

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

G and M Farms and Processing			G and M Farms and I	Processing	
erchant Legal Business Name		_	DBA Name	Ū.	
524 Bazzle Rd			524Bazzle Rd		
ailing Address		_	DBA Address (Physica	l, No PO Boxes)	
Ehrhardt	South Caroli 29081		Ehrhardt		South Carol 29081
tity	State Zip	-	City		State Zip
8435991636			8032672025		
egal Phone #	Legal Fax #	-	DBA Phone #		DBA Fax #
881581478	7 Y <sub>Yrs.</sub> 7 Y <sub>Mos.</sub> New b	usiness 🗌 New owner 🛛 Se	easonal? 📃 Yes 📃 No 🛛 List m	ionths	
ederal Tax ID # (Must be 9 digits)	Length Owned			01 apr 2015	
		Business License	Date Opene	d:	
lerchant State registration	E-mail Address: 📕	IH-DEERKING@HOTMAIL.CO	Web site Address:		
ny prior	Yes If yes: Personal Busi	noss if yos how long			
		/ail% Tel	% Bus-to-Bus		
escription of Business	_				senarate pages if peed
escription of Business	including products/services; card cf				separate pages if need
Meat Market and some groceries,	including products/services; card cf		ethods; whether own/finance ir		separate pages if need 8032672025
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Merchant initials M H

PATRIOT ACT												
PATRIOT ACT obtain, verify an	REQUIREMENTS - id record information ne, physical address identifying documer	To help t that ider	he governmer tifies each pe	nt fight the fu	nding of terro	rism and entities) v	I money laundering who opens an acco	g activities, the lount. What this r	JSA Pa neans	triot Act requires	all finar	an account, we will
license or other	identifying documer	its. Comp	lete Sections	I and II and	II. (*In Secti	on II, Dri	ver's License requ	ired use othe	r ID onl	y if no Driver's Li	cense is	sued.)
	Section 1.			Annliagh	10		Foot	tion II.			Annlia	
		Applicab Items Revie			Individu	tion II: al Form of ification		lte	Applica ems Rev	viewed:		
			Business Na	ime:								
Govt Issued Bus	siness License		Date and Pla Issuance:	ace of		D	rivers License:	008294352		Name:		Michael Hiers
Tax Return							tate ID:			Date of Birth:		18 sep 1964
Corporate Reso			ID/Tax ID Nu	umber: 88	1581478		assport:			DL/ID#:		008294352
Entity Agencies							ilitary ID: exican Consulate			Date of Issuan		
Business financ	ial Statement		Expiration D	ate:		IC				State of Issuar		None
Partnership Agr	eement					_				Expiration:		Sep 16, 2027
Section III			Type Fin'l S'	t		R	esident Alien ID:			Address:	1	524 Bazzle Rd
On site visit of	done by Sales Rep		📃 Βι	isiness Cons	sistent with Ap	oplicatior	n (including any e-0	Commerce adde	endums	(s))		
Address of lo	cation inspected:		BA Address	🗌 Legal	Address	URL	listed in eCommer	ce addendum		Other Addres	s:	
Does name pos	ted at business mat	ch name	on application	Yes N	lo	Doe	s inventory volume	appear to be s	ufficien	? Yes No		
	ave appropriate bus			No			store hours posted			er of employees:	/td>	
	erchant's inventory?				Yes 📃 No	Did yo	ou get Interior/exter	rior photos? 🔲 `	res 📃	No		
Was inventory of	consistent with merc	nant's typ	e of business	? Yes			Comments:					
* Signature of S	ales Representative	:					Date:					
* By signing abo	we you hereby ackr	owledge	that the inform	nation listed	herein is true	and acc	urate and was ner	sonally observe	d on the	indicated docur	nent an	d at the indicated
address and (in	ove you hereby ackn the case of informa	ion listed	below in the	e-Commerce	addendum(s	)) indica	ted URL(s) as app	licable.			nent, un	
Principal Inforr	nation	_			-							
Principal's	Title	Date	of Birth	Ownershi	% of Time	Social S	Security # (Process	or's privacy	1	Residential Addre	SS	<b>Residential Phone</b>
Name				% / Years	Spent In	policy f	or collection and u	se of social		(City, State, Zip	)	#
					Business		curity numbers can be found at					
						www.se	ecurebancard.com)					
Michael Hiers	Owner			100/7 Years	5	******15	*1542			524 Bazzle Rd, Ehrdardt, SC, 29081		8032672025
		-							29001			
Bank Informati	on											
Name of Financi	al Institution			Account num	nber		Routing #	Phone #		Contact	Date O	pened
Enterprise Bank			*	****3602			053202871					
*AUTHORIZA	TION FOR AUTOM	ATIC FU	NDS TRANS	ER (ACH):	The Mercha	nt Bank	(defined below) is	authorized to in	nitiate o	r transmit credit	and/or o	lebit and/or check
	account identified re			• •			· ,					
their agents.			CHECK				-			-		
	REQUIRED: ATTACH	VOIDED										
	REQUIRED: ATTACH	VOIDED					_	_				
Please select	t one for ACH acco			Ch	ecking acco	unt 📃 Sa	avings account	Bank GL acc	ount			
	t one for ACH acco			Ch	ecking acco	unt 🗌 Sa	avings account	Bank GL acco	ount			
Please select Trade / Busine	t one for ACH acco			Ch	ecking acco	unt 🗌 Sa	avings account	Bank GL acco	ount			
	t one for ACH acco		listed above:	Ch	ecking acco Product So		avings account	Bank GL acco Phone #' (N		#s)		
Trade / Busine	t one for ACH acco	unt type	listed above:	Ch	-		avings account		lo 800	#s)		
Trade / Busine Trade Name	t one for ACH acco	unt type	listed above:	Ch	-		avings account	Phone #' (N	lo 800	#s)		
Trade / Busine Trade Name None None	t one for ACH acco	Accor None None	listed above: unt #		Product So	ld		Phone #' (N None None None None	lo 800	#s)		

