

# RANCHO SANTIAGO COMMUNITY COLLEGE DISTRICT

June 2, 2017

## ADDENDUM NO: 1

for

### RFP #1324 – Banking Services

The following changes, additions, deletions or corrections shall become a part of the RFP Documents for the project named above and all other conditions shall remain the same.

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1. **Question:** Please clarify “free electronic access” to view real time account info and transactions. The Bank charges a fee for online services.  
**Answer:** We want the ability to view our account activity online without having to call or request information or pay a fee to do so.
2. **Question:** Business Credit Cards- Does the District currently have business credit cards? If yes, how many and what credit limit do you require? Does the District expect to bid out credit card business in this RFP?  
**Answer:** Yes. There are a total of four Visa credit cards with a credit line of \$10,000 each. There are no future plans to bid out credit cards.
3. **Question:** Please provide a recent Bank Statement that includes the Account Analysis consolidated statement. No volumes were provided in the RFP and the bank statement will assist with creating a bid sheet.  
**Answer:** Please see sample statements (attachments A1 and A2). The statements are provided to show volume, but we have redacted the fees as we want banks to propose their best fees, not based on what we are currently paying.
4. **Question:** Will the District provide a Bid Sheet or do you want the Bank to create its own bid sheet?  
**Answer:** Templates are included for some of the information. Please create your own sheet to provide any additional information.
5. **Question:** Who is the District’s current armored transport?  
**Answer:** Garda World is currently used and is contracted through our agreement with Bank of the West.
6. **Question:** Please provide exact addresses for the Armored Transport pick up locations:  
**Answer:**

Santa Ana College Student Business Office  
Santa Ana College / Student Business Office – VL205  
1530 W. 17<sup>th</sup> Street  
Santa Ana, CA 92706

Santiago Canyon College Student Business Office  
Santiago Canyon College / Cashiers Office –E102  
8045 E. Chapman Ave., Orange CA 92869

Rancho Santiago Community College District Office  
2323 North Broadway, 4<sup>th</sup> Floor  
Santa Ana, CA 92706

7. **Question:** Does the District currently use Controlled Disbursement?

**Answer:** No.

8. **Question:** What is the desired term of the contract? It is not listed in the RFP.

**Answer:** The desired term of the contract is five years.

9. **Question:** What is the dollar range for your change/currency order and cash vault services (coins & bills)?

**Answer:** For the full calendar year 2016 it totaled \$237,646 in orders. We had 22 cash orders in the year so that average is about \$10,000, but the highest total in a month was \$65,000 which was from the Bookstore Fund for book buybacks from students.

10. **Question:** On average, how much is the monthly cost for your merchant services? Was the merchant services covered under account analysis credits or paid out of pocket?

**Answer:** The costs are paid out of pocket currently. (See attachments B1 and B2 showing two months with very different volume based on the timing of the semester). The statements are provided to show volume, but we have redacted the fees as we want banks to propose their best fees, not based on what we are currently paying.

#### **END OF ADDENDUM NO: 1**

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Bidder shall acknowledge receipt of this Addendum by signing below and returning with your proposal. Failure to acknowledge receipt of this Addendum may result in the disqualification of your proposal.

Name of Firm: \_\_\_\_\_

Authorized Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Print Name: \_\_\_\_\_ Title: \_\_\_\_\_

#### **RANCHO SANTIAGO COMMUNITY COLLEGE DISTRICT**

*Tracey Conner-Crabbe*

**Tracey Conner-Crabbe**  
**Director of Purchasing Services**

## CLIENT ANALYSIS STATEMENT

0114 0000 0073378 0796.  
APRIL 2017

## RELATIONSHIP SUMMARY

WELLS FARGO BANK, N.A.  
 NORTHERN CAL SMG GNP  
 1995 EL CAMINO REAL, 3RD FLOOR, STE 302  
 SANTA CLARA, CA 95050-4066

Officer: [REDACTED]  
 Phone No.: [REDACTED]

RANCHO SANTIAGO COMMUNITY COLLEGE DIST  
 2323 N BROADWAY  
 SANTA ANA\*CA\*92706-1606

## ANALYSIS SUMMARY

Average Positive Collected Balance.....	\$	610,433.53
Investable Balance Available for Services.....	=	610,433.53
Current Month Analyzed Charges.....	-	[REDACTED]
Current Month Position.....	=	[REDACTED]
Net Shortfall Due.....	\$	[REDACTED]
Total Amount Due.....	\$	[REDACTED]

Number of days this cycle:

30

TOTAL AMT DUE WILL BE DEBITED TO ACCT 034-4063961 ON MAY 11, 2017.

## BALANCE SUMMARY

Account Number	Account Name	Average Ledger	Average Collected	Average Daily Negative Coll	Negative Coll Use of Fund Rate	Service Charge
* 034-4063961	RANCHO SANTIAGO COMMUNITY	610,433.53	610,433.53	0.00	0 00%	[REDACTED]

\* Indicates billing account

## SERVICE DETAIL

Svc Code	AFP Code	Service Description	Unit Price	Volume	Service Charges
IAM B	00 0230	RECOUPMENT MONTHLY B BALANCE & COMPENSATION INFORMATION	[REDACTED]	610.43	[REDACTED]
22404	01 0010	ACCT MAINTENANCE CHEXSTOR-PLUS	[REDACTED]	1 00	[REDACTED]
CK021	01 0100	DEBITS POSTED	[REDACTED]	2 00	[REDACTED]
CK049	01 0310	DDA STATEMENT - PAPER GENERAL ACCOUNT SERVICES	[REDACTED]	1 00	[REDACTED]
22202	15 0100	DDA CHECKS PAID PAPER DISBURSEMENT SERVICES	[REDACTED]	4 00	[REDACTED]
CK018	25 0201	ELECTRONIC CREDITS POSTED	[REDACTED]	18 00	[REDACTED]
ES344	25 0202	ACH RECEIVED ITEM GENERAL ACH SERVICES	[REDACTED]	19 00	[REDACTED]
ES139	35 0104	WIRE OUT DOMESTIC - CEO WIRE & OTHER FUNDS TRANSFER SERVICE	[REDACTED]	2 00	[REDACTED]
46100	40 0002	CEO BASIC BANKING - MONTHLY BASE INFORMATION SERVICES	[REDACTED]	1 00	[REDACTED]

## CLIENT ANALYSIS STATEMENT

Total Analyzed Charges  
 Total Fee Based Charges  
 Total Service Charges

0.00

## TREND ANALYSIS

<u>Month</u>	<u>Average Ledger Balance</u>	<u>Average Positive Collected Balance</u>	<u>Investable Balance Available for Services</u>	<u>Earnings Credit Rate</u>	<u>Earnings Allowance</u>	<u>Fee Based Charges</u>	<u>Analyzed Charges</u>	<u>Monthly Position</u>
NOV 2016	1,058,766	1,058,766	1,058,766		N/A	0		
DEC 2016	841,391	841,391	841,391		N/A	0		
JAN 2017	1,097,581	1,096,958	1,096,958		N/A	0		
FEB 2017	1,515,604	1,515,604	1,515,604		N/A	0		
MAR 2017	1,500,950	1,500,950	1,500,950		N/A	0		
APR 2017	610,434	610,434	610,434		N/A	0		
AVG	1,104,121	1,104,017	1,104,017					

Note: Customer must examine this statement and report to Bank any claim for credit or refund within 60 days after Bank makes the statement available. If Bank does not receive notice of error or discrepancy within this time frame, items on the statement will be deemed to be correct.

**ATTACHMENT "A2" - 21 pages**

# BANK OF THE WEST

P.O. Box 4046  
Concord, CA 94524

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>000869 7459831 0001 008230 50Z  
RANCHO SANTIAGO COMM COLLEGE DIST  
DON BOOKSTORE  
1530 W 17TH ST  
SANTA ANA CA 92706 3398



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ANALYZED BUSINESS ACCOUNT STATEMENT  
Relationship Summary  
March 2017

Relationship Account Number: 000748009149  
Cost Center: 00748

RANCHO SANTIAGO COMM COLLEGE DIST  
DON BOOKSTORE  
1530 W 17TH ST  
SANTA ANA CA 92706 3398

Service Detail

Serv. Code	AFP Code	Description	Volume	Unit Price	Charge	Balance Required
MISCELLANEOUS SERVICES						
00001	150100	CHECKS PAID	307			
00002	100000	DEPOSITS PROCESSED	24			
00029	010400	MONTHLY MAINTENANCE	10			
00093	000230	DEPOSIT ADMINISTRATION FEE	3,114			
00093	000230	DEPOSIT ADMINISTRATION FEE	7,022			
		CHECKS DEPOSITED - NON-ENCODED				
01020	100220	NON-ENCODED ON US	161			
01030	100200	NON-ENCODED LOCAL AND NON-LOCAL	603			
		DEPOSITED ITEMS RETURNED/RECLEARED				
00248	100400	RETURNED DEPOSITED ITEM	7			
00253	100402	RECLEAR ITEMS	4			
TRANSPORTATION SERVICES						
00064	101010	ARMORED CAR	1			
00064	101010	ARMORED CAR	1			
SUPPLIES						
00106	100840	PRINTED DEPOSIT SLIPS	1			
00246	100004	DEPOSIT BAGS	1			
00246	100004	DEPOSIT BAGS	1			
WIRE TRANSFER SERVICES						
01407	350541	RETURNED OUTGOING WIRE	1			
01421	350711	WIRE TRANSFER INTERNATIONAL -BRANCH	9			
		ACCOUNT RECONCILEMENT PROCESSING				
02508	200201	INPUT ISSUE, ELECTRONIC	365			
		POSITIVE PAY				
02602	150030	EXCEPTION ITEMS	19			
02610	150030	STAND ALONE POSITIVE PAY BASE FEE	6			
ACH SERVICES						
00007	250201	ELECTRONIC (ACH) CREDITS	443			
00008	250200	ELECTRONIC (ACH) DEBITS	30			
G05550	251052	ACH BLOCK MAINTENANCE	9			
05557	251053	DEBIT FILTER RECURRING	1			
05582	2510 5	ACH POS PAY COMPANY MONTHLY MAINTEN	1			
05592	2510 5	ACH POS PAY - RECURRING FILTER	43			
WEBDIRECT						
06028	151351	WD CHECK IMAGING	2			
06035	40002Z	WD DIRECT FAX	1			
06036	40002Z	WD DIRECTFAX OVER 300 ITEMS	120			
06410	400002	WD MID MKT BASE FEE 1-5 ACCOUNTS	1			
06411	400002	WD MID MKT PER ADD'L ACCOUNT	4			
06425	400220	WD MID MKT PRE DAY BAL ITEMS	500			
06425	400220	WD MID MKT PRE DAY BAL ITEMS	500			
06425	400220	WD MID MKT PRE DAY BAL ITEMS	103			
06427	200221	WD MID MKT PRE DAY DETAIL ITEMS	500			
06427	200221	WD MID MKT PRE DAY DETAIL ITEMS	489			
CURRENT DAY INFO REPORTING						

003689 7459831 010504 010504 0003/0022





ANALYZED BUSINESS ACCOUNT STATEMENT  
Relationship Summary  
March 2017

Relationship Account Number: 000748009149  
Cost Center: 00748

RANCHO SANTIAGO COMM COLLEGE DIST  
DON BOOKSTORE  
1530 W 17TH ST  
SANTA ANA CA 92706 3398

Service Detail

Serv.	AFP Code	Description	Volume	Unit Price	Charge	Balance Required
06465	400223	WD MID MKT Curr DAY BALANCE ITEMS SPECIAL REPORTS	2			
06120	010306	WD/ANALYSIS STATEMENT	10			
06125	010307	WD/DEPOSIT STATEMENT STOP PAYMENT	9			
06171	150410	WD/12 MONTH STOP PAYMENT MONEY TRANSFER	2			
06236	350104	WD ACCOUNT TRANSFER ITEMS CASH SERVICES	6			
00013	100015	CURRENCY DEPOSITED PER \$1 DEPOSIT & ADJUSTMENT RECEIPTS	802			
07863	100540	ADJUSTM. RECEIPT - ELECTRONIC - CV CASH VAULT	1			
07830	100141	TOUCHTONE/STANDING ORDER - CV2 CURRENCY/COIN DEPOSITED	1			
07800	100100	CASH VAULT DEPOSITS - CV2	208			
07801	100015	CURRENCY DEP - STD (PER \$100) - CV CURRENCY/COIN FURNISHED	2,417			
07841	10014B	CURRENCY FURNISHED NON - STD - CV2	27			
07852	100144	COIN FURNISHED - ROLLS - CV2	200			
07852	100144	COIN FURNISHED - ROLLS - CV2 DEPOSIT & ADJUSTMENT RECEIPTS	24			
07860	100500	DEPOSIT ADJUSTMENT - CV2	1			
07867	100701	DEPOSIT RECEIPT - ELECTRONIC - CV2	98			

Total Analyzed Charges

Total Waived Charges

Total Charges

TREND ANALYSIS

MONTH	Avg Positive Invest Bal Collected	Invest Bal Available for Svcs	Earnings Credit Rate	Earnings Allowance	Fee Based Charges	Waived Charges	Analyzed Charges	Monthly Position
03/17	10,074,062							
02/17	9,610,586							
01/17	8,485,022							
12/16	8,778,069							
11/16	7,475,255							
10/16	8,122,167							
09/16	10,995,023							
08/16	12,612,325							
07/16	10,344,831							
06/16	7,683,362							
05/16	7,293,958							





ANALYZED BUSINESS ACCOUNT STATEMENT  
Relationship Summary  
March 2017

Relationship Account Number: 000748009149  
Cost Center: 00748

RANCHO SANTIAGO COMM COLLEGE DIST  
DON BOOKSTORE  
1530 W 17TH ST  
SANTA ANA CA 92706 3398

TREND ANALYSIS

MONTH	AVG POSITIVE COLLECTED BALANCE	INVEST AVAILABLE FOR SVCS	EARNINGS CREDIT RATE	EARNINGS ALLOWANCE	FEES BASED CHARGES	WAIVED CHARGES	ANALYZED CHARGES	MONTHLY POSITION
04/16	6,920,445	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

00869 7459831 010506 010506 0005/0022





ANALYZED BUSINESS ACCOUNT STATEMENT  
Account Summary  
March 2017

Relationship Account Number: 000748009149  
Account Number: 030791624  
Cost Center: 00748

RANCHO SANTIAGO COMMUNITY COLLEGE  
SANTA ANA COLLEGE VETERANS PAYMENT  
2323 N BROADWAY  
SANTA ANA CA 92706 1640



Balance Summary

Average Ledger Balance  
Less: Average Float  
Average Collected Balance

Less: Reserve requirement  
Investable Balance

Average Collected Balance  
Less: Balance Required for Services

Excess/(Deficit) Balance

Average Daily Ledger Balance Overdraft .00  
Results Summary

Current Period Earnings Credit [REDACTED]  
Less: Current Period Analyzed Charges  
Total Analyzed Result [REDACTED]

Number of days in cycle 31

Avg Adj Coll Balance required to offset \$1 of analyzed charges [REDACTED]

Balance required to cover all analyzed charges [REDACTED]

Service Detail

Serv.	AFP	Code	Description	Volume	Unit Price	Charge	Balance Required
MISCELLANEOUS SERVICES							
00001	150100	CHECKS PAID		2	[REDACTED]	[REDACTED]	[REDACTED]
00029	010400	MONTHLY MAINTENANCE		1	[REDACTED]	[REDACTED]	[REDACTED]
00093	000230	DEPOSIT ADMINISTRATION FEE		7	[REDACTED]	[REDACTED]	[REDACTED]
ACH SERVICES							
00007	250201	ELECTRONIC (ACH) CREDITS		51	[REDACTED]	[REDACTED]	[REDACTED]
G05550	251052	ACH BLOCK MAINTENANCE		1	[REDACTED]	[REDACTED]	[REDACTED]
05592	2510 5	ACH POS PAY - RECURRING FILTER		4	[REDACTED]	[REDACTED]	[REDACTED]

Total Analyzed Charges  
Total Charges [REDACTED]

00869 7459831 010507 010507 0006/0022





ANALYZED BUSINESS ACCOUNT STATEMENT  
Account Summary  
March 2017

Relationship Account Number: 000748009149  
Account Number: 030791640  
Cost Center: 00748

RANCHO SANTIAGO COMMUNITY COLLEGE  
SANTIAGO CANYON COLLEGE  
VETERANS PAYMENT  
2323 N BROADWAY  
SANTA ANA CA 92706 1640

Balance Summary

Average Ledger Balance [REDACTED]  
Less: Average Float [REDACTED]  
Average Collected Balance [REDACTED]  
  
Less: Reserve requirement [REDACTED]  
Investable Balance [REDACTED]  
  
Average Collected Balance [REDACTED]  
Less: Balance Required for Services [REDACTED]  
  
Excess/(Deficit) Balance [REDACTED] .00  
Average Daily Ledger Balance Overdraft [REDACTED]

Results Summary  
Current Period Earnings Credit [REDACTED]  
Less: Current Period Analyzed Charges [REDACTED]  
Total Analyzed Result [REDACTED]

Number of days in cycle 31

Avg Adj Coll Balance required to offset \$1 of analyzed charges [REDACTED]

Balance required to cover all analyzed charges [REDACTED]

Service Detail

Serv.	AFP Code	Code	Description	Volume	Unit Price	Charge	Balance Required
MISCELLANEOUS SERVICES							
00001	150100	CHECKS PAID		2	[REDACTED]	[REDACTED]	[REDACTED]
00029	010400	MONTHLY MAINTENANCE		1	[REDACTED]	[REDACTED]	[REDACTED]
00093	000230	DEPOSIT ADMINISTRATION FEE ACH SERVICES		3	[REDACTED]	[REDACTED]	[REDACTED]
00007	250201	ELECTRONIC (ACH) CREDITS		12	[REDACTED]	[REDACTED]	[REDACTED]
G05550	251052	ACH BLOCK MAINTENANCE		1	[REDACTED]	[REDACTED]	[REDACTED]
Total Analyzed Charges					[REDACTED]	[REDACTED]	[REDACTED]
Total Charges					[REDACTED]	[REDACTED]	[REDACTED]

