

Secure Bancard, LLC 1500 Abbey Court | Alpharetta, GA 30004 1-855-271-1500

APPLICATION FOR MERCHANT AGREEMENT

SYNOVUS BANK (Merchant Bank) 1125 First Avenue, Columbus, GA 31901 706-649-4900

Processor's Sales Rep Name: Impact PaySystem CP

Business Information								
Victory Health of Oneonta LLC					Victory Health of Oneo	nta		
Merchant Legal Business Name					DBA Name			
1231 Gunter Ave					28252 State Hwy 75 #1-	2		
Mailing Address					DBA Address (Physical, I			
Guntersville	Alabama	35976			Oneonta		Alabama	35121
City	State	Zip			City		State	Zip
205-625-3621					2565821066			
Legal Phone #	Legal Fax #		•		DBA Phone #		DBA Fax #	
852735341	32 _{1Yrs.}	32 Mos. New b	usiness New owner	Seasonal?	Yes No List mor	nths		
Federal Tax ID # (Must be 9 digits)	Length C					lan 1 1000		
			Business License		Date Opened:			
Merchant State registration		E-mail Address: _ <mark>V</mark>	ictoryHealthOneonta@d	outlook.com Web site	e Address:	https:/	/www.victo	ry.healthcare/us
Any prior No	Yes If yes:	Personal Busin	ness If yes, how long	1				
Type of Sole Prop	rietorship 📕 L	.LC Partnership	Ltd Partnership 🔲 Co	orp, check on	e: Public Private	Non	Other	
Business Type								
Retail Restaurant Lodging	Service	Internet% N	1ail% 🔲 .	Tel	% Bus-to-Bus	%		
Description of Business								
Detailed Description of Business (i Chiropractic Health care Mailing Address (select		ucts/services; card cl	narging policies; delive		vhether own/finance inve	entoryprovide	2565821066	
Patund/Paturn Policy								
Refund/Return Policy								
☐ No refund ☐ Refund in 30 days	or less Me	erchandise	Other:					
American Express Disclosur	9							
The "JetPay" party listed throughout behalf: JetPay Merchant Services 3361 Boyington Drive, Suite 180 Carrollton, TX 75006	ut this Applica	tion and the Merchar	t Agreement is your ac	equirer for Am	erican Express, or will c	onvey America	n Experess	sales on your
x _ Rus				chert / Owner			Sep. 08, 2	2020
Merchant Signature			Print Nan	ne/Title			Date:	

Phone #' (No 800 #s)

RB

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 5688373 Govt Issued Business License Drivers License: Name: Richard Bechert Tax Return State ID Date of Birth: Jan. 1, 1962 Corporate Resolution ID/Tax ID Number: 815359804 Passport: DL/ID#: 5688373 **Entity Agencies** Military ID Date of Issuance: Mexican Consulate **Business financial Statement Expiration Date:** State of Issuance: Partnership Agreement Expiration: Aug 11, 2020 Type Fin'l S't Resident Alien ID: 323 Branum Ln 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) 323 Branum Ln, Union Grove, AL, Richard Bechert 100/32 vrs 256-506-6610 Owner ***4423 35175 Bank Information Name of Financial Institution Account number Routing # Phone # Contact Date Opened Citizens **8206 062206431 *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 Please select one for ACH account type listed above: ☐ Checking account ☐ Savings account ☐ Bank GL account Trade / Business References

Product Sold

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

Trade Name

Account #

2 of 6

	3 of 6		Merchant initials	R B
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 B MasterCard Debit cards Visa Debit cards only PIN Based Debit/EBT Ca	Business Cards only only	
Projected total annual sales \$	Electronic card-swiped transactic		Projected avarage Visa/MC/DISC/Amex ticl	ket size <u>50.00</u>
Projected Visa/MC/DISC/Amex Sales Monthly \$30000.0 Annual \$, , ,	,	Do you use a 3rd party	Yes
Projected Visa/MC/DISC/Amex High \$1500.00	Touch-tone card not present (with Touch-tone card not present (no Mail/Telephone Order (card not present)	imprints)%	If "yo Contact name and Name: Phone:	d phone number:
	NOTE: TOT	FAL (must equal 100%)		
	nternet: supply copy of print advertising, catalogs a lio tape (Radio or IVR), and Web-page screen prin o getting signature?		Do you bill your customer prior shipped? If yes, how many day 3-30 days 31-60 days Over 90 days	vs? 0-2 davs
How do you advertise? ☐ Yellow pag	es Telemarketing Catalog Internet Wo	ord of mouth Publications Mass/Di	rect mail Other	
Have you ever accepted credit cards statements. If you are a MO/TO or e-C	before? Yes No If Yes: Processor Name Commerce merchant, please provide most recent	(Please provide 6 months of processing statements.)	the most recent 3 months of pro	ocessing
Actual chargeback volume for most re	ecent 3 months \$6 n	months \$		
# of locations? If yo	u are affiliated with an existing account, please pr	rovide existing merchant ID#:		
List the names of each of your inde	ependent contractors or agents or merchant so	ervicers that will have access to card	lholder data:	
		T.,		
Merchant Owns Leases Location Name/address of mortgage holder/landl	.,	How long at current locations(s)?:		
Other significant Merchant Contacts with				
American Express				
Existing Accounts: If you currently accept AXP payments account. Existing AXP SE #:	s, and your AXP volume is less than \$1MM annua	.lly, you must submit your existing AXP#	‡. We will assign you a new AXP	# for this
If you currently accept AXP payments	s in excess of \$1MM annually, please provide you	r existing AXP#, so so we can convey the	his to AXP on your behalf.	
New Accounts: If you do not currently accept AXP # paccepting AXP payments. AXP SE #:	payments, and your annual volume is less than \$1	LMM, if you request AXP, we will assign	you an AXP # for this account,	so you can start
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 mo	ore than \$1MM annually, you may be moved direct	tly to AXP. Opt out of AXP Offers and P	Promotions: If you do not wish to	receive future

** 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

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, JetPay as processor, and not Merchant Bank, will settle American Express.

						FEE SCH	EDULE					
** Equipment Option	าร											
Model	13			Qty	Purchase New	Purchas Refurbis		Rent	Purchase Other Source	Merchan Owned	t	Price
Terminal				Ų.γ.	New	Keluibis	ileu	Keit	Other Source	Owned	\$	
Terminal											\$	
Printer											\$	
PIN Pad											\$	
Imprinter Other	SOFTWARE	:			Purchase On	lly					\$	
Other	SOFTWARE										\$	
Shipping, handling a	nd tax will he	hilled in ad	ldition to	the ea	uinment price	listed above						
Equipment Billing to:					rchant Agen							
Ship Equipment to:						Agent Other:						
Send Welcome Kit to					A Legal A							
Merchant training pro	ovided by:			Pro	cessor Age	nt 🔲 Other:						
SERVICE ACCEPT	ANCE AND F	EE SCHEI	DULE									
_				Rate c).30 % Per l	ltem \$ <u>0.10</u>	Associatio	n Dues & As	ssessments Pass Through			
Rate 1		%	Per Item		te 2		%	Per Item \$	Rate 3		%	Per Item \$
Visa Qual Credit				Vis	a Mid-Qual Credit				Visa Non-Qual Credit			
Master Card Qual Credit		0.30	0.10	Ma	ster Mid-Card Qual	Credit			Master Non-Card Qual Cre	dit		
Discover Network - PayPal	Qual Credit			Dis	cover Netword - Pa	ayPal Mid-Qual Credit			Discover Network - PayPal	Non-Qual Credit		
American Express Qual Cre	edit	0.10	0.10	Am	nerican Express Mic	d-Qual Credit			American Express Non-Qu	al Credit		
Visa Qual Debit				Vis	a Mid-Qual Debit				Visa Non-Qual Debit			
Master Card Qual Debit				Ма	ster Card Mid-Qual	Debit			Master Card Non-Qual Del	oit		
Discover Network - PayPal	Qual Debit			Dis	cover Network - Pa	yPal Mid-Qual Debit			Discover Network - PayPal	Non-Qual Debit		
Pin Debit				EB	Т				Star		\$1 per mon	th
			•	•			•	•	•			
Rewards Pricing												
Visa Rewards (Disco	ount Rate \$	Per It	em			МС	C World Card (Discount F	Rate \$Per Item			
Amex Rewards (Disc	count Rate \$ 0	.10 Per	Item 0.10)		Dis	scover Reward	ls (Discour	nt Rate \$ Per Iter	n		
Non-Bankcard Type	es Accepted											
JCB Card %		Diners	Carte E	Blanch	e%	An	nerican Expre	ss Discou	ınt rate%	OR		
■ Monthly Flat Fe	90. \$		Monthly	Gross	Pay D	aily Gross Pay	Petail \$	Trans	Fee + % OR			
in Monthly Flat Po	cc.		violitiny	GIUSS	ray 🗀 De	ally Gloss Fay	- Retail \$	114113	70 OK			
Est. Annual Ame	x Volume: \$_	one			Est	t. Average Ame	Noi K Ticket: \$	те				
AMEX Pay Freque	ency 🔲 3 c	lay	15 da	y	30 day A	mex Fees disclo	sed in this s	ection are	billed by American Ex	press		
Miscellaneous Fees	5.											
Monthly Stateme	nt Fee \$ 10.00	Applica	tion/Set	up Fee	None \$ ACF	l Reject/Change	Fee \$ 25.00	Online I	Merchant Portal \$	monthly		
Chargeback/Retri	ieval Fee \$ 25.	<u>00/15</u> . @ ach	Month	ly Min	imum: \$ None	Voice Auth/	ARU Fee \$ 1.9	5ACI	H Fee \$_None	each		
ACH Debit \$1.00 U	Upon Accour	nt Approva	al AVS F	ee \$	each CV	/V2 Fee \$ ea	ach Tokeniza	ion Fee \$	None each Annual Fee	None \$		
** Administrative	Maintenance	Fee \$	e mor	nthlv **	* PCI Non Con	npliance Fee \$	None month	ly ** Gatev	None vay Fee \$ mon	thly		
None	None					No	ne No	ne				
** Other \$	per	Descrip	tion	_		** Other \$	per	Des	scription			

