

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

Susiness Information		<u> </u>				
Donna's Pharmacy LLC			Ehrhardt Pharmacy			
Merchant Legal Business Name			DBA Name			
PO Box 309			12930 Broxton Bridge I	Rd		
Mailing Address			DBA Address (Physical, I	No PO Boxes)		
Ehrhardt	South Caroli 29081		Ehrhardt		South Carol	9081
City	State Zip		City		State Zip	
803-267-2121	803-267-2124		843-893-6310			
Legal Phone #	Legal Fax #		DBA Phone #		DBA Fax #	
463576865	7 yr _{Yrs.} 7 yr _{Mos.} New busines	s New owner Season	al? 🗌 Yes 🔲 No List moi	nths		
Federal Tax ID # (Must be 9 digits)	Length Owned	roinago Ligango	Date Opened:	Jan. 1, 2013		
		siness License	· ·			
Merchant State registration	E-mail Address: enrhard	tpharmacy@yahoo.com Web	site Address:			
Any prior	Yes If yes: Personal Business	If yes, how long				
usiness Type						
	g Service Internet% Mail	%	% 🔲 Bus-to-Bus 🧾	%		
escription of Business	_			-	o congrato nago	s if pooded)
Description of Business Detailed Description of Business (in Pharmaceuticals and novelties	ncluding products/services; card charging			-	e separate page 843-893-6310	s if needed)
Description of Business Detailed Description of Business (i Pharmaceuticals and novelties Mailing Address (select	ncluding products/services; card charging	g policies; delivery methods	s; whether own/finance inve	-		s if needed)
escription of Business Detailed Description of Business (i Pharmaceuticals and novelties Mailing Address (select Le	ncluding products/services; card charging	g policies; delivery methods na Avant	s; whether own/finance inve	-		s if needed)
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Detailed Description of Business (in Pharmaceuticals and novelties) Mailing Address (select) Defund/Return Policy Refund Refund in 30 days Interican Express Disclosure The "JetPay" party listed throughout behalf: JetPay Merchant Services 3361 Boyington Drive, Suite 180	ncluding products/services; card charging egal DBA Location Contact: Donn or less Merchandise	g policies; delivery methods na Avant ner:	Phone #	entoryprovide	843-893-6310	
Description of Business Detailed Description of Business (i Pharmaceuticals and novelties Mailing Address (select Defund/Return Policy No refund Refund in 30 days American Express Disclosure	ncluding products/services; card charging egal DBA Location Contact: Donn or less Merchandise Other or less Application and the Merchant Agree	g policies; delivery methods na Avant ner:	Phone #	entoryprovide	843-893-6310	es on your

Phone #' (No 800 #s)

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 008060111 Govt Issued Business License Drivers License: Name: Donna Avant April 28, 1961 Tax Return State ID: Date of Birth: Corporate Resolution ID/Tax ID Number: 463576865 Passport: DL/ID#: 008060111 **Entity Agencies** Military ID Date of Issuance: Mexican Consulate **Business financial Statement** Expiration Date: State of Issuance: Partnership Agreement Expiration Apr 28, 2026 2827 Willow Swamp Rd Type Fin'l S't Resident Alien ID: Address: Section III Business Consistent with Application (including any e-Commerce addendums(s)) On site visit done by Sales Rep Address of location inspected: DBA Address Legal Address URL listed in eCommerce addendum Other Address: Does inventory volume appear to be sufficient? Yes No Does name posted at business match name on application Yes No Are store hours posted? Yes No Number of employees:/td> Does location have appropriate business signage Yes No 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? Tyes 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 Title Date of Birth Ownership % of Time Social Security # (Processor's privacy Residential Address Residential % / Years Spent In (City, State, Zip) Phone # Name policy for collection and use of social Business security numbers can be found at www.securebancard.com) 2827 Willow Swamp Rd, Islandton, SC, Donna Avant 100/7 yrs 843-893-6310 Owner 29929 **Bank Information** Name of Financial Institution Account number Phone # Contact Routing # Date Opened ****5391 Enterprise Bank 053202871 *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 Please select one for ACH account type listed above: ☐ Checking account ☐ Savings account ☐ Bank GL account

