

INTERCHANGE RATE/FEE SCHEDULE

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 and 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.

Non-Qualified 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
LAC Chip Issuer	1.20%	\$0.00
Intl Chip Issuer (includes Electron)	1.20%	\$0.00
Intl Chip Acquirer (includes Electron)	1.00%	\$0.00
Intl Electronic (Pre-PS2000 and includes Electron)	1.10%	\$0.00
Domestic Cash Advance	0.18%	\$1.50
Foreign Cash Advance	0.33%	\$1.55
VI-Canada Intra Cash Advance	0.00%	\$1.75
Intl Infinite	1.80%	\$0.00
Domestic Standard Airlines	2.70%	\$0.10
Intl Standard (includes Electron)	1.60%	\$0.00
Intl Commercial Standard	1.80%	\$0.00
Standard - Hotel / Car Rental	2.70%	\$0.10
Domestic Standard Card Not Present	2.70%	\$0.10
Domestic Standard - All Other	2.70%	\$0.10
CPS Supermarket	1.24%	\$0.05
CPS Retail - All Other	1.54%	\$0.10
CPS Retail - Hotel / Car Rental	1.54%	\$0.10
CPS Retail - Pass Trans AIR	1.54%	\$0.10
CPS Passenger Transport AIR	1.70%	\$0.10
CPS Hotel (CNP) - Preferred	1.54%	\$0.10
CPS Hotel (Card Present)	1.54%	\$0.10
CPS Car Rntl (CNP)- Preferred	1.54%	\$0.10
CPS Car Rental (Card Present)	1.54%	\$0.10
CPS Card Not Present	1.80%	\$0.10
CPS Automated Fuel	1.15%	\$0.25
CPS Retail Key Entered	1.80%	\$0.10
CPS Retail 2 (Emerging Market)	1.43%	\$0.05
Intl Secure E-Com	1.44%	\$0.00
Intl Secure E-Com Merchant	1.44%	\$0.00
Inter Airline - Consumer (US)	1.10%	\$0.00
Inter Airline - Commercial (US)	1.80%	\$0.00
Inter Airline - Infinite (US)	1.80%	\$0.00
Bus/Corp/Purch	1.80%	\$0.00
CPS Small Ticket	1.65%	\$0.04
CPS/Rewards 1	1.65%	\$0.10
CPS/Rewards 2	1.95%	\$0.10
Utility Credit Business	0.00%	\$1.50
Utility Credit	0.00%	\$0.75
CPS Restaurant	1.54%	\$0.10
Bus/Sig.Bus/Corp/Purch/Distribution	2.25%	\$0.00
CPS Retail Service Station	1.15%	\$0.25
GSA Govt. to Govt.	1.65%	\$0.10
Infinite/Signature	2.25%	\$0.00
Electronic (includes Electron)	1.55%	\$0.00
Issuer Chip(includes Issuer Chip Electron)	1.65%	\$0.00

Visa Credit	Rate	Per Item
Airline (includes Airline Electron)	1.55%	\$0.00
Secure E-Comm (includes Secure E-Comm Electron)	1.89%	\$0.00
E-Comm Merchant (includes E-comm Electron)	1.89%	\$0.00
Standard (includes Standard Electron)	2.05%	\$0.00
Secure E-Com(includes Electron)	1.44%	\$0.00
CPS E Comm Prefer - Pass Trans	1.70%	\$0.10
CPS E Comm Hotel – Preferred	1.54%	\$0.10
CPS E Comm Car Rntl - Preferred	1.54%	\$0.10
E-Commerce Merchant(includes Electron)	1.44%	\$0.00
CPS E Commerce – Basic	1.80%	\$0.10
CPS E Commerce – Preferred	1.80%	\$0.10
CPS Account Funding	2.14%	\$0.10
EIRF Non CPS- All Other	2.30%	\$0.10
EIRF Non CPS Pass Transport AIR	2.30%	\$0.10
Commercial Card T&E Electronic	2.25%	\$0.10
Infinite Credit	1.80%	\$0.00
Electronic(includes Electron)	1.10%	\$0.00
Standard(includes Electron)	1.60%	\$0.00
MOTO / E Comm Credit Voucher	2.05%	\$0.00
Pass Trans Credit Voucher - All Cards	2.07%	\$0.00
Cons Card Non PassTran Cred Voucher	1.76%	\$0.00
Comm Card Non PassTran Cred Voucher	2.24%	\$0.00
CPS Retail Credit -Tier 1	1.43%	\$0.10
CPS Retail Credit - Tier 3	1.51%	\$0.10
CPS Supermarket Credit -Tier 1	1.15%	\$0.05
CPS Supermarket Credit -Tier 2	1.20%	\$0.05
CPS Supermarket Credit -Tier 3	1.22%	\$0.05
CPS Retail Credit - Tier 2	1.47%	\$0.10
Commercial Card AIR Electronic	2.25%	\$0.10
Commercial Card Standard	2.95%	\$0.10
Signature Card Standard ****	2.70%	\$0.10
Intl Merchant Signature	1.80%	\$0.00
Intl Merchant Infinite	1.80%	\$0.00
Commercial Card Non T&E Electronic	2.25%	\$0.10
Signature Card Electronic****	2.30%	\$0.10
Intl Signature	1.80%	\$0.00
LAC Signature Card	1.80%	\$0.00
Purchase Large Ticket	0.95%	\$35.00
Intl Purchase Large Ticket	0.95%	\$35.00
GSA Large Ticket	1.20%	\$39.00
Recurring Payment Consumer Classic & Gold	1.00%	\$0.00
Recurring Payment- Signature	1.00%	\$0.00
Recurring Payment- Platinum	1.00%	\$0.00
Recurring Payment- Commercial	1.00%	\$0.00
Small Ticket-Consumer Classic & Gold	1.00%	\$0.00

