



Signing Rep: Pennye Jo Mcanulty PCSA-3469-2475

Sales Office Phone:

FAX:

MERCHANT PROCESSING APPLICATION AND AGREEMENT

(Page 1 of 5)

COMPLETE SECTIONS (1-9)

Merchant # _____ Loc. 1 of 1

(1) TELL US ABOUT YOUR BUSINESS

Form section (1) containing fields for Client's Business Name (Reeder Farm Supply Inc), Client's Corporate/Legal Name (Ellis A Reeder), Business Address (118 South College Steet), Billing Address, City (Ponotoc), State (MS), Zip (38863), Location Phone (662-489-2211), Contact Name (Reeder), and various other contact and processing details.

*If your business is classified as High Risk and assigned (or is later assigned based upon your business activity) any of the following Merchant Category's Codes (MCC): 4814, 4816, 5966, 5967, 7273, and 7841, the registration is required with Visa and/or MasterCard within 30 days from when your accounts becomes active.

(2) M C / V I S A / D I S C O V E R NETWORK FULL SERVICE / AMERICAN EXPRESS

Form section (2) for payment processing details, including fields for Total Monthly Cash and Credit Sales, Estimated MC/Visa Average Ticket (\$50.00), Monthly MC/Visa Vol. (\$6500.00), and various volume and sales estimates for American Express and Discover.

(3) ENTITLEMENTS

Form section (3) for entitlements, including checkboxes for MC/Visa/Discover Full Processing, Voyager Fleet, WEX Full Acquiring, Non-Lic. JCB (EDC), American Express, and Debit Package.

(4) PROVIDE MORE BUSINESS DATA

Form section (4) for business data, including State Incorp., Month/Yr. Started, Sole Ownership, Partnership, Non Profit/Tax Exempt, Public Corp., Private Corp., L.L.C., Gov't, and TIN Type (EIN 64-0432589).

NOTE: Failure to provide accurate information may result in a withholding of merchant funding per IRS regulations (See Part IV A.4 of your Program Guide for further information.)

Form section for Name (as it appears on your SS 4 form), Federal Tax ID#, and a certification statement: I certify that I am a foreign entity/nonresident alien.

Form section for Mag Swipe (90% + Keyed Manually) and POS Card Present details, including a statement: Do you use any third party to store, process or transmit cardholder data? Yes No.

Please identify any Software used for storing, transmitting, or processing Card Transactions or Authorization Requests:

(5) DESCRIBE EQUIPMENT DETAILS

Table with columns for Network (CARDnet, Nashville, BuyPass, Other), Customer-Owned/Leased, QTY, IP, Equipment Type, Retail/Restaurant/MOTO/Internet, Model Code and Name, and Specify Security Code.

NOTE: Any Special Instructions must be included on About Merchant's Business Page.

VAR/ Internet/ Software: Name: _____ (Nashville Only: Product ID # _____ Vendor ID # _____)

Form section for Auto Settle Time, Debit Cash Back, Clerk /Server Entry, Retail With Tip, QSR-CR/SMT, and QSR Print Option.

PLEASE SEND COMPLETED INFORMATION TO Petroleum Card Services
Phone: 866.427.7297 • FAX: 775.782.7572 • Email: Applications@pcs4fuel.com • www.pcs4fuel.com



MERCHANT PROCESSING APPLICATION AND AGREEMENT

PCS2105 (ia) (6) PROVIDE YOUR OWNER INFORMATION PCS2105 (ia)

Provide the following information for each individual who owns, directly or indirectly, 25% or more of the equity interest of your business

Owner/Partner/Officer Name:	D.O.B.:	Social Security #:	Home Phone:	Title:	% of Ownership
Home Address:	City:	State:	Zip:	Owner's E-Mail Address (Required for Click to Agree)	

Owner/Partner/Officer Name: Ellis Reeder D.O.B: 05/27/1941 Social Security #: 427-78-6020 Home Phone: 662-489-2211 Title: Owner % of Ownership: 0

