

Rate changes for Visa and MasterCard are listed below. These adjustments are effective in April 2010. For more details, please contact us at 888-935-2274 or via email at business.banking@stbank.net.

Visa U.S.A. Interchange Rates

Visa U.S.A., Inc. has announced additions and updates to rates for consumer and corporate cards. These changes are effective April 16, 2010.

Program Name	Rate Adjustment Effective 04/16/10
Interlink Base Rate	+0.20% + \$0.03
CPS Retail Debit	-0.08% + \$0.05
CPS Supermarket Debit	-0.08% + \$0.05
CPS Auto Fuel Dispenser Debit	+0.05%
CPS Service Station Debit	+0.05%

MasterCard International Interchange Rates

MasterCard International has announced changes to current program rates. They have also implemented additional program rates. These changes are effective April 16, 2010.

Program Name	Rate Adjustment Effective 04/16/10
IR Consumer Premium Standard	+0.27% - \$0.10
IR Consumer Premium Full UCAF	+0.27% - \$0.10
IR Consumer Premium Electronic	+0.27% - \$0.10
IR Consumer Premium Merchant UCAF	+0.27% - \$0.10
IR Commercial Premium Standard	+0.42% - \$0.10
BE Value Data Rate I	+1.19%
BE Value Data Rate II	+0.74%
BE Value Data Rate III	+0.34%
BE Value Large Ticket I	-0.21% + \$39.90
BE Value Large Ticket II	-0.21% + \$39.90
BE Value Large Ticket III	-0.21% + \$39.90
BE Value Standard	+1.49%
BE Value T&E Rate I	+1.04% - \$0.10
BE Value T&E Rate II	+0.89%
BE Value T&E Rate III	+0.84%
BE Value Warehouse Base	-0.48% -\$0.10
BE Value Utilities	-1.58% + \$1.40
BE Value Face-to-Face	+0.74%