

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					
Moody Cat Coffee, Inc			Moody Cat Coffee		
Merchant Legal Business Name			DBA Name		
114 Houston Ave			62 Charlie Burns Rd		
Mailing Address			DBA Address (Physica	l, No PO Boxes)	
Selmer	Tennessee 38375		Selmer	Tennessee 38375	
City	State Zip		City	State Zip	
6159875660			6159875660		
egal Phone #	Legal Fax #		DBA Phone #	DBA Fax #	
934339745	5 M _{Yrs.} 5 M _{Mos.}	New business New own	er Seasonal? Yes No List m	nonths	
ederal Tax ID # (Must be 9 digits)	Length Owned	Business Licens	e Date Opene	d: 09 nov 2023	
				u	
lerchant State registration	E-mail Ac	ddress: moodycatconeesnope	gmail.com Web site Address:		
Any prior No	Yes If yes: Persona	al 🔲 Business 🏻 If yes, how l o	ong		
ype of Sole Prop	rietorchin IIIC II Partr	perchin I I td Dartnerchin	Corp, check one: Public Private	Non Other	
JF- 3		p z.c. r draioromp	, dilati _ i dalla _ i iivate		
■ Retail 🔲 Restaurant 🔲 Lodgin	g Service Internet	% Mail% [Tel% Bus-to-Bus	<u></u> %	
	g Service Internet	%	Tel% Bus-to-Bus _	%	
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escription of Business		s; card charging policies; deli		oventoryprovide separate pages if ne	eeded):
escription of Business Detailed Description of Business (Coffee Shop, coffee mugs		s; card charging policies; deli		_	eeded):
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PATRIOT AC	T / Site Survey											
	REQUIREMENTS - and record information ame, physical address r identifying documen	To help to	the governmen	nt fight the furson (includ	inding of terroing business	orism and entities)	d money laundering	g activities, the bunt. What this	USA Pa	atriot Act requires for you: When you	all finand u open a	cial institutions to n account, we will
license or othe	r identifying documer	nts. Comp	olete Sections	I and II and	III. (*In Sec	tion II, Dr	river's License requ	ired use othe	er ID on	ly if no Driver's Lic	cense iss	sued.)
Business	Section 1: s Form of Identificat	ion		Applicat			Sec Individu	tion II: al Form of		Ite	Applica ms Revi	ble ewed:
			Dusiness No				Identifica					
			Business Na	me:								
Govt Issued Bu	usiness License		Date and Pla Issuance:	ace of		D	Privers License:	107424482		Name:	R	ebecca Platt
Tax Return							State ID:			Date of Birth:		3 nov 1992
Corporate Res			ID/Tax ID Nu	ımber: 93	34339745		assport:			DL/ID#:		07424482
Entity Agencies							Military ID: Mexican Consulate			Date of Issuand		
Business finan	cial Statement		Expiration Da	ate:		Ϊ́	D:			State of Issuan	ice: N	lone
Partnership Ag	reement							1		Expiration:		lov 04, 2030
			Type Fin'l S't	t		R	Resident Alien ID:			Address:		2 Charlie Burns
Section III								•		•		
On site visit	done by Sales Rep		Bu	ısiness Con	sistent with A	pplication	n (including any e-	Commerce add	lendum	s(s))		
Address of I	ocation inspected:		DBA Address	Lega	Address	URL	. listed in eComme	rce addendum		Other Address	s:	
Does name po	sted at business mat	ch name	on application	Yes 1	No		es inventory volume					
	have appropriate bus			_			store hours posted			er of employees:/	td>	
	nerchant's inventory? consistent with merc			Samples?	Yes No	Did yo	ou get Interior/exte Comments:	rior photos?	Yes 🗀	No		
,	Sales Representative		Je oi busiliess	? res			Date:					
	·											
* By signing ab address and (i	oove you hereby ackr n the case of informa	nowledge tion listed	that the inform I below in the e	nation listed e-Commerce	herein is true addendum(e and acc s)) indica	curate and was per ated URL(s) as app	sonally observe licable.	ed on th	e indicated docum	nent, and	at the indicated
					,		(2)					
Principal Infor	mation											
Principai iriioi	malion											
Principal's	Title	Date o	of Birth	Ownership	% of Time	Social S	Security # (Processo	or's privacy		Residential Addres	ss	Residential Phone
		Date o	of Birth	Ownership % / Years	% of Time Spent In		Security # (Processor collection and us			Residential Addres (City, State, Zip)		Residential Phone
Principal's		Date o	f Birth			policy fo		e of social				
Principal's		Date o	of Birth		Spent In	policy for security	or collection and us	e of social				
Principal's		Date o	of Birth		Spent In Business	policy for security	or collection and us numbers can be for curebancard.com)	e of social	62 Cha 38375)	
Principal's Name Rebecca Platt	Title Owner	Date o	of Birth	% / Years	Spent In Business	policy for security www.se	or collection and us y numbers can be foecurebancard.com)	e of social	38375	(City, State, Zip)	er, TN,	# 6159875660
Principal's Name	Title	Date o	of Birth	% / Years	Spent In Business	policy for security www.se	or collection and us y numbers can be foecurebancard.com)	e of social	38375	(City, State, Zip)	er, TN,	#
Principal's Name Rebecca Platt	Title Owner Co owner	Date o	of Birth	% / Years	Spent In Business	policy for security www.se	or collection and us y numbers can be foecurebancard.com)	e of social	38375 159 co	(City, State, Zip)	er, TN,	# 6159875660
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Principal's Name Rebecca Platt	Title Owner Co owner	Date o		% / Years	Spent In Business	policy for security www.se	or collection and us y numbers can be foecurebancard.com)	e of social	38375 159 co	(City, State, Zip) rlie Burns Rd, Selme untry club In, Selmer	er, TN,	# 6159875660 7319824746
Principal's Name Rebecca Platt Taylor Horton Bank Informa	Title Owner Co owner	Date o	/	% / Years 51/5 Months 49/5 Months	Spent In Business	policy for security www.se	or collection and us y numbers can be for ecurebancard.com)	e of social ound at	38375 159 co	(City, State, Zip) rlie Burns Rd, Selmeruntry club In, Selmer	er, TN,	# 6159875660 7319824746
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2 of 6

