



# Request for Bids

## Mississippi Valley State University

**THIS IS  
NOT AN  
ORDER**

14000 Hwy 82-W #7244  
Itta Bena MS 38941-1400

Web Address: [www.mvsu.edu/purchasing/](http://www.mvsu.edu/purchasing/)

Phone No: (662) 254-3319 Fax (662) 254-3314

**Bid Title:**

**Date:**

Requester and Requesting Department:

**Bid No.**

Number of Pages

Change Order:

**Term – End of Month**

**Bids/Proposals** – Do not include State or Federal Taxes in your bids/proposals. The University is exempted from these taxes. All order will be placed with successful bidder by Official Purchase Order.

**Mississippi Valley State University** is considering the purchase of the following item (s). **We ask that you submit your Bids/Proposals in three copies.** Rights are reserved to accept, or reject any and all parts of your bid/proposals. Your bid/proposals will be given consideration if received in this Office on or before the date and time below.

- This bid/proposal will be awarded on a line by line basis
- This bid/proposal will be awarded on a all or none basis

**However,** the University reserves the rights to award any and all bids/proposals in the best interest of the University.

Bid/Proposal opening {Date and Time}
Mississippi Valley State University
By: Billy D. Scott Purchasing Agent

Email: [bscott@mvsu.edu](mailto:bscott@mvsu.edu)

**NOTE:** If you cannot quote on the exact material shown, please indicate any exceptions, giving brand names and complete specifications on any alternate. Mississippi Valley State University reserves the rights to accept any alternate of equal or greater quality or performance. We also reserve the rights to waiver any irregularities that may appear in the Bids/Proposals specifications.

ITEM	QUANTITY	DESCRIPTIONS	UNIT PRICE	TOTAL NET PRICE
<i>Please show Bid/Proposals No. on outside of Envelope</i>				

- If checked, Mississippi Valley State University reserves the rights for an additional 60 days to purchase and additional 20% of this bid/proposal at the same cost.
- We quote you as above F.O.B – Mississippi Valley State University. Shipment can be made within \_\_\_\_\_ days from receipt of the order.**

<p>Terms:</p> <p>Date:</p> <p>Phone/Fax:</p>	<p style="text-align: center;"><b>Company Quoting</b></p> <div style="border: 1px solid black; height: 80px; margin: 5px 0;"></div> <p><b>Official Signature:</b></p>
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# Mississippi Valley State University



**Request for Proposal for Banking Services**

**Credit Card Account**

**Due May 13, 2015**

**Mississippi Valley State University**  
**Request for Proposal for Banking Services**  
**May 13, 2015**

**I. Overview**

The purpose of the Request for Proposal (RFP) is to solicit proposal for banking services. Mississippi Valley State University is under the jurisdiction of Mississippi Board of Trustees of State Institution of Higher Learning. In accordance with the Board policies and bylaws, RFP's must be used to obtain depository contracts for all institutions under the broad jurisdiction.

Mississippi Valley State University (MVSU) seeks to utilize a depository account that consist of general appropriation of the Legislature, student tuition and fees, federal grants and self-generated funds.

The RFP also covers ACH payroll processing, accounts payable processing, credit card processing, and direct access to the bank's internet banking system.

**II. Background**

Mississippi Valley State University, as a Carnegie Classified Master's University, provides comprehensive undergraduate programs in education, the arts and sciences, and professional studies. The University is driven by its commitment to excellence in teaching, learning, service, and research—a commitment resulting in a learner-centered environment that prepares critical thinkers, exceptional communicators, and service-oriented, engaged, and productive citizens. MVSU is fundamentally committed to positively impacting the quality of life and creating extraordinary educational opportunities for the Mississippi Delta and beyond.

Mississippi Valley State University is a residential institution with approximately 2,300 student equivalents. The university has approximately 720 employees (part-time and full-time combined) on its payroll which are paid bi-weekly and monthly.

**III. Administrative Information**

The terms and conditions, specifications and instructions that govern the proposals to be included are listed in the RFP. The purpose of RFP is as followed:

- To provide Mississippi Valley State University with the most efficient and cost effective banking services
- To offer banking services to expedite deposits and collections of funds
- To offer banking institutions the opportunity to do business with Mississippi Valley State University on an economical foundation
- To maximize investment income and lower operating cost.

**A. Term of Contract**

Mississippi Valley State University requests qualified banking institutions to enter into a contract to provide banking services for a period of five (5) consecutive years. The contract will begin on or about January 1, 2016 and ending December 31, 2020. MVSU reserves the right to terminate a contract at any time with ninety's day written notices.

**B. Schedule of Proposal Submission**

**Submission Date**

1. First Date of Advertisement	April 22, 2015
2. Release of Request for Proposals to Banks	April 22, 2015
3. Second Date of Advertisement	April 29, 2015
4. Deadline for Submitting Written Inquiries	May 4, 2015
5. Proposal Due to the Office of Purchasing	May 13, 2015

**C. Inquires**

Questions regarding the RFP, or the services requested in it, should be mailed to the following address no later than 3:00 p.m. on May 13, 2015.

Please mail all inquiries to:

Machelle Stockstill  
Mississippi Valley State University  
Office of Business and Finance  
Inquires Request (RFP)  
MVSU 7265  
14000 Hwy. 82 West  
Itta Bena, MS. 38941  
662-254-3316

Vendors can also send questions via email to [purchasing@mvsu.edu](mailto:purchasing@mvsu.edu) the subject line of the email should read "Q&A Banking Services RFP." All questions should be received by MVSU no later than 3:00 p.m. EST on May 4, 2015 and will be answered by May 7, 2015. Questions received after the May 4, 2015 deadline will not be answered.

All questions will become a form of written addendum to the specifications, which will be mailed to all potential banks. All addenda issued shall become part of the RFP. Failure of the bank to receive such addendum or clarification shall not release the bank from any obligation of the proposal as submitted.

#### **D. Proposal Submission**

Proposal must be submitted on the enclosed pricing form. Proposal received on any other forms will not be accepted. Proposal must be received in the Office of Purchasing no later than 2:00 p.m. on May 13, 2015. Any proposal received after the time or specified date will not be considered.

The proposal must give the full name and business address and must be signed by an individual authorized to bind the bank.

The proposal must be submitted in a sealed envelope or packet clearly marked "Proposal for Banking Services" to the following address:

Mississippi Valley State University  
Office of Purchasing  
Attn: Billy Scott  
W.W. Sutton Administration Building  
Suite 155  
14000 Hwy. 82 West  
Itta Bena, MS. 38941

#### **E. Evaluation of Proposals**

A committee will evaluate all proposals received. Evaluations will be based on the criteria outline in the proposal in a manner it deems appropriate. All proposal will be evaluated on the same criteria. The following will be considered when examining the proposals:

- Fees for various banking services
- Checking Accounts Services
- Ability to provide office remote capability with same day credit and availability of funds.
- Earnings credit rate allowed on deposits
- ACH Debit Services
- Credit/Debit Card Services
- Direct Deposit for Payroll
- Direct Deposit for Accounts Payable
- On-line access to bank accounts including the ability to search transaction details, transfer funds, complete incoming/outgoing ACH transactions and the ability to issue reversal on ACH transactions.

## **F. Selection Criteria**

The following criteria will be used by MVSU for the evaluation of the proposals and the award recommendation:

- 30 points- the ability to provide services and reports as required,
- 30 points- banking services costs and earning potential,
- 15 points- Technology innovativeness in providing banking services (online capability)
- 15 points-experience, references, and continuity of bank and bank officials
- 5 points-creditworthiness and stability of the bank
- 5 points-compliance with requirements as described in the RFP

Mississippi Valley State University reserves the right to waive any defect, irregularity, or informality, and to reject any or all proposals or any parts thereof, and select the proposal deem to be in the best interest of Mississippi Valley State University.

## **IV. Description and Scope of Services Requested**

### **A. Banking Account**

1. **Credit Card Account:** This account is utilizes to conduct its banking and related services. Activity on this account including ACH deposits and credits for incoming and outgoing wires for payroll and accounts payable transactions. This account is also utilizes to receive credit cards payments from Discover, MasterCard, Visa and American Express. On average \$1.5 million is disbursed from this account.
2. Secure, on-line or web-based reporting of all detailed account information available daily and by telephone for back-up. Account should include detailed information on deposits, wire transfers, ACH/EFT (Electronic Funds Transfer) credits and debits, ACH/EFT return or notice of charge report, cancelled checks, and any other related banking transactions.
3. Fully describe the bank's on-line capabilities, i.e., balance reporting, wires, positive pay, stop payment, etc.
4. Bank must provide month-end statement by the 5<sup>th</sup> of the following month.
5. Describe the bank process to ensure the proper handling of international wire transfer.
6. Describe the process of online wire initiation.

