

**MERCHANT PROCESSING APPLICATION**

Merchant #

File # 908191

Loc. 1 of 1

**TELL US ABOUT YOUR BUSINESS/OWNER'S INFORMATION**Your DBA/Outlet Name: **FREEDOM SOS LLC**Your Business Legal Name: **FREEDOM SOS LLC**

DBA Address (No P.O. Box):

**220 7TH AVE N**

Suite #

City:

**Jacksonville Beach**

State:

**FL**

Zip Code:

**32250**

Head Office Name:

**FREEDOM SOS LLC**

Contact Name:

**WILLIAM PRIVETTE**

Contact Phone:

**(904) 504-8067**

Head Office Address:

**220 7TH AVE N**

Suite #

City:

**Jacksonville Beach**

State:

**FL**

Zip Code:

**32250**

Owner/Partner/Officer Name:

**ANDRES SOSA**

Title:

**DIRECTOR**

% of Ownership:

**50**

Home Phone:

**(801) 226-7067**

Social Security Number:

**528-55-3516**

Home Address:

**1184 N 840 E**

City:

**Orem**

State:

**UT**

Zip Code:

**84097**

Personal Guaranty:

☐ Yes ☐ No

Owner/Partner/Officer Name:

Title:

% of Ownership:

Home Phone:

**( ) -**

Social Security Number:

**- -**

Home Address:

City:

State:

Zip Code:

Personal Guaranty:

☐ Yes ☐ No

Owner/Partner/Officer Name:

Title:

% of Ownership:

Home Phone:

**( ) -**

Social Security Number:

**- -**

Home Address:

City:

State:

Zip Code:

Personal Guaranty:

☐ Yes ☐ No

Owner/Partner/Officer Name:

Title:

% of Ownership:

Home Phone:

**( ) -**

Social Security Number:

**- -**

Home Address:

City:

State:

Zip Code:

Personal Guaranty:

☐ Yes ☐ No☐ Sole Ownership ☐ Partnership ☐ Non-Profit ☐ Public ☒ Private Corp.Mnth/Yr. Started: **02/01/2012** #. of Employees:**2**State Incorp: **FL**Mag Swipe **0%** + Keyed Manually **100% = 100%**POS Cardswipe/Imprint **0%** + Mail Order **0%** + Phone Order **0%**+ Internet **100%** + Tradeshows **0%** + Rec.Trans **0% = 100%**Total Cash and Credit Sales: **\$300,000**Total Annual MC/Visa Volume: **\$150,000**Total Annual Discover Volume: **\$4,500**Total Annual Amex Volume: **\$22,500**Total Relationship Annual Card Volume: **\$177,000**Product/Services You Sell: **personal gps monitoring**Are customers required to leave a deposit? ☐ Yes ☒ NoMerchant Type: **LIMITED LIABILITY CO.**Fed Tax ID: **454620093**☐ SSNBusiness Checking Account Number: **5969636900**Transit Routing Number/ABA: **063107513**

For Non Wells Fargo Accounts:

☐ Attach a Copy of Funding Check on Separate Page or Provide Blank Letterhead / Logo with Typed ABA / DDA Signed by a Bank Officer

Lessor: First Data Merchant Services Corporation	Qty. Terminal Description	Qty. Printer Description	Qty. PinPad Description
	<b>0</b>	<b>0</b>	<b>0</b>
	<b>0</b>	<b>0</b>	<b>0</b>
	<b>0</b>	<b>0</b>	<b>0</b>
Total monthly lease: <b>\$0.00</b> w/o Tax Lease Term: <b>0</b> Months			

Entitlement Option: **This is a non-cancelable lease for the full term indicated.**

CVV2/CVC2 Prompted on Hand Key, AVS, Clientline, electronic Integrated Disputes System (eIDS), Amex OnePoint

Have you previously had an American Express SE Number ? ☐ Yes ☒ No

**Legal Disclosures****Important Information about Procedures for Opening a New Account**

To help the government fight the funding of terrorism and money laundering activities, U.S. Federal law requires financial institutions to obtain, verify, and record information that identifies each person (individuals and businesses) 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 for your driver's license or other identifying documents.

**Important Notice:** You agree, in order for us to service the Account or to collect any amounts you owe, we may from time to time make calls and/or send text messages to you at any telephone number(s) associated with your Account, including wireless telephone numbers that could result in charges to you. The manner in which these calls or text messages are made to you may include, but is not limited to, the use of prerecorded/artificial voice messages and/or an automatic telephone dialing system. You further agree that, in order for us to service the Account or to collect any amounts you owe, we may send e-mails to you at any e-mail address you provide to us.

The signer(s) to this Merchant Processing Application (the "Application") hereby warrants and represents that it is authorized to sign this Application and provide the authorizations and consents set forth herein, and that the statements made in this Application are true and complete. Each such signer(s) on behalf of him or herself and on behalf of the entity listed on this Application ("Applicant") authorizes Wells Fargo Bank, N.A. and Wells Fargo Merchant Services, L.L.C. (collectively, "Wells Fargo") and/or its agent(s) to investigate the individual and business history of Applicant and each representative signing the Application, including obtaining consumer and/or business credit reports, in order to evaluate Applicant's acceptability into the merchant program and providing such credit information to others as needed for such purpose. If the Application is approved, Applicant also authorizes Wells Fargo to obtain subsequent consumer and/or business credit reports in connection with the maintenance, updating, renewal or extension of the Agreement. Applicant agrees to immediately notify Wells Fargo of any material changes in information provided in or in connection with this Application. Applicant and each signer to this Application agree that all business references contacted in connection with this Application, including financial institutions, may release any and all credit and financial information to Wells Fargo, and such information and any other information provided by Applicant or in connection with this Application, may be shared with Wells Fargo's affiliates. Applicant acknowledges having received and reviewed a copy of the Wells Fargo Privacy Policy, which includes a form for Applicant to communicate its privacy and solicitation preferences to Wells Fargo. Any unilateral alteration or modification made by Applicant or its representatives to the text of this Application shall be of no legal effect and at Wells Fargo's discretion may render this Application invalid. Applicant acknowledges that acceptance into Wells Fargo's merchant program is subject to final evaluation and approval by Wells Fargo in its sole discretion.

Applicant acknowledges having received and reviewed a copy of the attached Program Guide, the provisions of which are incorporated herein by reference. Applicant understands and acknowledges that upon the expiration of three (3) calendar days from the date set forth below or after Applicant submits to Wells Fargo Merchant Services, L.L.C. and Wells Fargo Bank, N.A. (collectively "Wells Fargo") its first deposit for settlement, whichever comes first, (the "Rescission Period") Applicant will be bound by all provisions set forth in the Program Guide as it may be amended from time to time, unless Applicant notifies Wells Fargo in writing otherwise within the Rescission Period. Applicant further acknowledges and understands that it has an obligation to promptly contact Wells Fargo regarding any questions pertaining to any provision of the Program Guide, and that after the Rescission Period, it will be subject to any applicable early termination fees. Applicant further agrees that Applicant will not accept more than 30% of its card transactions via mail, telephone or Internet order.

However, if your Application is approved based upon contrary information stated in the "Tell Us About Your Business" section above, you are authorized to accept transactions in accordance with the percentages indicated in that section. This Merchant Application Checklist, Acknowledgement and Signature page also serves as a signature page to the Equipment Lease Agreement in Part II: Third Party Agreements of the Program Guide, if the Applicant is requesting a lease of equipment as more fully described in Part II: Third Party Agreements. The undersigned Applicant is the "Lessee" for purposes of such Equipment Lease Agreement. First Data Merchant Services Corporation is the Lessor for purposes of such Equipment Lease Agreement and, by signing below, you authorize Wells Fargo to perform services on behalf of First Data Merchant Services Corporation in connection with such Equipment Lease Agreement. If the Application is approved, each of the undersigned also authorizes us to obtain subsequent consumer reports in connection with the maintenance, updating, renewal or extension of the Agreement. Each of the undersigned furthermore agrees that all references, including banks and consumer reporting agencies, may release any and all personal and business credit and financial information to us. If the application is not approved for a merchant processing account with Wells Fargo, you acknowledge that you are withdrawing your Application for an Equipment Lease.

By signing electronically, Applicant and each individual signing this Merchant Processing Application and Agreement consent to the use of electronic signatures and records in connection with this Application and Agreement, the Personal Guaranty, and all related communications and agreements.

