**FIDELITY NATIONAL CARD SERVICES, INC.**
**ICBA Bancard**
**SCHEDULE A** (TBS Platform)
**FULL SERVICE CREDIT CARD SERVICES AND FEES**
**EFFECTIVE JANUARY 1, 2016**
**The following fees apply to each Program Member separately (i.e., they are not cumulative).**

| **1. Card Personalization** | | | |
|---|---|---|---|
| (Excluding postage/delivery and cost of plastic) | | | Core Non-Core[1] |
| ***Description*** | ***Fee*** | | |
| **1.1 Card Generation** | $0.10 per card | | C |
| **1.2 Transmission to an Alternate sourcing option, as applicable** | $25.00 (per transmission) | | C |
| **1.3 Embossing - Includes: Embossing and Encoding of Plastic, Standard Card Carrier, Standard Envelope, Inserting of Carrier and Plastic** | ***Accounts on File*** | ***Fee per card*** | |
| | 1 - 2,500 | $0.375 | NC |
| | 2,501 - 5,000 | $0.365 | NC |
| | 5,001 - 10,000 | $0.355 | NC |
| | 10,001 - 15,000 | $0.350 | NC |
| | 15,001 - 20,000 | $0.345 | NC |
| | over 20,000 | $0.340 | NC |
| **1.4 PIN Generation - Regular** | **Includes:** | ***Fee per pin*** | |
| | Generation of Personal Identification Number ("PIN") Includes PIN Mailer and File Update | $0.210 each | C |
| **1.5 IVR PIN Customization** | Customer Select PIN | $0.263 each | C |
| **1.6 Returned Plastics** | **Includes:** | ***Fee per instance*** | |
| | Handling of Return Mail | $1.00 each | NC |
| | Send Notification to Program Member | | |
| **1.7 Special Requests (Priority Issuance)** Excludes postage**.** | **Includes:** | ***Fee per instance*** | |
| | All Items listed under "Embossing" plus receipt and handling of request and, Expedited processing of plastic to insure 24-hour turnaround on normal business days | $10.50 each | NC |
| **1.8 Plastic Destruction** | $0.055 Each | | |
| **1.9 Sticker Removal** | $0.164 Each | | |
| **1.10 Ultragraphics Logo Set Up** | ***Description*** | ***Fee*** | |
| **1.10.1** | Standard image creation (front logo w/ back text) Add/Delete/Change | $150.00 per Logo | NC |
| **1.10.2** | Premium image creation (logos front and back Add/Delete/Change | $200.00 per Logo | NC |
| **1.10.3** | Out of specification art work | Quoted Separately | NC |
| **1.10.4** | Custom Work | Quoted Separately | NC |
| **1.10.5** | Rush Logo Fees | Quoted Separately | NC |
| **1.11 Epix Design Storage** | $0.05 per image/per month | | NC |
| **1.11.1 Epix Set Up Fullfillment Only** | $1,000.00 one time | | NC |
| **1.11.2 Epix Hosting - Fulfillment Only** | $100.00 per month | | NC |
| **1.12 EMV - Chip Card Data Prep and Personalization** | $0.25 per card | | NC |
| **1.13 Card Activation (Optional Service)** | The following fee schedule will apply per credit card account issued, reissued or converted to FIS, whether the card is activated, activation is declined or no activation attempt is made at all: | | NC |
| | ***Number of Accounts*** | ***Fee per Account*** | |
| | 1 to 15,000 | $0.893 | NC |
| | 15,001 to 30,000 | $0.851 | NC |
| | 30,001 to 45,000 | $0.809 | NC |
| | 45,001 to 75,000 | $0.767 | NC |
| | 75,001 to 100,000 | $0.732 | NC |
| | 100,001 to 150,000 | $0.703 | NC |
| | 150,001 to 200,000 | $0.678 | NC |
| | over 200,000 | $0.657 | NC |
| **1.13.1 Custom Card Activation Labels** | Quoted Separately | | NC |
| **1.14 Custom Card Carriers** | Quoted Separately | | NC |

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|---|---|---|---|
| **1.15 Card Carrier Inserts** | ***Description*** | ***Fee*** | |
| **1.15.1** | 1.6.1 Daily insert Set Up Fee | $2.10 per set up | NC |
| **1.15.2** | 1.6.2 One-time setup fee | $315.00 one-time | NC |
| **1.15.3** | 1.6.3 One-time additional set up fee | 157.50 one-time per card type | NC |
| **1.15.4** | 1.6.4 Per Insert | $0.042 per insert | NC |
| **2. File Residency and Maintenance** | | | |
| | ***Description*** | ***Fee per change*** | |
| **2.1 New Account boarding (online)** | New account | $0.034 | C |
| **2.2 File Residency** | Per account on file | $0.025 | C |
| **2.3 File Maintenance (online)** | Date of last maintenance update | $0.034 | C |
| **2.4 Temporary Credit Line increase** | | $5.25 each | C |
| **2.5 TBS Small Business** | ***Description*** | ***Fee*** | |
| **2.5.1 Account Retention** | Per Business Cardholder account | $0.025 per account | C |
| | Per Master Account | $0.50 per master account | C |
| **2.5.2 Central Billed Statement** | Per Central Billed Statement | $0.50 per statement | C |
| **3. Authorizations & Transactions** | | | |
| **3.1 Authorization Request** | ***Authorizations per Month*** | ***Fee per Request*** | |
| | 1 to 100,000 | $0.0460 | C |
| | 100,001 - 200,000 | $0.0307 | C |
| | 200,001 - 400,000 | $0.0247 | C |
| | 400,001 - 600,000 | $0.0197 | C |
| | Over 600,000 | $0.0177 | C |
| **3.2 Name Match Authorization** | | No Charge | |
| **3.3 EMV Scripting** | | | |
| **3.3.1 Scripting Management Fee** | ***EMV Accounts on File*** | ***Fee*** | |
| | 0 to 1,000 | $50.00 per bank/per month | |
| | 1,001 to 5,000 | $100.00 per bank/per month | |
| | 5,001 to 20,000 | $250.00 per bank/per month | |
| | over 20,000 | $500.00 per bank/per month | |
| **3.3.2 EMV Scripting Transaction Fee** | $0.10 per delivered/executed script per account | | |
| **3.3.3 EMV Authorization Request** | $0.0017 per EMV authorization request | | NC |
| **3.4 Token Provisioning Fee** | $0.05 Per token provision | | NC |
| **3.5 Tokenizataion FIS Customer Service (Optional)** | $50.00 per month/ber bank and, $1.50 per call | | NC |
| **3.6. EMV Host Implementation** (excludes Visa and/or MasterCard fees which are passed through or billed direct to client.). Requires Use of Card Brand's corresponding On Behalf of Services (OBS). | | | |
| **3.6.1 Standard Implementation** | $750.00. Includes 1 BIN. Excludes mass reissue. | | NC |
| **3.6.2 Custom Implementation** | 40 Hours at Professional Services/Programming Rate. Includes 1 BIN with Project management, Implementation System Adminstration, key management and FIS testing required for brand approval. | | NC |
| **3.6.3 Additional BIN Fee** | $250.00 per additional BIN. | | NC |
| **3.7 EMV Card Personalization Implementation** (excludes Visa and/or MasterCard fees which are passed through or billed direct to client.) | | | |
| **3.7.1 Standard Implementation** | $12,500 per profile | | NC |
| **3.7.2 Custom Implementation** | By Quote | | NC |
| **3.7.3 EMV BIN Implementation Fee** | $1,250.00 per BIN | | NC |
| **3.7.4 EMV Certificates (offline profile)** | $500.00 per certificate | | NC |
| **4. Posting Transactions** (the following fees apply to each bank separately, they are not cumulative) | | | |
| ***Description*** | ***Fee*** | | |
| **4.1 Transaction Processing and Posting** (Applies to each sale, purchase, return and cash advance. Fee also applies to any lockbox payments processed by FIS.) | ***Number of Accounts*** | ***Fee (per Transaction)*** | |
| | 1 to 34,500 | $0.1160 | C |
| | 34, 501 to 69,000 | $0.1050 | C |
| | 69,001 to 103,500 | $0.0879 | C |
| | 103,501 to 166,667 | $0.0789 | C |
| | 166,668 to 208,333 | $0.0709 | C |
| | 208,334 to 250,000 | $0.0619 | C |
| | 250,001 to 375,000 | $0.0539 | C |
| | 375,001 to 458,333 | $0.0529 | C |
| | 458,334 to 500,000 | $0.0509 | C |
| | 500,001 to 541,667 | $0.0499 | C |
| | 541,668 to 583,333 | $0.0479 | C |
| | 583,334 to 625,000 | $0.0459 | C |
| | 625,001 to 666,667 | $0.0449 | C |
| | over 666,667 | $0.0429 | C |

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| **4.2 Settlement (Sale, Credit, Cash Advance transactions)** | $10,000 monthly cap per bank | $0.034 per transaction | C |
| **4.3 Transaction level Processing (TLP) Screening** | Waived | | C |
| **4.4 TLP posing, when applicable (transaction posting to a qualifying plan.)** | ***Accounts on File*** | ***Fee per Qualifying Transaction*** | |
| | 1 to 20,000 | $0.042 | C |
| | 20,001 to 40,000 | $0.037 | C |
| | 40,001 to 60,000 | $0.032 | C |
| | 60,001 to 80,000 | $0.026 | C |
| | 80,001 to 100,000 | $0.021 | C |
| | over 100,000 | $0.016 | C |
| **4.5 System Generated Issuer Fees** (Annual fees, late fees, over-limit fees, currency conversion fees, member pay insurance, member pay card enhancements and other assessed or system generated fees) | Waived | | C |
| **4.6 Statement Check** | $3.00 per Check Posted | | |
| **5. Reporting** | | | |
| **5.1 e-Reports** | ***Description*** | ***Fee*** | |
| | Implementation Fee | $78.75 one-time | C |
| | Monthly Fee | $52.50 per bank, per month, $300 max | C |
| | Monthly Per Page | $0.005 per page, $2,750 maximum per month | C |
| | Recreate Purged Reports | $157.50 per Day | C |
| **5.2 Monthly Archive CD** | Per CD | $52.50 per CD, per month | C |
| **5.3 Ad Hoc Reports** | *Does not include reports that require special programming.* | $52.50 each | C |
| **5.4 Visa Commerical File Format/MasterCard Commerical Data File** | | | |
| **5.4.1 VCF Implementation Fee** | $250.00 per Company/One Time | | NC |
| **5.4.2 VCF Monthly Maintenance Fee** | $10.00 Per Company/per month | | NC |
| **5.4.3 VCF Data Transmission Fee** | $0.0035 per kilobyte/per month | | NC |
| **5.4.4 CDF Implementation Fee** | $250.00 per Company One Time | | NC |
| **5.4.5 CDF Monthly Maintenance Fee** | $10.00 Per Company/per month | | NC |
| **5.4.6 CDF Data Transmission Fee** | $0.0035 per kilobyte/per month | | NC |
| **5.5 Credit Bureau Reporting** | per bank, per bureau per month | $18.00 | C |
| **5.6 Posted Item History (PIH) Data Files** | | | |
| ***Description*** | ***Fee*** | | |
| **5.6.1 Implementation Fee** | ***Request*** | ***Rate*** | |
| | Direct Connection to FIS | $1,050.00 | NC |
| | Connection through Processor | $250.00 | NC |
| **5.6.2 Monthly Maintenance Fee** | ***Request*** | ***Rate*** | |
| | Direct Connection to FIS | $250.00 | NC |
| | Connection through Processor | $25.00 | NC |
| **5.6.3 Transaction Fee (Assessed on Each Posted Transaction)** | ***Number of Accounts*** | ***Rate per Transaction*** | |
| | 1 to 5,000 | $0.0049 | NC |
| | 5,001 to 15,000 | $0.0033 | NC |
| | 15,001 and up | $0.0016 | NC |
| **6. Interface to Core Processors** | | | |
| **6.1 Transaction Fee** | **Account on File** | **Fee per posted Transaction** | |
| | 1-5,000 | $0.005 | C |
| | 5,001- to 15,000 | $0.003 | C |
| | over 15,000 | $0.002 | C |
| **6.2 Implementation if to Core Processor** | one time | $262.50 | C |
