MERCHANT EZ APPLICATION

Moneris SOLUTIONS

Additional Location: Yes ☐ No ☑ MID: ___
Partner Name (If Applicable): Plastiq-197   APP ID: ___

Name of Account (Doing Business As)	Contact	Tax Filing Name (Same as Legal Name)	Are you a Foreign Entity?
Birchwood Farms Golf & C	Fritz Grebe	Birchwood Farms Golf & Country Club Property Ow	☐ Yes ☑ No

Address (No P.O. Box)	Legal Address (No P.O. Box)
600 Birchwood Drive	same

City, State/ Province, Zip/Postal Code	City, State/ Province, Zip/Postal Code
Harbor Springs	MI

DBA Phone NO. 231 526-2166

Retrieval Method: ☐ Mail ☐ Fax ☐ EIDS ☐ Mail & EIDS ☐ Auto Fax & EIDS

Client Contact	Phone NO.	Fax NO.
Fritz Grebe	231 526-2166	231 526-1644

Mailing Name and Address (if different from above)   ATTN:

Website Address: **www. plastiq.com**

Merchant Customer Service Phone Number: 231 526-2166

Merchant Email Address:

MERCHANT PROFILE

Type of Ownership: ☐ Sole Proprietorship ☐ Partnership ☐ Limited Liability Company (LLC) ☐ Not for Profit ☑ Private Corporation ☐ Public Corporation – *Ticker Symbol:*

Pricing based on: ☐ Retail ☐ Mail/Telephone ☑ eComm Basic ☐ eComm Preferred (VBV) ☐ IVR ☐ Restaurant ☐ Utilities ☐ Other (Explain):

Percent of Business:	Card Swiped	Mail Order/Telephone	eCommerce	Manual Key Entry with Imprint, Customer Present
			100	

One Time Event: ☐ Yes ☑ No Date ___   Seasonal Sales: ☑ Yes ☐ No   High Volume Months June - Sep   Dollar Volume $ 300,000

Describe goods or services sold: Golf and Food & Beverage

When are your services or products delivered? Within: ☑ 1Day ☐ 1Week ☐ 30 Days ☐ Other:

Is merchant currently or has merchant previously been in any Card Brand chargeback or fraud monitoring program? (If Yes, please explain.)

Current PCI DSS Compliance Status (Please explain)

TAXPAYER IDENTIFICATION NO. ☑ FEIN ☐ SSN ☐ GST

	Number of Locations	Years in Business	Years Owned Business
237250661	1	40	40

OWNERS (Must be a Majority or Primary) / OFFICERS

NAME (1)	Title	Percentage Ownership	Email Address
Frederick Grebe	Controller	%	fritz@birchwoodcc.com

Social Security # /Insurance #	Date of Birth	Driver's License #	Home Phone	Mobile Phone
			na	231 622-3274

Home Address ☐ Own ☐ Rent City ___ State/Province ___ Zip/Postal Code ___ Years There ___

Previous Employment (if less than 1year in current employment) Title ___ How Long? ___ Type of Business ___

NAME (2)	Title	Percentage Ownership	Email Address
		%	

Social Security # /Insurance #	Date of Birth	Driver's License #	Home Phone	Mobile Phone

Home Address ☐ Own ☐ Rent City ___ State/Province ___ Zip/Postal Code ___ Years There ___

Previous Employment (if less than 1year in current employment) Title ___ How Long? ___ Type of Business ___

BANK INFORMATION (Primary Settlement Account)

Bank Name	Contact	Phone NO.	Fax NO.
Chase	David Woods	231 348-6202	231 347-9903

Transit # (ABA Routing)	DDA # (Checking/Savings)
072000326	290007701681

SECOND BANK INFORMATION (If applicable)

Bank Name	Contact	Phone NO.	Fax NO.

Transit # (ABA Routing)	DDA # (Checking/Savings)

PREPARED BY FIELD SALES REP ___ Email ___ FIELD SALES ID ___

Prepared by Inside Sales Rep (if applicable) ___ INSIDE SALES ID ___

Range #	Book Number	Corporate Field	Chain #
295970197881	73		

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MERCHANT EZ APPLICATION

Moneris

Additional Location ☐ Yes ☑ No   Partner Name (If Applicable) **Plastiq-197**   MID _____

CREDIT CARD SCHEDULE OF RATES AND FEES

Do you currently accept credit cards? ☐ No ☐ Yes *(If Yes, you should submit 3 most recent months' statements)*   ☐ AutoDebit Only ☐ SPS-EFT ☐ Other

Name of Current Processor _____   Reason Leaving _____

CREDIT CARD: Average Ticket Size $ **500**   Annual Volume $ **500,000**   ☐ Program Code: _____   ☐ Promo Code: _____

Explain Intended Use of Payment Services: **let members pay their Birchwood statement online with credit card, plus fee - Clubsoft installation**

Merchant elects to accept the following cards at the rates/fees below *(choose one):* ☑ Debit Cards ☐ Other Cards ☐ All Cards   ☐ Gross ☐ Net ☐ Gross Gross

STANDARD RATES

Visa® / MasterCard® / Discover®*	Credit	Debit
Qualified	0.15 %	%
Mid-Qualified	%	%
Non-Qualified	%	%
Regulated		%
Interchange/Pass-Through	☑	

By accepting Discover® you are eligible to accept JCB® and Diners Club International® cards

Discover® (Retained): _____

AUTHORIZATION

Visa®/MasterCard®/Discover®	$
Non-Bank Card	$
Batch Header	$
Billback Surcharge ☐	%

DEBIT

PIN Debit Transaction Per Item	$
PIN Debit Interchange Fee ☐	
PIN Debit Discount Rate	%
Regulated Signature Debit Auth Fee	$
Regulated Signature Debit Sales Transaction Fee	$
Regulated Signature Debit Return Transaction Fee	$

STANDARD FEES

Rush Boarding Fee	$
Application Fee	$
Set-Up Fee	$
Monthly Maintenance	$
Monthly Minimum	$
Annual Fee *(To be charged annually)*	$
Value Package	$
Monthly PCI Program Fee	$ 6.95
Monthly PCI Non-Compliance Fee **	$ 19.95

** Only applies to non-compliant merchants

REPORTING OPTIONS BASED UPON ELECTION

Online Reporting / per account	$
Paper Statement / per account	$
E-Statement / per account	$

PER OCCURRENCE

Bank Reject Fee	$ 25.00
Voice Call Authorization / ARU	$
Touchtone Per Item	$
Terminal Re-Programming Fee	$
Call Tag Fee	$
Chargebacks	$ 20.00
Retrievals	$ 7.00
Bank Card Per Item	$

MISC AND SERVICES

INTERNET GATEWAY

One-Time License Fee	$
Monthly Gateway Fee	$
Gateway Per Item Fee	$

WIRELESS

One-Time Set-Up Fee	$
Monthly Wireless Fee	$
Wireless Per Item Fee	$

OTHER

Address Verification Service Fee (AVS)	$
EBT Transaction Per Item Fee	$
Dispute Man Monthly Acc (per user)	$
Monthly Disp Mgr Fee (flat fee)	$
Rewards ☐ Yes ☐ No	

EBT: ☐ Cash Benefit ☐ Food Stamps
FCS ID: _____

Convenience Fee*** ☐ Fixed $ _____
*** Network Fees may apply to certain Merchants assessing a convenience fee* ☐ Percentage %

Account Updater ☐ Visa (VAU) ☐ MasterCard (ABU)

Registration Fee	$	
Monthly Fee	$	$

Rates and fees are based on proposed volume of transactions listed in Merchant's application and above, and corresponding levels of interchange applicable thereto, and are subject to adjustment by Bank or Card Associations based upon actual volume levels and qualifications for interchange. Early Termination Fee is calculated based on the greater of Two Hundred Fifty Dollars ($250) or Bank's average monthly volume derived from processing Merchant's transactions (based on an average of the highest three (3) months of processing volume **during the previous or current term of the Agreement, whichever is greater**), multiplied by .003, multiplied by the number of full and partial months remaining in the term of the Agreement. Certain administrative charges may be assessed as specified in Sections 6 and 10 of this Agreement. If Merchant elects an option other than "All Cards" but later submits a transaction in another category, Bank will process the transaction pursuant to the terms of this Agreement and assess the appropriate fee. Gross billing is defined as fees charged on gross sales volume. Gross-Gross billing is defined as fees charged on gross sales volume and credit volume. Net billing is defined as fees charged on net sales volume. **Rewards Discount Rate for sales and credits: An additional 0.20% over the credit Qualified, Mid-Qualified, Non-Qualified Discount Rates.**

NETWORK AND OTHER FEES

VISA®*
Acquirer Processing Fee ....Currently $0.02 per authorization.
International Fee (IAF) ....Currently 0.45% or 0.90% per settled transaction based on your merchant category code.
ISA Fee ....Currently 0.40% of Visa International Sales Volume.
Cash Advance Fee (ISA) ....Currently 0.40% of Visa International Sales Volume.
Misuse of Auth Fee ....Currently $0.045 per authorization.
Zero Floor Limit Fee ....Currently $0.10 per Visa transaction without proper authorization.
Assessment Fee ....Currently 0.11% of sales volume.
Transaction Integrity Fee ....Currently $0.10 per transaction.
Network Fee CP (Card Present) ....Varies based on # of locations.
Network Fee CNP (Card Not Present) ....Varies based on CNP volume.

PULSE®
Pulse Debit Network Annual Fee ....Currently $9.00

STAR®
STAR Debit Network Annual Fee ....Currently $6.00

MASTERCARD®*
Network Access Usage Fee ....Currently $0.02 per transaction.
Cross-Border Fee ....Currently 0.40% of MasterCard International Sales Volume.
Acquirers Program Support Fee ....Currently 0.85% of MasterCard International Sales Volume.
Assessment Fee ....Currently 0.11% of sales volume *(an additional fee will be added for transactions >=$1000. Currently 0.02%).*
Acct Status Inq SVC Intraregional ....$0.025 per transaction.
Acct Status Inq SVC Interregional ....$0.03 per transaction.
Processing Integrity Fee ....$0.055 per authorization *(that is not cleared or reversed).*

DISCOVER®*
Data Usage Fee ....Currently $0.02 per transaction.
International Processing Fee ....Currently 0.40% per settled international transaction.
International Service Fee ....Currently 0.55% per settled international transaction.
Assessment Fee ....Currently 0.105% of sales volume.

Pricing may increase due to any increases in association and other third party fees, which will be passed through to you.

AMERICAN EXPRESS CARD® ACCEPTANCE

Choose Only One: ☐ New ☐ Existing   Existing American Express® Merchant Number: **na**   Expected Annual Card Sales $ _____   Estimated Average Ticket $ _____

Choose Only One: ☐ Discount Rate % ☐ Paper % ☐ Monthly Flat Fee $7.95 *($0.00 - $4,999 net annual volume only)*   Franchise Name _____   Franchise Cap# _____

Choose Only One Transaction Fee:
☐ Retail + $0.10 Transaction Fee + 0.30% Card Not Present Downgrade
☐ Services, Wholesale & All Other + $0.15 Transaction Fee

Choose only one: ☐ Monthly Gross Pay *(+0.03% if $100,000 or more)* ☐ Daily Gross Pay

Home Based ☐ Yes ☐ No   Pay Frequency *(in days)* ☐ 3 ☐ 15 ☐ 30

By signing the Merchant Acceptance, I, for myself and on behalf of Merchant, represent that I have read and am authorized to sign and submit this application on behalf of the Merchant above, and all information I have provided on the Moneris Solutions EZ Application (the "Application") is true, complete, and accurate. Merchant requests that American Express Card® acceptance be added to my Merchant Services Agreement. I authorize American Express Travel Related Services Company, Inc. ("American Express") to verify the information in this application and receive and exchange information about me personally, including by requesting reports from consumer reporting agencies. I authorize and direct American Express to inform me directly, or through the Merchant above, of reports about me that American Express has requested from consumer reporting agencies. Such information will include the name and address of the agency furnishing the report. I understand that upon American Express' approval of the Merchant indicated above to accept the American Express card, the terms and conditions for American Express Card acceptance ("Terms and Conditions") will be sent to such Merchant along with a welcome letter. By accepting the American Express Card for the purchase of goods and/or services, or otherwise indicating its intention to be bound, the Merchant agrees to be bound by the Terms and Conditions.

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MERCHANT EZ APPLICATION

Moneris

| Additional Location | Yes | ✓ No | Partner Name (If Applicable) | Plastiq-197 | APP ID |

MID

AUTODEBIT / CHECK CONVERSION ACCEPTANCE

Explain Intended Use of AutoDebit Services:

Explain Intended Use of Check Conversion Services:

AutoDebit / CHECK SERVICES:

| Average Ticket Size $ | Monthly Volume $ | Maximum Ticket Size $ | Monthly Transactions # |

PERCENTAGE OF AUTODEBIT TRANSACTIONS

Face to Face: ☐ PPD ☐ CCD ☐ POP ☐ BOC	%	Single	100 %
Internet Order: ☑ WEB	100 %	Recurring	%
Mail Order: ☐ ARC	%	**TOTAL**	100 %
Fax: ☐ PPD ☐ CCD	%	Convenience Fee ☐ Fixed $ ☐ Percentage %	
TOTAL	100 %		

GATEWAY INTERFACE

☐ API Integration / Direct Host ☐ Virtual Terminal

☐ Batch Upload ☑ Hosted PayPage ☑ Other: Clubsoft bill payment

EQUIPMENT

☐ POS Terminal   Type: na   Qty:

☐ Check Reader / Imager: Type: Qty:

STANDARD RATES AND FEES

	AutoDebit			Check Conversion					Paper Guarantee
	☐ PPD	☐ CCD	☐ WEB	☐ ARC	☐ BOC	☐ POP	☐ POP w/ Guarantee	☐ POP-QSP	(No Conversion)
Transaction Fee / Item									
Discount %									
Return Fee									
Reversal Fee									
Monthly Minimum									
Monthly Service / Statement Fee									
Batch Fee									

Additional persons with authorization to online reporting:

1.

2.

3.

4.

Merchant understands and agrees that it may be subject to termination fees assessed by Bank's third-party providers of check/ACH services. Termination fees charged by these providers currently range up to $125 and are subject to change by these providers.

FOR AUTODEBIT (Complete Below)

Which written authorization procedures will Merchant be using? (MUST USE AND RETAIN ON FILE)

1. Signed written authorization from customer? ☐ Yes ☐ No

2. Will the Merchant be using the template provided by check processor? ☐ Yes ☐ No   If "No" please include the written authorization form Merchant will be using

How often will Merchant submit AutoDebit transactions?

☐ Daily ☐ Weekly ☐ Other, *Please Explain:*

ALTERNATE BANK ACCOUNT FOR BILLING (If Different Than Primary Settlement Account)

Bank Name

Contact

Phone NO.

Fax NO.

| Transit # (ABA Routing) | | DDA # (Checking/Savings) |

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MERCHANT EZ APPLICATION

Moneris SOLUTIONS

Additional Location ☐ Yes ☑ No	Partner Name (If Applicable) **Plastiq-197**
MID	APP ID

VENDOR (FRONT END PLATFORM)

☐ Moneris Host (Phoenix) ☐ TSYS ☐ FDMS-Nashville ☐ Other

Time Zone ___ **Auto close:** ☐ No ☑ Yes Time **11:00** ☐ a.m. ☑ p.m.