Home Address: 2359 Hwy 9 N City: Ponotoc State: MS Zip: 38863 Owner's E-Mail Address: rfp38863@aol.com

(7) FLAT RATE / IC PLUS / TIER PRICING SCHEDULE

Start-Up Fees (One-Time Charge)	Authorization and AVS Fees	Other Fees
Non-Taxable Fees: Application Fee (Non-Refundable) (247) \$ <u>0.00</u> Account Validation Fee (182) \$ _____ <i>(One-time fee charged at time of boarding)</i> Reprogramming Fee (31A) \$ _____ Debit Set-up Fee (31B) \$ _____	MC Auth Fee (030, 031, 032, 033, 034, 03R, 03V, 03W, 03X, 03Y) \$ _____ Visa Auth Fee (040, 041, 042, 043, 044, 04R, 04V, 04W, 04X, 04Y) \$ _____ Discover/JCB Auth Fee (070, 071, 072, 073, 074, 07I, 07V, 07W, 07X, 07Y) (080, 081, 082, 083, 084, 08V, 08W, 08X, 08Y) \$ _____ Amex Auth Fee (060, 061, 062, 063, 064, 06I, 06V, 06W, 06X, 06Y) \$ <u>0.20</u> MC/Visa /Discover/Amex Voice AVS (039, 049, 069, 079, 03A, 04A, 06A) \$ _____ MC/Visa/Discover/Amex Voice Auth Fee/VRU (035, 036, 037, 045, 046, 047, 065, 066, 067, 075 076, 077) \$ <u>1.95</u> AVS Fee (405, 406, 407, 408, 435, 07A, 07B, 07C) \$ <u>0.95</u>	Early Termination Fee \$ _____ Annual Membership Fee (294) \$ <u>0.00</u> Chargeback Fee (205, 725, 20L) \$ <u>25.00</u> Retrieval Fee (262) \$ <u>10.00</u> Batch Settlement Fee (227) \$ <u>0.10</u> EBT Purchase/ Return (029) \$ _____ Visa/ MC/ Disc Access Fee (241, 197, 526) \$ _____ Amex Access Fee (26E) _____ % Visa Auth Processing Fee (Credit) (04H) \$ _____ Visa Auth Processing Fee (Debit) (04J) \$ _____ NABU Fee (60M, 0B4) \$ _____ TransArmor Txn Fee (12E) \$ _____ ACH Reject Fee (401) \$ _____ Non Return of Equipment Fee \$ _____ Other \$ _____
Billed Monthly Fees Monthly Service Fee (335) \$ _____ Minimum Processing Fee (953) \$ <u>0.00</u> Wireless Access Fee Per TID (60J) \$ _____ Monthly ClientLine® Fee (32R) \$ _____ eIDS Monthly Fee (29E) \$ _____ Regulatory Product Fee (35I) \$ <u>5.95</u> Monthly Statement Fee (323) \$ <u>6.00</u> TIN/TFN Blank or Invalid Fee (as applicable) (181) \$ _____ Merchant Supply Advantage (413) \$ _____ Network Access Fee - Debit (420) \$ <u>0.05</u> TranArmor Service Fee (30L) \$ _____ Gateway Fee (417) \$ _____ Misc. Fee: (31J) \$ _____	Fleet Card Fees Authorization Fees Voyager (0D0, 0D1, 0DV) \$ _____ WEX (0D4, 0B1, 0BV) \$ _____ Other Payment Fees: Voyager Sales Discount Fee (766) _____ % Wright Express Sales Discount Fee (840, 841, 842, 843) _____ % Retrieval Fee (29I) \$ _____ Chargeback Fee (29H) \$ _____ Datawire Micronode 1400 Monthly Fee (each) (354) \$ _____	Payeezy Gateway- Global Gateway e4 Payeezy Set-up Fee Per TID (40B) \$ _____ Payeezy Monthly Fee Per TID (40A) \$ _____ Payeezy Transaction Fee (OFC) \$ _____
Enhanced Security Package Enhanced Security Pkg Monthly* () \$ <u>0.00</u> OR Enhanced Security Pkg Annual* () \$ <u>0.00</u> *Billing to start 2 months after contract date.		Mobile Pay Wireless Comm Monthly Fee (60J) \$ _____ Wireless Transaction Fee (434) \$ _____

