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MEMORANDUM

TO: GPA Clients
FROM: Gray Pilgrim
SUBJECT: Interest and Convenience Fees
DATE: February 1, 2019

Gray Pilgrim and Associates, LLC will begin assessing 6% annual interest rate (.5% monthly) to any invoice not paid within 20 days of the invoice date. This will be automatically assessed. This serves as our notice to start assessing interest to unpaid balances starting March 1, 2019.

As another measure to reduce costs, we will begin charging a convenience fee for payments made using Visa or MasterCard credit cards since their merchant fees continue to be so costly. Beginning March 1, 2019, any payment made for our services using either a Visa or MasterCard will have a convenience fee applied to it of 3%.

To avoid paying this fee, you could set up an ACH with us which allows us to automatically draft the funds from your bank account on a monthly basis. You can simply fill out a form giving us your information and permission so we can draft your fees automatically. Just request the form to get set up with this option.