2 of 6

	3 of	6		Merchant initials	MH
Processing Information					
Card Types Accepted:	<ul> <li>All Visa/MasterCard/Discover Cards</li> <li>All Discover Cards</li> <li>JCB**</li> <li>American Express **</li> <li>Diners/Carte Blanche**</li> </ul>	Vis Ma Vis	sterCard Credit Cards a a Credit Cards and Bus sterCard Debit cards or a Debit cards only I Based Debit/EBT Card	nly	
Projected total annual sales \$ Projected Visa/MC/DISC/Amex Sales Monthly \$ <u>12000.0</u> 0 Annual \$ Projected Visa/MC/DISC/Amex High T <u>\$3000.00</u>	Electronic key-entered (v Electronic card not prese Touch-tone card not pres	with imprints) ent (w/out imprints) OR sent (with imprints) sent (no imprints) ard not present)	80 % 20 % None % 		rty fulfillment? Yes 'yes'' and phone number:
	NOT	TE: TOTAL (must equal 1	00%)		
	ternet: supply copy of print advertising, ca o tape (Radio or IVR), and Web-page scr getting signature?		S	Do you bill your customer pr shipped? If yes, how many o 3-30 days 31-60 days Over 90 days	days? 🔲 0-2 days
How do you advertise? 🗌 Yellow page	es 🗌 Telemarketing 🔲 Catalog 🔲 Interne	et 🗌 Word of mouth 🗌 Pul	olications 🗌 Mass/Direc	ct mail 🗌 Other 🔜	
statements. If you are a MO/TO or e-C Actual chargeback volume for most re- # of locations? If you None	before? Yes No If Yes: Processor N commerce merchant, please provide mos cent 3 months \$ u are affiliated with an existing account, p pendent contractors or agents or merc	st recent 6 months of proce	essing statements.) rchant ID#:		processing
Merchant Owns Leases Location	<u>s)</u> ?	How long at curr	ent locations(s)?:		
Name/address of mortgage holder/landlo					
Other significant Merchant Contacts with					
American Express					
account. Existing AXP SE #:	and your AXP volume is less than \$1MM				XP # for this
New Accounts:	ayments, and your annual volume is less		,	,	it, so you can start
	and your annual volume is more than \$1	LMM, we will contact AXP of	on your behalf.		
In the event your volume exceeds mor offers or promotions of AXP products of	e than \$1MM annually, you may be move or services from AXP via offline or on-line it may take some time, consistent with ap	ed directly to AXP. Opt out e means (such as traditiona	of AXP Offers and Pro al mail and telephone),	please contact customer se	
Call Secure Bancard, LLC Customer S	ervice at: 1-855-271-1500				
	II Card Association card types. Some Poi esponsibility to enforce this. If you reques				
** Denotes Services and Programs li Merchant Bank has no responsibility	sted above or below in this Application or liability therefor.	n, which are provided by	Processor and its cor	ntractors and not by Merc	hant Bank.