| **6.3 Implemenation if to Financial Institution** | one time | $1,050.00 | C |
| **6.4 Monthly Maintenance if to Core Processor** | Per bank per month | $26.25 | C |
| **6.5 Monthly Maintenance if to Financial Institution** | Per bank per month | $262.50 | C |
| **7. GUI System Access** | | | |
| **Description** | ***Accounts on File*** | ***Fee*** | |
| **7.1 Monthly Access Client Link Tiers** | 1 - 500 (inc. 2 users) | $190.00 per bank/per month | NC |
| | 501 - 1,000 (inc. 3 users) | $220.00 per bank/ per month | NC |
| | 1,001 - 5,000 (inc. 5 users) | $360.00per bank/per month | NC |
| | 5,001 - 10,000 (inc. 10 users) | $650.00 per bank/per month | NC |
| | over 10,000 (inc. 15 users) | $1050.00 per bank/per month | NC |
| **7.2 Additional Users ClientLink** | ***Additional Users*** | ***Fee*** | |
| | Additional users 1 - 5 | $30 each if exceeding allowance | NC |
| | Additional users 6 - 15 | $20 each if exceeding allowance | NC |
| | Additional users 16 - 25 | $10 each if exceeding allowance | NC |
| | Additional users > 25 | $5 each if exceeding allowance | NC |

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| **8. Collections Module GUI** | | | |
| **8.1 Monthly Access Collections Tiers** | ***Accounts on File*** | ***Fee*** | |
| | 1 to 500 (inc. 2 users) | $15 per bank, per month | NC |
| | 501 to 1,000 (inc 3 users) | $20 per bank, per month | NC |
| | 1,001 to 5,000 (inc. 5 users) | $25 per bank, per month | NC |
| | 5, 001 to 10,000 (inc. 10 users) | $65 per bank, per month | NC |
| | over 10,000 (inc. 15 users) | $110 per bank, per month | NC |
| **8.2 Account Residency** | Accounts in collections | $0.105 per account in collections | NC |
| **8.3 Collection Inquiry transaction** | Per inquiry | $0.011 each | NC |
| **9. Agent Access** | | | |
| **9.1 Monthly Access** | ***Accounts on File*** | ***Fee*** | |
| | 1 to 200 | $10.00 per bank, per month | NC |
| | 201 to 300 | $15.00 per bank, per month | NC |
| | 301 to 500 | $20.00 per bank, per month | NC |
| | 501 to 1,000 | $55.00 per bank, per month | NC |
| | 1,001 to 5,000 | $90.00 per bank, per month | NC |
| | 5,001 to 10,000 | $165.00 per bank, per month | NC |
| | over 10,000 | $265.00 per bank, per month | NC |
| **10. Cardholder Website - MyCardStatement** | | | |
| MyCardStatement is a service that provides cardholders access to their credit card information via the Internet at MyCardStatement.com. Cardholder functionality includes the ability to view account balance, transaction and historical statement information and to pay their monthly credit card invoice on-line. | | | NC |
| ***Description*** | ***Fee*** | | |
| **10.1 Implementation Fee - Customized** | $525.00 One-time | | NC |
| **10.2 Implementation Fee - Non- Customized** | $210.00 One-time | | NC |
| **10.3 Monthly Enrolled Account Fee** | ***Number of Enrolled Accounts*** | ***Fee per Cardholder Enrolled*** | |
| | 1 to 500 | $0.300 | NC |
| | 501 to 1,000 | $0.270 | NC |
| | 1,001 to 1,500 | $0.245 | NC |
| | 1,501 to 2,000 | $0.224 | NC |
| | 2,001 to 3,000 | $0.206 | NC |
| | over 3,000 | $0.190 | NC |
| **10.4 Monthly Fee** | ***Number of Accounts on File*** | ***Fee*** | |
| | 1 to 2,000 | $43.60 per bank | NC |
| | 2,001 to 5,000 | $109.00 per bank | NC |
| | 5,001 to 10,000 | $218.00 per bank | NC |
| | over 10,000 | $436.00 per bank | NC |
| **10.5Administrative Change** | $52.50 each change | | NC |
| **10.6 Banner Advertisement Add, Change or Delete** | $105.00 each | | NC |
| **10.7 Multi Factor Authentication** | $0.041 per Enrolled Cardholder | | NC |
| **10.8 MFA Per Institution Monthly Fee** | $16.75 per bank | | NC |
| **10.9 Single Sign-On (SSO) New Vendor** | Implementation | $6,000.00 One-time | NC |
| **10.9.1 Single Sign On (SS0) Existing Vendor** | Implementation | $1,000.00 One-time | NC |
| **11 eZBusiness Card Management** | | | |
| Online tool for business accounts w/Company Adminstrators and business cardholders. | ***Description*** | ***Fee*** | |
| **11.1** | Set Up Fee Includes: Up to 5 Admin Groups w/Implementation. Additional groups or changes @ $100 per change. One time 2 hr training Webinar. | $5,000 | C |
| **11.2** | Participation Fee | $500 per bank/per month | C |
| **11.3** | Enrolled Company Record | $3.00 per enrolled company record | C |
| **11.4** | Administrative Users | $3.00 per Admin user/per month | NC |
| **11.5** | Maintenance Change Fee | $100 per change | NC |
| **11.6** | eZBusiness Training | $150.00 per hour | C |
| **11.7** | Mutli-Factor Authentication | $16.75 per bank/per month | NC |
| **11.8** | No Charge for implementation, $0.06 per email | | NC |
| **11.9** | $300.00 Implementation fee per bank; $0.29 per phone message | | NC |
| **11.10** | $300.00 Implementation Fee per bank; $0.147 per text message | | NC |
| **11.11 eZBusiness BeB SSO Implementation** | $1500.00 One Time, No recurring fees associated with this feature. | | NC |
| **12. eZBusiness for FI's** | | | |
| | ***Description*** | ***Fee*** | |
| **12.1 Implementation Fee** | One Time per FI Set up | $1,000.00 | NC |
| **12.2 Users** | Users 1 - 5 | $125.00 per month for users 1 - 5 | NC |
| | Users 6+ | $25.00 per user, per month | NC |
| **12.3 Changes** | Per Request | $100.00 each | NC |
| **12.4 Messaging Bundle** | Per Month | $25.00 | NC |
| **12.5 Statement Image Archive Access - Non Enrolled Cardholders -** Provides access to 24 mos. of statement images for non-enrolled cardholders via eZBusiness | $0.015 per Account on file | | NC |

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| **13. Payment Processing** | | | |
| **13.1 ACH and Remote** | ***Accounts on File*** | ***Fee*** | |
| | 1 to 100,000 | $0.133 each | NC |
| | over 100,000 | $0.095 each | NC |
| **13.2 Lockbox** | ***Accounts on File*** | ***Fee*** | |
| | 1 to 10,000 | $0.186 each | NC |
| | 10,001 to 20,000 | $0.175 each | NC |
| | 20,001 to 50,000 | $0.165 each | NC |
| | 50,001 to 100,000 | $0.156 each | NC |
| | 100,001 to 200,000 | $0.148 each | NC |
| | over 200,000 | $0.128 each | NC |
| **13.3 Pay By Phone -** Cardholder payment processed via IVR or Customer Service Agent. Excludes letter, postage and transaction posting fee | | | |
| **13.3.1 Pay By Phone CSR** | $5.00 per payment | | NC |
| **13.3.2 Pay By Phone IVR** | $2.00 per payment | | NC |
| **13.4 Real-Time Payments (Immediate Avail Credit)** | $0.50 per posted payment | | NC |
| **14. Statements & Notices** | | | |
| **14.1 Statement Generation (CH Level)** | Statement Generation (CH level) Print, insert and mail additional | $0.050 each | C |
| **14.2 Statement Production:** (excludes postage) - Includes: Preparation of Monthly Cardholder Statement, All Standard forms and standard pring, inserting and handling of reprints and Statements held for special processing. | ***Accounts on File*** | ***Fee Per Statement*** | |
| | 1 to 2,500 | $0.093 | NC |
| | 2,501 to 5,000 | $0.091 | NC |
| | 5,001 to 10,000 | $0.089 | NC |
| | 10,001 to 15,000 | $0.087 | NC |
| | 15,001 to 20,000 | $0.086 | NC |
| | over 20,000 | $0.085 | NC |
| **14.2.1 Additional Statement Pages** | $0.020 per additional page | | |
| **14.3 Other Statement Services** | | | |
| **14.3.1 Transmit in PDF format** | 0.02 per image transmitted | | NC |
| **14.3.2 Statement Holds** | $0.153 | | NC |
| **14.3.3 Statement Stuffer Insertion** | $0.025 | | NC |
| **14.3.4 Messages - Automatic** | $5.25 ea./per plan, $26.25 maximum | | NC |
| **14.4 Statement Messages Enhanced** | $26.25 each/per plan, $105.00 maximum | | NC |
| **14.5 Annual Statements (excludes postage)** | $1.00 each statement | | NC |
| **14.6 Annual Statements - Central Billed** | $1.50 per statement | | NC |
| **14.7 Custom Statement** | Quoted Separately | | NC |
| **14.8 Extended Statement History via ClientLink or GreenScreens (Provides statement history data viewing)** | ***Frequency*** | ***Fee*** | |
| | 6 months plus current cycle | $0.026 per Account | C |
| | 12 months plus current cycle - Tiered | | |
| | ***Number of accounts*** | ***Per Accounts on File*** | |
| | 1 to 100,000 | $0.053 | C |
| | 100,001 to 200,000 | $0.040 | C |
| | 200,001 to 300,000 | $0.036 | C |
| | 300,001 and up | $0.033 | C |
| **14.9 Paperless Statements** | ***Request*** | ***Fee*** | |
| | Implementation | $250.00 One-time | NC |
| | Online statement management fee includes | $0.02 per Generated Statement | NC |
| **14.10 1098 Home Equity Statements** | $1.00 per statement | | |
| **14.10.1 1098 Home Equity Report** | $50.00 per report | | |
| **14.11 Notices & Letters** Includes setup, forms, printing and mailing; (excludes postage) | | | |
| ***Description*** | ***Fee*** | | |
| **14.11.1 Notices & Letters** | Notices and Letters | $0.129 each notice or letter | NC |
| **14.11.2 Additional Pages - Letters** | Additional Pages -Letters | $0.020 each additional page | NC |

| 15. Other Services | | | |
|---|---|---|---|
| *Description* | *Fee* | | |
| **15.1 E-Library Reference Material Subscription, Annual** | $49.00 per Bank, per year | | NC |
| **15.2 On-Site Training For Customer Service (At Bank's request)** | Quoted per Event*<br>*Fee plus out of pocket expenses (airfare, accommodations and meals) to be absorbed by Member Bank. | | NC |
| **15.3 Other Special Services** | Quoted Separately | | NC |
| **15.4 Special Programming** | $195.00 per Hour | | C |
| **15.5 Enhanced Overlimit Functionality** | $25.00 per billcode, $100 maximum | | C |
| **15.6 Credit Counseling IVR** | Waived | | C |
| **15.7 Application of Payments Split** | $50.00 per bank/per month | | NC |
| **15.8 ACH Reject Fee** | $25.00 per reject | | C |
| **15.9 Rush Parameter changes 2-6 days** | $150.00 per table change requested | | C |
| **15.10 Rush Parameter changes 7-13 days** | $50.00 per table change requested | | C |
| **15.11 Rush Parameter changes Promo/Punitive Pricing** | $50.00 per change requested | | NC |
| **15.12 Document Composition** | $150.00 per hour/resource dependent | | C |
| **15.13 Name and Address Labels** | $157.00 per Bank, per run | | C |
| **15.14 Audit Confirmations (Excluding postage)** | *Description* | *Fee* | |
| | Preparing and mailing audit confirmations upon written request | $157.00 per request | NC |
| | Per Account Confirmation | $0.105 per bank per audit request | NC |
| 15.15 Training | *Description* | *Fee* | |
