

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							
Deals Depot LLC				Deals Depo	ot		
Merchant Legal Business Name			_	DBA Name			
505 South St. Louis				505 South	St. Louis		
Mailing Address				DBA Address	s (Physical, No PO Boxes)		
Batesville	Arkansas	72501		Batesville		Arkansas	72501
City	State	Zip		City		State	Zip
8705128528				870512852	8		
Legal Phone #	Legal Fax #		_	DBA Phone	‡	DBA Fax #	
922020736	1 Yyrs.	1 Y _{Mos.} New b	usiness New owner	Seasonal? Yes N	lo List months		
Federal Tax ID # (Must be 9 digits)	Length Ov	vned	Dusiness License	De	02 feb 2023		
			Business License		te Opened:		
Merchant State registration		. E-mail Address: <u>a</u>	arikasbrown0712@gmail	Web site Address:			
Any prior No	Yes If yes:	Personal Busi	ness If yes, how long				
France of Colo Dron	vietovelsia 🔳 I I	C Doute a valain	Ltd Doutnoughin Cou	m alaadi amai 🔲 Diilalia	Drivete Nee	Othor	
Type of Sole Prop	netorsnih 🖃 Fr	.C Partifership [_ Liu Parinership Cor	p, check one: Public	Private Non	Other	
usiness Type							
	Service	Internet% 🔲 N	1ail <u></u> % ∏ T	el% 🔲 Bus	s-to-Bus%		
escription of Business		_				de separate p	ages if needed)
_	ncluding produc	_				de separate p	
Description of Business Detailed Description of Business (in Used Retail	ncluding produc	cts/services; card cl	narging policies; delivery	methods; whether own			
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escription of Business Detailed Description of Business (i Used Retail Mailing Address (select Lo Efund/Return Policy No refund Refund in 30 days merican Express Disclosur The "NCR" party listed throughout NCR Payment Solutions, LLC	or less Mercenthis Application	Cts/services; card cl	narging policies; delivery Aarika Engles Other:	Phone #	finance inventoryprovic	8705128528	3
escription of Business Detailed Description of Business (i Used Retail Mailing Address (select Lo Lo Lo Lo Lo Lo Lo Lo Lo L	or less Mercenthis Application	Cts/services; card cl	narging policies; delivery Aarika Engles Other:	Phone #	finance inventoryprovic	8705128528	3
Description of Business Detailed Description of Business (i Used Retail	or less Mercenthis Application	Cts/services; card cl	narging policies; delivery Aarika Engles Other:	Phone #	finance inventoryprovic	8705128528	les on your beh

ΑE 2 of 6 Merchant initials____ PATRIOT ACT / Site Survey 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 Govt Issued Business License Drivers License: 934727350 Name: Aarika Engles Tax Return State ID Date of Birth: 27 feb 1998 Corporate Resolution ID/Tax ID Number: 922020736 Passport: DL/ID#: 934727350 **Entity Agencies** Military ID Date of Issuance: Mexican Consulate **Business financial Statement Expiration Date:** State of Issuance: Partnership Agreement Expiration: Feb 27, 2024 Type Fin'l S't Resident Alien ID: 8507 AR Hwy 69 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 Residential Principal's Date of Birth Ownership % of Time Social Security # (Processor's privacy Residential Address Phone # % / Years Name Spent In policy for collection and use of social (City, State, Zip) **Business** security numbers can be found at www.securebancard.com) 8507 AR Hwy 69, Mt Pleasant, AR, 8705128528 100/1 Year *****0467 Aarika Engles Owner Bank Information Name of Financial Institution Account number Routing # Phone # Contact Date Opened 1st Community ***5775 082908573 *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

Product Sold

Other businesses in which merchant or a principal are now or previously have been involved as owner/operator/director:

☐ Checking account ☐ Savings account ☐ Bank GL account

Phone #' (No 800 #s)

None

None None

their agents. REQUIRED: ATTACH VOIDED CHECK

Trade / Business References

Trade Name

None

lone

Please select one for ACH account type listed above:

Account #

None

	3 of 6		Merchant initials_	ΑE
Processing Information				
Card Types Accepted:	All Visa/MasterCard/Discover Cards All Discover Cards JCB** American Express ** Diners/Carte Blanche**	MasterCard Credit Cards ar Visa Credit Cards and Busir MasterCard Debit cards only Visa Debit cards only PIN Based Debit/EBT Cards	ness Cards only	
Projected total annual sales \$Projected Visa/MC/DISC/Amex Sales Monthly \$3000.00 Annual \$Projected Visa/MC/DISC/Amex High T \$500.00	Electronic key-entered (with impr Electronic card not present (w/ou OR Touch-tone card not present (with icket Touch-tone card not present (no Mail/Telephone Order (card not present)	ints) 1% nt imprints) None% h imprints) % imprints) %		ex ticket size 50.00 party fulfillment? lo Yes If "yes" e and phone number:
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	ord of mouth Publications Mass/Direct (Please provide the 6 months of processing statements.) nonths \$ rovide existing merchant ID#:	e most recent 3 months	y days? 0-2 days ys 60-90 days
Merchant Owns Leases Location((s)?	How long at current locations(s)?:		
Name/address of mortgage holder/landle				
Other significant Merchant Contacts with	third parties:			
American Express				
Existing Accounts: If you currently accept AXP payments, account. Existing AXP SE #: If you currently accept AXP payments New Accounts:	in excess of \$1MM annually, please provide your ayments, and your annual volume is less than \$1	r existing AXP#, so so we can convey this t	to AXP on your behalf.	

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.

^{**} 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.

Merchant initials A E

++ Faulinment Online				F	EE S	CHEDUL	E					
** Equipment Options				Durchoo	Duro	haaa			Durchood	Marahant		
Model			Qty	Purchase New	Purc	nase rbished		Rent	Purchase Other Source	Merchant Owned		Price
Terminal											\$	
Terminal											\$	
Printer PIN Pad											\$ \$	
Imprinter				Purchase Only							Ф	
Other											\$	
											\$	
Shipping, handling and tax will be	hillad in ac	dition to	the ea	uinment price listed s	hove							
Equipment Billing to:	omeu m ac	idition to		chant Agent Of								
Ship Equipment to:				A Legal Agent		er:	1					
Send Welcome Kit to:				A Legal Agent								
Merchant training provided by:			Pro	cessor Agent C	ther:							
SERVICE ACCEPTANCE AND F	EE SCHE	DULE										
			nt Rate	% Per Item \$		■ A	ssociation	Dues & Asse	ssments Pass Through			
Rate 1	%	Per Item	ı\$ Ra	te 2			%	Per Item \$	Rate 3		%	Per Item \$
Visa Qual Credit	3.79			a Mid-Qual Credit					Visa Non-Qual Credit			
Master Card Qual Credit	3.79		Ма	ster Mid-Card Qual Credit					Master Non-Card Qual Cred	dit		
Discover Network - PayPal Qual Credit	3.79			cover Netword - PayPal Mic	d-Qual Ci	redit			Discover Network - PayPal I			
American Express Qual Credit	3.79			erican Express Mid-Qual C					American Express Non-Qua			
Visa Qual Debit	3.79			a Mid-Qual Debit					Visa Non-Qual Debit			
Master Card Qual Debit	3.79			ster Card Mid-Qual Debit					Master Card Non-Qual Debi	it		
Discover Network - PayPal Qual Debit	3.79		_	cover Network - PayPal Mic	d-Qual De	ebit			Discover Network - PayPal I			
Pin Debit			EB		`				Star		\$1 per mon	th
		L										
Rewards Pricing												
Visa Rewards (Discount Rate \$ 3.7	9 Per It	em				MC Worl	d Card (E	Discount Rat	e \$_ ^{3.79} Per Item			
Amex Rewards (Discount Rate \$ 3	.79 Per	Item				Discover	Rewards	(Discount F	Rate \$ 3.79 Per Item	1		
Non-Bankcard Types Accepted												
JCB Card %	Diners	Carte	Blanch	e%		America	n Expres	ss Discount	rate%	OR .		
Monthly Flat Fee: \$		Monthly	/ Gross	Pay Daily Gr	oss Pa	ay Re	etail \$	Trans Fe	e + % OR 🗆			
N Est. Annual Amex Volume: \$_	one			Est. Aver	rage A	mex Tick	None	е				
AMEX Pay Frequency 3 of	lay	15 da	ay	_					lled by American Ex	press		
Miscellaneous Fees:												
Monthly Statement Fee \$	Applica	tion/Se	tup Fee	None sACH Rejec	ct/Cha	nge Fee \$	25.00	Online Me	rchant Portal \$	monthly		
Chargeback/Retrieval Fee \$ 25.	<u>.00/15</u> . @ ach	Montl	hly Min	imum: \$ <u>None</u> Vo	ice Au	ıth/ARU F	ee \$ None	ACH E	Batch Fee \$ None	each		
ACH Debit \$1.00 Upon Accour	nt Approva	al AVS	Fee \$	each CVV2 Fe	e \$	each To	okenizatio	on Fee \$	ne each Annual Fee \$	None		
** Administrative Maintenance	Non			PCI Non Complian	ce Fee	None S	monthly	/ ** Gateway	None / Fee \$ montl	hly		
Monthly bill minimum: None												
** Other \$ per	_ Descrip	tion		** (Other \$	None \$	Non per	ne Descr	iption			
** Other \$ per	_ Descrip	tion		** (Other S	None	mor per	nth Descr	iption			
Early Termination Fee: \$	** PC	I month	nly Fee	None \$								
None	America	n Eynra		one MasterCard	None	Visa 9	None	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.

