

MERCHANT PROCESSING AGREEMENT

Merchant Application and Fee Schedule

8500 Governors Hill Drive
Symmes Twp, OH 45249-1384
Phone: 888-208-7231
Fax: 877-822-1248

Please carefully complete the Application and read the Terms and Conditions and other additional forms, as applicable to you, which together make up the Merchant Processing Agreement. **The Terms and Conditions can be viewed at <http://info.vantiv.com/NPCCMA>. Please retain the website to review the Terms and Conditions as well a copy of the Merchant Application for your records.** Worldpay ISO, Inc. ("NPC") and Member Bank's acceptance of this Application will be made in a manner authorized in the Agreements and/or Terms and Conditions.

Sales Representative ID Number (9 digit or 16 digit code)

Bank # or Merchant Association #:

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SECTION 1 MERCHANT BUSINESS INFORMATION				
Business Legal Name: (Must Match Business Tax Return Name) JACQUI FORD LAW		Contact Name: JENNIFER RESER		
Business Name (DBA): JACQUI FORD LAW		<input type="checkbox"/> Check here if Corporate Headquarters E-mail address: JENNIFER@FORDLAWOKC.COM		Website: WWW.FORDLAWOKC.COM
Business Location Address: 1621 N CLASSEN BLVD		Business Billing Address: (if different from location address) 1621 N CLASSEN BLVD		
City, State, Zip: OKLAHOMA CITY, OK, 73106		City, State, Zip: OKLAHOMA CITY, OK, 73106		
Phone #: (405) 604-3200	Fax #:	Phone #: (405) 604-3200	Fax #:	
Federal Tax ID #: 45-4067413				

SECTION 2 BENEFICIAL/CONTROL OWNERSHIP INFORMATION				
To help the government fight financial crime, Federal regulation requires certain financial institutions to obtain, verify, and record information about the beneficial owners of certain legal entity customers. Legal entities can be abused to disguise involvement in terrorist financing, money laundering, tax evasion, corruption, fraud, and other financial crimes. Requiring the disclosure of key individuals who own or control a legal entity (i.e., the beneficial owners) helps law enforcement investigate and prosecute these crimes.				
Type of Legal Entity: <input type="checkbox"/> Association/Estate/Trust <input type="checkbox"/> Financial Institution <input type="checkbox"/> Partnership <input type="checkbox"/> SEC Registered Entity <input type="checkbox"/> Government (Federal/State/Local) <input checked="" type="checkbox"/> LLC <input type="checkbox"/> Private Corporation <input type="checkbox"/> Individual/Sole Proprietor <input type="checkbox"/> Non-Profit/Tax-Exempt (501C) <input type="checkbox"/> Publicly-Traded Corporation				
Control Owner/Officer/Principal Name: Jacqulyn L Ford		Title: Owner	DOB: 1/13/1979	SSN #: 448-94-7984
Home Address: 1220 W Wilshire Blvd		City, State, ZIP: Nichols Hills, OK 73116		Phone #: (405) 740-2419
Beneficial Owner/Officer/Principal Name: Jacqulyn L Ford		Title: Owner	DOB: 1/13/1979	SSN #: 448-94-7984
Home Address: 1220 W Wilshire Blvd		City, State, ZIP: Nichols Hills, OK 73116		Phone #: (405) 740-2419
Beneficial Owner/Officer/Principal Name:		Title:	DOB:	SSN #: --
Home Address:		City, State, ZIP:		Phone #:
Beneficial Owner/Officer/Principal Name:		Title:	DOB:	SSN #: --
Home Address:		City, State, ZIP:		Phone #:
Beneficial Owner/Officer/Principal Name:		Title:	DOB:	SSN #: --
Home Address:		City, State, ZIP:		Phone #:

SECTION 3 IMPORTANT DISCLOSURES		
Merchant acknowledges receipt of NPC's documentation, which includes Merchant Processing Agreement Ver.GEN.0718		
<p>IMPORTANT MEMBER BANK RESPONSIBILITIES: (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 (signer) to the Merchant Agreement. (3) The Visa Member is responsible for educating Merchants on pertinent Visa Operating Regulations with which Merchants must comply. (4) The Visa Member is responsible for and must provide settlement funds to the Merchant. (5) The Visa Member is responsible for all funds held in reserve that are derived from settlement.</p> <p>IMPORTANT MERCHANT RESPONSIBILITIES: (1) Ensure compliance with cardholder data security and storage requirements. (2) Maintain fraud and chargeback below thresholds. (3) Review and understand the terms of the Merchant Agreement. (4) Comply with Operating Regulations. The responsibilities listed above do not supersede the 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.</p>		<p>MEMBER BANK: Fifth Third Bank c/o Worldpay LLC 8500 Governors Hill Drive Symmes Township, OH 45249 (866) 250-9764</p>
Signature (Signature may be evidenced by facsimile) X	Name (please print)	
		Date

Merchant's Business Name (Legal): JACQUI FORD LAW

SECTION 4 BUSINESS PROFILE AND ASSUMPTIONS

<input type="checkbox"/> Ownership or Legal Entity Change	Close NPC Existing MID#:	Close Date Existing MID#:	Open Date: 1/1/2011
Annual Volume (Visa/MC/DS/AX): \$80,000.00	% Card Present 50	% Card Swipe 0	% Imprint (Manually Keyed) 50
Average Ticket (Visa/MC/DS/AX): \$5,000.00	% Card Not Present 50	% MOTO 50	% Internet 0
Highest Ticket (Visa/MC/DS/AX): \$15,000.00	Total 100%		% of International Cards 0
<input type="checkbox"/> Add'l. Location 1st Location MID:		<input type="checkbox"/> Never Accepted Cards <input type="checkbox"/> Processor Change - How many processing statements are you including?	
Type of Goods/ Service Sold: Legal Services and Attorneys	REFUND POLICY (Check One): <input type="checkbox"/> No Refund <input type="checkbox"/> Refund in 30 days or less <input type="checkbox"/> Merchandise exchange only <input type="checkbox"/> Other		
Seasonal Sales: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Active Months: <input type="checkbox"/> JAN <input type="checkbox"/> FEB <input type="checkbox"/> MAR <input type="checkbox"/> APR <input type="checkbox"/> MAY <input type="checkbox"/> JUN <input type="checkbox"/> JUL <input type="checkbox"/> AUG <input type="checkbox"/> SEP <input type="checkbox"/> OCT <input type="checkbox"/> NOV <input type="checkbox"/> DEC		