EQUIPMENT

TERMINALS*: Type ___ ☐ DSL/IP ☐ Dial-Up ☐ Wireless

☐ OWN Serial # ___
Sim Card # ___
☐ RENTAL Fee $ ___ x Quantity ___ Total: $ 0
☐ PURCHASE Price $ ___ x Quantity ___ Total: $ 0

if additional terminal type use "Other" section

PIN PADS: Type ___ ☐ USB ☐ Serial
☐ Encryption Fee $ ___ ☐ Swap Fee $ ___
☐ OWN Serial # ___
☐ RENTAL Fee $ ___ x Quantity ___ Total: $ 0
☐ PURCHASE Price $ ___ x Quantity ___ Total: $ 0

OTHER:
☐ OWN Serial # ___
☐ RENTAL Fee $ ___ x Quantity ___ Total: $ 0
☐ PURCHASE Price $ ___ x Quantity ___ Total: $ 0

PRINTERS:
☐ OWN Type: ___
☐ RENTAL Fee $ ___ x Quantity ___ Total: $ 0
☐ PURCHASE Price $ ___ x Quantity ___ Total: $ 0

A Restocking Service Fee (as specified in the Equipment packaging) will apply to permitted returns of Purchased Equipment within the first 30 days.

Imprinters (Cost $26.00 each): Purchase Quantity ___ @ $26.00 ea. = Total: $ 0 **Plates:** Quantity ___ **Size:** ☐ 1-1/8" x 2-5/8" (Std size) ☐ 1-1/16" x 1-3/4" (AMEX)

Terminal Application: ☐ Retail/MOTO ☐ Retail w/tips ☐ Restaurants w/tips ☐ Restaurants w/o tips ☐ Hotel/Lodging ☐ QSR

Terminal Feature: ☐ Commercial Card Level 2 ☐ Multi-merchant ☐ Main Account ☐ Main Account # : ___

Optional Processing Features: ___

For outside line, dial: ___ ☐ Receipt Message Header: ___

Training: ☐ Agent ☐ Phone (Default) ☐ Receipt Message Footer: ___

PC SOLUTIONS

SOFTWARE: ___ SOFTWARE VERSION: ___ ☐ Upgrade ☐ Own ☐ Purchase: Software Purchase Price $ ___

☐ Other PA DSS Compliant Software: ___ ☐ Other PA DSS Compliant Software Version: ___

Communication Type: ☐ Dial ☐ IP User License: ☐ Single ☐ Multi Serial No. ___

INTERNET SOLUTIONS

✓ ENVIRONMENT (Check one or more)
☐ Consumer Present ☐ eCommerce / MOTO
☑ API Integration/Direct Host ☐ Batch Upload
☐ Virtual Terminal ☐ Hosted Pay Page
☐ Mobile App ☐ Integrated Mobile API
☑ Credit Card ☐ Check Conversion
☐ AutoDebit ☐ Pinless Debit ☐ Pin Debit

FEATURES/FUNCTIONALITIES (Check one or more)
☐ Encrypted MAG Swipe ☐ MAG Swipe Credit ☐ Recurring Payment ☐ Convenience Fee ☐ Dynamic Descriptor
☑ Address Verification Service (AVS) ☑ Card Validation Value (CVV) ☐ SECURE CODE (MC) ☐ VBV (VISA)
Level 2 / 3: ☐ Visa ☐ MasterCard ☐ American Express

Account Updater ☐ VISA (VAU) ☐ MasterCard (ABU) ☐ **VAULT** Monthly Fee/Record Monthly Fee
Per Match Fee $ ___ $ ___ $ ___ $ ___

SYSTEM: ☐ PC ☐ MAC
GATEWAY: ☐ USA ePay ☐ USA ePay w/MCP ☐ USA ePay Swipe ☐ Authorize.net
☐ Own OR ☐ PURCHASE: Gateway Purchase Price $ ___ ☐ Other Gateway (name): ___ ☐ MCP

SYSTEM INTEGRATOR (Send Gateway/PC/Terminal Set-Up Information to)

Technical Contact or System Integrator Name: **Plastiq - Tiffany Chang** Phone NO. **650 867-5389** Email Address **mids@plastiq.com**

If contact is different than System Integrator fax to: Company ___ Fax NO. ___ Attention ___

MID / TID EMAIL NOTIFICATION

Email Address ___ Email Address ___ Email Address ___ Email Address ___

SHIPPING INSTRUCTIONS

SHIP TO: ☐ DBA Address ☐ Legal Address ☐ Other Address (provide below) VIA: ☐ 2 day ☐ Standard Overnight (PM) ☐ Priority Overnight (AM) ☐ Overnight Saturday **Rush Shipping Fee $**

