

Card Type	Charge Type	# Trans	\$ Sales	CURRENT RATES			PROPOSED RATES			Savings
				% Disc	Per Item	Total Fees	% Disc	Per Item	Total Fees	
AMEX	Qualified	115	13,654.93	0.591%	0.1348	96.26	0.380%	0.1000	63.39	32.87
AMEX	Qualified	2	6,304.52	0.595%	0.1550	37.81	0.380%	0.1000	24.16	13.65
DISC	Qualified	43	6,091.97	0.592%	0.1347	41.86	0.380%	0.1000	27.45	14.41
DSBS	Qualified	6	575.96	0.590%	0.1300	4.18	0.380%	0.1000	2.79	1.39
DBT	Qualified	1	103.86	0.587%	0.1300	0.74	0.380%	0.1000	0.49	0.25
DSPM	Qualified	9	1,239.17	0.594%	0.1467	8.68	0.380%	0.1000	5.61	3.07
VISA	Qualified	8	2,612.91	0.600%	0.1800	17.12	0.380%	0.1000	10.73	6.39
VISA	Qualified	1	210.81	0.588%	0.1300	1.37	0.380%	0.1000	0.90	0.47
VISA	Qualified	60	5,346.36	0.590%	0.1300	39.34	0.380%	0.1000	26.32	13.02
VISA	Qualified	5	586.46	0.600%	0.1800	4.42	0.380%	0.1000	2.73	1.69
VIBS	Qualified	21	2,392.89	0.590%	0.1300	16.85	0.380%	0.1000	11.19	5.66
VIBS	Qualified	61	96,743.78	0.595%	0.1480	584.81	0.380%	0.1000	373.73	211.08
VIBS	Qualified	1	408.00	0.600%	0.1800	2.63	0.380%	0.1000	1.65	0.98
VIBS	Qualified	123	26,880.89	0.593%	0.1410	176.70	0.380%	0.1000	114.45	62.25
VIBS	Qualified	1	146.44	0.601%	0.1800	1.06	0.380%	0.1000	0.66	0.40
VIBS	Qualified	1	105.94	0.604%	0.1800	0.82	0.380%	0.1000	0.50	0.32
VIBS	Qualified	6	2,474.66	0.590%	0.1300	15.38	0.380%	0.1000	10.00	5.38
VIBS	Qualified	1	320.28	0.599%	0.1800	2.10	0.380%	0.1000	1.32	0.78
YDBT	Qualified	49	4,863.04	0.600%	0.1800	38.00	0.380%	0.1000	23.38	14.62
YDBT	Qualified	6	23.41	0.598%	0.1800	1.22	0.380%	0.1000	0.69	0.53
YDBT	Qualified	11	405.96	0.591%	0.1300	3.83	0.380%	0.1000	2.64	1.19
YDBT	Qualified	10	891.25	0.600%	0.1800	7.15	0.380%	0.1000	4.39	2.76
YDBT	Qualified	468	48,371.16	0.590%	0.1300	346.23	0.380%	0.1000	230.61	115.62
YDBT	Qualified	2,598	269,360.72	0.591%	0.1356	1,945.23	0.380%	0.1000	1,283.37	661.86
YDBT	Qualified	21	94.91	0.601%	0.1800	4.35	0.380%	0.1000	2.46	1.89
VISP	Qualified	33	13,132.52	0.600%	0.1800	84.74	0.380%	0.1000	53.20	31.54
VISP	Qualified	596	59,616.06	0.590%	0.1300	429.21	0.380%	0.1000	286.14	143.07
VISP	Qualified	12	1,443.94	0.600%	0.1800	10.82	0.380%	0.1000	6.69	4.13
VISP	Qualified	4	520.71	0.590%	0.1300	3.59	0.380%	0.1000	2.38	1.21
VINF	Qualified	15	2,304.26	0.600%	0.1800	16.53	0.380%	0.1000	10.26	6.27
VINF	Qualified	222	20,240.60	0.590%	0.1300	148.28	0.380%	0.1000	99.11	49.17
VINF	Qualified	4	197.56	0.602%	0.1800	1.91	0.380%	0.1000	1.15	0.76
VIPP	Qualified	1	255.00	0.588%	0.1300	1.63	0.380%	0.1000	1.07	0.56
VIPP	Qualified	3	603.21	0.600%	0.1800	4.16	0.380%	0.1000	2.59	1.57
VIPP	Qualified	22	2,590.78	0.590%	0.1300	18.15	0.380%	0.1000	12.04	6.11
VISG	Qualified	42	4,199.21	0.590%	0.1300	30.24	0.380%	0.1000	20.16	10.08
VISG	Qualified	2	101.08	0.603%	0.1800	0.97	0.380%	0.1000	0.58	0.39
VIBT	Qualified	9	6,567.29	0.600%	0.1800	41.02	0.380%	0.1000	25.86	15.16
VIBT	Qualified	14	3,147.28	0.590%	0.1300	20.39	0.380%	0.1000	13.36	7.03
VIBT	Qualified	1	179.10	0.597%	0.1800	1.25	0.380%	0.1000	0.78	0.47
VBTS	Qualified	10	6,407.90	0.600%	0.1800	40.25	0.380%	0.1000	25.35	14.90
