



Merchant Application

SICC/MCC#: _____ Merchant ID: _____ Discover MID: _____

Merchant Information		
DBA: _____		
Legal Name (if different): _____		Contact Name: _____
Address: _____ _____		
City: _____	State: ME	Zip: _____
Email: _____	Phone: _____	Fax: _____

Owner/Officer Information			Owner/Officer Information		
Name: _____			Name: _____		
% Ownership: _____		SS#: _____	% Ownership: _____		SS#: _____
Home Address: _____			Home Address: _____		
City: _____	St: _____	Zip: _____	City: _____	St: _____	Zip: _____
Phone: _____			Phone: _____		

Merchant Profile	Ownership Type:
<input type="checkbox"/> Partnership	<input type="checkbox"/> Sole Proprietor
<input type="checkbox"/> Public Corp	<input type="checkbox"/> Nonprofit/Tax Exempt
<input type="checkbox"/> LLC	<input type="checkbox"/> Private Corp
<input type="checkbox"/> Cooperative	<input type="checkbox"/> Limited Partnership
EIN: _____	
State Incorporated: _____	
Mo/Year: _____	
Product/Service Sold: _____	
Return Policy: _____	
Website: _____	
Accept or Previously Accepted Visa/MC/Discover: <input type="checkbox"/> Yes <input type="checkbox"/> No	

Sales Profile	Seasonal Business? <input type="checkbox"/> Yes <input type="checkbox"/> No
If seasonal, specify months:	
<input type="checkbox"/> Jan	<input type="checkbox"/> Feb
<input type="checkbox"/> Mar	<input type="checkbox"/> Apr
<input type="checkbox"/> May	<input type="checkbox"/> Jun
<input type="checkbox"/> Jul	<input type="checkbox"/> Aug
<input type="checkbox"/> Sep	<input type="checkbox"/> Oct
<input type="checkbox"/> Nov	<input type="checkbox"/> Dec
Transactions: _____	% Present: _____ % Not Present: _____
Average Ticket \$: _____	
Annual Volume (MC/Visa/Discover) \$: _____	
Process eCommerce Transactions? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	

Bank Information (Attach voided check)
Bank Name: _____
Account Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings
Name on Account: _____
Acct #: _____ Routing #: _____

Card Acceptance Profile	Association ID
<input checked="" type="checkbox"/> MC Credit	<input checked="" type="checkbox"/> MC Debit Visa
<input checked="" type="checkbox"/> Credit	<input type="checkbox"/> Pin Based Debit
<input type="checkbox"/> Discover Credit	<input type="checkbox"/> Discover Debit
<input type="checkbox"/> AMEX	
<input type="checkbox"/> EBT	

Pricing

	Rate	Fee
MasterCard Qualified CheckCard	2.15 %	\$ 0.15
Visa Qualified CheckCard	2.15 %	\$ 0.15
Discover Qualified CheckCard	2.15 %	\$ 0.15
MasterCard Qualified Credit	2.15 %	\$ 0.15
Visa Qualified Credit	2.15 %	\$ 0.15
Discover Qualified Credit	2.15 %	\$ 0.15
American Express	N/A	\$ 0.35
EBT	N/A	\$ 0.15
Mid Qualified Surcharge	0.50 %	\$ 0.15
Non Qualified Surcharge	2.75 %	\$ 0.15
IC Plus: Interchange, Dues, Fees & Assessments	%	\$
Pass Through Card Association Assessments		<input checked="" type="checkbox"/>
Other Fees		
Other Fee: ACH Return Item Fee	N/A	\$ 25.00
Other Fee: ACH Charge	N/A	\$ 25.00
Other Fee:	N/A	\$
Other Fee:	N/A	\$
PIN-Based Debit <input type="checkbox"/> Pass through network fees?	%	\$
Host Capture Administrative Transaction Fee	N/A	\$

	Month(s)	Fee
Authorization Fee	N/A	\$ 0.35
IVR / DialPay Authorization	N/A	\$ 0.35
Voice Authorization	N/A	\$ 1.50
AVS Transactions (Surcharge)	N/A	\$ 0.10
Batch Processing	N/A	\$ 0.35
Chargeback Item Processing	N/A	\$ 35.00
Retrieval Item Processing	N/A	\$ 15.00
Non Supported Help Desk Call	N/A	\$ 20.00
Application Processing Fee		\$ 0
Annual Fee		\$ 99.95
Semi-Annual Fee ** Two Months Required	N/A	FREE
Debit Access Fee	N/A	\$ 0
Gross Settlement Fee	N/A	FREE
Monthly Account Fee	N/A	\$ 5
Monthly Compass Online Reporting	N/A	\$ 5
Monthly Minimum Discount	N/A	\$ 25.00
Monthly Paper Statement	N/A	FREE
Monthly Supply Club Membership	N/A	FREE

Settlement: Daily Monthly

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 Signer:	Name Printed:	Title:	Date:
Secondary Authorized Signer:	Name Printed:	Title:	Date:
Guarantor Authorized Signer:	Name Printed:	<i>Title not applicable to guarantor - leave empty</i>	Date:
Clearnet Signature:	Name Printed:	Title:	Date:
Bank Signature:	Name Printed:	Title:	Date: