



June 1, 2026

Assignment of Service Agreement — Enco Utility Services to Cerida Investment Corporation d/b/a AnswerNet

Dear Valued Customer,

Cerida Investment Corporation dba AnswerNet, recently completed an asset purchase agreement with Enco Utility Services, (“Enco”) the business process outsourcer with which you have been doing business. We want you to know that this transition was undertaken with your continued satisfaction firmly in mind, and we are committed to ensuring that your experience remains seamless throughout this process.

As part of this acquisition, AnswerNet has assumed all of Enco’s rights and obligations under your existing service agreement (the “Agreement”). This means that your Agreement has been assigned from Enco to AnswerNet, effective as of June 1, 2026. All of the terms and conditions of your Agreement remain in full force, nothing about your service commitments, pricing, or contract terms is changing as a result of this assignment.

AnswerNet is a nationwide provider of call center, print and mail, remittance and billing services with decades of experience serving clients across a wide range of industries. We are proud to welcome you to the AnswerNet family and look forward to building on the relationship Enco has worked hard to establish with you.

We respectfully ask that you acknowledge and consent to this assignment by signing and returning a copy of this letter to us at your earliest convenience. A signature block has been provided below for your convenience. Please return the signed copy to our Legal Department by email at **legal@answernet.com**.

Please note that if we do not receive a response from you by Friday June 5, 2026, we will proceed on the basis that you have no objection to the assignment of your Agreement to AnswerNet and that you consent to the same.

Should you have any questions or concerns regarding this assignment or the acquisition generally, please do not hesitate to reach out to our Legal Department at **legal@answernet.com**. We are happy to assist and want to make this transition as smooth as possible for you.

Thank you for your continued trust and partnership. We look forward to serving you.

Sincerely,

Gary A. Pudles

Gary A. Pudles
President & C.E.O.
Cerida Investment Corporation dba AnswerNet.

With Approval By,

Hala Fathi

Hala Fathi, CFO
Enco Utility Services, LLC and its affiliated entities

CUSTOMER ACKNOWLEDGMENT AND CONSENT TO ASSIGNMENT

The undersigned hereby acknowledges receipt of this letter and consents to the assignment of the Agreement, previously entered into with Enco, to Cerida Investment Corporation, effective as of June 1, 2026. The undersigned further acknowledges that Cerida Investment Corporation has assumed all rights and obligations of Enco under the Agreement and agrees to continue to be bound by the terms and conditions thereof.

Agreed and Accepted:

Authorized Signature

Willis Thompson

Printed Name

Mayor

Title

City of Vicksburg

Company Name

Date: 06/10/2026



Report on AnswerNet, Inc.'s Management Assertion
Relating to the Call Center Services System for the
Period August 1, 2024 through July 31, 2025

SOC 3[®]





INDEPENDENT SERVICE AUDITOR'S REPORT

To the Management of AnswerNet, Inc.:

Scope

We have examined AnswerNet, Inc.'s ("AnswerNet" or the "Company") accompanying assertion titled "Assertion of AnswerNet, Inc.'s Management" ("assertion") that the controls within the AnswerNet, Inc. call center services system ("system") were effective throughout the period August 1, 2024 through July 31, 2025, to provide reasonable assurance that AnswerNet's service commitments and system requirements were achieved based on the trust services criteria relevant to security ("applicable trust services criteria") set forth in TSP section 100, *2017 Trust Services Criteria for Security, Availability, Processing Integrity, Confidentiality, and Privacy* (AICPA, *Trust Services Criteria*).

Service Organization's Responsibilities

AnswerNet is responsible for its service commitments and system requirements and for designing, implementing, and operating effective controls within the system to provide reasonable assurance that AnswerNet's service commitments and system requirements were achieved. AnswerNet has also provided the accompanying assertion about the effectiveness of controls within the system. When preparing its assertion, AnswerNet is responsible for selecting, and identifying in its assertion, the applicable trust service criteria and for having a reasonable basis for its assertion by performing an assessment of the effectiveness of the controls within the system.

