

MERCHANT SCHEDULE OF CHARGES FOR KIRKPATRICK BANK MERCHANTS

Visa and/or MasterCard and/or Discover Network*

DISCOUNT FEES: When Merchant deposits his VISA and/or MasterCard and/or Discover Network sales tickets electronically, one hundred percent (100%) of the net amount (gross sales less credit vouchers) will be credited to his checking account. Merchant authorizes the Financial Institution to debit his checking account either by paper document or electronically using automated clearing house as soon as possible after the close of each calendar month for an amount equal to the appropriate discount percentage times the net sales (gross sales less credit vouchers) for the preceding month. The exact discount percentage will be determined by Sliding Scale Method, Fixed Rate Discount Method, or Tiered Rate Discount Method as designated below. If the Sliding Scale Method is designated, the appropriate rate will be determined each month by establishing the average value of that month's sales tickets, and applying the designated discount percentage to the net sales. If the Fixed Rate Method is designated, the agreed-upon rate will be applied each month to the net sales amount. If a Tiered Rate Discount Method is designated, the agreed-upon rate subject to how the transaction qualifies will be applied each month to the net sales amount. Rates and/or Fees may be reviewed periodically and changed accordingly with written notice to Merchant as provided for in Merchant Agreement.

SLIDING SCALE METHOD

_____(08-201)ETC/TT - Internet-PC-Other

_____(08-207)ETC-Terminal-Card Present-Card Swiped

Monthly Average Net Sales Ticket	Net Effective Discount %	Monthly Average Net Sales Ticket	Net Effective Discount %	Monthly Average Net Sales Ticket	Net Effective Discount %	Monthly Average Net Sales Ticket	Net Effective Discount %
\$00.01-14.99	9.90%	\$90.00-\$104.99	3.35%	\$00.01-\$14.99	7.25%	\$90.00-\$104.99	2.57%
\$15.00-29.99	8.21%	\$105.00-\$119.99	3.18%	\$15.00-\$29.99	6.55%	\$105.00-\$119.99	2.42%
\$30.00-44.99	5.49%	\$120.00-\$149.99	3.00%	\$30.00-\$44.99	4.34%	\$120.00-\$149.99	2.28%
\$45.00-59.99	4.47%	\$150.00-\$179.99	2.83%	\$45.00-\$59.99	3.49%	\$150.00-\$179.99	2.14%
\$60.00-74.99	3.92%	\$180.00-\$199.99	2.73%	\$60.00-\$74.99	3.04%	\$180.00-\$199.99	2.04%
\$75.00-89.99	3.58%	\$200.00-Above	2.65%	\$75.00-\$89.99	2.76%	\$200.00-Above	1.99%

_____**FIXED RATE DISCOUNT:** _____%
 _____ Additional Fixed Rate _____% as it applies to _____
 _____**TIERED RATE DISCOUNT:** _____% Qualified _____% Mid-Qualified _____% Non-Qualified
 _____ Additional Rate Discount _____% Qualified _____% Mid-Qualified _____% Non-Qualified as it applies to _____

AUTHORIZATION FEES: _____X_____ (S-001)Applies to American Express/Other _____ (S-002)Applies to All Card Types
 Authorization fees will apply to all authorizations performed by Financial Institution's authorization center on behalf of Merchant. ETC Merchants will be charged for one POS call each time the terminal dials the host computer, including close batch calls. Costs for authorizations are as follows:

Visa/MasterCard/Discover Network:		American Express/Other	
POS Local (ETC Merchant)	\$0.1175 ea./\$0.1225ea	POS Local (ETC Merchant)	\$0.1375ea/\$0.1425ea
POS WATS (ETC Merchant)	\$0.1575 ea.	POS WATS (ETC Merchant)	\$0.1775ea
ECI/CPU and Other	\$0.1575 ea.	ECI/CPU and Other	\$0.1775 ea
ARU (ETC/TouchTone)	\$0.3075 ea.	ARU (ETC/TouchTone)	\$0.3275ea
VOICE	\$0.6300 ea.	VOICE	\$0.6500ea
ECI or Other AVS	\$0.0500 - \$0.1000 ea.	ECI or Other AVS	\$0.0500 - \$0.1000 ea

ACCOUNT MAINTENANCE FEE: There is a monthly account maintenance fee of **\$5.85**.

OTHER FEES:

- ◆ There is a \$5.00 fee for each Return and Correction
- ◆ There is a \$5.00 fee for each 12B Letter (Retrieval Request)
- ◆ There is a \$15.00 fee for each Chargeback
- ◆ 24/7 Help Desk at \$1.25 per month plus \$1.75 for each call. Bank must submit a written request for this service
- ◆ Regular Help Desk (8:00 am-5:00 pm CST Monday-Friday) from The Bankers Bank Card Center at No Charge

INITIATION FEES: There is a one-time initiation fee of \$ 45.00, due and payable at the signing of this contract.

Merchant will review Merchant Statement on a monthly basis and will report, in writing to the Financial Institution, any errors in regard to fees charged and/or transactions settled within 60 (sixty) days of the merchant statement where error occurred. Unreported errors or errors reported outside the specified reporting time frame will become the liability of the Merchant.

*Discover Network acceptance has been added and Merchant Application and Merchant Agreement applies to Discover Network transactions the same as Visa and/or MasterCard transactions.

Signature on Merchant Schedule of Charges constitutes acceptance of Merchant Agreement for Visa and/or MasterCard and/or Discover Network to include Merchant Schedule of Charges and any Addendums to Merchant Agreement and/or Merchant Schedule of Charges as a legal and binding contract for the same.

Signature on Merchant Schedule of Charges verifies Merchant has read, understood, and will comply with the Merchant Agreement; that Merchant understands and agrees to Merchant Schedule of Charges and Merchant has received a copy of the Merchant Operating Guide.

MERCHANT

By: _____
 (Merchant Signature)

BANK

Accepted and approved this _____ day of _____ 20____

Financial Institution: KIRKPATRICK BANK, Edmond, OK

By: _____

FLOOR LIMITS: -0- VISA / MASTERCARD/DISCOVER NETWORK