

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				
Phillip Vanderford			P&D Fireworks	
Merchant Legal Business Name		_	DBA Name	
P.O. Box 528			1080 Hwy 49	
Mailing Address		_	DBA Address (Physical, No PO Boxes)	
McEwen	Tennessee 37101		Tennessee Ridge	Tennessee 37178
City	State Zip		City	State Zip
9312091127			9312091127	
Legal Phone #	Legal Fax #		DBA Phone #	DBA Fax #
621282343		business New owner Seasona	I? Yes No List months	
Federal Tax ID # (Must be 9 digits)	Length Owned	Business License	Date Opened: 20 jun 2023	
		Phillip_Vanderford@yahoo.com Web s		
Merchant State registration	E-mail Address: _	Web s	ite Address:	
Any prior No	Yes If yes: Personal Bus	iness If yes, how long		
Type of Sole Prop	rietorship LLC Partnership	Ltd Partnership Corp, check o	ne: Public Private Non	Other
Business Type				
■ Retail 🗌 Restaurant 🔲 Lodginç	Service Internet%	Mail% Tel	% Bus-to-Bus%	
Retail Restaurant Lodging	g Service Internet% I	Mail%	% □ Bus-to-Bus <u></u> %	
Description of Business	_		% ☐ Bus-to-Bus% whether own/finance inventoryprovice	de separate pages if needed):
Description of Business Detailed Description of Business (i	_			de separate pages if needed):
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Description of Business Detailed Description of Business (in Fireworks) Mailing Address (select) Refund/Return Policy No refund Refund in 30 days American Express Disclosure The "NCR" party listed throughout NCR Payment Solutions, LLC	or less Merchandise this Application and the Merchant	charging policies; delivery methods; Phillip Vanderford Other:	whether own/finance inventoryprovice. Phone # erican Express, or will convey American	9312091127

Phone #' (No 800 #s) None None

None

P۷ 2 of 6 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 049557698 Govt Issued Business License Drivers License: Name: Phillip Vanderford Tax Return State ID: Date of Birth: 12 sep 1959 Corporate Resolution ID/Tax ID Number: 621282343 Passport: DL/ID#: 049557698 **Entity Agencies** Military ID Date of Issuance: Mexican Consulate **Business financial Statement Expiration Date:** State of Issuance: Partnership Agreement Expiration: Sep 05, 2027 Type Fin'l S't Resident Alien ID: 309 Dogwood Cir. 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 Principal's Date of Birth Ownership % of Time Social Security # (Processor's privacy **Residential Address** Residential Phone Name % / Years Spent In policy for collection and use of social (City, State, Zip) Business security numbers can be found at www.securebancard.com) 309 Dogwood Cir., Waverly, TN, Phillip Vanderford Owner 100/1 Month *****6985 9312091127 37185 Bank Information Name of Financial Institution Account number Routing # Phone # Contact Date Opened *****2046 irst Federal Bank 264171270 *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:

Product Sold

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

Trade / Business References

Account #

None

Trade Name

None

lone

	3 of 6		Merchant initials_	PV
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 of Visa Debit cards only PIN Based Debit/EBT Cards	usiness Cards only only	
Projected total annual sales \$	Electronic key-entered (with imprir Electronic card not present (w/out OR Touch-tone card not present (with Touch-tone card not present (no ir Mail/Telephone Order (card not present)	imprints)		ex ticket size 200.00 party fulfillment? lo Yes If "yes" e and phone number:
If applicable, provide: video (TV), audi Do you authorize carrier to deliver w/o How do you advertise? Yellow page Have you ever accepted credit cards to statements. If you are a MO/TO or e-C Actual chargeback volume for most re # of locations? If you None	es Telemarketing Catalog Internet Word Defore? Yes No If Yes: Processor Name Commerce merchant, please provide most recent 6	d of mouth Publications Mass/Dir (Please provide months of processing statements.) ponths \$ vide existing merchant ID#:	the most recent 3 months o	y days? 0-2 days ys 60-90 days
	(1)	11		
Merchant Owns Leases Location Name/address of mortgage holder/landle	` '	How long at current locations(s)?:		
Other significant Merchant Contacts with				
3	• ****			
American Express				
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 \$1M	existing AXP#, so so we can convey th	is 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	CHEDU	JLE									
** Equipment Options																	
Model		c	Oty	Puro	chase		hase rbished	ł	Rent			hase er Source		rchant ned			Price
Terminal								-								\$	
Terminal																\$	
Printer																\$	
PIN Pad				Dure	hasa Only											\$	
<u>Imprinter</u> Other				Purc	hase Only					1						\$	
Other																\$	
		l.														-	
Shipping, handling and tax will be	billed in a	ddition to							1								
Equipment Billing to:					Agent Queent Queen		\r.										
Ship Equipment to: Send Welcome Kit to:					egal Ageni egal Ageni		:1.										
Merchant training provided by:			_		r Agent												
		1			,,												
SERVICE ACCEPTANCE AND F	EE SCHE	DULE															
Discount Rates Interchange Pa	ss Through	n Discount	Rate		% Per Item S	\$		Association	Dues & A	ssess	sments	Pass Through					
Rate 1	%	Per Item \$	Ra	te 2				%	Per Item	\$ F	Rate 3				%		Per Item \$
Visa Qual Credit	3.79		Vis	a Mid-Ç	ual Credit					V	∕isa Nor	n-Qual Credit				T	
Master Card Qual Credit	3.79		Ма	ster Mic	I-Card Qual Credi	it				N	Master N	Ion-Card Qual Credit					
Discover Network - PayPal Qual Credit	3.79		_		etword - PayPal I		redit			_		Network - PayPal Nor	n-Oual Cr	edit		1	
American Express Qual Credit	3.79		_		Express Mid-Qual					_		n Express Non-Qual C					
Visa Qual Debit	3.79		_		ual Debit	Oroun				_		n-Qual Debit	Toult			+	
Master Card Qual Debit	3.79		_		d Mid-Qual Debit							Card Non-Qual Debit				+	
Discover Network - PayPal Qual Debit	3.79		_		etwork - PayPal N		ohit			_		Network - PayPal Nor	o Ouel De	hit		+	
	5.15		_		etwork - rayrair	viiu-Quai D	CDIL			_		Network - Payrai Noi	i-Quai De	DIL	¢1		
Pin Debit			EB	-						2	Star				\$1 per mo	oriuri	
Rewards Pricing																	
Visa Rewards (Discount Rate \$ 3.7	9 Per I	tem					MC W	orld Card (I	Discount	Rate	\$ 3.79	Per Item					
	70 -										2	70					
Amex Rewards (Discount Rate \$ 3	Per_Per	Item					Discov	er Reward	s (Discou	ınt Ra	ate \$_3	Per Item _					
Non-Bankcard Types Accepted																	
JCB Card %	Diner	s Carte B	lanch	e%			Ameri	can Expre	ss Disco	unt r	ate%_	OR	l				
☐ Monthly Flat Fee: \$		Monthly (Gross	Pay	Daily 0	Gross P	ay 🔲	Retail \$	Trans	Fee	+	% OR 🗆					
N Est. Annual Amex Volume: \$_	one				Est. Av	erage A	mex Tic	Non	ie								
AMEX Pay Frequency 3 c	lay	15 day	,	30		•			ction are	e bille	ed by	 American Expre	ess				
Missallanasus Fass																	
Miscellaneous Fees:				Mari													
Monthly Statement Fee \$ 29.95	Applica	ation/Setu	ір Геб	e \$ <u></u>	ACH Rej	ject/Cha	nge Fe	e \$	Online	Merc	chant	Portal \$ r	nonthly	′			
Chargeback/Retrieval Fee \$ 25.	<u>00/15</u> . @ach	Monthl	y Min										eac	h			
ACH Debit \$1.00 Upon Accour	nt Approv	al AVS F	ee \$	one	each CVV2 I	Fee \$	each	Tokenizati	ion Fee \$	Non	e _each	Annual Fee \$	one				
** Administrative Maintenance	Fee \$	mon	thly *	* PCI	Non Complia	ance Fee	None \$	monthly	y ** Gate	way	Fee \$	None monthly	,				
Monthly bill minimum: None																	
** Other \$ per	Descrip	otion			*	* Other	None \$	per No	ne De	scrip	otion						
** Other \$ per	_ Descrip	otion			*	* Other	None \$	per mo	nth De	scrip	otion						
Early Termination Fee: \$ None	** PC	I monthly	/ Fee	Non \$	е												
None	America	an Exnres	No S S	one	MasterCard	None	Vie	None a \$	Discov	er \$							

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	P.

eCommerce Applicatio	n Addendum									
Number of e-Commerc	ce websites:		(If more than 1, compl	ete, ir	, initial and attach an additional copy of this page for each additional website)					
Website URL:		Website server IP Address:		None		Website DBA:				
Customer Service: em	ail address:	Phillip_Vanderford@yahoo.com		Telephone:		9312091127	List all links to other websites:			
Web Hosting Service I	Name:			Address:			Contact Telephone:			
Fullfillment House Nar	me:			Add	dress:		Contact Telephone:			
How do you advertise:	:				(Attach sa	amples; e.g., catalog	g/print/broadcast/telemarket	ing script)		
Do you bill customer's Yes No	er's card before shipping product or performing service		:e?	If Yes, how many days before?						
What is your return/re	refund policy?			Website 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	
x1) Prillip Vandu	Jun. 12, 2023	XI) Prillip Vandu	Jun. 12, 2023
Principal/Owner for Merchant	Date	Guarantor Signature (No Titles)	Date
Phillip Vanderford	Owner	Phillip Vanderford	
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	Drint Name	Title

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 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 busines).

