

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

Business Information				
Coleman Taylor Germantown Inc			Coleman Taylor Transmission - Cord	ova
Merchant Legal Business Name			DBA Name	
7981 Fischer Steel Rd			7981 Fischer Steel Rd	
Mailing Address			DBA Address (Physical, No PO Boxes)	
Cordova	Tennessee 38018		Cordova	Tennessee 38018
City	State Zip		City	State Zip
9017542832			9017542832	
Legal Phone #	Legal Fax #		DBA Phone #	DBA Fax #
621272742	32 _{JYrs.} 32 _{JMos.} New bu	ısiness New owner Seasonal?	? Yes No List months	
Federal Tax ID # (Must be 9 digits)	Length Owned	Business License	Date Opened: 01 may 199	1
	co	lemantaylorfs@gmail.com	·	
Merchant State registration	E-mail Address:	Web sit	e Address:	
Any prior No	Yes If yes: Personal Busin	ess If yes, how long		
Type of Sole Prop	orietorship LLC Partnership	Ltd Partnership Corp, check on	e: Public Private Non	Other
Business Type				
■ Retail ■ Restaurant ■ Lodging Description of Business	g Service Internet% Ma	ail%Tel	% Bus-to-Bus%	
Description of Business				
Detailed Description of Business (i	including products/services; card ch	arging policies; delivery methods; v	whether own/finance inventoryprovid	de separate pages if needed):
Transmission Repairs		Chric Race		de separate pages if needed):
Transmission Repairs	including products/services; card characters	Chric Race	whether own/finance inventoryprovid	
Transmission Repairs		Chric Race		
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Transmission Repairs Mailing Address (select Le		Chric Race		
Transmission Repairs Mailing Address (select Lease Le	egal DBA Location Contact:	Chris Bass		
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Transmission Repairs Mailing Address (select Lease Le	egal DBA Location Contact:	Chris Bass Other:		9017542832
Transmission Repairs Mailing Address (select Lease Le	egal DBA Location Contact:	Chris Bass Other:	Phone #	9017542832
Transmission Repairs Mailing Address (select Lease Le	egal DBA Location Contact: s or less Merchandise e this Application and the Merchant A	Chris Bass Other:	Phone #	9017542832
Transmission Repairs Mailing Address (select Lease Le	egal DBA Location Contact: s or less Merchandise e this Application and the Merchant A	Chris Bass Other:	Phone #	9017542832
Transmission Repairs Mailing Address (select Lease Le	egal DBA Location Contact: s or less Merchandise e this Application and the Merchant A	Chris Bass Other:	Phone #	9017542832
Transmission Repairs Mailing Address (select Lease Le	egal DBA Location Contact: s or less Merchandise e this Application and the Merchant A	Chris Bass Other:	Phone # rican Express, or will convey American	9017542832

Phone #' (No 800 #s) None None

None

NC 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 058207811 Govt Issued Business License Drivers License: Name: Nicholas Coleman Tax Return State ID Date of Birth: 11 jan 1965 Corporate Resolution ID/Tax ID Number: 621272742 Passport: DL/ID#: 058207811 Entity Agencies Military ID Date of Issuance: Mexican Consulate **Business financial Statement Expiration Date:** State of Issuance: Partnership Agreement Expiration: Apr 16, 2028 Type Fin'l S't Resident Alien ID: 310 Laurel Falls Cv Address Section III On site visit done by Sales Rep Business Consistent with Application (including any e-Commerce addendums(s)) DBA Address Address of location inspected: Legal Address ■ URL listed in eCommerce addendum Other Address: Does name posted at business match name on application Ves No Does inventory volume appear to be sufficient? Yes No Does location have appropriate business signage Yes No Are store hours posted? ■ Yes □ No Number of employees:/td> 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?
Yes 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 Date of Birth Ownership % of Time Social Security # (Processor's privacy Residential Address **Residential Phone** % / Years Name Spent In policy for collection and use of social (City, State, Zip) **Business** security numbers can be found at www.securebancard.com) 310 Laurel Falls Cv, Eads, TN, 100/32 year: *****1845 9012372520 Nicholas Coleman Owner 8028 Bank Information Name of Financial Institution Account number Routing # Phone # Contact Date Opened ****3922 irst Horizon 084000026 *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 ☐ Checking account ☐ Savings account ☐ Bank GL account Please select one for ACH account type listed above:

Product Sold

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

Trade / Business References

Account #

None

Trade Name

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 Card Visa Credit Cards and I MasterCard Debit card: Visa Debit cards only PIN Based Debit/EBT (s only	
Projected total annual sales \$ Projected Visa/MC/DISC/Amex Sale: Monthly \$110000_00Annual \$ Projected Visa/MC/DISC/Amex High \$10000.00	Electronic key-entered (with imp Electronic card not present (w/or OR Touch-tone card not present (win Ticket Touch-tone card not present (no Mail/Telephone Order (card not eCommerce (card not present)	rints)	Do you use a 3rd party fulfillment? No Yes If "yes" Contact name and phone number	
			De constituir de la facilitation	
If applicable, provide: video (TV), audition of the provide of the	ges Telemarketing Catalog Internet Wo	ord of mouth Publications Mass/D (Please provid to months of processing statements.) months \$ rovide existing merchant ID#:	e the most recent 3 months of processing	
Manushand Orang Dalaman Laurin	7(2)0	Lieuxiana et aurrent la cationa (a) 2:		
Merchant Owns Leases Locatio		How long at current locations(s)?:		
Name/address of mortgage holder/land				_
Other significant Merchant Contacts wi	in tnira parties:			
account. Existing AXP SE #: If you currently accept AXP payment	s, and your AXP volume is less than \$1MM annuals s in excess of \$1MM annually, please provide you			
	payments, and your annual volume is less than \$:	1MM, if you request AXP, we will assig	n you an AXP # for this account, so you can start	
If you do not currently have an AXP	#, and your annual volume is more than \$1MM, we	e will contact AXP on your behalf.		
	ore than \$1MM annually, you may be moved director sor services from AXP via offline or on-line means		-	

** 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 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.

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

					FEE SCHED	ULE							
** Equipment Options													
,,				Purchase	Purchase			Pur	chase	Mer	chant		
Model		Ç	ty	New	Refurbishe	d	Rent	Oth	er Source	Owr	ned		Price
Terminal												\$	
Terminal Printer												\$	
PIN Pad	-											\$	
Imprinter				Purchase	Only							Ψ	
Other												\$	
												\$	
Shipping, handling and tax will be	oilled in ad	ddition to t											
Equipment Billing to:					ent Other Agent Other:								
Ship Equipment to: Send Welcome Kit to:					Agent N/A								
Merchant training provided by:					gent Other:								
Werenant training provided by.			- 1 10	000001 == 71	gent <u>other.</u>								
SERVICE ACCEPTANCE AND F	EE SCHE	DULE											
Discount Rates Interchange Pa	ss Through	Discount I	Rate 0	.30 % P	er Item \$ <u>0.05</u>	Association	Dues & Ass	sessment	s Pass Through				
Rate 1	%	Per Item \$	Dot	e 2		%	Dor Itom ©	Rate 3				%	Per Item \$
	9/0	Per item \$	_		.04	90	Per Item \$					/0	Per item \$
Visa Qual Credit			_	a Mid-Qual Cre					n-Qual Credit				
Master Card Qual Credit	0.30	0.05	_	ster Mid-Card Ç					Non-Card Qual Credi				
Discover Network - PayPal Qual Credit			Dis	cover Netword	- PayPal Mid-Qual Credit			Discove	er Network - PayPal N	on-Qual Cred	lit		
American Express Qual Credit			Am	erican Express	Mid-Qual Credit			America	an Express Non-Qual	Credit			
Visa Qual Debit			Vis	a Mid-Qual Deb	it			Visa No	n-Qual Debit				
Master Card Qual Debit			Ма	ster Card Mid-Ç	ual Debit			Master	Card Non-Qual Debit				
Discover Network - PayPal Qual Debit			Dis	cover Network	PayPal Mid-Qual Debit			Discove	er Network - PayPal N	on-Qual Debi	t		
Pin Debit			EB.					Star				\$1 per mont	h
							I				ı		
Rewards Pricing													
Visa Rewards (Discount Rate \$	Per It	em			MC W	orld Card (E	Discount R	ate \$	Per Item				
	_				5.		(D:		5 "				
Amex Rewards (Discount Rate \$_	Per	Item			DISCO	ver Rewards	s (Discount	t Rate \$_	Per Item				
Non-Bankcard Types Accepted													
rten Baimeara Types riscopiea													
JCB Card %	Diners	s Carte B	anch	e%	Amer	ican Expres	ss Discou	nt rate%	0	R			
	_				_								
Monthly Flat Fee: \$		Monthly (Gross	Pay 🔲	Daily Gross Pay	Retail \$	Trans F	ee +	_% OR 🗔				
N	one					Non	е						
Est. Annual Amex Volume: \$_					Est. Average Amex T	icket: \$							
AMEX Pay Frequency 3 o	lav	15 day	,	30 day	Amex Fees disclose	d in this se	ction are l	billed by	American Exp	ress			
	,			,									
Miscellaneous Fees:													
44.95	_ ^li		F	None	CH Reject/Change Fe	25.00	Online M		None				
Monthly Statement Fee \$	Applica	ition/Setu	р -ее	. э А	CH Reject/Change Fe	ee \$	Online iv	ierchani	t Portal \$	monthly			
						A Name			- A Name				
Chargeback/Retrieval Fee \$_25.	00/15. each	Month	y Mini	mum: \$ Nor	Voice Auth/AR	U Fee \$_None	ACH	Batch F	ee \$ None	each	ı		
			No	one _	None		N	lone	ī.	lone			
ACH Debit \$1.00 Upon Accoun	it Approv	al AVS Fe	e \$	each	CVV2 Fee \$ each	Tokenizati	on Fee \$	each	n Annual Fee \$	TOTIC			
** Administrative Maintenance	Fee \$ Nor	mon	thlv **	PCI Non C	ompliance Fee \$\frac{None}{2}	monthly	/ ** Gatew	av Fee 9	None month	lv			
	+		,					.,		•			
None None					None	Non	ne						
** Other \$ per	_ Descrip	tion			** Other \$	per	Desc	cription					
Early Termination Fee: \$	** PC	I monthly	/ Fee	None \$									

