

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

Business Information				
The Original Wolf River Cafe			Wolf River Cafe	
Merchant Legal Business Name			DBA Name	
470 Hwy 194			470 Hwy 194	
Mailing Address		•	DBA Address (Physical, No PO Boxes)	
Rossville	Tennessee 38066		Rossville	Tennessee 38066
City	State Zip		City	State Zip
9018532586			9018532586	
Legal Phone #	Legal Fax #		DBA Phone #	DBA Fax #
None	09-1 _{Yrs.} 09-1 _{Mos.} New b	usiness New owner Seasona	l? ☐ Yes ☐ No List months	
Federal Tax ID # (Must be 9 digits)	Length Owned	Business License	Date Opened: 01 sep 1990	
	w	/olfcafo@hollwouth not		
Merchant State registration	E-mail Address:	Web s	ite Address:	
Any prior No	Yes If yes: Personal Busin	ness If yes, how long		
Type of Sole Prop	rietorship LLC Partnership	Ltd Partnership Corp, check o	ne: Public Private Non	Other
Business Type				
Retail Restaurant Lodging	<u> </u>		_	
Description of Business Detailed Description of Business (i	_	arging policies; delivery methods;	whether own/finance inventoryprovid	le separate pages if needed):
Description of Business Detailed Description of Business (i	_	arging policies; delivery methods;	whether own/finance inventoryprovid Phone #	le separate pages if needed): 9018532586
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Description of Business Detailed Description of Business (i Restaurant Mailing Address (select	ncluding products/services; card chegal DBA Location Contact:			
Description of Business Detailed Description of Business (in Restaurant) Mailing Address (select) Refund/Return Policy No refund Refund in 30 days	ncluding products/services; card chegal DBA Location Contact:	Betty Salmon		
Description of Business Detailed Description of Business (i Restaurant Mailing Address (select Leave	ncluding products/services; card chegal DBA Location Contact:	Betty Salmon		
Description of Business Detailed Description of Business (in Restaurant) Mailing Address (select) Refund/Return Policy No refund Refund in 30 days American Express Disclosure	ncluding products/services; card charged DBA Location Contact:	Betty Salmon Other:	Phone #	9018532586
Description of Business Detailed Description of Business (i Restaurant Mailing Address (select Lease	ncluding products/services; card charged DBA Location Contact:	Betty Salmon Other:		9018532586
Description of Business Detailed Description of Business (in Restaurant) Mailing Address (select) Refund/Return Policy No refund Refund in 30 days American Express Disclosure The "NCR" party listed throughout NCR Payment Solutions, LLC	ncluding products/services; card chegal DBA Location Contact:	Betty Salmon Other:	Phone #	9018532586
Description of Business Detailed Description of Business (in Restaurant) Mailing Address (select) Refund/Return Policy No refund Refund in 30 days American Express Disclosure The "NCR" party listed throughout	ncluding products/services; card chegal DBA Location Contact:	Betty Salmon Other:	Phone #	9018532586
Description of Business Detailed Description of Business (in Restaurant Mailing Address (select	ncluding products/services; card chegal DBA Location Contact:	Betty Salmon Other:	Phone #	9018532586
Description of Business Detailed Description of Business (in Restaurant Mailing Address (select	ncluding products/services; card chegal DBA Location Contact:	Betty Salmon Other:	Phone #	9018532586

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 026860822 Govt Issued Business License Drivers License: Name: Betty Salmon Tax Return State ID: Date of Birth: 27 apr 1945 Corporate Resolution ID/Tax ID Number: 464672161 Passport: DL/ID#: 026860822 **Entity Agencies** Military ID Date of Issuance: Mexican Consulate **Business financial Statement** Expiration Date: State of Issuance: Partnership Agreement Expiration Jun 10, 2028 905 Mount Pleasant Rd E 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 (City, State, Zip) Phone # Name % / Years Spent In policy for collection and use of social Business security numbers can be found at www.securebancard.com) 100/09-01-905 Mount Pleasant Rd E. Rossville. Betty Salmon *****2397 9014885880 Owner 1990 TN. 38066 Bank Information Name of Financial Institution Account number Phone # Contact Routing # Date Opened Bank of Fayette County ****9479 084304337 *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 Trade / Business References **Trade Name Product Sold** Phone #' (No 800 #s) Account # None None None None None None None None Other businesses in which merchant or a principal are now or previously have been involved as owner/operator/director:

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PATRIOT ACT / Site Survey

	All Visa/MasterCard/Discover Cards All Discover Cards JCB** American Express ** Diners/Carte Blanche** Electronic card-swiped transactions	MasterCard Credit Cards and Visa Credit Cards and Busing MasterCard Debit cards only Visa Debit cards only PIN Based Debit/EBT Cards	ess Cards only	
Projected total annual sales \$ Projected Visa/MC/DISC/Amex Sales	All Discover Cards JCB** American Express ** Diners/Carte Blanche** Electronic card-swiped transactions	✓ Visa Credit Cards and Busing✓ MasterCard Debit cards only✓ Visa Debit cards only	ess Cards only	
Projected Visa/MC/DISC/Amex Sales	•			
Projected Visa/MC/DISC/Amex High Ticke \$250.00	Mail/Telephone Order (card not prese eCommerce (card not present)	prints)%	If	arty fulfillment? Yes "yes" and phone number:
			you bill your customer p	
If applicable, provide: video (TV), audio tap Do you authorize carrier to deliver w/o gett How do you advertise? Yellow pages Have you ever accepted credit cards befor statements. If you are a MO/TO or e-Comma Actual chargeback volume for most recent # of locations? If you are None	Telemarketing Catalog Internet Word of e? Yes No If Yes: Processor Name merce merchant, please provide most recent 6 mo	RL(Internet). shi	pped? If yes, how many 3-30 days 31-60 days er 90 days mail Other most recent 3 months of	days? 0-2 days
Manchant Ourse I have a large limitation (2)	Tue	lame at a meant la action a (a) (a)		
Merchant Owns Leases Location(s)? Name/address of mortgage holder/landlord:	Hot	w long at current locations(s)?:		
Other significant Merchant Contacts with thir	d narties:			
account. Existing AXP SE #: If you currently accept AXP payments in exiting the second secon	xcess of \$1MM annually, please provide your exisences, and your annual volume is less than \$1MM,	sting AXP#, so so we can convey this to	o AXP on your behalf.	

** 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.

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.

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

				ı	FEE SCHEDU	JLE									
** Equipment Options					,										
Model			Qty	Purchase New	Purchase Refurbished		Rent		chase er Sou		Merc Owne			Price	
Terminal			Qty	INEW	Reluibished		Reili	Oti	ei Sou	irce	OWITE	<u>u</u>	\$		
Terminal													\$		
Printer													\$		
PIN Pad				Durch Only									\$		
Imprinter Other				Purchase Only						1			\$		
Other													\$		_
	L.									•					
Shipping, handling and tax will be	billed in a	ddition to													
Equipment Billing to: Ship Equipment to:				chant Agent O											
Send Welcome Kit to:				A Legal Agent											
Merchant training provided by:				cessor Agent C											
				4											
SERVICE ACCEPTANCE AND F	EE SCHE	DULE													
Discount Rates Interchange P	ass Througl	h Discoun	Rate	% Per Item \$		Association	Dues & Ass	sessmen	ts Pass	Through					
Rate 1	%	Per Item	\$ Rai	te 2		%	Per Item \$	Rate 3					%	Per Item	\$
Visa Qual Credit	3.79	1		a Mid-Qual Credit					on-Qual C	Credit					_
Master Card Qual Credit	3.79		_	ster Mid-Card Qual Credit				_		d Qual Credit					_
Discover Network - PayPal Qual Credit	3.79		-	cover Netword - PayPal Mic	d-Oual Credit					k - PayPal Non-Qua	l Credit				
American Express Qual Credit	3.79		-	erican Express Mid-Qual C				_		ss Non-Qual Credit					_
Visa Qual Debit	3.79			a Mid-Qual Debit				_	on-Qual D						
Master Card Qual Debit	3.79			ster Card Mid-Qual Debit				_		n-Qual Debit					
Discover Network - PayPal Qual Debit	3.79			cover Network - PayPal Mic	d-Oual Dehit					k - PayPal Non-Qua	l Dehit				
Pin Debit	0.10		EB		a quai bobii			Star		n ruji urion qua	. Dobit		\$1 per mon	th	
T III DEBIC								Jitai					Ψ1 pci ilion		
Rewards Pricing Visa Rewards (Discount Rate \$ 3. Amex Rewards (Discount Rate \$.)		tem				orld Card (E				Per Item					
Non Bonkoord Types Assented															
JCB Card % Monthly Flat Fee: \$		s Carte I Monthly		e% Daily Gr		can Expres				OR					
Est. Annual Amex Volume: \$_	lone			Est. Avei	rage Amex Tid	None ket: \$	e								
AMEX Pay Frequency 3	day	15 da	y	30 day Amex F	ees disclosed	l in this se	ction are l	oilled b	y Amer	ican Express					
Miscellaneous Fees:															
Monthly Statement Fee \$	Applica	ation/Set	up Fee	None SACH Reje	ct/Change Fe	25.00	Online M	lerchan	t Porta	None mon	thly				
Chargeback/Retrieval Fee \$_25	.00/15. @ac l	n Month	ly Min	imum: \$ None Vo	oice Auth/ARL	J Fee \$ None	ACH	Batch	Fee \$_N	lone	each				
ACH Debit \$1.00 Upon Accou	nt Approv	al AVS F	ee \$	each CVV2 Fe	ee \$ each	Tokenizati	on Fee \$_	one eac	h Annu	None al Fee \$					
** Administrative Maintenance	Fee \$	mo	nthly *	PCI Non Complian	ice Fee \$	monthly	** Gatew	ay Fee	None \$	monthly					
** Other \$ per None	Descrip	otion		** (None Other \$	Non per	Desc	cription							
Early Termination Fee: \$ None	** PC	I month	_	·											
None Authorization Fees: \$	Americ:	an Exnre	No 8	one MasterCard	None Vis	None a \$	Discove	r\$							

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 Applicatio	n Addendum								
Number of e-Commerc	ce websites:		(If more than	1, complete, in	itial a	and attach an additional	copy of this page for each additiona	ıl website)	
Website URL:		Website server IP Address:			Website DBA:				
Customer Service: em	ail address:	Wolfcafe@bellwouth.net Telephone		Telephone:		9018532586	List all links to other websites:		
Web Hosting Service	Name:	Address:		Address:			Contact Telephone:		
Fullfillment House Nar	ne:		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	ping product	or performin	g service?	If Ye	es, how many days ore?			
What is your return/re	fund policy?				Web	osite Security Method	•		
Digital Certificate Issu	er:				Digi	ital Cert No(s)/Exp Dat	te(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 ther documents bearing Merchant's and Guarantor(s)'s sign

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

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.

the application, the entity will be provided with the American Express Agreement and materials welcoming it to American Express' Card acceptance program.

MERCHANT SIGNATURES		GUARANTOR SIGNATURES	
	Sep. 14, 2021		Sep. 14, 2021
Principal/Owner for Merchant	Date	Guarantor Signature (No Titles)	Date
Betty Salmon	Owner	Betty Salmon	Date
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)	
× 3)	Title	× 3)	
Principal/Owner for Merchant	Date	Guarantor Signature (No Titles)	Date
Print Name	Title	Print Name (No Titles)	
FOR INTERNAL USE ONLY			
TOK INTERNAL OSE ONET			
Accepted by Processor	Date	X) Accepted by Merchant Bank	Date
Print Name	Title	Print Name	Title

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 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 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 confirm the information. Secure Bancard's p

