

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

usiness Information							
Gary M Mantell DPM				Gary M Mantell DPM	1		
Merchant Legal Business Name				DBA Name			
5180 Park Ave #220				5180 Park Ave #220			
lailing Address				DBA Address (Physic	al, No PO Boxes)		
Memphis	Tennessee 38119			Memphis		Tennessee 3	8119
ity	State Zip			City		State Zip	
901-682-4668				901-484-1987			
egal Phone #	Legal Fax #			DBA Phone #		DBA Fax #	
621239705	36 y _{Yrs.} 36 y _{Mos.}	New business	New owner Seas	onal? Yes No List i	months		
ederal Tax ID # (Must be 9 digits)	Length Owned	Puoin	ess License	Data Open	od. March 1, 198	35	
				Date Open	eu		
erchant State registration	E-mail A	ddress: gmantelide	om@gmail.com W	eb site Address:			
ny prior No I	Yes If yes: Person	al Business If y	es, how long				
Retail Restaurant Lodgin	ig Service internet _	90 IVIAII	%	% Bus-to-Bus	90		
	(including products/service			ods; whether own/finance i	nventoryprovide		s if needed
etailed Description of Business (Podiatrist	(including products/service	Gary Ma		ods; whether own/finance i	nventoryprovide	e separate page 901-484-1987	s if needed
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_	egal DBA Location s or less Merchandise re t this Application and the I	Contact: Gary Ma	ntell	Phone # American Express, or will		901-484-1987	on your bel

Phone #' (No 800 #s)

2 of 6 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 067398203 Govt Issued Business License Drivers License: Name: Gary Mantell Tax Return State ID: Date of Birth: March 1, 1985 Corporate Resolution ID/Tax ID Number: 62-1239705 Passport: DL/ID#: 067398203 Entity Agencies Military ID Date of Issuance: Mexican Consulate **Business financial Statement** Expiration Date: State of Issuance: Partnership Agreement Expiration Jan 08, 2025 6317 Common Oaks Ct #102 Type Fin'l S't Resident Alien ID: Address: Section III Business Consistent with Application (including any e-Commerce addendums(s)) On site visit done by Sales Rep Address of location inspected: DBA Address Legal Address URL listed in eCommerce addendum Other Address: Does inventory volume appear to be sufficient? Yes No Does name posted at business match name on application Yes No Are store hours posted? Yes No Number of employees:/td> Does location have appropriate business signage Yes No 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? Tyes 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 Title Date of Birth Ownership % of Time Social Security # (Processor's privacy Residential Address Residential % / Years (City, State, Zip) Phone # Name Spent In policy for collection and use of social Business security numbers can be found at www.securebancard.com) 6317 Common Oaks Ct #102, Memphis. Gary Mantell Owner 100/36 years *****2672 901-484-1987 ΓN. 38120 **Bank Information** Name of Financial Institution Account number Phone # Contact Routing # Date Opened Regions Bank *****5522 082000109 *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

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 #

Trade Name

	3 of 6		Merchant initials G M
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 Bu MasterCard Debit cards of Visa Debit cards only PIN Based Debit/EBT Ca	usiness Cards only only
Projected total annual sales \$ Projected Visa/MC/DISC/Amex Sale Monthly \$30000.00 Annual \$ Projected Visa/MC/DISC/Amex High \$600.00	Electronic key-entered (with impring Electronic card not present (w/out OR Touch-tone card not present (with Touch-tone card not present (no in Mail/Telephone Order (card not present)	imprints)	Projected avarage Visa/MC/DISC/Amex ticket size 40.00 Do you use a 3rd party fulfillment? No Yes If "yes" Contact name and phone number: Name: Phone:
	Internet: supply copy of print advertising, catalogs ar dio tape (Radio or IVR), and Web-page screen prints /o getting signature?		Do you bill your customer prior to goods being shipped? If yes, how many days? 3-30 days 31-60 days 60-90 days Over 90 days
Actual chargeback volume for most # of locations? If y	s before? Yes No If Yes: Processor Name -Commerce merchant, please provide most recent 6 recent 3 months \$ 6 mo ou are affiliated with an existing account, please provide most recent 6	emonths of processing statements.) onths \$ vide existing merchant ID#:	
Merchant Owns Leases Location	nn(s)?	How long at current locations(s)?:	
Name/address of mortgage holder/lan Other significant Merchant Contacts w	dlord:	Total original control	
American Express			
account. Existing AXP SE #: If you currently accept AXP paymen	ts, and your AXP volume is less than \$1MM annually ts in excess of \$1MM annually, please provide your e		
	payments, and your annual volume is less than \$1N	1M, 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 v	vill contact AXP on your behalf.	
offers or promotions of AXP product	ore than \$1MM annually, you may be moved directly s or services from AXP via offline or on-line means (s at it may take some time, consistent with applicable I	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.