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Visa Credit	Rate	Per Item
Small Ticket-Platinum	1.85%	\$0.00
Small Ticket-Signature	1.85%	\$0.00
Small Ticket-Commercial card	1.85%	\$0.00
Acquirer Chip	0.90%	\$0.00
Acquirer Chip- Platinum	1.75%	\$0.00
Acquirer Chip -Signature	1.75%	\$0.00
Issuer Chip	1.10%	\$0.00
Issuer Chip- Platinum	1.95%	\$0.00
Issuer Chip- Signature	1.95%	\$0.00
Chip Online	1.00%	\$0.00
Chip Offline	1.00%	\$0.00
Secure E-Commerce Platinum	1.65%	\$0.00
Secure E-Commerce Signature	1.65%	\$0.00
E-Commerce Merchant Platinum	1.65%	\$0.00
E-Commerce Merchant Signature	1.65%	\$0.00
Electronic-Consumer Card	1.00%	\$0.00
Electronic-Platinum	1.85%	\$0.00
Electronic-Signature	1.85%	\$0.00
Electronic-Bus/Corp/Purch/Distribution Card	1.85%	\$0.00
Standard-Consumer Card	1.44%	\$0.00
Standard-Platinum Card	1.85%	\$0.00
Commercial Card Level 2	2.05%	\$0.10
US Bus/Purch Level 2	2.05%	\$0.10
Purchase Card Level 3	1.80%	\$0.10
Standard-Signature Card	1.85%	\$0.00
Standard-Bus/Corp/Purch/Distribution Card	1.85%	\$0.00
Recurring Payment	1.00%	\$0.00
Recurring Payment-Commercial	1.00%	\$0.00
Small Ticket	1.00%	\$0.00
Small Ticket- Commercial Card	1.85%	\$0.00
Acquirer Chip	0.90%	\$0.00
Issuer Chip	1.10%	\$0.00
Chip Online	1.00%	\$0.00
Chip Offline	1.00%	\$0.00
Electronic - Consumer Card	1.00%	\$0.00
Electronic- Bus/Corp/Purch?Distribution Card	1.85%	\$0.00
Standard-Consumer Card	1.44%	\$0.00
Standard-Bus/Corp/Purch/Distribution Card	1.85%	\$0.00
(LAC) Visa Business & Signature Card	1.80%	\$0.00
(LAC) Visa Corporate Card	1.80%	\$0.00
(LAC) Visa Purchase & Distribution Card	1.80%	\$0.00
Visa Infinite Credit	1.80%	\$0.00
(LAC)Visa Signature Card	1.80%	\$0.00
(Intl) Electronic	1.10%	\$0.00
Electronic-Visa Electron	1.10%	\$0.00
(LAC)Issuer Chip	1.20%	\$0.00
Issuer Chip- Visa Electron	1.20%	\$0.00
(LAC)Acquirer Chip	1.00%	\$0.00
Acquirer Chip- Visa Electron	1.00%	\$0.00
Airline Acquirer Chip	1.00%	\$0.00
Airline Acquirer Chip -Visa Electron	1.00%	\$0.00
(LAC)Chip Full Data	1.00%	\$0.00
Chip Full Data- Visa Electron	1.00%	\$0.00
(LAC)Airline Chip Full Data	1.00%	\$0.00
Airline Chip Full Data-Visa Electron	1.00%	\$0.00
(LAC) Chip Full Data with PIN	0.95%	\$0.00
Chip Full Data with PIN- Visa Electron	0.95%	\$0.00
(LAC)Airline Chip Full with PIN	0.95%	\$0.00
Airline Chip Full with PIN- Visa Electron	0.95%	\$0.00
(LAC) Airline	1.10%	\$0.00
Airline-Visa Electron	1.10%	\$0.00
(LAC)Secure Ecomm	1.44%	\$0.00
Secure Ecomm-Visa Electron	1.44%	\$0.00
(LAC)Ecomm Merchant	1.44%	\$0.00
CPS Retail Debit - All Other ***	1.03%	\$0.15
Ecomm Merchant-Visa Electron	1.44%	\$0.00

Visa Credit	Rate	Per Item
CPS Retail Debit - Pass Trans ***	1.03%	\$0.15
Standard	1.60%	\$0.00
Standard- Visa Electron	1.60%	\$0.00
Business Card - Business-to-Business	2.10%	\$0.10
Business Card - Card Not Present	2.25%	\$0.10
Business Card - Retail	2.20%	\$0.10
Commercial Card - Business-to-Business	2.10%	\$0.10
Commercial Card - Card Not Present	2.20%	\$0.10
Commercial Card - Retail	2.10%	\$0.10
Purchase Card - Business-to-Business	2.10%	\$0.10
Purchase Card - Card Not Present	2.55%	\$0.10
CPS Purchase Card - Retail	2.30%	\$0.10
Purchase Card - Electronic with L3 Data	2.65%	\$0.10
Business Card T&E Electronic	2.40%	\$0.10
Business Card AIR Electronic	2.40%	\$0.10
Business Card Non T&E Electronic	2.40%	\$0.10
Purchase Card T&E Electronic	2.65%	\$0.10
Purchase Card AIR Electronic	2.65%	\$0.10
Purchase Card Non T&E Electronic	2.65%	\$0.10
Signature Preferred - Business-to-Business	2.10%	\$0.10
Signature Preferred - Card Not Present	2.40%	\$0.10
Signature Preferred - Retail	2.10%	\$0.10
Signature Preferred - Electronic	2.40%	\$0.10
Signature Preferred - Standard	2.95%	\$0.10
Purchase Card - Retail Fleet	2.30%	\$0.10
International Merchant - Signature Preferred	1.80%	\$0.00
Signature Preferred - Interregional	1.80%	\$0.00
Signature Preferred - Fuel	1.15%	\$0.25
Corp Card Airline- Credit	1.60%	\$0.00
Corp Card Airline Standard-Credit	1.80%	\$0.00
Airline- Credit	1.16%	\$0.00
Airline- Gold & Premier	1.16%	\$0.00
Airline-Platinum	1.16%	\$0.00
Airline- Signature	1.16%	\$0.00
Airline Infinite	1.16%	\$0.00
Airline Chip Acq.Platinum-Credit	1.16%	\$0.00
Airline Chip Acq.Signature-Credit	1.16%	\$0.00
Airline Chip Acq.Infinite-Credit	1.16%	\$0.00
Airline Chip Acq.Classic & Elect.-Cr	1.16%	\$0.00
Airline Chip Acq.Gold Card- Cr	1.16%	\$0.00
Chip Acquirer Classic& Electron Cr. & Debit	1.12%	\$0.00
Chip Acquirer Gold Card Cr. & Debit	1.32%	\$0.00
Chip Acquirer Platinum Card Cr. & Debit	1.75%	\$0.00
Chip Acquirer Signature Card Cr. & Debit	1.92%	\$0.00
Chip Acquirer Infinite Card Cr. & Debit	1.92%	\$0.00
Chip Issuer Classic & Electron Cr.& Debit	1.32%	\$0.00
Chip Issuer Gold Cr.& Debit	1.52%	\$0.00
Chip Issuer Platinum Cr.& Debit	1.95%	\$0.00
Chip Issuer Signature Cr.& Debit	2.12%	\$0.00
Chip Issuer Infinite Cr.& Debit	2.12%	\$0.00
Electronic Classic & Electron- Credit	1.22%	\$0.00
Electronic Gold- Credit	1.42%	\$0.00
Ecomm Auth Security CI & Electron Cr& Db	1.35%	\$0.00
Ecomm Auth Security Gold Cr& Db	1.55%	\$0.00
Ecomm Auth Security Platinum Cr & Db	1.85%	\$0.00
Ecomm Auth Security Signature Cr & Db	2.02%	\$0.00
Ecomm Auth Security Infinite Cr& Db	2.02%	\$0.00
Ecomm non-Auth Merch.CI & Elctrn Cr&Db	1.22%	\$0.00
Ecomm non-Auth Merch.Gold Cr&Db	1.42%	\$0.00
Ecomm non-Auth Merch Platinum Cr&Db	1.72%	\$0.00
Ecomm non-Auth Merch Signature Cr&Db	1.89%	\$0.00
Ecomm non-Auth Merch Infinite Cr&Db	1.89%	\$0.00
Recurring Payment - Credit	1.16%	\$0.00
Recurring Payment - Gold & Premier	1.16%	\$0.00
Recurring Payment -Platinum	1.16%	\$0.00
Recurring Payment -Signature	1.16%	\$0.00

INTERCHANGE RATE/FEE SCHEDULE

Visa Credit	Rate	Per Item
Recurring Payment -Infinite	1.16%	\$0.00
Standard Business- Credit	1.85%	\$0.00
Standard Corporate- Credit	1.85%	\$0.00
Standard Purchasing -Credit	1.85%	\$0.00
Standard Distribution- Credit	1.85%	\$0.00
Standard Platinum- Credit	1.85%	\$0.00
Standard Signature-Credit	2.02%	\$0.00
Standard Infinite-Credit	2.02%	\$0.00
Standard Gold-Credit	1.55%	\$0.00
Standard Classic & Electron- Credit	1.35%	\$0.00
LAC Chip Issuer	1.20%	\$0.00
Intl. Chip Issuer	1.20%	\$0.00
Airline(includes Electron)	1.10%	\$0.00
Signature Interregional Airline	1.80%	\$0.00
Intl Airline (includes Electron)	1.10%	\$0.00

Visa Non-PIN Debit*	Rate	Per Item
Standard Debit - PassTran AIR	1.90%	\$0.25
Standard Debit- Hotel/Car Rental	1.90%	\$0.25
Standard Debit - CNP	1.90%	\$0.25
Standard Debit - All Other	1.90%	\$0.25
CPS Supermarket Debit***	0.00%	\$0.35
CPS Retail Debit - All Other***	1.03%	\$0.15
CPS Retail Debit - Hotel / Car Rental ***	1.03%	\$0.15
CPS Retail Debit - Pass Transport AIR ***	1.03%	\$0.15
CPS Supermarket Debit	1.03%	\$0.15
CPS Pass Transport AIR Debit	1.60%	\$0.15
CPS Hotel (CNP) - Prefer Debit	1.36%	\$0.15
CPS Hotel (Card Present) Debit	1.36%	\$0.15
CPS Car Rental (CNP) - Prefer Debit	1.36%	\$0.15
CPS Car Rental (Card Present) Debit	1.36%	\$0.15
CPS Card Not Present Debit	1.60%	\$0.15
CPS Automated Fuel Debit	0.70%	\$0.17
CPS Retail Debit- Hotel /Car Rental	1.03%	\$0.15
CPS Retail Debit- Key Entered	1.60%	\$0.15
CPS Retail 2 (Emerging Markets) Debit	0.80%	\$0.25
CPS Small Ticket Debit	1.55%	\$0.04
Utility DB	0.00%	\$0.75
CPS Restaurant Debit	1.19%	\$0.10
CPS Retail Service Station Debit	0.70%	\$0.17
CPS Automated Fuel Dispenser Debit Cap	0.00%	\$0.95
CPS Retail Service Station Debit Cap	0.00%	\$0.95
CPS Debt Repayment Debit	0.35%	\$0.50
CPS Tax Payment 1Debit	0.00%	\$2.50
CPS Tax Payment 2 Debit	0.00%	\$0.00
CPS E Comm Prefer- PassTran Debit	1.60%	\$0.15
CPS E Comm Prefer - Hotel Debit	1.36%	\$0.15
CPS E Comm Prefer - Car Rental Debit	1.36%	\$0.15
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
EIRF Non CPS Debit - All Other	1.75%	\$0.20

