

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: Impact PaySystem CP

usiness information					
Old Town Hall & Cafe				Old Town Hall	
Merchant Legal Business Name			_	DBA Name	
108-110 E Court Square				108-110 E Court Square	
Mailing Address			_	DBA Address (Physical, No	PO Boxes)
Covington	Tennessee	38019		Covington	Tennessee 38019
City	State	Zip	_	City	State Zip
9014750502				9014750502	
.egal Phone #	Legal Fax #		-	DBA Phone #	DBA Fax #
621244620	25 _{Yrs.}	25 Mos. 🗌 New b	ousiness 📃 New owner	Seasonal? 🗌 Yes 🗌 No 🛛 List montl	hs
ederal Tax ID # (Must be 9 digits)	Length O				
			Business License	Date Opened:	01 jan 1997
Ierchant State registration		E-mail Address: V	VPEELER@AOL.COM	Web site Address:	
ny prior			ness If yes, how long		
_	g 🔲 Service 📃	Internet% N	/lail% 🗌 Te	% 🗌 Bus-to-Bus 🔜 %	6
escription of Business Detailed Description of Business (i Retail with cafe	ncluding produ	cts/services; card c		nethods; whether own/finance inven	6 Itoryprovide separate pages if needed): 9014750502
Retail with cafe	ncluding produ		harging policies; delivery		toryprovide separate pages if needed):
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Detailed Description of Business Detailed Description of Business (i Retail with cafe Aailing Address (select Le efund/Return Policy No refund Refund in 30 days merican Express Disclosure	ncluding produce egal DBA or less Merre e this Application	cts/services; card cl	harging policies; delivery Charlene Coburn Other:	nethods; whether own/finance inven	toryprovide separate pages if needed): 9014750502
Cescription of Business Detailed Description of Business (i Retail with cafe Mailing Address (select Le Cefund/Return Policy No refund Refund in 30 days merican Express Disclosure The "NCR" party listed throughout NCR Payment Solutions, LLC	ncluding produce egal DBA or less Merre e this Application	cts/services; card cl	harging policies; delivery Charlene Coburn Other:	nethods; whether own/finance inven Phone # er for American Express, or will conv	toryprovide separate pages if needed):

Merchant initials W P

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 nar	ne, physical address, identifying document	date of	birth, taxpaye	r identificati	on number and	d other i	nformation that will	l allow us to ider	ntify you	. We may also a	sk to se	e your driver's
license of other		s. comp	JIELE SECLIONS	i anu ii anu			iver s License requ	ulled use oule		VII IIO DIIVEI S LI		sueu.)
Section 1: Business Form of Identification		Applica Items Revi			Individu	tion II: Ial Form of ification		lte	Applica ems Rev	able viewed:		
			Business Na	ame:								
Govt Issued Bus	siness License		Date and Pla Issuance:	ace of		C	Privers License:	036248556		Name:	N	William Peeler
Tax Return			issuance.			S	State ID:			Date of Birth:		13 sep 1952
Corporate Reso	lution		ID/Tax ID N	umber: 6	21244620	P	assport:			DL/ID#:	(036248556
Entity Agencies							Ailitary ID:			Date of Issuan	ce:	
Business financ	ial Statement		Expiration D	ate:			Nexican Consulate			State of Issuar	nce: I	None
Partnership Agr	eement						-			Expiration:		Jul 13, 2025
			Type Fin'l S	't		F	Resident Alien ID:			Address:	1	214 E Liberty
Section III												
On site visit o	lone by Sales Rep		🔲 Bi	usiness Cor	sistent with Ap	oplicatio	n (including any e-	Commerce adde	endums	(s))		
Address of lo	cation inspected:		BA Address	🗌 Lega	l Address	URL	listed in eComme	rce addendum		Other Addres	is:	
Does name pos	ted at business matc	n name	on application	Yes	No	Doe	es inventory volume	e appear to be s	ufficien	? Yes No		
	ave appropriate busir			No			store hours posted			er of employees:	/td>	
	erchant's inventory?			Samples?	Yes No	Did yo	ou get Interior/exte	rior photos? 🗌 `	Yes 📃	No		
Was inventory of	onsistent with merch	ant's typ	e of business	? Yes			Comments:					
* Signature of S	ales Representative:						Date:					
* By signing abo	ve you hereby ackno	wledae	that the inforn	nation listed	l herein is true	and acc	curate and was per	sonally observe	d on the	indicated docur	nent. an	d at the indicated
address and (in	the case of information	on listed	below in the	e-Commerc	e addendum(s	s)) indica	ated URL(s) as app	licable.			,	
Principal Inform						1						
Principal's	Title	Date of	of Birth	Ownersh	-		Security # (Process		1	Residential Addre		Residential Phone
Name				% / Years	s Spent In Business		for collection and u			(City, State, Zip)	#
					Business		ty numbers can be f ecurebancard.com)					
						*****.3	ecurebancard.com)		214 E I	iberty, Covington,	TN	
William Peeler	Owner			100/25 ye	ars	******25	536		214 E I 38019	liberty, Covington,	ΓN,	9016340220
Bank Informati	on							<u>.</u>				
Name of Financi	al Institution		,	Account nu	mber		Routing #	Phone #		Contact	Date O	pened
Patriot Bank			ł	***7144			084008824					
	TION FOR AUTOM											
	account identified rel	•		ount for the	services cont	emplate	d under this Agree	ment. Said auth	ority is	granted to Merch	nant Ban	k's processor and
their agents. REQUIRED: ATTACH VOIDED CHECK												
Please select one for ACH account type listed above: Checking account Savings account Bank GL account												
T Teube Select		in type	listed above	0	neoking acco		avingo account		ount			
Trade / Busine	ss References											
Trade Name		Αссοι	unt #		Product So	ld		Phone #' (N	No 800	#s)		
None		None						None None	•	•		
None		None						None None	•			

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Processing Information					
Card Types Accepted:	 All Visa/MasterCard/Discover Cards All Discover Cards JCB** American Express ** Diners/Carte Blanche** 	Visa Mas Visa	sterCard Credit Cards a a Credit Cards and Bus sterCard Debit cards or a Debit cards only Based Debit/EBT Card	nly	
Projected total annual sales \$ Projected Visa/MC/DISC/Amex Sales Monthly \$ <u>80000.0</u> 0 Annual \$ Projected Visa/MC/DISC/Amex High T <u>\$2500.00</u>	Electronic key-entered (wi Electronic card not presen Touch-tone card not prese icket Touch-tone card not prese Mail/Telephone Order (car eCommerce (card not prese	ith imprints) nt (w/out imprints) OR ent (with imprints) ent (no imprints) rd not present) sent)	98 % 2 % None % 		rty fulfillment? Yes 'yes'' and phone number:
	NOTI	E: TOTAL (must equal 1	JO%)		
	ternet: supply copy of print advertising, cat o tape (Radio or IVR), and Web-page scre getting signature? INo Yes		S	Do you bill your customer p shipped? If yes, how many (3-30 days 31-60 days Dver 90 days	days? 🔲 0-2 days
How do you advertise? 🗌 Yellow page	es 🗖 Telemarketing 🗖 Catalog 🗖 Internet	t 🔲 Word of mouth 🔲 Pub	lications 🗌 Mass/Dire	ct mail 🗌 Other 🔜	
Actual chargeback volume for most re	Commerce merchant, please provide most cent 3 months \$ u are affiliated with an existing account, ple pendent contractors or agents or mercl	6 months \$	chant ID#:	older data:	
Merchant Owns Leases Location	(s)?	How long at curre	ent locations(s)?:		
Name/address of mortgage holder/landle	ord:				
Other significant Merchant Contacts with					
American Express Existing Accounts: If you currently accept AXP payments account. Existing AXP SE #:	, and your AXP volume is less than \$1MM	annually, you must subm	it your existing AXP#. \	Ne will assign you a new A	XP # for this
If you currently accept AXP payments	in excess of \$1MM annually, please provi	de your existing AXP#, so	so we can convey this	to AXP on your behalf.	
New Accounts: If you do not currently accept AXP # p accepting AXP payments. AXP SE #:	ayments, and your annual volume is less t	than \$1MM, if you request	: AXP, we will assign yo	ou an AXP # for this accour	nt, so you can start
If you do not currently have an AXP #,	and your annual volume is more than \$1N	MM, we will contact AXP c	n your behalf.		
offers or promotions of AXP products	re than \$1MM annually, you may be move or services from AXP via offline or on-line it may take some time, consistent with ap	means (such as traditiona	I mail and telephone),	please contact customer se	
Call Secure Bancard, LLC Customer S	Service at: 1-855-271-1500				
	II Card Association card types. Some Poin esponsibility to enforce this. If you request				
** Denotes Services and Programs li Merchant Bank has no responsibility	sted above or below in this Application or liability therefor.	, which are provided by	Processor and its cor	ntractors and not by Merc	hant Bank.

