

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								
Jasper Feed, Seed, and Supply Inc	;				Jasper Feed, Seed, an	d Supply Inc		
Merchant Legal Business Name			_	_	A Name			
1506 9th Avenue				4	506 9th Avenue			
Mailing Address			-	DE	A Address (Physical,	No PO Boxes)		
Jasper	Alabama	35501		,	Jasper		Alabama	35501
City	State	Zip	_	Cit	у		State	Zip
2053845547	2052213853			:	2053845547		20522138	53
Legal Phone #	Legal Fax #		_	DE	BA Phone #		DBA Fax #	
710929406	17 Yrs.	17 Mos. New b	usiness New owner	Seasonal?	Yes No List mo	onths		
Federal Tax ID # (Must be 9 digits)	Length O	wned	Duningan Linean		Data Onemad	Jan. 1, 2003	l	
			Business License		Date Opened	:		
Merchant State registration		_ E-mail Address: J	asperfeedseed@ymail.con	Web site A	ddress:			
Any prior	Yes If yes:	Personal Busi	ness If yes, how long					
ype of Sole Prop	rietorship 🔲 L	LC Partnership	Ltd Partnership Corp	o, check one:	Public Private	Non	Other	
usiness Type								
🛚 Retail 🗌 Restaurant 🔲 Lodging	Service	Internet% N	∕lail% ∏ Te	el	% Bus-to-Bus	%		
escription of Business					_	_		
escription of Business Detailed Description of Business (in feed, seed, boots, clothing, and feed)	ncluding produ rtilizer			methods; who	_	_	de separate p	
escription of Business Detailed Description of Business (in feed, seed, boots, clothing, and seed, clothing, clot	ncluding produ rtilizer	ıcts/services; card cl	harging policies; delivery	methods; who	ether own/finance inv	_		
Description of Business Detailed Description of Business (in feed, seed, boots, clothing, and feed, seed, se	ncluding produ rtilizer egal DBA	Location Contact:	harging policies; delivery	methods; who	ether own/finance inv	_		
Detailed Description of Business (in feed, seed, boots, clothing, and feed Mailing Address (select Lefund/Return Policy No refund Refund in 30 days	ncluding produ rtilizer egal DBA	Location Contact:	harging policies; delivery John Lawson	methods; who	ether own/finance inv	_		
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	or less Met	Location Contact:	harging policies; delivery John Lawson Other:	methods; who	ether own/finance inv	entoryprovid	205384554	sales on your

