

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: Impact PaySystem CP

usiness Information					
Verble Duncan				Duncan Sheet Metal	
/lerchant Legal Business Name			-	DBA Name	
601 South ByPass				601 South ByPass	
Address			-	DBA Address (Physical, No F	PO Boxes)
Kennett	Missouri	63857		Kennett	Missouri 63857
City	State	Zip		City	State Zip
5738886447	573888882	9		573-888-6447	
egal Phone #	Legal Fax #			DBA Phone #	DBA Fax #
431099083	49 <sub>Yrs.</sub>	49 Mos. New b	usiness New owner S	easonal? 🗌 Yes 📃 No 🛛 List months	5
ederal Tax ID # (Must be 9 digits)	Length (				
			Business License	Date Opened:	Jan. 1, 1971
lerchant State registration		E-mail Address:		Web site Address:	
ny prior 📕 No 🛽			ness If yes, how long		
ype of Sole Prop	orietorship 📃 l	LC 🗌 Partnership 🗌	Ltd Partnership 🗌 Corp,	check one: 📃 Public 📃 Private 📃 N	on Other
isiness Type					
Detailed Description of Business ( Heating Plumbing, Air conditionir		ucts/services; card cl		ethods; whether own/finance invento	oryprovide separate pages if needed
Nailing Address (select	egal 🗌 DBA 🛛	Location Contact:	Verble Duncan	Phone #	573-888-6447
fund/Return Policy					
No votund Dotund in 20 dour	n an lana 🗔 Ma	vehendien	Other		
No refund Refund in 30 days	s or iess 🔝 Me	erchandise	Other:		
nerican Express Disclosur	A				
	0				
The "JetPay" party listed througho behalf:	out this Applica	tion and the Merchar	nt Agreement is your acqui	rer for American Express, or will conv	vey American Experess sales on your
etPay Merchant Services					
361 Boyington Drive, Suite 180 Carrollton, TX 75006					
x			Verble Duncan	Owner	Jul. 27, 2020
Merchant Signature			Print Name/		Date:

Merchant initials V D

PATRIOT ACT PATRIOT ACT obtain, verify an ask for your nan license or other	7 / Site Survey <b>REQUIREMENTS</b> - d record information ne, physical address identifying document	To help to that iden s, date of its. Comp	the governmen ntifies each per birth, taxpayer <u>plete Sections I</u>	t fight the fur son (includin identification and II and II	nding of terro g business e n number and I. (*In Secti	rism and entities) v d other ir on II, Dri	I money laund who opens an nformation that iver's License	ering a accour t will al <mark>require</mark>	ctivities, the L nt. What this n low us to iden ed use other	JSA Pa neans itify you ID onl	atriot Act requires for you: When yo We may also a y if no Driver's Li	all finar ou open a sk to se icense is	cial institutions to an account, we will e your driver's sued.)
Section 1: Business Form of Identification		1	Applicable Items Reviewed:			Section II: Individual Form of Identification			lte	Applica ems Rev			
			Business Na	me:									
Govt Issued Bus	siness License		Date and Pla Issuance:	ice of		D	rivers License	:			Name:	`	Verble Duncan
Tax Return						S	State ID:			Date of Birth:		1	Sept. 1, 1946
Corporate Reso	lution		ID/Tax ID Nu	mber: 431	L099083		assport:				DL/ID#:		
Entity Agencies							lilitary ID:				Date of Issuan	ce:	
Business financ	ial Statement		Expiration Da	ate:			lexican Consul	late			State of Issuar	nce: I	ON
Partnership Agr	eement										Expiration:		
			Type Fin'l S't			R	esident Alien I	D:			Address:	9	900 Pine Street
Section III													
On site visit o	lone by Sales Rep		Bu	siness Consi	istent with Ap	oplication	n (including an	y e-Co	mmerce adde	endums	s(s))		
Address of lo	cation inspected:		OBA Address	Legal /	Address	URL	listed in eCom	nmerce	addendum		Other Addres	SS:	
Does name pos	ted at business mat	ch name	on application	Yes N	0	Doe	s inventory vol	lume a	ppear to be su	ufficien	t? 🗌 Yes 📃 No		
Does location ha	ave appropriate bus	iness sig	nage 📃 Yes 📃	No		Are	store hours po	sted?	📕 Yes 📃 No	Numb	er of employees:	/td>	
	erchant's inventory?			Samples? 🗌	Yes 📃 No	Did yo	ou get Interior/e	exterio	r photos? 📃 Y	/es 📃	No		
Was inventory of	consistent with merc	hant's typ	be of business?	Yes 📃			Comments	s:					
* Signature of S	ales Representative	:					Date:						
* By signing abo	ove you hereby ackn the case of information	owledge	that the inform	ation listed h	erein is true	and acc	urate and was	persor	nally observed	d on the	e indicated docur	nent, an	d at the indicated
address and (in	the case of information	tion listed	d below in the e	e-Commerce	addendum(s	i)) indica	ted URL(s) as	applica	able.		1		
Principal Inform	nation												
Principal's	Title	Date	of Birth	Ownership	% of Time	Social	Security # (Pro	cessor'	's privacy	1	Residential Addre	ess	<b>Residential Phone</b>
Name				% / Years	Spent In	policy	for collection a	tion and use of social		(City, State, Zip)		)	#
					Business	securit	y numbers can	be fou	ound at				
						www.s	ecurebancard.c	com)					
Variate Durana	<b>O</b>			100/40		*****902	2		900 Pine Street, Kennett, Mo,		Mo,	5700000447	
Verble Duncan	Owner			100/49 yrs		·····902	9		6385		63857		5738886447
Bank Informati	on												
Name of Financi	al Institution		A	Account num	ber Routing			Phone #			Contact	Date O	pened
			**	**2059			081501492						
	TION FOR AUTOM												
	REQUIRED: ATTACH	•				- mpianos		,			3. 3. 10 W 10	.an Dun	
Please select	t one for ACH acco	unt type	listed above:	Che	ecking acco	unt 🗌 S	avings accou	nt 🗌 E	Bank GL acco	ount			
					3		<b>J</b>						
Trade / Busine	ss References												
Trade Name		Acco	unt #		Product So	ld			Phone #' (N	lo 800	#s)		
Other busine	sses in which mer	chant or	a principal ar	e now or pre	eviously hav	/e been	involved as o	wner/o	operator/dire	ctor:			

