

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: Delta Payment Systems -CP Impact

**Business Information** EXWIN LLC Exciting Windows Merchant Legal Business Name DBA Name 22 Camlet Ct 22 Camlet Ct Mailing Address DBA Address (Physical, No PO Boxes) Roseland New Jersey 07068 Roseland New Jersey 07068 City State Zip City State Zip 9736325881 9736325881 Legal Phone # Legal Fax # DBA Phone # DBA Fax # 871323317 3 ytyrs. 3 ytmos. New business New owner Seasonal? Yes No List months Federal Tax ID # (Must be 9 digits) Lenath Owned 01 jan 2021 **Business License** Date Opened: E-mail Address: vrnigara@gmail.com https://excitingwindows.biz Merchant State registration Web site Address: No Yes If yes: Personal Business If yes, how long Any prior Sole Proprietorship 🗏 LLC 🔄 Partnership 🔄 Ltd Partnership 🔄 Corp, check one: 📃 Public 🔄 Private 🔄 Non Type of Other **Business Type** Retail Restaurant Lodging Service Internet 🥂 Mail % 📃 Tel % 🔄 Bus-to-Bus 🔜 % **Description of Business** Detailed Description of Business (including products/services; card charging policies; delivery methods; whether own/finance inventory---provide separate pages if needed): Coaching 9736325881 Vincent Nigara Legal DBA Location Contact: Mailing Address (select Phone # **Refund/Return Policy** No refund Refund in 30 days or less Merchandise Other American Express Disclosure The "NCR" party listed throughout this Application and the Merchant Agreement is your acquirer for American Express, or will convey American Expers sales on your behalf: NCR Payment Solutions, LLC 864 Spring Street, Atlanta, GA 30308 Х Vincent Nigara / Owner Sep. 11, 2024 1000 Merchant Signature Print Name/Title Date:

Merchant initials\_\_\_\_\_V N

PATRIOT ACT	/ Site Survey											
PATRIOT ACT obtain, verify an ask for your nan	REQUIREMENTS - T d record information t ne, physical address, identifying documents	o help t hat ider date of	he government ntifies each pers birth, taxpayer i	fight the fu son (includ identificatio	unding of terror ing business e on number and	rism and entities) v d other ir	I money launderin who opens an acc nformation that wi	ng activities, the L count. What this n ill allow us to iden	JSA Pati neans fo tify you.	riot Act requires or you: When you We may also a	all finar ou open ask to se	ncial institutions to an account, we will e your driver's
license of other	identifying documents	s. Comp	Jiele Sections 1	anu n anu		on II, Dh	ver s License leu	luireu use otrier		II HO DHVELS L	.cense is	sueu.)
Section 1: Business Form of Identification		lt	Applicable Items Reviewed:			Section II: Individual Form of Identification			lte	Applica ems Rev		
			Business Nam	ne:								
Govt Issued Bus	siness License		Date and Plac Issuance:	ce of		D	rivers License:	N4232769790	)5485	Name:		Vincent Nigara
Tax Return							tate ID:			Date of Birth:		01 may 1948
Corporate Reso	lution	_	ID/Tax ID Nur	mber: 8	71323317		assport:			DL/ID#:		N42327697905485
Entity Agencies							ilitary ID: exican Consulate			Date of Issuan		
Business financ	ial Statement		Expiration Dat	te:			):			State of Issuar	ice:	
Partnership Agr	eement									Expiration:		May 01, 2026
			Type Fin'l S't			R	esident Alien ID:			Address:		22 Camlet Ct
Section III												
On site visit d	lone by Sales Rep		Bus	iness Con	sistent with Ap	plicatior	n (including any e	-Commerce adde	ndums(	s))		
Address of lo	cation inspected:		DBA Address	📃 Lega	l Address	URL	listed in eComme	erce addendum		Other Addres	s:	
Does name pos	ted at business match	name	on application	Yes I	No	Doe	s inventory volum	ne appear to be su	ufficient	? 🗌 Yes 📃 No		
Does location ha	ave appropriate busin	ess sigi	nage 🗌 Yes 📃	No		Are	store hours poste	ed? 📕 Yes 📃 No	Numbe	r of employees:	/td>	
		Yes		amples?	Yes No	Did yo	u get Interior/ext	erior photos? 📃 Y	′es 📃 N	10		
	consistent with mercha	ant's typ	e of business?	Yes			Comments:					
* Signature of S	ales Representative:						Date:					
* By signing abo	ove you hereby ackno the case of information	wledge	that the information the e-	ation listed	herein is true	and acc	urate and was pe	rsonally observed	d on the	indicated docur	ment, an	ld at the indicated
addi 000 and (in		in noto a	<u>bolow</u> in the o	00111110101	e addendam(e	//		photosion				
Principal Inforn	nation											
Principal's	Title	Date	of Birth	Ownersh	ip % of Time	Social	Security # (Proces	sor's privacy	в	esidential Addre		Residential Phone
Name	The	Date	or Birth	% / Years			for collection and				#	
					Business		y numbers can be			(,,	,	
						www.s	- ecurebancard.con	n)				
								·	22 Cam	let Ct, Roseland,	NJ.	
Vincent Nigara	Owner			100/3 year	s	******41	.81		07068		9736325881	
Bank Informati	on											
Name of Financi				ccount nur	mhor		Routing #	Phone #	0	ontact	Date O	papad
				***7273	IIDEI		Routing # 021202337	Phone #	C	onaci	Date O	peneu
JP MORGAN CHA	SE BANK			^^/2/3			021202337				<u> </u>	
				/							<u> </u>	
	TION FOR AUTOMA											
	account identified rela REQUIRED: ATTACH V	0		unt for the	services conte	empialed	a under this Agree	ement. Salu autro	only is g	ranied to Merci	iani Bar	ik's processor and
their agents.	REQUIRED: ATTACH V	OIDED	JHECK									
Please select	one for ACH accou	nt type	listed above:	C	hecking acco	unt S	avings account	Bank GL acco	ount			
1 10400 00100					icening acces		annige account					
Trade / Busine	ss References											
Trade Name		Accou	unt #		Product So	ld		Phone #' (N	lo 800 #	s)		
Other busine	sses in which mercl	nant or	a principal are	now or p	reviously hav	ve been	involved as owr	ner/operator/dire	ctor:			

2 of 6

	3 of 6		Merchant initials VN
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>	<ul> <li>MasterCard Credit Cards</li> <li>Visa Credit Cards and B</li> <li>MasterCard Debit cards</li> <li>Visa Debit cards only</li> <li>PIN Based Debit/EBT Cards</li> </ul>	usiness Cards only only
Projected total annual sales \$ Projected Visa/MC/DISC/Amex Sales Monthly \$ <u>100000</u> ,00Annual \$ Projected Visa/MC/DISC/Amex High T <u>\$7500.00</u>	Electronic key-entered (with impri Electronic card not present (w/out OR Touch-tone card not present (with Touch-tone card not present (no i Mail/Telephone Order (card not p eCommerce (card not present)	ints)         30 %           t imprints)         %           n imprints)         %           imprints)         %	Projected avarage Visa/MC/DISC/Amex ticket size 500.00 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 to statements. If you are a MO/TO or e-C Actual chargeback volume for most re # of locations? If you	es Telemarketing Catalog Internet Wor pefore? Yes No If Yes: Processor Name	rd of mouth Publications Mass/Dir Publications Mass/Dir Publications Mass/Dir (Please provide 6 months of processing statements.) Nonths \$ ovide existing merchant ID#:	e the most recent 3 months of processing
Merchant Owns Leases Location		How long at current locations(s)?:	
Other significant Merchant Contacts with			
account. Existing AXP SE #: If you currently accept AXP payments New Accounts: If you do not currently accept AXP # p accepting AXP payments. AXP SE #:	in excess of \$1MM annually, please provide your ayments, and your annual volume is less than \$11	existing AXP#, so so we can convey the MM, if you request AXP, we will assign	his to AXP on your behalf.
offers or promotions of AXP products	re than \$1MM annually, you may be moved direct or services from AXP via offline or on-line means it may take some time, consistent with applicable Service at: 1-855-271-1500	(such as traditional mail and telephone	e), please contact customer service at the phone

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.