Interchange fees will be passed through if applicable: MC Acq, CNP AVS Fee Acquirer AVS Billing, USD and non USD Cross border fee, Global Travel B2B, NCA IC fee, Proc Integrity Fee; Pre-Auth, Undefined, Image, Final-Auth, Auth- Min Fee, lic and Kilobyte Fee, Acct Stat Inq, Svc Interreg Fee, Dgtl Enable Fee, Loc Fee; Visa Int'l Svc, Visa Int'l Acq, Zero Floor-Limit, Zero Amt, Kilobyte Fee, Misuse of Auth Partial auth NP Trans, US Debit Trans Integrity fee, Acct Stat Inq, Base II Credit voucher fee credit, Debit, Svc Interreg Fee, Debit, Svc Interreg, NPF/FANF Visa CP, CNP (see IC qual matrix ("IQM") for billing tables), Dgtl Wallet, B2B Virtual pmts product; Discover Int'l Proc Fee, Int'l Svc Fee, Data Usq Fee.

Pass Through Interchange — Includes Dues and Assessments. You will be charged the applicable interchange rate from MasterCard, Visa, or Discover plus a MasterCard Assessment Fee (273) of .13% a Visa Assessment Fee (274) of .13%, Visa Assessment Fee CR (27L) of .13% or a Discover Assessment Fee (234) of .13%, plus any other fees indicated on this Service Fee Schedule. (MasterCard Assessment Fee (237) when transaction is equal to \$1,000 or more will be assessed an additional .01% per transaction). American Express Network Fee (286) of .15% American Express has Program Pricing and not Interchange and are subject to change.

Sales Credit & Non-PIN Debit Transaction Fee \$ <u>0.00</u>	Discount (Based on Gross Sales Vol.)	Discount (Based on Gross Sales Vol.)	Discount (Based on Gross Sales Vol.)	Discount (Based on Gross Sales Vol.)
(001, 002, 005, 006, 015, 016, 130, 131, 134, 135, 787, 788)	MC Qual Credit (800) <u>0.200</u> %	Visa Qual Credit (804) <u>0.200</u> %	Discover Qual Credit (170) <u>0.200</u> %	American Express Qual Credit (164) <u>0.200</u> %
American Express Sales Credit Transaction Fee \$ <u>0.00</u> (013, 014)	MC Qual Non Pin Debit (850) <u>0.200</u> %	Visa Qual Non-Pin Debit (854) <u>0.200</u> %	Discover Qual Non-Pin Debit (964) <u>0.200</u> %	American Express Program Cost (3AL) <u>0.150</u> %

Bundled PIN Debit (191, Key 0-593) \$ _____ OR Unbundled PIN Debit- Txn Fee (018) \$ 0.10 Unbundled PIN Debit Discount Fee (Key 190, 590, 593) 0.000 % (plus the applicable network fees) Debit PIN Debit Decline Transaction Fee (42R) \$ _____



