

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				
Edwina Reaves			Chew Chew Express	
Merchant Legal Business Name			DBA Name	
246 Jackson St			246 Jackson St	
Mailing Address			DBA Address (Physical, No PO Boxes)	
Bethel Springs	Tennessee 38315		Bethel Springs	Tennessee 38315
City	State Zip		City	State Zip
7316109161			7316109161	
Legal Phone #	Legal Fax #		DBA Phone #	DBA Fax #
409725922	Nev _{Yrs.} Nev _{Mos.} New bus	siness New owner Seasonal?	Yes No List months	
Federal Tax ID # (Must be 9 digits)	Length Owned		01 jul 2022	
		Business License	Date Opened.	
Merchant State registration	E-mail Address: RE	AVESBELLA01@ICLOUD.COM Web sit	e Address:	
Any prior No	Yes If yes: Personal Busine	ass If ves how long		
	-			
Type of ■ Sole Prop	rietorship LLC Partnership l	Ltd Partnership Corp, check on	e: Public Private Non	Other
Business Type				
■ Retail ■ Restaurant ■ Lodging Description of Business	g 🔲 Service 🔲 Internet <u></u> % 🔲 Ma	iil% 🗌 Tel	% 🔲 Bus-to-Bus%	
Detailed Description of Business (i	ncluding products/services; card cha	arging policies; delivery methods; v	whether own/finance inventoryprovide	e separate pages if needed):
Detailed Description of Business (in Food Truck	ncluding products/services; card cha	arging policies; delivery methods; v	whether own/finance inventoryprovide	e separate pages if needed):
Food Truck		Edwina Deaves	whether own/finance inventoryprovide	e separate pages if needed):
Food Truck		Edwina Deaves		
Food Truck		Edwina Deaves		
Food Truck		Edwina Deaves		
Food Truck		Edwina Deaves		
Food Truck		Edwina Deaves		
Food Truck Mailing Address (select Le	egal DBA Location Contact:	Edwina Deaves		
Food Truck Mailing Address (select Le	egal DBA Location Contact:	Edwina Reaves		
Food Truck Mailing Address (select Le	egal DBA Location Contact:	Edwina Reaves		
Food Truck Mailing Address (select Lease	egal DBA Location Contact:	Edwina Reaves Other:	Phone #	7316109161
Food Truck Mailing Address (select Lease	egal DBA Location Contact:	Edwina Reaves Other:		7316109161
Food Truck Mailing Address (select Lease	egal DBA Location Contact:	Edwina Reaves Other:	Phone #	7316109161
Food Truck Mailing Address (select Lease	egal DBA Location Contact:	Edwina Reaves Other:	Phone #	7316109161
Food Truck Mailing Address (select Lease	egal DBA Location Contact:	Edwina Reaves Other:	Phone #	7316109161
Refund/Return Policy No refund Refund in 30 days American Express Disclosure The "NCR" party listed throughout NCR Payment Solutions, LLC 864 Spring Street, Atlanta, GA 303	egal DBA Location Contact:	Other:	Phone #	7316109161 Exper ss sales on your behalf:
Food Truck Mailing Address (select Lease	egal DBA Location Contact:	Edwina Reaves Other:	Phone #	7316109161

ΕR 2 of 6 Merchant initials____ PATRIOT ACT / Site Survey 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 026562368 Govt Issued Business License Drivers License: Name: Edwina Reaves Tax Return State ID: Date of Birth: 21 jun 1943 Corporate Resolution ID/Tax ID Number: 409725922 Passport: DL/ID#: 026562368 Entity Agencies Military ID Date of Issuance: Mexican Consulate **Business financial Statement Expiration Date:** State of Issuance: Partnership Agreement Expiration: Jul 16, 2026 Type Fin'l S't Resident Alien ID: Address: 246 Jackson St 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 Phone # % / Years Name Spent In policy for collection and use of social (City, State, Zip) **Business** security numbers can be found at www.securebancard.com) 246 Jackson St, Bethel Springs, TN, 7316109161 100/New ****5922 Edwina Reaves Owner 38315 **Bank Information** Name of Financial Institution Account number Routing # Phone # Contact Date Opened Bank of Favette County ***0353 084304337 *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 VC	DIDED CHECK		
Please select one for ACH accour	nt type listed above:	ecking account 🔲 Savings account 🔲 Ba	ank GL account
Trade / Business References			
Trade Name	Account #	Product Sold	Phone #' (No 800 #s)
None	None		None None
None	None		None None
Other husinesses in which merch	ant or a principal are now or pr	eviously have been involved as owner/o	nerator/director:

	3 of 6		Merchant initials_	ER
Processing Information				
Card Types Accepted:	All Visa/MasterCard/Discover Cards All Discover Cards JCB** American Express ** Diners/Carte Blanche**	MasterCard Credit Cards ar Visa Credit Cards and Busir MasterCard Debit cards only Visa Debit cards only PIN Based Debit/EBT Cards	ness Cards only	
Projected total annual sales \$ Projected Visa/MC/DISC/Amex Sales Monthly \$6000.00 Annual \$ Projected Visa/MC/DISC/Amex High T \$50.00	Electronic key-entered (with impr Electronic card not present (w/ou OR Touch-tone card not present (with icket Touch-tone card not present (no Mail/Telephone Order (card not present)	ints) 1% nt imprints) None% h imprints) % imprints) %		ex ticket size 10.00 carty fulfillment? yes If "yes" e and phone number:
If applicable, provide: video (TV), audicolor Do you authorize carrier to deliver w/o How do you advertise? Yellow page Have you ever accepted credit cards be statements. If you are a MO/TO or e-C Actual chargeback volume for most recommendations?	es Telemarketing Catalog Internet Wo	ord of mouth Publications Mass/Direct (Please provide the 6 months of processing statements.) nonths \$ rovide existing merchant ID#:	e most recent 3 months	y days? 0-2 days /s 0-90 days
			_	
Merchant Owns Leases Location((s)?	How long at current locations(s)?:		
Name/address of mortgage holder/landle	ord:			
Other significant Merchant Contacts with	third parties:			
American Express				
Existing Accounts: If you currently accept AXP payments, account. Existing AXP SE #: If you currently accept AXP payments New Accounts:	in excess of \$1MM annually, please provide your ayments, and your annual volume is less than \$1	r existing AXP#, so so we can convey this t	to AXP on your behalf.	

If you do not currently have an AXP #, and your annual volume is more than \$1MM, we will contact AXP on your behalf.

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 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

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.

^{**} 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.

