (888) 246-5941
MRS (Maryland Relay Service) (800) 735-2258 TT/Voice

Online Certificate Authentication Code: 5iawgY84bEGowPw7wpf29w
To verify the Authentication Code, visit <http://dat.maryland.gov/verify>

Posh Rides

Driver Standards Policy

Effective Date: 01/19/2026

Applies To: All drivers operating on the Posh Rides platform

Jurisdiction: Commonwealth of Pennsylvania

a. Standards for Drivers

Posh Rides requires all drivers to meet minimum eligibility standards prior to activation, including possession of a valid driver's license, compliance with minimum age and driving experience requirements, maintenance of a satisfactory driving record, and compliance with applicable laws. Drivers must complete the onboarding process before accepting ride requests. Failure to maintain eligibility standards may result in suspension or deactivation.

b. Criminal Background and License Verification

Posh Rides conducts criminal background checks and motor vehicle record reviews for all prospective drivers in accordance with Pennsylvania Transportation Network Company requirements. Checks are completed prior to activation and include identity verification, criminal history review, and driver's license validation. Drivers who fail to meet these requirements are prohibited from operating on the platform.

c. Driver Training Program

Drivers must complete mandatory onboarding training prior to activation, including instruction on use of the driver application, trip procedures, passenger safety expectations, customer service standards, nondiscrimination obligations, disability accommodation awareness, and emergency response procedures. Training is delivered digitally and requires acknowledgment of completion.

d. Alcohol and Drug Use Policy

Posh Rides enforces a zero-tolerance policy prohibiting drivers from operating on the platform while under the influence of alcohol, illegal drugs, or impairing substances. Violations are investigated promptly, and confirmed violations result in immediate deactivation.

e. Insurance Coverage Requirements

Posh Rides ensures compliance with all insurance requirements applicable to Transportation Network Company operations in Pennsylvania. The company maintains primary automobile liability insurance coverage as required by law during periods of platform use, and drivers must maintain any personal insurance required by law.

f. Ongoing Compliance and Accessibility

Posh Rides maintains policies and procedures to ensure continuous compliance with Pennsylvania Transportation Network Company regulations, including Chapter 26 requirements. Drivers are required to provide service without discrimination, including providing service to individuals with disabilities, and failure to comply may result in corrective action.

g. Nondiscrimination Policy

Posh Rides prohibits discrimination based on race, color, religion, sex, national origin, disability, sexual orientation, gender identity, or any other protected characteristic. Drivers are informed of this policy during onboarding and through ongoing communications, and violations may result in permanent removal from the platform.

Approved By: Posh Rides Management
Policy Owner: Compliance & Operations

Posh Rides

Vehicle Safety Program

Effective Date: 01/19/2026

Applies To: All vehicles operating on the Posh Rides platform

Jurisdiction: Commonwealth of Pennsylvania

a. Continuous Compliance with Pennsylvania Equipment Standards

Posh Rides requires that all vehicles used on the platform comply with Pennsylvania vehicle equipment, inspection, and safety standards, including 67 Pa. Code Chapter 175 and Chapter 26 requirements. Prior to activation, drivers must submit vehicle information and attest that the vehicle meets all applicable safety, inspection, and registration requirements. Posh Rides requires ongoing compliance as a condition of continued access to the platform, and vehicles found to be non-compliant are suspended until compliance is confirmed.

b. Replacement of Vehicles That No Longer Meet Standards

Posh Rides maintains vehicle eligibility standards, including vehicle age, mileage, and condition requirements. Vehicles that no longer meet Posh Rides' standards or applicable regulatory requirements are removed from service. Drivers are required to update vehicle information promptly and replace ineligible vehicles in a timely manner in order to continue operating on the platform.

c. Display of Transportation Network Company Placards

Posh Rides requires vehicles engaged in Transportation Network Company service to display the Posh Rides TNC placard in accordance with Chapter 26 requirements. Placards are provided digitally or physically and must be displayed while drivers are logged into the platform and available to accept ride requests. Drivers are informed of placard display requirements during onboarding and through ongoing communications, and failure to display the placard may result in corrective action.