MERCHANT PROCESSING APPLICATION AND AGREEMENT

DBA Name Reeder Farm Supply Inc

PCS2105 (ia)		(7) FLAT RATE / IC PLUS / TIER PRICING SCHEDULE (cont'd)				PCS2105 (ia)
	Discount Fee	Transaction Fee			Discount Fee	Transaction Fee
MC Qualified Credit	(800) _____ %	(001, 002) \$ _____		Visa Non-Qualified Non-Pin Debit	(864) _____ %	(154, 155) \$ _____
MC Mid- Qualified Credit	(810) _____ %	(611, 612) \$ _____		Discover Qualified Credit	(170) _____ %	(015, 016) \$ _____
MC Non-Qualified Credit	(820) _____ %	(621, 622) \$ _____		Discover Mid-Qualified Credit	(990) _____ %	(717, 718) \$ _____
MC Qualified Non-Pin Debit	(850) _____ %	(130, 131) \$ _____		Discover Non-Qualified Credit	(994) _____ %	(721, 722) \$ _____
MC Mid- Qualified Non Pin Debit	(870) _____ %	(140, 141) \$ _____		Discover Qualified Non-Pin Debit	(964) _____ %	(787, 788) \$ _____
MC Non-Qualified Non-Pin Debit	(880) _____ %	(150, 151) \$ _____		Discover Mid-Qualified Non-Pin Debit	(968) _____ %	(791, 792) \$ _____
Visa Qualified Credit	(804) _____ %	(005, 006) \$ _____		Discover Non-Qualified Non-Pin Debit	(978) _____ %	(795, 796) \$ _____
Visa Mid- Qualified Credit	(814) _____ %	(615, 616) \$ _____		American Express Qualified Credit	(164) _____ %	(013, 014) \$ _____
Visa Non-Qualified Credit	(824) _____ %	(625, 626) \$ _____		American Express Mid-Qualified Credit	(81C) _____ %	(62T, 62U) \$ _____
Visa Qualified Non- Pin Debit	(854) _____ %	(134, 135) \$ _____		American Express Non-Qualified Credit	(82A) _____ %	(65S, 65T) \$ _____
Visa Mid Qualified Non-Pin Debit	(874) _____ %	(144, 145) \$ _____		American Express Program Cost	(3AL) 0.150 %	

Flat Rate						
	Discount	Transaction Fee			Discount	Transaction Fee
MC Qual Credit	(800) _____ %	(001, 002) \$ _____		Discover Qual Credit	(170) _____ %	(015, 016) \$ _____
MC Qual Non-Pin Debit	(850) _____ %	(130, 131) \$ _____		Discover Qual Non-Pin Debit	(964) _____ %	(787, 788) \$ _____
Visa Qual Credit	(804) _____ %	(005, 006) \$ _____		American Express Qual Credit	(164) _____ %	(013, 014) \$ _____
Visa Qual Non-Pin Debit	(854) _____ %	(134, 135) \$ _____		American Express Program Cost	(3AL) 0.150 %	

Dues & Assessments (273,274,234, 237,286,27L) Billback **Non-Qualified Surcharge Fee (excluding interchange pass-through fees, see Section 19.1) Applies to Non-qualified MC, Visa & Discover Credit and/or Non-PIN Debit Transactions.** (30D) _____ %

Discount Fees (Based On Gross Sales Volume)

Accept all MasterCard, Visa and Discover Transactions (presumed, unless any selections below are checked)

MasterCard Acceptance
 Accept MC Credit transactions only
 Accept MC Non-PIN Debit trans only

Visa Acceptance
 Accept Visa Credit transactions only
 Accept Visa Non-PIN Debit trans only

Discover Acceptance
 Accept Discover Credit transactions only
 Accept Discover Non-PIN Debit trans only
 Discover Network- PayPal
 Discover network- PayPal Credit transactions Only

American Express OptBlue Acceptance
 Accept American Express Credit transactions only

See Section 1.9 of the Program Guide for details regarding limited acceptance. You are responsible for distinguishing Credit from Non-PIN Debit Cards. Even if you have agreed to limit your acceptance of certain cards as outlined above, you must continue to accept all foreign issued cards, whether Credit or Non-PIN Debit. If you agree to limit your acceptance to a particular type of card and, whether intentionally or in error, accept another type of transaction, the resulting transaction will down grade to the highest cost interchange plus the applicable Non-Qualified Surcharge (See Section 18.1 of the Program Guide).

BANKING INFORMATION

First/Last Contact Name at Bank: _____ Phone Number: _____

Routing Number: **084202073** DDA: **0120650**

(8) AGREEMENT APPROVAL

The statements made in this Merchant Processing Application and Agreement are true. Client acknowledges having received and reviewed a copy of the Program Guide (which includes terms and conditions for each of the services, Operating Procedures, Third Party Agreements and a Confirmation Page), and merchant Processing Application (consisting of Sections 1-10) as modified from time to time in accordance with the provisions of this Agreement, and agrees to be bound by all provisions as printed therein. The Program Guide and IQM are also available for viewing and/or downloading from the internet at: <http://www.pcs4fuel.com>. Client acknowledges and agrees that we, our affiliates and our third party subcontractors and/or agents may use automatic telephone dialing systems to contact at the telephone number (s) Client has provided in this Merchant Processing Application and Agreement and/or may leave a detailed voice message in the event the Client is unable to be reached, even if the number provided is a cellular or wireless number or if client has previously registered on a Do Not Call list or requested not to be contacted by Client for solicitation purposes. Client hereby consents to receiving commercial electronic mail messages from us, our Affiliates and our third party subcontractors and/or agents from time to time. Client further agrees that Client will not accept more than 20% of its card transactions via mail, telephone or internet order. However, if your Application is approved based upon contrary information stated in the Provide More Business Data section above, you are authorized to accept transactions in accordance with the percentages indicated in that Section. By signing below, each of the undersigned authorizes us and our Affiliates and our third party subcontractors and/or agents to verify the information contained in the this application and to request and obtain from any consumer reporting agency and other sources, including bank reference, personal and business consumer reports and other information and to disclose such information amongst each other for any purposes permitted by law. If the Application is approved, each of the undersigned also authorizes us and our Affiliates and our third party subcontractors and/or agents to obtain subsequent consumer reports in connection with the maintenance, updating, renewal or extension of the Agreement or for any other purpose permitted. Each of the undersigned furthermore agrees that all references, including banks and consumer reporting agencies, may release any and all personal and business credit financial information to us and our Affiliates and our third party subcontractors and/or agents. Each of the undersigned authorizes us and our Affiliates and our third party subcontractors and/or agents to provide amongst each other the information contained in this Merchant Processing Application and Agreement and any information received subsequent thereto from all reference, including banks and consumer reporting agencies for any purpose permitted by law. It is our policy to obtain certain information in order to verify your identity while processing your account application. As part of our approval, processing services, continuing fraud prevention and account review processes, the undersigned consents to the use of information gathered online or that you submit to us, and/ or automated electronic computer security screening, by us on our third party vendors. I further acknowledge and agree that I will not use my merchant account and/or the Services for illegal transactions, for example, those prohibited by the Unlawful Internet Gambling Enforcement Act, 31 U.S.C. Section 5361 et seq, as may be amended from time to time, or processing and acceptance of transaction in certain jurisdictions pursuant to 31 CFR Part 500 et seq, and other laws enforced by the Office of Foreign Assets Control (OFAC).

Client certifies, under penalties of perjury, that the federal taxpayer identification number and corresponding filing name provide herein are correct. THIS MERCHANT PROCESSING APPLICATION AND AGREEMENT HAS BEEN EXECUTED ON BEHALF OF AND BY THE AUTHORIZED MANAGEMENT OF CLIENT AS OF THE EFFECTIVE DATE. Client's Business Principal: (Please sign below)

Ellis Reeder (electronic signature obtained on 5/8/2019 at 12:28:25 PM)

X Signature _____

Print Name Ellis Reeder Date: 5/8/2019

Title: Pres. V.P. Member L.L.C. Owner Partner Other: Owner

Signature _____

Title: Pres. V.P. Member L.L.C. Owner Partner Other: _____

X Signature _____
 (Processor): Petroleum Card Services

X Signature _____
 (Bank): Wells Fargo Bank, N.A.

(9) PERSONAL GUARANTY

In exchange for Petroleum Card Services and/or First Data Merchant Services LLC and Wells Fargo Bank, N.A.'s (a member of Visa USA, Inc. and MasterCard International, Inc.) acceptance of the Agreement, the undersigned unconditionally guarantees performance of the Client's obligations under the Agreement, and payment of all sums due there under, and in the event of default, hereby waives notice of default and agrees to indemnify the other parties for any and all amounts due from Client under the Agreement. I understand that this is a Guaranty of payment and not of collection and that Wells Fargo Bank N.A., Petroleum Card Services and First Data Merchant Services LLC are relying upon this Guaranty in entering into the Agreement.

Signature (Please sign below):
 x Signature_Guarantor_01 _____, an individual

Signature (Please sign below):
 x Signature_Guarantor_02 _____, an individual



MERCHANT PROCESSING APPLICATION AND AGREEMENT

(Page 5 of 5)

DBA Name Reeder Farm Supply Inc

Merchant ID: _____

PCS2105 (ia)

PROCESING INFORMATION (cont'd)

PCS2105 (ia)

7. Additional Terminal Features: (Check all that apply to ensure timely terminal programming)

<input type="checkbox"/> Auto Settle Time _____ hh ET (military)	<input type="checkbox"/> QSR-CR/SMT (Convenience/Small Ticket)	<input type="checkbox"/> Partial Approval	Terminal Features: (Cont'd)		
<input type="checkbox"/> Bar Tab	<input type="checkbox"/> QSR Print Option _____	<input type="checkbox"/> Purchase w/Balance Return	Key Disable	or	Password Protect
<input type="checkbox"/> Clerk /Server Entry	<input type="checkbox"/> Invoice Number	<input type="checkbox"/> Standalone Balance Inquiry	Credits	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Debit Cash Back	<input type="checkbox"/> Multi-Trans (PC/Register/Software only)	<input type="checkbox"/> Amex Prepaid Program Preference (Choose One):	Voids	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Delayed Ship Date: _____	<input type="checkbox"/> No Server/ Ticket ID	<input type="checkbox"/> Partial Auth	Forces	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Dial Prefix: <input type="checkbox"/> Dial 9 <input type="checkbox"/> Other: _____	<input type="checkbox"/> Remove Room # Prompt	<input type="checkbox"/> Balance Back	Reviews	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Dial Suffix: _____	<input type="checkbox"/> Remove Ticket # Prompt	<input type="checkbox"/> Other _____	Bal /Settle	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> E-Commerce	<input type="checkbox"/> Retail Gas	PINPad:	Auth Only	<input type="checkbox"/>	<input type="checkbox"/>
If IP _____ (List Current Provider)	<input type="checkbox"/> Retail With Tip	<input type="checkbox"/> TDES Encryption	Reports	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> E-Mail Address: _____	<input type="checkbox"/> Ship Method (Overnight)	<input type="checkbox"/> DUKPT	Tip Adjustment	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/> Tip % Option	<input type="checkbox"/> Access Code # _____		<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/> Verify Amount Prompt			<input type="checkbox"/>	<input type="checkbox"/>

Comments: _____

(NOTE: Completing the Comments field will result in a 48 hour terminal programming delay)

Mail / Telephone Order / Business to Business / Internet Information

(All Questions must be Answered)

1. What % of total sales represent business to business (vs business to consumer):
 Business to Business _____% + Business to Consumer _____% = 100% (total sales)

2. What % of bankcard sales represent business to business (vs business to consumer):
 Business to Business _____% + Business to Consumer _____% = 100% (bankcard sales)

3. What is the time frame from transaction to delivery? (% of orders delivered in):
 0-7 days _____% + 8-14 days _____% + 15-30 days _____% + over 30 days _____% = 100%

4. MC/ Visa /Discover sales are deposited (check one): Date of order Date of delivery Other (specify): _____

5. Who performs product / service fulfillment? Direct Vendor Other If vendor, add Name: _____ Phone: _____

Address: _____ City: _____ State: _____ Zip: _____

Please describe how the transaction works, from order taking to merchant fulfillment (attach additional sheet if necessary):

6. Does any of your cardholder billing involve automatic renewals or recurring transactions (i.e., cardholder authorizes initial sale only)? Yes No

