



The Association's Coop Credit Card Program

Help us – Help You



Save Time * Save Money



This is how...

- 20% Average Cost Reduction
- Cost up billing with Card Breakdown
- Easy to read Cost Comparison
- Free Enrollment
- Free Terminal Reprogramming
- Free Professional Training & Support
- Month-end Statement review & accountability
- ONE PAGE STATEMENT – Save a Tree!




1 Page Statement

MONTHLY BILLING STATEMENT

1-800-697-0480 FAX # 1-563-359-0480
TRISOURCE SOLUTIONS LLC
 5405 UTICA RIDGE ROAD, SUITE 110
 DAVENPORT, IA 52807

OCTOBER, 2008



LUMBER

A REGISTERED AGENT OF
 MERRICK BANK CORP
 WOODBURY, NY 11797

MERCHANT # 54068076
 CHECKING # xxxxxx
 TRANSIT # xxxxxx

VISA/MASTERCARD SUMMARY

	ITEMS	AMOUNT	UNSETTLED	RESERVE	RESERVE HELD
Sales	109	\$42,902.99	0	\$0.00	0.00%
Credits	12	\$3,597.86	0	\$0.00	
Debit	0	\$0.00	0	\$0.00	
Total	121	\$39,305.13	0	\$0.00	\$932.92
					Discount Fees \$932.92
					Other Fees \$21.80
					Total Charges For The Month \$954.72

SUMMARY OF CARD FEES

Interchange	RATE	ITEMS	VOLUME	FEE	Auth	RATE	FEE
V Sig Pref CNP	2.6% + \$0.10	1	\$1,281.34	\$33.41	T&E - Wats	1	0.15
V CPS Retail	1.84% + \$0.10	10	\$1,411.96	\$26.98	Visa/MC - Wats	111	0.15
V Retail Deb	1.33% + \$0.15	33	\$3,404.48	\$50.23			
V Card Not Pres De	1.9% + \$0.15	1	\$43.32	\$0.97			
V Rewards 1	1.95% + \$0.10	15	\$12,970.25	\$254.42			
V Rewards 2	2.2% + \$0.10	2	\$766.69	\$17.07			
V Bus Retail	2.5% + \$0.10	16	\$3,562.43	\$90.66	Miscellaneous		
V EIRP	2.6% + \$0.10	1	\$463.41	\$12.15	Customer Service	1	5
V Sig Pref Retail	2.4% + \$0.10	2	\$652.85	\$15.87			
V Pur Retail	2.6% + \$0.10	2	\$48.56	\$1.46			
V Bus CNP	2.55% + \$0.10	2	\$6,038.23	\$154.17			
MC EV Merit 3	2.03% + \$0.10	3	\$2,855.29	\$58.26			
MC Merit 3	1.88% + \$0.10	6	\$2,387.64	\$45.49			
MC Data Rate 1	2.95% + \$0.10	7	\$2,288.96	\$68.22			
MC Merit 3 Debit	1.35% + \$0.15	6	\$559.26	\$8.45			
MC World Merit 3	2.03% + \$0.10	1	\$849.53	\$17.35			
MC EV Key Enter	2.34% + \$0.10	1	\$3,318.79	\$77.76			
Totals		109	\$42,902.99	\$932.92			

BATCH SUMMARY

DATE	ITEMS	BATCH	ADJ	NET	DATE	ITEMS	BATCH	ADJ	NET
10/11/2008	3	\$0.00	\$0.00	\$0.00	10/16/2008	7	\$1,651.22	\$0.00	\$1,651.22
10/13/2008	14	\$2,367.12	\$0.00	\$2,367.12	10/17/2008	13	\$2,022.61	\$0.00	\$2,022.61
10/14/2008	13	\$990.93	\$0.00	\$990.93	10/20/2008	6	\$3,921.55	\$0.00	\$3,921.55
10/15/2008	10	\$13,599.24	\$0.00	\$13,599.24	10/21/2008	6	\$14.13	\$0.00	\$14.13
					10/22/2008	9	\$3,825.57	\$0.00	\$3,825.57
					10/23/2008	3	\$219.59	\$0.00	\$219.59
					10/24/2008	8	\$5,890.83	\$0.00	\$5,890.83
					10/27/2008	3	\$168.67	\$0.00	\$168.67
					10/28/2008	8	\$3,045.35	\$0.00	\$3,045.35
					10/29/2008	7	\$1,419.34	\$0.00	\$1,419.34
					10/30/2008	11	\$168.98	\$0.00	\$168.98

Including
Card Summary
Breakdown

Summary Analysis

TriSource
SOLUTIONS LLC

Merchant Services
Of North America, Inc.



Fax

To: Becky @ Hardware Co **From:** Sam Nardi & Brian Relph
Fax: -887-1078 **Pages:** Cover
RE: Credit Card Program Proposal **Date:** 12/7/2009
Re: Ph- -821-2134 **CC:** Confidential

Hello Becky,

Thanks again for faxing over your statements for a cost comparison to the SBMA Credit Card Program. It is offered to you as a feature and benefit of the Association and being a SBMA Member entitles you to our proprietary & confidential program.

Because our rates are so low and billing method unique, even the competition would be upset to lower their cost this much, but once the word is out, any competitor can offer it... so, to keep all sides equal and fair, we do offer a 60 day guarantee for accuracy...

We are very please to propose the following features and benefits:

- 1) 18% cost reduction in Oct or some \$753.79. Annualized = \$ 9,045.47.
- 2) 2.89% now vs. approximately 2.38% with the Association
- 3) 1 – 2 page Month end statement
- 4) 60 day cost reduction guarantee
- 5) Free enrollment, reprogramming, training, 24/7 support

Hopefully you will like what you see and give us an opportunity to prove ourselves.

Also, attached please find the application which we will help fill in and get you started.

Thank you again for time and consideration of the SBMA Credit Card Program. We will follow up as planned.





