

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					
Jeanine Smith				Jeanine's Cafe	
Merchant Legal Business Name			_	DBA Name	
PO Box 515				1200 Hwy 70 East	
Mailing Address			_	DBA Address (Physical, No PO Bo	xes)
Burns	Tennessee	37029		Dickson	Tennessee 37055
City	State	Zip		City	State Zip
6157409988				6152187400	
Legal Phone #	Legal Fax #			DBA Phone #	DBA Fax #
412066973	7 Yrs.	7 Y Mos. New b	ousiness New owner Seaso	nal? Yes No List months	
Federal Tax ID # (Must be 9 digits)	Length O	wned	Business License	Date Opened: 04 mar	2015
		1	BIRD1978@COMCAST.NET Web	· · · · · · · · · · · · · · · · · · ·	
Merchant State registration		_ E-mail Address: _	Web	o site Address:	
Any prior No	Yes If yes:	Personal Busi	ness If yes, how long		
Type of Sole Prop	rietorship 🔲 L	LC Partnership	Ltd Partnership Corp, check	one: Public Private Non	Other
Business Type					
Retail Restaurant Lodging	Service	Internet% N	∕ail% □ Tel	% Bus-to-Bus%	
Description of Business					
Detailed Description of Business (i Restaurant	ncluding produ	icts/services; card c	harging policies; delivery method	ds; whether own/finance inventoryp	rovide separate pages if needed):
Mailing Address (select	egal 🗌 DBA 📗	Location Contact:	Jeanne Sinui	Phone #	0132107400
Refund/Return Policy					
	_				
No refund Refund in 30 days	or less Mer	rchandise	Other:		
Amorican Evarence Disalectur					
American Express Disclosure					
The "NCD" party listed throughout	this Application	n and the Merchant	Agreement is your acquirer for A	merican Express, or will convey Ame	rican Evner ee ealee on vour hehalf
The 14011 party listed till oughout	инэ Аррисаци	i and the Merchant	Agreement is your acquirer for P	anonean Express, or will convey Affie	mean expersos sales on your behalf
NCR Payment Solutions, LLC	100				
864 Spring Street, Atlanta, GA 303	808				
V					
X			Jeanine Smith / Owner	er	Jun. 07, 2022
Merchant Signature			Print Name/Title		Date:

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 054030649 Govt Issued Business License Drivers License: Name: Jeanine Smith Tax Return State ID Date of Birth: 23 sep 1960 Corporate Resolution ID/Tax ID Number: 412066973 Passport: DL/ID#: 054030649 **Entity Agencies** Military ID Date of Issuance: Mexican Consulate **Business financial Statement Expiration Date:** State of Issuance: Partnership Agreement Expiration: Sep 24, 2028 Type Fin'l S't Resident Alien ID: 445 Beechwood Dr 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) 445 Beechwood Dr, Burns, TN, 100/7 Years *****6973 6152187400 leanine Smith Owner 37029 Bank Information Name of Financial Institution Account number Routing # Phone # Contact Date Opened ****1182 irst Federal Bank 264171270 *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: Trade / Business References Trade Name Account # Product Sold Phone #' (No 800 #s) None None None None lone None Other businesses in which merchant or a principal are now or previously have been involved as owner/operator/director:

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PATRIOT ACT / Site Survey

	3 of 6		Merchant initialsJS
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	usiness Cards only only
Projected total annual sales \$ Projected Visa/MC/DISC/Amex Sal Monthly \$32000.00 Annual \$ Projected Visa/MC/DISC/Amex Hig \$3000.00	Electronic key-entered (with imprises Electronic card not present (w/out OR Touch-tone card not present (with h Ticket Touch-tone card not present (no in Mail/Telephone Order (card not present)	ints)	Projected avarage Visa/MC/DISC/Amex ticket size 25.00 Do you use a 3rd party fulfillment? No Yes If "yes" Contact name and phone number: Name: Phone:
		TE (Mast equal 2007)	
If applicable, provide: video (TV), a Do you authorize carrier to deliver to the liver of liver of the liver of liv	Internet: supply copy of print advertising, catalogs a udio tape (Radio or IVR), and Web-page screen print Wo getting signature? No Yes ages Telemarketing Catalog Internet Words before? Yes No If Yes: Processor Name — e-Commerce merchant, please provide most recent 6 at recent 3 months \$ 6 m you are affiliated with an existing account, please produced the produced of the produc	rd of mouth Publications Mass/Dir (Please provide 6 months of processing statements.) nonths \$ ovide existing merchant ID#:	the most recent 3 months of processing
Merchant Owns Leases Locati	on(s)?	How long at current locations(s)?:	
Name/address of mortgage holder/lar	ndlord:		
Other significant Merchant Contacts v	vith third parties:		
American Express Existing Accounts:			
_	nts, and your AXP volume is less than \$1MM annuall	ly, you must submit your existing AXP#	. We will assign you a new AXP # for this
If you currently accept AXP paymen	nts in excess of \$1MM annually, please provide your	existing AXP#, so so we can convey the	nis to AXP on your behalf.
	# payments, and your annual volume is less than \$1 #:	MM, if you request AXP, we will assign	you an AXP # for this account, so you can start
If you do not currently have an AXF	P#, and your annual volume is more than \$1MM, we	will contact AXP on your behalf.	
offers or promotions of AXP produc	more than \$1MM annually, you may be moved direct tests or services from AXP via offline or on-line means that it may take some time, consistent with applicable	(such as traditional mail and telephone), please contact customer service at the phone

** 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.

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.

Call Secure Bancard, LLC Customer Service at: 1-855-271-1500

					FEE S	CHEDU	LE										
** Equipment Options																	
Equipment Options			Purchase		Durc	hase		1		Pur	cha	200	Mou	chant			
Model			Qty	New		rbished		Rent				Source		ned			Price
Terminal																\$	
Terminal											4					\$	
Printer					-					_						\$	
PIN Pad Imprinter				Purchase Only												\$	
Other				T dichase Only												\$	
