

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: VetBuxx-ibuxx

Business Information							
Magnolia Equine Associates, LLC					uine Associates		
Merchant Legal Business Name				DBA Name			
PO Box 373				490 Johnson			
Mailing Address					(Physical, No PO Boxes)		
Noxapater	Mississippi 3934	Ö		Noxapater		Mississippi 39	9346
City 6627697327	State Zip			City 6627697327		State Zip	
Legal Phone #	Legal Fax #			DBA Phone #		DBA Fax #	
640841229	18 Yrs. 18 Mos	Now busin	noce Now owner	Seasonal? Yes No	List months	2277 (37.11	
Federal Tax ID # (Must be 9 digits)	Length Owned	s. Inew busii	less in New Owner	Seasonar res No		_	
, ,			Business License		e Opened: 01 nov 200	4	
Merchant State registration	E-ma	il Address: MAG	EQUINEVET@GMAIL.	Web site Address:			
ny prior No I	Yes If yes: Pers	onal Dusin	o If you be with a re-				
, p		Duoines	, cc,o long	·			
Type of Sole Prop	orietorship 🔳 LLC 🔲 F	artnership 🔲 Lt	d Partnership 🔲 Corp	, check one: 🔲 Public 🗌	Private Non	Other	
usiness Type							
	g Service interne	70 With	%	%	to-Bus%		
escription of Business					_	de separate pages	s if neede
escription of Business					_	de separate pages	s if neede
escription of Business Detailed Description of Business (Vet Services and Meds		vices; card charg			_	de separate pages	s if neede
escription of Business Detailed Description of Business (Vet Services and Meds	including products/ser	vices; card charg	ging policies; delivery	methods; whether own/fi	_		s if neede
escription of Business Detailed Description of Business (Vet Services and Meds	including products/ser	vices; card charg	ging policies; delivery	methods; whether own/fi	_		s if neede
Detailed Description of Business (Vet Services and Meds	including products/ser	vices; card charg	ging policies; delivery	methods; whether own/fi	_		s if neede
escription of Business Detailed Description of Business (Vet Services and Meds Mailing Address (select	including products/ser	vices; card charg	ging policies; delivery	methods; whether own/fi	_		s if neede
escription of Business Detailed Description of Business (Vet Services and Meds Mailing Address (select	including products/ser	vices; card charg	ging policies; delivery	methods; whether own/fi	_		s if neede
Detailed Description of Business (Vet Services and Meds Mailing Address (select	including products/ser	vices; card charg	ging policies; delivery	methods; whether own/fi	_		s if neede
escription of Business Detailed Description of Business (Vet Services and Meds Mailing Address (select L efund/Return Policy	including products/ser egal □ DBA □ Locati	vices; card charg	ging policies; delivery	methods; whether own/fi	_		s if neede
Detailed Description of Business (Vet Services and Meds Mailing Address (select Lefund/Return Policy	including products/ser egal □ DBA □ Locati	vices; card charg	ging policies; delivery	methods; whether own/fi	_		s if neede
escription of Business Detailed Description of Business (Vet Services and Meds Mailing Address (select L efund/Return Policy No refund Refund in 30 days	including products/ser egal DBA Locati	vices; card charg	ging policies; delivery	methods; whether own/fi	_		s if neede
escription of Business Detailed Description of Business (Vet Services and Meds Mailing Address (select L efund/Return Policy No refund Refund in 30 days	including products/ser egal DBA Locati	vices; card charg	ging policies; delivery	methods; whether own/fi	_		s if neede
escription of Business Detailed Description of Business (Vet Services and Meds Mailing Address (select	including products/ser legal DBA Locati	on Contact:	ging policies; delivery olli Swiderski Other:	Phone #	nance inventoryprovi	6627697327	
escription of Business Detailed Description of Business (Vet Services and Meds Mailing Address (select	including products/ser legal DBA Locati	on Contact:	ging policies; delivery olli Swiderski Other:	Phone #	nance inventoryprovi	6627697327	
escription of Business Detailed Description of Business (Vet Services and Meds Mailing Address (select L Defund/Return Policy No refund Refund in 30 days merican Express Disclosur The "NCR" party listed throughout NCR Payment Solutions, LLC	egal DBA Location DBA where Locations or less Merchanding	on Contact:	ging policies; delivery olli Swiderski Other:	Phone #	nance inventoryprovi	6627697327	
escription of Business Detailed Description of Business (Vet Services and Meds Mailing Address (select Efund/Return Policy No refund Refund in 30 days merican Express Disclosur The "NCR" party listed throughout NCR Payment Solutions, LLC	egal DBA Location DBA where Locations or less Merchanding	on Contact:	ging policies; delivery olli Swiderski Other:	Phone #	nance inventoryprovi	6627697327	
_	egal DBA Location DBA where Locations or less Merchanding	on Contact:	ging policies; delivery olli Swiderski Other:	Phone #	nance inventoryprovi	6627697327	
Detailed Description of Business (Vet Services and Meds Mailing Address (select Defund/Return Policy No refund Refund in 30 days merican Express Disclosur The "NCR" party listed throughout NCR Payment Solutions, LLC	including products/ser legal DBA Locati s or less Merchandi te this Application and the	on Contact:	ging policies; delivery olli Swiderski Other:	Phone #	nance inventoryprovi	6627697327	on your be

Phone #' (No 800 #s)

None None None None

Product Sold

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

Account #

None

None

Trade Name

None

None

	3 of 6		Merchant initials_	TS
Processing Information				
Card Types Accepted:	All Visa/MasterCard/Discover Cards All Discover Cards JCB** American Express ** Diners/Carte Blanche**	MasterCard Credit Cards a Visa Credit Cards and Busi MasterCard Debit cards on Visa Debit cards only PIN Based Debit/EBT Card	iness Cards only ly	
Projected total annual sales \$ Projected Visa/MC/DISC/Amex Sales Monthly \$2000.00 Annual \$ Projected Visa/MC/DISC/Amex High T \$2500.00	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)	ints)		ex ticket size 500.00 coarty fulfillment? yes If "yes" e and phone number:
If applicable, provide: video (TV), audi Do you authorize carrier to deliver w/o How do you advertise? Yellow page Have you ever accepted credit cards to statements. If you are a MO/TO or e-C Actual chargeback volume for most re # of locations? If you None	es Telemarketing Catalog Internet Wo before? Yes No If Yes: Processor Name Commerce merchant, please provide most recent	rd of mouth Publications Mass/Direct (Please provide the 6 months of processing statements.) nonths \$ rovide existing merchant ID#:	e most recent 3 months (y days? 0-2 days vs 60-90 days
Merchant Owns Leases Locations Name/address of mortgage holder/landle Other significant Merchant Contacts with	ord:	How long at current locations(s)?:		
American Express				
Existing Accounts: If you currently accept AXP payments, account. Existing AXP SE #: If you currently accept AXP payments New Accounts:	in excess of \$1MM annually, please provide your ayments, and your annual volume is less than \$1	r existing AXP#, so so we can convey this	to AXP on your behalf.	

If you do not currently have an AXP #, and your annual volume is more than \$1MM, we will contact AXP on your behalf.

In the event your volume exceeds more than \$1MM annually, you may be moved directly to AXP. Opt out of AXP Offers and Promotions: If you do not wish to receive future offers or promotions of AXP products or services from AXP via offline or on-line means (such as traditional mail and telephone), please contact customer service at the phone number listed below. Please note that it may take some time, consistent with applicable law, for us to process your opt-out request.

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

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

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

Merchant initials TS

				F	EE SCHED	ULE					
** Equipment Options											
=qaipment Spaene			Pi	urchase	Purchase			Purchase	Merchant		
Model		Qty		ew	Refurbishe	d	Rent	Other Source	Owned		Price
Terminal										\$	
Terminal Printer	-									\$ \$	
PIN Pad										\$	
Imprinter			Pı	urchase Only						•	
Other										\$	
										\$	
Shipping, handling and tax will be	billed in ac	ddition to the	eauin	ment price listed a	above.						
Equipment Billing to:				ant Agent Ot							
Ship Equipment to:				Legal Agent							
Send Welcome Kit to:				Legal Agent							
Merchant training provided by:			roces	sor Agent O	itner:						
SERVICE ACCEPTANCE AND F	EE SCHE	DULE									
Discount Rates Interchange Pa	ass Through	n Discount Ra	e	% Per Item \$		Association	n Dues & Ass	essments Pass Through			
Rate 1	%	Per Item \$	Rate 2			%	Per Item \$	Rate 3		%	Per Item \$
Visa Qual Credit	3.79	. σεφ		id-Qual Credit			. σ. ποιιι ψ	Visa Non-Qual Credit		1.0	. 5
Master Card Qual Credit	3.79			Mid-Card Qual Credit				Master Non-Card Qual Cre	rdit		
Discover Network - PayPal Qual Credit	3.79			er Netword - PayPal Mic	d-Oual Credit			Discover Network - PayPal			
American Express Qual Credit	3.79			an Express Mid-Qual C				American Express Non-Qu			
Visa Qual Debit	3.79			id-Qual Debit	- Curt			Visa Non-Qual Debit	iai orodic		
Master Card Qual Debit	3.79			Card Mid-Qual Debit				Master Card Non-Qual Deb	nit		
Discover Network - PayPal Qual Debit	3.79			er Network - PayPal Mic	I-Oual Dehit			Discover Network - PayPal			
Pin Debit	0.70		EBT	or received a ray as mile	- Quai Bobit			Star	THOM Qual Book	\$1 per mont	th
]		*- p-	
Rewards Pricing											
Visa Rewards (Discount Rate \$ 3.7	⁷⁹ Per It	tem			MC W	orld Card (Discount Ra	te \$ 3.79 Per Item			
Amex Rewards (Discount Rate \$	^{3.79} Per	Item			Disco	ver Reward	ls (Discount	Rate \$ 3.79 Per Iter	n		
Non-Bankcard Types Accepted											
Non-Bankcaru Types Accepted											
JCB Card %	Dinor	s Carte Blar	obo06		Amor	oon Evnro	ss Discoun	t rato06	OR		
JCB Caru 70	Dillers	s Carte Diai	iciie 70		Aillei	can Expie	33 Discouii	t rate 70	OK .		
Monthly Flat Fee: \$		Monthly Gr	oss Pa	ıy 🔲 Daily Gr	oss Pay	Retail \$	Trans Fe	ee + % OR 🗆			
_											
Est. Annual Amex Volume: \$_	lone			Est. Aver	age Amex Ti	Nor cket: \$	ne				
AMEX Pay Frequency 3	day	15 day		30 day <u>Amex F</u>	ees disclose	d in this se	ection are b	illed by American Ex	xpress		
Miscellaneous Fees:											
29.95			N	None		25.00		None			
Monthly Statement Fee \$ 29.95	— Applica	tion/Setup	Fee \$_	ACH Rejec	ct/Change Fe	e \$	Online Mo	erchant Portal \$	monthly		
Chargeback/Retrieval Fee \$ 25	.00/15. @ach	Monthly I	/linimu	ım: \$ <u>None</u> Vo	ice Auth/AR	J Fee \$ Nor	eACH	Batch Fee \$ None	each		
ACH Debit \$1.00 Upon Accou	nt Approv	al AVS Fee	None	each CVV2 Fe	e \$ each	Tokenizat	ion Fee \$	one each Annual Fee S	None \$		
** Administrative Maintenance				CI Non Complian	ce Fee \$	monthl	y ** Gatewa	None ny Fee \$ mont	thly		
None None					None	No	ne				
	_ Descrip		5.	00	Other \$	per	Desc	ription			
Early Termination Fee: \$		I monthly F	ee \$		None	None					
Authorization Fees: \$	America	ın Express	None S	MasterCard 9	\$Vis	sa \$	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	TS

eCommerce Application	n Addendum									
Number of e-Commerc	e websites:		(If more than 1, comp	lete, ir	te, initial and attach an additional copy of this page for each additional website)					
Website URL:		Website serv	er IP Address:	None		Website DBA:				
Customer Service: em	ail address:	MAGEQUINEVET@GMAIL.COM		Telephone:		6627697327	List all links to other websites:			
Web Hosting Service N	Name:			Add	ress:		Contact Telephone:			
Fullfillment House Nar	ne:				ress:	cs: Contact Telephone:				
How do you advertise:					(Attach samples; e.g., catalog/print/broadcast/telemarketing script)					
Do you bill customer's Yes No	card before ship	ipping product or performing service		ce?	If Yes, how many days before?					
What is your return/ref	urn/refund policy?			Website Security Method:						
Digital Certificate Issu	er:				Digital Ce	ert No(s)/Exp Date(s)			venership ed Individual	

For purposes of this application, "Processor" is Secure Bancard, LLC, 1500 Abbey Court, Alpharetta, GA 30004 and can be contacted at 1-855-271-1500 and "Merchant Bank" is Synovus Bank, 1125 First Avenue, Columbus, GA 31901, 706-649-4900.

