

Bozeman Investor Club

Encouraging and teaching each other to build passive investment income.

Membership Agreement

This membership agreement details the responsibilities and expectations of members and the responsibilities of the Bozeman Investor Club to its members.

Member Benefits

As a member of the Bozeman Investor Club, you should fully participate in our club mission. Be encouraged by members, and encourage others to pursue their financial dreams. Receive education and share your experiences and knowledge with the group. Although we love passive income, we want active members who are willing to add value to the group. The following benefits are available for Owner (Full) Members. Couch Surfer (Guest) and Extended Stay (Limited) Members will be able to attend meetings and participate in some member benefits.

- Attend meetings. Meetings are a place for networking, listening to guest speakers, and participating in activities such as deal analysis.
- Participate in the Marketplace; this is our name for classified ad forum. The Marketplace is a time during the meeting, and a space in the newsletter, where members can share services they provide, investment opportunities, other opportunities, or needed services they are seeking.
- Network with other members. Your email will be available to other members to connect individually (group emails are not allowed except as approved by club organizers). You are encouraged to get to know people at our meetings, and even connect outside of meetings for education and encouragement.
- Read newsletters, announcements and other online communication. Our club tries to keep you informed of local (and even sometimes national) events.

Member Code of Ethics

Our goal is to create a club space (both online and face-to-face) that encourages open sharing of information without fear of negative consequences. As such, each member must abide by the following code.

Non-disclosure: At times, club members may discuss certain investment strategies or specific investment deals. When members are free to share specific details about finances, sources of funding, mistakes, etc., it benefits everyone. This occasionally exposes financial or other personal information. Any personal information shared by members during meetings, newsletter highlights or in any other club communication should be considered confidential and to only be discussed amongst club members.

Non-circumvent: At times, a club member may share information on an active deal that another club member could use to undercut and “beat” the investor to the deal. Circumventing a member to obtain a deal by using information shared through club communication is not allowed. If a member begins sharing information on a deal that you are actively pursuing, you must announce that you are actively

pursuing the deal and may be asked to leave the meeting temporarily while the deal is discussed. Be competitive, but be honorable, and think about teaming instead of competing.

Solicitation: We want to expose members to investing opportunities and encourage members to advertise their opportunities. On the other-hand, we do not want the meetings to become one big sales pitch. Sharing opportunities is encouraged, but please keep the sales-pitch brief. You are obligated to clarify that you receive financial benefit for opportunities you share. Aggressive selling is forbidden. Email addresses of other members may not be used for mass-emails except as approved by club organizers. The best forum for soliciting is The Marketplace.

Do Your Due Diligence: Whether speakers, marketplace items, or club members as partners, the club does not endorse any product or opportunity. Investing is risky and the club will not protect you from losses. This includes services offered by club organizers. You must do your own due diligence, consult your own tax and investing experts, and use your investor knowledge to inform your decisions.

Participate: The purpose of our club is for face-to-face interaction. Although we aim to enhance the club with online tools, this is not an on-line community. Paying dues to access digital content is not enough. Full Members are expected to attend at least one meeting a year.

Hold Harmless: The club organizers will do their best to keep you safe. But, you will hold harmless the Bozeman Investor Club and its organizers from any damages or liability that you might suffer directly or indirectly from participating in the club.

Levels of Membership

Although the Bozeman Investor Club is a for profit business, profit is not the primary intent of collecting dues. Dues help 1) defer club costs, 2) create a measure to ensure the club has value for its members, and 3) create a small barrier to entry so that membership is comprised of primarily serious investors.

The three levels of membership are Guest (Couch Surfer), Limited (Extended Stay) and Full (Owner). Couples who share finances are encouraged to take advantage of Duplex to reduce costs of shared membership. All members, including guests, must subscribe to the Code of Ethics.

Couch Surfer (guest): To learn about our club, we encourage new members to attend two meetings for free, they do not have to be consecutive. Online/video attendance counts as one meeting. Cost: \$0

Extended Stay (limited member): This membership is designed for members who do not see the value of full membership, but want to stay connected and occasionally open attend meetings (we will have a couple open meetings a year). Receive announcements of club activities, attend only open meetings. Cost \$0

Owner (full member): Full Membership is paid for one year at a time. This can be paid by cash or check at a meeting (make checks payable to Bozeman Investor Club), mailing a check to Pat McGowen (contact Pat for address), or paypal. Cost: \$90/year

Duplex Owner (couple full member): Owner/Full Member for couple, 2nd is half price: Cost \$135/year

Sponsor: Consider contributing more to the club. Be promoted as a sponsor for a field trip, a meeting, or other club activity. Contact club for cost information info@bozemaninvestorclub.com).

Contact Information and Signature

By signing below, you agree to the terms of this members agreement.

	<u>(for Duplex-Couple Membership)</u>
Name:	Name:
Email:	Email:
Phone:	Phone:
Signature:	Signature:

You can also agree to these terms, supply contact information and pay dues online.

www.bozemaninvestorclub.com