

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: Delta Payment Systems - CNP Impact

Business Information					
CBH Interiors LLC				CBH Interiors	
Merchant Legal Business Name			_	DBA Name	
425 New York Ave Unit 1				425 New York Ave Unit 1	
Mailing Address				DBA Address (Physical, No Po	O Boxes)
Jersey City	New Jersey	07307		Jersey City	New Jersey 07307
City	State	Zip		City	State Zip
2018325515				2018325515	
Legal Phone #	Legal Fax #			DBA Phone #	DBA Fax #
861835817	2 yeyrs.		usiness New owner Seasonal	? Yes No List months	
Federal Tax ID # (Must be 9 digits)	Length O	wned	Business License	Date Opened:	oct 2020
Morchant State registration		E-mail Address: c	arissa@cbhinteriors.com	ite Address:	cbhinteriors.com
Merchant State registration		_ E-mail Address	web si	ic Addiess.	
Any prior No	Yes If yes:	Personal Busii	ness If yes, how long		
Type of Sole Pro	orietorship 🔳 L	LC Partnership	Ltd Partnership Corp, check o	ne: 🔲 Public 🔲 Private 🔲 No	n Other
Business Type					
	including produ	ıcts/services; card ch	narging policies; delivery methods;	whether own/finance inventor	yprovide separate pages if needed
Furniture & Furnishings			Carissa Hebert		2018325515
Mailing Address (select L	.egal DBA _	Location Contact: _	Cansarresen	Phone #	2010323313
Refund/Return Policy					
·					
	_				
No refund Refund in 30 day	s or less 🔲 Mei	rchandise	Other:		
American Express Disclosu	·e				
·					
The "NCR" party listed throughou	this Application	n and the Merchant	Agreement is your acquirer for Ame	erican Express, or will convey	American Exper ss sales on your bel
NCR Payment Solutions, LLC					
864 Spring Street, Atlanta, GA 30	308				
× ///			Carissa Byrne Hebert / C	Owner	May. 25, 2023
Merchant Signature			Print Name/Title		Date:

Busines	Section 1: s Form of Identifica	tion		Applica Items Rev	ble iewed:		Indiv		on II: Form of cation		Ite	Applicable ems Review	red:
			Business N	lame:									
Govt Issued B	usiness License		Date and F	Place of			Drivers License:		B9684110715	9846	Name:	Cari Heb	ssa Byrne
Tax Return			issuarice.				State ID:				Date of Birth:		en 1984
Corporate Res	solution		ID/Tax ID N	Number: 8	61835817	F	assport:				DL/ID#:	B96	841107159846
Entity Agencie	es					١	/lilitary ID:				Date of Issuan	ice:	
Business finar	ncial Statement		Expiration	Date:		N II	/lexican Consula D:	ate			State of Issuar	nce: Non	е
Partnership A	greement										Expiration:		25, 2024
			Type Fin'l S	S't		F	Resident Alien II	D:			Address:	425 Unit	New York Ave
Section III			1								<u>l</u>	101	
On site visit	t done by Sales Rep		ЩЕ	Business Cor	nsistent with Ap	plicatio	n (including any	e-Co	mmerce adder	ndums	(s))		
Address of	location inspected:		DBA Address	Lega	al Address	URL	listed in eCom	merce	e addendum		Other Addres	SS:	
Dogs name no	osted at business ma	tch name	on applicatio	n Yes	No	Doc	es inventory volu	ımo o	innear to be ou	fficion	t? Yes No		
	have appropriate bus			_	NU		store hours pos				er of employees:	/td>	
	nerchant's inventory?			t Samples?	Yes No		ou get Interior/e					/tu>	
	consistent with merc				103 - 100	Dia y	Comments:		r priotos: == 1		140		
* Signature of	Sales Representative	e:					Date:						
* By signing al	bove you hereby acki	nowledge	that the infor	mation listed	herein is true	and acc	curate and was	perso	nally observed	on the	e indicated docur	ment, and at	the indicated
address and (in the case of informa	uon natet	a below iii tile	e-Commerc	e addendam(s)) iriuice	aled Orte(s) as a	аррііс	able.				
Principal Info	rmation												
•			- : .1		o,								Baridandid
Principal's Name	Title	Date of	Birth	Ownership % / Years	% of Time Spent In		l Security # (Pro / for collection a				Residential Add		Residential Phone #
Ivaille				% / Tears	Business	1	ity numbers can				(City, State, 2	∠ιμ)	Filone #
					Dusiness		securebancard.c		unu at				
Carissa Byrne	_			100/2 years	7					425 N	ew York Ave Unit :	1, Jersey City	
Hebert	Owner			months		*****31	55			NJ, 07	'307		2018325515
Bank Informa	ation												
Name of Finan	cial Institution			Account nu	mher		Routing #		Phone #		Contact	Date Open	ed.
Blue Vine	olai molitation			******2035	mber		125109019		Tione "		Contact	Bate Open	<u> </u>
blue ville				2033			123109019						
***************************************	ATION FOR AUTOR	AATIC EL	INDC TDAN	CEED (ACU)	. The Mercher	at Damle	(defined below	\ i= =:	uthorized to ini	tioto o	. tit alit	and/andabi	h and/an abaal:
	ZATION FOR AUTON e account identified re						•	,					
	. REQUIRED: ATTACH	-		Count for the	e services conte	empiate	u unuer uns Agr	iceine	ent. Salu autho	iity is	granted to Merci	iaili Daile 3	processor and
aron agorno													
Please sele	ct one for ACH acco	ount type	listed abov	e: C	hecking acco	unt 🔲 S	Savings accour	nt 🔲 I	Bank GL acco	unt			
Trade / Busir	ness References												
Trade Name		Acco	unt #		Product So	ld			Phone #' (No	008 c	#s)		
None		None							None None				
		La constitución de la constituci							None None				
None		None							None None				

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PATRIOT ACT / Site Survey

	3 of 6		Merchant initials CB
Processing Information			
Card Types Accepted:	All Visa/MasterCard/Discover Cards All Discover Cards JCB** American Express ** Diners/Carte Blanche**	MasterCard Credit Cards a Visa Credit Cards and Bus MasterCard Debit cards or Visa Debit cards only PIN Based Debit/EBT Card	iness Cards only nly
Projected total annual sales \$ Projected Visa/MC/DISC/Amex Sales Monthly \$40000.00 Annual \$ Projected Visa/MC/DISC/Amex High 7 \$10000.00	Electronic key-entered (with impr Electronic card not present (w/ou OR Touch-tone card not present (with Touch-tone card not present (no Mail/Telephone Order (card not present)	ints) 100 % It imprints)	Projected avarage Visa/MC/DISC/Amex ticket size 5000.00 Do you use a 3rd party fulfillment? No Yes If "yes" Contact name and phone number: Name: Phone:
	NOTE: TOT	AL (must equal 100%)	
If applicable, provide: video (TV), audi Do you authorize carrier to deliver w/o How do you advertise? Yellow page Have you ever accepted credit cards I statements. If you are a MO/TO or e-C Actual chargeback volume for most re # of locations? If you	es Telemarketing Catalog Internet Wo pefore? Yes No If Yes: Processor Name Commerce merchant, please provide most recent	rd of mouth Publications Mass/Direct (Please provide the 6 months of processing statements.) nonths \$ ovide existing merchant ID#:	ne most recent 3 months of processing
Merchant Owns Leases Location	(s)?	How long at current locations(s)?:	
Name/address of mortgage holder/landl	ord:		
Other significant Merchant Contacts with	n third parties:		
American Express Existing Accounts:	and your AVD valume is loss than \$1MM appropri	lly you must submit your existing AVD# A	Mo will assign you a pow AVD # for this
account. Existing AXP SE #:			
If you currently accept AXP payments	in excess of \$1MM annually, please provide your	existing AXP#, so so we can convey this	s 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 \$1	MM, if you request AXP, we will assign yo	ou 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, we	will contact 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.

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

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

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.