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will allow us to identity you	u. We mav also a	sk to see vou	r driver's license or o	account we will ask for your n ther identifying documents. In ww.securebancard.com/Privacy9	some instance	date of birth, and es we may use ou	other information that tside sources to
Section 1: Merchant Applic Sep. 14, 2021	cation Informatio	on (Must match	information in Mercha	nt Application): Date Application	Signed (by Auth	norized Signer nam	ed below):
	etty Salmon 905 Mount Pleasa	_	` ''	ears on income tax return): <u>No</u>		rchant State of forn It Entity Type	mation/Incorporation:
Section 2: Beneficial Owner arrangement, understanding ndividuals does not exceed ndividuals for which informa	50% of the equity tion is provided be ted in Section 1, a naging Member, 0	vinterests of the elow exceeds a "Control Pron General Partne	e Merchant, provide the 50%. (Use extra copies g". Examples of a Cont , President, Vice President, when the contraction of the	ormation below on each individual juity interests of the Merchant le- information below on additional if needed.) Information must be rol Prong include, but are not lim dent or Treasurer. If no other Bei	beneficial owner provided for one	ers so that the total e individual with sid	ownership interests of anificant responsibility f
Beneficial Owner Legal Na Betty Salmon	ame			Title Owner			% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) A 905 Mount Pleasant Rd E	ddress (No P.O.	Box)		City, State, Zip Rossville, TN, 38066			Date of birth 27 apr 1945
Individual has a Social Secu Number issued by US Gove	•		yer Identification	(SSN)/Individual Taxpayer Ide ******2397	entification No. (ITIN):	Control Prong?
Id Type:* ■ Driver's Licens Passport ■ Resident Alien		•	ing residence	State/Country of Issuance TN	Date Issued 10 jun 2020	Expiration Date 10 jun 2028	Number on ID: 026860822
Beneficial Owner Legal Na	ame			Title		ı	% of Legal Entity OwnerShip: None 9
Individual has a Social Secu Number issued by US Gove	-	•	yer Identification	(SSN)/Individual Taxpayer Ide	entification No. (ITIN):	Control Prong?
Id Type:* Driver's Licens Passport Resident Alien		•	ing residence	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Beneficial Owner Legal Na	ame			Title			% of Legal Entity OwnerShip: None 9
Individual's Home (Street) A	ddress (No P.O.	Box)		City, State, Zip			Date of birth None
Individual has a Social Secu Number issued by US Gove			yer Identification	(SSN)/Individual Taxpayer Ide	entification No. (ITIN):	Control Prong?
Id Type:* Driver's Licens Passport Resident Alien			ing residence	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Beneficial Owner Legal Na	ame			Title	L	-1	% of Legal Entity OwnerShip: None 9
Individual's Home (Street) A	ddress (No P.O.	Box)		City, State, Zip Rossville, ,			Date of birth None
Individual has a Social Secu Number issued by US Gove			yer Identification	(SSN)/Individual Taxpayer Ide	entification No. (ITIN):	Control Prong?
Id Type:* Driver's Licens Passport Resident Alien			ing residence	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Control Prong (and/or a	additional Benef	icial Owner) L	egal Name	Title Owner			% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) A 905 Mount Pleasant Rd E	ddress (No P.O.	Box)		City, State, Zip Rossville, TN, 38066			Date of birth 27 apr 1945
Individual has a Social Secu Number issued by US Gove	,		yer Identification	(SSN)/Individual Taxpayer Ide	entification No. (ITIN):	Control Prong?
Id Type:* Driver's Licens		•	ing residence	State/Country of Issuance TN	Date Issued 10 jun 2020	Expiration Date 10 jun 2028	Number on ID: 026860822
For US persons provide und Country of issuance. ± Spec photograph or similar safegu	ify type of "Other	icense unless ID", which may	there is none; for non-U be any other unexpire	— S persons ID Type may be une d government-issued document	pired Resident evidencing natio	L Alien ID, or Passpo onality or residence	ort/Other ID± and and bearing a
Certifications and Signatural The undersigned Authorized that he/she is authorized to cand that, to the best of his/high ndirectly owns 25% or more	res: Signer, listed abopen accounts for er knowledge, all of the Merchant or certify that the ir	the Merchant information pro legal entity's en nformation liste	at financial institutions, wided above about eac quity interests whose in d above regarding the i	Prong, who has signed the Merc that all information provided abc h in all vidual listed above is comp formation is not provided above, dentity and the identification doc	ove about the Mo elete and correct The Authorized	erchant legal entity and there is no ind Signer and the Pr	is complete and correct dividual who directly or ocessor's
	Sep. 14, 2021	Betty Salmon	Authorized Signer Signature	Date Signed Authorize	ed Signer Printe	d Name Processo Signature	

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	
Merchant's Signature	Sep. 14, 2021 Date
Betty Salmon Merchant's Printed Name	Owner Title