00669 7459831 010508 010508 0007/0022





ANALYZED BUSINESS ACCOUNT STATEMENT  
Account Summary  
March 2017

Relationship Account Number: 000748009149  
Account Number: 030928010  
Cost Center: 00748

RANCHO SANTIAGO COMMUNITY COLLEGE  
DISTRICT STUDENT  
REPRESENTANTION FEE FUND  
2323 N BROADWAY  
SANTA ANA CA 92706 1640

Balance Summary

Average Ledger Balance  
Less: Average Float  
Average Collected Balance

Less: Reserve requirement  
Investable Balance

Average Collected Balance  
Less: Balance Required for Services

Excess/(Deficit) Balance

Average Daily Ledger Balance Overdraft  
Results Summary

.00

Current Period Earnings Credit [REDACTED]  
Less: Current Period Analyzed Charges  
Total Analyzed Result

Number of days in cycle

31

Avg Adj Coll Balance required to offset \$1 of analyzed charges

Balance required to cover all analyzed charges

Service Detail

Serv. Code	AFP Code	Description	Volume	Unit Price	Charge	Balance Required
MISCELLANEOUS SERVICES						
00001	150100	CHECKS PAID	4	[REDACTED]	[REDACTED]	[REDACTED]
00002	100000	DEPOSITS PROCESSED	1	[REDACTED]	[REDACTED]	[REDACTED]
00029	010400	MONTHLY MAINTENANCE	1	[REDACTED]	[REDACTED]	[REDACTED]
00093	000230	DEPOSIT ADMINISTRATION FEE CHECKS DEPOSITED - NON-ENCODED	32	[REDACTED]	[REDACTED]	[REDACTED]
01020	100220	NON-ENCODED ON US	1	[REDACTED]	[REDACTED]	[REDACTED]
01030	100200	NON-ENCODED LOCAL AND NON-LOCAL ACCOUNT RECONCILEMENT PROCESSING	1	[REDACTED]	[REDACTED]	[REDACTED]
02508	200201	INPUT ISSUE, ELECTRONIC POSITIVE PAY	6	[REDACTED]	[REDACTED]	[REDACTED]
02610	150030	STAND ALONE POSITIVE PAY BASE FEE ACH SERVICES	1	[REDACTED]	[REDACTED]	[REDACTED]
G05550	251052	ACH BLOCK MAINTENANCE	1	[REDACTED]	[REDACTED]	[REDACTED]

Total Analyzed Charges





ANALYZED BUSINESS ACCOUNT STATEMENT  
Account Summary  
March 2017

Relationship Account Number: 000748009149  
Account Number: 030928010  
Cost Center: 00748

RANCHO SANTIAGO COMMUNITY COLLEGE  
DISTRICT STUDENT  
REPRESENTANTION FEE FUND  
2323 N BROADWAY  
SANTA ANA CA 92706 1640

Total Charges [REDACTED]

00869 7459831 010510 010510 00090022





## ANALYZED BUSINESS ACCOUNT STATEMENT

Account Summary

March 2017

Relationship Account Number: 000748009149  
Account Number: 748003738  
Cost Center: 00748

RANCHO SANTIAGO COMMUNITY COLLEGE  
DISTRICT EMERGENCY LOAN FUND  
ATTN RHONDA LANGSTON  
1530 W 17TH ST  
SANTA ANA CA 92706 3398

## Balance Summary

Average Ledger Balance  
Less: Average Float  
Average Collected Balance

Less: Reserve requirement  
Investable Balance

Average Collected Balance  
Less: Balance Required for Services

Excess/(Deficit) Balance

Average Daily Ledger Balance Overdraft  
Results Summary

Current Period Earnings Credit [REDACTED]  
Less: Current Period Analyzed Charges  
Total Analyzed Result

Number of days in cycle

.00

31

Avg Adj Coll Balance required to offset \$1 of analyzed charges

Balance required to cover all analyzed charges

## Service Detail

Serv.	AFP	Description	Volume	Unit Price	Charge	Balance Required
Code	Code					
MISCELLANEOUS SERVICES						
00029	010400	MONTHLY MAINTENANCE	1	[REDACTED]	[REDACTED]	[REDACTED]
00093	000230	DEPOSIT ADMINISTRATION FEE	3	[REDACTED]	[REDACTED]	[REDACTED]

Total Analyzed Charges

Total Waived Charges

Total Charges





ANALYZED BUSINESS ACCOUNT STATEMENT  
Account Summary  
March 2017

Relationship Account Number: 000748009149  
Account Number: 748004009  
Cost Center: 00748

RANCHO SANTIAGO COMMUNITY COLLEGE DIST.  
DIVERSIFIED AGENCY FUND  
1530 W 17TH ST  
SANTA ANA CA 92706 3398



Balance Summary

Average Ledger Balance  
Less: Average Float  
Average Collected Balance

Less: Reserve requirement  
Investable Balance

Average Collected Balance  
Less: Balance Required for Services

Excess/(Deficit) Balance

Average Daily Ledger Balance Overdraft  
Results Summary

Current Period Earnings Credit [REDACTED]  
Less: Current Period Analyzed Charges  
Total Analyzed Result

Number of days in cycle

.00

31

Avg Adj Coll Balance required to offset \$1 of analyzed charges

Balance required to cover all analyzed charges

Service Detail

Serv.	APP Code	Description	Volume	Unit Price	Charge	Balance Required
MISCELLANEOUS SERVICES						
00001	150100	CHECKS PAID	94	[REDACTED]	[REDACTED]	[REDACTED]
00002	100000	DEPOSITS PROCESSED	1	[REDACTED]	[REDACTED]	[REDACTED]
00029	010400	MONTHLY MAINTENANCE	1	[REDACTED]	[REDACTED]	[REDACTED]
00093	000230	DEPOSIT ADMINISTRATION FEE CHECKS DEPOSITED - NON-ENCODED	1,759	[REDACTED]	[REDACTED]	[REDACTED]
01020	100220	NON-ENCODED ON US	27	[REDACTED]	[REDACTED]	[REDACTED]
01030	100200	NON-ENCODED LOCAL AND NON-LOCAL DEPOSITED ITEMS RETURNED/RECLEARED	67	[REDACTED]	[REDACTED]	[REDACTED]
00248	100400	RETURNED DEPOSITED ITEM ACCOUNT RECONCILEMENT PROCESSING	2	[REDACTED]	[REDACTED]	[REDACTED]
02508	200201	INPUT ISSUE, ELECTRONIC POSITIVE PAY	112	[REDACTED]	[REDACTED]	[REDACTED]
02602	150030	EXCEPTION ITEMS	6	[REDACTED]	[REDACTED]	[REDACTED]
02610	150030	STAND ALONE POSITIVE PAY BASE FEE ACH SERVICES	1	[REDACTED]	[REDACTED]	[REDACTED]





ANALYZED BUSINESS ACCOUNT STATEMENT  
Account Summary  
March 2017

Relationship Account Number: 000748009149  
Account Number: 748004009  
Cost Center: 00748

RANCHO SANTIAGO COMMUNITY COLLEGE DIST.  
DIVERSIFIED AGENCY FUND  
1530 W 17TH ST  
SANTA ANA CA 92706 3398



Service Detail

Serv.	AFP Code	Description	Volume	Unit Price	Charge	Balance Required
00007	250201	ELECTRONIC (ACH) CREDITS	19			
00008	250200	ELECTRONIC (ACH) DEBITS	2			
G05550	251052	ACH BLOCK MAINTENANCE	1			
05592	2510 5	ACH POS PAY - RECURRING FILTER	6			
		CASH VAULT				
07830	100141	TOUCHTONE/STANDING ORDER - CV2 CURRENCY/COIN DEPOSITED	1			
07800	100100	CASH VAULT DEPOSITS - CV2	41			
07801	100115	CURRENCY DEP - STD (PER \$100) - CV CURRENCY/COIN FURNISHED	230			
07841	10014B	CURRENCY FURNISHED NON - STD - CV2	27			
07852	100144	COIN FURNISHED - ROLLS - CV2	224			
		DEPOSIT & ADJUSTMENT RECEIPTS				
07867	100701	DEPOSIT RECEIPT - ELECTRONIC - CV2	41			

Total Analyzed Charges

Total Waived Charges

Total Charges

00869 7459831 010513 010513 0012/0022





ANALYZED BUSINESS ACCOUNT STATEMENT  
Account Summary  
March 2017

Relationship Account Number: 000748009149  
Account Number: 748009149  
Cost Center: 00748

RANCHO SANTIAGO COMM COLLEGE DIST  
DON BOOKSTORE  
1530 W 17TH ST  
SANTA ANA CA 92706 3398

Balance Summary

Average Ledger Balance  
Less: Average Float  
Average Collected Balance

Less: Reserve requirement  
Investable Balance

Average Collected Balance  
Less: Balance Required for Services

Excess/(Deficit) Balance

Average Daily Ledger Balance Overdraft  
Results Summary

.00

Current Period Earnings Credit [REDACTED]  
Less: Current Period Analyzed Charges  
Total Analyzed Result

[REDACTED]

Number of days in cycle

31

Avg Adj Coll Balance required to offset \$1 of analyzed charges

[REDACTED]

Balance required to cover all analyzed charges

[REDACTED]

Service Detail

Serv.	AFP	Code	Description	Volume	Unit Price	Charge	Balance Required
MISCELLANEOUS SERVICES							
00001	150100	CHECKS PAID		77	[REDACTED]	[REDACTED]	[REDACTED]
00029	010400	MONTHLY MAINTENANCE		1	[REDACTED]	[REDACTED]	[REDACTED]
00093	000230	DEPOSIT ADMINISTRATION FEE		3,465	[REDACTED]	[REDACTED]	[REDACTED]
		CHECKS DEPOSITED - NON-ENCODED					
01020	100220	NON-ENCODED ON US		30	[REDACTED]	[REDACTED]	[REDACTED]
01030	100200	NON-ENCODED LOCAL AND NON-LOCAL		51	[REDACTED]	[REDACTED]	[REDACTED]
		DEPOSITED ITEMS RETURNED/RECLEARED					
00248	100400	RETURNED DEPOSITED ITEM		1	[REDACTED]	[REDACTED]	[REDACTED]
00253	100402	RECLEAR ITEMS		1	[REDACTED]	[REDACTED]	[REDACTED]
		TRANSPORTATION SERVICES					
00064	101010	ARMORED CAR		1	[REDACTED]	[REDACTED]	[REDACTED]
00064	101010	ARMORED CAR		1	[REDACTED]	[REDACTED]	[REDACTED]
		SUPPLIES					
00246	100004	DEPOSIT BAGS		1	[REDACTED]	[REDACTED]	[REDACTED]
		ACCOUNT RECONCILEMENT PROCESSING					





ANALYZED BUSINESS ACCOUNT STATEMENT  
Account Summary  
March 2017

Relationship Account Number: 000748009149  
Account Number: 748009149  
Cost Center: 00748

RANCHO SANTIAGO COMM COLLEGE DIST  
DON BOOKSTORE  
1530 W 17TH ST  
SANTA ANA CA 92706 3398



Service Detail

Serv.	AFP Code	Description	Volume	Unit Price	Charge	Balance Required
02508	200201	INPUT ISSUE, ELECTRONIC POSITIVE PAY	91			
02602	150030	EXCEPTION ITEMS	3			
02610	150030	STAND ALONE POSITIVE PAY BASE FEE ACH SERVICES	1			
00007	250201	ELECTRONIC (ACH) CREDITS	184			
00008	250200	ELECTRONIC (ACH) DEBITS	14			
G05550	251052	ACH BLOCK MAINTENANCE	1			
05557	251053	DEBIT FILTER RECURRING	1			
05582	2510 5	ACH POS PAY COMPANY MONTHLY MAINTEN	1			
05592	2510 5	ACH POS PAY - RECURRING FILTER WEBDIRECT	7			
06028	151351	WD CHECK IMAGING	2			
06410	400002	WD MID MKT BASE FEE 1-5 ACCOUNTS	1			
06411	400002	WD MID MKT PER ADD'L ACCOUNT	4			
06425	400220	WD MID MKT PRE DAY BAL ITEMS	1,103			
06427	200221	WD MID MKT PRE DAY DETAIL ITEMS	500			
06427	200221	WD MID MKT PRE DAY DETAIL ITEMS CURRENT DAY INFO REPORTING	489			
06465	400223	WD MID MKT CURR DAY BALANCE ITEMS SPECIAL REPORTS	2			
06120	010306	WD/ANALYSIS STATEMENT	10			
06125	010307	WD/DEPOSIT STATEMENT STOP PAYMENT	9			
06171	150410	WD/12 MONTH STOP PAYMENT MONEY TRANSFER	2			
06236	350104	WD ACCOUNT TRANSFER ITEMS CASH SERVICES	6			
07863	100540	ADJUSTM. RECEIPT - ELECTRONIC - CV2 CASH VAULT	1			
07800	100100	CASH VAULT DEPOSITS - CV2	57			
07801	100115	CURRENCY DEP - STD (PER \$100) - CV2 DEPOSIT & ADJUSTMENT RECEIPTS	1,506			
07860	100500	DEPOSIT ADJUSTMENT - CV2	1			
07867	100701	DEPOSIT RECEIPT - ELECTRONIC - CV2	57			

Total Analyzed Charges  
Total Waived Charges  
Total Charges





ANALYZED BUSINESS ACCOUNT STATEMENT  
Account Summary  
March 2017

Relationship Account Number: 000748009149  
Account Number: 748009156  
Cost Center: 00748

RANCHO SANTIAGO COMMUNITY  
COLLEGE DISTRICT  
ATTN ACCOUNTING DEPARTMENT  
2323 N BROADWAY  
SANTA ANA CA 92706 1640

Balance Summary

Average Ledger Balance  
Less: Average Float  
Average Collected Balance

Less: Reserve requirement  
Investable Balance

Average Collected Balance  
Less: Balance Required for Services

Excess/(Deficit) Balance

Average Daily Ledger Balance Overdraft  
Results Summary

.00

Current Period Earnings Credit [REDACTED]  
Less: Current Period Analyzed Charges  
Total Analyzed Result

[REDACTED]

Number of days in cycle

31

Avg Adj Coll Balance required to offset \$1 of analyzed charges

[REDACTED]

Balance required to cover all analyzed charges

[REDACTED]

Service Detail

Serv.	AFP	Code	Description	Volume	Unit Price	Charge	Balance Required
MISCELLANEOUS SERVICES							
00001	150100	CHECKS PAID		3			
00002	100000	DEPOSITS PROCESSED		2			
00029	010400	MONTHLY MAINTENANCE		1			
00093	000230	DEPOSIT ADMINISTRATION FEE	1,389				
		CHECKS DEPOSITED - NON-ENCODED					
01020	100220	NON-ENCODED ON US		58			
01030	100200	NON-ENCODED LOCAL AND NON-LOCAL	315				
		DEPOSITED ITEMS RETURNED/RECLEARED					
00248	100400	RETURNED DEPOSITED ITEM		4			
00253	100402	RECLEAR ITEMS		3			
		ACH SERVICES					
00007	250201	ELECTRONIC (ACH) CREDITS		54			
00008	250200	ELECTRONIC (ACH) DEBITS		11			
G05550	251052	ACH BLOCK MAINTENANCE	1				





## ANALYZED BUSINESS ACCOUNT STATEMENT

Account Summary

March 2017

Relationship Account Number: 000748009149  
Account Number: 748009156  
Cost Center: 00748

RANCHO SANTIAGO COMMUNITY  
COLLEGE DISTRICT  
ATTN ACCOUNTING DEPARTMENT  
2323 N BROADWAY  
SANTA ANA CA 92706 1640



## Service Detail

Serv.	AFP Code	Code	Description	Volume	Unit Price	Charge	Balance Required
05592	2510	5	ACH POS PAY - RECURRING FILTER WEBDIRECT	6	[REDACTED]	[REDACTED]	[REDACTED]
06035	40002Z		WD DIRECT FAX	1	[REDACTED]	[REDACTED]	[REDACTED]
06036	40002Z		WD DIRECTFAX OVER 300 ITEMS CASH SERVICES	120	[REDACTED]	[REDACTED]	[REDACTED]
00013	100015		CURRENCY DEPOSITED PER \$1 CASH VAULT	802	[REDACTED]	[REDACTED]	[REDACTED]
07800	100100		CASH VAULT DEPOSITS - CV2	50	[REDACTED]	[REDACTED]	[REDACTED]
07801	100115		CURRENCY DEP - STD (PER \$100) - CV2	255	[REDACTED]	[REDACTED]	[REDACTED]
Total Analyzed Charges							
Total Waived Charges							
Total Charges							

Total Analyzed Charges  
Total Waived Charges  
Total Charges

00869 7459831 010517 010517 0016/0022





ANALYZED BUSINESS ACCOUNT STATEMENT  
Account Summary  
March 2017

Relationship Account Number: 000748009149  
Account Number: 748009180  
Cost Center: 00748

RANCHO SANTIAGO COMMUNITY COLLEGE DIST.  
DIVERSIFIED TRUST FUND  
1530 W 17TH ST  
SANTA ANA CA 92706 3398

Balance Summary

Average Ledger Balance  
Less: Average Float  
Average Collected Balance

Less: Reserve requirement  
Investable Balance

Average Collected Balance  
Less: Balance Required for Services

Excess/(Deficit) Balance

Average Daily Ledger Balance Overdraft .00  
Results Summary

Current Period Earnings Credit [REDACTED]  
Less: Current Period Analyzed Charges  
Total Analyzed Result [REDACTED]

Number of days in cycle 31

Avg Adj Coll Balance required to offset \$1 of analyzed charges [REDACTED]

Balance required to cover all analyzed charges [REDACTED]

Service Detail

Serv.	AFP	Unit	Balance
Code	Code	Price	Required
MISCELLANEOUS SERVICES			
00001	150100	CHECKS PAID	64
00002	100000	DEPOSITS PROCESSED	20
00029	010400	MONTHLY MAINTENANCE	1
00093	000230	DEPOSIT ADMINISTRATION FEE	2,172
CHECKS DEPOSITED - NON-ENCODED			
01020	100220	NON-ENCODED ON US	39
01030	100200	NON-ENCODED LOCAL AND NON-LOCAL	138
SUPPLIES			
00106	100840	PRINTED DEPOSIT SLIPS	1
WIRE TRANSFER SERVICES			
01407	350541	RETURNED OUTGOING WIRE	1
01421	350711	WIRE TRANSFER INTERNATIONAL -BRANCH	9
ACCOUNT RECONCILEMENT PROCESSING			
02508	200201	INPUT ISSUE, ELECTRONIC	72





ANALYZED BUSINESS ACCOUNT STATEMENT  
Account Summary  
March 2017

Relationship Account Number: 000748009149  
Account Number: 748009180  
Cost Center: 00748

RANCHO SANTIAGO COMMUNITY COLLEGE DIST.  
DIVERSIFIED TRUST FUND  
1530 W 17TH ST  
SANTA ANA CA 92706 3398



Service Detail

Serv.	AFP Code	Code	Description	Volume	Unit Price	Charge	Balance Required
			POSITIVE PAY				
02602	150030		EXCEPTION ITEMS	4			
02610	150030		STAND ALONE POSITIVE PAY BASE FEE	1			
			ACH SERVICES				
00007	250201		ELECTRONIC (ACH) CREDITS	85			
00008	250200		ELECTRONIC (ACH) DEBITS	3			
G05550	251052		ACH BLOCK MAINTENANCE	1			
05592	2510 5		ACH POS PAY - RECURRING FILTER	8			
			CASH VAULT				
07800	100100		CASH VAULT DEPOSITS - CV2	45			
07801	100115		CURRENCY DEP - STD (PER \$100) - CV2	235			
Total Analyzed Charges							
Total Waived Charges							
Total Charges							

00869 7459831 010519 010519 0018/0022





## ANALYZED BUSINESS ACCOUNT STATEMENT

Account Summary

March 2017

Relationship Account Number: 000748009149  
Account Number: 748009222  
Cost Center: 00748

RANCHO SANTIAGO COMMUNITY COLLEGE DIST.  
ASSOCIATED STUDENTS FUND  
1530 W 17TH ST  
SANTA ANA CA 92706-3398

## Balance Summary

Average Ledger Balance  
Less: Average Float  
Average Collected Balance

Less: Reserve requirement  
Investable Balance

Average Collected Balance  
Less: Balance Required for Services

Excess/(Deficit) Balance

Average Daily Ledger Balance Overdraft  
Results Summary

.00

Current Period Earnings Credit [REDACTED]  
Less: Current Period Analyzed Charges  
Total Analyzed Result

Number of days in cycle

31

Avg Adj Coll Balance required to offset \$1 of analyzed charges

Balance required to cover all analyzed charges

## Service Detail

Serv.	AFP	Description	Volume	Unit Price	Charge	Balance Required
Code	Code					
MISCELLANEOUS SERVICES						
00001	150100	CHECKS PAID	48	[REDACTED]	[REDACTED]	[REDACTED]
00029	010400	MONTHLY MAINTENANCE	1	[REDACTED]	[REDACTED]	[REDACTED]
00093	000230	DEPOSIT ADMINISTRATION FEE	367	[REDACTED]	[REDACTED]	[REDACTED]
		CHECKS DEPOSITED - NON-ENCODED				
01020	100220	NON-ENCODED ON US	2	[REDACTED]	[REDACTED]	[REDACTED]
01030	100200	NON-ENCODED LOCAL AND NON-LOCAL	3	[REDACTED]	[REDACTED]	[REDACTED]
		ACCOUNT RECONCILEMENT PROCESSING				
02508	200201	INPUT ISSUE, ELECTRONIC	62	[REDACTED]	[REDACTED]	[REDACTED]
		POSITIVE PAY				
02610	150030	STAND ALONE POSITIVE PAY BASE FEE	1	[REDACTED]	[REDACTED]	[REDACTED]
		ACH SERVICES				
G05550	251052	ACH BLOCK MAINTENANCE	1	[REDACTED]	[REDACTED]	[REDACTED]
05592	2510 5	ACH POS PAY - RECURRING FILTER	5	[REDACTED]	[REDACTED]	[REDACTED]
		CASH VAULT				
07800	100100	CASH VAULT DEPOSITS - CV2	7	[REDACTED]	[REDACTED]	[REDACTED]





## ANALYZED BUSINESS ACCOUNT STATEMENT

Account Summary

March 2017

Relationship Account Number: 000748009149  
Account Number: 748009222  
Cost Center: 00748

RANCHO SANTIAGO COMMUNITY COLLEGE DIST.  
ASSOCIATED STUDENTS FUND  
1530 W 17TH ST  
SANTA ANA CA 92706-3398



## Service Detail

Serv.	AFP Code	Code	Description	Volume	Unit Price	Charge	Balance Required
07801	100115		CURRENCY DEP - STD (PER \$100) - CV2	6	[REDACTED]	[REDACTED]	[REDACTED]
Total Analyzed Charges						[REDACTED]	[REDACTED]
Total Charges						[REDACTED]	[REDACTED]

00369 7459831 010521 010521 0020/0022





ANALYZED BUSINESS ACCOUNT STATEMENT  
Account Summary  
March 2017

Relationship Account Number: 000748009149  
Account Number: 748009255  
Cost Center: 00748

RANCHO SANTIAGO COMMUNITY COLLEGE  
COMMUNITY EDUCATION FUND  
1530 W 17TH ST  
SANTA ANA CA 92706 3398

Balance Summary

Average Ledger Balance  
Less: Average Float  
Average Collected Balance

Less: Reserve requirement  
Investable Balance

Average Collected Balance  
Less: Balance Required for Services

Excess/(Deficit) Balance

Average Daily Ledger Balance Overdraft  
Results Summary

Current Period Earnings Credit [REDACTED]  
Less: Current Period Analyzed Charges  
Total Analyzed Result

Number of days in cycle

.00

31

Avg Adj Coll Balance required to offset \$1 of analyzed charges

Balance required to cover all analyzed charges

Service Detail

Serv. Code	AFP Code	Description	Volume	Unit Price	Charge	Balance Required
MISCELLANEOUS SERVICES						
00001	150100	CHECKS PAID	13	[REDACTED]	[REDACTED]	[REDACTED]
00029	010400	MONTHLY MAINTENANCE	1	[REDACTED]	[REDACTED]	[REDACTED]
00093	000230	DEPOSIT ADMINISTRATION FEE	939	[REDACTED]	[REDACTED]	[REDACTED]
CHECKS DEPOSITED - NON-ENCODED						
01020	100220	NON-ENCODED ON US	4	[REDACTED]	[REDACTED]	[REDACTED]
01030	100200	NON-ENCODED LOCAL AND NON-LOCAL	28	[REDACTED]	[REDACTED]	[REDACTED]
SUPPLIES						
00246	100004	DEPOSIT BAGS	1	[REDACTED]	[REDACTED]	[REDACTED]
ACCOUNT RECONCILEMENT PROCESSING						
02508	200201	INPUT ISSUE, ELECTRONIC	22	[REDACTED]	[REDACTED]	[REDACTED]
POSITIVE PAY						
02602	150030	EXCEPTION ITEMS	6	[REDACTED]	[REDACTED]	[REDACTED]
02610	150030	STAND ALONE POSITIVE PAY BASE FEE	1	[REDACTED]	[REDACTED]	[REDACTED]
ACH SERVICES						





ANALYZED BUSINESS ACCOUNT STATEMENT  
Account Summary  
March 2017

Relationship Account Number: 000748009149  
Account Number: 748009255  
Cost Center: 00748

RANCHO SANTIAGO COMMUNITY COLLEGE  
COMMUNITY EDUCATION FUND  
1530 W 17TH ST  
SANTA ANA CA 92706 3398



Service Detail

Serv.	AFP Code	Description	Volume	Unit Price	Charge	Balance Required
00007	250201	ELECTRONIC (ACH) CREDITS	38	[REDACTED]	[REDACTED]	[REDACTED]
G05550	251052	ACH BLOCK MAINTENANCE	1	[REDACTED]	[REDACTED]	[REDACTED]
05592	2510 5	ACH POS PAY - RECURRING FILTER CASH VAULT	7	[REDACTED]	[REDACTED]	[REDACTED]
07800	100100	CASH VAULT DEPOSITS - CV2	8	[REDACTED]	[REDACTED]	[REDACTED]
07801	100115	CURRENCY DEP - STD (PER \$100) - CV2	185	[REDACTED]	[REDACTED]	[REDACTED]

Total Analyzed Charges

Total Waived Charges

Total Charges

00869 7459831 010523 010523 0022/0022



# Heartland

## Merchant Statement

RANCHO SANTIAGO COMMUNITY COLLEGE DISTRICT  
2323 N BROADWAY  
SANTA ANA, CA 92706

Statement Date:	08/31/2016
Statement Period:	08/01/2016 - 08/31/2016
DBA Name:	RSCCD TUITION & FEES WEB
Merchant Number:	650000008740915
Store Number:	

Heartland is committed to fair dealings and full disclosure. We continue to pass through 100% of the Durbin savings.

### \*\*\* Contact Information \*\*\*

**Customer Service:** 1-888-963-3600  
**Heartland InfoCentral:**  
<https://infocentral.heartlandpaymentsystems.com>  
Heartland Payment Systems  
One Heartland Way  
Jeffersonville, IN 47130

1530 W 17TH ST  
SANTA ANA, CA 92706

This Is Not A Bill

## HPS Deposits & Fees At A Glance

Visa Deposits:		\$1,597,723.56
	Less Visa Pass-thru Interchange & Fees:	
	Total Visa Pass-thru Interchange & Fees:	
MasterCard Deposits:		\$445,931.98
	Less MasterCard Pass-thru Interchange & Fees:	
	Total MasterCard Pass-thru Interchange & Fees:	
American Express Deposits:		\$95,648.80
	Less American Express Pass-thru Fees:	
	Total American Express Pass-thru Fees:	
Discover Deposits:		\$35,257.00
	Less Discover Pass-thru Interchange & Fees:	
	Total Discover Pass-thru Interchange & Fees:	
	Less Heartland Payment Systems Processing Fees:	
	Less Other Processing and One-Time Fees:	
	Total Processing and One-Time Fees:	
Total Deposits:		\$2,174,561.34
Total Credit Card Fees:		

\* More detailed processing fee information on the following pages. All Heartland fees automatically include transaction savings, if applicable.

# Heartland

## ***Important Messages***

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Contact your Heartland Servicing Team at 1-888-963-3600 to find out how you can view more customized statement information online at the Heartland InfoCentral. Visit Heartland InfoCentral at <https://infocentral.heartlandpaymentsystems.com>.

### **Visa®/MasterCard® Interchange Fee Class Action Settlement**

The Second District U.S. Court of Appeals has overturned the \$5+ billion Visa/MasterCard Interchange Fee Class Action Settlement. The decision can be accessed at <https://www.paymentcardsettlement.com>. The next formal conference/hearing is scheduled for August 11, 2016.

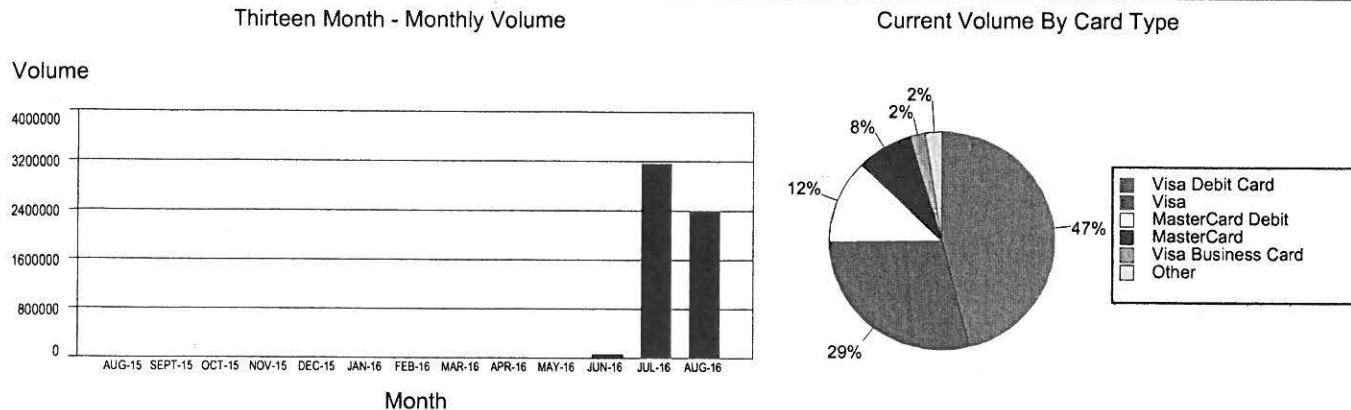
Our records show that you had enrolled in our partner's (MCAG) Settlement Recovery Service. At this time, no action is needed from you as a class action participant. MCAG will honor all enrollments received to date, in the event there is a claims process at some point in the future. You may contact an MCAG representative with any questions at 1-800-291-6429 or [settlements@mcaginc.com](mailto:settlements@mcaginc.com).

### **Reminders for Ensuring a Secure Processing Environment**

Merchants are responsible for maintaining a secure payment card processing environment. Login credentials for access to your Point of Sale (POS) or other online tools must be managed securely. To better protect your payment card processing environment, merchants are reminded to: Use a different password and username for each application associated with a merchant account. Never "recycle" user credentials that may be used for banking, social media, or other websites. Never disclose, share, or provide your user credentials to another party. Do not reply to an email requesting disclosure of user credentials nor click on suspicious links in online solicitations. If you suspect someone knows your password, change it right away. In addition to protecting login credentials, we recommend that you use a firewall to prevent intrusions when your computer is connected to the Internet and complete all computer updates regularly and identify any vulnerabilities or concerns immediately.

# Heartland

## Your Business



## Fee Summary

Fee Type	# of Trans	Total \$ Amount	Discount % Rate	DPI	Transaction Fee	Total Fee
<b>Visa Pass-thru Interchange &amp; Fees</b>						
Visa Issuer Settlement Fee	7,868	\$1,597,723.56				
VS Assessment Fee	7,367	\$1,754,396.71				
VS CR Bus Tier 1 CNP	7	\$3,132.20				
VS CR Bus Tier 1 Standard	1	\$307.00				
VS CR Bus Tier 2 CNP	38	\$16,783.20				
VS CR Bus Tier 3 CNP	4	\$922.00				
VS CR Bus Tier 4 CNP	17	\$4,769.00				
VS CR Commercial Card Refund	2	(\$383.00)				
VS CR Corporate Card - CNP	3	\$808.00				
VS CR CPS/Retail 2	1,819	\$390,248.80				
VS CR EIRF	73	\$16,917.20				
VS CR Intl Premium Card	10	\$25,515.00				
VS CR Intl Standard	22	\$42,805.00				
VS CR Intl Visa Corporate card	1	\$4,245.00				
VS CR Non-GSA Purch NP Tran Refund 1	1	(\$149.00)				
VS CR Purchasing Card - CNP	8	\$1,850.00				
VS CR Sig Pref CNP	546	\$149,537.60				
VS CR Sig Pref Std	24	\$8,305.00				
VS CR Signature Cards	24	\$9,528.20				
VS CR Super Premium Card	4	\$7,886.00				
VS CR US CV-Cnsr Cr	195	(\$60,571.90)				
VS Credit Voucher Proc-CR Trans	198	(\$61,103.90)				
VS Credit Voucher Proc-DB/Prepaid Trans	303	(\$95,569.25)				
VS DB CPS/Retail 2	368	\$66,943.66				
VS DB CPS/Retail 2 Prepaid	97	\$11,680.80				
VS DB DB Business Card - CNP	1	\$31.00				
VS DB Intl Premium Card	1	\$2,438.00				
VS DB Intl Standard	4	\$12,750.00				
VS DB US Regulated	4,295	\$976,994.05				
VS FANF Cust Not Pres and/or Fast Food	1	\$0.00				
VS FANF Customer Present - 1 Location	1	\$0.00				
VS Financial Transaction Fee	7,868	\$0.00				
VS Int Acquirer Fee	42	\$95,639.00				
VS Intl Serv Fee-Purch	42	\$95,639.00				
VS Network Acquirer Proc Fee Sig Debit Adj	4,766	\$1,070,837.51				
VS Network Acquiring Processing Fee	9,011	\$0.00				
Subtotal						
<b>MasterCard Pass-thru Interchange &amp; Fees</b>						
MC Assessment Fee	2,562	\$444,065.28				
MC CR Bus Level 2 Data Rate I	11	\$2,503.00				
MC CR Bus Level 3 Data Rate I	8	\$1,517.00				
MC CR Bus Level 4 Data Rate I	2	\$1,256.00				
MC CR Bus World Data Rate I	1	\$31.00				

# Heartland

## Fee Summary

Fee Type	# of Trans	Total \$ Amount	Discount % Rate	DPI	Transaction Fee	Total Fee
MC CR Business Data Rate I	6	\$1,591.00				
MC CR Business Ref Group 2	1	(\$138.00)				
MC CR Consumer Credit Refund 3	51	(\$20,712.20)				
MC CR Enhanced Merit I	179	\$34,438.60				
MC CR Fleet Data Rate I	2	\$53.00				
MC CR Foreign Standard	4	\$11,848.00				
MC CR High Value Merit I	9	\$2,878.00				
MC CR Intl Cons Super Prem Standard	2	\$6,352.00				
MC CR Intl Consumer Prem Standard	3	\$5,749.00				
MC CR Intl Corporate Standard	3	\$3,913.00				
MC CR Merit I	300	\$55,757.10				
MC CR Purchasing Data Rate I	2	\$467.00				
MC CR World Elite Merit I	108	\$31,209.40				
MC CR World Merit I	133	\$36,195.20				
MC Cross Border Fee	13	\$27,913.00				
MC CVC 2 Fee	2,574	\$486,930.78				
MC DB Business Data Rate I	16	\$3,403.00				
MC DB Consumer DB Refund 1	23	(\$6,038.20)				
MC DB Emerging Market	411	\$62,180.40				
MC DB Foreign Standard	1	\$51.00				
MC DB Regulated-Issuer FR Cert	1,441	\$211,427.68				
MC Digital Enablement Fee	2,581	\$488,204.78				
MC High Tckt Assessment Fee	19	\$44,139.50				
MC Intl Support Fee	13	\$27,913.00				
MC Issuer Settlement Fee	2,717	\$445,931.98				
MC License Fee	2,717	\$445,931.98				
MC NABU Fee	3,300	\$0.00				
Subtotal						
<b>American Express Pass-thru Fees</b>						
American Express - CNP Fee	340	\$106,390.20				
American Express - Inbound Fee	3	\$7,913.00				
American Express - Network Fee	340	\$106,390.20				
Amex - Mail Order & Internet Tier 1 Fee	120	\$8,485.00				
Amex - Mail Order & Internet Tier 2 Fee	207	\$71,818.20				
Amex - Mail Order & Internet Tier 3 Fee	7	\$25,917.00				
Amex - Prepaid Tier 1 Fee	6	\$170.00				
Subtotal						
<b>Discover Pass-thru Interchange &amp; Fees</b>						
DS Assessment Fee	164	\$39,201.80				
DS CR Comm Adj Voucher Program 1	3	(\$803.00)				
DS CR Commercial Electronic	23	\$7,973.00				
DS CR Cons Adj Vou Prg 3 Premium	1	(\$168.00)				
DS CR Cons Adj Vou Prg 3 Rewards	8	(\$2,973.80)				
DS CR PSL - Emerging MKTS Premium	19	\$7,537.00				
DS CR PSL - Emerging MKTS Rewards	117	\$22,473.80				
DS CR PSL-Emerging Markets-PremPs	5	\$1,218.00				
DS Data Usage Fee	213	\$43,798.00				
DS Network Authorization Fee	201	\$47,742.80				
Subtotal						
<b>HPS Processing Fees</b>						
American Express Transaction Fee	368	\$0.00				
Chargeback Fee	1	(\$445.00)				
DS Discount Fee	164	\$39,201.80				
MC Discount Fee	2,581	\$488,204.78				
Service & Regulatory Mandate	1	\$0.00				
VS Discount Fee	7,367	\$1,754,396.71				
Subtotal						
<b>Other Processing and One-Time Fees</b>						
Email Notifications Credit	1	\$0.00				
Subtotal						
<b>Totals</b>						

Fees calculated on a per transaction basis, rounding differences may occur

# Heartland

## Processing Summary - Settled by HPS

Card Type	# of Trans	\$ Sales Volume	# of Refunds	\$ Amount of Refunds	\$ Amount Net Sales	Average Ticket
<b>Visa</b>						
Credit	2,601	\$683,559.20	198	(\$61,103.90)	\$622,455.30	\$262.81
Prepaid	129	\$18,739.80	8	(\$1,396.00)	\$17,343.80	\$145.27
Signature (Non-PIN) Debit	4,637	\$1,052,097.71	295	(\$94,173.25)	\$957,924.46	\$226.89
<b>MasterCard</b>						
Credit	773	\$195,758.30	52	(\$20,850.20)	\$174,908.10	\$253.24
Prepaid	53	\$4,283.00	3	(\$546.00)	\$3,737.00	\$80.81
Signature (Non-PIN) Debit	1,755	\$288,163.48	81	(\$20,876.60)	\$267,286.88	\$164.20
<b>American Express</b>						
Credit	340	\$106,390.20	25	(\$10,741.40)	\$95,648.80	\$312.91
<b>Discover</b>						
Credit	-	-	12	(\$3,944.80)	(\$3,944.80)	-
Credit	164	\$39,201.80	-	-	\$39,201.80	\$239.04
<b>Totals</b>	10,452	\$2,388,193.49	674	(\$213,632.15)	\$2,174,561.34	\$228.49

## Processing Summary - Settled by Others

Card Type	# of Trans	\$ Sales Volume	# of Refunds	\$ Amount of Refunds	\$ Amount Net Sales	Average Ticket
No transaction data to report this month						

## Transaction Adjustment Summary

Description	Date	Amount	Notes
<b>Chargebacks</b>			
Chargeback of Sale	08/05/2016		
Chargeback of Sale	08/10/2016		

## Deposit Detail

Visa - V	Debit - D	WEX - WX
MasterCard - M	EBT - EB	Voyager - VF
American Express - AX	PayPal - PP	All Card Types - T
Discover - DS	PayPal eCommerce - PE	

Batch Date	Batch #	Card Type	HPS Dep Date	Total Deposit	To Be Paid By Others	Daily Discount	Paid By HPS	Auto Debit/Credit Amount
07/31/2016	000035	T		\$65,088.30	-		\$65,088.30	-
	ACH		08/01/2016	-	-		-	\$65,088.30
08/01/2016	000036	T		\$111,775.10	-		\$111,775.10	-
	ACH		08/02/2016	-	-		-	\$111,775.10
08/02/2016	000037	T		\$59,052.10	-		\$59,052.10	-
	ACH		08/03/2016	-	-		-	\$59,052.10
08/03/2016	000038	T		\$110,796.40	-		\$110,796.40	-
	ACH		08/04/2016	-	-		-	\$110,796.40
08/04/2016	000039	T		\$94,661.00	-		\$94,661.00	-
	ACH		08/05/2016	-	-		-	\$94,661.00
	ACH		08/05/2016	-	-		-	(\$444.00)
08/05/2016	000040	T		\$107,704.00	-		\$107,704.00	-
	ACH		08/06/2016	-	-		-	\$107,704.00
08/06/2016	000041	T		\$50,301.80	-		\$50,301.80	-
	ACH		08/07/2016	-	-		-	\$50,301.80
08/07/2016	000042	T		\$41,813.40	-		\$41,813.40	-
	ACH		08/08/2016	-	-		-	\$41,813.40
08/08/2016	000043	T		\$68,551.30	-		\$68,551.30	-
	ACH		08/09/2016	-	-		-	\$68,551.30

# Heartland

## Deposit Detail

Visa - V	Debit - D	WEX - WX
MasterCard - M	EBT - EB	Voyager - VF
American Express - AX	PayPal - PP	All Card Types - T
Discover - DS	PayPal eCommerce - PE	

Batch Date	Batch #	Card Type	HPS Dep Date	Total Deposit	To Be Paid By Others	Daily Discount	Paid By HPS	Auto Debit/Credit Amount
08/09/2016	000044	T		\$71,410.00	-		\$71,410.00	-
	ACH		08/10/2016	-	-		-	\$71,410.00
	ACH		08/10/2016	-	-		-	(\$445.00)
08/10/2016	000045	T		\$85,087.00	-		\$85,087.00	-
	ACH		08/11/2016	-	-		-	\$85,087.00
08/11/2016	000046	T		\$159,933.00	-		\$159,933.00	-
	ACH		08/12/2016	-	-		-	\$159,933.00
08/12/2016	000047	T		\$123,237.00	-		\$123,237.00	-
	ACH		08/13/2016	-	-		-	\$123,237.00
08/13/2016	000048	T		\$52,132.40	-		\$52,132.40	-
	ACH		08/14/2016	-	-		-	\$52,132.40
08/14/2016	000049	T		\$39,377.80	-		\$39,377.80	-
	ACH		08/15/2016	-	-		-	\$39,377.80
08/15/2016	000050	T		\$79,465.20	-		\$79,465.20	-
	ACH		08/16/2016	-	-		-	\$79,465.20
08/16/2016	000051	T		\$75,088.40	-		\$75,088.40	-
	ACH		08/17/2016	-	-		-	\$75,088.40
08/17/2016	000052	T		\$76,596.60	-		\$76,596.60	-
	ACH		08/18/2016	-	-		-	\$76,596.60
08/18/2016	000053	T		\$95,103.60	-		\$95,103.60	-
	ACH		08/19/2016	-	-		-	\$95,103.60
08/19/2016	000054	T		\$82,290.90	-		\$82,290.90	-
	ACH		08/20/2016	-	-		-	\$82,290.90
08/20/2016	000055	T		\$59,757.00	-		\$59,757.00	-
	ACH		08/21/2016	-	-		-	\$59,757.00
08/21/2016	000056	T		\$63,473.00	-		\$63,473.00	-
	ACH		08/22/2016	-	-		-	\$63,473.00
08/22/2016	000057	T		\$77,147.30	-		\$77,147.30	-
	ACH		08/23/2016	-	-		-	\$77,147.30
08/23/2016	000058	T		\$62,058.20	-		\$62,058.20	-
	ACH		08/24/2016	-	-		-	\$62,058.20
08/24/2016	000059	T		\$69,026.88	-		\$69,026.88	-
	ACH		08/25/2016	-	-		-	\$69,026.88
08/25/2016	000060	T		\$54,570.05	-		\$54,570.05	-
	ACH		08/26/2016	-	-		-	\$54,570.05
08/26/2016	000061	T		\$52,216.65	-		\$52,216.65	-
	ACH		08/27/2016	-	-		-	\$52,216.65
08/27/2016	000062	T		\$34,090.80	-		\$34,090.80	-
	ACH		08/28/2016	-	-		-	\$34,090.80
08/28/2016	000063	T		\$27,786.00	-		\$27,786.00	-
	ACH		08/29/2016	-	-		-	\$27,786.00
08/29/2016	000064	T		\$17,246.10	-		\$17,246.10	-
	ACH		08/30/2016	-	-		-	\$17,246.10
08/30/2016	000065	T		\$7,724.06	-		\$7,724.06	-
	ACH		08/31/2016	-	-		-	\$7,724.06
	Fees	T	08/31/2016	-	-		-	
<b>Totals</b>				\$2,174,561.34	\$0.00		\$2,174,561.34	

Please contact Heartland Customer Service at 1.888.963.3600 to request any corrections or adjustments. Adjustments and/or corrections to your statement will only be considered by Heartland if they are requested within the time period specifically set forth in the applicable provisions of the Terms and Conditions. Additionally, please remember to contact Heartland if your address information has changed. Thank you.

# Heartland

September 1, 2016

Dear Valued Merchant:

The card brands have announced rate and operational changes that become effective October 14, 2016, unless otherwise noted. These are modifications instituted by the card brands. **Your Heartland fees are not changing. This notice applies to third party charges.** Your October statement will display the current rates from October 1, 2016 to October 13, 2016, and the new rates from October 14, 2016 to October 31, 2016. Below is a summary of these changes as well as additional information that may impact your card payment processing.

## American Express®

The following information applies to American Express OptBlue<sup>SM</sup> Program transactions:

- There are not any changes that have been announced that have impact. If there are changes received that do, you will be notified.

## Discover MAP

The following information applies to Discover MAP transactions:

- Discover is no longer allowing acceptance of the CVV in lieu of an imprint for key-entered card present transactions. All key-entered card present transactions will require an imprint of the card to remedy fraud reason code disputes.

## MasterCard®

The following information applies to MasterCard transactions:

- An approved pre-authorization must be submitted for clearing within 30 calendar days in order to ensure chargeback protection.
- A new fee of [REDACTED] will be assessed for pre-authorizations that are not cleared or reversed within 30 calendar days of the authorization date; excluding automated fuel dispensers.
- An approved final authorization must be submitted for clearing within seven calendar days in order to ensure chargeback protection.
- Merchants must clear final authorizations within seven calendar days of the authorization date and the final authorization amount must match the clearing amount. Effective June 4, 2017, a fee of [REDACTED] of the authorized amount (with a minimum of [REDACTED]) will be assessed for non-compliance of this rule.
- Merchants must inform the cardholder of any estimated authorization amount and obtain the cardholder's consent prior to initiating the authorization request. This requirement does not include automated fuel dispensers. The merchant may use any appropriate and effective manner of its choice to inform the cardholder, for example, verbal communication, or appropriate and visible written signage near the terminal.
- The 15/20 percent tolerance threshold between authorized and clearing amounts has been eliminated for transactions with gratuity. Any gratuity must be included in the authorization request if:
  - The transaction is a card not present or contactless transaction.

The exception to the 15/20 tolerance for transactions with gratuity are:

- The transaction is a key-entered or magnetic stripe transaction.
- The transaction is a chip transaction.

# Heartland

- Merchants must submit a reversal message within 24 hours of the cancellation of a previously authorized transaction or of the finalization of a transaction with a lower amount than previously approved; excluding automated fuel dispensers and pre-authorizations or authorizations with an expired chargeback protection period. In case the transaction amount is lower than the authorized amount, a partial reversal is not required if the transaction is cleared within 24 hours of final amount being known.
- Following are two new prepaid card programs to support humanitarian aid efforts:

Statement Description	Rate
Interregional Humanitarian Std	1.65% + \$0.00
Intraregional Humanitarian Std	1.65% + \$0.00

## Visa®

The following information applies to Visa transactions:

- Visa will no longer require issuers to print the first four digits of the Bank Identification Number (BIN) below the Primary Account Number (PAN) of their cards. Due to this change, merchants will no longer be required to validate cards by matching the first four digits of the PAN to the numbers printed below the PAN.
- Visa will permit Unattended Cardholder Activated Terminals to perform an authorization up to the following limits before the final transaction amount is known:

MCC	MCC Name	Maximum Authorization Amount
Not specified	UCAT Selling Food or Beverages	\$5.00
7211	Laundries: Family and Commercial	\$10.00
7338	Quick Copy, Reproduction & Blueprinting Services	\$15.00
7542	Car Washes	\$15.00
7841	DVD/Video Tape Rental Stores	\$15.00

- Effective January 1, 2017, the following processing fees will be modified:

Type	Current Rate	New Rate
Visa Misuse of Authorization System Fee		
Visa Zero Floor Limit Fee		

As acknowledged in your merchant agreement, consistent with the Merchant Bill of Rights developed by Heartland, all fee changes announced in this letter will be passed directly through to you with no markup by Heartland. If you have any questions on interchange program qualification criteria or any of the changes above, contact your local Heartland relationship manager, or call your Heartland servicing team at 888.963.3600. Thank you for partnering with Heartland for your payment processing needs. We appreciate your business.

Sincerely,

Mary C. Moore  
Manager, Merchant Compliance

# Heartland

## Merchant Statement

RANCHO SANTIAGO COMMUNITY COLLEGE DISTRICT  
2323 N BROADWAY  
SANTA ANA, CA 92706

Statement Date:	08/31/2016
Statement Period:	08/01/2016 - 08/31/2016
DBA Name:	RSCCD TUITION & FEES CASHIER
Merchant Number:	650000008740899
Store Number:	

Heartland is committed to fair dealings and full disclosure. We continue to pass through 100% of the Durbin savings.

### \*\*\* Contact Information \*\*\*

**Customer Service:** 1-888-963-3600  
**Heartland InfoCentral:**  
<https://infocentral.heartlandpaymentsystems.com>  
Heartland Payment Systems  
One Heartland Way  
Jeffersonville, IN 47130

This Is Not A Bill

1530 W 17TH ST  
SANTA ANA, CA 92706

## HPS Deposits & Fees At A Glance

Visa Deposits:	Less Visa Pass-thru Interchange & Fees:	\$143,824.25
	Total Visa Pass-thru Interchange & Fees:	
MasterCard Deposits:	Less MasterCard Pass-thru Interchange & Fees:	\$34,413.46
	Total MasterCard Pass-thru Interchange & Fees:	
American Express Deposits:	Less American Express Pass-thru Fees:	\$8,543.80
	Total American Express Pass-thru Fees:	
Discover Deposits:	Less Discover Pass-thru Interchange & Fees:	\$1,438.00
	Total Discover Pass-thru Interchange & Fees:	
	Less Heartland Payment Systems Processing Fees:	
	Less Other Processing and One-Time Fees:	
	Total Processing and One-Time Fees:	
Total Deposits:		\$188,219.51
Total Credit Card Fees:		

\* More detailed processing fee information on the following pages. All Heartland fees automatically include transaction savings, if applicable.

# Heartland

## ***Important Messages***

Contact your Heartland Servicing Team at 1-888-963-3600 to find out how you can view more customized statement information online at the Heartland InfoCentral. Visit Heartland InfoCentral at <https://infocentral.heartlandpaymentsystems.com>.

### **Visa®/MasterCard® Interchange Fee Class Action Settlement**

The Second District U.S. Court of Appeals has overturned the \$5+ billion Visa/MasterCard Interchange Fee Class Action Settlement. The decision can be accessed at <https://www.paymentcardsettlement.com>. The next formal conference/hearing is scheduled for August 11, 2016.

