

TD Merchant Services

Understanding your TD Merchant Services statement — for information purposes only

PLEASE SEND INQUIRIES TO:
TD MERCHANT SERVICES
 P.O. BOX 300, TD CENTRE
 TORONTO, ONTARIO M5K 1K6

TELEPHONE NO.: 1-800-363-1163
 FACSIMILE NO.: (416)982-4354

MERCHANT NAME
 MERCHANT ADDRESS
 CITY, PROVINCE, POSTAL CODE

| MERCHANT NUMBER | |
|------------------------------|--------|
| 200 012345678 | |
| CHAIN CODE | PAGE |
| 200 000000000 | 1 of 2 |
| STATEMENT PERIOD | |
| NOV 01, 2010 to NOV 30, 2010 | |

| | | |
|-------|--|-------|
| NOTES | PLEASE CALL US AT 1-800-363-1163 IF YOU HAVE ANY QUESTIONS ON THIS STATEMENT | NOTES |
|-------|--|-------|

Fees included in the calculation of the Effective Rate consist of all fees for each card type including the Credit/Debit Rate, Assessment Fees, per item transaction fees and any additional rate or fee for that card type

| EFFECTIVE RATE SUMMARY | | | |
|------------------------------------|------------|-------------|-------------------------|
| PAYMENT CARD TYPE | TOTAL FEES | TOTAL SALES | EFFECTIVE DISCOUNT RATE |
| TOTAL VISA CREDIT SALES | 168.60 | 8,785.49 | 1.919% |
| TOTAL MASTERCARD CREDIT SALES | 171.22 | 8,423.59 | 2.033% |
| TOTAL INTERAC DIRECT PAYMENT SALES | 1.68 | 5,910.17 | 0.028% |

Shows the breakdown of fees charged for each payment card type

| SUMMARY OF FEES | UNIT COST | NUMBER/ SALES | AMOUNT |
|---|-----------|---------------|-----------------|
| VISA CREDIT RATE | 1.60% | 8,785.49 | 140.57 |
| VISA CREDIT ASSESSMENT FEE | 0.067% | 8,785.49 | 5.89 |
| VISA CREDIT DISCOUNT RATE ADJUSTMENT FEE | | 3,970.14 | 22.15 |
| TOTAL VISA CREDIT TRANSACTION FEES | | | \$168.60 |
| MASTERCARD CREDIT RATE | 1.60% | 8,423.59 | 134.78 |
| MASTERCARD CREDIT ASSESSMENT FEE | 0.072% | 8,423.59 | 6.06 |
| MASTERCARD CREDIT FOREIGN ASSESSMENT FEE | 0.400% | 1,950.55 | 7.80 |
| MASTERCARD CREDIT DISCOUNT RATE ADJ FEE | | 3,403.58 | 22.57 |
| TOTAL MASTERCARD CREDIT TRANSACTION FEES | | | \$171.22 |
| INTERAC DIRECT PAYMENT TRANSACTION FEE | \$0.08 | 21 | 1.68 |
| TOTAL INTERAC DIRECT PAYMENT TRAN FEES | | | \$1.68 |
| SETTLEMENT FEE | \$0.08 | 14 | 1.12 |
| DEPOSIT FEE-OFF | \$10.00 | 1 | 10.00 |
| MONTHLY FEE | | | 9.95 |
| TOTAL ACCOUNT FEES | | | \$21.07 |
| MONTHLY EQUIPMENT RENTAL FEE | | | 34.00 |
| TOTAL EQUIPMENT FEES | | | \$34.00 |
| HST REGISTRATION NO.:R105255145 | | | 4.42 |
| AMOUNT CHARGED TO YOUR BANK ACCOUNT NO.:(00000-000000000000) | | | \$400.99 |

Shows the total sales for each payment card type

Shows the breakdown of other account fees

HST shown is calculated on Total Equipment Rental Fee

| DETAILS OF DISCOUNT RATE ADJUSTMENT FEE | | | | | | | |
|--|-----------|-------------------|--------------------------|-------|---------------------|-------|----------------|
| VISA CREDIT DISCOUNT RATE ADJUSTMENT FEE | SALES | | INTERCHANGE DIFFERENTIAL | | RATE ADJUSTMENT FEE | | TOTAL AMOUNT |
| | NUMBER | AMOUNT | TRANS FEE | RATE | TRANS FEE | RATE | |
| CDN CONSUMER STANDARD | 1 | 886.56 | | 0.11% | | 0.30% | 3.63 |
| CDN INFINITE ELEC. | 2 | 844.48 | | 0.20% | | 0.30% | 4.22 |
| CDN INFINITE STANDARD | 3 | 250.50 | | 0.31% | | 0.30% | 1.53 |
| CDN COMMERCIAL ELEC. | 2 | 300.00 | | 0.36% | | 0.30% | 1.98 |
| CDN COMMERCIAL STANDARD | 1 | 282.50 | | 0.46% | | 0.30% | 2.15 |
| NONCDN ELEC. | 1 | 910.00 | | 0.26% | | 0.30% | 5.10 |
| NONCDN STANDARD | 3 | 116.10 | | 0.26% | | 0.30% | 0.65 |
| NONCDN COMMERCIAL ELEC. | 1 | 185.00 | | 0.46% | | 0.30% | 1.41 |
| NONCDN COMMERCIAL STANDARD | 1 | 195.00 | | 0.46% | | 0.30% | 1.48 |
| TOTAL | 15 | \$3,970.14 | | | | | \$22.15 |

Summary of all transactions processed where the Interchange Differential is greater than zero. For each credit card type, the Discount Rate Adjustment Fee is shown and is calculated as the sum of the Interchange Differential and the Rate Adjustment Fee multiplied by the sales amount

| MASTERCARD CREDIT DISCOUNT RATE ADJ FEE | SALES | | INTERCHANGE DIFFERENTIAL | | RATE ADJUSTMENT FEE | | TOTAL AMOUNT |
|---|-----------|-------------------|--------------------------|-------|---------------------|-------|----------------|
| | NUMBER | AMOUNT | TRANS FEE | RATE | TRANS FEE | RATE | |
| CDN CONSUMER STANDARD | 2 | 310.15 | | 0.13% | | 0.30% | 1.33 |
| CDN CONSUMER ELEC | | | | | | | 0.00 |
| CDN CONSUMER HI-SPEND ELEC | 1 | 314.58 | | 0.41% | | 0.30% | 2.23 |
| CDN CONSUMER HI-SPEND STANDARD | 1 | 14.82 | | 0.54% | | 0.30% | 0.12 |
| CDN CONSUMER PREMIUM HI-SPEND ELEC | 1 | 310.48 | | 0.66% | | 0.30% | 2.98 |
| CDN CONS PREMIUM HI-SPEND STANDARD | 2 | 503.00 | | 1.06% | | 0.30% | 6.84 |
| NONCDN CONSUMER STANDARD | 1 | 950.00 | | 0.01% | | 0.30% | 2.95 |
| NONCDN CON PREMIUM STAND | 3 | 660.55 | | 0.26% | | 0.30% | 3.70 |
| NONCDN COM PREMIUM STAND | 2 | 340.00 | | 0.41% | | 0.30% | 2.41 |
| TOTAL | 13 | \$3,403.58 | | | | | \$22.57 |

FOR ADDITIONAL INFORMATION ON INTERCHANGE RATE, VISIT WWW.TDMERCHANTSERVICES.COM/INTERCHANGE



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| MERCHANT NUMBER | CHAIN CODE | STATEMENT PERIOD | PAGE |
|-----------------|---------------|------------------------------|--------|
| 200 012345678 | 200 000000000 | NOV 01, 2010 to NOV 30, 2010 | 2 OF 2 |

SUMMARY OF SALES

| SALES BY CARD TYPE | NUMBER | AMOUNT |
|---|-----------|-------------------|
| TOTAL VISA CREDIT SALES | 32 | 8,785.49 |
| TOTAL VISA CREDIT RETURNS | 1 | -25.80 |
| NET VISA CREDIT SALES | 33 | \$8,759.69 |
| TOTAL MASTERCARD CREDIT SALES | 28 | 8,423.59 |
| TOTAL MASTERCARD CREDIT RETURNS | 1 | -25.80 |
| NET MASTERCARD SALES | 29 | \$8,397.79 |
| TOTAL INTERAC DIRECT PAYMENT SALES | 21 | 5,910.17 |
| NET INTERAC DIRECT PAYMENT SALES | 21 | \$5,910.17 |

For each payment card type, number and amount of total sales and returns are shown

SUMMARY OF CHARGEBACKS AND ADJUSTMENTS

| CHARGEBACKS AND ADJUSTMENTS BY CARD TYPE | DEBIT | | CREDIT | | TOTAL | |
|--|----------|-----------------|----------|-----------------|----------|-----------------|
| | NUMBER | AMOUNT | NUMBER | AMOUNT | NUMBER | AMOUNT |
| VISA CREDIT ADJUSTMENTS | 1 | 12.45 | | | 1 | 12.45 |
| VISA CREDIT CHARGEBACKS | 2 | -42.83 | 2 | -51.34 | 4 | -94.17 |
| TOTAL VISA CREDIT CHARGEBACKS/ADJ | 3 | -\$30.38 | 2 | -\$51.34 | 5 | -\$81.72 |

Details of the chargeback and adjustment transactions are listed below

DETAILS OF SALES

| DATE | VISA CREDIT | REFERENCE NUMBER | SALES | | RETURNS | | TOTAL | |
|---------------------------------------|-------------|------------------|-----------|-------------------|----------|----------------|-----------|-------------------|
| | | | NUMBER | AMOUNT | NUMBER | AMOUNT | NUMBER | AMOUNT |
| 11/03 | DEPOSIT | 0062920446019508 | 2 | 182.50 | | | 2 | 182.50 |
| 11/08 | DEPOSIT | 0067920440150304 | 4 | 916.10 | | | 4 | 916.10 |
| 11/11 | DEPOSIT | 0067920440150304 | 2 | 183.50 | | | 2 | 183.50 |
| 11/11 | DEPOSIT | 0067920440150304 | 2 | 283.50 | | | 2 | 283.50 |
| 11/15 | DEPOSIT | 0067920440150304 | 3 | 983.50 | | | 3 | 983.50 |
| 11/15 | DEPOSIT | 0067920440150304 | 2 | 300.00 | | | 2 | 300.00 |
| 11/16 | DEPOSIT | 0067920440150304 | 4 | 1,283.54 | | | 4 | 1,283.54 |
| 11/17 | DEPOSIT | 0067920440150304 | 3 | 910.00 | | | 3 | 910.00 |
| 11/18 | DEPOSIT | 0067920440150304 | 2 | 381.50 | | | 2 | 381.50 |
| 11/19 | DEPOSIT | 0067920440150304 | 2 | 899.49 | | | 2 | 899.49 |
| 11/20 | DEPOSIT | 0067920440150304 | 2 | 781.86 | | | 2 | 781.86 |
| 11/22 | DEPOSIT | 0067920440150304 | 2 | 785.00 | 1 | 25.80 | 3 | 759.20 |
| 11/28 | DEPOSIT | 0067920440150304 | 2 | 895.00 | | | 2 | 895.00 |
| TOTAL VISA CREDIT TRANSACTIONS | | | 32 | \$8,785.49 | 1 | \$25.80 | 33 | \$8,759.69 |

For each payment card type, daily breakdown of sales and returns by processing date are shown

