

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 3190	1
706-649-4900	

Processor's Sales Rep Name: iBuxx Impact

ALICE HAWKINS				Broken Rose &	Co	
Merchant Legal Business Name				DBA Name		
132 Warren Ave				132 Warren Ave	2	
Mailing Address			-	DBA Address (Ph	ysical, No PO Boxes)	
Selmer	Tennessee	38375		Selmer		Tennessee 38375
City	State Z	ip		City		State Zip
7316100790				7316100790		
Legal Phone #	Legal Fax #			DBA Phone #		DBA Fax #
587078575	NEIYrs. N	KevMos. 🗌 New bi	usiness 📃 New owner	Seasonal? 📃 Yes 📃 No 🛛	List months	
Federal Tax ID # (Must be 9 digits)	Length Ow				01 feb 2023	
			Business License	Date O	pened:	
Merchant State registration		E-mail Address: H	AWKANDCO@YAHOO.C	Web site Address:		
Any prior	Yes If yes:	Personal Busir	ness If yes, how long			
	-			rp, check one: 📃 Public 📃 P		
🔳 Retail 📃 Restaurant 📃 Lodging	Service 🔄 Ir	nternet% 📃 M	lail% 🗌 T	el% Bus-to-	Bus%	
Detailed Description of Business (i	ncluding product	ts/services; card ch	arging policies; deliver	y methods; whether own/finar	nce inventoryprovide	e separate pages if neede
Detailed Description of Business (in <u>Prom Dresses</u> Mailing Address (select Le		ts/services; card ch _ocation Contact: _	arging policies; delivery Alice Hawkins	y methods; whether own/finar	nce inventoryprovide	e separate pages if neede 7316100790
Detailed Description of Business (in Prom Dresses					nce inventoryprovide	
Detailed Description of Business (in <u>Prom Dresses</u> Mailing Address (select Le					nce inventoryprovide	
Detailed Description of Business (in <u>Prom Dresses</u> Mailing Address (select Le efund/Return Policy	egal DBA L	Location Contact:			nce inventoryprovide	
Detailed Description of Business (in Prom Dresses Mailing Address (select Le efund/Return Policy No refund Refund in 30 days	egal DBA L	Location Contact:	Alice Hawkins		nce inventoryprovide	
Detailed Description of Business (in Prom Dresses	egal DBA L	Location Contact:	Alice Hawkins	Phone #		7316100790

