

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						
Locke Farms 3 Land Dev & Plantir	ng Co, LLC			Locke Storage		
Merchant Legal Business Name				DBA Name		
439 Hwy 51 N				439 Hwy 51 N		
Mailing Address				DBA Address (Physical, No	o PO Boxes)	
Batesville	Mississippi	38606		Batesville		Mississippi 38606
City		Zip		City		State Zip
6624875625				6624443475		
Legal Phone #	Legal Fax #			DBA Phone #		DBA Fax #
834034657	4 yeyrs	4 ye _{Mos.} New bu	ısiness 🗌 New owner 🛛 Seasonal	2 Yes No List mont	hs	
Federal Tax ID # (Must be 9 digits)	Length O					
			Business License	Date Opened:	07 aug 2019	
Merchant State registration		E-mail Address:	onard.h.locke.jr@gmail.com Web si	te Address:		
	Voc If yos:					
Any prior No	les liyes:		ess If yes, how long			
Type of Sole Prop	orietorship 📕 Ll	LC Partnership	Ltd Partnership Corp, check or	ne: Public Private	Non	Other
Retail Restaurant Lodging Description of Business				% 🗌 Bus-to-Bus 🔜 9		
Detailed Description of Business (i Storage	including produ	cts/services; card ch	arging policies; delivery methods;	whether own/finance inver	ntoryprovide	e separate pages if needed):
Mailing Address (select	egal 🗌 DBA 🗌	Location Contact:	leonard Locke	Phone #	_	6624443475
Refund/Return Policy						
No refund Refund in 30 days	s or less 🗌 Mer	chandise	Other:			
American Express Disclosure	e					
American Express Disclosure The "NCR" party listed throughout NCR Payment Solutions, LLC 864 Spring Street, Atlanta, GA 303	this Application	n and the Merchant A	greement is your acquirer for Ame	erican Express, or will conv	vey American	Exper ss sales on your behalf:

Merchant initials

	REQUIREMENTS and record information ame, physical addreed r identifying docum													
Section 1: Applicable Business Form of Identification Items Review			e Section II: wed: Individual Form of Identification			l Form of	Applicable Items Reviewed:							
			Business	Name:				lucitai	louion					
Govt Issued B	usiness License		Date and Issuance:	Place of			Dr	rivers License:	800318844		Name:		Leonard	Locke
ax Return			issualice.				St	tate ID:			Date of Birth:		05 jun 19	967
Corporate Res	olution		ID/Tax ID	Number	: 834	034657		assport:			DL/ID#:		8003188	
Intity Agencie	S						M	ilitary ID:			Date of Issuan	ce:		
usiness finan	cial Statement		Expiration	Date:			M ID	exican Consulate			State of Issuan	ice:	None	
artnership Ag	reement										Expiration:		Jun 06, 2	2028
<u></u>			Type Fin'l	S't			Re	esident Alien ID:			Address:		439 Hwy	
Section III														
On site visit	done by Sales Rep)		Busines	s Consi	stent with A	oplication	i (including any e-C	ommerce adde	endums	s(s))			
			-							, nauno				
Address of	ocation inspected:		DBA Addres	6	Legal A	Address	URL	listed in eCommerc	e addendum		Other Addres	s:		
oes name po	sted at business m	atch nam	e on applicati	on 🗌 Ye	es 🗌 No)	Does	s inventory volume	appear to be s	ufficient	t? 🗌 Yes 📃 No			
oes location	have appropriate bu	usiness si	gnage 📃 Yes	No No			Are s	store hours posted?	' 📕 Yes 📃 No	Numbe	er of employees:/	/td>		
	nerchant's inventory	/? 🗌 Yes	No G	et Samp		Yes 📃 No	Did yo	u get Interior/exteri	or photos? 🗌 ۲	res 🗌	No			
loo inventor -														
ras inventory	consistent with me	rchant's t	ype of busine	ss? 📃 Y	'es 📃			Comments:						
	consistent with me Sales Representation		ype of busine	ss? 📃 Y	'es 📃			Date:						
Signature of	Sales Representativ	ve:				oroin is true	and accu	Date:	anally observe	d on the	e indicated docum	nent ar	nd at the i	indicated
Signature of	Sales Representativ	ve:				erein is true addendum(s	and accu		onally observe	d on the	e indicated docun	nent, ar	nd at the i	indicated
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	3 of 6		Merchant initialsL
Processing Information			
Card Types Accepted:	 All Visa/MasterCard/Discover Cards All Discover Cards JCB** American Express ** Diners/Carte Blanche** 	MasterCard Credit Card Visa Credit Cards and B MasterCard Debit cards Visa Debit cards only PIN Based Debit/EBT C	Business Cards only s only
Projected total annual sales \$ Projected Visa/MC/DISC/Amex Sales Monthly \$2000.00 Annual \$ Projected Visa/MC/DISC/Amex High T \$500.00	Electronic key-entered (with imp Electronic card not present (w/or OR Touch-tone card not present (with Ficket Touch-tone card not present (no Mail/Telephone Order (card not eCommerce (card not present)	rints) 10 % ut imprints) None % th imprints) %	Projected avarage Visa/MC/DISC/Amex ticket size 100.00 Do you use a 3rd party fulfillment? No Yes If "yes" Contact name and phone number: Name: Phone:
	ternet: supply copy of print advertising, catalogs to tape (Radio or IVR), and Web-page screen prin getting signature? INO Yes		Do you bill your customer prior to goods being shipped? If yes, how many days? 3-30 days 31-60 days 60-90 days Over 90 days
How do you advertise? 🗌 Yellow page	es 🗖 Telemarketing 🗖 Catalog 🗖 Internet 🗐 Wo	ord of mouth 🗌 Publications 🗌 Mass/Di	irect mail 🔲 Other
statements. If you are a MO/TO or e-C Actual chargeback volume for most re # of locations? If you None	Defore? Yes No If Yes: Processor Name Commerce merchant, please provide most recent cent 3 months \$6 r u are affiliated with an existing account, please pl pendent contractors or agents or merchant so	t 6 months of processing statements.) nonths \$ rovide existing merchant ID#:	
Merchant Owns Leases Location	(s)?	How long at current locations(s)?:	
Name/address of mortgage holder/landle	()		
Other significant Merchant Contacts with			
American Express			
account. Existing AXP SE #:	, and your AXP volume is less than \$1MM annua		
New Accounts:	ayments, and your annual volume is less than \$1		n you 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	e will contact AXP on your behalf.	
In the event your volume exceeds more offers or promotions of AXP products of the event of the e	re than \$1MM annually, you may be moved direc	tly to AXP. Opt out of AXP Offers and P s (such as traditional mail and telephone	e), please contact customer service at the phone
Call Secure Bancard, LLC Customer S	Service at: 1-855-271-1500		
°	II Card Association card types. Some Point Of Sa esponsibility to enforce this. If you request AXP a		
** Denotes Services and Programs li Merchant Bank has no responsibility	isted above or below in this Application, which or liability therefor.	h are provided by Processor and its o	contractors and not by Merchant Bank.

Merchant initials____L

FEE SCHEDULE

4 of 6

** Equipment Options	_				EE SCHEDU						
Equipment Options				Purchase	Purchase			Purchase	Merchant		
Model		Q	ty	New	Refurbished		Rent	Other Source	Owned		Price
Terminal										9	
Terminal Printer											
PIN Pad											
Imprinter				Purchase Only							
Other			_					<u> </u>		5	
										5	6
Shipping, handling and tax will be	billed in ac	ddition to tl	n <u>e eq</u>	uipment price listed a	above.						
Equipment Billing to:			Mer	rchant 🗌 Agent 📃 Ot	her						
Ship Equipment to:				A Legal Agent							
Send Welcome Kit to: Merchant training provided by:				A Legal Agent cessor Agent O							
SERVICE ACCEPTANCE AND I	FEE SCHE	DULE									
Discount Dates		. Di		% Day Have A			D				
Discount Rates Interchange P	ass inrough	iscount F	ate _	% Per Item \$		Association	Dues & Asse	ssments Pass Through			
Rate 1	%	Per Item \$	Ra	ite 2		%	Per Item \$	Rate 3		%	Per Item \$
Visa Qual Credit	3.79		Vis	sa Mid-Qual Credit				Visa Non-Qual Credit			
Master Card Qual Credit	3.79		Ma	aster Mid-Card Qual Credit				Master Non-Card Qual Credit			
Discover Network - PayPal Qual Credit	3.79		Dis	scover Netword - PayPal Mid	l-Qual Credit			Discover Network - PayPal Non	-Qual Credit		
American Express Qual Credit	3.79		Am	nerican Express Mid-Qual Cr	redit		ſ	American Express Non-Qual Cr	edit		
Visa Qual Debit	3.79		Vis	a Mid-Qual Debit				Visa Non-Qual Debit			
Master Card Qual Debit	3.79		Ma	aster Card Mid-Qual Debit				Master Card Non-Qual Debit			
Discover Network - PayPal Qual Debit	3.79		Dis	scover Network - PayPal Mid	l-Qual Debit			Discover Network - PayPal Non	-Qual Debit		
Pin Debit			EB	т				Star		\$1 per mo	nth
Amex Rewards (Discount Rate \$	<u> </u>	Item			Discove	er Rewarus	s (Discount I	Rate \$ <u>3.79</u> Per Item			
JCB Card %	Diners	s Carte Bl	anch	e%	Americ	an Expres	ss Discount	rate%OR			
Monthly Flat Fee: \$		Monthly G	iross	s Pay 📃 🛛 Daily Gro	oss Pay 📃 🛛 F	Retail \$	Trans Fe	e +% OR 🗌			
	None				. –	Non	e				
Est. Annual Amex Volume: \$_		45.1			age Amex Tic		- 41				
AMEX Pay Frequency 3	day	15 day		30 day <u>Amex Fe</u>	ees disclosed	in this se	ction are bi	lled by American Expre	<u>ss</u>		
Miscellaneous Fees:											
Monthly Statement Fee \$	Applica	tion/Setu	o Fee	None s ACH Reject	ct/Change Fee	25.00	Online Me	rchant Portal \$n	nonthly		
Chargeback/Retrieval Fee \$ <u>2</u>									each		
ACH Debit \$1.00 Upon Accou	nt Approv	al AVS Fe	e \$	each CVV2 Fe	e \$each 1			each Annual Fee \$	ne		
** Administrative Maintenanc	e Fee \$	mont	hly *'	* PCI Non Complian	ce Fee \$	monthly	y ** Gatewa	y Fee \$ monthly			
Monthly bill minimum:											
** Other \$ per	Descrip	tion		** (None Other \$	Nor per	ne Descr	iption			
** Other \$per					None Other \$	ner moi	nth	iption			
Early Termination Fee: \$	e	i monthly	Fee	None	Juici 9	_ per	Desci	ikuon			
Authorization Fees: \$		in Expres	No		None §Visa	None	Discover	\$			
		•					_	• to the action or inactior	n of Merchant		
				-							