																\$	
Shipping, handling and tax will be	billed in a	ddition to	_														
Equipment Billing to: Ship Equipment to:				rchant Agent C A Legal Agent		ar.											
Send Welcome Kit to:				A Legal Agent		,1,											
Merchant training provided by:			_	cessor Agent (
				•													
SERVICE ACCEPTANCE AND F	EE SCHE	DULE															
Discount Rates Interchange Pa	ass Throug	n Discoun	t Rate	% Per Item \$			Association	Dues & A	Asse	ssmen	ts P	ass Through					
Rate 1	%	Per Item	\$ Ra	te 2			%	Per Item	\$	Rate 3					%		Per Item \$
Visa Qual Credit	3.79		Vis	a Mid-Qual Credit						Visa No	on-Q	ual Credit				+	
Master Card Qual Credit	3.79		_	ster Mid-Card Qual Credit							_	-Card Qual Credit				+	
Discover Network - PayPal Qual Credit	3.79			cover Netword - PayPal M	lid-Oual C	redit						etwork - PayPal Non-	Oual Cre	dit		+	
American Express Qual Credit	3.79		_	nerican Express Mid-Qual (xpress Non-Qual Cre				+	
Visa Qual Debit	3.79			a Mid-Qual Debit	orcuit							ual Debit	·uit			+	
	3.79		_	ster Card Mid-Qual Debit												+	
Master Card Qual Debit Discover Network - PayPal Qual Debit	3.79				id Ouel D	a la la						d Non-Qual Debit	Ouel Deb	.14		+	
, ,	3.19			cover Network - PayPal M	iu-Quai D	enit					ei ive	etwork - PayPal Non-	Quai Dei	л			
Pin Debit			EB	<u> </u>						Star					\$1 per m	ontn	1
Rewards Pricing																	
Visa Rewards (Discount Rate \$ 3.1							rld Card (E					Per Item					
Amex Rewards (Discount Rate \$_	Per	Item				DISCOVE	er Rewards	S (DISCOL	ınt F	Rate \$	0.70	Per Item					
Non-Bankcard Types Accepted																	
JCB Card %	Diner	s Carte I	Blanch	e%		Americ	an Expres	ss Disco	ount	rate%	6	OR					
Monthly Flat Fee: \$		Monthly	Gross	Pay Daily G	roce D	ov	otail ¢	Trans	. E0	o +	06	OR					
■ Monthly Flat Fee. \$		WOILLIN	Giuss	ray 🗀 Daily G	1055 F	ау 🗀 г	Cetan J	IIalis	o re	e	_ 70	OK					
Est. Annual Amex Volume: \$_	lone			Est. Ave	rage A	mex Tic	Non- ket: \$	е									
AMEX Pay Frequency 3	day	15 da	y	30 day Amex I	Fees di	sclosed	in this se	ction ar	e bi	lled by	y Aı	merican Expres	s <u>s</u>				
Miscellaneous Fees:																	
				None			25.00					None					
Monthly Statement Fee \$	— Applica	ation/Set	up Fee	ACH Reje	ct/Cha	nge Fee	\$	Online	Ме	rchan	t Po	ortal \$ m	onthly				
Chargeback/Retrieval Fee \$ 25	<u>.00/15</u> . @ acl	n Month	lly Min	imum: \$ None V	oice Au	ıth/ARU	Fee \$ None	<u> </u>	CH E	Batch	Fee	\$ None	eac	h			
ACH Debit \$1.00 Upon Accou	nt Approv	al AVS F	ee \$	each CVV2 F	ee \$	each 1	okenizati	on Fee	No \$	ne eac	h A	Nor nnual Fee \$	ne				
** Administrative Maintenance	e Fee \$	mo	nthly *	* PCI Non Complia	nce Fee	None S	monthly	/ ** Gate	ewa	y Fee	Nc \$	one monthly					
None None ** Other \$ per	Descrip	otion		**	Other	None \$	Nor per	ne De	escr	iption							
Early Termination Fee: \$	** PC	I month	ly Fee	None \$													
Authorization Fees: \$	America	an Expre	No ss \$	one MasterCard	None \$	Visa	None \$	Disco	ver	\$							

