

Secure Bancard, LLC 1500 Abbey Court | Alpharetta, GA 30004 1-855-271-1500

APPLICATION FOR MERCHANT AGREEMENT

SYNOVUS BANK (Merchant Bank) 1125 First Avenue, Columbus, GA 31901 706-649-4900

Processor's Sales Rep Name: iBuxx Impact

Business Information					
Nikki Coon			Niks Fix It Shop		
Merchant Legal Business Name			DBA Name		
5670 Hwy 70 West			5670 Hwy 70 Wes	st	
Mailing Address			DBA Address (Phys	sical, No PO Boxes)	
Waverly	Tennessee 37185		Waverly	Tennessee	37185
City	State Zip		City	State Zi	p
9312963339			9312963339		
Legal Phone #	Legal Fax #		DBA Phone #	DBA Fax #	
651219853		New business New own	ner Seasonal? Yes No Li	st months	
Federal Tax ID # (Must be 9 digits)	Length Owned	Business Licens	se Date Op	ened: 01 jan 2003	
Merchant State registration	E-mail A	NIKSFIXITSHOP@GM	AIL.COM Web site Address:		
Any prior No	Yes If yes: Person	al Business If yes, how le	ong		
Type of Sole Prop	rietorship 🔲 LLC 🔲 Part	tnership 🗌 Ltd Partnership 🔲	Corp, check one: Public Private	vate Non Other	
	g Service Internet	% Mail%	Tel % Bus-to-B	us%	
				_	es if needed):
Description of Business				us% ce inventoryprovide separate pag	es if needed):
Description of Business Detailed Description of Business (i Small engine and auto repairs	ncluding products/service	es; card charging policies; del	ivery methods; whether own/financ	_	es if needed):
Description of Business Detailed Description of Business (i Small engine and auto repairs		es; card charging policies; del		ce inventoryprovide separate pag	es if needed):
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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 108325771 Govt Issued Business License Drivers License: Name: Nikki Coon Tax Return State ID: Date of Birth: 21 aug 1977 Corporate Resolution ID/Tax ID Number: 651219853 Passport: DL/ID#: 108325771 **Entity Agencies** Military ID Date of Issuance: Mexican Consulate **Business financial Statement** Expiration Date: State of Issuance: Partnership Agreement Expiration Aug 18, 2025 737 Williams Hollow Rd Type Fin'l S't Resident Alien ID: Address: Section III Business Consistent with Application (including any e-Commerce addendums(s)) On site visit done by Sales Rep Address of location inspected: DBA Address Legal Address URL listed in eCommerce addendum Other Address: Does inventory volume appear to be sufficient? Yes No Does name posted at business match name on application Yes No Are store hours posted? <a> Yes <a> No Number of employees:/td> Does location have appropriate business signage Yes No Did you view merchant's inventory? Yes No Get Samples? Yes No Did you get Interior/exterior photos? Yes No Was inventory consistent with merchant's type of business? Tyes Comments: * Signature of Sales Representative: Date: * By signing above you hereby acknowledge that the information listed herein is true and accurate and was personally observed on the indicated document, and at the indicated address and (in the case of information listed below in the e-Commerce addendum(s)) indicated URL(s) as applicable. Principal Information Principal's Title Date of Birth Ownership % of Time Social Security # (Processor's privacy Residential Address Residential % / Years Spent In (City, State, Zip) Phone # Name policy for collection and use of social Business security numbers can be found at www.securebancard.com) 737 Williams Hollow Rd, McEwen, TN, 100/20 year: *****6657 Nikki Coon Owner 9316224636 37101 **Bank Information** Name of Financial Institution Account number Phone # Contact Routing # Date Opened *****9694 First Federal Bank 264171270 *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 Please select one for ACH account type listed above: ☐ Checking account ☐ Savings account ☐ Bank GL account Trade / Business References **Trade Name** Account # **Product Sold** Phone #' (No 800 #s) None None None None None None None None Other businesses in which merchant or a principal are now or previously have been involved as owner/operator/director:

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PATRIOT ACT / Site Survey

	3 of 6		Merchant initials N C	
Processing Information				
Card Types Accepted:	All Visa/MasterCard/Discover Cards All Discover Cards JCB** American Express ** Diners/Carte Blanche**	MasterCard Credit Cards Visa Credit Cards and Bus MasterCard Debit cards o Visa Debit cards only PIN Based Debit/EBT Car	siness Cards only nly	
Projected total annual sales \$ Projected Visa/MC/DISC/Amex Sales Monthly \$15500.00 Annual \$ Projected Visa/MC/DISC/Amex High 1 \$3500.00	Electronic key-entered (with imprin Electronic card not present (w/out OR Touch-tone card not present (with Touch-tone card not present (no in Mail/Telephone Order (card not present)	imprints)	Projected avarage Visa/MC/DISC/Amex ticket size 200.00 Do you use a 3rd party fulfillment? No Yes If "yes" Contact name and phone number: Name: Phone:	
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 I statements. If you are a MO/TO or e-C Actual chargeback volume for most re # of locations? If you	es Telemarketing Catalog Internet Word Defore? Yes No If Yes: Processor Name Commerce merchant, please provide most recent 6	d of mouth Publications Mass/Dire (Please provide the months of processing statements.) ponths \$ vide existing merchant ID#:	he most recent 3 months of processing	
Merchant Owns Leases Location	(s)?	How long at current locations(s)?:		
Name/address of mortgage holder/landle	ord:			
Other significant Merchant Contacts with	n third parties:			
Existing Accounts: If you currently accept AXP payments account. Existing AXP SE #:	, and your AXP volume is less than \$1MM annually in excess of \$1MM annually, please provide your e			

** 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

++ Faulinment Online				F	EE S	CHEDUL	E					
** Equipment Options				Durchoo	Duro	haaa			Durchood	Marahant		
Model			Qty	Purchase New	Purc	nase rbished		Rent	Purchase Other Source	Merchant Owned		Price
Terminal											\$	
Terminal											\$	
Printer PIN Pad											\$ \$	
Imprinter				Purchase Only							Ф	
Other											\$	
											\$	
Shipping, handling and tax will be	hillad in ac	dition to	the ea	uinment price listed s	hove							
Equipment Billing to:	omeu m ac	idition to		chant Agent Of								
Ship Equipment to:				A Legal Agent		er:	1					
Send Welcome Kit to:				A Legal Agent								
Merchant training provided by:			Pro	cessor Agent C	ther:							
SERVICE ACCEPTANCE AND F	EE SCHE	DULE										
			nt Rate	% Per Item \$		■ A	ssociation	Dues & Asse	ssments Pass Through			
Rate 1	%	Per Item	ı\$ Ra	te 2			%	Per Item \$	Rate 3		%	Per Item \$
Visa Qual Credit	3.79			a Mid-Qual Credit					Visa Non-Qual Credit			
Master Card Qual Credit	3.79		Ма	ster Mid-Card Qual Credit					Master Non-Card Qual Cred	dit		
Discover Network - PayPal Qual Credit	3.79			cover Netword - PayPal Mid	d-Qual Ci	redit			Discover Network - PayPal I			
American Express Qual Credit	3.79			erican Express Mid-Qual C					American Express Non-Qua			
Visa Qual Debit	3.79			a Mid-Qual Debit					Visa Non-Qual Debit			
Master Card Qual Debit	3.79			ster Card Mid-Qual Debit					Master Card Non-Qual Debi	it		
Discover Network - PayPal Qual Debit	3.79		_	cover Network - PayPal Mic	d-Qual De	ebit			Discover Network - PayPal I			
Pin Debit			EB		`				Star		\$1 per mon	th
		L						1				
Rewards Pricing												
Visa Rewards (Discount Rate \$ 3.7	9 Per It	em				MC Worl	d Card (E	Discount Rat	e \$_ ^{3.79} Per Item			
Amex Rewards (Discount Rate \$ 3	.79 Per	Item				Discover	Rewards	(Discount F	Rate \$ 3.79 Per Item	1		
Non-Bankcard Types Accepted												
JCB Card %	Diners	Carte	Blanch	e%		America	n Expres	ss Discount	rate%	OR .		
Monthly Flat Fee: \$		Monthly	/ Gross	Pay Daily Gr	oss Pa	ay Re	etail \$	Trans Fe	e + % OR 🗆			
N Est. Annual Amex Volume: \$_	one			Est. Aver	rage A	mex Tick	None	е				
AMEX Pay Frequency 3 of	lay	15 da	ay	_					lled by American Ex	press		
Miscellaneous Fees:												
Monthly Statement Fee \$	Applica	tion/Se	tup Fee	None sACH Rejec	ct/Cha	nge Fee \$	25.00	Online Me	rchant Portal \$	monthly		
Chargeback/Retrieval Fee \$ 25.	<u>.00/15</u> . @ ach	Montl	hly Min	imum: \$ <u>None</u> Vo	ice Au	ıth/ARU F	ee \$ None	ACH E	Batch Fee \$ None	each		
ACH Debit \$1.00 Upon Accour	nt Approva	al AVS	Fee \$	each CVV2 Fe	e \$	each To	okenizatio	on Fee \$	ne each Annual Fee \$	None		
** Administrative Maintenance	Non			PCI Non Complian	ce Fee	None S	monthly	/ ** Gateway	None / Fee \$ montl	hly		
Monthly bill minimum: None												
** Other \$ per	_ Descrip	tion		** (Other \$	None \$	Non per	ne Descr	iption			
** Other \$ per	_ Descrip	tion		** (Other S	None	mor per	nth Descr	iption			
Early Termination Fee: \$	** PC	I month	nly Fee	None \$								
None	America	n Eynra		one MasterCard	None	Visa 9	None	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.

and the second s	NI A
Merchant initials	IN V

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: Nor		None	!	Website DBA:				
Customer Service: em	ail address:	NIKSFIXITSHOP@GMAIL.COM To		Telephone:		9312963339	List all links to other websites:			
Web Hosting Service	Name:		Add		ess:		Contact Telephone:			
Fullfillment House Nar	ne:			Addr	ess:		Contact Telephone:			
How do you advertise:					(Attach samples; e.g., catalog/print/broadcast/telemarketing script)					
Do you bill customer's card before shipping product or performing service? Yes No			If Yes, how many days before?							
What is your return/refund policy?			Website Security Method:							
Digital Certificate Issu	Digital Certificate Issuer:		Digital Cert No(s)/Exp Date(s) Owenership Shared Individual							
For purposes of this a	• • •			Abbe	y Court, Alp	oharetta, GA 30004 an	d can be contacted at 1-855-27	1-1500 and "I	Merchant Bank" is	

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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 reguesting reports from consumer reporting agencies on persons signing below as a principal or owner of Merchant or as a Guarantor (if such person asks Merchant Bank or Processor whether or not a consumer report was requested, Merchant Bank or Processor will tell such person, and if Merchant Bank or Processor received a report, Merchant Bank or Processor will give such person the name and address of the agency that furnished it); (3). acknowledges receipt of the Merchant Card Processing Agreement ("Agreement") including the Continuing Guaranty ("Guaranty") contained within the Agreement, and of the CNP Addendum, Special Services Addendum and the Merchant Use and Disclosure of BIN Information Addendum (each, an "Addendum"), each of which documents is incorporated herein by this reference, and agrees to be bound by and perform in accordance with all provisions, terms and conditions of the Agreement, the Guaranty, and each such Addendum; (4) agrees to be bound by and perform in accordance with all terms, conditions and provisions of any Merchant Card Processing Agreement between any Merchant Affiliate of Merchant and Processor and its agents and Merchant Bank ("Merchant Affiliate Agreement"), regardless of whether such Merchant Affiliate Agreement currently exists or is executed, amended, or supplemented at some future date; (5) agrees that Processor and its agents and Merchant Bank may rely upon copies or facsimiles of this Application bearing Merchant's and Guarantor(s)'s signatures, or on copies or facsimiles of 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 document; and (6) certifies that Merchant does not and will not provide, offer or facilitate gambling services, including offering or facilitating internet gambling services, or establishing quasi-cash, credits or monetary value of any type that may be used to conduct gambling.

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 be provided 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) MILL	Jul. 26, 2023	XI) Allo	Jul. 26, 2023
Principal/Owner for Merchant	Date	Guarantor Signature (No Titles)	Date
Nikki Coon	Owner	Nikki Coon	
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	Title

Merchant initials N C

Merchant Beneficial Ownership and Management Information Certification: The following information and certifications concerning beneficial ownership, and the identification of beneficial owner(s), of the Merchant identified in the Merchant Application referenced below, must be provided for the Merchant if a legal entity includes a corporation, limited liability company or other entity that is formed by filing of a public document with a Secretary of State or similar office, a general partnership, and any similar business entity formed in the United States). (This form need not be used for a Merchant identified in the Merchant Application as a "sole proprietor" or "sole proprietorship", provided the prescribed forms of Merchant Application including any Patriot Act/customer identification forms and taxpayer identification/withholding forms included therein or prescribed for use therewith reflect such sole proprietorship status and are completed and executed by such sole proprietor and the Processor's representative.) The beneficial ownership/management information and certification in this form is in addition to, not a substitute for, the information and certifications regarding the Merchant legal entity required elsewhere in the prescribed form of Merchant Application including any other Patriot Act/customer identification forms and taxpayer identification/withholding forms included therein or prescribed for use therewith. Notice: To help the government fight the funding of terrorism and money laundering activities, the USA Patriot Act requires all financial institutions to obtain, verify and record information that identifies each person (including business entities) who opens an account. What this means for you: When you open an account we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. In some instances we may use outside sources to

