npc. A Vantiv Company

MERCHANT APPLICATION

5100 Interchange Way
Louisville, KY 40229
Phone: 888-208-7231
Fax: 877-822-1248

Please carefully complete the enclosed Application and read the attached Terms and Conditions and other additional forms, as applicable to you, which together make up the Merchant Processing Agreement. **Keep a Copy of the entire Application and the Terms and Conditions for your records.** NPC/Member Bank's acceptance of this Application will be made in a manner authorized in the attached Agreements.

520001245335

Sales Representative ID Number (9 digit or 16 digit code): T1137R004

Bank # or Merchant Association #:

SECTION 1 BUSINESS INFORMATION

Business Legal Name: (Must Match Business Tax Return Name) Shugarts Lawn & Garden Power Equipment	Contact Name: Gary Shugarts
Business Name (DBA): ☐ Check here if Corporate Headquarters Shugarts Lawn & Garden Power Equipment	Email address: ShugartsLg@verizon.net / Website: shugarts-lawn-garden.com
Business Location Address: 418 Park Ave	Business Billing Address: (if different from location address)
City, State, Zip: Clearfield, PA 16830	City, State, Zip:
Phone #: 814-765-4512 / Fax #: 814-765-~~[illegible]~~ 3887	Phone #: / Fax #:

SECTION 2 OWNERSHIP INFORMATION

Ownership: ☒ Sole Prop. ☐ Corporation ☐ Partnership ☐ LLC ☐ Government (Federal/State/Local) ☐ Tax-Exempt Organization (501C)

Owner/Officer/Principal Name:	Title:	DOB:	SSN #:	Federal Tax ID #:
Gary L. Shugarts	Owner	2/28/61	198-48-4415	25-1648519

Home Address:	City, State, Zip:	Phone #:
416 Park Ave	Clearfield, PA 16830	

SECTION 3 BUSINESS PROFILE AND ASSUMPTIONS

☐ Ownership or Legal Entity Change	Close NPC Existing MID#:	Close Date Existing MID:	Open Date:	Annual Volume (Visa/MC/DS/AX):	Average Ticket (Visa/MC/DS/AX):	Highest Ticket (Visa/MC/DS/AX)
			205000	3/1991	178	4000

☐ Add'l. Location 1st Location MID. ☐ Never Accepted Cards ☒ Processor Change - How many processing statements are you including? 3

98 % Card Present | 2 % Card Not Present | 98 % Card Swipe | 2 % Imprint (Manually Keyed) | % MOTO | % Internet | % B2B | % of International Cards

Type of Goods/ Service Sold: Lawn and Garden

REFUND POLICY (Check One): ☐ No Refund ☐ Refund in 30 days or less ☐ Merchandise exchange only ☒ Other Refund 10 days or less

Seasonal Sales: ☐ Yes ☒ No Active Months: ☐ JAN ☐ FEB ☐ MAR ☐ APR ☐ MAY ☐ JUN ☐ JUL ☐ AUG ☐ SEP ☐ OCT ☐ NOV ☐ DEC

SECTION 4 IMPORTANT DISCLOSURES

Merchant acknowledges receipt of NPC documentation, which includes Merchant Processing Agreement Ver.GEN.0115

IMPORTANT MEMBER BANK RESPONSIBILITIES: (1) A Visa Member is the only entity approved to extend acceptance of Visa products directly to a Merchant. (2) A Visa Member must be a principal (signer) to the Merchant Agreement. (3) The Visa Member is responsible for educating Merchants on pertinent Visa Operating Regulations with which Merchants must comply. (4) The Visa Member is responsible for and must provide settlement funds to the Merchant. (5) The Visa Member is responsible for all funds held in reserve that are derived from settlement.

IMPORTANT MERCHANT RESPONSIBILITIES: (1) Ensure compliance with cardholder data security and storage requirements. (2) Maintain fraud and chargeback below thresholds. (3) Review and understand the terms of the Merchant Agreement. (4) Comply with Operating Regulations. The responsibilities listed above do not supersede the terms of the Merchant Agreement and are provided to ensure the Merchant understands some important obligations of each party and that the Visa Member (Acquirer) is the ultimate authority should the Merchant have any problems.

MEMBER BANK:
Fifth Third Bank
c/o Vantiv, Inc.
8500 Governors Hill Drive
Symmes Township, OH
45249
(866) 250-9764

Signature (Signature may be evidenced by facsimile)	Name (please print)	Date
x [signature]	GARY L. SHUGARTS	10/10/15

SECTION 5 PATRIOT ACT AND BACKGROUND AUTHORIZATION

To help the government fight the funding of terrorism and money laundering activities, the USA Patriot Act requires all financial institutions to obtain, verify and record information that identifies each person (including business entities) who opens an account. What this means for you: When you open an account, we will ask for your name, physical address, date of birth, taxpayer identification number and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. The undersigned entity(ies) and individuals hereby unconditionally authorize NPC and Member Bank or its agents to (i) investigate the information and references contained herein, and to obtain additional information about the Merchant and such individual(s) by pulling credit bureau and criminal background checks on the Merchant and its principals, including obtaining reports from consumer reporting agencies on individuals signing below as an owner or general partner of Merchant, or providing their Social Security Number on the Application (if such individual asks NPC or Member Bank whether or not a consumer report was requested, NPC and/or Member Bank will tell such individual and, if NPC and/or Member Bank received a report, NPC and/or Member Bank will give the individual the name and address of the agency that furnished it) and (ii) update such information periodically throughout the terms of service of the Merchant Agreement. By providing your SSN and signing this Application, you, in your individual capacity, unconditionally authorize NPC and Member Bank to obtain your consumer credit report.

Merchant's Business Name (Legal): ____________________

SECTION 6 COMPLIANCE INFORMATION

Do you (MERCHANT) have a ☐ 3rd party software application/gateway or ☒ POS Terminal | Are you compliant with the Payment Card Industry Data Security Standards? ☐ YES ☒ NO

If yes, identify Security Assessor and certificate number: ____________ Last Certification Date: ____________

Have you been notified by Visa, MasterCard or Discover that you have been the victim of a compromise of cardholder data? ☐ YES ☐ NO

If yes, have you completed remediation? ☐ YES ☐ NO

Do you store cardholder data? Paper - ☐ YES ☐ NO Electronic - ☐ YES ☐ NO

Third Party Software/Gateway Vendor Name and Address:

Third Party Software/Gateway Vendor Contact Information:

Version #

Merchant data to which this vendor has access:

Does software store cardholder information? ☐ YES ☐ NO

Is Third Party Software/Gateway PCI DSS and/or PA DSS compliant? ☐ YES ☐ NO

All merchants must comply with the Payment Card Industry Data Security Standard ("PCI DSS"). Merchant is required to maintain the security of card data and to comply with the requirements of the PCI DSS. Merchant must validate its compliance with the PCI DSS and provide NPC with evidence that Merchant (a) has successfully completed a Self Assessment Questionnaire and scan(s), if applicable, and (b) is compliant with the PCI DSS. NPC has created the PCI Program (the "PCI Program") to assist merchants in securing card data and complying with PCI DSS. You are enrolled in the PCI Program and the applicable fees will be assessed in accordance with the terms of the PCI Program. Information on the PCI Program is set forth in Section 35 of the Terms and Conditions and the applicable fees are set forth in Section 11. All gateway or other vendor supplied software must be compliant with the Payment Application Data Security Standard rules ("PA DSS").

SECTION 7 MERCHANT BANK ACCOUNT INFORMATION

In accordance with the terms set out in the Merchant Processing Agreement, funds will be transferred to/from the account as delineated. If nothing is checked, MERCHANT will receive Premium ACH. ACH can be performed by the following entities: Member Bank, NPC or any authorized agent of NPC or any Third Party Service Provider with whom you have contracted *Subject to special approval **PLEASE SUPPLY VOIDED PREPRINTED CHECK OR BANK LETTER FOR EACH ACCOUNT REQUESTED**

Deposit Time Frame: ☐ Premium ACH ☒ Alternate Funding* Deposit Type: ☐ Combined ☐ By Batch

Any ACCOUNT NUMBER indicated must be a valid account number for handling ACH deposits and withdrawals. If more than one account is indicated, account #1 will be used for Sales.

Routing #1 ☐☐☐☐☐☐☐☐☐ DDA Account Type: ☒ Checking ☐ Savings ABA 031306294

Account #1 ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐ 11022892

Routing #2 ☐☐☐☐☐☐☐☐☐ DDA Account Type: ☐ Checking ☐ Savings

Account #2 ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐ If a second account, this account is used for: ☐ Discount ☐ Fees ☐ Credits ☐ Chargebacks

SECTION 8 CHECK/ ACH SERVICES

If Check Services are selected and by signing Merchant Processing Agreement, Merchant agrees to accept Check Services pursuant to, and to be bound by, the terms and conditions for Check products acceptance as stated in the Merchant Processing Agreement or as provided by Check services provider, SPS-EFT, or other service provider. Member Bank is not providing the Check/ACH Services. Merchant must be approved by NPC and its service provider, SPS-EFT, or by other service provider. ++ For Non-Guarantee checks $10,000 and greater: A premium of 0.10% (ten basis points) will be charged in addition to the discount rate. ^**These fees apply per account.

Check Service	Discount Rate	Transaction Fee	Check Service	Discount Rate	Transaction Fee	Other Check21 Fees
☐ Check Conversion w/Guarantee			☐ Check21 POS - Guarantee ☐ Check21 POS - Non-Guarantee++			Check21 Return Fee^**: $5.00
☐ Check Conversion w/o Guarantee			☐ Check21 Remote - Guarantee ☐ Check21 Remote - Non-Guarantee++			Monthly Check21 Access Fee^**: $5.00
☐ Paper Check w/ Guarantee			☐ Check21 POS Payroll option - *Guarantee*: Discount Rate + 3% premium ☐ Check21 POS Payroll option - *Non-Guarantee*: Discount Rate + 1% premium			☐ Monthly Billing

# of Checks Monthly:	Average Amount:	Largest Check Amount:	Monthly Service Fee^**:	Batch Fee:	Monthly Minimum^**:	Annual Fee^**:	Termination Fee^**:
					$25.00	$59.95	$125.00

SECTION 9 UNLIMITED PERSONAL GUARANTY AND CREDIT INFORMATION AUTHORIZATION

PERSONAL GUARANTEE: In exchange for NPC's and Member Bank's acceptance of this Merchant Agreement, each person signing immediately below this paragraph (each such person, a "Guarantor") is signing this Merchant Agreement as a Guarantor of the Merchant identified on page 1 of the Merchant Agreement. By signing below, each Guarantor (i) accepts and agrees to be bound by the Continuing Unlimited Guaranty provisions starting in Section 10 of the Terms and Conditions, and (ii) acknowledges and confirms that, prior to signing, he or she received and read those Continuing Guaranty provisions. Each Guarantor individually authorizes NPC, Member Bank, and/or either of their representatives to conduct an initial and ongoing comprehensive credit investigation of him or her by utilizing a third-party credit reporting agency and/or to obtain a criminal background check.Guarantor acknowledges receipt of the Merchant Agreement, which is incorporated herein by reference as if fully set forth herein and has reviewed the Continuing Unlimited Guaranty provisions therein.

Authorized Signature of Guarantor: (Do Not Include Title)	Name of Guarantor: (Do Not Include Title)	Social Security #:	Date of Signature:
[signature]	Gary L. Shugarts	198484415	10/10/15

Merchant's Business Name (Legal): ______________________

SECTION 10 SCHEDULE OF FEES

APPLICATION TYPE: [ ] Tiered^ [ ] Flat Rate¥ [X] Interchange* [ ] Cash Advance — DISCOUNT: [ ] Daily [X] Monthly — CARD OPTIONS: [X] All Cards [ ] Other Cards [ ] Debit Card Only

BUSINESS TYPE [X] Retail [ ] Restaurant [ ] Mail/Telephone Order** [ ] Internet**

SUB BUSINESS TYPE [ ] Retail Key Entered** [ ] DialPay Capture** [ ] MOTO/CardSwipe** [ ] Large Ticket

VISA/MASTERCARD/DISCOVER (V/MC/D) Rate Category	Discount Rate	Transaction Fee
Base	.17 %	$ .14
Mid-Qualified[1] (Not Applicable for Retail Key Entered, MOTO, Internet, DialPay Merchants)	+ %	+ $
Non-Qualified[2]	+ %	+ $
Base Debit NON PIN-Based[3] (Same as V/MC/D Discount Rate if left blank) Regulated Only[6] [ ]	%	+ $
[ ] Debit PIN-Based[4] — Monthly Fee $	%	$
Qualified Rewards[5]	%	Same as Visa/MC/Discover Transaction Fee

AMERICAN EXPRESS Rate Category*	Discount Rate	Transaction Fee
Base	.17 %	$ .14
Mid-Qualified[1]	+ %	+ $
Non-Qualified[2]	+ %	+ $

	Quantity	Setup Fee	Monthly Hosting Fee	Transaction Fee
[ ] Wireless Service[3]		$	$	+$
[ ] Internet Services/ Micros[3]		$	$	+$

Transaction fees are charged for all transaction authorization attempts. [1]Added to Base discount rate and transaction fee. [2]Added to applicable Mid-Qualified discount rate and transaction fee. [3]Transaction fee is in addition to the applicable Base, Mid-Qualified, or Non-Qualified transaction fee, regardless of transaction qualification. [4]Debit Network Interchange, sponsorship,switch and gateway fees, and any miscellaneous fees will be assessed or allocated to Merchant at the then current rate determined in accordance with NPC's standard operating procedures. [5]Same as Mid-Qualified discount rate if left blank for the applicable Reward categories collected by NPC (Not Applicable for Retail Key Entered, MOTO, Internet, DialPay Merchants).

^TIERED MERCHANTS ONLY - Commercial Card transactions that do not meet the requirements to qualify for preferred rates will be assessed an additional fee of 0.50% (0.0050) on such sales volume. [6]Regulated applies to all Base NON PIN debit transactions from issuers that are not exempt pursuant to 12 CFR Part 235. NON PIN debit transactions from exempt issuers will fall under the Base V/MC/D discount rate. If a rate is identified but the Regulated Only box is not checked, then this rate applies to all Base NON PIN debit transactions. **If the Retail Key Entered/MOTO/Internet/ DialPay Business Type is selected, Rewards cards will be charged discount rates plus 0.11% (0.0011) on all transactions. NPC's processing fees and Card Brand interchange fees are included in the discount rate. All other Card Brand fees will be assessed or allocated to Merchant at the then current rate determined in accordance with NPC's standard operating procedures.

*** INTERCHANGE MERCHANTS ONLY- CARD ORGANIZATION FEES:** Visa, MasterCard and Discover Interchange fees, assessments and other fees will be assessed or allocated to Merchant at the then current rate determined in accordance with NPC's standard operating procedures.

¥ FLAT RATE MERCHANTS ONLY - CARD ORGANIZATION FEES: All fees are included in discount rate and transaction fee above except fees related to international transactions. Does not apply to American Express.

***AMERICAN EXPRESS** - Existing American Express Number [ ] YES [X] NO If Yes, Existing American Express Account Number:
Annual Estimated or Actual American Express Volume <$1,000,000.00 [X] YES [ ] NO If No, Merchant is not eligible for the American Express Program.
[ ] By checking this box, Merchant elects to opt out of the American Express Program
[ ] By checking this box, Merchant elects to opt out of receiving American Express Marketing Materials.

SECTION 11 OCCURRENCE FEES

On File Fee	5.00 /month	Retrieval/Chargeback	$15.00 /each	Paper Statement	[ ] Yes [X] No Electronic /month
Batch Fee††	0.00 /each	Minimum Bill	$5.00 /month	Advantage Buyer Program[3]	[ ] $25.00 /month
Voice Auth/DialPay	0.00 /each	Early Deconversion Fee[1]	$50.00 /each	PCI Fee	[ ] $90.00 /year OR [ ] $165.00 /year
ACH/DBA Change Fee	$25.00 /each	Card Brand Usage Fee (NABU)[2]	$0.06 /each		[X] $7.50 /month OR [ ] $13.75 /month
Annual Fee	0.00 Charged in Month of X	1099-K Reporting is provided at No Charge		Regulatory Accounting Assistance Program (RAAP) Fee[4]	Charged Annually Month of March

Return ACH(s) are subject to a $25.00 fee for each occurrence. [1]The initial term of the Merchant Agreement is 3 years and automatically renews for additional 2-year periods. If this Agreement is terminated prior to the expiration of the initial term or any renewal term, you will be subject to an Early Deconversion Fee ("EDF") in accordance with the terms of Section 6C of the Terms and Conditions. In addition to the EDF, you may also be subject to liquidated damages in accordance with the terms of Section 6C of the Terms and Conditions. If limited by state law, these fees may be modified in accordance with Section 6C of the Terms and Conditions. [2]The Card Brand Usage Fee (NABU) includes the MasterCard Network Assessment and Brand Usage Fee, the Visa Acquirer Processing Fee, and the Visa Base II Transaction Fee and applies to Tiered Merchants Only. ††Same as V/MC/D base transaction fee if left blank; if base V/MC/D transaction fee is left blank, the fee is $0.30. [3]See Schedule I of the Terms and Conditions for additional information. [4]See Section 36 of the Terms and Conditions for additional information.

SECTION 12 MERCHANT ACKNOWLEDGEMENTS AND SIGNATURE

Merchant agrees to and accepts the terms and conditions set forth in this Application and the Terms and Conditions which are incorporated herein by reference (GEN 0115) as if fully set forth herein (collectively, the "Merchant Agreement") and acknowledges receipt of all parts of the Merchant Agreement. Merchant acknowledges that no handwritten changes have been made to the printed text of the Merchant Agreement and that the parties may produce and rely on a copy or electronically stored image of the Merchant Agreement for all legal purposes. Merchant represents, warrants and certifies to NPC and Member Bank that it has reviewed all 4 pages of this Application, that all information provided herein is true, correct and complete and that NPC and Member Bank may rely on the information contained in this Application, without further investigation, for all purposes. Merchant acknowledges and agrees that NPC and Member Bank are in no way responsible or liable for the actions, inactions, performance or lack of performance of any third party provider or independent sales representative. Merchant represents that it has chosen for itself any services, equipment or third party selected in connection with the Merchant Agreement, and it has not relied on any promises, representations, warranties, or covenants of the independent sales representative, NPC or others. Merchant acknowledges and agrees that the Merchant Agreement shall not be altered by any prior, contemporaneous or subsequent oral representations made by any party. Merchant further authorizes the release of Merchant information in accordance with the provisions of Section 9 of the Terms and Conditions. If Merchant does not want to participate in the American Express Program, the applicable Opt Out Box has been marked.

IN WITNESS WHEREOF Merchant has caused this Agreement to be executed by its duly authorized representative effective in accordance with the terms of the Terms and Conditions. The Agreement shall be binding upon Merchant upon the earlier of Merchant's execution below or Merchant's first processed electronic transaction.

MERCHANT

Signature (Signature may be evidenced by facsimile)	Name (please print)	Date
X [signature]	Gary L. Shugrants	10/10/15

Merchant's Business Name (Legal): ______________________

SECTION 13 EQUIPMENT SETUP

PROVIDER CODE: NPC = NPC to ship equipment SOF = Sales office to ship equipment MER = Merchant Owned

TERMINAL	QTY	PROVIDER CODE	PRINTER	PROVIDER CODE	PIN PAD		PROVIDER CODE
Vx520	1					☐ NEW ☐ EXCHANGE	
						☐ NEW ☐ EXCHANGE	
						☐ NEW ☐ EXCHANGE	

Other:	Provider Code:	Other:	Provider Code:	Other:	Provider Code:

EQUIPMENT SOFTWARE INFORMATION	SOFTWARE NAME	PUBLISHER	VERSION

EQUIPMENT OPTIONS THE DEFAULT SELECTION WILL BE APPLIED FOR ANY OPTION NOT SELECTED BELOW

☐ RETAIL / MOTO

AVS ☐ YES ☐ NO
Last 4-Digits ☐ YES ☐ NO
CVV 2 ☐ YES ☐ NO
Purchase Card/Level 2 ☐ YES ☐ NO
Invoice # Prompt ☐ YES ☐ NO
PBX Code ☐ 8 ☐ 9
Multi Merchant ☐ YES ☐ NO
First Merchant MID ______

Auto-Close++ ☒ YES ☐ NO
TIME 10:00
Store N Forward ☐ YES ☐ NO
Pre-dial ☐ YES ☐ NO
Cash Back ☐ YES ☐ NO
Debit Cash Bank Max Amount ______

++ Auto-Close Time for Alternate Funding needs to be no later than 7:30 p.m. CST

☐ RESTAURANT

Tips ☐ YES ☐ NO
Servers ☐ YES ☐ NO
Tables ☐ YES ☐ NO
Bar Tab ☐ YES ☐ NO
Suggested Tip ☐ YES ☐ NO

☐ FAST PAY (FPS)

☐ Both receipts signature line
☐ Both receipts NO signature line
☐ NO receipts under $25.00

