

Secure Bancard, LLC 1500 Abbey Court | Alpharetta, GA 30004 1-855-271-1500

APPLICATION FOR MERCHANT AGREEMENT

SYNOVUS BANK (Merchant Bank) 1125 First Avenue, Columbus, GA 31901 706-649-4900

Processor's Sales Rep Name: Impact PaySystem CP

			Traffic Jam		
lerchant Legal Business Name			DBA Name		
3000 7th Street			3000 7th Street		
Mailing Address			DBA Address (Physical,	lo PO Boxes)	
Bay City	Texas	77414	Bay City		77414
City	State	Zip	City	State Zi	p
9194290008			9194290008		
Legal Phone #	Legal Fax #		DBA Phone #	DBA Fax #	
462479354			ss New owner Seasonal?	es No List months open	۱
Federal Tax ID # (Must be 9 digits)	Length	Owned Business License No:	Date Opened:	Jan. 1, 1989	
			e819@sbcglobal.net Web site Add		
lerchant State registration No.:		E-mail Address:	Web site Add	ess:	
Retail CRestaurant Lodging	g Service	Internet% Mail ord	ler% 🗌 Tel order%	Bus-to-Bus	
bages if needed): <u>Stereo</u> Stereo		Adap	g policies; delivery methods; whethe	0104200008	ovide separat
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pages if needed): <u>Stereo</u> Stereo Mailing Address (select one): L efund/Return Policy No refund Refund in 30 days merican Express Disclosur	egal DBA	Location Contact: Adam	n Parrie Phon	e #9194290008	
pages if needed): Stereo Stereo Mailing Address (select one): Mailing Address (select one): L efund/Return Policy No refund No refund Refund in 30 days merican Express Disclosur The "JetPay" party listed througho sales on your behalf: JetPay Merchant Services 3361 Boyington Drive, Suite 180	egal DBA	Location Contact: Adam	her:	e #9194290008	erican Expere

Merchant initials A P

PATRIOT A financial inst you: When to identify you required u	ACT / Site Survey ACT REQUIREMENT titutions to obtain, very you open an account ou. We may also ask use other ID only if no	S - To l rify and , we will to see Driver	nelp the go record info ask for yo your driver s License	overnme ormation our nam r's licens issued.	ent fight the that identif e, physical se or other)	funding of t fies each pe address, d identifying o	errorism and money erson (including bus ate of birth, taxpaye documents. Comple	y laundering activi iness entities) wh r identification nur te Sections I and	ities, the o opens mber ar II and I	e USA Pati s an accound other inf II. (*In Se	riot Act requinut. What this formation that critical section II, Drive	res all means for t will allow us er's License	
Section 1: Business Form of Identification			Applicable Items Reviewed:				Section II: Individual Form of Identification			Applicable Items Reviewed:			
1			Business Name:				-						
Govt Issued	d Business License		Date and Issuance		of		Drivers License:	02909822	Na	ame:	Adan	n Parrie	
Tax Return			Issuance	.			State ID:		Da	ate of Birth	: Sept.	12, 1976	
Corporate F	Resolution		ID/Tax II Number:		462479	9354	Passport:		DI	_/ID#:	0290	9822	
Entity Agend	cies		Number.				Military ID:		Da	ate of Issua	ance:		
Business fir	nancial Statement		Expiratio	n Date:			Mexican Consulate ID:			ate of suance:			
Partnership	Agreement		· ·				Consulate ID.			piration:	Sep	12, 2020	
	0		Type Fin	n'I S't			Resident Alien ID:			ldress:		Andrea	
Section III								1			Dilve		
On site v	isit done by Sales Re	ер		Busine	ss Consist	ent with App	olication (including a	iny e-Commerce	addend	ums(s))			
Address	of location inspected	: DBA	Address		Legal Addr	ess 📃 UF	RL listed in eComme	erce addendum	Oth	er Addres	s:		
						N. D				0 1/11			
	posted at business r on have appropriate b				No Yes	-	oes inventory volun re store hours poste				-		
	v merchant's invento				t Samples?			nterior/exterior ph			No		
Was invento	ory consistent with m	erchant	's type of t	ousines	s? 🔄 Yes 🛛		mments:						
* Signature	of Sales					Dat	e:						
* By signing	tive: above you hereby a	cknowle	edae that t	he inforr	mation liste	d herein is t	rue and accurate ar	nd was personally	obser	ed on the	indicated do	cument and	
at the indica	ted address and (in t	he case	e of inform	ation list	ed below in	the e-Com	merce addendum(s	 indicated URL(s) as a	pplicable.			
Principal Ir	oformation												
					.							De state orde t	
Principal's Name	Title	Date	of Birth		Ownership % / Years	% of Time Spent In	-	I (Processor's pri ion and use of so			tial Address State, Zip)	Residential Phone #	
Nume						Business		s can be found at	olui	(ony,	ouic, 21p/		
							www.secureband						
A da u Da da	0				00/44		******				rea Drive, Ba	919-429-	
Adam Parrie	Owner			1	00/14 years	5	*****9354			City, TC, 77414		0008	
Bank Infor	mation												
	ancial Institution			Accou	nt number		Routing #	Phone #	Cont	act	Date Opene	h	
Wells Fargo				*****31			111900659	T Hone #	0011	aor	Date Openi		
Wells Farge				0.			111000000						
debit and granted to	RIZATION FOR AU for check entries to Merchant Bank's pr elect one for ACH a	the acc ocesso	ount ident r and their	tified rel agents.	ating to the REQUIRE	e above ac	count for the service	ces contemplated	l under	this Agree			
Trade / Bu	siness References												
Trade Name			unt #		Pro	duct Sold		Phone #' (No 800 #s)					
Other bu	sinesses in which r	nercha	nt or a pri	ncipal	are now oi	r previousl	y have been involv	ved as owner/op	erator/	director:			

	З о	f 6	Merch	nant initials	AP
Processing Information					
A J A	All Visa/MasterCard/Discover Card All Discover Cards ICB** American Express ** Diners/Carte Blanche**		lasterCard Credit Card isa Credit Cards and B lasterCard Debit cards isa Debit cards only IN Based Debit/EBT Ca	usiness Cards on only	
Projected total annual sales \$	Electronic card-swiped transa	actions	<u>95 %</u>	Projected avar Visa/MC/DISC// 300.00	age Amex ticket size
Projected Visa/MC/DISC/Amex Sales Monthly \$3000.00 Annual \$	Electronic key-entered (with in Electronic card not present (w OR	/out imprints)	<u>None</u> % 5_%	-	rd party fulfillment
Projected Visa/MC/DISC/Amex High Ticket \$3500.00	Touch-tone card not present Touch-tone card not present Mail/Telephone Order (card n eCommerce (card not presen	(no imprints) ot present)	% % <u>None</u> %	Contact nan Name: Phone:	
		(must equal 100)%)		
 If processing via mail, phone or Internet: If applicable, provide: video (TV), audio tape Do you authorize carrier to deliver w/o getting How do you advertise? Yellow pages T 	(Radio or IVR), and Web-page sc g signature? No Yes	reen prints/URL(I	nternet). bein 0 6	g shipped? If yes, -2 days 3-30 d 0-90 days Ove	
Have you ever accepted credit cards before processing statements. If you are a MO/TO	? Yes No If Yes: Processor or e-Commerce merchant, please	Name provide most rec	Pleas	e provide the mos ssing statements.)	t recent 3 months of
Actual chargeback volume for most recent 3	months \$	6 months \$			
# of locations? If you are a List the names of each of your independent	iffiliated with an existing account, pent contractors or agents or me		-		
Merchant Owns Leases Location(s)?		How long at curr	ent locations(s)?:		
Name/address of mortgage holder/landlord:					
Other significant Merchant Contacts with third	parties:				
American Express					
•					
Existing Accounts: If you currently accept AXP payments, and y AXP # for this account. Existing AXP SE #:		M annually, you m	nust submit your existir	ng AXP#. We will a	ssign you a new

If you currently accept AXP payments in excess of \$1MM annually, please provide your existing AXP#, so so we can convey this to AXP on your behalf.

New Accounts:

If you do not currently accept AXP # payments, and your annual volume is less than \$1MM, if you request AXP, we will assign you an AXP # for this account, so you can start accepting AXP payments. **AXP SE #:**

If you do not currently have an AXP #, and your annual volume is more than \$1MM, we will contact AXP on your behalf.

In the event your volume exceeds more than \$1MM annually, you may be moved directly to AXP. Opt out of AXP Offers and Promotions: If you do not wish to receive future offers or promotions of AXP products or services from AXP via offline or on-line means (such as traditional mail and telephone), please contact customer service at the phone number listed below. Please note that it may take some time, consistent with applicable law, for us to process your opt-out request.

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

Merchant has the right not to accept all Card Association card types. Some Point Of Sale software and programs cannot prohibit the acceptance of specific types of payment cards; therefore, it is the merchant's responsibility to enforce this. If you request AXP and qualify, JetPay as processor, and not Merchant Bank, will settle American Express.

** 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. 4 of 6

** Fourisment Options												
** Equipment Options		Purchas	se	e Purchas				Purchase		Merchant		
Model	Qty	New			urbished		Rent	Other Source		Owned		Price
Terminal Terminal											9	
Printer											4	
PIN Pad											9	6
Imprinter Other		Purchas	se Only			1					9	,
Other											9	
Shipping, handling and tax will be billed in addit Equipment Billing to:		rchant			oove.							
Ship Equipment to:		A Lega			ner:							
Send Welcome Kit to:	DE	A 🗌 Lega	al 🗌 Age	nt 📃 N/A	4							
Merchant training provided by:	Pro Pro	ocessor	Agent	Other								
Discount Rate/Per item Fee (includes Amex	OptBlue)										
Visa/MC/DISC/Amex Cards	1.74	% +	\$ 0.00	Pe	r item	MC Debit	t Cards O	nly	1.45	% + \$	0.00	Per item
Visa/MC/DISC/Amex Debit Cards Only	1.45	% +						S Cards Only	1.74	% + \$		Per item
Visa/MC/DISC/Amex Credit & BusCards only	1.74	% +	\$ 0.00	Pe	r item	Visa Car	ds Only		1.45	% + \$	0.00	Per item
All Discover Cards	1.74	% +	\$ 0.00	Pe	r item	Visa Cree	dit and Bu	is Cards Only	1.74	% + \$	0.00	Per item
Discover Debit Cards Only	1.45	% +	\$ 0.00	Pe	r item	Visa Cree	dit and Bu	is Cards Only	1.75	% + \$	0.00	Per item
Non-Qualified Surcharge			Visa		Mast	erCard	Disco	ver	Ameri	can Expr	ess OptBlu	ie
Retail: Mid-Qualified			1.25	Visa	1.25	MC	1.25	Discover	0.75		an Expres	
Non-Qualified:			2.00	Visa	2.00	MC	2.00	Discover	1.00		an Expres	
MOTO/CNP: Non-Qualified:			2.00	Visa	2.00	MC	2.00	Discover	1.00		an Expres	
Touch Tone Capture: Non-Qualified:			2.00	Visa	2.00	MC	2.00	Discover	1.00		an Expres	
Mid-Qualified Authorization/Access Fees:			0.00	Visa	0.00	MC	0.00	Discover	0.00		an Expres	
Non-Qualified Authorization/Access Fees			0.00	Visa	0.00	MC	0.00	Discover	0.00		an Expres	
PIN Based Debit/EBT Fees			0.00	115u	0.00		0.00	Biscover	0.00	Amerio		0
PIN Based Debit/EBT Transaction Fee \$	lone		EBT T	ransacti	on Fee	\$None	s	STAR Network	Monthly	Fee <u>\$1.0</u>	<u>10</u>	
		3lanche% v Gross F	_	Daily (Gross P			ss Discount ra			OR	
None Est. Annual Amex Volume: \$ AMEX Pay Frequency	15 da	v 🗆	30 dav		-	mex Tic		ne ection are bille	d by Am	erican Ex	press	
		, _	,									
Miscellaneous Fees: Monthly Statement Fee \$ Application/Setup Fee \$ ACH Reject/Change Fee \$ Online Merchant Portal \$ monthly												
	Chargeback/Retrieval Fee \$25.00115.0% ach Monthly Minimum: \$25.00 Voice Auth/ARU Fee \$1.95 ACH Fee \$0.03 each											
ACH Debit \$1.00 Upon Account Approval AVS Fee \$each CVV2 Fee \$each Tokenization Fee \$each Annual Fee \$												
** Administrative Maintenance Fee \$ monthly ** PCI Non Compliance Fee \$ monthly ** Gateway Fee \$ monthly												
** Other \$ per Descript				*1	Other	None \$	No	ne Descrip	tion			
Early Termination Fee: \$ 300.00 ** PCI monthly Fee \$ 6.00 Authorization Fees: \$ 0.25 American Express \$ 0.20 MasterCard \$												
Authorization Fees: \$ 0.25 American	n Expre	0.20 ss \$	Mas	sterCard	0.20 \$	Visa	0.20 \$	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.												

