



LETTER OF REFERRAL

Payment Processing Technologies (PPT) is dedicated to providing superior processing solutions for merchants nationwide. To better accomplish this goal, we often refer merchant accounts to multiple banks and processors within the electronic transaction processing industry. Our goal is to attempt to match each merchant with the best processing partner for their particular processing needs. Many processors specialize in specific business categories. We have evaluated your account and determined that a good fit for you would be *Woodforest National Bank ("WFNB")*.

In order for WFNB to make a determination regarding the acceptance of your company for processing, by signing below, you are authorizing WFNB to perform all appropriate background and underwriting procedures, including but not limited to credit bureau checks. In the event your application is accepted by WFNB, you will receive a copy of their Merchant Bankcard Agreement and Terms and Conditions ("the Agreement"). Once you do receive the Agreement, by processing any transactions with WFNB, ***you will be agreeing to be bound by all terms, including rates and fees set forth in the Agreement for all credit and debit transactions.***

Name of Merchant: _____

Authorized Signature: _____

Print Name and Title: _____

Date: _____