				FEE S	CHEDULE						
** Equipment Options											
Model		Qty	Purchase New		hase rbished		Rent	Purchase Other Source	Merchant Owned		Price
Terminal		4.7								\$	
Terminal										\$	
Printer										\$	
PIN Pad Imprinter			Purchase Only			ļ				\$	
Other										\$	
										\$	
Shipping, handling and tax will be	billed in ac										
Equipment Billing to: Ship Equipment to:			Merchant Agent C DBA Legal Agent		ar.						
Send Welcome Kit to:			DBA Legal Agent								
Merchant training provided by:			Processor Agent	Other:							
SERVICE ACCEPTANCE AND F	EE SCHE	DUE									
Discount Rates Interchange Pa	ss Through	n Discount Ra	tte% Per Item \$	s		ation		essments Pass Through			1
Rate 1	%	Per Item \$	Rate 2		%		Per Item \$	Rate 3		%	Per Item \$
Visa Qual Credit		0.59	Visa Mid-Qual Credit					Visa Non-Qual Credit			
Master Card Qual Credit		0.59	Master Mid-Card Qual Credit					Master Non-Card Qual Credi			
Discover Network - PayPal Qual Credit		0.59	Discover Netword - PayPal N		redit			Discover Network - PayPal N			
American Express Qual Credit		0.59	American Express Mid-Qual	Credit				American Express Non-Qual	Credit		
Visa Qual Debit		0.59	Visa Mid-Qual Debit					Visa Non-Qual Debit			
Master Card Qual Debit		0.59	Master Card Mid-Qual Debit		- In the			Master Card Non-Qual Debit			
Discover Network - PayPal Qual Debit		0.59	Discover Network - PayPal M	iid-Quai D	edit			Discover Network - PayPal N	ion-Quai Debit	m4	1.
Pin Debit			EBT					Star		\$1 per mont	ın
Amex Rewards (Discount Rate \$ Non-Bankcard Types Accepted JCB Card % Monthly Flat Fee: \$ Est. Annual Amex Volume: \$ AMEX Pay Frequency 3 compared to the second secon	Diners One	s Carte Blar Monthly Gro	oss Pay Daily G	erage A	l mex Ticket: \$	pres \$	s Discount Trans Fe	: rate% O	R		
Monthly Statement Fee \$ 29.95 Chargeback/Retrieval Fee \$ 25.									monthly each		
ACH Debit \$1.00 Upon Accour	it Approv	al AVS Fee	\$ each CVV2 F	ee \$	each Token	izatio	on Fee \$	ne each Annual Fee \$_	None		
** Administrative Maintenance	Fee \$	monthl	ly ** PCI Non Complia	nce Fe	e \$ mor	nthly	** Gatewa	y Fee \$ month	lly		
Monthly bill minimum:											
** Other \$ per	Descrip	tion	**	Other	None \$per	Non	e Descr	iption			
** Other \$ per	_ Descrip	tion		Other	None \$ per	mon	nth Descr	iption			
Early Termination Fee: \$	** PC	I monthly F		None	Non	10					
Authorization Fees: \$	America	ın Express	None \$ MasterCard	None \$	Nor Visa \$	ie	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	E

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eCommerce Applicatio	n Addendum							
Number of e-Commerc	ce websites:		(If more than 1, complet	e, initial and att	ach an additional copy	of this page for each addition	al website)	
Website URL:		Website serv	er IP Address:	None	Website DBA:			
Customer Service: em	ail address:	REAVESBEL	LA01@ICLOUD.COM	Telephone:	7316109161	List all links to other web	sites:	
Web Hosting Service	Name:			Address:		Contact Telephone:		
Fullfillment House Nar	me:			Address:		Contact Telephone:		
How do you advertise:	:			(Attach s	amples; e.g., catalog	/print/broadcast/telemarke	ting script)	
Do you bill customer's Yes No	card before ship	pping product	or performing service	? If Yes, ho before?	w many days			
What is your return/re	fund policy?			Website 9	Security Method:			
Digital Certificate Issu	er:			Digital Ce	rt No(s)/Exp Date(s)			venership ed 🔲 Individual

For purposes of this application, "Processor" is Secure Bancard, LLC, 1500 Abbey Court, Alpharetta, GA 30004 and can be contacted at 1-855-271-1500 and "Merchant Bank" is Synovus Bank, 1125 First Avenue, Columbus, GA 31901, 706-649-4900.

Merchant Signatures and Guarantor 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 BlN 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 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)	Jun. 19, 2023	X 1) Jun. 19	, 2023
Principal/Owner for Merchant	Date	Guarantor Signature (No Titles)	
Edwina Reaves	Owner	Edwina Reaves	
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			
×)		V1	
Accepted by Processor	Date	Accepted by Merchant Bank Date	
, 10000001	Date	. coopied by moronian bank	
Print Name	Title	Print Name Title	

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Me	rch	nant	initials	E	R

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 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 yo	ou. We may also	ask to see your o	driver's license or of	account we will ask for your ther identifying documents. I w.securebancard.com/Privacy	n some instanc	date of birth, and es we may use ou	other information that tside sources to
Section 1: Merchant Appl Jun. 19, 2023	ication Informat	tion (Must match in	nformation in Merchar	nt Application): Date Application	Signed (by Auth	norized Signer nam	ed below):
	Edwina Reaves			ears on income tax return): N			mation/Incorporation:
TN Merchant Address: Sole Proprietor	246 Jackson St,	Bethel Springs, TN	1, 38315		werchar	nt Entity Type	
arrangement, understandin individuals does not exceed individuals for which inform	ig, relationship or d 50% of the equi ation is provided sted in Section 1, anaging Member,	otherwise, owns 2 ity interests of the I below exceeds 50 , a "Control Prong". General Partner, I	5% or more of the eq Merchant, provide the %. (Use extra copies Examples of a Contr President, Vice Presic	rmation below on each individu uity interests of the Merchant le information below on additions if needed.) Information must be ol Prong include, but are not lir lent or Treasurer. If no other Be	egal entity identif al beneficial own e provided for on	ied above. If the tot ers so that the total e individual with sid	al ownership of those ownership interests of unificant responsibility for
Beneficial Owner Legal N Edwina Reaves	lame			Title Owner			% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) 246 Jackson St	Address (No P.C	o. Box)		City, State, Zip Bethel Springs, TN, 38315			Date of birth 21 jun 1943
Individual has a Social Sec Number issued by US Gov			r Identification	(SSN)/Individual Taxpayer Id	lentification No. (ITIN):	Control Prong?
Id Type:* ■ Driver's Licen Passport □ Resident Alie		•	g residence 🗌	State/Country of Issuance TN	Date Issued 16 jul 2018	Expiration Date 16 jul 2026	Number on ID: 026562368
Beneficial Owner Legal N	lame			Title			% of Legal Entity OwnerShip: None %
Individual has a Social Sec Number issued by US Gov			r Identification	(SSN)/Individual Taxpayer Id	lentification No. (ITIN):	Control Prong?
Id Type:* Driver's Licen		•	g residence	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Beneficial Owner Legal N		-		Title			% of Legal Entity OwnerShip: None %
Individual's Home (Street)	Address (No P.C). Box)		City, State, Zip			Date of birth None
Individual has a Social Sec Number issued by US Gov			r Identification	(SSN)/Individual Taxpayer Id	lentification No. (ITIN):	Control Prong?
Id Type:* Driver's Licen		•	g residence	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Beneficial Owner Legal N		-		Title			% of Legal Entity OwnerShip: None %
Individual's Home (Street)	Address (No P.C). Box)		City, State, Zip Bethel Springs, ,			Date of birth None
Individual has a Social Sec Number issued by US Gov			r Identification	(SSN)/Individual Taxpayer Id	lentification No. (ITIN):	Control Prong?
Id Type:* Driver's Licen		•	g residence 🗌	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Control Prong (and/or Edwina Reaves	additional Ben	eficial Owner) Leç	gal Name	Title Owner		<u> </u>	% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) 246 Jackson St	Address (No P.C). Box)		City, State, Zip Bethel Springs, TN, 38315			Date of birth 21 jun 1943
Individual has a Social Sec Number issued by US Gov	,		r Identification	(SSN)/Individual Taxpayer Id ******5922	lentification No. (ITIN):	Control Prong?
Id Type:* ■ Driver's Licen Passport □ Resident Alie		•	g residence	State/Country of Issuance TN	Date Issued 16 jul 2018	Expiration Date 16 jul 2026	Number on ID: 026562368
	cify type of "Othe			S persons ID Type may be une I government-issued document			
Certifications and Signate The undersigned Authorize that he/she is authorized to and that, to the best of his/l indirectly owns 25% or mor	ures: d Signer, listed a open accounts f her knowledge, a e of the Merchan by certify that the	or the Merchant at Il information provi it legal entity's equi information listed a	financial institutions, ded above about eacl ity interests whose inf above regarding the i	Prong, who has signed the Merchat all information provided ab individual listed above is comorbidition in the provided above dentity and the identification do	ove about the Moreon plete and correct the Correct The Authorized	erchant legal entity and there is no ind Signer and the Pr	is complete and correct dividual who directly or ocessor's
<u></u>	Jun. 19, 2023	Edwina Reaves	Authorized Signer Signature	Date Signed Author	rized Signer Prin	ted Name Process	

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	
	Jun. 19, 2023
Merchant's Signature	Date
ELI III BIII III	
Edwina Reaves	Owner
Merchant's Printed Name	Title