Respectfully,

Sam Nardi
Payment Consultant
Direct: 847-219-6711
Fax: 815-455-5317

TriSource Solutions LLC is a registered MSP/ISO for Merrick Bank Corp., Woodbury, NY 11797

3209 Remington Dr. Crystal Lake, IL 60014 * 847-219-6711 Fax: 815-455-5317

Detail Analysis

The WBMA Credit Card Program																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
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<table border="1"> <thead> <tr> <th colspan="2">CREDIT CARD VOLUME</th> <th colspan="3">Current Pricing</th> <th colspan="5">WBMA Credit Card Program</th> </tr> </thead> <tbody> <tr> <td colspan="10">VISA</td> </tr> <tr> <td>CPS Retail / All Other</td> <td>24</td> <td>\$</td> <td>10,847.85</td> <td>2.3500%</td> <td>\$</td> <td>0.32</td> <td>\$</td> <td>262.60</td> <td>\$</td> <td>10,847.85</td> <td>1.5400%</td> <td>\$</td> <td>0.10</td> <td>\$</td> <td>169.45</td> </tr> <tr> <td>CPS Retail Key Entered</td> <td>0</td> <td>\$</td> <td>-</td> <td>0.0000%</td> <td>\$</td> <td>-</td> <td>\$</td> <td>-</td> <td>\$</td> <td>-</td> <td>1.8500%</td> <td>\$</td> <td>0.10</td> <td>\$</td> <td>-</td> </tr> <tr> <td>CPS Retail Card not present</td> <td>0</td> <td>\$</td> <td>-</td> <td>0.0000%</td> <td>\$</td> <td>-</td> <td>\$</td> <td>-</td> <td>\$</td> <td>-</td> <td>1.8500%</td> <td>\$</td> <td>0.10</td> <td>\$</td> <td>-</td> </tr> <tr> <td>EIFR Non CPS all other</td> <td>3</td> <td>\$</td> <td>1,034.70</td> <td>3.1500%</td> <td>\$</td> <td>0.42</td> <td>\$</td> <td>33.85</td> <td>\$</td> <td>1,034.70</td> <td>2.3000%</td> <td>\$</td> <td>0.10</td> <td>\$</td> <td>24.10</td> </tr> <tr> <td>Domestic Standard</td> <td>0</td> <td>\$</td> <td>-</td> <td>0.0000%</td> <td>\$</td> <td>-</td> <td>\$</td> <td>-</td> <td>\$</td> <td>-</td> <td>2.7000%</td> <td>\$</td> <td>0.10</td> <td>\$</td> <td>-</td> </tr> <tr> <td>Credit Return</td> <td>8</td> <td>\$</td> <td>(611.45)</td> <td>1.7500%</td> <td>\$</td> <td>-</td> <td>\$</td> <td>(10.78)</td> <td>\$</td> <td>(611.45)</td> <td>1.7500%</td> <td>\$</td> <td>-</td> <td>\$</td> <td>(10.58)</td> </tr> <tr> <td>CPS Rewards 1</td> <td>37</td> <td>\$</td> <td>11,463.02</td> <td>2.3500%</td> <td>\$</td> <td>0.32</td> <td>\$</td> <td>281.22</td> <td>\$</td> <td>11,463.02</td> <td>1.6500%</td> <td>\$</td> <td>0.10</td> <td>\$</td> <td>192.84</td> </tr> <tr> <td>CPS Rewards 2</td> <td>3</td> <td>\$</td> <td>14,915.39</td> <td>3.1500%</td> <td>\$</td> <td>0.42</td> <td>\$</td> <td>471.09</td> <td>\$</td> <td>14,915.39</td> <td>1.9000%</td> <td>\$</td> <td>0.10</td> <td>\$</td> <td>283.69</td> </tr> <tr> <td>Signature Preferred</td> <td>3</td> <td>\$</td> <td>7,206.12</td> <td>2.7500%</td> <td>\$</td> <td>0.27</td> <td>\$</td> <td>198.98</td> <td>\$</td> <td>7,206.12</td> <td>2.2000%</td> <td>\$</td> <td>0.10</td> <td>\$</td> <td>158.83</td> </tr> <tr> <td>Signature Preferred Standard</td> <td>1</td> <td>\$</td> <td>12,000.00</td> <td>3.1500%</td> <td>\$</td> <td>0.42</td> <td>\$</td> <td>378.42</td> <td>\$</td> <td>12,000.00</td> <td>2.7000%</td> <td>\$</td> <td>0.10</td> <td>\$</td> <td>324.10</td> </tr> <tr> <td>Com Retail Business</td> <td>0</td> <td>\$</td> <td>-</td> <td>0.0000%</td> <td>\$</td> <td>-</td> <td>\$</td> <td>-</td> <td>\$</td> <td>-</td> <td>2.4000%</td> <td>\$</td> <td>0.10</td> <td>\$</td> <td>-</td> </tr> <tr> <td>Business Electronic (EIFR)</td> <td>3</td> <td>\$</td> <td>864.21</td> <td>3.5000%</td> <td>\$</td> <td>0.39</td> <td>\$</td> <td>31.42</td> <td>\$</td> <td>864.21</td> <td>2.4500%</td> <td>\$</td> <td>0.10</td> <td>\$</td> <td>21.47</td> </tr> <tr> <td>Com Retail Purchase</td> <td>0</td> <td>\$</td> <td>-</td> <td>0.0000%</td> <td>\$</td> <td>-</td> <td>\$</td> <td>-</td> <td>\$</td> <td>-</td> <td>2.3000%</td> <td>\$</td> <td>0.10</td> <td>\$</td> <td>-</td> </tr> <tr> <td>Commercial Card Retail</td> <td>6</td> <td>\$</td> <td>22,675.24</td> <td>2.8500%</td> <td>\$</td> <td>0.27</td> <td>\$</td> <td>647.86</td> <td>\$</td> <td>22,675.24</td> <td>2.2000%</td> <td>\$</td> <td>0.10</td> <td>\$</td> <td>499.46</td> </tr> <tr> <td>Commercial B2B</td> <td>0</td> <td>\$</td> <td>-</td> <td>0.0000%</td> <td>\$</td> <td>-</td> <td>\$</td> <td>-</td> <td>\$</td> <td>-</td> <td>2.1000%</td> <td>\$</td> <td>0.10</td> <td>\$</td> <td>-</td> </tr> <tr> <td>Commercial CNP B</td> <td>0</td> <td>\$</td> <td>-</td> <td>0.0000%</td> <td>\$</td> <td>-</td> <td>\$</td> <td>-</td> <td>\$</td> <td>-</td> <td>2.2500%</td> <td>\$</td> <td>0.10</td> <td>\$</td> <td>-</td> </tr> <tr> <td>Commercial