

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								
Little Hannah's Bake Shoppe				Li	ttle Hannah's Bake Sh	порре		
Merchant Legal Business Name			_	DBA	Name	••		
740 Five Mile Rd				67	29 Herber Springs Ro	i		
Mailing Address			_	DBA	Address (Physical, N	lo PO Boxes)		
Drasco	Arkansas	72530		D	rasco		Arkansas	72530
City	State	Zip		City	,		State	Zip
8706689190				8	706680660			
Legal Phone #	Legal Fax #		_	DBA	A Phone #		DBA Fax #	
823939298	20 Yrs.	20 Mos. New b	ousiness New owner	Seasonal? 🗌	Yes No List mor	nths		
Federal Tax ID # (Must be 9 digits)	Length Ov	wned	Desires Lieses		Data On an adv	01 aug 2003		
			Business License		Date Opened:			
Merchant State registration		E-mail Address:	_HBSLLC@gmail.com	Web site Ad	ldress:			
Any prior No	Yes If yes:	Personal Busi	iness If yes, how long					
Towns of Books Door	olaka osloba 🗖 1.1	O Doute and in E	I tal Danta analisa III Oana	ale a ale a se a E	Dublic Districts	INI.	Otto	
Type of Sole Prop	rietorsnip 🔛 LL	.C Partnersnip	Ltd Partnership Corp	, cneck one: [Public Private	Non	Other	
Retail Restaurant Lodging	Service	Internet% N	Mail% Te		% Bus-to-Bus	%		
■ Retail Restaurant Lodging	Service	Internet% N	Mail% ☐ Tel		% Bus-to-Bus	%		
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Detailed Description of Business (in Bakery) Mailing Address (select) Defund/Return Policy No refund Refund in 30 days Interican Express Disclosure The "NCR" party listed throughout NCR Payment Solutions, LLC	or less Mero	cts/services; card c	harging policies; delivery of the control of the co	Pho	her own/finance inve	entoryprovide	8706680660	les on your beh

Phone #' (No 800 #s)
None None

None

HS

Product Sold

Other businesses in which merchant or a principal are now or previously have been involved as owner/operator/director:

Trade Name

None

lone

Account #

None

	3 of 6		Merchant initials HS	S
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 \$10000.00 Annual \$ Projected Visa/MC/DISC/Amex High \$50.00	Electronic key-entered (with imprints) Electronic card not present (w/out impri OR Touch-tone card not present (with impri	nts)% ts)% None% None%	Projected avarage Visa/MC/DISC/Amex ticket si Do you use a 3rd party fulfi No Y If "yes" Contact name and pho Name: Phone:	Ilment? 'es one number:
If applicable, provide: video (TV), aud Do you authorize carrier to deliver w/o How do you advertise? Yellow pag Have you ever accepted credit cards statements. If you are a MO/TO or e-o Actual chargeback volume for most re # of locations? If you	nternet: supply copy of print advertising, catalogs and brown to tape (Radio or IVR), and Web-page screen prints/URI or getting signature? No Yes es Telemarketing Catalog Internet Word of no before? Yes No If Yes: Processor Name Commerce merchant, please provide most recent 6 months are affiliated with an existing account, please provide rependent contractors or agents or merchant services.	L(Internet). Show the property of the content of t	e most recent 3 months of process	0-2 days 0 days
Merchant Owns Leases Location	. /	long at current locations(s)?:		
Name/address of mortgage holder/landl Other significant Merchant Contacts with				
account. Existing AXP SE #:	in excess of \$1MM annually, please provide your existi	ng AXP#, so so we can convey this t	to AXP on your behalf.	

** Denotes Services and Programs listed above or below in this Application, which are provided by Processor and its contractors and not by Merchant Bank. Merchant Bank has no responsibility or liability therefor.

number listed below. Please note that it may take some time, consistent with applicable law, for us to process your opt-out request.

Call Secure Bancard, LLC Customer Service at: 1-855-271-1500

In the event your volume exceeds more than \$1MM annually, you may be moved directly to AXP. Opt out of AXP Offers and Promotions: If you do not wish to receive future offers or promotions of AXP products or services from AXP via offline or on-line means (such as traditional mail and telephone), please contact customer service at the phone

Merchant has the right not to accept all Card Association card types. Some Point Of Sale software and programs cannot prohibit the acceptance of specific types of payment cards; therefore, it is the merchant's responsibility to enforce this. If you request AXP and qualify, NCR as processor, and not Merchant Bank, will settle American Express.