Approved By: Posh Rides Management

Policy Owner: Compliance & Operations

Posh Rides

Owner Financial Support Statement

I, Temitope Isreal, am the owner and authorized officer of Posh Rides Inc. I certify that I am providing personal financial support to fund the startup and initial operations of the company.

The enclosed personal bank statement reflects funds available to support regulatory compliance, insurance premiums, and operational expenses associated with Transportation Network Company operations in the Commonwealth of Pennsylvania.

These funds are committed for use by the Applicant as needed to support its business operations and ongoing compliance obligations.

Signed: *Temitope Isreal*
Name: Temitope Isreal
Title: President
Date: 01/19/2026

Posh Rides

Customer Service Standards

Effective Date: 01/19/2026

Applies To: All riders and customers using the Posh Rides platform

Jurisdiction: Commonwealth of Pennsylvania

a. Informing Customers of PUC Complaint Rights

Posh Rides informs customers of their right to file complaints with the Pennsylvania Public Utility Commission through information made available within the mobile application and on the Posh Rides website. Customers are provided with instructions on how to contact the PUC, including references to the PUC's consumer complaint process. This information is presented in a clear and conspicuous manner.

b. Customer Complaint Resolution Procedure

Posh Rides maintains a customer complaint resolution procedure designed to address customer concerns in a timely and fair manner. Customers may submit complaints through in-app support tools or electronic communications. Complaints are reviewed, investigated as appropriate, and responded to promptly. Posh Rides maintains records of customer complaints and resolutions and cooperates fully with the Pennsylvania Public Utility Commission in connection with any complaint filed with the Commission.

Approved By: Posh Rides Management

Policy Owner: Compliance & Operations

STATE OF MARYLAND
Department of Assessments and Taxation

I, BOB YEAGER OF THE STATE DEPARTMENT OF ASSESSMENTS AND TAXATION OF THE STATE OF MARYLAND, DO HEREBY CERTIFY THAT THE DEPARTMENT, BY LAWS OF THE STATE, IS THE CUSTODIAN OF THE RECORDS OF THIS STATE RELATING TO THE FORFEITURE OR SUSPENSION OF CORPORATIONS, OR THE RIGHTS OF CORPORATIONS TO TRANSACT BUSINESS IN THIS STATE, AND THAT I AM THE PROPER OFFICER TO EXECUTE THIS CERTIFICATE.

I FURTHER CERTIFY THAT POSH TECHNOLOGIES INC (D24653479), INCORPORATED DECEMBER 22, 2023, IS A CORPORATION DULY INCORPORATED AND EXISTING UNDER AND BY VIRTUE OF THE LAWS OF MARYLAND AND THE CORPORATION HAS FILED ALL ANNUAL REPORTS REQUIRED, HAS NO OUTSTANDING LATE FILING PENALTIES ON THOSE REPORTS, AND HAS A RESIDENT AGENT. THEREFORE, THE CORPORATION IS AT THE TIME OF THIS CERTIFICATE IN GOOD STANDING WITH THIS DEPARTMENT AND DULY AUTHORIZED TO EXERCISE ALL THE POWERS RECITED IN ITS CHARTER OR CERTIFICATE OF INCORPORATION, AND TO TRANSACT BUSINESS IN MARYLAND.

IN WITNESS WHEREOF, I HAVE HEREUNTO SUBSCRIBED MY SIGNATURE AND AFFIXED THE SEAL OF THE STATE DEPARTMENT OF ASSESSMENTS AND TAXATION OF MARYLAND AT BALTIMORE ON THIS DECEMBER 09, 2025.



Bob Yeager
Director



700 East Pratt Street, 2nd Flr, Ste 2700, Baltimore, Maryland 21202
Telephone Baltimore Metro (410) 767-1344 / Outside Baltimore Metro (888) 246-5941
MRS (Maryland Relay Service) (800) 735-2258 TT/Voice

Online Certificate Authentication Code: gzPjAuLNn0mb40Ct6uWsXw
To verify the Authentication Code, visit <http://dat.maryland.gov/verify>

STATE OF MARYLAND
Department of Assessments and Taxation

I, Bob Yeager, Director of the State Department of Assessments and Taxation, hereby certify that the attached document, consisting of 1 pages, inscribed with the same Authentication Code, is a true copy of the public record of the

ARTICLES OF INCORPORATION-CORPORATION

for

POSH TECHNOLOGIES INC

(Department ID: **D24653479**)

I further certify that this document is a true copy generated from the online service with the State Department of Assessments and Taxation.