# 4 of 6

Merchant initials M H

FEE SCHEDULE

** Equipment Options										
Madal		Oty New		Purchase		Bont	Purchase Other Source	Merchan	t	Drice
Model Terminal		Qt	y New	Refurbished	1	Rent	Other Source	Owned	\$	Price
Terminal									\$	
Printer									\$	6
PIN Pad			Durchase Orti						\$	6
Imprinter Other			Purchase Only						\$	
Other									\$	
Shipping, handling and tax will be Equipment Billing to:	e billed in ad		<u>e equipment price liste</u> Merchant Agent							
Ship Equipment to:			DBA Legal Age							
Send Welcome Kit to:			DBA Legal Age							
Merchant training provided by:			Processor Agent	Other:						
SERVICE ACCEPTANCE AND	FEE SCHE	DULE								
	-		ate% Per Item	ı \$			essments Pass Through			
Rate 1	%	Per Item \$	Rate 2		%	Per Item \$	Rate 3		%	Per Item \$
Visa Qual Credit	3.79		Visa Mid-Qual Credit				Visa Non-Qual Credit			<u> </u>
Master Card Qual Credit	3.79		Master Mid-Card Qual Cre				Master Non-Card Qual Credi			
Discover Network - PayPal Qual Credit	3.79		Discover Netword - PayPa			-	Discover Network - PayPal N	-		
American Express Qual Credit	3.79		American Express Mid-Qu	al Credit			American Express Non-Qual	Credit		
Visa Qual Debit	3.79		Visa Mid-Qual Debit			-	Visa Non-Qual Debit			
Master Card Qual Debit	3.79		Master Card Mid-Qual Deb			-	Master Card Non-Qual Debit			
Discover Network - PayPal Qual Debit	3.79		Discover Network - PayPa	l Mid-Qual Debit			Discover Network - PayPal N	on-Qual Debit		
Pin Debit			EBT				Star		\$1 per mor	nth
Rewards Pricing Visa Rewards (Discount Rate \$ <sup>3</sup> Amex Rewards (Discount Rate \$ Non-Bankcard Types Accepted	<sup>3.79</sup> Per	em				Discount Ra s (Discount	te \$ <sup>3.79</sup> Per Item Rate \$ <sup>3.79</sup> Per Item			
Visa Rewards (Discount Rate \$ 3 Amex Rewards (Discount Rate \$	3.79 Per Diners	Item	nche%	Discov	ver Rewards	s (Discount ss Discoun	Rate \$ <sup>3.79</sup> Per Item	R		
Visa Rewards (Discount Rate \$ Amex Rewards (Discount Rate \$ Non-Bankcard Types Accepted JCB Card %	<sup>3.79</sup> Per Diners	Item	ross Pay 🗌 Daily	Discov	rer Reward can Expres Retail \$ Non	s (Discount ss Discoun Trans Fe	Rate \$ <sup>3.79</sup> Per Item			
Visa Rewards (Discount Rate \$ Amex Rewards (Discount Rate \$ Non-Bankcard Types Accepted JCB Card %	<sup>3.79</sup> Per Diners	Item	ross Pay 🗌 Daily Est. A	Ameri Gross Pay	rer Reward: can Expres Retail \$ cket: \$	s (Discount ss Discoun Trans Fe	Rate \$ <sup>3.79</sup> Per Item	R		
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Visa Rewards (Discount Rate \$ Amex Rewards (Discount Rate \$ Non-Bankcard Types Accepted JCB Card % Monthly Flat Fee: \$ Est. Annual Amex Volume: \$ AMEX Pay Frequency	Diners	S Carte Bla Monthly G	ross Pay Daily Est. A 30 day Ame	Discov Ameri Gross Pay verage Amex Tio x Fees disclosed	rer Reward: can Expres Retail \$ cket: \$ d in this se	s (Discount ss Discoun Trans Fe re ection are b	Rate \$ <sup>3.79</sup> Per Item t rate% O ee + % OR	R		
Visa Rewards (Discount Rate \$ Amex Rewards (Discount Rate \$ Non-Bankcard Types Accepted JCB Card % Monthly Flat Fee: \$ Est. Annual Amex Volume: \$ AMEX Pay Frequency 3 Miscellaneous Fees:	3.79 Per Diners None 3 day	Item	ross Pay Daily Est. A 30 day Ame	Discov Ameri Gross Pay verage Amex Tid x Fees disclosed eject/Change Fee	can Expres Retail \$ cket: \$ d in this se	s (Discount ss Discoun Trans Fe ection are b	Rate \$ <sup>3.79</sup> Per Item	R		
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5 of 6

