



EXHIBIT 18- ATM Operator Agreement Terminal Location Info / Terminal ID: _____

Terminal Manufacturer		Terminal Model			
Local Business Name		Business DBA			
Location (Business Street Address)		City	State	Zip	
Location Contact		Location Phone No.		Email Address	
Location Tax ID #. (Required)	Years in Business	Years at Current Location		Merchant Due Diligence Yes <input type="checkbox"/> No <input type="checkbox"/>	
Cash Provider	Maintenance Company	Surcharge Amount		Terminal Processor	
Camera Yes <input type="checkbox"/> No <input type="checkbox"/>	Restricted Access Yes <input type="checkbox"/> No <input type="checkbox"/>	Limited Hours Yes <input type="checkbox"/> No <input type="checkbox"/>	Handicap Compliance Yes <input type="checkbox"/> No <input type="checkbox"/>	Bilingual Yes <input type="checkbox"/> No <input type="checkbox"/>	Additional Language Yes <input type="checkbox"/> No <input type="checkbox"/>
OWNERS LEASING INFORMATION					
Owner's Name		Social Security #	Driver's Lic or State ID #	State Issued	
Owner's Current Street Address		City	State	Zip	
Owner's Phone #	Owner's Date of Birth	% of Ownership	Lease Agreement of Terminal		
SECTION B Application Declaration & Owner/Operator Agreement					

RECITALS. Bank is a sponsoring member of certain debit card networks. ATM Owner has arranged and agreed with ISO to own and operate an ATM pursuant to the **ATM Transaction Processing Agreement** entered between ISO and ATM Owner/Operator. Bank provides sponsorship for ISO and ISO's customers in to certain electronic fund transfer networks ("Debit Networks). Therefore, the parties agree as follows:

I. OBLIGATIONS

- A. Operations. In accordance to **ATM Transaction Processing Agreement**, ATM Owner/Operation agrees to operate ATMs in a manner that is consistent with industry practices. Additionally, the ATM Transaction Processing Agreement, the bylaws, rules, operational regulations, procedures, and guidelines promulgated by the Debit Networks (collectively, "Rules.") may be modified from time to time.
- B. Trademarks. ATM Owner/Operator understands and acknowledges that the Debit Network trademarks are licensed or sub licensed to ATM Owner/Operator and that this Agreement does not convey to ATM Owner/Operator any right to use Debit Network trademarks except specifically permitted by Debit Networks.
- C. Due Diligence. ATM Owner/Operator authorizes ISO to perform credit and background checks deemed appropriate by ISO and Bank.
- D. Equipment. ATM Owner/Operator will take reasonable action to ensure that its ATMs and PIN pads are available for use by all customers, function reliability, and comply with Rules. ATM Owner/Operator will maintain the integrity and safety of PIN data as specified in the Rules.

II. TERM AND TERMINATION

- A. Term. This Agreement will become effective on the Effective Date and will remain effective until the Agreement is terminated pursuant to this Article II or until ISO ceases to provide service to ATM Owner/Operator.
- B. Termination. Notwithstanding the foregoing, this Agreement will terminate immediately upon the cessation of the ATM Independent Sales Organization Sponsorship Agreement between ISO and Bank. Further, this Agreement will automatically terminate as to a particular Debit Network if (i) such Debit Network prohibits ATM Owner/Operator from operating, or prohibits bank allowing ATM Owner/Operator to operate, the ATMs, (ii) ISO registration with such Debit Network is denied, suspended, or revoked, or (iii) Bank is no longer a member of such Debit Network. Bank may terminate this Agreement upon ATM Owner/Operator's violation of any provision of this Agreement or at the ATM Transaction Processing Agreement or, for good cause including but is not limited to fraudulent activity, activity causes Bank to repeatedly violate the Rules, activity that violates applicable law, operation in an unsound, unsafe manner, or any other activity that may result in undue economic hardship or damage to the good will of Bank or Debit Network.

III. THIRD PARTY BENEFICIARY

Bank is a named third party beneficiary to the rights (but none of the obligations) of ISO under this Agreement, and Bank shall have the right to enforce ISO's rights as well as those rights of Bank specifically enumerated herein under the Agreement.

IV. INDEMNIFICATION

ATM Owner/Operator and ISO jointly and severally defend and hold Bank harmless from and against any and all losses, cost claims, damages, fines, penalties, expenses (including reasonable attorney's fees) or liabilities arising as a result of: (A) any action attributable to that party's respective obligations under this Agreement or under the ATM Transaction Agreement; (B) any failure by that party to fulfill any of its duties under this Agreement, the ATM transaction Agreement, or under the Rules; or (C) any failure to comply with the Rules and applicable laws.

Signature:	Signature
Print Name:	Print Name:
Date:	Date: