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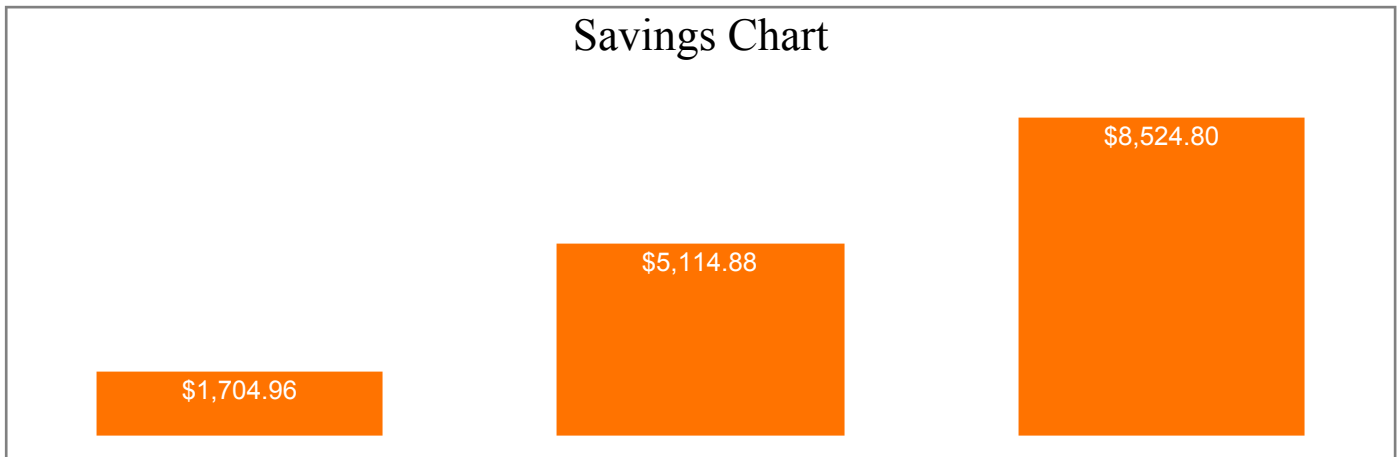
S&S Wrecker

TOTAL COST COMPARISON ANALYSIS



Current Charges	\$	\$349.48
Impact PaySystem Charges	\$	\$207.40
Monthly Savings Amount	\$	\$142.08
Savings in Percentage		41%
Savings over 1 year	\$	\$1,704.96
Savings over 3 years	\$	\$5,114.88
Savings over 5 years	\$	\$8,524.80

Savings Chart



This proposal is CONFIDENTIAL and is intended solely for the use of the individual to whom it is addressed. This pricing is valid for 30 days.

This proposal is based on projection on qualification on interchange rates for each association based on provided details.

Impact PaySystem is a registered ISO/MSP of the following Banks:
 Wells Fargo, US Bank and 5/3.

Merchant Activity		
Name	Volume	Transactions
Visa	\$1,448.29	6
Mastercard	\$4,199.42	14
Discover	\$0.00	0
American Express	\$0.00	0
PIN Debit	\$0.00	0

Current		Proposed	
Passthrough Fees	\$146.71	Passthrough Fees	\$146.71
Processor Fees	\$36.87	Processor Fees	\$24.89
Other Fees	\$165.90	Other Fees	\$35.80
Effective Rate	6.39%	Effective Rate	3.79%

Total Fees			
Current	\$349.48	Proposed	\$207.40

Savings		
Monthly	Annual	3 Year
\$142.08	\$1,704.96	\$5,114.88

Passthrough Summary

Description	Volume	Trans.
VMD Interchange	\$5,472.71	21
PIN Debit Passthrough	\$0.00	0
VMD Card Brand	\$5,472.71	21

Current	
Effective Rate	Total
2.29%	\$125.48
0.00%	\$2.95
0.33%	\$18.28

Proposed	
Effective Rate	Total
2.29%	\$125.48
0.00%	\$2.95
0.33%	\$18.28

Processor Summary

Description	Volume	Trans.
VMD Volume	\$5,647.71	—
VMD Per Item	—	23

Current		
Volume Rate	Trans. Rate	Total
0.60%	—	\$33.88
—	\$0.1300	\$2.99

Proposed		
Volume Rate	Trans. Rate	Total
0.40%	—	\$22.59
—	\$0.1000	\$2.30

Other Fees

Name	Current	Proposed
Per Batch	\$2.75	\$0.00
Card Data Security Fee	\$11.95	\$0.00
Monthly Account On File	\$0.00	\$25.00
PCI Monthly	\$0.00	\$10.00
Corporate Fee	\$98.00	\$0.00
AVS	\$0.80	\$0.80
Account Maintenance Fee	\$10.50	\$0.00
Paper Statement Fee	\$5.95	\$0.00
Talus PCI Protection Fee	\$29.95	\$0.00
Debit Monthly Fee	\$6.00	\$0.00