CNP C</td> <td>0</td> <td>\$</td> <td>-</td> <td>0.0000%</td> <td>\$</td> <td>-</td> <td>\$</td> <td>-</td> <td>\$</td> <td>-</td> <td>2.2000%</td> <td>\$</td> <td>0.10</td> <td>\$</td> <td>-</td> </tr> <tr> <td>Commercial CNP P</td> <td>2</td> <td>\$</td> <td>78.84</td> <td>2.7000%</td> <td>\$</td> <td>0.27</td> <td>\$</td> <td>2.61</td> <td>\$</td> <td>78.84</td> <td>2.4000%</td> <td>\$</td> <td>0.10</td> <td>\$</td> <td>2.04</td> </tr> <tr> <td>US Commercial L2</td> <td>25</td> <td>\$</td> <td>7,689.61</td> <td>2.7500%</td> <td>\$</td> <td>0.27</td> <td>\$</td> <td>218.21</td> <td>\$</td> <td>7,689.61</td> <td>2.0000%</td> <td>\$</td> <td>0.10</td> <td>\$</td> <td>156.29</td> </tr> <tr> <td>Commercial Standard</td> <td>1</td> <td>\$</td> <td>8.99</td> <td>3.3500%</td> <td>\$</td> <td>0.39</td> <td>\$</td> <td>0.69</td> <td>\$</td> <td>8.99</td> <td>2.7000%</td> <td>\$</td> <td>0.10</td> <td>\$</td> <td>0.34</td> </tr> <tr> <td>US Commercial Cr Return</td> <td>2</td> <td>\$</td> <td>(201.03)</td> <td>1.4900%</td> <td>\$</td> <td>-</td> <td>\$</td> <td>(3.00)</td> <td>\$</td> <td>(201.03)</td> <td>2.2400%</td> <td>\$</td> <td>-</td> <td>\$</td> <td>(4.50)</td> </tr> <tr> <td>CPS/Retail all other Debit</td> <td>48</td> <td>\$</td> <td>3,129.74</td> <td>1.7500%</td> <td>\$</td> <td>0.37</td> <td>\$</td> <td>72.53</td> <td>\$</td> <td>3,129.74</td> <td>1.0300%</td> <td>\$</td> <td>0.15</td> <td>\$</td> <td>39.44</td> </tr> <tr> <td>CPS/Retail Key Entered Debit</td> <td>0</td> <td>\$</td> <td>-</td> <td>0.0000%</td> <td>\$</td> <td>-</td> <td>\$</td> <td>-</td> <td>\$</td> <td>-</td> <td>1.6000%</td> <td>\$</td> <td>0.15</td> <td>\$</td> <td>-</td> </tr> <tr> <td>CPS/Retail CNP Debit</td> <td>0</td> <td>\$</td> <td>-</td> <td>0.0000%</td> <td>\$</td> <td>-</td> <td>\$</td> <td>-</td> <td>\$</td> <td>-</td> <td>1.6000%</td> <td>\$</td> <td>0.15</td> <td>\$</td> <td>-</td> </tr> <tr> <td>EIFR Non CPS all other DB</td> <td>3</td> <td>\$</td> <td>5,127.55</td> <td>2.4500%</td> <td>\$</td> <td>0.45</td> <td>\$</td> <td>126.97</td> <td>\$</td> <td>5,127.55</td> <td>1.7500%</td> <td>\$</td> <td>0.20</td> <td>\$</td> <td>90.33</td> </tr> <tr> <td>US Debit Standard</td> <td>0</td> <td>\$</td> <td>-</td> <td>0.0000%</td> <td>\$</td> <td>-</td> <td>\$</td> <td>-</td> <td>\$</td> <td>-</td> <td>1.9000%</td> <td>\$</td> <td>0.25</td> <td>\$</td> <td>-</td> </tr> <tr> <td>US CV Csr Debit</td> <td>1</td> <td>\$</td> <td>(64.96)</td> <td>1.0000%</td> <td>\$</td> <td>-</td> <td>\$</td> <td>(0.65)</td> <td>\$</td> <td>(64.96)</td> <td>1.3100%</td> <td>\$</td> <td>-</td> <td>\$</td> <td>(0.85)</td> </tr> <tr> <td>SUBTOTAL</td> <td>170</td> <td>\$</td> <td>96,162</td> <td>0.0000%</td> <td>\$</td> <td>-</td> <td>\$</td> <td>2,712.07</td> <td>\$</td> <td>96,162</td> <td>0.0625%</td> <td>\$</td> <td>0.0069</td> <td>\$</td> <td>90.12</td> </tr> <tr> <td>Dues & Assessments</td> <td>170</td> <td>\$</td> <td>96,162</td> <td>0.0000%</td> <td>\$</td> <td>-</td> <td>\$</td> <td>-</td> <td>\$</td> <td>96,162</td> <td>0.0625%</td> <td>\$</td> <td>0.0069</td> <td>\$</td> <td>90.12</td> </tr> <tr> <td>Discount Rate</td> <td>170</td> <td>\$</td> <td>96,162</td> <td>0.0000%</td> <td>\$</td> <td>-</td> <td>\$</td> <td>-</td> <td>\$</td> <td>96,162</td> <td>0.2000%</td> <td>\$</td> <td>0.15</td> <td>\$</td> <td>217.82</td> </tr> <tr> <td>SUBTOTAL</td> <td>170</td> <td>\$</td> <td>96,161.62</td> <td>0.0000%</td> <td>\$</td> <td>-</td> <td>\$</td> <td>2,712.07</td> <td>\$</td> <td>96,161.62</td> <td>0.2000%</td> <td>\$</td> <td>0.15</td> <td>\$</td> <td>\$2,254.41</td> </tr> <tr> <td colspan="10">MASTERCARD</td> </tr> <tr> <td>Domestic Merit III</td> <td>4</td> <td>\$</td> <td>429.65</td> <td>2.3500%</td> <td>\$</td> <td>0.32</td> <td>\$</td> <td>11.38</td> <td>\$</td> <td>429.65</td> <td>1.5800%</td> <td>\$</td> <td>0.10</td> <td>\$</td> <td>7.19</td> </tr> <tr> <td>Domestic Merit I</td> <td>1</td> <td>\$</td> <td>187.46</td> <td>3.1500%</td> <td>\$</td> <td>0.42</td> <td>\$</td> <td>6.32</td> <td>\$</td> <td>187.46</td> <td>1.8900%</td> <td>\$</td> <td>0.10</td> <td>\$</td> <td>3.64</td> </tr> <tr> <td>Key entered</td> <td>0</td> <td>\$</td> <td>-</td> <td>0.0000%</td> <td>\$</td> <td>-</td> <td>\$</td> <td>-</td> <td>\$</td> <td>-</td> <td>1.8900%</td> <td>\$</td> <td>0.10</td> <td>\$</td> <td>-</td> </tr> <tr> <td>Domestic