PATRIOT ACT / Site Survey

Busines	Section 1: s Form of Identificat	tion		Applical Items Revi	ble ewed:		Indivi		n II: Form of ation					
			Business Na	ame:										
Govt Issued F	susiness License		Date and Pla	ace of		D	rivers License:	6	6448945		Name:		John Lav	wson
Tax Return	Additional Electrica		Issuance:				tate ID:		3440040		Date of Birth:		Sept. 19	
Corporate Re	solution		ID/Tax ID N	umber: 7	10929406		assport:	-			DL/ID#:		6448945	
Entity Agencie			,				ilitary ID:				Date of Issuan			
	ncial Statement		Expiration D	ate:			exican Consula	te			State of Issuar	nce:	AL	
Partnership A			P			IC): 				Expiration:		Mar 06, :	2021
T dittieromp / t	greement		Type Fin'l S	't		R	esident Alien ID):			Address:			ers Road
Section III			1 71:										<u> </u>	
On site visi	t done by Sales Rep		☐ Bu	usiness Con	sistent with A	pplication	n (including any	e-Cor	mmerce adde	endums	s(s))			
Address of	location inspected:		DBA Address	Lega	l Address	URL	listed in eComn	nerce	addendum		Other Addres	SS:		
	<u>'</u>													
	osted at business mat				No		s inventory volu					/k.al>		
	have appropriate bus merchant's inventory?			│ No Samples? │	Yes No		store hours pos ou get Interior/ex	-			er of employees: No	/lu>		
	consistent with merc				I les II ivo	Diu yc	Comments:	KLETIOI	priotos: I	ES	INU			
0	Sales Representative						Date:							
* By signing a address and (bove you hereby ackr in the case of informa	nowledge	that the inform	nation listed e-Commerc	herein is true e addendum(s	and acc	urate and was p ted URL(s) as a	erson	ally observed ble.	d on the	e indicated docur	ment, an	d at the	indicated
,					,		ζ.,							
Principal Info	rmation													
Principal's	Title	Date	of Birth	Ownersh	ip % of Time	Social S	Security # (Proce	ssor's	s privacy		Residential Addre	ess	Reside	ential Phon
Name				% / Years	Spent In	policy f	or collection and	l use d	of social		(City, State, Zip)	#	
					Business	security	/ numbers can b	e foun	nd at					
						www.se	curebancard.co	m)						
John Lawson	Owner			100/17		****4790)			-	ers Road, Nauvoo	, AL,	2055225	5076
										35578				
Bank Informa	ation													
Name of Finar				Account nui	mhor		Routing #		Phone #		Contact	Date O	nened	
	iciai iristitutiori			*****5616	ilibei		061100606		FIIOHE#		Contact	Date Of	Jeneu	
Synovus				2010			001100606							
***************************************	*************	44710 51	INDO TO ANO	FED (4.011)	The Manuels of		(1-611		ale e siene al de lise	141 - 4			l - l- it	-1/
	ZATION FOR AUTON e account identified re			, ,			,							
	. REQUIRED: ATTACH	-		ount for the	services cont	emplatet	a unuer uns Agn	ceme	iii. Jaiu autiii	Jilly 13	granted to Merci	iaiit Daii	k s proc	essoi and
Please sele	ct one for ACH acco	ount type	listed above	: CI	hecking acco	unt 🔲 S	avings accoun	t 🔲 B	ank GL acco	ount				
Trade / Busir	ness References													
Trade Name		Acco	unt #		Product So	ld			Phone #' (N	lo 800	#s)			
		ı												
Other busi	nesses in which mer	chant or	a principal a	re now or p	reviously hav	ve been	involved as ow	ner/o	perator/dire	ctor:				

	3 of 6		Merchant initialsJL	
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 \$120000_00Annual \$ Projected Visa/MC/DISC/Amex High T \$2000.00	Electronic key-entered (with impr Electronic card not present (w/ou OR Touch-tone card not present (with Touch-tone card not present (no Mail/Telephone Order (card not present)	ints) None % t imprints) 5 % n imprints)% imprints)%	Projected avarage Visa/MC/DISC/Amex ticket size 75.00 Do you use a 3rd party fulfillment? No Yes If "yes" Contact name and phone number: Name: Phone:	
If applicable, provide: video (TV), audi Do you authorize carrier to deliver w/o How do you advertise? Yellow page Have you ever accepted credit cards to statements. If you are a MO/TO or e-C Actual chargeback volume for most re # of locations? If you No	es Telemarketing Catalog Internet Wo pefore? Yes No If Yes: Processor Name Commerce merchant, please provide most recent	rd of mouth Publications Mass/Direct (Please provide the 6 months of processing statements.) nonths \$ ovide existing merchant ID#:	he most recent 3 months of processing	
		I		_
Merchant Owns Leases Location	. ,	How long at current locations(s)?:		
Name/address of mortgage holder/landle Other significant Merchant Contacts with				
American Express Existing Accounts:	, and your AXP volume is less than \$1MM annual	lly, you must submit your existing AXP#. \	We will assign you a new AXP # for this	
New Accounts:	in excess of \$1MM annually, please provide your ayments, and your annual volume is less than \$1	,	•	
If you do not currently have an AXP #,	and your annual volume is more than $\$1MM$, we	will contact AXP on your behalf.		

** 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.

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

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

					FEE SCHED	JLE					
** Equipment Option:	S										
No. del			04	Purchase	Purchase		D	Purchase	Merchan	t	D
Model Terminal			Qty	New	Refurbished	1	Rent	Other Source	Owned	\$	Price
Terminal										\$	
Printer										\$	
PIN Pad				Durch Out						\$	
Imprinter Other	SOFTWARE			Purchase Only						\$	
Other	JOHTWAIL	-								\$	
•									•		
Shipping, handling an	nd tax will be	<u>billed in ad</u>		equipment price list erchant Agent							
Equipment Billing to: Ship Equipment to:				BA Legal Agent							
Send Welcome Kit to:	:			BA Legal Age							
Merchant training pro				rocessor Agent							
SERVICE ACCEPTA		EE SCUEI	NII E								
SERVICE ACCEPTA	ANCE AND F	EE SCHEL	JULE								
Discount Rates I	nterchange Pa	ass Through	Discount Rate	% Per Iter	m \$	Association	Dues & Ass	essments Pass Through			
Rate 1		%	Per Item \$	Rate 2		%	Per Item \$	Rate 3		%	Per Item \$
Visa Qual Credit		3.79	١	/isa Mid-Qual Credit				Visa Non-Qual Credit			
Master Card Qual Credit		3.79	1	Master Mid-Card Qual Cre	edit			Master Non-Card Qual Cred	lit		
Discover Network - PayPal C	Qual Credit	3.79	[Discover Netword - PayPa	al Mid-Qual Credit			Discover Network - PayPal	Non-Qual Credit		
American Express Qual Cred	dit	3.79	,	American Express Mid-Qu	ual Credit			American Express Non-Qua	l Credit		
Visa Qual Debit		3.79	١	/isa Mid-Qual Debit				Visa Non-Qual Debit			
Master Card Qual Debit		3.79	1	Master Card Mid-Qual De	ebit			Master Card Non-Qual Deb	it		
Discover Network - PayPal C	Qual Debit	3.79		Discover Network - PayPa				Discover Network - PayPal			
Pin Debit				EBT				Star		\$1 per mon	th
								1			
Visa Rewards (Discou							Discount Rass	Rate \$ 3.79 Per Item			
JCB Card % Monthly Flat Fe Est. Annual Amex AMEX Pay Freque Miscellaneous Fees:	e: \$	one	Carte Blance Monthly Gross 15 day	ss Pay Daily	y Gross Pay 🗌 Average Amex Ti	Retail \$ Non	e		DR press		
Monthly Statemen Chargeback/Retrie ACH Debit \$1.00 U ** Administrative N ** Other \$	Jpon Accour Maintenance per None	each Approva Fee \$\frac{None}{2}\$ Descript	Monthly Mi	each CVV2	2 Fee \$ each	J Fee \$ 1.95	ACH N ion Fee \$_ y ** Gatewa	one each Annual Fee \$			
Authorization Fee	None	America	ا 1 Express \$_	None MasterCa	None ard \$ Vis	None a \$	Discove	r \$			

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	JL

eCommerce Applicatio	n Addendum								
Number of e-Commerc	ce websites:		(If more than 1, c	omplete, ir	nitial and	attach an additional co	ppy of this page for each addi	tional website)	
Website URL:		Website serv	er IP Address:			Website DBA:			
Customer Service: em	ail address:	jasperfeedse	ed@ymail.com	Telephone:		2053845547	List all links to other websites:		
Web Hosting Service	Name:			Address	::		Contact Telephone:		
Fullfillment House Nar	ne:			Address	;:		Contact Telephone:		
How do you advertise:					(Attacl	h samples; e.g., cata	log/print/broadcast/telema	rketing script)	
Do you bill customer's Yes No	card before ship	pping product	or performing s	ervice?	If Yes, before	how many days ?			
What is your return/re	fund policy?				Website Security Method:				
Digital Certificate Issu	er:				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 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 your privacy and how American Express uses your information. I understand that I may opt out of marketing communications by visiting this website or contacting American Express 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	
×1) J.J	May. 20, 2020	x1) 2 4	May. 20, 2020
Principal/Owner for Merchant	Date	Guarantor Signature (No Titles)	Date
John Lawson	Owner	John Lawson	
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_ 6 of 6 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 Activatomer identification forms and taxpayer identification/withholding forms included therein or prescribed forms of Merchant Application including any Patriot Activatomer identification forms and taxpayer identification/withinolding 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 regarding the Merchant legal entity required elsewhere in the prescribed form of Merchant Application including any other Patriot Activatomer identifications 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 privacy policy can be found at http://www.securebancard.com/Privacy%20Policy.pdf Section 1: Merchant Application Information (Must match information in Merchant Application): Date Application Signed (by Authorized Signer named below): May. 20, 2020 Merchant Legal Name: ____John Lawson AL Merchant Address: 522 Myers Road, Nauvoo, AL, 35578 Merchant Entity Type

Section 2: Beneficial Ownership and Management Information. Provide the information below on each individual who directly or indirectly, through any contract, arrangement, understanding, relationship or otherwise, owns 25% or more of the equity interests of the Merchant legal entity identified above. If the total ownership of those individuals does not exceed 50% of the equity interests of the Merchant, provide the information below on additional beneficial owners so that the total ownership interests of individuals for which information is provided below exceeds 50%. (Use extra copies if needed.) Information must be provided for one individual with significant responsibility for managing the legal entity listed in Section 1, a "Control Prong". Examples of a Control Prong include, but are not limited to: Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President or Treasurer. If no other Beneficial Owner identified below is identified in the right column as the Control Prong, the Control Prong section below must be completed.

