



CLASSIC ENGINE COMPANY

2445 BOWEN ST

OSHKOSH WI, 54901-2019

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Business Review Unit
1.888.545.2234

Dear Merchant:

Thank you for allowing Elavon to service your credit card processing needs. In response to your recent inquiry regarding your Visa and MasterCard's interchange fee structure, a rate review was conducted on your account to evaluate the discount rate, fees and the technology used in processing credit and debit cards at the point of sale.

As a confirmation of our review, the discount rate and/or per item fee reflected below are based upon the average transaction dollar amount, annual credit card volume, type of business and method of processing.

Instructions have been submitted to affect the following changes. The changes will be reflected on the following month's statement, though depending upon the timing, an attempt will be made to reflect these changes on your very next processing statement. We appreciate your patience in this regard.

New Pricing Effective 10/1/2011

Group	Rate
Qualified	2.3500% + \$0.05
Partially Qualified	2.3500% + \$0.05
Non-Qualified	4.2000% + \$0.20
Rewards 1	2.3500% + \$0.05
Qualified Check Card	2.3500% + \$0.05
Commercial Non Qualified	3.8000% + \$0.20

Qualified Retail (Card Present) Transactions Meet the Following Requirements:

- ◆ Card present magnetically read by the terminal, and signature is obtained (swiped).
- ◆ One electronic authorization request is made per transaction.
- ◆ Authorized transaction amount must match settled (deposit) transaction amount, except for restaurants, where amount may be within 20% of the original authorized amount.
- ◆ Transaction electronically deposited (batch transmitted) no later than one day from the authorization date.

Partially Qualified Retail Transactions Meet the Following Requirements:

- ◆ One or more of the Qualified conditions are not met (i.e. card key entered), OR
- ◆ Transaction electronically deposited greater than 1 day but less than 2 days from authorization.
- ◆ Visa key entered transactions require AVS (Address Verification); amount may be within 20% of the original authorized amount.

Non Qualified Retail Transactions do not meet any and/or all of the above criteria.

Sincerely,
Erika Morris
Business Review Analyst
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