



James Shepherd
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DEMO BUSINESS

| Description | Current | Proposed | Savings |
|------------------------|-----------------------|-----------------------|-------------------|
| Total Volume Cost | \$873.44 | \$671.63 | \$201.81 |
| Total Transaction Cost | \$182.10 | \$120.00 | \$62.10 |
| Total Passthrough Cost | \$14,193.31 | \$14,193.31 | \$0.00 |
| Total Other Cost | \$458.48 | -\$628.03 | \$1,086.51 |
| Total Cost | \$15,707.33 | \$14,356.91 | \$1,350.42 |
| MONTHLY SAVINGS | ANNUAL SAVINGS | 3 YEAR SAVINGS | |
| \$1,350.42 | \$16,205.04 | \$48,615.12 | |

| Processing Volume | | Current Rates | | Proposed Rates | | |
|-------------------|--------------|---------------|----------|----------------|----------|-----------------|
| Item | Activity | Rate | Amount | Rate | Amount | Savings |
| Visa | \$407,313.46 | 0.13% | \$529.70 | 0.10% | \$407.31 | \$122.39 |
| Mastercard | \$235,366.89 | 0.13% | \$306.09 | 0.10% | \$235.37 | \$70.72 |
| Discover | \$28,953.13 | 0.13% | \$37.65 | 0.10% | \$28.95 | \$8.70 |
| American Express | — | — | — | — | — | — |
| PIN Debit | — | — | — | — | — | — |

| Transaction Fees | | Current Rates | | Proposed Rates | | |
|------------------|----------|---------------|----------|----------------|---------|----------------|
| Item | Activity | Rate | Amount | Rate | Amount | Savings |
| Visa | 862 | \$0.12 | \$104.31 | \$0.08 | \$68.96 | \$35.35 |
| Mastercard | 552 | \$0.12 | \$66.80 | \$0.08 | \$44.16 | \$22.64 |
| Discover | 66 | \$0.12 | \$7.99 | \$0.08 | \$5.28 | \$2.71 |
| American Express | — | — | — | — | — | — |
| PIN Debit | 8 | \$0.38 | \$3.00 | \$0.20 | \$1.60 | \$1.40 |

| Passthrough Fees | | Current Rates | | Proposed Rates | | |
|----------------------|--------------|---------------|-------------|----------------|-------------|---------------|
| Item | Activity | Rate | Amount | Rate | Amount | Savings |
| VMD Interchange | \$671,633.48 | 1.94% | \$13,031.00 | 1.94% | \$13,031.00 | \$0.00 |
| Debit Network Access | \$1,250.55 | 1.16% | \$14.46 | 1.16% | \$14.46 | \$0.00 |
| VMD Card Brand | \$671,633.48 | 0.17% | \$1,147.85 | 0.17% | \$1,147.85 | \$0.00 |

| Monthly Fees | | Current Rates | | Proposed Rates | | Savings |
|----------------------|--|---------------|--|----------------|--|-----------------|
| Customer Service Fee | | \$0.00 | | \$15.00 | | -\$15.00 |
| Monthly Fee | | \$0.00 | | \$9.95 | | -\$9.95 |
| PCI Monthly | | \$0.00 | | \$9.95 | | -\$9.95 |

| Other Fees | Current Rates | Proposed Rates | Savings |
|--------------------------|----------------------|-----------------------|-----------------|
| Interchange Markup | \$308.53 | \$0.00 | \$308.53 |
| Interchange Optimization | \$0.00 | -\$806.93 | \$806.93 |
| MARCH PAPER STATEME | \$5.95 | \$0.00 | \$5.95 |
| Chargebacks | \$144.00 | \$144.00 | \$0.00 |

| | |
|--------------------------------|--------------------|
| Percent Savings | 8.60% |
| Monthly Savings | \$1,350.42 |
| Annual Savings | \$16,205.04 |
| 3 Year Savings | \$48,615.12 |
| Current Effective Rate | 2.33% |
| Proposed Effective Rate | 2.13% |