Manahant initiala	ΔΙ
Merchant initials	,

eCommerce Applicatio	n Addendum								
Number of e-Commerc	ce websites:		(If more than 1, complete, initial and attach an additional copy of this page for each additional website)					l website)	
Website URL:		Website server IP Address: No		None	None Website DBA:				
Customer Service: em	ail address:	aarikasbrown0712@gmail.com T		Telep	phone: 8705128528		List all links to other websites:		
Web Hosting Service I	Name:			Addr	ress:		Contact Telephone:	Contact Telephone:	
Fullfillment House Na	me:			Addr	ress:		Contact Telephone:		
How do you advertise	:				(Attach samples; e.g., catalog/print/broadcast/telemarketing script)				
Do you bill customer's Yes No	o you bill customer's card before shipping product or performing service? If Yes, how many days before?								
What is your return/re	fund policy?	Website Security Method:							
Digital Certificate Issu	er:				Digital C	Owenership Shared Individua			
For purposes of this a Synovus Bank, 1125 F	• •			Abbe	y Court, Alı	oharetta, GA 30004 an	d can be contacted at 1-855-27	1-1500 and "I	Merchant Bank" is

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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 reguesting 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 other documents bearing Merchant's and Guarantor(s)'s signatures, and that any such copies or facsimiles shall be treated for all purposes as originals of the Application or other document; and (6) certifies that Merchant does not and will not provide, offer or facilitate gambling services, including offering or facilitating internet gambling services, or establishing quasi-cash, credits or monetary value of any type that may be used to conduct gambling.

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) CM5	Mar. 01, 2024	X1) CDM5	Mar. 01, 2024
Principal/Owner for Merchant	Date	Guarantor Signature (No Titles)	Date
Aarika Engles	Owner	Aarika Engles	
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

Merchant initials A

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 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