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 #

Trade Name

	3 of 6		Merchant initials DA
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 B 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 \$30000.00 Annual \$ Projected Visa/MC/DISC/Amex High T \$800.00	Mail/Telephone Order (card not pe eCommerce (card not present)	ints) None % It imprints) 5 % In imprints)	Projected avarage Visa/MC/DISC/Amex ticket size 50.00 Do you use a 3rd party fulfillment? No Yes If "yes" Contact name and phone number: Name: Phone:
	ernet: supply copy of print advertising, catalogs as tape (Radio or IVR), and Web-page screen prin		Do you bill your customer prior to goods being shipped? If yes, how many days? 0-2 days
Do you authorize carrier to deliver w/o	getting signature? No Yes		3-30 days 31-60 days 60-90 days vover 90 days
How do you advertise? Yellow page	es Telemarketing Catalog Internet Wo	rd of mouth Publications Mass/Dir	rect mail Other
statements. If you are a MO/TO or e-C Actual chargeback volume for most red # of locations? If you	efore? Yes No If Yes: Processor Name ommerce merchant, please provide most recent cent 3 months \$ 6 n are affiliated with an existing account, please proceedent contractors or agents or merchant set	6 months of processing statements.) nonths \$ ovide existing merchant ID#:	
Merchant Owns Leases Location(s)?	How long at current locations(s)?:	
Name/address of mortgage holder/landlo	,	, ,	
Other significant Merchant Contacts with	third parties:		
If you currently accept AXP payments New Accounts: If you do not currently accept AXP # pa accepting AXP payments. AXP SE #: If you do not currently have an AXP #,	and your AXP volume is less than \$1MM annual in excess of \$1MM annually, please provide you ayments, and your annual volume is less than \$1 and your annual volume is more than \$1MM, we ethan \$1MM annually, you may be moved direct	r existing AXP#, so so we can convey the MM, if you request AXP, we will assign will contact AXP on your behalf.	his to AXP on your behalf. you an AXP # for this account, so you can start
			e), please contact customer service at the phone

** 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.

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, JetPay as processor, and not Merchant Bank, will settle American Express.

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

						FEE S	CHEDUI	LE									
** Equipment Option	IS																
7-7-					Purchase	Purc	hase			Pu	ırch	ase	Mer	chant	i		
Model			Ç	ty	New	Refu	rbished		Rent	Ot	her	Source	Owr	<u>ned</u>		_	Price
Terminal										-						\$	
Terminal Printer						+				_						\$	
PIN Pad																\$	
Imprinter					Purchase Only												
Other	SOFTWARE															\$	
																\$	
Shipping, handling an	nd tax will he l	hilled in ad	ldition to t	he ea	uinment price listed	ahove											
Equipment Billing to:	ra tax vviii be i	omea m aa			chant Agent C												
Ship Equipment to:					A Legal Agent		er:										
Send Welcome Kit to:					A Legal Agent												
Merchant training pro	vided by:			Pro	cessor Agent 0	Other:											
SERVICE ACCEPTA	ANCE AND F	EE SCHEL	DULE														
				Rate	% Per Item \$			Association	Dues & Ass	essme	nts F	Pass Through					
Rate 1		%	Per Item \$	Rat	e 2			%	Per Item \$	Rate	3				%		Per Item \$
Visa Qual Credit		3.79			a Mid-Qual Credit							Qual Credit				#	
Master Card Qual Credit		3.79		_	ster Mid-Card Qual Credit					+		n-Card Qual Credit					
Discover Network - PayPal (Qual Credit	3.79			cover Netword - PayPal M	id Oual C	`rodit			+		letwork - PayPal Non-Q	ual Croc	li+		=	
		3.79			erican Express Mid-Qual (i cuit			+				iit.		=	
American Express Qual Cre	uit			_		Jieuit				+		Express Non-Qual Credi	ıı			_	
Visa Qual Debit		3.79			a Mid-Qual Debit					+		Qual Debit				4	
Master Card Qual Debit	0	3.79			ster Card Mid-Qual Debit		- 1- 1-					rd Non-Qual Debit				4	
Discover Network - PayPal (Quai Debit	3.79		_	cover Network - PayPal M -	ia-Quai D	ebit			+	ver i	letwork - PayPal Non-Q	uai Debi	τ			
Pin Debit				EB	I					Star					\$1 per m	onth	
Rewards Pricing																	
Visa Rewards (Disco			em						Discount Ra			Per Item					
Amex Rewards (Disc	ount Rate \$ 3.	.79 Per l	Item				Discove	r Rewards	(Discount	Rate	3.7	9 Per Item					
Non-Bankcard Type	s Accepted																
JCB Card %		Diners	Carte B	anche	e%		America	an Expres	s Discour	nt rate	%	OR					
Monthly Flat Fe	e: \$		Monthly (Gross	Pay Daily G	ross P	ay 🗌 R	etail \$	Trans F	ee +_	9	6 OR 🗆					
Est. Annual Amex	Nolume: \$_	one			Est. Ave	rage A	mex Tick	None ket: \$	e								
AMEX Pay Freque	ency 3 d	lay	15 day	,	30 day Amex I					oilled l	эу А	merican Express	i				
Miscellaneous Fees.	:																
Monthly Statemen		- Applicat	tion/Setu	p Fee	None \$ACH Reje	ct/Cha	inge Fee	25.00 \$	Online M	ercha	nt P	ortal \$ mo	nthly				
					mum: \$ None V				ACH	Fee \$	None	each					
ACH Debit \$1.00 U										one	ch 4	None	9				
** Administrative I					PCI Non Complia				** Gatewa		N	one monthly					
None	None			y			None	Non	е	-		monthly					
** Other \$	per	_ Descript		_	5.00	Other	\$	_ per	Desc	riptio	n						
Early Termination	None		l monthly	No	s one	None		None									
Authorization Fee	s: \$	America	n Expres	s \$	MasterCard	\$	Visa		Discove	r \$							