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

^{**} 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.

					FEE SCHEE	ULE					
** Equipment Options											
Model			Qty	Purchase New	Purchase Refurbishe	ad	Rent	Purchase Other Source	Merchan Owned	t	Price
Terminal			Qty	IVEW	Keluibish	,u	IXCII	Other Source	Owned	\$	
Terminal										\$	
Printer										\$	
PIN Pad										\$	5
Imprinter	0.55144.55			Purchase Only							
Other	SOFTWARE									\$	
			l							\$	
Shipping, handling and	tax will be bille	d in addition t	to the eq	uipment price listed	d above.					-	
Equipment Billing to:			Mer	chant 🔲 Agent 🔲 (Other						
Ship Equipment to:				A Legal Agen							
Send Welcome Kit to:				A Legal Agen							
Merchant training provi	ded by:		Pro	cessor Agent	Other:						
SERVICE ACCEPTAN Discount Rates Int			nt Rate _	% Per Item S	\$	Association	n Dues & Ass	essments Pass Through			
Rate 1	%	Per Iter	m\$ Rai	te 2		%	Per Item \$	Rate 3		%	Per Item \$
Visa Qual Credit	3.7			a Mid-Qual Credit				Visa Non-Qual Credit			
Master Card Qual Credit	3.7			ster Mid-Card Qual Credi	it			Master Non-Card Qual Cred	lit		
Discover Network - PayPal Qu				cover Netword - PayPal I				Discover Network - PayPal		_	
					•			1		_	
American Express Qual Credit				erican Express Mid-Qual	Credit			American Express Non-Qua	al Credit		
Visa Qual Debit	3.7			a Mid-Qual Debit				Visa Non-Qual Debit			
Master Card Qual Debit	3.7			ster Card Mid-Qual Debit				Master Card Non-Qual Deb			
Discover Network - PayPal Qu	al Debit 3.7	9	Dis	cover Network - PayPal N	Mid-Qual Debit			Discover Network - PayPal	Non-Qual Debit		
Pin Debit			EB	Т				Star		\$1 per mon	ith
Rewards Pricing Visa Rewards (Discour Amex Rewards (Discour Non-Bankcard Types	unt Rate \$ 3.79	Per Item				Vorld Card (I					
JCB Card % Monthly Flat Fee Est. Annual Amex V	: \$ /olume: \$		y Gross	Pay Daily C	Gross Pay	Non icket: \$	Trans Fe	ee + % OR	press		
Miscellaneous Fees:											
Monthly Statement	Fee \$ 14.95 A	pplication/Se	etup Fee	None SACH Rej	ect/Change F	ee \$ 25.00	Online M	erchant Portal \$	monthly		
Chargeback/Retriev	/al Fee \$_25.00/1	each Mont	thly Min						each		
ACH Debit \$1.00 Up			Fee \$	each CVV2 F	ee \$ eacl	n Tokenizat	ion Fee \$	one each Annual Fee \$	None		
** Administrative M	aintenance Fe	e \$ mo	onthly *	PCI Non Complia	ance Fee \$	monthl	y ** Gatewa	None ny Fee \$ mont	hly		
None ** Other \$ p		escription			None * Other \$	per	ne Desc	ription			
Early Termination F		** PCI mont	_		N						
Authorization Fees:	None :\$ Aı	nerican Expr	ess \$	one MasterCard	None d \$Vi	None sa \$	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	G M

eCommerce Applicatio	n Addendum								
Number of e-Commerc	ce websites:		(If more than 1	complete, in	nitial ar	nd attach an additional c	opy of this page for each ac	dditional website)	
Website URL:		Website server IP Address:				Website DBA:			
Customer Service: em	ail address:	gmantelldpm	n@gmail.com	Telephone	:	901-682-4668	List all links to other we	ebsites:	
Web Hosting Service I	Name:	1		Address:			Contact Telephone:		
Fullfillment House Nar	ne:	Adı		Address:			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	ipping product or performing service?			If Yes, how many days before?				
What is your return/re	fund policy?				Webs	site Security Method:			
Digital Certificate Issu	er:				Digit	al Cert No(s)/Exp Date	e(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 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 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	
XII Day M. Mote	May. 14, 2021	XI) Day M. Marte	May. 14, 2021
Principal/Owner for Merchant	Date	Guarantor Signature (No Titles)	Date
Gary Mantell	Owner	Gary Mantell	
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

