

Fax or Email Coversheet

For

FREE Virtual system and **E-commerce for website**

www.creditcardsystemsforfree.com

Bill Janis

Empowered Point of Sale, Inc.

Phone 1-847-263-1292 Fax 1-866-282-8009

Email info@creditcardsystemsforfree.com

Paperwork

1. The paperwork is 5 pages for a FREE internet gateway set up.
2. Please fill out page 1 and 2 then sign where **X** marks the spot on the remaining pages.
3. Please include a **VOIDED CHECK** so you can receive all the proceeds from transactions or V/MC will reject the application.
4. Also include a **UTILITY BILL** or a **BUSINESS LICENCE** or a **YELLOW PAGE AD** or a **LEASE (1 of these 4)** with your location address on it for proof of address or V/MC will reject the application.
5. Fax to 1-866-282-8009 or email to info@creditcardsystemsforfree.com
6. Within a few days you'll receive your FREE set up you are then called for free training or you can call 1-888-334-2254 to get trained. Then you are ready to take all credit and debit cards accepting all forms of payment.



Signature Card Services
 8360 Melrose Ave 3rd Floor
 Los Angeles CA 90069
 (888) 334-2284
 Fax: (323) 966-0056



MERCHANT NAME (DBA or Trade Name)			CORPORATE/LEGAL NAME (If Different)		
LOCATION ADDRESS			CORPORATE ADDRESS (If Different)		
CITY	STATE	ZIP	CITY	STATE	ZIP
CONTACT NAME	REPORTING EMAIL ADDRESS	BUSINESS TELEPHONE	FAX NUMBER	FEDERAL TAX ID	

Principal #1 Information

First _____ Middle: _____ Last: _____ SSN: _____ % Ownership: _____ Title: _____

Home address and phone

Street _____ City: _____ State: _____ Zip: _____ Phone: _____

Cell Phone: _____ E-Mail Address: _____ Date of Birth _____ DL # / State _____

Principal #2 Information

First _____ Middle: _____ Last: _____ SSN: _____ % Ownership: _____ Title: _____

Home address and phone

Street _____ City: _____ State: _____ Zip: _____ Phone: _____

Cell Phone: _____ E-Mail Address: _____ Date of Birth _____ DL # / State _____

Bank Account Information Checking Account Savings Account

Attach voided check for the account into which funds are to be deposited

Routing # _____ Account # _____

Has This Business Or Any Of Its Owners Ever Filed For

Business Bankruptcy Personal Bankruptcy Never Filed

(If yes, please explain) _____

<p>Business Structure</p> <p><input type="checkbox"/> Sole Proprietor <input type="checkbox"/> Partnership <input type="checkbox"/> State _____</p> <p><input type="checkbox"/> Corporation <input type="checkbox"/> LLC <input type="checkbox"/> Government</p> <p><input type="checkbox"/> Non-Profit (Provide 501-C3) <input type="checkbox"/> Private <input type="checkbox"/> Publicly Traded</p> <p>Length Of Time In Business Yrs _____ Mos _____</p>	<p>Business Location And Site Survey Report</p> <p>Building Type: <input type="checkbox"/> Shopping Center <input type="checkbox"/> Office Building <input type="checkbox"/> Industrial Building <input type="checkbox"/> Residence</p> <p>Merchant: <input type="checkbox"/> Owns <input type="checkbox"/> Rents</p> <p>Area Zoned: <input type="checkbox"/> Commercial <input type="checkbox"/> Industrial <input type="checkbox"/> Residential</p> <p>Square Footage: <input type="checkbox"/> 0-500 <input type="checkbox"/> 501-2500 <input type="checkbox"/> 2501-5000 <input type="checkbox"/> 5001+</p> <p>Does amount of inventory appear consistent with type of business? <input type="checkbox"/> NO <input type="checkbox"/> YES</p> <p>If no, explain: _____</p> <p>Does merchant use a fulfillment house? <input type="checkbox"/> NO <input type="checkbox"/> YES</p> <p>If Yes, was it inspected? <input type="checkbox"/> NO <input type="checkbox"/> YES</p>	<p>Agent Use Only</p> <p>_____</p> <p>Sales Agent Initials</p> <p>Site Inspection Completed</p>
<p>Sales Agent Name _____ Agent Code _____</p>		

Goods or Services Sold (What You Will Accept Credit Cards For)

Describe Your REFUND Policy (How You Handle Customer Returns)

Market Type Retail Restaurant Lodging MOTO E-Commerce

Supermarket Emerging Mkt Purch Card Other

Web Address(es) You Will Be Selling From (If Applicable)

Credit Card Acceptance Method

Retail Swiped _____ % Keyed With Signature or Imprints _____ % Mail Order _____ % Phone _____ %

Inbound Calls _____ % Outbound Calls _____ % Internet _____ % ACH _____ %

Prior Processing History

Have you ever accepted credit cards before? NO YES

If Yes, Reason For Changing Provider _____

Have MERCHANT or OWNERS / PRINCIPALS Ever Been TERMINATED From Accepting Credit Cards For THIS BUSINESS or ANY OTHER BUSINESS?

No Yes (If yes, please explain) _____

<p>Member Bank (Acquirer) Contact Information:</p> <p>Merrick Bank Merchant Services Department 101 Crossways Park West Woodbury, NY 11797 800-328-9155</p>	<p>Important Merchant Responsibilities</p> <ol style="list-style-type: none"> 1. Ensure compliance with cardholder data security and storage requirements. 2. Maintain fraud and chargebacks below thresholds. 3. Review and understand the terms of the Merchant Agreement. 4. Comply with Visa Operating Regulations. <p>The responsibilities listed above do not supersede terms of the Merchant Agreement and are provided to ensure the Merchant understands these specific responsibilities.</p>
<p>Important Member Bank Responsibilities</p> <ol style="list-style-type: none"> 1. A Visa Member is the only entity approved to extend acceptance of Visa products directly to a merchant. 2. A Visa Member must be a principal (signer) to the Merchant Agreement. 3. The Visa Member is responsible for educating Merchant on pertinent Visa Operating Regulations with which Merchant must comply. 4. The Visa Member is responsible for and must provide settlement funds to the Merchant. 5. The Visa Member is responsible for all funds held in reserve that are derived from settlement. 	

Card Processing Rates and Pricing (Your Schedule 'A')

Services Provided / Discount Rates & Fees

Application / Account Type	
<input checked="" type="checkbox"/> New Merchant <input type="checkbox"/> Change of Ownership or Current Merchant Number _____	<input type="checkbox"/> Reprogrammed Merchant <i>(Please include most recent processing statement)</i>

Monthly Processing And Sale Amounts			
Monthly Processing Limit	Average Sale	Highest Sale	Any Unusual Processing Expected?
\$ _____	\$ _____	\$ _____	_____
(Visa®, Mastercard® and Discover® Network combined)			

Discount Rates			
	Qualified Rate*	Mid-Qualified Rate	Non-Qualified Rate
Visa, Mastercard, Discover Network - Credit	2.89 %	+1.99 %	+1.99 %
Visa, Mastercard, Discover Network - Debit	2.89 %	+1.99 %	+1.99 %

Pass-Through All Interchange Costs**
 Pass-Through All Assessments***

* For retail merchants to receive the qualified rate, all transactions must meet all qualified transaction criteria as established by Visa, Mastercard and Discover Network, including, but not limited to, a successful swipe of the credit card and batch closure within 24 hours of authorization.

* For MO/TO, Internet merchants to receive the qualified rate, all transactions must meet all qualified transaction criteria as established by Visa, Mastercard and Discover Network, including, but not limited to, an Address Verification Service (AVS) attempt and an order/invoice number in the transaction. Batch must be closed within 24 hours of authorization.

* Currently, only the Qualified Rate will be charged for Discover Network transactions. You will be notified via your month-end statement when the Mid- and Non-Qualified rates will be charged for Discover Network.

** If checked, merchant will pay all association interchange directly, at the current applicable rates.

*** If checked, merchant will pay all association assessments directly, at the current applicable rates.

Pin-Based Debit
<input type="checkbox"/> Include Pin-Based Debit Acceptance in Merchant Setup Debit network fees will be passed through directly to merchant at current network rates, in addition to any Per-Item fee listed below.

Per Item / Occurrence	
Visa, M/C, D/N Credit	0.15
Visa, M/C, D/N Debit	0.20
Per Authorization	0.30
Pin-Based Debit	_____
EBT	_____
Batch Deposit	_____
Wireless Transaction	_____
Chargeback	\$25.00
Retrieval Request	\$ 5.25
Voice Authorization	\$ 2.00
Voice AVS	\$ 0.75
Return	\$ 0.30
AVS Attempt	\$ 0.10
ACH Reject / NSF	\$ 25.00
ACH Change Fee	\$ 15.00

Monthly Charges	
Minimum Discount	25.00
Statement, C/S	10.00
Debit Access	_____
Wireless Access (Per Terminal)	_____
Online Reporting	_____

Other Charges	
Annual Fee	_____

Other Cards Accepted

Place the merchant number in the space below for existing accounts, or initial next to apply to apply for an account)

AmEx _____ Apply Initial _____

Diner's Club _____

JCB _____

* By checking "Apply" for an American Express merchant account, you acknowledge that you will receive Terms and Conditions from American Express. Please note that American Express is a separate entity with its own pricing and acceptance policies. We will notify you as to the status of your application with American Express.

POS Equipment Used / Terminal Download Information

Preferred F/E FDR Omaha FDR Nashville Paymentech Vital FDR North

Terminal / Software Name _____ Pin Pad _____ Check Reader _____

If Software, What Version Is The Software? _____

Industry / Application Retail/Swipe Retail w/Tip Restaurant Keyed/Internet

Printer Model _____ Integrated Printer Touch Tone

Wireless Service Needed RAM GPRS Other _____ Dial Prefix / PBX Access _____

Auto Close (Auto Dial) Time 3:AM Debit Surcharge / Tran _____

IMPORTANT! Reprogram or New Terminal?

Reprogram Terminal Signature to Reprogram NEW Terminal Signature to Deploy

Cardholder Data Storage / Security Compliance

Is cardholder data stored? NO YES Name of Primary CAP/VAR _____

If yes, who stores the data? Merchant Gateway / Provider Merchant and Provider Unknown Name of Secondary CAP/VAR _____

Mail Order/Telephone Order and Internet Merchants Information

What percentage do you sell to Other Businesses _____ % Public _____ % In what geographical areas will you sell? _____

What is your web site address(es)? _____

How does the business advertise? Direct Mail Magazines Yellow Pages Radio/Television Internet (list web addresses above)

How are products or services sold? Internet In-person Mail Order Phone Order If Phone Order Circle One Inbound Outbound

Who processes the order? Merchant Fulfillment center Other _____

Who enters credit card information into the processing system? Merchant Fulfillment center Consumer Other _____

Do you own the product / inventory? Yes No Is the product stored at your business location? Yes No If not, where? _____

After charge authorization, how long until product ships? _____ Who ships the product? Merchant Fulfillment center

Shipped Via? US Mail Other _____ Type of Service Regular Overnight Delivery Receipt Requested Yes No

How many chargebacks did you have last year? _____ What was the total dollar amount of those? _____

Merchant Application Acceptance And Agreement

"By executing this Merchant Application on behalf of the merchant described above ("Merchant"), the undersigned individual(s) represent(s), warrant(s), and acknowledges(s) that: (i) All information contained in this Merchant Application ("Application") is true, correct and complete as of the date of this Application; (ii) If the Merchant is a corporation, limited liability company, or partnership, the individual(s) executing this Application have the requisite legal power and authority to complete and submit this Application on behalf of the Merchant and to make and provide the acknowledgements, authorizations and agreements set forth herein on behalf of the Merchant and individually; (iii) The information contained in this Application is provided for the purpose of obtaining, or maintaining, a merchant account for the Merchant with the Sponsor Bank ("BANK") and BANK shall rely on the information provided herein in its approval process and in settling the applicable Discount Rate, Approved Average Ticket, and Approved Monthly Payment Card Volume; (iv) BANK is authorized to investigate, either through its own agents or through credit bureaus/agencies, the credit of the Merchant and each person listed on this Application; (v) BANK will determine all rates, fees and charges and notify Merchant of the approved fees and by Merchant's submission and acceptance of Merchant's first settled transaction. Merchant agrees to pay such approved fees; (vi) The Merchant Agreement shall not take effect until Merchant has been approved by BANK and a merchant number has been issued to merchant; and (vii) The undersigned has received, read, understood, the Merchant Agreement, which is incorporated herein by reference thereto, and agrees on behalf of the merchant to be bound by the terms of such Merchant Agreement.