In witness whereof, I have hereunto subscribed my signature and affixed the seal of the State Department of Assessments and Taxation of Maryland at Baltimore on this December 09, 2025.



Bob Yeager
Director



700 East Pratt Street, 2nd Flr, Ste 2700, Baltimore, Maryland 21202
Telephone Baltimore Metro (410) 767-1344 / Outside Baltimore Metro (888) 246-5941
MRS (Maryland Relay Service) (800) 735-2258 TT/Voice

Online Certificate Authentication Code: bKhdagZP1U69ubc1_FwzxA
To verify the Authentication Code, visit <http://dat.maryland.gov/verify>

Certified Documents with a verifiable Authentication Code are Official, State-Approved Documents

ARTICLES OF INCORPORATION FOR A STOCK CORPORATION

FIRST: The undersigned:

Temitope Isreal

whose address(es) is/are:

12016 Thackeray Court, Bowie, MD, 20720

being at least eighteen years of age, do(es) hereby form a corporation under the laws of the State of Maryland.

SECOND: The name of the corporation is:

Posh Technologies Inc (D24653479)

THIRD: The purpose(s) for which the corporation is formed is/are as follows:

Any and all lawful business

In order to operate in Maryland, will the registering entity require a business or industry license that is issued by the state or any other local agency? Uncertain

FOURTH: The street address of the principal office of the corporation in Maryland is:

12016 Thackeray Court, Bowie, MD, 20720

FIFTH: The name(s) of the Resident Agent(s) of the corporation in Maryland is/are:

LegalCorp Solutions, Inc.

whose address(es) is/are:

5425 Wisconsin Avenue Suite 600, Chevy Chase, MD, 20815

SIXTH: The corporation has authority to issue 10000 shares at \$ 0.001 par value per share.

SEVENTH: The number of directors of the corporation shall be 2 which number may be increased or decreased pursuant to the bylaws of the corporation. The name(s) of the director(s) who shall act until the first meeting or until their successors are duly chosen and qualified is/are:

Temitope Isreal, Mary Fabiyi

EIGHTH: IN WITNESS WHEREOF, I have signed these articles and acknowledge the same to be my act.

SIGNATURE(S) OF INCORPORATOR(S):

Temitope Isreal

NINTH: I hereby consent to my designation in this document as Resident Agent(s) for this corporation.

SIGNATURE OF RESIDENT AGENT(S) LISTED IN FIFTH:

Travis Crabtree, Officer

Filing party's name and return address:

Sonia Becerra, 3 Greenway Plaza #1320, Houston, TX, 77046





PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement of Account

Statement Period
12/01/25 - 12/31/25

#BWNLLSV
#000000R0W7XVP3A6#000DQE90F
POSH TECHNOLOGIES INC
12016 THACKERAY CT
BOWIE MD 20720-4443

Questions about this Statement?
Toll-free in the U.S. 1-888-842-6328
For toll-free numbers when overseas,
visit navyfederal.org/overseas/
Collect internationally 1-703-255-8837

Say "Yes" to Paperless! View your
digital statements via Mobile or
Navy Federal Online Banking.

Say "Yes" to Paperless Statements

If you haven't already, go paperless! You can access up to 36 months of statements anytime, anywhere. To get started, select "Statements" in digital banking.*
It's an easy way to reduce the risk of identity theft and cut down on paper clutter.
Insured by NCUA. *Message and data rates may apply. Visit navyfederal.org for more information.

Summary of your deposit accounts

	Previous Balance	Deposits/ Credits	Withdrawals/ Debits	Ending Balance	YTD Dividends
Business Checking	\$0.00	\$938.86	\$938.86	\$0.00	\$0.01
Mbr Business Savings	\$12,080.49	\$2.08	\$4,538.86	\$7,543.71	\$62.36
Totals	\$12,080.49	\$940.94	\$5,477.72	\$7,543.71	\$62.37

Checking

Business Checking -

Date	Transaction Detail	Amount(\$)	Balance(\$)
12-01	Beginning Balance		0.00

REMITTANCE RECEIVED AFTER STATEMENT PERIOD WILL APPEAR ON YOUR NEXT STATEMENT

POSH TECHNOLOGIES INC

DEPOSIT VOUCHER

(FOR MAIL USE ONLY. DO NOT SEND CASH THROUGH THE MAIL
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL)

ACCOUNT NUMBER	ACCOUNT TYPE	AMOUNT ENCLOSED	
	Checking		
	Savings		
	TOTAL		

MARK "X" TO CHANGE
ADDRESS/ORDER
ITEMS ON REVERSE



NFCU
PO BOX 3100
MERRIFIELD VA 22119-3100



PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement Period
12/01/25 - 12/31/25

Access No.

Statement of Account
For POSH TECHNOLOGIES INC

Business Checking -

(Continued from previous page)

Date	Transaction Detail	Amount(\$)	Balance(\$)
12-12	Transfer From Shares	938.86	938.86
12-12	Paid To - Amazon Web Servi Internet Chk	938.86-	0.00
12-31	Ending Balance		0.00

Average Daily Balance - Current Cycle: \$0.00

Items Paid

Date	Item	Amount(\$)
12-12	ACH	938.86

Savings

Mbr Business Savings -

Date	Transaction Detail	Amount(\$)	Balance(\$)
12-01	Beginning Balance		12,080.49
12-12	Transfer To Checking	938.86	11,141.63
12-16	Transfer To Checking Temitope J Isreal	2,000.00	9,141.63
12-17	Transfer To Checking Temitope J Isreal	300.00-	8,841.63
12-19	Transfer To Checking Temitope J Isreal	1,000.00-	7,841.63
12-22	Transfer To Checking Temitope J Isreal	100.00	7,741.63
12-22	Transfer To Checking Temitope J Isreal	200.00	7,541.63
12-31	Dividend	2.08	7,543.71
12-31	Ending Balance		7,543.71

CHANGE OF ADDRESS

PLEASE PRINT. USE BLUE OR BLACK BALL POINT PEN.

RANK/RATE	NAME (FIRST	MI	LAST)	ACCOUNT NUMBERS AFFECTED
ADDRESS (NO. STREET)				
CITY				STATE
SIGNATURE OF NAVY FEDERAL MEMBER				ZIP CODE
EFFECTIVE DATE (MO., DAY, YR.)	HOME TELEPHONE NUMBER		DAYTIME TELEPHONE NUMBER	
- -	()		()	



PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement Period
12/01/25 - 12/31/25

Statement of Account
For POSH TECHNOLOGIES INC

Disclosure Information

- The interest charge on the Checking Line of Credit advances begins to accrue on the date an advance is posted to your account and continues to accrue daily on the unpaid principal balance.
- We calculate the interest charge on your account by applying the daily periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances or fees, and subtract any payments, credits, or unpaid interest charges.
- You may also determine the amount of interest charges by multiplying the "Balance Subject to Interest Rate" by the number of days in the billing cycle and the daily periodic rate. The "Balance Subject to Interest Rate" disclosed in the Interest Charge Calculation table is the "average daily balance." To calculate the "average daily balance" add up all the "daily balances" for the billing cycle and divide the total by the number of days in the billing cycle.
- If there are two or more daily periodic rates imposed during the billing cycle, you may determine the amount of interest charges by multiplying each of the "Balances Subject to Interest Rate" by the number of days the applicable rate was in effect and multiplying each of the results by the applicable daily periodic rate and adding the results together.

What to Do if You Think You Find a Mistake on Your Statement

Errors Related to a Checking Line of Credit Advance

If you think there is an error on your statement, write to us at:

Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000; or by fax, 1-703-206-4244.

You may also contact us on the Web: navyfederal.org.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing (or electronically). You may call us, but if you do, we are not required to investigate any potential error, and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

If we take more than 10 days in resolving an electronic transfer inquiry, we will provisionally credit your account for the amount in question so that you will have access to the funds during the time of our investigation.

Errors Within Your Checking Account, Money Market Savings Account, or Savings Account

In case of errors or questions about your electronic transfers telephone us at 1-888-842-6328, write us at the address provided above, or through Navy Federal Online Banking as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and account number (if any).
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will provisionally credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

Payments

Your check must be payable to Navy Federal Credit Union and include your Checking Line of Credit account number. Include the voucher found at the bottom of your statement and mail the enclosed envelope to: Navy Federal Credit Union, PO Box 3100, Merrifield, VA 22119-3100. Payments received by 5:00 pm Eastern Time at the mail address above will be credited the same day. Mailed payments for your Checking Line of Credit account may not be commingled with funds designated for credit to other Navy Federal Credit Union accounts.



PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement of Account

Statement Period
11/24/25 - 12/23/25

#BWNLLSV
#000000Q6Y8UYW6A2#000DME90F
TEMITOPE J ISREAL
12016 THACKERAY CT
BOWIE MD 20720-4443

Questions about this Statement?
Toll-free in the U.S. 1-888-842-6328
For toll-free numbers when overseas,
visit navyfederal.org/overseas/
Collect internationally 1-703-255-8837

Say "Yes" to Paperless! View your
digital statements via Mobile or
Navy Federal Online Banking.

Say "Yes" to Paperless Statements

If you haven't already, go paperless! You can access up to 36 months of statements anytime, anywhere. To get started, select "Statements" in digital banking.* It's an easy way to reduce the risk of identity theft and cut down on paper clutter. Insured by NCUA. *Message and data rates may apply. Visit navyfederal.org for more information.

Summary of your deposit accounts

	Previous Balance	Deposits/ Credits	Withdrawals/ Debits	Ending Balance	YTD Dividends
Checking	\$21.74	\$8,688.21	\$8,660.16	\$49.79	\$0.04
	\$22,488.01	\$38,460.19	\$1,143.00	\$59,805.20	\$0.27
Savings	\$67.52	\$40,603.87	\$40,656.00	\$15.39	\$4.01
Totals	\$22,577.27	\$87,752.27	\$50,459.16	\$59,870.38	\$4.32

REMITTANCE RECEIVED AFTER STATEMENT PERIOD WILL APPEAR ON YOUR NEXT STATEMENT

TEMITOPE J ISREAL

DEPOSIT VOUCHER

(FOR MAIL USE ONLY. DO NOT SEND CASH THROUGH THE MAIL
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL)

ACCOUNT NUMBER	ACCOUNT TYPE	AMOUNT ENCLOSED	
	Checking		
	Checking		
	Savings		
TOTAL			

MARK "X" TO CHANGE
ADDRESS/ORDER
ITEMS ON REVERSE



NFCU
PO BOX 3100
MERRIFIELD VA 22119-3100



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navyfederal.org

Statement Period
11/24/25 - 12/23/25

Statement of Account
For TEMITOPE J ISREAL

Checking

EveryDay Checking -

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
11-24	Beginning Balance		21.74
11-24	Transfer From Checking	150.00	171.74
11-24	Zelle DB Jordan Webster	40.00-	131.74
11-24	POS Debit- Debit Card 1582 11-21-25 Openai *chatgpt.Su Openai.Com CA	21.20-	110.54
11-24	POS Debit- Debit Card 1582 11-24-25 Amazon Mark* B28NM Amazon.Com/MA WA	27.18-	83.36
11-24	POS Debit- Debit Card 1582 11-22-25 Cash App*albert PR Oakland CA	30.00-	53.36
11-24	POS Debit- Debit Card 1582 11-24-25 Amazon Reta* B20Xv Www.Amazon.CO WA	47.43-	5.93
12-01	Transfer From Shares	150.00	155.93
12-01	POS Debit- Debit Card 1582 11-30-25 ldt Boss Intl Call Www.ltd.Net NJ	3.00-	152.93
12-02	Transfer From Shares	60.00	212.93
12-02	POS Debit- Debit Card 1582 12-01-25 Google One 650-2530000 CA	10.59-	202.34
12-02	POS Debit- Debit Card 1582 12-01-25 Google Workspace_p 650-2530000 CA	95.40-	106.94
12-03	Transfer From Shares	50.00	156.94
12-03	POS Debit- Debit Card 1582 12-02-25 Yah*mail Plus 800-361-5610 Ny	5.00-	151.94
12-03	POS Debit- Debit Card 1582 12-02-25 Amazon Web Service Aws.Amazon.CO WA	8.08-	143.86
12-03	POS Debit- Debit Card 1582 12-02-25 Taptap Send Uk Ltd 833-9160670 DE	82.75-	61.11
12-04	POS Debit- Debit Card 1582 12-03-25 Google Youtube 650-2530000 CA	5.29-	55.82
12-05	POS Debit- Debit Card 1582 12-03-25 VEIP Station 11 Silver Spring MD	30.00-	25.82
12-08	Transfer From Shares	50.00	75.82
12-08	Transfer From Checking	650.00	725.82
12-08	POS Debit- Debit Card 1582 12-06-25 ldt Boss Intl Call Www.ltd.Net NJ	10.00-	715.82
12-08	POS Debit- Debit Card 1582 12-07-25 Winners Chapel Int 301-531-1002 MD	50.00-	665.82
12-09	Transfer From Checking	100.00	765.82
12-09	POS Debit - Debit Card 1582 Transaction 12-08-25 Upwork * -872872643 San Francisco	649.80-	116.02
12-10	Transfer From Checking	23.00	139.02

