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The Greater Bethesda Chamber of Commerce

Description	Current	Proposed	Savings
Total Volume Cost	\$174.24	\$60.07	\$114.17
Total Transaction Cost	\$31.62	\$14.93	\$16.69
Total Passthrough Cost	\$574.15	\$574.15	\$0.00
Total Other Cost	\$110.84	\$51.80	\$59.04
Total Cost	\$890.85	\$700.95	\$189.90
MONTHLY SAVINGS	ANNUAL SAVINGS	3 YEAR SAVINGS	
\$189.90	\$2,278.80	\$6,836.40	

Processing Volume		Current Rates		Proposed Rates		
Item	Activity	Rate	Amount	Rate	Amount	Savings
VMD Volume	\$18,929.59	0.69%	\$130.54	0.14%	\$26.50	\$104.04
American Express	\$6,333.10	0.69%	\$43.70	0.53%	\$33.57	\$10.13
PIN Debit	—	—	—	—	—	—
Total	\$25,262.69		\$174.24		\$60.07	\$114.17

Transaction Fees		Current Rates		Proposed Rates		
Item	Activity	Rate	Amount	Rate	Amount	Savings
VMD Transactions	121	\$0.20	\$24.14	\$0.07	\$8.47	\$15.67
American Express	34	\$0.22	\$7.48	\$0.19	\$6.46	\$1.02
PIN Debit	—	—	—	—	—	—
Total	155		\$31.62		\$14.93	\$16.69

Passthrough Fees		Current Rates		Proposed Rates		
Item	Activity	Rate	Amount	Rate	Amount	Savings
VMD Interchange	\$18,929.59	1.95%	\$368.96	1.95%	\$368.96	\$0.00
AMEX OptBlue	\$6,333.10	2.51%	\$159.19	2.51%	\$159.19	\$0.00
VMD Card Brand	\$18,929.59	0.24%	\$46.00	0.24%	\$46.00	\$0.00

Monthly Fees	Current Rates	Proposed Rates	Savings
+ Breach Coverage	\$0.00	\$6.95	-\$6.95
ACCESS ONE PARTICIPATION	\$5.00	\$0.00	\$5.00
Account on File	\$0.00	\$9.95	-\$9.95
MONTHLY NON PCI CHARGE	\$39.99	\$0.00	\$39.99
MONTHLY PCI CHARGE	\$13.00	\$0.00	\$13.00
MONTHLY PCI WAIVER	-\$13.00	\$0.00	-\$13.00
Monthly Fee	\$0.00	\$9.95	-\$9.95
PCI Monthly	\$0.00	\$9.95	-\$9.95
REGULATORY FEES	\$5.95	\$0.00	\$5.95
Rounding Adjustment and Misc. Fees	\$0.06	\$0.00	\$0.06
SYSTEM ACCESS FEE	\$12.50	\$0.00	\$12.50

Annual & One-Time Fees	Current Rates	Proposed Rates	Savings
Annual Fee	\$0.00	\$49.95	-\$49.95

Other Fees	Current Rates	Proposed Rates	Savings
\$14.99 PROMO CHARGE	\$14.99	\$0.00	\$14.99
ACCESS ONE WAIVER	-\$5.00	\$0.00	-\$5.00
REGULATORY FEE WAIVER	-\$5.95	\$0.00	-\$5.95
SYSTEM ACCESS FEE WAIVER	-\$12.50	\$0.00	-\$12.50
Chargeback	\$25.00	\$15.00	\$10.00
Interchange Optimization Fee	\$30.80	\$0.00	\$30.80

Percent Savings	21.32%
Monthly Savings	\$189.90
Annual Savings	\$2,278.80
3 Year Savings	\$6,836.40
Current Effective Rate	3.53%
Proposed Effective Rate	2.77%