By executing Application, BANK accepts this Merchant Application and agrees to be bound by all terms and conditions set forth in the Merchant Agreement referred to herein.

In the event that the Merchant's Application is denied, the Merchant has the right to request a written statement of the specific reasons for the denial. To obtain the statement, the Merchant should contact BANK directly within sixty (60) days of Merchant's notification of such denial and such statement will be forwarded to Merchant within thirty (30) days.

The merchant on whose behalf this Application is being submitted acknowledges that if this Application is being submitted to Merrick Bank as the potential Sponsor Bank, Signature Card Services, a California limited liability company ("SIGNATURE"), shall also be a party to any resulting Merchant Agreement. In such case, Merchant acknowledges that SIGNATURE shall rely on the representations and warranties set forth in this Application for Merchant Agreement and SIGNATURE shall have all the rights of BANK under this Application. In the event that this Application is being submitted to National Bank of the Redwoods, SIGNATURE shall not be a party to any resulting Merchant Agreement or have the rights of the BANK hereunder."

Merchant: _____ Bank: _____

1 Principal 1: X _____ Date: _____ By: _____ Date: _____

(Signature of Officer/Owner) Name and Title: _____

Principal 2: _____ Date: _____ Signature Card Services: _____

(Signature of Officer/Owner) By: _____ Date: _____

Name and Title: _____

Personal Guarantee

By signing below, each individual or entity ("Guarantor") jointly and severally (if there is more than one Guarantor) and unconditionally guarantees to SIGNATURE and BANK the prompt payment and full and complete performance of all obligations of the Merchant identified above under the Merchant Agreement, as amended from time to time, including, without limitation, all promises and covenants of the Merchant, and all amounts payable by the Merchant under the Merchant Agreement, including, without limitation, charges, interest, costs and other expenses, such as attorney's fees and court costs. This means, among other things, that SIGNATURE or BANK can demand performance or payment from any Guarantor if the Merchant fails to perform any obligation or pay what the Merchant owes under the Agreement. Each Guarantor agrees that his or her liability under this guaranty will not be limited or canceled because: (1) the Merchant Agreement cannot be enforced against the Merchant for any reason, including, without limitation, bankruptcy proceedings; (2) either SIGNATURE or BANK agrees to changes or modifications to the Merchant Agreement, with or without notice to Guarantor; (3) SIGNATURE or BANK releases any other Guarantor or the Merchant from any obligation under the Merchant Agreement; (4) any law, regulation, or order of any public authority affects the rights of either SIGNATURE, Merchant, or BANK under the Merchant Agreement; and/or (5) anything else happens that may affect the rights of either SIGNATURE or BANK against the Merchant or any other Guarantor. Each Guarantor further agrees that: (a) SIGNATURE and BANK each may delay enforcing any of its rights under this guaranty without losing such rights and hereby waives any applicable Statute of Limitations; (b) SIGNATURE and BANK each can demand payment from such Guarantor without first seeking payment from the Merchant or any other Guarantor or from any security held by the BANK; and (c) such Guarantor will pay all court costs, attorney's fees, and collection costs incurred by either SIGNATURE or the BANK in connection with the enforcement of the Merchant Agreement or this Guaranty, whether or not there is a lawsuit, and such additional fees and costs as may be directed by a court. If the Merchant is a corporation or limited liability company, this Guaranty must be executed by a principal or affiliate of Merchant."

2 Principal 1: X _____ Date: _____ Principal 2: _____ Date: _____

(Signature of Officer/Owner) (Signature of Officer/Owner)

Certification of Corporate Resolution To be completed by Merchants that are a Corporation, Partnership, or Limited Liability Company ONLY.)

I, _____, the duly elected, qualified and acting _____ of _____, a _____ (the "Company"), do hereby certify as follows:

1. The following resolutions were duly adopted by the corporate Board of Directors/Managing Member(s)/General Partner(s) (circle one) of the Merchant ("Company"): WHEREAS, the Company desires to enter into a Merchant Agreement ("Merchant Agreement") with the Sponsor Bank ("BANK"), a copy of which Merchant Agreement is attached hereto as Exhibit "A," WHEREAS, Merchant acknowledges that in the event that the Application is submitted to Merrick Bank, CKC Communications, LLC, a California limited liability corporation, doing business as Signature Card Services ("Signature"), shall be included in the term "BANK" for the purposes of this Corporate Resolution and Signature shall be a party to any resulting Merchant Agreement; WHEREAS, pursuant to the terms of the Merchant Agreement, BANK will provide certain credit card financing and processing services for VISA, MASTERCARD and/or DISCOVER NETWORK credit card purchases made by the Company's customers; WHEREAS, pursuant to the terms of the Merchant Agreement, (a) the Company may be required to establish a Reserve Account (as defined in the Merchant Agreement) and (b) BANK may require the Company to direct certain funds relating to credit card purchases to such Reserve Account; WHEREAS, pursuant to the terms of the Merchant Agreement, the BANK may require the Company to execute instruments evidencing the BANK's security interest in the Operating Account (as defined in the Merchant Agreement) and Reserve Account; and WHEREAS, pursuant to the terms of the Merchant Agreement, the Company is required to comply with strict requirements concerning the processing of credit card transactions and the sale of the Company's products. NOW, THEREFORE, BE IT RESOLVED, that the Merchant Agreement by, and between, the Company and the BANK, pursuant to which the BANK shall act as the Company's exclusive provider of VISA, MASTERCARD and/or DISCOVER NETWORK credit card financing and processing services, is hereby approved and adopted in the form attached to these resolutions; RESOLVED FURTHER, that in connection with the Merchant Agreement, the appropriate officer(s) of the Company is/are hereby authorized to establish (a) an Operating Account into which funds from credit card sales by the Company will be directed, and (b) if necessary, a Reserve Account into which funds from credit card sales by the Company may be directed by the Bank in accordance with the provisions of the Merchant Agreement; RESOLVED FURTHER, that the Company hereby grants to BANK a security interest in the funds paid by the Company in the Operating Account and Reserve Account, and the appropriate officer(s) of the Company is/are hereby authorized to execute all documents reasonably required by the BANK to perfect such security interests; RESOLVED FURTHER, that the appropriate officer(s) of the Company is/are hereby authorized to enter into such additional agreements, and take such additional actions as may be reasonably required by the BANK or SIGNATURE in connection with the Merchant Agreement; and RESOLVED FURTHER, that the corporate Secretary/Managing Member/General Partner (circle one) of the Company is hereby authorized to deliver to BANK and SIGNATURE a Certificate (i) identifying the officers of the Company, (ii) verifying the signatures of such officers, and (iii) certifying a copy of these resolutions, and BANK and SIGNATURE are hereby authorized to rely upon such Certificate until formally advised by a like certificate of any changes therein and are hereby authorized to rely on any such additional certificates.

Company and each of the following Signators expressly represents that: (i) each person listed below ("Officer") holds the office in the Company indicated opposite his or her name on the date hereof, (ii) the signature appearing opposite his or her name is the genuine signature of each such Officer, (iii) each such Officer, acting individually, is authorized to execute and deliver the Merchant Agreement and each of the agreements and documents contemplated by the Merchant Agreement (collectively, the "Transaction Documents") on behalf of the Company, and (iv) each such Officer, acting individually, is authorized to perform the Company's obligations under the Transaction Documents on behalf of the Company."

2. Each person listed below ("Officer") holds the office in the Company indicated opposite his or her name on the date hereof, (i) the signature appearing opposite his or her name is the genuine signature of each such Officer, (ii) each such Officer, acting individually, is authorized to execute and deliver the Merchant Agreement and each of the agreements and documents contemplated by the Merchant Agreement (collectively, the "Transaction Documents") on behalf of the Company, and (iv) each such Officer, acting individually, is authorized to perform the Company's obligations under the Transaction Documents on behalf of the Company."

3	NAME	OFFICER	SIGNATURE
	_____	_____	_____
	_____	_____	_____

4 Signature: **X**

Name: _____ TITLE: *Corporate Secretary ** or Print Officer Title*
 **The corporate Secretary or another appropriate officer or manager/partner should complete the top and bottom portions of the Certificate, and have other relevant officers/managers/partners (if any) of the entity sign in Section 3.

