

Pricing	Discount Rate	Transaction
MasterCard Qualified CheckCard	%	\$
Visa Qualified CheckCard	%	\$
MasterCard Qualified Credit	%	\$
Visa Qualified Credit	%	\$
American Express #	%	\$
Discover #	%	\$
JCB #	%	\$
PIN-based Debit	%	\$
EBT #		\$
Mid Qualified Surcharge	%	\$
Non Qualified Surcharge	%	\$
IC Plus: Interchange, Dues and Assessments Plus	%	\$

Application Processing Fee \$ _____
 Authorization Fee \$ _____
 Monthly Minimum Discount \$ _____
 AVS Transactions \$ _____
 Chargeback Item Processing \$ _____
 Debit Access Fee \$ _____
 Other: \$ _____
 Other: \$ _____

Monthly Account Fee \$ _____
 Gross Settlement Fee \$ _____
 Voice Authorization \$ _____
 Retrieval Item Processing \$ _____
 Compass Online Reporting \$ _____
 Supply Club Membership \$ _____
 Other: \$ _____
 Other: \$ _____

Merchant Acceptance of Application & Agreement:

American Express: By signing below, I/we represent that the information I/We have provided on the Merchant Application is complete and accurate and I/We authorize American Express Travel Related Services Company Inc. ("American Express") to verify the information on this Merchant Application and to receive and exchange information about me/us, including requesting reports from consumer report was requested, American Express will tell me/us, and if American Express received a report, American Express will give me/us the name and address of the agency that furnished it. I/We understand that upon American Express approval of the business entity 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 business entity along with a Welcome Letter. By accepting the American Express Card for the purchase of goods and/or services I/We agree to be bound by the Terms and Conditions.

I/We hereby confirm all information contained in this application is true. I/We give the Bank permission to request a consumer credit report or reports from one or more consumer reporting agencies. I/We will also provide at least one Bank reference. I/We agree to allow the Bank the right to conduct a physical inspection of the business premises to assure that the proper facilities, equipment, inventory, and necessary license or permit are present to conduct business. I/We also agree to provide the Bank with any additional financial history that may be requested. I/We agree to maintain a sufficient balance in the authorized bank account to cover all fees and expenses incurred with the acceptance of MasterCard and or Visa cards through the Bank.

In submitting this signed Merchant Services Application, subject to execution by Bank, Merchant agrees to be bound by the terms and conditions of Merchant Services Agreement which Merchant has either read or has been given an opportunity to read. Merchant hereby authorizes the Bank or its agent to initiate credit and/or debit entries for amounts originating under the Agreement. The Agreement (including the incorporated Application, Merchant Services Agreement, and the Debit Agreement (if applicable) (collectively the "Agreements")) and the Manuals/Instructions constitute the entire agreement between the parties with respect to the subject matter, supersede any prior agreements and understandings, and except as provided in the relevant Sections of the Agreements can be changed only by a written agreement by all parties.

Any individual who separately signs this Application as a Guarantor acknowledges that he or she is a principal owner or officer of your business and will benefit from the financial accommodation we provide to your business. In order to induce us to enter into the attached Agreement any individual signing as a Guarantor hereby personally guarantees your obligations including all payment and indemnity obligations contained in the attached Agreements and any other agreement with us or any of our affiliates for any related equipment or related services (including any check guarantee or check verification service). If there is more than one Guarantor, each such Guarantor will be jointly and severally liable. We may proceed against any Guarantor with or without joining you or a Cardholder and without first or contemporaneously proceeding against or seeking to collect from any other such persons.

By signing below and/or submitting sales data, you represent that the information you have provided on this Application is true, complete and accurate and that you have received, read and fully understand and agree to the Agreements which are incorporated herein and made a part hereof, as if fully set forth at this point.

IN WITNESS WHEREOF, the parties have caused the applicable Agreements to be executed by their duly authorized officers and each undersigned Guarantor confirms his/her agreement set forth above:

Principal Authorized Signor:	Name Printed: _____	Title: _____	Date: _____
Secondary Authorized Signor:	Name Printed: _____	Title: _____	Date: _____
Guarantor Authorized Signor:	Name Printed: _____	<i>THEY ARE APPROVED BY American Express</i>	Date: _____

Clearnet Signature:	Name Printed: _____	Title: _____	Date: _____
FNBSTL Signature:	Name Printed: _____	Title: _____	Date: _____