

BANK ASSOCIATES MERCHANT SERVICES P.O. BOX 6600 HAGERSTOWN, MD 21740

#### YOUR CARD PROCESSING STATEMENT

016913/000001/887923/STMT/16913/0000/126443 000 01 000000 BRICKS 4 KIDZ NYC 220 W 26TH ST APT 411 NEW YORK NY 10001-6741

Page 1 of 7	THIS IS NOT A BILL
Statement Period	02/01/20 - 02/29/20
Merchant Number	5175 3014 0401472
Customer Service	1-866-510-2267

SUMMARY An overview of account activity for the statement period.		eriod.		
Page	5	Amounts Submitted	\$1,683.50	
Page	5	Third Party Transactions	0.00	
Page	5	Adjustments/Chargebacks	0.00	
Page	5	Fees Charged	-\$56.57	
Tota	\$1,626.93			
See page 2 for Key Definition of Terms				

(Amount Submitted - Third Party) + Adjustments + Chargebacks + Fees Charged = Amount Funded

#### **IMPORTANT INFORMATION ABOUT YOUR ACCOUNT**

#### !ATTENTION!

EFFECTIVE APRIL 2020, AMERICAN EXPRESS IS INCREASING THE NETWORK FEE BY 0.01%. BASED ON THIS FEE AND OUR OWN BUSINESS CONSIDERATIONS, YOU WILL BE ASSESSED A FEE OF 0.41% OF THE SALES VOLUME FOR AMERICAN EXPRESS TRANSACTIONS, AS APPLICABLE, FOR CREDIT CARD TRANSACTIONS. THIS FEE WILL APPEAR ON YOUR STATEMENT IDENTIFIED AS IDENTIFIED NETWORK FEE. CARD ASSOCIATIONS PERIODICALLY REVIEW THEIR INTERCHANGE RATE PROGRAMS AND DEBIT NETWORK FEES MODIFYING THEM AS THEY DEEM APPROPRIATE. THIS IS TO ADVISE YOU THAT THE PAYMENT CARD BRANDS HAVE RECENTLY ANNOUNCED MODIFICATIONS TO MANY OF THEIR INTERCHANGE RATES AND DEBIT NETWORK FEES. RATES AND QUALIFICATION CRITERIA FOR CERTAIN CATEGORIES OF INTERCHANGE AND DEBIT NETWORK FEES ARE BEING CHANGED, INCLUDING CERTAIN CATEGORIES OF DOWNGRADED TRANSACTIONS. EFFECTIVE WITH YOUR APRIL 2020 STATEMENT, YOU MAY NOTICE CHANGES IN YOUR RATES AND IN YOUR RELATIVE QUALIFICATION

### **Key Card Processing Terms in Plain Language**

**Total Amount You Submitted** - The total dollar amount of card transactions submitted and processed during the Statement Period.

**Third-Party Transactions** - These are transactions that are passed directly to third party service providers for processing and/or funding.

**Chargebacks** - Those transactions that are challenged or disputed by a cardholder or card-issuing bank. A Chargeback equals the transaction amount that is disputed by the cardholder or card-issuing bank.

**Adjustments** - The amounts credited to, or deducted from, your account to resolve processing and billing discrepancies.

**Interchange Charges** - These are the variable fees charged by Card Organizations for processing transactions. Factors that affect Interchange Charges include card type, information contained in the transaction, and how/when the transaction was processed.

**Total Amount Funded to Your Bank** - The total dollar amount of credited/paid to your account during the Statement Period.

**Merchant Number** - The unique account number assigned to every merchant and merchant location. You'll find it at the top of your statement.

**Fees Charged** - Total processing fees calculated and charged to your bank account for the statement month.

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#### **IMPORTANT INFORMATION ABOUT YOUR ACCOUNT (continued)**

PERCENTAGES AS WE IMPLEMENT THESE CHANGES. EFFECTIVE APRIL 2020, DISCOVER IS INTRODUCING A PROGRAM INTEGRITY FEE OF \$0.05 PER U.S. MID SUBMISSION LEVEL OR U.S. BASE SUBMISSION LEVEL QUALIFIED TRANSACTION. THIS FEE WILL APPEAR ON YOUR STATEMENT IDENTIFIED AS DS PROGRAM INTEGRITY FEE. EFFECTIVE APRIL 2020, VISA WILL BEGIN ASSESSING NEW RATES FOR THE EXISTING VISA ACCOUNT VERIFICATION FEE. WITH THIS CHANGE THE VISA ACCOUNT VERIFICATION FEE WILL BE BROKEN OUT INTO THREE SEPARATE FEES AND YOU WILL BE ASSESSED THE FOLLOWING FEES: \$0.035 FOR CREDIT, \$0.030 FOR DEBIT AND \$0.070 FOR INTERNATIONAL ZERO DOLLAR AUTHORIZATIONS TO VERIFY A CARDHOLDER'S ACCOUNT IS IN GOOD STANDING PRIOR TO SUBMITTING AN AUTHORIZATION. THIS FEE WILL APPEAR AS A SEPARATE LINE ITEM IN THE SUMMARY OF CARD FEES IDENTIFIED AS INT ACCOUNT VERIFICATION, ACCOUNT VERIFICATION CRD AND/OR ACCOUNT VERIFICATION DBT APPLICABLE. EFFECTIVE WITH YOUR APRIL 2020 STATEMENT, MASTERCARD WILL INTRODUCE A NEW CLAIMS FEE, "DISPUTE CASE FEE MASTERCARD DMS" OF \$1.35 AND WILL BE APPLIED TO EACH CREDIT OR SIGNATURE DEBIT DISPUTE CLAIM OPENED IN CLAIMS MANAGER. THIS FEE WILL APPEAR ON YOUR STATEMENT IDENTIFIED AS MC DISPUTE CASE FEE. EFFECTIVE WITH YOUR APRIL 2020 STATEMENT, A MASTERCARD DISPUTE IMAGE FEE ASSESSED AT \$0.20 WILL BE APPLIED TO EACH RESPONSE PACKAGE SENT TO MASTERCARD RELATED TO CREDIT OR SIGNATURE DEBIT DISPUTE CASE TYPES INCLUDING RETRIEVALS, CHARGEBACKS, AND EXCEPTIONS. THIS FEE WILL APPEAR ON YOUR STATEMENT IDENTIFIED AS MC DISPUTE IMAGE FEE. EFFECTIVE WITH YOUR APRIL 2020 STATEMENT, A VISA DISPUTE IMAGE ASSESSED AT \$1.00 WILL BE APPLIED TO EACH RESPONSE PACKAGE SENT TO VISA RELATED TO CREDIT OR SIGNATURE DEBIT DISPUTE CASE TYPES INCLUDING RETRIEVALS, CHARGEBACKS, AND EXCEPTIONS. THIS FEE WILL APPEAR ON YOUR STATEMENT IDENTIFIED AS VISA DISPUTE IMAGE FEE. CONTINUING YOUR MERCHANT ACCOUNT WITH US OR USE OF YOUR MERCHANT ACCOUNT AFTER 30 DAYS WILL REPRESENT YOUR ACCEPTANCE TO THESE TERMS.



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SUMMARY BY	CARD TYPE		(Total Sales You Su	bmitted - Re	efunds = Total Amou	unt You Submitted)	
		Total Gross Sales You Submitted		Refunds		Total Amount You Submitted	
Card Type	Average Ticket	Items	Amount	Items Amount		Amount	
AMEXCT043	\$235.00	2	\$470.00	0	0.00	\$470.00	
VISA	\$208.70	5	\$1,043.50	0	0.00	\$1,043.50	
VISA DEBIT \$170.00		1	\$170.00	0	0.00	\$170.00	
Total		8	\$1,683.50	0	0.00	\$1,683.50	

AMOUNTS FU	INDED BY BATCH	(Amount Sub	mitted - Third Party)	+ Adjustments + Cha	argebacks + Fees Cl	narged = Amount Funded
Date Submitted	Batch Number	Submitted Amount	Third Party Transactions	Adjustments/ Chargebacks	Fees Charged	Funded Amount
02/04/20	98003511338	\$170.00	0.00	0.00	0.00	\$170.00
02/05/20	98003611331	\$70.00	0.00	0.00	0.00	\$70.00
02/10/20	98004111324	\$580.00	0.00	0.00	0.00	\$580.00
02/14/20	98004511322	\$263.50	0.00	0.00	0.00	\$263.50
02/17/20	98004811299	\$200.00	0.00	0.00	0.00	\$200.00
02/21/20	98005211335	\$400.00	0.00	0.00	0.00	\$400.00
	Month End Charge	0.00	0.00	0.00	-\$56.57	-\$56.57
Total		\$1,683.50	0.00	0.00	-\$56.57	\$1,626.93

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AMOUNTS SUBMITTED				
Date	AMEXCT043	VISA	VISA DEBIT	Total
02/29/20	\$470.00	\$1,043.50	\$170.00	\$1,683.50
Sub Totals	\$470.00	\$1,043.50	\$170.00	\$1,683.50
Total				\$1,683.50

## THIRD PARTY TRANSACTIONS

Date Description Amount

No Third Party Transactions for this Statement Period

Total 0.00

## ADJUSTMENTS/CHARGEBACKS

Date Description Amount

No Adjustments/Chargebacks for this Statement Period

Total 0.00

# FEES CHARGED

Date	Туре	Description	Volume	Rate	Total
		MASTERCARD			
02/29/20	CF	DISC 1		0.00250	0.00
		AUTHS & AVS			
02/29/20	CF	CPU GTWY	6	0.1000	-0.60
		AMEXCT043			
02/29/20	CF	DISC 1	470.00	0.00250	-1.18
		AUTHS & AVS			
02/29/20	CF	CPU GTWY	2	0.1000	-0.20
02/29/20	CF	AVS CPU-G	2	0.0500	-0.10
02/29/20	CF	INTERCHANGE			-9.83
02/29/20	CF	NETWORK FEE	470.00	0.00400	-1.88
		VISA			
02/29/20	CF	DISC 1	1043.50	0.00250	-2.61
		AUTHS & AVS			
02/29/20	CF	CPU GTWY	5	0.1000	-0.50
02/29/20	CF	AVS CPU-G	5	0.0500	-0.25
02/29/20	CF	INTERCHANGE			-24.36
02/29/20	CF	ACQR PROCESSOR FEES	5	0.01950	-0.10
02/29/20	CF	FIXED NETWORK CNP FEE	2		-1.82
02/29/20	CF	CR DUES AND ASSESS	1043.50	0.00140	-1.46
02/29/20	CF	FILE TRANSMISSION FEE			-0.01
		VS OFLN DB			
02/29/20	CF	DISC 1	170.00	0.00250	-0.43
		AUTHS & AVS			
02/29/20	CF	CPU GTWY	1	0.1000	-0.10
02/29/20	CF	AVS CPU-G	1	0.0500	-0.05

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## FEES CHARGED

Date	Type	Description	Volume	Rate	Total
02/29/20	CF	INTERCHANGE			-0.31
02/29/20	CF	ACQR PROCESSOR FEES	1	0.01550	-0.02
02/29/20	CF	DB DUES AND ASSESS	170.00	0.00130	-0.22
		Total Card Fees			-46.03
02/29/20	MISC	BATCH HEADER	6	0.1000	-0.60
02/29/20	MISC	STATEMENT FEE			-6.00
02/29/20	MISC	REGULATORY PRODUCT			-3.95
		Total Miscellaneous Fees			-10.55

### **Total (Miscellaneous Fees and Card Fees)**

-\$56.57

#### Fee Type Legend

MISC = Miscellaneous Fees CF = Card Fees

INTERCHANGE CHA	RGES					
Product/Description	Sales Total	Number of Transactions	Interch Rate	ange Cost Cost Per Transaction	Sub Total	Total Interchange Charges
AMEXCT043						
EDUNSWP1	70.00	1	0.0175	0.10	-1.32	
EDUNSWP2	400.00	1	0.0210	0.10	-8.50	
AMEXCT043 TOTAL	470.00	2				-9.82
VISA						
CPS REWARDS 2	263.50	1	0.0195	0.10	-5.23	
US VSP CNP	580.00	3	0.0240	0.10	-14.22	
US HNW CNP	200.00	1	0.0240	0.10	-4.90	
VISA TOTAL	1,043.50	5				-24.35
VISA DEBIT						
USREGULATED CNP	170.00	1	0.0005	0.22	-0.30	
VISA DEBIT TOTAL	170.00	1				-0.30
Total	1,683.50	8				-34.47

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IF YOUR MERCHANT ACCOUNT IS SET WITH DISCOVER DUES AND ASSESSMENTS, EFFECTIVE APRIL 2020, DISCOVER IS INCREASING THE DUES AND ASSESSMENTS FEE FROM 0.13% TO 0.14% WHICH IS MULTIPLIED BY YOUR GROSS SALES VOLUME FOR DISCOVER FULL ACQUIRING CREDIT AND NON-PIN (SIGNATURE) DEBIT CARD TRANSACTIONS. THIS FEE WILL APPEAR AS A SEPARATE LINE ITEM IN THE SUMMARY OF CARD FEES IDENTIFIED AS DISCOVER DUES AND ASSESSMENTS.

CONTINUING YOUR MERCHANT ACCOUNT WITH US OR USE OF YOUR MERCHANT ACCOUNT AFTER 30 DAYS WILL REPRESENT YOUR ACCEPTANCE TO THESE TERMS.