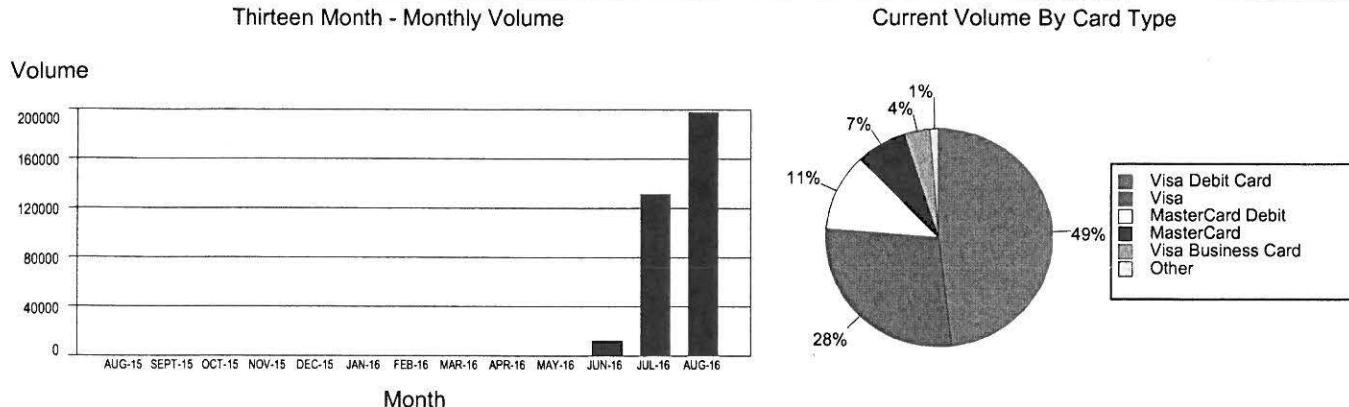
Our records show that you had enrolled in our partner's (MCAG) Settlement Recovery Service. At this time, no action is needed from you as a class action participant. MCAG will honor all enrollments received to date, in the event there is a claims process at some point in the future. You may contact an MCAG representative with any questions at 1-800-291-6429 or [settlements@mcaginc.com](mailto:settlements@mcaginc.com).

### **Reminders for Ensuring a Secure Processing Environment**

Merchants are responsible for maintaining a secure payment card processing environment. Login credentials for access to your Point of Sale (POS) or other online tools must be managed securely. To better protect your payment card processing environment, merchants are reminded to: Use a different password and username for each application associated with a merchant account. Never "recycle" user credentials that may be used for banking, social media, or other websites. Never disclose, share, or provide your user credentials to another party. Do not reply to an email requesting disclosure of user credentials nor click on suspicious links in online solicitations. If you suspect someone knows your password, change it right away. In addition to protecting login credentials, we recommend that you use a firewall to prevent intrusions when your computer is connected to the Internet and complete all computer updates regularly and identify any vulnerabilities or concerns immediately.

# Heartland

## Your Business



## Fee Summary

Fee Type	# of Trans	Total \$ Amount	Discount % Rate	DPI	Transaction Fee	Total Fee
<b>Visa Pass-thru Interchange &amp; Fees</b>						
Transaction Integrity Fee 41 txn @ \$0.100	1	\$0.00				
Visa Auth Misuse Fee 2 txn @ \$0.045	1	\$0.00				
Visa Issuer Settlement Fee	1,213	\$143,824.25				
VS Assessment Fee	1,163	\$151,089.25				
VS CR Bus Tier 1 Retail	1	\$31.00				
VS CR Bus Tier 2 Retail	6	\$887.00				
VS CR Bus Tier 3 Retail	1	\$138.00				
VS CR CPS/Retail 2	221	\$31,145.90				
VS CR CPS/Small Ticket	15	\$132.20				
VS CR EIRF	8	\$1,443.00				
VS CR Intl Premium Card	1	\$3,358.00				
VS CR Purchasing CP	2	\$4,022.20				
VS CR Sig Pref Rtl	48	\$16,661.60				
VS CR Sig Pref Std	2	\$230.00				
VS CR Signature Cards	2	\$51.00				
VS CR US CV-Cnsr Cr	13	(\$2,961.20)				
VS Credit Voucher Proc-CR Trans	13	(\$2,961.20)				
VS Credit Voucher Proc-DB/Prepaid Trans	37	(\$4,303.80)				
VS DB CPS/Retail	46	\$3,440.40				
VS DB CPS/Retail Key Entry	14	\$993.00				
VS DB CPS/Retail Key Entry Prepaid	11	\$942.50				
VS DB CPS/Retail Prepaid	18	\$874.60				
VS DB CPS/Small Ticket	6	\$53.80				
VS DB CPS/Small Tkt Consumer Prepaid	2	\$14.60				
VS DB CPS/Sml Tkt Cnsmr DB&Prpd Reg	32	\$241.60				
VS DB EIRF	1	\$16.00				
VS DB EIRF Prepaid	1	\$45.00				
VS DB Intl Electronic	1	\$301.00				
VS DB Intl Issuer Chip	1	(\$50.00)				
VS DB Intl Standard	2	\$51.50				
VS DB US Regulated	722	\$86,015.35				
VS FANF Customer Present - 1 Location	1	\$0.00				
VS Financial Transaction Fee	1,213	\$0.00				
VS Int Acquirer Fee	4	\$3,710.50				
VS Intl Serv Fee-Purch	4	\$3,710.50				
VS Network Acquirer Proc Fee Sig Debit Adj	856	\$92,989.35				
VS Network Acquiring Processing Fee	1,269	\$0.00				
Subtotal						
<b>MasterCard Pass-thru Interchange &amp; Fees</b>						
MC Assessment Fee	419	\$32,127.71				
MC CR Bus Level 4 Data Rate I	1	\$11.00				
MC CR Business Data Rate I	1	\$460.00				
MC CR Consumer Credit Refund 3	5	(\$1,159.25)				

# Heartland

## Fee Summary

Fee Type	# of Trans	Total \$ Amount	Discount % Rate	DPI	Transaction Fee	Total Fee
MC CR Enhanced Merit III Base	15	\$1,126.00				
MC CR Merit I	8	\$2,858.00				
MC CR Merit III	39	\$3,613.25				
MC CR World Elite Merit I	3	\$1,374.00				
MC CR World Elite Merit III	3	\$344.00				
MC CR World Merit I	1	\$1,000.00				
MC CR World Merit III	15	\$3,376.00				
MC Cross Border Fee	1	\$888.00				
MC CVC 2 Fee	82	\$10,995.50				
MC DB Business Data Rate I	2	\$94.00				
MC DB Consumer DB Refund 1	4	(\$48.00)				
MC DB Emerging Market	90	\$7,840.40				
MC DB Foreign Standard	1	\$888.00				
MC DB Regulated-Issuer FR Cert	253	\$12,636.06				
MC High Tckt Assessment Fee	3	\$4,461.00				
MC Intl Support Fee	1	\$888.00				
MC Issuer Settlement Fee	441	\$34,413.46				
MC License Fee	441	\$34,413.46				
MC NABU Fee	459	\$0.00				
Subtotal						
<b>American Express Pass-thru Fees</b>						
American Express - Network Fee	21	\$8,543.80				
Amex - Other Tier 1 Fee	5	\$122.60				
Amex - Other Tier 2 Fee	16	\$8,421.20				
Subtotal						
<b>Discover Pass-thru Interchange &amp; Fees</b>						
DS Assessment Fee	18	\$1,806.00				
DS CR Comm Adj Voucher Program 1	1	(\$368.00)				
DS CR Commercial Electronic	1	\$404.00				
DS CR PSL - Emerging MKTS Rewards	17	\$1,402.00				
DS Data Usage Fee	19	\$1,438.00				
DS Network Authorization Fee	18	\$1,806.00				
Subtotal						
<b>HPS Processing Fees</b>						
American Express Transaction Fee	21	\$0.00				
DS Discount Fee	18	\$1,806.00				
MC Discount Fee	422	\$36,588.71				
Service & Regulatory Mandate	1	\$0.00				
VS Discount Fee	1,163	\$151,089.25				
Subtotal						
<b>Other Processing and One-Time Fees</b>						
Email Notifications Credit	1	\$0.00				
Subtotal						

## Totals

Fees calculated on a per transaction basis, rounding differences may occur

## Processing Summary - Settled by HPS

Card Type	# of Trans	\$ Sales Volume	# of Refunds	\$ Amount of Refunds	\$ Amount Net Sales	Average Ticket
<b>Visa</b>						
Credit	307	\$58,099.90	13	(\$2,961.20)	\$55,138.70	\$189.25
Prepaid	45	\$2,258.20	-	-	\$2,258.20	\$50.18
Signature (Non-PIN) Debit	811	\$90,731.15	37	(\$4,303.80)	\$86,427.35	\$111.88
<b>MasterCard</b>						
Credit	86	\$14,162.25	5	(\$1,159.25)	\$13,003.00	\$164.68
Prepaid	23	\$977.00	3	(\$38.00)	\$939.00	\$42.48
Signature (Non-PIN) Debit	313	\$21,449.46	11	(\$978.00)	\$20,471.46	\$68.53
<b>American Express</b>						

# Heartland

## Processing Summary - Settled by HPS

Card Type	# of Trans	\$ Sales Volume	# of Refunds	\$ Amount of Refunds	\$ Amount Net Sales	Average Ticket
Credit	21	\$8,543.80	-	-	\$8,543.80	\$406.85
Discover	-	-	-	-	-	-
Credit	-	-	1	(\$368.00)	(\$368.00)	-
Credit	18	\$1,806.00	-	-	\$1,806.00	\$100.33
<b>Totals</b>	1,624	\$198,027.76	70	(\$9,808.25)	\$188,219.51	\$121.94

## Processing Summary - Settled by Others

Card Type	# of Trans	\$ Sales Volume	# of Refunds	\$ Amount of Refunds	\$ Amount Net Sales	Average Ticket
No transaction data to report this month						

## Deposit Detail

Visa - V	Debit - D	WEX - WX
MasterCard - M	EBT - EB	Voyager - VF
American Express - AX	PayPal - PP	All Card Types - T
Discover - DS	PayPal eCommerce - PE	

Batch Date	Batch #	Card Type	HPS Dep Date	Total Deposit	To Be Paid By Others	Daily Discount	Paid By HPS	Auto Debit/Credit Amount
08/01/2016	000020	T	08/02/2016	\$12,476.20	-		\$12,476.20	-
	ACH			-	-		-	\$12,476.20
08/02/2016	000021	T	08/03/2016	\$5,218.00	-		\$5,218.00	-
	ACH			-	-		-	\$5,218.00
08/03/2016	000022	T	08/04/2016	\$8,009.00	-		\$8,009.00	-
	ACH			-	-		-	\$8,009.00
08/04/2016	000023	T	08/05/2016	\$15,912.50	-		\$15,912.50	-
	ACH			-	-		-	\$15,912.50
08/08/2016	000024	T	08/09/2016	\$9,196.70	-		\$9,196.70	-
	ACH			-	-		-	\$9,196.70
08/09/2016	000025	T	08/10/2016	\$12,130.70	-		\$12,130.70	-
	ACH			-	-		-	\$12,130.70
08/10/2016	000026	T	08/11/2016	\$7,641.40	-		\$7,641.40	-
	ACH			-	-		-	\$7,641.40
08/11/2016	000027	T	08/12/2016	\$10,474.50	-		\$10,474.50	-
	ACH			-	-		-	\$10,474.50
08/12/2016	000028	T	08/13/2016	\$3,877.00	-		\$3,877.00	-
	ACH			-	-		-	\$3,877.00
08/15/2016	000029	T	08/16/2016	\$12,479.45	-		\$12,479.45	-
	ACH			-	-		-	\$12,479.45
08/16/2016	000030	T	08/17/2016	\$9,519.75	-		\$9,519.75	-
	ACH			-	-		-	\$9,519.75
08/17/2016	000031	T	08/18/2016	\$8,966.00	-		\$8,966.00	-
	ACH			-	-		-	\$8,966.00
08/18/2016	000032	T	08/19/2016	\$12,503.61	-		\$12,503.61	-
	ACH			-	-		-	\$12,503.61
08/19/2016	000033	T	08/20/2016	\$2,079.50	-		\$2,079.50	-
	ACH			-	-		-	\$2,079.50
08/21/2016	000034	T	08/22/2016	(\$141.00)	-		(\$141.00)	-
	ACH			-	-		-	(\$141.00)
08/22/2016	000035	T	08/23/2016	\$12,438.40	-		\$12,438.40	-
	ACH			-	-		-	\$12,438.40
08/23/2016	000036	T	08/24/2016	\$9,095.50	-		\$9,095.50	-
	ACH			-	-		-	\$9,095.50
08/24/2016	000037	T	08/25/2016	\$8,283.10	-		\$8,283.10	-
	ACH			-	-		-	\$8,283.10
08/25/2016	000038	T	08/26/2016	\$11,353.70	-		\$11,353.70	-
	ACH			-	-		-	\$11,353.70
08/26/2016	000039	T	08/27/2016	\$1,630.00	-		\$1,630.00	-
	ACH			-	-		-	\$1,630.00

# Heartland

## Deposit Detail

Visa - V	Debit - D	WEX - WX
MasterCard - M	EBT - EB	Voyager - VF
American Express - AX	PayPal - PP	All Card Types - T
Discover - DS	PayPal eCommerce - PE	

Batch Date	Batch #	Card Type	HPS Dep Date	Total Deposit	To Be Paid By Others	Daily Discount	Paid By HPS	Auto Debit/Credit Amount
08/29/2016	000040	T		\$10,409.40	-		\$10,409.40	-
	ACH		08/30/2016		-		-	\$10,409.40
08/30/2016	000041	T		\$4,666.10	-		\$4,666.10	-
	ACH		08/31/2016		-		-	\$4,666.10
	Fees	T	08/31/2016		-		-	
<b>Totals</b>				<b>\$188,219.51</b>	<b>\$0.00</b>		<b>\$188,219.51</b>	

Please contact Heartland Customer Service at 1.888.963.3600 to request any corrections or adjustments. Adjustments and/or corrections to your statement will only be considered by Heartland if they are requested within the time period specifically set forth in the applicable provisions of the Terms and Conditions. Additionally, please remember to contact Heartland if your address information has changed. Thank you.

# Heartland

September 1, 2016

Dear Valued Merchant:

The card brands have announced rate and operational changes that become effective October 14, 2016, unless otherwise noted. These are modifications instituted by the card brands. **Your Heartland fees are not changing. This notice applies to third party charges.** Your October statement will display the current rates from October 1, 2016 to October 13, 2016, and the new rates from October 14, 2016 to October 31, 2016. Below is a summary of these changes as well as additional information that may impact your card payment processing.

## American Express<sup>®</sup>

The following information applies to American Express OptBlue<sup>SM</sup> Program transactions:

- There are not any changes that have been announced that have impact. If there are changes received that do, you will be notified.

## Discover MAP

The following information applies to Discover MAP transactions:

- Discover is no longer allowing acceptance of the CVV in lieu of an imprint for key-entered card present transactions. All key-entered card present transactions will require an imprint of the card to remedy fraud reason code disputes.

## MasterCard<sup>®</sup>

The following information applies to MasterCard transactions:

- An approved pre-authorization must be submitted for clearing within 30 calendar days in order to ensure chargeback protection.
- A new fee of [REDACTED] will be assessed for pre-authorizations that are not cleared or reversed within 30 calendar days of the authorization date; excluding automated fuel dispensers.
- An approved final authorization must be submitted for clearing within seven calendar days in order to ensure chargeback protection.
- Merchants must clear final authorizations within seven calendar days of the authorization date and the final authorization amount must match the clearing amount. Effective June 4, 2017, a fee of [REDACTED] of the authorized amount (with a minimum of [REDACTED]) will be assessed for non-compliance of this rule.
- Merchants must inform the cardholder of any estimated authorization amount and obtain the cardholder's consent prior to initiating the authorization request. This requirement does not include automated fuel dispensers. The merchant may use any appropriate and effective manner of its choice to inform the cardholder, for example, verbal communication, or appropriate and visible written signage near the terminal.
- The 15/20 percent tolerance threshold between authorized and clearing amounts has been eliminated for transactions with gratuity. Any gratuity must be included in the authorization request if:
  - The transaction is a card not present or contactless transaction.

The exception to the 15/20 tolerance for transactions with gratuity are:

- The transaction is a key-entered or magnetic stripe transaction.
- The transaction is a chip transaction.

# Heartland

- Merchants must submit a reversal message within 24 hours of the cancellation of a previously authorized transaction or of the finalization of a transaction with a lower amount than previously approved; excluding automated fuel dispensers and pre-authorizations or authorizations with an expired chargeback protection period. In case the transaction amount is lower than the authorized amount, a partial reversal is not required if the transaction is cleared within 24 hours of final amount being known.
- Following are two new prepaid card programs to support humanitarian aid efforts:

Statement Description	Rate
Interregional Humanitarian Std	1.65% + \$0.00
Intraregional Humanitarian Std	1.65% + \$0.00

## Visa®

The following information applies to Visa transactions:

- Visa will no longer require issuers to print the first four digits of the Bank Identification Number (BIN) below the Primary Account Number (PAN) of their cards. Due to this change, merchants will no longer be required to validate cards by matching the first four digits of the PAN to the numbers printed below the PAN.
- Visa will permit Unattended Cardholder Activated Terminals to perform an authorization up to the following limits before the final transaction amount is known:

MCC	MCC Name	Maximum Authorization Amount
Not specified	UCAT Selling Food or Beverages	\$5.00
7211	Laundries: Family and Commercial	\$10.00
7338	Quick Copy, Reproduction & Blueprinting Services	\$15.00
7542	Car Washes	\$15.00
7841	DVD/Video Tape Rental Stores	\$15.00

- Effective January 1, 2017, the following processing fees will be modified:

Type	Current Rate	New Rate
Visa Misuse of Authorization System Fee		
Visa Zero Floor Limit Fee		

As acknowledged in your merchant agreement, consistent with the Merchant Bill of Rights developed by Heartland, all fee changes announced in this letter will be passed directly through to you with no markup by Heartland. If you have any questions on interchange program qualification criteria or any of the changes above, contact your local Heartland relationship manager, or call your Heartland servicing team at 888.963.3600. Thank you for partnering with Heartland for your payment processing needs. We appreciate your business.

Sincerely,

Mary C. Moore  
Manager, Merchant Compliance

# Heartland

## Merchant Statement

RANCHO SANTIAGO COMMUNITY COLLEGE DISTRICT  
2323 N. BROADWAY  
SANTA ANA, CA 92706

Statement Date:	08/31/2016
Statement Period:	08/01/2016 - 08/31/2016
DBA Name:	RSCCD DIVERSIFIED AGENCY FUND
Merchant Number:	650000008740865
Store Number:	

Heartland is committed to fair dealings and full disclosure. We continue to pass through 100% of the Durbin savings.

### \*\*\* Contact Information \*\*\*

Customer Service: 1-888-963-3600  
Heartland InfoCentral:  
<https://infocentral.heartlandpaymentsystems.com>  
Heartland Payment Systems  
One Heartland Way  
Jeffersonville, IN 47130

This Is Not A Bill

1530 W 17TH ST  
SANTA ANA, CA 92706

## HPS Deposits & Fees At A Glance

Visa Deposits:	\$11,500.70
Less Visa Pass-thru Interchange & Fees:	
Total Visa Pass-thru Interchange & Fees:	
MasterCard Deposits:	\$1,509.75
Less MasterCard Pass-thru Interchange & Fees:	
Total MasterCard Pass-thru Interchange & Fees:	
American Express Deposits:	\$102.50
Less American Express Pass-thru Fees:	
Total American Express Pass-thru Fees:	
Less Heartland Payment Systems Processing Fees:	
Less Other Processing and One-Time Fees:	
Total Processing and One-Time Fees:	
Total Deposits:	\$13,112.95
Total Credit Card Fees:	

\* More detailed processing fee information on the following pages. All Heartland fees automatically include transaction savings, if applicable.

# Heartland

## Important Messages

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Contact your Heartland Servicing Team at 1-888-963-3600 to find out how you can view more customized statement information online at the Heartland InfoCentral. Visit Heartland InfoCentral at <https://infocentral.heartlandpaymentsystems.com>.

### **Visa®/MasterCard® Interchange Fee Class Action Settlement**

The Second District U.S. Court of Appeals has overturned the \$5+ billion Visa/MasterCard Interchange Fee Class Action Settlement. The decision can be accessed at <https://www.paymentcardsettlement.com>. The next formal conference/hearing is scheduled for August 11, 2016.

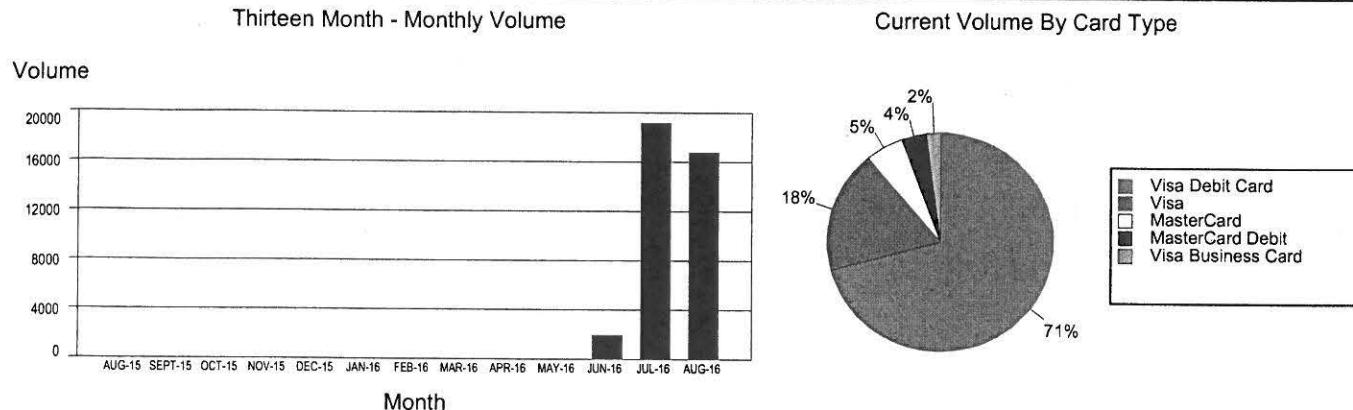
Our records show that you had enrolled in our partner's (MCAG) Settlement Recovery Service. At this time, no action is needed from you as a class action participant. MCAG will honor all enrollments received to date, in the event there is a claims process at some point in the future. You may contact an MCAG representative with any questions at 1-800-291-6429 or [settlements@mcaginc.com](mailto:settlements@mcaginc.com).

### **Reminders for Ensuring a Secure Processing Environment**

MERCHANTS ARE RESPONSIBLE FOR MAINTAINING A SECURE PAYMENT CARD PROCESSING ENVIRONMENT. LOGIN CREDENTIALS FOR ACCESS TO YOUR POINT OF SALE (POS) OR OTHER ONLINE TOOLS MUST BE MANAGED SECURELY. TO BETTER PROTECT YOUR PAYMENT CARD PROCESSING ENVIRONMENT, MERCHANTS ARE REMINDED TO: USE A DIFFERENT PASSWORD AND USERNAME FOR EACH APPLICATION ASSOCIATED WITH A MERCHANT ACCOUNT. NEVER "RECYCLE" USER CREDENTIALS THAT MAY BE USED FOR BANKING, SOCIAL MEDIA, OR OTHER WEBSITES. NEVER DISCLOSE, SHARE, OR PROVIDE YOUR USER CREDENTIALS TO ANOTHER PARTY. DO NOT REPLY TO AN EMAIL REQUESTING DISCLOSURE OF USER CREDENTIALS NOR CLICK ON SUSPICIOUS LINKS IN ONLINE SOLICITATIONS. IF YOU SUSPECT SOMEONE KNOWS YOUR PASSWORD, CHANGE IT RIGHT AWAY. IN ADDITION TO PROTECTING LOGIN CREDENTIALS, WE RECOMMEND THAT YOU USE A FIREWALL TO PREVENT INTRUSIONS WHEN YOUR COMPUTER IS CONNECTED TO THE INTERNET AND COMPLETE ALL COMPUTER UPDATES REGULARLY AND IDENTIFY ANY VULNERABILITIES OR CONCERN IMMEDIATELY.

# Heartland

## Your Business



## Fee Summary

Fee Type	# of Trans	Total \$ Amount	Discount % Rate	DPI	Transaction Fee	Total Fee
<b>Visa Pass-thru Interchange &amp; Fees</b>						
Transaction Integrity Fee 17 txn @ \$0.100	1	\$0.00				
Visa Auth Misuse Fee 3 txn @ \$0.045	1	\$0.00				
Visa Issuer Settlement Fee	180	\$11,500.70				
VS Assessment Fee	170	\$15,114.70				
VS CR Bus Tier 3 Retail	2	\$80.00				
VS CR Commercial Card Refund	1	(\$40.00)				
VS CR CPS/Retail 2	20	\$1,348.00				
VS CR CPS/Small Ticket	4	\$14.00				
VS CR EIFR	5	\$234.00				
VS CR Intl Electronic	5	\$250.00				
VS CR Intl Premium Card	12	\$600.00				
VS CR Intl Standard	3	\$150.00				
VS CR Sig Pref Rtl	6	\$383.45				
VS CR Sig Pref Std	1	\$50.00				
VS CR US CV-Cnsr Cr	4	(\$61.50)				
VS Credit Voucher Proc-CR Trans	5	(\$101.50)				
VS Credit Voucher Proc-DB/Prepaid Trans	4	(\$3,562.50)				
VS DB CPS/Retail	1	\$150.00				
VS DB CPS/Small Ticket	2	\$5.00				
VS DB CPS/Sml Tkt Cnsmr DB&Prpd Reg	11	\$39.50				
VS DB Intl Electronic	1	\$50.00				
VS DB Intl Standard	11	\$3,975.00				
VS DB US Regulated	87	\$7,835.75				
VS FANF Customer Present - 1 Location	1	\$0.00				
VS Financial Transaction Fee	180	\$0.00				
VS Int Acquirer Fee	32	\$5,025.00				
VS Intl Serv Fee-Purch	32	\$5,025.00				
VS Network Acquirer Proc Fee Sig Debit Adj	113	\$12,055.25				
VS Network Acquiring Processing Fee	190	\$0.00				
Subtotal						
<b>MasterCard Pass-thru Interchange &amp; Fees</b>						
MC Assessment Fee	28	\$1,511.75				
MC CR Enhanced Merit III Base	1	\$50.00				
MC CR Foreign Standard	3	\$570.00				
MC CR Intl Consumer Prem Elect	1	\$50.00				
MC CR Intl Consumer Prem Standard	1	\$50.00				
MC CR Intl Consumer Super Prem Elect	1	\$50.00				
MC CR Merit III	2	\$76.00				
MC CR World Elite Merit I	1	\$5.50				
MC CR World Merit I	1	\$50.00				
MC Cross Border Fee	6	\$720.00				
MC CVC 2 Fee	13	\$1,026.25				
MC DB Emerging Market	4	\$291.50				

# Heartland

## Fee Summary

Fee Type	# of Trans	Total \$ Amount	Discount % Rate	DPI	Transaction Fee	Total Fee
MC DB Regulated-Issuer FR Cert	15	\$316.75				
MC Intl Support Fee	6	\$720.00				
MC Issuer Settlement Fee	30	\$1,509.75				
MC License Fee	30	\$1,509.75				
MC NABU Fee	61	\$0.00				
Subtotal						
<b>American Express Pass-thru Fees</b>						
American Express - Network Fee	3	\$102.50				
Amex - Other Tier 1 Fee	3	\$102.50				
Subtotal						
<b>HPS Processing Fees</b>						
American Express Transaction Fee	3	\$0.00				
MC Discount Fee	28	\$1,511.75				
Service & Regulatory Mandate	1	\$0.00				
VS Discount Fee	171	\$15,164.70				
Subtotal						

### Totals

Fees calculated on a per transaction basis, rounding differences may occur

## Processing Summary - Settled by HPS

Card Type	# of Trans	\$ Sales Volume	# of Refunds	\$ Amount of Refunds	\$ Amount Net Sales	Average Ticket
<b>Visa</b>						
Credit	58	\$3,109.45	5	(\$101.50)	\$3,007.95	\$53.61
Prepaid	3	\$140.00	-	-	\$140.00	\$46.67
Signature (Non-PIN) Debit	110	\$11,915.25	4	(\$3,562.50)	\$8,352.75	\$108.32
<b>MasterCard</b>						
Credit	11	\$901.50	-	-	\$901.50	\$81.95
Signature (Non-PIN) Debit	17	\$610.25	2	(\$2.00)	\$608.25	\$35.90
<b>American Express</b>						
Credit	3	\$102.50	-	-	\$102.50	\$34.17
<b>Totals</b>	202	\$16,778.95	11	(\$3,666.00)	\$13,112.95	\$83.06

## Processing Summary - Settled by Others

Card Type	# of Trans	\$ Sales Volume	# of Refunds	\$ Amount of Refunds	\$ Amount Net Sales	Average Ticket
No transaction data to report this month						

## Deposit Detail

Visa - V	Debit - D	WEX - WX
MasterCard - M	EBT - EB	Voyager - VF
American Express - AX	PayPal - PP	All Card Types - T
Discover - DS	PayPal eCommerce - PE	

Batch Date	Batch #	Card Type	HPS Dep Date	Total Deposit	To Be Paid By Others	Daily Discount	Paid By HPS	Auto Debit/Credit Amount
08/01/2016	000020	T		\$902.50	-		\$902.50	-
	ACH		08/02/2016	-	-		-	\$902.50
08/02/2016	000021	T		\$805.00	-		\$805.00	-
	ACH		08/03/2016	-	-		-	\$805.00
08/03/2016	000022	T		\$4,237.50	-		\$4,237.50	-

# Heartland

## Deposit Detail

Visa - V	Debit - D	WEX - WX
MasterCard - M	EBT - EB	Voyager - VF
American Express - AX	PayPal - PP	All Card Types - T
Discover - DS	PayPal eCommerce - PE	

Batch Date	Batch #	Card Type	HPS Dep Date	Total Deposit	To Be Paid By Others	Daily Discount	Paid By HPS	Auto Debit/Credit Amount
	ACH		08/04/2016	-	-		-	\$4,237.50
08/04/2016	000023	T	08/05/2016	\$247.75	-		\$247.75	-
	ACH			-	-		-	\$247.75
08/08/2016	000024	T	08/09/2016	\$366.95	-		\$366.95	
	ACH			-	-		-	\$366.95
08/09/2016	000025	T	08/10/2016	\$1,305.00	-		\$1,305.00	-
	ACH			-	-		-	\$1,305.00
08/10/2016	000026	T	08/11/2016	\$1,405.00	-		\$1,405.00	-
	ACH			-	-		-	\$1,405.00
08/11/2016	000027	T	08/12/2016	\$1,135.00	-		\$1,135.00	-
	ACH			-	-		-	\$1,135.00
08/12/2016	000028	T	08/13/2016	\$255.00	-		\$255.00	-
	ACH			-	-		-	\$255.00
08/14/2016	000029	T	08/15/2016	(\$1.00)	-		(\$1.00)	-
	ACH			-	-		-	(\$1.00)
08/15/2016	000030	T	08/16/2016	\$330.00	-		\$330.00	-
	ACH			-	-		-	\$330.00
08/16/2016	000031	T	08/17/2016	\$310.00	-		\$310.00	-
	ACH			-	-		-	\$310.00
08/17/2016	000032	T	08/18/2016	\$200.00	-		\$200.00	-
	ACH			-	-		-	\$200.00
08/18/2016	000033	T	08/19/2016	\$300.00	-		\$300.00	-
	ACH			-	-		-	\$300.00
08/22/2016	000034	T	08/23/2016	\$365.75	-		\$365.75	
	ACH			-	-		-	\$365.75
08/23/2016	000035	T	08/24/2016	\$286.50	-		\$286.50	-
	ACH			-	-		-	\$286.50
08/24/2016	000036	T	08/25/2016	\$96.00	-		\$96.00	-
	ACH			-	-		-	\$96.00
08/25/2016	000037	T	08/26/2016	\$90.50	-		\$90.50	-
	ACH			-	-		-	\$90.50
08/26/2016	000038	T	08/27/2016	\$247.50	-		\$247.50	-
	ACH			-	-		-	\$247.50
08/29/2016	000039	T	08/30/2016	\$68.50	-		\$68.50	-
	ACH			-	-		-	\$68.50
08/30/2016	000040	T	08/31/2016	\$159.50	-		\$159.50	-
	ACH			-	-		-	\$159.50
	Fees	T	08/31/2016	-	-		-	
<b>Totals</b>				\$13,112.95	\$0.00		\$13,112.95	

Please contact Heartland Customer Service at 1.888.963.3600 to request any corrections or adjustments. Adjustments and/or corrections to your statement will only be considered by Heartland if they are requested within the time period specifically set forth in the applicable provisions of the Terms and Conditions. Additionally, please remember to contact Heartland if your address information has changed. Thank you.

# Heartland

September 1, 2016

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The following information applies to Discover MAP transactions:

- Discover is no longer allowing acceptance of the CVV in lieu of an imprint for key-entered card present transactions. All key-entered card present transactions will require an imprint of the card to remedy fraud reason code disputes.

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The following information applies to MasterCard transactions:

- An approved pre-authorization must be submitted for clearing within 30 calendar days in order to ensure chargeback protection.
- A new fee of [REDACTED] will be assessed for pre-authorizations that are not cleared or reversed within 30 calendar days of the authorization date; excluding automated fuel dispensers.
- An approved final authorization must be submitted for clearing within seven calendar days in order to ensure chargeback protection.
- Merchants must clear final authorizations within seven calendar days of the authorization date and the final authorization amount must match the clearing amount. Effective June 4, 2017, a fee of [REDACTED] of the authorized amount (with a minimum of [REDACTED]) will be assessed for non-compliance of this rule.
- Merchants must inform the cardholder of any estimated authorization amount and obtain the cardholder's consent prior to initiating the authorization request. This requirement does not include automated fuel dispensers. The merchant may use any appropriate and effective manner of its choice to inform the cardholder, for example, verbal communication, or appropriate and visible written signage near the terminal.
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  - The transaction is a card not present or contactless transaction.

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- The transaction is a chip transaction.

# Heartland

- Merchants must submit a reversal message within 24 hours of the cancellation of a previously authorized transaction or of the finalization of a transaction with a lower amount than previously approved; excluding automated fuel dispensers and pre-authorizations or authorizations with an expired chargeback protection period. In case the transaction amount is lower than the authorized amount, a partial reversal is not required if the transaction is cleared within 24 hours of final amount being known.
- Following are two new prepaid card programs to support humanitarian aid efforts:

Statement Description	Rate
Interregional Humanitarian Std	1.65% + \$0.00
Intraregional Humanitarian Std	1.65% + \$0.00

## Visa®

The following information applies to Visa transactions:

- Visa will no longer require issuers to print the first four digits of the Bank Identification Number (BIN) below the Primary Account Number (PAN) of their cards. Due to this change, merchants will no longer be required to validate cards by matching the first four digits of the PAN to the numbers printed below the PAN.
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7841	DVD/Video Tape Rental Stores	\$15.00

- Effective January 1, 2017, the following processing fees will be modified:

Type	Current Rate	New Rate
Visa Misuse of Authorization System Fee		
Visa Zero Floor Limit Fee		

As acknowledged in your merchant agreement, consistent with the Merchant Bill of Rights developed by Heartland, all fee changes announced in this letter will be passed directly through to you with no markup by Heartland. If you have any questions on interchange program qualification criteria or any of the changes above, contact your local Heartland relationship manager, or call your Heartland servicing team at 888.963.3600. Thank you for partnering with Heartland for your payment processing needs. We appreciate your business.

Sincerely,

Mary C. Moore  
Manager, Merchant Compliance

# Heartland

## Merchant Statement

RANCHO SANTIAGO COMMUNITY COLLEGE DISTRICT  
2323 N BROADWAY  
SANTA ANA, CA 92706

**Statement Date:** 08/31/2016

**Statement Period:** 08/01/2016 - 08/31/2016

**DBA Name:** RSCCD DIVERSIFIED TRUST FUND

**Merchant Number:** 650000008740873

**Store Number:**

Heartland is committed to fair dealings and full disclosure. We continue to pass through 100% of the Durbin savings.

### \*\*\* Contact Information \*\*\*

**Customer Service:** 1-888-963-3600

**Heartland InfoCentral:**

<https://infocentral.heartlandpaymentsystems.com>  
Heartland Payment Systems  
One Heartland Way  
Jeffersonville, IN 47130

**This Is Not A Bill**

1530 W 17TH ST  
SANTA ANA, CA 92706

## HPS Deposits & Fees At A Glance

Visa Deposits:		\$49,809.75
	Less Visa Pass-thru Interchange & Fees:	
	Total Visa Pass-thru Interchange & Fees:	
MasterCard Deposits:		\$5,474.25
	Less MasterCard Pass-thru Interchange & Fees:	
	Total MasterCard Pass-thru Interchange & Fees:	
American Express Deposits:		\$4,184.00
	Less American Express Pass-thru Fees:	
	Total American Express Pass-thru Fees:	
Discover Deposits:		\$332.00
	Less Discover Pass-thru Interchange & Fees:	
	Total Discover Pass-thru Interchange & Fees:	
	Less Heartland Payment Systems Processing Fees:	
	Less Other Processing and One-Time Fees:	
	Total Processing and One-Time Fees:	
Total Deposits:		\$59,800.00
Total Credit Card Fees:		

\* More detailed processing fee information on the following pages. All Heartland fees automatically include transaction savings, if applicable.

# Heartland

## Important Messages

Contact your Heartland Servicing Team at 1-888-963-3600 to find out how you can view more customized statement information online at the Heartland InfoCentral. Visit Heartland InfoCentral at <https://infocentral.heartlandpaymentsystems.com>.

### **Visa®/MasterCard® Interchange Fee Class Action Settlement**

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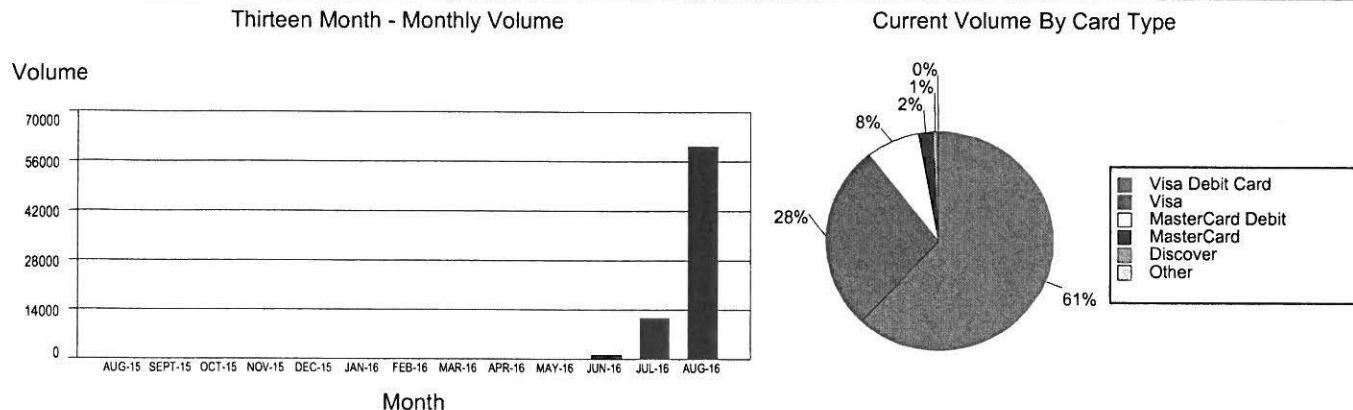
Our records show that you had enrolled in our partner's (MCAG) Settlement Recovery Service. At this time, no action is needed from you as a class action participant. MCAG will honor all enrollments received to date, in the event there is a claims process at some point in the future. You may contact an MCAG representative with any questions at 1-800-291-6429 or [settlements@mcaginc.com](mailto:settlements@mcaginc.com).

### **Reminders for Ensuring a Secure Processing Environment**

Merchants are responsible for maintaining a secure payment card processing environment. Login credentials for access to your Point of Sale (POS) or other online tools must be managed securely. To better protect your payment card processing environment, merchants are reminded to: Use a different password and username for each application associated with a merchant account. Never "recycle" user credentials that may be used for banking, social media, or other websites. Never disclose, share, or provide your user credentials to another party. Do not reply to an email requesting disclosure of user credentials nor click on suspicious links in online solicitations. If you suspect someone knows your password, change it right away. In addition to protecting login credentials, we recommend that you use a firewall to prevent intrusions when your computer is connected to the Internet and complete all computer updates regularly and identify any vulnerabilities or concerns immediately.

# Heartland

## Your Business



## Fee Summary

Fee Type	# of Trans	Total \$ Amount	Discount % Rate	DPI	Transaction Fee	Total Fee
<b>Visa Pass-thru Interchange &amp; Fees</b>						
Transaction Integrity Fee 13 txn @ \$0.100	1	\$0.00				
Visa Auth Misuse Fee 1 txn @ \$0.045	1	\$0.00				
Visa Issuer Settlement Fee	399	\$49,809.75				
VS Assessment Fee	387	\$46,764.75				
VS CR CPS/Retail 2	83	\$3,261.00				
VS CR CPS/Small Ticket	8	\$66.00				
VS CR EIRF	9	\$428.00				
VS CR Intl Electronic	1	\$3,450.00				
VS CR Intl Premium Card	1	\$3,450.00				
VS CR Intl Standard	2	\$92.00				
VS CR Sig Pref Rtl	21	\$4,471.00				
VS CR Sig Pref Std	3	\$35.00				
VS CR Signature Cards	4	\$212.00				
VS CR US CV-Cnsr Cr	3	(\$100.00)				
VS Credit Voucher Proc-CR Trans	3	(\$100.00)				
VS Credit Voucher Proc-DB/Prepaid Trans	8	(\$305.00)				
VS DB CPS/Retail	5	\$200.00				
VS DB CPS/Retail Key Entry	11	\$106.00				
VS DB CPS/Retail Key Entry Prepaid	6	\$36.00				
VS DB CPS/Retail Prepaid	3	\$149.25				
VS DB CPS/Small Tkt Consumer Prepaid	1	\$8.00				
VS DB CPS/Sml Tkt Cnsmr DB&Prpd Reg	13	\$67.00				
VS DB Intl Standard	2	\$85.00				
VS DB US Regulated	215	\$34,098.50				
VS FANF Customer Present - 1 Location	1	\$0.00				
VS Financial Transaction Fee	399	\$0.00				
VS Int Acquirer Fee	6	\$7,077.00				
VS Intl Serv Fee-Purch	6	\$7,077.00				
VS Network Acquirer Proc Fee Sig Debit Adj	256	\$34,749.75				
VS Network Acquiring Processing Fee	428	\$0.00				
Subtotal						
<b>MasterCard Pass-thru Interchange &amp; Fees</b>						
MC Assessment Fee	147	\$5,544.25				
MC CR Bus World Data Rate I	1	\$40.00				
MC CR Consumer Credit Refund 3	1	(\$46.00)				
MC CR Enhanced Merit I	4	\$34.00				
MC CR Enhanced Merit III Base	3	\$238.00				
MC CR Intl Consumer Super Prem Elect	1	\$340.00				
MC CR Merit I	3	\$19.00				
MC CR Merit III	4	\$299.25				
MC CR World Elite Merit I	1	\$8.00				
MC CR World Elite Merit III	1	\$108.00				
MC CR World Merit I	3	\$92.00				

# Heartland

## Fee Summary

Fee Type	# of Trans	Total \$ Amount	Discount % Rate	DPI	Transaction Fee	Total Fee
MC CR World Merit III	1	\$24.00				
MC Cross Border Fee	1	\$340.00				
MC CVC 2 Fee	85	\$1,091.00				
MC DB Emerging Market	17	\$451.00				
MC DB Regulated-Issuer FR Cert	109	\$3,867.00				
MC Intl Support Fee	1	\$340.00				
MC Issuer Settlement Fee	149	\$5,474.25				
MC License Fee	149	\$5,474.25				
MC NABU Fee	169	\$0.00				
Subtotal						
<b>American Express Pass-thru Fees</b>						
American Express - Network Fee	8	\$4,230.00				
Amex - Other Tier 1 Fee	4	\$146.00				
Amex - Other Tier 2 Fee	3	\$634.00				
Amex - Other Tier 3 Fee	1	\$3,450.00				
Subtotal						
<b>Discover Pass-thru Interchange &amp; Fees</b>						
DS Assessment Fee	11	\$332.00				
DS CR Commercial Electronic	2	\$25.00				
DS CR PSL - Emerging MKTS Rewards	8	\$291.00				
DS Data Usage Fee	11	\$332.00				
DS DB PSL - Emerging MKTS Prepaid	1	\$16.00				
DS Network Authorization Fee	11	\$332.00				
Subtotal						
<b>HPS Processing Fees</b>						
American Express Transaction Fee	9	\$0.00				
DS Discount Fee	11	\$332.00				
MC Discount Fee	147	\$5,544.25				
Service & Regulatory Mandate	1	\$0.00				
VS Discount Fee	388	\$50,214.75				
Subtotal						
<b>Other Processing and One-Time Fees</b>						
Email Notifications Credit	1	\$0.00				
Subtotal						

### Totals

Fees calculated on a per transaction basis, rounding differences may occur

## Processing Summary - Settled by HPS

Card Type	# of Trans	\$ Sales Volume	# of Refunds	\$ Amount of Refunds	\$ Amount Net Sales	Average Ticket
<b>Visa</b>						
Credit	132	\$15,465.00	3	(\$100.00)	\$15,365.00	\$117.16
Prepaid	12	\$291.25	-	-	\$291.25	\$24.27
Signature (Non-PIN) Debit	244	\$34,458.50	8	(\$305.00)	\$34,153.50	\$141.22
<b>MasterCard</b>						
Credit	22	\$1,202.25	1	(\$46.00)	\$1,156.25	\$54.65
Prepaid	7	\$142.00	-	-	\$142.00	\$20.29
Signature (Non-PIN) Debit	118	\$4,200.00	1	(\$24.00)	\$4,176.00	\$35.59
<b>American Express</b>						
Credit	8	\$4,230.00	1	(\$46.00)	\$4,184.00	\$528.75
<b>Discover</b>						
Credit	10	\$316.00	-	-	\$316.00	\$31.60
Prepaid	1	\$16.00	-	-	\$16.00	\$16.00
<b>Totals</b>	554	\$60,321.00	14	(\$521.00)	\$59,800.00	\$108.88

# Heartland

## Processing Summary - Settled by Others

Card Type	# of Trans	\$ Sales Volume	# of Refunds	\$ Amount of Refunds	\$ Amount Net Sales	Average Ticket
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No transaction data to report this month

### Deposit Detail

Visa - V	Debit - D	WEX - WX
MasterCard - M	EBT - EB	Voyager - VF
American Express - AX	PayPal - PP	All Card Types - T
Discover - DS	PayPal eCommerce - PE	

Batch Date	Batch #	Card Type	HPS Dep Date	Total Deposit	To Be Paid By Others	Daily Discount	Paid By HPS	Auto Debit/Credit Amount
08/01/2016	000020	T		\$542.00	-		\$542.00	-
		ACH	08/02/2016	-	-		-	\$542.00
08/02/2016	000021	T		\$655.00	-		\$655.00	-
		ACH	08/03/2016	-	-		-	\$655.00
08/03/2016	000022	T		\$412.00	-		\$412.00	-
		ACH	08/04/2016	-	-		-	\$412.00
08/04/2016	000023	T		\$565.50	-		\$565.50	-
		ACH	08/05/2016	-	-		-	\$565.50
08/08/2016	000024	T		\$168.00	-		\$168.00	-
		ACH	08/09/2016	-	-		-	\$168.00
08/09/2016	000025	T		\$8,073.00	-		\$8,073.00	-
		ACH	08/10/2016	-	-		-	\$8,073.00
08/10/2016	000026	T		\$3,840.00	-		\$3,840.00	-
		ACH	08/11/2016	-	-		-	\$3,840.00
08/11/2016	000027	T		\$10,841.00	-		\$10,841.00	-
		ACH	08/12/2016	-	-		-	\$10,841.00
08/12/2016	000028	T		\$228.00	-		\$228.00	-
		ACH	08/13/2016	-	-		-	\$228.00
08/15/2016	000029	T		\$670.00	-		\$670.00	-
		ACH	08/16/2016	-	-		-	\$670.00
08/16/2016	000030	T		\$922.00	-		\$922.00	-
		ACH	08/17/2016	-	-		-	\$922.00
08/17/2016	000031	T		\$174.00	-		\$174.00	-
		ACH	08/18/2016	-	-		-	\$174.00
08/18/2016	000032	T		\$844.00	-		\$844.00	-
		ACH	08/19/2016	-	-		-	\$844.00
08/19/2016	000033	T		\$445.00	-		\$445.00	-
		ACH	08/20/2016	-	-		-	\$445.00
08/21/2016	000034	T		\$139.00	-		\$139.00	-
		ACH	08/22/2016	-	-		-	\$139.00
08/22/2016	000035	T		\$7,612.00	-		\$7,612.00	-
		ACH	08/23/2016	-	-		-	\$7,612.00
08/23/2016	000036	T		\$15,448.00	-		\$15,448.00	-
		ACH	08/24/2016	-	-		-	\$15,448.00
08/24/2016	000037	T		\$1,308.25	-		\$1,308.25	-
		ACH	08/25/2016	-	-		-	\$1,308.25
08/25/2016	000038	T		\$4,759.25	-		\$4,759.25	-
		ACH	08/26/2016	-	-		-	\$4,759.25
08/26/2016	000039	T		\$206.00	-		\$206.00	-
		ACH	08/27/2016	-	-		-	\$206.00
08/29/2016	000040	T		\$1,363.75	-		\$1,363.75	-
		ACH	08/30/2016	-	-		-	\$1,363.75
08/30/2016	000041	T		\$584.25	-		\$584.25	-
		ACH	08/31/2016	-	-		-	\$584.25
	Fees	T	08/31/2016	-	-		-	
<b>Totals</b>				\$59,800.00	\$0.00		\$59,800.00	

# Heartland

**Please contact Heartland Customer Service at 1.888.963.3600 to request any corrections or adjustments. Adjustments and/or corrections to your statement will only be considered by Heartland if they are requested within the time period specifically set forth in the applicable provisions of the Terms and Conditions. Additionally, please remember to contact Heartland if your address information has changed. Thank you.**

# Heartland

September 1, 2016

Dear Valued Merchant:

The card brands have announced rate and operational changes that become effective October 14, 2016, unless otherwise noted. These are modifications instituted by the card brands. **Your Heartland fees are not changing. This notice applies to third party charges.** Your October statement will display the current rates from October 1, 2016 to October 13, 2016, and the new rates from October 14, 2016 to October 31, 2016. Below is a summary of these changes as well as additional information that may impact your card payment processing.

## American Express<sup>®</sup>

The following information applies to American Express OptBlue<sup>SM</sup> Program transactions:

- There are not any changes that have been announced that have impact. If there are changes received that do, you will be notified.

## Discover MAP<sup>®</sup>

The following information applies to Discover MAP transactions:

- Discover is no longer allowing acceptance of the CVV in lieu of an imprint for key-entered card present transactions. All key-entered card present transactions will require an imprint of the card to remedy fraud reason code disputes.

## MasterCard<sup>®</sup>

The following information applies to MasterCard transactions:

- An approved pre-authorization must be submitted for clearing within 30 calendar days in order to ensure chargeback protection.
- A new fee of [REDACTED] will be assessed for pre-authorizations that are not cleared or reversed within 30 calendar days of the authorization date; excluding automated fuel dispensers.
- An approved final authorization must be submitted for clearing within seven calendar days in order to ensure chargeback protection.
- Merchants must clear final authorizations within seven calendar days of the authorization date and the final authorization amount must match the clearing amount. Effective June 4, 2017, a fee of [REDACTED] of the authorized amount (with a minimum of [REDACTED] will be assessed for non-compliance of this rule).
- Merchants must inform the cardholder of any estimated authorization amount and obtain the cardholder's consent prior to initiating the authorization request. This requirement does not include automated fuel dispensers. The merchant may use any appropriate and effective manner of its choice to inform the cardholder, for example, verbal communication, or appropriate and visible written signage near the terminal.
- The 15/20 percent tolerance threshold between authorized and clearing amounts has been eliminated for transactions with gratuity. Any gratuity must be included in the authorization request if:
  - The transaction is a card not present or contactless transaction.

The exception to the 15/20 tolerance for transactions with gratuity are:

- The transaction is a key-entered or magnetic stripe transaction.
- The transaction is a chip transaction.