\*\* 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.

# 4 of 6

Merchant initials\_\_\_\_\_V N

FEE SCHEDULE

** Equipment Options												
			Purchase	Purchas		_	Purch		Merch			_
odel		Q	ty New	Refurbis	shed	Rent	Other	Source	Owne	d	-	Price
erminal									_		\$ \$	
erminal rinter											\$	
IN Pad											э \$	
mprinter			Purchase Only							4	Ψ	
Dther											\$	
											\$	
<u>Shipping, handling and tax</u> Equipment Billing to:	will be billed in a		Merchant Agent									
Ship Equipment to:			DBA Legal Age									
Send Welcome Kit to:			DBA Legal Age									
Merchant training provided	by:		Processor Agent									
SERVICE ACCEPTANCE			Rate 0.20 % Per Item	n \$	Associat	ion Dues Asse	essments & S	ponsorship				
Rate 1	%	Per Item \$	Rate 2		%	Per Item \$	Rate 3			%	P	er Item \$
/isa Qual Credit		ψ	Visa Mid-Qual Credit			· - · · · · · · · · · · · · · · · · · ·	Visa Non-Q	ual Credit			ſ	
-			-				-					
Master Card Qual Credit			Mastercard Mid-Qual Cred					Non-Qual Credit		_		
Discover Network Qual Credit			Discover Network Mid-Qua					etwork Non-Qual Cred				
merican Express Qual Credit			American Express Mid-Qua	al Credit			American E	xpress Non-Qual Crec	lit			
/isa Qual Debit												
Mastercard Qual Debit												
Discover-Network Qual Debit				-								
American Express Qual Debit												
Pin Debit							1			1		
PTI EBT												
Rewards Pricing Visa Rewards (Discount Ra Amex Rewards (Discount F Miscellaneous Fees: Authorization Fees: An	Rate \$Pe	titem er item s \$ 0.08	Mastercard \$ 0.08	Disco	over Reward	ards (Discourd Is (Discount I er \$ <mark>0.08</mark>		Per Item				
Visa Rewards (Discount Ra Amex Rewards (Discount F Miscellaneous Fees: Authorization Fees: An	Rate \$Pe	er Item s \$ <u>0.08</u>	Mastercard \$ <u>_0.08</u> Auth Fee \$ De	Disco Visa \$ <mark>0.08</mark>	over Reward	ls (Discount		_				
Visa Rewards (Discount Ra Amex Rewards (Discount F Miscellaneous Fees: Authorization Fees: An De Other Fees: Ga	Rate \$Pe nerican Expres cline Fee \$ <u></u> teway Trans C	er Item s \$ 0.08 8 EBT # hg \$	Auth Fee \$ De		over Reward Discov	ls (Discount   er \$ <mark>0.08</mark> ing Transac	Rate \$	Per Item				
Visa Rewards (Discount Ra Amex Rewards (Discount F Miscellaneous Fees: Authorization Fees: An De Other Fees: Ga	Rate \$Pe nerican Expres cline Fee \$ <u></u> teway Trans C	er Item s \$ 0.08 8 EBT # hg \$	Auth Fee \$ De		over Reward Discov	ls (Discount   er \$ <mark>0.08</mark> ing Transac	Rate \$	Per Item				
Visa Rewards (Discount Ra Amex Rewards (Discount F Miscellaneous Fees: Authorization Fees: An De Other Fees: Ga AC	Rate \$ <u>Pe</u> nerican Expres cline Fee \$ <u>0.0</u> ateway Trans C CH Batch Fee \$	er Item s \$ 0.08 8 EBT / hg \$ Ad	Auth Fee \$ De		over Reward Discov \$ Market lext Day Fur	is (Discount I er \$ <mark>0.08</mark> ing Transac nding Batch	Rate \$ tion Fee \$ Fee \$_0.00	Per Item				
Visa Rewards (Discount Ra Amex Rewards (Discount F Miscellaneous Fees: Authorization Fees: An De Other Fees: Ga AC	Rate \$Pe nerican Expres cline Fee \$ ateway Trans C CH Batch Fee \$ /S Fee \$	er Item s \$ 0.08 8 EBT / hg \$ A( CVV2 Fe	Auth Fee \$ De Wireless Transactio CH Reject/Change Fee		over Reward Discov \$ Market lext Day Fur	is (Discount I er \$ 0.08 ing Transac nding Batch geback/Retri	Rate \$ tion Fee \$ Fee \$_0.00	Per Item				
