

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				
Tammy L Warren			Vintage on Main	
Merchant Legal Business Name			DBA Name	
125 N Main St			125 N Main St	
Mailing Address			DBA Address (Physical, No PO Boxes)	
Brighton	Tennessee 38011		Brighton	Tennessee 38011
City	State Zip		City	State Zip
9016172328			9012815051	
Legal Phone #	Legal Fax #		DBA Phone #	DBA Fax #
991152236	· — —	usiness New owner Seasonal?	Yes No List months	
Federal Tax ID # (Must be 9 digits)	Length Owned	Business License	Date Opened: 01 feb 2022	
	- "ALL V	intageonmain2024@aol.com Web sit		
Merchant State registration	E-mail Address:	Web sit	e Address:	
Any prior No	Yes If yes: Personal Busin	ness If yes, how long		
Type of Sole Prop	orietorship 🔲 LLC 🔲 Partnership 📗	Ltd Partnership Corp, check on	e: Public Private Non	Other
Business Type				
Retail Restaurant Lodging	g Service Internet% N	1ail%	% Bus-to-Bus%	
Description of Business				
Detailed Description of Business (i	including products/services; card cf	narging policies; delivery methods; v	whether own/finance inventoryprovide	e separate pages if needed):
Mailing Address (select	egal DBA Location Contact:	Tammy Warren	Phone #	9012815051
	5 — —			
Refund/Return Policy				
■ No refund ■ Refund in 30 days	or loss Morehandisa	Other:		
No return Return in 30 days	or less werchandise	Other.		
American Express Disclosure	9			
American Express Disclosure				
The "NCR" party listed throughout	this Application and the Merchant	Agreement is your acquirer for Ame	rican Express, or will convey American	Exper ss sales on your behalf:
	Transmission and moromatics	January January and Autor Toll Pullo		, on your bonding
NCR Payment Solutions, LLC 864 Spring Street, Atlanta, GA 303	308			
004 Spring Street, Atlanta, GA 303	100			
, A., A	\			
X Manahant Simustana	<u>, </u>	Tammy Warren / Owner		Feb. 21, 2024
Merchant Signature		Print Name/Title		Date:

Phone #' (No 800 #s)

None

None None

T W 2 of 6 Merchant initials____ PATRIOT ACT / Site Survey PATRIOT ACT REQUIREMENTS - To help the government fight the funding of terrorism and money laundering activities, the USA Patriot Act requires all financial institutions to obtain, verify and record information that identifies each person (including business entities) who opens an account. What this means for you: When you open an account, we will ask for your name, physical address, date of birth, taxpayer identification number and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. Complete Sections I and II and III. (*In Section II, Driver's License required -- use other ID only if no Driver's License issued.) Section II: Individual Form of Identification Section 1: Business Form of Identification Applicable Items Reviewed: Applicable Items Reviewed: **Business Name:** Date and Place of 054003188 Govt Issued Business License Drivers License: Name: Tammy Warren Tax Return State ID Date of Birth: 20 sep 1962 Corporate Resolution ID/Tax ID Number: 991152236 Passport: DL/ID#: 054003188 **Entity Agencies** Military ID Date of Issuance: Mexican Consulate **Business financial Statement Expiration Date:** State of Issuance: Partnership Agreement Expiration: Sep 11, 2025 Type Fin'l S't Resident Alien ID: 625 Plantation Rd Address Section III On site visit done by Sales Rep Business Consistent with Application (including any e-Commerce addendums(s)) DBA Address Address of location inspected: Legal Address ■ URL listed in eCommerce addendum Other Address: Does name posted at business match name on application Ves No Does inventory volume appear to be sufficient? Yes No Does location have appropriate business signage Yes No Are store hours posted? ■ Yes □ No Number of employees:/td> Did you view merchant's inventory? Yes No Get Samples? Yes No Did you get Interior/exterior photos? Yes No Was inventory consistent with merchant's type of business?
Yes Comments: * Signature of Sales Representative: Date * By signing above you hereby acknowledge that the information listed herein is true and accurate and was personally observed on the indicated document, and at the indicated address and (in the case of information listed below in the e-Commerce addendum(s)) indicated URL(s) as applicable. Principal Information Principal's Date of Birth Ownership % of Time Social Security # (Processor's privacy **Residential Address Residential Phone** % / Years Name Spent In policy for collection and use of social (City, State, Zip) **Business** security numbers can be found at www.securebancard.com) 625 Plantation Rd, Munford, TN, 9012815051 100/New ****1437 Tammy Warren Owner 8058 Bank Information Name of Financial Institution Account number Routing # Phone # Contact Date Opened Regions *****8255 064000017 *AUTHORIZATION FOR AUTOMATIC FUNDS TRANSFER (ACH): The Merchant Bank (defined below) is authorized to initiate or transmit credit and/or debit and/or check entries to the account identified relating to the above account for the services contemplated under this Agreement. Said authority is granted to Merchant Bank's processor and their agents. REQUIRED: ATTACH VOIDED CHECK ☐ Checking account ☐ Savings account ☐ Bank GL account Please select one for ACH account type listed above:

Product Sold

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

Trade / Business References

Account #

None

Trade Name

None

lone

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Processing Information				
Card Types Accepted:	 All Visa/MasterCard/Discover Cards All Discover Cards JCB** American Express ** Diners/Carte Blanche** 	MasterCard Credit Cards an Visa Credit Cards and Busi MasterCard Debit cards onl Visa Debit cards only PIN Based Debit/EBT Card	ness Cards only	
Projected total annual sales \$ Projected Visa/MC/DISC/Amex Sales Monthly \$3000.00 Annual \$ Projected Visa/MC/DISC/Amex High T \$1000.00	Electronic key-entered (with impr Electronic card not present (w/ou OR Touch-tone card not present (with Ficket Touch-tone card not present (no Mail/Telephone Order (card not present)	rints)	!	ex ticket size 50.00 carty fulfillment? yes If "yes" and phone number:
If applicable, provide: video (TV), audicolor Do you authorize carrier to deliver w/o How do you advertise? Yellow page Have you ever accepted credit cards be statements. If you are a MO/TO or e-C Actual chargeback volume for most recommendations?	es Telemarketing Catalog Internet Woodefore? Yes No If Yes: Processor Name Commerce merchant, please provide most recent	ord of mouth Publications Mass/Direc (Please provide the 6 months of processing statements.) months \$ rovide existing merchant ID#:	e most recent 3 months o	y days? 0-2 days rs 60-90 days
		T		
Merchant Owns Leases Location(Name/address of mortgage holder/landle Other significant Merchant Contacts with	ord:	How long at current locations(s)?:		
American Express				
Existing Accounts: If you currently accept AXP payments, account. Existing AXP SE #: If you currently accept AXP payments New Accounts:	in excess of \$1MM annually, please provide you ayments, and your annual volume is less than \$1	r existing AXP#, so so we can convey this	to AXP on your behalf.	

If you do not currently have an AXP #, and your annual volume is more than \$1MM, we will contact AXP on your behalf.

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.

^{**} 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.