5 of 6

Merchant initials

LL

Number of e-Commerce	ce websites:		(If more than 1, complete, initial and attach an additional copy of this page for each additional website)						
Website URL:		Website server IP Address:		None		Website DBA:			
Customer Service: em	ail address:	leonard.h.locke.jr@gmail.com		Telephone:		6624875625	List all links to other websites:		
Web Hosting Service I	Name:			Addre	ss:		Contact Telephone:		
Fullfillment House Na	ne:			Addre	ss:		Contact Telephone:		
How do you advertise	:				(Attach s	samples; e.g., catalo	g/print/broadcast/telemarketi	ng script)	
Do you bill customer's card before shipping product or performing service? If Yes, how many days before?									
What is your return/re	fund policy?				Website	Security Method:			
Digital Certificate Issu	er:				Digital C	ert No(s)/Exp Date(s	;)		venership ed 🗌 Individual
For purposes of this a Synovus Bank, 1125 F	•• •		, ,	0 Abbey	Court, Al	pharetta, GA 30004 an	nd can be contacted at 1-855-27	1-1500 and "I	Merchant Bank" is

Merchant Signatures and Guarantor Signatures

Print Name

Title

Commerce Application Addend

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 torrettly 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 other document; and (6) certifies that Merchant dees not

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 Bancard American Express' 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 beprovided 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) - A A	Jun. 29, 2023	×1) - A	Jun. 29, 2023
Principal/Owner for Merchant	Date	Guarantor Signature (No Titles)	Date
Leonard Locke	Owner	Leonard Locke	
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 <u>3)</u>		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

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Merchant initials

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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): Jun. 29, 2023

Merchant Legal Name:	Leonard Locke	Merchant Federal Tax ID (as it	appears on income tax return): _	None	Merchant State of formation/Incorporation:
MSMerchant Address:	439 Hwy 51 N, Bate	wille, MS, 38606			Merchant 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 Leonard Locke	Title Owner			% of Legal Entity OwnerShip: 90 %
Individual's Home (Street) Address (No P.O. Box) 439 Hwy 51 N	City, State, Zip Batesville, MS, 38606			Date of birth 05 jun 1967
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? Yes Ves Vo	(SSN)/Individual Taxpayer Ider *******0188	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 MS/ USA	Date Issued 05 jan 2021	Expiration Date 06 jun 2028	Number on ID: 800318844
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 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	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:
Beneficial Owner Legal Name	Title			% of Legal Entity OwnerShip: None %
Individual's Home (Street) Address (No P.O. Box)	City, State, Zip Batesville, ,			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 Leonard Locke	Title Owner			% of Legal Entity OwnerShip: 90 %
Individual's Home (Street) Address (No P.O. Box) 439 Hwy 51 N	City, State, Zip Batesville, MS, 38606			Date of birth 05 jun 1967
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? Yes No	(SSN)/Individual Taxpayer Ider *******0188	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 MS/ USA	Date Issued 05 jan 2021	Expiration Date 06 jun 2028	Number on ID: 800318844

*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 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.

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Leonard Locke

Signature

Authorized Signer

Date Signed Authorized Signer Printed Name

Processor's Rep. Signature

Date Signed

Processor's Rep. Printed Name

Jun. 29,

2023

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

Ar b	Jun. 29, 2023
Merchant's Signature	Date
Leonard Locke	Owner
Merchant's Printed Name	Title