

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				
Brighton Nutrition, LLC			Brighton Nutrition	
Merchant Legal Business Name		_	DBA Name	
717 Needmore Rd W			7615 Hwy 51, Suite 108	
Mailing Address		_	DBA Address (Physical, No PO Boxes)	
Halls	Tennessee 38040		Brighton	Tennessee 38011
City	State Zip		City	State Zip
9013139554			7314139296	
Legal Phone #	Legal Fax #		DBA Phone #	DBA Fax #
863393907		usiness New owner Seasonal?	Yes No List months	
Federal Tax ID # (Must be 9 digits)	Length Owned	Business License	Date Opened: 01 may 2021	
Marahant Ctata variation	C mail Address, 9	01BRIGHTON@GMAIL.COM Web site	. Address:	
Merchant State registration	E-mail Address:	web site	e Auuress:	
Any prior No	Yes If yes: Personal Busi	ness If yes, how long		
Type of Sole Propr	rietorship 🔳 LLC 🔲 Partnership 📗	Ltd Partnership Corp, check on	e: Public Private Non	Other
Business Type				
Nutrition Drinks	ncluding products/services; card cl	I eah Marshall	whether own/finance inventoryprovide Phone #	e separate pages if needed): 7314139296
Refund/Return Policy				
No refund Refund in 30 days	or less Merchandise	Other:		
American Express Disclosure				
The "NCR" party listed throughout t	this Application and the Merchant	Agreement is your acquirer for Ame	rican Express, or will convey American	Exper ss sales on your beha
NCR Payment Solutions, LLC 864 Spring Street, Atlanta, GA 3030	28			, ,

Merchant initials L M

obtain, verify an ask for your nan license or other	d record information ne, physical address identifying documen	that iden , date of ts. Comp	ntifies each per birth, taxpayer blete Sections	rson (includi r identificatio I and II and	ng business on number an III. (*In Sect	entities) of the continuation of the continuation in the continuat	who opens an account formation that will a iver's License requir	unt. What this i allow us to ider red use othe	means f ntify you er ID only	or you: When you. We may also a y if no Driver's L	u open a sk to see cense iss	n account, we will your driver's sued.)
Business	Section 1: Form of Identificati	on		Applicab Items Revie			Secti Individua Identif			Ite	Applica ems Rev	
			Business Na	me:								
Govt Issued Bus	siness License		Date and Pla Issuance:	ace of		D	rivers License:	104550614		Name:	L	eah Marshall
Tax Return				Į.		S	tate ID:			Date of Birth:	1	5 mar 1989
Corporate Reso	lution		ID/Tax ID Nu	ımber: 86	3393907	P	assport:			DL/ID#:	1	04550614
Entity Agencies							lilitary ID:			Date of Issuan	ce:	
Business financi	ial Statement		Expiration Da	ate:		N II	lexican Consulate			State of Issuar	nce: N	lone
Partnership Agre	eement						-			Expiration:	J	an 21, 2030
			Type Fin'l S'	t		R	esident Alien ID:			Address:	7 V	17 Needmore Rd
Section III			1					I		<u> </u>	V	V
On site visit of	lone by Sales Rep		☐ Bu	isiness Cons	sistent with A	pplicatio	n (including any e-C	ommerce adde	endums	(s))		
Address of lo	cation inspected:		BA Address	Legal	Address	URL	listed in eCommerc	e addendum		Other Addres	is:	
Does name pos	ted at business mate	h name	on application	Yes N	lo .	Doe	s inventory volume	appear to be s	sufficient	? Yes No	·	
Does location ha	ave appropriate busi	ness sigr	nage 🗌 Yes 🗀	No		Are	store hours posted?	Yes 🔲 No	Numbe	er of employees:	/td>	
	erchant's inventory?			Samples?	Yes No	Did yo	ou get Interior/exteri	or photos? 🔲 `	Yes 🔲	No		
	onsistent with merch		e of business?	? Yes			Comments:					
•	ales Representative:						Date:					
* By signing abo	ove you hereby acknother the case of informat	owledge ion listed	that the inform	nation listed	herein is true	and acc	urate and was personed	onally observe cable	d on the	e indicated docur	nent, and	I at the indicated
address and (iii	the dade of informat		20.017 2.10	<i>y</i>	, aaaonaani,),		000.01				
Principal Inforn	nation											
Principal's Name	Title	Date o	f Birth	Ownership % / Years	% of Time Spent In Business	policy f	Security # (Processor or collection and use / numbers can be fou ecurebancard.com)	of social	F	Residential Addre (City, State, Zip		Residential Phone #
Leah Marshall	Owner			100/1 Year		*****23	75		717 Nee	edmore Rd W, Hal	s, TN,	7314139296
Bank Information	on											
Name of Financi			,	Account num	nber		Routing #	Phone #	(Contact	Date Op	ened
The Lauderdale Co	ounty Bank		*	**1463			084303118					
	•											
entries to the their agents. F	TION FOR AUTOM account identified re REQUIRED: ATTACH	lating to t	the above acc CHECK	ount for the	services con	template	•	nent. Said auth	ority is			
Trade / Busine	ss References											
Trade Name		Accou	unt #		Product So	old		Phone #' (f	No 800	#s)		
None		None						None None				
None		None						None None)			
Other busine	sses in which merc	chant or	a principal ar	e now or pr	eviously ha	ve been	involved as owner	loperator/dire	ector:			

PATRIOT ACT / Site Survey

	3 of 6		Merchant initials	L M
Processing Information				
Card Types Accepted:	All Visa/MasterCard/Discover Cards All Discover Cards JCB** American Express ** Diners/Carte Blanche**	MasterCard Credit Cards Visa Credit Cards and Bu MasterCard Debit cards of Visa Debit cards only PIN Based Debit/EBT Ca	siness Cards only only	
Projected total annual sales \$ Projected Visa/MC/DISC/Amex Sales Monthly \$10000.00 Annual \$ Projected Visa/MC/DISC/Amex High T \$130.00	Electronic key-entered (with impr Electronic card not present (w/ou OR Touch-tone card not present (wit	rints)	lt	arty fulfillment? Yes f "yes" and phone number:
	NOTE: TOT	AL (must equal 100%)		
If applicable, provide: video (TV), audic Do you authorize carrier to deliver w/o How do you advertise? Yellow page Have you ever accepted credit cards b statements. If you are a MO/TO or e-C Actual chargeback volume for most rec # of locations? If you None	es Telemarketing Catalog Internet Wo	ord of mouth Publications Mass/Directord of mouth Publications Mass/Directord of mouth Publications Mass/Directord (Please provide 6 months of processing statements.) nonths \$ rovide existing merchant ID#:	the most recent 3 months o	days? 0-2 days s 60-90 days
Merchant Owns Leases Location('s)?	How long at current locations(s)?:		
Name/address of mortgage holder/landlo	,	3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3		
Other significant Merchant Contacts with				
.				
account. Existing AXP SE #: If you currently accept AXP payments New Accounts:	and your AXP volume is less than \$1MM annualin excess of \$1MM annually, please provide you	r existing AXP#, so so we can convey th	is to AXP on your behalf.	AXP # for this

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.

^{**} 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	ULE					
** Equipment Options										
Model		Qt	Purchase New	Purchase Refurbishe	Ч	Rent	Purchase Other Source	Merchan Owned	i l	Price
Terminal		Ψ,	I I I	Iterarbishe	ч	Itoni	Other Course	Owned	\$	11100
Terminal									\$	
Printer									\$	
PIN Pad			Purchase Only	,					\$	
Imprinter Other			Purchase Only						\$	
Strict									\$	
	•	•	•	•		•	•	•		•
Shipping, handling and tax will be Equipment Billing to:	billed in a	ddition to th	ne equipment price lis Merchant Agent							
Ship Equipment to:			DBA Legal Ag							
Send Welcome Kit to:			DBA Legal Ag	ent N/A						
Merchant training provided by:			Processor Agent	Other:						
SERVICE ACCEPTANCE AND F	EE SCHE	DULE								
			ate % Per Ite	em \$	Association	Dues & Ass	essments Pass Through			
Rate 1	%	Per Item \$	Rate 2		%	Per Item \$	Rate 3		%	Per Item \$
Visa Qual Credit		0.69	Visa Mid-Qual Credit				Visa Non-Qual Credit			
Master Card Qual Credit		0.69	Master Mid-Card Qual C	redit			Master Non-Card Qual Cred	lit		
Discover Network - PayPal Qual Credit		0.69	Discover Netword - PayF				Discover Network - PayPal			
American Express Qual Credit		0.69	American Express Mid-Q				American Express Non-Qua			
Visa Qual Debit		0.69	Visa Mid-Qual Debit				Visa Non-Qual Debit			
Master Card Qual Debit		0.69	Master Card Mid-Qual D	ehit .			Master Card Non-Qual Debi	it		
Discover Network - PayPal Qual Debit		0.69	Discover Network - PayF				Discover Network - PayPal			
Pin Debit		0.03	EBT	ai wia Quai Debit			Star	TOTT QUAL DEBIC	\$1 per mon	th
FIII DEDIC			EBI				Stai		φ± per mon	uı
Rewards Pricing										
Visa Rewards (Discount Rate \$	Per I	tem 0.69		MC W	orld Card (I	Discount Ra	nte \$Per Item_0	69		
Amex Rewards (Discount Rate \$	Per	Item 0.69		Disco	ver Reward	s (Discount	Rate \$ Per Item	0.69		
Non-Bankcard Types Accepted										
JCB Card %	Diner	s Carte Bla	anche%	Ameri	ican Expre	ss Discour	nt rate% (OR .		
Monthly Flat Fee: \$		Monthly G	•	ly Gross Pay			ee + % OR			
Est. Annual Amex Volume: \$_	one		Est.	Average Amex Ti	Non cket: \$	е				
AMEX Pay Frequency 3 o	lay	15 day					illed by American Exp	oress		
Miscellaneous Fees:										
Monthly Statement Fee \$	Applica	ation/Setup	None Fee \$ ACH F	Reject/Change Fe	25.00	Online M	erchant Portal \$	monthly		
Chargeback/Retrieval Fee \$ 25.	_{00/15} . ∉ac h	n Monthly	Minimum: \$ None	Voice Auth/AR	U Fee \$ Non	eACH	Batch Fee \$ None	each		
ACH Debit \$1.00 Upon Accour	it Approv	al AVS Fee	e \$ each CVV	/2 Fee \$ each	Tokenizat	ion Fee \$_	one each Annual Fee \$	None		
** Administrative Maintenance	Fee \$	month	nly ** PCI Non Comp	pliance Fee \$	monthl	y ** Gatewa	None ay Fee \$ mont	hly		
** Other \$ per	_ Descrip	otion		None ** Other \$	per	ne Desc	ription			
Early Termination Fee: \$	** PC	I monthly	5.00 Fee \$							
Authorization Fees: \$		an Express	None \$MasterC	None ard \$ Vis	None sa \$	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.

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eCommerce Application	on Addendum								
Number of e-Commer	ce websites:		(If more than 1, con	mplete, ir	nitial and a	attach an additional co	py of this page for each additiona	al website)	
Website URL:		Website serv	er IP Address:	None		Website DBA:			
Customer Service: em	nail address:	901BRIGHTO	ON@GMAIL.COM	Teleph	one:	9013139554	List all links to other website	es:	
Web Hosting Service	Name:			Addres	ss:		Contact Telephone:		
Fullfillment House Na	me:			Addres	ss:		Contact Telephone:		
How do you advertise	:				(Attach	samples; e.g., catalo	og/print/broadcast/telemarket	ing script)	
Do you bill customer's Yes No	s card before ship	oping product	or performing ser	rvice?	If Yes, h	now many days			
What is your return/re	fund policy?				Website	Security Method:			
Digital Certificate Issu	ier:				Digital (Cert 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

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 BlN 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 sig

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 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		GUARANTOR SIGNATURES	
X1) LAN-MAG	Mar. 29, 2022	X1) MACIMAR	Mar. 29, 2022
Principal/Owner for Merchant	Date	Guarantor Signature (No Titles)	Date
Leah Marshall	Owner	Leah Marshall	
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 L M

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 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 your 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