Merchant initials W P

FEE SCHEDULE

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the Francisco and Outlines											
** Equipment Options				Durahasa	Dure			Bunchese	Manakant		
Model			Dty	Purchase New		hase Irbished	Rent	Purchase Other Source	Merchant Owned		Price
Terminal										\$	
Terminal										\$	
Printer										\$	
PIN Pad				Purchase Only						\$	
Imprinter Other				Purchase Only						\$	
ould										\$	
				•					•		
Shipping, handling and tax will be I	billed in ad	dition to					1				
Equipment Billing to: Ship Equipment to:				A Legal Agent O		ər:					
Send Welcome Kit to:				A Legal Agent		51.					
Merchant training provided by:				cessor Agent C							
SERVICE ACCEPTANCE AND FI			Rate <u>c</u>	0.30 % Per Item \$	0.10	Associati	on Dues & Asse	essments Pass Through			
Rate 1	%	Per Item S	Ra	te 2		%	Per Item \$	Rate 3		%	Per Item \$
Visa Qual Credit			Vis	a Mid-Qual Credit				Visa Non-Qual Credit			
Master Card Qual Credit	0.30	0.10	Ma	ster Mid-Card Qual Credit				Master Non-Card Qual Credit			
Discover Network - PayPal Qual Credit			Dis	cover Netword - PayPal Mi	d-Qual C	redit		Discover Network - PayPal Non	-Qual Credit		
American Express Qual Credit			Am	erican Express Mid-Qual C	redit			American Express Non-Qual Cr	edit		
Visa Qual Debit			Vis	a Mid-Qual Debit				Visa Non-Qual Debit			
Master Card Qual Debit		0.10	Ma	ster Card Mid-Qual Debit				Master Card Non-Qual Debit			
Discover Network - PayPal Qual Debit			Dis	cover Network - PayPal Mid	d-Qual D	ebit		Discover Network - PayPal Non	-Qual Debit		
Pin Debit		0.10	EB	Т				Star		\$1 per month	
Rewards Pricing											
Visa Rewards (Discount Rate \$	Per It	em				MC World Card	(Discount Ra	te \$Per Item	_		
Amex Rewards (Discount Rate \$	Per	Item				Discover Rewa	ds (Discount	Rate \$ Per Item			
Non-Bankcard Types Accepted											
Non Bankeard Types Accepted											
JCB Card %	Diners	Carte B	lanch	e%		American Exp	ess Discoun	t rate% OR			
Monthly Flat Fee: \$		Monthly	Gross	Pay 📃 Daily Gr	ross Pa	ay 🗌 Retail \$_	Trans Fe	e +% OR 🗌			
N Est. Annual Amex Volume: \$	one			Est. Ave	rage A	No mex Ticket: \$	one				
AMEX Pay Frequency 🔲 3 d	lay	15 da	, [30 day Amex F	ees di	sclosed in this	section are b	illed by American Expre	SS		
Miscellaneous Fees:											
Monthly Statement Fee \$								· · · · · · ·	nonthly		
Chargeback/Retrieval Fee \$_25.00/15.@ach Monthly Minimum: \$ None Voice Auth/ARU Fee \$_None ACH Batch Fee \$_Noneeach											
ACH Debit \$1.00 Upon Account Approval AVS Fee \$each CVV2 Fee \$each Tokenization Fee \$each Annual Fee \$											
** Administrative Maintenance Fee \$monthly ** PCI Non Compliance Fee \$monthly ** Gateway Fee \$ monthly											
None None None ** Other \$ per	Descrip	tion		** (Other	None N \$ per	one Desc	ription			
Early Termination Fee: \$											
Authorization Fees: \$	America	n Expres	No s \$	MasterCard	None \$	None Visa \$	Discover	\$			
See Secti	ons 13.b.	v and 18	of th	e Agreement for oth	ner fee	es that may be a	ssessed due	to the action or inactior	n of Merchant.		