CHANGE OF ADDRESS

PLEASE PRINT. USE BLUE OR BLACK BALL POINT PEN.

RANK/RATE	NAME (FIRST	MI	LAST)	ACCOUNT NUMBERS AFFECTED
ADDRESS (NO. STREET)				
CITY				
STATE		ZIP CODE		
SIGNATURE OF NAVY FEDERAL MEMBER				
EFFECTIVE DATE (MO., DAY,YR.)	HOME TELEPHONE NUMBER		DAYTIME TELEPHONE NUMBER	
- -	()		()	



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navyfederal.org

Statement Period
11/24/25 - 12/23/25

Statement of Account
For TEMITOPE J ISREAL

EveryDay Checking -

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
12-10	POS Debit- Debit Card 1582 12-09-25 MD.Gov Service Fee Maryland.Gov MD	2.40-	136.62
12-10	POS Debit- Debit Card 1582 12-10-25 Taptap Send Uk Ltd 833-9160670 DE	34.29-	102.33
12-10	POS Debit- Debit Card 1582 12-09-25 MD Dept Assmnt/Tax Maryland.Gov MD	80.00-	22.33
12-11	Zelle CR Mary Fabiyi	1,749.21	1,771.54
12-11	Transfer From Checking	20.00	1,791.54
12-11	POS Debit- Debit Card 1582 12-11-25 Taptap Send Uk Ltd 833-9160670 DE	1,775.95-	15.59
12-12	Transfer From Shares	56.00	71.59
12-12	Transfer From Shares	140.00	211.59
12-12	Transfer From Shares	200.00	411.59
12-15	Transfer From Shares	50.00	461.59
12-15	Transfer From Shares	100.00	561.59
12-15	Intl Transaction Fee 12-12-25 Www.Sonarsource.CO Geneva-15	0.33-	561.26
12-15	POS Debit- Debit Card 1582 12-14-25 Winners Chapel Int 301-531-1002 MD	30.00-	531.26
12-15	POS Debit- Debit Card 1582 12-12-25 Vivint Inc/US Lehi UT	32.87-	498.39
12-15	POS Debit- Debit Card 1582 12-13-25 Www.Sonarsource.CO Geneva-15	32.96-	465.43
12-15	POS Debit- Debit Card 1582 12-13-25 Seabrook Car Wash Lanham MD	42.00-	423.43
12-15	POS Debit- Debit Card 1582 12-12-25 Taptap Send Uk Ltd 833-9160670 DE	50.00-	373.43
12-15	POS Debit- Debit Card 1582 12-14-25 Winners Chapel Int 301-531-1002 MD	50.00-	323.43
12-15	POS Debit- Debit Card 1582 12-13-25 Taptap Send Uk Ltd 833-9160670 DE	67.93-	255.50
12-15	POS Debit- Debit Card 1582 12-12-25 Taptap Send Uk Ltd 833-9160670 DE	67.93-	187.57
12-15	POS Debit - Debit Card 1582 Transaction 12-12-25 Afrik Intl Bowie Bowie	128.30-	59.27
12-16	Transfer From Shares	40.00	99.27
12-16	Transfer From Shares	500.00	599.27
12-16	Transfer From Shares	650.00	1,249.27
12-16	Transfer From Shares Posh Technologies Inc	2,000.00	3,249.27
12-16	POS Debit- Debit Card 1582 12-15-25 LA Fitness Treasury@fitn CA	39.99-	3,209.28
12-16	POS Debit - Debit Card 1582 Transaction 12-16-25 Upwork * -875154452 San Francisco	649.80-	2,559.48
12-17	Transfer From Shares	150.00	2,709.48
12-17	Transfer From Shares Posh Technologies Inc	300.00	3,009.48
12-17	POS Debit- Debit Card 1582 12-16-25 Amazon Mktp1*7B7F6 Amzn.Com/Bill WA	53.10-	2,956.38
12-17	POS Debit- Debit Card 1582 12-16-25 Viralideasmarketin Viralideasmar PA	2,000.00-	956.38
12-17	Transfer To Checking Mary O Fabiyi	120.00-	836.38
12-18	POS Debit- Debit Card 1582 12-17-25 Viralideasmarketin Viralideasmar PA	650.00-	186.38
12-19	Transfer From Shares Posh Technologies Inc	1,000.00	1,186.38
12-19	POS Debit- Debit Card 1582 12-18-25 Www.Coursehero.Com 888-634-9397 CA	119.40-	1,066.98
12-22	Transfer From Shares Posh Technologies Inc	100.00	1,166.98
12-22	Transfer From Shares Posh Technologies Inc	200.00	1,366.98
12-22	Zelle DB Kwame Amponsah	80.00-	1,286.98
12-22	POS Debit- Debit Card 1582 12-21-25 Openai *chatgpt Su Openai.Com CA	21.20-	1,265.78
12-22	POS Debit- Debit Card 1582 12-21-25 Winners Chapel Int 301-531-1002 MD	30.00-	1,235.78
12-22	POS Debit- Debit Card 1582 12-20-25 Atlassian Atlassian.Com CA	37.70-	1,198.08
12-22	POS Debit- Debit Card 1582 12-19-25 Tovnamediallc Tovnamedia.CO NJ	950.00-	248.08