Standard</td> <td>0</td> <td>\$</td> <td>-</td> <td>0.0000%</td> <td>\$</td> <td>-</td> <td>\$</td> <td>-</td> <td>\$</td> <td>-</td> <td>2.9500%</td> <td>\$</td> <td>0.10</td> <td>\$</td> <td>-</td> </tr> <tr> <td>Return</td> <td>1</td> <td>\$</td> <td>(99.53)</td> <td>1.4900%</td> <td>\$</td> <td>-</td> <td>\$</td> <td>(1.48)</td> <td>\$</td> <td>(99.53)</td> <td>1.7300%</td> <td>\$</td> <td>-</td> <td>\$</td> <td>(1.72)</td> </tr> <tr> <td>World Merit III</td> <td>1</td> <td>\$</td> <td>111.24</td> <td>2.3500%</td> <td>\$</td> <td>0.32</td> <td>\$</td> <td>2.93</td> <td>\$</td> <td>111.24</td> <td>1.7300%</td> <td>\$</td> <td>0.10</td> <td>\$</td> <td>2.02</td> </tr> <tr> <td>World Merit I Keyed</td> <td>1</td> <td>\$</td> <td>111.71</td> <td>2.9500%</td> <td>\$</td> <td>0.42</td> <td>\$</td> <td>3.72</td> <td>\$</td> <td>111.71</td> <td>2.0500%</td> <td>\$</td> <td>0.10</td> <td>\$</td> <td>2.39</td> </tr> <tr> <td>World Enhanced Merit III</td> <td>1</td> <td>\$</td> <td>63.68</td> <td>2.2500%</td> <td>\$</td> <td>0.32</td> <td>\$</td> <td>1.75</td> <td>\$</td> <td>63.68</td> <td>1.7300%</td> <td>\$</td> <td>0.10</td> <td>\$</td> <td>1.20</td> </tr> <tr> <td>World Enhanced Merit I CNP</td> <td>1</td> <td>\$</td> <td>1,429.39</td> <td>2.8500%</td> <td>\$</td> <td>0.42</td> <td>\$</td> <td>42.59</td> <td>\$</td> <td>1,429.39</td> <td>2.0400%</td> <td>\$</td> <td>0.10</td> <td>\$</td> <td>29.26</td> </tr> <tr> <td>World Enhanced Merit I Keyed</td> <td>0</td> <td>\$</td> <td>-</td> <td>0.0000%</td> <td>\$</td> <td>-</td> <td>\$</td> <td>-</td> <td>\$</td> <td>-</td> <td>2.0400%</td> <td>\$</td> <td>0.10</td> <td>\$</td> <td>-</td> </tr> <tr> <td>Corp Face to Face</td> <td>0</td> <td>\$</td> <td>-</td> <td>0.0000%</td> <td>\$</td> <td>-</td> <td>\$</td> <td>-</td> <td>\$</td> <td>-</td> <td>2.0500%</td> <td>\$</td> <td>-</td> <td>\$</td> <td>-</td> </tr> <tr> <td>Corp Data Rate I</td> <td>3</td> <td>\$</td> <td>7,612.34</td> <td>3.5000%</td> <td>\$</td> <td>0.39</td> <td>\$</td> <td>267.60</td> <td>\$</td> <td>7,612.34</td> <td>2.6500%</td> <td>\$</td> <td>0.10</td> <td>\$</td> <td>202.03</td> </tr> <tr> <td>Corp Data Rate II</td> <td>0</td> <td>\$</td> <td>-</td> <td>0.0000%</td> <td>\$</td> <td>-</td> <td>\$</td> <td>-</td> <td>\$</td> <td>-</td> <td>2.0500%</td> <td>\$</td> <td>-</td> <td>\$</td> <td>-</td> </tr> <tr> <td>Corp Data Rate II Business</td> <td>2</td> <td>\$</td> <td>413.60</td> <td>3.1000%</td> <td>\$</td> <td>0.27</td> <td>\$</td> <td>13.36</td> <td>\$</td> <td>413.60</td> <td>2.0500%</td> <td>\$</td> <td>-</td> <td>\$</td> <td>8.48</td> </tr> <tr> <td>Corp Data Rate II Face to Face</td> <td>6</td> <td>\$</td> <td>783.95</td> <td>3.1000%</td> <td>\$</td> <td>0.27</td> <td>\$</td> <td>25.92</td> <td>\$</td> <td>783.95</td> <td>2.0500%</td> <td>\$</td> <td>-</td> <td>\$</td> <td>16.07</td> </tr> <tr> <td>Corp Data Rate II Purchase</td> <td>0</td> <td>\$</td> <td>-</td> <td>0.0000%</td> <td>\$</td> <td>-</td> <td>\$</td> <td>-</td> <td>\$</td> <td>-</td> <td>2.0500%</td> <td>\$</td> <td>-</td> <td>\$</td> <td>-</td> </tr> <tr> <td>International Corp</td> <td>0</td> <td>\$</td> <td>-</td> <td>0.0000%</td> <td>\$</td> <td>-</td> <td>\$</td> <td>-</td> <td>\$</td> <td>-</td> <td>2.2500%</td> <td>\$</td> <td>-</td> <td>\$</td> <td>-</td> </tr> <tr> <td>International Electronic</td> <td>1</td> <td>\$</td> <td>43.11</td> <td>2.1300%</td> <td>\$</td> <td>0.32</td> <td>\$</td> <td>1.24</td> <td>\$</td> <td>43.11</td> <td>1.4700%</td> <td>\$</td> <td>-</td> <td>\$</td> <td>0.63</td> </tr> <tr> <td>MC Ref CRP 3</td> <td>1</td> <td>\$</td> <td>(8.63)</td> <td>1.4900%</td> <td>\$</td> <td>-</td> <td>\$</td> <td>(0.13)</td> <td>\$</td> <td>(8.63)</td> <td>2.2100%</td> <td>\$</td> <td>-</td> <td>\$</td> <td>(0.19)</td> </tr> <tr> <td>NON QUALIFIED UPCHARGES</td> <td>0</td> <td>\$</td> <td>-</td> <td>0.0000%</td> <td>\$</td> <td>-</td> <td>\$</td> <td>-</td> <td>\$</td> <td>-</td> <td>0.0000%</td> <td>\$</td> <td>-</td> <td>\$</td> <td>-</td> </tr> <tr> <td>Debit Refund</td> <td>1</td> <td>\$</td> <td>(14.03)</td> <td>1.0000%</td> <td>\$</td> <td>-</td> <td>\$</td> <td>(0.14)</td> <td>\$</td> <td>(14.03)</td> <td>1.3100%</td> <td>\$</td> <td>-</td> <td>\$</td> <td>(0.18)</td> </tr> <tr> <td>Domestic Standard Debit</td> <td>0</td> <td>\$</td> <td>-</td> <td>0.0000%</td> <td>\$</td> <td>-</td> <td>\$</td> <td>-</td> <td>\$</td> <td>-</td> <td>1.9000%</td> <td>\$</td> <td>0.25</td> <td>\$</td> <td>-</td> </tr> <tr> <td>Domestic Merit III Debit</td> <td>6</td> <td>\$</td> <td>1,267.43</td> <td>1.7500%</td> <td>\$</td> <td>0.37</td> <td>\$</td> <td>24.40</td> <td>\$</td> <td>1,267.43</td> <td>1.0300%</td> <td>\$</td> <td>0.15</td> <td>\$</td> <td>13.95</td> </tr> <tr> <td>Key Entered Debit</td> <td>1</td> <td>\$</td> <td>21.00</td> <td>2.4500%</td> <td>\$</td> <td>0.45</td> <td>\$</td> <td>0.96</td> <td>\$</td> <td>21.00</td> <td>1.6400%</td> <td>\$</td> <td>0.16</td> <td>\$</td> <td>0.50</td> </tr> <tr> <td>SUBTOTAL</td> <td>31</td> <td>\$</td> <td>12,366</td> <td>0.0000%</td> <td>\$</td> <td>-</td> <td>\$</td> <td>400.43</td> <td>\$</td> <td>12,366</td> <td>0.0950%</td> <td>\$</td> <td>0.0050</td> <td>\$</td> <td>\$285.28</td> </tr> <tr> <td>Dues & Assessments</td> <td>31</td> <td>\$</td> <td>12,366</td> <td>0.0000%</td> <td>\$</td> <td>-</td> <td>\$</td> <td>-</td> <td>\$</td> <td>12,366</td> <td>0.0950%</td> <td>\$</td> <td>0.0050</td> <td>\$</td> <td>11.90</td> </tr> <tr> <td>Discount Rate</td> <td>31</td> <td>\$</td> <td>12,366</td> <td>0.0000%</td> <td>\$</td> <td>-</td> <td>\$</td> <td>-</td> <td>\$</td> <td>12,366</td> <td>0.2000%</td> <td>\$</td> <td>0.15</td> <td>\$</td> <td>29.38</td> </tr> <tr> <td>SUBTOTAL</td> <td>31</td> <td>\$</td> <td>12,366.40</td> <td>0.0000%</td> <td>\$</td> <td>-</td> <td>\$</td> <td>400.43</td> <td>\$</td> <td>12,366.40</td> <td>0.2000%</td> <td>\$</td> <td>0.15</td> <td>\$</td> <td>\$326.67</td> </tr> <tr> <td>Annual Fee</td> <td>1</td> <td>\$</td> <td>0</td> <td>-</td> <td>\$</td> <td>-</td> <td>\$</td> <td>-</td> <td>\$</td> <td>0</td> <td>-</td> <td>\$</td> <td>-</td> <td>\$</td> <td>\$0.00</td> </tr> <tr> <td>Discover</td> <td>0</td> <td>\$</td> <td>-</td> <td>-</td> <td>\$</td> <td>-</td> <td>\$</td> <td>-</td> <td>\$</td> <td>-</td> <td>0.15</td> <td>\$</td> <td>-</td> <td>\$</td> <td>\$0.00</td> </tr> <tr> <td>Minimum Discount</td> <td>1</td> <td>\$</td> <td>12.00</td> <td>-</td> <td>\$</td> <td>-</td> <td>\$</td> <td>12.00</td> <td>\$</td> <td>12.00</td> <td>-</td> <td>\$</td> <td>-</td> <td>\$</td> <td>\$0.00</td> </tr> <tr> <td>AVS Fee</td> <td>0</td> <td>\$</td> <td>-</td> <td>-</td> <td>\$</td> <td>-</td> <td>\$</td> <td>-</td> <td>\$</td> <td>-</td> <td>0.05</td> <td>\$</td> <td>-</td> <td>\$</td> <td>\$0.00</td> </tr> <tr> <td>Statement</td> <td>1</td> <td>\$</td> <td>-</td> <td>-</td> <td>\$</td> <td>-</td> <td>\$</td> <td>-</td> <td>\$</td> <td>-</td> <td>5.00</td> <td>\$</td> <td>-</td> <td>\$</td> <td>\$5.00</td> </tr> <tr> <td>Debit fee</td> <td>0</td> <td>\$</td> <td>-</td> <td>-</td> <td>\$</td> <td>-</td> <td>\$</td> <td>-</td> <td>\$</td> <td>-</td> <td>-</td> <td>\$</td> <td>-</td> <td>\$</td> <td>\$0.00</td> </tr> <tr> <td>SUBTOTAL</td> <td>0</td> <td>\$</td> <td>108,528.02</td> <td>0.0000%</td> <td>\$</td> <td>-</td> <td>\$</td> <td>12.90</td> <td>\$</td> <td>108,528.02</td> <td>0.0000%</td> <td>\$</td> <td>0.55</td> <td>\$</td> <td>\$5.00</td> </tr> <tr> <td>Debit</td> <td>0</td> <td>\$</td> <td>-</td> <td>0.0000%</td> <td>\$</td> <td>-</td> <td>\$</td> <td>-</td> <td>\$</td> <td>-</td> <td>0.0000%</td> <td>\$</td> <td>0.55</td> <td>\$</td> <td>-</td> </tr> <tr> <td>TOTAL</td> <td>202</td> <td>\$</td> <td>108,528.02</td> <td>0.0000%</td> <td>\$</td> <td>-</td> <td>\$</td> <td>3,124.50</td> <td>\$</td> <td>108,528.02</td> <td>0.238%</td> <td>\$</td> <td>-</td> <td>\$</td> <td>\$2,585.97</td> </tr> <tr> <td>Effective Cost / Rate</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>2.88%</td> <td></td> <td></td> <td></td> <td></td> <td>2.38%</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Monthly Cost Reduction</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>\$538.62</td> </tr> <tr> <td>Percentage Reduction</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>17%</td> </tr> <tr> <td>Annual Net Cost Reduction</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>\$6,462.25</td> </tr> <tr> <td>4 Year Net Cost Reduction</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>\$25,849.02</td> </tr> </tbody> </table>										CREDIT CARD VOLUME		Current Pricing			WBMA Credit Card Program					VISA										CPS Retail / All Other	24	\$	10,847.85	2.3500%	\$	0.32	\$	262.60	\$	10,847.85	1.5400%	\$	0.10	\$	169.45	CPS Retail Key Entered	0	\$	-	0.0000%	\$	-	\$	-	\$	-	1.8500%	\$	0.10	\$	-	CPS Retail Card not present	0	\$	-	0.0000%	\$	-	\$	-	\$	-	1.8500%	\$	0.10	\$	-	EIFR Non CPS all other	3	\$	1,034.70	3.1500%	\$	0.42	\$	33.85	\$	1,034.70	2.3000%	\$	0.10	\$	24.10	Domestic Standard	0	\$	-	0.0000%	\$	-	\$	-	\$	-	2.7000%	\$	0.10	\$	-	Credit Return	8	\$	(611.45)	1.7500%	\$	-	\$	(10.78)	\$	(611.45)	1.7500%	\$	-	\$	(10.58)	CPS Rewards 1	37	\$	11,463.02	2.3500%	\$	0.32	\$	281.22	\$	11,463.02	1.6500%	\$	0.10	\$	192.84	CPS Rewards 2	3	\$	14,915.39	3.1500%	\$	0.42	\$	471.09	\$	14,915.39	1.9000%	\$	0.10	\$	283.69	Signature Preferred	3	\$	7,206.12	2.7500%	\$	0.27	\$	198.98	\$	7,206.12	2.2000%	\$	0.10	\$	158.83	Signature Preferred Standard	1	\$	12,000.00	3.1500%	\$	0.42	\$	378.42	\$	12,000.00	2.7000%	\$	0.10	\$	324.10	Com Retail Business	0	\$	-	0.0000%	\$	-	\$	-	\$	-	2.4000%	\$	0.10	\$	-	Business Electronic (EIFR)	3	\$	864.21	3.5000%	\$	0.39	\$	31.42	\$	864.21	2.4500%	\$	0.10	\$	21.47	Com Retail Purchase	0	\$	-	0.0000%	\$	-	\$	-	\$	-	2.3000%	\$	0.10	\$	-	Commercial Card Retail	6	\$	22,675.24	2.8500%	\$	0.27	\$	647.86	\$	22,675.24	2.2000%	\$	0.10	\$	499.46	Commercial B2B	0	\$	-	0.0000%	\$	-	\$	-	\$	-	2.1000%	\$	0.10	\$	-	Commercial CNP B	0	\$	-	0.0000%	\$	-	\$	-	\$	-	2.2500%	\$	0.10	\$	-	Commercial CNP C	0	\$	-	0.0000%	\$	-	\$	-	\$	-	2.2000%	\$	0.10	\$	-	Commercial CNP P	2	\$	78.84	2.7000%	\$	0.27	\$	2.61	\$	78.84	2.4000%	\$	0.10	\$	2.04	US Commercial L2	25	\$	7,689.61	2.7500%	\$	0.27	\$	218.21	\$	7,689.61	2.0000%	\$	0.10	\$	156.29	Commercial Standard	1	\$	8.99	3.3500%	\$	0.39	\$	0.69	\$	8.99	2.7000%	\$	0.10	\$	0.34	US Commercial Cr Return	2	\$	(201.03)	1.4900%	\$	-	\$	(3.00)	\$	(201.03)	2.2400%	\$	-	\$	(4.50)	CPS/Retail all other Debit	48	\$	3,129.74	1.7500%	\$	0.37	\$	72.53	\$	3,129.74	1.0300%	\$	0.15	\$	39.44	CPS/Retail Key Entered Debit	0	\$	-	0.0000%	\$	-	\$	-	\$	-	1.6000%	\$	0.15	\$	-	CPS/Retail CNP Debit	0	\$	-	0.0000%	\$	-	\$	-	\$	-	1.6000%	\$	0.15	\$	-	EIFR Non CPS all other DB	3	\$	5,127.55	2.4500%	\$	0.45	\$	126.97	\$	5,127.55	1.7500%	\$	0.20	\$	90.33	US Debit Standard	0	\$	-	0.0000%	\$	-	\$	-	\$	-	1.9000%	\$	0.25	\$	-	US CV Csr Debit	1	\$	(64.96)	1.0000%	\$	-	\$	(0.65)	\$	(64.96)	1.3100%	\$	-	\$	(0.85)	SUBTOTAL	170	\$	96,162	0.0000%	\$	-	\$	2,712.07	\$	96,162	0.0625%	\$	0.0069	\$	90.12	Dues & Assessments	170	\$	96,162	0.0000%	\$	-	\$	-	\$	96,162	0.0625%	\$	0.0069	\$	90.12	Discount Rate	170	\$	96,162	0.0000%	\$	-	\$	-	\$	96,162	0.2000%	\$	0.15	\$	217.82	SUBTOTAL	170	\$	96,161.62	0.0000%	\$	-	\$	2,712.07	\$	96,161.62	0.2000%	\$	0.15	\$	\$2,254.41	MASTERCARD										Domestic Merit III	4	\$	429.65	2.3500%	\$	0.32	\$	11.38	\$	429.65	1.5800%	\$	0.10	\$	7.19	Domestic Merit I	1	\$	187.46	3.1500%	\$	0.42	\$	6.32	\$	187.46	1.8900%	\$	0.10	\$	3.64	Key entered	0	\$	-	0.0000%	\$	-	\$	-	\$	-	1.8900%	\$	0.10	\$	-	Domestic Standard	0	\$	-	0.0000%	\$	-	\$	-	\$	-	2.9500%	\$	0.10	\$	-	Return	1	\$	(99.53)	1.4900%	\$	-	\$	(1.48)	\$	(99.53)	1.7300%	\$	-	\$	(1.72)	World Merit III	1	\$	111.24	2.3500%	\$	0.32	\$	2.93	\$	111.24	1.7300%	\$	0.10	\$	2.02	World Merit I Keyed	1	\$	111.71	2.9500%	\$	0.42	\$	3.72	\$	111.71	2.0500%	\$	0.10	\$	2.39	World Enhanced Merit III	1	\$	63.68	2.2500%	\$	0.32	\$	1.75	\$	63.68	1.7300%	\$	0.10	\$	1.20	World Enhanced Merit I CNP	1	\$	1,429.39	2.8500%	\$	0.42	\$	42.59	\$	1,429.39	2.0400%	\$	0.10	\$	29.26	World Enhanced Merit I Keyed	0	\$	-	0.0000%	\$	-	\$	-	\$	-	2.0400%	\$	0.10	\$	-	Corp Face to Face	0	\$	-	0.0000%	\$	-	\$	-	\$	-	2.0500%	\$	-	\$	-	Corp Data Rate I	3	\$	7,612.34	3.5000%	\$	0.39	\$	267.60	\$	7,612.34	2.6500%	\$	0.10	\$	202.03	Corp Data Rate II	0	\$	-	0.0000%	\$	-	\$	-	\$	-	2.0500%	\$	-	\$	-	Corp Data Rate II Business	2	\$	413.60	3.1000%	\$	0.27	\$	13.36	\$	413.60	2.0500%	\$	-	\$	8.48	Corp Data Rate II Face to Face	6	\$	783.95	3.1000%	\$	0.27	\$	25.92	\$	783.95	2.0500%	\$	-	\$	16.07	Corp Data Rate II Purchase	0	\$	-	0.0000%	\$	-	\$	-	\$	-	2.0500%	\$	-	\$	-	International Corp	0	\$	-	0.0000%	\$	-	\$	-	\$	-	2.2500%	\$	-	\$	-	International Electronic	1	\$	43.11	2.1300%	\$	0.32	\$	1.24	\$	43.11	1.4700%	\$	-	\$	0.63	MC Ref CRP 3	1	\$	(8.63)	1.4900%	\$	-	\$	(0.13)	\$	(8.63)	2.2100%	\$	-	\$	(0.19)	NON QUALIFIED UPCHARGES	0	\$	-	0.0000%	\$	-	\$	-	\$	-	0.0000%	\$	-	\$	-	Debit Refund	1	\$	(14.03)	1.0000%	\$	-	\$	(0.14)	\$	(14.03)	1.3100%	\$	-	\$	(0.18)	Domestic Standard Debit	0	\$	-	0.0000%	\$	-	\$	-	\$	-	1.9000%	\$	0.25	\$	-	Domestic Merit III Debit	6	\$	1,267.43	1.7500%	\$	0.37	\$	24.40	\$	1,267.43	1.0300%	\$	0.15	\$	13.95	Key Entered Debit	1	\$	21.00	2.4500%	\$	0.45	\$	0.96	\$	21.00	1.6400%	\$	0.16	\$	0.50	SUBTOTAL	31	\$	12,366	0.0000%	\$	-	\$	400.43	\$	12,366	0.0950%	\$	0.0050	\$	\$285.28	Dues & Assessments	31	\$	12,366	0.0000%	\$	-	\$	-	\$	12,366	0.0950%	\$	0.0050	\$	11.90	Discount Rate	31	\$	12,366	0.0000%	\$	-	\$	-	\$	12,366	0.2000%	\$	0.15	\$	29.38	SUBTOTAL	31	\$	12,366.40	0.0000%	\$	-	\$	400.43	\$	12,366.40	0.2000%	\$	0.15	