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eCommerce Application Addendum											
Number of e-Commerce websites:	(If more than 1, c	comp	lete, initia	l and attach an add	ditional copy of this page fo	r each ac	dditional website)				
Website URL:	Website server IP Address: Website DBA:										
Customer Service: email address:	amparrie819@sbcglobal.net	Tel	ephone:	9194290008	List all links to other we	hsites:					
Web Hosting Service Name:		Ad			Contact Telephone:						
Fullfillment House Name:		-	dress:		Contact Telephone:						
How do you advertise:				samples: e.g., ca	talog/print/broadcast/tele	marketir	na script)				
Do you bill customer's card before			.9								
service? Yes No		ow many days									
What is your return/refund policy?			Website Security Method:								
Digital Certificate Issuer:			Digital C	Owenership							
						Sh	ared 📃 Individual				
For purposes of this application, "I	,				ta, GA 30004 and can be c	ontacted	at 1-855-271-1500				
and "Merchant Bank" is Synovus B	ank, 1125 First Avenue, Columb	us, G	A 31901,	706-649-4900.							
Merchant Signatures and Guarantor S	Signatures										
Agreement Signature: By signing			. ,								
perjury, that all information and docu				1							
respective agents to verify any of th	• • •						•				
requesting reports from consumer Merchant Bank or Processor wheth		• •				,					
Processor received a report, Merch											
receipt of the Merchant Card Proce	0					,, (, 0				
the CNP Addendum, Special Servic	es Addendum and the Merchant	Use	and Disclo	sure of BIN Inform	nation Addendum (each, an	"Addendi	um"), each of				
which documents is incorporated he	erein by this reference, and agree	es to	be bound	by and perform in	accordance with all provisio	ns, term	s and conditions of				
the Agreement, the Guaranty, and e											
any Merchant Card Processing Agr	•				•						
Affiliate Agreement"), regardless of date; (5) agrees that Processor and											
Guarantor(s)'s signatures, or on co	0										
facsimiles shall be treated for all put			•								
offer or facilitate gambling services,	including offering or facilitating in	terne	t gambling	services, or estal	olishing quasi-cash, credits	or monet	tary value of any				
type that may be used to conduct g	ambling.										
			-	1. O. (D)	<i>.</i>						
AMERICAN EXPRESS - In the evel	• •						•				
represent that I have read and am a Card Acceptance Agreement ("Ame	•			•	• •						
Secure Bancard, and American Exp											
verify the information in this applicat					<i>,</i> ,						
agencies from time to time, and disc	•										
authorize and direct Secure Bancar	d and American Express and Am	nerica	an Expres	s's agents and Affi	liates to inform me directly,	or inform	the entity above,				
about the contents of reports about	me that they have requested from	m co	nsumer re	porting agencies.	Such information will include	the nam	e and address of				
the agency furnishing the report. I a							•				
administrative purposes. I am able t	•										
http://www.americanexpress.com/p						•					
information. I understand that I may understand that upon American Exp				•	•						
welcoming it to American Express'		uic (Sincey win c		a American Express Agreer	noni and	materials				
······································											
Guaranty: The undersigned Guara	intor(s), individually and severally	, gua	arantee the	e full and faithful pe	rformance and payment by	the Merc	chant (identified				
above in the portion of this Application		<i>'</i>			•						
as provided in Section 25 of the Me					sing Agreement, and this Ap	oplication	and the				
Addendums mentioned above, are i	incorporated into this Guaranty by	y this	reterence	9.							
MERCHANT SIGNATURES			GUA	RANTOR SIGNAT	IDES						
MERCHANT SIGNATORES			GUAF	ANTON SIGNAT	JAES						
					_						
X1) 1 Addres	Oct. 31, 2018		X 1)	At		0	Oct. 31, 2018				
Principal/Owner for Merchant	Date		Guaran	tor Signature (No 1	Titles)	Da	te				
Adam Parrie	Owner		Adam	Parrie							
Print Name	Title	_	Print No	ame (No Titles)							
i fint name	i lue		I TITL INC								
X 2)			X 2)								
Principal/Owner for Merchant	Date		Guaran	tor Signature (No 1	Titles)	Da	te				
		_									
Print Name	Title		Print Na	ame (No Titles)							
X 3)			X 3)								
Principal/Owner for Merchant	Date			tor Signature (No 1	Titles)	Da	te				
	Date		Guaran			υd					
Print Name	Title		Print Na	ame (No Titles)							
FOR INTERNAL USE ONLY											
X)			X)								
Accepted by Processor	Date	-	Accepte	ed by Merchant Ba	nk	Da	te				
Print Name	Title		Print Na	ame		Titl	е				

