

**INTERCHANGE MATRIX (Interchange Fees for Visa and MasterCard, by transaction type)**

Effective April 2006

<b>VISA</b>	<b>RATE</b>	<b>FEE</b>	<b>MASTERCARD</b>	<b>RATE</b>	<b>FEE</b>
CPS/RETAIL CREDIT	1.6325	0.1073	MERIT III	1.7350	0.1061
CPS/RETAIL CREDIT - DEBIT	1.1225	0.1573	MERIT III - DEBIT	1.1450	0.1561
CPS/RETAIL CHECK CARD (UNUSED)	1.6325	0.1073	KEY-ENTERED	2.0450	0.1061
CPS/RETAIL CHECK CARD - DEBIT	1.1225	0.1573	KEY-ENTERED - DEBIT	1.7350	0.1661
CPS/RETAIL 2 (EMERG MKT)	1.5225	0.0573	MERIT I	2.0450	0.1061
CPS/RETAIL 2 (EMERG MKT) - DEBIT	0.8925	0.2573	MERIT I - DEBIT	1.7350	0.1661
CPS/HOTL CAR CRD NOT PRSNT	1.6725	0.1073	STANDARD	2.8450	0.1061
CPS/HOTL CAR CRD NOT PRSNT - DEBIT	1.4525	0.1573	STANDARD - DEBIT	1.9950	0.2561
CPS/HOTEL CAR CRD PRESENT	1.6725	0.1073	SUPERMARKET	1.5750	0.0561
CPS/HOTEL CAR CRD PRESENT - DEBIT	1.4525	0.1573	SUPERMARKET - DEBIT (ABOVE CAP) (2)	0.0950	0.3561
CPS/CARD NOT PRESENT	1.9425	0.1073	SIIP	1.2450	0.0561
CPS/CARD NOT PRESENT - DEBIT	1.6925	0.1573	SIIP - DEBIT	1.0650	0.1061
CPS/CAT**	1.5925	0.0573	CAT **	1.9950	0.0061
CPS/CAT** - DEBIT	0.7925	0.1773	CAT** - DEBIT (ELIMINATED)	0.0950	0.0061
CPS/E-COMMERCE PREFERRED	1.8925	0.1073	CONVENIENT PAYMENT	1.9950	0.0061
CPS/E-COMMERCE PREFERRED - DEBIT	1.6425	0.1573	CONVENIENT PAYMENT - DEBIT (ELIMINATED)	1.4450	0.0061
CPS/SUPERMARKET CREDIT	1.3325	0.0573	PUBLIC SECTOR	1.6450	0.1061
CPS/SUPERMARKET - DEBIT (Below Max) (1)	1.1225	0.1573	PUBLIC SECTOR - DEBIT	0.0950	0.0061
CPS/SUPERMARKET CHECKCARD (UNUSED)	1.3325	0.0573	WORLD MASTERCARD T&E	2.3950	0.1061
CPS/SUPERMARKET - DEBIT (Above Max) (1)	0.0925	0.3573	DATA RATE I	2.7450	0.1061
ELEC INTERCHANGE RATE(EIRF)	2.3925	0.1073	DATA RATE II	2.1450	0.0061
ELEC INTERCHANGE RATE(EIRF) - DEBIT	1.8425	0.2073	DATA RATE III	1.8450	0.0061
STANDARD INTERCHANGE RATE	2.7925	0.1073	CORPORATE LARGE TICKET	1.2950	40.0061
STANDARD INTERCHANGE RATE - DEBIT	1.9925	0.2573	CORPORATE FACE TO FACE	2.1450	0.0061
EPS	2.0925	0.0273	CORPORATE T&E 1	2.4450	0.0061
EPS - DEBIT	2.0425	0.0273	CORPORATE STANDARD	2.7950	0.1061
COMMERCIAL ELECTRONIC RATE	2.2925	0.1073	INTERNATIONAL CORPORATE	2.3450	0.0061
COMMERCIAL STANDARD RATE	2.7925	0.1073	MC WAREHOUSE DEBIT (BELOW MAX) (2)	0.7950	0.1561
GSA LARGE TICKET	1.0425	35.0073	INTERNATIONAL ELECTRONIC	1.5650	0.0061
PURCHASING CARD LARGE TICKET	1.0425	35.0073	INTERNATIONAL STANDARD	2.2950	0.1061
SIGNATURE ELEC	2.3925	0.1073	SMALL TICKET-DEBIT	1.6450	0.0461
SIGNATURE STD	2.7925	0.1073	RESTAURANT - DEBIT	1.2850	0.1061
CPS/SMALL TICKET	1.7425	0.0473	PETROLEUM CAT/AFD - DEBIT	0.7950	0.1761
GSA LARGE TICKET 2	1.4425	0.0073	PETROLEUM SERVICE STATION - DEBIT	0.7950	0.1761
CPS/SMALL TICKET - DEBIT	1.6425	0.0473	EMGERING MARKET - DEBIT	0.8950	0.2561
CPS/RESTAURANT	1.6325	0.1073	SUPERMARKET - DEBIT (BELOW CAP) (2)	1.1450	0.1561
CPS/RESTAURANT - DEBIT	1.2825	0.1073	SUPERMARKET - CREDIT TIER (1)	1.3650	0.0061
CPS/SERVICE STATION	1.5225	0.1073	SUPERMARKET - DEBIT TIER 1 (BELOW MAX) (1)	0.7950	0.1561
CPS/SERVICE STATION - DEBIT	0.7925	0.1773	SUPERMARKET - DEBIT TIER 2 (BELOW MAX) (1)	0.9250	0.1561
SUPERMARKET-DEBIT TIER 3 (Below Max) (2)	1.0125	0.1573	SUPERMARKET - DEBIT TEIR 3 (BELOW MAX) (1)	1.0450	0.1561
SUPERMARKET-DEBIT TIER 2 (Below Max) (2)	0.9025	0.1373	MERIT III CREDIT - TIER (1)	1.5250	0.1061
SUPERMARKET-DEBIT TIER 1 (Below Max) (2)	0.7125	0.1373	MERIT III - DEBIT TIER 1 (1)	0.7950	0.1561
RETAIL DEBIT -TIER 3 (2)	1.0125	0.1573	MERIT III - DEBIT TIER 2 (1)	0.9250	0.1561
RETAIL DEBIT -TIER 2 (2)	0.9025	0.1373	MERIT III - DEBIT TIER 3 (1)	1.0450	0.1561
RETAIL DEBIT -TIER 1 (2)	0.7125	0.1373	MC WAREHOUSE DEBIT TIER 1 (ABOVE MAX) (1)	0.0950	0.3561
Visa Partner Program Rate	1.2925	0.0473	MC WAREHOUSE CREDIT TIER 1 (1)	1.3650	0.0061
VISA CORPORATE NON-TRAVEL LEVEL 2	2.0925	0.1073	MC WAREHOUSE CREDIT	1.5750	0.0561
VISA PURCHASING NON-TRAVEL LEVEL 3	1.7925	0.1073	WORLD MC STANDARD	3.0450	0.1061
CPS/RETAIL CREDIT TIER I (2)	1.5225	0.1073	WORLD MC MERIT I	2.1450	0.1061
CPS/RETAIL CREDIT TIER II (2)	1.5625	0.1073	WORLD MC KEY ENTERED	2.1450	0.1061
CPS/RETAIL CREDIT TIER III (2)	1.6025	0.1073	WORLD MC Merit III Base	1.8350	0.1061
CPS/SUPERMARKET CREDIT TIER I (2)	1.2425	0.0573	WORLD MC Merit III - Tier I	1.6250	0.1061
CPS/SUPERMARKET CREDIT TIER II (2)	1.2925	0.0573	WORLD MC CONV. PURCHASES	2.0950	0.0061
CPS/SUPERMARKET CREDIT TIER III (2)	1.3125	0.0573	WORLD MC CONV. PURCHASES -CAT	2.0950	0.0061
VISA CPS / REWARD 1	1.7425	0.1073	WORLD MC SUPERMARKET Base	1.6750	0.0561
VISA CPS / REWARDS 2	1.9925	0.1073	WORLD MC SUPERMARKET TIER 1	1.4650	0.0061
VISA UTILITY PAYMENT - CREDIT (4)	0.0925	0.7573	WORLD MC WAREHOUSE Base	1.6750	0.0561
VISA UTILITY PAYMENT - DEBIT (4)	0.0925	0.7573	WORLD MC WAREHOUSE TIER 1	1.4650	0.0061
COMMERCIAL NON-TRAVEL LEVEL 2	1.9925	0.1073	WORLD MCSERVICE INDUSTRIES	1.2450	0.1061
			WORLD MC PUBLIC SECTOR	1.6450	0.1061
			WORLDMC RESTAURANT	1.7350	0.1061
			MERIT III TIER 2	1.5750	0.1061
			MERIT III TIER 3	1.6750	0.1061
			SUPERMARKET TIER 2	1.4150	0.0061
			SUPERMARKET TIER 3	1.5150	0.0561
			WORLD MERIT III TIER 2	1.6750	0.1061
			WORLD MERIT III TIER 3	1.7750	0.1061
			WORLD SUPERMARKET TIER 2	1.5150	0.0061
			WORLD SUPERMARKET TIER 3	1.6150	0.0561
			INTERNATIONAL CORPORATE	2.2450	0.0061
			INTERNATIONAL ELECTRONIC	1.4650	0.0061
			INTERNATIONAL STANDARD	2.1950	0.1061