

Merchant's Business Name (Legal):

Sid Management LLC.

SECTION 6 COMPLIANCE INFORMATION

Do you (MERCHANT) have a 3rd party software application/gateway or POS Terminal Are you compliant with the Payment Card Industry Data Security Standards? YES NO

If yes, identify Security Assessor and certificate number: _____ Last Certification Date: _____

Have you been notified by Visa, MasterCard or Discover that you have been the victim of a compromise of cardholder data? YES NO If yes, have you completed remediation? YES NO

Do you store cardholder data? Paper - YES NO Electronic - YES NO

Third Party Software/Gateway Vendor Name and Address: _____ Third Party Software/Gateway Vendor Contact Information: _____

Version # _____ Merchant data to which this vendor has access: _____

Does software store cardholder information? YES NO Is Third Party Software/Gateway PCI DSS and/or PA DSS compliant? YES NO

All merchants must comply with the Payment Card Industry Data Security Standard ("PCI DSS"). Merchant is required to maintain the security of card data and to comply with the requirements of the PCI DSS. Merchant must validate its compliance with the PCI DSS and provide NPC with evidence that Merchant (a) has successfully completed a Self Assessment Questionnaire and scan(s), if applicable, and (b) is compliant with the PCI DSS. NPC has created the PCI Program (the "PCI Program") to assist merchants in securing card data and complying with PCI DSS. You are enrolled in the PCI Program and the applicable fees will be assessed in accordance with the terms of the PCI Program. Information on the PCI Program is set forth in Section 35 of the Terms and Conditions and the applicable fees are set forth in Section 11. All gateway or other vendor supplied software must be compliant with the Payment Application Data Security Standard rules ("PA DSS").

SECTION 7 MERCHANT BANK ACCOUNT INFORMATION

In accordance with the terms set out in the Merchant Processing Agreement, funds will be transferred to/from the account as delineated. If nothing is checked, MERCHANT will receive Premium ACH. ACH can be performed by the following entities: Member Bank, NPC or any authorized agent of NPC or any Third Party Service Provider with whom you have contracted. *Subject to special approval PLEASE SUPPLY VOIDED PREPRINTED CHECK OR BANK LETTER FOR EACH ACCOUNT REQUESTED

Deposit Time Frame: Premium ACH Alternate Funding* Deposit Type: Combined By Batch

Any ACCOUNT NUMBER indicated must be a valid account number for handling ACH deposits and withdrawals. If more than one account is indicated, account #1 will be used for Sales.

Routing #1 031306278 DDA Account Type: Checking Savings

Account #1 1975234

Routing #2 _____ DDA Account Type: Checking Savings

Account #2 _____ If a second account, this account is used for:
 Discount Fees Credits Chargebacks

SECTION 8 CHECK/ ACH SERVICES

If Check Services are selected and by signing Merchant Processing Agreement, Merchant agrees to accept Check Services pursuant to, and to be bound by, the terms and conditions for Check products acceptance as stated in the Merchant Processing Agreement or as provided by Check services provider, SPS-EFT, or other service provider. Member Bank is not providing the Check/ACH Services. Merchant must be approved by NPC and its service provider, SPS-EFT, or by other service provider. ++ For Non-Guarantee checks \$10,000 and greater: A premium of 0.10% (ten basis points) will be charged in addition to the discount rate. ***These fees apply per account.

Check Service	Discount Rate	Transaction Fee	Check Service	Discount Rate	Transaction Fee	Other Check21 Fees	
<input type="checkbox"/> Check Conversion w/Guarantee			<input type="checkbox"/> Check21 POS - Guarantee <input type="checkbox"/> Check21 POS - Non-Guarantee**			Check21 Return Fee***: \$5.00	
<input type="checkbox"/> Check Conversion w/o Guarantee			<input type="checkbox"/> Check21 Remote - Guarantee <input type="checkbox"/> Check21 Remote - Non-Guarantee**			Monthly Check21 Access Fee***: \$5.00	
<input type="checkbox"/> Paper Check w/ Guarantee			<input type="checkbox"/> Check21 POS Payroll option - Guarantee: Discount Rate + 3% premium <input type="checkbox"/> Check21 POS Payroll option - Non-Guarantee: Discount Rate + 1% premium			<input type="checkbox"/> Monthly Billing	
# of Checks Monthly:	Average Amount:	Largest Check Amount:	Monthly Service Fee***:	Batch Fee:	Monthly Minimum***:	Annual Fee***:	Termination Fee***:
					\$25.00	\$59.95	\$125.00

SECTION 9 UNLIMITED PERSONAL GUARANTY AND CREDIT INFORMATION AUTHORIZATION

PERSONAL GUARANTEE: In exchange for NPC's and Member Bank's acceptance of this Merchant Agreement, each person signing immediately below this paragraph (each such person, a "Guarantor") is signing this Merchant Agreement as a Guarantor of the Merchant identified on page 1 of the Merchant Agreement. By signing below, each Guarantor (i) accepts and agrees to be bound by the Continuing Unlimited Guaranty provisions starting in Section 10 of the Terms and Conditions, and (ii) acknowledges and confirms that, prior to signing, he or she received and read those Continuing Guaranty provisions. Each Guarantor individually authorizes NPC, Member Bank, and/or either of their representatives to conduct an initial and ongoing comprehensive credit investigation of him or her by utilizing a third-party credit reporting agency and/or to obtain a criminal background check. Guarantor acknowledges receipt of the Merchant Agreement, which is incorporated herein by reference as if fully set forth herein and has reviewed the Continuing Unlimited Guaranty provisions therein.

Authorized Signature of Guarantor: (Do Not Include Title) Nicholas I Sidoric Name of Guarantor: (Do Not Include Title) Nicholas I Sidoric Social Security #: 182528070 Date of Signature: 11-26-17

Merchant's Business Name (Legal):

Sid Management LLC

SECTION 10 SCHEDULE OF FEES

APPLICATION TYPE: Interchange+ Monthly DISCOUNT: Daily Monthly CARD OPTIONS: All Cards Other Cards Debit Card Only BUSINESS TYPE: Retail Restaurant Mail/Telephone Order** Internet** SUB BUSINESS TYPE: Retail Key Entered** DialPay Capture** MOTO/CardSwipe** Large Ticket

Table with columns for VISA/MASTERCARD/DISCOVER (V/MC/D) Rate Category, Discount Rate, Transaction Fee, AMERICAN EXPRESS Rate Category, Discount Rate, Transaction Fee. Includes rows for Base, Mid-Qualified, Non-Qualified, Base Debit NON PIN-Based, Debit PIN-Based, and Qualified Rewards.

Transaction fees are charged for all transaction authorization attempts. 1Added to Base discount rate and transaction fee. 2Added to applicable Mid-Qualified discount rate and transaction fee. 3Transaction fee is in addition to the applicable Base, Mid-Qualified, or Non-Qualified transaction fee, regardless of transaction qualification.

*TIERED MERCHANTS ONLY - Commercial Card transactions that do not meet the requirements to qualify for preferred rates will be assessed an additional fee of 0.50% (0.0050) on such sales volume. 6Regulated applies to all Base NON PIN debit transactions from issuers that are not exempt pursuant to 12 CFR Part 235.

+ INTERCHANGE MERCHANTS ONLY - CARD ORGANIZATION FEES: Visa, MasterCard and Discover Interchange fees, assessments and other fees will be assessed or allocated to Merchant at the then current rate determined in accordance with NPC's standard operating procedures.

* FLAT RATE MERCHANTS ONLY - CARD ORGANIZATION FEES: All fees are included in discount rate and transaction fee above except fees related to International transactions. Does not apply to American Express.

*AMERICAN EXPRESS - Existing American Express Number YES NO If Yes, Existing American Express Account Number: Annual Estimated or Actual American Express Volume <\$1,000,000.00 YES NO If No, Merchant is not eligible for the American Express Program.

SECTION 11 OCCURRENCE FEES

Table with columns for various occurrence fees: On File Fee, Retrieval/Chargeback, Paper Statement, Batch Fee, Minimum Bill, Advantage Buyer Program, Voice Auth/DialPay, Early Deconversion Fee, PCI Fee, ACH/DBA Change Fee, Card Brand Usage Fee, Annual Fee, 1099-K Reporting, Regulatory Accounting Assistance.

Return ACH(s) are subject to a \$25.00 fee for each occurrence. 1The initial term of the Merchant Agreement is 3 years and automatically renews for additional 2-year periods. If this Agreement is terminated prior to the expiration of the initial term or any renewal term, you will be subject to an Early Deconversion Fee ("EDF") in accordance with the terms of Section 6C of the Terms and Conditions.

SECTION 12 MERCHANT ACKNOWLEDGEMENTS AND SIGNATURE

Merchant agrees to and accepts the terms and conditions set forth in this Application and the Terms and Conditions which are incorporated herein by reference (GEN 0115) as if fully set forth herein (collectively, the "Merchant Agreement") and acknowledges receipt of all parts of the Merchant Agreement.

IN WITNESS WHEREOF Merchant has caused this Agreement to be executed by its duly authorized representative effective in accordance with the terms of the Terms and Conditions. The Agreement shall be binding upon Merchant upon the earlier of Merchant's execution below or Merchant's first processed electronic transaction.

MERCHANT Signature: [Handwritten Signature] Name (please print): Nicholas I Sidinick Date: 11-26-17

Merchant's Business Name (Legal):

Sid Management LLC

SECTION 13 EQUIPMENT SETUP

PROVIDER CODE: NPC = NPC to ship equipment

SOF = Sales office to ship equipment

MER = Merchant Owned

Table with columns: TERMINAL, QTY, PROVIDER CODE, PRINTER, PROVIDER CODE, PIN PAD, PROVIDER CODE. Includes handwritten entries like 'Ver Vx520 cts', '2', 'MER'.

Table with columns: Other, Provider Code, Other, Provider Code, Other, Provider Code.

Table with columns: EQUIPMENT SOFTWARE INFORMATION, SOFTWARE NAME, PUBLISHER, VERSION.

EQUIPMENT OPTIONS THE DEFAULT SELECTION WILL BE APPLIED FOR ANY OPTION NOT SELECTED BELOW

Form with multiple sections: RETAIL / MOTO, RESTAURANT, CASH ADVANCE, LODGING, FUEL, PASSWORD, FAST PAY (FPS). Includes checkboxes for various options like AVS, Auto-Close, Tips, Servers, etc.

Form with sections: Custom Header / Footer (handwritten: * Retail Tips, * IP), Wireless ID, Comments.

EQUIPMENT SHIPPING INSTRUCTIONS Required ONLY if ordered through NPC - Default shipping options (indicated by *) will be applied for any option not selected below

Form with sections: Shipping options (Ship To, 1-3 Day, Over Night Priority, Ground, Saturday), Attn, Address, City, State, Zip, Phone #, Special Instructions, NPC TO REPROGRAM/TRAIN MERCHANT?, NPC TO SHIP WELCOME KIT?

WELCOME KIT SHIPPING INSTRUCTIONS Required if welcome kit is shipping to separate address from above

Form with sections: Shipping options (Ship To, Attn, Phone #), Address, City, State, Zip.

SECTION 14 SITE INSPECTION INFORMATION

I represent and warrant that the information set forth in the application is true and accurate to the best of my knowledge. In addition, I hereby certify that (check which applies):

Form with sections: Site inspection statements (checked: I have physically inspected...), Business/Inventory/Shipments (checked: Does business appear as represented?, Is business open and operating?, etc.), Fulfillment House information.

Form with sections: Fulfillment House Name and Address, Contact Information, Is Fulfillment House PCI DSS Compliant?, % of shipments by this vendor, Location Type (checked: Retail Store Front).

Form with sections: Sales Organization (T1137), Sales Rep Signature, Application Date (11-26-17).

Security features are indicated. Details on back.
FRABDA#MOR

Spring Street Salon & Spa
635 Spring St
Houtzdale, PA 16651-1712

CNB Bank
60-627/313

PAY TO THE
ORDER OF

MEMO

⑈001000⑈ ⑆031306278⑆ 197523⑈4⑈

\$

DOLLARS

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