Merchant Beneficial Ownership and Management Information Certification: The following information and certifications concerning 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 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 proprietorship", provided the prescribed forms of Merchant Application including any Patriot Act/customer identification forms and taxpayer identification and certifications regarding the Merchant legal entity required elsewhere in the prescribed forms of Merchant Application including any other Patriot Act/customer identification in this form is in addition to, not a substitute for, the information and certification forms and taxpayer identification including any other Patriot Act/customer identification forms and taxpayer identification including any other Patriot Act/customer identification forms and taxpayer identification including 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

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Section 1: Merchant Application Information (Must match information in Merchant Application): Date Application Signed (by Authorized Signer named below): _____Oct. 31, 2018

Merchant Legal Name: Adam Parrie Merchant Federal Tax ID (as it appears on income tax return): 462479354 Merchant State of formation/Incorporation: TX Merchant Address: 1512 Andrea Drive, Bay City, TC, 77414

Merchant 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 of those individuals does not exceed 50% of the equity interests of the Merchant, provide the information below on additional beneficial ownership of those individuals does not exceed 50% of the equity interests of the Merchant, provide the information below on additional beneficial owners be 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 Adam Parrie	Title Owner	% of Legal Entity OwnerShip: 100 %		
Individual's Home (Street) Address (No P.O. Box) Adam	City, State, Zip Bay City, TC, 77414	Date of birth Sept. 12, 1976		
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? 📕 Yes 🗌 No	(SSN)/Individual Taxpayer 462479354	Control Prong?		
ld Type:*	State/Country of Issuance	Date Issued Feb. 10, 2015	Expiration Date Sept. 12, 2020	Number on ID: 02909822
Beneficial Owner Legal Name	Title		•	% of Legal Entity OwnerShip: None %
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? Yes No	(SSN)/Individual Taxpayer	Control Prong?		
Id Type:* Driver's License Other State photo ID showing residence Passport Resident Alien ID Other ID ±	State/Country of Issuance None	Date Issued None	Expiration Date None	Number on ID: None
Beneficial Owner Legal Name	Title	•	% of Legal Entity OwnerShip: None %	
Individual's Home (Street) Address (No P.O. Box)	City, State, Zip	Date of birth None		
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? Yes No	(SSN)/Individual Taxpayer	Control Prong?		
Id Type:* Driver's License Other State photo ID showing residence Passport Resident Alien ID Other ID ±	State/Country of Issuance None	Date Issued None	Expiration Date None	Number on ID: None
Beneficial Owner Legal Name	Title	L	•	% of Legal Entity OwnerShip: None %
Individual's Home (Street) Address (No P.O. Box)	City, State, Zip Bay City, ,	Date of birth None		
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? Yes No	(SSN)/Individual Taxpayer	Control Prong?		
Id Type:* Driver's License Other State photo ID showing residence Passport Resident Alien ID Other ID ±	State/Country of Issuance None	Date Issued None	Expiration Date None	Number on ID: None
Control Prong (and/or 🗌 additional Beneficial Owner) Legal Name Adam Parrie	Title Owner	% of Legal Entity OwnerShip: 100 %		
Individual's Home (Street) Address (No P.O. Box) Adam	City, State, Zip Bay City, TC, 77414		Date of birth Sept. 12, 1976	
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? 📕 Yes 🗌 No	(SSN)/Individual Taxpayer 462479354	lo. (ITIN):	Control Prong?	
Id Type:* Driver's License Other State photo ID showing residence	State/Country of Issuance TX	Date Issued Feb. 10, 2015	Expiration Date Sept. 12, 2020	Number on ID: 02909822

*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:

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

Adam

Oct. 31, 2018 Adam Parrie

Authorized Signer Signature Date Signed Authorized Signer Printed Name Processor's Rep. Signature Date Signed Processor's Rep. Printed Name

AP

VISA DISCLOSURE PAGE

Member Bank (Acquirer) Information:

Acquirer Name:Synovus BankAcquirer Address:1125 First Avenue, Columbus, GA 31901Acquirer 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

ŁQ, Oct. 31, 2018 Date Merchant Adam Parrie Owner Merchant's Printed Name Title