Visa Non-PIN Debit*	Rate	Per Item
EIRF Non CPS Pass Trans Debit	1.75%	\$0.20
EIRF Fuel Debit Cap	0.00%	\$0.95
CPS Supermarket Debit Tier Cap	0.00%	\$0.35
CPS Supermarket Debit Cap	0.00%	\$0.35
MOTO/E Comm Credit Voucher -Debit	1.87%	\$0.00
Passenger Trans Credit Voucher - Debit	1.18%	\$0.00
Cons NonPassTran Credit Voucher-Debit	1.31%	\$0.00
CPS Retail Debit - Tier I	0.62%	\$0.13
CPS Retail Debit - Tier III	0.92%	\$0.15
CPS Supermarket Debit - Tier I	0.62%	\$0.13
CPS Supermarket Debit - Tier II	0.81%	\$0.13
CPS Supermarket Debit - Tier III	0.92%	\$0.15
CPS Retail Debit - Tier II	0.81%	\$0.13
CPS Retail Debit - All Other	1.03%	\$0.15
CPS Retail Debit - Pass Trans	1.03%	\$0.15
Corporate Airline-Debit	1.60%	\$0.00
Corporate Airline Standard-Debit	1.80%	\$0.00
Airline- Debit	1.16%	\$0.00
Airline Chip Acq.Platinum -Debit	1.16%	\$0.00
Airline Chip Acq. Signature -Debit	1.16%	\$0.00
Airline Chip Acq. Infinite -Debit	1.16%	\$0.00
Airline Chip Acquirer Cl.& Electron- Debit	1.16%	\$0.00
Airline Chip Acquirer Gold- Debit	1.16%	\$0.00
Electronic Classic & Electron- Debit	1.22%	\$0.00
Electronic Gold-Debit	1.42%	\$0.00
Recurring Payment-Debit	1.16%	\$0.00
Standard Business- Debit	1.85%	\$0.00
Standard Corporate- Debit	1.85%	\$0.00
Standard Purchasing- Debit	1.85%	\$0.00
Standard Distribution- Debit	1.85%	\$0.00
Standard Platinum - Debit	1.85%	\$0.00
Standard Signature -Debit	2.02%	\$0.00
Standard infinite -Debit	2.02%	\$0.00
Standard Gold-Debit	1.55%	\$0.00
Standard Classic & Electron- Debit	1.35%	\$0.00

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MasterCard Non-PIN Debit*	Rate	Per Item
Standard - DEBIT	1.90%	\$0.25
Merit III - DEBIT	1.05%	\$0.15
Merit I - DEBIT	1.64%	\$0.16
Merit III Pass Transport - DEBIT	1.05%	\$0.15
Passenger Transport - DEBIT	1.60%	\$0.15
Merit I Pass Transport - DEBIT	1.64%	\$0.16
Standard Pass Transport -DEBIT	1.90%	\$0.25
Merit I ECCB Airlines - DEBIT	1.64%	\$0.16
Supermarket - DEBIT	1.05%	\$0.15
Quick Payment Service - DEBIT	1.64%	\$0.16
Merit I (MOTO) - DEBIT	1.64%	\$0.16
Warehouse Base Non-fuel - DEBIT	1.05%	\$0.15
Bill Payments - (Merit I) Real Estate - DEBIT	1.10%	\$0.00
Small Ticket Tier 1 - DEBIT	1.30%	\$0.02
Merit III Tier 1 - DEBIT	0.70%	\$0.15
Merit III Tier 2 - DEBIT	0.83%	\$0.15
Merit III Tier 3 - DEBIT	0.95%	\$0.15
QPS- Merit III Debit	1.05%	\$0.15
Supermarket Tier Cap - DEBIT	0.00%	\$0.35
Supermarket Cap - DEBIT	0.00%	\$0.35
Warehouse Tier 1 - DEBIT	0.70%	\$0.15
Warehouse Tier 2 - DEBIT	0.83%	\$0.15
Warehouse Tier 3 - DEBIT	0.95%	\$0.15

MasterCard Credit	Rate	Per Item
Standard	2.95%	\$0.10
Foreign electronic Plus (US Acquirer)	1.65%	\$0.00
Foreign Standard Plus (US Acquirer)	2.15%	\$0.00
Cash Advance	0.00%	\$2.05
Foreign Cash Advance	0.09%	\$3.60
Merit III	1.58%	\$0.10
World Card Cash Advance	0.00%	\$2.05
Merit I	1.89%	\$0.10
Merit III Passenger Transport	1.58%	\$0.10
Passenger Transport	1.75%	\$0.10
Merit I Passenger Transport (Airline)	1.89%	\$0.10
Standard Passenger Transport	2.95%	\$0.10
Merit I Passenger Railway	1.89%	\$0.10
Supermarket	1.48%	\$0.05
Quick Pay Merit I	1.89%	\$0.10
Merit I (MOTO)	1.89%	\$0.10
Public Sector	1.55%	\$0.10
Canada Intracountry Standard	1.72%	\$0.00
Puerto Rico Intracountry Electronic	1.30%	\$0.00
Petroleum Base	1.90%	\$0.00
Petroleum Base CAP	0.00%	\$0.95
Warehouse Base Non-fuel	1.10%	\$0.00
Bill Payments Merit I Real Estate	1.10%	\$0.00
Convenience Purchases	1.90%	\$0.00
Merit III - Tier 1	1.43%	\$0.10
Merit III - Tier 2	1.48%	\$0.10
Merit III - Tier 3	1.55%	\$0.10
Quick Pay Merit III	1.58%	\$0.10
Foreign Electronic (Non US Acquirer)	1.10%	\$0.00
Foreign Standard (Non US Acquirer)	1.60%	\$0.00
Warehouse - Tier 1	0.90%	\$0.00
Supermarket - Tier 1	1.27%	\$0.00
Diners Electronic Interchange	2.00%	\$0.00
Diners Standard Interchange	2.50%	\$0.00
Supermarket - Tier 2	1.32%	\$0.00
Supermarket - Tier 3	1.42%	\$0.05
Utility Credit	0.00%	\$0.65
World Utility	0.00%	\$0.65