	3 of 6		Merchant initials RP
Processing Information			
Card Types Accepted:	All Visa/MasterCard/Discover Cards All Discover Cards JCB** American Express ** Diners/Carte Blanche**	MasterCard Credit Cards a Visa Credit Cards and Bus MasterCard Debit cards or Visa Debit cards only PIN Based Debit/EBT Card	siness Cards only nly
Projected total annual sales \$ Projected Visa/MC/DISC/Amex Sales Monthly \$6000.00 Annual \$ Projected Visa/MC/DISC/Amex High T \$20.00	Electronic key-entered (with impr Electronic card not present (w/ou OR Touch-tone card not present (wit Touch-tone card not present (no Mail/Telephone Order (card not pe eCommerce (card not present)	ints)	Projected avarage Visa/MC/DISC/Amex ticket size 5.00 Do you use a 3rd party fulfillment? No Yes If "yes" Contact name and phone number: Name: Phone:
If applicable, provide: video (TV), audico (es Telemarketing Catalog Internet Wo	rd of mouth Publications Mass/Direct (Please provide the 6 months of processing statements.) nonths \$ rovide existing merchant ID#:	ne most recent 3 months of processing
		T	
Merchant Owns Leases Location(. ,	How long at current locations(s)?:	
Name/address of mortgage holder/landle Other significant Merchant Contacts with			
American Express			
account. Existing AXP SE #:	and your AXP volume is less than \$1MM annua		
accepting AXP payments. AXP SE # :	ayments, and your annual volume is less than \$1		ou an AXP # for this account, so you can start

** 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.

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

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

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.

			ı	FEE S	CHEDULE					
** Equipment Options										
Model		Qty	Purchase New	Purc Refu	hase rbished	Rent	Purchase Other Source	Merchant Owned		Price
Terminal									\$	
Terminal									\$	
Printer									\$	
PIN Pad Imprinter		Purchase Only							\$	
Other		T dichase Only							\$	
									\$	
Shipping, handling and tax will be	billed in ac									
Equipment Billing to: Ship Equipment to:			Merchant Agent O DBA Legal Agent		or.					
Send Welcome Kit to:			DBA Legal Agent							
Merchant training provided by:			Processor Agent C							
SERVICE ACCEPTANCE AND F	TE SCUE	DULE								
		n Discount Rate	e % Per Item \$		Association %	n Dues & Asse	essments Pass Through		%	Per Item \$
Visa Qual Credit	3.79	T Cr Itom Q	Visa Mid-Qual Credit		,,,	T OF ROLL	Visa Non-Qual Credit		170	. or nom v
Master Card Qual Credit	3.79	<u> </u>	Master Mid-Card Qual Credit				Master Non-Card Qual Credit	·	1	
Discover Network - PayPal Qual Credit	3.79		Discover Netword - PayPal Mi	d-Oual C	redit		Discover Network - PayPal N			
American Express Qual Credit	3.79		American Express Mid-Qual C		reun		American Express Non-Qual			
Visa Qual Debit	3.79		Visa Mid-Qual Debit	i cuit			Visa Non-Qual Debit	Cicuit		
Master Card Qual Debit	3.79		Master Card Mid-Qual Debit				Master Card Non-Qual Debit			
Discover Network - PayPal Qual Debit	3.79		Discover Network - PayPal Mi	d-Oual D	ebit		Discover Network - PayPal N			
Pin Debit			EBT	`			Star		\$1 per mont	th
Rewards Pricing	l	l l					I			
Amex Rewards (Discount Rate \$ \$ Non-Bankcard Types Accepted JCB Card % Monthly Flat Fee: \$ Est. Annual Amex Volume: \$ AMEX Pay Frequency 3 \$ Miscellaneous Fees:	Diners	s Carte Blan Monthly Gro	ess Pay Daily G	rage A	Nor mex Ticket: \$	ss Discoun Trans Fe	t rate% O			
Monthly Statement Fee \$ 34.90 Chargeback/Retrieval Fee \$ 25								monthly		
ACH Debit \$1.00 Upon Accou	nt Approv	al AVS Fee \$	each CVV2 Fe	ee \$	each Tokenizat	ion Fee \$	one each Annual Fee \$_	lone		
** Administrative Maintenance	Fee \$	monthly	y ** PCI Non Complian	ice Fee	e \$monthl	y ** Gatewa	y Fee \$ month	ly		
Monthly bill minimum: None										
** Other \$ per	Descrip	tion	**	Other 9	None per No	ne Desc	ription			
** Other \$ permonth	Descrip	otion	** (Other 9	None mo	onth Desc	ription			
Early Termination Fee: \$	** PC	I monthly Fe								
Authorization Fees: \$ None	America	ın Express \$	None MasterCard	None \$	None Visa \$	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.

6	Merchant initials	RH

eCommerce Applicatio	n Addendum									
Number of e-Commerc	ce websites:		(If more than 1, complete, in			nitial and attach an additional copy of this page for each additional website)				
Website URL:		Website serv	er IP Address:	None		Website DBA:				
Customer Service: em	ail address:	moodycatco	ffeeshop@gmail.com	Telephon	e:	6159875660	List all links to other webs	sites:		
Web Hosting Service	Name:			Address:			Contact Telephone:			
Fullfillment House Nar	me:			Address:			Contact Telephone:			
How do you advertise:				(Attac	(Attach samples; e.g., catalog/print/broadcast/telemarketing script)					
Do you bill customer's Yes No	card before ship	pping product	or performing service		If Yes, how many days before?					
What is your return/re	fund policy?			Websi	Website Security Method:					
Digital Certificate Issu	er:			Digital	Cert	No(s)/Exp Date(s)			venership ed ☐ Individual	

5 of

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) 126/k/	Apr. 09, 2024	X1) 126/1/20	Apr. 09, 2024
Principal/Owner for Merchant	Date	Guarantor Signature (No Titles)	Date
Rebecca Platt	Owner	Rebecca Platt	
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	Drint Name	Title

Merchant initials RP

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 in this form is in addition to, not a substitute for, the information and certifications regarding the Merchant legal entity required elsewhere in the prescribed form of Merchant Application including any other Patriot Act/customer identification forms and taxpayer identification/withholding forms included therein or prescribed for use therewith. Notice: To help the government fight the funding of terrorism and money laundering activities, the USA Patriot Act requires all financial institutions to obtain, verify and record information that identifies each person (including business entities) who opens an account. What this means for you: When you open an account we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. In some instances we may use outside sources to

natificering activities, included a Patriot Act requires an account. What this means for yow will allow us to identity you. We may also ask to see yo confirm the information. Secure Bancard's privacy policy	u: When you open a ur driver's license or	n account we will ask for your rother identifying documents. In	n <mark>ame, address,</mark> n some instanc	date of birth, and	other information that
Section 1: Merchant Application Information (Must mate Apr. 09, 2024	h information in Merch	nant Application): Date Application	Signed (by Auth	norized Signer nam	ed below):
Merchant Legal Name: <u>Rebecca Platt</u> Merchant F	ederal Tax ID (as it ap	ppears on income tax return): <u>N</u>	one Me	rchant State of forn	nation/Incorporation:
TN Merchant Address: 62 Charlie Burns Rd, Selmer, Ti	N, 38375		Merchar	nt Entity Type	
Corporation					
Section 2: Beneficial Ownership and Management Infor arrangement, understanding, relationship or otherwise, own individuals does not exceed 50% of the equity interests of the individuals for which information is provided below exceeds managing the legal entity listed in Section 1, a "Control Pror Chief Operating Officer, Managing Member, General Partne column as the Control Prong, the Control Prong section below."	s 25% or more of the page of the page of the second of the	equity interests of the Merchant le the information below on additiona es if needed.) Information must be ntrol Prong include, but are not lin sident or Treasurer. If no other Be I.	gal entity identif I beneficial own provided for on	ied above. If the tot ers so that the total e individual with sig	al ownership of those ownership interests of inificant responsibility for
Beneficial Owner Legal Name Rebecca Platt		Title Owner			% of Legal Entity OwnerShip: 51 %
Individual's Home (Street) Address (No P.O. Box) 62 Charlie Burns Rd		City, State, Zip Selmer, TN, 38375			Date of birth 03 nov 1992
Individual has a Social Security Number or Individual Taxpa Number issued by US Government? ■ Yes □ No	ayer Identification	(SSN)/Individual Taxpayer Id ******7880	entification No. ((ITIN):	Control Prong?
Id Type:* ■ Driver's License □ Other State photo ID show Passport □ Resident Alien ID □ Other ID ±	ving residence	State/Country of Issuance TN	Date Issued 06 jul 2023	Expiration Date 04 nov 2030	Number on ID: 107424482
Beneficial Owner Legal Name Taylor Horton		Title Co owner	-	-	% of Legal Entity OwnerShip: 49 %
Individual has a Social Security Number or Individual Taxpa Number issued by US Government? ■ Yes □ No	ayer Identification	(SSN)/Individual Taxpayer Id ****7533	entification No. ((ITIN):	Control Prong?
Id Type:* ■ Driver's License □ Other State photo ID show Passport □ Resident Alien ID □ Other ID ±	ving residence	State/Country of Issuance TN	Date Issued 19 jun 2018	Expiration Date 19 jun 2026	Number on ID: 115271512
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 Taxpa Number issued by US Government? ☐ Yes ■ No	ayer Identification	(SSN)/Individual Taxpayer Id	entification No. ((ITIN):	Control Prong?
Id Type:* Driver's License Other State photo ID show Passport Resident Alien ID Other ID ±	ving residence	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Beneficial Owner Legal Name		Title	1	-	% of Legal Entity OwnerShip: None %
Individual's Home (Street) Address (No P.O. Box)		City, State, Zip Selmer, ,			Date of birth None
Individual has a Social Security Number or Individual Taxpa Number issued by US Government? ☐ Yes ■ No	ayer Identification	(SSN)/Individual Taxpayer Id	entification No. ((ITIN):	Control Prong?
Id Type:* Driver's License Other State photo ID shown Passport Resident Alien ID Other ID ±	ving residence	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Control Prong (and/or additional Beneficial Owner) Rebecca Platt	Legal Name	Title Owner		1	% of Legal Entity OwnerShip: 51 %
Individual's Home (Street) Address (No P.O. Box) 62 Charlie Burns Rd		City, State, Zip Selmer, TN, 38375			Date of birth 03 nov 1992
Individual has a Social Security Number or Individual Taxpa Number issued by US Government? 📕 Yes 🗌 No	ayer Identification	(SSN)/Individual Taxpayer Id	entification No. ((ITIN):	Control Prong?
Id Type:* ■ Driver's License □ Other State photo ID shown Passport □ Resident Alien ID □ Other ID ±	ving residence	State/Country of Issuance TN	Date Issued 06 jul 2023	Expiration Date 04 nov 2030	Number on ID: 107424482
*For US persons provide unexpired Driver's License unless Country of issuance. ± Specify type of "Other ID", which ma photograph or similar safeguard.	there is none; for non- y be any other unexpi	-US persons ID Type may be une red government-issued document	xpired Resident evidencing natio	Alien ID, or Passpo onality or residence	ort/Other ID± and and bearing a
Certifications and Signatures: The undersigned Authorized Signer, listed above as a Bene that he/she is authorized to open accounts for the Merchand that, to the best of his/her knowledge, all information prindirectly owns 25% or more of the Merchant legal entity's e Representative, each hereby certify that the information list correct and was personally observed on the indicated docur	at financial institutions ovided above about ea quity interests whose ed above regarding the	s, that all information provided abo ach individual listed above is com information is not provided above	ove about the Mo plete and correct . The Authorized	erchant legal entity t and there is no inc I Signer and the Pro	is complete and correct lividual who directly or ocessor's
Apr. 09, Rebecca Pla					
Apr. 09, Rebecca Pla	att				
2024 Authorized Sig	ner Date S	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	
_ 12h/k 10.	Apr. 09, 2024
Merchant's Signature	Date
Rebecca Platt	Owner
Merchant's Printed Name	Title