Name ___ Street (No P.O. Box) ___ City ___ State/Province ___ Zip/Postal Code ___

MERCHANT SITE SURVEY REPORT (To Be Completed by Sales Representative)

Is the merchant's DBA name displayed at the facility? (Exterior signage?) ☐ Yes ☐ No (If No, Explain): ___

Does the address match that of the merchant's application? ☐ Yes ☐ No (If No, Explain): ___

Does the merchant have appropriate/sufficient equipment/inventory consistent with the type of business and projected sales volume and average ticket?
☐ Yes ☐ No (If No, Explain): ___

Does the merchant: ☐ Own ☐ Lease ☐ Other (Explain): ___ Do they have a website? ☐ Yes ☐ No Is it currently functioning? ☐ Yes ☐ No

Further comments by the inspector: ___ What is the URL: ___

I hereby certify the above information and recommend this Merchant Application based on the site inspection completed on this date: ___

Premises inspection completed by: Sales Representative Signature ___ Print Name ___ Title ___

X

MERCHANT EZ APPLICATION

Moneris

Additional Location ☐ Yes ✓ No
MID

☐ Pre-Note ☐ MCC

Partner Name (If Applicable) Plastiq-197
APP ID

CARD NOT PRESENT INFORMATION (If Applicable)

For merchants who process MORE THAN 20% of their bankcard transactions, or volume, without physically swiping the credit card, we ask that you complete the following information in its entirety.

Provide a full description of the product or service you provide to the cardholder:
Allow card holder to pay Birchwood bill plus Plastiq fee via the internet with their credit card

How will you receive cardholder data? ☐ Phone ☐ Fax ✓ Internet ☐ Mail

For Internet orders, please provide us with your active URL: www.plastiq.com

(If site is not active, please provide a test site with a user name and password if one is needed. Please also note that for our internet merchants, we ask that your website meet specific security and disclosure criteria.)

When do you typically charge the cardholder? ☐ BEFORE or ✓ AFTER the product/service is provided to the cardholder

What is your general breakdown of billing?

0 At time of purchase   100 Monthly   Quarterly   Annually   Other, *explain:*

What is the average amount of time *(in days)* that it will take for the cardholder to receive the product/service? 1   *(days)*

What is your target geographic area? 100 United States   Canada   Other:

For your product/service, do you outsource any of the following? ☐ Customer Service ☐ Product Shipment ☐ Handling of Returns ☐ Cardholder Billing ☐ Fulfillment House

If Yes to any of the above, please list the name(s), address(es) and phone number(s) of those fulfillment organizations:

1.   2.

For merchants who receive cardholder data from the Internet, please advise if any part of your website is outsourced to a third party? Common examples include:

☐ Shopping Cart ☐ Hosting Solutions ☐ Gateway ☐ Cardholder Data Storage ☐ Other, *explain:*

In some cases, we may require certificates from those third parties confirming their compliance in protecting cardholder data.

REFUND POLICY: ✓ No Refunds ☐ Refund Within 30 Days ☐ Damaged/Defective Merchandise Only ☐ Restocking Fee Charged ☐ Store Credit Only
☐ Return Authorization Required (RM/RMA) ☐ Other

Should Merchant alter or change any aspect of the business from that described herein, or if any information changes, without prior notice to and approval by Bank, then Merchant will be subject to termination. Also, Merchant agrees to obtain, abide by, and fully comply with protecting cardholder data as described at www.pcisecuritystandards.org.

