

~Good Afternoon All ~

It has come to our attention that there are numerous companies within the industry attempting to gain a foothold in cannabis related businesses by offering a "cashless ATM" solution. Please note that your ATM Sponsorship Agreement with PB&T covers ATM transactions where cash is dispensed from the terminal and not the aforementioned solution, disregarding the terms of the agreement may result in terminal deactivation and/or contract termination along with the assessment of any fines, costs or penalties as applicable. Visa and MasterCard prohibit this type of activity, and are actively evaluating terminals and transactions as they are reported or found.

PB&T Bank does not condone or endorse this solution and are hoping that together we can prevent the placement of these terminals which are in direct violation of both Network Rules and the PB&T ISO Sponsorship Agreement. We thank you for your attention in this matter are more than happy to answer any questions we can.

PB&T Sponsorship Team

PB&T Bank