				F	FEE S	CHEDUI	LE						
** Equipment Options													
Model			Qty	Purchase New		hase rbished		Rent		chase er Source	Merchant Owned		Price
Terminal			Qty	ivew	Keiu	ibisileu		Keill	Oth	er Source	Owneu	\$	FIICE
Terminal												\$	
Printer												\$	
PIN Pad												\$	
Imprinter				Purchase Only								_	
Other												\$	
	<u> </u>				<u> </u>							1.0	
Shipping, handling and tax will be	billed in ac	ddition to	the eq	quipment price listed a	above.								
Equipment Billing to:				rchant Agent Ot									
Ship Equipment to:				A Legal Agent		er:							
Send Welcome Kit to:				A Legal Agent									
Merchant training provided by:			□ Pro	cessor Agent C	other:								
SERVICE ACCEPTANCE AND F	EE SCHE	DULE											
Discount Rates Interchange Pa	ass Through	n Discour	nt Rate	% Per Item \$			Association	Dues & Asse	essment	s Pass Through			
Rate 1	%	Per Item	ı\$ Ra	ate 2			%	Per Item \$	Rate 3			%	Per Item \$
Visa Qual Credit	3.79	<u> </u>		sa Mid-Qual Credit				T		n-Qual Credit			
Master Card Qual Credit	3.79			aster Mid-Card Qual Credit						Non-Card Qual Credit			
•	3.79			scover Netword - PayPal Mic	d Oual C	rodit				r Network - PayPal Non-Q	ual Cradit		
Discover Network - PayPal Qual Credit						reuit			1				
American Express Qual Credit	3.79			nerican Express Mid-Qual C	realt					n Express Non-Qual Cred	ıt		
Visa Qual Debit	3.79			sa Mid-Qual Debit						n-Qual Debit			
Master Card Qual Debit	3.79			aster Card Mid-Qual Debit					Master	Card Non-Qual Debit			
Discover Network - PayPal Qual Debit	3.79		Dis	scover Network - PayPal Mic	d-Qual D	ebit			Discove	r Network - PayPal Non-Q	ual Debit		
Pin Debit			EB	ВТ					Star			\$1 per mon	h
Rewards Pricing													
Visa Rewards (Discount Rate \$ 3.7 Amex Rewards (Discount Rate \$ 3		tem						Discount Ra					
JCB Card % Monthly Flat Fee: \$ Est. Annual Amex Volume: \$ AMEX Pay Frequency 3 6	lone	s Carte Monthly	/ Gross	_	rage A	ay R	etail \$ None		ee +	% OR 🗆	<u> </u>		
Miscellaneous Fees:													
Monthly Statement Fee \$ 24.95	Applica	tion/Se	tup Fee	None e \$ ACH Rejec	ct/Cha	nge Fee	\$ 25.00	Online Me	erchant	Portal \$ mo	nthly		
Chargeback/Retrieval Fee \$ 25	. <u>00/15</u> .@ach	Mont	hly Min	imum: \$ None Vo	oice Au	uth/ARU	Fee \$ None	ACH	Batch F	ee \$ None	_each		
ACH Debit \$1.00 Upon Accour	nt Approv	al AVS	Fee \$	each CVV2 Fe	ee \$	each T	okenizati	on Fee \$	one each	None Annual Fee \$	e		
** Administrative Maintenance	Fee \$	mc	nthly *	* PCI Non Complian	ce Fe	e \$	monthly	/ ** Gatewa	y Fee \$	None monthly			
Monthly bill minimum: None													
** Other \$ per	Descrip	tion		** (Other	None \$	Non per	ne Desc	ription				
None month ** Other \$ per	Descrip	tion		** (Other	None \$	mor per	nth Desc	ription				
Early Termination Fee: \$	** PC	l month	nly Fee	None \$									
Authorization Fees: \$ None	America	ın Expr		one MasterCard	None \$	Visa	None \$	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	HS

eCommerce Applicatio	n Addendum								
Number of e-Commerc	ce websites:		(If more tha	n 1, complete, in	itial	and attach an additional	copy of this page for each additiona	l website)	
Website URL:		Website server IP Address:			Website DBA:				
Customer Service: em	ail address:	LHBSLLC@g	gmail.com	Telephone:		8706689190	List all links to other websites:		
Web Hosting Service I	Name:			Address:			Contact Telephone:		
Fullfillment House Nar	ne:			Address:			Contact Telephone:		
How do you advertise:	:				(Attach samples; e.g., catalog/print/broadcast/telemarketing script)				
Do you bill customer's Yes No	card before ship	nipping product or performing service? If Yes, how many d			es, how many days				
What is your return/re	fund policy?				Website Security Method:				
Digital Certificate Issu	er:				Dig	gital Cert No(s)/Exp Da	ate(s)		enership ed Individual

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

Merchant Signatures and Guarantor Signatures

Agreement Signature: By signing below, each of the Merchant and Guarantor(s) and Merchant principal(s) and owner(s) (1) certifies, under penalty of perjury, that all information and documents submitted with this Application are true and complete; (2) authorizes Merchant Bank, Processor and their respective agents to verify any of the information given, including credit references, and to obtain individual and/or business credit reports, including requesting reports from consumer reporting agencies on persons signing below as a principal or owner of Merchant or as a Guarantor (if such person asks Merchant Bank or Processor whether or not a consumer report was requested, Merchant Bank or Processor will tell such person, and if Merchant Bank or Processor received a report, Merchant Bank or Processor will give such person the name and address of the agency that furnished it); (3). acknowledges receipt of the Merchant Card Processing Agreement ("Agreement") including the Continuing Guaranty ("Guaranty") contained within the Agreement, and of the CNP Addendum, Special Services Addendum and the Merchant Use and Disclosure of BIN Information Addendum (each, an "Addendum"), each of which documents is incorporated herein by this reference, and agrees to be bound by and perform in accordance with all provisions, terms and conditions of the Agreement, the Guaranty, and each such Addendum; (4) agrees to be bound by and perform in accordance with all terms, conditions and provisions of any Merchant Card Processing Agreement between any Merchant Affiliate of Merchant and Processor and its agents and Merchant Bank ("Merchant Affiliate Agreement"), regardless of whether such Merchant Affiliate Agreement currently exists or is executed, amended, or supplemented at some future date; (5) agrees that Processor and its agents and Merchant Bank may rely upon copies or facsimiles of this Application bearing Merchant's and Guarantor(s)'s signatures, or on copies or facsimiles of 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 be provided with the American Express Agreement and materials welcoming it to American Express' Card acceptance program.

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

MERCHANT SIGNATURES		GUARANTOR SIGNATURES	
XI) Hannah Stoll	Jun. 09, 2023	XI) Hannah Stoll	Jun. 09, 2023
Principal/Owner for Merchant	Date	Guarantor Signature (No Titles)	Date
Hannah Stoltzfus	Owner	Hannah Stoltzfus	
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

Merchant initials HS

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 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 your 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