will allow us to identity you	u. We mav als	ask to see vour driver's li	cense or oth	count we will ask for your r er identifying documents. Ir v.securebancard.com/Privacy	n some instanc		
Section 1: Merchant Applic Mar. 01, 2024	cation Informa	tion (Must match information	n in Merchant	Application): Date Application	Signed (by Auth	norized Signer nam	ed below):
	arika Engles 8507 AR Hwy 6	Merchant Federal Tax I 9, Mt Pleasant, AR, 72561	D (as it appea	ars on income tax return): N		rchant State of form nt Entity Type	mation/Incorporation:
individuals does not exceed individuals for which informa managing the legal entity list Chief Operating Officer, Mar	50% of the equation is provided the contraction of	ity interests of the Merchant, I below exceeds 50%. (Use e	provide the in extra copies if es of a Control Vice Preside	nation below on each individu- ty interests of the Merchant le nformation below on additiona needed.) Information must be I Prong include, but are not lin nt or Treasurer. If no other Be	al beneficial owne e provided for on	ers so that the total e individual with sid	l ownership interests of anificant responsibility f
Beneficial Owner Legal Na Aarika Engles	ame			Title Owner			% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) A 8507 AR Hwy 69	ddress (No P.0	D. Box)		City, State, Zip Mt Pleasant, AR, 72561			Date of birth 27 feb 1998
Individual has a Social Secu Number issued by US Gove	•	Individual Taxpayer Identifices No	ation	(SSN)/Individual Taxpayer Id ******0467	entification No. (ITIN):	Control Prong?
Id Type:* ■ Driver's Licens Passport □ Resident Alien		te photo ID showing residence	ce 🔲	State/Country of Issuance AR	Date Issued 14 apr 2022	Expiration Date 27 feb 2024	Number on ID: 934727350
Beneficial Owner Legal Na	ame			Title			% of Legal Entity OwnerShip: None %
Individual has a Social Secu Number issued by US Gove		Individual Taxpayer Identifices 📕 No	ation	(SSN)/Individual Taxpayer Id	entification No. ((ITIN):	Control Prong?
Id Type:* Driver's Licens Passport Resident Alien	_	te photo ID showing residence	ce 🔲	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Beneficial Owner Legal Na	ame	-		Title			% of Legal Entity OwnerShip: None %
Individual's Home (Street) A	ddress (No P.0	D. Box)		City, State, Zip			Date of birth None
Individual has a Social Secu Number issued by US Gove		Individual Taxpayer Identific es ■ No	ation	(SSN)/Individual Taxpayer Id	entification No. ((ITIN):	Control Prong?
Id Type:* Driver's Licens Passport Resident Alien	_	te photo ID showing residence	ce 🔲	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Beneficial Owner Legal Na	ame			Title			% of Legal Entity OwnerShip: None %
Individual's Home (Street) A	ddress (No P.o	D. Box)		City, State, Zip Mt Pleasant, ,			Date of birth None
Individual has a Social Secu Number issued by US Gove		Individual Taxpayer Identific es ■ No	ation	(SSN)/Individual Taxpayer Id	entification No. ((ITIN):	Control Prong?
Id Type:* Driver's Licens Passport Resident Alien		te photo ID showing residence	ce 🗌	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Control Prong (and/or Aarika Engles	additional Ber	eficial Owner) Legal Name		Title Owner			% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) A 8507 AR Hwy 69	ddress (No P.0	D. Box)		City, State, Zip Mt Pleasant, AR, 72561			Date of birth 27 feb 1998
Individual has a Social Secu Number issued by US Gove	,	Individual Taxpayer Identifices No	ation	(SSN)/Individual Taxpayer Id ******0467	entification No. ((ITIN):	Control Prong?
Id Type:* Driver's Licens Passport Resident Alien		te photo ID showing residence	ce 🔲	State/Country of Issuance AR	Date Issued 14 apr 2022	Expiration Date 27 feb 2024	Number on ID: 934727350
	ify type of "Oth			persons ID Type may be une government-issued document			
Certifications and Signature The undersigned Authorized that he/she is authorized to cand that, to the best of his/high indirectly owns 25% or more	res: Signer, listed open accounts er knowledge, of the Mercha certify that the	all information provided abovent legal entity's equity interes information listed above reg	e about each ts whose info	ong, who has signed the Merc at all information provided ab individual listed above is com rmation is not provided above entity and the identification do	plete and correct . The Authorized	t and there is no ind I Signer and the Pr	dividual who directly or ocessor's
Zml	Mar. 01,	Aarika Engles					
	2024	Authorized Signer Signature	Date Sign	ed Authorized Signer Printed	I Name Process		Date Signed

Processor's Rep. Printed Name

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	
70 100	Mar. 01, 2024
Merchant's Signature	Date
Aarika Engles	Owner
Merchant's Printed Name	Title