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will allow us to identity yo	u. We may also	is means for you: When you o o ask to see your driver's licer s privacy policy can be found at	nse or other	identifying documents. Ir	n some instanc	date of birth, and es we may use ou	other information that tside sources to
		tion (Must match information in	•	•		norized Signer nam	ed below):
Merchant Legal Name: L	eah Marshall	Merchant Federal Tax ID (a	as it appears	s on income tax return): 86	63393907 Me	rchant State of forr	nation/Incorporation:
TN Merchant Address:			(nt Entity Type	
LLC							
arrangement, understanding individuals does not exceed individuals for which informa managing the legal entity lis Chief Operating Officer, Mar	, relationship of 50% of the equ tion is provided ted in Section 1 naging Member	nagement Information. Provide r otherwise, owns 25% or more c ity interests of the Merchant, pro below exceeds 50%. (Use extra , a "Control Prong". Examples of General Partner, President, Vic rong section below must be com	of the equity rovide the information of a Control Pice President	interests of the Merchant le ormation below on additiona eeded.) Information must be	egal entity identiful I beneficial own I provided for on	ied above. If the tot ers so that the total e individual with sid	al ownership of those ownership interests of unificant responsibility f
Beneficial Owner Legal N Leah Marshall	ame			itle wner			% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) A 717 Needmore Rd W	Address (No P.C	D. Box)		ity, State, Zip alls, TN, 38040			Date of birth 15 mar 1989
Individual has a Social Seconomic Number issued by US Gove	•	Individual Taxpayer Identifications No		SSN)/Individual Taxpayer Id *****2375	entification No. (ITIN):	Control Prong?
Id Type:* ■ Driver's Licens Passport □ Resident Alien		te photo ID showing residence		tate/Country of Issuance N	Date Issued 21 jan 2022	Expiration Date 21 jan 2030	Number on ID: 104550614
Beneficial Owner Legal N	ame		Т	itle		1	% of Legal Entity OwnerShip: None %
Individual has a Social Second Number issued by US Gove		Individual Taxpayer Identificatio es ■ No	on (S	SSN)/Individual Taxpayer Id	entification No. (ITIN):	Control Prong?
Id Type:* Driver's Licens Passport Resident Alien		te photo ID showing residence	S	tate/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Beneficial Owner Legal N	ame	·	Т	itle		I	% of Legal Entity OwnerShip: None %
Individual's Home (Street) A	Address (No P.C	D. Box)	C	ity, State, Zip			Date of birth None
Individual has a Social Seconomic Number issued by US Gove		Individual Taxpayer Identificatio es ■ No	on (S	SSN)/Individual Taxpayer Id	entification No. (ITIN):	Control Prong?
Id Type:* Driver's Licens Passport Resident Alien		te photo ID showing residence	S	tate/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Beneficial Owner Legal N	ame		Т	itle	L		% of Legal Entity OwnerShip: None %
Individual's Home (Street) A	Address (No P.C	D. Box)		ity, State, Zip alls, ,			Date of birth None
Individual has a Social Seconomic Number issued by US Gove	_	Individual Taxpayer Identificatio es ■ No	on (S	SSN)/Individual Taxpayer Id	entification No. (ITIN):	Control Prong?
Id Type:* Driver's Licens Passport Resident Alien		te photo ID showing residence	S	tate/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Control Prong (and/or Leah Marshall	additional Ben	eficial Owner) Legal Name		itle wner	•	1	% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) A 717 Needmore Rd W	Address (No P.C	D. Box)	CH	ity, State, Zip alls, TN, 38040			Date of birth 15 mar 1989
Individual has a Social Second Number issued by US Gove	,	Individual Taxpayer Identifications No		SSN)/Individual Taxpayer Id ******2375	entification No. (ITIN):	Control Prong?
Id Type:* ■ Driver's Licens Passport □ Resident Alien		te photo ID showing residence		tate/Country of Issuance N	Date Issued 21 jan 2022	Expiration Date 21 jan 2030	Number on ID: 104550614
	ify type of "Oth	License unless there is none; for ID", which may be any other u					
that he/she is authorized to and that, to the best of his/h indirectly owns 25% or more	Signer, listed a spen accounts or knowledge, a of the Merchal y certify that the	above as a Beneficial Owner or of for the Merchant at financial inst ill information provided above at at legal entity's equity interests w information listed above regard indicated document.	titutions, that bout each ind whose inform	all information provided abo dividual listed above is comp action is not provided above	ove about the Mo plete and correct . The Authorized	erchant legal entity and there is no ind Signer and the Pr	is complete and correct dividual who directly or ocessor's
ANY N. M.	Mar. 29, 2022		Date Signed	Authorized Signer Printed	Name Process		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	
_ 1 0 k/~ 1M 0 k/~	Mar. 29, 2022
Merchant's Signature	Date
Leah Marshall	Owner
Merchant's Printed Name	Title