☐ CASH ADVANCE

☐ LODGING

FUEL ☐ YES ☐ NO

PASSWORD

All ☐ YES ☐ NO
Void ☐ YES ☐ NO
Return ☐ YES ☐ NO
Settlement ☐ YES ☐ NO
Other ______

Custom Header / Footer:

Wireless ID:

Comments:

EQUIPMENT SHIPPING INSTRUCTIONS

Required *ONLY* if ordered through NPC - Default shipping options (indicated by *) will be applied for any option not selected below

Ship To: ☐ Merchant Location * ☐ ISO Location ☐ Other | ☐ 1-3 Day ☐ Over Night Priority * ☐ Ground ☐ Saturday

Attn:

Address:

Payment For Equipment Will Be:
☐ Lease ☐ Check ☐ Cash ☐ Visa ☐ MC
☐ Discover ☐ Amex ☐ 30 Day (Bill Group)

City: | State: | Zip: | Phone #:

☐ Special Instructions:

NPC TO REPROGRAM/TRAIN MERCHANT? ☐ YES ☐ NO

NPC TO SHIP WELCOME KIT? ☐ YES ☐ NO

WELCOME KIT SHIPPING INSTRUCTIONS

Required if welcome kit is shipping to separate address from above

Ship To: ☐ Merchant Location * ☐ ISO Location ☐ Other | Attn: | Phone #:

Address: | City: | State: | Zip:

SECTION 14 SITE INSPECTION INFORMATION

I represent and warrant that the information set forth in the application is true and accurate to the best of my knowledge. In addition, I hereby certify that (check which applies):

☒ I have physically inspected the business premises of the merchant at this address, personally confirmed the identity of the person listed in the Owner/Officer Information Section, and witnessed their signing of the Agreement.

☐ An NPC approved third party site inspection vendor will supply inspection within 15 days of my signature below or I have informed NPC that a site inspection is needed.

☐ I have not physically inspected the business premises of the Merchant; but have verified the validity of the business using outside sources and confirmed the identity of the person listed under the Owner/Officer Information Section.

If Fulfillment House is used, please complete the following:

Business/Inventory/Shipments:

Does business appear as represented? ☒ YES ☐ NO
Is business open and operating? ☒ YES ☐ NO
Is inventory sufficient for business type? ☒ YES ☐ NO
Are goods and services delivered at the time of sale? ☒ YES ☐ NO
Goods and services charged to credit card on ☐ Order ☒ Shipment
Are good and services delivered ☐ Digitally ☒ Physically ☐ Both
If goods are shipped, is a Fulfillment House used? ☐ YES ☐ NO

Fulfillment House Name and Address:

Fulfillment House Contact Information:

Is Fulfillment House PCI DSS Compliant? ☐ YES ☐ NO

% of shipments by this vendor

Location Type: ☒ Retail Store Front ☐ Office Building ☐ Residence ☐ Industrial Building ☐ Trade Show

Sales Organization:	Sales Rep Signature:	Application Date: 10-10-15

Shugarts

Link to chamber listing:

http://www.clearfieldchamber.com/shugarts.html

Google Maps View:

https://www.google.com/maps/place/Shugarts+Lawn+%26+Garden+Power+Equipment/@41.013421,-78.4392447,17z/data=!3m1!4b1!4m2!3m1!1s0x89cc682ecbc52d5f:0xc5f17cb0a03aa950

Street View:

https://www.google.com/maps/place/Shugarts+Lawn+%26+Garden+Power+Equipment/@41.013191,-78.437328,3a,75y,41h,90t/data=!3m7!1e1!3m5!1sPVmd6b_x117drwtVMo2-CQ!2e0!6s%2F%2Fgeo2.ggpht.com%2Fcbk%3Fpanoid%3DPVmd6b_x117drwtVMo2-CQ%26output%3Dthumbnail%26cb_client%3Dsearch.TACTILE.gps%26thumb%3D2%26w%3D86%26h%3D86%26yaw%3D41.73634%26pitch%3D0!7i3328!8i1664!4m2!3m1!1s0x89cc682ecbc52d5f:0xc5f17cb0a03aa950!6m1!1e1

4 statements included - May – Sept showing Ave Ticket size and YTD volume.

REFUND POLICY is 10 days (on app).

Copy of business card is on the same doc / page as the voided check.

Thanx.

SHUGARTS LAWN & GARDEN
PH. 814-765-4512
418 PARK AVE
CLEARFIELD, PA 16830

1003

60-629/313
01

DATE ____________________

CHECK ARMOR

PAY
TO THE
ORDER OF ______________________________ $

VOID

______________________________ DOLLARS

Security Features Details on Back.

CLEARFIELDBANK
& TRUST COMPANY
www.cbtfinancial.com

FOR ____________________

VOID

MP

⑈001003⑈ ⑆031306294⑆ 11022892⑈

SHUGARTS

Lawn & Garden Power Equipment

SALES • SERVICE • PARTS

TORO · COUNTRY CLIPPER · Wheel Horse
Tractors & Riding Mowers

TROY-BILT · shindaiwa · ECHO

Route 153
418 Park Avenue
Clearfield, PA 16830

GARY

(814) 765-4512
FAX (814) 765-3887
shugarts-lawn-garden.com

EMPS

YOUR CARD PROCESSING STATEMENT

143237/000001/595255/0001/67737/0000/581175 000 01 000000

SHUGARTS LAWN & GARDEN
ATTN: GARY SHUGARTS
418 PARK AVE
CLEARFIELD PA 16830-2114

Page 1 of 5	THIS IS NOT A BILL
Statement Period	09/01/15 - 09/30/15
Merchant Number	679205814689
Customer Service	Website - BusinessTrack.com Phone - 1-877-273-8191

Visit **MerchantInsider.com** for tools to keep your customers data safe, cost-cutting tips, interactive training and online support for your account-plus quick-and-easy shopping in our online store, with great prices on supplies and a comprehensive selection of processing products.

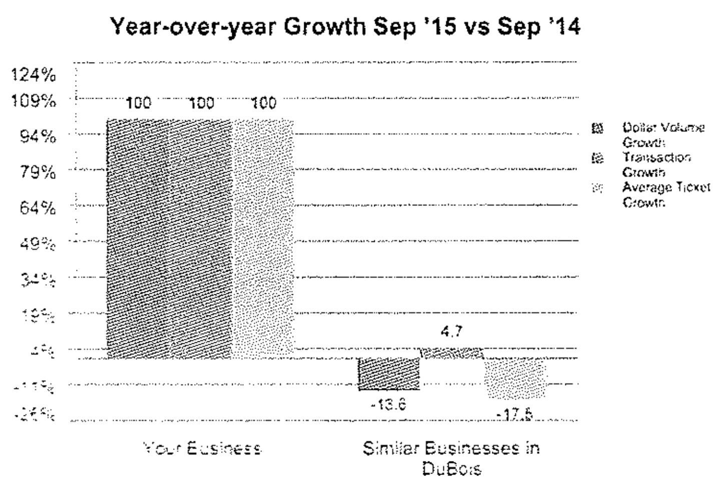
An overview of account activity for the statement period.
Fees charged for September activity will appear on October statement.

