

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								
Russell Outdoors, INC					South Texas Trolling M	otors & Propan	ie	
Merchant Legal Business Name				D	BA Name			
9705 S Padre Island Dr					9705 S Padre Island Dr			
Mailing Address				D	3A Address (Physical, N	lo PO Boxes)		
Corpus Christi	Texas	78418			Corpus Christi		Texas	78418
City	State	Zip	_	с	ity		State	Zip
3619398970					3619398970			
Legal Phone #	Legal Fax #			D	BA Phone #		DBA Fax #	
202782101	01/(Yrs.	01/4 _{Mos.} New	business 📃 New owner	Seasonal?	Yes No List mor	nths		
Federal Tax ID # (Must be 9 digits)	Length O	owned	.			01 jan 1981		
			Business License		Date Opened:			_
Merchant State registration		E-mail Address:	southtextroll@sbcglobal.	Web site	Address:			
Any prior			iness If yes, how long					
🖣 Retail 📃 Restaurant 📃 Lodging	Service	Internet%	Mail% T	el	% Bus-to-Bus	%		
escription of Business								names if neede
escription of Business							e separate j	pages if neede
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	ncluding produ		harging policies; deliver	y methods; wh				
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Merchant initials C R

	T / Site Survey												
PATRIOT AC obtain, verify a	TREQUIREMENTS - and record information ame, physical address	To help t that iden	he governme tifies each pe	nt fight the fu erson (includi	nding of terro	rism and entities)	d money launder who opens an a	ring a	activities, the L Int. What this n	JSA Pat neans f	triot Act requires	all financia	al institutions to account, we will
ask for your na license or othe	ame, physical address or identifying document	, date of ts. Comp	birth, taxpaye	r identificatio	on number and	d other i	nformation that v	will a	llow us to iden	tify you	. We may also a if no Driver's Li	sk to see y	our driver's
		to: eemp		r and n and				Jan	00 000 0000				odiy
Busines	Section 1: s Form of Identificati	on		Applicab Items Revie			Indivi	idual	on II: Form of cation		Applicable Items Reviewed:		
			Business Na	ame:									
Govt Issued B	usiness License		Date and Pl Issuance:	ace of		C	rivers License:		12678850		Name:	Ch	ristopher Russell
Tax Return						S	tate ID:				Date of Birth:	26	jul 1976
Corporate Res			ID/Tax ID N	umber: 20	2782101		assport:				DL/ID#:		678850
Entity Agencie							1ilitary ID: 1exican Consula	to			Date of Issuan		
Business finar	ncial Statement		Expiration D	Date:		II.		ale			State of Issuar		
Partnership Ag	greement										Expiration:		26, 2029
Section III			Type Fin'l S	't		F	esident Alien ID):			Address:	150	01 W Ridge Blvd
On site visit	done by Sales Rep		B	usiness Cons	sistent with Ap	oplicatio	n (including any	e-Co	ommerce adde	ndums	(s))		
Address of	location inspected:	D	BA Address	📃 Legal	Address	URL	listed in eComm	nerce	e addendum		Other Addres	is:	
Does name po	sted at business mate	h name (on applicatior	N Yes 🗌 N	No	Doe	s inventory volu	ime a	appear to be su	ufficient	? 🗌 Yes 📃 No		
Does location	have appropriate busi	ness sigr	nage 📃 Yes 🗌	No		Are	store hours pos	ted?	📕 Yes 📃 No	Numbe	er of employees:	/td>	
	nerchant's inventory?			Samples?	Yes No	Did y	ou get Interior/ex	xterio	or photos? 📃 Y	′es 📃 I	No		
Was inventory	consistent with merch	iant's typ	e of business	? 🔄 Yes 🔄			Comments:						
* Signature of	Sales Representative:						Date:						
* By signing a	oove you hereby ackne n the case of informati	owledge	that the inform	nation listed	herein is true	and acc	urate and was p	oerso	nally observed	d on the	indicated docur	nent, and a	t the indicated
address and (I	n the case of informati	ion listed	below in the	e-Commerce	e addendum(s)) Indica	ited URL(S) as a	appiic	capie.				
Principal Info	rmation												
Principal's	Title	Date of	Birth	Ownership	% of Time	Social	Security # (Proce	assor	r's privacy		Residential Add	1955	Residential
Name	The	Date of	birai	% / Years	Spent In		Social Security # (Processor's privacy policy for collection and use of social			(City, State, Zip)			Phone #
					Business		ecurity numbers can be found		und at			.,	
						www.s	ecurebancard.co	om)					
Christopher Russell	Owner			100/01/01/19	81	******21	*****2158		1501 W Ridge Blvd, Corpus Christi, TX, 78418		us Christi,	3615372480	
Bank Informa													
Name of Finan				Account nun	nber		Routing #		Phone #	C	Contact	Date Oper	ned
Wells Fargo Banl	K			*****3054			111900659						
	ATION FOR AUTOM			• • •			· · · ·						
	e account identified re	0		count for the	services contr	empiate	u under this Agr	eeme	eni. Said autri	unity is q	granied to Merci	iani Bank s	processor and
their agento.													
Please sele	ct one for ACH acco	unt type	listed above	: 🗌 Ch	ecking acco	unt 🗌 S	avings accoun	t 📃 I	Bank GL acco	ount			
	less References										-		
Trade Name		Αссοι	unt#		Product So	ld			Phone #' (N	lo 800 #	#s)		
None		None							None None				
None		None							None None				
Other busir	nesses in which merc	hant or	a principal a	re now or pi	reviously hav	ve been	involved as ow	vner/	operator/dire	ctor:			