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.

Early Termination Fee: \$ None

** PCI monthly Fee \$____

Authorization Fees: \$ None American Express \$ MasterCard \$ None Visa \$ Discover \$

Merchant initials	RI
Merchant initials	1.0

eCommerce App	lication Addendum									
Number of e-Con	nmerce websites:			(If more that	n 1, complete, i	nitial and attac	h an additional d	opy of this page for	each additio	nal website)
Website URL:	https://www.victory.h	ealthcare/us/	Website serv	er IP Addre	ess:		Website DBA:			
Customer Servic	e: email address:		VictoryHealt	hOneonta@	outlook.com	Telephone:	205-625- 3621	List all links to o websites:	ther	
Web Hosting Ser	vice Name:					Address:		Contact Telepho	ne:	
Fullfillment Hous	e Name:					Address:		Contact Telepho	ne:	
How do you adve	ertise:				(Attach sam	ples; e.g., cat	alog/print/broa	dcast/telemarketi	ng script)	
Do you bill custo Yes No	mer's card before ship	ping product	or performing	service?	If Yes, how r before?	nany days				
What is your retu	rn/refund policy?				Website Sec	urity Method:	1			
Digital Certificate	lssuer:				Digital Cert I	No(s)/Exp Dat	e(s)		Ow Share	renership ed Individual

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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 JetPay and Secure Bancard's OptBlue program for American Express, by signing below, I represent that 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 Acceptance Agreement ("American Express Agreement"), and that all information provided herein is true, complete, and accurate. I authorize JetPay, Secure Bancard, and American Express Travel Related Services Company, Inc. ("American Express") and American Express's agents and Affiliates to verify the information in this 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 and American Express and American Express's agents and Affiliates to inform me directly, or inform the entity above, about the contents of reports about me that they have requested from consumer reporting agencies. Such information will include the name and address of the agency furnishing the report. I also authorize American Express to use the reports on me from consumer reporting agencies for marketing and administrative purposes. I am able to read and understand the English language. Please read the American Express Privacy Statement at http://www.americanexpress.com/privacy to learn more about how American Express to use the Pages at 1-800-528-5200. I understand that upon American Express' approval of the application, the entity will be provided 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	
XI) Russian	Sep. 08, 2020	XI) Ruff	Sep. 08, 2020
Principal/Owner for Merchant	Date	Guarantor Signature (No Titles)	Date
Richard Bechert	Owner	Richard Bechert	
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 R B

