

## FRANCHISE DISCLOSURE DOCUMENT

ACFN®

ACFN Franchised Inc.  
A California Corporation  
~~Community Towers, Sixth Floor~~  
111 W. Saint John Street, ~~Sixth Floor~~  
San Jose, California 95113  
888-794-2236  
[www.acfnfranchise.com](http://www.acfnfranchise.com)

ACFN® businesses are part of the ACFN® automated teller machine (“ATM”) network and provide ATM services, financial transaction processing services, and related financial services, and ancillary goods to businesses and individuals. ACFN® franchisees will market ATM services to hotels, retail locations, and other entertainment and travel-based businesses and will install ATMs at those host locations accepting the services, and will perform all services and maintenance required of the ATMs.

The total investment necessary to begin operation of an ACFN® business is from ~~\$40,385~~40,400 to ~~\$67,794~~67,815, assuming the operation of one to 3 ATMs. This includes ~~\$31,035~~31,050 to ~~\$41,444~~41,465 that must be paid to us ~~or our affiliate~~.

This disclosure document summarizes certain provisions of your franchise agreement and other information in plain English. Read this disclosure document and all accompanying agreements carefully. You must receive this disclosure document at least 14 calendar days before you sign a binding agreement with, or make any payment to, the franchisor or an affiliate in connection with the proposed franchise sale. **Note, however, that no governmental agency has verified the information contained in this document.**

You may wish to receive your disclosure document in another format that is more convenient for you. To discuss the availability of disclosures in different formats, contact our Franchise Administrator at ~~Community Towers, Sixth Floor~~, 111 W. Saint John Street, ~~Sixth Floor~~, San Jose, California 95113, and (888) 794-2236, Ext. 5114.

The terms of your contract will govern your franchise relationship. Don't rely on the disclosure document alone to understand your contract. Read all of your contract carefully. Show your contract and this disclosure document to an advisor, like a lawyer or an accountant.

Buying a franchise is a complex investment. The information in this disclosure document can help you make up your mind. More information on franchising, such as “A Consumer's Guide to Buying a Franchise,” which can help you understand how to use this disclosure document, is available from the Federal Trade Commission. You can contact the FTC at 1-877-FTC-HELP or by writing to the FTC at 600 Pennsylvania Avenue, NW, Washington, D.C. 20580. You can also visit the FTC's home page at [www.ftc.gov](http://www.ftc.gov) for additional information. Call your state agency or visit your public library for other sources of information on franchising.

There may also be laws on franchising in your state. Ask your state agencies about them.

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## STATE COVER PAGE

Your state may have a franchise law that requires a franchisor to register or file with a state franchise administrator before offering or selling in your state. REGISTRATION OF A FRANCHISE BY A STATE DOES NOT MEAN THAT THE STATE RECOMMENDS THE FRANCHISE OR HAS VERIFIED THE INFORMATION IN THIS DISCLOSURE DOCUMENT.

Call the state franchise administrator listed in Exhibit C for information about the franchisor, or about franchising in your state.

MANY FRANCHISE AGREEMENTS DO NOT ALLOW YOU TO RENEW UNCONDITIONALLY AFTER THE INITIAL TERM EXPIRES. YOU MAY HAVE TO SIGN A NEW AGREEMENT WITH DIFFERENT TERMS AND CONDITIONS IN ORDER TO CONTINUE TO OPERATE YOUR BUSINESS. BEFORE YOU BUY, CONSIDER WHAT RIGHTS YOU HAVE TO RENEW YOUR FRANCHISE, IF ANY, AND WHAT TERMS YOU MIGHT HAVE TO ACCEPT IN ORDER TO RENEW.

Please consider the following RISK FACTORS before you buy this franchise:

1. THE FRANCHISE AGREEMENT REQUIRES YOU TO RESOLVE DISPUTES WITH US BY ARBITRATION OR LITIGATION ONLY IN CALIFORNIA. OUT-OF-STATE ARBITRATION OR LITIGATION MAY FORCE YOU TO ACCEPT A LESS FAVORABLE SETTLEMENT FOR DISPUTES. IT MAY ALSO COST MORE TO ARBITRATE OR LITIGATE WITH US IN CALIFORNIA THAN IN YOUR OWN STATE.
2. THERE MAY BE OTHER RISKS CONCERNING THIS FRANCHISE.

Effective Date: See the next page for state effective dates

## STATE EFFECTIVE DATES

The following states require that the disclosure document be registered or filed with the state, or be exempt from registration: California, Hawaii, Illinois, Indiana, Maryland, Michigan, Minnesota, New York, North Dakota, Rhode Island, South Dakota, Virginia, Washington and Wisconsin.

This disclosure document is registered, on file or exempt from registration in the following states having franchise registration and disclosure laws, with the following effective dates:

State	Effective Date	State	Effective Date
California	<del>April 9, 2014</del> <u>Pending</u>	New York	<del>April 17, 2014</del> <u>Pending</u>
Hawaii	<del>July 26, 2014</del> <u>Pending</u>	North Dakota	<del>April 10, 2014</del> <u>Pending</u>
Illinois	<del>April 1, 2014</del> <u>2015</u>	Rhode Island	<del>April 2, 2014</del> <u>Pending</u>
Indiana	<del>April 1, 2014</del> <u>2015</u>	South Dakota	<del>April 1, 2014</del> <u>2015</u>
Maryland	<del>April 11, 2014</del> <u>Pending</u>	Virginia	<del>July 3, 2014</del> <u>Pending</u>
Michigan	<del>April 1, 2014</del> <u>2015</u>	Washington	<del>April 12, 2014</del> <u>Pending</u>
Minnesota	<del>April 8, 2014</del> <u>Pending</u>	Wisconsin	<del>April 1, 2014</del> <u>2015</u>

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