				F	EE S	CHEDU	LE						
** Equipment Options													
				Purchase		hase				rchase	Merchant		
Model Terminal		Q	ιy	New	Retu	rbished		Rent	Oti	her Source	Owned	\$	Price
Terminal												\$	
Printer												\$	
PIN Pad												\$	
Imprinter				Purchase Only		_	-					_	
Other												\$	
												\$	
Shipping, handling and tax will be	billed in a	ddition to ti	ne eg	uipment price listed a	above.								
Equipment Billing to:				chant 🔲 Agent 🔲 Ot									
Ship Equipment to:				A Legal Agent		er:							
Send Welcome Kit to:				A Legal Agent									
Merchant training provided by:			Pro	cessor Agent C	ther:								
SERVICE ACCEPTANCE AND F	EE SCHE	DULE											
Discount Rates Interchange Pa	ss Through	n Discount F	ate	% Per Item \$			Association	Dues & Asse	essmer	nts Pass Through			
Rate 1	%	Per Item \$	Ra	te 2			%	Per Item \$	Rate 3	3		%	Per Item \$
Visa Qual Credit	3.79		Vis	a Mid-Qual Credit					Visa N	Non-Qual Credit			
Master Card Qual Credit	3.79		Ma	ster Mid-Card Qual Credit						r Non-Card Qual Credit			
Discover Network - PayPal Qual Credit	3.79		_	cover Netword - PayPal Mic	d-Oual C	redit				ver Network - PayPal No	on-Qual Credit		
American Express Qual Credit	3.79		+	erican Express Mid-Qual C	_				1	can Express Non-Qual			
Visa Qual Debit	3.79		+	a Mid-Qual Debit	rcuit				-	Von-Qual Debit	orealt .		
			+	-					1				
Master Card Qual Debit	3.79			ster Card Mid-Qual Debit	1015	- 1- 1-				r Card Non-Qual Debit	OI D-I-1		
Discover Network - PayPal Qual Debit	3.79		+	cover Network - PayPal Mic	ı-Quai D	ebit			1	ver Network - PayPal No	on-Quai Debit		
Pin Debit			EB	Т					Star			\$1 per mon	th
Rewards Pricing Visa Rewards (Discount Rate \$ 3.7)	9 Per l	tem				MC Wo	rld Card (E	Discount Ra	te \$ 3.7	Per Item			
Amex Rewards (Discount Rate \$ 3	.79 Per	Item				Discove	r Rewards	(Discount	Rate \$	Per Item			
Non-Bankcard Types Accepted													
JCB Card %	Diner	s Carte Bl	anch	e%		Americ	an Expres	ss Discoun	t rate?	% OI	R		
Monthly Flat Fee: \$		Monthly C	ross			•		Trans Fe	ee +	% OR			
Est. Annual Amex Volume: \$_	one	_		Est. Aver									
AMEX Pay Frequency 3 c	lay	15 day		30 day Amex F	ees di	sclosed	in this se	ction are b	illed b	y American Exp	ress		
Miscellaneous Fees:													
Monthly Statement Fee \$ 59.95	Applica	ation/Setu) Fee	None SACH Reject	ct/Cha	nge Fee	\$ 25.00	Online Me	erchar	nt Portal \$	monthly		
Chargeback/Retrieval Fee \$ 25.	00/15. @ac h	Monthly	Min								each		
ACH Debit \$1.00 Upon Accoun	it Approv	al AVS Fe	e \$	each CVV2 Fe	e \$	each T	okenizati	on Fee \$	one eac	ch Annual Fee \$_	lone		
** Administrative Maintenance	Fee \$	mont	hly *	PCI Non Complian	ce Fee	None S	monthly	/ ** Gatewa	y Fee	S month	ly		
Monthly bill minimum:													
** Other \$ per	Descrip	tion		** (Other	None \$	per	Desc	ription	n			
** Other \$ per	Descrip	tion		** (Other	None \$	per	nth Desc	riptior	n			
Early Termination Fee: \$ None	** PC	I monthly	Fee	None \$									
Authorization Fees: \$	America	ın Expres		one MasterCard	None \$	Visa	None \$	Discover	\$				

See Sections 13.b.iv and 18 of the Agreement for other fees that may be assessed due to the action or inaction of Merchant.

5 of 6	Merchant initials	ΤW

eCommerce Applicatio	n Addendum									
Number of e-Commerc	ce websites:		(If more than 1, con	nplete, ir	initial and attach an additional copy of this page for each additional website)					
Website URL:		Website server IP Address:		None		Website DBA:				
Customer Service: em	ail address:	vintageonmain2024@aol.com		Telephone: 901		9016172328	List all links to other websites:			
Web Hosting Service I	Name:			Addre	ss:		Contact Telephone:			
Fullfillment House Na	me:	A		Addre	ss:		Contact Telephone:			
How do you advertise					(Attach samples; e.g., catalog/print/broadcast/telemarketing script)					
Do you bill customer's Yes No	card before ship	pping product	or performing ser			If Yes, how many days before?				
What is your return/re	fund policy?				Website Security Method:					
Digital Certificate Issu	er:				Digital C	Cert No(s)/Exp Date(s	5)		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 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 ther documents bearing Merchant's and Guarantor(s)'s sign

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) AM (A)	Feb. 21, 2024	X1) AWNAM	Feb. 21, 2024
Principal/Owner for Merchant	Date	Guarantor Signature (No Titles)	Date
Tammy Warren	Owner	Tammy Warren	
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
Drint Name	Title	Print Name	Title

ΤW

Merchant initials___

Merchant Beneficial Ownership and Management Information Certification: The following information and certifications concerning beneficial ownership, and the identification of beneficial owner(s), of the Merchant identified in the Merchant Application referenced below, must be provided for the Merchant if a legal entity includes a corporation, limited liability company or other entity that is formed by filing of a public document with a Secretary of State or similar office, a general partnership, and any similar business entity formed in the United States). (This form need not be used for a Merchant identified in the Merchant Application as a "sole proprietor" or "sole proprietorship", provided the prescribed forms of Merchant Application including any Patriot Act/customer identification forms and taxpayer identification/withholding forms included therein or prescribed for use therewith reflect such sole proprietorship status and are completed and executed by such sole proprietor and the Processor's representative.) The beneficial ownership/management information and certification in this form is in addition to, not a substitute for, the information and certifications regarding the Merchant legal entity required elsewhere in the prescribed 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

