



FrugalTrust Notes – Terms of Service

Overview

FrugalTrust Notes are exclusive, privately issued promissory notes provided by Frugalloonie. Each note establishes a fixed-term, fixed-return agreement between Frugalloonie as the borrower and the noteholder as the lender, detailing the terms, usage of funds, and key conditions governing each note.

Key Terms at a Glance

- **Note Type:** Private Promissory Agreement
- **Issuer:** Frugalloonie Capital LLC (operating under legal DBA)
- **Currency:** Canadian Dollars (CAD)
- **Term Length:** 6 Months from issuance (200 days)
- **Interest Rate:** 0.15% per day (simple interest)
- **Total Return:** \$1,300 on a \$1,000 principal
- **Repayment:** Lump sum at maturity
- **Availability:** Limited Series of 20 Numbered Notes
- **Transferability:** Non-transferable, non-negotiable

Use of Funds

Funds from FrugalTrust Notes may be utilized at Frugalloonie's discretion for trading operations, financial product development and marketing, as well as business infrastructure and educational content expansion. Noteholders understand these funds are not allocated to a specific investment or portfolio.

Issuance & Redemption

Each note is digitally issued, given a unique number, and emailed to the client upon successful confirmation of the request. The issuer commits to repaying the full principal plus interest upon the note's maturity. Early withdrawals are not allowed, though Frugalloonie may repay early, with interest calculated up until repayment.



Disclaimers & Risk Acknowledgement

FrugalTrust Notes are classified as private lending agreements and do not fall under securities, public offerings, or savings products. These notes lack insurance from any bank or financial institution, and clients assume the associated business risks. In rare circumstances of operational disruption, repayment schedules could be affected.

Confidentiality

All agreements and note-related information are confidential. Clients must refrain from disclosing any details regarding the notes and associated communications.

Governing Law

FrugalTrust Notes are governed by the legal jurisdiction of Alberta, Canada. Interest rates fall under Usury law of 60% annual allowance.

Final Notes

FrugalTrust provides a unique opportunity where wealth empowers individuals who think differently, shifting the banking narrative to prioritize the lender. Thank you for placing your trust in Frugalloonie.

Ready to proceed?

To select your personal FrugalTrust Note and initiate your private lending agreement, please return to the **FrugalTrust Wall**. Each note is individually numbered and available on a first-come, first-served basis.

Visit: www.frugalloonie.com/frugaltrustwall