| DATE | MASTERCARD CREDIT | REFERENCE NUMBER | SALES | | RETURNS | | TOTAL | |
|---|-------------------|------------------|-----------|-------------------|----------|----------------|-----------|-------------------|
| | | | NUMBER | AMOUNT | NUMBER | AMOUNT | NUMBER | AMOUNT |
| 11/01 | DEPOSIT | 0062920446019508 | 2 | 214.58 | | | 2 | 214.58 |
| 11/02 | DEPOSIT | 0067920440150304 | 2 | 262.02 | | | 2 | 262.02 |
| 11/03 | DEPOSIT | 0067920440150304 | 2 | 462.03 | 1 | 25.80 | 3 | 436.23 |
| 11/08 | DEPOSIT | 0067920440150304 | 2 | 262.03 | | | 2 | 262.03 |
| 11/09 | DEPOSIT | 0067920440150304 | 3 | 614.83 | | | 3 | 614.83 |
| 11/10 | DEPOSIT | 0067920440150304 | 2 | 510.48 | | | 2 | 510.48 |
| 11/11 | DEPOSIT | 0067920440150304 | 2 | 960.55 | | | 2 | 960.55 |
| 11/12 | DEPOSIT | 0067920440150304 | 1 | 950.00 | | | 1 | 950.00 |
| 11/16 | DEPOSIT | 0067920440150304 | 2 | 987.56 | | | 2 | 987.56 |
| 11/18 | DEPOSIT | 0067920440150304 | 2 | 967.67 | | | 2 | 967.67 |
| 11/22 | DEPOSIT | 0067920440150304 | 2 | 867.78 | | | 2 | 867.78 |
| 11/23 | DEPOSIT | 0067920440150304 | 2 | 562.03 | | | 2 | 562.03 |
| 11/24 | DEPOSIT | 0067920440150304 | 2 | 462.03 | | | 2 | 462.03 |
| 11/30 | DEPOSIT | 0067920440150304 | 2 | 340.00 | | | 2 | 340.00 |
| TOTAL MASTERCARD CREDIT TRANSACTIONS | | | 28 | \$8,423.59 | 1 | \$25.80 | 29 | \$8,397.79 |

| DATE | INTERAC DIRECT PAYMENT | REFERENCE NUMBER | SALES | | RETURNS | | TOTAL | |
|--|------------------------|------------------|-----------|-------------------|----------|---------------|-----------|-------------------|
| | | | NUMBER | AMOUNT | NUMBER | AMOUNT | NUMBER | AMOUNT |
| 11/01 | DEPOSIT | 0062920446019508 | 1 | 390.00 | | | 1 | 390.00 |
| 11/02 | DEPOSIT | 0067920440150304 | 2 | 117.71 | | | 2 | 117.71 |
| 11/03 | DEPOSIT | 0067920440150304 | 1 | 384.91 | | | 1 | 384.91 |
| 11/08 | DEPOSIT | 0067920440150304 | 1 | 82.50 | | | 1 | 82.50 |
| 11/09 | DEPOSIT | 0067920440150304 | 1 | 193.51 | | | 1 | 193.51 |
| 11/10 | DEPOSIT | 0067920440150304 | 1 | 58.32 | | | 1 | 58.32 |
| 11/11 | DEPOSIT | 0067920440150304 | 1 | 102.66 | | | 1 | 102.66 |
| 11/12 | DEPOSIT | 0067920440150304 | 4 | 3,269.23 | | | 4 | 3,269.23 |
| 11/16 | DEPOSIT | 0067920440150304 | 1 | 67.20 | | | 1 | 67.20 |
| 11/18 | DEPOSIT | 0067920440150304 | 1 | 53.68 | | | 1 | 53.68 |
| 11/22 | DEPOSIT | 0067920440150304 | 2 | 137.70 | | | 2 | 137.70 |
| 11/23 | DEPOSIT | 0067920440150304 | 2 | 297.00 | | | 2 | 297.00 |
| 11/24 | DEPOSIT | 0067920440150304 | 2 | 192.92 | | | 2 | 192.92 |
| 11/30 | DEPOSIT | 0067920440150304 | 1 | 562.83 | | | 1 | 562.83 |
| TOTAL INTERAC DIRECT PAYMENT TRANSACTIONS | | | 21 | \$5,910.17 | 0 | \$0.00 | 21 | \$5,910.17 |

DETAILS OF CHARGEBACKS AND ADJUSTMENTS

| DATE | CHARGEBACKS AND ADJUSTMENTS | TOTAL AMOUNT |
|--|-----------------------------|-----------------|
| 11/01 | CHARGEBACK CREDIT | 165.04 |
| 11/04 | MISSING IMPRINT OR KEYED | -216.38 |
| 11/14 | DUPLICATE PROCESSING | -15.65 |
| 11/29 | INTERCHANGE FEE REVERSAL | 12.45 |
| 11/29 | REQUESTED COPY ILLEGIBLE | -27.18 |
| TOTAL VISA CREDIT CHARGEBACKS/ADJ | | -\$81.72 |