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Processing Information							
Card Types Accepted:	<ul> <li>All Visa/MasterCard/Discover Cards</li> <li>All Discover Cards</li> <li>JCB**</li> <li>American Express **</li> <li>Diners/Carte Blanche**</li> </ul>	Vis Ma	asterCard Credit Cards a sa Credit Cards and Busi asterCard Debit cards on sa Debit cards only N Based Debit/EBT Carc	iness Cards only Ny			
Projected total annual sales \$ Projected Visa/MC/DISC/Amex Sales Monthly \$ <u>4000.00</u> Annual \$ Projected Visa/MC/DISC/Amex High * \$3000.00	Electronic key-entered (with Electronic card not present Touch-tone card not present Ticket Touch-tone card not present Mail/Telephone Order (card eCommerce (card not present)	th imprints) t (w/out imprints) <b>OR</b> nt (with imprints) nt (no imprints) d not present)	95 % None % 5 % % 5 % 5 % None %		urty fulfillment? Yes "yes" and phone number:		
					<u></u>		
	iternet: supply copy of print advertising, cata io tape (Radio or IVR), and Web-page scree o getting signature? INo Yes		s	Do you bill your customer p hipped? If yes, how many 3-30 days 31-60 days Dver 90 days	days? 🔲 0-2 days		
How do you advertise? 🗌 Yellow pag	es 🗌 Telemarketing 🔲 Catalog 🔲 Internet	🔲 Word of mouth 🔲 Pu	ıblications 🗌 Mass/Direc	xt mail 🗌 Other 🔜			
statements. If you are a MO/TO or e-O Actual chargeback volume for most re # of locations? If yo No	before? Yes No If Yes: Processor Nar Commerce merchant, please provide most r ecent 3 months \$ u are affiliated with an existing account, please ependent contractors or agents or merch	recent 6 months of proce 6 months \$ ease provide existing me	essing statements.) erchant ID#:		processing		
Verchant 🗌 Owns 📃 Leases Location	(0)2	How long at our	rent locations(s)?:				
	.,	How long at cur	ent locations(s)?.				
lame/address of mortgage holder/land							
Other significant Merchant Contacts with	i uniu parues.						
American Express Existing Accounts: If you currently accept AXP payments account. Existing AXP SE #:	, and your AXP volume is less than \$1MM a	annually, you must subr	nit your existing AXP#. V	Ve will assign you a new A	XP # for this		
If you currently accept AXP payments	in excess of \$1MM annually, please provid	le your existing AXP#, s	o so we can convey this	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 th	nan \$1MM, if you reques	st AXP, we will assign yo	ou an AXP # for this accour	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.							
offers or promotions of AXP products	re than \$1MM annually, you may be moved or services from AXP via offline or on-line n it may take some time, consistent with app	means (such as tradition	nal mail and telephone), p	please contact customer se			
Call Secure Bancard, LLC Customer	Service at: 1-855-271-1500						
	Il Card Association card types. Some Point esponsibility to enforce this. If you request A						
** Denotes Services and Programs I Merchant Bank has no responsibility	isted above or below in this Application, vor liability therefor.	which are provided by	/ Processor and its cor	ntractors and not by Merc	hant Bank.		

