

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									
Johnny Taing						Dickson Donuts			
lerchant Legal Business Name						DBA Name			
315 Hwy 46 S						315 Hwy 46 S			
lailing Address						DBA Address (Physic	al, No PO Boxe	s)	
Dickson	Tennessee	37055				Dickson		Tennes	see 37055
ity	State	Zip				City		State	Zip
6157401007						6157401007			
egal Phone #	Legal Fax #					DBA Phone #		DBA Fax	#
208605063	15 Yrs.	15 Mos.	New business	New owner	Seasonal	? 🗌 Yes 📃 No 🛛 List i	nonths		
ederal Tax ID # (Must be 9 digits)	Length O	Dwned	Rucin			Data Opan	01 feb 200	07	
				ness License		Date Open	eu		_
erchant State registration		E-mail Addre	SS: JOHNNYM	UTHTAING@AC	Web sit	e Address:			
ny prior 📃 No 🗌	Yes If yes	Personal	Business If v	ves, how long					
siness Type									
Retail 🗌 Restaurant 🗌 Lodging	g Service	Internet%	6 📃 Mail	<u> </u>	el	% Bus-to-Bus	%		
	Service	Internet%	6 📃 Mail	<u> </u> % T	el	% 🗌 Bus-to-Bus	%		
escription of Business								vide separate	pages if needed
	ncluding produ		ard charging po	olicies; delivery	/ methods; v			vide separate	
escription of Business Detailed Description of Business (i Donuts	ncluding produ	ucts/services; c	ard charging po	olicies; delivery	/ methods; v	whether own/finance i			
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scription of Business etailed Description of Business (i Donuts lailing Address (select La fund/Return Policy No refund Refund in 30 days nerican Express Disclosure he "NCR" party listed throughout CR Payment Solutions, LLC	ncluding produ egal DBA or less Mea e this Applicatio	Location Con	ard charging po tact: Johnny Other:	olicies; delivery Taing	/ methods; \	whether own/finance i Phone #	nventoryprov	6157401	
escription of Business Detailed Description of Business (i Donuts	egal DBA	Location Con	ard charging po tact: Johnny Other:	olicies; delivery Taing	/ methods; v	whether own/finance i Phone #	nventoryprov	6157401	

Merchant initials_____JT

PATRIOT ACT	/ Site Survey											
PATRIOT ACT obtain, verify an	REQUIREMENTS - 1 Id record information ne, physical address, identifying document	Fo help ti that iden	he governmen tifies each per	it fight the fu	nding of terro	orism and entities) v	l money laundering who opens an acco	g activities, the ount. What this	USA Pa means f	triot Act requires or you: When yo	all finan	cial institutions to an account, we will
ask for your nar license or other	ne, physical address, identifying document	date of s. Comp	birth, taxpayer lete Sections I	r identification I and II and	n number an III. (*In Sect	d other ir ion II, Dri	formation that will ver's License requ	l allow us to ider uired use othe	ntify you er ID onl	i. We may also a <mark>y if no Driver's Li</mark>	sk to seo cense is	e your driver's <mark>sued.)</mark>
Section 1: Applicable Business Form of Identification Items Review			viewed: Individ			tion II: Ial Form of tification		Applical Items Revi		ble iewed:		
			Business Na	me:			ident					
Govt Issued Bus	siness License		Date and Pla Issuance:	ace of		D	rivers License:	111375861		Name:		Johnny Taing
Tax Return			issuance.			St	tate ID:			Date of Birth:	(02 oct 1963
Corporate Reso	lution		ID/Tax ID Nu	umber: 20	8605063		assport:			DL/ID#:		11375861
Entity Agencies							ilitary ID:			Date of Issuan	ce:	
Business financ	ial Statement		Expiration Da	ate:		M ID	exican Consulate			State of Issuar	nce: I	None
Partnership Agr	eement									Expiration:		Jul 19, 2026
			Type Fin'l S't	t		R	esident Alien ID:			Address:	-	L02 Flagstone Ct
Section III												
On site visit o	done by Sales Rep		🗌 Bu	isiness Cons	sistent with A	pplicatior	n (including any e-	Commerce add	endums	(S))		
Address of lo	cation inspected:	D	BA Address	📃 Legal	Address	URL	listed in eComme	rce addendum		Other Addres	is:	
Does name pos	ted at business matc	h name (on application	Yes N	10	Does	s inventory volume	e appear to be s	ufficient	? Yes No		
	ave appropriate busir			No			store hours posted			er of employees:	/td>	
	erchant's inventory?	Yes		Samples? 🗌	Yes 📃 No	Did yo	u get Interior/exte	rior photos?	Yes 📃	No		
Was inventory of	consistent with merch	ant's typ	e of business?	? Yes			Comments:					
* Signature of S	ales Representative:						Date:					
* By signing abo	ove you hereby ackno the case of informati	wledge	that the inform	nation listed	herein is true	and accu	urate and was per	sonally observe	d on the	e indicated docur	nent, an	d at the indicated
address and (in	the case of informati	on listed	below in the e	e-Commerce	addendum(s	s)) indicat	ted URL(S) as app	Dicadle.				
Principal Inform	mation											
Principal's	Title	Date o	of Birth	Ownership	% of Time	Social S	Security # (Process	or's privacy		Residential Addre	22	Residential Phone
Name		Date e	. Ditti	% / Years	Spent In		or collection and us			(City, State, Zip)		#
					Business	security	numbers can be fo	ound at				
						www.se	curebancard.com)					
Johnny Taing	Owner			100/15 Yea	rs	******551	15		102 Fla 37055	gstone Ct, Dicksor	n, TN,	8012323496
									01000			
Davida ha farma a t												•
Bank Informati												
Name of Financi	al Institution			Account nun	nber		Routing #	Phone #	(Contact	Date Op	bened
First Bank			*:	**3807			084307033					
					The Moreho	nt Bonk	(defined helow) is	outhorized to it	nitioto o	r transmit aradit	and/or d	abit and/or aboal
	ATION FOR AUTOMA account identified rel			• •			• • •					
	REQUIRED: ATTACH	•					5			5		
Bloace coloo	t one for ACH accou	unt turno	listed above	Ch	ooking oooo	unt 🗌 C	avings account	Bank GL aco	ount			
Please select	t one for ACH accou	int type	iisteu above:		ecking acco	unt 🔤 Sa	avings account	Bank GL acc	ount			
Trade / Busine	ss References											
Trade Name		Αссοι	unt #		Product So	old		Phone #' (I	No 800 i	#s)		
None		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** 	Visa Cr Master Visa De	Card Credit Cards an edit Cards and Busir Card Debit cards only bit cards only sed Debit/EBT Cards	y	
Projected total annual sales \$ Projected Visa/MC/DISC/Amex Sales Monthly \$ <u>20000.0</u> 0 Annual \$ Projected Visa/MC/DISC/Amex High * <u>\$1000.00</u>	Electronic key-entered (with im Electronic card not present (w/o OR Touch-tone card not present (w	prints) out imprints) vith imprints) o imprints) t present)	95 % 5 % None % % None % None %	If "	ty fulfillment? Yes Yes" nd phone number:
	NOTE: TO	OTAL (must equal 100%)		
	ternet: supply copy of print advertising, catalogs to tape (Radio or IVR), and Web-page screen pr o getting signature? INO Yes		sh	o you bill your customer pri ipped? If yes, how many d 3-30 days 31-60 days ver 90 days	ays? 🔲 0-2 days
How do you advertise? 🗌 Yellow pag	es 🗌 Telemarketing 🔲 Catalog 🔲 Internet 🔲 W	Vord of mouth 🗌 Publica	tions 🗌 Mass/Direct	mail 🗌 Other	
statements. If you are a MO/TO or e-G Actual chargeback volume for most re # of locations? None	before? Yes No If Yes: Processor Name Commerce merchant, please provide most recent ecent 3 months	nt 6 months of processin i months \$ provide existing merchau	g statements.) nt ID#:	e most recent 3 months of p der data:	rocessing
Merchant Owns Leases Location	(s)?	How long at current l	ocations(s)?:		
Name/address of mortgage holder/land	ord:				
Other significant Merchant Contacts with	ו third parties:				
American Express Existing Accounts: If you currently accept AXP payments account. Existing AXP SE #:	, and your AXP volume is less than \$1MM annu	ually, you must submit yo	ur existing AXP#. W	'e will assign you a new AX	P # for this
If you currently accept AXP payments	in excess of \$1MM annually, please provide yo	our existing AXP#, so so	we can convey this t	to AXP on your behalf.	
New Accounts: If you do not currently accept AXP # p accepting AXP payments. AXP SE #:	ayments, and your annual volume is less than s	\$1MM, if you request AX	P, we will assign you	u 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, v	we will contact AXP on ye	our behalf.		
offers or promotions of AXP products	re than \$1MM annually, you may be moved dire or services from AXP via offline or on-line mear it may take some time, consistent with applicat	ns (such as traditional ma	ail and telephone), pl	lease contact customer ser	
Call Secure Bancard, LLC Customer	Service at: 1-855-271-1500				
•	Il Card Association card types. Some Point Of S esponsibility to enforce this. If you request AXP				
** Denotes Services and Programs I Merchant Bank has no responsibility	isted above or below in this Application, which or liability therefor.	ch are provided by Pro	cessor and its cont	tractors and not by Merch	ant Bank.