| **15.15.1 Training - Standard Web training sessions** | Participation in Web session(s) from FIS published schedule. | $100.00 per participant. $50.00 discount to bank for sessions 4 or more in a year (eligible for discount after completion of 3rd session). | NC |
| **15.15.2 Custom or Stand Alone Web Training** | By Quote per event. | | NC |
| **15.15.3 Onsite at FIS Facility** | 3 Day Classroom instruction | $300.00 per attendee | NC |
| **15.15.3 Onsite at Client Facility** | By Quote | | NC |
| 16. Contact Center | | | |
| *Description* | *Fee* | | |
| **16.1 Toll-Free Customer Service Access** | Included<br>*Provides for printing of toll-free number on Member Bank's billing statements and access to Customer Service via that toll-free number.* | | NC |
| **16.2 -24/7 Customer Service IVR** | Per Call | $0.23 per call | NC |
| **16.3 Transfer Connect Services** | Calls transferred from FIS to client or 3rd party | $0.20 per call | NC |
| **16.4 - 24/7 - General Customer Service** | *Monthly Call Volume* | *Fee Per minute* | |
| | 1 to 100 | $1.43 | NC |
| | 101 to 250 | $1.40 | NC |
| | 251 to 500 | $1.37 | NC |
| | 501 to 1,000 | $1.34 | NC |
| | 1,001 to 2,000 | $1.31 | NC |
| | 2,001 to 5,000 | $1.28 | NC |
| | 5,001 to 10,000 | $1.26 | NC |
| | 10,001 to 15,000 | $1.25 | NC |
| | 15,001 to 20,000 | $1.24 | NC |
| | 20,001 to 25,000 | $1.23 | NC |
| | over 25,000 | $1.22 | NC |
| **16.5 VIP Customer Service (Optional Service)** | *Monthly Call Volume* | *Fee Per Minute* | |
| | 1 to 100 | $1.66 | NC |
| | 101 to 250 | $1.63 | NC |
| | 251 to 500 | $1.60 | NC |
| | 501 to 1,000 | $1.57 | NC |
| | 1,001 to 2,000 | $1.54 | NC |
| | *2,001 to 5,000* | $1.51 | NC |
| | 5,001 to 10,000 | $1.48 | NC |
| | 10,001 to 15,000 | $1.46 | NC |
| | 15,001 to 20,000 | $1.45 | NC |
| | 20,001 to 25,000 | $1.44 | NC |
| | over 25,000 | $1.43 | NC |
| **16.6 For After hours only clients, the rates set forth above in Section above will increase by:** | 16% | | NC |
| **16.7 VIP Rule changes** | Per group of 5 rules or less | $150.00 per rule group | NC |
| **16.8 Incoming Cardholder Correspondence** | Per item handled | $1.75 per item | NC |
| **16.9 Lost/Stolen Account Management** | Per account | $5.25 each | NC |

| | | | |
|---|---|---|---|
| **17. Fraud Management** | | | |
| Fraud Alert Management -Neural Network (Optional Service)FIS managed service using a neural network system to monitor potential fraud on card activity. | | | |
| ***Description*** | ***Fee*** | | |
| **17.1 Real-Time Scoring** | ***Description*** | ***Fee*** | |
| | Real-Time Scoring | $0.0026 per Authorization per Month | C |
| **17.2 Enhanced Scoring Solutions** | ***Description*** | ***Fee*** | |
| (Merchant Profile Scoring & ATM & POS Terminal Profiles) | Fraud Predictor (Credit Programs Only) | $0.0015 per Authorization per Month | NC |
| **17.3 FIS ON DEMAND** Client Custom Rules<br>(Custom Fraud Prevention Neural Network Rules) | ***Description*** | ***Fee*** | |
| **17.3.1** | Premium Credit Client Custom Rules | $250 Implementation Fee (One Time)<br>$450 per Month (Billed by Program) | NC |
| **17.3.2** | Advanced Credit Client Custom Rules | $250 Implementation Fee (One Time)<br>$350 per Month (Billed by Program) | NC |
| **17.3.3** | Advanced Credit and Debit Client Custom Rules | $500 Implementation Fee (One Time)<br>$600 per Month (Billed by Program) | NC |
| **17.3.4** | A' La Carte Credit Client Custom Rules | $500 per Custom Rule (Only billed when used) | NC |
| **17.4 Compromise Manager (Optional)** | | | |
| Web based product allowing Program Members to manage identified compromised accounts. Functions include blocking, cardholder notifications and fraud monitoring. | | | |
| | ***Description*** | ***Fee*** | |
| **17.4.1** | Implementation Fee | $250.00 One-time | NC |
| **17.4.2** | Access Fee | $25.00 per Month/ per 50,000 accts | NC |
| **17.4.3** | Outbound IVR Calls | $0.10 per Account | NC |
| **17.4.4** | Letters | Std. Letter Rate as shown in section 11.9.1 | NC |
| **18. Dispute Processing** | | | |
| ***Description*** | ***Fee*** | | |
| **18.1 Disputes - FIS serviced (excluding postage)** | $16.80 per non-fraud dispute claim (transaction level) | | C |
| **18.2 Fraud Chargeback Services - FIS serviced (excluding postage)** | $68.25 per fraud claim (account level) | | C |
| **18.3 Request for Information (RFI)** | $0.45 per Request | | C |
| **18.4 Questionnaire** | $0.45 Each | | C |
| **18.5 Image File Billing** | $1.00 | | C |
| **18.6 Alternative Media** | $50.00 Each | | C |
| **19. Network Connection Options** | | | |
| ***Description*** | ***Fee*** | | |
| **19.1 Frame Relay**<br>Functionality includes access to FIS's host system, on-line authorizations via a gateway and reports via a File Transfer Protocol ("FTP"). | Quoted Separately | | NC |
| **19.2 Site To Site Virtual Private Network**<br>(Applies if Program Member requests FIS to supply the remote VPN equipment at Program Member's location). Functionality includes access to FIS's host system and reports via FTP. | | | NC |
| **19.3 MPLS** | | | NC |
| **20. Monthly Minimums** | | | |
| ***Description*** | ***Fee*** | | |
| The monthly minimum will begin the first month after a Bank issues its first card and applies to core processing fees only. (Postage, courier, Electronic Warning Bulletin, and all other Pass Through Fee items do not count toward minimums). Exclusive of other products with separate monthly minimums. | ***Timeframe*** | ***Rate*** | |
| | First Year | $315.00 per Bank/per Month | C |
| | Second Year | $525.00 per Bank/per Month | C |
| | Thereafter | $785.00 per Bank/per Month | C |
| **21. Verified By VISA And/Or MasterCard SecureCode** | | | |
| Includes hosting of enrollment and authentication services, and front line customer service. | | | |
| ***Description*** | ***Fee*** | | |
| **21.1 Implementation Fee (logo setup)** | $271.54 per Bank/per Logo | | C |
| **21.2 Visa/MasterCard issuer credit program monthly per Bank Fee** | $21.00 per Bank, per month | | C |
| **21.3 Enrolled Account Hosting and Maintenance** | $0.053 each account on file | | C |
| **21.4 Authentication Request** | $0.053 per Request | | C |
| **21.5 Additional BIN Range (logo- implementation)** | $65.00 Each Bin Range/Logo | | C |
| **21.6 Logo Change** | $65.00 per BIN/Range | | C |
| **21.7 Program Change** | $65.00 per BIN/Range | | C |
| **21.8 Program Deactivation** | $65.00 per BIN/Range | | C |

| 22. eZDisclosure (Optional) | | | |
|---|---|---|---|
| | *Fee* | | |
| 22.1 Implementation | Included | | NC |
| 22.2 New Account Opening Disclosure | $0.31 each disclosure generated | | NC |
| 22.3 Cardholder Agreement (New or Reissues) | $0.31 each disclosure generated | | NC |
| **23. Credit Account Review (Optional)** | | | |
| *Description* | | *Fee* | |
| FIS's credit account review service enables the Program Member to manage credit risk and opportunity within the card portfolio by assigning a proprietary risk score and a credit grade score to existing card accounts. This information helps Program Member evaluate and predict future credit performance and predict the likelihood of bankruptcy, charge-off, loan default or serious delinquency. The service is available in two options. The full portfolio review analyzes all accounts to determine which accounts meet requirements for additional products, services or credit line changes. The reissue review works with other pre-determined reissue criteria to provide a complete picture before the plastic is reissued. Either option – full or reissue – provides critical information to manage opportunities and risks within a portfolio. | | Separate Agreement Required | NC |
| | *Description* | *Fee* | |
| **23.1 Full Account Review** | Monthly Minimum | $200 per month | NC |
| **23.2 Reissue Review** | Monthly Minimum | $50 per month | NC |
| **23.3 Per Account Reviewed - Tiered** | *Accounts Reviewed* | *Fee* | |
| | 1 to 3,000 | $0.39 per account | NC |
| | 3,001 to 10,000 | $0.36 per account | NC |
| | 10,001 to 30,000 | $0.30 per account | NC |
| | 30,001 and over | $0.25 per account | NC |
| **24. Portfolio Intelligence (TBS and BASE2000)** | By Quote | | |
| **25. Affluent Card (Optional)** | | | |
| The pricing structure listed below is associated to the following Affluent Card types: Visa Signature, Visa Business Signature, World MasterCard. | | Separate Agreement Required | |
| *Description* | *Fee* | | |
| **25.1 Implementation Fee** | $5,000.00 per BIN / Project | | NC |
| **25.2 Affluent Processing Fee** | $0.25 per Account per Month | | NC |
| **25.3 Affluent VIP Customer Service (Required)** | See Contact Services Above | | NC |
| **25.4 Mandatory Enhancements** | Separate Agreement Required | | NC |
| **25.5 Customization** | A request for customization shall be quoted under a separate statement of work. Current standard development rates as outlined in your processing contract schedule apply. | | NC |
| **25.5.1 Annual Statements (Required)** | Instance | Rate | |
| | Affluent Annual Statement Production | $1.00 / per generated statement | NC |
| | Affluent Annual Statement File Prep | $225.00 / per hour; 3 hour minimum | NC |
| | Affluent Annual Statement File Generation | $0.02 / per statement | NC |
| | Affluent Statement Logo Set Up | $150.00 / per logo | NC |
| **25.5.2 Affluent VIP Customer Service (Optional Service)** | Instance | Rate | NC |
| | Custom Toll Free Number Set Up Fee | $250.00 / per number | NC |
| | Custom Toll Free Number Service Fee | $75.00 / per month | NC |
| | Whisper and Custom IVR Set Up Fee | $1000.00 / per event | NC |
| | Whisper and Custom IVR Change Fee | $1000.00 / per event | NC |
| | Custom Rule Set Up Fee (up to 5 rules) | $525.00 / per event | NC |
| | Custom Rule Change Fee (up to 5 rules) | $150.00 / per event | NC |
| **25.5.3 Affluent Card Stock** | To be quoted | | NC |
| **25.6 Visa Signature Preferred** | To be quoted | | NC |
| **25.7 Visa Signature Business** | To be quoted | | NC |
| **25.8 World Elite MasterCard** | To be quoted | | NC |
| **25.9 World MasterCard for Business** | To be quoted | | NC |
| **25.10 World Elite MasterCard for Business** | To be quoted | | NC |
| **26. Billing Account Updater (BAU) Optional** | | | |
| *Description* | *Fee* | | |
| **26.1 Implementation Fee** | $100.00 | | NC |