Merchant initials V D

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** Equipment Option	าร											
Model							hase rbished	Rent	Purchase Other Source	Merchant Owned		
Terminal											\$	Price
Terminal											\$	
Printer											\$	
PIN Pad					Durah sasa Orah s						\$	
Imprinter	SOFTWARE	-			Purchase Only						¢	
Other	SUFTWARE										\$	
											Φ	
Shipping, handling a	nd tax will be	billed in ad	dition to	the eq	uipment price listed	above.						
Equipment Billing to:					chant 🗌 Agent 🔲 O							
Ship Equipment to:				DB/	A 📃 Legal 📃 Agent	Othe	er:					
Send Welcome Kit to	):				A 📃 Legal 📃 Agent							
Merchant training provided by: Processor Agent Other:												
SERVICE ACCEPTANCE AND FEE SCHEDULE Discount Rates Interchange Pass Through Discount Rate % Per Item  Association Dues & Assessments Pass Through												
Rate 1		%	Per Item	¢ Pat	ie 2		%	Per Item \$	Rate 3		%	Per Item \$
		3.79	i ci itelli				70	i ci itelii o			70	ι er nenn φ
Visa Qual Credit					a Mid-Qual Credit				Visa Non-Qual Credit			
Master Card Qual Credit		3.79			ster Mid-Card Qual Credit				Master Non-Card Qual Credit			
Discover Network - PayPal	Qual Credit	3.79		Dis	cover Netword - PayPal Mi	d-Qual C	redit		Discover Network - PayPal No	n-Qual Credit		
American Express Qual Cre	edit	3.79		Am	erican Express Mid-Qual C	Credit			American Express Non-Qual C	redit		
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 D	ebit		Discover Network - PayPal No	n-Qual Debit		
Pin Debit				EB				Star		\$1 per mon	h	
					·							
Visa Rewards (Discount Rate \$ 3.79       Per Item       MC World Card (Discount Rate \$ 3.79       Per Item         Amex Rewards (Discount Rate \$ 3.79       Per Item       Discover Rewards (Discount Rate \$ 3.79       Per Item         Amex Rewards (Discount Rate \$ 3.79       Per Item       Discover Rewards (Discount Rate \$ 3.79       Per Item         Non-Bankcard Types Accepted												
Est. Annual Ame AMEX Pay Freque	x Volume: \$	lone day	15 da	ay 🗌		-	mex Ticket: \$_		illed by American Expr	ess		
Miscellaneous Fees	5.								_			
Monthly Stateme	Monthly Statement Fee \$ Application/Setup Fee \$ ACH Reject/Change Fee \$ Online Merchant Portal \$ monthly											
Chargeback/Retrieval Fee \$ 25.00/15. @ach Monthly Minimum: \$ None Voice Auth/ARU Fee \$ 1.95 ACH Fee \$ None each												
ACH Debit \$1.00 Upon Account Approval AVS Fee \$ Noneeach CVV2 Fee \$ each Tokenization Fee \$ Noneeach Annual Fee \$												
** Administrative Maintenance Fee \$ <sup>None</sup> monthly ** PCI Non Compliance Fee \$ None monthly ** Gateway Fee \$ monthly												
** Other \$ Description None Description												
Early Termination Fee: \$ None ** PCI monthly Fee \$												
Authorization Fee	None es: \$	America	n Expre	Nc ess \$	MasterCard	None \$	NonVisa \$	e Discover	\$			
	See Sect	ions 13.b.i	v and 1	L8 of the	e Agreement for otl	her fee	s that may be	assessed due	to the action or inactio	n of Merchant		

