



November 2, 2011

Clark Customer,

We are announcing changes in your card processing rates.

Effective with reports received on **November 8**, your gas and convenience store transactions will be subject to a new rate structure based on card type.

Your rate structure is:

Card Type	<u>% Rate</u>	<u>Transaction Fee</u>
Clark MasterCard*	1.35%	\$0.00
MasterCard	1.60%	\$0.18
Visa	1.60%	\$0.18
PIN Debit	0.75%	\$0.25
American Express	2.95%	\$0.15
Discover	2.50%	\$0.15
Voyager	3.00%	\$0.10
Wright Express	3.00%	\$0.10
MasterCard Fleet	3.00%	\$0.10
Visa Fleet	3.00%	\$0.10

Rates are subject to change.

*Clark MasterCard Rates are offered only to Clark branded locations.

If you have any questions concerning this rate announcement, please contact your Clark Account Manager.

Thank you for your business,

Clark Brands, LLC