

IMPORTANT INFORMATION ABOUT YOUR FEES

Your Credit Card and Non-PIN Debit Card Transactions

A significant amount of the fees that we charge you for processing your Credit Card and Non-PIN Debit Card transactions represents charges that we must pay to the Issuing Banks (or that are otherwise charged to us by MasterCard® and Visa®), under MasterCard and Visa (the “Associations”) rules. This amount, called “Interchange,” varies based upon a complex series of interchange levels that may apply to the transaction depending upon a number of factors – such as the type of card presented, specific information contained in the transaction, how and when the transaction is processed, your industry, and other factors.

Interchange Fee Schedule

Each Interchange level has an associated Interchange fee that is established by MasterCard or Visa. The schedule below shows the amount of the **Interchange Fee** that will be assessed for each transaction. The

amount of the Interchange Fee will depend on the type of transaction and the Interchange level at which the transaction is ultimately processed. In order to qualify for any specific Interchange level, you must satisfy certain qualification criteria established by the Associations. The attached **Interchange Qualification Matrix** identifies the primary qualification criteria for the various Interchange levels.

Please note that the Associations regularly add new Interchange levels, and change the rates and/or qualification criteria. Also note that the Interchange Fees shown below are in addition to any dues or assessments charged by the Associations, as well as any other processing or transaction fees set forth in your fee schedule and/or merchant agreement.

The amount shown under “Rate” is multiplied by the amount of the transaction; the amount shown under “Per Item” is charged per transaction. Both amounts are included in the Interchange Fee.

Fee Schedule – Interchange Plus Merchants

Refer to the Interchange Qualification Matrix for Clearing Requirements

MasterCard and Visa levels and rates are not all inclusive. The most common clearing levels for this pricing type are listed below.
For a complete list, call the number on your merchant statement.

Visa Credit	Rate	Per Item
CPS/Retail	1.54%	\$0.10
CPS/Retail Key Entry	1.85%	\$0.10
CPS/Small Ticket	1.65%	\$0.04
CPS/Retail 2 (Emerging Market)	1.43%	\$0.05
CPS/Hotel/Car Rental Card Not Present	1.58%	\$0.10
CPS/Hotel/Car Rental Card Present	1.58%	\$0.10
CPS/Electronic Commerce Preferred – Hotel/Car Rental	1.58%	\$0.10
CPS/Card Not Present	1.85%	\$0.10
CPS/Restaurant	1.54%	\$0.10
CPS/Retail Service Station	1.43%	\$0.10
CPS/E-Commerce Basic	1.85%	\$0.10
CPS/E-Commerce Preferred	1.80%	\$0.10
CPS/Account Funding	2.14%	\$0.10
CPS/Automated Fuel Dispenser	1.50%	\$0.05
CPS/Supermarket	1.24%	\$0.05
CPS/Passenger Transport	1.75%	\$0.10
Visa Utility Fee Program	0.00%	\$0.75
Transport	1.75%	\$0.10
CPS/Rewards 1	1.65%	\$0.10
CPS/Rewards 2	1.90%	\$0.10
EIRF	2.30%	\$0.10
Standard	2.70%	\$0.10
Express Payment Service	2.00%	\$0.02
VISA Signature Electronic	2.30%	\$0.10
VISA Signature Standard	2.70%	\$0.10
Commercial Card Electronic	2.20%	\$0.10
Commercial Card Standard	2.70%	\$0.10
GSA Purchasing Card Large Ticket	0.95%	\$35.00
GSA Purchasing Card Large Ticket I	1.35%	\$0.00
Purchasing Card Large Ticket	0.95%	\$35.00
Commercial Card Level II	1.90%	\$0.10
Purchasing Card Level III	1.70%	\$0.

Visa Off-Line Debit*	Rate	Per Item
CPS/Retail Debit	1.03%	\$0.15
CPS/Retail Key Entry Debit	1.60%	\$0.15
CPS/Small Ticket Debit	1.60%	\$0.04
CPS/Retail 2 (Emerging Market) Debit	0.80%	\$0.25
CPS/Hotel/Car Rental Card Not Present Debit	1.36%	\$0.15
CPS/Hotel/Car Rental Card Present Debit	1.03%	\$0.15
CPS/Electronic Commerce Preferred – Hotel/Car Rental Debit	1.36%	\$0.15
CPS/Card Not Present Debit	1.60%	\$0.15
CPS/Restaurant Debit	1.19%	\$0.10
CPS/Retail Service Station Debit	0.70%	\$0.17
CPS/E-Commerce Basic Debit	1.60%	\$0.15
CPS/E-Commerce Preferred Debit	1.55%	\$0.15
CPS/Account Funding Debit	1.75%	\$0.20
CPS/Automated Fuel Dispenser Debit	0.70%	\$0.17
CPS/Supermarket Debit	0.00%	\$0.35
CPS/Passenger Transport Debit	1.60%	\$0.15
Visa Utility Fee Program Debit	0.00%	\$0.75
Debit	1.60%	\$0.15
EIRF Debit	1.75%	\$0.20
Standard Debit	1.90%	\$0.25
Express Payment Service Debit	1.95%	\$0.02

MasterCard Credit	Rate	Per Item
Merit III	1.63%	\$0.10
World MasterCard Merit III	1.73%	\$0.10
Merit I	1.95%	\$0.10
World MasterCard Merit I	2.05%	\$0.10
Key Entered	1.95%	\$0.10
World MasterCard Key Entered	2.05%	\$0.10
Public Sector	1.55%	\$0.10
World MasterCard Public Sector	1.55%	\$0.10
E-Commerce Merchant UCAF	1.91%	\$0.10
E-Commerce Full UCAF	2.01%	\$0.10
Supermarket	1.43%	\$0.05
World MasterCard Supermarket	1.53%	\$0.05
World MasterCard Restaurant	1.63%	\$0.10
Merit I - Quick Payment Services (QPS)	1.95%	\$0.10
Service Industries Incentive Program (SIIP)	1.15%	\$0.05
World MasterCard Service Industries Incentive Program (SIIP)	1.15%	\$0.05
Travel Industries Premier Service (TIPS)	1.74%	\$0.10
Passenger Transport	1.83%	\$0.10
Warehouse Club	1.43%	\$0.05
World MasterCard Warehouse Club	1.53%	\$0.05
Convenience Purchases	1.90%	\$0.00
World MasterCard Convenience Purchases	2.00%	\$0.00
Standard	2.70%	\$0.10
World MasterCard Standard	2.90%	\$0.10
International Commercial Card	2.15%	\$0.00
Foreign Electronic (IEI)	1.37%	\$0.00
Foreign Standard (ISI)	2.10%	\$0.10
Corporate Face-to-Face	1.95%	\$0.00
Corporate Data Rate III	1.75%	\$0.00
Corporate Data Rate II	1.95%	\$0.00
Corporate Data Rate I	2.65%	\$0.10
Corporate T&E Rate III	2.15%	\$0.10
Corporate T&E Rate II	2.20%	\$0.10
Corporate T&E Rate I	2.35%	\$0.00
Corporate Large Ticket	1.20%	\$40.00
World MasterCard T&E	2.30%	\$0.10
Corporate Standard	2.70%	\$0.10
International Commercial Data Rate II	1.55%	\$0.00
International Purchasing Large Ticket	0.75%	\$30.00

MasterCard Off-Line Debit*	Rate	Per Item
Merit III Debit	1.05%	\$0.15
Merit I Debit	1.64%	\$0.16
Key Entered Debit	1.64%	\$0.16
Supermarket Debit	1.05%	\$0.15
Small Ticket Debit	1.60%	\$0.04
Restaurant Debit	1.19%	\$0.10
Emerging Market Debit	0.80%	\$0.25
Petroleum – CAT/AFD Debit	0.70%	\$0.17
Petroleum – Service Station Debit	0.70%	\$0.17
Merit I - Quick Payment Services (QPS) Debit	1.64%	\$0.16
Service Industries Incentive Program (SIIP) Debit	1.15%	\$0.05
Travel Industries Premier Service (TIPS) Debit	1.36%	\$0.15
Passenger Transport Debit	1.60%	\$0.15
Warehouse Club Debit	1.05%	\$0.15

*Off-line Debit rates apply to US issued consumer debit cards (Check Cards)

Additional Information Regarding Your Discount Rates and Non-Qualified Transactions

For more information regarding your rates and fees, please call Customer Service.