

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								
South Texas Aluminum Worx, LLC	:				South Texas Aluminum	Worx		
Merchant Legal Business Name					DBA Name			
10020 Compton Rd					10020 Compton Rd			
Mailing Address					DBA Address (Physical, N	lo PO Boxes)		
Corpus Christi	Texas	78418			Corpus Christi		Texas	78418
City	State	Zip	-		City		State	Zip
3616570555	3619398973	3			3616570555			
Legal Phone #	Legal Fax #				DBA Phone #		DBA Fax #	
454702830	41 Yrs.	41 Mos. New b	usiness 📃 New owner	Seasonal?	Yes No List mor	nths		
Federal Tax ID # (Must be 9 digits)	Length C	Dwned	Rusiness Lisense		Data Openedi	01 sep 2010		
			Business License		Date Opened:			-
Merchant State registration		_ E-mail Address: _	OUTHTEXTROLL@SBCG	Web site	e Address:			
Any prior 📃 No 🗌	Yes If yes:	Personal Busi	ness If yes, how long					
usiness Type								
	Sonvico	Internet %	Nail % Te	9	% Bus-to-Bus	%		
📕 Retail 📃 Restaurant 📃 Lodging								
			90 <u>1</u>			,,,		
			70 <u> </u> 70					
escription of Business							e separate j	pages if neede
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Merchant initials C R

PATRIOT AC	T / Site Survey											
PATRIOT AC obtain, verify a	TREQUIREMENTS - and record information ame, physical address ridentifying documen	To help that iden	he governme tifies each pe	nt fight the f erson (includ	unding of terr ling business	orism an entities)	d money laundering who opens an acco	activities, the unt. What this	USA Pa means f	triot Act requires or you: When yo	all financi u open an	al institutions to account, we will
license or othe	er identifying documen	ts. Comp	lete Sections	I and II and	III. (*In Sec	tion II, Di	river's License requi	ired use oth	er ID only	/ if no Driver's Li	cense issu	ed.)
Section 1: Applicable Business Form of Identification Items Review		ble ewed:		Individua	ion II: al Form of fication	l Form of		Applicable Items Reviewed:				
			Business Na	ame:								
Govt Issued B	usiness License		Date and Pl Issuance:	ace of		C	Drivers License:	12678850		Name:	Ch	ristopher Russell
Tax Return							State ID:			Date of Birth:		jul 1976
Corporate Res			ID/Tax ID N	umber: 4	54702830		Passport:			DL/ID#:		678850
Entity Agencie							Ailitary ID: Aexican Consulate			Date of Issuan		
	icial Statement		Expiration D	oate:			D:			State of Issuar		ne
Partnership Ag	greement		True Field O	4				1		Expiration:		26, 2029
Section III			Type Fin'l S	τ		F	Resident Alien ID:			Address:	15	01 W Ridge Blvd
	dana hu Calaa Dan			unin and Car		Amplicatio	n (including any of					
On site visit	done by Sales Rep		B	usiness Cor	isistent with A	Applicatio	n (including any e-C	commerce add	iendums	(S))		
Address of	ocation inspected:	D	BA Address	📃 Lega	al Address	📃 URL	listed in eCommer	ce addendum		Other Addres	is:	
Does name po	sted at business mate	h name (on application	Yes	No	Doe	es inventory volume	appear to be	sufficient	? 🗌 Yes 📃 No		
Does location	have appropriate busi	ness sigr	nage 🗌 Yes 🗌	No		Are	store hours posted	? 📕 Yes 📃 N	o Numbe	er of employees:	/td>	
	nerchant's inventory?				Yes No	Did y	ou get Interior/exter	ior photos? 📃	Yes	No		
was inventory	consistent with merch	iant's typ	e of business	? Yes			Comments:					
* Signature of	Sales Representative:						Date:					
* By signing at	oove you hereby ackn n the case of informat	owledge	that the inform	nation listed	herein is tru	e and acc	curate and was pers	onally observe	ed on the	indicated docur	ment, and a	at the indicated
address and (I	n the case of informat	ion listed	below in the	e-Commerc	e addendum	(s)) Indica	ated URL(S) as appl	icable.				
Principal Info	rmation											
Principal's	Title	Date of	Pirth	Ownership	% of Time	Social S	ecurity # (Processor	e privacy		Residential Addre		Residential
Name	The	Date of	Dirui	% / Years	Spent In		or collection and use			(City, State, Zip		Phone #
				707 Fould	Business		numbers can be fou			(0.13), 0.1110, 2.1	<i>,</i>	
						-	curebancard.com)					
Christopher	0			100/44 \/		*******	0		1501 W F	Ridge Blvd, Corpus	Christi, TX	0010071451
Russell	Owner			100/41 Year	s	******215	8		78418			3619371451
Bank Informa	tion											
Name of Finan				Account pu	mbor		Douting #	Phone #		Contact	Date Ope	nod
				Account nu	IIIDEI		Routing # 114914723	Phone #		JUINACI	Date Ope	neu
Texas Champion	Ddilk			7003			114914723					
	ATION FOR AUTOM				The Morch	ant Rank	(defined below) is	authorized to	initiata a	r transmit crodit	and/or dol	ait and/or chock
	e account identified re			• • •			· /					
	REQUIRED: ATTACH	•								g		
				_			_					
Please sele	ct one for ACH acco	unt type	listed above	: C	hecking acc	ount 📃 S	Savings account	Bank GL aco	count			
T (D)												
	ess References				Due 1 1 5			Dia		u -)		
Trade Name		Accou	int#		Product S	old		Phone #' (≠Sj		
None		None						None Non	-			
None		None						None Non	e			
Other busin	esses in which mer	hant or	a principal a	re now or p	previously ha	ave been	involved as owne	r/operator/dir	ector:			

