

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				
Choctaw Nutrition			Choctaw Nutrition	
Merchant Legal Business Name			DBA Name	
116 E Main St			116 E Main St	
Mailing Address			DBA Address (Physical, No PO Boxes)	
Newbern	Tennessee 38059		Newbern	Tennessee 38059
City	State Zip		City	State Zip
7313773320			7314456522	
Legal Phone #	Legal Fax #		DBA Phone #	DBA Fax #
874011982	1 M _{Yrs.} 1 M _{Mos.} New bus	siness New owner Seasonal?	Yes No List months	
Federal Tax ID # (Must be 9 digits)	Length Owned	Rusinasa Lisanas	Data Opened: 01 apr 2022	
		Business License	Date Opened:	
Merchant State registration	E-mail Address: Cno	octawnutrition2022@gmail.com Web sit	e Address:	
Any prior No	Yes If yes: Personal Busine	ess If yes, how long		
Type of Sole Prop	rietorship 🔳 LLC 🔲 Partnership 🔲	I td Partnershin Corn, check on	e: Dublic Drivate Non	Other
Type of Sole Frop.	netoralip = LEC = 1 ditheralip = 1	Eta i arthership Gorp, check on	c. Tublic Trivate Trivon	Other
Business Type				
■ Retail	Service Internet% Ma	ail% Tel	% Bus-to-Bus%	
Detailed Description of Business (in Nutrition Drinks	ncluding products/services; card cha	arging policies; delivery methods; v	vhether own/finance inventoryprovide	e separate pages if needed):
Nutrition Drinks		Jamia Watson	whether own/finance inventoryprovide Phone #	e separate pages if needed): 7314456522
Nutrition Drinks		Jamia Watson		
Nutrition Drinks		Jamia Watson		
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Nutrition Drinks Mailing Address (select Lease	egal DBA Location Contact:	Jamie Watson Other:		7314456522
Nutrition Drinks Mailing Address (select Le Refund/Return Policy No refund Refund in 30 days American Express Disclosure The "NCR" party listed throughout	egal DBA Location Contact:	Jamie Watson Other:	Phone #	7314456522
Nutrition Drinks Mailing Address (select Lease	or less Merchandise this Application and the Merchant Application and the	Jamie Watson Other:	Phone #	7314456522
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Nutrition Drinks Mailing Address (select Lease	or less Merchandise this Application and the Merchant Application and the	Other:	Phone #	7314456522 Exper ss sales on your behalf:
Nutrition Drinks Mailing Address (select Lease	or less Merchandise this Application and the Merchant Application and the	Jamie Watson Other:	Phone #	7314456522

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 083153547 Govt Issued Business License Drivers License: Name: Jamie Watson Tax Return State ID: Date of Birth: 24 oct 1978 Corporate Resolution ID/Tax ID Number: 874011982 Passport: DL/ID#: 083153547 Entity Agencies Military ID Date of Issuance: Mexican Consulate **Business financial Statement** Expiration Date: State of Issuance: Partnership Agreement Expiration Nov 08, 2026 3325 Braceville Slab 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? <a> Yes <a> 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 (City, State, Zip) Phone # Name Spent In policy for collection and use of social Business security numbers can be found at www.securebancard.com) 3325 Braceville Slab Rd, Dyersburg, lamie Watson 100/1 Month *****6648 7314456522 Owner TN. 38024 **Bank Information** Name of Financial Institution Account number Phone # Contact Routing # Date Opened Security Bank ***7251 084307790 *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

their agents. REQUIRED: ATTACH VOIDED CHECK

Please select one for ACH account type listed above: Checking account Savings account Bank GL account

Trade / Business References

Trade Name Account Product Sold Phone #' (No 800 #s)

None None

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

None

None

None

None

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Processing Information				
Card Types Accepted:	All Visa/MasterCard/Discover Cards All Discover Cards JCB** American Express ** Diners/Carte Blanche**	MasterCard Credit Cards and Bus Visa Credit Cards and Bus MasterCard Debit cards on Visa Debit cards only PIN Based Debit/EBT Car	siness Cards only nly	
Projected total annual sales \$ Projected Visa/MC/DISC/Amex Sales Monthly \$10000.00 Annual \$ Projected Visa/MC/DISC/Amex High T \$50.00	Electronic key-entered (with impr Electronic card not present (w/ou OR Touch-tone card not present (with Ticket Touch-tone card not present (no Mail/Telephone Order (card not present)	rints)	li	arty fulfillment? Yes f "yes" 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 Woodefore? Yes No If Yes: Processor Name Commerce merchant, please provide most recent	ord of mouth Publications Mass/Dire (Please provide the formula of processing statements.) nonths \$ rovide existing merchant ID#:	he most recent 3 months o	days? 0-2 days s 60-90 days
		I		
Merchant Owns Leases Location	•	How long at current locations(s)?:		
Name/address of mortgage holder/landle Other significant Merchant Contacts with				
American Express Existing Accounts:				
· ·	, and your AXP volume is less than \$1MM annual	lly, you must submit your existing AXP#.	We will assign you a new A	AXP # for this
If you currently accept AXP payments	in excess of \$1MM annually, please provide your	r existing AXP#, so so we can convey this	s to AXP on your behalf.	
New Accounts: If you do not currently accept AXP # p accepting AXP payments. AXP SE #:	ayments, and your annual volume is less than \$1	MM, if you request AXP, we will assign y	ou an AXP # for this accou	nt, so you can start
If you do not currently have an AXP #,	and your annual volume is more than \$1MM, we	will contact AXP on your behalf.		

