

CHARGEBACKS/REVERSALS

Date	Reference No.	Description	Card Number (Last 4 Digits)	Amount
No Chargebacks/Reversals for this Statement Period				
Total				0.00

ADJUSTMENTS

Date	Description	Amount
No Adjustments for this Statement Period		
Total		0.00

FEES CHARGED

Date	Type	Description	Total
12/02/15	IC	MC NTWRK ACCESS SETTLEMENT FEE 2 TRANSACTIONS AT .020000	-0.04
12/02/15	IC	DISCOVER ASSESSMENT FEE .001100 BASIS PTS TIMES \$816.74	-0.90
12/02/15	IC	VISA ASSESSMENT FEE CR .001300 BASIS PTS TIMES \$12,101.86	-15.73
12/02/15	IC	MASTERCARD ASSESSMENT FEE .001200 BASIS PTS TIMES \$9,689.52	-11.63
12/02/15	IC	VISA ASSESSMENT FEE DB .001100 BASIS PTS TIMES \$7,287.74	-8.02
12/02/15	IC	DSCVR PSL REST RW	-10.63
12/02/15	IC	DSCVR COMML ELECT OTHER	-3.46
12/02/15	IC	DSCVR PSL REST PP	-3.14
12/02/15	IC	VI-PURCHASING TRAVEL SVC	-2.54
12/02/15	IC	VI-US REGULATED (DB)	-21.80
12/02/15	IC	VI-US CPS/SMALL TCKT REG (DB)	-0.90
12/02/15	IC	VI-US REGULATED NON-CPS (DB)	-0.51
12/02/15	IC	VI-US REGULATED COMM (DB)	-0.25
12/02/15	IC	VI-BUSINESS CARD CP (DB)	-4.35
12/02/15	IC	VI-CPS/SMALL TICKET	-0.20
12/02/15	IC	VI-CPS/REWARDS 2	-41.75
12/02/15	IC	VI-CPS/RESTAURANT CREDIT	-5.02
12/02/15	IC	VI-INTREG BUS/CORP/PURCH (US)	-4.90
12/02/15	IC	VI-INTREG CHIP ISS (US)	-2.48
12/02/15	IC	REFUND: VI-CONS NON-PASS TRANS CREDIT	3.85
12/02/15	IC	VI-SIGNATURE CARD STANDARD	-1.39
12/02/15	IC	VI-SIGNATURE CARD ELECTRONIC	-116.87
12/02/15	IC	VI-BUSINESS CARD TR1 ELEC T&E	-3.24
12/02/15	IC	VI-SIGNATURE PREFERRED CRP ELC	-102.54
12/02/15	IC	VI-SIGNATURE PREFERRED CRP STD	-5.14
12/02/15	IC	VI-BUSINESS CARD TR2 ELEC T&E	-2.51
12/02/15	IC	VI-CPS/RESTAURANT (DB)	-13.65
12/02/15	IC	MC-REG INCENT FRF ADJ POS (DB)	-9.33
12/02/15	IC	MC-REG CONSM WFRAUD ADJ MC(DB)	-0.24
12/02/15	IC	MC-DOMESTIC MERIT III	-16.12
12/02/15	IC	MC-WORLDCARD - OTHER	-34.03
12/02/15	IC	MC-WORLDCARD RESTAURANT	-6.12
12/02/15	IC	REFUND: MC-CONSUMER CREDIT REFUND 1	2.02
12/02/15	IC	MC-CORP T & E (US) BUS	-1.20
12/02/15	IC	MC-WORLD ELITE RESTAURANT	-5.44
12/02/15	IC	MC-WORLD ELITE - OTHER	-71.59