Visa Rewards (Discount Ra Amex Rewards (Discount F Miscellaneous Fees: Authorization Fees: An De Other Fees: Ga AC AV PC	Rate \$ Pe nerican Expres cline Fee \$ 0.0 teway Trans C CH Batch Fee \$ S Fee \$ I monthly Fee	er Item s \$ 0.08 B EBT 4 hg \$ Ad _ CVV2 Fe \$ 4.95 F	Auth Fee \$ De Wireless Transactio CH Reject/Change Fee e \$ Tokenizat	Disco Visa \$ 0.08 bit Auth Fee on Fee \$ ion Fee \$ fee \$	over Reward Discov Market lext Day Fur Charg	is (Discount I er \$ <mark>0.08</mark> ing Transac nding Batch geback/Retri il Fee \$	Rate \$ tion Fee \$ Fee \$_0.00	Per Item				
Visa Rewards (Discount Ra Amex Rewards (Discount F Miscellaneous Fees: Authorization Fees: An De Other Fees: Ga AC AV PC Ad	Rate \$ Pe nerican Expres cline Fee \$ 0.0 teway Trans C CH Batch Fee \$ S Fee \$ I monthly Fee	er Item s \$ 0.08 8 EBT 4 hg \$ AC CVV2 Fe \$ 4.95 F aintenance	Auth Fee \$ De Wireless Transaction CH Reject/Change Fee e \$ Tokenizat PCI Non Compliance F	Disco Visa \$ 0.08 bit Auth Fee on Fee \$ ion Fee \$ ay Fee \$	over Reward Discov S Market lext Day Fur Charg Annual PC	is (Discount i er \$ <mark>0.08</mark> ing Transac nding Batch geback/Retri il Fee \$ I Fee \$	Rate \$ tion Fee \$ Fee \$_0.00	Per Item				
Visa Rewards (Discount Ra Amex Rewards (Discount F Miscellaneous Fees: Authorization Fees: An De Other Fees: Ga AC AV PC Ad Bi-	Rate \$ Pe nerican Expres cline Fee \$ 0.0 teway Trans C CH Batch Fee \$ S Fee \$ C monthly Fee ministrative M	er Item s \$ 0.08 8 EBT 4 hg \$ A( CVV2 Fe \$ 4.95 F aintenance Mo	Auth Fee \$ De Wireless Transactio CH Reject/Change Fee e \$ Tokenizat PCI Non Compliance F Fee \$ Gatew	Disco	over Reward Discov Market lext Day Fur Charg Annual PC Annual	is (Discount i er \$ <mark>0.08</mark> ing Transac nding Batch geback/Retri il Fee \$ I Fee \$	Rate \$ tion Fee \$ Fee \$_ <u>0.00</u> eval Fee \$	Per Item				
Visa Rewards (Discount Ra Amex Rewards (Discount F Miscellaneous Fees: Authorization Fees: An De Other Fees: Ga AC AV PC Ad Bi- Mo	Rate \$ Pe	er Item s \$ 0.08 8 EBT / hg \$ A( cVV2 Fe \$ 4.95 F aintenance mon: \$ Mo	Auth Fee \$ De Wireless Transactio CH Reject/Change Fee e \$ Tokenizat PCI Non Compliance F Fee \$ Gatew nthly Statement Fee \$	Disco         Visa \$ 0.08         ebit Auth Fee         on Fee \$         e \$         ion Fee \$         e \$         ay Fee \$         onl         m:	over Reward Discov s Market lext Day Fur Charg Annual PC Annual PC Annual Ine Mercha	Is (Discount I er \$ 0.08 ing Transac nding Batch geback/Retri I Fee \$ I Fee \$ I Fee \$ I Fee \$	Rate \$ tion Fee \$ Fee \$_0.00 eval Fee \$  95	Per Item				
Visa Rewards (Discount Ra Amex Rewards (Discount F Miscellaneous Fees: Authorization Fees: An De Other Fees: Ga AU PC Ad Bi- Mo De	Rate \$ Period Pe	er Item s \$ 0.08 8 EBT / hg \$ Ad CVV2 Fe \$ 4.95 F aintenance Mo n: \$ e \$	Auth Fee \$ De Wireless Transaction CH Reject/Change Fee e \$ Tokenizat PCI Non Compliance F Fee \$ Gatew Inthly Statement Fee \$ Monthly bill minimum	Disco         Visa \$ 0.08         ebit Auth Fee         on Fee \$         e \$ N         ion Fee \$         ay Fee \$         m:       T         re: \$ T	over Reward Discov s Market lext Day Fur Charg Annual PC Annual PC Annual Ine Mercha	is (Discount I er \$ 0.08 ing Transac nding Batch leback/Retri l Fee \$ l Fee \$ nt Portal \$ ntal Fee \$ ntal Fee \$	Rate \$ tion Fee \$ Fee \$_0.00 eval Fee \$  95	Per Item				
