

PIN Debit Card Transactions

The PIN Debit fees set forth in your fee schedule reflect only the amount we charge you for processing your PIN Debit transactions to a PIN Debit Network. The PIN Debit Networks also charge interchange and switch fees (in addition to the fees reflected on your fee schedule). You are responsible for paying these interchange and switch fees. A schedule of the fees charged by the various PIN Debit Networks is included below. PIN Debit Networks change their rates regularly. You may call the Customer Service number shown on your monthly statement for recent updates. Interchange and switch fees vary by PIN Debit Network. The PIN Debit Network used to process your transaction will depend upon, among other things, the availability of the network at the time of the transaction, whether a particular PIN Debit Card is enabled for a particular network and the routing requirements established by the networks and the card issuers. We may, at our sole discretion, utilize any PIN Debit Network available to us for a given transaction.

PIN DEBIT INTERCHANGE AND SWITCH FEES

The fees in this table (or as more recently published by the Debit Networks) will be passed on to you and charged in addition to the processing fees paid to us and identified on your Fee Schedule. The amount charged for Interchange, which is paid to the banks that issued the Debit Cards, will be the lesser of (a) the face amount of the transaction multiplied by the percentage rate reflected in the Interchange Fee column plus any fix transaction amount, and (b) the Cap, if a Cap is set. Switch fees, which are paid to the PIN Debit Network, will be charged to addition to the Interchange Fee and the debit processing fee.

PIN Debit Network	Interchange Level/Industry	Interchange Fees	Cap on Interchange	Switch Fee
Accel (includes TX, Mpact, Instant Teller)	Retail	0.65% of gross tran amount + \$0.12	\$0.60	\$0.03
	Supermarket (MCC 5411)	\$0.22	(none)	\$0.03
	QSR (MCC 5814)	1.25% of gross tran amount + \$0.03	\$0.40	\$0.03
AFFN	National / Major Merchant (MCC 5541, 5912, 9399, 5310, 5499, 5542, 7511)	0.50% of gross tran amt (excluding cash back) + \$0.05	\$0.35	\$0.03
	Supermarket (MCC 5411, 5300)	\$0.14	(none)	\$0.03
	Standard / Retailer (All other MCC's)	0.55% of gross tran amt (excluding cash back) + \$0.10	\$0.50	\$0.03
Alaska Option		\$0.10	(none)	\$0.07
Credit Union 24 (CU 24)	Supermarket (MCC 5411, 5300)	\$0.0165	(none)	\$0.0250
	Petroleum (MCC 5541, 5542, 7511)	0.60% of gross tran amt + \$0.04	\$0.30	\$0.0250
	Drug Store/Pharmacy (MCC 5912)	0.55% of gross tran amt + \$0.04	\$0.30	\$0.0250
	QSR (MCC 9814, 5812)	1.25% of gross tran amt + \$0.02	\$0.30	\$0.0250
	All other MCCs	0.65% of gross tran amt + \$0.03	\$0.35	\$0.0250
Interlink	Supermarket (MCC 5411)	\$0.25	(none)	\$0.0350
	Quasi Cash (MCC 4829, 6051, 7955)	1.80% of gross tran amt + \$0.10	(none)	\$0.0350
	Retail	0.75% of gross tran amt + \$0.15	No Cap	\$0.0350
Jeanie	Retail	0.65% of gross tran amt (excluding cash back) + \$0.12	\$0.60	\$0.0500
	Supermarket (MCC 5411, 5300)	\$0.2175	(none)	\$0.0500
	QSR (MCC 5814)	\$0.08	(none)	\$0.0400
Maestro	Retail	0.75% of gross tran amt (excluding cash back) + \$0.15	\$0.50	\$0.0250
	Supermarket/Warehouse (MCC 5411, 5300)	\$0.24	(none)	\$0.0250
	QSR (MCC 5499, 5541, 5542, 5814, 7832)	0.75% of gross tran amt (excluding cash back) + \$0.15	\$0.50	\$0.0250
NYCE	Retail	0.65% of gross tran amt + \$0.10	\$0.65	\$0.0375
	Supermarket (MCC 5411)	\$0.24	(none)	\$0.0375
	QSR (MCC 5814)	0.50% of gross tran amt + \$0.06	\$0.45	\$0.0375
Pulse (includes Tyme)	Retail	0.65% of gross tran amt (excluding cash back) + \$0.10	Min \$0.10, No Cap	\$0.07
	Supermarket (MCC 5411)	\$0.21	(none)	\$0.07
	Petroleum (MCC 5541, 5542)	0.65% of gross tran amt (excluding cash back) + \$0.10	Min \$0.10, No Cap	\$0.07
Shazam	Retail	\$0.24	(none)	\$0.04
	Supermarket	0.75% of gross tran amt (excluding cash back) + \$0.20	\$0.65	\$0.04
Star	Retail	0.75% of gross tran amt + \$0.15	\$0.65	\$0.0425
	Supermarket (MCC 5411, 5300)	\$0.24	(none)	\$0.0425
	QSR (MCC 5814)	1.25% + \$0.03	\$0.45	\$0.0425
	Petro (MCC 5541, 5542)	0.60% of gross tran amt + \$0.13	\$0.40	\$0.0425
	Small Ticket Retailers	Tran amt < or = \$10 1.25% + \$0.05 Tran amt > \$10 0.75% of gross tran amt + \$0.15, capped @ \$0.65	See i/c fee	\$0.0425
	Medical Retailers	Tran amt < or = \$15 1.20% + \$0.05 Tran amt > \$15 0.75% of gross tran amt + \$0.15, capped @ \$0.65	See i/c fee	\$0.0425