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.

Authorization Fees: \$ ____ American Express \$ ___ MasterCard \$ ___ Visa \$ ___ Discover \$

Mor	chant initials	N C
IVIET	Chant miliais	

eCommerce Applicatio	n Addendum								
Number of e-Commerc	ce websites:	(If more than 1, complete, init		initial and attach an additional copy of this page for each additional website)					
Website URL:		Website server IP Address: None		None		Website DBA:			
Customer Service: em	ail address:	colemantayl	antaylorfs@gmail.com Telepho		one:	9017542832	List all links to other websites:		
Web Hosting Service	Name:			Addres	s:		Contact Telephone:		
Fullfillment House Nar	me:		Addr		s:		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	ping product	or performing se	service? If		now many days			
What is your return/re			Website Security Method:						
Digital Certificate Issu	er:				Digital	Cert No(s)/Exp Date(s)		venership ed ☐ Individual

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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	
V 4)	Sep. 07, 2022	X 1)	Sep. 07, 2022
X 1) Principal/Owner for Merchant	Date	Guarantor Signature (No Titles)	Date
Nicholas Coleman	Owner	Nicholas Coleman	
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
Drint Nama	Titlo	Drint Nama	Title

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 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 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).

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will allow us to identity you	ount. What th u. We may als	is means for you: When you ask to see your driver's lic s privacy policy can be found	u open an accense or othe	count we will ask for your le or identifying documents. I	name, address, n some instanc	date of birth, and	other information that
Section 1: Merchant Applic Sep. 07, 2022	cation Informa	tion (Must match information	in Merchant A	Application): Date Application	Signed (by Auth	norized Signer nam	ed below):
Merchant Legal Name: N	icholas Colema	n Merchant Federal Tax ID	O (as it appea	rs on income tax return): <u>N</u>	one Me	rchant State of forr	nation/Incorporation:
TN Merchant Address: 3	10 Laurel Falls	Cv, Eads, TN, 38028			Merchar	nt Entity Type	
Corporation	_						
arrangement, understanding individuals does not exceed individuals for which informa managing the legal entity list Chief Operating Officer, Man column as the Control Prong	, relationship o 50% of the equ tion is provided ed in Section 1 aging Member I, the Control P	nagement Information. Provir of otherwise, owns 25% or mor ity interests of the Merchant, I below exceeds 50%. (Use ex , a "Control Prong". Examples , General Partner, President, rong section below must be co	re of the equit provide the in xtra copies if i s of a Control Vice Presider ompleted.	y interests of the Merchant Is formation below on additiona needed.) Information must be Prong include, but are not lir at or Treasurer. If no other Be	egal entity identif al beneficial own e provided for on	ied above. If the tot ers so that the total e individual with sid	al ownership of those ownership interests of unificant responsibility for
Beneficial Owner Legal Na Nicholas Coleman	ame			Title Owner			% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) A 310 Laurel Falls Cv	ddress (No P.0	D. Box)		City, State, Zip Eads, TN, 38028			Date of birth 11 jan 1965
Individual has a Social Secu Number issued by US Gove	•	Individual Taxpayer Identifica	ation	(SSN)/Individual Taxpayer Id *******1845	lentification No. ((ITIN):	Control Prong?
Id Type:* ■ Driver's Licens Passport ■ Resident Alien		te photo ID showing residence		State/Country of Issuance TN	Date Issued 16 apr 2020	Expiration Date 16 apr 2028	Number on ID: 058207811
Beneficial Owner Legal Na	ıme		•	Title	I		% of Legal Entity OwnerShip: None %
Individual has a Social Secu Number issued by US Gove		Individual Taxpayer Identifica es 📕 No	ation	(SSN)/Individual Taxpayer Id	lentification No. (ITIN):	Control Prong?
Id Type:* Driver's Licens Passport Resident Alien		te photo ID showing residence	е	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Beneficial Owner Legal Na	ame			Title	ı	1	% of Legal Entity OwnerShip: None %
Individual's Home (Street) A	ddress (No P.0	D. Box)	I	City, State, Zip			Date of birth None
Individual has a Social Secu Number issued by US Gove		Individual Taxpayer Identifica es ■ No	ation	(SSN)/Individual Taxpayer Id	lentification No. ((ITIN):	Control Prong?
Id Type:* Driver's Licens Passport Resident Alien		te photo ID showing residence	e 🔲	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Beneficial Owner Legal Na	ame			Title	ı	1	% of Legal Entity OwnerShip: None %
Individual's Home (Street) A	ddress (No P.0	D. Box)		City, State, Zip Eads, ,			Date of birth None
Individual has a Social Secu Number issued by US Gove		Individual Taxpayer Identifica es ■ No	ation	(SSN)/Individual Taxpayer Ic	lentification No. ((ITIN):	Control Prong?
Id Type:* Driver's Licens Passport Resident Alien		te photo ID showing residence	е	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Control Prong (and/or a Nicholas Coleman	additional Ber	eficial Owner) Legal Name		Title Owner		1	% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) A 310 Laurel Falls Cv	ddress (No P.o	D. Box)		City, State, Zip Eads, TN, 38028			Date of birth 11 jan 1965
Individual has a Social Secu Number issued by US Gove	•	Individual Taxpayer Identifica es 🔲 No	ation	(SSN)/Individual Taxpayer Id *******1845	lentification No. ((ITIN):	Control Prong?
Id Type:* ■ Driver's Licens Passport ■ Resident Alien		te photo ID showing residence	e 🔲	State/Country of Issuance TN	Date Issued 16 apr 2020	Expiration Date 16 apr 2028	Number on ID: 058207811
	ify type of "Oth	License unless there is none er ID", which may be any othe					
that he/she is authorized to c and that, to the best of his/he indirectly owns 25% or more	Signer, listed appen accounts or knowledge, a of the Mercha certify that the	above as a Beneficial Owner of for the Merchant at financial in all information provided above at legal entity's equity interests information listed above regaindicated document.	nstitutions, tha about each in s whose infor	at all information provided ab ndividual listed above is com mation is not provided above	ove about the More of the More of the plete and correct of the Authorized the More of the	erchant legal entity t and there is no ind I Signer and the Pro	is complete and correct dividual who directly or ocessor's
	Sep. 07,	Nicholas Coleman					
	2022	Authorized Signer	Date Signe	Authorized Signer Printed	d Name Process		Date Signed

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	
Merchant's Signature	Sep. 07, 2022 Date
Nicholas Coleman Merchant's Printed Name	Owner Title