Merchant initials J T

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** Equipment Options											
Model					Purchas Refurbis		Rent	Purchase Other Source	Merchant Owned		Price
Terminal										\$	
Terminal										\$	
Printer PIN Pad										\$	
Imprinter				Purchase Only						Ψ	
Other										\$	
										\$	
Shipping, handling and tax will be	hillod in ac	dition t	o tho or	uinmont price listed :	abovo						
Equipment Billing to:	Dilleu III au			rchant Agent Of							
Ship Equipment to:				A Legal Agent							
Send Welcome Kit to:			DB	A 📃 Legal 📃 Agent 🗌	N/A						
Merchant training provided by:			Pro	cessor 📃 Agent 📃 C	Other:						
SERVICE ACCEPTANCE AND F	FF SCHE	DUIF									
			nt Rate	% Per Item \$		Association	Dues & Asse	ssments Pass Through			
Rate 1	%	Per Iten	n\$Ra	te 2		%	Per Item \$	Rate 3		%	Per Item \$
Visa Qual Credit	3.79			a Mid-Qual Credit				Visa Non-Qual Credit			
Master Card Qual Credit	3.79			ster Mid-Card Qual Credit				Master Non-Card Qual Credit			
Discover Network - PayPal Qual Credit	3.79			cover Netword - PayPal Mic	d-Qual Credit			Discover Network - PayPal Nor	-Qual Credit		
American Express Qual Credit	3.79			erican Express Mid-Qual C	-			American Express Non-Qual Ci	-		
Visa Qual Debit	3.79			a Mid-Qual Debit	ieuit			Visa Non-Qual Debit	euit		
Master Card Qual Debit	3.79			ster Card Mid-Qual Debit				Master Card Non-Qual Debit			
Discover Network - PayPal Qual Debit	3.79			cover Network - PayPal Mic	d Qual Debit			Discover Network - PayPal Nor	Qual Debit		-
Pin Debit	3.15		EB		u-Quai Debit			Star	-Quai Debit	\$1 per mon	th
PINDebit			EB	I				Star		at her mou	un
Visa Rewards (Discount Rate \$ 3.79 Per Item MC World Card (Discount Rate \$ 3.79 Per Item Amex Rewards (Discount Rate \$ 3.79 Per Item Discover Rewards (Discount Rate \$ 3.79 Per Item Non-Bankcard Types Accepted											
Miscellaneous Fees: Monthly Statement Fee \$ Application/Setup Fee \$ ACH Reject/Change Fee \$ Online Merchant Portal \$ monthly											
Chargeback/Retrieval Fee \$ <u>25</u>			N						each ne		
ACH Debit \$1.00 Upon Account Approval AVS Fee \$each CVV2 Fee \$each Tokenization Fee \$each Annual Fee \$											
** Administrative Maintenance None None	e Fee \$	mc	onthly *	* PCI Non Complian	ice Fee \$ No		v ** Gatewa	y Fee \$ monthly			
** Other \$ per	_ Descrip			5.00	Other \$	ne Non per	Descr	iption			
Early Termination Fee: \$ None	** PC		nly Fee No	\$ one	None	None					
Authorization Fees: \$	America	•	ess \$ <u> </u>	MasterCard S	\$	Visa \$	_ Discover				
See Sect	ions 13.b.	iv and :	18 of th	e Agreement for oth	ner fees th	at may be ass	essed due	to the action or inaction	n of Merchant.		

