

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: Impact Conversion Need DL

CC Reliable Business Services, In	с.			Palm Bay Rental I	nanayement		
Merchant Legal Business Name			-	DBA Name	C C		
15217 S. Padre Island Dr, Ste 100				15217 S. Padre Isl	and		
Aailing Address			-	DBA Address (Phys	ical, No PO Boxes	5)	
CORPUS CHRISTI	Texas	78418		CORPUS CHRIST		Texas	78418
City	State	Zip	-	City		State	Zip
3619491055				3619491055			
egal Phone #	Legal Fax #		-	DBA Phone #		DBA Fax #	ŧ
201985141	21 _{}Yrs.}	21 Mos. New b	ousiness 🗌 New owner	Seasonal? Yes No Lis	t months		
ederal Tax ID # (Must be 9 digits)	Length 0				01 ion 200	1	
			Business License	Date Ope	ned:	· ±	_
lerchant State registration		E-mail Address:	Frish@pipalmbay.com	Web site Address:			
ny prior	Vee lituee		iness If yes, how long				
isiness Type							
			A 11 O/ T	al 0/ Due to Du	c 0/a		
📕 Retail 📃 Restaurant 📃 Lodging	Service	_ Internet% N	Mail% T	el% Bus-to-Bu	570		
Retail Restaurant Lodging escription of Business	Service	_ Internet% N	Mail% _ 1	ei% Bus-io-Bu	570		
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Merchant initials M M