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Processing Information					
Card Types Accepted:	 All Visa/MasterCard/Discover Cards All Discover Cards JCB** American Express ** Diners/Carte Blanche** 	Visa Mas Visa	terCard Credit Cards a Credit Cards and Bus terCard Debit cards or Debit cards only Based Debit/EBT Card	ly	
Projected total annual sales \$ Projected Visa/MC/DISC/Amex Sale Monthly \$ <u>40000.0</u> 0 Annual \$ Projected Visa/MC/DISC/Amex High <u>\$10000.00</u>	Electronic key-entered (with in Electronic card not present (w OR Touch-tone card not present (Ticket Touch-tone card not present (Mail/Telephone Order (card not eCommerce (card not present	mprints) //out imprints) t (with imprints) (no imprints) ot present) t)	95 % 5 % None % % % None % None %	If	arty fulfillment? Yes 'yes'' and phone number:
	NOTE: I	OTAL (must equal 10	0%)		
	nternet: supply copy of print advertising, catalog dio tape (Radio or IVR), and Web-page screen p /o getting signature?		S	Do you bill your customer p hipped? If yes, how many 3-30 days 31-60 days Over 90 days	days? 🔲 0-2 days
How do you advertise? 🗌 Yellow pa	ges 🗌 Telemarketing 🔲 Catalog 💭 Internet 🔲 🛚	Word of mouth 🗌 Pub	lications 🗌 Mass/Direc	ct mail 🗌 Other	
Actual chargeback volume for most	Commerce merchant, please provide most rece recent 3 months \$ ou are affiliated with an existing account, please lependent contractors or agents or merchant	6 months \$	hant ID#:	older data:	
Merchant 🗌 Owns 🗌 Leases Locatio	n(s)?	How long at curre	nt locations(s)?:		
Name/address of mortgage holder/lan	allord:				
Other significant Merchant Contacts w	th third parties:				
account. Existing AXP SE #: If you currently accept AXP payment New Accounts: If you do not currently accept AXP # accepting AXP payments. AXP SE # If you do not currently have an AXP In the event your volume exceeds m offers or promotions of AXP product	s, and your AXP volume is less than \$1MM ann s in excess of \$1MM annually, please provide y payments, and your annual volume is less than ; , and your annual volume is more than \$1MM, ore than \$1MM annually, you may be moved dir s or services from AXP via offline or on-line mea at it may take some time, consistent with applica	vour existing AXP#, so \$1MM, if you request we will contact AXP o rectly to AXP. Opt out ans (such as traditiona	so we can convey this AXP, we will assign yo n your behalf. of AXP Offers and Pro	to AXP on your behalf. bu an AXP # for this account motions: If you do not wish please contact customer so	nt, so you can start to receive future
Call Secure Bancard, LLC Customer	Service at: 1-855-271-1500				
cards; therefore, it is the merchant's	all Card Association card types. Some Point Of responsibility to enforce this. If you request AXF	P and qualify, NCR as	processor, and not Me	rchant Bank, will settle Am	erican Express.
** Denotes Services and Programs Merchant Bank has no responsibili	listed above or below in this Application, where yor liability therefor.	nich are provided by	Processor and its cor	ntractors and not by Mero	chant Bank.