Merchant initials A H

PATRIOT ACT	/ Site Survey											
PATRIOT ACT obtain, verify ar	REQUIREMENTS - nd record information me, physical addres identifying docume	 To help t n that ider 	the government ntifies each pers	fight the fur on (includir	nding of terrori na business er	sm and ntities) \	l money laundering who opens an acco	activities, the U unt. What this m	SA Patriot Ac neans for you:	ct requires all fi : When you ope	nancial inst en an accoi	itutions to unt, we will
ask for your nai	me, physical addres	s, date of nts. Com	birth, taxpayer i blete Sections I a	dentification	n number and	other in n II. Dri	nformation that will iver's License requi	allow us to iden	tify you. We n ID only if no l	nay also ask to Driver's Licens	see your d	river's
	acounting accounted									Britter of Electric	0.0000017	
Business	Section 1: Form of Identifica	tion	Ite	Applicabl ems Revie			Individua	ion II: al Form of fication			licable Reviewed:	
			Business Nam	ie:								
Govt Issued Bu	siness License		Date and Plac Issuance:	e of		D	rivers License:	050829341	Nam	e:	Alice Ha	wkins
Tax Return							tate ID:			of Birth:	31 may	
Corporate Reso			ID/Tax ID Nun	nber: 58	7078575		assport:		DL/I		0508293	341
Entity Agencies							Iilitary ID: Iexican Consulate	1		of Issuance:		
Business financ			Expiration Dat	e:		ic):			e of Issuance:	None	
Partnership Ag	reement		Turne Finall Cit				esident Alien ID:	1		ration:	Jun 22, 2	
Section III			Type Fin'l S't			R	esident Alien ID:		Addr	ess:	276 Pha	rr Ave
On site visit	done by Sales Rep		Bus	iness Cons	istent with App	olication	n (including any e-C	Commerce adde	ndums(s))			
Address of Ic	ocation inspected:		DBA Address	Legal .	Address	URL	listed in eCommerce	ce addendum	Oth	er Address:		
Does name pos	sted at business mat	tch name	on application	Yes N	0	Doe	s inventory volume					
	ave appropriate bus	-	,	No			store hours posted			mployees:/td>		
	erchant's inventory? consistent with merc			amples?	Yes No	Did yo	ou get Interior/exteri Comments:	ior photos? 🔄 Y	es 🔄 No			
			pe of busiliess?	Tes								
0	ales Representative						Date:					
* By signing ab	ove you hereby ack the case of informa	nowledge	that the information the e-	tion listed h	nerein is true a	nd acc	urate and was pers	onally observed	on the indica	ated document,	and at the	indicated
				Commerce	uddenddin(5)	/ Interiou		louble.				
Principal Infor	mation											
Principal's	Title	Date	of Birth	Ownership	p % of Time	Social	Security # (Process	or's privacy	Resider	ntial Address	Reside	ntial Phone
Name				% / Years	Spent In		for collection and u			, State, Zip)	#	
					Business		ty numbers can be f					
						www.s	ecurebancard.com)					
Alice Hawkins	Owner			100/NEW		******8	575		276 Pharr Ave	e, Selmer, TN,	7316100	1700
AIICE HAWKINS	Owner					0.	515		38375		7310100	1190
Bank Informat	ion											
					h a u		Deutiner II	Dhana //	Questo		Orterral	
Name of Financ				count num	ber		Routing #	Phone #	Contac	t Date	Opened	
Bank of McNairy C	ounty		***	*3179			084304337					
	ATION FOR AUTON account identified re			• •			· /					
	REQUIRED: ATTACH	0			Services conte	Πριαιεί	u under this Agreen	nenii. Saiu autin	inty is granted		Sank S proc	essoi anu
	•											
Please selec	t one for ACH acco	ount type	e listed above:	Che	ecking accou	nt 📃 S	avings account 🗌	Bank GL acco	unt			
Trade / Busine	ess References											
Trade Name		Acco	unt #		Product Sole	ł		Phone #' (N	o 800 #s)			
None		None			i roudot oon	и 		None None	0 000 #37			
None		None						None None				

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Processing Information				
Card Types Accepted:	 All Visa/MasterCard/Discover Cards All Discover Cards JCB** American Express ** Diners/Carte Blanche** 		ly	
Projected total annual sales \$ Projected Visa/MC/DISC/Amex Sale Monthly \$ <u>3000.00</u> Annual \$ Projected Visa/MC/DISC/Amex High <u>\$800.00</u>	Electronic key-entered (with in Electronic card not present (w OR Touch-tone card not present (Ticket Touch-tone card not present (Mail/Telephone Order (card not eCommerce (card not present	mprints) 2 /out imprints) None	Projected avarage _% Visa/MC/DISC/Amex ticket size 200. % Do you use a 3rd party fulfillment? % Do you use a 3rd party fulfillment? % No Yes _% If "yes" % Contact name and phone num % Name:	?
	Note. 1			
	nternet: supply copy of print advertising, catalog dio tape (Radio or IVR), and Web-page screen p 'o getting signature? No Yes		Do you bill your customer prior to goods be shipped? If yes, how many days? 0-2 da 3-30 days 31-60 days 60-90 days Over 90 days	ays
How do you advertise? 🗌 Yellow pa	ges 🗌 Telemarketing 🔲 Catalog 🔲 Internet 🔲 🛚	Word of mouth Publications Ma	ss/Direct mail 🗌 Other	
# of locations? If y	ecent 3 months \$		cardholder data:	
Merchant 🗌 Owns 🗌 Leases Locatio	n(s)?	How long at current locations(s)	2:	
Name/address of mortgage holder/land	llord:			
Other significant Merchant Contacts w	th third parties:			
account. Existing AXP SE #:				
New Accounts: If you do not currently accept AXP #	s in excess of \$1MM annually, please provide y payments, and your annual volume is less than		vey this to AXP on your behalf. ssign you an AXP # for this account, so you can s	start
If you do not currently have an AXP	#, and your annual volume is more than \$1MM,	we will contact AXP on your behalf.		
offers or promotions of AXP products		ans (such as traditional mail and telep	and Promotions: If you do not wish to receive futur hone), please contact customer service at the pho tt request.	
Call Secure Bancard, LLC Customer	Service at: 1-855-271-1500			
• •	· · · · · · · · · · · · · · · · · · ·		prohibit the acceptance of specific types of payme not Merchant Bank, will settle American Express.	
** Denotes Services and Programs Merchant Bank has no responsibilit	listed above or below in this Application, wh y or liability therefor.	nich are provided by Processor and	l its contractors and not by Merchant Bank.	

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Merchant initials A H

** Equipment Options										
		_	Purchase	Purchase			Purchase	Merchan	t	
Model		Qty	New	Refurbishe	d	Rent	Other Source	Owned		Price
Terminal Terminal									\$	
Printer									\$	
PIN Pad									\$	
Imprinter			Purchase Only							
Other									\$	
									\$	
Shipping, handling and tax will be	e billed in ad	dition to the e	equipment price liste	d above.						
Equipment Billing to:		M	erchant 📃 Agent 📃	Other						
Ship Equipment to:			BA Legal Agen							
Send Welcome Kit to: Merchant training provided by:			BA Legal Agen							
merchant training provided by.			IUCESSUI 🔤 Ayeni 🔤	Other.						
SERVICE ACCEPTANCE AND Discount Rates Interchange F			% Per Item	\$	Association	n Dues & Asse	essments Pass Through			
Rate 1	%	Per Item \$	Rate 2		%	Per Item \$	Rate 3		%	Per Item \$
Visa Qual Credit	3.79	N	/isa Mid-Qual Credit				Visa Non-Qual Credit			
Master Card Qual Credit	3.79	1	Master Mid-Card Qual Cred	it			Master Non-Card Qual Credi	t		
Discover Network - PayPal Qual Credit	3.79	1	Discover Netword - PayPal	Mid-Qual Credit			Discover Network - PayPal N	Ion-Qual Credit		
American Express Qual Credit	3.79	/	American Express Mid-Qua	l Credit			American Express Non-Qual	Credit		
Visa Qual Debit	3.79		/isa Mid-Qual Debit				Visa Non-Qual Debit			
Master Card Qual Debit	3.79	1	Master Card Mid-Qual Debi	t			Master Card Non-Qual Debit			
Discover Network - PayPal Qual Debit	3.79	1	Discover Network - PayPal	Mid-Qual Debit			Discover Network - PayPal N	Ion-Qual Debit		
Pin Debit		E	EBT				Star		\$1 per mon	th
JCB Card %		S Carte Blanc Monthly Gros				ss Discoun Trans Fe	t rate% O	R		
Est. Annual Amex Volume: \$	None			erage Amex Ti						
AMEX Pay Frequency 📃 3	day	15 day	30 day Amex	Fees disclose	d in this se	ection are b	illed by American Exp	ress		
Miscellaneous Fees:										
Monthly Statement Fee \$	5 Applica	tion/Setup F	ee \$ <u>None</u> ACH Rej		25.00		erchant Portal \$	monthly		
Chargeback/Retrieval Fee \$ <u>2</u>		-	nimum: \$ <u>None</u>	Voice Auth/AR	U Fee \$ <u>Non</u>	e ACH		each None		
ACH Debit \$1.00 Upon Accou							each Annual Fee \$	10/10		
** Administrative Maintenanc	e Fee \$	monthly	** PCI Non Complia			-	y Fee \$ month	ly		
** Other \$per	Descrip	tion	*	None * Other \$	per	Desc	ription			
Early Termination Fee: \$ <u>Nor</u> None		I monthly Fe	e \$	None	None					
Authorization Fees: \$	America	n Express \$	MasterCar	d \$ Vis	no ¢	Disserven				
- -						Discover	\$ to the action or inacti			

