

Card Type	Charge Type	# Trans	\$ Sales	CURRENT RATES			PROPOSED RATES			Savings
				% Disc	Per Item	Total Fees	% Disc	Per Item	Total Fees	
AMEX	Qualified	31	1,554.62	0.095%	0.0000	1.47	0.090%	0.0000	1.40	0.07
AMEX	Qualified	4	2,840.30	0.130%	0.0000	3.69	0.090%	0.0000	2.56	1.13
AMEX	Qualified	1	64.12	0.094%	0.0000	0.06	0.090%	0.0000	0.06	0.00
AMEX	Qualified	1	140.63	0.092%	0.0000	0.13	0.090%	0.0000	0.13	0.00
AMEX	Qualified	1	125.00	0.192%	0.0000	0.24	0.090%	0.0000	0.11	0.13
DBT	Qualified	8	351.54	0.091%	0.0000	0.32	0.090%	0.0000	0.32	0.00
DISC	Qualified	1	20.34	0.197%	0.0000	0.04	0.090%	0.0000	0.02	0.02
DISC	Qualified	64	4,557.74	0.102%	0.0000	4.65	0.090%	0.0000	4.10	0.55
DSBS	Qualified	31	1,823.31	0.090%	0.0000	1.64	0.090%	0.0000	1.64	0.00
DSPM	Qualified	1	101.70	0.187%	0.0000	0.19	0.090%	0.0000	0.09	0.10
DSPM	Qualified	7	287.30	0.090%	0.0000	0.26	0.090%	0.0000	0.26	0.00
VBTS	Qualified	7	1,533.12	0.104%	0.0000	1.60	0.090%	0.0000	1.38	0.22
VDBT	Qualified	17	1,759.69	0.130%	0.0000	2.29	0.090%	0.0000	1.58	0.71
VDBT	Qualified	1	101.70	0.187%	0.0000	0.19	0.090%	0.0000	0.09	0.10
VDBT	Qualified	6	549.41	0.129%	0.0000	0.71	0.090%	0.0000	0.49	0.22
VDBT	Qualified	272	18,903.46	0.090%	0.0000	17.01	0.090%	0.0000	17.01	0.00
VDBT	Qualified	953	61,687.20	0.095%	0.0000	58.39	0.090%	0.0000	55.52	2.87
VIRE	Qualified	1	275.60	0.131%	0.0000	0.36	0.090%	0.0000	0.25	0.11
VIRE	Qualified	2	153.88	0.091%	0.0000	0.14	0.090%	0.0000	0.14	0.00
VIRS	Qualified	4	211.72	0.151%	0.0000	0.32	0.090%	0.0000	0.19	0.13
VIRS	Qualified	5	169.35	0.124%	0.0000	0.21	0.090%	0.0000	0.15	0.06
VIRS	Qualified	17	1,603.69	0.107%	0.0000	1.72	0.090%	0.0000	1.44	0.28
VIRS	Qualified	2	116.63	0.086%	0.0000	0.10	0.090%	0.0000	0.10	0.00
VIRS	Qualified	1	104.53	0.134%	0.0000	0.14	0.090%	0.0000	0.09	0.05
VIBT	Qualified	4	178.67	0.090%	0.0000	0.16	0.090%	0.0000	0.16	0.00
VIBT	Qualified	1	127.13	0.189%	0.0000	0.24	0.090%	0.0000	0.11	0.13
VINF	Qualified	1	160.00	0.131%	0.0000	0.21	0.090%	0.0000	0.14	0.07
VINF	Qualified	106	6,224.94	0.090%	0.0000	5.60	0.090%	0.0000	5.60	0.00
VINF	Qualified	4	2,160.09	0.130%	0.0000	2.81	0.090%	0.0000	1.94	0.87
VIPP	Qualified	5	570.99	0.130%	0.0000	0.74	0.090%	0.0000	0.51	0.23
VIPP	Qualified	40	3,273.91	0.090%	0.0000	2.95	0.090%	0.0000	2.95	0.00
VIPP	Qualified	4	526.53	0.129%	0.0000	0.68	0.090%	0.0000	0.47	0.21
VISA	Qualified	3	360.92	0.130%	0.0000	0.47	0.090%	0.0000	0.32	0.15
VISA	Qualified	1	127.13	0.189%	0.0000	0.24	0.090%	0.0000	0.11	0.13
VISA	Qualified	31	1,852.26	0.090%	0.0000	1.67	0.090%	0.0000	1.67	0.00
VISA	Qualified	1	44.70	0.134%	0.0000	0.06	0.090%	0.0000	0.04	0.02
VISB	Qualified	26	620.37	0.090%	0.0000	0.56	0.090%	0.0000	0.56	0.00
