

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					
My Healthily Insurance Solutions I	.LC			My Healthily Insurance Se	olutions
Merchant Legal Business Name				DBA Name	
25 Rockwood Place Ste 210				25 Rockwood Place Ste 2	210
Mailing Address			•	DBA Address (Physical, No	PO Boxes)
Englewood	New Jersey	07631		Englewood	New Jersey 07631
City	State	Zip		City	State Zip
7062528077				7062528077	
Legal Phone #	Legal Fax #			DBA Phone #	DBA Fax #
844369866	Yrs.	Mos. New b	usiness New owner Se	asonal? Yes No List month	ns
Federal Tax ID # (Must be 9 digits)	Length O	wned	Business License	Date Opened:	03 dec 2000
		l.	elly@myhealthily.com	Date Opened	myhealthily.com
Merchant State registration		E-mail Address:	eny@myneanmy.com	Web site Address:	myneatting.com
Any prior No	Yes If yes:	Personal 🗌 Busir	ness If yes, how long		
Type of Sole Prop	rietorship 🔳 LI	C Partnership	Ltd Partnership Corp. c	neck one: Public Private I	Non Other
.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	- Д				
Business Type					
Retail Restaurant Lodging	Service	Internet% M	lail% Tel	% Bus-to-Bus%)
Description of Business					
Detailed Description of Business (in software	ncluding produ	cts/services; card ch	narging policies; delivery me	thods; whether own/finance invent	toryprovide separate pages if needed):
Mailing Address (select Le	egal 🗌 DBA 📗	Location Contact: _	Kelly Quinn	Phone #	7062528077
Refund/Return Policy					
•					
	_				
No refund Refund in 30 days	or less Mer	chandise	Other:		
American Express Disclosure	•				
•					
The "NCR" party listed throughout	this Application	and the Merchant	Agreement is your acquirer	or American Express, or will conv	ey American Exper ss sales on your behalf:
NOD Decree at Calatiana III O					
NCR Payment Solutions, LLC 864 Spring Street, Atlanta, GA 303	08				
· - · · ·					
x \			Michael Malhame	/ Owner	Jul. 14, 2023
Merchant Signature			Print Name/Ti		Date:

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PATRIOT ACT REQUIREMENTS - To help the government fight the funding of terrorism and money laundering activities, the USA Patriot Act requires all financial institutions to obtain, verify and record information that identifies each person (including business entities) who opens an account. What this means for you: When you open an account, we will ask for your name, physical address, date of birth, taxpayer identification number and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. Complete Sections I and II and III. (*In Section II, Driver's License required -- use other ID only if no Driver's License issued.) Section II: Individual Form of Identification Section 1: Business Form of Identification Applicable Items Reviewed: Applicable Items Reviewed: **Business Name:** Date and Place of Govt Issued Business License Drivers License: M02775446602702 Name: Michael Malhame Tax Return State ID Date of Birth: 19 feb 1970 Corporate Resolution ID/Tax ID Number: 844369866 Passport: DL/ID#: M02775446602702 **Entity Agencies** Military ID Date of Issuance: Mexican Consulate **Business financial Statement Expiration Date:** State of Issuance: Partnership Agreement Expiration: Feb 19, 2025 Type Fin'l S't Resident Alien ID: 5 Haring Farm Lane Address Section III On site visit done by Sales Rep Business Consistent with Application (including any e-Commerce addendums(s)) DBA Address Address of location inspected: Legal Address ■ URL listed in eCommerce addendum Other Address: Does name posted at business match name on application Ves No Does inventory volume appear to be sufficient? Yes No Does location have appropriate business signage Yes No Are store hours posted? ■ Yes □ No Number of employees:/td> Did you view merchant's inventory? Yes No Get Samples? Yes No Did you get Interior/exterior photos? Yes No Was inventory consistent with merchant's type of business?
Yes Comments: * Signature of Sales Representative: Date * By signing above you hereby acknowledge that the information listed herein is true and accurate and was personally observed on the indicated document, and at the indicated address and (in the case of information listed below in the e-Commerce addendum(s)) indicated URL(s) as applicable. Principal Information Residential Principal's Date of Birth Ownership % of Time Social Security # (Processor's privacy Residential Address % / Years Phone # Name Spent In policy for collection and use of social (City, State, Zip) Business security numbers can be found at www.securebancard.com) 5 Haring Farm Lane, Rockliegh, NJ, 2017207671 Michael Malhame 100/ ****4758 Owner **Bank Information** Name of Financial Institution Account number Routing # Phone # Contact Date Opened ****1982 TD Bank 031201360 *AUTHORIZATION FOR AUTOMATIC FUNDS TRANSFER (ACH): The Merchant Bank (defined below) is authorized to initiate or transmit credit and/or debit and/or check entries to the account identified relating to the above account for the services contemplated under this Agreement. Said authority is granted to Merchant Bank's processor and their agents. REQUIRED: ATTACH VOIDED CHECK ☐ Checking account ☐ Savings account ☐ Bank GL account Please select one for ACH account type listed above: Trade / Business References Trade Name Account # Product Sold Phone #' (No 800 #s) None None None None lone None Other businesses in which merchant or a principal are now or previously have been involved as owner/operator/director:

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PATRIOT ACT / Site Survey

	3 of 6		Merchant initials M M	
Processing Information				
Card Types Accepted:	 All Visa/MasterCard/Discover Cards All Discover Cards JCB** American Express ** Diners/Carte Blanche** 	MasterCard Credit Cards Visa Credit Cards and Bu MasterCard Debit cards Visa Debit cards only PIN Based Debit/EBT Ca	usiness Cards only only	
Projected total annual sales \$ Projected Visa/MC/DISC/Amex Sales Monthly \$5000.00 Annual \$ Projected Visa/MC/DISC/Amex High T \$1200.00	Electronic key-entered (with imp Electronic card not present (w/o OR Touch-tone card not present (wi	rints) 100 % nut imprints) None % ith imprints)	Projected avarage Visa/MC/DISC/Amex ticket size Do you use a 3rd party fulfill No Ye If "yes" Contact name and phon Name: Phone:	ment? es ne number:
	, ,			
	NOTE: TO	TAL (must equal 100%)		
If applicable, provide: video (TV), audi Do you authorize carrier to deliver w/o How do you advertise? Yellow page	ternet: supply copy of print advertising, catalogs o tape (Radio or IVR), and Web-page screen print getting signature? No Yes Telemarketing Catalog Internet Webefore? Yes No If Yes: Processor Name	ints/URL(Internet). ord of mouth Publications Mass/Dir		0-2 days days
statements. If you are a MO/TO or e-C	Commerce merchant, please provide most recen	t 6 months of processing statements.)		3
# of locations? If you None	cent 3 months \$6 u are affiliated with an existing account, please pendent contractors or agents or merchant s	•	holder data:	
Merchant Owns Leases Location		How long at current locations(s)?:		
Name/address of mortgage holder/landle Other significant Merchant Contacts with				
Other significant Merchant Contacts with	i uniu parues.			
American Express				
Existing Accounts: If you currently accept AXP payments account. Existing AXP SE #: If you currently accept AXP payments New Accounts:	, and your AXP volume is less than \$1MM annualing in excess of \$1MM annually, please provide you ayments, and your annual volume is less than \$	ur existing AXP#, so so we can convey th	nis to AXP on your behalf.	
accepting AXP payments. AXP SE #:				
If you do not currently have an AXP #,	and your annual volume is more than \$1MM, w	e will contact AXP on your behalf.		
In the event your volume exceeds mo	re than \$1MM annually, you may be moved direc	ctly to AXP. Opt out of AXP Offers and P	romotions: If you do not wish to receive	e future

** 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

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.