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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 server IP Address:		No	ne	Website DBA:			
Customer Service: em	ail address:	JOHNNYMU	THTAING@AOL.COM	Те	lephone:	6157401007	List all links to other websites:		
Web Hosting Service I	Name:			Ad	dress:		Contact Telephone:		
Fullfillment House Na	ne:		A		dress:		Contact Telephone:		
How do you advertise					(Attach samples; e.g., catalog/print/broadcast/telemarketing script)				
Do you bill customer's Yes No	s card before ship	ping 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)			enership 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

eCommerce 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 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 as originals of other document; bearing Merchant's and Guarantor(s)'s signa

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

X1) They Jan	Apr. 26, 2022
Principal/Owner for Merchant	Date
Johnny Taing	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	
X1) They Jan	Apr. 26, 2022
Guarantor Signature (No Titles)	Date
Johnny Taing	
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

JТ

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): Apr. 26, 2022

Merchant Legal Name:	Johnny Taing	Merchant Federal	Tax ID (as it appears on income tax return):	208605063	Merchant State of formation/Incorporation:
TN Merchant Address:	102 Flagstone Ct, D	ickson, TN, 37055		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 Johnny Taing	Title Owner	% of Legal Entity OwnerShip: 100 %		
Individual's Home (Street) Address (No P.O. Box) 102 Flagstone Ct	City, State, Zip Dickson, TN, 37055		Date of birth 02 oct 1963	
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? Yes No	(SSN)/Individual Taxpayer Ider ******5515	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	Expiration Date 19 jul 2026	Number on ID: 111375861	
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	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	Control Prong?		
Id Type:* Driver's License Other State photo ID showing residence Passport Resident Alien ID Other ID ±	State/Country of Issuance	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 Dickson, ,		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	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 Johnny Taing	Title Owner	% of Legal Entity OwnerShip: 100 %		
Individual's Home (Street) Address (No P.O. Box) 102 Flagstone Ct	City, State, Zip Dickson, TN, 37055		Date of birth 02 oct 1963	
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? Yes No	(SSN)/Individual Taxpayer Ider *******5515	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 19 jul 2018	Expiration Date 19 jul 2026	Number on ID: 111375861

*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.

They Jany Apr. 26, 2022

Johnny Taing

Authorized Signer Signature

Date Signed Authorized Signer Printed Name

Processor's Rep. Signature

Date Signed

Processor's Rep. Printed Name

VISA DISCLOSURE PAGE

Member Bank (Acquirer) Information:

Acquirer Name:	Synovus Bank
Acquirer Address:	1125 First Avenue, Columbus, GA 31901
Acquirer Phone:	(706) 649-4900

Important Member Bank (Acquirer) Responsabilities:

- 1. A Visa Member is the only entity approved to extend acceptance of Visa products directly to a Merchant.
- 2. A Visa Member must be a principal (signatory) to the Merchant Agreement.
- 3. The Visa Member is responsible for and must provide settlement funds to the Merchant.
- 4. The Visa Member is responsible for all funds held in reserve that are derived from settlement.
- 5. The Visa Member is responsible for educating Merchants on any Visa International Operating Regulations with which Merchants must comply during the course of operation.

Important Merchant Responsibilities:

- 1. Ensure compliance with cardholder data security and storage requirements.
- 2. Maintain fraud and chargebacks below thresholds.
- 3. Review and understand the terms of the Merchant Agreement.
- 4. Comply with Visa International Operating Regulations.

The responsibilities listed above do not supersede terms of the Merchant Agreement and are provided to ensure the Merchant understands some important obligations of each party and that the Visa Member (Acquirer) is the ultimate authority should the Merchant have any problems.

Merchant Signature

They Tan	Apr. 26, 2022
Merchant's Signature	Date
Johnny Taing	Owner
Merchant's Printed Name	Title