



NETWORK COMPLIANCE FORM

If you have questions regarding the Network Compliance Form, please call Cardtronics at (800) 786-9666.
Fax completed agreement to (832) 308-4794 or mail to Cardtronics, Attn: NCF, 3250 Briarpark Dr., Suite 400, Houston, TX 77042

PLEASE PRINT CLEARLY (ALL FIELDS MUST BE COMPLETED)

YOUR NAME:		YOUR EMAIL ADDRESS:	
YOUR SOCIAL SECURITY NUMBER:		YOUR PHONE NUMBER:	
YOUR HOME ADDRESS:			
CITY:	STATE:	ZIP CODE:	
YOUR DRIVER'S LICENSE NUMBER:			
STATE ISSUED:	EXPIRATION DATE:	DATE OF BIRTH:	
LEGAL OR CORPORATE NAME OF YOUR BUSINESS:			(THE "MERCHANT")
STORE/DBA NAME:			
PERCENT OWNED BY YOU: % *IF YOU HAVE A CO-OWNER OR PARTNER THAT OWNS 10 PERCENT OR MORE OF YOUR BUSINESS, THEY MUST COMPLETE A SEPARATE FORM.			
COMPANY STATUS:	<input type="checkbox"/> CORPORATION	<input type="checkbox"/> PARTNERSHIP	<input type="checkbox"/> LIMITED LIABILITY CORP. <input type="checkbox"/> OTHER
STATE BUSINESS IS REGISTERED:		FEDERAL TAX ID:	
ATM Location Address:			
CITY:	STATE:	ZIP CODE:	
HAVE YOU OR ANY CO-OWNER(S) EVER BEEN CONVICTED OF ANY FELONY OR UNDER INVESTIGATION FOR ANY VIOLATION UNDER STATE, FEDERAL OR FOREIGN LAW? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, ATTACH EXPLANATION.			
HAVE YOU OR ANY BUSINESS OWNED BY YOU EVER ENTERED INTO A CONSENT AGREEMENT OR BEEN ADJUDICATED IN A STATE OR FEDERAL REGULATORY ENFORCEMENT ACTION OR IS SUCH AN ENFORCEMENT ACTION CURRENTLY PENDING AGAINST YOU, INCLUDING ENFORCEMENT ACTIONS RELATED TO VIOLATIONS OF THE BANK SECRECY ACT OR OTHER ANTI-MONEY LAUNDERING STATUTES? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, WHEN, BY WHICH AUTHORITY, WHAT WAS THE NATURE OF THE VIOLATION, AND WHAT WAS THE DISPOSITION? ATTACH EXPLANATION.			
HAVE YOU OR ANY CO-OWNER(S) FILED BANKRUPTCY WITHIN THE LAST TEN YEARS? <input type="checkbox"/> YES <input type="checkbox"/> NO			
IN WITNESS HEREOF, THIS NETWORK COMPLIANCE AGREEMENT IS EXECUTED AS OF:			
MERCHANT			
SIGNATURE:			DATE:
PRINTED NAME:			
TITLE:			

FOR INTERNAL USE ONLY

CARDTRONICS	
ACCEPTED BY:	DATE:
SIGNATURE:	
PRINTED NAME:	
TITLE:	

WITHOUT LIMITING ANY OBLIGATIONS OF CARDTRONICS UNDER THE ATM SPONSORSHIP AGREEMENT, BY SIGNING ABOVE, I, AS A REPRESENTATIVE OF CARDTRONICS USA, INC., CERTIFY THAT THE INFORMATION USED TO IDENTIFY THE ATM OWNER/OPERATOR AS DEFINED BY THE OPERATING RULES OF MASTERCARD AND VISA WAS PROVIDED TO ME, AND THE ABOVE IDENTIFICATION INFORMATION IS TO THE BEST OF OUR KNOWLEDGE TRUE AND ACCURATE AND REFLECTS THE IDENTITY OF ALL ATM OWNERS AND OPERATORS.

THIS NETWORK COMPLIANCE AGREEMENT (THIS "AGREEMENT") IS BY AND BETWEEN CARDTRONICS USA, INC., A DELAWARE CORPORATION, LOCATED AT 3250 BRIARPARK DRIVE, SUITE 400, HOUSTON, TEXAS 77042 ("CARDTRONICS"), MERCHANT ("MERCHANT"), AND THE SPONSOR BANK (HEREIN CALLED "BANK"). CARDTRONICS, BANK AND MERCHANT ARE SOMETIMES REFERRED TO HEREIN EACH AS A "PARTY" OR COLLECTIVELY AS THE "PARTIES". THE DEFINITIONS IN SECTION 1 APPLY TO CAPITALIZED TERMS USED BUT NOT OTHERWISE DEFINED HEREIN.

1. **Definitions.** For the purposes of this Agreement, the following terms have the meanings set forth below. Certain other terms are defined elsewhere in this Agreement and are used with the meanings ascribed to them.

Applicable Law means (i) Any U.S. or non-U.S. federal, state, local or other law or statute; (ii) any rule or regulation issued by a Regulatory Authority; and (iii) any judicial, governmental, or administrative order, judgment, decree or ruling, in each case as applicable to any Party or the subject matter or transactions contemplated by this Agreement, including the federal Bank Secrecy Act and the regulations implemented by the Office of Foreign Asset Control.

Automated Teller Machine or ATM means a device which satisfies all Network requirements and technical specification applicable thereto and at which an individual who has been issued a card ("Card") that accesses a Network ("Cardholder") may initiate and perform an ATM Transaction. Under no circumstances shall Scrip Terminals (i.e. terminals that do not dispense cash and do not qualify as ATMs under various Rules) be considered an ATM.

ATM Sponsorship Agreement means the agreement as existing from time to time between Cardtronics and Bank (or its predecessor in interest) pursuant to which Cardtronics, as an ISO, utilizes the services of Bank to provide access to Processing

Services for ATM Transactions to the Networks.

ATM Transaction means any of the following functions initiated by a Cardholder at a Terminal: (a) "Withdrawal" means the dispensing of money by a Terminal to a Cardholder from a Cardholder's depository account; (b) "Cash Advance" means the dispensing of money by an ATM to a Cardholder from the Cardholder's credit card account; (c) "Transfer" means the transfer of funds by a Cardholder between two depository accounts maintained with the same Card Issuer; and (d) "Inquiry" means an inquiry by a Cardholder as to the balance of the Cardholder's account.

Sponsor Bank means either (i) American State Bank located at 1401 Ave Q, Lubbock, TX 79402 or (ii) Palm Desert National Bank ("PDNB") located at 72-750 El Paseo, Ste. C, Palm Desert, CA 92260.

2. **General.** Cardtronics operates, on behalf of Merchant, certain ATMs, in connection with which, Cardtronics, as an ISO, utilizes the services of Bank to provide access to Processing Services for ATM Transactions to the Networks. In consideration of Merchant's access to Processing Services through Bank, Merchant has agreed to make certain representations and covenants. For and in consideration of the mutual promises, covenants and obligations contained herein, and other good and valuable consideration, Cardtronics, Bank, and Merchant hereby agree as set forth below.

