

CURRENT					NEW					
NETWORK	INTCHG DESCRIPTION	FEE	PERCENT	UNIT RATE	INTCHG DESCRIPTION	FEE	PERCENT	UNIT RATE	Δ %	Δ %
		INDICATOR	RATE			INDICATOR	RATE			
VISA	CPS/CHAR REL CR	US379	1.35%	\$ 0.05	VTR PRODUCT 1 - CNP (NON-SEGMENT)	US494	2.04%	\$ 0.10	0.69%	\$ 0.05
DISC	Mid Submission Level	US229	2.40%	\$ 0.10	Base Submission Level	US230	3.05%	\$ 0.10	0.65%	\$ -
DISC	Mid Submission Level	US125	2.40%	\$ 0.10	Base Submission Level	US127	3.05%	\$ 0.10	0.65%	\$ -
VISA	CPS/RESTRNT CR	US217	1.54%	\$ 0.10	VT VTR RESTAURANT 2 - CP	US481	2.10%	\$ -	0.56%	\$ (0.10)
VISA	NON QUAL CONS CR	US105	2.70%	\$ 0.10	NON QUAL CONS CR	US105	3.15%	\$ 0.10	0.45%	\$ -
VISA	US BUS TR1 PRD 1 - CNP	US231	2.25%	\$ 0.10	US BUS TR1 PRD 1 - CNP	US231	2.65%	\$ 0.10	0.40%	\$ -
VISA	US BUS TR2 PRD 1 - CNP	US381	2.45%	\$ 0.15	US BUS TR2 PRD 1 - CNP	US381	2.80%	\$ 0.10	0.35%	\$ (0.05)
MC	Convenience Purchase Base	US357	2.00%	\$ -	Convenience Purchase Base	US357	2.30%	\$ 0.04	0.30%	\$ 0.04
VISA	US BUS TR3 PRD 1 - CNP	US390	2.60%	\$ 0.10	US BUS TR3 PRD 1 - CNP	US390	2.85%	\$ 0.10	0.25%	\$ -
VISA	US BUS TR4 PRD 1 - CNP	US377	2.70%	\$ 0.20	US BUS TR4 PRD 1 - CNP	US377	2.95%	\$ 0.10	0.25%	\$ (0.10)
VISA	NON QUAL BUS CR	US148	2.95%	\$ 0.10	NON QUAL BUS CR	US148	3.15%	\$ 0.20	0.20%	\$ 0.10
VISA	US VSP RTL	US243	2.10%	\$ 0.10	VSP VIQ SERVICES	US476	2.30%	\$ 0.10	0.20%	\$ -
VISA	US VSP RTL	US243	2.10%	\$ 0.10	VSP VIZ HEALTHCARE	US464	2.30%	\$ 0.10	0.20%	\$ -
VISA	REWARDS 1	US219	1.65%	\$ 0.10	VS VIN SERVICES	US475	1.85%	\$ 0.10	0.20%	\$ -
VISA	US VSP B2B	US244	2.10%	\$ 0.10	VSP VIQ SERVICES	US476	2.30%	\$ 0.10	0.20%	\$ -
VISA	US VSP ELEC	US241	2.40%	\$ 0.10	VS VSP VI RESTAURANT 2 - CP	US483	2.60%	\$ -	0.20%	\$ (0.10)
MC	Merit I	US301	2.05%	\$ 0.10	Merit I	US301	2.20%	\$ 0.10	0.15%	\$ -
MC	Merit III (Base)	US303	1.77%	\$ 0.10	Merit III (Base)	US303	1.90%	\$ 0.10	0.13%	\$ -
VISA	US VSP CNP	US242	2.40%	\$ 0.10	VSP VIQ PRODUCT 1 - CNP (NON-SEGMENT)	US498	2.50%	\$ 0.10	0.10%	\$ -
VISA	REWARDS 2	US220	1.95%	\$ 0.10	VS VIN PRODUCT 1 - CNP (NON-SEGMENT)	US496	2.05%	\$ 0.10	0.10%	\$ -
MC	Merit III (Base)	US353	2.20%	\$ 0.10	Merit III (Base)	US353	2.30%	\$ 0.10	0.10%	\$ -
MC	Merit III (Base)	US523	2.20%	\$ 0.10	Merit III (Base)	US523	2.30%	\$ 0.10	0.10%	\$ -
DISC	Base Submission Level	US127	2.95%	\$ 0.10	Base Submission Level	US127	3.05%	\$ 0.10	0.10%	\$ -
DISC	Commercial Electronic	US428	2.35%	\$ 0.10	Commercial Electronic	US428	2.45%	\$ 0.15	0.10%	\$ 0.05
VISA	US VSP RTL	US243	2.10%	\$ 0.10	VSP VIQ PRODUCT 2 - CP (NON-SEGMENT)	US499	2.20%	\$ 0.10	0.10%	\$ -
VISA	US VSP RTL	US243	2.10%	\$ 0.10	VSP VIQ PRODUCT 2 - CP	US499	2.20%	\$ 0.10	0.10%	\$ -
MC	Merit I	US351	2.50%	\$ 0.10	Merit I	US351	2.60%	\$ 0.10	0.10%	\$ -
MC	Merit I	US521	2.50%	\$ 0.10	Merit I	US521	2.60%	\$ 0.10	0.10%	\$ -
MC	Key Entered	US352	2.50%	\$ 0.10	Key Entered	US352	2.60%	\$ 0.10	0.10%	\$ -
MC	Key Entered	US522	2.50%	\$ 0.10	Key Entered	US522	2.60%	\$ 0.10	0.10%	\$ -
MC	Merit I-CC (World Elite)	US351	2.50%	\$ 0.10	Small Ticket - CNP (<= \$5.00)	US309	2.60%	\$ 0.02	0.10%	\$ (0.08)
MC	Merit III (Base)	US319	1.58%	\$ 0.10	Merit III (Base)	US319	1.65%	\$ 0.10	0.07%	\$ -
MC	Merit III (Base)	US336	1.73%	\$ 0.10	Merit III (Base)	US336	1.80%	\$ 0.10	0.07%	\$ -
MC	Merit I	US322	1.89%	\$ 0.10	Merit I	US322	1.95%	\$ 0.10	0.06%	\$ -
MC	Merit I	US344	2.04%	\$ 0.10	Merit I	US344	2.10%	\$ 0.10	0.06%	\$ -
MC	Merit I-CC (Enhanced Value)	US344	2.04%	\$ 0.10	Merit I	US307	2.10%	\$ 0.02	0.06%	\$ (0.08)
MC	Merit I-CC (Core)	US322	1.89%	\$ 0.10	Small Ticket - CNP (<= \$5.00)	US378	1.95%	\$ 0.02	0.06%	\$ (0.08)
VISA	US VSP CNP	US242	2.40%	\$ 0.10	VSP VIQ SERVICES	US476	2.30%	\$ 0.10	-0.10%	\$ -
VISA	REWARDS 2	US220	1.95%	\$ 0.10	VS VIN SERVICES	US475	1.85%	\$ 0.10	-0.10%	\$ -
MC	Restaurant	US366	2.20%	\$ 0.10	Restaurant	US366	2.00%	\$ 0.10	-0.20%	\$ -
MC	Consumer T&E	US367	2.75%	\$ -	Consumer T&E	US367	2.55%	\$ 0.10	-0.20%	\$ 0.10
VISA	REWARDS 1	US219	1.65%	\$ 0.10	VTR HEALTHCARE	US462	1.43%	\$ 0.05	-0.22%	\$ (0.05)
VISA	REWARDS 1	US219	1.65%	\$ 0.10	VS VIN HEALTHCARE	US463	1.43%	\$ 0.05	-0.22%	\$ (0.05)
VISA	US BUS TR2 PRD 1 - CP	US382	2.30%	\$ 0.10	US BUS TR2 PRD 1 - CP	US382	2.05%	\$ 0.10	-0.25%	\$ -
VISA	US BUS TR1 PRD 1 - CP	US232	2.20%	\$ 0.10	US BUS TR1 PRD 1 - CP	US232	1.90%	\$ 0.10	-0.30%	\$ -
VISA	US BUS TR3 PRD 1 - CP	US391	2.40%	\$ 0.10	US BUS TR3 PRD 1 - CP	US391	2.10%	\$ 0.10	-0.30%	\$ -
VISA	US BUS TR4 PRD 1 - CP	US378	2.50%	\$ 0.10	US BUS TR4 PRD 1 - CP	US378	2.20%	\$ 0.10	-0.30%	\$ -
MC	Consumer Credit Refund G1	US308	2.09%	\$ 0.10	Consumer Credit Refund G1	US308	1.75%	\$ -	-0.34%	\$ (0.10)