SECTION 5 COMPLIANCE INFORMATION

Do you (MERCHANT) have a <input type="checkbox"/> 3rd party software application/gateway or <input checked="" type="checkbox"/> POS Terminal	Are you compliant with the Payment Card Industry Data Security Standards? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO
If yes, identify Security Assessor and certificate number:	Last Certification Date:
Have you been notified by Visa, MasterCard or Discover that you have been the victim of a compromise of cardholder data? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO	If yes, have you completed remediation? <input type="checkbox"/> YES <input type="checkbox"/> NO
Do you store cardholder data? Paper - <input type="checkbox"/> YES <input type="checkbox"/> NO Electronic - <input type="checkbox"/> YES <input type="checkbox"/> NO	
Third Party Software/Gateway Vendor Name and Address:	Third Party Software/ Gateway Vendor Contact Information:
Version #	Merchant data to which this vendor has access:
Does software store cardholder information? <input type="checkbox"/> Yes <input type="checkbox"/> No	Is Third Party Software/Gateway PCI DSS and/ or PA DSS Compliant ? <input type="checkbox"/> Yes <input type="checkbox"/> No

All merchants must comply with the Payment Card Industry Data Security Standard ("PCI DSS"). Merchant is required to maintain the security of card data and to comply with the requirements of the PCI DSS. Merchant must validate its compliance with the PCI DSS and provide NPC with evidence that Merchant (a) has successfully completed a Self Assessment Questionnaire and scan(s), if applicable, and (b) is compliant with the PCI DSS. NPC has created the PCI Program (the "PCI Program") to assist merchants in securing card data and complying with PCI DSS. You are enrolled in the PCI Program and the applicable fees will be assessed in accordance with the terms of the PCI Program. Information on the PCI Program is set forth in Section 15 of the Terms and Conditions and the applicable fees are set forth in Section 11. All gateway or other vendor supplied software must be compliant with the Payment Application Data Security Standard rules ("PA DSS").

SECTION 6 MERCHANT BANK ACCOUNT INFORMATION

In accordance with the terms set out in the Merchant Processing Agreement, funds will be transferred to/from the account as delineated. If nothing is checked, MERCHANT will receive Premium ACH. ACH can be performed by the following entities: Member Bank, NPC or any authorized agent of NPC or any Third Party Service Provider with whom you have contracted. *Subject to special approval

Deposit Time Frame: <input type="checkbox"/> Premium ACH <input checked="" type="checkbox"/> Alternate Funding*	Deposit Type: <input checked="" type="checkbox"/> Combined <input type="checkbox"/> By Batch
Any ACCOUNT NUMBER indicated must be a valid account number for handling ACH deposits and withdrawals. If more than one account is indicated, account #1 will be used for Sales.	
Routing #1: 3 0 3 0 8 7 9 9 5	DDA Account Type: <input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings
Account #1: 6 7 0 1 0 1 2 4 7 9	
Routing #2:	DDA Account Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings
Account #2:	If a second account, this account is used for: <input type="checkbox"/> Discount <input type="checkbox"/> Fees <input type="checkbox"/> Credits <input type="checkbox"/> Chargebacks

Section 7 CHECK / ACH SERVICES

If Check Services are selected and by signing Merchant Processing Agreement, Merchant agrees to accept Check Services pursuant to, and to be bound by, the terms and conditions for Check products acceptance as stated in the Merchant Processing Agreement or as provided by Check services provider, SPS-EFT, or other service provider. Member Bank is not providing the Check/ACH Services. Merchant must be approved by NPC and its service provider, SPS-EFT, or by other service provider.

++ For Non-Guarantee checks \$10,000 and greater: A premium of 0.10% (ten basis points) will be charged in addition to the discount rate.

***These fees apply per account.

Check Service	Discount Rate	Transaction Fee	Check Service	Discount Rate	Transaction Fee	Other Check21 Fees
Check Conversion <input type="checkbox"/> w/ Guarantee			<input type="checkbox"/> Check21 POS - Guarantee <input type="checkbox"/> Check21 POS - Non-Guarantee**	0.00	0.00	Check21 Return Fee***: \$ 5.00
Check Conversion <input type="checkbox"/> w/o Guarantee			<input type="checkbox"/> Check21 Remote - Guarantee <input type="checkbox"/> Check21 Remote - Non-Guarantee**	0.00	0.00	Monthly Check21 Access Fee***: \$ 5.00
Paper Check w/ <input type="checkbox"/> Guarantee			<input type="checkbox"/> Check21 POS Payroll option - Guarantee: Discount Rate + 3% premium <input type="checkbox"/> Check21 POS Payroll option - Non-Guarantee: Discount Rate + 1% premium			<input type="checkbox"/> Monthly Billing
# of Checks Monthly:	Average Amount:	Largest Check Amount:	Monthly Service Fee***:	Batch Fee:	Monthly Minimum***: \$25.00	Annual Fee***: \$59.95 Termination Fee***: \$125.00