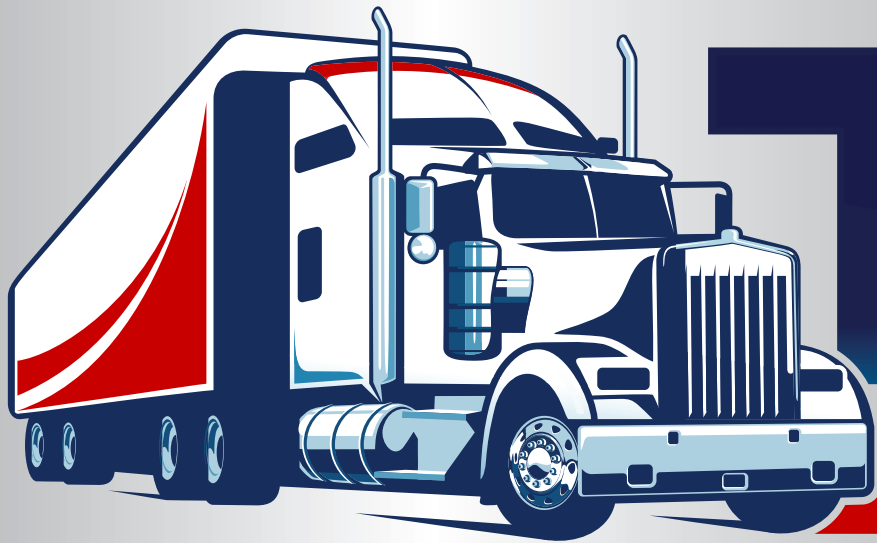


TRUCKER'S VOICE IN COURT



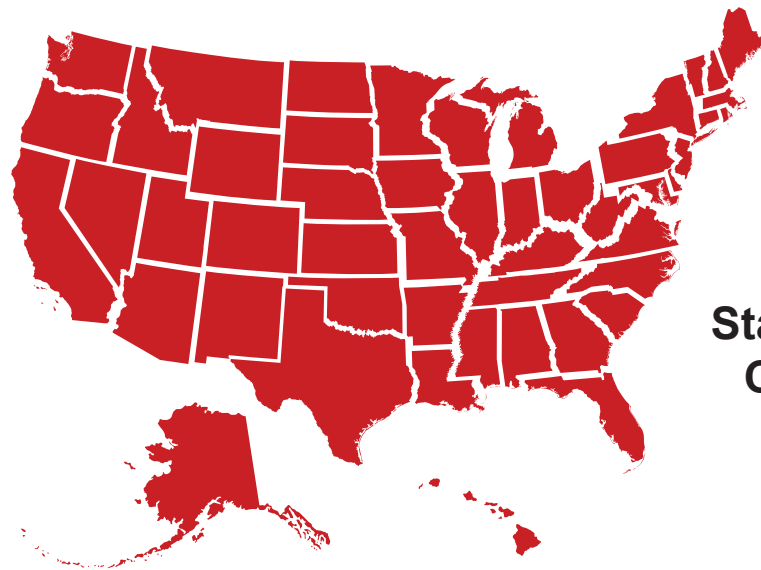
TVC

PRO-DRIVER

WE WIN OVER 92% OF OUR CASES!

We protect your CDL! Moving and Non-Moving.

- \$50,000 AD&D
- Accident Protection
- Cash Appearance Bonds
- Prescription Discounts
- Reward Program
- Roadside Assistance
- Vision Discounts



**All 50
States AND
Canada!**

This is not an insurance contract, an automobile liability or physical damage policy and does not comply with any financial responsibility law.

**24 Hours a Day
A L W A Y S**

We Speak Your Language:

English • Spanish • Hindi • Russian • Punjabi • Cantonese

COMMERCIAL MOTOR VEHICLE SAFETY ACT OF 1986

Section 1:

One Driver's License:

Operator shall not have more than one driver's license.

Section 2:

Information System:

An information system will be established to serve as a clearing house so a state or employer may check the status of a driver's CDL.

Section 10:

Serious Traffic Violations Involving Commercial Vehicle:**

- (a) Two serious violations within a 3-year period = 60-day suspension
- (b) Three serious violations within a 3-year period = 120-day suspension

***Potential NCSDA results*

WE GOT YOU COVERED

**You are covered in any
licensed highway motor
vehicle throughout the USA
and Canada —
even motorcycles.**

REPRESENTATION

We provide free representation for all of your covered moving and non-moving violations.

- Following too close
- Speeding
- Log Book
- Overweight
- Equipment
- Many others...

REMEMBER:

Your membership goes with you in any licensed motor vehicle...private, company or commercial!

Through the court of original jurisdiction. NOT applicable when charged with any drug or alcohol-related matter; driving without a valid operator's permit, license, or tag; a felony; leaving the scene; past-due citations; parking or environmental charges; appeals or warrants.



FREE DATA Q CHALLENGES

How do you stack up against other drivers and motor carriers?

- TVC 4885 Pro-Driver members receive free Data Q Challenges for dismissed, amended and reduced violations handled by TVC provider attorneys.
- When we fight a ticket for you that results in a challengeable reduction, we'll perform a free Data Q Challenge when the citation is accompanied by the corresponding inspection report.
- A bad CSA score or a bad PSP report can cause you as much trouble in your business as points on your MVR!

**We help keep your PSP report
clean and accurate!**

AMERICA'S MOST PRESTIGIOUS PRO-DRIVER CARD

**You will immediately receive
a membership card. Sign
it and place it next to your
driver's license.**

| TVC PRO-DRIVER® INC. | |
|--|---|
| Member Name _____ | Enrollment Date _____ |
| Number _____ | Expiration Date _____ |
| Call for traffic violation representation at: 1-800-288-2889 | |
| Motor Club of America Enterprises Inc. | Marketed By: TVC Marketing Associates®, Inc. 3200 W. Wilshire Blvd. PO Box 20490 Oklahoma City, OK 73155-0490 (405) 843-2722 |

| \$200.00 GUARANTEED ARREST BOND CERTIFICATE* | |
|---|---------------------------|
| <small>MOTOR CLUB OF AMERICA* hereby guarantees the appearance of Member, whose valid signature appears below, or the spouse of said member, if the valid signature appears below, in any court of competent jurisdiction when arrested for a violation of any motor vehicle law, (except where Member or spouse is charged with or accused of operating a motor vehicle while under the influence of intoxicating liquor, narcotics or psychedelic drugs, without a valid operator's permit), leaving the scene of an accident, or for any felony other than vehicular manslaughter, prior to the expiration date of membership.</small> | |
| <small>In the event of failure of said Member or spouse of said Member to appear in court at any time of trial, Motor Club of America guarantees to pay any fine or forfeiture levied for such failure to appear not in excess of \$200.00.</small> | |
| <small>All public officials are hereby authorized and requested to accept this certificate in lieu of cash bail. Member must notify Club at once when card is deposited as bail, and agrees to promptly reimburse Motor Club of America for all fines, forfeitures, disbursements and expenditures made by reason of posting.</small> | |
| GUARANTEED ARREST BOND CERTIFICATE. | |
| <small>MOTOR CLUB OF AMERICA, operated by Motor Club of America Enterprises, Inc.</small> | |
| <small>*Also guaranteed by PLATTE RIVER INSURANCE COMPANY of Nebraska</small> | |
| <small>Valid only if signed below:</small> | |
| Member's Signature _____ | Signature of Spouse _____ |
| <small>*Although this certificate will be accepted in many states, in some states bond certificates are not acceptable, and in other states they are accepted for lesser amounts than \$200.00. See Membership Contract for states accepting lesser amounts. No bonds are acceptable in California.</small> | |

MEMBER CARD SERVES AS CASH BOND

\$200 cash appearance bond for moving and non-moving violations.

Your card will be accepted as a **cash bond** or we will wire the money by Western Union or Comchek.



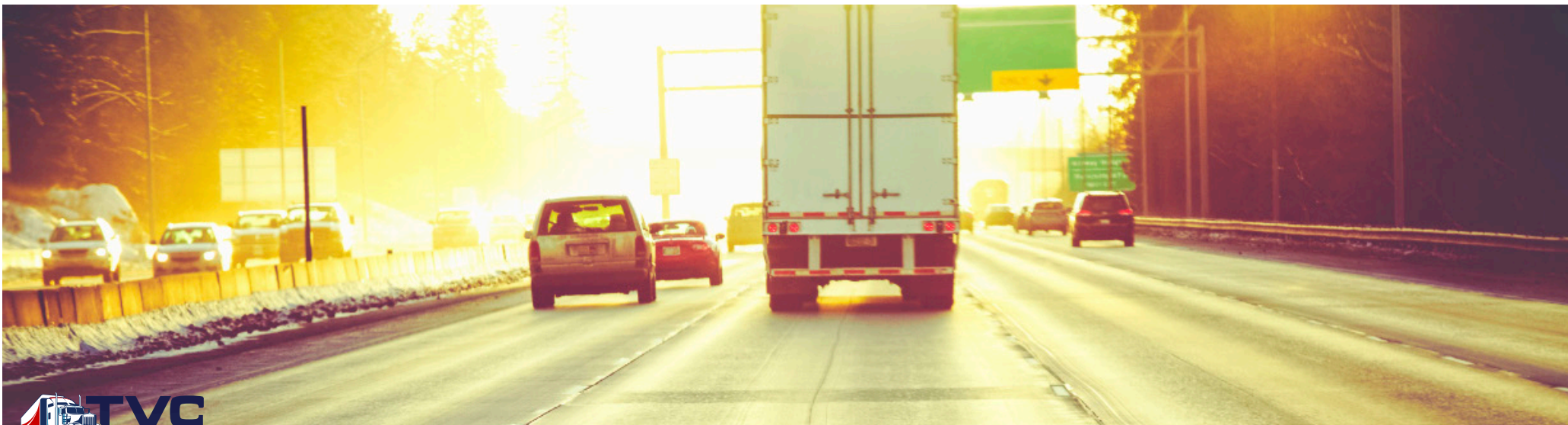
MEMBER TESTIMONIALS

“I was stopped at the scales in California, and received several violations ranging from speeding, logbook and equipment. **\$1,400 ticket was reduced to \$76 with no points on my CDL.”**

- Dwight Speer, Camden, WI

“I received a speeding ticket for going 72 in a 55-mph zone in Atlanta. TVC represented me to verify a course of action. The lawyer reduced the charge, so **I would not have to get any points; and the fine I had already paid was returned to my lawyer. I’m one happy customer and recommend this service to everyone driving!”**

- Richard McCormack



\$5,000 POLICE BAIL BOND

You have \$5,000 police bail bond through the court of original jurisdiction.

When charged with any of the following due to a serious traffic accident:

- Manslaughter
- Involuntary Manslaughter
- Negligent Homicide
- Vehicular Homicide



SERIOUS ACCIDENT REPRESENTATION

We will cover 100% of your legal defense when charged with the following due to a serious traffic accident:

- Manslaughter
- Involuntary Manslaughter
- Negligent Homicide
- Vehicular Homicide

Members are responsible for fines and court costs. NOT applicable when charged with any drug or alcohol-related matter; driving without a valid operator's permit, license or tag; a felony; leaving the scene; past-due citations; parking or environmental charges; appeals or warrants.



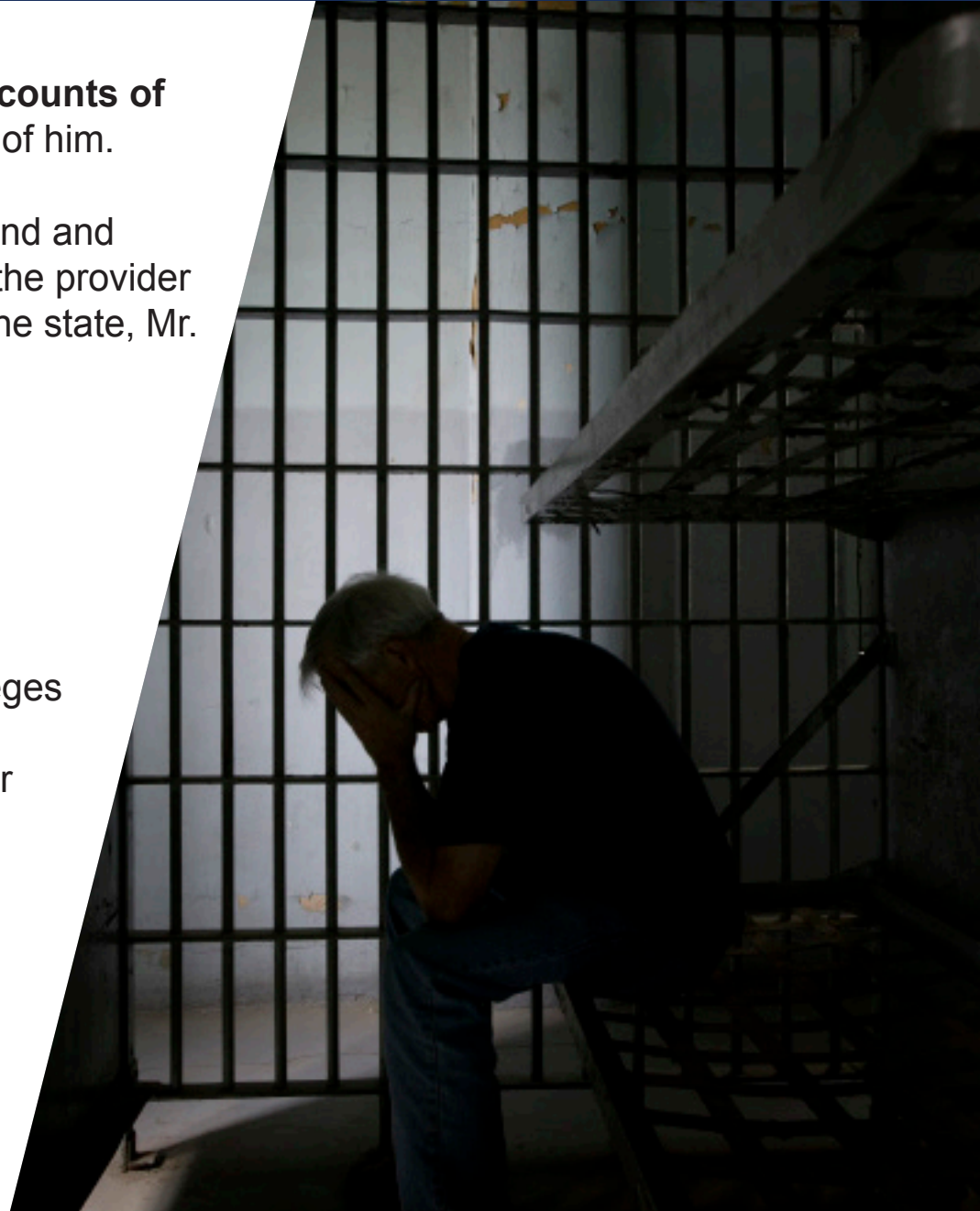
MEMBER TESTIMONIAL

Joe Smith (not real name) was charged with **three counts of misdemeanor death** after a bus pulled out in front of him.

He was facing up to 18 years in jail, a \$4,500 fine and and loss of license for three years. Thanks to TVC and the provider attorney and pursuant to a plea arrangement with the state, Mr. Smith received the following:

- NO JAIL TIME
- NO SUPERVISED PROBATION
- \$500 FINE

He did receive one year revocation of driving privileges in the state where the accident occurred. However, he is allowed to drive in his home state and all other remaining states in the U.S.

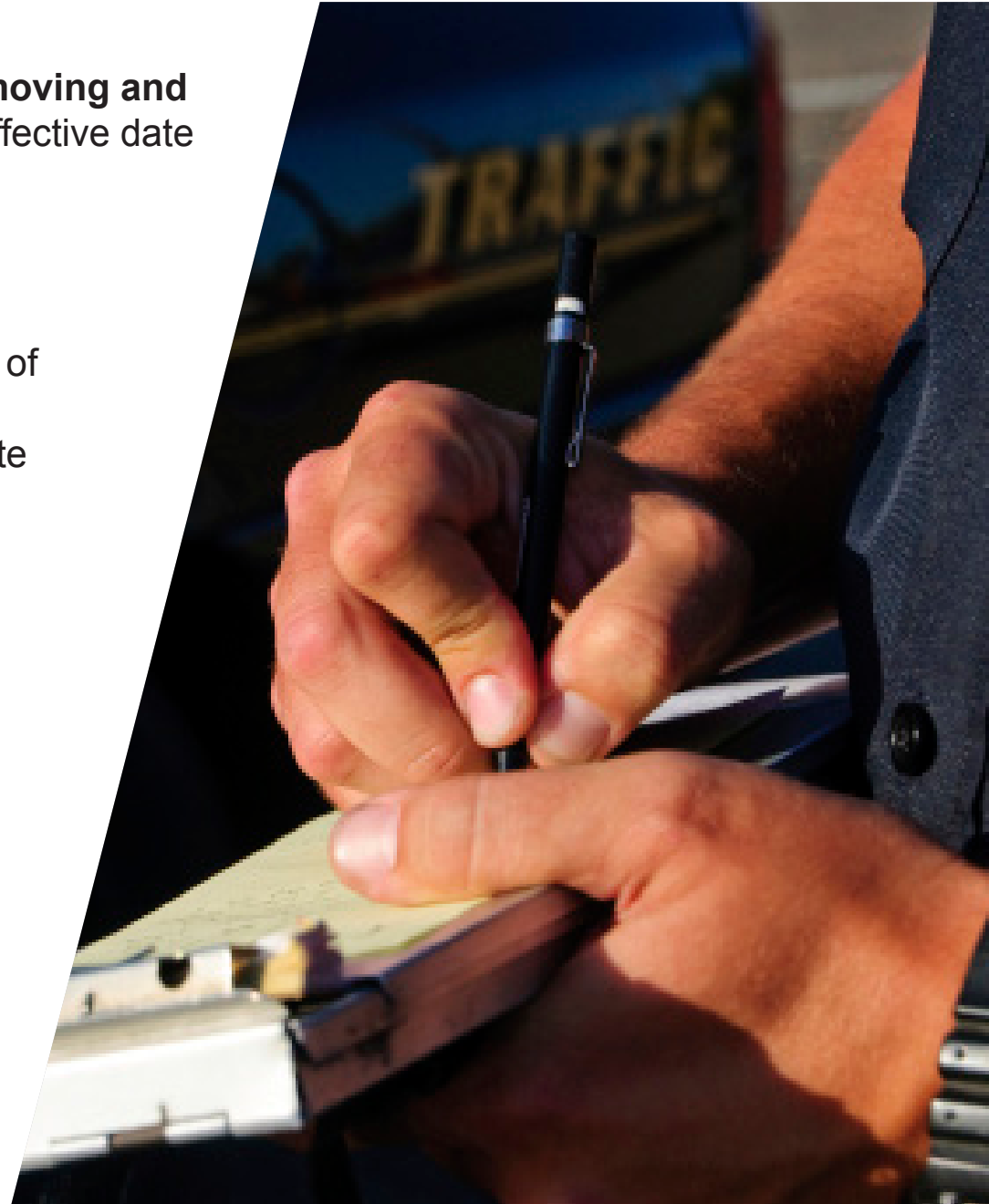


PRE-EXISTING CITATIONS

You are entitled to representation for covered moving and non-moving violations issued prior to or on the effective date for \$295* per citation, provided you:

- Advise TVC of the ticket by phone
- Send in handling fee (\$295*) and Power of Attorney certificate
- Allow **10 working days** prior to court date

** Traffic violation representation by Provider Attorneys for \$295 handling fee per citation issued prior to or on your enrollment date. \$395 handling fee if the ticket is received in the home office with 5 or less business days before the court date.*



2.5 HOURS OF ATTORNEY TIME PER CLAIM

Your membership also includes 2.5 hours of attorney time per claim to help collect damages when you receive **personal injuries** or sustain **property damages** of \$2,000 or less resulting from a traffic accident.

**Most accidents worked on a contingency fee.*



25% DISCOUNT FOR OTHER LEGAL MATTERS

For **ALL** other legal matters, your membership covers you with a **25% discount off of the provider attorney's normal hourly rate**. Your provider attorney may require a retainer fee before beginning work on your case.

HOW IT WORKS:

- Contact TVC with details of your legal matter. This will enable us to properly refer an attorney.
- We will connect you with a provider attorney with experience regarding your legal matter.
- You will need to agree with him or her on a fee (at 25% off of their normal rate). Maintain contact with your attorney and provide the necessary information required to successfully complete your case.



TBS FACTORING SERVICE

Have you ever hauled a load you didn't get paid for? **Members get same-day pay.** If you sign up as a new client with our strategic partner TBS Factoring Service, **your first five loads of \$2,000 or less will be factor fee free.**

Save up to \$500



- **LOW RATE**
Non-Recourse
- **Same Day Pay**
- **Fuel Advances:**
40-50% Advance
Rates Available
- **Fuel Cards:** EFS &
COMDATA Savings
- DOT Compliance
Service
- Load Board &
Dispatch Service
- **Start Up Bundle**
Lowest Price
Anywhere
- Recourse Factoring
Rates as Low As 1%
- Paperwork and
Bookkeeping
- Truck Insurance
Down-Payment
Assistance
- Permitting IFTA/UCR
IRP

READY TO BE YOUR OWN BOSS?

Let our strategic partner, TBS Factoring Service, assist you in navigating the FMCSA Authority maze!

- **Start Up Bundle:** Lowest Price Anywhere - Includes MC#/DOT, UCR and more.
- **Insurance:** Competitive Rates and **Deferred Down-Payment Program**
- **DOT Compliance:** TBS can help you pass your startup compliance audit
- **Permitting:** Everything you need to run legal IFTA/UCR/IRP and more...
- **Dispatch Service:** Elite Dispatch finds highest paying loads - Reefers, Dry Vans, Step Decks and Flatbeds
- **Factoring:** Same-day cash for invoices - Low Flat Rates, No Reserves, Advances



TVC INSURANCE

TVC Insurance is an independent agency built with the customer in mind. We make finding affordable policies easy, including **trucking, auto, home, business and life and health insurance.**



TVC Insurance has partnerships with the nation's premier insurance companies, giving us the ability to offer you the best coverage options. Our partners include:

- Progressive
- Nationwide
- MetLife
- Safeco
- And more

REQUEST A QUOTE
WWW.TVCINSURANCE.COM



Insurance products are not included as a part of TVC/MCA/Pro-Driver membership, but are available for additional cost through TVC Insurance Agency LLC.



DISCOUNT BENEFITS



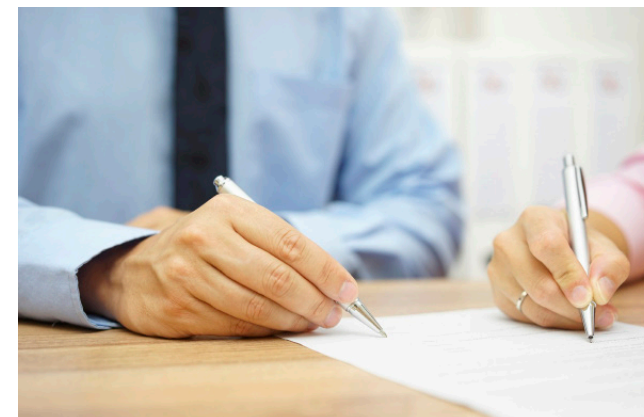
Auto:

- 24-hour roadside assistance in your private passenger vehicle (10% discount for commercial vehicles)
- 24-hour towing in your private passenger vehicle (10% discount for commercial vehicles)
- Legal coverage for your spouse for moving violations in their private passenger vehicle



Touring & Travel:

- Free auto trip routing service
- Emergency room locator service
- Discounts at hotels/motels throughout the U.S.
- Discount car rental with Avis, Hertz, Dollar, Budget, Enterprise and National
- Multilingual, 24/7 emergency medical assistance services worldwide — including emergency evacuation and repatriation



Discount Legal Services:

- Simple will

Deeply Discounted Services:

| | Member | Non-Member |
|--------------------------|--------|------------|
| ■ Waiver Divorce | \$210 | \$750 |
| ■ Simple Will and Trust | \$170 | \$280 |
| ■ Bankruptcy (Chapter 7) | \$495 | \$750 |
| ■ Incorporation | \$295 | \$500 |

MEMBERSHIP COVERS ALL ACCIDENTS

Up to \$50,000 Accidental Death & Dismemberment Benefit

Under the TVC Pro-Driver comprehensive accidental death, dismemberment and loss of use coverage, you have the choice of covering yourself only, you and your spouse, or you and your family. This coverage pays benefits in the event a covered member suffers an accidental death, dismemberment or loss of use (i.e. paralysis).

A selection of one of the three options must be made by the member and returned to us for coverage to go into effect.

Option A
Member Only
\$50,000*

Option B
Member & Spouse
\$25,000* each

Option C
Family
Member: \$30,000*
Spouse: 15,000*
Child(ren): \$3,500*

The National Safety Council says:

*Every **1.5 seconds** someone becomes a hospital patient as a result of an automobile accident*

*Every **12 minutes** someone is killed on the highway*

*Benefit amount (Principal Sum) payable may be reduced for dismemberment, loss of use, loss of sight, speech or hearing, depending on severity of loss.



DRIVER APPRECIATION DAY

Win \$1,000 Cash!

Active 4885 TVC Pro-Driver members with a valid CDL are automatically entered to win \$1,000. Each month, we randomly draw one lucky driver to win in honor of Driver Appreciation Day.

No Purchase Necessary to enter or win. Subject to monthly "Entry Periods" and full official rules available at www.tvcmatrix.com/driverappreciationdrawing.pdf. Entrants must have an active CDL and be either i) legal residents of the U.S. who are at least 18 years of age, or ii) legal residents of Canada (excluding Quebec) who are at least the age of majority in their province or territory or residence. Limit 1 entry per person per month. Void where prohibited.

REWARD PROGRAM

Receive 200 reward dollars at sign up and receive 100 reward dollars each month with your active membership.

Shop online at:

TVProDriverRewards.com

- **Dining Discounts**
Over 70,000 restaurants; over 325,000 offers
- **Hotel Discounts**
Over 25,000 properties
- **Shopping Discounts**
Over 4,000 brand-name products
- **Gift Card Discounts**
Over 150 brand-name gift cards 10%-40% off

Lowest price guaranteed
BEFORE using your reward dollars for
additional price reductions.

MEMBERSHIP IS TAX DEDUCTIBLE

***Varies by state**

Professional memberships are normally tax deductible. Please check with a local accountant.





SUMMARY OF BENEFITS: 4885

COMMERCIAL VEHICLE COVERAGES:

Covers member only in the US & Canada, in any commercial motor vehicle licensed for highway use.

MOVING & NON-MOVING VIOLATION REPRESENTATION

Provider Attorney representation in the court of original jurisdiction on all covered moving and non-moving violations.

CASH APPEARANCE BOND

\$200 for moving or non-moving tickets.

PRE-EXISTING TICKETS

Traffic violation representation by Provider Attorneys for \$295 handling fee per citation issued prior to or on your enrollment date. \$395 handling fee if the ticket is received in the home office with 5 or less business days before the court date.

SERIOUS TRAFFIC VIOLATIONS

Provider Attorney representation in the court of original jurisdiction for criminal charges of manslaughter, vehicular manslaughter, or negligent homicide, directly arising from a traffic accident occurring after your enrollment date.

25% LEGAL DISCOUNT

Any legal matter that is not specifically covered may be referred to a Provider Attorney under a 25% discount service.

\$5,000 POLICE BAIL BOND

Up to \$5,000 bail bond should you be charged with covered vehicular manslaughter violations.

FREE DISCOUNT CARD

24/7 Doctor • Physician Network • Surgical Network • Prescriptions • Eye care • Hearing Aid • Dental

OTHER DISCOUNT SERVICES

Hotel/Motel • Grocery Coupons • Emergency Roadside Dispatch

DRIVERS LICENSE PROTECTION

Up to 2 ½ hours of Provider Attorney's time to protection of your right to drive and (in case of accident) recovery of damages & personal injury expenses.

FREE DATAQ CHALLENGES

Free DataQ Challenges for dismissed, amended and reduced violations handled by TVC Provider Attorneys.

PERSONAL PASSENGER VEHICLE COVERAGES:

Covers member and member's spouse living in the same household.

EMERGENCY TOWING SERVICE

Pays for towing to nearest servicing facility.

EMERGENCY ROAD SERVICE

Pays reasonable charges to get your car started, fix flat tires, gas, jumps, unlocks etc.

REIMBURSEMENT FOR EMERGENCY TRAVEL & LIVING EXPENSES

Up to \$750 for local lodging and meals, transportation or rental car if your car is disabled as a result of an auto accident more than 100 miles from your home.

CUSTOM MAPS & TRIP ROUTING

Free step-by-step computerized mapping services.

CAR RENTAL DISCOUNTS

Discounts on car rentals at thousands of rental locations.

PROVIDER ATTORNEY SERVICES FOR NEW CAR WARRANTY**

Up to \$250 for a provider attorney's fees upon the enforcement of a valid written warranty.

LAWYER'S REPRESENTATION FOR MOVING TRAFFIC VIOLATIONS**

Pays for a provider attorney to represent you in the court of original jurisdiction for covered moving violations.

COLLECTION SERVICE FOR DAMAGES TO YOUR CAR**

Up to \$250 for a provider attorney's fees when collection is made for damages to your car.

LAWYER'S SERVICES FOR AUTO MANSLAUGHTER & AUTO ASSAULT & BATTERY DEFENSE**

Referral to a provider attorney for representation against charges of manslaughter, involuntary manslaughter, or negligent homicide, directly arising from a traffic accident.

\$500 ARREST BOND CERTIFICATE

Your Motor Club membership card may be used in lieu of cash bail up to \$500.

REIMBURSEMENT FOR BAIL BOND PREMIUM

Up to \$325 reimbursement of the cost of a bail bond if you are detained for motor vehicle violations.

SPECIAL MOTOR CLUB PERSONAL AUTO ACCIDENT INSURANCE

Up to \$2,500 for loss of life, limb or sight. Up to \$5,000 after 24 months.

AMBULANCE SERVICE*

Up to \$100 for ambulance service from the scene of an automobile accident.

\$50,000 AD&D BENEFIT

Pays member up to \$50,000 in case of accidental death or dismemberment and loss of use, worldwide, 24 hours a day, 365 days a year, on or off the job. Coverage provided by Individual Assurance Company. Member must complete additional form for enrollment in AD&D benefit.

WORLDWIDE TRAVEL ASSISTANCE

Medical assistance, information assistance, legal assistance, and personal assistance while you are traveling, anywhere in the world!

** These services not available in Texas, per legislation.*

*** In California, coverages provided by Insurance Underwriter. Limitations may apply.*

DRIVER REWARDS PROGRAM!

Receive 200 Reward Dollars at sign up and receive 100 Reward Dollars each month with your active membership.

Shop Online at TVCProDriverRewards.com • Lowest Price GUARANTEE

- Dining Discounts - Over 70,000 restaurants; over 325,000 offers
- Hotel Discounts - Over 25,000 properties
- Shopping Discounts - Over 4,000 brand-name products
- Gift Card Discounts - Over 150 brand-name gift cards 10%-40% off

PRICE: \$48.85 per month

When using the language attorneys, representation, legal services, consultation or other similar language, we are referring to referrals to a Provider Attorney. Provider Attorneys are those attorneys who have agreed to provide the services referenced herein to our members. This represents a summary of benefits only. See membership packet for complete explanation of benefits, provisions and exclusions. Discount Health Care Benefits: WellDyne. These benefits may be discontinued at any time and may be subject to geographic availability.

Administered by Motor Club of America Enterprises, Inc.



SUMMARY OF BENEFITS:

GREEN PLUS

COMMERCIAL VEHICLE COVERAGES:

Covers member only in the US & Canada, in any commercial motor vehicle licensed for highway use.

MOVING & NON-MOVING VIOLATION REPRESENTATION

Provider Attorney representation in the court of original jurisdiction on all covered moving and non-moving violations, for a handling fee of \$25 per citation.

CASH APPEARANCE BOND

\$200 for moving tickets.

PRE-EXISTING TICKETS

Traffic violation representation by Provider Attorneys for \$295 handling fee per citation issued prior to or on your enrollment date. \$395 handling fee if the ticket is received in the home office with 5 or less business days before the court date.

SERIOUS TRAFFIC VIOLATIONS

Provider Attorney representation in the court of original jurisdiction for criminal charges of manslaughter, vehicular manslaughter, or negligent homicide, directly arising from a traffic accident occurring after your enrollment date, for a handling fee of \$25.

\$5,000 POLICE BAIL BOND

Up to \$5,000 bail bond if charged with covered vehicular manslaughter violations.

DRIVERS LICENSE PROTECTION

Up to 2 ½ hours of Provider Attorney's time for protection of your right to drive and (in case of accident) for recovery of damages & personal injury expenses.

PERSONAL PASSENGER VEHICLE COVERAGES:

Covers member and member's spouse living in the same household.

EMERGENCY TOWING SERVICE

Pays for towing to the nearest servicing facility.

EMERGENCY ROAD SERVICE

Pays reasonable charges to get your car started, fix flat tires, gas, jumps, unlocks, etc.

REIMBURSEMENT FOR EMERGENCY TRAVEL & LIVING EXPENSES

Up to \$750 for local lodging and meals, transportation or rental car if your car is disabled as a result of an auto accident more than 100 miles from your home.

CUSTOM MAPS & TRIP ROUTING

Step by step computerized mapping services free of charge to members.

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Discounts on car rentals at thousands of rental locations.

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SPECIAL MOTOR CLUB PERSONAL AUTO ACCIDENT INSURANCE

Up to \$2,500 for loss of life, limb or sight. Up to \$5,000 after 24 months.

THEFT REWARD

Will pay \$1,000 for information leading to the arrest and conviction of anyone who steals your privately owned vehicle. Does not pay on-duty police officers or family members.

AMBULANCE SERVICE*

Up to \$100 for ambulance service from the scene of an automobile accident.

** These services not available in Texas, per legislation.*

*** In California, coverages provided by Insurance Underwriter. Limitations may apply.*

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- Dining Discounts - Over 70,000 restaurants; over 325,000 offers
- Hotel Discounts - Over 25,000 properties
- Shopping Discounts - Over 4,000 brand-name products
- Gift Card Discounts - Over 150 brand-name gift cards 10%-40% off

PRICE: \$31.90 per month

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Administered by Motor Club of America Enterprises, Inc.