	CT / Site Survey											
PATRIOT AC	T REQUIREMENTS - and record informatior ame, physical address er identifying documer	To help t	he governme	nt fight the fu	Inding of ter	rorism and	d money laundering	activities, the	USA Pa	riot Act requires	all financia	l institutions to
ask for your n	ame, physical address	s, date of	birth, taxpaye	er identificatio	n number a	ind other i	nformation that will a	llow us to id	entify you	. We may also as	sk to see y	our driver's
license or othe	er identifying documer	its. Comp	lete Sections	I and II and	III. (*In See	ction II, Dr	iver's License requir	ed use otr	er ID only	if no Driver's Lic	cense issue	ed.)
Section 1: Business Form of Identification		Applicable Items Reviewed:			Section II: Individual Form of Identification			Applicable Items Reviewed:				
			Business N	ame:								
		-	Data and D	ana of								
Govt Issued B	Business License		Date and Pl Issuance:	ace of		C	Privers License:	19844793		Name:	Ma	у МсСоу
Tax Return						S	itate ID:			Date of Birth:		sep 1940
Corporate Res			ID/Tax ID N	umber: 20)1985141		assport:			DL/ID#:		44793
Entity Agencie	es						filitary ID:			Date of Issuand	ce:	
Business finar	ncial Statement		Expiration D	Date:			lexican Consulate D:			State of Issuan	ce: Nor	ne
Partnership A	greement									Expiration:	Sep	27, 2030
			Type Fin'l S	't		F	Resident Alien ID:			Address:	495 Dr	7 Shadowbend
Section III										1		
🔲 On site visi	t done by Sales Rep		B	usiness Con	sistent with	Applicatio	n (including any e-C	ommerce ad	dendums	(s))		
	location inspected:		BA Address		Address		listed in eCommerc			Other Address	s:	
-		_										
	osted at business mat				No		s inventory volume					
	have appropriate bus						store hours posted?				td>	
	merchant's inventory? / consistent with merc			Samples?	Yes No	Did y	ou get Interior/exterio Comments:	or photos?	Yes	No		
was inventory		nant s typ					Comments.					
* Signature of	Sales Representative	:					Date:					
* By signing a	bove vou hereby ackr	owledge	that the inform	nation listed	herein is tru	e and acc	urate and was perso	onally observ	ed on the	indicated docum	nent, and a	t the indicated
address and (bove you hereby ackr in the case of informa	tion listed	below in the	e-Commerce	addendum	(s)) indica	ated URL(s) as appli	cable.		indicator docan	ionių ana a	
Principal Info	ormation	_		_								
Principal's	Title	Date of	Birth	Ownership	% of Time	Social Se	curity # (Processor's	privacy	F	Residential Addre	SS	Residential
Name				% / Years	Spent In	policy for	r collection and use o	f social		(City, State, Zip))	Phone #
					Business	security	numbers can be foun	d at				
						www.sec	urebancard.com)					
Mary McCoy	Owner			100/21 yrs		*****9653				lowbend Dr, Corpu	us Christi,	3619491055
									TX, 78413			
	· · · · · · · · · · · · · · · · · · ·											
Bank Informa	ation											
Bank Informa Name of Finar				Account nur	nber		Routing #	Phone #		Contact	Date Open	ed
	ncial Institution			Account nur	nber		Routing # 114911807	Phone #		Contact	Date Open	ed
Name of Finar	ncial Institution				nber		, , , , , , , , , , , , , , , , , , ,	Phone #		Contact	Date Open	ed
Name of Finar First Community	ncial Institution Bank		NDS TRANS	***7898		ant Bank	114911807				•	
Name of Finar First Community *AUTHORIZ	acial Institution Bank ZATION FOR AUTON			***7898 FER (ACH):	The Merch		(defined below) is a	uthorized to	initiate o	r transmit credit a	and/or deb	it and/or check
Name of Finar First Community *AUTHORIZ entries to th	ncial Institution Bank	elating to	the above ac	***7898 FER (ACH):	The Merch		(defined below) is a	uthorized to	initiate o	r transmit credit a	and/or deb	it and/or check
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Processing Information					
Card Types Accepted:	 All Visa/MasterCard/Discover Cards All Discover Cards JCB** American Express ** Diners/Carte Blanche** 	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	ly	
Projected total annual sales \$ Projected Visa/MC/DISC/Amex Sale Monthly \$ <u>15000.0</u> 0 Annual \$ Projected Visa/MC/DISC/Amex High <u>\$1500.00</u>	Electronic key-entered (wit Electronic card not present Touch-tone card not present Ticket Touch-tone card not prese Mail/Telephone Order (car eCommerce (card not prese	th imprints) tt (w/out imprints) OR ent (with imprints) ent (no imprints) rd not present) sent)	80 % 20 % None % % None % None %		arty fulfillment? Yes f "yes" and phone number:
	NOTE	E: TOTAL (must equal 1	00%)		
	nternet: supply copy of print advertising, cat dio tape (Radio or IVR), and Web-page scre /o getting signature?		S	Do you bill your customer p shipped? If yes, how many 3-30 days 31-60 days Dver 90 days	days? 🔲 0-2 days
How do you advertise? 🗌 Yellow pa	ges 🔲 Telemarketing 🔲 Catalog 🔲 Internet	Word of mouth Pul	olications 🗌 Mass/Dire	ct mail 🗌 Other 🔜	
Actual chargeback volume for most	-Commerce merchant, please provide most i recent 3 months \$ ou are affiliated with an existing account, ple lependent contractors or agents or merch	6 months \$	rchant ID#:	older data:	
Merchant 🗌 Owns 🗌 Leases Locatio		How long at curr	ent locations(s)?:		
Name/address of mortgage holder/lan	llord:				
Other significant Merchant Contacts w					
	·				
account. Existing AXP SE #:	s, and your AXP volume is less than \$1MM				XP # for this
	payments, and your annual volume is less the second s	han \$1MM, if you reques	t AXP, we will assign yo	ou an AXP # for this accou	nt, so you can start
If you do not currently have an AXP	#, and your annual volume is more than \$1M	/IM, we will contact AXP of	on your behalf.		
offers or promotions of AXP product	ore than \$1MM annually, you may be moved s or services from AXP via offline or on-line r at it may take some time, consistent with app	means (such as traditiona	al mail and telephone),	please contact customer s	
Call Secure Bancard, LLC Custome	Service at: 1-855-271-1500				
	all Card Association card types. Some Point responsibility to enforce this. If you request <i>i</i>				
** Denotes Services and Programs Merchant Bank has no responsibili	listed above or below in this Application, by or liability therefor.	, which are provided by	Processor and its co	ntractors and not by Mer	chant Bank.