will allow us to identity yo	u. We may also	ask to see yo	our driver's license or	n account we will ask for your other identifying documents. In www.securebancard.com/Privacy	n some instance	date of birth, and es we may use ou	other information that tside sources to
Section 1: Merchant Appli Jul. 26, 2023	cation Informat	ion (Must mat	ch information in Mercha	ant Application): Date Application	Signed (by Auth	norized Signer nam	ed below):
Merchant Legal Name: N	likki Coon	Merchant	Federal Tax ID (as it ap	pears on income tax return): <u>N</u>	one Me	rchant State of forn	nation/Incorporation:
	737 Williams Hol	low Rd, McEv	ven, TN, 37101		Merchar	nt Entity Type	
Sole Proprietor	_						
arrangement, understanding individuals does not exceed individuals for which informations are supported in the control of the	g, relationship or 50% of the equi ation is provided ted in Section 1, naging Member,	otherwise, ow ty interests of below exceed a "Control Pro General Partr	rns 25% or more of the e the Merchant, provide the s 50%. (Use extra copie ong". Examples of a Con ner, President, Vice Pres	formation below on each individual equity interests of the Merchant lease information below on additionals if needed.) Information must be trol Prong include, but are not lirident or Treasurer. If no other Bester is the property of the pr	egal entity identifi al beneficial own e provided for on	ied above. If the tot ers so that the total e individual with sig	al ownership of those ownership interests of nificant responsibility fo
Beneficial Owner Legal N Nikki Coon	ame			Title Owner			% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) A 737 Williams Hollow Rd	Address (No P.O	. Box)		City, State, Zip McEwen, TN, 37101			Date of birth 21 aug 1977
Individual has a Social Seconomic Number issued by US Gove	•		payer Identification	(SSN)/Individual Taxpayer Id ******6657	lentification No. (ITIN):	Control Prong?
Id Type:* ■ Driver's Licens Passport □ Resident Alien		•	owing residence	State/Country of Issuance TN	Date Issued 18 aug 2017	Expiration Date 18 aug 2025	Number on ID: 108325771
Beneficial Owner Legal N	ame			Title	"		% of Legal Entity OwnerShip: None %
Individual has a Social Seconomic Number issued by US Gove			payer Identification	(SSN)/Individual Taxpayer Id	lentification No. (ITIN):	Control Prong?
Id Type:* Driver's Licens Passport Resident Alien			owing residence	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Beneficial Owner Legal N	ame			Title			% of Legal Entity OwnerShip: None %
Individual's Home (Street) A	Address (No P.O	. Box)		City, State, Zip			Date of birth None
Individual has a Social Seconomic Number issued by US Gove			payer Identification	(SSN)/Individual Taxpayer Id	lentification No. (ITIN):	Control Prong?
Id Type:* ☐ Driver's Licens Passport ☐ Resident Alien			owing residence	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Beneficial Owner Legal N	ame			Title	- 1	<u> </u>	% of Legal Entity OwnerShip: None %
Individual's Home (Street) A	Address (No P.O	. Box)		City, State, Zip McEwen, ,			Date of birth None
Individual has a Social Seconomic Number issued by US Gove			payer Identification	(SSN)/Individual Taxpayer Id	lentification No. (ITIN):	Control Prong?
Id Type:* Driver's Licens Passport Resident Alien		•	owing residence	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Control Prong (and/or Nikki Coon	additional Bene	eficial Owner	Legal Name	Title Owner			% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) A 737 Williams Hollow Rd	Address (No P.O	. Box)		City, State, Zip McEwen, TN, 37101			Date of birth 21 aug 1977
Individual has a Social Seconomic Number issued by US Gove			payer Identification	(SSN)/Individual Taxpayer Id ******6657	lentification No. (ITIN):	Control Prong?
Id Type:* ■ Driver's Licens Passport □ Resident Alien		•	owing residence	State/Country of Issuance TN	Date Issued 18 aug 2017	Expiration Date 18 aug 2025	Number on ID: 108325771
	ify type of "Othe			US persons ID Type may be une ed government-issued document			
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 of	d Signer, listed a open accounts for er knowledge, all e of the Merchan y certify that the	or the Mercha I information p t legal entity's information lis	nt at financial institutions provided above about ea equity interests whose in sted above regarding the	Prong, who has signed the Merc t, that all information provided ab ch individual listed above is com formation is not provided above identity and the identification do	ove about the Mo plete and correct . The Authorized	erchant legal entity and there is no inc Signer and the Pro	is complete and correct lividual who directly or ocessor's
MAL	Jul. 26, 2023	Nikki Coon	Authorized Signer Signature	Date Signed Authorized	Signer Printed Na	ame Processor's F Signature	Rep.

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	Jul. 26, 2023
Merchant's Signature	Date
Nikki Coon	Owner
Merchant's Printed Name	Title