will allow us to identity yo	u. We may also	s means for you: When you open a ask to see your driver's license or s privacy policy can be found at http://	other identifying documents. I	n some instanc		
Section 1: Merchant Appl Jun. 12, 2023	ication Informat	tion (Must match information in Merch	nant Application): Date Application	n Signed (by Aut	horized Signer nam	ed below):
Merchant Legal Name: F	Phillip Vanderford	d Merchant Federal Tax ID (as it a	ppears on income tax return): N	lone Me	erchant State of forn	nation/Incorporation:
TN Merchant Address:	309 Dogwood C	ir., Waverly, TN, 37185		Mercha	nt Entity Type	
Sole Proprietor	_					
arrangement, understanding individuals does not exceed individuals for which inform managing the legal entity list Chief Operating Officer, Ma	g, relationship or I 50% of the equi ation is provided sted in Section 1, naging Member,	agement Information. Provide the ir otherwise, owns 25% or more of the try interests of the Merchant, provide t below exceeds 50%. (Use extra copic a "Control Prong". Examples of a Co General Partner, President, Vice Pre	equity interests of the Merchant Is the information below on additions es if needed.) Information must be ontrol Prong include, but are not lir esident or Treasurer. If no other Be	egal entity identil al beneficial own e provided for on	fied above. If the tot ers so that the total he individual with sig	al ownership of those ownership interests of unificant responsibility for
Beneficial Owner Legal N Phillip Vanderford	lame		Title Owner			% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) a 309 Dogwood Cir.	Address (No P.C	D. Box)	City, State, Zip Waverly, TN, 37185			Date of birth 12 sep 1959
Individual has a Social Sec Number issued by US Gov	•	Individual Taxpayer Identification s ☐ No	(SSN)/Individual Taxpayer Ic	dentification No.	(ITIN):	Control Prong?
Id Type:* Driver's Licen Passport Resident Alier		re photo ID showing residence	State/Country of Issuance TN/ USA	Date Issued 05 sep 2019	Expiration Date 05 sep 2027	Number on ID: 049557698
Beneficial Owner Legal N		<u></u>	Title			% of Legal Entity OwnerShip: None %
Individual has a Social Sec Number issued by US Gov		Individual Taxpayer Identification s ■ No	(SSN)/Individual Taxpayer Id	dentification No.	(ITIN):	Control Prong?
Id Type:* Driver's Licen Passport Resident Alier		te photo ID showing 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		Individual Taxpayer Identification s ■ No	(SSN)/Individual Taxpayer Ic	dentification No.	(ITIN):	Control Prong?
Id Type:* Driver's Licen Passport Resident Alier		te photo ID showing residence ±	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Beneficial Owner Legal N	lame		Title		-	% of Legal Entity OwnerShip: None %
Individual's Home (Street)	Address (No P.C). Box)	City, State, Zip Waverly, ,			Date of birth None
Individual has a Social Sec Number issued by US Gov		Individual Taxpayer Identification s ■ No	(SSN)/Individual Taxpayer Id	lentification No.	(ITIN):	Control Prong?
Id Type:* Driver's Licen Passport Resident Alier		te photo ID showing residence ±	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Control Prong (and/or Phillip Vanderford	additional Ben	eficial Owner) Legal Name	Title Owner			% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) 2 309 Dogwood Cir.	Address (No P.C). Box)	City, State, Zip Waverly, TN, 37185			Date of birth 12 sep 1959
Individual has a Social Sec Number issued by US Gov	•	Individual Taxpayer Identification s ☐ No	(SSN)/Individual Taxpayer Id ******6985	lentification No.	(ITIN):	Control Prong?
Id Type:* ■ Driver's Licen Passport □ Resident Alier		te photo ID showing residence ±	State/Country of Issuance TN/ USA	Date Issued 05 sep 2019	Expiration Date 05 sep 2027	Number on ID: 049557698
*For US persons provide ur Country of issuance. ± Sper photograph or similar safeg	cify type of "Othe	License unless there is none; for noner ID", which may be any other unexpi	I-US persons ID Type may be une red government-issued document	expired Resident t evidencing nati	Alien ID, or Passpo onality or residence	ort/Other ID± and and bearing a
Certifications and Signatum The undersigned Authorize that he/she is authorized to and that, to the best of his/h indirectly owns 25% or more	ures: d Signer, listed a open accounts f ner knowledge, a e of the Merchan by certify that the	bove as a Beneficial Owner or Contro or the Merchant at financial institution Il information provided above about e: It legal entity's equity interests whose information listed above regarding the indicated document.	is, that all information provided ab ach individual listed above is com information is not provided above	ove about the M plete and correct. The Authorized	erchant legal entity t and there is no ind d Signer and the Pro	is complete and correc dividual who directly or ocessor's
Phillip I andu	Jun. 12,	Phillip Vanderford				
	2023		Pignod Authorized Signer Printed	INI Burner	savia Dan	Data Signad

Date Signed Authorized Signer Printed Name Processor's Rep. Signature

Date Signed

Authorized Signer Signature

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	
Phillip Vadu Merchant's Signature	Jun. 12, 2023
Merchant's Signature	Date
Phillip Vanderford	Owner
Merchant's Printed Name	Title