

PRODUCT AND FEE SCHEDULE

Merchant hereby subscribes to the *ECHO* Merchant Services noted below and agrees to pay *ECHO* the applicable fees indicated. Merchant acknowledges all fees may be electronically netted from the proceeds of Merchant's sales or debited from the Merchant Account. Fees not collected within the month of billing will accrue interest at the maximum rate allowed by law per month beginning on the first day of the month following the billing month until all fees and accrued interest are paid in full.

CREDIT CARDS

AVERAGE MONTHLY VOLUME: \$	MAXIMUM MC/VISA TRANSACTION AMOUNT: \$
AVERAGE TICKET SIZE: \$	CONSUMER'S MONTHLY STATEMENT DESCRIPTION: (Max. 18 characters)

AMERICAN EXPRESS: (Enter Merchant No.)

PIN DEBIT CARDS

ESTIMATED MONTHLY PIN DEBIT VOLUME: \$	AVERAGE PIN DEBIT TRANSACTION AMOUNT: \$
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CHECKS

AVERAGE MONTHLY VOLUME: \$	AVERAGE TICKET SIZE: \$	NUMBER OF CHECKS PER DAY:
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CREDIT CARD PRICING

Select Applicable Services	TRANSACTION FEE	DISCOUNT FEE%	CHARGEBACK / RETURN FEE	OTHER FEE	MONTHLY MINIMUM FEE
VISA/MC/Discover® Network – Retail*	\$ +0.14	%	\$	\$	\$
AMERICAN EXPRESS - Retail	\$				
VISA/MC/Discover® Network – MOTO*	\$ +0.14	%	\$	\$	\$
AMERICAN EXPRESS - MOTO	\$				

CREDIT CARD INCREMENTAL FEES FOR INDUSTRIES, CATEGORIES AND TRANSACTION CHARACTERISTICS

Credit card transactions will be charged as indicated in the Product and Fee Schedule. In addition, transactions that do not meet the card association's requirements for the best rate will be subject to additional fees as described in the table below. *ECHO* reserves the right to change the fees below from time to time. For further information on these Incremental fees, please contact *ECHO* Customer Support.

Industry	Qualified	Rewards	Partially Qualified (A)	Partially Qualified	Non-Qualified
Retail	\$0.14	0.32% + \$0.14	0.61% + \$0.14	1.11% + \$0.14	1.85% + \$0.14
Restaurant	\$0.14	0.43% + \$0.14	n/a	1.11% + \$0.14	1.85% + \$0.14
MOTO (Mail Order/Telephone Order)	\$0.14	0.28% + \$0.14	n/a	0.69% + \$0.14	1.39% + \$0.14
DMA (Direct Marketing Account)	\$0.14	0.28% + \$0.14	n/a	0.69% + \$0.14	1.39% + \$0.14
Hotel/Auto Rental	\$0.14	0.43% + \$0.14	0.49% + \$0.14	1.11% + \$0.14	1.85% + \$0.14
Passenger Transport	\$0.14	0.43% + \$0.14	n/a	1.08% + \$0.14	1.85% + \$0.14
Service Station	\$0.14	0.35% + \$0.14	n/a	1.11% + \$0.14	1.85% + \$0.14
Commercial Card (Non Travel and Entertainment)	0.50% + \$0.14	n/a	n/a	1.69% + \$0.14	1.91% + \$0.14
Commercial Card (Travel and Entertainment)	1.19% + \$0.14	n/a	n/a	n/a	1.95% + \$0.14

INTERCHANGE PLUS

	VISA/MC	AMEX	DISCOVER
Auth Fee	\$	\$	\$
Capture Fee	\$	\$	\$
AVS Fee	\$	\$	\$

OTHER CREDIT CARD FEES

CHARGEBACK/RETRIEVAL FEE:	\$
VOICE AUTHORIZATION FEE:	\$

INTERCHANGE MARGIN

INTERCHANGE %:	%
INTERCHANGE \$:	\$

OTHER ACCOUNT FEES

SET-UP FEE: \$ _____	MONTHLY TECHNICAL SUPPORT FEE: \$ _____	ECHOLINK SERVICE: <input type="checkbox"/> YES <input type="checkbox"/> NO
CREDIT CARD DISCOUNT FEE BILLING: (select one) <input type="checkbox"/> Daily <input type="checkbox"/> Other: _____	TERM: (select one) <input type="checkbox"/> 5 years <input type="checkbox"/> Other: _____	OTHER FEE: \$ _____
INTERNET SERVICES FEE: \$ _____	<input type="checkbox"/> Starter <input type="checkbox"/> Professional <input type="checkbox"/> Other (indicate below): _____ <input type="checkbox"/> Standard <input type="checkbox"/> Professional Plus	

DEBIT CARD PRICING

	TRANSACTION FEE	DISCOUNT FEE%	CHARGEBACK / RETURN FEE	OTHER FEE	MONTHLY MINIMUM FEE
PIN DEBIT CARD	\$ _____			\$ _____	

CHECK

Please ✓ Services Selected	TRANSACTION FEE	DISCOUNT FEE%	CHARGEBACK/RETURN FEE	OTHER FEE	MONTHLY MINIMUM FEE
POP (Electronic Check Conversion - ACH)	\$ _____	%	\$ _____	\$ _____	\$ _____
POP GUARANTEE (Elec. Check Conversion w/ Guarantee)	\$ _____	%	\$ _____	\$ _____	\$ _____
VISA POP with VERIFICATION	\$ _____	%	\$ _____	\$ _____	\$ _____
VISA POP with GUARANTEE	\$ _____	%	\$ _____	\$ _____	\$ _____
PPD (Prearranged Payment & Deposit entry ACH)	\$ _____	%	\$ _____	\$ _____	\$ _____
CCD (B2B electronic check - ACH)	\$ _____	%	\$ _____	\$ _____	\$ _____
ARC (Mail-order/Lockbox - ACH)	\$ _____	%	\$ _____	\$ _____	\$ _____
RCK (Electronic Check Representment - ACH)	\$ _____	%	\$ _____	\$ _____	\$ _____
TEL (Telephone ACH authorization)	\$ _____	%	\$ _____	\$ _____	\$ _____
WEB (Internet ACH authorization)	\$ _____	%	\$ _____	\$ _____	\$ _____
PAPER CHECK GUARANTEE	\$ _____	%	\$ _____	\$ _____	\$ _____

TRADITIONAL COLLECTIONS - MERCHANT OPT-OUT: Traditional Collection Services are provided as part of the VISA POP and ACH services. If you wish to "opt-out" please initial here. _____

GUARANTEE OPTIONS: Stop Pay Coverage No Image Coverage

TRANSACTION SUBMISSION - NON TERMINAL PROCESSING (check applicable service)

*INTERNET API	Merchant software & version:
INTERNET VIRTUAL TERMINAL	PERIPHERAL:
*INTERNET BATCH	Merchant software & version:
RECURRING PAYMENT MANAGER	
TOUCH-TONE PHONE	(Credit Card Only)
*FRAME RELAY	Merchant software & version:
PC SOFTWARE	Type of PC Software:

*(Not available for PIN Debit, VISA POP, VISA POP with Guarantee or Paper Guarantee)

TRANSACTION SUBMISSION - TERMINAL PROCESSING (Check Verification not available on every terminal type)

MODEL/TYPE	NEW or REPROGRAM	CONNECTION
TYPE OF TERMINAL:	<input type="checkbox"/> New / <input type="checkbox"/> Reprogram	<input type="checkbox"/> IP / <input type="checkbox"/> DIAL-UP
TYPE OF PRINTER:	<input type="checkbox"/> New / <input type="checkbox"/> Reprogram	
TYPE OF DEBIT PIN PAD (if any):	<input type="checkbox"/> New / <input type="checkbox"/> Reprogram	
TYPE OF CHECK READER/IMAGER:	<input type="checkbox"/> New / <input type="checkbox"/> Reprogram	CALL WAITING
TELEPHONE PREFIX:	<input type="checkbox"/> YES <input type="checkbox"/> NO If YES, what is Prefix Number?: _____	<input type="checkbox"/> YES / <input type="checkbox"/> NO
APPLICATION:	<input type="checkbox"/> Retail/Service <input type="checkbox"/> Restaurant <input type="checkbox"/> Other: _____ <input type="checkbox"/> Moto/E-Commerce	<input type="checkbox"/> Hotel

THIRD-PARTY CONNECTION/GATEWAYS:	
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CREDIT CARD TERMINAL	CHECK OPTIONS	ECHO IMAGE REPOSITORY	CHECK ADMIN RTN RESEARCH
Corporate Card: <input type="checkbox"/> YES / <input type="checkbox"/> NO	<input type="checkbox"/> ECC / <input type="checkbox"/> C-Store	<input type="checkbox"/> YES / <input type="checkbox"/> NO	<input type="checkbox"/> YES / <input type="checkbox"/> NO

CHECK COLLECTIONS REIMBURSEMENT OPTIONS FOR MULTIPLE LOCATIONS (Guarantee and/or Collections) – (select one)	CHECK ROUTE/ACCOUNT
<input type="checkbox"/> COMBINE ALL LOCATIONS <input type="checkbox"/> REIMBURSE INDIVIDUAL LOCATIONS	

CHECK COLLECTIONS – CHECKS SUBMITTED TO ECHO – (select one)		
<input type="checkbox"/> FROM ACH SYSTEM	<input type="checkbox"/> VIA FILE FROM MERCHANT	<input type="checkbox"/> MAILED

AUTHORIZED SIGNATURES AND DATE OF EXECUTION:

By physically signing or electronically approving this Merchant Application, I acknowledge that I have been able to access, review and print the Merchant Agreement located at <http://www.echo-inc.com/terms/>, a copy of which is also available from Intuit upon request. I have read and understand the Merchant Agreement. I understand that this Merchant Application is incorporated into the Merchant Agreement and that both documents, together with any documents incorporated into them by reference, constitute Merchant's contract with Intuit and Bank. I understand that Intuit may update the terms of the Merchant Agreement from time to time, with or without advanced notice, including making updates to the fees and charges payable by Merchant. I understand that Intuit may advise Merchant of such changes in messages included in monthly statements or other communications. I agree to periodically view the Merchant Agreement at <http://www.echo-inc.com/terms/>, or to request a copy from Intuit, to understand my obligations and to ensure that I am abiding by the most current version of the Merchant Agreement. I understand that this Merchant Application and the Merchant Agreement may only be amended in writing by an authorized officer of Bank and the corporate office of Intuit, and that no other representative of Bank or Intuit has the authority to make verbal or written modifications to the Merchant Application or Merchant Agreement.

I agree that Merchant will pay to Intuit and/or Bank the fees and charges set forth in this Merchant Application, any applicable Schedule of Fees, and the Merchant Agreement. I understand that Intuit will debit Merchant's Account through ACH for fees, charges or adjustments incurred by Merchant under the Merchant Agreement. I understand and agree that Merchant will pay all taxes and other charges imposed by any government authority on the services provided under the Merchant Agreement.

I declare under penalty of perjury that all of the information supplied in and in connection with this Merchant Application is true, correct and complete. As the Principal or Corporate Officer of Merchant, I authorize Intuit and Bank to investigate and verify the information contained in this Merchant Application about Merchant and me. I approve Intuits' and Bank's use of credit reports, and other services offered by reporting agencies and third parties for such verification purposes and to assess Merchant's and my financial condition and credit status. Accordingly, I authorize credit reporting agencies and other sources to release any information they may have pertaining to me and Merchant to Bank and/or Intuit, and consent to receive notices and communications regarding such credit status via the service's website or email.

I understand that the Terms and Conditions for American Express® Card Acceptance, ("Terms and Conditions") will be sent to the business entity indicated above along with the welcome letter upon approval of such business entity to accept the American Express Card by American Express Travel Related Services Company, Inc. By accepting the American Express Card, for the purchase of goods and/or services, Merchant agrees to be bound by the Terms and Conditions.

IN WITNESS WHEREOF, the parties hereto have caused this Application to be executed on the date signed by Bank.

X	X
Signature, Principal or Corporate Officer Date	Signature, Principal or Corporate Officer Date

All business entities must have their obligations guaranteed by a principal or other creditworthy individual. As a primary inducement to Bank and INTUIT to enter into the Merchant Agreement, the undersigned Guarantor(s) jointly and severally, unconditionally and irrevocably, guarantee the continuing full and faithful performance and payment by Merchant of each of its current and future duties and obligations to INTUIT and Bank under the Merchant Agreement. The guarantee applies to the Merchant Agreement as it now exists or as it may be amended from time to time, whether or not Guarantor has received notice of any amendment to the Agreement, and applies to all services provided to Merchant, including those added after commencement of the processing relationship. If Merchant breaches the Merchant Agreement, INTUIT and Bank may proceed directly against Guarantor without first exhausting its remedies against any other person or entity, or any security held by Bank. This guarantee will not be discharged or affected by the death of the undersigned and may be enforced by or for the benefit of any successor of INTUIT or Bank. Guarantor understands that this guaranty is a condition of INTUIT providing services to Merchant and remains in full force and effect even if Guarantor receives no additional benefit from the guaranty. Guarantor also agrees to be bound by the provisions of the Merchant Agreement applicable to Guarantor. Guarantor authorizes INTUIT and Bank to use of credit reports, and other services offered by reporting agencies and third parties to verify information provided in the Merchant Application about Guarantor and to assess Guarantor's financial condition and credit status. Guarantor further authorizes credit reporting agencies and other sources to release any information they may have pertaining to Guarantor to INTUIT and Bank, and consents to receive notices and communications regarding such credit status via the service's website or email.

X	X
Signature, an Individual Date	Signature, an Individual Date

Print Name: _____ Print Name: _____