

Between the lawyers, and the WV Code, we want you to know this is the epitome of risk in businesses and investing. There is no guarantee whatsoever you will make money. Mountaineer Catalyst is only the portal where West Virginia issuers seeking capital and West Virginia investors seeking investment opportunities might come together.

You are on your own in evaluating the suitability of any investment for your portfolio, so be sure you understand your risk tolerance. For every business that started with a weird concept like selling books online to fresh take on the delivery of simple foods like pizza, there are thousands of failures. By continuing on you are acknowledging these are highly speculative investments and while you might do well, you may lose it and find yourself in a mess.

We are just the portal connector here at Mountaineer Catalyst. We provide no investment advice, as in zip, zero, nada. You are on your own. We'll add in some links of what we may find interesting from time to time, but, seriously, that isn't advice. We make money — well, we hope to — from the volume of businesses funded as we take a fee allowed under WV law. Hey, we are capitalists, too, which is why we exist. Just understand we may get a fee on an investment you make here that turns to crap.

For the WV issuer, this is a place you might find your dreams dashed and no one willing to invest in your dream. Here in legal terms we'd call this an offering, and it might not prove successful in raising the capital you seek. So while this may be a portal where you find your offering of great interest, you may find your nonrefundable listing fee gone as no West Virginia investor is interested in what you are offering. That's life, and a risk and cost of doing business.

Both sides need to understand and accept the risks, and beyond doing the basics verifying both are really West Virginians and not scoundrels (our term; for the legal limitations see WV Code 32-5-505(f), we do no due diligence beyond conducting a reasonable investigation of the background of each issuer whose securities are offered on the Mountaineer Catalyst's website, and of each of the issuer's executive officers, directors or managers or any individual or entity holding more

than twenty percent of the outstanding equity of the issuer. Mountaineer Catalyst will deny an issuer access to our internet website if Mountaineer Catalyst has a reasonable belief that the issuer or its executive officers, directors or managers or any individual or entity holding more than twenty percent of the outstanding equity of the issuer are precluded from the exemption under WV Code 32-5-505(f). Heck, if we were that good we'd have put everything in Apple, Amazon and Berkshire Hathaway decades ago and be on a yacht riding out the pandemic like billionaires.