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Merchant initials

V D

eCommerce Applicatio										
Number of e-Commer	ce websites:	Website	(If more than 1, complete, initial and attach an additional copy of this page for each additional website)							
Website URL:		server IP Address:		Wel	bsite DBA:					
Customer Service: en	nail address:		Telephone:	573	8886447	List all links	s to other websites:			
Web Hosting Service	Name:		Address:			Contact Tel	lephone:			
Fullfillment House Na			Address:		1		Contact Telephone:			
How do you advertise							print/broadcast/telemarke	ting script)		
Do you bill customer'	s card before ship	ping product	or performing servi	ce?	If Yes, how ma before?	any days				
What is your return/re		-			Website Secur	rity Method:				
Digital Certificate Issu	Jer:	Digital Cert No(s)/Exp Date(s) Owenership								
	••			Abbey	y Court, Alpharet	ta, GA 30004 and (	can be contacted at 1-855-2	71-1500 and "I	Merchant Bank" is	
Synovus Bank, 1125 F	-		706-649-4900.							
Merchant Signatures and Cuarator Signatures Agreement Signatures and Cuarator Signatures, 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 reports from consumer report was requested, Merchant Bank or Processor will tell such person, and if Merchant Bank or Processor whether or not a consumer report was requested, Merchant Bank or Processor received a report, Merchant Bank or Processor will give such person in a mer and address of the agency that furnished it); (3), acknowledges received 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 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 current y 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 signatures, and that any such copies or facsimiles shall be treated for all purposes as originals of the Application or other documents and (6) certifies that Merchant Mallin to provide, drefor ral agrees to be bound by the American										
Guaranty by this refe										
MERCHANT SIGNAT	URES				G	UARANTOR SIGI	VATURES			
X 1)		Jul. 27	7, 2020		X 1	)		J	ul. 27, 2020	
Principal/Owner for Mer	chant	Date			Gua	arantor Signature	(No Titles)	Dat	e	
Verble Duncan		Owner			V	erble Duncan				
Print Name		Title			Prir	nt Name (No Titles	s)			
							·			
X 2)					X 2					
Principal/Owner for Mer	ipal/Owner for Merchant Date Guarantor Signature (No Titles) Date								e	
Drint Name							A			
Print Name		Title			Prir	nt Name (No Titles	5)			
X 3)					Х З	)				
Principal/Owner for Mer	chant	Date			Gua	arantor Signature	(No Titles)	Dat	e	
Print Name		Title			Prir	nt Name (No Titles	3)			
FOR INTERNAL USE										
FOR INTERNAL USE										
X)					X)					
Accepted by Processor		Date			Acc	cepted by Merchar	nt Bank	Dat	e	

Print Name

Title

Print Name

Title

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Merchant initials

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Merchant Beneficial Ownership and Management Information Certification: The following information and certifications concerning beneficial ownership, and the identification of beneficial owner(s), of the Merchant identified in the Merchant Application referenced below, must be provided for the Merchant if a legal entity (legal entity includes a corporation, limited liability company or other entity that is formed by filing of a public document with a Secretary of State or similar office, a general partnership, and any similar business entity formed in the United States). (This form need not be used for a Merchant identified in the Merchant Application as a "sole proprietor" or "sole proprietorship", provided the prescribed forms of Merchant Application including any Patriot Act/customer identification forms and taxpayer identification/withholding forms included therein or prescribed for use therewith reflect such sole proprietorship status and are completed and executed by such sole proprietor and the Processor's 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): Jul. 27, 2020

Merchant Legal Name: Verble Duncan \_Merchant Federal Tax ID (as it appears on income tax return): <u>431099083</u> Merchant State of formation/Incorporation: MOMerchant Address: 900 Pine Street, Kennett, Mo, 63857 Merchant Entity Type

Sole Proprietor

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 Verble Duncan	Title Owner	% of Legal Entity OwnerShip: 100 %		
Individual's Home (Street) Address (No P.O. Box) 900 Pine Street	City, State, Zip Kennett, Mo, 63857	Date of birth Sept. 1, 1946		
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government?  Yes Ves No	(SSN)/Individual Taxpayer Ider *****9029	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 has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? Ves IN No	(SSN)/Individual Taxpayer Ider	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	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? Ves IN No	(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 Kennett, ,			
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? Ves IN No	(SSN)/Individual Taxpayer Ider	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 Verble Duncan	Title Owner			% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) Address (No P.O. Box) 900 Pine Street	City, State, Zip Kennett, Mo, 63857	Date of birth Sept. 1, 1946		
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government?  Yes No	(SSN)/Individual Taxpayer Ider *****9029	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:

\*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.

Jul. 27, 2020

Verble Duncan

Authorized Signer Signature

Processor's Rep. 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

	Jul. 27, 2020
Merchant's Signature	Date
Verble Duncan	Owner
Merchant's Printed Name	Title