

Merchant's Business Name (Legal):

SECTION 10 SCHEDULE OF FEES

APPLICATION Tiered Flat Rate **DISCOUNT:** Daily **CARD OPTIONS:** All Cards Other Cards
 TYPE: Interchange Cash Advance Monthly Debit Card Only
 BUSINESS TYPE Retail Restaurant Mail/Telephone Order** Internet**
 SUB BUSINESS TYPE Retail Key Entered** DialPay Capture** MOTO/CardSwipe** Large Ticket

VISA/MASTERCARD/DISCOVER (VMC/D) Rate Category	Discount Rate	Transaction Fee	AMERICAN EXPRESS Rate Category*			
Base	.17 %	\$.14	Base	.17 %	\$.14	
Mid-Qualified ¹ <small>(Not Applicable for Retail Key Entered, MOTO, Internet, DialPay Merchants)</small>	+ %	+ \$	Mid-Qualified ¹	+ %	+ \$	
Non-Qualified ²	+ %	+ \$	Non-Qualified ²	+ %	+ \$	
Base Debit NON PIN-Based ³ <small>(Same as VMC/D Discount Rate if left blank) Regulated Only⁶ <input type="checkbox"/></small>	%	+ \$	<input type="checkbox"/> Wireless Service ³	Quantity	Setup Fee	Monthly Hosting Fee
<input type="checkbox"/> Debit PIN-Based ⁴	%	\$			\$	\$
Qualified Rewards ⁵	%	Same as Visa/MC/Discover Transaction Fee	<input type="checkbox"/> Internet Services/Micros ³	Quantity	Setup Fee	Monthly Hosting Fee
					\$	\$

Transaction fees are charged for all transaction authorization attempts. ¹Added to Base discount rate and transaction fee. ²Added to applicable Mid-Qualified discount rate and transaction fee. ³Transaction fee is in addition to the applicable Base, Mid-Qualified, or Non-Qualified transaction fee, regardless of transaction qualification. ⁴Debit Network Interchange, sponsorship, switch and gateway fees, and any miscellaneous fees will be assessed or allocated to Merchant at the then current rate determined in accordance with NPC's standard operating procedures. ⁵Same as Mid-Qualified discount rate if left blank for the applicable Reward categories collected by NPC (Not Applicable for Retail Key Entered, MOTO, Internet, DialPay Merchants).
*** TIERED MERCHANTS ONLY -** Commercial Card transactions that do not meet the requirements to qualify for preferred rates will be assessed an additional fee of 0.50% (0.0050) on such sales volume. ⁶Regulated applies to all Base NON PIN debit transactions from issuers that are not exempt pursuant to 12 CFR Part 235. NON PIN debit transactions from exempt issuers will fall under the Base VMC/D discount rate. If a rate is identified but the Regulated Only box is not checked, then this rate applies to all Base NON PIN debit transactions. **If the Retail Key Entered/MOTO/Internet/DialPay Business Type is selected, Rewards cards will be charged discount rates plus 0.11% (0.0011) on all transactions. NPC's processing fees and Card Brand interchange fees are included in the discount rate. All other Card Brand fees will be assessed or allocated to Merchant at the then current rate determined in accordance with NPC's standard operating procedures.

*** INTERCHANGE MERCHANTS ONLY - CARD ORGANIZATION FEES:**
 Visa, MasterCard and Discover Interchange fees, assessments and other fees will be assessed or allocated to Merchant at the then current rate determined in accordance with NPC's standard operating procedures.

† FLAT RATE MERCHANTS ONLY - CARD ORGANIZATION FEES:
 All fees are included in discount rate and transaction fee above except fees related to international transactions. Does not apply to American Express.

*** AMERICAN EXPRESS -** Existing American Express Number YES NO If Yes, Existing American Express Account Number:
 Annual Estimated or Actual American Express Volume <\$1,000,000.00 YES NO If No, Merchant is not eligible for the American Express Program.
 By checking this box, Merchant elects to opt out of the American Express Program
 By checking this box, Merchant elects to opt out of receiving American Express Marketing Materials.

SECTION 11 OCCURRENCE FEES


On File Fee	5.00 /month	Retrieval/Chargeback	\$15.00 /each	Paper Statement	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <i>Electronic</i> /month
Batch Fee††	0.00 /each	Minimum Bill	\$5.00 /month	Advantage Buyer Program ³	<input type="checkbox"/> \$25.00 /month
Voice Auth/DialPay	0.00 /each	Early Deconversion Fee ¹	\$50.00 /each	PCI Fee	<input type="checkbox"/> \$90.00 /year OR <input type="checkbox"/> \$165.00 /year
ACH/DBA Change Fee	\$25.00 /each	Card Brand Usage Fee (NABU) ²	\$0.06 /each		<input checked="" type="checkbox"/> \$7.50 /month OR <input type="checkbox"/> \$13.75 /month
Annual Fee	0.00	Charged in Month of <input checked="" type="checkbox"/>	1099-K Reporting is provided at No Charge	Regulatory Accounting Assistance Program (RAAP) Fee ⁴	Charged Annually Month of <i>March</i>

Return ACH(s) are subject to a \$25.00 fee for each occurrence. ¹The initial term of the Merchant Agreement is 3 years and automatically renews for additional 2-year periods. If this Agreement is terminated prior to the expiration of the initial term or any renewal term, you will be subject to an Early Deconversion Fee ("EDF") in accordance with the terms of Section 6C of the Terms and Conditions. In addition to the EDF, you may also be subject to liquidated damages in accordance with the terms of Section 6C of the Terms and Conditions. If limited by state law, these fees may be modified in accordance with Section 6C of the Terms and Conditions. ²The Card Brand Usage Fee (NABU) includes the MasterCard Network Assessment and Brand Usage Fee, the Visa Acquirer Processing Fee, and the Visa Base II Transaction Fee and applies to Tiered Merchants Only. ³Same as VMC/D base transaction fee if left blank; if base VMC/D transaction fee is left blank, the fee is \$0.30. ⁴See Schedule I of the Terms and Conditions for additional information. ⁵See Section 36 of the Terms and Conditions for additional information.