\$	\$326.67	Annual Fee	1	\$	0	-	\$	-	\$	-	\$	0	-	\$	-	\$	\$0.00	Discover	0	\$	-	-	\$	-	\$	-	\$	-	0.15	\$	-	\$	\$0.00	Minimum Discount	1	\$	12.00	-	\$	-	\$	12.00	\$	12.00	-	\$	-	\$	\$0.00	AVS Fee	0	\$	-	-	\$	-	\$	-	\$	-	0.05	\$	-	\$	\$0.00	Statement	1	\$	-	-	\$	-	\$	-	\$	-	5.00	\$	-	\$	\$5.00	Debit fee	0	\$	-	-	\$	-	\$	-	\$	-	-	\$	-	\$	\$0.00	SUBTOTAL	0	\$	108,528.02	0.0000%	\$	-	\$	12.90	\$	108,528.02	0.0000%	\$	0.55	\$	\$5.00	Debit	0	\$	-	0.0000%	\$	-	\$	-	\$	-	0.0000%	\$	0.55	\$	-	TOTAL	202	\$	108,528.02	0.0000%	\$	-	\$	3,124.50	\$	108,528.02	0.238%	\$	-	\$	\$2,585.97	Effective Cost / Rate						2.88%					2.38%					Monthly Cost Reduction															\$538.62	Percentage Reduction															17%	Annual Net Cost Reduction															\$6,462.25	4 Year Net Cost Reduction															\$25,849.02
CREDIT CARD VOLUME		Current Pricing			WBMA Credit Card Program																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																		
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CPS Retail / All Other	24	\$	10,847.85	2.3500%	\$	0.32	\$	262.60	\$	10,847.85	1.5400%	\$	0.10	\$	169.45																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
CPS Retail Key Entered	0	\$	-	0.0000%	\$	-	\$	-	\$	-	1.8500%	\$	0.10	\$	-																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
CPS Retail Card not present	0	\$	-	0.0000%	\$	-	\$	-	\$	-	1.8500%	\$	0.10	\$	-																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
EIFR Non CPS all other	3	\$	1,034.70	3.1500%	\$	0.42	\$	33.85	\$	1,034.70	2.3000%	\$	0.10	\$	24.10																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
Domestic Standard	0	\$	-	0.0000%	\$	-	\$	-	\$	-	2.7000%	\$	0.10	\$	-																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
Credit Return	8	\$	(611.45)	1.7500%	\$	-	\$	(10.78)	\$	(611.45)	1.7500%	\$	-	\$	(10.58)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
CPS Rewards 1	37	\$	11,463.02	2.3500%	\$	0.32	\$	281.22	\$	11,463.02	1.6500%	\$	0.10	\$	192.84																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
CPS Rewards 2	3	\$	14,915.39	3.1500%	\$	0.42	\$	471.09	\$	14,915.39	1.9000%	\$	0.10	\$	283.69																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
Signature Preferred	3	\$	7,206.12	2.7500%	\$	0.27	\$	198.98	\$	7,206.12	2.2000%	\$	0.10	\$	158.83																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
Signature Preferred Standard	1	\$	12,000.00	3.1500%	\$	0.42	\$	378.42	\$	12,000.00	2.7000%	\$	0.10	\$	324.10																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
Com Retail Business	0	\$	-	0.0000%	\$	-	\$	-	\$	-	2.4000%	\$	0.10	\$	-																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
Business Electronic (EIFR)	3	\$	864.21	3.5000%	\$	0.39	\$	31.42	\$	864.21	2.4500%	\$	0.10	\$	21.47																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
Com Retail Purchase	0	\$	-	0.0000%	\$	-	\$	-	\$	-	2.3000%	\$	0.10	\$	-																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
Commercial Card Retail	6	\$	22,675.24	2.8500%	\$	0.27	\$	647.86	\$	22,675.24	2.2000%	\$	0.10	\$	499.46																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
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Commercial CNP P	2	\$	78.84	2.7000%	\$	0.27	\$	2.61	\$	78.84	2.4000%	\$	0.10	\$	2.04																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
US Commercial L2	25	\$	7,689.61	2.7500%	\$	0.27	\$	218.21	\$	7,689.61	2.0000%	\$	0.10	\$	156.29																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
Commercial Standard	1	\$	8.99	3.3500%	\$	0.39	\$	0.69	\$	8.99	2.7000%	\$	0.10	\$	0.34																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
US Commercial Cr Return	2	\$	(201.03)	1.4900%	\$	-	\$	(3.00)	\$	(201.03)	2.2400%	\$	-	\$	(4.50)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
CPS/Retail all other Debit	48	\$	3,129.74	1.7500%	\$	0.37	\$	72.53	\$	3,129.74	1.0300%	\$	0.15	\$	39.44																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
CPS/Retail Key Entered Debit	0	\$	-	0.0000%	\$	-	\$	-	\$	-	1.6000%	\$	0.15	\$	-																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
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EIFR Non CPS all other DB	3	\$	5,127.55	2.4500%	\$	0.45	\$	126.97	\$	5,127.55	1.7500%	\$	0.20	\$	90.33																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
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References



