

***Prepared For:***  
***Cowtown Corner***

8/28/2025 8:48

Current Processing Rates and Fees			
VS Interchange	Volume	Rate	Cost
Discount Rate	\$21,838.52	0.80%	\$174.71
TOTAL:			\$174.71
MC Interchange	Volume	Rate	Cost
Discount Rate	\$12,049.60	0.80%	\$96.40
TOTAL:			\$96.40
Discover	Volume	Rate	Cost
Discount Rate	\$850.14	0.80%	\$6.80
TOTAL:			\$6.80
Credit	Transaction Rate	Number of Transactions	Cost
VS Item Fee	\$0.08	203	\$16.24
MC Item Fee	\$0.08	97	\$7.76
TOTAL:			\$24.00
Other Cards	Transaction Rate	Number of Transactions	Cost
Discover	\$0.08	9	\$0.72
American Express	\$0.00	0	\$0.00
Debit Pin Based	\$0.000	0	\$0.00
Chargeback	\$0.00	0	\$0.00
TOTAL:			\$0.72

TOTAL PROCESSING FEES:	\$302.63
Statement Fee	\$0.00
Non PCI	\$0.00
Credit Pass-through	\$465.20
Other / Misc Fees	\$43.00
Batch Header	\$0.00
<b>TOTAL:</b>	<b>\$810.83</b>

***This Proposal Prepared For:***

**Melody Fitzgerald**  
**PCBancard Account Executive**

Proposed Processing Rates and Fees			
Visa Interchange	Volume	Rate	Cost
Discount Rate	\$21,838.52	0.60%	\$131.03
TOTAL:			\$131.03
MC Interchange	Volume	Rate	Cost
Discount Rate	\$12,049.60	0.60%	\$72.30
TOTAL:			\$72.30
Discover	Volume	Rate	Cost
Discount Rate	\$850.14	0.60%	\$5.10
TOTAL:			\$5.10
Credit	Transaction Rate	Number of Transactions	Cost
VS Item Fee	\$0.07	203	\$14.21
MC Item Fee	\$0.07	97	\$6.79
TOTAL:			\$21.00
Other Cards	Transaction Rate	Number of Transactions	Cost
Discover	\$0.07	9	\$0.63
American Express	\$0.00	0	\$0.00
Debit Pin Based	\$0.00	0	\$0.00
Chargeback	\$0.00	0	\$0.00
TOTAL:			\$0.63

TOTAL PROCESSING FEES:	\$230.06
On File Fee	\$9.95
	\$0.00
Credit Pass-through	\$413.64
Other Fees	\$0.00
Settlement/Batch Fees	\$0.00
<b>TOTAL:</b>	<b>\$653.65</b>

Estimated Monthly Processing Savings over IC	\$157.18
Estimated Percentage of Monthly Savings over IC	51.94%
<b>Estimated Yearly Processing Savings over IC</b>	<b>\$1,886.12</b>