

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						
Gary Mole			C & N Auto Parts			
Merchant Legal Business Name			DBA Name			
PO BOX 176			109 M. L. King Blvd			
Mailing Address			DBA Address (Physical, No I	PO Boxes)		
Estill	South Caroli 29918		Estill		South Car	ol 2999 18
City	State Zip		City	5	State	Zip
8036250678	8036250679		8039436618			
Legal Phone #	Legal Fax #		DBA Phone #	Ĩ	DBA Fax #	
571079106	27 Yrs. 27 Mos. New busi	ness 🗌 New owner 🛛 Seasona	l? 🗌 Yes 📃 No 🛛 List months	s		
Federal Tax ID # (Must be 9 digits)	Length Owned	Duraine and Lineare	Data Granda ()1 jan 1996		
		Business License	Date Opened			
Merchant State registration	E-mail Address: CNA	UTO@EMBARQMAIL.COM	ite Address:			
Any prior	Yes If yes: Personal Busines	s If ves how long				
Type of 📃 Sole Prop	prietorship 📃 LLC 📃 Partnership 📃 Lt	d Partnership 📃 Corp, check o	ne: 📃 Public 📃 Private 📃 N	on 📃 C	Other	
usiness Type						
	n Service Internet % Mail	% 📃 Tel	% Bus-to-Bus %			
🔳 Retail 📃 Restaurant 📃 Lodging						
🔳 Retail 📃 Restaurant 📃 Lodging						
Retail Restaurant Lodging						
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Merchant initials

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1,411401,401	F / Site Survey												
PATRIOT ACT obtain, verify ar ask for your nar license or other	REQUIREMENTS nd record information me, physical address identifying docume	- To help on that ide ss, date c ents. Com	the government entifies each pers of birth, taxpayer oplete Sections I	fight the fu son (includi identificatio and II and	nding of terror ng business e n number and III. (*In Section	rism and entities) v d other ir on II, Dri	I money laundering who opens an acco nformation that will ver's License requi	activities, the U unt. What this r allow us to ider red use other	JSA Patri neans for ntify you. \ r ID only i	ot Act requires you: When you We may also as f no Driver's Lic	all finan u open a sk to see cense iss	cial instit n accour your dri sued.)	utions to nt, we will ver's
Business	Section 1: Form of Identifica	ation	li	Applicab tems Revie			Individua	ion II: al Form of fication		Applicable Items Reviewed:			
			Business Nar	ne:									
Govt Issued Bu	siness License		Date and Place	ce of		D	rivers License:	008025065		Name:	G	Gary Mole	e
Tax Return						St	tate ID:			Date of Birth:	2	1 may 1	961
Corporate Reso	olution		ID/Tax ID Nu	mber: 57	1079106		assport:			DL/ID#:	-	0802506	65
Entity Agencies	i						ilitary ID:		1	Date of Issuand	e:		
Business financ	cial Statement		Expiration Da	ite:		M ID	exican Consulate		1	State of Issuan	ce: N	lone	
Partnership Agr	reement							•		Expiration:	N	/lay 21, 2	026
			Type Fin'l S't			R	esident Alien ID:			Address:	2	04 Bulla	rd St
Section III													
On site visit	done by Sales Rep		Bus	siness Cons	sistent with Ap	plication	n (including any e-C	commerce adde	endums(s))			
Address of Ic	ocation inspected:		DBA Address	🗌 Legal	Address	URL	listed in eCommerce	ce addendum		Other Address	s:		
Does name pos	sted at business ma	tch name	e on application	Yes N	10	Does	s inventory volume	appear to be s	ufficient?	Yes No			
Does location h	ave appropriate bu	siness si	gnage 🗌 Yes 📃	No		Are s	store hours posted?	? 📕 Yes 📃 No	Number	of employees:/t	td>		
	erchant's inventory			amples?	Yes 📃 No	Did yo	u get Interior/exteri	ior photos? 🔲 \	res 📃 No	0			
Was inventory of	consistent with mer	chant's ty	pe of business?	Yes			Comments:						
* Signature of S	Sales Representativ	e:					Date:						
* By signing abo	ove you hereby ack the case of inform	nowledge	e that the inform	ation listed	herein is true	and accu	urate and was pers	onally observed	d on the ii	ndicated docum	nent, and	l at the ir	ndicated
address and (in	the case of information	ation liste	d below in the e	-Commerce	addendum(s)) indicat	ted URL(s) as appli	icable.					
Principal Inform	mation												
Principal's	Title	Date	of Birth	Ownershi	p % of Time		Security # (Processo	or's privacy	Re	sidential Addres	s		tial Phone
			: Of Birth									#	
Name			or Birth	% / Years	Spent In	policy f	or collection and us	e of social		(City, State, Zip)		n	
Name			or Birth			policy f security	or collection and us y numbers can be fo	e of social		(City, State, Zip)			
Name					Spent In	policy f security	or collection and us	e of social				"	
Name Gary Mole	Owner				Spent In Business	policy f security	for collection and us y numbers can be for ecurebancard.com)	e of social	204 Bulla	(City, State, Zip) rd St, Hampton, S	SC	" 80394366	518
	Owner			% / Years	Spent In Business	policy f security www.se	for collection and us y numbers can be for ecurebancard.com)	e of social			SC		518
	Owner			% / Years	Spent In Business	policy f security www.se	for collection and us y numbers can be for ecurebancard.com)	e of social	204 Bulla		SC		518
Gary Mole				% / Years	Spent In Business	policy f security www.se	for collection and us y numbers can be for ecurebancard.com)	e of social	204 Bulla		SC		618
Gary Mole Bank Informati	ion			% / Years	Spent In Business	policy f security www.se	ior collection and us y numbers can be fo ecurebancard.com) 04	e of social bund at	204 Bulla 29924	rd St, Hampton, S	SC,	80394366	518
Gary Mole Bank Informati Name of Financ	ion ial Institution		Α	% / Years	Spent In Business	policy f security www.se	or collection and us y numbers can be for ecurebancard.com) 04 Routing #	e of social	204 Bulla 29924	rd St, Hampton, S	SC	80394366	518
Gary Mole Bank Informati	ion ial Institution		Α	% / Years	Spent In Business	policy f security www.se	ior collection and us y numbers can be fo ecurebancard.com) 04	e of social bund at	204 Bulla 29924	rd St, Hampton, S	SC,	80394366	518
Gary Mole Bank Informati Name of Financ Palmetto State Bar	ion ial Institution		A **	% / Years	spent In Business	policy f security www.se	or collection and us y numbers can be for ecurebancard.com) 04 Routing # 053202596	Phone #	204 Bulla 29924 CC	rd St, Hampton, S	SC, Date Op	80394366 ened	
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	3 of 6			Merchant initials	G M
Processing Information					
Card Types Accepted:	 All Visa/MasterCard/Discover Cards All Discover Cards JCB** American Express ** Diners/Carte Blanche** 	Visa Masi Visa	terCard Credit Cards a Credit Cards and Bus terCard Debit cards on Debit cards only Based Debit/EBT Card	nly	
Projected total annual sales \$ Projected Visa/MC/DISC/Amex Sales Monthly \$ <u>30000.0</u> 0 Annual \$ Projected Visa/MC/DISC/Amex High T <u>\$4000.00</u>	Electronic key-entered (with Electronic card not present C Touch-tone card not presen	n imprints) (w/out imprints) DR nt (with imprints) nt (no imprints) d not present)	99 % 1 % None % % None % None %		rty fulfillment? Yes 'yes' and phone number:
	NOTE	: TOTAL (must equal 10	0%)		
	ternet: supply copy of print advertising, cata o tape (Radio or IVR), and Web-page scree getting signature? INo I 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 🛙	Word of mouth Publ	lications 🗌 Mass/Direc	ct mail 🗌 Other 🔜	
Actual chargeback volume for most re # of locations? If you None	Commerce merchant, please provide most re cent 3 months \$ u are affiliated with an existing account, plea pendent contractors or agents or mercha	6 months \$	hant ID#:	older data:	
Merchant Owns Leases Location	(s)?	How long at curre	nt locations(s)?:		
Name/address of mortgage holder/landle	ord:				
Other significant Merchant Contacts with	third parties:				
account. Existing AXP SE #:	and your AXP volume is less than \$1MM a				XP # for this
New Accounts:	ayments, and your annual volume is less th			·	nt, so you can start
If you do not currently have an AXP #,	and your annual volume is more than \$1M	M, we will contact AXP o	n your behalf.		
In the event your volume exceeds more offers or promotions of AXP products of the second seco	re than \$1MM annually, you may be moved or services from AXP via offline or on-line m it may take some time, consistent with appl	directly to AXP. Opt out oneans (such as traditional	of AXP Offers and Pro 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 Point esponsibility to enforce this. If you request A				
** Denotes Services and Programs li Merchant Bank has no responsibility	sted above or below in this Application, or liability therefor.	which are provided by I	Processor and its cor	ntractors and not by Merc	chant Bank.

