

Visa® and MasterCard® Credit Voucher Programs and Rate Schedule

(Effective October, 2011)

This Credit Voucher Programs and Rate Schedule contains a summary of the primary qualification criteria established by Visa and MasterCard for most interchange programs - it is not all inclusive. In the event of any ambiguity or conflict, the interchange requirements established by the Card Organizations (sometimes referred to associations) will determine the interchange programs at which your transactions qualify.

Program Rate Category	Rates		Transaction Qualification Information
	Per Sales \$	Per Item	
VISA*			
Consumer Credit			
US CRDT VCR-Pass Transport	2.33%	\$0.00	Consumer Traditional credit card transactions: Airlines and Passenger Railway.
US CRDT VCR-MOTO	2.05%	\$0.00	Consumer Traditional credit card transactions: Mail / Telephone Order and e-Commerce.
US CRDT VCR-Consumer	1.76%	\$0.00	Consumer Traditional credit card transactions: All Industries, except Airlines, Passenger Railway, Mail / Telephone Order, and e-Commerce.
Debit			
US CRDT VCR-Debit	0.00%	\$0.00	All Debit and Prepaid card transactions, including Regulated Consumer Debit and Prepaid, Business Debit, and Commercial Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange.
Commercial Credit			
US CRDT VCR-COMM Credit	2.24%	\$0.00	Business, Corporate, Purchasing, or Signature Business credit transactions. All Industries, except Airline and Passenger Railway.
*Credit (or return transactions) for interregional transactions are applied back against the interchange program for which the purchase transaction originally qualified.			
MASTERCARD**			
Consumer Credit			
CONS CR RF 1	2.42%	\$0.00	World MasterCard, High Value World MasterCard, and World Elite MasterCard transactions when used in the following categories: Airlines, Auto Rental, Cruise Lines, Hotel / Motel, Passenger Railway, Restaurant, and Travel Agencies.
CONS CR RF 2	2.09%	\$0.00	Mail Order, Travel Agencies (excluding World MasterCard, High Value World MasterCard, and World Elite MasterCard transactions), and Utilities.
CONS CR RF 3	1.95%	\$0.00	Airlines (excluding World MasterCard, High Value World MasterCard, and World Elite MasterCard transactions), Drug Stores, Education, Professional Services, Recreation, Repair Shops, Restaurant / Bars (excluding World MasterCard, High Value World MasterCard, and World Elite MasterCard cards with MCC 5812), and Other Services.
CONS CR RF 4	1.82%	\$0.00	Auto Rental (excluding World MasterCard, High Value World MasterCard, and World Elite MasterCard transactions), Clothing Stores, Discount Stores, Gas Stations, Hardware, Health Care, Other Retail, Other Transport (excluding World MasterCard, High Value World MasterCard, and World Elite MasterCard cards with MCCs 4112 and 4411), and Sporting Goods / Toy Stores.
CONS CR RF 5	1.73%	\$0.00	Department Stores, Electronic / Appliance Stores, Food Stores / Warehouse, Hotel / Motel (excluding World MasterCard, High Value World MasterCard, and World Elite MasterCard transactions), Interior Furnishings, Vehicle, and Quasi Cash.
Consumer Debit			
CONS DB RF 1	1.72%	\$0.00	All industries, except Airlines and Passenger Railway (Non Face-to-Face). Regulated Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange not eligible for this rate.
CONS DB RF 2	1.68%	\$0.00	Airlines and Passenger Railway. Regulated Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange not eligible for this rate.
CONS DB RF 3	1.40%	\$0.00	All industries except Mail Order, Airlines, and Passenger Railway (Face-to-Face). Regulated Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange not eligible for this rate.
Commercial Credit			
CORP CR RF 1	2.37%	\$0.00	Discount Store, Drug Stores, Food Stores / Warehouse, Other Transport, Quasi-Cash, Recreation, Restaurant / Bars, and Utilities.
CORP CR RF 2	2.30%	\$0.00	Auto Rental, Clothing Stores, Education, Hotel / Motel, Repair Shops, Sporting Goods / Toy Stores, and Travel Agencies, and Vehicles.
CORP CR RF 3	2.21%	\$0.00	Airlines, Hardware, Health Care, Mail Order, Other Retail, Other Services, and Professional Services.
CORP CR RF 4	2.16%	\$0.00	Department Stores, Electronic / Appliance Stores, Gas Stations, and Interior Furnishings.

**Credit (or return transactions) for regulated signature debit and interregional transactions are applied back against the interchange program for which the purchase transaction originally qualified. Regulated Consumer and Commercial Debit and Prepaid transactions identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange.