

*****Rate changes for Visa, MasterCard and Discover are listed below. These adjustments are effective in April 2011 and, where noted, June 2011. 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 15, 2011.

Program Name	Rate Effective 4/15/11
Super Premium Card (New Category)	+0.43% - \$0.10
Chip Full Data	-0.44% - \$0.10
Chip Full Data – Visa Electron	-0.44% - \$0.10
Chip Full Data with PIN	-0.44% - \$0.10
Chip Full Data with PIN – Visa Electron	-0.44% - \$0.10
Intl Electronic - Electron	-0.44% - \$0.10
Intl Electronic	-0.44% - \$0.10
International Acquiring Fee (effective June 24, 2011)	+0.45%
International Acquiring Fee – High Risk (effective June 24, 2011)	+0.95%

MasterCard Interchange Rates

MasterCard has announced new program rates. The new program is for Commercial Rates and is called Supermarket (Base). These changes are effective April 15, 2010.

Program Name	Rate Effective 4/15/11
World Merit III	+0.19%
Supermarket – Consumer – Core	-0.10%
Supermarket – Consumer – Enhanced	-0.10%
Supermarket – Consumer – World Elite	+0.32%
Supermarket – Consumer – High Value	+0.32%
Emerging Markets	+0.32%
Warehouse – Consumer - Core	-0.68% - \$0.10
Warehouse – Consumer - Enhanced	-0.68% - \$0.10
Warehouse – Consumer – World	-0.68% - \$0.10
Warehouse – Consumer – World Elite	-0.68% - \$0.10
Warehouse – Consumer – High Value	-0.68% - \$0.10
World Full UCAF	+0.04%
World Merchant UCAF	+0.04%
Lodging and Auto – Enhanced	+0.22%
Lodging and Auto – Debit	-0.43% + \$0.05
Warehouse – Commercial – Business	-0.68% - \$0.10
Warehouse – Commercial – Corporate	-0.68% - \$0.10
Warehouse – Commercial – Fleet	-0.68% - \$0.10
Warehouse – Commercial – Purchasing	-0.68% - \$0.10
Warehouse – Commercial – Business Enhanced	-0.68% - \$0.10
Warehouse – Commercial – Business World	-0.68% - \$0.10
Warehouse – Commercial – Business World Elite	-0.68% - \$0.10
Supermarket – Commercial – Business (New)	-0.51% - \$0.05

Category)	
Supermarket – Commercial – Corporate (New Category)	-0.51% - \$0.05
Supermarket – Commercial – Fleet (New Category)	-0.51% - \$0.05
Supermarket – Commercial – Purchasing (New Category)	-0.51% - \$0.05
Supermarket – Commercial – Business Enhanced (New Category)	-0.51% - \$0.05
Supermarket – Commercial – Business World (New Category)	-0.51% - \$0.05
Supermarket – Commercial – Business World Elite (New Category)	-0.51% - \$0.05
MasterCard Acquirer Program Support Fee (effective June 24, 2011)	+0.55%
BE Value Data Rate 2 Petro	+0.59%
BE Value Face-to-Face Petro	+0.59%
Commercial Data Rate 2 Petro	+0.69%
Commercial Face-to-Face Petro	+0.69%

PIN Debit Network Interchange Rates

Various networks have announced updated pricing, effective immediately. The following changes have occurred.

Program Name	Rate Effective 4/15/11
NYCE	+0.90% + \$0.1625
STAR	+0.80% + \$0.2275
Pulse	+0.86% + \$0.21

Discover Interchange Rates

Discover has established a Data Usage Charge which is for the processing of sales data. Each captured transaction is accumulated and applied to this billing item.

Program Name	Rate Effective 6/24/11
DS Data Usage Charge	\$0.0185