ADDITIONAL PROCESSING SERVICES

Internet Gateway Rates & Pricing

Set-Up Fee _____ Gateway Monthly Fee \$15.00 _____ Gateway Transaction Fee .10 _____
 Website Package _____ Website Hosting _____ Shopping Cart _____ Shopping Cart Monthly Fee _____

Merchant Approval
X
 Initial Box

Check Processing Rates & Pricing

Average check amount? _____	Largest check amount _____	Estimated monthly check volume? _____	Merchant Approval
Gold: Discount Rate: _____	MERCHANT requests? _____	(ECC, Verification, Guarantee)	Initial Box
Silver: Discount Rate: _____	Transaction Fee: _____	(ECC, Verification, Non-Guarantee)	
Monthly Minimum: _____	Transaction Fee: _____	Monthly Service Fee: _____	

MERCHANT CHECK PROCESSING ACCEPTANCE

THIS AGREEMENT INCLUDES ALL OF THE TERMS AND CONDITIONS CONTAINED ON THE FRONT AND ATTACHED RECITALS OF THIS AGREEMENT. THIS AGREEMENT HAS BEEN EXECUTED ON BEHALF OF AND BY THE AUTHORIZED MANAGEMENT OF EACH PARTY AS OF THE DATE BELOW. MERCHANT AUTHORIZES GETI OR ANY CREDIT REPORTING AGENCY BY GETI OR AGENT OF GETI, TO MAKE WHATEVER INQUIRES GETI DEEMS APPROPRIATE TO INVESTIGATE, VERIFY OR RESEARCH REFERENCES, STATEMENTS OR DATA OBTAINED FROM MERCHANT FOR THE PURPOSES OF THIS APPLICATION FOR ACCOMPANYING POS TERMINAL(S) OR EQUIPMENT FINANCING, PERSONAL GUARANTEE: TO INDUCE AND IN CONSIDERATION OF GETI ACCEPTANCE OF THE ELECTRONIC CHECK TRANSFER PORTION OF THIS AGREEMENT, THE UNDERSIGNED (HEREIN REFERRED TO AS "GUARANTOR") UNCONDITIONALLY, PERSONALLY, INDIVIDUALLY, JOINTLY AND SEVERALLY GUARANTEES PERFORMANCE OF THE MERCHANTS OBLIGATIONS UNDER THIS AGREEMENT AND PAYMENT OF ALL SUMS DUE THEREUNDER AND HEREBY CONTINUES TO PERSONALLY INDEMNIFY GETI FOR ANY AND ALL FUNDS DUE FROM MERCHANTS UNDER THE TERMS OF THIS AGREEMENT, ACH DEBIT/CREDIT AUTHORIZATION: MERCHANT HEREBY AUTHORIZES THE MERCHANT'S BANK IN ACCORDANCE WITH THIS CHECK GUARANTEE AGREEMENT TO INITIATE DEBIT/CREDIT ENTRIES TO MERCHANTS CHECKING ACCOUNT. AS INDICATED PER THE ATTACHED COPY OF A VOIDED CHECK FROM SAME. THE AUTHORITY IS TO REMAIN IN FULL FORCE AND EFFECT UNTIL (A) MERCHANT'S BANK HAS RECEIVED WRITTEN NOTIFICATION FROM MERCHANT OF ITS TERMINATION IN SUCH A MANNER AS TO AFFORD MERCHANT'S BANK REASONABLE OPPORTUNITY TO ACT ON IT, AND (B) ALL OBLIGATIONS OF MERCHANT TO MERCHANT'S BANK/GETI THAT HAVE ARISEN UNDER THIS AGREEMENT HAVE BEEN PAID IN FULL.

IMPORTANT NOTICE

ALL INFORMATION CONTAINED ON THIS APPLICATION WAS COMPLETED BY OWNERS AND/OR OFFICERS OF MERCHANT AND THEY WARRANT THAT ALL CHECK INFORMATION AND SALES VOLUME INDICATED THROUGHOUT THIS APPLICATION ARE ACCURATE AND ACKNOWLEDGE THAT ANY VARIANCE TO THIS INFORMATION COULD RESULT IN DELAYED AND/OR WITHHELD SETTLEMENT OF FUNDS AS WELL AS THE LOSS OF ALL GUARANTEE PRIVILEGES OF ALL CHECKS. NO BLANK SPACES WERE LEFT INCOMPLETE, N/A OR NONE HAVE BEEN FILLED IN ANY SPACES WHERE APPLICABLE THIS AGREEMENT SHALL NOT BE BINDING OR TAKE EFFECT UNTIL MERCHANT HAS BEEN APPROVED BY A GETI OFFICER AND A MERCHANT NUMBER HAS BEEN ISSUED WITH CHECK LIMIT AND GUARANTEE LIMIT."