				F	EE S	CHEDUI	LE						
** Equipment Options													
Model			Qty	Purchase New		hase rbished		Rent		chase er Source	Merchant Owned		Price
Terminal			Qty	INEW	Keiu	IDISHEU		Keill	Otti	er Source	Owneu	\$	FIICE
Terminal												\$	
Printer												\$	
PIN Pad				Durahasa Onlu								\$	
Imprinter Other				Purchase Only								\$	
Other												\$	
	l.								_	_		ĮΨ	
Shipping, handling and tax will be	billed in ad	dition to											
Equipment Billing to:				rchant Agent Ot									
Ship Equipment to:				A Legal Agent A Legal Agent		er:							
Send Welcome Kit to: Merchant training provided by:				cessor Agent O									
werchant training provided by.		i.	FIU	cessor — Agent — C	niici.								
SERVICE ACCEPTANCE AND F	EE SCHE	DULE											
Discount Rates Interchange Pa	ass Through	Discoun	t Rate <u>c</u>	0.30 % Per Item \$		I	Association	Dues & Asse	essment	s Pass Through			
Rate 1	%	Per Item	\$ Ra	te 2			%	Per Item \$	Rate 3			%	Per Item \$
Visa Qual Credit			Vis	a Mid-Qual Credit					Visa No	n-Qual Credit			
Master Card Qual Credit	0.30		Ма	ster Mid-Card Qual Credit					Master	Non-Card Qual Credit			
Discover Network - PayPal Qual Credit			Dis	cover Netword - PayPal Mic	d-Qual C	redit			Discove	r Network - PayPal Non-Q	ual Credit		
American Express Qual Credit				nerican Express Mid-Qual Ci					1	ın Express Non-Qual Cred			
Visa Qual Debit			_	a Mid-Qual Debit					_	n-Qual Debit			
Master Card Qual Debit	0.30			ster Card Mid-Qual Debit					1	Card Non-Qual Debit			
Discover Network - PayPal Qual Debit	0.30		_	cover Network - PayPal Mic	L Oual D	ohit			_	r Network - PayPal Non-Q	ual Dobit		
	0.20				ı-Quai D	ebit			1	i Network - Payrai Noii-Q	uai Debit	\$1 per mont	<u> </u>
Pin Debit	0.30		EB	<u> </u>					Star			\$1 per mon	.11
Visa Rewards (Discount Rate \$ Amex Rewards (Discount Rate \$ Non-Bankcard Types Accepted	Per It	em						Discount Ra		Per Item Per Item			
JCB Card % Monthly Flat Fee: \$	_	s Carte I Monthly		_	oss P			ss Discoun Trans Fe					
Est. Annual Amex Volume: \$_	lone			Est. Aver	age A	mex Ticl	None ket: \$	e					
AMEX Pay Frequency 3 o	day	15 da	ıy	30 day Amex F	ees di	sclosed	in this se	ction are b	illed by	American Express	à		
Miscellaneous Fees:													
Monthly Statement Fee \$ None	Applica	tion/Set	up Fee	None ACH Rejec	ct/Cha	nge Fee	\$ 20.00	Online Me	erchant	Portal \$ mo	nthly		
Chargeback/Retrieval Fee \$ 20	.00/20. @ ach	Month	ıly Min	imum: \$ None Vo	ice Au	uth/ARU	Fee \$ None	ACH	Batch F	ee \$ None	_each		
ACH Debit \$1.00 Upon Accour	nt Approv	al AVS I	ee \$	each CVV2 Fe	e \$	each T	okenizati	on Fee \$	one each	None Annual Fee \$	е		
** Administrative Maintenance	Fee \$	mo	nthly *	* PCI Non Complian	ce Fee	e \$	monthly	/ ** Gatewa	y Fee \$	None monthly			
Monthly bill minimum: None													
** Other \$ per	Descrip	tion		** (Other	None \$	per Non	Desc	ription				
** Other \$ per	Descrip	tion		** (Other	None \$	mor per	nth Desc	ription				
Early Termination Fee: \$ None	** PC	l month	ly Fee	18.95 \$									
0.20 Authorization Fees: \$	America	ın Expre	0.2 ss \$	20 MasterCard S	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 Applicat	ion Addendum								
Number of e-Comme	rce websites:		(If more than 1,	complete, ii	nitial an	d attach an additional c	copy of this page for each additio	nal website)	
Website URL:	cbhinteriors.com	Website server IP Address:		None		Website DBA:			
Customer Service: e	mail address:	carissa@cbl	ninteriors.com	Telephon	ie:	2018325515	List all links to other websit	es:	
Web Hosting Service	Name:			Address:			Contact Telephone:		
Fullfillment House N	ame:			Address:			Contact Telephone:		
How do you advertis	e:				(Attac	h samples; e.g., cata	log/print/broadcast/telemarke	ting script)	
Do you bill customer Yes No	's card before ship	ping product	or performing s	service?	If Yes	, how many days e?			
What is your return/r	efund policy?				Webs	ite Security Method:			
Digital Certificate Iss	suer:				Digita	l Cert No(s)/Exp Date	e(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 the application, the entity will be provided 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		GUARANTOR SIGNATURES	
x 1)	May. 25, 2023	X 1)	May. 25, 2023
Principal/Owner for Merchant	Date	Guarantor Signature (No Titles)	Date
Carissa Byrne Hebert	Owner	Carissa Byrne Hebert	
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)	
X 3)		X 3)	
Principal/Owner for Merchant	Date	Guarantor Signature (No Titles)	Date
Print Name	Title	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

