



		QUALIFIED	MID-QUALIFIED		NON-QUALIFIED	
CONSUMER	MASTERCARD CREDIT	Merit III Core Value	Merit III Enhanced Value	Key Entered	Merit III World Elite	Merit I World
		1.58% + \$.10	1.73% + 0.10	1.89% + \$.10	2.20% + 0.10	2.05% + \$.10
		REWARDS	Merit III World	Merit I Enhanced Value	Merit III World High Value	Merit I High Value
	1.77% + \$.10		2.04% + \$.10	2.20% + \$.10	2.50% + \$.10	
	DEBIT	Merit III	Key Entered	Merit I	Consumer Standard	
		1.05% + \$.15	1.60% + \$.15	1.60% + \$.15	1.90% + \$.25	
U.S. Regulated .05% + \$.21*						
VISA CREDIT	CPS Retail	Key Entered	CNP/E-Commerce	EIRF	Signature Preferred CNP	
	1.51% + \$.10	1.80% + \$.10	1.80% + \$.10	2.30% + \$.10	2.40% + \$.10	
	REWARDS	Rewards 1	Signature Preferred Retail	Rewards 2	Sig. Preferred Standard	
		1.65% + \$.10	2.10% + \$.10	1.95% + \$.10	2.95% + \$.10	
	DEBIT	CPS Retail	Key Entered	CNP/E-Commerce	EIRF	Consumer Standard
		.80% + \$.15	1.65% + \$.15	1.65% + \$.15	1.75% + \$.20	1.90% + \$.25
U.S. Regulated .05% + \$.21*						

*Additional \$.01 Fraud Adjustment Fee does apply to regulated debit transactions for institutions employing effective fraud prevention initiatives.

		<i>Business Cards will never be qualified transactions!</i>			
BUS/PURCH/CORP	MASTERCARD	Level 1/Business Core	Level 2/Business Core	Level 3/Business Core	Level 4/Business Core
	DATA RATE 1	2.65% + \$.10	2.81% + \$.10	2.86% + \$.10	2.96% + \$.10
	DATA RATE 2	2.00% + \$.10	2.16% + \$.10	2.21% + \$.10	2.31% + \$.10
	DATA RATE 3	1.75% + \$.10	1.91% + \$.10	1.96% + \$.10	2.06% + \$.10
VISA BUSINESS	Business Card Retail	Business Card CNP		Business Card Standard	
	2.50% + \$.10	2.65% + \$.10		2.95% + \$.10	