PROCESSOR INFORMATION: Name: First Data Merchant Services Address: 1307 Walt Whitman Road, Melville, NY 11747 URL: Customer Service #: 1-800-858-1166 Please read the Program Guide in its entirety, It describes the terms under which we will provide merchant processing Services to you Agreement with TeleCheck. The following information summarizes portions of your Agreement in order to assist you in answering som questions we are most commonly asked. 1. Your Discount Rates are assessed on transactions that qualify for certain reduced interchange rates imposed by MasterCard, Visa, Discover and PapPal. Any transactions that fail to qualify for these reduced rates will be charged an additional fee (see Section 25 of the Program Guide). 2. We may debit your bank account (also referred to as your Settlement 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 cover a many reasons why a Chargeback may occur. When they have the charge or funding appears for Card Processing or within 30 days of the date of a Telecheck following Agreement. 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 or within 30 days of the date of a Telecheck transaction. 5. The Agreement limits our liability to you. For a detailed description of the limitation of liability see Section 27, 373, and 39, 10 of the Card General Terms, or Section 17 of the TeleCheck Solutions Agreement. 5. The Bank is and garders in 1200 Montego, Walnut Creek, CA 94398, and the signers and address in 1200 Montego, Walnut Creek, CA 94398, and the signers and sales and a party to this Agr Client II Terms, or Section 17 of the TeleCheck Solutions Agreement. 6. The Bank is responsible for educating mechants on pertinent Visa and MasterCard Produces directly to a merchant. 7. The Bank is responsible for educating mechants on pertinent Visa and MasterCard Produces directly to	Apogee2004(ia)		CONFIRM	Αī	TION PAGE
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occur we will debit your settlement funds or Settlement Acount. For a more detailed discussion regarding Charge-backs see Section 1 in 4 of the Your Payments Accepanace Guide or see the applicable provisions of the TeleCheck solutions. Agreement. 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 or within 30 days of the date of a TeleCheck control of the fundation of liability to you. For a detailed description of the limitation of liability see Section 27, 37.3, and 39.10 of the Card General Terms, or Section 17 of the TeleCheck Solutions Agreement. 5. The Agreement limits our liability to you. For a detailed description of the limitation of liability see Section 27, 37.3, and 39.10 of the Card General Terms, or Section 17 of the TeleCheck Solutions Agreement. 5. The Bank must lead principal (signer) to the Agreement. 10. Card Organization Disclosure Visa and Master-Card Member Bank Responsibilities: a) The Bank is the only entity approved to extend acceptance of Visa and Master-Card products directly to a merchant. b) The Bank must be a principal (signer) to the Agreement. c) The Bank is responsible for educating merchants on pertinent Visa and Master-Card products directly to a merchant. b) The Bank is responsible for educating merchants on pertinent Visa and Master-Card June with which merchants must comply but this information may be provided to you by Processor. d) The Bank is responsible for and must provide settlement funds to the merchant. c) The Bank is responsible for and must provide settlement funds to the merchant. d) The Bank is responsible for and must provide settlement funds to the merchant. The Bank is the ultimate authority should a merchant have any problems with Visa or Master-Card Processor also will assist you with any such problems. 1. The Bank is the ultimate authority should a merchant was approblems with Visa or Master-Card Processor also will assist you with an				_	circumstances.
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5. The Agreement limits our liability to you. For a detailed description of the limitation of liability see Section 27, 37.3, and 39.10 of the Card General Terms; or Section 17 of the TeleCheck Solutions Agreement. 10. Card Organization Disclosure Visa and MasterCard Member Bank Information:Wells Fargo Bank N.A. The Banks mailing address is 1200 Montego, Walnut Creek, CA 94598, and its phone number is (925) 746-11-3. Important Member Bank Responsibilities: a) The Bank is the only entity approved to extend acceptance of Visa and MasterCard products directly to a merchant. b) The Bank is the only entity approved to extend acceptance of Visa and MasterCard rules with which merchants must comply; but this information may be provided to you by Processor. 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. d) The Bank is responsible for and must provide settlement funds to the merchant. e) The Bank is responsible for and must provide settlement funds to the merchant. f) The Bank is responsible for and must provide settlement funds to the merchant. g) The Bank is responsible for and must provide settlement funds to the merchant. g) The Bank is responsible for all funds held in reserve that are derived from settlement. g) The Bank is responsible for all funds held in reserve that are derived from settlement. g) You may download "Visa Regulations" from MasterCards we hittp://www.mastercard.com/us/merchant/support/rules.html. you may download "MasterCard Regulations" from MasterCards we hittp://www.mastercard.com/us/merchant/support/rules.html. you may download "MasterCard Regulations" from MasterCards we hittp://www.mastercard.com/us/merchant/support/rules.html. you may download "MasterCard Regulations" from MasterCards we hittp://www.mastercard.com/us/merchant/support/rules.html. you may download "MasterCard Pepulation, Program Terms and Conditions. Upon receipt of a signed	4. If you dispute days of the dat for Card Proc	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 or within 30 days of the date of a TeleCheck			Agreement prior to the expiration of your initial three (3) year term, you we be responsible for the payment of an early termination fee as set forth in Pa IV, A.3 under "Additional Fee Information" and Section 16.2 of the TeleChe
Visa and MasterCard Member Bank Information: Wells Fargo Bank N.A. The Bank's mailing address is 1200 Montego, Walnut Creek, CA 94598, and its phone number is (925) 746-4143. Important Member Bank Responsibilities: a) The Bank is the only entity approved to extend acceptance of Visa and MasterCard products directly to a merchant. b) The Bank must be a principal (signer) to the Agreement. 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. d) The Bank is responsible for and must provide settlement funds to the merchant. e) The Bank is responsible for all funds held in reserve that are derived from settlement. f) The Bank is the ultimate authority should a merchant have any problems with Visa or MasterCard products (however, Processor also will assist you with any such problems). Print Client's Business Legal Name: By its signature below, Client acknowledges that it has received the Merchant Processing Application, Program Terms and Conditions [Apogae2004(ia)] 1 consisting of 49 pages [including this Confirmation Page and the applicable Third Party Agreement Client further acknowledges reading and agreeing to all terms in the Program Terms and Conditions. Upon receipt of a signed facsion riginal of this Confirmation Page by us, Client's Application will be processed. NO ALTERATIONS OR STRIKE-OUTS TO THE PROGRAM TERMS AND CONDITIONS WILL BE ACCEPTED. Client's Business Principal: Signature (Please sign below):	5. The Agreeme of the limitation	of the limitation of liability see Section 27, 37.3, and 39.10 of the Card			If you lease equipment from Processor, it is important that you revies Section 1 in Third Party Agreements. Bank is not a party to this Agreement THIS IS A NON-CANCELABLE LEASE FOR THE FULL TERM INDICATE
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Client further acknowledges reading and agreeing to all terms in the Program Terms and Conditions. Upon receipt of a signed facsing original of this Confirmation Page by us, Client's Application will be processed. NO ALTERATIONS OR STRIKE-OUTS TO THE PROGRAM TERMS AND CONDITIONS WILL BE ACCEPTED. Client's Business Principal: Signature (Please sign below):	Print Client's Bus	siness Leg	al Name:	Merc	chant Processing Application, Program Terms and Conditions [version of the condition of the
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