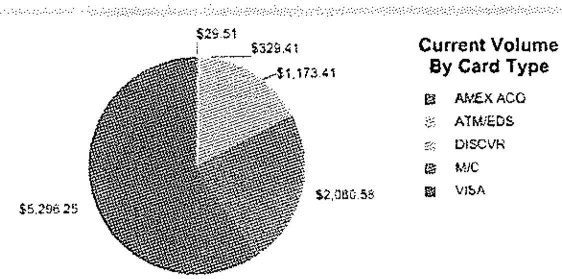
Page	4	**Total Amount You Submitted**	$8,909.16
Page	4	**Third Party Transactions**	0.00
Page	4	**Chargebacks/Reversals**	0.00
Page	4	**Adjustments**	-$0.96
Page	5	**Fees Charged**	-$674.32

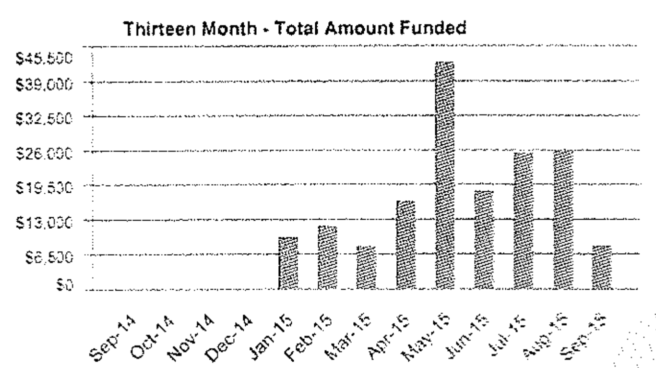
Total Amount Funded to Your Bank $8,233.88

See page 2 for Key Definition of Terms

All amounts shown are in U.S. funds
Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Funded







IMPORTANT INFORMATION ABOUT YOUR ACCOUNT Refer to page 2 for details.

PO BOX 407066, FT LAUDERDALE, FL 33340

EMPS

YOUR CARD PROCESSING STATEMENT

143237/000001/595255/0001/67737/0000/581175 000 01 000000
SHUGARTS LAWN & GARDEN
ATTN: GARY SHUGARTS
418 PARK AVE
CLEARFIELD PA 16830-2114

Page 1 of 9	*THIS IS NOT A BILL*
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Visit **MerchantInsider.com** for tools to keep your customers' data safe, cost-cutting tips, interactive training and online support for your account-plus quick-and-easy shopping in our online store, with great prices on supplies and a comprehensive selection of processing products.

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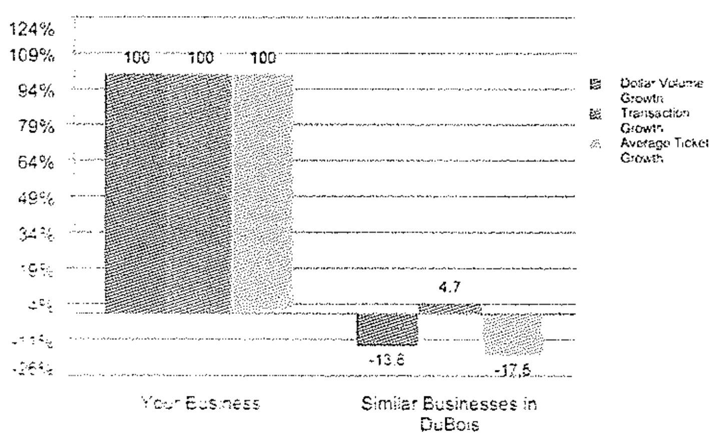
Page	5	**Fees Charged**	-$674.32

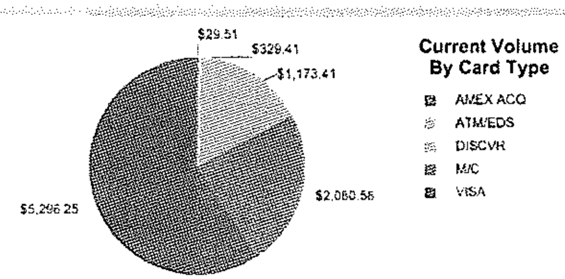
Total Amount Funded to Your Bank **$8,233.88**

See page 2 for Key Definition of Terms

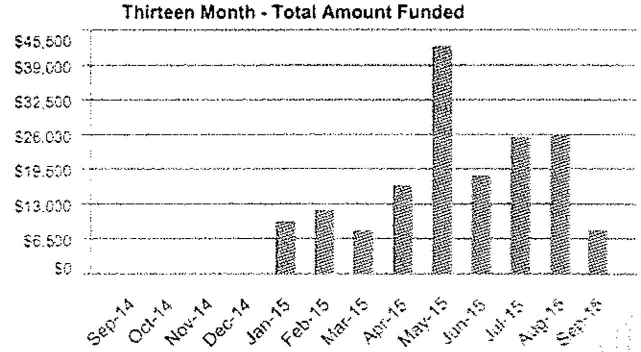
All amounts shown are in U.S. funds
Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Funded

Year-over-year Growth Sep '15 vs Sep '14





Thirteen Month - Total Amount Funded



IMPORTANT INFORMATION ABOUT YOUR ACCOUNT Refer to page 2 for details.

YOUR CARD PROCESSING STATEMENT

Merchant Number	879205814889	Page 3 of 9	
Customer Service	Website - BusinessTrack.com Phone - 1-877-273-8191	Statement Period	09/01/15 - [illegible]

Total Sales You Submitted - Refunds = Total Amount You Submitted

Card Type	Average Ticket	Total Gross Sales You Submitted Items	Total Gross Sales You Submitted Amount	Refunds Items	Refunds Amount	Total Amount You Submitted Items	Total Amount You Submitted Amount
MasterCard	$52.01	41	$2,087.75	1	$7.17	40	$2,080.58
Visa	$65.39	81	$5,296.25	0	0.00	81	$5,296.25
Discover	$146.68	8	$1,173.41	0	0.00	8	$1,173.41
Diners	0.00	0	0.00	0	0.00	0	0.00
JCB	0.00	0	0.00	0	0.00	0	0.00
AMEX ACQ	$14.76	2	$29.51	0	0.00	2	$29.51
Debit/ATM	$329.41	1	$329.41	0	0.00	1	$329.41
Total		**133**	**$8,916.33**	**1**	**$7.17**	**132**	**$8,909.16**

(Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Funded

Date Submitted	Batch Number	Submitted Amount	Third Party Transactions	Chargebacks/ Reversals	Adjustments	Fees Charged*	Date Funded	Funded Amount
08/31/15		$1,064.78	0.00	0.00	0.00	0.00		$1,064.78
09/01/15		$594.69	0.00	0.00	0.00	0.00		$594.69
09/02/15		$220.62	0.00	0.00	-$0.96	-$674.32		-$454.66
09/03/15		$330.05	0.00	0.00	0.00	0.00		$330.05
09/04/15		$267.87	0.00	0.00	0.00	0.00		$267.87
09/05/15		$418.61	0.00	0.00	0.00	0.00		$418.61
09/08/15		$428.26	0.00	0.00	0.00	0.00		$428.26
09/09/15		$316.06	0.00	0.00	0.00	0.00		$316.06
09/10/15		$135.71	0.00	0.00	0.00	0.00		$135.71
09/11/15		$201.68	0.00	0.00	0.00	0.00		$201.68
09/12/15		$192.24	0.00	0.00	0.00	0.00		$192.24
09/14/15		$122.64	0.00	0.00	0.00	0.00		$122.64
09/15/15		$48.21	0.00	0.00	0.00	0.00		$48.21
09/16/15		$55.41	0.00	0.00	0.00	0.00		$55.41
09/17/15		$87.49	0.00	0.00	0.00	0.00		$87.49
09/18/15		$1,095.57	0.00	0.00	0.00	0.00		$1,095.57
09/19/15		$257.33	0.00	0.00	0.00	0.00		$257.33
09/21/15		$565.68	0.00	0.00	0.00	0.00		$565.68
09/22/15		$290.21	0.00	0.00	0.00	0.00		$290.21
09/23/15		$157.79	0.00	0.00	0.00	0.00		$157.79
09/24/15		$458.90	0.00	0.00	0.00	0.00		$458.90
09/25/15		$551.91	0.00	0.00	0.00	0.00		$551.91
09/26/15		$741.92	0.00	0.00	0.00	0.00		$741.92
09/28/15		$252.71	0.00	0.00	0.00	0.00		$252.71
09/29/15		$52.82	0.00	0.00	0.00	0.00		$52.82
Total		**$8,909.16**	**0.00**	**0.00**	**-$0.96**	**-$674.32**		**$8,233.88**

*Certain fees and charges may relate to a prior period

Merchant Number	879206814889	Page 4 of 9	
Customer Service	Website - BusinessTrack.com Phone - 1-877-273-8191	Statement Period	09/01/15 - 09/30/15

AMOUNTS SUBMITTED BY BATCH

Date Submitted	Batch Submitted	MasterCard	Visa	Discover	AMEX ACQ	Debit/ATM	Total Submitted
08/31/15	622043310192	$98.31	$334.54	$631.93	0.00	0.00	$1,064.78
09/01/15	622043010193	0.00	$594.69	0.00	0.00	0.00	$594.69
09/02/15	622043020194	$21.25	$199.37	0.00	0.00	0.00	$220.62
09/03/15	622043030195	$85.18	$244.87	0.00	0.00	0.00	$330.05
09/04/15	622043040196	$119.60	$148.27	0.00	0.00	0.00	$267.87
09/05/15	622043050197	$45.90	$372.71	0.00	0.00	0.00	$418.61
09/08/15	622043080198	$27.11	$244.59	$156.56	0.00	0.00	$428.26
09/09/15	622043090199	0.00	$316.06	0.00	0.00	0.00	$316.06
09/10/15	622043100200	$74.35	$25.69	$35.67	0.00	0.00	$135.71
09/11/15	622043110201	$20.48	$97.06	$84.14	0.00	0.00	$201.68
09/12/15	622043120202	$18.95	$173.29	0.00	0.00	0.00	$192.24
09/14/15	622043140203	$99.11	$23.53	0.00	0.00	0.00	$122.64
09/15/15	622043150204	$48.21	0.00	0.00	0.00	0.00	$48.21
09/16/15	622043160205	0.00	$55.41	0.00	0.00	0.00	$55.41
09/17/15	622043170206	$87.49	0.00	0.00	0.00	0.00	$87.49
09/18/15	622043180207	$614.36	$289.93	$191.28	0.00	0.00	$1,095.57
09/19/15	622043190208	$67.95	$189.38	0.00	0.00	0.00	$257.33
09/21/15	622043210209	$99.82	$437.58	0.00	$28.28	0.00	$565.68
09/22/15	622043220210	0.00	$288.98	0.00	$1.23	0.00	$290.21
09/23/15	622043230211	$97.28	$7.56	$52.95	0.00	0.00	$157.79
09/24/15	622043240212	$44.18	$414.72	0.00	0.00	0.00	$458.90
09/25/15	622043250213	$253.73	$298.18	0.00	0.00	0.00	$551.91
09/26/15	622043260214	$147.31	$265.20	0.00	0.00	$329.41	$741.92
09/28/15	622043280215	0.00	$231.83	$20.88	0.00	0.00	$252.71
09/29/15	622043290216	$10.01	$42.81	0.00	0.00	0.00	$52.82
	Sub Totals	$2,080.58	$5,296.25	$1,173.41	$29.51	$329.41	$8,909.16

Total **$8,909.16**

THIRD PARTY TRANSACTIONS

Date	Description	Amount
	No Third Party Transactions for this Statement Period	

Total **0.00**

Date	Reference No.	Description	Card Number (Last 4 Digits)	Amount
		No Chargebacks/Reversals for this Statement Period		

Total **0.00**

ADJUSTMENTS

Date	Description	Amount
09/02/15	SALES TAX PAYABLE 100000016896791-Supply Order	-0.96

Total **-$0.96**

FEES CHARGED

Date	Type	Description	Total
09/02/15	IC	JUL BB193-TRANS CLEARED AS COMM CARD ELEC - TAX EXEMPT BUS MC 3	-1.34
09/02/15	IC	JUL BB193-TRANS CLEARED AS COMM CARD ELEC - TAX EXEMPT FLT MC 1	-0.14
09/02/15	IC	JUL BB083-TRANSACTION CLEARED AS ENHANCED MC 4	-1.73
09/02/15	IC	JUL BB068-TRANSACTION CLEARED AT HIGH VALUE WLD MC 1	-0.14
09/02/15	IC	JUL BB287-TRAN CLEARED AT SMALL BUSINESS LEVEL 3 BUS MC 1	-3.14
09/02/15	IC	JUL BB288-TRAN CLEARED AT SMALL BUSINESS LEVEL 4 MC 1	-1.02
09/02/15	IC	JUL BB188-TRANSACTION CLEARED AT WORLDCARD MC 2	-0.25
09/02/15	IC	JUL BB188-TRANSACTION CLEARED AT WORLDCARD WLD MC 5	-0.34
09/02/15	IC	JUL BB166-TRAN CLEARED AT COMMERCIAL CARD LEVEL II COM VI 1	-0.28
09/02/15	IC	JUL BB166-TRAN CLEARED AT COMMERCIAL CARD LEVEL II SIG VI 1	-1.60
09/02/15	IC	JUL BB182-TRAN CLEARED AS CPS CARD NOT PRESENT DEBIT/PR VI 2	-4.14
09/02/15	IC	JUL BB193-TRANS CLEARED AS COMM CARD ELEC - TAX EXEMPT COM VI 9	-21.34
09/02/15	IC	JUL BB193-TRANS CLEARED AS COMM CARD ELEC - TAX EXEMPT ENH VI 1	-7.20
09/02/15	IC	JUL BB193-TRANS CLEARED AS COMM CARD ELEC - TAX EXEMPT SIG VI 2	-7.18
09/02/15	IC	JUL BB219-TRANSACTION CLEARED AS CORP / BUSINESS CARD COM VI 10	-19.45
09/02/15	IC	JUL BB091-INVALID POS ENTRY MODE FOR PROGRAM VI 1	-0.19
09/02/15	IC	JUL BB190-TRANSACTION CLEARED AT REWARDS 2 SIG VI 1	-1.02
09/02/15	IC	JUL BB080-TRANSACTION CLEARED AT SIGNATURE PREFERRED CP VI 6	-3.97
09/02/15	IC	JUL BB216-TRANSACTION CLEARED OTHER THAN PRICED REW VI 4	-0.53
09/02/15	IC	JUL BB216-TRANSACTION CLEARED OTHER THAN PRICED SIG VI 20	-6.49
09/02/15	IC	JUL BB513-TRANSACTION CLEARED AS RETAIL - REWARDS DI 5	-0.69
09/02/15	IC	JUL BB663-TRANSACTION CLEARED AS RETAIL(PREMIUM PLUS) DI 2	-6.92
09/02/15	IC	JUL BB504-TRANSACTION CLEARED AS COMMERCIAL ELECTRONIC DI 2	-0.96
09/02/15	IC	AMEX NETWORK FEE .001500 BASIS PTS TIMES $26.95	-0.04
09/02/15	IC	DISCOVER ACCESS FEE 6 TRANSACTIONS AT .034000	-0.20
09/02/15	IC	AXP RETAIL NONSWIPE T1	-0.61
09/02/15	IC	STAR NE - ALL STAR	-0.51
09/02/15	IC	STAR NE REGULATED	-0.30
09/02/15	IC	INTERLINK REGULATED DECLINE	-0.07
09/02/15	IC	VISA ACCESS FEE 99 TRANSACTIONS AT .034000	-3.37
09/02/15	IC	MASTERCARD ACCESS FEE 50 TRANSACTIONS AT .034000	-1.70
09/02/15	SC	DEBIT/ATM CARD TRANSACTION FEE 2 TRANSACTIONS AT .390000	-0.78
09/02/15	SC	AMEX SALES DISCOUNT .005500 DISC RATE TIMES $26.95	-0.15
09/02/15	SC	DISCOVER SALES DISCOUNT .015600 DISC RATE TIMES $3,379.38	-52.72
09/02/15	SC	MASTERCARD SALES DISCOUNT .015600 DISC RATE TIMES $9,791.59	-152.75
09/02/15	SC	VISA SALES DISCOUNT .015600 DISC RATE TIMES $7,125.30	-111.15
09/02/15	SC	MC LICENSE VOLUME FEE .000190 DISC RATE TIMES $11,643.50	-2.21
09/02/15	SC	MASTERCARD DEBIT SALES DISC .015600 DISC RATE TIMES $1,851.91	-28.89
09/02/15	SC	VISA DEBIT SALES DISCOUNT .015600 DISC RATE TIMES $4,470.78	-69.74
09/02/15	FEE	SUPPLY SHIPPING & HANDLING 100000018596791-Supply Order	-15.95
09/02/15	FEE	VISA NETWORK FEE CP 1B-01	-2.00
09/02/15	FEE	VISA NETWORK FEE CNP 2-02	-1.52
09/02/15	FEE	ANNUAL COMPLIANCE SVC FEE	-119.00
09/02/15	FEE	NON RECEIPT OF PCI VALIDATION 1 TRANSACTIONS AT 19.950000	-19.95
09/02/15	FEE	VISA MISUSE OF AUTH FEE 1 TRANSACTIONS AT .045000	-0.05

Merchant Number	879206814569	Page 6 of 9	
Customer Service	Website - BusinessTrack.com Phone - 1-877-273-8191	Statement Period	09/01/15 - 09/30/15

FEES CHARGED

Date	Type	Description	Total
09/02/15	FEE	AVS 950 CALL AUTHORIZATION FEE 6 TRANSACTIONS AT .100000	-0.60

Total Service Charges	**-$418.39**
Total Interchange Charges	**-$96.86**
Total Fees	**-$159.07**
Total (Service Charges, Interchange Charges, and Fees)	**-$674.32**

Fee Type Legend

SC = Service Charges
IC = Interchange Charges
FEE = Fees

PENDING FINANCIAL CHARGES AND FEES

Financial charges and fees incurred but not funded during the statement period. See future statements for processing information.

Transaction Type	Date Posted	Description	Net Amount Posted
FEE	09/30/15	VISA NETWORK FEE CP 1B-01	-2.00
FEE	09/30/15	VISA NETWORK FEE CNP 2-03	-7.00
FEE	09/30/15	NON RECEIPT OF PCI VALIDATION 1 TRANSACTIONS AT 19.950000	-19.95
FEE	09/30/15	AVS 950 CALL AUTHORIZATION FEE 6 TRANSACTIONS AT .100000	-0.60
		TOTAL FEES	-29.55
INTERCHANGE	09/28/15	AUG BB193-TRANS CLEARED AS COMM CARD ELEC - TAX EXEMPT BUS MC 2	-3.16
INTERCHANGE	09/28/15	AUG BB193-TRANS CLEARED AS COMM CARD ELEC - TAX EXEMPT FLT MC 1	-0.31
INTERCHANGE	09/28/15	AUG BB125-TRAN CLEARED AS CORP FACE TO FACE BUSINESS MC 1	-0.98
INTERCHANGE	09/28/15	AUG BB188-TRANSACTION CLEARED AT WORLDCARD MC 1	-0.12
INTERCHANGE	09/28/15	AUG BB188-TRANSACTION CLEARED AT WORLDCARD WLD MC 9	-17.19
INTERCHANGE	09/28/15	AUG BB166-TRAN CLEARED AT COMMERCIAL CARD LEVEL II COM VI 1	-1.32
INTERCHANGE	09/28/15	AUG BB193-TRANS CLEARED AS COMM CARD ELEC - TAX EXEMPT COM VI 12	-31.10
INTERCHANGE	09/28/15	AUG BB193-TRANS CLEARED AS COMM CARD ELEC - TAX EXEMPT ENH VI 2	-18.47
INTERCHANGE	09/28/15	AUG BB193-TRANS CLEARED AS COMM CARD ELEC - TAX EXEMPT SIG VI 2	-2.06
INTERCHANGE	09/28/15	AUG BB219-TRANSACTION CLEARED AS CORP / BUSINESS CARD COM VI 5	-2.50
INTERCHANGE	09/28/15	AUG BB190-TRANSACTION CLEARED AT REWARDS 2 REW VI 2	-0.81
INTERCHANGE	09/28/15	AUG BB190-TRANSACTION CLEARED AT REWARDS 2 SIG VI 1	-3.86
INTERCHANGE	09/28/15	AUG BB080-TRANSACTION CLEARED AT SIGNATURE PREFERRED CP VI 1	-0.22
INTERCHANGE	09/28/15	AUG BB216-TRANSACTION CLEARED OTHER THAN PRICED REW VI 1	-0.04
INTERCHANGE	09/28/15	AUG BB216-TRANSACTION CLEARED OTHER THAN PRICED SIG VI 7	-1.40
INTERCHANGE	09/28/15	AUG BB506-TRANSACTION CLEARED AS CNP/ECOMMERCE - REWARD DI 1	-1.56
INTERCHANGE	09/28/15	AUG BB624-TRANSACTION CLEARED AS RETAIL-PREMIUM DI 1	-0.03
INTERCHANGE	09/28/15	AUG BB513-TRANSACTION CLEARED AS RETAIL - REWARDS DI 4	-4.77
INTERCHANGE	09/30/15	AMEX NETWORK FEE .001500 BASIS PTS TIMES $29.51	-0.04
INTERCHANGE	09/30/15	DISCOVER ACCESS FEE 8 TRANSACTIONS AT .034000	-0.27
INTERCHANGE	09/30/15	AXP RETAIL BASE T1	-0.67
INTERCHANGE	09/30/15	STAR NE REGULATED	-0.46
INTERCHANGE	09/30/15	VISA ACCESS FEE 84 TRANSACTIONS AT .034000	-2.86
INTERCHANGE	09/30/15	MASTERCARD ACCESS FEE 43 TRANSACTIONS AT .034000	-1.46
		TOTAL INTERCHANGE	-95.68
SERVICE	09/30/15	DEBIT/ATM CARD TRANSACTION FEE 1 TRANSACTIONS AT .390000	-0.39

YOUR CARD PROCESSING STATEMENT

Merchant Number	879205814889
Customer Service	Website - BusinessTrack.com Phone - 1-877-273-5191
Statement Period	09/01/15 - 09/30/15

PENDING FINANCIAL CHARGES AND FEES

Financial charges and fees incurred but not funded during the statement period. See future statements for processing information.

Transaction Type	Date Posted	Description	Net Amount Posted
SERVICE	09/30/15	AMEX SALES DISCOUNT .005500 DISC RATE TIMES $29.51	-0.16
SERVICE	09/30/15	DISCOVER SALES DISCOUNT .015600 DISC RATE TIMES $1,173.41	-18.31
SERVICE	09/30/15	MASTERCARD SALES DISCOUNT .015600 DISC RATE TIMES $1,102.18	-17.19
SERVICE	09/30/15	VISA SALES DISCOUNT .015600 DISC RATE TIMES $3,086.91	-48.16
SERVICE	09/30/15	MC LICENSE VOLUME FEE .000190 DISC RATE TIMES $2,087.75	-0.40
SERVICE	09/30/15	MASTERCARD DEBIT SALES DISC .015600 DISC RATE TIMES $985.57	-15.37
SERVICE	09/30/15	VISA DEBIT SALES DISCOUNT .015600 DISC RATE TIMES $2,209.34	-34.47
		TOTAL SERVICE	-134.45
		GRAND TOTAL	**-259.68**

PENDING INTERCHANGE CHARGES

Product/Description	Sales Total	% Of Sales	Number of Transactions	% of Total Transactions	Interchange Cost Rate	Interchange Cost Per Transaction	Sub Total	Total Interchange Charges
AMEX NONDEBIT								
AXP RETAIL BASE T1	29.51	100	2	100	1.60	0.100	0.67	
AMEX NONDEBIT TOTAL	**29.51**		**2**					**0.67**
Total	**29.51**		**2**					**0.67**

Total dollar amount of aggregate reportable payment card transactions funded and third party network transactions, for each participating payee, without regard to any adjustments for credits, cash equivalents, discount amount, fees, refunded amounts, or any other amounts [illegible] for Merchant [illegible].

Month	Description	Total
August	GROSS REPORTABLE SALES-TIN#####8519	$26,690.36
	2015 YTD Gross Reportable Sales	**$163,648.39**

EMPS

YOUR CARD PROCESSING STATEMENT

142575/000001/589567/0001/67075/0000/470191 000 01 000000
SHUGARTS LAWN & GARDEN
ATTN: GARY SHUGARTS
418 PARK AVE
CLEARFIELD PA 16830-2114

Page 1 of 7	*THIS IS NOT A BILL*
Statement Period	08/01/15 - 08/31/15
Merchant Number	879205814889
Customer Service	Website - BusinessTrack.com Phone - 1-877-273-8191

Visit **MerchantInsider.com** for tools to keep your customers data safe, cost-cutting tips, interactive training and online support for your account-plus quick-and-easy shopping in our online store, with great prices on supplies and a comprehensive selection of processing products.

An overview of account activity for the statement period.
Fees charged for August activity will appear on September statement.

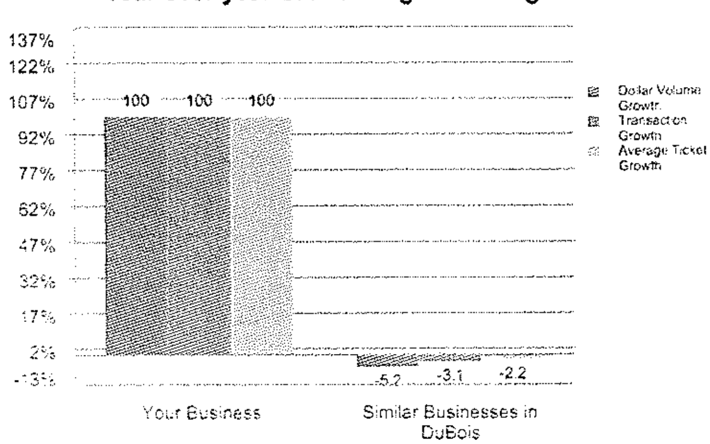
Page	4	**Total Amount You Submitted**	$26,656.02
Page	4	**Third Party Transactions**	0.00
Page	4	**Chargebacks/Reversals**	0.00
Page	4	**Adjustments**	0.00
Page	5	**Fees Charged**	-$538.57

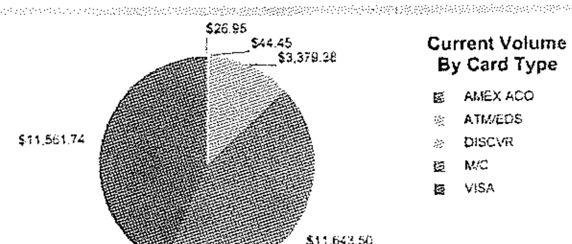
Total Amount Funded to Your Bank **$26,117.45**

See page 2 for Key Definition of Terms

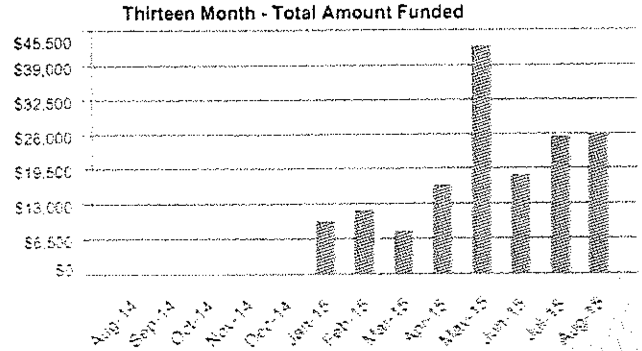
All amounts shown are in U.S. funds
(Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Funded

Year-over-year Growth Aug '15 vs Aug '14





Thirteen Month - Total Amount Funded



IMPORTANT INFORMATION ABOUT YOUR ACCOUNT Refer to page 2 for details.

PO BOX 407066, FT LAUDERDALE FL 33340