

**CREDIT AGREEMENT** dated as of August 21, 2019, among E [REDACTED] AL PROCESSING, LLC, a Kentucky limited liability company (the “Borrower”), the Lenders (as defined below) party hereto, and A [REDACTED] CAPITAL MANAGEMENT, LLC, as Administrative Agent (as defined below).

### INTRODUCTION

A. The Borrower has requested that the Lenders provide certain loans to and extensions of credit on behalf of the Borrower.

B. In consideration of the mutual covenants and agreements herein contained and of the loans and extensions of credit hereinafter referred to, the parties hereto agree as follows:

### **ARTICLE I** **DEFINITIONS AND ACCOUNTING TERMS**

Section 1.01 Certain Defined Terms. Any capitalized terms used in this Agreement that are not otherwise defined herein and are defined in Article 9 of the UCC shall have the meanings assigned to those terms by the UCC as of the date of this Agreement. As used in this Agreement, the following terms shall have the following meanings (unless otherwise indicated, such meanings to be equally applicable to both the singular and plural forms of the terms defined):

“Accounts” shall have the meaning set forth in Article 9 of the UCC.

“Account Control Agreement” shall have the meaning set forth in Section 3.01(a)(vi).

“Account Debtor” means any Person who is or may become obligated with respect to, or on account of, an Account.

“Administrative Agent” means AMERRA Capital Management, LLC in its capacity as administrative agent for the Lenders under the Loan Documents.

“Administrative Questionnaire” means an administrative questionnaire in a form supplied by the Administrative Agent.

“Advance” means a Dollar advance by the Lenders to the Borrower made pursuant to Section 2.01.

“Affiliate” of any Person, means any other Person that, directly or indirectly, through one or more intermediaries, controls, is controlled by, or is under common control with, such Person or any Subsidiary of such Person. The term “control” (including the terms “controlled by” or “under common control with”) means the possession, directly or indirectly, of the power to direct or cause the direction of the management and policies of a Person, whether through the ability to exercise voting power, by contract or otherwise.