VISG	Qualified	1	21.46	0.140%	0.0000	0.03	0.090%	0.0000	0.02	0.01
VISG	Qualified	35	1,714.00	0.090%	0.0000	1.54	0.090%	0.0000	1.54	0.00
VISG	Qualified	2	110.50	0.127%	0.0000	0.14	0.090%	0.0000	0.10	0.04
VISP	Qualified	7	603.63	0.129%	0.0000	0.78	0.090%	0.0000	0.54	0.24
VISP	Qualified	183	11,216.73	0.090%	0.0000	10.10	0.090%	0.0000	10.10	0.00
VISP	Qualified	2	108.21	0.129%	0.0000	0.14	0.090%	0.0000	0.10	0.04
MBLS	Qualified	2	198.56	0.091%	0.0000	0.18	0.090%	0.0000	0.18	0.00
MBLS	Qualified	2	18,678.65	0.190%	0.0000	35.49	0.090%	0.0000	16.81	18.68
MC	Qualified	20	1,146.74	0.098%	0.0000	1.12	0.090%	0.0000	1.03	0.09
MCBS	Qualified	19	2,154.22	0.094%	0.0000	2.02	0.090%	0.0000	1.94	0.08
MCBS	Qualified	3	88.11	0.113%	0.0000	0.10	0.090%	0.0000	0.08	0.02
MCBS	Qualified	9	2,373.97	0.090%	0.0000	2.14	0.090%	0.0000	2.14	0.00
MCBS	Qualified	1	5,276.85	0.130%	0.0000	6.86	0.090%	0.0000	4.75	2.11
MCBS	Qualified	2	101.70	0.187%	0.0000	0.19	0.090%	0.0000	0.09	0.10
MCBS	Qualified	4	273.79	0.113%	0.0000	0.31	0.090%	0.0000	0.25	0.06
MCBS	Qualified	3	278.45	0.190%	0.0000	0.53	0.090%	0.0000	0.25	0.28
MCCEB	Qualified	2	110.70	0.090%	0.0000	0.10	0.090%	0.0000	0.10	0.00
MCCEB	Qualified	2	54.10	0.092%	0.0000	0.05	0.090%	0.0000	0.05	0.00
MCCEB	Qualified	1	355.95	0.191%	0.0000	0.68	0.090%	0.0000	0.32	0.36
MCCEC	Qualified	41	2,543.48	0.096%	0.0000	2.43	0.090%	0.0000	2.29	0.14
MCHV	Qualified	1	13.21	0.076%	0.0000	0.01	0.090%	0.0000	0.01	0.00
MCHV	Qualified	22	2,674.31	0.092%	0.0000	2.45	0.090%	0.0000	2.41	0.04
MCPP	Qualified	1	17.93	0.112%	0.0000	0.02	0.090%	0.0000	0.02	0.00
MCPP	Qualified	45	3,685.73	0.107%	0.0000	3.93	0.090%	0.0000	3.32	0.61
MCWC	Qualified	1	7.05	0.142%	0.0000	0.01	0.090%	0.0000	0.01	0.00
MCWC	Qualified	29	1,435.48	0.092%	0.0000	1.32	0.090%	0.0000	1.29	0.03
MDBT	Qualified	7	95.03	0.105%	0.0000	0.10	0.090%	0.0000	0.09	0.01
MDBT	Qualified	894	59,640.92	0.095%	0.0000	56.64	0.090%	0.0000	53.68	2.96
MDBT	Qualified	10	513.35	0.191%	0.0000	0.98	0.090%	0.0000	0.46	0.52
MDBT	Qualified	483	31,937.14	0.095%	0.0000	30.31	0.090%	0.0000	28.74	1.57
MWEL	Qualified	4	46.13	0.087%	0.0000	0.04	0.090%	0.0000	0.04	0.00
MWEL	Qualified	1	152.55	0.190%	0.0000	0.29	0.090%	0.0000	0.14	0.15
MWEL	Qualified	96	5,753.85	0.092%	0.0000	5.29	0.090%	0.0000	5.18	0.11
MWEL	Qualified	1	1.75	0.000%	0.0000	0.00	0.090%	0.0000	0.00	0.00
Fee	GP Fee - Risk Assessment Fee	3601	268,648.45	0.228%	0.1411	1122.12	0.050%	0.0500	314.37	807.75
Fee	Settlement Funding Fee	3601	268,648.45	0.083%	0.0784	506.70	0.050%	0.0500	314.37	192.33
Statement Totals		3601	268,648.45			6,361.12			5,324.25	

TOTAL POTENTIAL MONTHLY SAVINGS \$1,036.87
POTENTIAL YEARLY SAVINGS \$12,442.42
PERCENTAGE SAVINGS 16%

This is a summary of proposed rate and fee changes