



Merchant Processing Analysis for:

Merchant #

La Crosse, WI 54601

Number of Months Compared: 1

Card Processing in Interchange Pass-Through

	Volume	Items			Proposed			Savings	
			Rate	Cost	Rate	P/I	Cost		
Interchange Pass-Through									
Traditional Rewards 1	\$19,438.93	519	3.64%	\$0.00	\$707.58	2.06%	\$0.10	\$452.34	\$255.24
CPS Retail Check - CK RG	\$6,050.04	193	2.19%	\$0.00	\$132.50	0.46%	\$0.22	\$70.29	\$62.21
Signature Rewards 1	\$5,200.50	137	3.64%	\$0.00	\$189.30	2.06%	\$0.10	\$120.83	\$68.47
CPS Retail Credit	\$4,903.99	145	2.19%	\$0.00	\$107.40	1.92%	\$0.10	\$108.66	(\$1.26)
World Merit 3	\$4,393.75	131	3.64%	\$0.00	\$159.93	2.19%	\$0.10	\$109.32	\$50.61
Signature Business Bus to Bus	\$3,648.29	63	3.64%	\$0.00	\$132.80	2.81%	\$0.10	\$108.82	\$23.98
Comm'l Data II - Business	\$2,549.42	31	3.64%	\$0.00	\$92.80	2.62%	\$0.10	\$69.89	\$22.90
Prime Retail	\$2,446.21	73	3.75%	\$0.00	\$91.73	1.97%	\$0.10	\$55.37	\$36.36
DC Merit 3 LF	\$2,336.74	75	2.19%	\$0.00	\$51.17	0.47%	\$0.22	\$27.48	\$23.69
Merit 3	\$2,186.00	67	2.19%	\$0.00	\$47.87	2.00%	\$0.10	\$50.42	(\$2.55)
World Elite Merit 3	\$2,133.58	60	3.64%	\$0.00	\$77.66	2.62%	\$0.10	\$61.90	\$15.76
Enhanced Merit 3	\$1,983.00	55	3.64%	\$0.00	\$72.18	2.15%	\$0.10	\$48.13	\$24.05
MC Key Entered	\$1,533.99	35	3.64%	\$0.00	\$55.84	2.31%	\$0.10	\$38.94	\$16.90
Business Enhanced Retail	\$1,329.98	22	3.64%	\$0.00	\$48.41	2.71%	\$0.10	\$38.24	\$10.17
Business Card - Retail	\$1,069.02	19	3.64%	\$0.00	\$38.91	2.61%	\$0.10	\$29.80	\$9.11
Commercial Electronic	\$801.30	17	3.75%	\$0.00	\$30.05	2.67%	\$0.10	\$23.05	\$6.99
Premium PSL Retail	\$770.16	27	3.75%	\$0.00	\$28.88	2.12%	\$0.10	\$18.99	\$9.89
Comm'l Data I - Business World	\$599.87	4	3.64%	\$0.00	\$21.84	3.29%	\$0.10	\$20.14	\$1.70
Premium Plus Retail	\$425.48	16	3.75%	\$0.00	\$15.96	2.51%	\$0.10	\$12.26	\$3.70
PP CPS Retail RG	\$252.07	6	2.19%	\$0.00	\$5.52	0.46%	\$0.22	\$2.48	\$3.04
Bus Enhanced Data Rate 1	\$227.76	7	3.64%	\$0.00	\$8.29	3.38%	\$0.10	\$8.40	(\$0.11)
World High Value Mert 3 Tier 3	\$122.32	4	3.64%	\$0.00	\$4.45	2.57%	\$0.10	\$3.54	\$0.91
CPS Retail Check - CK	\$20.95	1	3.64%	\$0.00	\$0.76	1.21%	\$0.15	\$0.40	\$0.36
Card Processing Total	\$64,423.35	1,707	3.29%		\$2,121.83			\$1,479.70	\$642.13

Other Fees

Description	Items	Charge	Paid	Proposed				Savings
				Description	Items	Charge	Paid	
DS Network Auth Fee	141	\$0.00	\$0.35	DS Network Auth Fee	141	\$0.00	\$0.35	\$0.00
Chgb	8	\$0.02	\$0.16	Chgb	8	\$0.00	\$0.00	\$0.16
Visa Trans Integrity Fee	2	\$0.10	\$0.20	Visa Trans Integrity Fee	2	\$0.10	\$0.20	\$0.00
Chgb	29	\$0.80	\$23.15	Chgb	29	\$0.00	\$0.00	\$23.15
Chgb	29	\$0.45	\$13.02	Chgb	29	\$0.00	\$0.00	\$13.02
Chgb	16	\$0.60	\$9.60	Chgb	16	\$0.00	\$0.00	\$9.60
Chgb	16	\$0.85	\$13.60	Chgb	16	\$0.00	\$0.00	\$13.60
Chgb	181	\$0.01	\$1.81	Chgb	181	\$0.00	\$0.00	\$1.81
AMEX Per Item Fee	313	\$0.25	\$78.25	AMEX Per Item Fee	313	\$0.10	\$31.30	\$46.95
VS/MC/DS GBLNONSPEC	78	\$0.25	\$19.50	VS/MC/DS GBLNONSPEC	78	\$0.00	\$0.00	\$19.50
Discover Data Usage Fee	133	\$0.02	\$2.46	Discover Data Usage Fee	133	\$0.02	\$2.46	\$0.00
MC NABU Fees	489	\$0.02	\$9.54	MC NABU Fees	489	\$0.02	\$9.54	\$0.00
Variance	1	(\$0.02)	(\$0.02)	Variance	1	\$0.00	\$0.00	(\$0.02)
Visa APF Fee (CR)	977	\$0.02	\$19.05	Visa APF Fee (CR)	977	\$0.02	\$19.05	\$0.00
Visa APF Fee (DB)	258	\$0.02	\$4.00	Visa APF Fee (DB)	258	\$0.02	\$4.00	\$0.00

Sales Agent for ACI Merchant Systems, LLC, a registered ISO/MSP of First National Bank of Omaha, Omaha, NE

ICPT

This estimate was generated using customer-supplied statement(s) and information, and reflects, to the best of Citizens State Bank, WI's knowledge based upon those statements and information, a fair and complete representation of the cost that the merchant named would incur using Citizens State Bank, WI's merchant processing system. Due to the vast number of factors inherent to processing electronic payments, this estimate is merely an illustration and is not a guarantee of savings or performance. The merchant is therefore highly encouraged to perform their own comparison and to investigate all processing options.



Merchant Processing Analysis for:

[Redacted]

Merchant # [Redacted]

[Redacted]

La Crosse, WI 54601

Number of Months Compared: 1

Visa Misuse of Auth Fee	2	\$0.05	\$0.09	Visa Misuse of Auth Fee	2	\$0.05	\$0.09	\$0.00
Visa ZFLFE	1	\$0.10	\$0.10	Visa ZFLFE	1	\$0.10	\$0.10	\$0.00
MC CVC2 Fee	3	\$0.00	\$0.01	MC CVC2 Fee	3	\$0.00	\$0.01	\$0.00
Global ATL Fees	32	\$0.25	\$8.00	Batch Capture Fees	32	\$0.10	\$3.20	\$4.80
Monthly Service Fee	1	\$9.95	\$9.95	Monthly Service Fee	1	\$5.00	\$5.00	\$4.95
PCI Non-Compliance Fee	1	\$25.00	\$25.00	PCI Non-Compliance Fee	1	\$19.95	\$19.95	\$5.05
Visa FANF Fee	1	\$15.00	\$15.00	Visa FANF Fee	1	\$15.00	\$15.00	\$0.00
Dues & Assessment Adjustm	1	\$0.00	\$0.00	Dues & Assessment Adjust	1	\$9.34	\$9.34	(\$9.34)
AUTH.NET Authorization Fee	1,830	\$0.25	\$457.50	VS/MC/DS Authorization Fe	1,830	\$0.10	\$183.00	\$274.50
Other Fees Total			\$710.32				\$302.59	\$407.73

Final Analysis

	CyberSource	Proposed	Savings
Processing Fees	\$2,121.83	\$1,479.70	\$642.13
Other Fees	\$710.32	\$302.59	\$407.73
Total	\$2,832.15	\$1,782.29	\$1,049.86

Estimated Annual Savings

\$12,598.34

37.1%