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will allow us to identity yo	u. We may also	ask to see your o	driver's license or o	account we will ask for your ther identifying documents. ww.securebancard.com/Privac	In some instanc	date of birth, and es we may use ou	other information that tside sources to
Section 1: Merchant Appli Feb. 21, 2024	cation Informat	i on (Must match in	nformation in Mercha	nt Application): Date Application	on Signed (by Autl	horized Signer nam	ed below):
	ammy Warren		`	ears on income tax return):			nation/Incorporation:
TN Merchant Address:	625 Plantation R	d, Munford, TN, 38	8058		Merchai	nt Entity Type	
Section 2: Beneficial Own arrangement, understanding individuals does not exceed individuals for which informs managing the legal entity is	g, relationship or 50% of the equi- ation is provided ted in Section 1, naging Member,	otherwise, owns 2 by interests of the Nobelow exceeds 50° a "Control Prong". General Partner, F	5% or more of the ed Merchant, provide the %. (Use extra copies Examples of a Cont President, Vice President	ormation below on each individuity interests of the Merchant information below on addition if needed.) Information must frol Prong include, but are not I dent or Treasurer. If no other E	legal entity identifnal beneficial own be provided for on imited to: Chief E:	ied above. If the tot ers so that the total e individual with sig xecutive Officer. Ch	al ownership of those ownership interests of prificant responsibility for ief Financial Officer.
Beneficial Owner Legal N Tammy Warren	ame			Title Owner			% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) A 625 Plantation Rd	Address (No P.O	. Box)		City, State, Zip Munford, TN, 38058			Date of birth 20 sep 1962
Individual has a Social Sec Number issued by US Gove			r Identification	(SSN)/Individual Taxpayer	dentification No.	(ITIN):	Control Prong?
Id Type:* ■ Driver's Licens Passport □ Resident Alier			g residence	State/Country of Issuance TN	Date Issued 11 sep 2017	Expiration Date 11 sep 2025	Number on ID: 054003188
Beneficial Owner Legal N	ame			Title	1	1	% of Legal Entity OwnerShip: None %
Individual has a Social Sec Number issued by US Gove	_		r Identification	(SSN)/Individual Taxpayer	dentification No.	(ITIN):	Control Prong?
Id Type:* Driver's Licens Passport Resident Alier		,	g residence	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Beneficial Owner Legal N	ame			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 Sec Number issued by US Gove			r Identification	(SSN)/Individual Taxpayer	dentification No.	(ITIN):	Control Prong?
Id Type:* Driver's Licens Passport Resident Alier			g residence	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Beneficial Owner Legal N	ame			Title			% of Legal Entity OwnerShip: None %
Individual's Home (Street)	Address (No P.O	. Box)		City, State, Zip Munford, ,			Date of birth None
Individual has a Social Sec Number issued by US Gove		, ,	r Identification	(SSN)/Individual Taxpayer	dentification No.	(ITIN):	Control Prong?
Id Type:* Driver's Licens Passport Resident Alier		,	g residence	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Control Prong (and/or Tammy Warren	additional Bene	eficial Owner) Leg	jal Name	Title Owner	1	1	% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) A 625 Plantation Rd	Address (No P.O	. Box)		City, State, Zip Munford, TN, 38058			Date of birth 20 sep 1962
Individual has a Social Sec Number issued by US Gove	•		r Identification	(SSN)/Individual Taxpayer *****1437	dentification No.	(ITIN):	Control Prong?
Id Type:* ■ Driver's Licens Passport □ Resident Alier			g residence	State/Country of Issuance TN	Date Issued 11 sep 2017	Expiration Date 11 sep 2025	Number on ID: 054003188
	cify type of "Othe			IS persons ID Type may be un d government-issued docume			
Certifications and Signatu The undersigned Authorize that he/she is authorized to and that, to the best of his/h indirectly owns 25% or more	ires: d Signer, listed al open accounts fo er knowledge, al e of the Merchan y certify that the	or the Merchant at I information provid I legal entity's equi information listed a	financial institutions, ded above about eac ty interests whose in above regarding the i nt.	Prong, who has signed the Me that all information provided a h individual listed above is cor formation is not provided abov dentity and the identification d	bove about the M pplete and correc re. The Authorizet ocument of each	erchant legal entity t and there is no ind d Signer and the Pr individual listed abo	is complete and correctividual who directly or occessor's ove, is complete and
			Authorized Signer Signature	Date Signed Author	orized Signer Prin	ited Name Process Signatu	

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	
_AM \ M	Feb. 21, 2024
Merchant's Signature	Date
Tammy Warren	Owner
Merchant's Printed Name	Title