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

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

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

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

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

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				F	EE S	CHEDULE							
** Equipment Options													
Model			Oty	Purchase New		hase rbished	Rent			hase r Source	Merchant Owned		Price
Terminal												\$	
Terminal												\$	
Printer												\$	
PIN Pad				Daniela de Carlo								\$	6
Imprinter				Purchase Only				-1				\$	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \
Other								+				\$	
												- 4)
Shipping, handling and tax will be	billed in a	ddition to	the eq	uipment price listed a	above.								
Equipment Billing to:				chant Agent Ot									
Ship Equipment to:			DBA Legal Agent Other:										
Send Welcome Kit to:				A Legal Agent									
Merchant training provided by:			Pro	cessor Agent C	ther:								
SERVICE ACCEPTANCE AND F Discount Rates Interchange Pa			Rate _	% Per Item \$		Association	Dues & Asse	essm	ents	Pass Through			
Rate 1	%	Per Item S	Ra	ne 2		%	Per Item \$	Rate	e 3			%	Per Item \$
Visa Qual Credit		0.59	Vis	a Mid-Qual Credit				Visa	Non	-Qual Credit			
Master Card Qual Credit		0.59	_	ster Mid-Card Qual Credit				_		on-Card Qual Credit			
Discover Network - PayPal Qual Credit		0.59	_	cover Netword - PayPal Mic	d-Oual C	redit		_		Network - PayPal Non-	Oual Credit		
American Express Qual Credit		0.59		erican Express Mid-Qual C		- Cuit		_		Express Non-Qual Cre		_	
			_		reuit			_			euit		
Visa Qual Debit		0.59	_	a Mid-Qual Debit				-		-Qual Debit			
Master Card Qual Debit		0.59	_	ster Card Mid-Qual Debit				_		ard Non-Qual Debit			
Discover Network - PayPal Qual Debit		0.59	Dis	cover Network - PayPal Mic	d-Qual D	ebit		Discover Network - PayPal Non-Qual Debit					
Pin Debit			EB	Т				Star				\$1 per mor	nth
Rewards Pricing													
Visa Rewards (Discount Rate \$	Per l	tem 0.59				MC World Card ([Discount Ra	te \$		Per Item 0.59			
Amex Rewards (Discount Rate \$_	Per	Item 0.59				Discover Rewards	s (Discount	Rate	\$	Per Item 0.5	9		
Non-Bankcard Types Accepted													
JCB Card %	Diner	s Carte B	lanch	e%		American Expres	ss Discoun	t rate	e%_	OR			
Monthly Flat Fee: \$		Monthly	Gross	Pay Daily Gr	oss Pa	ay Retail \$	Trans Fe	e +_		% OR 🗆			
N	lone					Non	е						
Est. Annual Amex Volume: \$_				Est. Aver	rage A	mex Ticket: \$							
AMEX Pay Frequency 3 (day	15 day	,	30 day Amex F	ees di	sclosed in this se	ction are b	illed	by	American Expres	<u>ss</u>		
Miscellaneous Fees:													
Monthly Statement Fee \$	Applica	ation/Set	ір Геє	None \$ ACH Rejec	ct/Cha	nge Fee \$	Online Me	erch	ant	Portal \$ m	onthly		
Chargeback/Retrieval Fee \$ 25	.00/15. @ac h	Month	y Min	mum: \$ None Vo	ice Au	th/ARU Fee \$ None	e ACH I	Batc	h F	ee \$ None	each		
ACH Debit \$1.00 Upon Accou	nt Approv	al AVS F	ee \$	each CVV2 Fe	e \$	each Tokenizati	ion Fee \$	one ea	ach	Nor Annual Fee \$	ne		
** Administrative Maintenance				PCI Non Complian	ce Fee	s monthly	y ** Gatewa	y Fe	e \$	None monthly			
** Other \$ per	Descrip				Other :	None Nor	ne Desci	riptio	_ on				
Early Termination Fee: \$		I monthl	/ Fee			-• -		-					
None		n Exnres	No	one MasterCard	None	None Visa \$	Discover	\$					

