



SCHEDULE C - CREDIT CARD SERVICES AND FEES (MERCHANT ACQUIRING PROGRAM)
to 2011 Renewal Service Agreement by and between
Fidelity National Card Services, Inc. and ICBA Bancard, Inc.
EFFECTIVE JANUARY 01, 2016

1. FIS OBLIGATIONS. During the Term of this Agreement, FIS shall:
 - a) Activate new merchant accounts;
 - b) Produce station plates for imprinters when requested by the Program Member;
 - c) Sell equipment and related materials to Program Members as requested per the current published list price for such equipment and materials;
 - d) Provide instruction on related procedures as requested;
 - e) Provide authorization service, 24 hours per day, 7 days per week, subject to Excluded Outages;
 - f) Train the employees of Program Members as requested;
 - g) Provide merchant accounting services including discount calculation and preparation of debit and credit advices as needed;
 - h) Provide merchant statements either electronically or via paper form by the 10th business day of each month for the preceding month;
 - i) Assist Program Member by monitoring deposits of Visa and MasterCard and Discover transactions using various variance parameters which generate exception reports used to detect, in some cases, possible fraud and other irregularities and notify Program Member of possible fraud or other irregularities that are detected. FIS will use reasonable diligence in providing this service but in no event will FIS be liable for any losses resulting from merchant transactions or deposits;
 - j) With the exception of Pass-Thru fees, all rate and pricing increases prior to December 31, 2021 must be provided to Bancard for approval 6 months prior to the effective date of such increases. All pricing increases must be supported with clear and reasonable supporting detail and cannot be repackaged as an add-on to existing Services. Pricing increases and pricing for new Services must be incorporated into a new or existing pricing Schedule within three (3) months of the effective date of the pricing increase.
2. BANCARD AND FINANCIAL INSTITUTION OBLIGATIONS. During the Term of this Agreement, Bancard and/or Program Member shall:
 - a) Bear all losses resulting from a merchant's credit card transactions and deposits including, but not limited to, questionable merchant activity, merchant fraud, uncollected chargebacks, account data compromises and bankruptcy claims;
 - b) Provide all other services to merchants;
 - c) Provide source data necessary to create the merchant file; and provide its own supplies (e.g. sales slips, credit slips, deposit envelopes and clearing forms), which it may purchase from FIS at published cost plus shipping and handling charges.
3. AUTHORIZATION TRANSACTIONS

Monthly Authorization Transactions (per bank)					
Tier	Lower	Upper	Dial	SSL	IP
1	1	100,000	\$0.0950	\$0.0500	\$0.0250
2	100,001	500,000	\$0.0900	\$0.0450	\$0.0250
3	500,001	750,000	\$0.0850	\$0.0400	\$0.0250
4	750,001	1,000,000	\$0.0800	\$0.0380	\$0.0250
5	1,000,001	1,250,000	\$0.0750	\$0.0350	\$0.0250
6	1,250,001	1,500,000	\$0.0700	\$0.0330	\$0.0250
7	1,500,001	1,750,000	\$0.0650	\$0.0300	\$0.0250
8	1,750,001	3,000,000	\$0.0600	\$0.0280	\$0.0250
9	3,000,001	UP	\$0.0350	\$0.0280	\$0.0250



4. CAPTURE TRANSACTIONS

Monthly Capture (EDC) Transactions (per bank)			
Tier	Lower	Upper	Dial
1	1	100,000	\$0.0950
2	100,001	500,000	\$0.0750
3	500,001	750,000	\$0.0550
4	750,001	1,000,000	\$0.0450
5	1,000,001	1,250,000	\$0.0375
6	1,250,001	1,500,000	\$0.0350
7	1,500,001	1,750,000	\$0.0325
8	1,750,001	3,000,000	\$0.0300
9	3,000,001	UP	\$0.0230

5. FILE RESIDENCY (MONTHLY)

File Residency Per Merchant ID (per bank)			
Tier	Lower	Upper	Dial
1	1	200	\$7.50
2	201	400	\$6.50
3	401	500	\$5.50
4	501	750	\$4.50
5	751	1,000	\$3.50
6	1,001	1,250	\$3.00
7	1,251	1,500	\$2.50
8	1,501	UP	\$1.50

*Includes merchant on file (back-end, Computer Storage of Merchant Information Assisting Program Members by monitoring deposits for fraud and other irregularities, Processing, Printing, of Monthly Paper Statement to the Merchant or Program Member, Preparation of Transmission of ACH Tape.

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| 6. PIN Debit I EBT (in addition to the auth fee) | \$0.02 per transaction |
| 7. HELP DESK CALLS | |
| Call | \$2.00 per call |
| Terminal | \$1.50 per Terminal ID on File |
| 8. DIAL PAY | |
| Dial Pay \IVR Auth\Administrative | \$0.65 |
| Dial Pay\Voice Auth | \$1.00 |
| DialPay - Referral Auth | \$3.00 |
| 9. ACH DEPOSIT - Per Deposit | \$0.015 |
| 10. ACH RETURN FEE - Per Return | \$35.00 |
| 11. REPORTING | |
| Merchant Intelligence Center: | |
| Per Enrolled Account\Per month | \$3.00 |
| FIS E-Reports | \$10.00/Month And \$0.01 per page |
| 12. MERCHANT E-CONNECTIONS | |
| per merchant ID, per month | \$0.70 |
| per FI, per month | \$50.00 |
| per FI sign-on, per month | \$30.00 |
| per merchant sign-on per month | \$2.00 |



13. RETRIEVAL\CHARGEBACK PROCESSING

Per Retrieval	\$3.00
Per Chargeback	\$8.00

14. FIS MERCHANT ENROLLMENT

Per new account loaded on system	\$5.00
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15. FIS MERCHANT ACCOUNT LOADING

Per new account loaded on system by FIS	\$10.00
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16. FIS ON-SITE TRAINING

At Program Member's request and subject to staff availability \$500.00 per day
Program Member must cover all out-of-pocket expenses such as airfare, lodging and meals.

17. DECONVERSION FEES

In the event Program Member transfers all or any portion of its merchant accounts to another processor or to an acquirer of Program Member's merchant accounts, other than FIS, for any reason whatsoever, Program Member will be assessed \$50.00 per merchant account transferred with a minimum charge of \$2,500.00.

18. AUDIT ASSISTANCE FROM FIS

Quote/Hour

19. PASS THROUGH FEES

- All credit and debit network interchange, assessments, fees, dues and expenses related to regulatory and compliance mandates for merchant activity relating to merchants signed through the Program Member.
- Postage - Includes all First Class postage associated with mailing statements or other mailing requested by Program Member
- Courier

20. ADDITIONAL PRODUCTS AND SERVICES

DESCRIPTION	ITEM DESCRIPTION	RATE	Unit of Measure
VeriSign Transactions	VeriSign Cybercash – Gateway Fee	\$0.15	Per Transaction
VeriSign – Other	VeriSign Cybercash – 24x7 Helpdesk	\$1.75	Per MID, Per Month
VeriSign – Other	PayFlow Link	\$22.00	Per Month
VeriSign – Other	PayFlow Link – 24x7 Helpdesk	\$1.75	Per MID, Per Month
VeriSign – Other	PayFlow Pro Set-up Fee	\$150.00	Per MID
VeriSign – Other	PayFlow Pro	\$25.00	Per MID, Per Month
VeriSign – Other	PayFlow Pro Transaction Fee	\$0.095	Per Transaction
VeriSign – Other	PayFlow Link/Pro – 24x7 Helpdesk	\$1.75	Per MID, Per Month
Wireless	Set-up Fee	\$30.00	Per MID, Per SIMM
Wireless	IP Address Fee	\$15.75	Per MID, Per Month
Wireless	Carrier Fee	\$17.50	Per MID, Per Month
Micros	Merchant Link Internet Capture	\$0.011	Per Transaction
Micros	Merchant Link Authorization	\$0.05	Per Transaction
Micros	Merchant Link Internet Authorization	\$0.04	Per Transaction
Wireless	Transaction Fee	\$0.045	Per Transaction
PayTrace	Set-up Fee	\$150.00	Per MID
PayTrace	Virtual Terminal	\$20.00	Per MID, Per Month
PayTrace	Shopping Cart	\$15.00	Per MID, Per Month
PayTrace	API	\$15.00	Per MID, Per Month
PayTrace	Recurring Payment	\$15.00	Per MID, Per Month
PayTrace	Batch Upload	\$15.00	Per MID, Per Month
PayTrace	Transaction Fee	\$0.05	Per Transaction
TSYS	Web Pass Set-up Fee	\$75.00	Per MID
TSYS	Web Pass	\$15.00	Per MID, Per Month
TSYS	Transaction Fee	\$0.08	Per Transaction
TSYS	IVR Batch Support	\$2.50	Per Batch
MIC Bundle	Online reporting and PCI Support	\$3.50	Per MID, Per Month
ERMS	Enhanced Risk Monitoring	\$4.00	Per MID, Per Month



21. OPTIONAL BIN SERVICES - If in Unique BIN (per Unique BIN)

DESCRIPTION	ITEM DESCRIPTION	RATE	Unit of Measure
MAS Svc-MRA Rejects	0-5 Days	No Charge	
MAS Svc-MRA Rejects	16-20 Days	\$150.00	Per Month
MAS Svc-MRA Rejects	21-28 Days	\$200.00	Per Month
MAS Svc-Daily Discount	Apply/Settle Daily Discount	\$300.00	Per Month
MAS Svc-Daily Interchange	Apply/Settle Daily Discount	\$300.00	Per Month
MAS Svc-Downgrades	Apply/Settle Downgrades to MID	\$400.00	Per Month
Reserve Funding Module	Hold Reserve Funds from Merchants	\$200.00	Per Month
BIN Implementation	Set-up Fees	Pass Thru	
Transmissions	File Transmissions	Pass Thru	
Telecom	Connectivity	Pass Thru	