MasterCard Non-PIN Debit*	Rate	Per Item
Supermarket Tier 1 - DEBIT	0.70%	\$0.15
Supermarket Tier 2 - DEBIT	0.83%	\$0.15
Supermarket Tier 3 - DEBIT	0.95%	\$0.15
Utility Debit	0.00%	\$0.45
TIPS Lodging - DEBIT	1.36%	\$0.15
TIPS Vehicle Rental - DEBIT	1.36%	\$0.15
TIPS Cruise Lines - DEBIT	1.36%	\$0.15
Merchant UCAF - DEBIT	1.05%	\$0.15
Full UCAF - DEBIT	1.15%	\$0.15
Petroleum CAT/AFD - DEBIT CAP	0.00%	\$0.95
Service Station - DEBIT CAP	0.00%	\$0.95
Emerging Markets - DEBIT	0.80%	\$0.25
Services Indust (SIIP) - DEBIT	1.15%	\$0.05
Small Ticket - DEBIT	1.55%	\$0.04
Restaurant - DEBIT	1.19%	\$0.10
Service Station - DEBIT	0.70%	\$0.17
Petroleum CAT/AFD - DEBIT	0.70%	\$0.17
Key Entered - DEBIT	1.64%	\$0.16
Merit I E Commerce - DEBIT	1.64%	\$0.16
Warehouse Cap - DEBIT	0.00%	\$0.35
Warehouse Tier Cap - DEBIT	0.00%	\$0.35

MasterCard Credit	Rate	Per Item
TIPS - Lodging	1.58%	\$0.10
TIPS - Vehicle Rental	1.58%	\$0.10
TIPS - Cruise Lines	1.58%	\$0.10
Merchant UCAF	1.58%	\$0.10
Full UCAF	1.68%	\$0.10
World Merchant UCAF	1.73%	\$0.10
World Full UCAF	1.83%	\$0.10
World Card - Lodging	2.30%	\$0.10
World Card - Vehicle Rental	2.30%	\$0.10
World Card - Pass Trans	2.30%	\$0.10
World Card - Other	2.30%	\$0.10
World Elite Utilities	0.00%	\$0.75
Emerging Markets	0.80%	\$0.25
Services Industries (SIIP)	1.15%	\$0.05
World MC Supermarket Base	1.58%	\$0.05
World MC Supermarket Tier 1	1.37%	\$0.00
World MC Warehouse Base	1.10%	\$0.00
World MC Warehouse Tier 1	0.90%	\$0.00
World MC Public Sector	1.55%	\$0.10
World MC Restaurant	1.73%	\$0.10
World MC Service Industries	1.15%	\$0.05
Key Entered	1.89%	\$0.10
Consumer Credit Refund 1	2.42%	\$0.00
Consumer Credit Refund 2	2.09%	\$0.00
E-Comm Merch UCAF (Non US)	1.44%	\$0.00
E-Comm Full UCAF (Non US)	1.54%	\$0.00
E-Comm Merch UCAF (US Loc)	1.99%	\$0.00
E-Comm Full UCAF (US Loc)	2.09%	\$0.00
Merit I Electronic Commerce	1.89%	\$0.10
Issuer Chip - LAC	1.26%	\$0.00
Acquirer Chip - LAC	1.06%	\$0.00
Foreign Elect Plus -Diners	1.65%	\$0.00
Foreign Stnd Plus -Diners	2.15%	\$0.00
World MC Standard	2.95%	\$0.10
World MC Merit 1	2.05%	\$0.10
World MC Key-Entered	2.05%	\$0.10
World MC Merit III	1.73%	\$0.10
World MC Merit III Tier 1	1.53%	\$0.10