will allow us to identity yo	u. We may als	o ask to see your driver's	license or of	account we will ask for your i ther identifying documents. It ww.securebancard.com/Privacy	n some instanc	es we may use ou	other information that tside sources to
Section 1: Merchant Appli Jun. 09, 2023	cation Informa	ation (Must match informati	on in Merchar	nt Application): Date Application	Signed (by Auth	norized Signer nam	ed below):
	lannah Stoltzfu 320 Five Mile L	s Merchant Federal Ta oop, Drasco, AR, 72530	x ID (as it app	ears on income tax return): <u>N</u>		rchant State of form	mation/Incorporation:
Sole Proprietor							
individuals does not exceed individuals for which information	50% of the equation is provided ted in Section 1 naging Membe	uity interests of the Mercha d below exceeds 50%. (Use L, a "Control Prong". Examp r, General Partner, Preside	nt, provide the e extra copies oles of a Contr nt, Vice Presio	rmation below on each individu uity interests of the Merchant le information below on additions if needed.) Information must be of Prong include, but are not lift lent or Treasurer. If no other Be	al beneficial own e provided for on	ers so that the total e individual with sid	ownership interests of anificant responsibility fo
Beneficial Owner Legal N Hannah Stoltzfus	ame			Title Owner			% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) A 320 Five Mile Loop	Address (No P.	O. Box)		City, State, Zip Drasco, AR, 72530			Date of birth 15 nov 1966
Individual has a Social Sec Number issued by US Gove	•		fication	(SSN)/Individual Taxpayer Id ******3010	lentification No. ((ITIN):	Control Prong?
Id Type:* ■ Driver's Licens Passport □ Resident Alier			ence 🗌	State/Country of Issuance Arkansas/USA	Date Issued 09 nov 2016	Expiration Date 15 nov 2024	Number on ID: 918503638
Beneficial Owner Legal N	ame			Title	1		% of Legal Entity OwnerShip: None %
Individual has a Social Sec Number issued by US Gove	·	' '	fication	(SSN)/Individual Taxpayer Id	lentification No. ((ITIN):	Control Prong?
Id Type:* Driver's Licens Passport Resident Alier			ence 🗌	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Beneficial Owner Legal N	ame			Title	1	1	% 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 Sec Number issued by US Gove			fication	(SSN)/Individual Taxpayer Id	lentification No. ((ITIN):	Control Prong?
Id Type:* Driver's Licens Passport Resident Alier			ence 🗌	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Beneficial Owner Legal N	ame			Title	-	-1	% of Legal Entity OwnerShip: None %
Individual's Home (Street)	Address (No P.	O. Box)		City, State, Zip Drasco, ,			Date of birth None
Individual has a Social Sec Number issued by US Gove			fication	(SSN)/Individual Taxpayer Id	lentification No. ((ITIN):	Control Prong?
Id Type:* Driver's Licens Passport Resident Alier			ence 🗌	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Control Prong (and/or Hannah Stoltzfus	additional Bei	neficial Owner) Legal Nan	ne	Title Owner			% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) A 320 Five Mile Loop	Address (No P.	O. Box)		City, State, Zip Drasco, AR, 72530			Date of birth 15 nov 1966
Individual has a Social Sec Number issued by US Gove	,		fication	(SSN)/Individual Taxpayer Id	lentification No. ((ITIN):	Control Prong?
Id Type:* ■ Driver's Licens Passport □ Resident Alier			ence 🗌	State/Country of Issuance Arkansas/USA	Date Issued 09 nov 2016	Expiration Date 15 nov 2024	Number on ID: 918503638
	ify type of "Oth			S persons ID Type may be une d government-issued document			
Certifications and Signatu The undersigned Authorized that he/she is authorized to and that, to the best of his/h indirectly owns 25% or more	ires: d Signer, listed open accounts er knowledge, e of the Mercha	for the Merchant at financia all information provided abo nt legal entity's equity inter e information listed above r	al institutions, ove about eacl ests whose inf	Prong, who has signed the Merc that all information provided ab h individual listed above is com formation is not provided above dentity and the identification do	ove about the M plete and correc . The Authorized	erchant legal entity t and there is no ind I Signer and the Pr	is complete and correct dividual who directly or ocessor's
Hannah Stoll	Jun. 09,	Hannah Stoltzfus					
	2023	Authorized Signer Signature	Date Sig	ned Authorized Signer Printed	Name Process		Date Signed

VISA DISCLOSURE PAGE

Member Bank (Acquirer) Information:

Acquirer Name: Synovus Bank

Acquirer Address: 1125 First Avenue, Columbus, GA 31901

Acquirer Phone: (706) 649-4900

Important Member Bank (Acquirer) Responsabilities:

- 1. A Visa Member is the only entity approved to extend acceptance of Visa products directly to a Merchant.
- 2. A Visa Member must be a principal (signatory) to the Merchant Agreement.
- 3. The Visa Member is responsible for and must provide settlement funds to the Merchant.
- 4. The Visa Member is responsible for all funds held in reserve that are derived from settlement.
- 5. The Visa Member is responsible for educating Merchants on any Visa International Operating Regulations with which Merchants must comply during the course of operation.

Important Merchant Responsibilities:

- 1. Ensure compliance with cardholder data security and storage requirements.
- 2. Maintain fraud and chargebacks below thresholds.
- 3. Review and understand the terms of the Merchant Agreement.
- 4. Comply with Visa International Operating Regulations.

The responsibilities listed above do not supersede terms of the Merchant Agreement and are provided to ensure the Merchant understands some important obligations of each party and that the Visa Member (Acquirer) is the ultimate authority should the Merchant have any problems.

Merchant Signature	
Hannah Stolt Merchant's Signature	Jun. 09, 2023
Merchant's Signature	Date
Hannah Stoltzfus	Owner
Merchant's Printed Name	Title