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 confirm the information. Secure Bancard's p

confirm the information. S	ecure Bancard's	orivacy policy car	n be found at http://wv	ther identifying documents. I ww.securebancard.com/Privacy	y%20Policy.pdf	-	
Sep. 08, 2020	cation informatio	n (Must match in	iformation in Merchar	nt Application): Date Application	n Signea (by Auth	orized Signer name	ea below):
	tichard Bechert 323 Branum Ln, U			ears on income tax return):8		rchant State of form t Entity Type	nation/Incorporation:
individuals does not exceed individuals for which informa	50% of the equity ation is provided b ted in Section 1, a naging Member, 0	interests of the I elow exceeds 50 a "Control Prong". General Partner, I	Merchant, provide the %. (Use extra copies . Examples of a Contr President, Vice Presic	rmation below on each individuity interests of the Merchant I information below on addition if needed.) Information must bol Prong include, but are not lilent or Treasurer. If no other B	al beneficial owne	ers so that the total e individual with sig	ownership interests of nificant responsibility for
Beneficial Owner Legal Na Richard Bechert	ame			Title Owner			% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) A 323 Branum Ln	Address (No P.O.	Box)		City, State, Zip Union Grove, AL, 35175			Date of birth Jan. 1, 1962
Individual has a Social Section Number issued by US Gove	•		r Identification	(SSN)/Individual Taxpayer Id *****4423	dentification No. (ITIN):	Control Prong?
Id Type:* ■ Driver's Licens Passport □ Resident Alien			g residence 🗌	State/Country of Issuance AL	Date Issued Nov. 14, 2016	Expiration Date Aug. 11, 2020	Number on ID: 5688373
Beneficial Owner Legal Na	ame			Title			% of Legal Entity OwnerShip: None %
Individual has a Social Sect Number issued by US Gove			r Identification	(SSN)/Individual Taxpayer Id	dentification No. (TIN):	Control Prong?
Id Type:* Driver's Licens Passport Resident Alien			g residence 🗌	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Beneficial Owner Legal Na	ame			Title	1	1	% of Legal Entity OwnerShip: None %
Individual's Home (Street) A	Address (No P.O.	Box)		City, State, Zip			Date of birth None
Individual has a Social Sect Number issued by US Gove			r Identification	(SSN)/Individual Taxpayer Id	dentification No. (ITIN):	Control Prong?
Id Type:* Driver's Licens Passport Resident Alien		•	g residence	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Beneficial Owner Legal Na	ame			Title			% of Legal Entity OwnerShip: None %
Individual's Home (Street) A	Address (No P.O.	Box)		City, State, Zip Union Grove, ,			Date of birth None
Individual has a Social Sect Number issued by US Gove			r Identification	(SSN)/Individual Taxpayer Id	dentification No. (ITIN):	Control Prong?
Id Type:* Driver's Licens Passport Resident Alien		•	g residence	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Control Prong (and/or Richard Bechert	additional Benef	icial Owner) Leç	gal Name	Title Owner	·		% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) A 323 Branum Ln	Address (No P.O.	Box)		City, State, Zip Union Grove, AL, 35175			Date of birth Jan. 1, 1962
Individual has a Social Section Number issued by US Gove	,		r Identification	(SSN)/Individual Taxpayer Id *****4423	dentification No. (ITIN):	Control Prong?
Id Type:* ■ Driver's Licens Passport □ Resident Alien		•	g residence 🗌	State/Country of Issuance AL	Date Issued Nov. 14, 2016	Expiration Date Aug. 11, 2020	Number on ID: 5688373
*For US persons provide un Country of issuance. ± Spec photograph or similar safegu	ify type of "Other	icense unless the ID", which may b	ere is none; for non-U e any other unexpired	S persons ID Type may be und I government-issued documen	expired Resident and evidencing nation	Alien ID, or Passpo mality or residence	rt/Other ID± and and bearing a
that he/she is authorized to and that, to the best of his/h indirectly owns 25% or more Representative, each hereb correct and was personally of	I Signer, listed ab open accounts for er knowledge, all e of the Merchant y certify that the in	the Merchant at information provi legal entity's equi nformation listed	financial institutions, ded above about each ity interests whose inf above regarding the in	Prong, who has signed the Mer that all information provided al n individual listed above is com formation is not provided above dentity and the identification do	pove about the Me aplete and correct e. The Authorized	erchant legal entity and there is no ind Signer and the Pro	is complete and correct ividual who directly or ocessor's
Rife	Sep. 08,	Richard					
	2020	Bechert	Authorized Signer Signature	Date Signed Author	orized Signer Prin	ited Name Proces	

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.

Richard Bechert Owner	Merchant Signature	
Merchant's Signature Date Richard Bechert Owner		
Merchant's Signature Date Richard Bechert Owner		
Richard Bechert Owner	RE .	Sep. 08, 2020
	Merchant's Signature	Date
Merchant's Printed Name Title	Richard Bechert	Owner
	Merchant's Printed Name	Title