| **26.2 Monthly Evaluation Fee** | $0.0026 per Account on File | | NC |
| **26.3 BAU Record Transmitted** | $0.035 per Record Transmitted | | NC |
| **27. PPCS/RPCS Services Optional** | | | |
| *Description* | *Fee* | | |
| **27.1 Visa PPCS/MasterCard RPCS Fees** | Pass thru from Card Brand | | NC |
| **27.2 FIS Prepayment Cancellation Service Fee** | $15.50 per Occurrence | | NC |

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|---|---|---|---|
| **28. Balance Transfer (Optional)** | | | |
| ***Description*** | ***Fee*** | | |
| **28.1 Balance Transfer Remittance Fee -** for each payment to a creditor that is issued by FIS. | $2.00 | | C |
| **28.2 Balance Transfer Reject Fee -** for each Balance Transfer transaction that cannot be processed - for example, due to stop payment, or invalid information. If a stop payment is requested, Member Bank agrees that it will also reimburse FISfor any stop payment or other fees charged by FIS's bank relating to the stop payment request. | $4.50 | | C |
| **29. Statement Marketing (Optional)** | | | |
| **Description** | ***Fee*** | | |
| | **B&W** | **Color** | NC |
| **29.1 Image Management** | $0.035 | $0.037 | NC |
| **29.2 Image Target** | $0.020 | $0.030 | NC |
| **29.3 Additional Full Page** | $0.020 | $0.030 | NC |
| **29.4 Image Proofing** | $25.00 per proof copy. One (I) B & W and one (1) Color proof (2 for $25) provided to client for approval. | | NC |
| **30. Loan Origination Solution (Optional)** | **Separate Agreement Required** | | |
| | ***Description*** | ***Fee*** | |
| **30.1 Initial Set Up** | Includes: | $10,000.00 One Time | NC |
| **30.2 Application Processing Fee** | FIS decisions new submitted application entered or transmitted into LOS. **Tiered w/ Monthly Minimum of $500.00** | | NC |
| | ***Monthly Application Volumes*** | ***Monthly Fee per application*** | |
| | 0-25,000 | $2.00 per application | NC |
| | 25,001 to 50,000 | $1.75 per application | NC |
| | 50,001 to 75,000 | $1.50 per application | NC |
| | over 75,000 | $1.25 per application | NC |
| **30.3 Data Retention** | Retention fee for all application data including bureuau data and letter output for 25 mos. Charged Per application on file at end of each month. | $0.030 per application | NC |
| **30.4 Letter Fee** | Includes setup, forms, printing, stuffing and mailing. Excludes Postage. | $0.132 per letter<br>$0.04 each additional page (2 and up) | NC |
| **30.5 Optional Features/Services** | | | NC |
| **30.5.1 Premier Attributes -** Access to 800+ premier attribute fields that can be mapped to LOS strategy Manager for use in strategy builds. Bureau Agnostic. | ***Description*** | ***Fee*** | |
| | ***Total # of PA's delivered monthly*** | ***Fee Per transaction for transactions processed using PA's during the month.*** | |
| | 1 - 10 PA's | $0.20 per transaction | NC |
| | 11 - 25 PA's | $0.25 per transaction | NC |
| | 26 - 75 PA's | $0.40 per transaction | NC |
| | 76 - 150 PA's | $0.75 per transaction | NC |
| | 151 - 400 PA's | $0.85 per transaction | NC |
| | 401 - 700 PA's | $1.00 per transaction | NC |
| | 700+ PA's | $1.25 per transaction | NC |
| **30.5.2 Full Service Handling -** Full Service Handling by FIS LOS Support team. Includes: data entry, return postage, balance transfer data enrry, exception item processing, approval using client-defined criteria, etc. Excludes judgemental decision. Fee is in addition to Fee Per Application processed in section 27.2 above. | ***Description*** | ***Fee*** | |
| | Data Entry | By Quote | NC |
| | Return postage | Actual cost per response | NC |
| | Balance Transfer | $2.00 per transaction | NC |
| | Returned Balance Transfer | $4.50 per return | NC |
| | Credit Bureau (Where FIS is reseller) | $2.50 per application | NC |
| **30.5.3 Strategy Modifications -** Customer requested changes to lending strategies following initial implementation. | By Quote | | NC |
| **30.5.4 Customization Fee -** includes but not limited to: Incorporating new/Custom Interface(s); Incorporating new/custom batch files, incoming and outgoing; Custom Adverse Action letter text set up/updates; Custom Reporting. | By Quote to requirements | | NC |

| | | | |
|---|---|---|---|
| **31. Conversion and Implementation Projects** | | | |
| | ***Description*** | ***Fee*** | |
| **31.1 Internal Conversions (TBS to TBS)** | Program consolidation, Automated | $2,000.00 per FI/Agent | NC |
| **31.2 Platform Migrations TBS to BASE2000** | < 1,000 Accounts | By quote | NC |
| | 1,000 to 5,000 Accounts | $7,500 per FI/Agent<br>Includes: Assigned Project Manager, New BIN and licensing, move of Bank's existing structure, products/services, parameter settings, standard reissue plus EMV Host Enablement (CardPro EMV fees apply and are billed separately). | NC |
| | > 5,000 Accounts | $10,000 per FI/Agent<br>**Includes:** Assigned Project Manager, New BIN and licensing, move of Bank's existing structure, products/services, parameter settings, standard reissue plus EMV Host Enablement (CardPro EMV fees apply and are billed separately). | NC |