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Merchant initials M M

FEE SCHEDULE

** Equipment Options												
			a .	Purchase		hase		Purchase	Merchant		_ ·	
Model Terminal			Qty	New	Refu	rbished	Rent	Other Source	Owned	\$	Price	
Terminal										\$		
Printer										\$		
PIN Pad										\$		
Imprinter				Purchase Only								
Other										\$		
										Ψ		
Shipping, handling and tax will be	billed in ac	ldition t										
Equipment Billing to: Ship Equipment to:			Merchant Agent Other									
Send Welcome Kit to:			DBA Legal Agent Other: DBA Legal Agent N/A									
Merchant training provided by:				cessor Agent C								
SERVICE ACCEPTANCE AND F	EE SCHEI	DULE										
Discount Rates Interchange Pa	ass Through	Discou	nt Rate <u>c</u>	0.15 % Per Item \$	0.10	Associatio	n Dues & Asse	essments Pass Through				
Rate 1	%	Per Iter	n\$Ra	te 2		%	Per Item \$	Rate 3		%	Per Item \$	
Visa Qual Credit				sa Mid-Qual Credit				Visa Non-Qual Credit				
Master Card Qual Credit	0.15	0.10		aster Mid-Card Qual Credit				Master Non-Card Qual Credit				
Discover Network - PayPal Qual Credit				scover Netword - PayPal Mi	id-Qual C	redit		Discover Network - PayPal Non-Q	Qual Credit			
American Express Qual Credit				nerican Express Mid-Qual C				American Express Non-Qual Cred	-			
Visa Qual Debit				a Mid-Qual Debit				Visa Non-Qual Debit				
Master Card Qual Debit				aster Card Mid-Qual Debit				Master Card Non-Qual Debit				
Discover Network - PayPal Qual Debit				scover Network - PayPal Mi	d-Oual D	ebit		Discover Network - PayPal Non-Q	Dual Debit		-	
Pin Debit			EB					Star	(\$1 per mon	th	
Rewards Pricing												
) (in a Devender (Die erwet Dete d	Dent							Den Herry				
Visa Rewards (Discount Rate \$	Per It	em				MC World Card	DISCOUNT RAI	te \$ Per Item				
Amex Rewards (Discount Rate \$	Per	Item				Discover Reward	ds (Discount I	Rate \$ Per Item				
Non-Bankcard Types Accepted												
JCB Card %	Diners	s Carte	Blanch	e%		American Expre	ess Discount	t rate% OR				
	_											
Monthly Flat Fee: \$		Monthl	y Gross	s Pay 📃 🛛 Daily Gi	ross Pa	ay 📃 🛛 Retail \$	Trans Fe	e +% OR 🔄				
	000					No	n					
Est. Annual Amex Volume: \$	one			Est. Ave	rage A	Mor mex Ticket: \$	lie					
AMEX Pay Frequency 🔲 3 of	lov	15 d	21					lled by American Expres	· C			
AMEX Pay Frequency S	lay	15 0	ay	30 day Amex P	-ees ui	sciosed in this s	ection are p	nieu by American Expres	5			
Miscellaneous Fees:												
10.00				None		25.00		None				
Monthly Statement Fee \$	- Applica	tion/Se	etup Fee	e \$ ACH Reje	ct/Cha	nge Fee \$	Online Me	erchant Portal \$ mo	onthly			
Chargeback/Retrieval Fee \$ <u>15</u>	.00/15.@ach	Mont	hly Min	imum: \$ <u>None</u> Vo	oice Au	ıth/ARU Fee \$ <u>№</u>	ne ACH I	Batch Fee \$ <u>None</u>	each			
ACH Debit \$1.00 Upon Accour	nt Approva	al AVS	Fee \$	each CVV2 Fe	ee \$	each Tokeniza	tion Fee \$	ne Non each Annual Fee \$	ie			
	Non	e						None				
** Administrative Maintenance	Fee \$	m	onthly *	* PCI Non Compliar	ice Fee	s month	ly ** Gatewa	y Fee \$ monthly				
None None None ** Other \$ per	Descrip	tion		**	Other \$	None No § per	one Desci	ription				
Early Termination Fee: \$	** PC	l mont	hly Fee	\$								
Authorization Fees: \$	America	n Expr	No ess \$	one MasterCard	None \$	None Visa \$	Discover	\$				
						s that may be as	sessed due	to the action or inaction	of Merchant			
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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Merchant initials

ΜM

Number of e-Commer	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:		Website DE	BA:				
Customer Service: em	ail address:	Trish@pipal	Trish@pipalmbay.com		3619491055	5	List all links to other websites:		
Web Hosting Service	Name:			Address:			Contact Telephone:		
Fullfillment House Na	ne:			Address:			Contact Telephone:		
How do you advertise					(Attach samples; e.g., catalog/print/broadcast/telemarketing script)				
Do you bill customer's card before shipping product or performing service?			ing service?	If Yes, how many days before?					
What is your return/re	fund policy?				Website Securi	ity Method	:		
Digital Certificate Issu	er:				Digital 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 geneent ("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 terms, conditions and provisions of any Merchant Card Processing 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 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 other document; and (6) certifies that Merchant does not and will not provide, offer or facilitate gambling services, including offering or facilitating internet gambling services, or establishing quasi-cash, credits or monetary value of any type that may be used to conduct gambling.

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'a 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.

GUARANTOR SIGNATURES

MERCHANT SIGNATURES

eCommerce Application Addendum

X1) Mary MCC	Nov. 18, 2022
Principal/Owner for Merchant	Date
Mary McCoy	Owner
Print Name	Title
X 2)	
Principal/Owner for Merchant	Date
Print Name	Title
X 3)	
Principal/Owner for Merchant	Date
Print Name	Title
FOR INTERNAL USE ONLY	
X)	
Accepted by Processor	Date
Print Name	Title

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Merchant initials

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): Nov. 18, 2022

Merchant Legal Name:	Mary McCoy	Merchant Federal Tax ID (as it appears on income tax re	eturn): <u>20198514</u>	<u>1</u> Merchant State of formation/Incorporation:
TX Merchant Address:	4957 Shadowbend [Dr, Corpus Christi, TX, 78413	l	Merchant Entity Type

Corporation

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 Mary McCoy	Title Owner	% of Legal Entity OwnerShip: 100 %		
Individual's Home (Street) Address (No P.O. Box) 4957 Shadowbend Dr	City, State, Zip Corpus Christi, TX, 78413	Date of birth 27 sep 1940		
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? Yes No	(SSN)/Individual Taxpayer Ider *****9653	Control Prong?		
Id Type:* Driver's License Other State photo ID showing residence Passport Resident Alien ID Other ID ±	State/Country of Issuance TX	Date Issued 06 sep 2022	Expiration Date 27 sep 2030	Number on ID: 19844793
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 Mo	(SSN)/Individual Taxpayer Ider	ntification No. (l'	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 Mo	(SSN)/Individual Taxpayer Ider	ntification No. (l'	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 Corpus Christi, ,			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 Mary McCoy	Title Owner			% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) Address (No P.O. Box) 4957 Shadowbend Dr	City, State, Zip Corpus Christi, TX, 78413			Date of birth 27 sep 1940
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? Yes No	(SSN)/Individual Taxpayer Ider *****9653	Control Prong?		
Id Type:* Driver's License Other State photo ID showing residence Passport Resident Alien ID Other ID ±	State/Country of Issuance TX	Date Issued 06 sep 2022	Expiration Date 27 sep 2030	Number on ID: 19844793

*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.

mongma

Mary McCoy Authorized Signer

Signature

Date Signed Authorized Signer Printed Name

Processor's Rep. Signature

Date Signed

Processor's Rep. Printed Name

Nov. 18,

2022

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

_ men met_	Nov. 18, 2022
Merchant's Signature	Date
Mary McCoy	Owner
Merchant's Printed Name	Title