MERCHANT AGREED AND ACCEPTED

I have read and agree to the terms of this agreement

Corporate Resolution For Corporations And LLC's "ONLY"

The officer(s) identified have the authority to execute the Check Service Agreement with GETI on behalf of the corporation or LLC

Authorized MERCHANT Signature _____ Date _____

Authorized Officer's Signature/Title _____ Date _____

NOT VALID UNLESS APPROVED AND SIGNED BY AUTHORIZED OFFICER OF GETI

GETI USE ONLY

Application Approved By: _____ \$ _____ \$ _____
 Authorized Signature: _____ Title: _____ Date: _____ Check Limit: _____ Guarantee Limit: _____

Bank Disclosure Page

Member Bank Information

Merrick Bank
Merchant Services Department
101 Crossways Park West, Woodbury, NY 11797
(800) 328-9155

Important Bank Responsibilities

1. Merrick Bank is the **only entity** approved to extend acceptance of VISA products directly to a Merchant.
2. Merrick Bank must be a principal (signor) to the Merchant Agreement.
3. Merrick Bank is responsible for educating Merchants on pertinent VISA Operating Regulations with which Merchants must comply.
4. Merrick Bank is responsible for and must provide settlement funds to the Merchant.
5. Merrick Bank is responsible for all funds held in reserve that are derived from settlement.

Merchant Information

Merchant Name: _____

Merchant Address: _____

Merchant Phone: _____

Important Merchant Responsibilities

1. Ensure compliance with cardholder data security and storage requirements.
2. Maintain fraud and chargebacks below thresholds.
3. Review and understand the terms of the Merchant Agreement.
4. Comply with VISA Operating Regulations.

The responsibilities listed above do not supersede terms of the Merchant Agreement and are provided to ensure the Merchant understands some important obligations of each party and that the VISA Member – Merrick Bank - is the ultimate authority should the Merchant have any problems.

X

Merchant's Signature

Date

Merchant's Printed Name & Title

www.creditcardsystemsforfree.com

FREE!

UPGRADE

TODAY

*I'm not here
to sell you...*

FREE!

*I'm giving it
to you for FREE!*

**It's
To all
MERCHANTS**

Bill Janis 847.263.1292 info@creditcardsystemsforfree.com

www.creditcardsystemsforfree.com

Total Merchant Services is now providing next-generation terminal equipment to merchant locations FOR FREE – **NO CATCHES, Even the shipping's FREE!**

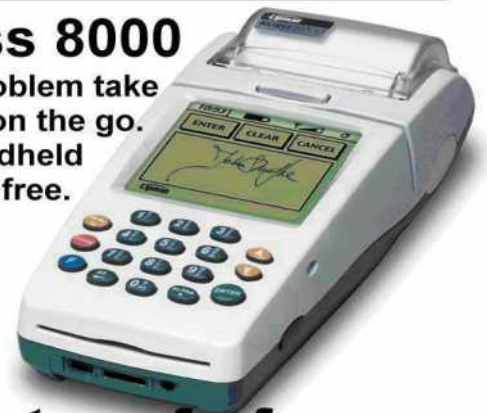


Verifone Omni 3740
Dual Comm Dial &
IP-Enabled Terminal

FREE!
(\$600.00 Value)

Nurit wireless 8000

No phone lines No problem take all credit-debit cards on the go. Portable, flexible, handheld secure, fast and error free.



FREE!
(\$1000.00 Value)

www.creditcardsystemsforfree.com

Total Merchant Services guarantees that **YOU WILL NOT PAY MORE MONEY IN PROCESSING FEES** when taking advantage of our Free Terminal Placement program. For complete details and registration, please call

**Contact Bill Janis at:
1-847-263-1292 or**

info@creditcardsystemsforfree.com

Download Application now at:

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Verifone Omni 3740
Dual Comm Dial & IP-Enabled
Terminal + Check Imager +
Stacker + all cables

FREE!
(\$1000.00 Value)