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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 Busi terCard Debit cards on Debit cards only Based Debit/EBT Card	ly	
Projected total annual sales \$ Projected Visa/MC/DISC/Amex Sales Monthly \$ <u>150000</u> ,00Annual \$ Projected Visa/MC/DISC/Amex High Ti \$1500.00	Electronic key-entered (with in Electronic card not present (w OR Touch-tone card not present (Touch-tone card not present (Mail/Telephone Order (card not eCommerce (card not present	mprints) //out imprints) t (with imprints) (no imprints) ot present)	95 % 5 % None % % None % None %		rty fulfillment? Yes ''yes'' and phone number:
	NOTE. 1	orne (musi equal 10	-070j		
	ernet: supply copy of print advertising, catalog o tape (Radio or IVR), and Web-page screen p getting signature? INo Yes		S	Do you bill your customer pr hipped? If yes, how many o 3-30 days 31-60 days Dver 90 days	days? 🔲 0-2 days
How do you advertise? 🗌 Yellow page	s 🗌 Telemarketing 🔲 Catalog 🔲 Internet 🔲	Word of mouth 🗌 Pub	lications 🗌 Mass/Direc	ct mail 🗌 Other 🔜	
statements. If you are a MO/TO or e-C Actual chargeback volume for most rec # of locations? If you None	efore? Yes No If Yes: Processor Name ommerce merchant, please provide most rece cent 3 months \$ are affiliated with an existing account, please pendent contractors or agents or merchant	ent 6 months of proces 6 months \$ e provide existing merc	ssing statements.) shant ID#:		processing
Merchant 🗌 Owns 📃 Leases Location(How long at curre	nt locations(s)?		
Name/address of mortgage holder/landlo	,	now long at curre	11 10 calloris(s) ? .		
Other significant Merchant Contacts with					
Street Significant Merchant Contacto With					
account. Existing AXP SE #:					XP # for this
If you currently accept AXP payments i	in excess of \$1MM annually, please provide y	our existing AXP#, so	so we can convey this	to AXP on your behalf.	
	ayments, and your annual volume is less than	1 \$1MM, if you request	AXP, we will assign yc	ou an AXP # for this accour	it, so you can start
accepting AXP payments. AXP SE #:			n vour behalf		
In the event your volume exceeds more offers or promotions of AXP products of	and your annual volume is more than \$1MM, e than \$1MM annually, you may be moved dir or services from AXP via offline or on-line mea it may take some time, consistent with applica	rectly to AXP. Opt out ans (such as traditiona	of AXP Offers and Pror I mail and telephone), p	please contact customer se	
Call Secure Bancard, LLC Customer S	ervice at: 1-855-271-1500				
	I Card Association card types. Some Point Of sponsibility to enforce this. If you request AXF		•		
** Denotes Services and Programs lis Merchant Bank has no responsibility	sted above or below in this Application, wh or liability therefor.	nich are provided by	Processor and its cor	ntractors and not by Merc	hant Bank.