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

5 of 6	Merchant initials	JW

eCommerce Applicatio	n Addendum								
Number of e-Commerc	ce websites:		(If more than 1, complete	e, initial and attac	nitial and attach an additional copy of this page for each additional website)				
Website URL:		Website server IP Address: Nor		None	Website DBA:				
Customer Service: em	ail address:	choctawnutrition2022@gmail.com		Telephone:	7313773320	List all links to other websites:			
Web Hosting Service	Name:			Address:		Contact Telephone:	Contact Telephone:		
Fullfillment House Nar	ne:	1		Address:		Contact Telephone:			
How do you advertise:	:			(Attach san	(Attach samples; e.g., catalog/print/broadcast/telemarketing script)				
Do you bill customer's Yes No			? If Yes, how before?	If Yes, how many days before?					
What is your return/refund policy?		Website Se	Website Security Method:						
Digital Certificate Issu	er:			Digital Cert	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 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	
X 1)	Apr. 12, 2022	X 1) X	Apr. 12, 2022
Principal/Owner for Merchant	Date	Guarantor Signature (No Titles)	Date
Jamie Watson	Owner	Jamie Watson	
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		Print 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 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 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

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will allow us to identity yo	u. We may also	ask to see you	r driver's license or o	account we will ask for your r ther identifying documents. Ir ww.securebancard.com/Privacy	n some instance	date of birth, and es we may use ou	other information that tside sources to
Section 1: Merchant Appli Apr. 12, 2022	cation Informat	i on (Must match	information in Merchar	nt Application): Date Application	Signed (by Auth	orized Signer nam	ed below):
	amie Watson 3325 Braceville S		` ''	ears on income tax return): 87		rchant State of form It Entity Type	nation/Incorporation:
individuals does not exceed individuals for which informa	50% of the equi ation is provided ted in Section 1, naging Member,	ly interests of th below exceeds ! a "Control Pron General Partne	e Merchant, provide the 50%. (Use extra copies g". Examples of a Conti , President, Vice Presio	ormation below on each individu juity interests of the Merchant le information below on additiona if needed.) Information must be rol Prong include, but are not lin dent or Treasurer. If no other Be	l beneficial owner provided for one	ers so that the total e individual with sio	ownership interests of nificant responsibility fo
Beneficial Owner Legal Na Jamie Watson	ame			Title Owner			% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) A 3325 Braceville Slab Rd	Address (No P.O	. Box)		City, State, Zip Dyersburg, TN, 38024			Date of birth 24 oct 1978
Individual has a Social Section Number issued by US Gove	•		yer Identification	(SSN)/Individual Taxpayer Id ******6648	entification No. (ITIN):	Control Prong?
Id Type:* ■ Driver's Licens Passport □ Resident Alien		•	ing residence	State/Country of Issuance TN	Date Issued 08 nov 2018	Expiration Date 08 nov 2026	Number on ID: 083153547
Beneficial Owner Legal N	ame			Title			% of Legal Entity OwnerShip: None %
Individual has a Social Section Number issued by US Gove	_		yer Identification	(SSN)/Individual Taxpayer Id	entification No. (ITIN):	Control Prong?
Id Type:* Driver's Licens Passport Resident Alien		•	ing residence	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) 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? ☐ Yes ■ No			yer Identification	(SSN)/Individual Taxpayer Id	Control Prong?		
Id Type:* Driver's Licens Passport Resident Alien		•	ing residence	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.O	. Box)		City, State, Zip Dyersburg, ,			Date of birth None
Individual has a Social Section Number issued by US Government			yer Identification	(SSN)/Individual Taxpayer Id	Control Prong?		
Id Type:* Driver's Licens			ing residence	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Control Prong (and/or Jamie Watson			egal Name	Title Owner			% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) A 3325 Braceville Slab Rd	Address (No P.O	. Box)		City, State, Zip Dyersburg, TN, 38024	Date of birth 24 oct 1978		
Individual has a Social Seconomic Number issued by US Government	,		yer Identification	(SSN)/Individual Taxpayer Id ******6648	entification No. (ITIN):	Control Prong?
Id Type:* Driver's Licens Passport Resident Alien		•	ing residence	State/Country of Issuance TN	Date Issued 08 nov 2018	Expiration Date 08 nov 2026	Number on ID: 083153547
L' *For US persons provide un	expired Driver's cify type of "Othe	License unless		— S persons ID Type may be une d government-issued document			
Certifications and Signatu The undersigned Authorized that he/she is authorized to and that, to the best of his/h indirectly owns 25% or more	res: I Signer, listed at open accounts for the Merchan y certify that the	or the Merchant I information pro I legal entity's ed information liste	at financial institutions, vided above about eac quity interests whose in d above regarding the i	Prong, who has signed the Merc that all information provided abc hidroidual listed above is com formation is not provided above dentity and the identification do	ove about the Mo plete and correct . The Authorized	erchant legal entity and there is no inc Signer and the Pro	is complete and correct lividual who directly or ocessor's
	Apr. 12, 2022	Jamie Watson	Authorized Signer Signature	Date Signed Authoriz	ed Signer Printe	d Name Processo	

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	
	Apr. 12, 2022
Merchant's Signature	Date
Iomia Wataan	
Jamie Watson	Owner
Merchant's Printed Name	Title