Beneficial Owner Legal Name John Lawson	Title Owner			% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) Address (No P.O. Box) 522 Myers Road	City, State, Zip Nauvoo, AL, 35578			Date of birth Sept. 19, 1979
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? ■ Yes □ No	(SSN)/Individual Taxpayer Id ****4790	lentification No. (I	TIN):	Control Prong?
Id Type:* ■ Driver's License □ Other State photo ID showing residence □ Passport □ Resident Alien ID □ Other ID ±	State/Country of Issuance AL	Date Issued April 27, 2017	Expiration Date March 6, 2021	Number on ID: 6448945
Beneficial Owner Legal Name	Title			% of Legal Entity OwnerShip: None %
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? ☐ Yes ☐ No	(SSN)/Individual Taxpayer Id	lentification No. (I	TIN):	Control Prong?
Id Type:* Driver's License Other State photo ID showing residence Passport Resident Alien ID Other ID ±	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Beneficial Owner Legal Name	Title			% of Legal Entity OwnerShip: None %
Individual's Home (Street) Address (No P.O. Box)	City, State, Zip			Date of birth None
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? ☐ Yes ☐ No	(SSN)/Individual Taxpayer Id	lentification No. (I	TIN):	Control Prong?
Id Type:* Driver's License Other State photo ID showing residence Passport Resident Alien ID Other ID ±	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Beneficial Owner Legal Name	Title			% of Legal Entity OwnerShip: None %
Individual's Home (Street) Address (No P.O. Box)	City, State, Zip Nauvoo, ,			Date of birth None
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? ☐ Yes ☐ No	(SSN)/Individual Taxpayer Id	lentification No. (I	TIN):	Control Prong?
Id Type:* Driver's License Other State photo ID showing residence Passport Resident Alien ID Other ID ±	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Control Prong (and/or additional Beneficial Owner) Legal Name John Lawson	Title Owner	•		% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) Address (No P.O. Box) 522 Myers Road	City, State, Zip Nauvoo, AL, 35578			Date of birth Sept. 19, 1979
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? ■ Yes □ No	(SSN)/Individual Taxpayer Id ****4790	lentification No. (I	TIN):	Control Prong?
Id Type:* ■ Driver's License □ Other State photo ID showing residence □ Passport □ Resident Alien ID □ Other ID ±	State/Country of Issuance AL	Date Issued April 27, 2017	Expiration Date March 6, 2021	Number on ID: 6448945
				.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,

*For US persons provide unexpired Driver's License unless there is none; for non-US persons ID Type may be unexpired Resident Alien ID, or Passport/Other ID± and Country of issuance. ± Specify type of "Other ID", which may be any other unexpired government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

Certifications and Signatures:

Corporation

Certifications and Signatures:

The undersigned Authorized Signer, listed above as a Beneficial Owner or Control Prong, who has signed the Merchant Application on behalf of the Merchant, hereby certifies that he/she is authorized to open accounts for the Merchant at financial institutions, that all information provided above about the Merchant legal entity is complete and correct and that, to the best of his/her knowledge, all information provided above about each individual listed above is complete and correct and there is no individual who directly or indirectly owns 25% or more of the Merchant legal entity's equity interests whose information is not provided above. The Authorized Signer and the Processor's Representative, each hereby certify that the information listed above regarding the identity and the identification document of each individual listed above, is complete and correct and was personally observed on the indicated document.

Da	<u>P</u>	May. 20,	John				
		2020	Lawson	Authorized Signer Signature	Date Signed	Authorized Signer Printed Name	Processor's Rep. Signature
Date Signed	Processor's F	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.
- 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	
	May. 20, 2020
Merchant's Signature	Date
John Lawson	Owner
Merchant's Printed Name	Title