| | **New product/service enablement w/Migration Project** (i.e. Affluent, RTDX, PI, Loyalty, program consolidation, token services, etc.) - By Quote Only (not exceed $10,000 per FI/Agent). Separate Agreements may be required for some products. | | NC |
| | A one-time, non-refundable, $1,000 migration analysis fee is charged. This fee can be applied against Member Bank's migration costs if project is approved by the Bank.) | | NC |
| **31.3 BIN Termination with accounts** | $2,500.00 Per BIN or BIN/Plan | | NC |
| **31.4 BIN termination without accounts** | $1,500.00 Per BIN or BIN/Plan | | NC |
| **31.5 Expedited Project Scheduling TBS & BASE2000** | $2.00 per account $25,000.00 minimum | | NC |
| **31.6 Automated Account Tranfer - BASE2000, includes use of enhanced UAT for project testing** | ***Description*** | ***Fee*** | |
| | Project Fee (includes Proj. Mgr) | $12,500.00 per project | NC |
| | Per Acct. | $1.75 per account transferred | NC |
| **31.7 Licensing Projects** | | | |
| **31.7.1 BIN adds TBS** | Add new BIN/ICA to credit platform | $3,500.00 | NC |
| **31.7.2 Agent adds TBS** | Add Institution to existing Corp | $4,500.00 | NC |
| **31.8 Maintenance Requests TBS** | ***Fee*** | | |
| **31.8.1 Maintenance Without Keys** | $500.00 per request | | NC |
| **31.8.2 Maintenance With Keys** | $1,000.00 per request | | NC |
| **31.8.3 Name Change** | $500.00 per change | | NC |
| **31.8.4 Merger** | $1,000.00 per change | | NC |
| **32. External Deconversion TBS and BASE2000** | | | |
| | ***Description*** | ***Fee*** | |
| **32.1 Deconversion** | Minimum per FI | $1.05 per acct, $5,250.00 Minimum | C |
| **32.2 Additional Set of Tapes** | $2,500.00 per instance | | C |
| **32.2.1 Tape Production expedited - two weeks** | $500.00 per instance | | C |
| **32.2.2 Tape Production expedited - one week** | $1,000.00 per instance | | C |
| **32.2.3 Residual files for trailing activity** | $200.00 per corp, per file, per day | | C |
| **32.2.4 Post deconversion research requests** | $125.00 per instance | | C |
| **32.2.5 Deconversion deposit minimum** | $5,000.00 one-time | | C |
| **32.2.6 Date Change** | $5,000.00 per instance | | C |
| **32.2.7 Shared BIN/ICA residual Chargeback Processing** | Per month, per corp (4 mos. max) | $1,500.00/per month | C |
| **33. Rebates of processing fees to Banks** | | | |
| **Monthly statement accounts rebate (applies collectively to statementing accounts under Schedule A and K)** | ***Number of Statementing Accounts*** | ***Rebate %*** | |
| | 1 to 500,000 | 0.0% | NC |
| | 500,001 to 700,000 | 8.0% | NC |
| | 700,001 to 800,000 | 9.0% | NC |
| | 800,001 to 900,000 | 10.0% | NC |
| | 900,001 to 1,000,000 | 11.0% | NC |
| | 1,000,001 to 1,100,000 | 12.0% | NC |
| | 1,100 101 to 1,200,000 | 13.0% | NC |
| | 1,200 001 to 1,300,000 | 13.5% | NC |
| | 1,300,001 to 1,400,000 | 14.0% | NC |
| | 1,400,001 to 1,500,000 | 14.5% | NC |
| | over 1,500,000 | 15.0% | NC |

| 34. Pass-through Fees and Amounts | | | |
|---|---|---|---|
| All third party fees, charges and amount and increases and adjustments thereto, which are charged to or incurred by FIS in connection with the services will be passed-through to the Program Member. The amount of such pass-through fees, charges and amount shall not be applied toward or count against the minimum monthly fees that are due from the Program Member. | | | |
| ***Description*** | ***Fee*** | | |
| **34.1 Courier**<br>Includes all costs of courier delivery of media or reports to and from Program Member If U.S. mail is used, all postage costs are borne by Program Member. | Actual | | NC |
| **34.2 Postage** | Current 1st Class Rates | | NC |
| Includes all first class postage associated with mailing of plastics, statements, notices or other mailings requested by Program Member | | | NC |
| **34.3 Postage Pre-Sort Rebate** (Qualifying Items)<br>Issued to Program Member on current first class mail rate per qualifying statement, as identified by FIS. | -$0.0222 per qualifying item | | NC |
| **34.4 Electronic Warning Bulletin Listings** | ***Description*** | ***Fee*** | |
| | Visa/MasterCard charges for listings on the Electronic Warning Bulletin. | Actual | NC |
| | Charges for listing in the printed warning bulletin for regions outside the U.S. | Actual | NC |
| **34.5 "Call Me" Transactions**<br>**Includes the additional authorization referral calls on questionable sales as requested by non FIS card issuers for which a fee is paid by the non FIS card issuer.** | Actual | | NC |
| **34.6 Other MasterCard and VISA Fees and Assessments.**<br>Program Member shall be responsible for all MasterCard and VISA fees, dues and assessments related to the cardholder services provided to the card-issuing member (e.g., "Please Call Fees"). | Actual | | NC |
| **34.7 Retrievals from MasterCard or VISA Local to Local MasterCard and VISA rules require the processor to provide documentation of original transactions.** | FIS's fees for performing those tasks will be actual VISA/MasterCard rates. | | NC |

**Assumption**: In the case of tiered fees, the applicable rate is that which corresponds to the individual bank's total volume for the month e.g. "pick-a- tier", unless otherwise noted

[1] Core Service is denoted as "C". A Non=core Service is denoted as "NC"