

Secure Bancard, LLC 1500 Abbey Court | Alpharetta, GA 30004 1-855-271-1500

# APPLICATION FOR MERCHANT AGREEMENT

SYNOVUS BANK (Merchant Bank) 1125 First Avenue, Columbus, GA 31901 706-649-4900

Processor's Sales Rep Name: iBuxx Impact

Business Information						
Nana's Carry Out				Nana's Carry Ou	ıt	
Merchant Legal Business Name			-	DBA Name		
3295 Hwy 138				3295 Hwy 138		
Mailing Address			_	DBA Address (Phy	ysical, No PO Boxes)	
Toone	Tennessee 3	88381		Toone		Tennessee 38381
City	State Zip	1		City	s	State Zip
7316869531				7316869531		
egal Phone #	Legal Fax #			DBA Phone #	Ľ	OBA Fax #
871808584	07-1 <sub>Yrs.</sub> 07-	Mos. New b	usiness New owner	Seasonal? 🗌 Yes 🔲 No 🏻 L	ist months	
ederal Tax ID # (Must be 9 digits)	Length Owne	ed	Business License	Date Op	oened: 01 sep 2021	
		si	implysewers@aol.com	·	56,164.	
lerchant State registration	E·	-mail Address:	p.yoono.og.aooo	_ Web site Address:	_	
ny prior No 🗌 No 📗	Yes If yes: F	Personal 🗌 Busir	ness If yes, how long			
usiness Type						
🛮 Retail 🔲 Restaurant 🔲 Lodginç	g 🔲 Service 🔲 Inte	ernet% 🔲 M	1ail <u> </u> %  ∏ Tel	% 🔲 Bus-to-E	Bus%	
	g Service Inte	ernet% N	fail <u> </u> % ∏ Tel	% ☐ Bus-to-E	3us%	
escription of Business		_			_	separate pages if needed
		/services; card ch			ce inventoryprovide s	separate pages if needed
escription of Business  Detailed Description of Business (i	including products/	/services; card ch	narging policies; delivery i	nethods; whether own/finan	ce inventoryprovide s	
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Detailed Description of Business (in Fast Food  Mailing Address (select Left Left Left Left Left Left Left Lef	including products/	/services; card ch	narging policies; delivery i	nethods; whether own/finan	ce inventoryprovide s	
Detailed Description of Business (in Fast Food  Mailing Address (select Local	egal DBA Lo	/services; card ch	narging policies; delivery i	nethods; whether own/finan	ce inventoryprovide s	
Detailed Description of Business (in Fast Food  Mailing Address (select	egal DBA Lo	/services; card chocation Contact: _	Timothy Martin  Other:	nethods; whether own/finan Phone #	ce inventoryprovide s	7316869531
Detailed Description of Business (in Fast Food  Mailing Address (select	egal DBA Lo	/services; card chocation Contact: _	Timothy Martin  Other:	nethods; whether own/finan Phone #	ce inventoryprovide s	7316869531
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escription of Business  Detailed Description of Business (i	egal DBA Lo  B or less Mercha  e  this Application ar	/services; card chocation Contact: _	Timothy Martin  Other:	Phone #	ce inventoryprovide s	7316869531

PATRIOT ACT REQUIREMENTS - 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. Complete Sections I and II and III. (\*In Section II, Driver's License required -- use other ID only if no Driver's License issued.) Section II: Individual Form of Identification Section 1: Business Form of Identification Applicable Items Reviewed: Applicable Items Reviewed: **Business Name:** Date and Place of 144289421 Govt Issued Business License Drivers License: Name: Timothy Martin Tax Return State ID Date of Birth: 16 sep 1954 Corporate Resolution ID/Tax ID Number: 871808584 Passport: DL/ID#: 144289421 **Entity Agencies** Military ID Date of Issuance: Mexican Consulate **Business financial Statement Expiration Date:** State of Issuance: Partnership Agreement Expiration: Sep 04, 2028 Type Fin'l S't Resident Alien ID: 535 Young Rd Address Section III On site visit done by Sales Rep Business Consistent with Application (including any e-Commerce addendums(s)) DBA Address Address of location inspected: Legal Address ■ URL listed in eCommerce addendum Other Address: Does name posted at business match name on application Ves No Does inventory volume appear to be sufficient? Yes No Does location have appropriate business signage Yes No Are store hours posted? ■ Yes □ No Number of employees:/td> Did you view merchant's inventory? Yes No Get Samples? Yes No Did you get Interior/exterior photos? Yes No Was inventory consistent with merchant's type of business? 
Yes Comments: \* Signature of Sales Representative: Date \* By signing above you hereby acknowledge that the information listed herein is true and accurate and was personally observed on the indicated document, and at the indicated address and (in the case of information listed below in the e-Commerce addendum(s)) indicated URL(s) as applicable. Principal Information Principal's Date of Birth Ownership % of Time Social Security # (Processor's privacy **Residential Address** Residential Phone Name % / Years Spent In policy for collection and use of social (City, State, Zip) **Business** security numbers can be found at www.securebancard.com) 100/07-01-535 Young Rd, Medon, TN, \*\*\*\*\*1803 316869531 Timothy Martin Owner 2021 38356 Bank Information Name of Financial Institution Account number Routing # Phone # Contact Date Opened The Bank of Hardeman County \*\*\*2664 084304337 \*AUTHORIZATION FOR AUTOMATIC FUNDS TRANSFER (ACH): The Merchant Bank (defined below) is authorized to initiate or transmit credit and/or debit and/or check entries to the account identified relating to the above account for the services contemplated under this Agreement. Said authority is granted to Merchant Bank's processor and their agents. REQUIRED: ATTACH VOIDED CHECK ☐ Checking account ☐ Savings account ☐ Bank GL account Please select one for ACH account type listed above: Trade / Business References Trade Name Account # Product Sold Phone #' (No 800 #s) None None None None lone None Other businesses in which merchant or a principal are now or previously have been involved as owner/operator/director:

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PATRIOT ACT / Site Survey

	3 of 6		Merchant initials	ТМ
Processing Information				
Card Types Accepted:	<ul> <li>All Visa/MasterCard/Discover Cards</li> <li>All Discover Cards</li> <li>JCB**</li> <li>American Express **</li> <li>Diners/Carte Blanche**</li> </ul>	MasterCard Credit Cards Visa Credit Cards and Bus MasterCard Debit cards o Visa Debit cards only PIN Based Debit/EBT Car	siness Cards only nly	
Projected total annual sales \$  Projected Visa/MC/DISC/Amex Sales Monthly \$15000.00 Annual \$  Projected Visa/MC/DISC/Amex High T \$80.00	Electronic key-entered (with imp Electronic card not present (w/o OR Touch-tone card not present (wi	rints)	If	arty fulfillment? Yes "yes" and phone number:
	NOTE: TO	ΓAL (must equal 100%)		
If applicable, provide: video (TV), audicolor Do you authorize carrier to deliver w/o How do you advertise?  Yellow page Have you ever accepted credit cards be statements. If you are a MO/TO or e-C Actual chargeback volume for most recommendations?	es Telemarketing Catalog Internet Wo	nts/URL(Internet).  ord of mouth Publications Mass/Dire  (Please provide to the months of processing statements.)  months \$  provide existing merchant ID#:	he most recent 3 months of	days? 0-2 days 60-90 days
Merchant Owns Leases Location(	(s)?	How long at current locations(s)?:		
Name/address of mortgage holder/landlo	. ,			
Other significant Merchant Contacts with				
account. Existing AXP SE #:	and your AXP volume is less than \$1MM annua			XP # for this
New Accounts:	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,	,	

If you do not currently accept AXP # payments, and your annual volume is less than \$1MM, if you request AXP, we will assign you an AXP # for this account, so you can start accepting AXP payments. AXP SE #:

If you do not currently have an AXP #, and your annual volume is more than \$1MM, we will contact AXP on your behalf.

In the event your volume exceeds more than \$1MM annually, you may be moved directly to AXP. Opt out of AXP Offers and Promotions: If you do not wish to receive future offers or promotions of AXP products or services from AXP via offline or on-line means (such as traditional mail and telephone), please contact customer service at the phone number listed below. Please note that it may take some time, consistent with applicable law, for us to process your opt-out request.

Call Secure Bancard, LLC Customer Service at: 1-855-271-1500

Merchant has the right not to accept all Card Association card types. Some Point Of Sale software and programs cannot prohibit the acceptance of specific types of payment cards; therefore, it is the merchant's responsibility to enforce this. If you request AXP and qualify, NCR as processor, and not Merchant Bank, will settle American Express.

<sup>\*\*</sup> Denotes Services and Programs listed above or below in this Application, which are provided by Processor and its contractors and not by Merchant Bank. Merchant Bank has no responsibility or liability therefor.

				FEE SCHED	JLE					
** Equipment Options										
Model		Qty	Purchase New	Purchase Refurbished	1	Rent	Purchase Other Source	Merchant Owned		Price
Terminal		4.7			~				\$	
Terminal									\$	
Printer									\$	
PIN Pad			Purchase Only						\$	
<u>Imprinter</u> Other			Fulchase Only						\$	
Other									\$	
						•	•			
Shipping, handling and tax will be	billed in ad									
Equipment Billing to: Ship Equipment to:			Merchant Agent  DBA Legal Age							
Send Welcome Kit to:			DBA Legal Age							
Merchant training provided by:			Processor Agent							
SERVICE ACCEPTANCE AND F	EE SCUE	DULE								
			te % Per Iter	m \$	Association	Dues & Ass	essments Pass Through			
Rate 1	%	Per Item \$	Rate 2		%	Per Item \$	Rate 3		%	Per Item \$
Visa Qual Credit		0.59	Visa Mid-Qual Credit				Visa Non-Qual Credit			
Master Card Qual Credit		0.59	Master Mid-Card Qual Cr	edit			Master Non-Card Qual Cred	lit		
Discover Network - PayPal Qual Credit		0.59	Discover Netword - PayPa	al Mid-Qual Credit			Discover Network - PayPal 1	Non-Qual Credit		
American Express Qual Credit		0.59	American Express Mid-Q	ual Credit			American Express Non-Qua	l Credit		
Visa Qual Debit		0.59	Visa Mid-Qual Debit				Visa Non-Qual Debit			
Master Card Qual Debit		0.59	Master Card Mid-Qual De	ebit			Master Card Non-Qual Debi	t		
Discover Network - PayPal Qual Debit		0.59	Discover Network - PayPa	al Mid-Qual Debit			Discover Network - PayPal I	Non-Qual Debit		
Pin Debit			EBT				Star		\$1 per mon	th
							I		1	
Rewards Pricing										
Visa Rewards (Discount Rate \$	Per II	tem 0.59		MC W	orld Card (I	Discount Ra	te \$ Per Item 0.	59		
Amex Rewards (Discount Rate \$_		Item 0.59				s (Discount				
Alliex Rewalus (Discoulli Rale \$_	FEI	item		Discov	rei Rewaiu	S (DISCOUIIL	Rale p Fei ileiii			
Non-Bankcard Types Accepted										
JCB Card %	Diner	s Carte Blar	nche%	Δmeri	can Exnre	ss Discoun	t rate%	OR .		
			_	_						
Monthly Flat Fee: \$		Monthly Gr	oss Pay 🔲 Daily	y Gross Pay	Retail \$	Trans Fe	ee + % OR □			
Est. Annual Amex Volume: \$_	lone		Est. A	Average Amex Ti	Non	е				
AMEX Pay Frequency 3 of	day	<b>■</b> 15 day	30 day Ame	ex Fees disclose	d in this se	ction are b	illed by American Exp	oress		
Miscellaneous Fees:										
Monthly Statement Fee \$ 14.95	Applica	ation/Setup	None Fee \$ ACH R	teject/Change Fe	e \$ 25.00	Online Mo	erchant Portal \$	monthly		
Chargeback/Retrieval Fee \$ 25	.00/15.@ach	n Monthly I	Minimum: \$ None	Voice Auth/ARU	J Fee \$ Non	eACH	Batch Fee \$ None	each		
ACH Debit \$1.00 Upon Accour	nt Approv	al AVS Fee	\$ each CVV	2 Fee \$ each	Tokenizati	ion Fee \$	one each Annual Fee \$	None		
** Administrative Maintenance	Fee \$	month	y ** PCI Non Comp	liance Fee \$	monthly	y ** Gatewa	y Fee \$ month	hly		
** Other \$ per None	Descrip	otion		None ** Other \$	per	ne Desc	ription			
Early Termination Fee: \$	** PC	I monthly F								
Authorization Fees: \$	America	an Express	None \$ MasterCa	None ard \$Vis	None a \$	_ Discover	\$			

See Sections 13.b.iv and 18 of the Agreement for other fees that may be assessed due to the action or inaction of Merchant.

	T 14
Merchant initials	T M

eCommerce Applicatio	n Addendum									
Number of e-Commerc	ce websites:		(If more than	1, complete, in	nitial a	and attach an additional	copy of this page for each a	additional	website)	
Website URL:		Website serv Address:	er IP			Website DBA:				
Customer Service: em	ail address:	simplysewer	s@aol.com	Telephone:		7316869531	List all links to other we	ebsites:		
Web Hosting Service I	Name:			Address:			Contact Telephone:			
Fullfillment House Nar	ne:			Address:			Contact Telephone:			
How do you advertise:	:				(Att	tach samples; e.g., cat	talog/print/broadcast/tele	emarketir	ng script)	
Do you bill customer's Yes No	card before ship	pping product	or performir	ng service?		es, how many days ore?				
What is your return/re	fund policy?				Wel	bsite Security Method	:			
Digital Certificate Issu	er:				Dig	ital Cert No(s)/Exp Da	te(s)			enership ed Individual

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For purposes of this application, "Processor" is Secure Bancard, LLC, 1500 Abbey Court, Alpharetta, GA 30004 and can be contacted at 1-855-271-1500 and "Merchant Bank" is Synovus Bank, 1125 First Avenue, Columbus, GA 31901, 706-649-4900.

#### Merchant Signatures and Guarantor Signatures

Agreement Signature: By signing below, each of the Merchant and Guarantor(s) and Merchant principal(s) and owner(s) (1) certifies, under penalty of perjury, that all information and documents submitted with this Application are true and complete; (2) authorizes Merchant Bank, Processor and their respective agents to verify any of the information given, including credit references, and to obtain individual and/or business credit reports, including requesting reports from consumer reporting agencies on persons signing below as a principal or owner of Merchant or as a Guarantor (if such person asks Merchant Bank or Processor whether or not a consumer report was requested, Merchant Bank or Processor will tell such person, and if Merchant Bank or Processor received a report, Merchant Bank or Processor will give such person the name and address of the agency that furnished it); (3). acknowledges receipt of the Merchant Card Processing Agreement ("Agreement") including the Continuing Guaranty ("Guaranty") contained within the Agreement, and of the CNP Addendum, Special Services Addendum and the Merchant Use and Disclosure of BIN Information Addendum (each, an "Addendum"), each of which documents is incorporated herein by this reference, and agrees to be bound by and perform in accordance with all provisions, terms and conditions of the Agreement, the Guaranty, and each such Addendum; (4) agrees to be bound by and perform in accordance with all terms, conditions and provisions of any Merchant Card Processing Agreement between any Merchant Affiliate of Merchant and Processor and its agents and Merchant Bank ("Merchant Affiliate Agreement"), regardless of whether such Merchant Affiliate Agreement Currently exists or is executed, amended, or supplemented at some future date; (5) agrees that Processor and its agents and Merchant Bank may rely upon copies or facsimiles of this Application bearing Merchant's and Guarantor(s)'s signatures, or on copies or facsimiles of ther documents bearing Merchant's and Guarantor(s)'s sign

AMERICAN EXPRESS - In the event I am not eligible for NCR and Secure Bancard's OptBlue program for American Express, by signing below, I representthat I have read and am authorized to sign and submit this application for the above entity, which agrees to be bound by the American Express® Card Accep-tance Agreement ("American Express Agreement"), and that all information provided herein is true, complete, and accurate. I authorize NCR, Secure Bancard, and American Express Travel Related Services Company, Inc. ("American Express") and American Express's agents and Affiliates to verify the information inthis application and receive and exchange information about me personally, including by requesting reports from consumer reporting agencies from time to time, and disclose such information to their agent, subcontractors, Affiliates and other parties for any purpose permitted by law. I authorize and direct Secure Bancardand American Express and American Express's agents and Affiliates to inform me directly, or inform the entity above, about the contents of reports about methat they have requested from consumer reporting agencies. Such information will include the name and address of the agency furnishing the report. I alsoauthorize American Express to use the reports on me from consumer reporting agencies for marketing and administrative purposes. I am able to read andunderstand the English language. Please read the American Express Privacy Statement at http://www.americanexpress.com/privacy to learn more about howAmerican Express protects your privacy and how American Express uses your information. I understand that I may opt out of marketing communications byvisiting this website or contacting American Express at 1-800-528-5200. I understand that upon American Express' approval of the application, the entity will be provided with the American Express Agreement and materials welcoming it to American Express' Card acceptance program.

Guaranty: The undersigned Guarantor(s), individually and severally, guarantee the full and faithful performance and payment by the Merchant (identified above in the portion of this Application which precedes this Guaranty) of each and all of Merchant's duties and obligations to Merchant Bank and Processor, as provided in Section 25 of the Merchant Card Processing Agreement, which Merchant Card Processing Agreement, and this Application and the Addendums mentioned above, are incorporated into this Guaranty by this reference.

MERCHANT SIGNATURES		GUARANTOR SIGNATURES	
X1)	Aug. 09, 2021	X 1)	Aug. 09, 2021
Principal/Owner for Merchant	Date	Guarantor Signature (No Titles)	Date
Timothy Martin	Owner	Timothy Martin	
Print Name	Title	Print Name (No Titles)	
X 2)		X 2)	
Principal/Owner for Merchant	Date	Guarantor Signature (No Titles)	Date
Print Name	Title	Print Name (No Titles)	
X 3)		X 3)	
Principal/Owner for Merchant	Date	Guarantor Signature (No Titles)	Date
Print Name	Title	Print Name (No Titles)	
FOR INTERNAL USE ONLY			
X)		X)	
Accepted by Processor	Date	Accepted by Merchant Bank	Date
Print Name	Title	Print Name	Title

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Merchant Beneficial Ownership and Management Information Certification: The following information and certifications concerning beneficial ownership, and the identification of beneficial owner(s), of the Merchant identified in the Merchant Application referenced below, must be provided for the Merchant if a legal entity includes a corporation, limited liability company or other entity that is formed by filing of a public document with a Secretary of State or similar office, a general partnership, and any similar business entity formed in the United States). (This form need not be used for a Merchant identified in the Merchant Application as a "sole proprietor" or "sole proprietorship", provided the prescribed forms of Merchant Application including any Patriot Act/customer identification forms and taxpayer identification/withholding forms included therein or prescribed for use therewith reflect such sole proprietorship status and are completed and executed by such sole proprietor and the Processor's representative.) The beneficial ownership/management information and certification in this form is in addition to, not a substitute for, the information and certifications regarding the Merchant legal entity required elsewhere in the prescribed form of Merchant Application including any other Patriot Act/customer identification forms and taxpayer identification/withholding forms included therein or prescribed for use therewith. Notice: 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, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. In some instances we may use outside sources to confirm the information.

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will allow us to ider	ntity you. We may als	o ask to see your driver's licens	pen an account we will ask for your n se or other identifying documents. In http://www.securebancard.com/Privacy	some instance	date of birth, and es we may use ou	other information that tside sources to
Section 1: Merchan Aug. 09, 2021	nt Application Informa	ation (Must match information in M	Merchant Application): Date Application	Signed (by Auth	norized Signer nam	ed below):
Merchant Legal Nam	ne:Timothy Martin	Merchant Federal Tax ID (as	s it appears on income tax return):87	1808584 Me	rchant State of forr	nation/Incorporation:
TN Merchant Addre	ess: 535 Young Rd,	Medon, TN, 38356		Merchar	nt Entity Type	
Sole Proprietor						
arrangement, unders individuals does not individuals for which managing the legal e Chief Operating Office	standing, relationship of exceed 50% of the equinformation is provided entity listed in Section 2 cer, Managing Member	r otherwise, owns 25% or more of uity interests of the Merchant, prov d below exceeds 50%. (Use extra	the information below on each individual of the equity interests of the Merchant le vide the information below on additional copies if needed.) Information must be a Control Prong include, but are not limber President or Treasurer. If no other Beleted.	gal entity identif I beneficial own provided for on	ied above. If the tot ers so that the total e individual with sic	al ownership of those ownership interests of Inificant responsibility f
Beneficial Owner L Timothy Martin	egal Name		Title Owner			% of Legal Entity OwnerShip: 100 %
Individual's Home (\$ 535 Young Rd	Street) Address (No P.	O. Box)	City, State, Zip Medon, TN, 38356			Date of birth 16 sep 1954
	cial Security Number or JS Government?	Individual Taxpayer Identification S	(SSN)/Individual Taxpayer Ide	entification No. (	ITIN):	Control Prong?
· '' =	s License  Other Sta	ate photo ID showing residence	State/Country of Issuance TN	Date Issued 04 sep 2020	Expiration Date 04 sep 2028	Number on ID: 144289421
Beneficial Owner L	₋egal Name		Title			% of Legal Entity OwnerShip: None
	cial Security Number or JS Government?	· Individual Taxpayer Identification es ■ No	(SSN)/Individual Taxpayer Ide	entification No. (	ITIN):	Control Prong?
	s License Other Sta	ate photo ID showing residence	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Beneficial Owner L	₋egal Name		Title			% of Legal Entity OwnerShip: None
Individual's Home (S	Street) Address (No P.	O. Box)	City, State, Zip			Date of birth None
	cial Security Number or JS Government?	· Individual Taxpayer Identification es ■ No	(SSN)/Individual Taxpayer Ide	entification No. (	ITIN):	Control Prong?
	s License Other Sta	ate photo ID showing residence $\Box$	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Beneficial Owner L	₋egal Name		Title			% of Legal Entity OwnerShip: None
Individual's Home (S	Street) Address (No P.	O. Box)	City, State, Zip Medon, ,			Date of birth None
	cial Security Number or JS Government?	· Individual Taxpayer Identification es ■ No	(SSN)/Individual Taxpayer Ide	entification No. (	ITIN):	Control Prong?
	s License Other Sta	ate photo ID showing residence	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Control Prong (and Timothy Martin	d/or additional Ber	neficial Owner) Legal Name	Title Owner		1	% of Legal Entity OwnerShip: 100 %
Individual's Home (\$ 535 Young Rd	Street) Address (No P.	O. Box)	City, State, Zip Medon, TN, 38356			Date of birth 16 sep 1954
	cial Security Number or JS Government? 📕 Yo	Individual Taxpayer Identification $oxedsymbol{\square}$ No	(SSN)/Individual Taxpayer Ide	entification No. (	ITIN):	Control Prong?
	s License  Other Sta	ate photo ID showing residence $\Box$	State/Country of Issuance TN	Date Issued 04 sep 2020	Expiration Date 04 sep 2028	Number on ID: 144289421
	. ± Specify type of "Oth		r non-US persons ID Type may be unex nexpired government-issued document			
Certifications and S The undersigned Au that he/she is author and that, to the best indirectly owns 25% Representative, eacl	Signatures: thorized Signer, listed ized to open accounts of his/her knowledge, or more of the Mercha h hereby certify that th sonally observed on the	for the Merchant at financial institi all information provided above abo nt legal entity's equity interests wh e information listed above regardir	ontrol Prong, who has signed the Merc utions, that all information provided abo out each individual listed above is comp nose information is not provided above. ng the identity and the identification doc	ove about the Molete and correct The Authorized	erchant legal entity t and there is no ind I Signer and the Pro	is complete and corre lividual who directly or ocessor's
	2021	Authorized Signer Dignature	Date Signed Authorized Signer Printed	Name Process Signatu		Date Signed

# **VISA DISCLOSURE PAGE**

# Member Bank (Acquirer) Information:

Acquirer Name: Synovus Bank

Acquirer Address: 1125 First Avenue, Columbus, GA 31901

Acquirer Phone: (706) 649-4900

### Important Member Bank (Acquirer) Responsabilities:

- 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 (signatory) to the Merchant Agreement.
- 3. The Visa Member is responsible for and must provide settlement funds to the Merchant.
- 4. The Visa Member is responsible for all funds held in reserve that are derived from settlement.
- 5. The Visa Member is responsible for educating Merchants on any Visa International Operating Regulations with which Merchants must comply during the course of operation.

### **Important Merchant Responsibilities:**

- 1. Ensure compliance with cardholder data security and storage requirements.
- 2. Maintain fraud and chargebacks below thresholds.
- 3. Review and understand the terms of the Merchant Agreement.
- 4. Comply with Visa International Operating Regulations.

The responsibilities listed above do not supersede 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.

Merchant Signature	
	Aug. 09, 2021
Merchant's Signature	Date
Timothy Martin	Owner
Merchant's Printed Name	Title