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	JS

eCommerce Applicatio	n Addendum								
Number of e-Commerc	ce websites:		(If more than 1, co	mplete, ir	nitial and a	attach an additional co _l	py of this page for each additiona	al website)	
Website URL:		Website serv	er IP Address:	None		Website DBA:			
Customer Service: em	ail address:	TBIRD1978@COMCAST.NET		Telephone:		6157409988	List all links to other website		
Web Hosting Service I	Name:			Addres	ss:		Contact Telephone:		
Fullfillment House Nar	me:			Addres	s:		Contact Telephone:		
How do you advertise:	:				(Attach samples; e.g., catalog/print/broadcast/telemarketing script)				
Do you bill customer's card before shipping product or performing service Yes No		rvice?	If Yes, how many days before?						
What is your return/re	fund policy?				Website	e 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 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	
X 1)	Jun. 07, 2022	X 1)	Jun. 07, 2022
Principal/Owner for Merchant	Date	Guarantor Signature (No Titles)	Date
Jeanine Smith	Owner	Jeanine Smith	
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

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 busines:

entities) who opens an account. Wha will allow us to identity you. We may	t Act requires all financial institutions it this means for you: When you oper <mark>also ask to see your driver's license</mark> ard's privacy policy can be found at http	n an account we will ask for your r or other identifying documents. In	name, address, n some instanc	date of birth, and	other information tha
Section 1: Merchant Application Info	rmation (Must match information in Me	rchant Application): Date Application	Signed (by Auth	norized Signer nam	ed below):
Merchant Legal Name: Jeanine Smit	th Merchant Federal Tax ID (as it	t appears on income tax return): N	one Me	rchant State of forn	nation/Incorporation:
TN Merchant Address: 445 Beechw	ood Dr, Burns, TN, 37029		Merchar	nt Entity Type	·
Sole Proprietor			<u></u>		
arrangement, understanding, relationsh individuals does not exceed 50% of the individuals for which information is prov managing the legal entity listed in Sectic Chief Operating Officer, Managing Men	Management Information. Provide the ip or otherwise, owns 25% or more of the equity interests of the Merchant, providided below exceeds 50%. (Use extra coon 1, a "Control Prong". Examples of a Caber, General Partner, President, Vice Pol Prong section below must be completed.	ne equity interests of the Merchant le the the information below on additions pies if needed.) Information must be Control Prong include, but are not lin President or Treasurer. If no other Be	egal entity identif al beneficial own e provided for on nited to: Chief Ex	ied above. If the tot ers so that the total e individual with sig recutive Officer, Ch	al ownership of those ownership interests of nificant responsibility for ief Financial Officer,
Beneficial Owner Legal Name Jeanine Smith		Title Owner			% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) Address (No 445 Beechwood Dr	P.O. Box)	City, State, Zip Burns, TN, 37029			Date of birth 23 sep 1960
Individual has a Social Security Numbe Number issued by US Government? ■		(SSN)/Individual Taxpayer Id	lentification No. ((ITIN):	Control Prong?
Id Type:* ■ Driver's License □ Other Passport □ Resident Alien ID □ Other		State/Country of Issuance TN	Date Issued 24 sep 2020	Expiration Date 24 sep 2028	Number on ID: 054030649
Beneficial Owner Legal Name		Title			% of Legal Entity OwnerShip: None 9
Individual has a Social Security Number Number issued by US Government?		(SSN)/Individual Taxpayer Id	lentification No. ((ITIN):	Control Prong?
Id Type:* Driver's License Other Passport Resident Alien ID Other		State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Beneficial Owner Legal Name		Title			% of Legal Entity OwnerShip: None 9
Individual's Home (Street) Address (No	P.O. Box)	City, State, Zip			Date of birth None
Individual has a Social Security Number Number issued by US Government?		(SSN)/Individual Taxpayer Id	lentification No. ((ITIN):	Control Prong?
Id Type:* Driver's License Other Passport Resident Alien ID Other	State photo ID showing residence	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Beneficial Owner Legal Name		Title		<u> </u>	% of Legal Entity OwnerShip: None 9
Individual's Home (Street) Address (No	P.O. Box)	City, State, Zip Burns, ,			Date of birth None
Individual has a Social Security Number Number issued by US Government?		(SSN)/Individual Taxpayer Id	lentification No. ((ITIN):	Control Prong?
Id Type:* Driver's License Other Passport Resident Alien ID Other		State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Control Prong (and/or additional Jeanine Smith	Beneficial Owner) Legal Name	Title Owner			% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) Address (No 445 Beechwood Dr	P.O. Box)	City, State, Zip Burns, TN, 37029			Date of birth 23 sep 1960
Individual has a Social Security Number Number issued by US Government?		(SSN)/Individual Taxpayer Id	lentification No. ((ITIN):	Control Prong?
Id Type:* ■ Driver's License □ Other Passport □ Resident Alien ID □ Other		State/Country of Issuance TN	Date Issued 24 sep 2020	Expiration Date 24 sep 2028	Number on ID: 054030649
*For US persons provide unexpired Driv Country of issuance. ± Specify type of " photograph or similar safeguard.	ver's License unless there is none; for n Other ID", which may be any other unex	on-US persons ID Type may be une kpired government-issued document	xpired Resident evidencing nation	Alien ID, or Passpo onality or residence	ort/Other ID± and and bearing a
Certifications and Signatures: The undersigned Authorized Signer, list that he/she is authorized to open accou and that, to the best of his/her knowledgindirectly owns 25% or more of the Mer Representative, each hereby certify that correct and was personally observed or		ons, that all information provided about teach individual listed above is com se 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
Jun. 07, 2022	Jeanine Smith Authorized Signer Date Signature	e 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	
Merchant's Signature	Jun. 07, 2022 Date
Jeanine Smith Merchant's Printed Name	Owner Title