Merchant Signatures and Guarantor Signatures

Agreement Signature: By signing below, each of the Merchant and Guarantor(s) and Merchant principal(s) and owner(s) (1) certifies, under penalty of perjury, that all information and documents submitted with this Application are true and complete; (2) authorizes Merchant Bank, Processor and their respective agents to verify any of the information given, including credit references, and to obtain individual and/or business credit reports, including requesting reports from consumer reporting agencies on persons signing below as a principal or owner of Merchant or as a Guarantor (if such person asks Merchant Bank or Processor whether or not a consumer report was requested, Merchant Bank or Processor will tell such person, and if Merchant Bank or Processor received a report, Merchant Bank or Processor will give such person the name and address of the agency that furnished it); (3). acknowledges receipt of the Merchant Card Processing Agreement ("Agreement") including the Continuing Guaranty ("Guaranty") contained within the Agreement, and of the CNP Addendum, Special Services Addendum and the Merchant Use and Disclosure of BlN Information Addendum (each, an "Addendum"), each of which documents is incorporated herein by this reference, and agrees to be bound by and perform in accordance with all provisions, terms and conditions of the Agreement, the Guaranty, and each such Addendum; (4) agrees to be bound by and perform in accordance with all terms, conditions and provisions of any Merchant Card Processing Agreement between any Merchant Affiliate of Merchant and Processor and its agents and Merchant Bank ("Merchant Affiliate Agreement"), regardless of whether such Merchant Affiliate Agreement currently exists or is executed, amended, or supplemented at some future date; (5) agrees that Processor and its agents and Merchant Bank may rely upon copies or facsimiles of this Application bearing Merchant's and Guarantor(s)'s signatures, or on copies or facsimiles of other documents bearing Merchant's and Guarantor(s)'s sig

AMERICAN EXPRESS - In the event I am not eligible for NCR and Secure Bancard's OptBlue program for American Express, by signing below, I representthat I have read and am authorized to sign and submit this application for the above entity, which agrees to be bound by the American Express® Card Accep-tance Agreement ("American Express Agreement"), and that all information provided herein is true, complete, and accurate. I authorize NCR, Secure Bancard, and American Express Travel Related Services Company, Inc. ("American Express") and American Express's agents and Affiliates to verify the information inthis application and receive and exchange information about me personally, including by requesting reports from consumer reporting agencies from time to time, and disclose such information to their agent, subcontractors, Affiliates and other parties for any purpose permitted by law. I authorize and direct Secure Bancardand American Express and American Express's agents and Affiliates to inform me directly, or inform the entity above, about the contents of reports about methat they have requested from consumer reporting agencies. Such information will include the name and address of the agency furnishing the report. I alsoauthorize American Express to use the reports on me from consumer reporting agencies for marketing and administrative purposes. I am able to read andunderstand the English language. Please read the American Express Privacy Statement at http://www.americanexpress.com/privacy to learn more about howAmerican Express protects your privacy and how American Express uses your information. I understand that I may opt out of marketing communications byvisiting this website or contacting American Express at 1-800-528-5200. I understand that upon American Express' approval of the application, the entity will beprovided with the American Express Agreement and materials welcoming it to American Express' Card acceptance program.

Guaranty: The undersigned Guarantor(s), individually and severally, guarantee the full and faithful performance and payment by the Merchant (identified above in the portion of this Application which precedes this Guaranty) of each and all of Merchant's duties and obligations to Merchant Bank and Processor, as provided in Section 25 of the Merchant Card Processing Agreement, which Merchant Card Processing Agreement, and this Application and the Addendums mentioned above, are incorporated into this Guaranty by this reference.

