

Cost Analysis



Date: 5/20/05
Prepared For:

Visa	Volume	Trans.	Current			Comparison		
			Rate	Per Item	Total Fees	Rate	Per Item	Total Fees
Visa								
Swipe								
VISA REWARDS 2	\$2,244.75	22	2.16%	\$0.20	\$52.89	2.05%	\$0.15	\$49.32
VISA CPS/RETAIL	\$14,944.20	380	1.70%	\$0.20	\$330.05	1.69%	\$0.15	\$309.56
VISA EIRF	\$9,110.25	195	2.61%	\$0.20	\$276.78	2.45%	\$0.15	\$252.45
VISA CHECKCARD	\$62,693.92	1620	1.70%	\$0.20	\$1,389.80	1.18%	\$0.20	\$1,063.79
VISA STANDARD	\$333.00	4	2.90%	\$0.20	\$10.46	2.85%	\$0.15	\$10.09
VISA BUS ELECT	\$3,585.25	57	2.45%	\$0.20	\$99.24	2.35%	\$0.15	\$92.80
VISA BU STD	\$447.50	7	2.94%	\$0.20	\$14.56	2.85%	\$0.15	\$13.80
Mastercard								
Swipe								
MC CORP T & E	\$4,493.75	22	2.61%	\$0.20	\$121.69	2.50%	\$0.05	\$113.44
MC KEY ENTERED	\$1,135.75	25	3.25%	\$0.20	\$41.91	2.10%	\$0.15	\$27.60
MC MERIT 3	\$19,135.12	464	1.70%	\$0.20	\$418.10	1.78%	\$0.15	\$410.21
MC WORLD T & E	\$4,514.05	92	2.60%	\$0.20	\$135.77	2.45%	\$0.15	\$124.39
Monthly Service Fees								
Statement Fee		1			\$9.95			\$5.00
Debit Services								
Authorization Fees								
AUTHORIZATION FEE		3154		\$0.10	\$315.40		\$0.10	\$315.40
AMEX AUTH		334		\$0.15	\$50.10		\$0.12	\$40.08
Total Fees					\$3,266.68	\$2,827.94		

Total Savings **\$438.74**
 13.43%
Annual Savings **\$5,264.88**

Your total savings is listed here. They are reflected in a monetary value and a percentage off your current bill.