INTERCHANGE RATE/FEE SCHEDULE

MasterCard Credit	Rate	Per Item
World MC Convenience Purchases	2.00%	\$0.00
Consumer Credit Refund 3	1.95%	\$0.00
Consumer Credit Refund 4	1.82%	\$0.00
Consumer Credit Refund 5	1.73%	\$0.00
Commercial Standard - Bus	2.95%	\$0.10
Commercial Credit Refund 1	2.37%	\$0.00
Commercial Credit Refund 2	2.30%	\$0.00
Commercial Credit Refund 3	2.21%	\$0.00
Commercial Credit Refund 4	2.16%	\$0.00
Commercial Standard Corp	2.95%	\$0.10
Commercial Standard Fleet at Fuel	2.95%	\$0.10
Canada Intra Country Commercial	2.00%	\$0.00
World Merit III Tier 2	1.58%	\$0.10
World Merit III Tier 3	1.65%	\$0.10
World Supermarket Tier 2	1.42%	\$0.00
World Supermarket Tier 3	1.52%	\$0.05
Commercial Standard Purch	2.95%	\$0.10
Warehouse	1.10%	\$0.00
World Bill Payments Merit I Real Estate	1.10%	\$0.00
Commercial Face to Face Purch	2.40%	\$0.10
Commercial Data Rate I Purch	2.65%	\$0.10
Commercial Data Rate II Purch	2.40%	\$0.10
Commercial Data Rate III Purch	1.80%	\$0.10
Commercial T&E I Purch	2.70%	\$0.00
Commercial Large Ticket II Purch	1.25%	\$40.00
Commercial Warehouse Purchase	1.10%	\$0.00
Commercial Large Ticket III Purch	1.25%	\$40.00
Commercial Lg Tkt / DR III Purch	1.25%	\$40.00
Commercial T&E II Purch	2.55%	\$0.10
Commercial Data Rate I Fleet	2.65%	\$0.10
Commercial Data Rate II Petroleum Fleet at Fuel	2.05%	\$0.10
Commercial T&E III Purch	2.50%	\$0.10
Commercial Large Ticket Fleet	1.25%	\$40.00
Commercial T&E I Airline	2.70%	\$0.00
Commercial Large Ticket II Fleet	1.25%	\$40.00
Commercial T&E II Airline	2.55%	\$0.10
Commercial T&E III Airline	2.50%	\$0.10
Commercial Large Ticket III Fleet	1.25%	\$40.00
Commercial Face to Face Bus	2.20%	\$0.10
Commercial Data Rate I Bus	2.65%	\$0.10
Commercial Data Rate II Bus	2.20%	\$0.10
Commercial Data Rate III US Bus	1.80%	\$0.10
Commercial T&E I Bus	2.50%	\$0.00
Commercial Large Ticket II Bus	1.25%	\$40.00
Commercial Warehouse Bus	1.10%	\$0.00
Commercial Large Ticket III Bus	1.25%	\$40.00
Commercial LgTkt/DR III Bus	1.25%	\$40.00
Commercial T&E II Bus	2.35%	\$0.10
Commercial T&E III Bus	2.30%	\$0.10
Commercial Data Rate II (INTL) Purch	1.70%	\$0.00
Business Utility	0.00%	\$1.50
Commercial Large Ticket (INTL) Purch	0.90%	\$30.00
Commercial Purchasing (INTL) Purch	2.45%	\$0.00
Commercial Face to Face Corp	2.15%	\$0.10
Commercial Data Rate I Corp	2.65%	\$0.10
Commercial Data Rate II Corp	2.15%	\$0.10
Commercial Data Rate III US Corp	1.80%	\$0.10
Commercial T&E I Corp	2.40%	\$0.00
Commercial Large Ticket II Corp	1.25%	\$40.00
Commercial Large Ticket (INTL) Fleet	0.90%	\$30.00
Commercial Purchasing (INTL) Fleet	2.45%	\$0.00
Commercial Warehouse Corp	1.10%	\$0.00
Commercial Large Ticket III Corp	1.25%	\$40.00
Commercial Lg Tkt / DR III Corp	1.25%	\$40.00
Commercial T&E II Corp	2.25%	\$0.10
Commercial T&E III Corp	2.20%	\$0.10
Commercial Data Rate II Petroleum Bus	2.05%	\$0.10
Commercial Data Rate II Petroleum Corp	2.05%	\$0.10
Commercial Data Rate II Petroleum Purch	2.05%	\$0.10
Commercial (INTL) Business	2.45%	\$0.00
Puerto Rico Intra Commercial	1.85%	\$0.00
Puerto Rico Intra Commercial. Purchase	1.85%	\$0.00
World Petroleum Base	2.00%	\$0.00
World Petroleum Base CAP	0.00%	\$0.95

MasterCard Credit	Rate	Per Item
Commercial Large Ticket Rate I MPG	1.20%	\$40.00
Commercial Large Ticket Rate II MPG	0.90%	\$40.00
Commercial Large Ticket Rate III MPG	0.70%	\$40.00
Commercial Warehouse Tier I	0.90%	\$0.00
Commercial Warehouse Fleet	1.10%	\$0.00
Puerto Rico Intracountry Premium Standard	1.85%	\$0.00
Private Label	1.68%	\$0.00
Commercial Face to Face Fleet at Non Fuel	2.50%	\$0.10
Commercial Data Rate II Fleet at Non Fuel	2.50%	\$0.10
Commercial Face to Face Petroleum Bus	2.05%	\$0.10
Commercial Face to Face Petroleum Corp	2.05%	\$0.10
Commercial Face to Face Petroleum Purch	2.05%	\$0.10
Merit III Tier 1 - DEBIT	0.70%	\$0.15
Merit III Tier 2 - DEBIT	0.83%	\$0.15
Merit III Tier 3 - DEBIT	0.95%	\$0.15
QPS- Merit III Debit	1.05%	\$0.15
Supermarket Tier Cap - DEBIT	0.00%	\$0.35
Supermarket Cap - DEBIT	0.00%	\$0.35
Warehouse Tier 1 - DEBIT	0.70%	\$0.15
Warehouse Tier 2 - DEBIT	0.83%	\$0.15
Warehouse Tier 3 - DEBIT	0.95%	\$0.15
World Elite Standard	3.25%	\$0.10
World Elite Merit I	2.50%	\$0.10
World Elite Key Entered	2.50%	\$0.10
World Elite Merit III	2.20%	\$0.10
World Elite Merit III Tier 1	2.05%	\$0.10
World Elite Merit III Tier 2	2.10%	\$0.10
World Elite Merit III Tier 3	2.15%	\$0.10
World Elite Convenience Purchases	2.00%	\$0.00
World Elite Supermarket Base	1.90%	\$0.05
World Elite Supermarket Tier 1	1.37%	\$0.00
World Elite Supermarket Tier 2	1.42%	\$0.00
World Elite Supermarket Tier 3	1.52%	\$0.05
World Elite Warehouse Base	1.10%	\$0.00
World Elite Warehouse Tier 1	0.90%	\$0.00
World Elite Service Industries	1.15%	\$0.05
World Elite Public Sector	1.55%	\$0.10
World Elite Restaurant	2.20%	\$0.10
World Elite T&E-Lodging	2.75%	\$0.10
World Elite Merchant UCAF	2.20%	\$0.10
World Elite Full UCAF	2.30%	\$0.10
World Elite Airlines	2.30%	\$0.10
World Elite - Vehicle Rental	2.75%	\$0.10
World Elite- Other	2.75%	\$0.10
World Elite Petroleum Base	2.00%	\$0.00
World Elite Petroleum Base CAP	0.00%	\$0.95
World Elite T&E Large Ticket	2.00%	\$0.00
World Commercial Face-to-Face Bus	2.25%	\$0.10
World Commercial Standard Bus	3.00%	\$0.10
World Commercial Data Rate III Bus	1.85%	\$0.10
World Commercial Data Rate II Bus	2.25%	\$0.10
World Commercial Data Rate I Bus	2.70%	\$0.10
World Commercial T&E Rate II Bus	2.40%	\$0.10
World Commercial T&E Rate I Bus	2.55%	\$0.00
World Commercial T&E Rate III Bus	2.35%	\$0.10
World Commercial Warehouse Base Bus	1.10%	\$0.00
World Commercial Large Ticket II Bus	1.30%	\$40.00
World Commercial Large Ticket III Bus	1.30%	\$40.00
World Elite Commercial Face-to-Face Bus	2.25%	\$0.10
World Elite Commercial Standard Bus	3.00%	\$0.10
World Elite Commercial Data Rate III Bus	1.85%	\$0.10
World Elite Commercial Data Rate II Bus	2.25%	\$0.10
World Elite Commercial Data Rate I Bus	2.70%	\$0.10
World Elite Commercial T&E Rate II Bus	2.40%	\$0.10
World Elite Commercial T&E Rate I Bus	2.55%	\$0.00
World Elite Commercial T&E Rate III Bus	2.35%	\$0.10
World Elite Commercial Whse Base Bus	1.10%	\$0.00
World Elite Commercial Lrg Ticket II Bus	1.30%	\$40.00
World Elite Commercial Lrg Ticket III Bus	1.30%	\$40.00
World Commercial Face-to-Face Corp	2.15%	\$0.10
World Commercial Standard Corp	2.95%	\$0.10
World Commercial Data Rate III Corp	1.80%	\$0.10
World Commercial Data Rate II Corp	2.15%	\$0.10
World Commercial Data Rate I Corp	2.65%	\$0.10