7. Describe the standard services for ACH debits and/or credits issued by Mississippi Valley State University.
8. Describe the standard services for processing deposits and ACH transactions. Describe the process used to calculate funds availability on daily deposit items.

## **B. Credit Card Processing**

1. The Bank will provide Mississippi Valley State University with the ability to accept payment through the use of credit/debit cards. MVSU accepts deposits of VISA, MasterCard, Discover and American Express. MVSU also accepts payments from third-party vendors from various locations on campus. Banks must be able to manage such electronic forms of payments.
2. Bank shall provide necessary equipment and supplies for processing credit card sales.
3. Credit card deposits shall be made available daily, online or by telephone.
4. Bank shall provide monthly volume reports and amount of discount or any other related transaction to be paid from all locations.

## **C. Bank Statement and Account Reconciliation Services**

1. Bank shall provide a separate monthly bank statement for each account.
2. Banks shall provide checks/deposits images in PDF and Excel file format or other electronic format to be available by the fifth working day of the following month. The information requires are as followed:
  - Transaction Date
  - Bank Account Number
  - Bank Account Name
  - Transaction Description
  - Transaction Amount
  - Transaction Type
  - Serial Number or Check Number
  - Transaction Detail

Bank shall also provide record layout or any other pertinent information regarding the structure of the file, retrieval methods, and translation information for any transaction types or codes.

3. Bank shall provide last banking day of month cut-off.

4. The Bank shall provide at no cost, research related to reconciliation problems, bank generated adjustments and paid checks.

**D. ACH Payroll Processing**

Mississippi Valley State University offers and encourage employees to participate in direct deposit. MVSU pays its employees bi-weekly and monthly. On average, there are approximately 720 employees that receive direct deposit, which generates approximately 1,000 transactions per pay period due to employees having multiple bank accounts.

Currently, MVSU transmits the payroll data via internet forty-eight (48) hours prior to payday. Deposits must be made to the employees' accounts by 8:00 a.m. on payday.

Describe your bank specifications and scheduling showing of direct deposit submission date and time in order to ensure funds are credited to the employees account on payday.

**E. Accounts Payable ACH Processing**

Mississippi Valley State University encourages its employees to receive their travel reimbursement by direct deposit. On average, there are approximately 200 employees that travel for Official University Business. The payable transmittals are processed twice a week or more frequently as needed. Describe the batch transmission requirements for ACH transactions.

**F. Additional Supplies and Services**

- A. Internet Banking: Describe your institution's internet banking system with all related costs.
- B. ACH Transfer: Describe the ability of your banking system to allow authorized personnel to generate ACH transfers (incoming and/or outgoing) in an efficient and timely transfer of funds collectively with all related costs.

**V. Terms and Conditions**

- A. The Bank must be in good standing and provide an approved certification that it is an eligible depository under the current Mississippi law. Each bank must meet the statutory requirements of Section 27-105-5 of Mississippi Code of 1972, Annotated.
- B. Account Analysis: The Bank shall provide monthly account analysis statements for all bank activity/services by the fifth working day of the

following month. Analysis statement should include the average account balance, interest earnings, credit to be received, and detailed listing of each service. Will the account analysis be available online?

- C. Bank Financial Data: Banks shall provide documentation to demonstrate the institution's qualification and capabilities to perform the requested services. The following information should be included in the proposal:
  - 1. An audited financial statement for the most recent fiscal year.
  - 2. The bank's most recent financial rating as determined by a national banking rating agency.
  - 3. List references from at least three of the bank's current and comparable clients. Include length of time under contract, a client contact, title, and telephone number.
- D. Banks may be requested to provide additional information after the sealed proposals have been reviewed.
- E. The University has the right to request clarification of information submitted, in addition to that provided in any sealed proposal.
- F. Any figures outlined in this RFP as it relates to the volume of transactions are estimates, and do reflect not either a minimum or maximum volume commitment on part of the University.
- G. Subcontracting by the approved bank is prohibited under the terms of this agreement unless prior permission is obtained from the University.
- H. Prices shall remain firm for this contract period.
- I. The proposal must include the following items:
  - 1. Statement of Financial Institution Qualifications form. This form must be completed and signed by an authorized personnel.
  - 2. Proposal Pricing Forms (Attachment A through Attachment E). These forms must be completed as presented. Additional pricing schedule may be included if deemed necessary.
  - 3. Bank must complete all sections requested in the proposal. When you reach an outline point that requests information which is not applicable, the bank response should be "NOT APPLICABLE."

4. Where there is an outline point that requests information about services and products that the bank does not provide, the bank response should be "NOT APPLICABLE."

**VI. Statement of Financial Institution Qualifications**

Each financial institution submitting a proposal for items included in this document shall prepare and submit the following data along with their proposal:

1. Name of Financial Institution \_\_\_\_\_

2. Business Address: \_\_\_\_\_

3. Branches Address: \_\_\_\_\_

4. Business Phone: \_\_\_\_\_ Fax No. \_\_\_\_\_

5. Email \_\_\_\_\_ Address: \_\_\_\_\_

6. Federal I.R.S. Identification Number: \_\_\_\_\_

7. I certify that the institution:
- a. Is capable of providing services as outlined in this proposal,
  - b. Will comply with the rules and regulations outline in this RFP and other applicable laws and regulations

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Institution Name \_\_\_\_\_ Authorized Signature \_\_\_\_\_

Sworn before me, this \_\_\_\_\_ day of, \_\_\_\_\_, 20\_\_\_\_.

\_\_\_\_\_  
Notary Public

**Request for Proposal for Banking Services  
Proposal Pricing Form**

**Depository Credit Card Account  
ATTACHEMENT A**

Bank Name \_\_\_\_\_

Service	Estimated Annual Activity	Unit Price	Annual Fees
Transfer to/from Investment Account	Daily as Needed	\$	\$
Per Deposit Item	35,000	\$	\$
Redeposit Item	100	\$	\$
Monthly Statement	12	\$	\$
Stop Payment	100	\$	\$
Wire Transfer In/Out	75	\$	\$
Direct Deposit, including ACH Transmission	15,000	\$	\$
Return Items ACH	150	\$	\$
Foreign Exchange Transaction	25	\$	\$
Daily on-line access to all accounts		\$	\$
Daily on-line ability to transfer funds		\$	\$
NSF Charge		\$	\$
Other Charges:		\$	\$
		\$	\$
		\$	\$
		\$	\$



## ADDENDUM TO RFP DOCUMENTS

### **Addendum No: 2**

### **Project Name: #VSRP00008- Banking Services**

Date of Issue: May 13, 2015

**Location:** Mississippi Valley State University  
Attention: Mr. Billy Scott  
Purchasing Office  
Suite 155  
14000 Hwy. 82 West  
Itta Bena, MS. 38941

The following information shall be included in the bid documents and is hereby made part of the bid documents in the form of clarification, additions, deletion or revision to the contract specifications.

*Any contract under the RFP will contain the provisions set forth in MVSU's Standard Terms and Conditions Addendum.*

Below find questions and answers for Banking Services RFP.

### **Question 1:**

1. How many merchant processing accounts will you need to establish to covert from the current processing?

**Question 1:** MVSU will need two (2) processing accounts.

- Can you identify by acceptance method and location/business unit?

MVSU will accept payment from all major credit cards company.

Location: Office of Business and Finance and MVSU Cleaners

Question 2:

2. Please provide Volumes for each card type by location/business unit.

Question 2:

See Attached Document.

Question 3:

3. Are the processing and funding of the transactions directed to Mississippi Valley State University deposit accounts, or the individual location/business unit deposit accounts?

Question 3:

Yes. The processing and funding of transactions are directed to Mississippi Valley State University deposit accounts.

Question 4:

4. Current processing solutions Mississippi Valley State University uses:
  - Retail – Face-to-Face:
    - A. What are the terminals (manufacturer/model) currently in use? FD 200 Ti
    - B. How many terminals are there? There are two terminals.
    - C. Are they EMV? No.
    - D. Is there a current initiative to convert retail terminals to EMV/Contactless. Currently, there is no current initiative to convert retail terminals to EMV/Contactless.
  - Mail Order/Telephone Order (Remittance or Call in)
    - A. What solutions are used to facilitate payments? Currently, individual can make payment via mail, in person, or by telephone.
    - B. Please identify solution; version and if possible the contact the University has with that vendor.

If payments are made by telephone, the customer must complete a consent form authorizing MVSU to debit their account. The customer must also submit a picture ID by email in order to identify the vendor. Once the information has been verified, an authorize personnel will contact the individual to accept payment.

- Internet (Website with payment capabilities):
  - A. Is there more than one website? Please provide URL's.  
<http://www.mvsu.edu>  
<https://shop.mvsu.sports>  
<https://co.clickandplege.com/advanced>
  - B. Please identify solution; version and if possible the contact the University has with that vendor.  
Funds for <https://shop.mvsu.sports> are mailed to the university.  
Funds for <https://co.clickandplege.com/advanced> are deposited to the MVSU general operating account.
- Do you have any plan to replace any of these as part of this RFP process? Please identify in specific.
- No. There are no plans to replace any of the website for the RFP process.
- Are there any specific features or user characteristics that Mississippi Valley State University enjoys from the solutions? Please identify in specific.
- MVSU enjoys the ability for donors or customers to donate money secure website.
- Are there any specific features or user characteristics that Mississippi Valley State University users do not like or do not work? Please identify in specific.  
MVSU has not receive any compliant regarding there dislike from these website.

Question 5:

5. Does the University currently accept paper checks for processing thru a POS device for authorization and settlement? Yes. MVSU accept paper check for processing through a POS device.
  - Please identify locations/business units. Currently, there are two terminals located in the Office of Business and MVSU Cleaner.
  - Please identify hardware/terminal manufacturer First Data- FD 200 Ti (Tele check)
  - Please provide volumes for number of checks and dollar amounts. See Attached Document

Question 6:

Are there any specific items that the Mississippi Valley State University currently enjoys or recognizes as additional value to the organization, OR are there any “wish list” items? If so, please identify. MVSU would like to accept tuition on-line.

Question 7:

7. Are there any products/vendors in which the Mississippi Valley State University has had a negative experience and will not entertain as solutions? If so, please identify.

Question 8:

8. Is the University currently PCI Compliant? Yes, MVSU is PCI Compliant.
  - Is there currently one SAQ for PCI or does the University perform multiple SAQ's? The SAQ is performed once a year; however, a scan is performed per quarter.
  - Who is the current vendor for PCI certification? Security Metrics

Question 9:

9. Reporting Solutions:
  - Do you receive paper statements? Yes.
  - What are the current reports? See Attached.
  - Please provide current statements. See Attached.



## ADDENDUM TO RFP DOCUMENTS

### **Addendum No: 2**

**Project Name: #VSRP00019- Banking Services Credit Card Account**

Date of Issue: April 22, 2015

**Location:** Mississippi Valley State University  
Attention: Mr. Billy Scott  
Purchasing Office  
Suite 155  
14000 Hwy. 82 West  
Itta Bena, MS. 38941

The following information shall be included in the bid documents and is hereby made part of the bid documents in the form of clarification, additions, deletion or revision to the contract specifications.

*Any contract under the RFP will contain the provisions set forth in MVSU's Standard Terms and Conditions Addendum.*

Below find questions and answers for Banking Services RFP.

### Question 1:

1. How many merchant processing accounts will you need to establish to cover from the current processing?

Question 1: MVSU will need two (2) processing accounts.

- Can you identify by acceptance method and location/business unit?

MVSU will accept payment from all major credit cards company.

Location: Office of Business and Finance and MVSU Cleaners

### Question 2:

2. Please provide Volumes for each card type by location/business unit.

### Question 2:

See Attached Document.

### Question 3:

3. Are the processing and funding of the transactions directed to Mississippi Valley State University deposit accounts, or the individual location/business unit deposit accounts?

### Question 3:

Yes. The processing and funding of transactions are directed to Mississippi Valley State University deposit accounts.

### Question 4:

4. Current processing solutions Mississippi Valley State University uses:
  - Retail – Face-to-Face:
    - A. What are the terminals (manufacturer/model) currently in use? FD 200 Ti
    - B. How many terminals are there? There are two terminals.
    - C. Are they EMV? No.
    - D. Is there a current initiative to convert retail terminals to EMV/Contactless. Currently, there is no current initiative to convert retail terminals to EMV/Contactless.
  - Mail Order/Telephone Order (Remittance or Call in)
    - A. What solutions are used to facilitate payments? Currently, individual can make payment via mail, in person, or by telephone.
    - B. Please identify solution; version and if possible the contact the University has with that vendor.  
If payments are made by telephone, the customer must complete a consent form authorizing MVSU to debit their account. The customer

must also submit a picture ID by email in order to identify the vendor. Once the information has been verified, an authorize personnel will contact the individual to accept payment.

- Internet (Website with payment capabilities):
  - A. Is there more than one website? Please provide URL's.  
<http://www.mvsu.edu>  
<https://shop.mvsu.sports>  
<https://co.clickandplege.com/advanced>
  - B. Please identify solution; version and if possible the contact the University has with that vendor.  
Funds for <https://shop.mvsu.sports> are mailed to the university.  
Funds for <https://co.clickandplege.com/advanced> are deposited to the MVSU general operating account.
- Do you have any plan to replace any of these as part of this RFP process? Please identify in specific.
- No. There are no plans to replace any of the website for the RFP process.
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MVSU has not receive any compliant regarding there dislike from these website.

#### Question 5:

5. Does the University currently accept paper checks for processing thru a POS device for authorization and settlement? Yes. MVSU accept paper check for processing through a POS device.
  - Please identify locations/business units. Currently, there are two terminals located in the Office of Business and MVSU Cleaner.
  - Please identify hardware/terminal manufacturer First Data- FD 200 Ti (Tele check)
  - Please provide volumes for number of checks and dollar amounts. See Attached Document

#### Question 6:

Are there any specific items that the Mississippi Valley State University currently enjoys or recognizes as additional value to the organization, OR are there any

“wish list” items? If so, please identify. MVSU would like to accept tuition payments on-line.

Question 7:

7. Are there any products/vendors in which the Mississippi Valley State University has had a negative experience and will not entertain as solutions? If so, please identify.

Currently, there are no products/vendors in which MVSU has had a negative experience.

Question 8:

8. Is the University currently PCI Compliant? Yes, MVSU is PCI Compliant.
  - Is there currently one SAQ for PCI or does the University perform multiple SAQ's? The SAQ is performed once a year; however, a scan is performed per quarter.
  - Who is the current vendor for PCI certification? Security Metrics

Question 9:

9. Reporting Solutions:
  - Do you receive paper statements? Yes.
  - What are the current reports? See Attached.
  - Please provide current statements. See Attached.

**SUMMARY**

An overview of account activity for the statement period.

Page 4	<b>Total Amount Submitted</b>	\$12,654.25
Page 4	<b>Third Party Transactions</b>	\$524.18
Page 5	<b>Chargebacks/Reversals</b>	0.00
Page 5	<b>Adjustments</b>	0.00
Page 5	<b>Fees Charged</b>	-\$540.15
	<b>Total Amount Processed</b>	<b>\$11,589.92</b>

See page 2 for Key Definition of Terms

All amounts shown are in U.S. funds

$$(\text{Amount Submitted} - \text{Third Party}) + \text{Chargebacks/Reversals} + \text{Adjustments} + \text{Fees Charged} = \text{Amount Processed}$$
**IMPORTANT INFORMATION ABOUT YOUR ACCOUNT**

**SUMMARY BY CARD TYPE**

(Total Sales You Submitted - Refunds = Total Amount You Submitted)

Card Type	Average Ticket	Total Gross Sales You Submitted		Refunds		Total Amount You Submitted	
		Items	Amount	Items	Amount	Items	Amount
MasterCard	\$46.34	53	\$2,692.32	3	\$375.25	50	\$2,317.07
Visa	\$67.52	146	\$9,865.23	4	\$277.25	142	\$9,587.98
Discover	\$112.51	2	\$225.02	0	0.00	2	\$225.02
American Express	\$87.36	6	\$524.18	0	0.00	6	\$524.18
<b>Total</b>		<b>207</b>	<b>\$13,306.75</b>	<b>7</b>	<b>\$652.50</b>	<b>200</b>	<b>\$12,654.25</b>

(Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Processed

**AMOUNTS PROCESSED BY BATCH**

Date Submitted	Batch Number	Submitted Amount	Third Party Transactions	Chargebacks/Reversals	Adjustments	Fees Charged	Processed Amount
01/06/15	403809060844	\$154.19	0.00	0.00	0.00	0.00	\$154.19
01/06/15	429855060037	\$19.21	0.00	0.00	0.00	0.00	\$19.21
01/07/15	429855070038	\$34.40	0.00	0.00	0.00	0.00	\$34.40
01/08/15	429855080039	\$31.78	0.00	0.00	0.00	0.00	\$31.78
01/09/15	429855090040	\$12.84	0.00	0.00	0.00	0.00	\$12.84
01/12/15	403809120914	\$16.20	0.00	0.00	0.00	0.00	\$16.20
01/13/15	403809130918	\$562.25	0.00	0.00	0.00	0.00	\$562.25
01/13/15	403809131959	\$1,146.23	\$26.70	0.00	0.00	0.00	\$1,119.53
01/13/15	429855130041	\$228.56	\$25.36	0.00	0.00	0.00	\$203.20
01/14/15	429855140042	\$49.92	0.00	0.00	0.00	0.00	\$49.92
01/15/15	403809150920	\$1,808.39	0.00	0.00	0.00	0.00	\$1,808.39
01/16/15	403809160915	\$1,458.28	0.00	0.00	0.00	0.00	\$1,458.28
01/16/15	429855160043	\$87.42	0.00	0.00	0.00	0.00	\$87.42
01/20/15	403809200918	\$1,822.86	\$292.00	0.00	0.00	0.00	\$1,530.86
01/21/15	403809211551	\$1,739.04	\$37.14	0.00	0.00	0.00	\$1,701.90
01/21/15	403809211634	\$1.00	0.00	0.00	0.00	0.00	\$1.00
01/21/15	403809211635	-\$1.00	0.00	0.00	0.00	0.00	-\$1.00
01/21/15	429855210044	\$29.43	0.00	0.00	0.00	0.00	\$29.43
01/22/15	403809220000	\$5.00	0.00	0.00	0.00	0.00	\$5.00
01/23/15	403809230910	\$342.96	0.00	0.00	0.00	0.00	\$342.96
01/23/15	429855230045	\$22.04	0.00	0.00	0.00	0.00	\$22.04
01/26/15	403809260905	\$311.48	0.00	0.00	0.00	0.00	\$311.48
01/26/15	429855260046	\$89.93	0.00	0.00	0.00	0.00	\$89.93
01/27/15	403809270911	\$1,448.04	0.00	0.00	0.00	0.00	\$1,448.04
01/27/15	429855270047	\$35.31	0.00	0.00	0.00	0.00	\$35.31
01/28/15	403809280857	\$178.90	0.00	0.00	0.00	0.00	\$178.90
01/28/15	429855280048	\$71.32	0.00	0.00	0.00	0.00	\$71.32
01/29/15	403809290840	\$760.01	\$66.00	0.00	0.00	0.00	\$694.01
01/29/15	429855290049	\$26.75	0.00	0.00	0.00	0.00	\$26.75
01/30/15	403809300857	\$69.81	\$76.98	0.00	0.00	0.00	-\$7.17
01/30/15	429855300050	\$91.70	0.00	0.00	0.00	0.00	\$91.70
01/31/15	N/A	0.00	0.00	0.00	0.00	-\$540.15	-\$540.15
<b>Total</b>		<b>\$12,654.25</b>	<b>\$524.18</b>	<b>0.00</b>	<b>0.00</b>	<b>-\$540.15</b>	<b>\$11,589.92</b>

## AMOUNTS SUBMITTED BY BATCH

Date Submitted	Batch Submitted	MasterCard	Visa	American Express	Discover	Total Submitted
01/06/15	403809060844	0.00	\$154.19	0.00	0.00	\$154.19
01/06/15	429855060037	0.00	\$19.21	0.00	0.00	\$19.21
01/07/15	429855070038	\$34.40	0.00	0.00	0.00	\$34.40
01/08/15	429855080039	0.00	\$31.78	0.00	0.00	\$31.78
01/09/15	429855090040	\$12.84	0.00	0.00	0.00	\$12.84
01/12/15	403809120914	\$4.64	\$11.56	0.00	0.00	\$16.20
01/13/15	403809130918	\$64.75	\$497.50	0.00	0.00	\$562.25
01/13/15	403809131959	\$94.78	\$1,024.75	\$26.70	0.00	\$1,146.23
01/13/15	429855130041	\$31.14	\$172.06	\$25.36	0.00	\$228.56
01/14/15	429855140042	\$49.92	0.00	0.00	0.00	\$49.92
01/15/15	403809150920	\$478.65	\$1,329.74	0.00	0.00	\$1,808.39
01/16/15	403809160915	\$576.27	\$882.01	0.00	0.00	\$1,458.28
01/16/15	429855160043	0.00	\$87.42	0.00	0.00	\$87.42
01/20/15	403809200918	\$520.69	\$810.82	\$292.00	\$199.35	\$1,822.86
01/21/15	403809211551	\$3.47	\$1,698.43	\$37.14	0.00	\$1,739.04
01/21/15	403809211634	0.00	\$1.00	0.00	0.00	\$1.00
01/21/15	403809211635	0.00	-\$1.00	0.00	0.00	-\$1.00
01/21/15	429855210044	0.00	\$29.43	0.00	0.00	\$29.43
01/22/15	403809220000	0.00	\$5.00	0.00	0.00	\$5.00
01/23/15	403809230910	\$102.65	\$214.64	0.00	\$25.67	\$342.96
01/23/15	429855230045	\$10.59	\$11.45	0.00	0.00	\$22.04
01/26/15	403809260905	-\$140.86	\$452.34	0.00	0.00	\$311.48
01/26/15	429855260046	0.00	\$89.93	0.00	0.00	\$89.93
01/27/15	403809270911	\$192.86	\$1,255.18	0.00	0.00	\$1,448.04
01/27/15	429855270047	\$35.31	0.00	0.00	0.00	\$35.31
01/28/15	403809280857	\$12.85	\$166.05	0.00	0.00	\$178.90
01/28/15	429855280048	0.00	\$71.32	0.00	0.00	\$71.32
01/29/15	403809290840	\$227.96	\$466.05	\$66.00	0.00	\$760.01
01/29/15	429855290049	\$26.75	0.00	0.00	0.00	\$26.75
01/30/15	403809300857	-\$62.72	\$55.55	\$76.98	0.00	\$69.81
01/30/15	429855300050	\$40.13	\$51.57	0.00	0.00	\$91.70
<b>Sub Totals</b>		<b>\$2,317.07</b>	<b>\$9,587.98</b>	<b>\$524.18</b>	<b>\$225.02</b>	<b>\$12,654.25</b>
<b>Total</b>						<b>\$12,654.25</b>

## THIRD PARTY TRANSACTIONS

Date	Description	Amount
01/13/15	Transactions submitted to AMERICAN EXPRESS	\$26.70
01/13/15	Transactions submitted to AMERICAN EXPRESS	\$25.36
01/20/15	Transactions submitted to AMERICAN EXPRESS	\$292.00
01/21/15	Transactions submitted to AMERICAN EXPRESS	\$37.14
01/29/15	Transactions submitted to AMERICAN EXPRESS	\$66.00
01/30/15	Transactions submitted to AMERICAN EXPRESS	\$76.98
<b>Total</b>		<b>\$524.18</b>

**CHARGEBACKS/REVERSALS**

Date	Reference No.	Description	Card Number (Last 4 Digits)	Amount
No Chargebacks/Reversals for this Statement Period				
<b>Total</b>				<b>0.00</b>

**ADJUSTMENTS**

Date	Description	Amount
No Adjustments for this Statement Period		
<b>Total</b>		<b>0.00</b>

**FEEES CHARGED**

Date	Type	Description	Total
01/06/15	SC	VISA SALES DISCOUNT .034575 DISC RATE TIMES \$19.21	-0.66
01/06/15	SC	VISA DEBIT SALES DISCOUNT .033075 DISC RATE TIMES \$154.19	-5.10
01/07/15	SC	MASTERCARD SALES DISCOUNT .009000 DISC RATE TIMES \$34.40	-0.31
01/08/15	SC	VISA DEBIT SALES DISCOUNT .033075 DISC RATE TIMES \$31.78	-1.05
01/09/15	SC	MASTERCARD DEBIT SALES DISC .009000 DISC RATE TIMES \$12.84	-0.12
01/12/15	SC	MASTERCARD DEBIT SALES DISC .009000 DISC RATE TIMES \$4.64	-0.04
01/12/15	SC	VISA DEBIT SALES DISCOUNT .033075 DISC RATE TIMES \$11.56	-0.38
01/13/15	SC	VISA DEBIT SALES DISCOUNT .033075 DISC RATE TIMES \$1,426.81	-47.19
01/13/15	SC	VISA SALES DISCOUNT .034575 DISC RATE TIMES \$267.50	-9.25
01/13/15	SC	MASTERCARD DEBIT SALES DISC .009000 DISC RATE TIMES \$190.67	-1.72
01/14/15	SC	MASTERCARD SALES DISCOUNT .009000 DISC RATE TIMES \$49.92	-0.45
01/15/15	SC	MASTERCARD SALES DISCOUNT .009000 DISC RATE TIMES \$457.49	-4.12
01/15/15	SC	VISA SALES DISCOUNT .034575 DISC RATE TIMES \$728.00	-25.17
01/15/15	SC	MASTERCARD DEBIT SALES DISC .009000 DISC RATE TIMES \$142.91	-1.29
01/15/15	SC	VISA DEBIT SALES DISCOUNT .033075 DISC RATE TIMES \$601.74	-19.90
01/16/15	SC	MASTERCARD DEBIT SALES DISC .009000 DISC RATE TIMES \$576.27	-5.19
01/16/15	SC	VISA DEBIT SALES DISCOUNT .033075 DISC RATE TIMES \$969.43	-32.06
01/20/15	SC	DISCOVER SALES DISCOUNT .009000 DISC RATE TIMES \$199.35	-1.79
01/20/15	SC	MASTERCARD SALES DISCOUNT .009000 DISC RATE TIMES \$458.87	-4.13
01/20/15	SC	VISA SALES DISCOUNT .034575 DISC RATE TIMES \$622.50	-21.52
01/20/15	SC	MASTERCARD DEBIT SALES DISC .009000 DISC RATE TIMES \$61.82	-0.56
01/20/15	SC	VISA DEBIT SALES DISCOUNT .033075 DISC RATE TIMES \$188.32	-6.23
01/21/15	SC	VISA SALES DISCOUNT .034575 DISC RATE TIMES \$1.00	-0.03
01/21/15	SC	MASTERCARD DEBIT SALES DISC .009000 DISC RATE TIMES \$3.47	-0.03
01/21/15	SC	VISA DEBIT SALES DISCOUNT .033075 DISC RATE TIMES \$1,727.86	-57.15
01/22/15	SC	VISA DEBIT SALES DISCOUNT .033075 DISC RATE TIMES \$5.00	-0.17
01/23/15	SC	DISCOVER SALES DISCOUNT .009000 DISC RATE TIMES \$25.67	-0.23
01/23/15	SC	VISA SALES DISCOUNT .034575 DISC RATE TIMES \$17.11	-0.59
01/23/15	SC	MASTERCARD DEBIT SALES DISC .009000 DISC RATE TIMES \$113.24	-1.02
01/23/15	SC	VISA DEBIT SALES DISCOUNT .033075 DISC RATE TIMES \$208.98	-6.91
01/26/15	SC	VISA SALES DISCOUNT .034575 DISC RATE TIMES \$27.18	-0.94
01/26/15	SC	MASTERCARD DEBIT SALES DISC .009000 DISC RATE TIMES \$13.64	-0.12
01/26/15	SC	VISA DEBIT SALES DISCOUNT .033075 DISC RATE TIMES \$620.84	-20.53
01/27/15	SC	VISA SALES DISCOUNT .034575 DISC RATE TIMES \$528.32	-18.27
01/27/15	SC	MASTERCARD DEBIT SALES DISC .009000 DISC RATE TIMES \$228.17	-2.05
01/27/15	SC	VISA DEBIT SALES DISCOUNT .033075 DISC RATE TIMES \$726.86	-24.04

# FEES CHARGED

Date	Type	Description	Total
01/28/15	SC	VISA SALES DISCOUNT .034575 DISC RATE TIMES \$202.75	-7.01
01/28/15	SC	MASTERCARD DEBIT SALES DISC .009000 DISC RATE TIMES \$12.85	-0.12
01/28/15	SC	VISA DEBIT SALES DISCOUNT .033075 DISC RATE TIMES \$99.37	-3.29
01/29/15	SC	MASTERCARD SALES DISCOUNT .009000 DISC RATE TIMES \$99.00	-0.89
01/29/15	SC	VISA SALES DISCOUNT .034575 DISC RATE TIMES \$157.27	-5.44
01/29/15	SC	MASTERCARD DEBIT SALES DISC .009000 DISC RATE TIMES \$155.71	-1.40
01/29/15	SC	VISA DEBIT SALES DISCOUNT .033075 DISC RATE TIMES \$308.78	-10.21
01/30/15	SC	MASTERCARD SALES DISCOUNT .009000 DISC RATE TIMES \$1.70	-0.02
01/30/15	SC	VISA SALES DISCOUNT .034575 DISC RATE TIMES \$74.70	-2.58
01/30/15	SC	MASTERCARD DEBIT SALES DISC .009000 DISC RATE TIMES \$74.71	-0.67
01/30/15	SC	VISA DEBIT SALES DISCOUNT .033075 DISC RATE TIMES \$138.17	-4.57
01/31/15	IC	MC NTRWK ACCESS SETTLEMENT FEE 3 TRANSACTIONS AT .019500	-0.06
01/31/15	FEE	VISA NETWORK FEE CP 1B-02	-2.00
01/31/15	IC	VI-CPS SMALL TICKET (PP)	-0.54
01/31/15	IC	VI-CPS/RETAIL ALL OTHER (PP)	-1.56
01/31/15	IC	VI-CPS/RETAIL 2(EMERGING MKTS)	-24.77
01/31/15	IC	VI-ELECTRONIC (US ACQ)	-0.10
01/31/15	IC	VI-INTREG CHIP ISS (US)	-7.12
01/31/15	IC	VI-BUSINESS CARD STD	-0.23
01/31/15	IC	VI-SIGNATURE PREFERRED RETAIL	-10.95
01/31/15	IC	VI-CPS SMALL TICKET (DB)	-1.53
01/31/15	IC	VI-CPS/RETAIL ALL OTHER (DB)	-11.16
01/31/15	IC	MC-REG INCENTIVE POS (DB)	-2.21
01/31/15	IC	VISA ASSESSMENT FEE CR .001300 BASIS PTS TIMES \$2,645.54	-3.44
01/31/15	FEE	VISA INTL SERVICE FEE 4 TRANS TOTALING \$437.88	-1.75
01/31/15	IC	MC-REG INCENT FRF ADJ POS (DB)	-1.77
01/31/15	IC	MC-DOMESTIC MERIT III	-2.68
01/31/15	IC	MC-WORLDCARD MERIT III	-8.20
01/31/15	IC	MC-BUS LEVEL 2 DATA RATE I	-11.97
01/31/15	IC	MC-ENHANCED MERIT III BASE	-0.70
01/31/15	IC	MC-ENHANCED MERIT I	-0.84
01/31/15	IC	MC-DOMESTIC MERIT III (DB)	-5.26
01/31/15	IC	MC-DOMESTIC MERIT I (DB)	-0.39
01/31/15	IC	MC-EMERGING MARKETS (DB)	-7.06
01/31/15	IC	DISCOVER DUES/ASSESSMENT FEE .001500 BASIS PTS TIMES \$225.02	-0.34
01/31/15	IC	MASTERCARD ASSESSMENT FEE .001200 BASIS PTS TIMES \$2,692.32	-3.23
01/31/15	FEE	MONTHLY SERVICE CHARGE	-15.00
01/31/15	IC	VISA ASSESSMENT FEE DB .001100 BASIS PTS TIMES \$7,219.69	-7.94
01/31/15	FEE	NETWORK AUTHORIZATION FEE 2 TRANSACTIONS AT .002500	-0.01
01/31/15	SC	MASTERCARD SALES TRANS FEE 53 TRANSACTIONS AT .100000	-5.30
01/31/15	SC	VISA SALES TRANS FEE 146 TRANSACTIONS AT .100000	-14.60
01/31/15	IC	DSCVR PSL EMRG MKT RW	-3.36
01/31/15	FEE	MC NETWORK ACCESS AUTH FEE 56 TRANSACTIONS AT .018500	-1.04
01/31/15	SC	DISCOVER SALES TRANS FEE 2 TRANSACTIONS AT .100000	-0.20
01/31/15	SC	DISCOVER DATA USAGE FEE 2 TRANSACTIONS AT .018500	-0.04
01/31/15	SC	RFND MASTERCARD RETURNS DISCOUNT .009000 DISC RATE TIMES \$99.00	0.89
01/31/15	SC	MC LICENSE VOLUME FEE .000041 DISC RATE TIMES \$2,692.32	-0.11
01/31/15	IC	VI-US REGULATED (DB)	-12.45
01/31/15	FEE	ACQUIRER PROCESSOR FEE CREDIT 14 TRANSACTIONS AT .019500	-0.27
01/31/15	IC	VI-US CPS/SMALL TCKT REG (DB)	-11.32
01/31/15	FEE	ACQUIRER PROCESSOR FEE DB/PP 150 TRANSACTIONS AT .015500	-2.33
01/31/15	IC	VI-US REGULATED COMM (DB)	-0.22