FEES CHARGED

Date	Type	Description	Total
12/02/15	IC	MC-ENHANCED MERIT III BASE	-14.84
12/02/15	IC	MC-HIGH VAL RESTAURANT	-1.42
12/02/15	IC	MC-HIGH VAL T & E	-6.08
12/02/15	IC	MC-DOMESTIC MERIT III (DB)	-2.76
12/02/15	IC	MC-SMALL TICKET (DB)	-0.27
12/02/15	SC	VISA KILOBYTE TRANSACTION FEE 127 KILOBYTES AT .025000	-3.17
12/02/15	SC	MASTERCARD KILOBYTE TRANS FEE 48 KILOBYTES AT .035000	-1.68
12/02/15	SC	DISCOVER SALES DISCOUNT .000500 DISC RATE TIMES \$816.74	-0.41
12/02/15	SC	DISCOVER DATA USAGE FEE 6 TRANSACTIONS AT .050000	-0.30
12/02/15	SC	MASTERCARD SALES DISCOUNT .000500 DISC RATE TIMES \$6,593.11	-3.30
12/02/15	SC	VISA SALES DISCOUNT .000500 DISC RATE TIMES \$12,101.86	-6.05
12/02/15	SC	MC LICENSE VOLUME FEE .000176 DISC RATE TIMES \$9,689.52	-1.71
12/02/15	SC	MASTERCARD DEBIT SALES DISC .000500 DISC RATE TIMES \$3,096.41	-1.55
12/02/15	SC	VISA DEBIT SALES DISCOUNT .000500 DISC RATE TIMES \$7,287.74	-3.64
12/02/15	FEE	VISA INTL SERVICE FEE - BASE 2 TRANS TOTALING \$150.39	-1.20
12/02/15	FEE	VI TRANSACTION INTEGRITY FEE 2 TRANSACTIONS AT .100000	-0.20
12/02/15	FEE	NETWORK AUTHORIZATION FEE 7 TRANSACTIONS AT .007500	-0.05
12/02/15	FEE	MC NETWORK ACCESS AUTH FEE 106 TRANSACTIONS AT .020000	-2.12
12/02/15	FEE	MASTERCARD ECR AUTH FEE 107 TRANSACTIONS AT .050000	-5.35
12/02/15	FEE	ACQUIRER PROCESSOR FEE CREDIT 146 TRANSACTIONS AT .019500	-2.85
12/02/15	FEE	ACQUIRER PROCESSOR FEE DB/PP 109 TRANSACTIONS AT .019500	-2.13
12/02/15	FEE	VISA ECR AUTH FEE 261 TRANSACTIONS AT .050000	-13.05
12/02/15	FEE	DISCOVER ECR AUTH FEE 9 TRANSACTIONS AT .050000	-0.45
Total Service Charges			-\$21.81
Total Interchange Charges			-\$547.16
Total Fees			-\$27.40
Total (Service Charges, Interchange Charges, and Fees)			-\$596.37

Fee Type Legend

SC = Service Charges
 IC = Interchange Charges
 FEE = Fees

PENDING FINANCIAL CHARGES AND FEES

Financial charges and fees incurred but not funded during the statement period.
 See future statements for processing information.

Transaction Type	Date Posted	Description	Net Amount Posted
FEE	12/31/15	VISA NETWORK FEE CP 1B-01	-4.50
FEE	12/31/15	VISA INTL SERVICE FEE - BASE 9 TRANS TOTALING \$1,161.98	-9.30
FEE	12/31/15	VI TRANSACTION INTEGRITY FEE 10 TRANSACTIONS AT .100000	-1.00
FEE	12/31/15	US CROSS BORDER FEE 8 TRANS TOTALING \$660.64	-3.96
FEE	12/31/15	NETWORK AUTHORIZATION FEE 43 TRANSACTIONS AT .007500	-0.32
FEE	12/31/15	MC NETWORK ACCESS AUTH FEE 611 TRANSACTIONS AT .020000	-12.22
FEE	12/31/15	MASTERCARD ECR AUTH FEE 630 TRANSACTIONS AT .050000	-31.50
FEE	12/31/15	ACQUIRER PROCESSOR FEE CREDIT 897 TRANSACTIONS AT .019500	-17.49
FEE	12/31/15	ACQUIRER PROCESSOR FEE DB/PP 564 TRANSACTIONS AT .019500	-11.00
FEE	12/31/15	VISA ECR AUTH FEE 1,481 TRANSACTIONS AT .050000	-74.05
FEE	12/31/15	DISCOVER ECR AUTH FEE 43 TRANSACTIONS AT .050000	-2.15

PENDING FINANCIAL CHARGES AND FEES

Financial charges and fees incurred but not funded during the statement period.
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Transaction Type	Date Posted	Description	Net Amount Posted
		TOTAL FEES	-167.49
INTERCHANGE	12/31/15	MC NTWRK ACCESS SETTLEMENT FEE 1 TRANSACTIONS AT .020000	-0.02
INTERCHANGE	12/31/15	DISCOVER ASSESSMENT FEE .001100 BASIS PTS TIMES \$2,954.42	-3.25
INTERCHANGE	12/31/15	VISA ASSESSMENT FEE CR .001300 BASIS PTS TIMES \$73,431.90	-95.46
INTERCHANGE	12/31/15	MASTERCARD ASSESSMENT FEE .001200 BASIS PTS TIMES \$46,192.30	-55.43
INTERCHANGE	12/31/15	VISA ASSESSMENT FEE DB .001100 BASIS PTS TIMES \$33,412.02	-36.75
INTERCHANGE	12/31/15	DSCVR PSL EXP SVC RW	-0.13
INTERCHANGE	12/31/15	DSCVR PSL REST RW	-24.07
INTERCHANGE	12/31/15	DSCVR PSL REST PR	-7.82
INTERCHANGE	12/31/15	DSCVR COMML ELECT OTHER	-16.82
INTERCHANGE	12/31/15	DSCVR PSL REST PP	-18.33
INTERCHANGE	12/31/15	VI-CORPORATE TRAVEL SVC	-14.38
INTERCHANGE	12/31/15	VI-PURCHASING TRAVEL SVC	-21.15
INTERCHANGE	12/31/15	VI-BUSINESS CARD TR4 ELEC	-32.88
INTERCHANGE	12/31/15	VI-US REGULATED (DB)	-104.28
INTERCHANGE	12/31/15	VI-US CPS/SMALL TICKET REG (DB)	-5.87
INTERCHANGE	12/31/15	VI-US REGULATED NON-CPS (DB)	-1.77
INTERCHANGE	12/31/15	VI-US REGULATED COMM (DB)	-5.30
INTERCHANGE	12/31/15	VI-BUSINESS CARD CP (DB)	-3.03
INTERCHANGE	12/31/15	VI-CPS/RESTAURANT (PP)	-1.36
INTERCHANGE	12/31/15	VI-EIRF NON CPS ALL OTHER (PP)	-1.44
INTERCHANGE	12/31/15	VI-CPS/SMALL TICKET	-2.66
INTERCHANGE	12/31/15	VI-CPS/REWARDS 2	-224.94
INTERCHANGE	12/31/15	VI-CPS/RESTAURANT CREDIT	-86.13
INTERCHANGE	12/31/15	VI-INTREG BUS/CORP/PURCH (US)	-0.41
INTERCHANGE	12/31/15	VI-ELECTRONIC (US ACQ)	-3.80
INTERCHANGE	12/31/15	VI-INTREG CHIP ISS (US)	-1.40
INTERCHANGE	12/31/15	VI-EIRF NON CPS ALL OTHER	-5.29
INTERCHANGE	12/31/15	REFUND: VI-CONS NON-PASS TRANS CREDIT	0.14
INTERCHANGE	12/31/15	VI-SIGNATURE CARD STANDARD	-4.35
INTERCHANGE	12/31/15	VI-SIGNATURE CARD ELECTRONIC	-631.38
INTERCHANGE	12/31/15	VI-INTER PREM CAN ISS US ACQ	-6.39
INTERCHANGE	12/31/15	VI-INTER PREM EU ISS US ACQ	-4.76
INTERCHANGE	12/31/15	VI-BUSINESS CARD TR1 ELEC T&E	-38.51
INTERCHANGE	12/31/15	VI-SIGNATURE PREFERRED CRP ELC	-617.30
INTERCHANGE	12/31/15	VI-SIGNATURE PREFERRED CRP STD	-9.11
INTERCHANGE	12/31/15	VI-SUPER PREMIUM AP ISS US ACQ	-2.90
INTERCHANGE	12/31/15	VI-BUSINESS CARD TR2 ELEC T&E	-19.39
INTERCHANGE	12/31/15	VI-BUSINESS CARD TR3 ELEC T&E	-13.02
INTERCHANGE	12/31/15	VI-CPS SMALL TICKET (DB)	-0.51
INTERCHANGE	12/31/15	VI-CPS/RESTAURANT (DB)	-70.42
INTERCHANGE	12/31/15	VI-EIRF NON CPS ALL OTHER (DB)	-3.19
INTERCHANGE	12/31/15	MC-COM T & E I(US) PURCH	-18.53
INTERCHANGE	12/31/15	MC-BUS LEVEL 3 T&E I	-19.42
INTERCHANGE	12/31/15	MC-BUS LEVEL 4 T&E I	-5.72
INTERCHANGE	12/31/15	MC-REG INCENT FRF ADJ POS (DB)	-41.90
INTERCHANGE	12/31/15	MC-REGULATED FRD ADJ COMM (DB)	-2.53
INTERCHANGE	12/31/15	MC-REG CONSM WFRAUD ADJ MC(DB)	-0.49
INTERCHANGE	12/31/15	MC-FOREIGN ELECTRONIC PLUS	-12.88

PENDING FINANCIAL CHARGES AND FEES

Financial charges and fees incurred but not funded during the statement period.
See future statements for processing information.

Transaction Type	Date Posted	Description	Net Amount Posted
INTERCHANGE	12/31/15	MC-DOMESTIC MERIT III	-78.79
INTERCHANGE	12/31/15	MC-WORLDCARD - OTHER	-147.90
INTERCHANGE	12/31/15	MC-WORLDCARD RESTAURANT	-52.33
INTERCHANGE	12/31/15	MC-COM T & E I(US) FLEET	-37.27
INTERCHANGE	12/31/15	MC-CORP T & E I(US) BUS	-34.67
INTERCHANGE	12/31/15	MC-CORP T & E I(US) CORP	-6.10
INTERCHANGE	12/31/15	MC-WORLD ELITE RESTAURANT	-57.83
INTERCHANGE	12/31/15	MC-WORLD ELITE - OTHER	-262.87
INTERCHANGE	12/31/15	MC-BUS LEVEL 2 T&E I	-6.83
INTERCHANGE	12/31/15	MC-ENHANCED MERIT III BASE	-49.37
INTERCHANGE	12/31/15	MC-HIGH VAL RESTAURANT	-8.51
INTERCHANGE	12/31/15	MC-HIGH VAL T & E	-15.64
INTERCHANGE	12/31/15	MC-DOMESTIC MERIT III (DB)	-9.30
INTERCHANGE	12/31/15	MC-RESTAURANT (DB)	-2.07
TOTAL INTERCHANGE			-3066.21
SERVICE	12/31/15	VISA KILOBYTE TRANSACTION FEE 719 KILOBYTES AT .025000	-17.97
SERVICE	12/31/15	MASTERCARD KILOBYTE TRANS FEE 280 KILOBYTES AT .035000	-9.80
SERVICE	12/31/15	DISCOVER SALES DISCOUNT .000500 DISC RATE TIMES \$2,954.42	-1.48
SERVICE	12/31/15	DISCOVER DATA USAGE FEE 43 TRANSACTIONS AT .050000	-2.15
SERVICE	12/31/15	MASTERCARD SALES DISCOUNT .000500 DISC RATE TIMES \$34,210.47	-17.11
SERVICE	12/31/15	VISA SALES DISCOUNT .000500 DISC RATE TIMES \$73,431.90	-36.72
SERVICE	12/31/15	MC LICENSE VOLUME FEE .000176 DISC RATE TIMES \$46,192.30	-8.13
SERVICE	12/31/15	MASTERCARD DEBIT SALES DISC .000500 DISC RATE TIMES \$11,981.83	-5.99
SERVICE	12/31/15	VISA DEBIT SALES DISCOUNT .000500 DISC RATE TIMES \$33,412.02	-16.71
TOTAL SERVICE			-116.06
GRAND TOTAL			-3,349.76

PENDING INTERCHANGE CHARGES

Product/Description	Sales Total	% Of Sales	Number of Transactions	% of Total Transactions	Interchange Cost		Sub Total	Total Interchange Charges
					Rate	Cost Per Transaction		
DISCOVER NONDEBIT								
DSCVR PSL EXP SVC RW	6.60	0	1	2	1.95		0.13	
DSCVR PSL REST RW	1,156.23	39	21	49	1.90	0.100	24.07	
DSCVR PSL REST PR	332.86	11	5	12	2.20	0.100	7.82	
DSCVR COMML ELECT OTHER	687.98	23	10	23	2.30	0.100	16.82	
DSCVR PSL REST PP	770.75	26	6	14	2.30	0.100	18.33	
DISCOVER NONDEBIT TOTAL	2,954.42		43					67.17
MASTERCARD NONDEBIT								
MC-COM T & E I(US) PURCH	686.40	1	1	0	2.70		18.53	
MC-BUS LEVEL 3 T&E I	716.73	2	7	1	2.71		19.42	
MC-BUS LEVEL 4 T&E I	203.50	0	2	0	2.81		5.72	
MC-FOREIGN ELECTRONIC PLUS	660.64	1	8	1	1.95		12.88	
MC-DOMESTIC MERIT III	4,657.82	10	52	9	1.58	0.100	78.79	
MC-WORLDCARD - OTHER	6,178.27	13	58	10	2.30	0.100	147.90	
MC-WORLDCARD RESTAURANT	2,631.85	6	68	11	1.73	0.100	52.33	
MC-COM T & E I(US) FLEET	1,380.40	3	19	3	2.70		37.27	
MC-CORP T & E I(US) BUS	1,386.68	3	9	2	2.50		34.67	
MC-CORP T & E I(US) CORP	226.03	0	2	0	2.70		6.10	
MC-WORLD ELITE RESTAURANT	2,332.98	5	65	11	2.20	0.100	57.83	
MC-WORLD ELITE - OTHER	9,333.27	20	62	10	2.75	0.100	262.87	

PENDING INTERCHANGE CHARGES								Sub Total	Total Interchange Charges
Product/Description	Sales Total	% Of Sales	Number of Transactions	% of Total Transactions	Interchange Cost Rate	Cost Per Transaction			
MC-BUS LEVEL 2 T&E I	256.70	1	4	1	2.66		6.83		
MC-ENHANCED MERIT III BASE	2,663.09	6	33	6	1.73	0.100	49.37		
MC-HIGH VAL RESTAURANT	345.69	1	9	2	2.20	0.100	8.51		
MC-HIGH VAL T & E	550.42	1	5	1	2.75	0.100	15.64		
MASTERCARD NONDEBIT TOTAL	34,210.47		404					814.66	
MASTERCARD DEBIT									
MC-REG INCENT FRF ADJ POS (DB)	9,868.14	21	168	28	0.05	0.220	41.90		
MC-REGULATED FRD ADJ COMM (DB)	1,095.84	2	9	2	0.05	0.220	2.53		
MC-REG CONSM WFRAD ADJ MC(DB)	97.71	0	2	0	0.05	0.220	0.49		
MC-DOMESTIC MERIT III (DB)	728.44	2	11	2	1.05	0.150	9.30		
MC-RESTAURANT (DB)	131.70	0	5	1	1.19	0.100	2.07		
MASTERCARD DEBIT TOTAL	11,921.83		195					56.29	
VISA NONDEBIT									
VI-CORPORATE TRAVEL SVC	528.75	0	9	1	2.55	0.100	14.38		
VI-PURCHASING TRAVEL SVC	794.10	1	9	1	2.55	0.100	21.15		
VI-BUSINESS CARD TR4 ELEC	1,046.85	1	10	1	2.95	0.200	32.88		
VI-CPS/SMALL TICKET	129.49	0	13	1	1.65	0.040	2.66		
VI-CPS/REWARDS 2	10,894.07	10	125	9	1.95	0.100	224.94		
VI-CPS/RESTAURANT CREDIT	5,268.50	5	50	3	1.54	0.100	86.13		
VI-INTREG BUS/CORP/PURCH (US)	16.65	0	1	0	2.45		0.41		
VI-ELECTRONIC (US ACQ)	245.00	0	2	0	1.55		3.80		
VI-INTREG CHIP ISS (US)	84.60	0	2	0	1.65		1.40		
VI-EIRF NON CPS ALL OTHER	217.14	0	3	0	2.30	0.100	5.29		
VI-CONS NON-PASS TRANS CREDIT	-7.70	0	-1	0	1.76		-0.14		
VI-SIGNATURE CARD STANDARD	150.00	0	3	0	2.70	0.100	4.35		
VI-SIGNATURE CARD ELECTRONIC	26,055.72	24	321	22	2.30	0.100	631.38		
VI-INTER PREM CAN ISS US ACQ	284.05	0	1	0	2.25		6.39		
VI-INTER PREM EU ISS US ACQ	211.68	0	1	0	2.25		4.76		
VI-BUSINESS CARD TR1 ELEC T&E	1,550.30	1	13	1	2.40	0.100	38.51		
VI-SIGNATURE PREFERRED CRP ELC	24,470.90	23	300	21	2.40	0.100	617.30		
VI-SIGNATURE PREFERRED CRP STD	298.80	0	3	0	2.95	0.100	9.11		
VI-SUPER PREMIUM AP ISS US ACQ	120.00	0	1	0	2.42		2.90		
VI-BUSINESS CARD TR2 ELEC T&E	650.49	1	10	1	2.75	0.150	19.39		
VI-BUSINESS CARD TR3 ELEC T&E	414.81	0	6	0	2.85	0.200	13.02		
VISA NONDEBIT TOTAL	73,424.20		882					1,740.01	
VISA DEBIT									
VI-US REGULATED (DB)	25,074.44	23	417	29	0.05	0.220	104.28		
VI-US CPS/SMALL TCKT REG (DB)	303.68	0	26	2	0.05	0.220	5.87		
VI-US REGULATED NON-CPS (DB)	460.41	0	7	0	0.05	0.220	1.77		
VI-US REGULATED COMM (DB)	1,796.62	2	20	1	0.05	0.220	5.30		
VI-BUSINESS CARD CP (DB)	160.79	0	3	0	1.70	0.100	3.03		
VI-CPS/RESTAURANT (PP)	92.00	0	2	0	1.15	0.150	1.36		
VI-EIRF NON CPS ALL OTHER (PP)	68.96	0	1	0	1.80	0.200	1.44		
VI-CPS SMALL TICKET (DB)	24.90	0	3	0	1.55	0.040	0.51		
VI-CPS/RESTAURANT (DB)	5,270.72	5	77	5	1.19	0.100	70.42		
VI-EIRF NON CPS ALL OTHER (DB)	159.50	0	2	0	1.75	0.200	3.19		
VISA DEBIT TOTAL	33,412.02		558					197.17	
Total	155,922.94		2082					2,875.30	