Service Auditor's Responsibilities

Our responsibility is to express an opinion, based on our examination, on whether management's assertion that controls within the system were effective throughout the period to provide reasonable assurance that the service organization's service commitments and system requirements were achieved based on the applicable trust services criteria. Our examination was conducted in accordance with attestation standards established by the American Institute of Certified Public Accountants. Those standards require that we plan and perform our examination to obtain reasonable assurance about whether management's assertion is fairly stated, in all material respects. We believe that the evidence we obtained is sufficient and appropriate to provide a reasonable basis for our opinion.

Our examination included:

- Obtaining an understanding of the system and the service organization's service commitments and system requirements
- Assessing the risks that controls were not effective to achieve AnswerNet's service commitments and system requirements based on the applicable trust services criteria
- Performing procedures to obtain evidence about whether controls within the system were effective to achieve AnswerNet's service commitments and system requirements based on the applicable trust services criteria



Our examination also included performing such other procedures as we considered necessary in the circumstances.

We are required to be independent and to meet our other ethical responsibilities in accordance with relevant ethical requirements relating to the examination engagement.

Inherent Limitations

There are inherent limitations in the effectiveness of any system of internal control, including the possibility of human error and the circumvention of controls.

Because of their nature, controls may not always operate effectively to provide reasonable assurance that the service organization's service commitments and system requirements were achieved based on the applicable trust services criteria. Also, the projection to the future of any conclusions about the effectiveness of controls is subject to the risk that controls may become inadequate because of changes in conditions or that the degree of compliance with the policies or procedures may deteriorate.

Opinion

In our opinion, management's assertion that the selected controls surrounding AnswerNet's call center services system were effective throughout the period August 1, 2024 through July 31, 2025, to provide reasonable assurance that AnswerNet's service commitments and system requirements were achieved based on the applicable trust services criteria, is fairly stated, in all material respects.

IS Partners, LLC

IS Partners, LLC
Dresher, Pennsylvania
August 19, 2025



Assertion of AnswerNet, Inc.'s Management

We are responsible for designing, implementing, operating, and maintaining effective controls within AnswerNet, Inc.'s call center services system ("system") throughout the period August 1, 2024 through July 31, 2025, to provide reasonable assurance that AnswerNet's service commitments and system requirements relevant to security were achieved. Our description of the boundaries of the system is presented in this report and identifies the aspects of the system covered by our assertion.

We have performed an evaluation of the effectiveness of the controls within the system throughout the period August 1, 2024 through July 31, 2025, to provide reasonable assurance that AnswerNet's service commitments and system requirements were achieved based on the trust services criteria relevant to security ("applicable trust services criteria") set forth in TSP section 100, *2017 Trust Services Criteria for Security, Availability, Processing Integrity, Confidentiality, and Privacy* (AICPA, *Trust Services Criteria*). AnswerNet's objectives for the system in applying the applicable trust services criteria are embodied in its service commitments and system requirements relevant to the applicable trust services criteria.

There are inherent limitations in any system of internal control, including the possibility of human error and the circumvention of controls. Because of these inherent limitations, a service organization may achieve reasonable, but not absolute, assurance that its service commitments and system requirements are achieved.

We assert that the controls within the system were effective throughout the period August 1, 2024 through July 31, 2025, to provide reasonable assurance that AnswerNet's service commitments and system requirements were achieved based on the applicable trust services criteria.

AnswerNet, Inc.
August 19, 2025



AnswerNet, Inc.'s Description of the Boundaries of its Call Center Services System

Background

As a technology-driven service company, AnswerNet assists its customer in a variety of ways through the following services: AnswerNet's national call centers specialize in supporting small businesses with individual contributors or small staffs for appointment-setting (B2B or B2C), lead generation and sales conversion, providing an alternative to full-time inside sales or business development staff.

Agents are adept at handling a variety of high-conversion sales and marketing services. AnswerNet's mission is to achieve a leadership position as a premiere call center by utilizing a personalized approach to call center services. AnswerNet helps companies establish new clients and sales opportunities.

Using state-of-the-art tools, AnswerNet knows how to apply its software stack to service individual customer's needs. Targeted and focused interaction with their clients, customers and prospects yields an abundance of first-hand information that can be used for marketing and sales efforts.

AnswerNet is a nationwide full-service provider of Inbound, Outbound, Automated and Business Processing Outsourcing (BPO) Call Center Solutions. AnswerNet has 25+ locations—including Willow Grove—that provides call center services and telephone answering services in the Philadelphia region and throughout North America.

Overview of the Services Provided

Inbound Services: AnswerNet offers the boutique-style service and personal support associated with a small regional call center, with the robust infrastructure offered by a large, national service. AnswerNet's unique structure of integrated call centers across North America provides clients with unsurpassed attention to detail while also offering the technology and capabilities to handle large-scale campaigns. The varying locations and flexible nature of these centers also provides the unique ability to precisely match agents to call volume and client business needs. AnswerNet call centers focus on specialized campaigns, including tele-sales, telephone answering, direct response and licensed-agent insurance services.

AnswerNet's unique blend of Telephone Answering Service options ensure that no matter the size or scope of customers' answering needs, highly trained agents are prepared to handle every call quickly and accurately. AnswerNet provides experienced call center agents who work as an extension of the customer's business. AnswerNet's Answering Services ensure that customer phones are answered by a live agent without interruption. AnswerNet provides in-house French and Spanish-speaking agents and hundreds of other languages through translation partners.

AnswerNet is also a third-party provider of hotline services. AnswerNet records and reports information accurately and responsibly. Individuals can speak anonymously and confidentially to live agents, who are sensitive to callers' needs.



Additional Inbound services include Medical Answering Service, Order Processing, Data Breach services, Dispatch Services, Direct Marketing Support, Help Desk Services, Recall Services, Disaster Response, Virtual Receptionist, Live Chat, Appointment Management, Whistleblower Hotlines as well as others.

Outbound Services: AnswerNet outbound call center agents ask the right questions, assess the caller's needs, and understand when to present offers. Dedicated agents are trained thoroughly and can assess opportunities to up-sell and cross-sell when necessary. AnswerNet's outbound call center staff is dedicated to increasing productivity and sales.

AnswerNet designs:

- Customized scripting
- List scrubbing and testing
- Multilingual/ bilingual capabilities
- Web-based or phone surveys tailored to customer needs
- Cross-selling/Up-selling
- Warm transfer of leads to sales reps
- Brochure/literature and product fulfillment

Automated Services: AnswerNet customizes automated call center services including email management and SMS texting. Benefits of automated services include:

- Customized IVR trees
- Voiceover talent for voicemail messages
- Integration of dealer locator onto customers' existing websites
- Online appointment calendars accessible from any web-enabled device
- Easy-to-manage appointment reminder system
- Texting services tailored to customer service strategies

AnswerNet provides BPO services including CRM Hosting, TTY IP Relay Services, Fulfillment Voice-to-CRM, Hosted Managed Services (HMS) and Voice-to-Email.

Principal Service Commitments and System Requirements

AnswerNet makes the following security, availability, and confidentiality commitments to its customers:

- Production cloud infrastructure hosted within geographically diverse availability zones/regions;
- Encrypt data in transmission using transport layer security (TLS) or other technologies over public networks;
- Maintain commercially reasonable administrative, technical, organizational, and physical measures to protect the security of customer data against anticipated threats or hazards;
- Confidential data stored within the production services is retained per customer defined retention policies; and
- Disaster recovery plans are in place and tested at least once per year.



AnswerNet has put into place a set of policies and procedures, inclusive of technology-based controls and automation, to help ensure that security, availability, and confidentiality commitments are met.

AnswerNet's commitments to security, availability, and confidentiality are described in the standard service agreement contracts for contracted customers. Customers are required to sign the Terms of Service agreement prior to receiving AnswerNet's services. These agreements describe the technical and organizational controls that AnswerNet is responsible for maintaining for its customers.

Components of the System

The system is comprised of the following five components:

- *Infrastructure (systems and networks)*
- *Software (web application & utilities)*
- *People (Engineers, IT project managers, Product Manager)*
- *Procedures (automated and manual)*
- *Data (transactions streams, files, databases, and storage)*

Infrastructure

AnswerNet uses a third-party subservice organization, Amazon Web Services (AWS), to provide infrastructure hosting cloud services in support of their internal infrastructure. Utilizing Amazon Elastic Compute Cloud (Amazon EC2), AnswerNet systems and applications are configured in redundant configuration to provide availability in the event of system failure. The AnswerNet environment consists of user acceptance testing and production instances. These instances are hosted at AWS cloud and in most cases are geo-redundant. Servers are configured according to predefined secure configuration standards that aim to protect AnswerNet's systems and applications from unauthorized access and disclosure of confidential information. Infrastructure is subject to regular vulnerability testing and undergoes external penetration testing to ensure the highest level of security and data integrity.

Software

Software Sources – AnswerNet computers and networks must not run software that comes from sources other than AnswerNet's departments, knowledgeable and trusted user groups, well-known systems security authorities, or established computer, network, or commercial software vendors. Software downloaded from electronic bulletin boards, shareware, public domain software, and other software from untrusted sources must not be used unless it has been subjected to a rigorous testing regimen approved by entity management.

AnswerNet maintains a list of applications, operating systems and all critical software needed to run the system and its operations. The list is kept up to date. Software and hardware assets are tracked and managed in order to reconcile compliance with agreements. Adequate controls are in place to ensure that all software being used by the Company is in compliance with the terms and conditions for the software and applicable regulations as they pertain to the laws that govern the use of software.



Internet Access - Workers are provided with Internet access to perform their job duties, but this access may be terminated at any time at the discretion of a worker's supervisor. Internet access is monitored to ensure that workers comply with AnswerNet's security policies.

People

Various departments exist within AnswerNet to organize and focus work efforts. Some of the key departments include:

Leadership

The leadership team is responsible for the direction and control environment of the organization. The team is comprised of knowledgeable and experienced executives working on establishing the appropriate guidance from the top.

As a privately held company, AnswerNet has a senior management team composed of six members. The senior management team meets to review, approve, and advise on corporate plans and policies, and to monitor AnswerNet's progress. The senior management team reviews and approves corporate plans and policies as related to managing assets, risk and organizational, financial and operating key performance indicators.

The Technical Services department reports up to Director of Technical Services; however, the entire AnswerNet leadership team is responsible for setting the strategic direction for the security of the systems that support the enterprise.

Information Technology

The Technical Services department is composed of 5 towers each with a dedicated Senior Technical Manager. The towers include Programming, Corporate/Field Services, Telco Security and Compliance and SA Hosted Services. These five groups are responsible for the control of general computer operations, the maintenance of existing systems, the acquisition and implementation of new systems, and the management of physical and information security at AnswerNet's facilities.

Key responsibilities in the IT department include:

Senior TSMs

The Senior TSMs are responsible for the design, deployment and administration of security implementations and practices. They perform security incident and event management investigations to resolution and perform risk, threat and vulnerability management assessment functions. They are also responsible for the design, administration, management and engineering of the backup strategy and the creation of technical documentation related to system configurations, processes, procedures and knowledge base articles and provide mentoring and coaching and other infrastructure resources to team members.

Network and Field Service Engineers

The NFS engineers are responsible for the administration, availability and deployment of server hardware, Microsoft Windows operating systems, Linux systems back-office services



and business-critical applications. They perform administration tasks and Tier 2 and 3 level support for a wide array of enterprise technology solutions.

Corporate Administration

The Corporate Administration department is responsible for the development of personnel practices and for verifying compliance with personnel policies and procedures throughout the organization.

Sales

Sales personnel are responsible for preparing job estimate documentation and managing customer relationships. In client-specific cases, the sales staff review client data.

Accounting

The accounting department is responsible for financial activities of AnswerNet, including corporate financial planning and accounting.

Procedures

AnswerNet's technical documentation is available to authorized personnel. The system has documentation for systems, programming, operations, and users of the system. Technical documentation is maintained or developed by the various owners and provided to appropriate personnel and users. The technical documentation describes the role and responsibilities of the technical staff and describes the methods used for development and Change Management.

Data

Both the client and AnswerNet are responsible for ensuring proper use and handling of the data through documented policies and procedures, enforcing separation of duties and the principle of least privilege when granting access.

AnswerNet does not store confidential customer data containing sensitively identifiable information in its systems, since it is stored and accessed by agents via a client hosted app.



AGENCY CUSTOMER ID: _____

LOC #: _____

ADDITIONAL REMARKS SCHEDULE

Page _____ of _____

AGENCY RSC Insurance Brokerage, Inc.		NAMED INSURED Certificate Ent Corporation AnswerNet, Inc.	
POLICY NUMBER			
CARRIER	NAIC CODE	EFFECTIVE DATE:	

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: _____ FORM TITLE: Certificate Insurance Notes

Carrier
Carrier Indemnity Insurance Co
Policy Term
Policy Number Cert MT
Eff Date

Access Carrier
Carrier Axis Services Insurance Co
Policy Term
Policy Number Cert
Eff Date

Access
Carrier Direct Action Indemnity Insurance Co
Policy Term
Policy Number Cert M
Eff Date

Carrier
Carrier Tracers Claims Secret Company Agency
Policy Term
Policy Number Cert
Eff Date

Agent
Carrier Tracers Claims Secret Company Agency
Policy Term
Policy Number Cert
Eff Date

Request for Taxpayer Identification Number and Certification

Go to www.irs.gov/FormW9 for instructions and the latest information.

**Give form to the
requester. Do not
send to the IRS.**

Before you begin. For guidance related to the purpose of Form W-9, see *Purpose of Form*, below.

Print or type. See <i>Specific Instructions</i> on page 3.	1 Name of entity/individual. An entry is required. (For a sole proprietor or disregarded entity, enter the owner's name on line 1, and enter the business/disregarded entity's name on line 2.) Cerida Investment Corp.	
	2 Business name/disregarded entity name, if different from above. AnswerNet, Inc.	
	3a Check the appropriate box for federal tax classification of the entity/individual whose name is entered on line 1. Check only one of the following seven boxes. <input type="checkbox"/> Individual/sole proprietor <input type="checkbox"/> C corporation <input checked="" type="checkbox"/> S corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate <input type="checkbox"/> LLC. Enter the tax classification (C = C corporation, S = S corporation, P = Partnership) _____ Note: Check the "LLC" box above and, in the entry space, enter the appropriate code (C, S, or P) for the tax classification of the LLC, unless it is a disregarded entity. A disregarded entity should instead check the appropriate box for the tax classification of its owner. <input type="checkbox"/> Other (see instructions) _____	
	4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): Exempt payee code (if any) _____ Exemption from Foreign Account Tax Compliance Act (FATCA) reporting code (if any) _____ <i>(Applies to accounts maintained outside the United States.)</i>	
	3b If on line 3a you checked "Partnership" or "Trust/estate," or checked "LLC" and entered "P" as its tax classification, and you are providing this form to a partnership, trust, or estate in which you have an ownership interest, check this box if you have any foreign partners, owners, or beneficiaries. See instructions <input type="checkbox"/>	
	5 Address (number, street, and apt. or suite no.). See instructions. 5 Walnut Grove Drive, Suite 350	Requester's name and address (optional)
	6 City, state, and ZIP code Horsham, PA 19044	
7 List account number(s) here (optional)		

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Social security number									
or									
Employer identification number									
0	1	-	0	5	5	5	1	4	2

Note: If the account is in more than one name, see the instructions for line 1. See also *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and, generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here	Signature of U.S. person	Date 1/7/26
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General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/FormW9.

What's New

Line 3a has been modified to clarify how a disregarded entity completes this line. An LLC that is a disregarded entity should check the appropriate box for the tax classification of its owner. Otherwise, it should check the "LLC" box and enter its appropriate tax classification.

New line 3b has been added to this form. A flow-through entity is required to complete this line to indicate that it has direct or indirect foreign partners, owners, or beneficiaries when it provides the Form W-9 to another flow-through entity in which it has an ownership interest. This change is intended to provide a flow-through entity with information regarding the status of its indirect foreign partners, owners, or beneficiaries, so that it can satisfy any applicable reporting requirements. For example, a partnership that has any indirect foreign partners may be required to complete Schedules K-2 and K-3. See the Partnership Instructions for Schedules K-2 and K-3 (Form 1065).

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS is giving you this form because they