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Merchant initials

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Number of e-Commerce	ce websites:		(If more than 1, complete, initial and attach an additional copy of this page for each additional website)							
Website URL:		Website serv	ver IP Address:	None		Website DBA:				
Customer Service: em	ail address:	HAWKANDC	O@YAHOO.COM	Telephone:		7316100790	List all links to other website	es:		
Web Hosting Service I	Name:	ne:		Address:			Contact Telephone:			
Fullfillment House Na	ne:			Addre			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?					If Yes, how many days before?					
What is your return/refund policy?					Website Security Method:					
Digital Certificate Issu	er:				Digital Cert No(s)/Exp Date(s		(s) C		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

Commerce Application Addendum

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 geneent ("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 provisions, of any Merchant Card Processing Agreement the Guarant 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 facisiniles of the Application bearing Merchant's and Guarantor(s)'s signatures, or on copies or facisimiles of other document; and other Application periode, offer or facilitate gambling services, or on copies as originals of the Application or other document; and (6) certifies that 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 facisimiles of this Application bearing Merch

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 Bancard American Express' 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

×1) allie Hout	Jan. 30, 2023
Principal/Owner for Merchant	Date
Alice Hawkins	Owner
Print Name	Title
X 2)	
Principal/Owner for Merchant	Date
Print Name	Title
X 3)	
Principal/Owner for Merchant	Date
Print Name	Title

GUARANTOR SIGNATURES	
×1) allie Hout	Jan. 30, 2023
Guarantor Signature (No Titles)	Date
Alice Hawkins	
Print Name (No Titles)	
X 2)	
Guarantor Signature (No Titles)	Date
Print Name (No Titles)	
X 3)	
Guarantor Signature (No Titles)	Date
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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Merchant initials

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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 including any patriot Act/customer identification including any other Patriot Act/customer identification on 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 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 co

Section 1: Merchant Application Information (Must match information in Merchant Application): Date Application Signed (by Authorized Signer named below): Jan. 30, 2023

Merchant Legal Name:	Alice Hawkins	Merchant Federal Tax ID (as it appears on income tax return):	587078575	Merchant State of formation/Incorporation:
TN Merchant Address:	276 Pharr Ave, Seln	ner, TN, 38375	Mer	chant Entity Type

Sole Proprietor

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 interests of 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 Alice Hawkins	Title Owner	% of Legal Entity OwnerShip: 100 %		
Individual's Home (Street) Address (No P.O. Box) 276 Pharr Ave	City, State, Zip Selmer, TN, 38375		Date of birth 31 may 1950	
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? Yes No	(SSN)/Individual Taxpayer Ider *******8575	ntification 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 TN	Date Issued 22 jun 2020	Expiration Date 22 jun 2028	Number on ID: 050829341
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? Ves IN No	(SSN)/Individual Taxpayer Ider	ntification 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? Ves IN No	(SSN)/Individual Taxpayer Ider	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 Selmer, ,			Date of birth None
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? Ves IN No	(SSN)/Individual Taxpayer Ider	ntification No. (I	TIN):	Control Prong?
Id Type:* Driver's License Other State photo ID showing residence	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Control Prong (and/or 🔲 additional Beneficial Owner) Legal Name Alice Hawkins	Title Owner		% of Legal Entity OwnerShip: 100 %	
Individual's Home (Street) Address (No P.O. Box) 276 Pharr Ave	City, State, Zip Selmer, TN, 38375			Date of birth 31 may 1950
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? 📕 Yes 🗌 No	(SSN)/Individual Taxpayer Ider *******8575	ntification 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 TN	Date Issued 22 jun 2020	Expiration Date 22 jun 2028	Number on ID: 050829341

*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:

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. 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.

allit a Hank

Alice Hawkins

Signature

Processor's Rep. Printed Name

Jan. 30,

2023

Authorized Signer

Date Signed Authorized Signer Printed Name

Processor's Rep. Signature

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

_ Clbit & Hoenk	Jan. 30, 2023
Merchant's Signature	Date
Alice Hawkins	Owner
Merchant's Printed Name	Title