If you have chosen to accept American Express

"By signing below, I represent that 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 Acceptance Agreement ("Amex Agreement"), and that all information provided herein is true, complete, and accurate. I authorize Wells Fargo and American Express Travel Related Services Company, Inc. ("AXP") and AXP's agents and Affiliates to verify the information in this application and receive and exchange information about me personally, including by requesting reports from consumer reporting agencies, and disclose such information to their agent, subcontractors, Affiliates and other parties for any purpose permitted by law. I authorize and direct Wells Fargo and AXP and AXP agents and Affiliates to inform me directly, or through the entity above, of reports about me that they have requested from consumer reporting agencies. Such information will include the name and address of the agency furnishing the report. I also authorize AXP to use the reports from consumer reporting agencies for marketing and administrative purposes.

I understand that upon AXP’s approval of the application, the entity will be provided with the Amex Agreement and materials welcoming it, either to AXP’s program for Wells Fargo to perform services for AXP or in AXP’s standard Card acceptance program which has different servicing terms (e.g. different speeds of pay). I understand that if the entity does not qualify for the Wells Fargo servicing program that the entity may be enrolled in AXP’s standard Card acceptance program, and the entity may terminate the Amex Agreement. By accepting the American Express Card for the purchase of goods and/or services, or otherwise indicating its intention to be bound, the entity agrees to be bound by the Amex Agreement.”

To the extent you request merchant processing services for additional locations beyond those referenced in your application, the terms of your Merchant Processing Agreement shall apply with equal force and effect to such additional locations which are included within the definition of “Merchant”.

Failure to provide an accurate Federal Tax Identification Number may result in a withholding of merchant funding per IRS regulations (See section 35.12 of your Program Guide for further information.)

**The Personal Guaranty section only applies if signed below.**

Personal Guaranty - Signature Required

Each signer below (“You” or “Your”) agrees as follows. You, in Your individual capacity (even though You use a title or other designation with Your signature) jointly, severally and unconditionally guarantee and promise to pay to Wells Fargo all indebtedness of the Applicant at any time arising under or relating to the Agreement, including the related application and any related agreements or instruments, and any First Data Lease if applicable as well as any extensions, modifications, or renewals thereof. You authorize Wells Fargo and/or its agent(s) to investigate the individual business history of Applicant and each representative signing the Agreement, including Yourself, including investigative credit reports, in order to evaluate acceptability in to the Wells Fargo Merchant Services Merchant Program and if accepted, to conduct further investigations from time to time thereafter and to report credit information to others.

As guarantor, You waive (i) presentment, demand, protest, notice of protest, and notice of nonpayment; (ii) any defense arising by reason of any defense of the Applicant or other guarantor; and (iii) the right to require Wells Fargo to proceed against Applicant or any other guarantor, to pursue any remedy in connection with the guaranteed indebtedness, or to notify You as guarantor of any additional indebtedness incurred by the Applicant, or of any changes in the Applicant’s financial condition. You also authorize Wells Fargo, without notice or consent, to (a) extend, modify, compromise, accelerate, renew, or other wise change the terms of the guaranteed indebtedness; (b ) proceed against one or more guarantors without proceeding against the Applicant or another guarantor; (c) release or substitute any part to the indebtedness or this guaranty; and (d) any other defense of surety or guarantor.

You represent and warrant to Wells Fargo that: (a) Wells Fargo has made no representation to You as to the creditworthiness of the Applicant; and (b) You have established adequate means of obtaining from the Applicant on a continuing basis financial and other information pertaining to Applicant's financial condition. You agree to keep adequately informed from such means of any facts, events or circumstances which might in any way affect Your risks hereunder, and You further agree that Wells Fargo shall have no obligation to disclose to You any information or material about the Applicant which is acquired by Wells Fargo in any manner.

You acknowledge and agree that until all obligations subject to this guaranty shall have been paid in full, You shall have no right of subrogation, and You waive any right to enforce any remedy which Wells Fargo now has or may hereafter have against the Applicant or any other person, and waives any benefit of, or any right to participate in, any security now or hereafter held by Wells Fargo. You agree that this guaranty will be governed by California law; and shall benefit Wells Fargo and its successors and assigns.

IRS Legal Filing Name: **FREEDOM SOS LLC**

Principal Name: **ANDRES SOSA**

Signature: \_\_\_\_\_ , an individual

Date: \_\_\_\_\_

Principal Name: \_\_\_\_\_

Signature: \_\_\_\_\_ , an individual

Date: \_\_\_\_\_

Principal Name: \_\_\_\_\_

Signature: \_\_\_\_\_ , an individual

Date: \_\_\_\_\_

Principal Name: \_\_\_\_\_

Signature: \_\_\_\_\_ , an individual

Date: \_\_\_\_\_

Proposal Date : 03/06/2012  
Sales Consultant: WALI SADEQ

Form# 046

Credit Card Volume	\$150,000	Communications Method	IPN
Average Transaction Size	\$1500	Internet Gateway	Authorizenet
Number of Locations	1	Pricing Method	Fixed (Non-Qual Fees)
Anticipated Interchange Levels	Internet 020 089/077/314/020		

**Credit Card Processing Fees (1)**

1.9870% On Gross Visa®, MasterCard® and Discover® Network Card Sales

**Non-PIN Debit Processing Fees (1)**

1.9870% On Gross Visa, MasterCard and Discover Network Card Non-PIN Debit Sales

**PIN Debit**

NOT APPLICABLE

**American Express®** - See table below for Additional American Express Pass Through Fees and footnote 1 for any applicable Credit Card Processing Fees

**Applicable Fee Schedule(15):**

Visa®/MasterCard®/Discover® Network Card Interchange Qualification Matrix <https://www.wellsfargo.com/biz/qualmatrix>  
Non-Qualified Interchange Fee Schedule  
Interchange Pricing Summary

If you do not have Internet access, please contact your Merchant Card Representative and request a copy of the applicable fee schedule be mailed or faxed to you.

**Other Processing Fees**

Set-Up Fee	\$99.00 one time fee per location
Monthly Minimum Processing Fee(14)	\$0.00 per month
Chargeback Fee (2)	\$25.00 per chargeback
Monthly Service Fee (per location)	\$31.00 per month
Voice Authorization Fee	\$0.75 per attempt
Annual Fee	\$25.00 per location
Authorization/EDC Fee - Visa (Credit and Non-PIN Debit) (3)	\$0.300 per attempt
Authorization/EDC Fee - MasterCard (Credit and Non-PIN Debit)(3)	\$0.300 per attempt
Authorization/EDC Fee - Discover (Credit and Non-PIN Debit)(3,6)	\$0.300 per attempt
Authorization/EDC Fee – American Express OnePoint® (Credit) (3,10)	\$0.300 per attempt
Annual Compliance Support Fee (5)	\$0.00 per location
PCI Compliance Service Program Fee (13)	\$0.00 per month, per location
Non-validation PCI Compliance Fee (13)	\$25.00 per month, per location
Equipment Installation Fee	\$0.00 One time fee
Electronic Address Verification Service Fee	\$0.050 per attempt
Voice (Manual) Address Verification Fee	\$2.000 per attempt
Card Imprinter Option	# of imprinters 0 N/A
Rush Shipping	\$ 0.00
Foreign Handling Fee (on Visa/MasterCard foreign card transactions)	0.20% on foreign card sales
Non Bank Card Authorization (7) Applies only to American Express (ESA/EDC), Discover EDC (Discover EDC not applicable on Discover Network Card Sales)	\$0.220 per attempt
Non Bank Card Capture Fee (7) Applies only to American Express (ESA/EDC), American Express - split dial, Discover EDC (Discover EDC not applicable on Discover Network Card Sales)	\$0.030 per attempt

Statement Billing Fee (Paper Statement) (8)		\$0.00 per month
Terminal Reprogramming Fee (Terminal)	# of Terminals: 0	\$0.00 One time fee
Terminal Reprogramming Fee (Integrated Terminal)	# of Terminals: 0	\$0.00 One time fee
Security Swap Fee for PIN Debit	# of PIN Pads: 0	\$0.00 One time fee

### Additional American Express Pass Through Fees (9)

Industry Type	Services, Wholesale & All Other	
American Express Discount Rate (11)	2.890%	on Gross American Express sales
American Express Transaction Fee (Fee to be applied by American Express)	\$0.150	per transaction
American Express Monthly Processing Fee (per location)(12)	N/A	
American Express CAPN Non-Compliance Transaction Fee (if applicable)	\$1.000	per transaction

### Processing Solutions

Type	Quantity	Financing Method	Total w/o TAX
Authorizenet	1	PURCHASE	\$0.00

(1) The Credit Card Processing Fees will apply to American Express OnePoint Clients that are priced using the Interchange + Assessments + Authorizations and Interchange + Assessments + Rate + Authorizations pricing methods. "Discover Network Cards" as used herein refers to the authorization, processing and settlement of Discover Network Cards. "Discover EDC" as used herein refers to the use of our services for authorization and/or capture of Discover Network Cards only.

(2) Client acknowledges and understands that an authorization only indicates the availability of the Cardholder's credit at the time the authorization is requested. It does not warrant that the person presenting the card is the rightful Cardholder, nor is it an unconditional promise or guarantee that you will not be subject to a chargeback or debit.

(3) Authorization/EDC Fee applies to all Visa, MasterCard, Discover Network Card and American Express OnePoint approval (pre-authorizations, authorizations and authorization reversals), denials, batch inquiries, batch entry transactions and includes any transaction fees and capture fees.

(5) The Annual Compliance Fee will be assessed and deducted from Client's Settlement Account at each anniversary date after the effective date.

(6) Discover Authorization/EDC Fee applies to Clients that process transactions using Discover Network Cards.

(7) Non Bank Card authorization and/or capture fee applies to those merchants that process transactions using Discover EDC.

(8) The monthly Statement Billing Fee can be waived if Client elects to access the monthly statement online instead of receiving a paper copy by mail. Please visit myclientline.net to enroll. After ClientLine has been activated, please contact Customer Service 1-800-451-5817 to request that paper statements no longer be mailed. If ClientLine access is terminated by Client or as a result of inactivity, paper statements will be reinstated with the applicable monthly Statement Billing Fee.

(9) American Express Processing Fees are listed separately in the American Express Fees table and will be billed as separate line items. These fees are defined according to American Express criteria as set by industry type. Changes to the American Express Discount Rate are at the discretion of American Express, including changes to industry type criteria based on MCC. "American Express OnePoint" refers to the authorization, processing and settlement of American Express Cards. "American Express(ESA/EDC)" refers to the use of our services for authorization and/or capture of American Express Cards only.

(10) American Express OnePoint Authorization/EDC Fee applies to those Clients that process transactions using American Express OnePoint.

(11) Retail and Restaurant Clients processing under the American Express OnePoint Program or the American Express ESA Program will be charged a 0.30% downgrade fee whenever a Card Not Present charge occurs.

(12) Client will be charged the Monthly Processing Fee if it meets the monthly processing fee criteria set forth by American Express. Should Client no longer meet the monthly processing fee criteria, Client's pricing will be automatically adjusted from the Monthly Processing Fee to the applicable industry discount rate and transaction fee (if applicable) as provided to the Client by American Express. Please note that Client will only be charged (1) the monthly processing fee; (2) the applicable industry discount rate; or (3) the applicable industry discount rate and transaction fee.

(13) The monthly PCI Compliance Service Program Fee and Non-validation PCI Compliance Fee are part of the mandatory PCI Compliance Service Program. These fees apply to Level 4 Clients who utilize a gateway or value added reseller (VAR). The program includes access to TrustKeeper, a Trustwave PCI Compliance solution to help Client comply with the Payment Card Industry Data Security Standards (PCI DSS) requirements. Clients are required to register and complete a PCI DSS certification process by visiting <https://pci.trustwave.com/wellsfargo>. If Client does not comply or fails the PCI DSS certification process, Client will be charged a monthly Non-validation PCI Compliance Fee until the account becomes compliant.

(14) If the total discount fee for Visa, MasterCard and Discover Network Card transactions in a given month is less than the Monthly Minimum Processing Fee, then in addition to the total discount fee Client will be charged an amount equal to the Monthly Minimum Processing Fee minus the total discount fee.

(15) Dues, assessments and any applicable pass-through fees are disclosed in the schedules referenced under the "Applicable Fee Schedules" section and the related footnote.

If Client does not follow proper authorization procedures, a \$50 chargeback handling fee will be assessed on MasterCard transactions.

If Client is placed in the excessive disputes program, American Express may charge \$15 to Client for each Dispute Charge at or above 3% of total American Express Charge volume until Client is removed by American Express from the program.

Client is responsible for any charges assessed by outside third parties that are not disclosed on the proposal. To the extent that this pricing proposal includes pricing for third party products and services, WFMS disclaims legal liability and responsibility for said products and services. Client's agreement with the third party provider shall govern Client's relationship with the third party provider. In the event that WFMS is billed for the third party's services, Client will reimburse WFMS for such services.

Client acknowledges and understands that WFMS shall have no responsibility or liability for any third party hardware or software procured and used by Client. To the extent Client has any issues, concerns or liability related to such hardware or software, Client must deal directly with the third party provider from whom Client procured the hardware or software. In no event will WFMS be responsible for any indirect, incidental or consequential damages that Client may incur as a result of using any third party hardware or software.

WFMS' proposal and associated pricing is based on the information provided. Any difference to our stated understanding may affect the proposed pricing. Without a signed agreement, this proposal expires 60 days from the proposal date stated above

See Section 39.3 of the Program Guide for early termination fees.

**Rounding.** In the event the amount being billed to Client for any line item on this pricing proposal includes a total ending in less than a full cent, WFMS will either round such amount up or down to the nearest cent.

Fees for supplies, shipping, handling and applicable sales tax may apply and are subject to change without notice. Additional information is available upon request.

**IMPORTANT:** Pursuant to the terms of your merchant contract, we may add a Non-qualified Surcharge Fee to the Non-Qualified Interchange Fees. The amount of your Non-qualified Surcharge Fee is reflected on the Interchange Pricing Summary (included as part of your Non-Qualified Interchange Fee Schedule). Please review the information on the Interchange Pricing Summary for more information about when the Non-Qualified Interchange Fees and Non-qualified Surcharges apply, as well as the amount of such Fees and Surcharges.

Clientline®	<p>Wells Fargo Merchant Services provides reports through Clientline®, an internet-based service that provides merchants with fast access to transaction information. Clientline allows you to check the activity on your account. You are able to view deposits, credits and checking account transfers, all with a simple mouse click. By having detailed transaction activity available on a daily basis, you can easily reconcile your account as your business grows. Clientline is available at no cost to you. To enroll in Clientline please visit <a href="http://www.myclientline.net">www.myclientline.net</a>.</p>
electronic Integrated Disputes System (eIDS)	<p>eIDS is the optional service designed to help you manage retrieval requests and charge back disputes more effectively. It is part of a comprehensive solution that enables research and the online exchange of information between you and Wells Fargo for dispute management. Please check with your sales consultant on applicable charges. You can enroll in eIDS from the Portal Main Menu on the Clientline application or by calling Customer Service at 800-451-5817.</p> <p>Monthly User Access Fee (Per User) is: \$0</p>

# Merchant Application Checklist, Acknowledgement and Signature Page

This Merchant Processing Application and Agreement includes the following documents and schedules below. This Merchant Application Checklist also serves as a signature page to the Equipment Lease Agreement in Part II: Third Party Agreements of the Program Guide, if the Applicant is requesting a lease of equipment as more fully described in Part II: Third Party Agreements. The Legal Disclosure is on page 2 of this Application. Each of the documents mentioned referenced below and provided to you as part of your Merchant Processing Agreement contains material and important information pertinent to your use of our processing services. Please review these documents thoroughly prior to submitting your application for merchant processing services.

By initialing beside each document below, I acknowledge having received and reviewed the referenced documents (indicated with a "X" in the box), and agree to the terms therein:

Merchant Initials

### Merchant Processing Application:

- ☒ Tell Us About Your Business/Owner's Information
- ☒ Legal Disclosures
- ☒ Personal Guaranty (only applicable if Personal Guaranty signed separately)
- ☒ Pricing Terms
- ☒ Additional Services
- ☒ Interchange Qualification Matrix for (Visa®, MasterCard®and Discover Network® cards)  
<https://www.wellsfargo.com/biz/qualmatrix>
- ☒ Non-Qualification Interchange Fee Schedule
- ☒ Interchange Pricing Summary
- ☐ Debit Network Fee and /or Debit Fuel Schedules <https://www.wellsfargo.com/biz/merchantdebitfees>

Merchant Initials

**Program Guide (WFB1405):** [https://www.wellsfargo.com/downloads/pdf/biz/merchant/program\\_guide.pdf](https://www.wellsfargo.com/downloads/pdf/biz/merchant/program_guide.pdf)

Lease Agreement: Equipment lease is a **non-cancelable lease** for the full term indicated  
(Lessor: First Data Merchant Services Corporation)

**Wells Fargo Business Privacy Policy** (no initials required)

If you do not have Internet access, please contact your sales consultant and request a copy of the applicable documents be mailed or faxed to you.