Serving the Illinois lumber
and building material
industry since 1889

ILMDA Board Members

Dan Martin - President
Fowler Complete Building Center
Waukegan, Illinois 815-432-2456

E. Inard Winkles - Vice President
L.V.R. Beatty Lumber Co.
Palos Heights, Illinois 708-923-9986

Marty Schroeder - Secretary
Paton Lumber Company
Wabasha, Illinois 217-586-4931

Terry Hahn - Treasurer
E. Inard Hahn Lumber Co.
B. Hahn Grove, Illinois 847-353-7778

Tom Holgson - Director
Alexander Lumber Co. Inc.
Aurora, Illinois 630-844-5123

Arthur Mize - Director
Associated Lumber Industries
Cahokia, Illinois 618-457-2133

Markus E. Neumeier - Director
Ariston Lumber Co.
Ariston, Illinois 618-228-7779

Eric Rademacher - Director
Rademacher Building Supply
Gifford, Illinois 217-568-7322

Lester Gray - Director
Gray Lumber Company
Mundee, Illinois 217-429-7265

Scott Kloman - Director
Kloman's Ltd.
Rockford, Illinois 815-965-6865

Kurt Kirchner - Director
Kirchner Building Centers
Kassat, Illinois 217-948-5121

Daniel Welly - N.L.B.M.D.A. G.A. Chair
James-Herry Lumber
Auboy, Illinois 815-837-2525

Robert Plummer - Past President
R.P. Lumber Co. Inc.
E. Hardsville, Illinois 618-656-1514

Doug White - Past President
Doug White Lumber Co.
Marissa, Illinois 618-295-2315

Sarah Brian - N.L.B.M.D.A. Director
Brian Lumber Company
B. Idgerart, Illinois 618-945-2751

J. Barry Johnson - Executive Director
Springfield, Illinois
810-252-8641 jbj@ilmda.com

Illinois Lumber and Material Dealers Association

932 South Spring Street, Springfield, Illinois 62704
217-544-5405 800-252-8641 fax 217-544-4206 ilmda@ilmda.com

Thursday, August 23, 2007

To Whom it may Concern:

As executive director of the Illinois lumber and Material Dealers association we have for years attempted to develop and implement a credit card vendor program that would bring our members low rates and credible service.

For over a decade we were able to find companies that offered one or the other of these desired features, but not both. Merchant Services of North America has proven over the last six months to be an exception to that rule. Sam Nardi and his team have provided low rates and aggressive and honest assessment of the credit card process to our retail members.

Those of our members using Merchant Services of North America are very pleased with our arrangements with their Processing Partner, Integrity and we look forward to years of growth in our association's program. MSNA and Integrity has been a win-win for our association and its members.

Sincerely,

J. Barry Johnson, Executive Director
Illinois Lumber and Material Dealers Association



Coop Program offered in the following Associations...

- ILMDA



Illinois

- SBMA



- MLA



AR, KS, MO, OK

- CSA



CONSTRUCTION
SUPPLIERS
ASSOCIATION

GA, AL

- ILBSA



Indiana

- WBMA



- OCSA



Ohio



Member Savings

A = Member's Monthly Credit Card Volume

B = Monthly Cost Reduction

C = Percentage Reduction

A = \$ 16,199 B = \$ 128 C = 26%	A = \$146,000 B = \$ 291 C = 24%	A = \$ 6,023 B = \$ 66 C = 15%	A = \$146,704 B = \$2,142 C = 40%
A = \$ 16,163 B = \$ 65 C = 15%	A = \$112,814 B = \$ 425 C = 16%	A = \$ 45,101 B = \$ 310 C = 22%	A = \$217,065 B = \$ 454 C = 10%
A = \$ 29,942 B = \$ 236 C = 27%	A = \$161,000 B = \$ 595 C = 15%	A = \$ 43,399 B = \$ 150 C = 13%	A = \$ 32,292 B = \$ 151 C = 21%
A = \$ 16,199 B = \$ 128 C = 26%	A = \$ 17,465 B = \$ 106 C = 25%	A = \$ 60,338 B = \$ 374 C = 22%	A = \$268,854 B = \$ 824 C = 13%
A = \$ 20,668 B = \$ 57 C = 10%	A = \$ 5,869 B = \$ 58 C = 30%	A = \$ 78,777 B = \$ 274 C = 14%	A = You B = Can C = Save 2



The Next Step . . .

* Fax Recent V/MC Statement

To: Sam Nardi
Direct Fax : 815-455-5317

Sam will fax back the Detailed Analysis &
Brian will follow up to review & enroll...

(Sam also does the Programming/Training and month end review)

“If we save you, we’ll enroll you...Deal...?”

Any Questions? Call us directly

Sam Nardi 847-219-6711 Or Brian Relph 312 493-4742