SECTION 12 MERCHANT ACKNOWLEDGEMENTS AND SIGNATURE

Merchant agrees to and accepts the terms and conditions set forth in this Application and the Terms and Conditions which are incorporated herein by reference (GEN 0115) as if fully set forth herein (collectively, the "Merchant Agreement") and acknowledges receipt of all parts of the Merchant Agreement. Merchant acknowledges that no handwritten changes have been made to the printed text of the Merchant Agreement and that the parties may produce and rely on a copy or electronically stored image of the Merchant Agreement for all legal purposes. Merchant represents, warrants and certifies to NPC and Member Bank that it has reviewed all 4 pages of this Application, that all information provided herein is true, correct and complete and that NPC and Member Bank may rely on the information contained in this Application, without further investigation, for all purposes. Merchant acknowledges and agrees that NPC and Member Bank are in no way responsible or liable for the actions, inactions, performance or lack of performance of any third party provider or independent sales representative. Merchant represents that it has chosen for itself any services, equipment or third party selected in connection with the Merchant Agreement, and it has not relied on any promises, representations, warranties, or covenants of the independent sales representative, NPC or others. Merchant acknowledges and agrees that the Merchant Agreement shall not be altered by any prior, contemporaneous or subsequent oral representations made by any party. Merchant further authorizes the release of Merchant information in accordance with the provisions of Section 9 of the Terms and Conditions. If Merchant does not want to participate in the American Express Program, the applicable Opt Out Box has been marked.

IN WITNESS WHEREOF Merchant has caused this Agreement to be executed by its duly authorized representative effective in accordance with the terms of the Terms and Conditions. The Agreement shall be binding upon Merchant upon the earlier of Merchant's execution below or Merchant's first processed electronic transaction.

MERCHANT
 Name (please print) *Gary L. Shugrants* Date *10/10/15*

Merchant's Business Name (Legal):

SECTION 13 EQUIPMENT SETUP PROVIDER CODE NPC = NPC to ship equipment SOF = Sales office to ship equipment MER = Merchant Owned

Table with columns: TERMINAL, QTY, PROVIDER CODE, PRINTER, PROVIDER CODE, PIN PAD, PROVIDER CODE. Includes handwritten 'Vx520' and '1'.

Other: Provider Code: Other: Provider Code: Other: Provider Code:

EQUIPMENT SOFTWARE INFORMATION SOFTWARE NAME PUBLISHER VERSION

EQUIPMENT OPTIONS THE DEFAULT SELECTION WILL BE APPLIED FOR ANY OPTION NOT SELECTED BELOW

Form with multiple sections: RETAIL / MOTO, RESTAURANT, CASH ADVANCE, LODGING, FUEL, PASSWORD, FAST PAY (FPS). Includes checkboxes for AVS, Last 4-Digits, CVV 2, etc.

Custom Header / Footer: Wireless ID: Comments:

EQUIPMENT SHIPPING INSTRUCTIONS Required ONLY if ordered through NPC - Default shipping options (indicated by *) will be applied for any option not selected below

Shipping instructions form with fields for Ship To, Attn, Address, City, State, Zip, Phone #, and checkboxes for shipping options.

WELCOME KIT SHIPPING INSTRUCTIONS Required if welcome kit is shipping to separate address from above

Welcome kit shipping instructions form with fields for Ship To, Attn, Phone #, Address, City, State, Zip.

SECTION 14 SITE INSPECTION INFORMATION

I represent and warrant that the information set forth in the application is true and accurate to the best of my knowledge. In addition, I hereby certify that (check which applies):

Site inspection information form with checkboxes for physical inspection, NPC approved vendor, and fulfillment house usage.

Fulfillment House Name and Address: Fulfillment House Contact Information:

Is Fulfillment House PCI DSS Compliant? % of shipments by this vendor Location Type: Retail Store Front, Office Building, Residence, Industrial Building, Trade Show

Sales Organization: Sales Rep Signature: Application Date: 10-10-15

Shugarts

Link to chamber listing:

<http://www.clearfieldchamber.com/shugarts.html>

Google Maps View:

<https://www.google.com/maps/place/Shugarts+Lawn+%26+Garden+Power+Equipment/@41.013421,-78.4392447,17z/data=!3m1!4b1!4m2!3m1!1s0x89cc682ecbc52d5f:0xc5f17cb0a03aa950>

Street View:

https://www.google.com/maps/place/Shugarts+Lawn+%26+Garden+Power+Equipment/@41.013191,-78.437328,3a,75y,41h,90t/data=!3m7!1e1!3m5!1sPVmd6b_x117drwtVMo2-CQ!2e0!6s%2F%2Fgeo2.ggpht.com%2Fcbk%3Fpanoid%3DPVmd6b_x117drwtVMo2-CQ%26output%3Dthumbnail%26cb_client%3Dsearch.TACTILE.gps%26thumb%3D2%26w%3D86%26h%3D86%26yaw%3D41.73634%26pitch%3D0!7i3328!8i1664!4m2!3m1!1s0x89cc682ecbc52d5f:0xc5f17cb0a03aa950!6m1!1e1

4 statements included - May – Sept showing Ave Ticket size and YTD volume.