СВ

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 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 identity 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. Secu

		s privacy policy can be found at http: tion (Must match information in Merc	•		norized Signer nam	ned below):
Merchant Legal Name: Hel NJ Merchant Address: LLC		Merchant Federal Tax ID (as it ave Unit 1, Jersey City, NJ, 07307	appears on income tax return): <u>No</u>	,	erchant State of form nt Entity Type	mation/Incorporation:
managing the legal entity li Chief Operating Officer, Ma	nation is provided isted in Section 1 anaging Member	nagement Information. Provide the otherwise, owns 25% or more of the ity interests of the Merchant, provide below exceeds 50%. (Use extra cop. a "Control Prong". Examples of a C. General Partner, President, Vice Prong section below must be complete.	oles if needed.) Information must be ontrol Prong include, but are not lim esident or Treasurer. If no other Be	nrovided for on	e individual with sid	anificant resnonsibility to
Beneficial Owner Legal I Carissa Byrne Hebert	Name		Title Owner			% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) 425 New York Ave Unit 1	Address (No P.O	D. Box)	City, State, Zip Jersey City, NJ, 07307			Date of birth 25 sep 1984
Individual has a Social Se Number issued by US Gov		Individual Taxpayer Identification s No	(SSN)/Individual Taxpayer Ide *****3155	entification No.	(ITIN):	Control Prong?
Id Type:* ■ Driver's Licer Passport ■ Resident Alie		te photo ID showing residence	State/Country of Issuance New Jersey	Date Issued 14 oct 2020	Expiration Date 25 sep 2024	Number on ID: B96841107159846
Beneficial Owner Legal I	Name	-	Title			% of Legal Entity OwnerShip: None %
Individual has a Social Se Number issued by US Gov		Individual Taxpayer Identification s ■ No	(SSN)/Individual Taxpayer Ide	entification No.	(ITIN):	Control Prong?
Id Type:* Driver's Licer Passport Resident Alie		te photo ID showing residence ±	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Beneficial Owner Legal I	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 Se Number issued by US Gov		Individual Taxpayer Identification s ■ No	(SSN)/Individual Taxpayer Ide	entification No.	(ITIN):	Control Prong?
Id Type:* Driver's Licer Passport Resident Alie		te photo ID showing residence ±	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Beneficial Owner Legal I	Name	<u> </u>	Title			% of Legal Entity OwnerShip: None %
Individual's Home (Street)	Address (No P.O). Box)	City, State, Zip Jersey City, ,			Date of birth None
Individual has a Social Se Number issued by US Gov		Individual Taxpayer Identification s ■ No	(SSN)/Individual Taxpayer Ide	entification No.	(ITIN):	Control Prong?
Id Type:* Driver's Licer Passport Resident Alie		te photo ID showing residence ±	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Control Prong (and/or Carissa Byrne Hebert	additional Ben	eficial Owner) Legal Name	Title Owner			% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) 425 New York Ave Unit 1	Address (No P.O). Box)	City, State, Zip Jersey City, NJ, 07307			Date of birth 25 sep 1984
Individual has a Social Se Number issued by US Gov	•	Individual Taxpayer Identification s ☐ No	(SSN)/Individual Taxpayer Ide *****3155	entification No.	(ITIN):	Control Prong?
Id Type:* ■ Driver's Licer Passport □ Resident Alie		te photo ID showing residence ±	State/Country of Issuance New Jersey	Date Issued 14 oct 2020	Expiration Date 25 sep 2024	Number on ID: B96841107159846
*For US persons provide u Country of issuance. ± Spe photograph or similar safe(ecify type of "Oth	License unless there is none; for no er ID", which may be any other unexp	n-US persons ID Type may be une bired government-issued document	xpired Resident evidencing nation	Alien ID, or Passponality or residence	ort/Other ID± and e and bearing a
that he/she is authorized to and that, to the best of his/ indirectly owns 25% or mo	ed Signer, listed a o open accounts her knowledge, a re of the Merchal by certify that the	above as a Beneficial Owner or Contr for the Merchant at financial institutio il information provided above about at legal entity's equity interests whose information listed above regarding the indicated document.	ns, that all information provided abo each individual listed above is comp e information is not provided above.	ove about the M plete and correc . The Authorized	erchant legal entity t and there is no ind I Signer and the Pr	is complete and correct dividual who directly or ocessor's
r M/s						
Ur V	May. 25, 2023	Carissa Byrne Hebert				-
		Authorized Signer Date	Signed Authorized Signer Printed	Name Proces	sor's Rep.	Date Signed

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	
PM\\	May. 25, 2023
Merchant's Signature	Date
Carissa Byrne Hebert	Owner
Merchant's Printed Name	Title