MERCHANT SIGNATURES		GUARANTOR SIGNATURES	
XI) DENZEPFSW	Apr. 12, 2022	XI) DRAZIPF SW	Apr. 12, 2022
Principal/Owner for Merchant	Date	Guarantor Signature (No Titles)	Date
Terry Swiderski	Owner	Terry Swiderski	
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	

6 of 6 Merchant initials TS

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 Activatomer 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 Activatorer 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

will allow us to identity yo confirm the information. S	u. We may also a Secure Bancard's	ask to see your or privacy policy car	driver's license or ot be found at http://ww	ther identifying documents. ww.securebancard.com/Privac	In some instance cy%20Policy.pdf	es we may use ou	tside sources to
Section 1: Merchant Appli Apr. 12, 2022	cation Informatio	on (Must match in	formation in Merchar	nt Application): Date Application	on Signed (by Auth	norized Signer nam	ed below):
	erry Swiderski 490 Johnson 5 Ro		`	ears on income tax return):		rchant State of forn nt Entity Type	mation/Incorporation:
individuals for which information managing the legal entity lis	ation is provided b ited in Section 1, a naging Member, (elow exceeds 50 a "Control Prong". Seneral Partner, f	%. (Use extra copies Examples of a Contr President, Vice President	rmation below on each individuity interests of the Merchant information below on addition if needed.) Information must ol Prong include, but are not lent or Treasurer. If no other E	be provided for one limited to: Chief Ex	e individual with sig recutive Officer, Ch	gnificant responsibility fo nief Financial Officer,
Beneficial Owner Legal N Terry Swiderski	ame			Title Owner			% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) / 490 Johnson 5 Road	Address (No P.O.	Box)		City, State, Zip Noxapater, MS, 39346			Date of birth 12 apr 1966
Individual has a Social Sec Number issued by US Gove			r Identification	(SSN)/Individual Taxpayer ******1552	Identification No. (ITIN):	Control Prong?
Id Type:* Driver's Licens Passport Resident Alier		•	g residence	State/Country of Issuance MS	Date Issued 15 may 2018	Expiration Date 12 apr 2026	Number on ID: 800618684
Beneficial Owner Legal N				Title			% of Legal Entity OwnerShip: None %
Individual has a Social Sec Number issued by US Gove			r Identification	(SSN)/Individual Taxpayer	Identification No. (ITIN):	Control Prong?
Id Type:* Driver's Licens Passport Resident Alier			g 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 Sec Number issued by US Gove			r Identification	(SSN)/Individual Taxpayer	Identification No. (ITIN):	Control Prong?
Id Type:* Driver's Licens Passport Resident Alier	se Other State		g 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 Noxapater, ,			Date of birth None
Individual has a Social Sec Number issued by US Gove			r Identification	(SSN)/Individual Taxpayer	Identification No. (ITIN):	Control Prong?
Id Type:* Driver's Licens Passport Resident Alier		•	g residence	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Control Prong (and/or Terry Swiderski	additional Benef	icial Owner) Leç	al Name	Title Owner	1		% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) / 490 Johnson 5 Road	Address (No P.O.	Box)		City, State, Zip Noxapater, MS, 39346			Date of birth 12 apr 1966
Individual has a Social Sec Number issued by US Gove	•		r Identification	(SSN)/Individual Taxpayer ******1552	Identification No. (ITIN):	Control Prong?
Id Type:* ■ Driver's Licens Passport □ Resident Alier	_	•	g residence 🗌	State/Country of Issuance MS	Date Issued 15 may 2018	Expiration Date 12 apr 2026	Number on ID: 800618684
	cify type of "Other			S persons ID Type may be und government-issued docume			
that he/she is authorized to and that, to the best of his/h indirectly owns 25% or more Representative, each hereb correct and was personally	d Signer, listed ab open accounts for ler knowledge, all e of the Merchant y certify that the in	the Merchant at information provi legal entity's equi nformation listed a	financial institutions, in ded above about each ty interests whose information above regarding the idea.	Prong, who has signed the Me that all information provided a n individual listed above is cor ormation is not provided abov dentity and the identification d	bove about the Mo mplete and correct ve. The Authorized	erchant legal entity and there is no ind Signer and the Pr	is complete and correct dividual who directly or ocessor's
DRIVER F SIN	Apr. 12, 2022	Terry Swiderski	Authorized Signer Signature	Date Signed Author	orized Signer Print	ed Name Process Signatu	

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	
D &vz+4 F Sw Merchant's Signature	Apr. 12, 2022
Merchant's Signature	Date
Terry Swiderski	Owner
Merchant's Printed Name	Title