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Merchant initials C R

FEE SCHEDULE

** Equipment Options											
Model			Qty	Purchase New	Purc Refu	hase rbished	Rent	Purchase Other Source	Merchant Owned		Price
Terminal										\$	
Terminal										\$	
Printer PIN Pad										\$	
Imprinter				Purchase Only		_				φ	
Other										\$	
										\$	
Shipping, handling and tax will be	hillod in a	dition t	o tho or	uinmont price listed	ahovo						
Equipment Billing to:	Dilleu III au			chant Agent O							
Ship Equipment to:				A Legal Agent		er:	1				
Send Welcome Kit to:			DB	A 📃 Legal 📃 Agent	N/A						
Merchant training provided by:			Pro Pro	cessor Agent C	Other:						
SERVICE ACCEPTANCE AND F	EE SCHE	DULE									
			nt Rate	% Per Item \$		Associatio	n Dues & Asse	essments Pass Through			
Rate 1	%	Per Iter	n\$Rat	te 2		%	Per Item \$	Rate 3		%	Per Item \$
Visa Qual Credit	3.79		Vis	a Mid-Qual Credit				Visa Non-Qual Credit			
Master Card Qual Credit	3.79		Ma	ster Mid-Card Qual Credit				Master Non-Card Qual Credit			
Discover Network - PayPal Qual Credit	3.79		Dis	cover Netword - PayPal Mi	d-Qual Ci	redit		Discover Network - PayPal Non-	Qual Credit		
American Express Qual Credit	3.79		Am	erican Express Mid-Qual C	Credit			American Express Non-Qual Cre	dit		
Visa Qual Debit	3.79		Vis	a Mid-Qual Debit				Visa Non-Qual Debit			
Master Card Qual Debit	3.79		Ma	ster Card Mid-Qual Debit				Master Card Non-Qual Debit			
Discover Network - PayPal Qual Debit	3.79		Dis	cover Network - PayPal Mi	d-Qual De	ebit		Discover Network - PayPal Non-0	Qual Debit		
Pin Debit			EB	Т				Star		\$1 per mont	h
Rewards Pricing	•										
	JCB Card % OR OR										
Est. Annual Amex Volume: \$ AMEX Pay Frequency 3	lone day	15 d	lay 🛛			Nor mex Ticket: \$ sclosed in this s		illed by American Expres	55		
Miscellaneous Fees: Monthly Statement Fee \$	- Applica	tion/Se	etup Fee	None \$ ACH Reje	ct/Cha	nge Fee \$	Online Me	erchant Portal \$	onthly		
Chargeback/Retrieval Fee \$_25	5.00/15. @ach	Mont	hly Min	imum: \$ <u>None</u> Vo	oice Au	th/ARU Fee \$ <u>No</u>	ne ACH I	Batch Fee \$_ ^{None}	each		
ACH Debit \$1.00 Upon Accou	nt Approv	al AVS	Fee \$	each CVV2 Fe	e \$	each Tokenizat	No tion Fee \$	ne Nor each Annual Fee \$	пе		
** Administrative Maintenance	e Fee \$	m	onthly *	* PCI Non Complian	nce Fee	s Smorth	ly ** Gatewa	y Fee \$ monthly			
** Other \$ per	Descrip	tion		** (Other \$	None No § per	ne Desci	ription			
Early Termination Fee: \$	e ** PC	I mont	hly Fee	5.00 \$							
Authorization Fees: \$	America	ın Expr	No ess \$	MasterCard	None \$	None Visa \$	Discover	\$			
See Sect	ions 13.b.	iv and	18 of th	e Agreement for oth	her fee	s that may be as	sessed due	to the action or inaction	of Merchant.		