# FEES CHARGED

Date	Type	Description	Total
01/31/15	IC	VI-REG CONSUMER MQ (DB)	-0.48
<b>Total Service Charges</b>			<b>-\$375.87</b>
<b>Total Interchange Charges</b>			<b>-\$141.88</b>
<b>Total Fees</b>			<b>-\$22.40</b>
<b>Total (Service Charges, Interchange Charges, and Fees)</b>			<b>-\$540.15</b>

## Fee Type Legend

SC = Service Charges  
 IC = Interchange Charges  
 FEE = Fees

PENDING INTERCHANGE CHARGES				Interchange Cost		Sub Total
Product/Description	Sales Total	% Of Sales	Number of Transactions	% of Total Transactions	Rate Transaction	
<b>AMEX NONDEBIT</b>						
AMEX PASS-THRU	524.18	100	6	100	0.00	
<b>AMEX NONDEBIT TOTAL</b>	<b>524.18</b>		<b>6</b>			
<b>DISCOVER NONDEBIT</b>						
DSCVR PSL EMRG MKT RW	225.02	100	2	100	1.45	0.050
<b>DISCOVER NONDEBIT TOTAL</b>	<b>225.02</b>		<b>2</b>			<b>3.36</b>
<b>MASTERCARD NONDEBIT</b>						
MC-DOMESTIC MERIT III	150.62	6	3	6	1.58	0.100
MC-WORLDCARD MERIT III	457.49	17	1	2	1.77	0.100
MC-BUS LEVEL 2 DATA RATE I	422.50	16	1	2	2.81	0.100
MC-ENHANCED MERIT III BASE	34.40	1	1	2	1.73	0.100
MC-ENHANCED MERIT I	36.37	1	1	2	2.04	0.100
<b>MASTERCARD NONDEBIT TOTAL</b>	<b>1,101.38</b>		<b>7</b>			<b>2.68</b>
<b>MASTERCARD DEBIT</b>						
MC-REG INCENTIVE POS (DB)	225.74	8	10	19	0.05	0.210
MC-REG INCENT FRF ADJ POS (DB)	464.48	17	7	13	0.05	0.220
MC-DOMESTIC MERIT III (DB)	200.47	7	21	40	1.05	0.150
MC-DOMESTIC MERIT I (DB)	5.57	0	2	4	1.60	0.150
MC-EMERGING MARKETS (DB)	694.68	26	6	11	0.80	0.250
<b>MASTERCARD DEBIT TOTAL</b>	<b>1,590.94</b>		<b>46</b>			<b>7.06</b>
<b>VISA NONDEBIT</b>						
VI-CPS/RETAIL 2(EMERGING MKTS)	1,689.91	17	12	8	1.43	0.050
VI-ELECTRONIC (US ACQ)	6.27	0	1	1	1.55	
VI-INTREG CHIP ISS (US)	431.61	4	3	2	1.65	
VI-BUSINESS CARD STD	1.00	0	1	1	2.95	0.200
VI-SIGNATURE PREFERRED RETAIL	516.75	5	1	1	2.10	0.100
<b>VISA NONDEBIT TOTAL</b>	<b>2,645.54</b>		<b>18</b>			<b>24.77</b>
<b>VISA DEBIT</b>						
VI-US REGULATED (DB)	5,090.87	52	45	31	0.05	0.220
VI-US CPS/SMALL TKKT REG (DB)	194.96	2	51	35	0.05	0.220
VI-US REGULATED COMM (DB)	5.72	0	1	1	0.05	0.220
VI-REG CONSUMER MQ (DB)	512.06	5	1	1	0.05	0.220

# PENDING INTERCHANGE CHARGES

Product/Description	Sales Total	% Of Sales	Number of Transactions	% of Total Transactions	Interchange Cost		Sub Total
					Rate	Cost Per Transaction	
VI-CPS SMALL TICKET (PP)	14.62	0	6	4	1.60	0.050	0.54
VI-CPS/RETAIL ALL OTHER (PP)	109.75	1	2	1	1.15	0.150	1.56
VI-CPS SMALL TICKET (DB)	65.29	1	13	9	1.55	0.040	1.53
VI-CPS/RETAIL ALL OTHER (DB)	1,226.22	12	9	6	0.80	0.150	11.16
<b>VISA DEBIT TOTAL</b>	<b>7,219.69</b>		<b>128</b>				
<b>Total</b>	<b>13,306.75</b>		<b>207</b>				<b>126.87</b>



**SUMMARY**

An overview of account activity for the statement period.

Page 4	<b>Total Amount Submitted</b>	\$80,466.24
Page 4	<b>Third Party Transactions</b>	0.00
Page 4	<b>Chargebacks/Reversals</b>	0.00
Page 5	<b>Adjustments</b>	0.00
Page 5	<b>Fees Charged</b>	-\$3,453.67
	<b>Total Amount Processed</b>	<b>\$77,012.57</b>

See page 2 for Key Definition of Terms

All amounts shown are in U.S. funds  
(Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Processed

**IMPORTANT INFORMATION ABOUT YOUR ACCOUNT**

**AMOUNTS SUBMITTED BY BATCH**

Date Submitted	Batch Submitted	MasterCard	Visa	American Express	Total Submitted
01/05/15	413844050074	\$330.00	\$5,093.52	0.00	\$5,423.52
01/05/15	413844050075	\$210.00	\$69.91	0.00	\$279.91
01/06/15	413844060076	\$2,042.11	\$318.81	0.00	\$2,360.92
01/07/15	413844070077	\$1,266.80	\$8,050.34	\$10.00	\$9,327.14
01/07/15	413844070078	\$20.00	\$700.00	0.00	\$720.00
01/08/15	413844080079	\$40.50	\$3,903.52	0.00	\$3,944.02
01/09/15	413844090080	\$2,534.50	\$3,242.38	0.00	\$5,776.88
01/09/15	413844090081	\$20.00	0.00	0.00	\$20.00
01/12/15	413844120082	\$376.62	\$1,665.09	0.00	\$2,041.71
01/13/15	413844130083	\$1,624.55	\$6,679.42	0.00	\$8,303.97
01/13/15	413844130084	\$20.00	0.00	0.00	\$20.00
01/14/15	413844140085	\$1,187.47	\$2,904.75	0.00	\$4,092.22
01/14/15	413844140086	\$157.50	\$20.00	0.00	\$177.50
01/15/15	413844150087	\$1,068.25	\$10,226.24	0.00	\$11,294.49
01/16/15	413844160088	\$3,495.75	\$60.00	0.00	\$3,555.75
01/16/15	413844160089	\$75.00	0.00	0.00	\$75.00
01/20/15	413844200090	\$10.00	\$579.50	\$1,665.00	\$2,254.50
01/21/15	413844210091	0.00	\$3,842.62	\$289.00	\$4,131.62
01/21/15	413844210092	\$20.00	0.00	0.00	\$20.00
01/22/15	413844220093	\$46.00	\$441.75	0.00	\$486.75
01/23/15	413844230094	0.00	\$5,342.75	0.00	\$5,342.75
01/23/15	413844230095	0.00	\$820.00	0.00	\$820.00
01/26/15	413844260096	\$343.00	\$188.84	0.00	\$531.84
01/27/15	413844270097	\$1,020.00	\$3,492.50	0.00	\$4,512.50
01/28/15	413844280098	\$217.50	\$625.00	\$6.25	\$848.75
01/28/15	413844280099	0.00	\$20.00	0.00	\$20.00
01/29/15	413844290100	\$20.00	\$10.00	0.00	\$30.00
01/30/15	413844300101	\$1,569.00	\$2,049.00	0.00	\$3,618.00
01/30/15	413844300102	0.00	\$436.50	0.00	\$436.50
<b>Total</b>	<b>Sub Totals</b>	<b>\$17,713.55</b>	<b>\$60,782.44</b>	<b>\$1,970.25</b>	<b>\$80,466.24</b>

**THIRD PARTY TRANSACTIONS**

Date	Description	Amount
	No Third Party Transactions for this Statement Period	0.00
<b>Total</b>		<b>0.00</b>

**CHARGEBACKS/REVERSALS**

Date	Reference No.	Description	Card Number (Last 4 Digits)	Amount
		No Chargebacks/Reversals for this Statement Period		0.00
<b>Total</b>				<b>0.00</b>

**SUMMARY BY CARD TYPE**

(Total Sales You Submitted - Refunds = Total Amount You Submitted)

Card Type	Average Ticket	Total Gross Sales You Submitted	Refunds	Total Amount You Submitted	
		Items	Amount	Items	Amount
MasterCard	\$208.39	85	\$17,713.55	0	\$0.00
Visa	\$313.31	195	\$60,797.44	1	\$15.00
American Express	\$192.56	4	\$1,970.25	0	\$0.00
<b>TOTAL</b>		<b>284</b>	<b>\$80,481.24</b>	<b>1</b>	<b>\$15.00</b>

(Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Processed

**AMOUNTS PROCESSED BY BATCH**

Date Submitted	Batch Number	Submitted Amount	Third Party Transactions	Chargebacks/Reversals	Adjustments	Fees Charged	Processed Amount
01/05/15	413844050074	\$5,423.52	0.00	0.00	0.00	0.00	\$5,423.52
01/05/15	413844050075	\$279.91	0.00	0.00	0.00	0.00	\$279.91
01/06/15	413844060076	\$2,360.92	0.00	0.00	0.00	0.00	\$2,360.92
01/07/15	413844070077	\$9,327.14	0.00	0.00	0.00	0.00	\$9,327.14
01/07/15	413844070078	\$720.00	0.00	0.00	0.00	0.00	\$720.00
01/08/15	413844080079	\$3,944.02	0.00	0.00	0.00	0.00	\$3,944.02
01/09/15	413844090080	\$5,776.88	0.00	0.00	0.00	0.00	\$5,776.88
01/09/15	413844090081	\$20.00	0.00	0.00	0.00	0.00	\$20.00
01/12/15	413844120082	\$2,041.71	0.00	0.00	0.00	0.00	\$2,041.71
01/13/15	413844130083	\$8,303.97	0.00	0.00	0.00	0.00	\$8,303.97
01/13/15	413844130084	\$20.00	0.00	0.00	0.00	0.00	\$20.00
01/14/15	413844140085	\$4,092.22	0.00	0.00	0.00	0.00	\$4,092.22
01/14/15	413844140086	\$177.50	0.00	0.00	0.00	0.00	\$177.50
01/15/15	413844150087	\$11,294.49	0.00	0.00	0.00	0.00	\$11,294.49
01/16/15	413844160088	\$3,555.75	0.00	0.00	0.00	0.00	\$3,555.75
01/16/15	413844160089	\$75.00	0.00	0.00	0.00	0.00	\$75.00
01/20/15	413844200090	\$2,254.50	0.00	0.00	0.00	0.00	\$2,254.50
01/21/15	413844210091	\$4,131.62	0.00	0.00	0.00	0.00	\$4,131.62
01/21/15	413844210092	\$20.00	0.00	0.00	0.00	0.00	\$20.00
01/22/15	413844220093	\$486.75	0.00	0.00	0.00	0.00	\$486.75
01/23/15	413844230094	\$5,342.75	0.00	0.00	0.00	0.00	\$5,342.75
01/23/15	413844230095	\$820.00	0.00	0.00	0.00	0.00	\$820.00
01/26/15	413844260096	\$531.84	0.00	0.00	0.00	0.00	\$531.84
01/27/15	413844270097	\$4,512.50	0.00	0.00	0.00	0.00	\$4,512.50
01/28/15	413844280098	\$848.75	0.00	0.00	0.00	0.00	\$848.75
01/28/15	413844280099	\$20.00	0.00	0.00	0.00	0.00	\$20.00
01/29/15	413844290100	\$30.00	0.00	0.00	0.00	0.00	\$30.00
01/30/15	413844300101	\$3,618.00	0.00	0.00	0.00	0.00	\$3,618.00
01/30/15	413844300102	\$436.50	0.00	0.00	0.00	0.00	\$436.50
01/31/15	N/A	0.00	0.00	0.00	0.00	\$3,453.67	\$3,453.67
<b>Total</b>		<b>\$80,466.24</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>\$3,453.67</b>	<b>\$77,012.57</b>

**ADJUSTMENTS**

Date	Description	Amount
	No Adjustments for this Statement Period	
<b>Total</b>		<b>0.00</b>

**FEES CHARGED**

Date	Type	Description	Total
01/31/15	IC	MC ASSESSMNT TRAN AMT >=\$1K .000100 X 2 TRNS \$4,794.75	-0.48
01/31/15	SC	MASTERCARD SALES TRANS FEE 85 TRANSACTIONS AT 100000	-8.50
01/31/15	FEE	VISA NETWORK FEE CP 1B-02	-2.00
01/31/15	IC	VI-OPS SMALL TICKET (PP)	-0.63
01/31/15	FEE	MC NETWORK ACCESS AUTH FEE 83 TRANSACTIONS AT 018500	-1.54
01/31/15	IC	VE-IRF NON CPS ALL OTHER (PP)	-0.65
01/31/15	FEE	ACQUIRER PROCESSOR FEE CREDIT 48 TRANSACTIONS AT 019500	-0.94
01/31/15	IC	VI-CPS/RETAIL ALL OTHER (PP)	-8.90
01/31/15	FEE	ACQUIRER PROCESSOR FEE DB/PP 160 TRANSACTIONS AT 015500	-2.48
01/31/15	IC	VI-CPS/RETAIL 2(EMERG MKTS)	-84.95
01/31/15	IC	VE-ELECTRONIC (US ACO)	-0.16
01/31/15	IC	VI-INTREG CHIP ISS (US)	-388.10
01/31/15	IC	VI-INTREG STANDARD (US)	-30.75
01/31/15	IC	VI-BUSINESS CARD CNP	-0.65
01/31/15	IC	VI-CORPORATE CARD CNP	-1.10
01/31/15	IC	VI-PURCHASING CARD CNP	-17.94
01/31/15	IC	VISA ASSESSMENT FEE CR .001300 BASIS PTS TIMES \$31,545.78	-41.01
01/31/15	SC	VISA SALES TRANS FEE 196 TRANSACTIONS AT 100000	-19.50
01/31/15	FEE	VISA NETWORK FEE CNP 2-06	-15.00
01/31/15	IC	VI-CPS/RETAIL 2(EMERG MKTS)(DB)	-4.80
01/31/15	IC	VI-CPS/RETAIL 2(DB) CAP	-2.00
01/31/15	IC	VI-OPS SMALL TICKET (DB)	-1.44
01/31/15	IC	VI-CPS/RETAIL ALL OTHER (DB)	-22.68
01/31/15	IC	MC-REG INCENTIVE POS (DB)	-1.80
01/31/15	IC	MC-REG INCENT FRF ADJ POS (DB)	-3.01
01/31/15	IC	MC-REGULATED COMM (DB)	-0.32
01/31/15	IC	MC-REG CONSMR US MQ (DB)	-0.22
01/31/15	IC	MC-FOREIGN ELECTRONIC PLUS	-7.60
01/31/15	IC	MC-FOREIGN STANDARD PLUS	-0.74
01/31/15	IC	MASTERCARD ASSESSMENT FEE 001200 BASIS PTS TIMES \$17,713.55	-21.26
01/31/15	SC	AMEX SALES TRANS FEE 4 TRANSACTIONS AT 150000	-0.60
01/31/15	FEE	VISA INTL SERVICE FEE 10 TRNS TOTALING \$25,031.50	-100.12
01/31/15	IC	MC-DOMESTIC MERIT III	-0.26
01/31/15	IC	MC-DOMESTIC MERIT I	-0.29
01/31/15	IC	MC-WORLDCARD MERIT I	-30.42
01/31/15	IC	MC-WORLDCARD MERIT III	-0.81
01/31/15	IC	MC-CORP DATA RATE II (US) PUR	-1.40
01/31/15	IC	MC-COMM DATA RT II FLT NONFL	-6.03
01/31/15	IC	MC-ENHANCED MERIT III BASE	-10.35
01/31/15	IC	MC-PREM CON ELEC ACQUISSLAC	-89.53
01/31/15	IC	MC-DOMESTIC MERIT III (DB)	-6.93
01/31/15	IC	MC-DOMESTIC MERIT I (DB)	-0.31
01/31/15	IC	VISA ASSESSMENT FEE DB .001100 BASIS PTS TIMES \$29,251.66	-32.18
01/31/15	SC	MASTERCARD SALES DISCOUNT .009000 DISC RATE TIMES \$17,713.55	-159.42
01/31/15	FEE	VI TRANSACTION INTEGRITY FEE 1 TRANSACTIONS AT 100000	-0.10

**FEES CHARGED**

Date	Type	Description	Total
01/31/15	IC	MC-EMERGING MARKETS (DB)	-79.32
01/31/15	IC	AX EDUCATION	-49.26
01/31/15	IC	VI-US REGULATED (DB)	-29.70
01/31/15	SC	VISA SALES DISCOUNT .034575 DISC RATE TIMES	-2102.07
01/31/15	FEE	DIGITAL ENABLEMENT FEE .000100 X 1 TRNS	-0.92
01/31/15	IC	VI-US CP/SMALL TICKT REG (DB)	-3.14
01/31/15	SC	MC LICENSE VOLUME FEE .000041 DISC RATE TIMES	-0.73
01/31/15	FEE	MONTHLY SERVICE CHARGE	-15.00
01/31/15	IC	VI-US REGULATED COMM (DB)	-0.23
01/31/15	FEE	REGULATORY PRODUCT FEE	-4.95
01/31/15	IC	VI-CPS/RETAIL2(EMERG MKTS)(PP)	-1.76
01/31/15	FEE	NON-RECEIPT OF PCI VALIDATION	-19.95
01/31/15	IC	VI-CPS/RETL2 EMRG MKT CAP (PP)	-2.00
01/31/15	FEE	US CROSS BORDER FEE 3 TRNS TOTALING	-14.94
<b>Total Service Charges</b>			<b>-\$2,290.82</b>
<b>Total Interchange Charges</b>			<b>-\$984.91</b>
<b>Total Fees</b>			<b>-\$177.94</b>
<b>Total (Service Charges, Interchange Charges, and Fees)</b>			<b>-\$3,453.67</b>

Fee Type Legend  
 SC = Service Charges  
 IC = Interchange Charges  
 FEE = Fees

**PENDING INTERCHANGE CHARGES**

Product/Description	Sales Total	% Of Total Sales	Number of Transactions	% of Total Transactions	Interchange Rate	Cost Per Transaction	Sub Total
AMEX NONDEBIT	1,970.25	100	4	100	2.50		49.26
AX EDUCATION	1,970.25						
AMEX NONDEBIT TOTAL			4				49.26
MASTERCARD NONDEBIT	389.50	2	1	1	1.95		7.60
MC-Foreign Electronic Plus	30.00	0	1	1	2.45	0.100	0.74
MC-Foreign Standard Plus	10.00	0	1	1	1.58	0.100	0.26
MC-Domestic Merit III	10.00	0	1	1	1.89	0.100	0.29
MC-Domestic Merit I	1,479.00	8	1	1	2.05	0.100	30.42
MC-WorldCard Merit III	40.00	0	1	1	1.77	0.100	0.81
MC-WorldCard Merit I	40.00	0	1	1	2.50	0.100	1.40
MC-Corp Data Rate II (US) PUR	225.00	1	4	5	2.50	0.100	6.03
MC-Comm Data Rate II FLTNFL	575.00	3	4	5	1.73	0.100	10.35
MC-Enhanced Merit III Base	3,315.75	19	1	1	2.70		89.53
MC-Prem Con Elec AcquisSLAC	6,114.25		19				
MASTERCARD NONDEBIT TOTAL			19				

# PENDING INTERCHANGE CHARGES

Product/Description	Sales Total	% Of Total Sales	Number of Transactions	% of Total Transactions	Interchange Rate	Cost Per Transaction	Sub Total
<b>MASTERCARD DEBIT</b>							
MC-REG INCENTIVE POS (DB)	665.11	4	7	8	0.05	0.210	1.80
MC-REG INCENTIVE FRF ADJ POS (DB)	1,186.47	7	11	13	0.05	0.220	3.07
MC-REG INCENTIVE COMM (DB)	219.50	1	1	1	0.05	0.210	0.32
MC-REG CONSUMR US MQ (DB)	10.00	0	1	1	0.05	0.210	0.22
MC-DOMESTIC MERIT III (DB)	374.72	2	20	24	1.05	0.150	6.93
MC-DOMESTIC MERIT I (DB)	10.00	0	1	1	1.80	0.150	0.31
MC-EMERGING MKT(S) (DB)	9,133.50	52	25	29	0.80	0.250	79.32
<b>MASTERCARD DEBIT TOTAL</b>	<b>11,593.30</b>		<b>66</b>				
<b>VISA NONDEBIT</b>							
V-I-CP/RETAIL 2(EMERGING MKTS)	5,874.28	10	19	10	1.43	0.050	84.95
V-I-ELECTRONIC (US ACC)	10.00	0	1	1	1.55		0.16
V-I-NTRREG CHIP ISS (US)	23,521.50	39	8	4	1.65		388.10
V-I-NTRREG STANDARD (US)	1,500.00	2	1	1	2.05		30.75
V-I-BUSINESS CARD CNP	20.00	0	2	1	2.25	0.100	0.65
V-I-CORPORATE CARD CNP	30.00	0	3	2	2.65	0.100	1.10
V-I-PURCHASING CARD CNP	590.00	1	23	12	2.65	0.100	17.94
<b>VISA NONDEBIT TOTAL</b>	<b>31,545.78</b>		<b>57</b>				
<b>VISA DEBIT</b>							
V-I-US REGULATED (DB)	24,199.54	40	80	41	0.05	0.220	29.70
V-I-US CP/SMALL TICKET REG (DB)	122.50	0	14	7	0.05	0.220	3.14
V-I-US REGULATED COMM (DB)	12.50	0	0	1	0.05	0.220	0.23
V-I-CP/RETAIL 2(EMERG MKTS) (PP)	223.87	0	2	1	0.65	0.150	1.76
V-I-CP/RETAIL 2(EMERG MKT CAP) (PP)	400.00	1	1	1	0.00	2.000	2.00
V-I-CP/SMALL TICKET (PP)	30.00	0	3	2	1.60	0.050	0.63
V-I-EIR/ NON CPS ALL OTHER (PP)	25.00	0	1	1	1.80	0.200	0.65
V-I-CP/RETAIL ALL OTHER (PP)	682.75	1	7	4	1.15	0.150	8.90
V-I-CP/RETAIL 2(EMERG MKTS) (DB)	546.00	1	7	4	0.65	0.150	4.60
V-I-CP/RETAIL 2(DB) CAP	346.50	1	1	1	0.00	2.000	2.00
V-I-CP/SMALL TICKET (DB)	71.99	0	8	4	1.55	0.040	1.44
V-I-CP/RETAIL ALL OTHER (DB)	2,591.01	4	13	7	0.80	0.150	22.68
<b>VISA DEBIT TOTAL</b>	<b>29,251.66</b>		<b>138</b>				