VBTS	Qualified	38	15,327.99	0.590%	0.1300	95.38	0.380%	0.1000	62.05	33.33
VBTS	Qualified	2	4,189.52	0.600%	0.1800	25.50	0.380%	0.1000	16.12	9.38
VIBE	Qualified	8	2,694.19	0.600%	0.1800	17.61	0.380%	0.1000	11.04	6.57
VIBE	Qualified	29	3,256.41	0.590%	0.1300	22.98	0.380%	0.1000	15.27	7.71
VISB	Qualified	3	1,920.07	0.600%	0.1800	12.06	0.380%	0.1000	7.60	4.46
VISB	Qualified	12	1,686.42	0.590%	0.1300	11.51	0.380%	0.1000	7.61	3.90
MC	Qualified	1	9.44	0.636%	0.1300	0.19	0.380%	0.1000	0.14	0.05
MC	Qualified	13	1,771.80	0.591%	0.1338	12.21	0.380%	0.1000	8.03	4.18
MC	Qualified	1	94.42	0.593%	0.1300	0.69	0.380%	0.1000	0.46	0.23
MCBS	Qualified	11	1,567.46	0.593%	0.1391	10.83	0.380%	0.1000	7.06	3.77
MCBS	Qualified	59	45,510.18	0.592%	0.1402	277.87	0.380%	0.1000	178.84	99.03
MCBS	Qualified	2	198.28	0.590%	0.1300	1.43	0.380%	0.1000	0.95	0.48
MCBS	Qualified	1	94.42	0.593%	0.1300	0.69	0.380%	0.1000	0.46	0.23
MDBT	Qualified	6	45.90	0.588%	0.1383	1.10	0.380%	0.1000	0.77	0.33
MDBT	Qualified	177	18,402.90	0.591%	0.1356	132.84	0.380%	0.1000	87.63	45.21
MDBT	Qualified	462	47,069.66	0.591%	0.1353	340.81	0.380%	0.1000	225.06	115.75
MCWC	Qualified	43	4,002.59	0.591%	0.1358	29.50	0.380%	0.1000	19.51	9.99
MWEL	Qualified	6	49.02	0.592%	0.1383	1.12	0.380%	0.1000	0.79	0.33
MWEL	Qualified	176	20,533.82	0.591%	0.1328	144.74	0.380%	0.1000	95.63	49.11
MCEC	Qualified	60	6,401.57	0.592%	0.1392	46.25	0.380%	0.1000	30.33	15.92
MCBW	Qualified	2	2,122.10	0.590%	0.1300	12.78	0.380%	0.1000	8.26	4.52
MBWE	Qualified	9	1,401.55	0.590%	0.1300	9.44	0.380%	0.1000	6.23	3.21
MCPP	Qualified	2	22.44	0.579%	0.1800	0.49	0.380%	0.1000	0.29	0.20
MCPP	Qualified	12	1,371.29	0.593%	0.1425	9.84	0.380%	0.1000	6.41	3.43
MCEB	Qualified	3	1,142.51	0.597%	0.1467	7.26	0.380%	0.1000	4.64	2.62
MCHV	Qualified	26	2,588.32	0.591%	0.1338	18.78	0.380%	0.1000	12.44	6.34
MBLS	Qualified	10	11,208.04	0.595%	0.1550	68.21	0.380%	0.1000	43.59	24.62
VIBS	Return	1	61.20	0.605%	0.1800	0.55	0.380%	0.0000	0.23	0.32
MDBT	Return	1	323.26	0.591%	0.1300	2.04	0.380%	0.0000	1.23	0.81
Fee	GP Fee - Risk Assessment Fee	5,792	806,399.09	0.211%	0.1349	2,485.72	0.100%	0.1000	1,385.60	1100.12
Fee	Settlement Funding Fee	5,792	806,399.09	0.199%	0.3556	3,665.05	0.100%	0.1000	1,385.60	2279.45
AMEX	Auth Fees	213	0.00	0.00%	0.0800	17.04	0.00%	0.0000	0.00	17.04
DISC	Auth Fees	102	0.00	0.00%	0.0800	8.16	0.00%	0.0000	0.00	8.16
DISC	Auth Fees	3	0.00	0.00%	0.0800	0.24	0.00%	0.0000	0.00	0.24
VISA	Auth Fees	2	0.00	0.00%	0.0800	0.16	0.00%	0.0000	0.00	0.16
VISA	Auth Fees	558	0.00	0.00%	0.0800	44.64	0.00%	0.0000	0.00	44.64
VISA	Auth Fees	159	0.00	0.00%	0.0800	12.72	0.00%	0.0000	0.00	12.72
MC	Auth Fees	1,908	0.00	0.00%	0.0800	152.64	0.00%	0.0000	0.00	152.64
MC	Auth Fees	132	0.00	0.00%	0.0800	10.56	0.00%	0.0000	0.00	10.56
MC	Auth Fees	50	0.00	0.00%	0.0800	4.00	0.00%	0.0000	0.00	4.00
Statement Totals		5,792	806,399.09			24,471.25			18,920.52	

TOTAL POTENTIAL MONTHLY SAVINGS \$5,550.73
 POTENTIAL YEARLY SAVINGS \$66,608.81
 PERCENTAGE SAVINGS 23%

This is a summary of proposed rate and fee changes