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Merchant initials C R

FEE SCHEDULE

** Equipment Options												
Model			Qty	Purchase New	Purcha Refurb		Rent	Purchase Other Source	Merchant Owned		Price	
Terminal										\$		
Terminal										\$		
Printer										\$		
PIN Pad Imprinter				Purchase Only						\$		
Other				Fulchase Only						\$		
Outer										\$		
Shipping, handling and tax will be	billed in ac	ddition t					1					
Equipment Billing to:				Merchant Agent Other								
Ship Equipment to: Send Welcome Kit to:				BA Legal Agent BA Legal Agent								
Merchant training provided by:				ocessor Agent O								
					, anon							
SERVICE ACCEPTANCE AND F	EE SCHE	DULE										
Discount Rates Interchange Pa	ass Through	n Discou	nt Rate	% Per Item \$		Association	n Dues & Asse	essments Pass Through				
Rate 1	%	Per Iter	n\$R=	ate 2		%	Per Item \$	Rate 3		%	Per Item \$	
Visa Qual Credit	3.79			sa Mid-Qual Credit				Visa Non-Qual Credit				
Master Card Qual Credit	3.79			aster Mid-Card Qual Credit				Master Non-Card Qual Credit				
Discover Network - PayPal Qual Credit	3.79	-		scover Netword - PayPal Mic	d Ouel Cred	41+	+	Discover Network - PayPal No	on Qual Cradit			
		-			-	an	+	-	-			
American Express Qual Credit	3.79	-		merican Express Mid-Qual C	reall			American Express Non-Qual C	reall	-		
Visa Qual Debit	3.79			sa Mid-Qual Debit			-	Visa Non-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	-		scover Network - PayPal Mic	d-Qual Debi	it	-	Discover Network - PayPal No	on-Qual Debit			
Pin Debit			EE	BT				Star		\$1 per mon	h	
Non-Bankcard Types Accepted JCB Card %	JCB Card % Diners Carte Blanche% American Express Discount rate% OR Monthly Flat Fee: \$ Monthly Gross Pay Daily Gross Pay Retail \$ Trans Fee + % OR Est. Annual Amex Volume: \$ None Est. Average Amex Ticket: \$ None											
Miscellaneous Fees:						-		-				
Monthly Statement Fee \$									monthly			
Chargeback/Retrieval Fee \$ <mark>_25</mark>	^{5.00/15} . each	Mont	hly Min					_	each			
ACH Debit \$1.00 Upon Accourt	nt Approv	al AVS	Fee \$	each CVV2 Fe	e \$	each Tokenizat	tion Fee \$	each Annual Fee \$	one			
** Administrative Maintenance	e Fee \$	m	onthly *	** PCI Non Complian	ice Fee \$	Mone month	ly ** Gatewa	y Fee \$ monthl	у			
** Other \$ per	Descrip	tion		** (Other \$	None No	ne Desci	ription				
Early Termination Fee: \$ None	e ** PC	l mont	hly Fee	5.00 \$								
Authorization Fees: \$	America	ın Expr	ess \$	one MasterCard S	None \$	None Visa \$	Discover	\$				
See Sect	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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Merchant initials

Number of e-Commer	ce websites:		(If more than 1, complete, initial and attach an additional copy of this page for each additional website)						
Website URL:		Website server IP Address:		P Address: None		Website DBA:			
Customer Service: em	ail address:	southtextroll@sbcglobal.net T		troll@sbcglobal.net Telephon		3619398970	List all links to other websites:		
Web Hosting Service	Name:		4		Address:		Contact Telephone:		
Fullfillment House Na	me:		A		s:		Contact Telephone:		
How do you advertise	:				(Attach	samples; e.g., catal	og/print/broadcast/telemarketi	ng script)	
Do you bill customer's	s card before ship	ping product	or performing se	ervice?	If Yes, how many days before?				
What is your return/re	fund policy?				Website Security Method:				
Digital Certificate Issu	er:					Cert No(s)/Exp Date(s)	Ow Share	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 Supports Bank 1125 Eirst Avenue, Columbus, GA 31001, 706-649-4000				Merchant Bank" is					

Merchant Signatures and Guarantor Signatures

Commerce Application Addendun

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 at a Guarantor (if such person acks 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 document; and (6) certifies that Merchant does not and will not provi

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

X1) Chi Russe	Feb. 16, 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) Chi Russer	Feb. 16, 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

C R

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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 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): Feb. 16, 2022

Merchant Legal Name:	Christopher Russell	Merchant Federal Tax ID (as it appears on income tax return)	202782101	Merchant State of formation/Incorporation:
TX Merchant Address:	1501 W Ridge Blvd,	Corpus Christi, TX, 78418	Mer	chant Entity Type

Corporation

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 Ider *******2158	ntification 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	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? Ves IN No	(SSN)/Individual Taxpayer Ide	ntification 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	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 Ider	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 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:
ontrol Prong (and/or additional Beneficial Owner) Legal Name hristopher Russell				% 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? I Yes No	(SSN)/Individual Taxpayer Identification No. (ITIN): *******2158			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

*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:

Cerufications 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 is complete and correct and there is no individual who directly or indirectly owns 25% or more of the Merchant legal entity's equity interests whose information is not provided 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.

Chi Russer

Feb. 16, 2022

Christophe Russel

Authorized Signer Signature

Date Signed Authorized Signer Printed Name

Date Signed Processor's Rep. Printed Name Processor's Rep. 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

Ch: Russer	Feb. 16, 2022
Merchant's Signature	Date
Christopher Russell	Owner
Merchant's Printed Name	Title