

SCHEDULE OF FEES - PAGE 5 OF 5

Qualified Discount Rates		Surcharge	
<u>1.29</u> %	Visa / MasterCard / Discover	<u>1.15</u> %	Partially Qualified
%	Other: _____	<u>1.80</u> %	Non-Qualified
%	Other: _____		

Funds Availability: 2 Business Days

Communication

\$0.08 /each Visa / MasterCard / Discover
\$0.08 /each Pin Debit Per Transaction
\$0.08 /each American Express

Interchange / Access

\$0.10 /each Visa / MasterCard / Discover Credit
\$0.22 /each Visa / MasterCard / Discover Debit
\$0.0195 /each Visa Access
\$0.0185 /each Discover Access
\$0.0185 /each MasterCard Access

Account Servicing

\$25.00 /month Monthly Minimum
\$5.00 /month Monthly Service Charge
\$4.95 /month Compliance Program (waived for 12 months)

Other

\$ /month Debit Service
\$0.15 /each EBT (Merchant FNS# _____)
\$1.00 /each Voice Authorization
\$0.75 /each Voice AVS
\$10.00 /each Retrieval Request Received
\$20.00 /each Chargeback
\$20.00 /each ACH Reject / NSF (*non-sufficient funds*)
\$20.00 /each ACH Change
\$ /each Batch Deposit
\$ /each Wireless Per Transaction
\$ /month Wireless Service (per activated terminal)
\$ /each Internet Gateway Per Transaction
\$ /month Internet Gateway
\$ /year Annual Fee

Online E-Statement: \$0.00 U.S. Mail: \$2.00 /month
(check both boxes to receive online and mailed statement)

Email address: _____
(required for online e-statement)

NOTE: The Discount Rates listed above apply to all card types: Visa Credit, Visa Check, MasterCard Credit, Debit MasterCard, and Discover Credit, and Discover Debit cards.

No Termination Fee: The term of this Agreement is month-to-month. In other words, you may terminate this Agreement for any reason as of the end of any processing month, without being charged a termination fee.

PIN Debit: In addition to the per transaction fee, all Debit transactions include fees assessed by the applicable Debit network organization. If no per transaction fee is specified above, debit transactions will be subject to the same communications fee as Visa/MasterCard/Discover, specified above.

American Express: In addition to the communications fee, all American Express transactions include a discount rate and a per item fee assessed directly by American Express, and are determined by the type of business at boarding. A 0.30% downgrade will be charged for Retail transactions whenever a Card Not Present or Charge Not Present Charge occurs. If no per transaction fee is specified above, American Express transactions will be subject to the same communications fee as Visa/MasterCard/Discover, specified above.

Compliance Program: All of our merchants receive the Compliance Program and Compliance Reimbursement Program, covering up to \$25,000 in card association assessments and related expenses that arise from a qualified PCI data breach, at no additional charge during the first year of their processing relationship with us, and these services may be accessed immediately. On the 13th month of processing, and from that point forward, merchants will be assessed a fee of \$4.95 per month. For complete details of this program, please visit our site, www.compliancefacts.com.

Merchant Benefit Programs: All new merchants are automatically enrolled in a three month free trial of our Merchant Advantage benefit program. Merchants who choose to remain in this program will be charged a monthly fee of \$9.95 plus \$4.95 for each additional terminal following the free trial period. Merchants may opt out of this program at any time. For details please visit www.myaccountadvantage.com

WARRANTY: Each of the undersigned owners/officers of merchant also represent and warrant that she/he has read and agrees to the fees set forth herein.

Sign Here
 _____ SIGNATURE OWNER #1 _____ DBA _____ DATE _____
(cannot accept stamped signatures)

Sign Here
 _____ SIGNATURE OWNER #2 _____ DBA _____ DATE _____
(cannot accept stamped signatures)