Merchant initials M H

eCommerce Application Addendum							
Number of e-Commerce websites:	(If more than 1, co	omplete, initia	al and attach an additional co	py of this page for each additiona	l website)		
Website URL:	Website server IP Address:	None	Website DBA:				
	MH-	Telephone	e: 8435991636	List all links to other website	e.		
	DEERKING@HOTMAIL.COM				<u>.</u>		
Web Hosting Service Name:		Address:		Contact Telephone:			
Fullfillment House Name:		Address:		Contact Telephone:			
How do you advertise: Do you bill customer's card before ship	ning product or performing se		Attach samples; e.g., catal Yes, how many days	og/print/broadcast/telemarketi	ing script)		
Yes No	ping product of performing se		efore?				
What is your return/refund policy?		W	/ebsite Security Method:				
Digital Certificate Issuer:		D	igital Cert No(s)/Exp Date	(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 Signat	, ,						
Agreement Signature: By signing below		arantor(c) ar	d Morebant principal(c) and	ownor(c) (1) cortifies under per	nalty of poriur	av that all	
information and documents submitted wi		.,					
information given, including credit referen			,		•		
persons signing below as a principal or o							
requested, Merchant Bank or Processor	will tell such person, and if Mer	chant Bank c	or Processor received a repo	ort, Merchant Bank or Processor	will give such	n person the	
name and address of the agency that fur	nished it); (3). acknowledges re	ceipt of the I	Merchant Card Processing A	Agreement ("Agreement") includi	ng the Contin	uing Guaranty	
("Guaranty") contained within the Agreen							
(each, an "Addendum"), each of which de	•						
and conditions of the Agreement, the Gu any Merchant Card Processing Agreeme							
regardless of whether such Merchant Aff	,					• /	
agents and Merchant Bank may rely upo	• •						
documents bearing Merchant's and Guar		•	•				
document; and (6) certifies that Merchan	t does not and will not provide,	offer or facili	tate gambling services, inclu	uding offering or facilitating interr	net gambling s	services, or	
establishing quasi-cash, credits or mone	tary value of any type that may	be used to c	onduct gambling.				
AMERICAN EXPRESS - In the event I a	•				•		
and am authorized to sign and submit thi Express Agreement"), and that all inform					•		
Services Company, Inc. ("American Expl							
about me personally, including by reques	, ,	•	,			•	
Affiliates and other parties for any purpos	• •				•		
inform me directly, or inform the entity at	oove, about the contents of repo	orts about me	ethat they have requested fr	om consumer reporting agencies	s. Such inform	nation will include	
the name and address of the agency furr	nishing the report. I alsoauthoriz	e American	Express to use the reports of	on me from consumer reporting a	agencies for n	narketing and	
administrative purposes. I am able to rea	•			•			
http://www.americanexpress.com/privacy							
I may opt out of marketing communicatio the application, the entity will beprovided		-	-			ess' approval of	
the application, the entity will beprovided	with the American Express Agr	eement anu	materials welcoming it to A	mencan express card acceptan	ice program.		
Guaranty: The undersigned Guarantor(s	s), individually and severally, gu	arantee the f	full and faithful performance	and payment by the Merchant (i	identified abo <sup>,</sup>	ve in the portion	
of this Application which precedes this G			-				
Merchant Card Processing Agreement, v	which Merchant Card Processing	g Agreement	t, and this Application and th	ne Addendums mentioned above	e, are incorpor	rated into this	
Guaranty by this reference.							
			CHADANTOD				
MERCHANT SIGNATURES			GUARANTOR	SIGNATURES			
	May. 20, 2022		A-1		N.4.	ay. 20, 2022	
X1) MACON A			<u>X1)</u>				
Principal/Owner for Merchant	Date		Guarantor Signat	ure (No Titles)	Date	5	
Michael Hiers	Owner		Michael Hiers				
Print Name	Title		Print Name (No T	Titles)			
X O			X 2)				
X 2)	Data		<u>X 2)</u>		Detr		
Principal/Owner for Merchant	Date		Guarantor Signat	ure (No Thies)	Date	3	
Print Name	Title		Print Name (No T	itles)			
<u>X 3)</u>			X 3)				
Principal/Owner for Merchant	Date		Guarantor Signat	ure (No Titles)	Date	9	
Print Name	Title		Print Name (No T	Titles)			
FOR INTERNAL USE ONLY							
X)			X)				
Accepted by Processor	Date		Accepted by Mer	chant Bank	Date	e	
Print Name	Title		Print Name		Title	ا	

#### 6 of 6

Merchant initials

ΜH

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): May. 20, 2022

Merchant Legal Name:	Michael Hiers	Merchant Federal Tax ID (as it appears on income tax return):	251411542	Merchant State of formation/Incorporation:
SC Merchant Address:	524 Bazzle Rd, Ehro	lardt, SC, 29081	Mer	chant Entity Type
LLC				

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 Michael Hiers	Title Owner	% of Legal Entity OwnerShip: 100 %		
Individual's Home (Street) Address (No P.O. Box) 524 Bazzle Rd	City, State, Zip Ehrdardt, SC, 29081			Date of birth 18 sep 1964
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government?  Yes No	(SSN)/Individual Taxpayer Ider *******1542	ntification No. (I	TIN):	Control Prong?
Id Type:*	State/Country of Issuance SC	Date Issued 14 aug 2019	Expiration Date 16 sep 2027	Number on ID: 008294352
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 Iden	ntification No. (I	TIN):	Control Prong?
Id Type:* Driver's License Other State photo ID showing residence Passport Resident Alien ID Other ID ±	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Beneficial Owner Legal Name	Title	·	% of Legal Entity OwnerShip: None %	
Individual's Home (Street) Address (No P.O. Box)	City, State, Zip			Date of birth None
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? U Yes INO	(SSN)/Individual Taxpayer Ider	ntification No. (I	TIN):	Control Prong?
Id Type:* Driver's License Other State photo ID showing residence Passport Resident Alien ID Other ID ±	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Beneficial Owner Legal Name	Title			% of Legal Entity OwnerShip: None %
Individual's Home (Street) Address (No P.O. Box)	City, State, Zip Ehrdardt, ,			Date of birth None
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? Ves IN No	(SSN)/Individual Taxpayer Ider	ntification No. (I	TIN):	Control Prong?
Id Type:* Driver's License Other State photo ID showing residence 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 Michael Hiers	Title Owner			% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) Address (No P.O. Box) 524 Bazzle Rd	City, State, Zip Ehrdardt, SC, 29081			Date of birth 18 sep 1964
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? 📕 Yes 🗌 No	(SSN)/Individual Taxpayer Ider *******1542	ntification No. (I	TIN):	Control Prong?
Id Type:*	State/Country of Issuance SC	Date Issued 14 aug 2019	Expiration Date 16 sep 2027	Number on ID: 008294352

\*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 is complete and correct and there is no individual who directly or indirectly owns 25% or more of the Merchant legal entity's equily 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.

mtr \$

Michael

Authorized Signer Signature

Date Signed Processor's Rep. Printed Name

May. 20, 2022 Hiers

### 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

_ mlr te	May. 20, 2022
Merchant's Signature	Date
Michael Hiers	Owner
Merchant's Printed Name	Title