See Sections 13.b.iv and 18 of the Agreement for other fees that may be assessed due to the action or inaction of Merchant.

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eCommerce Applicatio	n Addendum								
Number of e-Commerc	ce websites:		(If more than 1, comp	lete, ir	nitial and atta	ach an additional copy	of this page for each additiona	l website)	
Website URL:		Website serv	er IP Address:			Website DBA:			
Customer Service: em	ail address:	ehrhardtpha	rmacy@yahoo.com	Tele	phone:	803-267-2121	List all links to other websi	tes:	
Web Hosting Service N	Name:			Add	ress:		Contact Telephone:		
Fullfillment House Nar	ne:			Add	ress:		Contact Telephone:		
How do you advertise:	:				(Attach sa	amples; e.g., catalog	g/print/broadcast/telemarketi	ng script)	
Do you bill customer's Yes No	card before ship	pping product	or performing service	ce?	If Yes, how before?	w many days			
What is your return/ret	fund policy?				Website S	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 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 ther documents bearing Merchant's and Guarantor(s)'s sign

AMERICAN EXPRESS - In the event I am not eligible for JetPay and Secure Bancard's OptBlue program for American Express, by signing below, I represent that 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 Acceptance Agreement ("American Express Agreement"), and that all information provided herein is true, complete, and accurate. I authorize JetPay, Secure Bancard, and American Express Travel Related Services Company, Inc. ("American Express") and American Express's agents and Affiliates to verify the information in this 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 Bancard and American Express and American Express's agents and Affiliates to inform me directly, or inform the entity above, about the contents of reports about me that they have requested from consumer reporting agencies. Such information will include the name and address of the agency furnishing the report. I also authorize American Express to use the reports on me from consumer reporting agencies for marketing and administrative purposes. I am able to read and understand the English language. Please read the American Express Privacy Statement at http://www.americanexpress.com/privacy to learn more about how American Express your privacy and how American Express uses your information. I understand that I may opt out of marketing communications by visiting 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	
X1) DEMOG (M	Oct. 28, 2020	X1) Dema (Mi	Oct. 28, 2020
Principal/Owner for Merchant	Date	Guarantor Signature (No Titles)	Date
Donna Avant	Owner	Donna Avant	
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

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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 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 you. We may also ask to see your driver's license or other identifying documents. In some instances we may use outside sources to confirm the information. Secure Baccard's privacy lowly capality capality.

will allow us to identity yo	count. What th u. We may also	t requires all linalicial instit is means for you: When yo o ask to see your driver's li s privacy policy can be found	u open an ac cense or othe	count we will ask for your er identifying documents. I	name, address, on some instance	date of birth, and	other information tha
Section 1: Merchant Appli Oct. 28, 2020	cation Informa	tion (Must match information	in Merchant A	Application): Date Application	n Signed (by Auth	orized Signer name	ed below):
Merchant Legal Name:	onna Avant	Merchant Federal Tax II	D (as it appea	rs on income tax return):4	63576865 Mei	rchant State of form	nation/Incorporation:
SC Merchant Address: 2	2827 Willow Sw	amp Rd, Islandton, SC, 2992	29		Merchan	t Entity Type	
LLC							
arrangement, understanding individuals does not exceed individuals for which informa managing the legal entity lis Chief Operating Officer, Mar	g, relationship of 50% of the equation is provided ted in Section 1 naging Member	nagement Information. Prov r otherwise, owns 25% or mo ity interests of the Merchant, below exceeds 50%. (Use e , a "Control Prong". Example , General Partner, President, rong section below must be c	ore of the equit provide the in extra copies if its of a Control Vice Presider	y interests of the Merchant I formation below on addition needed) Information must b	egal entity identifi al beneficial owne e provided for one	ed above. If the totalers so that the totaler individual with sign	al ownership of those ownership interests of nificant responsibility for
Beneficial Owner Legal No Donna Avant	ame			Title Owner			% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) A 2827 Willow Swamp Rd	Address (No P.C	D. Box)		City, State, Zip Islandton, SC, 29929			Date of birth April 28, 1961
Individual has a Social Seconomic Number issued by US Gove	•	Individual Taxpayer Identifica es No	ation	(SSN)/Individual Taxpayer Id *****8207	dentification No. (TIN):	Control Prong?
Id Type:* ■ Driver's Licens Passport □ Resident Alien		te photo ID showing residence		State/Country of Issuance SC	Date Issued April 20, 2016	Expiration Date April 28, 2026	Number on ID: 008060111
Beneficial Owner Legal N	ame			Title			% of Legal Entity OwnerShip: None %
Individual has a Social Seconomic Number issued by US Gove		Individual Taxpayer Identifica s 📕 No	ation	(SSN)/Individual Taxpayer Id	dentification No. (ITIN):	Control Prong?
Id Type:* Driver's Licens Passport Resident Alien		te photo ID showing residence	ce 🗆	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) A	Address (No P.C	D. Box)		City, State, Zip			Date of birth None
Individual has a Social Seconomic Number issued by US Gove		Individual Taxpayer Identifica s 🔳 No	ation	(SSN)/Individual Taxpayer Id	dentification No. (ITIN):	Control Prong?
Id Type:* ☐ Driver's Licens Passport ☐ Resident Alien		te photo ID showing residence	ce 🗆	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Beneficial Owner Legal N	ame			Title	•		% of Legal Entity OwnerShip: None %
Individual's Home (Street) A	Address (No P.C	D. Box)		City, State, Zip Islandton, ,			Date of birth None
Individual has a Social Seconomic Number issued by US Gove	_	Individual Taxpayer Identificates No	ation	(SSN)/Individual Taxpayer Id	dentification No. (TIN):	Control Prong?
Id Type:* ☐ Driver's Licens Passport ☐ Resident Alien		te photo ID showing residence	ce 🗌	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Control Prong (and/or Donna Avant	additional Ben	eficial Owner) Legal Name		Title Owner			% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) A 2827 Willow Swamp Rd	Address (No P.C	D. Box)		City, State, Zip Islandton, SC, 29929			Date of birth April 28, 1961
Individual has a Social Seconomic Number issued by US Gove	•	Individual Taxpayer Identificates No	ation	(SSN)/Individual Taxpayer Id *****8207	dentification No. (ITIN):	Control Prong?
Id Type:* ■ Driver's Licens Passport □ Resident Alien		te photo ID showing residence		State/Country of Issuance SC	Date Issued April 20, 2016	Expiration Date April 28, 2026	Number on ID: 008060111
	ify type of "Oth	License unless there is none er ID", which may be any othe					
that he/she is authorized to and that, to the best of his/h indirectly owns 25% or more	I Signer, listed a open accounts or knowledge, a of the Merchally certify that the	above as a Beneficial Owner for the Merchant at financial i all information provided above nt legal entity's equity interest information listed above reg indicated document.	institutions, that e about each in ts whose infor	at all information provided ab ndividual listed above is com mation is not provided above	oove about the Me aplete and correct e. The Authorized	erchant legal entity and there is no ind Signer and the Pro	is complete and correc lividual who directly or ocessor's
Perus (W	Oct. 28,	Donna Avant					
	2020	Authorized Signer	Date Signe	d Authorized Signer Printed	Name Processo		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	
b≤mt (w	Oct. 28, 2020
Merchant's Signature	Date
2	
Donna Avant	Owner
Merchant's Printed Name	Title