IRS Legal Filing Name: FREEDOM SOS LLC

Principal Name: ANDRES SOSA  
Title: DIRECTOR  
Signature: \_\_\_\_\_  
Date: \_\_\_\_\_

Principal Name: \_\_\_\_\_  
Title: \_\_\_\_\_  
Signature: \_\_\_\_\_  
Date: \_\_\_\_\_

Principal Name: \_\_\_\_\_  
Title: \_\_\_\_\_  
Signature: \_\_\_\_\_  
Date: \_\_\_\_\_

Principal Name: \_\_\_\_\_  
Title: \_\_\_\_\_  
Signature: \_\_\_\_\_  
Date: \_\_\_\_\_



Please read the Merchant Processing Program Guide in its entirety. It describes the terms under which we will provide merchant processing Services to you.

From time to time you may have questions regarding the contents of your Agreement (which includes your Merchant Processing Application, the foregoing Program Guide, and the schedules thereto and documents incorporated herein) with Bank and/ or Processor. The following information summarizes portions of your Agreement in order to assist you in answering some of the questions we are most commonly asked.

1. **Your fees for certain Services** set forth in this Agreement are based on the interchange rates set by the Association. Any transactions that fail to qualify at your Anticipated Interchange Levels will be charged an additional fee (See Section 18 of the Merchant Processing Program Guide).

2. **We may debit your bank account** from time to time for amounts owed to us under the Agreement.

3. **There are many reasons** why a Chargeback may occur. When they occur we will debit your settlement funds or settlement account. For a more detailed discussion regarding Chargebacks, see Section 10 of the Merchant Processing Program Guide.

4. **If you dispute any charge or funding**, you must notify us within 60 days of the date of the statement where the charge or funding appears for Card Processing.

5. **The Agreement limits our liability to you.** For a detailed description of the limitation of liability, see Section 20 of the Card General Terms.

6. **We have assumed certain risks** by agreeing to provide you with Card processing. Accordingly, we may take certain

actions to mitigate our risk, including termination of the Agreement, and/or hold monies otherwise payable to you (see Card General Terms in Section 23, Term; Events of Default and Section 24, Reserve Account; Security Interest), under certain circumstances.

7. **By executing this Agreement with us** you are authorizing us to obtain financial and credit information regarding your business and the signers and guarantors of the Agreement until all your obligations to us are satisfied.

8. **The Agreement contains a provision** that in the event you terminate the Agreement early, you may be responsible for the payment of an early termination fee as set forth in Part I Section 39.3 under “Additional Important Information”.

9. **If you lease equipment from Processor**, it is important that you review Section 3.0 in Third Party Agreements. Neither Wells Fargo Bank, N.A. nor Wells Fargo Merchant Services, L.L.C. is a party to this Agreement. **THIS IS A NON-CANCELABLE LEASE FOR THE FULL TERM INDICATED.**

10. **Third Party Services.** To the extent you have elected to obtain any third party services as part of your merchant services package, please ensure that you review and understand the terms and conditions contained in Part II (Third Party Agreements) relevant to such third party services.
11. Card Organization Disclosure

Member Bank Information: Wells Fargo Bank

The Bank’s mailing address is Wells Fargo Bank, 1200 Montego Way, Walnut Creek, CA 94598 and its phone number is 1-800-451-5817.
- | Important Member Bank Responsibilities:  | Important Merchant Responsibilities:  |
|--|---|
| (a) The Bank is the only entity approved to extend acceptance of Card Organization products directly to a Merchant.  | (a) Ensure compliance with cardholder data security and storage requirements.   |
| (b) The Bank must be a principal (signer) to the Merchant Agreement.   | (b) Maintain fraud and chargebacks below Card Organization thresholds.  |
| (c) The Bank is responsible for educating Merchants on pertinent Visa and MasterCard Rules with which Merchants must comply; but this information may be provided to you by Processor. | (c) Review and understand the terms of the Merchant Agreement.  |
| (d) The Bank is responsible for and must provide settlement funds to the Merchant.   | (d) Comply with Card Organization rules.  |
| (e) The Bank is responsible for all funds held in reserve that are derived from settlement.  | (e) Retain a signed copy of this Disclosure Page.   |
|  | (f) You may download “Visa Regulations” from Visa’s website at: <a href="http://usa.visa.com/merchants/operations/op_regulations.html">http://usa.visa.com/merchants/operations/op_regulations.html</a> .     |
|  | (g) You may download “MasterCard Regulations” from MasterCard’s website at: <a href="http://www.mastercard.com/us/merchant/support/rules.html">http://www.mastercard.com/us/merchant/support/rules.html</a> . |
- Print Client's IRS Legal Filing Name:

FREEDOM SOS LLC
- By its signature below, Client acknowledges that it received (either in person, by facsimile, or by electronic transmission) and read the complete Program Guide (Version WFB1405) consisting of 55 pages (including this confirmation), which is incorporated into its Agreement, and agrees to comply with all terms set forth therein. Upon receipt of a signed original of this Confirmation Page by us, your Application for merchant processing services will be reviewed. Client understands that its Application is subject to approval by us. Client understands that a copy of the Program Guide is also available for downloading from the internet at: [www.wellsfargo.com/downloads/pdf/biz/merchant/program\\_guide.pdf](http://www.wellsfargo.com/downloads/pdf/biz/merchant/program_guide.pdf)
- CLIENT'S BUSINESS PRINCIPAL:

Signature (Please sign below):

Please Print Name of Signer

Title

Date
- APP1405 File #: 908191

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**October 2011 Non-Qualified Interchange Fee Schedule**  
**Visa CPS E-Commerce Basic Credit & US Regulated Debit w/ Fraud Adjustment**  
**MasterCard Merit I E-Commerce Credit & Regulated POS Debit w/ Fraud Adjustment**  
**Discover PSL Card Not Present/E-Commerce Credit & Regulated Debit w/ Fraud Adjustment**

IMPORTANT: Pursuant to the terms of your merchant agreement, we may add a Non-qualified Surcharge Fee to the Non-Qualified Interchange Fees. The amount of your Non-qualified Surcharge Fee is reflected on the Interchange Pricing Summary ("IPS"). Please review your latest version of the IPS for more information about when the Non-Qualified Interchange Fees and Non-qualified Surcharges apply, as well as the amount of such Fees and Surcharges. If you need a copy of the latest version of the IPS, please call Customer Service at 1-800-451-5817.

Visa, MasterCard & Discover levels are not all inclusive and apply to merchants processing in the U.S. The most common interchange levels are listed in the Non-Qualified Interchange Fee Schedule, although some of the interchange levels may not apply to your business. For a complete list of the Non-Qualified Interchange Fees for all interchange levels, call Customer Service at 1-800-451-5817. Please refer to the MasterCard, Visa & Discover Interchange Qualification Matrix for primary qualification criteria.

<b>Visa Credit</b>	<b>Rate Difference</b>	<b>Per Item Difference</b>	<b>Visa Rewards</b>	<b>Rate Difference</b>	<b>Per Item Difference</b>
CPS/Restaurant	-0.26%	\$ -	Rewards 1	-0.15%	\$ -
CPS/Service Station	-0.65%	\$ 0.15	Rewards 2	0.15%	\$ -
CPS/Retail	-0.29%	\$ -	<b>Visa Signature/Signature Preferred</b>		
CPS/Supermarket	-0.58%	\$ (0.05)	Signature Electronic-EIRF	0.50%	\$ -
Automated Fuel Dispenser	-0.65%	\$ 0.15	Signature Standard	0.90%	\$ -
CPS/Retail 2-Emerging Market	-0.37%	\$ (0.05)	Signature Preferred-Retail	0.30%	\$ -
CPS/Utility Program	-1.80%	\$ 0.65	Signature Preferred-Card Not Present	0.60%	\$ -
CPS/Hotel & Car Rental Card Present	-0.26%	\$ -	Signature Preferred-Business-to-Business	0.30%	\$ -
CPS/Hotel-Car Rental CNP & E-Com	-0.26%	\$ -	Signature Preferred-Electronic	0.60%	\$ -
CPS/E-Commerce Preferred	0.00%	\$ -	Signature Preferred-Standard	1.15%	\$ -
CPS/Card Not Present	0.00%	\$ -	Signature Preferred-Fuel	-0.65%	\$ 0.15
CPS/ Retail Key Entry	0.00%	\$ -	<b>Visa Commercial Card</b>		
CPS/E-Commerce Basic	0.00%	\$ -	Purchasing Card Large Ticket	-0.85%	\$ 34.90
CPS/Small Ticket	-0.15%	\$ (0.06)	GSA Purchasing Large Ticket	-0.60%	\$ 38.90
Passenger Transport/E-Com Preferred	-0.10%	\$ -	Corporate Card - Electronic	0.45%	\$ -
EIRF	0.50%	\$ -	Standard Commercial Card	1.15%	\$ -
Standard	0.90%	\$ -	Commercial Card Level II	0.25%	\$ -
CPS/Account Funding	0.34%	\$ -	Commercial Card Level III	0.00%	\$ -
CPS/Charity	-0.45%	\$ (0.05)	Business card - Business-to-Business	0.30%	\$ -
<b>Visa Interregional</b>			Business card - Card Not Present	0.45%	\$ -
Interregional Electronic	-0.25%	\$ (0.10)	Business card - Retail	0.40%	\$ -
Interregional Secure E-commerce	0.09%	\$ (0.10)	Corporate card - Business-to-Business	0.30%	\$ -
Interregional Standard	0.25%	\$ (0.10)	Corporate card - Card Not Present	0.40%	\$ -
Interregional Airlines	-0.25%	\$ (0.10)	Corporate card - Retail	0.30%	\$ -
Interregional Premium Card	0.45%	\$ (0.10)	Purchasing card - Business-to-Business	0.30%	\$ -
Interregional Commercial	0.65%	\$ (0.10)	Purchasing card - Card Not Present	0.75%	\$ -
Interregional Issuer Chip	-0.15%	\$ (0.10)	Purchasing card - Retail	0.50%	\$ -
Interregional E-commerce	0.09%	\$ (0.10)	Purchasing card - Electronic with Data	0.85%	\$ -
Interregional Super Premium Card	0.62%	\$ (0.10)	Utility-Business	-1.80%	\$ 1.40
			Business card - Electronic	0.60%	\$ -
			Purchase card - Electronic	0.85%	\$ -
			GSA Government-to-Government	-0.15%	\$ -
			Signature Business - Business-to-Business	0.60%	\$ -
			Signature Business - Card Not Present	0.80%	\$ 0.10
			Signature Business - Retail	0.60%	\$ -
			Signature Business - Electronic	1.05%	\$ 0.10
			Business Enhanced - Business-to-Business	0.45%	\$ -
			Business Enhanced - Card Not Present	0.65%	\$ 0.05
			Business Enhanced - Retail	0.50%	\$ -
			Business Enhanced - Electronic	0.95%	\$ 0.05

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**October 2011 Non-Qualified Interchange Fee Schedule**  
**Visa CPS E-Commerce Basic Credit & US Regulated Debit w/ Fraud Adjustment**  
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**Discover PSL Card Not Present/E-Commerce Credit & Regulated Debit w/ Fraud Adjustment**

<b>Visa Non-Regulated Debit</b>	<b>Rate Difference</b>	<b>Per Item Difference</b>	<b>Visa Regulated Debit</b>	<b>Rate Difference</b>	<b>Per Item Difference</b>
CPS/Restaurant	1.14%	\$ (0.12)	US Consumer Debit - CPS	0.00%	\$ -
CPS/Service Station	0.70%	\$ (0.05)	US Consumer Debit - Non-CPS	0.00%	\$ -
CPS/Service Station Cap	-0.05%	\$ 0.73	CPS/Small Ticket	0.00%	\$ -
CPS/Retail	0.90%	\$ (0.02)	US Commercial Debit	0.00%	\$ -
CPS/Supermarket	0.90%	\$ (0.02)	Interregional Debit	0.45%	\$ -
CPS/Supermarket Cap	-0.05%	\$ 0.13	<b>Visa Non-Regulated Prepaid</b>		
CPS/Automated Fuel Dispenser	0.70%	\$ (0.05)	CPS/Restaurant	1.10%	\$ (0.07)
CPS/Automated Fuel Dispenser Cap	-0.05%	\$ 0.73	CPS/Service Station	1.10%	\$ (0.07)
CPS/Retail 2-Emerging Market	0.60%	\$ (0.07)	CPS/Service Station Cap	-0.05%	\$ 0.73
CPS/Retail 2-Emerging Market Cap	-0.05%	\$ 1.78	CPS/Retail	1.10%	\$ (0.07)
CPS/Hotel & Car Rental Card Present	1.31%	\$ (0.07)	CPS/Supermarket	1.10%	\$ (0.07)
CPS/Hotel-Car Rental CNP & E-Com	1.31%	\$ (0.07)	CPS/Supermarket Cap	-0.05%	\$ 0.13
CPS/E-Commerce Preferred	1.50%	\$ (0.07)	CPS/Automated Fuel Dispenser	1.10%	\$ (0.07)
CPS/Card Not Present	1.55%	\$ (0.07)	CPS/Automated Fuel Dispenser Cap	-0.05%	\$ 0.73
CPS/Retail Key Entry	1.55%	\$ (0.07)	CPS/Retail 2	0.60%	\$ (0.07)
CPS/E-Commerce Basic	1.55%	\$ (0.07)	CPS/Retail 2 Cap	-0.05%	\$ 1.78
CPS/Small Ticket	1.55%	\$ (0.17)	CPS/Hotel & Car Rental Card Present	1.70%	\$ (0.02)
CPS/Passenger Transport/E-Com Pref	1.55%	\$ (0.07)	CPS/Hotel-Car Rental CNP & E-Com	1.70%	\$ (0.02)
EIRF	1.70%	\$ (0.02)	CPS/E-Commerce Preferred	1.70%	\$ (0.02)
EIRF Fuel Debit Cap	-0.05%	\$ 0.73	CPS/Card Not Present	1.70%	\$ (0.02)
Standard	1.85%	\$ 0.03	CPS/Retail Key Entry	1.70%	\$ (0.02)
CPS/Utility Program	-0.05%	\$ 0.43	CPS/E-Commerce Basic	1.70%	\$ (0.02)
CPS/Debt Repayment	0.60%	\$ (0.07)	CPS/Small Ticket	1.55%	\$ (0.17)
CPS/Debt Repayment Cap	-0.05%	\$ 1.78	CPS/Passenger Transport/E-Com Pref	1.70%	\$ (0.02)
CPS/Debit Tax Payment	0.60%	\$ (0.07)	EIRF	1.75%	\$ (0.02)
CPS/Debit Tax Payment Cap	-0.05%	\$ 1.78	EIRF Fuel Debit Cap	-0.05%	\$ 0.73
CPS/Account Funding	1.70%	\$ (0.02)	Standard	1.85%	\$ 0.03
			CPS/Utility	-0.05%	\$ 0.43
			CPS/Debt Repayment	0.60%	\$ (0.07)
			CPS/Debt Repayment Cap	-0.05%	\$ 1.78
			CPS/Debit Tax Payment	0.60%	\$ (0.07)
			CPS/Debit Tax Payment Cap	-0.05%	\$ 1.78
			CPS/Account Funding	1.70%	\$ (0.02)

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**October 2011 Non-Qualified Interchange Fee Schedule**  
**Visa CPS E-Commerce Basic Credit & US Regulated Debit w/ Fraud Adjustment**  
**MasterCard Merit I E-Commerce Credit & Regulated POS Debit w/ Fraud Adjustment**  
**Discover PSL Card Not Present/E-Commerce Credit & Regulated Debit w/ Fraud Adjustment**