INTERCHANGE RATE/FEE SCHEDULE

MasterCard Credit	Rate	Per Item
World Commercial T&E Rate II Corp	2.25%	\$0.10
World Commercial T&E Rate I Corp	2.40%	\$0.00
World Commercial T&E Rate III Corp	2.20%	\$0.10
World Commercial Warehouse Base Corp	1.10%	\$0.00
World Commercial Large Ticket II Corp	1.25%	\$40.00
World Commercial Large Ticket III Corp	1.25%	\$40.00
World Elite Commercial Face-to-Face Corp	2.15%	\$0.10
World Elite Commercial Standard Corp	2.95%	\$0.10
World Elite Commercial Data Rate III Corp	1.80%	\$0.10
World Elite Commercial Data Rate II Corp	2.15%	\$0.10
World Elite Commercial Data Rate I Corp	2.65%	\$0.10
World Elite Commercial T&E Rate II Corp	2.25%	\$0.10
World Elite Commercial T&E Rate I Corp	2.40%	\$0.00
World Elite Commercial T&E Rate III Corp	2.20%	\$0.10
World Elite Commercial Whse Base Corp	1.10%	\$0.00
World Elite Commercial Lrg Ticket II Corp	1.25%	\$40.00
World Elite Commercial Lrg Ticket III Corp	1.25%	\$40.00
World Comm Large Ticket I/Data Rate III Bus	1.30%	\$40.00
World Elite Comm Large Ticket I/Data Rate III Bus	1.30%	\$40.00
World Comm Large Ticket I/Data Rate III Corp	1.25%	\$40.00
World Elite Comm Large Ticket I/Data Rate III Corp	1.25%	\$40.00
World Commercial Data Rate II Petroleum Bus	2.10%	\$0.10
World Elite Commercial Data Rate II Petroleum Bus	2.10%	\$0.10
World Commercial Data Rate II Petroleum Corp	2.05%	\$0.10
World Elite Commercial Data Rate II Petroleum Corp	2.05%	\$0.10
World Commercial Face-to-Face Petroleum Bus	2.10%	\$0.10
World Elite Commercial Face-to-Face Petroleum Bus	2.10%	\$0.10
World Commercial Face-to-Face Petroleum Corp	2.05%	\$0.10
World Elite Commercial Face-to-Face Petroleum Corp	2.05%	\$0.10
World Business Utility	0.00%	\$1.50
World Elite Business Utility	0.00%	\$1.50
Commercial Large Ticket Rate I MPG Bus	1.20%	\$40.00
Commercial Large Ticket Rate II MPG Bus	0.90%	\$40.00
Commercial Large Ticket Rate III MPG Bus	0.70%	\$40.00
Commercial Large Ticket Rate I MPG Corp	1.20%	\$40.00
Commercial Large Ticket Rate II MPG Corp	0.90%	\$40.00
Commercial Large Ticket Rate III MPG Corp	0.70%	\$40.00
Commercial Large Ticket Rate I MPG Fleet at Fuel	1.20%	\$40.00
Comm. Large Ticket Rate II MPG Fleet at Fuel	0.90%	\$40.00
Comm. Large Ticket Rate III MPG Fleet at Fuel	0.70%	\$40.00
World Elite Bill Payments Merit I Real Estate	2.20%	\$0.10
Enhanced Standard	2.95%	\$0.10
Enhanced Merit III	1.73%	\$0.10
Enhanced Merit I	2.04%	\$0.10
Enhanced Passenger Transport	1.90%	\$0.10
Enhanced Supermarket Base	1.48%	\$0.05
Enhanced Warehouse Base	1.10%	\$0.00
Enhanced Public Sector	1.55%	\$0.10
Enhanced Petroleum Base	1.90%	\$0.00
Enhanced Petroleum Base CAP	0.00%	\$0.95
Enhanced Bill Payments Merit I Real Estate	1.10%	\$0.00
Enhanced Convenience Purchase	1.90%	\$0.00
Enhanced Merit III Tier 1	1.43%	\$0.10
Enhanced Merit III Tier 2	1.48%	\$0.10
Enhanced Merit III Tier 3	1.55%	\$0.10
Electronic Payment Account Data Rate II	2.40%	\$0.10
Electronic Payment Account Data Rate I	2.65%	\$0.10
Enhanced Warehouse Tier 1	0.90%	\$0.00
Canada Intra Cash Advance	0.00%	\$6.50 CAD
Commercial Intl. Non-US	2.00%	\$0.00
Commercial Intl. Purch Non-US Fleet	2.00%	\$0.00
Intl. Electronic Card	1.65%	\$0.00
Commercial Purchasing Intl. Purch	2.00%	\$0.00
Enhanced Service Industry	1.15%	\$0.05
Puerto Rico Intracountry Petroleum	1.16%	\$0.00
Puerto Rico Intracountry Warehouse	0.60%	\$0.00

