

<b>Debit SNAP Wireless Card Service Program</b>								
<b>Start-up Cost</b>					<b>Provider A</b>	<b>Provider B</b>	<b>Provider C</b>	<b>Provider D</b>
Machine Cost		\$ 950.00		\$ 979.00		\$ 1,150.00		\$ 549.00
Carrying Case		\$ 40.00				Included		\$ 39.99
Extra Battery		\$ 75.00				Included		\$ 49.99
3 Year Warranty								
Initial Activation Fee				25.00		Included		
1500 Tokens (estimated cost)								
<b>Total Start-up Costs</b>		<b>\$ 1,065.00</b>		<b>\$ 1,004.00</b>		<b>\$ 1,150.00</b>		<b>\$ 638.98</b>
<b>Forecast for season</b>					<b>Provider A</b>	<b>Provider B</b>	<b>Provider C</b>	<b>Provider D</b>
<b>Variable Cost</b>					<b>Without Paid Labor</b>	<b>Without Paid Labor</b>	<b>Without Paid Labor</b>	<b>Without Paid Labor</b>
Debit - Avg # of transactions per market		12		8		10		6
Food Stamps - Avg # of transactions per market		6		6		6		6
Convenience Fee		1.50		1.50		1.50		1.50
General Debit Transaction Fee		(0.65)		(0.55)		(0.40)		(0.55)
Net surcharge per transaction - Debit		0.85		0.95		1.10		0.95
Total Debit Revenue		10.20	-	7.60		11.00		5.70
<i>(# of Debit Transactions X Net Surcharge per Transaction)</i>								
Food Stamp Transaction Fee		0.20				0.10		0.15
Less Food Stamp Transactions Fees		1.20		1.38		0.60		0.90
<i>(# of Food Stamp Transactions x Transaction Fee)</i>								
Net weekly revenue		9.00		6.22		10.40		4.80
<i>(Total Debit Revenue - Less Food Stamp Transactions)</i>								
<b>Net revenue for season - 26 weeks (6 months)</b>		<b>\$ 234.00</b>		<b>\$ 161.72</b>		<b>\$ 270.40</b>		<b>\$ 124.80</b>
<b>Fixed Costs:</b>								
Wireless Access Fee - (x 6 Months)		\$120.00		\$114.00		\$0.00		\$60.00
Monthly Statement Fee - (per month x 6 months)		\$36.00		\$24.00		\$270.00		\$15.00
Annual Fee		\$29.00		\$0.00		\$0.00		\$0.00
Suspension Fee		\$35.00		\$0.00		\$0.00		\$0.00
Batch Fee X 26 weeks)		\$0.00		\$0.00		\$0.00		\$0.00
PCI Compliance		\$0.00		\$0.00		\$0.00		\$29.70
<b>Total Fixed Cost</b>		<b>220.00</b>	-	<b>138.00</b>	-	<b>270.00</b>		<b>104.70</b>
<b>Net Income</b>		<b>14.00</b>		<b>23.72</b>		<b>0.40</b>		<b>20.10</b>
<b>Season net surplus (deficit) prior to labor costs</b>					<b>\$ 14.00</b>	<b>\$ 23.72</b>	<b>\$ 0.40</b>	<b>\$ 20.10</b>
Disclaimer: This document is a general description of Wireless Card Service Fees. The information should not be considered as binding or determinative. For more complete information, consult with chosen card service provider.								
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