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Statement Period
11/24/25 - 12/23/25

Statement of Account
For TEMITOPE J ISREAL

EveryDay Checking -

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
12-23	Transfer From Checking	200.00	448.08
12-23	Zelle DB Adejumoke Adetoye	200.00-	248.08
12-23	POS Debit- Debit Card 1582 12-22-25 Taptap Send Uk Ltd 833-9160670 DE	68.39-	179.69
12-23	POS Debit- Debit Card 1582 12-22-25 Constellation Home 8882434663 MD	129.90-	49.79
12-23	Ending Balance		49.79

Average Daily Balance - Current Cycle: \$323.02

Items Paid

Date	Item	Amount(\$)	Date	Item	Amount(\$)
11-24	POS	21.20	12-15	POS	32.87
11-24	POS	27.18	12-15	POS	32.96
11-24	POS	30.00	12-15	POS	42.00
11-24	POS	47.43	12-15	POS	50.00
12-01	POS	3.00	12-15	POS	50.00
12-02	POS	10.59	12-15	POS	67.93
12-02	POS	95.40	12-15	POS	67.93
12-03	POS	5.00	12-15	POS	128.30
12-03	POS	8.08	12-16	POS	39.99
12-03	POS	82.75	12-16	POS	649.80
12-04	POS	5.29	12-17	POS	53.10
12-05	POS	30.00	12-17	POS	2,000.00
12-08	POS	10.00	12-18	POS	650.00
12-08	POS	50.00	12-19	POS	119.40
12-09	POS	649.80	12-22	POS	21.20
12-10	POS	2.40	12-22	POS	30.00
12-10	POS	34.29	12-22	POS	37.70
12-10	POS	80.00	12-22	POS	950.00
12-11	POS	1,775.95	12-23	POS	68.39
12-15	POS	30.00	12-23	POS	129.90

EveryDay Checking -

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
11-24	Beginning Balance		22,488.01
11-24	Transfer To Checking	150.00-	22,338.01
11-28	Transfer From Shares	1,700.00	24,038.01
11-28	Dividend	0.19	24,038.20
12-08	Transfer To Checking	650.00-	23,388.20
12-09	Transfer To Checking	100.00-	23,288.20
12-10	Transfer To Checking	23.00-	23,265.20
12-11	Transfer To Checking	20.00-	23,245.20
12-12	Transfer From Shares	36,760.00	60,005.20
12-23	Transfer To Checking	200.00-	59,805.20
12-23	Ending Balance		59,805.20

Average Daily Balance - Current Cycle: \$38,092.76

Your account earned \$0.19, with an annual percentage yield earned of 0.01%, for the dividend period from 11-01-2025 through 11-30-2025

Savings

Membership Savings -

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
11-24	Beginning Balance		67.52
11-26	Deposit - ACH Paid From Symplr Software Payroll 01Afd2	1,953.68	2,021.20
11-28	Transfer To Checking	1,700.00-	321.20
11-28	Dividend	0.11	321.31



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Statement Period
11/24/25 - 12/23/25

Statement of Account
For TEMITOPE J ISREAL

Membership Savings -

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
12-01	Transfer To Checking	150.00-	171.31
12-02	Transfer To Checking	60.00-	111.31
12-03	Transfer To Checking	50.00-	61.31
12-08	Deposit - ACH Paid From Principal Trust DR CR 01Afd1	36,696.41	36,757.72
12-08	Transfer To Checking	50.00-	36,707.72
12-11	Deposit - ACH Paid From Symplr Software Payroll 01Afd2	1,953.67	38,661.39
12-12	Transfer To Checking	56.00-	38,605.39
12-12	Transfer To Checking	140.00-	38,465.39
12-12	Transfer To Checking	200.00-	38,265.39
12-12	Transfer To Checking	36,760.00-	1,505.39
12-15	Transfer To Checking	50.00-	1,455.39
12-15	Transfer To Checking	100.00-	1,355.39
12-16	Transfer To Checking	40.00-	1,315.39
12-16	Transfer To Checking	500.00-	815.39
12-16	Transfer To Checking	650.00-	165.39
12-17	Transfer To Checking	150.00-	15.39
12-23	Ending Balance		15.39

Your account earned \$0.11, with an annual percentage yield earned of 0.25%, for the dividend period from 11-01-2025 through 11-30-2025

Disclosure Information

- The interest charge on the Checking Line of Credit advances begins to accrue on the date an advance is posted to your account and continues to accrue daily on the unpaid principal balance.
- We calculate the interest charge on your account by applying the daily periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances or fees, and subtract any payments, credits, or unpaid interest charges.
- You may also determine the amount of interest charges by multiplying the "Balance Subject to Interest Rate" by the number of days in the billing cycle and the daily periodic rate. The "Balance Subject to Interest Rate" disclosed in the Interest Charge Calculation table is the "average daily balance." To calculate the "average daily balance" add up all the "daily balances" for the billing cycle and divide the total by the number of days in the billing cycle.
- If there are two or more daily periodic rates imposed during the billing cycle, you may determine the amount of interest charges by multiplying each of the "Balances Subject to Interest Rate" by the number of days the applicable rate was in effect and multiplying each of the results by the applicable daily periodic rate and adding the results together.

What to Do if You Think You Find a Mistake on Your Statement

Errors Related to a Checking Line of Credit Advance

If you think there is an error on your statement, write to us at:

Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000; or by fax, 1-703-206-4244.

You may also contact us on the Web: navyfederal.org.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing (or electronically). You may call us, but if you do, we are not required to investigate any potential error, and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

If we take more than 10 days in resolving an electronic transfer inquiry, we will provisionally credit your account for the amount in question so that you will have access to the funds during the time of our investigation.

Errors Within Your Checking Account, Money Market Savings Account, or Savings Account

In case of errors or questions about your electronic transfers telephone us at 1-888-842-6328, write us at the address provided above, or through Navy Federal Online Banking as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and account number (if any).
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will provisionally credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

Payments

Your check must be payable to Navy Federal Credit Union and include your Checking Line of Credit account number. Include the voucher found at the bottom of your statement and mail the enclosed envelope to: Navy Federal Credit Union, PO Box 3100, Merrifield, VA 22119-3100. Payments received by 5:00 pm Eastern Time at the mail address above will be credited the same day. Mailed payments for your Checking Line of Credit account may not be commingled with funds designated for credit to other Navy Federal Credit Union accounts.