REFUND POLICY is 10 days (on app).

Copy of business card is on the same doc / page as the voided check.

Thanx.

SHUGARTS LAWN & GARDEN

PH. 814-765-4512
418 PARK AVE
CLEARFIELD, PA 16830

1003

60-629/313
01

DATE _____

CHECK AMOUNT

PAY TO THE ORDER OF _____

\$ _____

DOLLARS



Security Features Detail on Back

CLEARFIELD BANK
www.cbtfinc.com

VOID

VOID

FOR _____

MP

⑈001003⑈ ⑆031306294⑆

11022892⑈

SHUGARTS

Lawn & Garden Power Equipment
SALES • SERVICE • PARTS



Wheel Horse
Tractors & Riding Mowers

OTROY-BILT

shindaiwa



Route 153
418 Park Avenue
Clearfield, PA 16830

GARY

(814) 765-4512
FAX (814) 765-3887
shugarts-lawn-garden.com

YOUR CARD PROCESSING STATEMENT

1432370000015952550001677370000581175 000 01 000000
SHUGARTS LAWN & GARDEN
ATTN: GARY SHUGARTS
418 PARK AVE
CLEARFIELD PA 16830-2114

Page 1 of 9 **THIS IS NOT A BILL**
 Statement Period **09/01/15 - 09/30/15**
 Merchant Number **679205814689**
 Customer Service **Website - BusinessTrack.com**
Phone - 1-877-273-8191

Visit MerchantInsider.com for tools to keep your customers data safe, cost-cutting tips, interactive training and online support for your account-plus quick-and-easy shopping in our online store, with great prices on supplies and a comprehensive selection of processing products.

An overview of account activity for the statement period.
 Fees charged for September activity will appear on October statement.

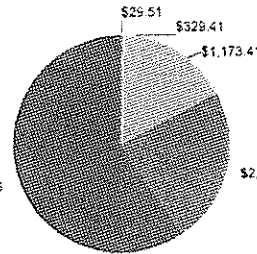
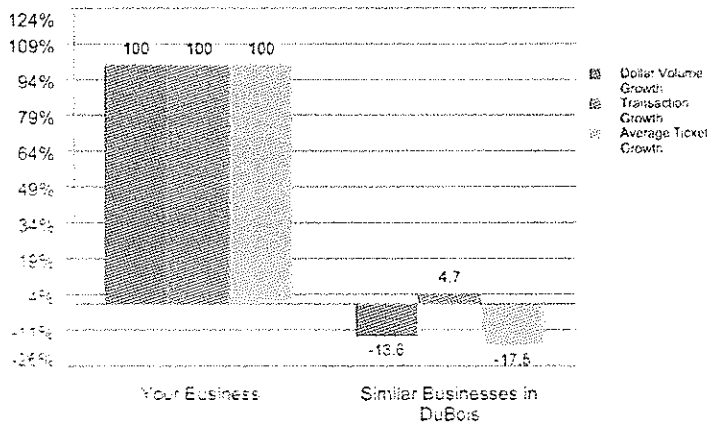
Page 4	Total Amount You Submitted	\$8,909.16
Page 4	Third Party Transactions	0.00
Page 4	Chargebacks/Reversals	0.00
Page 4	Adjustments	-\$0.96
Page 5	Fees Charged	-\$674.32
Total Amount Funded to Your Bank		\$8,233.88

See page 2 for Key Definition of Terms

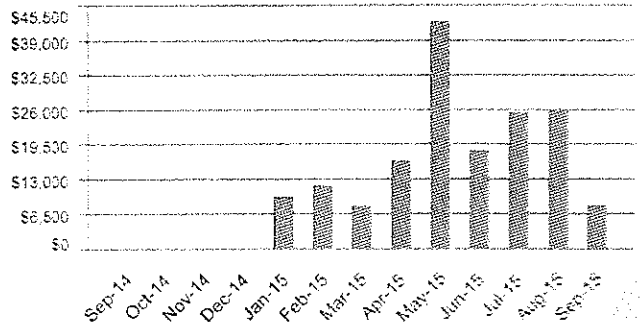
All amounts shown are in U.S. funds

Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Funded

Year-over-year Growth Sep '15 vs Sep '14



Thirteen Month - Total Amount Funded



IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Refer to page 2 for details.

YOUR CARD PROCESSING STATEMENT

143237/000001/595255/0001/67737/0000/581175 000 01 000000
SHUGARTS LAWN & GARDEN
ATTN: GARY SHUGARTS
418 PARK AVE
CLEARFIELD PA 16830-2114

Page 1 of 9 **THIS IS NOT A BILL**
 Statement Period **09/01/15 - 09/30/15**
 Merchant Number **879205814689**
 Customer Service **Website - BusinessTrack.com**
Phone - 1-877-273-8191

Visit MerchantInsider.com for tools to keep your customers data safe, cost-cutting tips, interactive training and online support for your account-plus quick-and-easy shopping in our online store, with great prices on supplies and a comprehensive selection of processing products.