Visa Rewards (Discount Ra Amex Rewards (Discount F Miscellaneous Fees: Authorization Fees: An De Other Fees: Ga AC AV PC Ad Bi- Mc De He	Rate \$ Period	er Item s \$ 0.08 8 EBT / hg \$ Ad CVV2 Fe \$ 4.95 F aintenance Mo n: \$ e \$ Acc	Auth Fee \$ De Wireless Transaction CH Reject/Change Fee e \$ Tokenizat PCI Non Compliance F Fee \$ Gatewo Inthly Statement Fee \$ Monthly bill minimum _ Early Termination Fe	Disco	over Reward Discov Discov Market Lext Day Fun Charg Annual PC Annual Line Mercha Terminal Re Application	Is (Discount I er \$ 0.08 ing Transac nding Batch geback/Retri I Fee \$ I Fee \$ I Fee \$ I Fee \$ nt Portal \$ ntal Fee \$ NSetup Fee	Rate \$ tion Fee \$ Fee \$_0.00 eval Fee \$  95	Per Item				
Visa Rewards (Discount Ra Amex Rewards (Discount F Miscellaneous Fees: Authorization Fees: An De Other Fees: Ga AC AV PC Ad Bi- Mc De He De	Rate \$ Period	er Item s \$ 0.08 8 EBT / hg \$ A( CVV2 Fe \$ 4.95 F aintenance Mo n: \$ Mo n: \$ e \$ Acc	Auth Fee \$ De Wireless Transaction CH Reject/Change Fee e \$ Tokenizat PCI Non Compliance F Fee \$ Gatew Inthly Statement Fee \$ Monthly bill minimum Early Termination Fee count Setup Fee \$	Disco         Visa \$ 0.08         abit Auth Fee         on Fee \$	over Reward Discov Discov Market Iext Day Fun Charg Annual PC Annual Charg Annual Charg Annual Charg Annual Charg Annual Charg Annual Charg Suild Fee S	Is (Discount I er \$ 0.08 ing Transac nding Batch geback/Retri I Fee \$ I Fee \$ I Fee \$ ntal Fee \$_9 n/Setup Fee \$	Rate \$ tion Fee \$ Fee \$_0.00 eval Fee \$  95	Per Item				
Visa Rewards (Discount Ra Amex Rewards (Discount F Miscellaneous Fees: Authorization Fees: An De Other Fees: Ga AC AV PC Ad Bi- Mo De He De Ga	Rate \$ Pe	er Item s \$ 0.08 8 EBT / hg \$ A( CVV2 Fe \$ 4.95 F aintenance Mo n: \$ Mo n: \$ e \$ Acc	Auth Fee \$ De Wireless Transaction CH Reject/Change Fee e \$ Tokenizat PCI Non Compliance F Fee \$ Gatew Inthly Statement Fee \$ Monthly bill minimum Early Termination Fee count Setup Fee \$ BT Setup Fee \$	Disco         Visa \$ 0.08         abit Auth Fee         on Fee \$	over Reward Discov Discov Market Lext Day Fur Charg Charg Charg Annual PC Annual Cerminal Re Application Setup Fee \$	Is (Discount I er \$ 0.08 ing Transac nding Batch geback/Retri I Fee \$ I Fee \$ ntal Fee \$ n/Setup Fee \$ Fee \$	Rate \$ tion Fee \$ Fee \$_0.00 eval Fee \$  95	Per Item				
Visa Rewards (Discount Ra Amex Rewards (Discount F Miscellaneous Fees: Authorization Fees: An De Other Fees: Ga AC AV PC Ad Bi- Mo De He De Ga ** (	Rate \$ Pe	er Item	Auth Fee \$ De Wireless Transaction CH Reject/Change Fee e \$ Tokenizat PCI Non Compliance F Fee \$ Gatew Inthly Statement Fee \$ Monthly bill minimum Early Termination Fee sount Setup Fee \$ BT Setup Fee \$ Addl Terminal Fee \$	Disco         Visa \$ 0.08         abit Auth Fee         on Fee \$	over Reward Discov Discov Market lext Day Fur Charg Char	is (Discount i er \$ 0.08 ing Transac nding Batch geback/Retri if Fee \$ if Fee \$ nt Portal \$ ntal Fee \$ n/Setup Fee \$ Fee \$ r \$	Rate \$ tion Fee \$ eval Fee \$ 95 \$ per	Per Item				

5 of 6

Merchant initials

eCommerce Appl	ication Addendum									
Number of e-Commerce websites:			(If more t	(If more than 1, complete, initial and attach an additional copy of this page for each additional website)						
Website URL:	https://excitingwind	lows.biz	Website server IP Address:		Website DBA:			-		
Customer Service	e: email address:		vrnigara@gmail.com	Teleph	one:	9736325881	List all links to other website	es:		
Web Hosting Serv	vice Name:			Addres	ss:		Contact Telephone:			
Fullfillment House	e Name:			Addres	ss:		Contact Telephone:			
How do you adve	rtise:			•	(Attach	samples; e.g., cata	log/print/broadcast/telemarket	ing script)	•	
Do you bill custor Yes No	ner's card before shi	oping pro	oduct or performing se	rvice?	If Yes, h before?	now many days				
What is your retu	rn/refund policy?				Website	e Security Method:				
Digital Certificate	Issuer:				Digital	Cert No(s)/Exp Date	e(s)	Owenership Shared Individual		
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 whether or not a consumer report was requested, Merchant Bank or Processor 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 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 derives and 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 ("Merchant Affiliate Agreement"), regardless of whether such Merchant Affiliate of a provision perior in supplemented at some future date; (5) agrees that Processor and its agents and Merchant Bank ("Merchant Affiliate Agreement"), regardless of whether such Merchant Affiliate Agreement c										
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, subcontactors, Affiliates and other parties for any purpose permitted by law. I authorize and direct Secure Bancardand American Express' 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.

GUARANTOR SIGNATURES

# MERCHANT SIGNATURES

X1) Near	Sep. 11, 2024	XI) Near
Principal/Owner for Merchant	Date	Guarantor Signature (No Titles)
Vincent Nigara	Owner	Vincent Nigara
Print Name	Title	Print Name (No Titles)
X 2)		X 2)
Principal/Owner for Merchant	Date	Guarantor Signature (No Titles)
Print Name	Title	Print Name (No Titles)
X 3)		X 3)
Principal/Owner for Merchant	Date	Guarantor Signature (No Titles)
Print Name	Title	Print Name (No Titles)
FOR INTERNAL USE ONLY		
X)		X)
Accepted by Processor	Date	Accepted by Merchant Bank
Print Name	Title	Print Name

V N

### 6 of 6

Merchant initials

VΝ

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): Sep. 11, 2024

Merchant Legal Name:	Vincent Nigara	Merchant Federal Tax ID (as it appears on income tax return):	Merchant State of formation/Incorporation:
NJ Merchant Address:	22 Camlet Ct, Rose	land, NJ, 07068	Merchant Entity Type

LLC

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 Vincent Nigara	Title Owner	% of Legal Entity OwnerShip: 100 %		
Individual's Home (Street) Address (No P.O. Box) 22 Camlet Ct	City, State, Zip Roseland, NJ, 07068	Date of birth 01 may 1948		
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government?  Yes No	(SSN)/Individual Taxpayer Ider *******4181	ntification No. (l'	ΓIN):	Control Prong?
Id Type:*  Driver's License  Other State photo ID showing residence Passport Resident Alien ID Other ID ±	State/Country of Issuance New Jersey	Number on ID: N42327697905485		
Beneficial Owner Legal Name	Title			% of Legal Entity OwnerShip: %
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? Ves IN No	(SSN)/Individual Taxpayer Ider	ntification No. (l	TIN):	Control Prong?
Id Type:* Driver's License Other State photo ID showing residence Passport Resident Alien ID Other ID ±				
Beneficial Owner Legal Name	Title			% of Legal Entity OwnerShip: %
Individual's Home (Street) Address (No P.O. Box)	City, State, Zip , ,			Date of birth
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? U Yes INO	(SSN)/Individual Taxpayer Ider	ntification No. (l'	ΓIN):	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	Expiration Date	Number on ID:
Beneficial Owner Legal Name	Title			% of Legal Entity OwnerShip: %
Individual's Home (Street) Address (No P.O. Box)	City, State, Zip Roseland, ,			Date of birth
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? U Yes I No	(SSN)/Individual Taxpayer Ider	ntification No. (l'	ΓIN):	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	Expiration Date	Number on ID:
Control Prong (and/or 🗌 additional Beneficial Owner) Legal Name Vincent Nigara	Title Owner			% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) Address (No P.O. Box) 22 Camlet Ct	City, State, Zip Roseland, NJ, 07068			Date of birth 01 may 1948
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? I Yes No	(SSN)/Individual Taxpayer Ider *******4181	ntification No. (l'	TIN):	Control Prong?
Id Type:*	State/Country of Issuance New Jersey	Date Issued 20 mar 2022	Expiration Date 01 may 2026	Number on ID: N42327697905485

\*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 is complete and correct and there is no individual who directly or indirectly owns 25% or more of the Merchant legal entity's equity interests whose information is not provided 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.

Thear

Vincent Nigara

Authorized Signer Signature

Date Signed Authorized Signer Printed Name

Processor's Rep. Signature

Date Signed

Processor's Rep. Printed Name

Sep. 11, 2024

## 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

Mean	Sep. 11, 2024
Merchant's Signature	Date
Vincent Nigara	Owner
Merchant's Printed Name	Title