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Merchant initials

Number of e-Commerce	ce websites:	(If more than 1, complete, init		nitial and attach an additional copy of this page for each additional website)				
Website URL:		Website serv	Website server IP Address:		Website DBA:			
Customer Service: em	ail address:	SOUTHTEXT	ROLL@SBCGLOBAL.NET	Telephone:	3616570555	List all links to other websites:		
Web Hosting Service I	Name:			Address:		Contact Telephone:		
Fullfillment House Na	ne:			Address:		Contact Telephone:		
How do you advertise			((Attach samples; e.g., catalog/print/broadcast/telemarketing script)				
Do you bill customer's Yes No	bill customer's card before shipping product or performing service?			If Yes, how many days before?				
What is your return/re	fund policy?			Website Security Method:				
Digital Certificate Issu	er:						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

Commerce Application Addendu

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 geneent ("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 provisions, of any Merchant Card Processing Agreement terts or Affiliate Agreement"), regardless of whether such Merchant Affiliate Agreement to Processor and its agents and Merchant Bank ("Merchant Affiliate Agreement"), regardless of whether such Merchant Affiliate Agreement to turnetly exists or is executed, amended, or supplemented at some future date; (5) agrees that Processor and is agents and Merchant Bank may rely upon copies or facsimiles of this Application bearing Merchant's and Guarantor(s)'s signatures, or on copies as or ifacsimiles of other document; and (6) certifies that Merchant does not and will not provide, offer or facilitate gambling services, including offering or facilitating internet gambling services, or establishing quasi-cash, cred

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 Bancard American Express' 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

1 / 2	
×1) Chin Kerse	Apr. 13, 2022
Principal/Owner for Merchant	Date
Christopher Russell	Owner
Print Name	Title
X 2)	
Principal/Owner for Merchant	Date
Print Name	Title
X 3)	
Principal/Owner for Merchant	Date
Print Name	Title

GUARANTOR SIGNATURES	
X1) Ching Kerse	Apr. 13, 2022
Guarantor Signature (No Titles)	Date
Christopher Russell	
Print Name (No Titles)	
X 2)	
Guarantor Signature (No Titles)	Date
Print Name (No Titles)	
X 3)	
Guarantor Signature (No Titles)	Date
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

CR

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Merchant initials

CR

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 including any patriot Act/customer identification including any other Patriot Act/customer identification on 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 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 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 co

Section 1: Merchant Application Information (Must match information in Merchant Application): Date Application Signed (by Authorized Signer named below): Apr. 13, 2022

Merchant Legal Name:	Christopher Russell	Merchant Federal Tax ID (as it appears on income tax return):	454702830	Merchant State of formation/Incorporation:
TX Merchant Address:	1501 W Ridge Blvd,	Corpus Christi, TX, 78418	Mer	chant Entity Type
LLC				

Section 2: Beneficial Ownership and Management Information. Provide the information below on each individual who directly or indirectly, through any contract, arrangement, understanding, relationship or otherwise, owns 25% or more of the equity interests of the Merchant legal entity identified above. If the total ownership interests of individuals does not exceed 50% of the equity interests of the Merchant, provide the information below on additional beneficial owners so that the total ownership interests of individuals for which information is provided below exceeds 50%. (Use extra copies if needed.) Information must be provided for one individual with significant responsibility for managing the legal entity listed in Section 1, a "Control Prong". Examples of a Control Prong include, but are not limited to: Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President or Treasurer. If no other Beneficial Owner identified below is identified in the right column as the Control Prong, the Control Prong section below must be completed.

Beneficial Owner Legal Name Christopher Russell	Title Owner			% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) Address (No P.O. Box) 1501 W Ridge Blvd	City, State, Zip Corpus Christi, TX, 78418			Date of birth 26 jul 1976
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? Yes No	(SSN)/Individual Taxpayer Ide *******2158	entification No. (I	TIN):	Control Prong?
Id Type:* Driver's License Other State photo ID showing residence Passport Resident Alien ID Other ID ±	State/Country of Issuance TX	Date Issued 02 aug 2021	Expiration Date 26 jul 2029	Number on ID: 12678850
Beneficial Owner Legal Name	Title		·	% of Legal Entity OwnerShip: None %
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? U Yes INO	(SSN)/Individual Taxpayer Ide	entification No. (I	TIN):	Control Prong?
Id Type:* Driver's License Other State photo ID showing residence Passport Resident Alien ID Other ID ±	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Beneficial Owner Legal Name	Title			% of Legal Entity OwnerShip: None %
Individual's Home (Street) Address (No P.O. Box)	City, State, Zip			Date of birth None
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? U Yes INO	(SSN)/Individual Taxpayer Identification No. (ITIN):			Control Prong?
Id Type:* Driver's License Other State photo ID showing residence Passport Resident Alien ID Other ID ±	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Beneficial Owner Legal Name	Title	·		% of Legal Entity OwnerShip: None %
Individual's Home (Street) Address (No P.O. Box)	City, State, Zip Corpus Christi, ,			Date of birth None
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? U Yes INO	(SSN)/Individual Taxpayer Ide	entification No. (I	TIN):	Control Prong?
Id Type:* Driver's License Other State photo ID showing residence Passport Resident Alien ID Other ID ±	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Control Prong (and/or 🗌 additional Beneficial Owner) Legal Name Christopher Russell	Title Owner			% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) Address (No P.O. Box) 1501 W Ridge Blvd	City, State, Zip Corpus Christi, TX, 78418			Date of birth 26 jul 1976
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? 📕 Yes 🗌 No	(SSN)/Individual Taxpayer Ide *******2158	entification No. (I	TIN):	Control Prong?
Id Type:* Driver's License Other State photo ID showing residence Passport Resident Alien ID Other ID ±	State/Country of Issuance	Date Issued 02 aug 2021	Expiration Date 26 jul 2029	Number on ID: 12678850
				101

*For US persons provide unexpired Driver's License unless there is none; for non-US persons ID Type may be unexpired Resident Alien ID, or Passport/Other ID± and Country of issuance. ± Specify type of "Other ID", which may be any other unexpired government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

Certifications and Signatures:

Certifications and Signatures: The undersigned Authorized Signer, listed above as a Beneficial Owner or Control Prong, who has signed the Merchant Application on behalf of the Merchant, hereby certifies that he/she is authorized to open accounts for the Merchant at financial institutions, that all information provided above about the Merchant legal entity is complete and correct and that, to the best of his/her knowledge, all information provided above about each individual listed above. The Authorized Signer and the Processor's Representative, each hereby certify that the information listed above regarding the identity and the identification document of each individual listed above, is complete and correct and was personally observed on the indicated document.

Chin Resse

Apr. 13, 2022 Christopher Russell

Authorized Signer Signature

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

Date Signed Processor's Rep. Printed Name

VISA DISCLOSURE PAGE

Member Bank (Acquirer) Information:

Acquirer Name:	Synovus Bank
Acquirer Address:	1125 First Avenue, Columbus, GA 31901
Acquirer Phone:	(706) 649-4900

Important Member Bank (Acquirer) Responsabilities:

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

Important Merchant Responsibilities:

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

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

Merchant Signature

_ Chin_ Kerse	Apr. 13, 2022
Merchant's Signature	Date
Christopher Russell	Owner
Merchant's Printed Name	Title