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Merchant initials G M

** Equipment Options										
Madal		A .	Purchase	Purchase	al	Dant	Purchase	Merchan	t	Deitert
Model		Qty	New	Refurbishe	α	Rent	Other Source	Owned	\$	Price
Terminal Terminal									\$	
Printer									\$	
PIN Pad									\$	
Imprinter			Purchase Only							
Other									\$	
									\$	
Shipping, handling and tax will be	e billed in ac									
Equipment Billing to:			Merchant Agent							
Ship Equipment to:			DBA Legal Age DBA Legal Age							
Send Welcome Kit to: Merchant training provided by:			Processor Agent							
			rooccor , gont	othom						
SERVICE ACCEPTANCE AND Discount Rates Interchange F			te% Per Item	\$	Association	n Dues & Asse	essments Pass Through			
Rate 1	%	Per Item \$	Rate 2		%	Per Item \$	Rate 3		%	Per Item \$
Visa Qual Credit	3.79		Visa Mid-Qual Credit				Visa Non-Qual Credit			
Master Card Qual Credit	3.79		Master Mid-Card Qual Cre	dit			Master Non-Card Qual Credit			
Discover Network - PayPal Qual Credit	3.79		Discover Netword - PayPa	Mid-Qual Credit			Discover Network - PayPal N	on-Qual Credit		
American Express Qual Credit	3.79		American Express Mid-Qua	al Credit			American Express Non-Qual	Credit		
Visa Qual Debit	3.79		Visa Mid-Qual Debit				Visa Non-Qual Debit			
Master Card Qual Debit	3.79		Master Card Mid-Qual Deb	it			Master Card Non-Qual Debit			
Discover Network - PayPal Qual Debit	3.79		Discover Network - PayPa	Mid-Qual Debit			Discover Network - PayPal N	on-Qual Debit		
Pin Debit			EBT				Star		\$1 per mon	th
JCB Card %		s Carte Blar Monthly Gro				ss Discoun Trans Fe	t rate% O			
Est. Annual Amex Volume: \$	None			verage Amex T						
AMEX Pay Frequency 📃 3	day	15 day	30 day Ame	k Fees disclose	d in this se	ction are b	lled by American Exp	ress		
Miscellaneous Fees:										
Monthly Statement Fee \$	5 Applica	tion/Setup	Fee \$ ACH Re		e \$		erchant Portal \$	monthly		
Chargeback/Retrieval Fee \$ <u>2</u>		-	/linimum: \$ <u>None</u>	Voice Auth/AR	U Fee \$ <u>Non</u>	e ACH		each		
ACH Debit \$1.00 Upon Accou							each Annual Fee \$			
** Administrative Maintenand	e Fee \$	monthl	y ** PCI Non Compli				y Fee \$ month	ly		
** Other \$per	Descrip		None	None ** Other \$	per		ription			
Early Termination Fee: \$		I monthly F	ee \$							
None			None	None	None					
Authorization Fees: \$	America	·	\$ MasterCa	rd \$ Vis	sa \$	_ Discover	\$ to the action or inactio			

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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 server IP Address: None		9	Website DBA:				
Customer Service: em	ail address:	CNAUTO@EMBARQMAIL.COM Tele		ephone: 8036250678 List all links to other websi		tes:			
Web Hosting Service I	Name:	Ac		Addr	ess:		Contact Telephone:		
Fullfillment House Na	ne:	4		Addr	ess:		Contact Telephone:		
How do you advertise	:				(Attach samples; e.g., catalog/print/broadcast/telemarketing script)				
Do you bill customer's card before shipping product or performing service? If Yes, how may Yes No					w many days				
What is your return/re	fund policy?				Website \$	Security Method:			
Digital Certificate Issu	er:				Digital Ce	ert No(s)/Exp Date(s)		venership ed 🗌 Individual

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

eCommerce Application Addendun

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 provisions, terms and conditions of the 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 facisiniles of this Application bearing Merchant's and Guarantor(s)'s signatures, or on copies or facisiniles of other documents bearing Merchant's and Guarantor(s)'s signatures, or on copies or

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 Bancard American Express' 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 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.

MERCHANT SIGNATURES

X1) Jary +	Jan. 18, 2023
Principal/Owner for Merchant	Date
Gary Mole	Owner
Print Name	Title
X 2)	
Principal/Owner for Merchant	Date
Print Name	Title
X 3)	
Principal/Owner for Merchant	Date
Print Name	Title

(1) Jorry +	Jan. 18, 2023
Guarantor Signature (No Titles)	Date
Gary Mole	
Print Name (No Titles)	
X 2)	
Guarantor Signature (No Titles)	Date
Print Name (No Titles)	
X 3)	
Guarantor Signature (No Titles)	Date

FOR INTERNAL USE ONLY			
X)		X)	
Accepted by Processor	Date	Accepted by Merchant Bank	Date
Print Name	Title	Print Name	Title

6 of 6

Merchant initials

GΜ

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): Jan. 18, 2023

Merchant Legal Name:	Gary Mole	Merchant Federal	Tax ID (as it appears on income tax return)	571079106	Merchant State of formation/Incorporation:
SC Merchant Address:	204 Bullard St, Ham	pton, SC, 29924		Mer	rchant Entity Type

Sole Proprietor

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 Gary Mole	Title Owner	% of Legal Entity OwnerShip: 100 %		
Individual's Home (Street) Address (No P.O. Box) 204 Bullard St	City, State, Zip Hampton, SC, 29924	Date of birth 21 may 1961		
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? Yes No	(SSN)/Individual Taxpayer Ide ******5104	Control Prong?		
Id Type:* Driver's License Other State photo ID showing residence Passport Resident Alien ID Other ID ±	State/Country of Issuance SC	Number on ID: 008025065		
Beneficial Owner Legal Name	Title			% of Legal Entity OwnerShip: None %
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? Ves IN No	(SSN)/Individual Taxpayer Ide	ntification No. (I	TIN):	Control Prong?
Id Type:* Driver's License Other State photo ID showing residence Passport Resident Alien ID Other ID ±	State/Country of Issuance	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	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 Ide	Control Prong?		
Id Type:* Driver's License Other State photo ID showing residence Passport Resident Alien ID Other ID ±	State/Country of Issuance	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 Hampton, ,		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 Ide	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 Gary Mole	Title Owner			% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) Address (No P.O. Box) 204 Bullard St	City, State, Zip Hampton, SC, 29924			Date of birth 21 may 1961
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? Yes No	(SSN)/Individual Taxpayer Ide *******5104	ntification No. (I	TIN):	Control Prong?
Id Type:* Driver's License Other State photo ID showing residence Passport Resident Alien ID Other ID ±	State/Country of Issuance SC	Date Issued 09 may 2016	Expiration Date 21 may 2026	Number on ID: 008025065

*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. 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.

ory Jan. 18, 2023

Gary Mole

Signature

Authorized Signer

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

Gory	Jan. 18, 2023
Merchant's Signature	Date
Gary Mole	Owner
Merchant's Printed Name	Title