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				FI	EE S	CHEDUI	LE						
** Equipment Options													
Model		Qt			Purc	hase rbished		Rent	Purcha Other S		Merchant Owned		Price
Terminal		Ų.	y New		Ittiu	Disticu		Keik	Other c	Jource	OWICU	\$	
Terminal												\$	
Printer PIN Pad												\$	
Imprinter			Purc	hase Only						<u>:</u>		- 4	
Other												\$	
												\$	
Shipping, handling and tax will be i	hilled in a	ddition to th	e equinme	nt nrice listed al	nove								
Equipment Billing to:	omea m a			Agent Oth									
Ship Equipment to:				egal Agent		r:							
Send Welcome Kit to:				egal Agent									
Merchant training provided by:			Processor	Agent Ot	ner:								
SERVICE ACCEPTANCE AND F	EE SCHE	DULE											
Discount Rates Interchange Pa	ss Through	n Discount Ra	ate 0.50	% Per Item \$		I	Association	Dues & Asse	essments Pa	ass Through			
Date 1	0/	Day Itam 6	Data 2				0/	Day Ham &	Data 2			0/	Dec Herr &
Rate 1 Visa Qual Credit	%	Per Item \$	Rate 2 Visa Mid-Q	ual Cradit			%	Per Item \$	Rate 3 Visa Non-Qu	ıal Cradit		%	Per Item \$
Master Card Qual Credit	0.50												
· · · · · · · · · · · · · · · · · · ·	0.50			-Card Qual Credit	Oual C	odit				-Card Qual Credit -twork - PayPal Non-Qu	al Cradit		
Discover Network - PayPal Qual Credit				etword - PayPal Mid-		eait							
American Express Qual Credit			Visa Mid-Q	xpress Mid-Qual Cre	euit					kpress Non-Qual Credit	•		
Visa Qual Debit	0.50								Visa Non-Qu				
Master Card Qual Debit	0.50			d Mid-Qual Debit	Oual D	shit				Non-Qual Debit	al Dobit		
Discover Network - PayPal Qual Debit Pin Debit	0.50		EBT	etwork - PayPal Mid-	Quai De	SDIL			Star	twork - PayPal Non-Qu	iai Debit	\$1 per mor	th
FIII DEDIL	0.30		LDI						Stai			φ± per mor	
Visa Rewards (Discount Rate \$ Amex Rewards (Discount Rate \$ Non-Bankcard Types Accepted JCB Card %		Item	nche%			Discove	r Rewards	S (Discount Ra	Rate \$	Per Item Per Item OR			
Monthly Flat Fee: \$		Monthly Gi	oss Pay	Daily Gro	ss Pa	ıy 🗌 R		Trans Fe	ee +%	OR			
Est. Annual Amex Volume: \$_	one			Est. Avera	•		<u>-</u>						
AMEX Pay Frequency 3 c	lay	15 day	30	day <u>Amex Fe</u>	es di	sclosed	in this se	ction are b	illed by Ar	nerican Express			
Miscellaneous Fees:													
Monthly Statement Fee \$	Applica	ation/Setup	Nor Fee \$	ACH Reject	t/Cha	nge Fee	\$ 25.00	Online Me	erchant Po	ortal \$ mor	nthly		
Chargeback/Retrieval Fee \$ 25.	<u>00/25</u> . €ac h	Monthly	Minimum	\$ None Void	ce Au	th/ARU	Fee \$ None	ACH I	Batch Fee	\$ 25.00	_each		
ACH Debit \$1.00 Upon Accour	nt Approv	al AVS Fee	\$ 0.05	each CVV2 Fee	\$ Non	each T	okenizati	on Fee \$	one each Ai	None nnual Fee \$			
** Administrative Maintenance	Fee \$	ne month	ly ** PCI i	Non Complianc	e Fee	None \$	monthly	/ ** Gatewa	y Fee \$	monthly			
Monthly bill minimum: None													
** Other \$ per	Descrip	otion		** 0	ther \$	None	Nor per	ne Desc	ription				
** Other \$ per	_ Descrip	otion		** O	ther \$	None	moi per	nth Desc	ription				
Early Termination Fee: \$ None	** PC	I monthly	9.95 Fee \$										
Authorization Fees: \$		an Express	0.10 \$	_ MasterCard \$	0.10	Visa	\$ <u>0.10</u>	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.

5 of 6	Merchant initials	M N

eCommerce Applicati	ion Addendum									
Number of e-Comme	rce websites:		(If more than	1, complete, ir	nitial	and attach an additional	copy of this page for ea	ch additiona	l website)	
Website URL:	myhealthily.com	Website serv Address:	er IP	None		Website DBA:				
Customer Service: er	mail address:	kelly@myhea	althily.com	Telephone:		7062528077	List all links to other	websites:		
Web Hosting Service	Name:			Address:			Contact Telephone:			
Fullfillment House Na	ame:			Address:			Contact Telephone:			
How do you advertis	e:				(Attach samples; e.g., catalog/print/broadcast/telemarketing script)					
Do you bill customer Yes No	's card before ship	ping product	ping product or performing service?		If Yes, how many days before?					
What is your return/r	efund policy?			Website Security Method:						
Digital Certificate Iss	uer:				Digital Cert No(s)/Exp Date(s)			enership d 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 other documents bearing Merchant's and Guarantor(s)'s sig

AMERICAN EXPRESS - In the event I am not eligible for NCR and Secure Bancard's OptBlue program for American Express, by signing below, I representthat I have read and am authorized to sign and submit this application for the above entity, which agrees to be bound by the American Express® Card Accep-tance Agreement ("American Express Agreement"), and that all information provided herein is true, complete, and accurate. I authorize NCR, Secure Bancard, and American Express Travel Related Services Company, Inc. ("American Express") and American Express's agents and Affiliates to verify the information inthis application and receive and exchange information about me personally, including by requesting reports from consumer reporting agencies from time to time, and disclose such information to their agent, subcontractors, Affiliates and other parties for any purpose permitted by law. I authorize and direct Secure Bancardand American Express and American Express's agents and Affiliates to inform me directly, or inform the entity above, about the contents of reports about methat they have requested from consumer reporting agencies. Such information will include the name and address of the agency furnishing the report. I alsoauthorize American Express to use the reports on me from consumer reporting agencies for marketing and administrative purposes. I am able to read andunderstand the English language. Please read the American Express Privacy Statement at http://www.americanexpress.com/privacy to learn more about howAmerican Express protects your privacy and how American Express uses your information. I understand that I may opt out of marketing communications byvisiting this website or contacting American Express at 1-800-528-5200. I understand that upon American Express' approval of

Guaranty: The undersigned Guarantor(s), individually and severally, guarantee the full and faithful performance and payment by the Merchant (identified above in the portion of this Application which precedes this Guaranty) of each and all of Merchant's duties and obligations to Merchant Bank and Processor, as provided in Section 25 of the Merchant Card Processing Agreement, which Merchant Card Processing Agreement, and this Application and the Addendums mentioned above, are incorporated into this Guaranty by this reference.

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

MERCHANT SIGNATURES		GUARANTOR SIGNATURES	
X 1)	Jul. 14, 2023	X1)	Jul. 14, 2023
Principal/Owner for Merchant	Date	Guarantor Signature (No Titles)	Date
Michael Malhame	Owner	Michael Malhame	
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

М	M

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 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 you. We may also ask to see your driver's license or other identifying documents. In some instances we may use outside sources to

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will allow us to identity you. We may also ask to see your driver's license or confirm the information. Secure Bancard's privacy policy can be found at http://	other identifying documents. In www.securebancard.com/Privacy	n some instance %20Policy.pdf	es we may use ou	tside sources to
Section 1: Merchant Application Information (Must match information in Merch_Jul. 14, 2023	nant Application): Date Application	Signed (by Auth	norized Signer nam	ed below):
Merchant Legal Name: Michael Malhame Merchant Federal Tax ID (as it a	ppears on income tax return): N	one Me	rchant State of form	nation/Incorporation:
NJ Merchant Address: 5 Haring Farm Lane, Rockliegh, NJ, 07647		Merchar	nt Entity Type	
LLC				
Section 2: Beneficial Ownership and Management Information. Provide the ir arrangement, understanding, relationship or otherwise, owns 25% or more of the individuals does not exceed 50% of the equity interests of the Merchant, provide to individuals for which information is provided below exceeds 50%. (Use extra copic managing the legal entity listed in Section 1, a "Control Prong". Examples of a Co Chief Operating Officer, Managing Member, General Partner, President, Vice Precolumn as the Control Prong, the Control Prong section below must be completed.	es if needed.) Information must be introl Prong include, but are not lin isident or Treasurer. If no other Be	e provided for on nited to: Chief Ex	e individual with sig kecutive Officer, Ch	ınıfıcant responsibility fo ief Financial Officer,
Beneficial Owner Legal Name Michael Malhame	Title Owner			% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) Address (No P.O. Box) 5 Haring Farm Lane	City, State, Zip Rockliegh, NJ, 07647			Date of birth 19 feb 1970
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? ■ Yes □ No	(SSN)/Individual Taxpayer Id	entification No. ((ITIN):	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 16 dec 2020	Expiration Date 19 feb 2025	Number on ID: M02775446602702
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? ☐ Yes ☐ No	(SSN)/Individual Taxpayer Id	entification No. ((ITIN):	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? ☐ Yes ■ No	(SSN)/Individual Taxpayer Id	entification No. ((ITIN):	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 Rockliegh, ,			Date of birth None
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? ☐ Yes ☐ No	(SSN)/Individual Taxpayer Id	entification No. ((ITIN):	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 Malhame	Title Owner			% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) Address (No P.O. Box) 5 Haring Farm Lane	City, State, Zip Rockliegh, NJ, 07647			Date of birth 19 feb 1970
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? ■ Yes No	(SSN)/Individual Taxpayer Id	entification No. (ITIN):	Control Prong? ■
Id Type:* ■ Driver's License □ Other State photo ID showing residence □ Passport □ Resident Alien ID □ Other ID ±	State/Country of Issuance NJ	Date Issued 16 dec 2020	Expiration Date 19 feb 2025	Number on ID: M02775446602702

*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:

Leruncations 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.

	Jul. 14,	Michael Malhame				
	2023	Authorized Signer Signature	Date Signed	Authorized Signer Printed Name	Processor's Rep. Signature	Date Signed
Processor's Rep. Printed	Name					

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	
	Jul. 14, 2023
Merchant's Signature	Date
Michael Malhame	Owner
Merchant's Printed Name	Title