An overview of account activity for the statement period.
 Fees charged for September activity will appear on October statement.

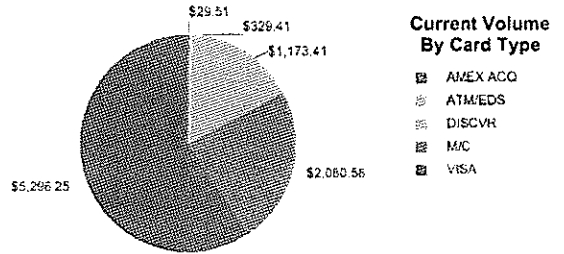
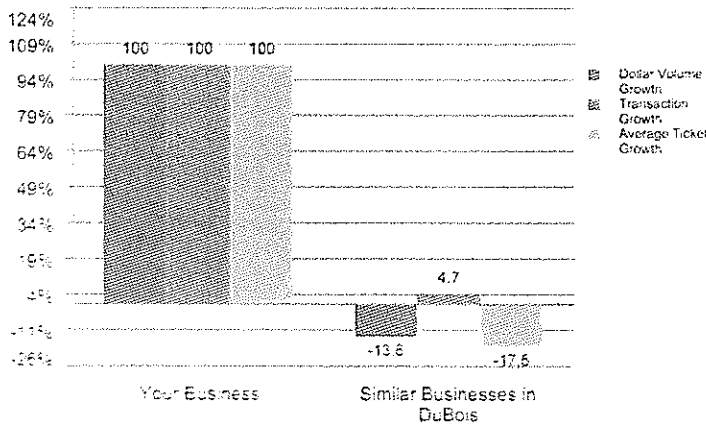
Page 4	Total Amount You Submitted	\$8,909.16
Page 4	Third Party Transactions	0.00
Page 4	Chargebacks/Reversals	0.00
Page 4	Adjustments	-\$0.96
Page 5	Fees Charged	-\$674.32
Total Amount Funded to Your Bank		\$8,233.88

See page 2 for Key Definition of Terms

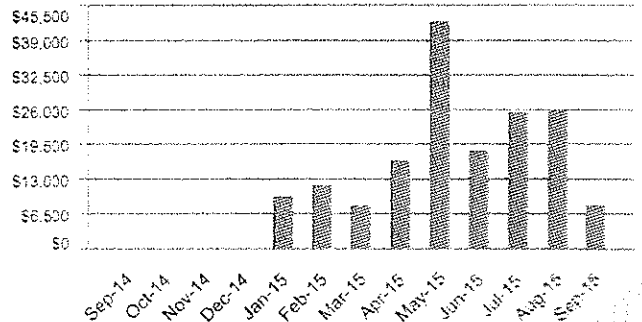
All amounts shown are in U.S. funds

Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Funded

Year-over-year Growth Sep '15 vs Sep '14



Thirteen Month - Total Amount Funded



IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Refer to page 2 for details.

YOUR CARD PROCESSING STATEMENT

Merchant Number 879205814889
 Customer Service Website - BusinessTrack.com
 Phone - 1-877-273-8191

Page 3 of 6
 Statement Period 09/01/15 - 09/30/15

Summary of Transactions

Total Sales You Submitted - Refunds = Total Amount You Submitted

Card Type	Total Gross Sales You Submitted			Refunds		Total Amount You Submitted	
	Average Ticket	Items	Amount	Items	Amount	Items	Amount
MasterCard	\$52.01	41	\$2,087.75	1	\$7.17	40	\$2,080.58
Visa	\$65.39	81	\$5,296.25	0	0.00	81	\$5,296.25
Discover	\$146.68	8	\$1,173.41	0	0.00	8	\$1,173.41
Diners	0.00	0	0.00	0	0.00	0	0.00
JCB	0.00	0	0.00	0	0.00	0	0.00
AMEX ACQ	\$14.76	2	\$29.51	0	0.00	2	\$29.51
Debit/ATM	\$329.41	1	\$329.41	0	0.00	1	\$329.41
Total		133	\$8,916.33	1	\$7.17	132	\$8,909.16

(Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Funded

Summary of Funding

Date Submitted	Batch Number	Submitted Amount	Third Party Transactions	Chargebacks/Reversals	Adjustments	Fees Charged*	Date Funded	Funded Amount
08/31/15		\$1,064.78	0.00	0.00	0.00	0.00		\$1,064.78
09/01/15		\$594.69	0.00	0.00	0.00	0.00		\$594.69
09/02/15		\$220.62	0.00	0.00	-\$0.96	-\$674.32		-\$454.66
09/03/15		\$330.05	0.00	0.00	0.00	0.00		\$330.05
09/04/15		\$267.87	0.00	0.00	0.00	0.00		\$267.87
09/05/15		\$418.61	0.00	0.00	0.00	0.00		\$418.61
09/08/15		\$428.26	0.00	0.00	0.00	0.00		\$428.26
09/09/15		\$316.06	0.00	0.00	0.00	0.00		\$316.06
09/10/15		\$135.71	0.00	0.00	0.00	0.00		\$135.71
09/11/15		\$201.68	0.00	0.00	0.00	0.00		\$201.68
09/12/15		\$192.24	0.00	0.00	0.00	0.00		\$192.24
09/14/15		\$122.64	0.00	0.00	0.00	0.00		\$122.64
09/15/15		\$48.21	0.00	0.00	0.00	0.00		\$48.21
09/16/15		\$55.41	0.00	0.00	0.00	0.00		\$55.41
09/17/15		\$87.49	0.00	0.00	0.00	0.00		\$87.49
09/18/15		\$1,095.57	0.00	0.00	0.00	0.00		\$1,095.57
09/19/15		\$257.33	0.00	0.00	0.00	0.00		\$257.33
09/21/15		\$565.68	0.00	0.00	0.00	0.00		\$565.68
09/22/15		\$290.21	0.00	0.00	0.00	0.00		\$290.21
09/23/15		\$157.79	0.00	0.00	0.00	0.00		\$157.79
09/24/15		\$458.90	0.00	0.00	0.00	0.00		\$458.90
09/25/15		\$551.91	0.00	0.00	0.00	0.00		\$551.91
09/26/15		\$741.92	0.00	0.00	0.00	0.00		\$741.92
09/28/15		\$252.71	0.00	0.00	0.00	0.00		\$252.71
09/29/15		\$52.82	0.00	0.00	0.00	0.00		\$52.82
Total		\$8,909.16	0.00	0.00	-\$0.96	-\$674.32		\$8,233.88

*Certain fees and charges may relate to a prior period

YOUR CARD PROCESSING STATEMENT

Merchant Number 679205814889
 Customer Service Website - BusinessTrack.com
 Phone - 1-877-273-8191

Page 4 of 9

Statement Period 09/01/15 - 09/30/15

AMOUNTS SUBMITTED BY BATCH

Date Submitted	Batch Submitted	MasterCard	Visa	Discover	AMEX ACQ	Debit/ATM	Total Submitted
08/31/15	622043310192	\$98.31	\$334.54	\$631.93	0.00	0.00	\$1,064.78
09/01/15	622043010193	0.00	\$594.69	0.00	0.00	0.00	\$594.69
09/02/15	622043020194	\$21.25	\$199.37	0.00	0.00	0.00	\$220.62
09/03/15	622043030195	\$85.18	\$244.67	0.00	0.00	0.00	\$330.05
09/04/15	622043040196	\$119.60	\$148.27	0.00	0.00	0.00	\$267.87
09/05/15	622043050197	\$45.90	\$372.71	0.00	0.00	0.00	\$418.61
09/08/15	622043080198	\$27.11	\$244.59	\$156.56	0.00	0.00	\$428.26
09/09/15	622043090199	0.00	\$316.06	0.00	0.00	0.00	\$316.06
09/10/15	622043100200	\$74.35	\$25.69	\$35.67	0.00	0.00	\$135.71
09/11/15	622043110201	\$20.48	\$97.06	\$84.14	0.00	0.00	\$201.68
09/12/15	622043120202	\$18.95	\$173.29	0.00	0.00	0.00	\$192.24
09/14/15	622043140203	\$99.11	\$23.53	0.00	0.00	0.00	\$122.64
09/15/15	622043150204	\$48.21	0.00	0.00	0.00	0.00	\$48.21
09/16/15	622043160205	0.00	\$55.41	0.00	0.00	0.00	\$55.41
09/17/15	622043170206	\$87.49	0.00	0.00	0.00	0.00	\$87.49
09/18/15	622043180207	\$614.36	\$289.93	\$191.28	0.00	0.00	\$1,095.57
09/19/15	622043190208	\$67.95	\$189.38	0.00	0.00	0.00	\$257.33
09/21/15	622043210209	\$99.82	\$437.58	0.00	\$28.28	0.00	\$565.68
09/22/15	622043220210	0.00	\$288.98	0.00	\$1.23	0.00	\$290.21
09/23/15	622043230211	\$97.28	\$7.56	\$52.95	0.00	0.00	\$157.79
09/24/15	622043240212	\$44.18	\$414.72	0.00	0.00	0.00	\$458.90
09/25/15	622043250213	\$253.73	\$298.18	0.00	0.00	0.00	\$551.91
09/26/15	622043260214	\$147.31	\$265.20	0.00	0.00	\$329.41	\$741.92
09/28/15	622043280215	0.00	\$231.83	\$20.88	0.00	0.00	\$252.71
09/29/15	622043290216	\$10.01	\$42.81	0.00	0.00	0.00	\$52.82
Sub Totals		\$2,080.58	\$5,296.25	\$1,173.41	\$29.51	\$329.41	\$8,909.16
Total							\$8,909.16

THIRD PARTY TRANSACTIONS

Date	Description	Amount
	No Third Party Transactions for this Statement Period	
Total		0.00

Date	Reference No.	Description	Card Number (Last 4 Digits)	Amount
		No Chargebacks/Reversals for this Statement Period		
Total				0.00

ADJUSTMENTS

Date	Description	Amount
09/02/15	SALES TAX PAYABLE 100000018898781-Supply Order	-0.96
Total		-0.96

YOUR CARD PROCESSING STATEMENT

Merchant Number 879205614569
 Customer Service Website - BusinessTrack.com
 Phone - 1-877-273-8191

Page 5 of 9
 Statement Period 09/01/15 - 09/30/15

FEES CHARGED

Date	Type	Description	Total
09/02/15	IC	JUL BB193-TRANS CLEARED AS COMM CARD ELEC - TAX EXEMPT BUS MC 3	-1.34
09/02/15	IC	JUL BB193-TRANS CLEARED AS COMM CARD ELEC - TAX EXEMPT FLT MC 1	-3.14
09/02/15	IC	JUL BB083-TRANSACTION CLEARED AS ENHANCED MC 4	-1.73
09/02/15	IC	JUL BB088-TRANSACTION CLEARED AT HIGH VALUE WLD MC 1	-0.14
09/02/15	IC	JUL BB287-TRAN CLEARED AT SMALL BUSINESS LEVEL 3 BUS MC 1	-3.14
09/02/15	IC	JUL BB288-TRAN CLEARED AT SMALL BUSINESS LEVEL 4 MC 1	-1.02
09/02/15	IC	JUL BB188-TRANSACTION CLEARED AT WORLDCARD MC 2	-0.25
09/02/15	IC	JUL BB188-TRANSACTION CLEARED AT WORLDCARD WLD MC 5	-0.34
09/02/15	IC	JUL BB166-TRAN CLEARED AT COMMERCIAL CARD LEVEL II COM VI 1	-0.28
09/02/15	IC	JUL BB166-TRAN CLEARED AT COMMERCIAL CARD LEVEL II SIG VI 1	-1.60
09/02/15	IC	JUL BB182-TRAN CLEARED AS CPS CARD NOT PRESENT DEBIT/PR VI 2	-4.14
09/02/15	IC	JUL BB193-TRANS CLEARED AS COMM CARD ELEC - TAX EXEMPT COM VI 9	-21.34
09/02/15	IC	JUL BB193-TRANS CLEARED AS COMM CARD ELEC - TAX EXEMPT ENH VI 1	-7.20
09/02/15	IC	JUL BB193-TRANS CLEARED AS COMM CARD ELEC - TAX EXEMPT SIG VI 2	-7.18
09/02/15	IC	JUL BB219-TRANSACTION CLEARED AS CORP / BUSINESS CARD COM VI 10	-19.45
09/02/15	IC	JUL BB091-INVALID POS ENTRY MODE FOR PROGRAM VI 1	-0.19
09/02/15	IC	JUL BB190-TRANSACTION CLEARED AT REWARDS 2 SIG VI 1	-1.02
09/02/15	IC	JUL BB080-TRANSACTION CLEARED AT SIGNATURE PREFERRED CP VI 6	-3.97
09/02/15	IC	JUL BB216-TRANSACTION CLEARED OTHER THAN PRICED REW VI 4	-0.53
09/02/15	IC	JUL BB216-TRANSACTION CLEARED OTHER THAN PRICED SIG VI 20	-6.49
09/02/15	IC	JUL BB513-TRANSACTION CLEARED AS RETAIL - REWARDS DI 5	-0.69
09/02/15	IC	JUL BB663-TRANSACTION CLEARED AS RETAIL(PREMIUM PLUS) DI 2	-6.92
09/02/15	IC	JUL BB504-TRANSACTION CLEARED AS COMMERCIAL ELECTRONIC DI 2	-0.96
09/02/15	IC	AMEX NETWORK FEE .001500 BASIS PTS TIMES \$26.95	-0.04
09/02/15	IC	DISCOVER ACCESS FEE 6 TRANSACTIONS AT .034000	-0.20
09/02/15	IC	AXP RETAIL NONSWIPE T1	-0.61
09/02/15	IC	STAR NE - ALL STAR	-0.51
09/02/15	IC	STAR NE REGULATED	-0.30
09/02/15	IC	INTERLINK REGULATED DECLINE	-0.07
09/02/15	IC	VISA ACCESS FEE 99 TRANSACTIONS AT .034000	-3.37
09/02/15	IC	MASTERCARD ACCESS FEE 50 TRANSACTIONS AT .034000	-1.70
09/02/15	SC	DEBIT/ATM CARD TRANSACTION FEE 2 TRANSACTIONS AT .390000	-0.78
09/02/15	SC	AMEX SALES DISCOUNT .005500 DISC RATE TIMES \$26.95	-0.15
09/02/15	SC	DISCOVER SALES DISCOUNT .015600 DISC RATE TIMES \$3,379.38	-52.72
09/02/15	SC	MASTERCARD SALES DISCOUNT .015600 DISC RATE TIMES \$9,791.59	-152.75
09/02/15	SC	VISA SALES DISCOUNT .015600 DISC RATE TIMES \$7,125.30	-111.15
09/02/15	SC	MC LICENSE VOLUME FEE .000190 DISC RATE TIMES \$11,643.50	-2.21
09/02/15	SC	MASTERCARD DEBIT SALES DISC .015600 DISC RATE TIMES \$1,851.91	-28.89
09/02/15	SC	VISA DEBIT SALES DISCOUNT .015600 DISC RATE TIMES \$4,470.78	-69.74
09/02/15	FEE	SUPPLY SHIPPING & HANDLING 100000018596791-Supply Order	-15.95
09/02/15	FEE	VISA NETWORK FEE CP 18-01	-2.00
09/02/15	FEE	VISA NETWORK FEE CNP 2-02	-1.52
09/02/15	FEE	ANNUAL COMPLIANCE SVC FEE	-119.00
09/02/15	FEE	NON RECEIPT OF PCI VALIDATION 1 TRANSACTIONS AT 19.950000	-19.95
09/02/15	FEE	VISA MISUSE OF AUTH FEE 1 TRANSACTIONS AT .045000	-0.05

YOUR CARD PROCESSING STATEMENT

Merchant Number 579205614669
 Customer Service Website - BusinessTrack.com
 Phone - 1-877-273-8191

Page 6 of 9
 Statement Period 09/01/15 - 09/30/15

Fees Charges

Date	Type	Description	Total
09/30/15	FEE	AVS 950 CALL AUTHORIZATION FEE 6 TRANSACTIONS AT .100000	-2.82
Total Service Charges			-\$418.39
Total Interchange Charges			-\$96.86
Total Fees			-\$159.07
Total (Service Charges, Interchange Charges, and Fees)			-\$674.32

Fee Type Legend

SC = Service Charges
 IC = Interchange Charges
 FEE = Fees

PENDING FINANCIAL CHARGES AND FEES

Financial charges and fees incurred but not funded during the statement period.
 See future statements for processing information.

Transaction Type	Date Posted	Description	Net Amount Posted
FEE	09/30/15	VISA NETWORK FEE CP 1B-01	-2.00
FEE	09/30/15	VISA NETWORK FEE CNP 2-03	-7.00
FEE	09/30/15	NON RECEIPT OF PCI VALIDATION 1 TRANSACTIONS AT 19.950000	-19.95
FEE	09/30/15	AVS 950 CALL AUTHORIZATION FEE 6 TRANSACTIONS AT .100000	-0.60
TOTAL FEES			-29.55
INTERCHANGE	09/28/15	AUG BB193-TRANS CLEARED AS COMM CARD ELEC - TAX EXEMPT BUS MC 2	-3.18
INTERCHANGE	09/28/15	AUG BB193-TRANS CLEARED AS COMM CARD ELEC - TAX EXEMPT FLT MC 1	-0.31
INTERCHANGE	09/28/15	AUG BB125-TRAN CLEARED AS CORP FACE TO FACE BUSINESS MC 1	-0.96
INTERCHANGE	09/28/15	AUG BB188-TRANSACTION CLEARED AT WORLDCARD MC 1	-0.12
INTERCHANGE	09/28/15	AUG BB188-TRANSACTION CLEARED AT WORLDCARD WLD MC 9	-17.19
INTERCHANGE	09/28/15	AUG BB166-TRAN CLEARED AT COMMERCIAL CARD LEVEL II COM VI 1	-1.32
INTERCHANGE	09/28/15	AUG BB193-TRANS CLEARED AS COMM CARD ELEC - TAX EXEMPT COM VI 12	-31.10
INTERCHANGE	09/28/15	AUG BB193-TRANS CLEARED AS COMM CARD ELEC - TAX EXEMPT ENH VI 2	-18.47
INTERCHANGE	09/28/15	AUG BB193-TRANS CLEARED AS COMM CARD ELEC - TAX EXEMPT SIG VI 2	-2.06
INTERCHANGE	09/28/15	AUG BB219-TRANSACTION CLEARED AS CORP / BUSINESS CARD COM VI 5	-2.50
INTERCHANGE	09/28/15	AUG BB190-TRANSACTION CLEARED AT REWARDS 2 REW VI 2	-0.81
INTERCHANGE	09/28/15	AUG BB190-TRANSACTION CLEARED AT REWARDS 2 SIG VI 1	-3.86
INTERCHANGE	09/28/15	AUG BB080-TRANSACTION CLEARED AT SIGNATURE PREFERRED CP VI 1	-0.22
INTERCHANGE	09/28/15	AUG BB216-TRANSACTION CLEARED OTHER THAN PRICED REW VI 1	-0.04
INTERCHANGE	09/28/15	AUG BB216-TRANSACTION CLEARED OTHER THAN PRICED SIG VI 7	-1.40
INTERCHANGE	09/28/15	AUG BB506-TRANSACTION CLEARED AS CNP/ECOMMERCE - REWARD DI 1	-1.56
INTERCHANGE	09/28/15	AUG BB624-TRANSACTION CLEARED AS RETAIL-PREMIUM DI 1	-0.03
INTERCHANGE	09/26/15	AUG BB513-TRANSACTION CLEARED AS RETAIL - REWARDS DI 4	-4.77
INTERCHANGE	09/30/15	AMEX NETWORK FEE .001500 BASIS PTS TIMES \$29.51	-0.04
INTERCHANGE	09/30/15	DISCOVER ACCESS FEE 8 TRANSACTIONS AT .034000	-0.27
INTERCHANGE	09/30/15	AXP RETAIL BASE T1	-0.67
INTERCHANGE	09/30/15	STAR NE REGULATED	-0.46
INTERCHANGE	09/30/15	VISA ACCESS FEE 64 TRANSACTIONS AT .034000	-2.86
INTERCHANGE	09/30/15	MASTERCARD ACCESS FEE 43 TRANSACTIONS AT .034000	-1.46
TOTAL INTERCHANGE			-95.66
SERVICE	09/30/15	DEBIT/ATM CARD TRANSACTION FEE 1 TRANSACTIONS AT .390000	-0.39

YOUR CARD PROCESSING STATEMENT

Merchant Number 879205814889
 Customer Service Website - BusinessTrack.com
 Phone - 1-877-273-5191

Page 7 of 9
 Statement Period 09/01/15 - 09/30/15

PENDING FINANCIAL CHARGES AND FEES				Financial charges and fees incurred but not funded during the statement period. See future statements for processing information.
Transaction Type	Date Posted	Description		Net Amount Posted
SERVICE	09/30/15	AMEX SALES DISCOUNT .005500 DISC RATE TIMES	\$29.51	-0.16
SERVICE	09/30/15	DISCOVER SALES DISCOUNT .015600 DISC RATE TIMES	\$1,173.41	-18.31
SERVICE	09/30/15	MASTERCARD SALES DISCOUNT .015600 DISC RATE TIMES	\$1,102.18	-17.19
SERVICE	09/30/15	VISA SALES DISCOUNT .015600 DISC RATE TIMES	\$3,086.91	-48.16
SERVICE	09/30/15	MC LICENSE VOLUME FEE .000190 DISC RATE TIMES	\$2,087.75	-0.40
SERVICE	09/30/15	MASTERCARD DEBIT SALES DISC .015600 DISC RATE TIMES	\$985.57	-15.37
SERVICE	09/30/15	VISA DEBIT SALES DISCOUNT .015600 DISC RATE TIMES	\$2,209.34	-34.47
TOTAL SERVICE				-134.45
GRAND TOTAL				-259.68

PENDING INTERCHANGE CHARGES								
Product/Description	Sales Total	% Of Sales	Number of Transactions	% of Total Transactions	Interchange Cost		Sub Total	Total Interchange Charges
					Rate	Cost Per Transaction		
AMEX NONDEBIT								
AXP RETAIL BASE T1	29.51	100	2	100	1.60	0.100	0.67	
AMEX NONDEBIT TOTAL	29.51		2					0.67
Total	29.51		2					0.67

GROSS REPORTABLE SALES BY TIN			Total
Month	Description		
August	GROSS REPORTABLE SALES-TIN####8519		\$26,690.36
	2015 YTD Gross Reportable Sales		\$163,648.39

Total dollar amount of aggregate expenditures payable (cash transactions) less third party net work transactions, for each processing period, without regard to any adjustment for credits, cash equivalents, the next business day, returned payments, or any other activity, not applicable for Identification number.

YOUR CARD PROCESSING STATEMENT

142575/000001/589567/0001/67075/0000/470191 000 01 000000
SHUGARTS LAWN & GARDEN
ATTN: GARY SHUGARTS
418 PARK AVE
CLEARFIELD PA 16830-2114

Page 1 of 7 **THIS IS NOT A BILL**
 Statement Period **08/01/15 - 08/31/15**
 Merchant Number **879206814889**
 Customer Service Website - **BusinessTrack.com**
 Phone - **1-877-273-8191**

Visit MerchantInsider.com for tools to keep your customers data safe, cost-cutting tips, interactive training and online support for your account-plus quick-and-easy shopping in our online store, with great prices on supplies and a comprehensive selection of processing products.

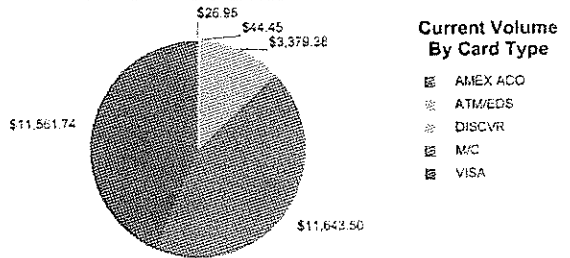
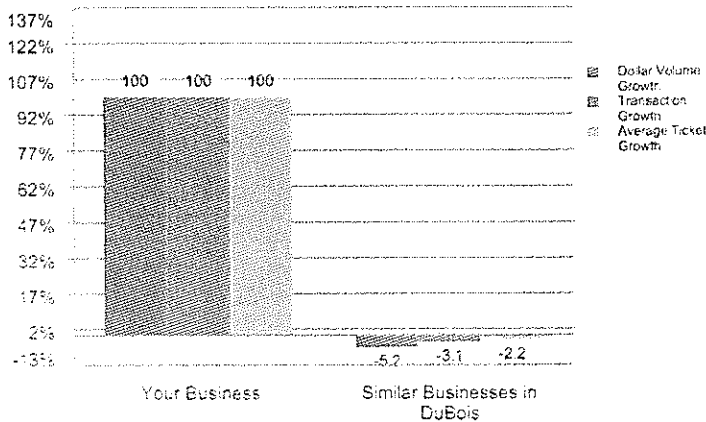
An overview of account activity for the statement period.
 Fees charged for August activity will appear on September statement.

Page 4	Total Amount You Submitted	\$26,656.02
Page 4	Third Party Transactions	0.00
Page 4	Chargebacks/Reversals	0.00
Page 4	Adjustments	0.00
Page 5	Fees Charged	-\$538.57
Total Amount Funded to Your Bank		\$26,117.45

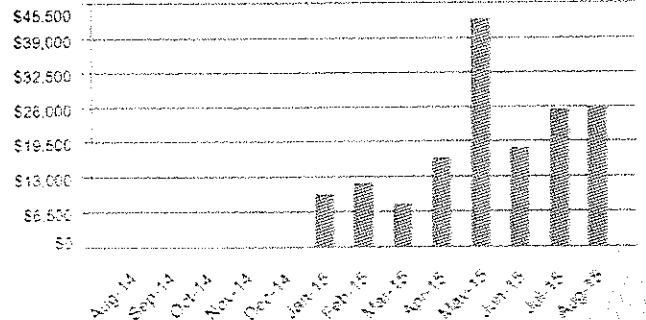
See page 2 for Key Definition of Terms

All amounts shown are in U.S. funds
 Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Funded

Year-over-year Growth Aug '15 vs Aug '14



Thirteen Month - Total Amount Funded



IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Refer to page 2 for details.