<b>MasterCard Credit</b>	<b>Rate Difference</b>	<b>Per Item Difference</b>	<b>MasterCard Non-Regulated Debit</b>	<b>Rate Difference</b>	<b>Per Item Difference</b>
Supermarket	-0.41%	\$ -	Supermarket	1.00%	\$ (0.07)
Merit III	-0.31%	\$ -	Supermarket Cap	-0.05%	\$ 0.13
Merit I / E-Commerce	0.00%	\$ -	Merit III	1.00%	\$ (0.07)
Key Entered	0.00%	\$ -	Merit I / E-Commerce	1.59%	\$ (0.06)
Passenger Transport - Merit I	0.00%	\$ -	Key Entered	1.59%	\$ (0.06)
Lodging / Auto Rental	-0.31%	\$ -	Passenger Transport	1.55%	\$ (0.07)
Consumer Standard	1.06%	\$ -	Lodging / Auto Rental	1.10%	\$ (0.07)
Convenience Purchases	0.01%	\$ (0.10)	Consumer Standard	1.85%	\$ 0.03
Public Sector	-0.34%	\$ -	Restaurant	1.14%	\$ (0.12)
Service Industries Incentive Program (SIIP)	-0.74%	\$ (0.05)	Emerging Market	0.75%	\$ 0.03
Merchant UCAF	-0.31%	\$ -	Automated Fuel Dispenser	0.65%	\$ (0.05)
Full UCAF	-0.21%	\$ -	Automated Fuel Dispenser Cap	-0.05%	\$ 0.73
Utilities	-1.89%	\$ 0.55	Service Stations	0.65%	\$ (0.05)
Petroleum Base	0.01%	\$ (0.10)	Service Stations Cap	-0.05%	\$ 0.73
Petroleum Cap	-1.89%	\$ 0.85	Small Ticket	1.50%	\$ (0.18)
Merit I-Insurance	-0.46%	\$ (0.05)	Merchant UCAF	1.00%	\$ (0.07)
Merit I-Real Estate	-0.79%	\$ (0.10)	Full UCAF	1.10%	\$ (0.07)
Passenger Transport	-0.14%	\$ -	Utilities	-0.05%	\$ 0.23
<b>MasterCard Interregional</b>			Service Industries Incentive Program (SIIP)	1.10%	\$ (0.17)
Interregional Consumer Electronic	-0.24%	\$ (0.10)	Merit I-Real Estate	1.05%	\$ (0.22)
Interregional Consumer Standard	0.26%	\$ (0.10)	Reward Redemption	0.85%	\$ (0.22)
Interregional Standard (Non US)	-0.29%	\$ (0.10)	<b>MasterCard Commercial</b>		
Interregional Consumer Merchant UCAF	0.10%	\$ (0.10)	Commercial Data Rate I	0.76%	\$ -
Interregional Consumer Full UCAF	0.20%	\$ (0.10)	Commercial Data Rate II - Business	0.31%	\$ -
Interregional Premium Electronic	0.51%	\$ (0.10)	Commercial Data Rate II - Corporate	0.26%	\$ -
Interregional Premium Standard	0.51%	\$ (0.10)	Commercial Data Rate II - Fleet	0.61%	\$ -
Interregional Premium Merchant UCAF	0.51%	\$ (0.10)	Commercial Data Rate II - Petroleum	0.16%	\$ -
Interregional Premium Full UCAF	0.51%	\$ (0.10)	Commercial Data Rate II - Purchase	0.51%	\$ -
Interregional Commercial Premium	0.66%	\$ (0.10)	Commercial Data Rate III	-0.09%	\$ -
Interregional Commercial Card	0.66%	\$ (0.10)	Commercial Face to Face - Business	0.31%	\$ -
Interregional Purchasing Data Rate II	0.36%	\$ (0.10)	Commercial Face to Face - Corporate	0.26%	\$ -
Int Corp Purchasing Large Ticket	-0.44%	\$ 29.90	Commercial Face to Face - Fleet	0.61%	\$ -
Interregional Super Premium Electronic	0.64%	\$ (0.10)	Commercial Face to Face - Petroleum	0.16%	\$ -
Interregional Super Premium Standard	0.64%	\$ (0.10)	Commercial Face to Face - Purchase	0.51%	\$ -
Interregional Super Premium Merchant UCAF	0.64%	\$ (0.10)	Commercial Large Ticket I, II, III	-0.64%	\$ 39.90
Interregional Super Premium Full UCAF	0.64%	\$ (0.10)	Commercial Standard	1.06%	\$ -
<b>MasterCard Regulated Debit</b>			Commercial T&E I - Business	0.61%	\$ (0.10)
Consumer Debit Base Incentive	0.00%	\$ (0.01)	Commercial T&E I - Corporate	0.51%	\$ (0.10)
Consumer Debit w/ Fraud Adj Incentive	0.00%	\$ -	Commercial T&E I - Purchase	0.81%	\$ (0.10)
Consumer Debit Base Non Incentive	0.00%	\$ (0.01)	Commercial T&E II - Business	0.46%	\$ -
Consumer Debit w/ Fraud Adj Non Incentive	0.00%	\$ -	Commercial T&E II - Corporate	0.36%	\$ -
Commercial Debit Base	0.00%	\$ (0.01)	Commercial T&E II - Purchase	0.66%	\$ -
Commercial Debit w/ Fraud Adj	0.00%	\$ -	Commercial T&E III - Business	0.41%	\$ -
Interregional Debit Base	0.55%	\$ (0.01)	Commercial T&E III - Corporate	0.31%	\$ -
Interregional Debit w/ Fraud Adj	0.55%	\$ -	Commercial T&E III - Purchase	0.61%	\$ -
			Utilities Business	-1.89%	\$ 1.40

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**October 2011 Non-Qualified Interchange Fee Schedule**  
**Visa CPS E-Commerce Basic Credit & US Regulated Debit w/ Fraud Adjustment**  
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**Discover PSL Card Not Present/E-Commerce Credit & Regulated Debit w/ Fraud Adjustment**

MasterCard World Card	Rate Difference	Per Item Difference	MasterCard World Elite	Rate Difference	Per Item Difference
World Commercial Data Rate I Bus	0.93%	\$ -	World Elite Airlines	0.41%	\$ -
World Commercial Data Rate I Corp	0.76%	\$ -	World Elite Comm Large Ticket Bus I, II, III	-0.42%	\$ 39.90
World Commercial Data Rate II Bus	0.48%	\$ -	World Elite Comm Large Ticket Corp I, II, III	-0.64%	\$ 39.90
World Commercial Data Rate II Bus. Petr.	0.33%	\$ -	World Elite Comm. Data Rate II Bus. Petr.	0.38%	\$ -
World Commercial Data Rate II Corp	0.26%	\$ -	World Elite Comm. Data Rate II Corp. Petr.	0.16%	\$ -
World Commercial Data Rate II Corp. Petr.	0.16%	\$ -	World Elite Comm. Face-to-Face Bus. Petr.	0.38%	\$ -
World Commercial Data Rate III Bus	0.08%	\$ -	World Elite Comm. Face-to-Face Corp. Petr.	0.16%	\$ -
World Commercial Data Rate III Corp	-0.09%	\$ -	World Elite Commercial Data Rate I Bus	0.98%	\$ -
World Commercial Face-to-Face Bus	0.48%	\$ -	World Elite Commercial Data Rate I Corp	0.76%	\$ -
World Commercial Face-to-Face Bus. Petr.	0.33%	\$ -	World Elite Commercial Data Rate II Bus	0.53%	\$ -
World Commercial Face-to-Face Corp	0.26%	\$ -	World Elite Commercial Data Rate II Corp	0.26%	\$ -
World Commercial Face-to-Face Corp. Petr.	0.16%	\$ -	World Elite Commercial Data Rate III Bus	0.13%	\$ -
World Commercial Large Ticket Bus I, II, III	-0.47%	\$ 39.90	World Elite Commercial Data Rate III Corp	-0.09%	\$ -
World Commercial Large Ticket Corp I, II, III	-0.64%	\$ 39.90	World Elite Commercial Face-to-Face Bus	0.53%	\$ -
World Commercial Standard Bus	1.23%	\$ -	World Elite Commercial Face-to-Face Corp	0.26%	\$ -
World Commercial Standard Corp	1.06%	\$ -	World Elite Commercial Standard Bus	1.28%	\$ -
World Commercial T&E Rate I Bus	0.78%	\$ (0.10)	World Elite Commercial Standard Corp	1.06%	\$ -
World Commercial T&E Rate I Corp	0.51%	\$ (0.10)	World Elite Commercial T&E Rate I Bus	0.83%	\$ (0.10)
World Commercial T&E Rate II Bus	0.63%	\$ -	World Elite Commercial T&E Rate I Corp	0.51%	\$ (0.10)
World Commercial T&E Rate II Corp	0.36%	\$ -	World Elite Commercial T&E Rate II Bus	0.68%	\$ -
World Commercial T&E Rate III Bus	0.58%	\$ -	World Elite Commercial T&E Rate II Corp	0.36%	\$ -
World Commercial T&E Rate III Corp	0.31%	\$ -	World Elite Commercial T&E Rate III Bus	0.63%	\$ -
World Full UCAF	-0.02%	\$ -	World Elite Commercial T&E Rate III Corp	0.31%	\$ -
World Convenience	0.11%	\$ (0.10)	World Elite Utilities Business	-1.89%	\$ 1.40
World Key Entered	0.16%	\$ -	World Elite Full UCAF	0.41%	\$ -
World Merit I	0.16%	\$ -	World Elite Convenience	0.11%	\$ (0.10)
World Merit III	-0.12%	\$ -	World Elite Key Entered	0.61%	\$ -
World Restaurant	-0.16%	\$ -	World Elite Merit I	0.61%	\$ -
World Standard	1.06%	\$ -	World Elite Merit III	0.31%	\$ -
World Supermarket	-0.31%	\$ -	World Elite Restaurant	0.31%	\$ -
World T&E	0.41%	\$ -	World Elite Standard	1.36%	\$ -
World Merchant UCAF	-0.12%	\$ -	World Elite Supermarket	0.01%	\$ -
World Petroleum Base	0.11%	\$ (0.10)	World Elite T&E	0.86%	\$ -
World Petroleum Base Cap	-1.89%	\$ 0.85	World Elite Merchant UCAF	0.31%	\$ -
World Public Sector	-0.34%	\$ -	World Elite Petroleum Base	0.11%	\$ (0.10)
World Utilities	-1.89%	\$ 0.55	World Elite Petroleum Base Cap	-1.89%	\$ 0.85
World Merit I-Insurance	-0.46%	\$ (0.05)	World Elite Public Sector	-0.34%	\$ -
World Merit I-Real Estate	-0.79%	\$ (0.10)	World Elite T&E Large Ticket	0.11%	\$ (0.10)
World MC Service Industries	-0.74%	\$ (0.05)	World Elite Utilities	-1.89%	\$ 0.65
World Utilities Business	-1.89%	\$ 1.40	World Elite Merit I-Insurance	0.31%	\$ -
			World Elite Merit I-Real Estate	0.31%	\$ -
			World Elite Service Industries	-0.74%	\$ (0.05)

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October 2011 Non-Qualified Interchange Fee Schedule  
 Visa CPS E-Commerce Basic Credit & US Regulated Debit w/ Fraud Adjustment  
 MasterCard Merit I E-Commerce Credit & Regulated POS Debit w/ Fraud Adjustment  
 Discover PSL Card Not Present/E-Commerce Credit & Regulated Debit w/ Fraud Adjustment

MasterCard Enhanced	Rate Difference	Per Item Difference	MasterCard High Value	Rate Difference	Per Item Difference
Enhanced Merit III Base	-0.16%	\$ -	High Value Airlines	0.41%	\$ -
Enhanced Supermarket Base	-0.41%	\$ -	High Value Full UCAF	0.41%	\$ -
Enhanced Public Sector	-0.34%	\$ -	High Value Convenience	0.11%	\$ (0.10)
Enhanced Convenience Purchases	0.01%	\$ (0.10)	High Value Key Entered	0.61%	\$ -
Enhanced Service Industry	-0.74%	\$ (0.05)	High Value Merit I	0.61%	\$ -
Enhanced Merchant UCAF	-0.16%	\$ -	High Value Merit III	0.31%	\$ -
Enhanced Full UCAF	-0.06%	\$ -	High Value Restaurant	0.31%	\$ -
Enhanced Merit I	0.15%	\$ -	High Value Standard	1.36%	\$ -
Enhanced Key Entered	0.15%	\$ -	High Value Supermarket	0.01%	\$ -
Enhanced Passenger Transport	0.01%	\$ -	High Value T&E	0.86%	\$ -
Enhanced Lodging / Auto Rental	-0.09%	\$ -	High Value Merchant UCAF	0.31%	\$ -
Enhanced Utilities	-1.89%	\$ 0.55	High Value Petroleum Base	0.11%	\$ (0.10)
Enhanced Standard	1.06%	\$ -	High Value Petroleum Base Cap	-1.89%	\$ 0.85
Enhanced Petroleum Base	0.01%	\$ (0.10)	High Value Public Sector	-0.34%	\$ -
Enhanced Petroleum Base Cap	-1.89%	\$ 0.85	High Value T&E Large Ticket	0.11%	\$ (0.10)
Enhanced Merit I-Insurance	-0.46%	\$ (0.05)	High Value Utilities	-1.89%	\$ 0.65
Enhanced Merit I-Real Estate	-0.79%	\$ (0.10)	High Value Merit I-Insurance	0.31%	\$ -
Enhanced Data Rate I Business	0.88%	\$ -	High Value Merit I-Real Estate	0.31%	\$ -
Enhanced Data Rate II Business	0.43%	\$ -	High Value Service Industries	-0.74%	\$ (0.05)
Enhanced Data Rate III Business	0.03%	\$ -			
Enhanced Face-to-Face Business	0.43%	\$ -			
Enhanced Large Ticket Bus I, II, III	-0.52%	\$ 39.90			
Enhanced Standard Business	1.18%	\$ -			
Enhanced T&E Rate I Business	0.73%	\$ (0.10)			
Enhanced T&E Rate II Business	0.58%	\$ -			
Enhanced T&E Rate III Business	0.53%	\$ -			
Enhanced Utilities Business	-1.89%	\$ 1.40			
Enhanced Data Rate II Petroleum Bus	0.28%	\$ -			
Enhanced Face-to-Face Petroleum Bus	0.28%	\$ -			

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**Visa CPS E-Commerce Basic Credit & US Regulated Debit w/ Fraud Adjustment**  
**MasterCard Merit I E-Commerce Credit & Regulated POS Debit w/ Fraud Adjustment**  
**Discover PSL Card Not Present/E-Commerce Credit & Regulated Debit w/ Fraud Adjustment**

<b>Discover Credit</b>	<b>Rate Difference</b>	<b>Per Item Difference</b>	<b>Discover Non-Regulated Debit</b>	<b>Rate Difference</b>	<b>Per Item Difference</b>
PSL - Recurring Payments	-0.67%	\$ (0.05)	PSL - Recurring Payments	1.15%	\$ (0.17)
PSL - Supermarkets	-0.47%	\$ (0.05)	PSL - Supermarkets	0.97%	\$ (0.06)
PSL - Emerging Markets	-0.42%	\$ (0.05)	PSL - Supermarkets Cap	-0.05%	\$ 0.14
PSL - Public Services	-0.37%	\$ -	PSL - Emerging Markets	0.85%	\$ (0.02)
PSL - Express Services	-0.17%	\$ (0.07)	PSL - Public Services	0.85%	\$ (0.02)
PSL - Petroleum	-0.32%	\$ (0.05)	PSL - Express Services	1.50%	\$ (0.18)
PSL - Retail	-0.31%	\$ -	PSL - Petroleum	0.71%	\$ (0.06)
PSL - Restaurants	-0.31%	\$ -	PSL - Retail	0.97%	\$ (0.06)
PSL - Hotels/Car Rentals	-0.29%	\$ -	PSL - Restaurants	1.14%	\$ (0.12)
PSL - Passenger Transport	-0.12%	\$ -	PSL - Hotels/Car Rentals	1.30%	\$ (0.06)
PSL - Card Not Present/E-commerce	0.00%	\$ -	PSL - Passenger Transport	1.54%	\$ (0.06)
PSL - Key Entry	0.00%	\$ -	PSL - Card Not Present/E-commerce	1.57%	\$ (0.06)
PSL - Utilities	-1.87%	\$ 0.65	PSL - Key Entry	1.57%	\$ (0.06)
PSL - Real Estate	-0.77%	\$ (0.10)	PSL - Utilities	-0.05%	\$ 0.53
PSL - Insurance	-0.44%	\$ (0.05)	PSL - Real Estate	1.05%	\$ (0.22)
MSL - All Others	0.53%	\$ -	PSL - Insurance	0.75%	\$ 0.03
Base Submission Level	1.08%	\$ -	MSL - All Others	1.67%	\$ (0.02)
International Electronic	-0.71%	\$ (0.10)	Base Submission Level	1.84%	\$ 0.03
International Base	-0.17%	\$ -	<b>Discover Regulated Debit</b>		
<b>Discover Rewards</b>			Regulated Debit with Fraud Adj-PSL	0.00%	\$ -
PSL - Recurring Payments-Rewards	-0.67%	\$ (0.05)	Regulated Debit with Fraud Adj-Non PSL	0.00%	\$ -
PSL - Supermarkets-Rewards	-0.22%	\$ (0.05)	<b>Discover Premium</b>		
PSL - Emerging Markets-Rewards	-0.42%	\$ (0.05)	PSL - Recurring Payments	-0.67%	\$ (0.05)
PSL - Public Services-Rewards	-0.37%	\$ -	PSL - Supermarkets	-0.22%	\$ (0.05)
PSL - Express Services-Rewards	-0.17%	\$ (0.07)	PSL - Emerging Markets	-0.42%	\$ (0.05)
PSL - Petroleum-Rewards	-0.14%	\$ (0.05)	PSL - Public Services	-0.37%	\$ -
PSL - Retail-Rewards	-0.16%	\$ -	PSL - Express Services	-0.17%	\$ (0.07)
PSL - Restaurants-Rewards	0.03%	\$ -	PSL - Petroleum	-0.14%	\$ (0.05)
PSL - Hotels/Car Rentals-Rewards	0.03%	\$ -	PSL - Retail	-0.16%	\$ -
PSL - Passenger Transport-Rewards	0.03%	\$ -	PSL - Restaurants	0.33%	\$ -
PSL - Card Not Present/E-comm-Rew.	0.10%	\$ -	PSL - Hotels/Car Rentals	0.43%	\$ -
PSL - Key Entry-Rewards	0.10%	\$ -	PSL - Passenger Transport	0.43%	\$ -
PSL - Utilities-Rewards	-1.87%	\$ 0.65	PSL - Card Not Present/E-commerce	0.13%	\$ -
PSL - Real Estate-Rewards	-0.77%	\$ (0.10)	PSL - Key Entry	0.13%	\$ -
PSL - Insurance-Rewards	-0.44%	\$ (0.05)	PSL - Utilities	-1.87%	\$ 0.65
MSL - All Others-Rewards	0.53%	\$ -	PSL - Real Estate	-0.77%	\$ (0.10)
Base Submission Level-Rewards	1.08%	\$ -	PSL - Insurance	-0.44%	\$ (0.05)
<b>Discover Commercial</b>			MSL - All Others	0.53%	\$ -
Comm ESL - Passenger Transport	0.43%	\$0.00	Base Submission Level	1.08%	\$ -
Comm ESL - Emerging Market/Public Svcs	0.43%	\$0.00			
Comm ESL - All Others	0.43%	\$0.00			
Commercial Utilities	-1.87%	\$1.40			
Commercial Base Submission Level	1.08%	\$0.00			

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October 2011 Non-Qualified Interchange Fee Schedule  
 Visa CPS E-Commerce Basic Credit & US Regulated Debit w/ Fraud Adjustment  
 MasterCard Merit I E-Commerce Credit & Regulated POS Debit w/ Fraud Adjustment  
 Discover PSL Card Not Present/E-Commerce Credit & Regulated Debit w/ Fraud Adjustment

Discover Premium Plus	Rate Difference	Per Item Difference
PSL - Recurring Payments	-0.07%	\$ (0.05)
PSL - Supermarkets	0.03%	\$ -
PSL - Emerging Markets	0.43%	\$ -
PSL - Public Services	-0.37%	\$ -
PSL - Express Services	0.23%	\$ (0.05)
PSL - Petroleum	-0.14%	\$ (0.05)
PSL - Retail	0.23%	\$ -
PSL - Restaurants	0.43%	\$ -
PSL - Hotels/Car Rentals	0.43%	\$ -
PSL - Passenger Transport	0.43%	\$ -
PSL - Card Not Present/E-commerce	0.43%	\$ -
PSL - Key Entry	0.23%	\$ -
PSL - Utilities	-1.87%	\$ 0.65
PSL - Real Estate	0.43%	\$ -
PSL - Insurance	0.43%	\$ (0.05)
MSL - All Others	0.53%	\$ -
Base Submission Level	1.08%	\$ -

\*The Discover section only applies to merchants who authorize, settle and process Discover cards with Wells Fargo. The Discover section does not apply to merchant that only use our service for authorization and/or capture of Discover cards.

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## Interchange Pricing Summary for FREEDOM SOS LLC

In order to better help you manage your merchant account, we have included this Interchange Pricing Summary (IPS) for your reference and records.

### Your Discount Rates

The discount rate(s) set forth in your merchant agreement ("Discount Rate(s)") anticipate that you will process your Visa®, MasterCard® and Discover® credit and non-PIN debit transactions at the following interchange levels ("Anticipated Interchange Levels"):

### **Visa CPS E-Commerce Basic Credit & US Regulated Debit w/ Fraud Adjustment** **MasterCard Merit I E-Commerce Credit & Regulated POS Debit w/ Fraud Adjustment** **Discover PSL Card Not Present/E-Commerce Credit & Regulated Debit w/ Fraud Adjustment**

In order to process transactions at these Anticipated Interchange Levels, you must satisfy certain qualification criteria established by Visa, MasterCard and Discover, also known as the payment networks. The primary criteria are set forth below *(for more information about these qualification criteria, please call the number at the bottom of the page)*:

Visa	MasterCard	Discover
<ul style="list-style-type: none"> <li>* Available to E-Commerce merchants; Key-enter transaction</li> <li>* Obtain and pass 1 valid electronic authorization, 1 authorization reversal allowed.</li> <li>* Settle within 1 day (1 day to settle between ship date and settlement date)</li> <li>* AVS required-use AVS feature on terminal or software: enter up to first 5 numeric characters of address then zip code.</li> <li>* Transaction date must equal shipping date and that date is no more than 7 days after authorization</li> <li>* Authorization and settlement amount must match</li> <li>* Transaction must include order number, customer service phone number</li> <li>* E-Commerce Indicator of a "7" must be present and a POS indicator of "59". Bill payment transactions that do not have health or select developing market MCCs must send a Market Specific Indicator (MSI) of "B", ACI of "Y", processing code of "50" and MO/TO indicator of "5", "6", or "7". AVS is required for bill payment transactions.</li> </ul>	<ul style="list-style-type: none"> <li>* Key-entered transaction</li> <li>* Obtain and pass 1 valid electronic authorization.</li> <li>* Settle within 2 days</li> <li>* Beauty Salons (MCC 7230) have 25% tolerance. Restaurants (MCC 5812), Fast Food Restaurants (MCC 5814), Bars (MCC 5813), Taxicabs &amp; Limousines (4121), Airlines, and transactions where the Five E-Commerce Indicators are present in auth and clearing, are exempt from transaction tolerance. All others have a 10% tolerance.</li> <li>* E-Commerce transactions must include Card Activated Terminal (CAT) level 6 in settlement</li> <li>* Authorization and settlement MCC must match</li> </ul>	<ul style="list-style-type: none"> <li>* Key-enter or Electronic Commerce transaction</li> <li>* Obtain and pass 1 valid electronic authorization.</li> <li>* Authorize and settle within 1 day</li> <li>* Not available to MCC's that are restricted to industry specific PSL interchange programs. Not available to High Risk (MCC 5962, 5966, 5967). Not available to Quasi Cash (MCC 4829, 6050, 6051, 7995).</li> <li>* Exempt from amount tolerance</li> <li>* AVS required-use AVS feature on terminal or software: enter up to first 5 numeric characters of address and zip code.</li> </ul>

### **Non-Qualified Transactions and Fees**

Each interchange level has an associated interchange fee that is established by Visa, MasterCard or Discover. If a transaction does not satisfy all the qualification criteria for your Anticipated Interchange Level, then Visa, MasterCard or Discover will not process the transaction at the Anticipated Interchange Level. This type of transaction is often referred to as a “Non-Qualified Transaction.”

For processing each Non-qualified Transaction, you will be assessed the Discount Rate and an additional fee. The additional fee is made up of **TWO** components: The **Non-qualified Interchange Fee** and a **Non-qualified Surcharge**.

The **Non-qualified Interchange Fee** is the difference between the interchange fee associated with the Anticipated Interchange Level and the interchange fee associated with the interchange level at which the transaction actually was processed (amounts found on your Non-qualified Interchange Fee Schedule).

The **Non-qualified Surcharge** is **ONE** of the following:

- 1) 0.50% of the transaction amount will be assessed for the following card types: *Visa Rewards, Visa Signature, Visa Infinite, MasterCard Enhanced, MasterCard High Value, MasterCard World, MasterCard World Elite, Discover Rewards and Discover Premium* provided all of the other qualifying criteria for your Anticipated Interchange Level are met (otherwise defaults to #3) or;
- 2) 0.50 % of the transaction amount will be assessed for the following interchange levels: *Visa Signature Electronic, MasterCard World T&E, MasterCard World Elite T&E, MasterCard Enhanced T&E, MasterCard High Value T&E, non-U.S. issued Regulated Debit, Visa CPS qualified Non-regulated debit levels, Visa CPS qualified Non-regulated prepaid levels, MasterCard Incentive qualified Non-regulated debit levels and Discover Incentive qualified Non-regulated debit levels* or;
- 3) 0.50% of the transaction amount will be assessed for all other Non-qualified Transactions not included in #1 or #2.

### **Non-qualified Interchange Fee Schedule and Qualification Matrix**

The Non-qualified Interchange Fee Schedule and Payment Network Interchange Qualification Matrix (“Qualification Matrix”) list the most common interchange levels (including your Anticipated Interchange Levels), and the additional fees and primary qualification criteria associated with each level. The current Qualification Matrix is also available at <https://www.wellsfargo.com/biz/qualmatrix>

### **Additional Information Regarding Your Non-Qualified Fees**

If you have any questions regarding this Summary, please call 800-451-5817. In addition, if you have a question regarding a particular additional fee that was assessed to you for a Non-Qualified Transaction, you may also write to us at **Wells Fargo Merchant Services, NFI Request, P. O. Box 6699, Hagerstown, MD 21740, fax us at (954) 509-1822 or email us at [NFIrequest@WellsFargoMerchantServicesLLC.com](mailto:NFIrequest@WellsFargoMerchantServicesLLC.com)**. To assist us in responding to your question, please also include the name and address of your business, the month of the processing statement on which the additional fee appeared, your merchant number and, if possible, a copy of the processing statement itself.

\*The Discover interchange fees only apply to merchants who authorize, settle and process Discover cards with Wells Fargo.