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Merchant initials

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Number of e-Commerce	ce websites:		(If more than 1, complete, initial and attach an additional copy of this page for each additional website)					
Website URL:		Website serv Address:	ver IP		Website DBA:			
Customer Service: em	ail address:	WPEELER@	AOL.COM	Telephone:	9014750502	List all links to other websites:		
Web Hosting Service I	Name:			Address:		Contact Telephone:		
Fullfillment House Na	ne:			Address:		Contact Telephone:		
How do you advertise	:				(Attach samples; e.g., ca	atalog/print/broadcast/telemarket	ing script)	
Do you bill customer's	tomer's card before shipping product or performing service? If Yes, how many days before?							
What is your return/re	fund policy?				Website Security Metho	d:		
Digital Certificate Issu	er:							venership ed 🗌 Individual
For purposes of this	application, "Proce	essor" is Secur	e Bancard, I	LLC, 1500 Abbey	v Court, Alpharetta, GA 3000	04 and can be contacted at 1-855-27	1-1500 and "	Merchant Bank" is
Synovus Bank, 1125 F	irst Avenue, Colum	bus, GA 31901,	706-649-490	00.				
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 individual and/or business credit reports, including requesting reports inom 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 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'a 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/orivacy to learn more about howAmerican Express protects your privacy and how American Express up formation. I understand that

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 beprovided 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.

GUARANTOR SIGNATURES

MERCHANT SIGNATURES

eCommerce Application Addendum

X 1)	Mar. 08, 2023
Principal/Owner for Merchant	Date
William Peeler	Owner
Print Name	Title
X 2)	
Principal/Owner for Merchant	Date
Print Name	Title
X 3)	
Principal/Owner for Merchant	Date
Print Name	Title
FOR INTERNAL USE ONLY	
X)	
Accepted by Processor	Date
Print Name	Title

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Merchant initials

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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 (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 including any patriot Act/customer identification including any other Patriot Act/customer identification on 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 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 co

Section 1: Merchant Application Information (Must match information in Merchant Application): Date Application Signed (by Authorized Signer named below): Mar. 08, 2023

Merchant Legal Name:	William Peeler	Merchant Federal	Tax ID (as it appears on income tax return):	408922536	Merchant State of formation/Incorporation:
TN Merchant Address:	214 E Liberty, Covin	gton, TN, 38019		Mer	chant Entity Type

Corporation

Section 2: Beneficial Ownership and Management Information. Provide the information below on each individual who directly or indirectly, through any contract, arrangement, understanding, relationship or otherwise, owns 25% or more of the equity interests of the Merchant legal entity identified above. If the total ownership interests of individuals does not exceed 50% of the equity interests of the Merchant, provide the information below on additional beneficial owners so that the total ownership interests of individuals for which information is provided below exceeds 50%. (Use extra copies if needed.) Information must be provided for one individual with significant responsibility for managing the legal entity listed in Section 1, a "Control Prong". Examples of a Control Prong include, but are not limited to: Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President or Treasurer. If no other Beneficial Owner identified below is identified in the right column as the Control Prong, the Control Prong section below must be completed.

Beneficial Owner Legal Name William Peeler	Title Owner	% of Legal Entity OwnerShip: 100 %			
Individual's Home (Street) Address (No P.O. Box) 214 E Liberty	City, State, Zip Covington, TN, 38019		Date of birth 13 sep 1952		
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? Yes No	(SSN)/Individual Taxpayer Ider *******2536	TIN):	Control Prong?		
Id Type:*	State/Country of Issuance TN	Expiration Date 13 jul 2025	Number on ID: 036248556		
Beneficial Owner Legal Name	Title				
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? Ves IN No	(SSN)/Individual Taxpayer Ider	TIN):	Control Prong?		
Id Type:* Driver's License Other State photo ID showing residence Passport Resident Alien ID Other ID ±					
Beneficial Owner Legal Name	Title			% of Legal Entity OwnerShip: None %	
Individual's Home (Street) Address (No P.O. Box)	City, State, Zip , ,	Date of birth None			
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? Ves IN No	(SSN)/Individual Taxpayer Ider	Control Prong?			
Id Type:* Driver's License Other State photo ID showing residence Passport Resident Alien ID Other ID ±	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:	
Beneficial Owner Legal Name	Title			% of Legal Entity OwnerShip: None %	
Individual's Home (Street) Address (No P.O. Box)	City, State, Zip Covington, ,			Date of birth None	
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? Ves IN No	(SSN)/Individual Taxpayer Ider	ntification No. (l'	TIN):	Control Prong?	
Id Type:* Driver's License Other State photo ID showing residence Passport Resident Alien ID Other ID ±	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:	
Control Prong (and/or 🗌 additional Beneficial Owner) Legal Name William Peeler	Title Owner			% of Legal Entity OwnerShip: 100 %	
Individual's Home (Street) Address (No P.O. Box) 214 E Liberty	City, State, Zip Covington, TN, 38019			Date of birth 13 sep 1952	
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? I Yes No	(SSN)/Individual Taxpayer Ider *******2536	TIN):	Control Prong?		
Id Type:*	State/Country of Issuance TN	Date Issued 21 dec 2022	Expiration Date 13 jul 2025	Number on ID: 036248556	

*For US persons provide unexpired Driver's License unless there is none; for non-US persons ID Type may be unexpired Resident Alien ID, or Passport/Other ID± and Country of issuance. ± Specify type of "Other ID", which may be any other unexpired government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

Certifications and Signatures:

Certifications and Signatures: The undersigned Authorized Signer, listed above as a Beneficial Owner or Control Prong, who has signed the Merchant Application on behalf of the Merchant, hereby certifies that he/she is authorized to open accounts for the Merchant at financial institutions, that all information provided above about the Merchant legal entity is complete and correct and that, to the best of his/her knowledge, all information provided above about each individual listed above is complete and correct and there is no individual who directly or indirectly owns 25% or more of the Merchant legal entity's equity interests whose information is not provided above. The Authorized Signer and the Processor's Representative, each hereby certify that the information listed above regarding the identity and the identification document of each individual listed above, is complete and correct and was personally observed on the indicated document.

Mar. 08, 2023

William Peeler

Authorized Signer Signature

Date Signed Authorized Signer Printed Name

Processor's Rep. Signature

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

	Mar. 08, 2023
Merchant's Signature	Date
William Peeler	Owner
Merchant's Printed Name	 Title