PERSONAL GUARANTY

Name of Guarantor: Merchant Name:

To induce BMO Harris Bank N.A., Moneris Solutions, Inc. (collectively "Bank"), and Sage Payment Solutions EFT and all other Moneris Solution third party providers to enter into the Merchant Services Agreement and/or any agreements for SPS-EFT services (the "SPS-EFT Agreements"), the Guarantor(s) indicated below jointly and severally, unconditionally and irrevocably, guarantee the continuing full and faithful performance and payment by Merchant of each of its duties and obligations to Bank and SPS-EFT (collectively, the "Guaranty Recipients") pursuant to the Merchant Services Agreement and the SPS-EFT Agreements (collectively, the "Agreements"), as they now exist or as amended from time to time, with or without notice. This guaranty is a guaranty of payment, and not of collection, and a debt of Guarantor for his or her own account. Accordingly, none of the Guaranty Recipients shall be required before enforcing this guaranty against Guarantor: (1) to pursue any right or remedy any of the Guaranty Recipients may have against Merchant or any other Guarantor; (2) to make any claim in a liquidation or bankruptcy of Merchant or any other Guarantor of these obligations; or (3) to make demand of the Merchant or any other Guarantor of these obligations or to seek to enforce or realize upon any collateral security held by any of the Guaranty Recipients which may secure these obligations. The guaranty shall not be discharged or otherwise affected by any waiver, indulgence, compromise, settlement, extension of credit, or variation of terms of the Agreements. I/We waive any notice of acceptance of this guaranty, notice of non-payment or non-performance of any provision of the Agreements by Merchant, and all other notices or demands regarding the Agreements. I/We agree to promptly provide to the Guaranty Recipients any information requested from time to time concerning my/our financial condition, business history, business relationships and employment information. This guaranty will not be discharged or affected by the death of the Guarantors, will bind all heirs, administrators, representatives and assigns and may be enforced by or for the benefit of any successor of the Guarantee Recipients. Guarantor(s) understand that the inducement to the Guaranty Recipients to enter into the Agreements is consideration for the guaranty, and that this guaranty remains in full force and effect even if the Guarantor(s) receive no additional benefit from the guaranty.

Signature of Guarantor, as an individual

Printed Name and Home Address of Guarantor

MERCHANT AUTHORIZATION AND ACCEPTANCE

The owner, officer, partner, or member signing this Merchant Application (the "Signing Party") represents that the Signing Party is authorized to sign the Merchant Application (the "Application") and enter into the Merchant Services Agreement (the "Agreement"). The Signing Party also represents and warrants that the Application and all information and documentation submitted in connection with the Agreement is true, complete and correct. All requested information must be provided for the Application to be processed. If the information provided on the Application or elsewhere cannot be verified, then the Application may be denied. Merchant and its owner have authorized, and shall continue to authorize Bank, Moneris, their third party providers and their representatives and affiliates to obtain and verify any financial and credit information regarding Merchant and its owner, and to share such information amongst Bank, Moneris, their third party providers and their affiliates and their representatives.

Notice: To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an Agreement. This means that when you enter into an Agreement we will ask for name, address, date of birth and other information that will allow us to identify you or the entity on whose behalf you are signing.

MERCHANT HAS READ AND UNDERSTANDS ALL OF THE TERMS OF THE AGREEMENT SET FORTH ON THE MONERIS AGREEMENT WEBSITE (https://www.monerisusa.com/terms-and-conditions) AND ACCEPTS AND AGREES WITH ALL SUCH TERMS. IF BANK AND/OR MONERIS AGREE TO PROVIDE SERVICES TO MERCHANT, SUBMISSION OF ANY TRANSACTIONS OR ITEMS TO BANK, MONERIS OR ITS THIRD PARTY PROVIDERS CONSTITUTES CONSENT TO THE AGREEMENT TERMS AND CONDITIONS AND THE TERMS AND CONDITIONS RELATED TO ANY OTHER SERVICES MERCHANT HAS ELECTED TO RECEIVE.

SIGNATURE FOR MERCHANT:

By: *Frederick Grebe* (signature)
(Authorized Signature)

Telephone: 231 526-2166   Fax: 213 526-1644

NAME *(Please Print)* Frederick Grebe   Title Controller   Date 1/16/2015

FOR OFFICE USE ONLY (Merchant - Do Not Sign Below)

BMO Harris Bank N.A.
By: *Authorized Representative*

Moneris Solutions, Inc.
By: *Authorized Representative*