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G	IVI	

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 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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entities) who opens an acc will allow us to identity yo confirm the information. S	u. We mav also	s means for you: When you ask to see your driver's lick privacy policy can be found	cense or othe	er identifvina documents. I	n some instance		
Section 1: Merchant Applie May. 14, 2021	cation Informa	tion (Must match information	in Merchant A	Application): Date Application	n Signed (by Auth	orized Signer nam	ed below):
	ary Mantell 6317 Common (Merchant Federal Tax II Daks Ct #102, Memphis, TN,	` ''	rs on income tax return):6	•	rchant State of forn t Entity Type	nation/Incorporation:
Section 2: Beneficial Own arrangement, understanding individuals does not exceed individuals for which informa managing the legal entity list Chief Operating Officer, Mar	50% of the equation is provided ted in Section 1 naging Member,	nagement Information. Provotherwise, owns 25% or molity interests of the Merchant, below exceeds 50%. (Use e. a "Control Prong". Examples General Partner, President, ong section below must be consideration.	provide the in xtra copies if r s of a Control Vice Presider	formation below on additionated	al beneficial owne e provided for one	ers so that the total e individual with sig	ownership interests of Inificant responsibility for
Beneficial Owner Legal Na Gary Mantell	ame			Title Owner			% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) A 6317 Common Oaks Ct #10	Address (No P.C)2	D. Box)		City, State, Zip Memphis, TN, 38120			Date of birth March 1, 1985
Individual has a Social Secu Number issued by US Gove	•	Individual Taxpayer Identifica s No	ation	(SSN)/Individual Taxpayer Id *******2672	dentification No. (ITIN):	Control Prong?
Id Type:* ■ Driver's Licens Passport □ Resident Alien		te photo ID showing residenc		State/Country of Issuance TN	Date Issued April 23, 2019	Expiration Date Jan. 8, 2025	Number on ID: 067398203
Beneficial Owner Legal Na	ame		•	Title			% of Legal Entity OwnerShip: None %
Individual has a Social Secu Number issued by US Gove	, _	Individual Taxpayer Identifica s ■ No	ation	(SSN)/Individual Taxpayer Id	dentification No. (ITIN):	Control Prong?
Id Type:* Driver's Licens Passport Resident Alien		te photo ID showing residenc	e 🔲	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.C). Box)	Ī	City, State, Zip			Date of birth None
Individual has a Social Secu Number issued by US Gove		Individual Taxpayer Identifica s ■ No	ation	(SSN)/Individual Taxpayer Id	dentification No. (ITIN):	Control Prong?
Id Type:* Driver's Licens Passport Resident Alien		te photo ID showing residenc	е	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Beneficial Owner Legal Na	ame		•	Title		<u> </u>	% of Legal Entity OwnerShip: None %
Individual's Home (Street) A	Address (No P.C	D. Box)		City, State, Zip Memphis, ,			Date of birth None
Individual has a Social Secu Number issued by US Gove		Individual Taxpayer Identifica s ■ No	ation	(SSN)/Individual Taxpayer Id	dentification No. (ITIN):	Control Prong?
Id Type:* Driver's Licens Passport Resident Alien		te photo ID showing residenc	е	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Control Prong (and/or Gary Mantell	additional Ben	eficial Owner) Legal Name		Title Owner			% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) A 6317 Common Oaks Ct #10		D. Box)		City, State, Zip Memphis, TN, 38120			Date of birth March 1, 1985
Individual has a Social Secu Number issued by US Gove	•	Individual Taxpayer Identifica s No	ation	(SSN)/Individual Taxpayer Id	dentification No. (ITIN):	Control Prong?
Id Type:* Driver's Licens Passport Resident Alien		te photo ID showing residenc		State/Country of Issuance TN	Date Issued April 23, 2019	Expiration Date Jan. 8, 2025	Number on ID: 067398203
	ify type of "Othe	License unless there is none er ID", which may be any othe					
and that, to the best of his/hi indirectly owns 25% or more Representative, each hereb correct and was personally o	I Signer, listed a open accounts for knowledge, a of the Merchar y certify that the	bove as a Beneficial Owner or or the Merchant at financial in Il information provided above It legal entity's equity interest information listed above rega indicated document.	about each ii s whose infor	ndividual listed above is com mation is not provided above	nplete and correct e. The Authorized	and there is no inc Signer and the Pro	dividual who directly or ocessor's
Day N. Mote	May. 14, 2021	Gary Mantell Authorized Signer			d Name Process	sor's Rep.	 Date Signed
		Signature	- 3	5	Signatu		5

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	
\$\mathcal{D}_{\text{N}} \text{N. Watt_} Merchant's Signature	May. 14, 2021
Merchant's Signature	Date
Gary Mantell	Owner
Merchant's Printed Name	Title