MasterCard Credit	Rate	Per Item
Puerto Rico Intracountry Government	1.00%	\$0.00
Puerto Rico Intracountry Supermarket	1.20%	\$0.00
Puerto Rico Intracountry Emerging Markets	1.00%	\$0.00
Puerto Rico Intracountry Utilities	0.00%	\$0.95
Puerto Rico Intracountry Rapid Payments	1.16%	\$0.00
Puerto Rico Intracountry Charities	0.00%	\$0.00
LAC Premium Acquirer Chip	1.85%	\$0.00
LAC Premium Issuer Chip	1.85%	\$0.00
Enhanced Key Entered	2.04%	\$0.10
Enhanced Supermarket Tier 1	1.27%	\$0.00
Enhanced Supermarket Tier 2	1.32%	\$0.00
Enhanced Supermarket Tier 3	1.42%	\$0.05
Enhanced Utilities	0.00%	\$0.65
Enhanced Travel Industries - Lodging	1.90%	\$0.10
Enhanced Travel Industries - Vehicle Rental	1.90%	\$0.10
Enhanced Travel Industries - Cruise Lines	1.90%	\$0.10
Enhanced Merchant UCAF	1.73%	\$0.10
Enhanced Full UCAF	1.83%	\$0.10
Bill Payments Merit I Insurance	1.43%	\$0.05
World Bill Payments Merit I Insurance	1.43%	\$0.05
World Elite Bill Payments Merit I Insurance	2.20%	\$0.10
Enhanced Bill Payments Merit I Insurance	1.43%	\$0.05
Electronic Payment Account	0.00%	\$0.00
LAC Premium Electronic	1.85%	\$0.00
LAC Premium Full UCAF	1.85%	\$0.00
LAC Premium Merchant UCAF	1.85%	\$0.00
LAC Premium Standard	1.85%	\$0.00
World Comm. Large Ticket Rate I MPG Bus	1.25%	\$40.00
World Comm. Large Ticket Rate II MPG Bus	0.95%	\$40.00
World Comm. Large Ticket Rate III MPG Bus	0.75%	\$40.00
World Elite Comm. Large Ticket Rate I MPG Bus	1.25%	\$40.00
World Elite Comm. Large Ticket Rate II MPG Bus	0.95%	\$40.00
World Elite Comm. Large Ticket Rate III MPG Bus	0.75%	\$40.00
World Commercial Large Ticket Rate I MPG Corp	1.20%	\$40.00
World Commercial Large Ticket Rate II MPG Corp	0.90%	\$40.00
World Commercial Large Ticket Rate III MPG Corp	0.70%	\$40.00
World Elite Comm. Large Ticket Rate I MPG Corp	1.20%	\$40.00
World Elite Comm. Large Ticket Rate II MPG Corp	0.90%	\$40.00
World Elite Comm. Large Ticket Rate III MPG Corp	0.70%	\$40.00
High Value Petroleum Base Cap	0.00%	\$0.95
High Value Merit I - Real Estate	2.20%	\$0.10
High Value Merit I - Insurance	2.20%	\$0.10
High Value Standard	3.25%	\$0.10
High Value Merit I	2.50%	\$0.10
High Value Key-Entered	2.50%	\$0.10
High Value Merit III	2.20%	\$0.10
High Value Merit III Tier1	2.05%	\$0.10
High Value Merit III Tier 2	2.10%	\$0.10
High Value Merit III Tier 3	2.15%	\$0.10
High Value Convenience Purchases	2.00%	\$0.00
High Value Supermarket Base	1.90%	\$0.05
High Value Supermarket Tier 1	1.37%	\$0.00
High Value Supermarket Tier 2	1.42%	\$0.00
High Value Supermarket Tier 3	1.52%	\$0.05
High Value Warehouse Base	1.10%	\$0.00
High Value Warehouse Tier 1	0.90%	\$0.00
High Value Service Industries	1.15%	\$0.05
High Value Public Sector	1.55%	\$0.10
High Value Restaurant	2.20%	\$0.10
High Value T&E	2.75%	\$0.10
High Value Merchant UCAF	2.20%	\$0.10
High Value Full UCAF	2.30%	\$0.10
High Value Airline	2.30%	\$0.10
High Value Utilities	0.00%	\$0.75
High Value Petroleum Base	2.00%	\$0.00
High Value T&E Large Ticket	2.00%	\$0.00

*Non-PIN Debit rates apply to U.S. issued consumer debit cards (Check Cards)

Additional Information Regarding Your Discount Rates and Non-Qualified Transactions:

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