# Heartland

- Merchants must submit a reversal message within 24 hours of the cancellation of a previously authorized transaction or of the finalization of a transaction with a lower amount than previously approved; excluding automated fuel dispensers and pre-authorizations or authorizations with an expired chargeback protection period. In case the transaction amount is lower than the authorized amount, a partial reversal is not required if the transaction is cleared within 24 hours of final amount being known.
- Following are two new prepaid card programs to support humanitarian aid efforts:

Statement Description	Rate
Interregional Humanitarian Std	1.65% + \$0.00
Intraregional Humanitarian Std	1.65% + \$0.00

## Visa®

The following information applies to Visa transactions:

- Visa will no longer require issuers to print the first four digits of the Bank Identification Number (BIN) below the Primary Account Number (PAN) of their cards. Due to this change, merchants will no longer be required to validate cards by matching the first four digits of the PAN to the numbers printed below the PAN.
- Visa will permit Unattended Cardholder Activated Terminals to perform an authorization up to the following limits before the final transaction amount is known:

MCC	MCC Name	Maximum Authorization Amount
Not specified	UCAT Selling Food or Beverages	\$5.00
7211	Laundries: Family and Commercial	\$10.00
7338	Quick Copy, Reproduction & Blueprinting Services	\$15.00
7542	Car Washes	\$15.00
7841	DVD/Video Tape Rental Stores	\$15.00

- Effective January 1, 2017, the following processing fees will be modified:

Type	Current Rate	New Rate
Visa Misuse of Authorization System Fee		
Visa Zero Floor Limit Fee		

As acknowledged in your merchant agreement, consistent with the Merchant Bill of Rights developed by Heartland, all fee changes announced in this letter will be passed directly through to you with no markup by Heartland. If you have any questions on interchange program qualification criteria or any of the changes above, contact your local Heartland relationship manager, or call your Heartland servicing team at 888.963.3600. Thank you for partnering with Heartland for your payment processing needs. We appreciate your business.

Sincerely,

Mary C. Moore  
Manager, Merchant Compliance

# Heartland

SAC BOOKSTORE DON BOOK STORE &  
1530 W 17TH ST  
SANTA ANA, CA 92706

## Merchant Statement

Statement Date:	08/31/2016
Statement Period:	08/01/2016 - 08/31/2016
DBA Name:	SAC BOOKSTORE DON BOOK STORE &
Merchant Number:	650000008764139
Store Number:	

Heartland is committed to  
fair dealings and full  
disclosure. We continue  
to pass through 100% of  
the Durbin savings.

### \*\*\* Contact Information \*\*\*

**Customer Service:** 1-888-963-3600  
**Heartland InfoCentral:**  
<https://infocentral.heartlandpaymentsystems.com>  
Heartland Payment Systems  
One Heartland Way  
Jeffersonville, IN 47130

This Is Not A Bill

## HPS Deposits & Fees At A Glance

Visa Deposits:		\$267,562.08
	Less Visa Pass-thru Interchange & Fees:	
	Total Visa Pass-thru Interchange & Fees:	[REDACTED]
MasterCard Deposits:		\$101,726.02
	Less MasterCard Pass-thru Interchange & Fees:	
	Total MasterCard Pass-thru Interchange & Fees:	[REDACTED]
Discover Deposits:		\$7,595.79
	Less Discover Pass-thru Interchange & Fees:	
	Total Discover Pass-thru Interchange & Fees:	[REDACTED]
	Less Heartland Payment Systems Processing Fees:	
	Less Other Processing and One-Time Fees:	
	Total Processing and One-Time Fees:	[REDACTED]
Total Deposits:		\$376,883.89
Total Credit Card Fees:		[REDACTED]

\* More detailed processing fee information on the following pages. All Heartland fees automatically include transaction savings, if applicable.

# Heartland

## *Important Messages*

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Contact your Heartland Servicing Team at 1-888-963-3600 to find out how you can view more customized statement information online at the Heartland InfoCentral. Visit Heartland InfoCentral at <https://infocentral.heartlandpaymentsystems.com>.

### **Visa®/MasterCard® Interchange Fee Class Action Settlement**

The Second District U.S. Court of Appeals has overturned the \$5+ billion Visa/MasterCard Interchange Fee Class Action Settlement. The decision can be accessed at <https://www.paymentcardsettlement.com>. The next formal conference/hearing is scheduled for August 11, 2016.

Our records show that you had enrolled in our partner's (MCAG) Settlement Recovery Service. At this time, no action is needed from you as a class action participant. MCAG will honor all enrollments received to date, in the event there is a claims process at some point in the future. You may contact an MCAG representative with any questions at 1-800-291-6429 or [settlements@mcaginc.com](mailto:settlements@mcaginc.com).

### **Reminders for Ensuring a Secure Processing Environment**

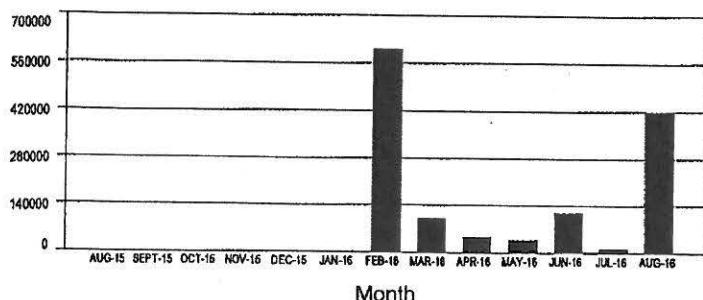
Merchants are responsible for maintaining a secure payment card processing environment. Login credentials for access to your Point of Sale (POS) or other online tools must be managed securely. To better protect your payment card processing environment, merchants are reminded to: Use a different password and username for each application associated with a merchant account. Never "recycle" user credentials that may be used for banking, social media, or other websites. Never disclose, share, or provide your user credentials to another party. Do not reply to an email requesting disclosure of user credentials nor click on suspicious links in online solicitations. If you suspect someone knows your password, change it right away. In addition to protecting login credentials, we recommend that you use a firewall to prevent intrusions when your computer is connected to the Internet and complete all computer updates regularly and identify any vulnerabilities or concerns immediately.

# Heartland

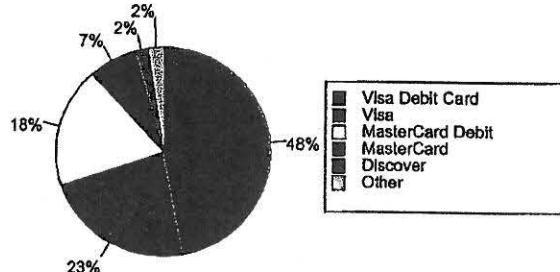
## Your Business

Thirteen Month - Monthly Volume

Volume



Current Volume By Card Type



## Fee Summary

Fee Type	# of Trans	Total \$ Amount	Discount % Rate	DPI	Transaction Fee	Total Fee
<b>Visa Pass-thru Interchange &amp; Fees</b>						
Transaction Integrity Fee 80 txn @ \$0.100	1	\$0.00				
Visa Issuer Settlement Fee	4,131	\$267,562.08				
VS Assessment Fee	3,865	\$295,269.23				
VS CR Bus Tier 1 Retail	2	\$288.90				
VS CR Bus Tier 2 Retail	9	\$532.82				
VS CR Bus Tier 3 Retail	4	\$243.68				
VS CR Bus Tier 4 Retail	1	\$44.55				
VS CR Commercial Card Refund	3	(\$325.57)				
VS CR CPS/Retail	155	\$19,077.85				
VS CR CPS/Rewards 1	472	\$60,570.31				
VS CR CPS/Small Ticket	161	\$887.80				
VS CR EIRF	17	\$1,990.94				
VS CR Intl Electronic	3	\$156.01				
VS CR Intl Issuer Chip	3	\$369.47				
VS CR Intl Premium Card	6	\$91.41				
VS CR Sig Pref Rtl	114	\$12,597.84				
VS CR Sig Pref Std	3	\$181.94				
VS CR Signature Cards	2	\$278.10				
VS CR US CV-Cnsr Cr	100	(\$12,157.30)				
VS Credit Voucher Proc-CR Trans	103	(\$12,482.87)				
VS Credit Voucher Proc-DB/Prepaid Trans	163	(\$15,224.28)				
VS DB CPS/Retail	105	\$10,984.59				
VS DB CPS/Retail Prepaid	28	\$3,389.23				
VS DB CPS/Small Ticket	76	\$366.80				
VS DB CPS/Smal Tkt Consumer Prepaid	24	\$108.11				
VS DB CPS/Sml Tkt Cnsmr DB&Prpd Reg	1,031	\$4,854.66				
VS DB DB Business Card - Standard	1	\$130.88				
VS DB EIRF	10	\$680.98				
VS DB EIRF Prepaid	2	\$71.62				
VS DB Intl Electronic	6	\$559.17				
VS DB Intl Issuer Chip	1	\$58.32				
VS DB Intl Premium Card	1	\$261.36				
VS DB Intl Standard	1	(\$76.68)				
VS DB US Regulated	1,628	\$176,492.09				
VS FANF Customer Present - 2 Locations	1	\$0.00				
VS Financial Transaction Fee	4,131	\$0.00				
VS Int Acquirer Fee	20	\$1,495.74				
VS Intl Serv Fee-Purch	20	\$1,495.74				
VS Network Acquirer Proc Fee Sig Debit Adj	2,913	\$197,957.51				
VS Network Acquiring Processing Fee	4,057	\$0.00				
Subtotal						
<b>MasterCard Pass-thru Interchange &amp; Fees</b>						
MC Assessment Fee	1,455	\$109,524.90				

# Heartland

## Fee Summary

Fee Type	# of Trans	Total \$ Amount	Discount % Rate	DPI	Transaction Fee	Total Fee
MC CR Bus Level 3 Data Rate I	2	\$148.49				
MC CR Bus Level 4 Data Rate I	1	\$4.09				
MC CR Bus World Data Rate I	2	\$299.48				
MC CR Bus World Ref Group 3	1	(\$81.88)				
MC CR Business Data Rate I	3	\$279.44				
MC CR Consumer Credit Refund 4	20	(\$2,937.39)				
MC CR Enhanced Merit I	1	\$24.26				
MC CR Enhanced Merit III Base	63	\$7,625.87				
MC CR Foreign Electronic	3	\$260.70				
MC CR High Val Merit 3 Base	1	\$293.98				
MC CR Int'l Consumer Prem Elect	1	\$43.74				
MC CR Int'l Consumer Super Prem Elect	2	\$215.19				
MC CR Merit I	1	\$5.74				
MC CR Merit III	151	\$15,414.83				
MC CR World Elite Merit III	22	\$1,734.55				
MC CR World Merit III	40	\$4,884.94				
MC Cross Border Fee	10	\$648.01				
MC DB Business Data Rate I	1	\$37.85				
MC DB Consumer DB Refund 3	14	(\$1,027.41)				
MC DB Foreign Electronic	4	\$128.38				
MC DB Merit I	3	\$259.83				
MC DB Merit III	265	\$19,747.96				
MC DB Regulated-Issuer FR Cert	927	\$54,363.36				
MC Int'l Support Fee	10	\$648.01				
MC Issuer Settlement Fee	1,528	\$101,726.02				
MC License Fee	1,528	\$101,726.02				
MC NABU Fee	1,610	\$0.00				
Subtotal						
<b>Discover Pass-thru Interchange &amp; Fees</b>						
DS Assessment Fee	74	\$8,310.18				
DS CR Comm Adj Voucher Program 1	3	(\$382.02)				
DS CR Commercial Electronic	8	\$873.50				
DS CR Cons Adj Vou Prg 3 Rewards	4	(\$332.37)				
DS CR Key Entry Rewards	1	\$90.45				
DS CR PSL - Retail Premium	2	\$178.62				
DS CR PSL - Retail Rewards	62	\$7,043.41				
DS CR PSL-Retail-PremPs	1	\$124.20				
DS Data Usage Fee	81	\$7,595.79				
DS Network Authorization Fee	74	\$8,310.18				
Subtotal						
<b>HPS Processing Fees</b>						
Discover Transaction Fee	81	\$0.00				
DS Discount Fee	74	\$8,310.18				
MC Discount Fee	1,455	\$109,524.90				
MC Transaction Fee	1,610	\$0.00				
Monthly vs Daily Discount Cost	5,394	\$413,104.31				
Service & Regulatory Mandate	1	\$0.00				
Visa Transaction Fee	4,323	\$0.00				
VS Discount Fee	3,865	\$295,269.23				
Subtotal						
<b>Other Processing and One-Time Fees</b>						
SmartLink Monthly Fee	1	\$0.00				
Subtotal						

## Totals

Fees calculated on a per transaction basis, rounding differences may occur

# Heartland

## Processing Summary - Settled by HPS

Card Type	# of Trans	\$ Sales Volume	# of Refunds	\$ Amount of Refunds	\$ Amount Net Sales	Average Ticket
<b>Visa</b>						
Credit	952	\$97,311.62	103	(\$12,482.87)	\$84,828.75	\$102.22
Prepaid	70	\$4,438.15	5	(\$644.22)	\$3,793.93	\$63.40
Signature (Non-PIN) Debit	2,843	\$193,519.46	158	(\$14,580.06)	\$178,939.40	\$68.07
<b>MasterCard</b>						
Credit	293	\$31,235.30	21	(\$3,019.25)	\$28,216.05	\$106.61
Prepaid	56	\$3,050.46	2	(\$190.13)	\$2,860.33	\$54.47
Signature (Non-PIN) Debit	1,106	\$75,239.14	50	(\$4,589.50)	\$70,649.64	\$68.03
<b>Discover</b>						
Credit	-	-	7	(\$714.39)	(\$714.39)	-
Credit	74	\$8,310.18	-	-	\$8,310.18	\$112.30
<b>Totals</b>	5,394	\$413,104.31	346	(\$36,220.42)	\$376,883.89	\$76.59

## Processing Summary - Settled by Others

Card Type	# of Trans	\$ Sales Volume	# of Refunds	\$ Amount of Refunds	\$ Amount Net Sales	Average Ticket
<b>American Express</b>						
Credit	57	\$6,759.11	5	(\$715.20)	\$6,043.91	\$118.58
<b>Totals</b>	57	\$6,759.11	5	(\$715.20)	\$6,043.91	\$118.58

## Deposit Detail

Visa - V	Debit - D	WEX - WX
MasterCard - M	EBT - EB	Voyager - VF
American Express - AX	PayPal - PP	All Card Types - T
Discover - DS	PayPal eCommerce - PE	

Batch Date	Batch #	Card Type	HPS Dep Date	Total Deposit	To Be Paid By Others	Daily Discount	Paid By HPS	Auto Debit/Credit Amount
08/02/2016	000003	T		\$44.93	-		\$44.93	-
08/02/2016	000004	T		\$519.26	-		\$519.26	-
		ACH	08/02/2016		-		-	\$564.19
08/03/2016	000004	T		\$61.49	-		\$61.49	-
08/03/2016	000005	T		\$121.64	-		\$121.64	-
		ACH	08/03/2016		-		-	\$183.13
08/04/2016	000005	T		\$8.85	-		\$8.85	-
08/04/2016	000006	T		\$168.57	-		\$168.57	-
		ACH	08/04/2016		-		-	\$177.42
08/05/2016	000001	T		\$81.59	-		\$81.59	-
08/05/2016	000005	T		\$25.61	-		\$25.61	-
08/05/2016	000006	T		\$58.82	-		\$58.82	-
08/05/2016	000007	T		\$150.38	-		\$150.38	-
		ACH	08/05/2016		-		-	\$316.40
08/09/2016	000002	T		\$49.68	-		\$49.68	-
08/09/2016	000006	T		\$388.04	-		\$388.04	-
08/09/2016	000007	T		\$129.06	-		\$129.06	-
08/09/2016	000008	T		\$36.51	-		\$36.51	-
		ACH	08/09/2016		-		-	\$603.29
08/10/2016	000001	T		\$219.78	-		\$219.78	-
08/10/2016	000003	T		\$9.45	-		\$9.45	-
08/10/2016	000007	T		\$436.75	-		\$436.75	-
08/10/2016	000008	T		\$361.75	-		\$361.75	-
08/10/2016	000009	T		\$22.88	-		\$22.88	-
		ACH	08/10/2016		-		-	\$1,050.61
08/11/2016	000002	T		\$248.93	-		\$248.93	-
08/11/2016	000008	T		\$1,163.83	-		\$1,163.83	-
08/11/2016	000009	T		\$576.53	-		\$576.53	-
08/11/2016	000010	T		\$43.16	-		\$43.16	-
		ACH	08/11/2016		-		-	\$2,032.45

# Heartland

## Deposit Detail

Visa - V	Debit - D	WEX - WX
MasterCard - M	EBT - EB	Voyager - VF
American Express - AX	PayPal - PP	All Card Types - T
Discover - DS	PayPal eCommerce - PE	

Batch Date	Batch #	Card Type	HPS Dep Date	Total Deposit	To Be Paid By Others	Daily Discount	Paid By HPS	Auto Debit/Credit Amount
08/12/2016	000003	T		(\$79.33)	-		(\$79.33)	-
08/12/2016	000004	T		\$161.46	-		\$161.46	-
08/12/2016	000009	T		\$627.70	-		\$627.70	-
08/12/2016	000010	T		\$558.09	-		\$558.09	-
08/12/2016	000011	T		\$42.12	-		\$42.12	-
		ACH	08/12/2016		-		-	\$1,310.04
08/13/2016	000004	T		\$1,264.89	-		\$1,264.89	-
08/13/2016	000010	T		\$45.68	-		\$45.68	-
		ACH	08/13/2016		-		-	\$1,310.57
08/17/2016	000001	T		\$10,851.15	\$127.87		\$10,723.28	-
08/17/2016	000005	T		\$4,074.60	-		\$4,074.60	-
08/17/2016	000011	T		\$2,623.56	\$137.70		\$2,485.86	-
		ACH	08/17/2016		-		-	\$17,283.74
08/18/2016	000002	T		\$7,793.86	\$124.20		\$7,669.66	-
08/18/2016	000006	T		\$4,063.69	-		\$4,063.69	-
08/18/2016	000012	T		\$1,010.43	-		\$1,010.43	-
		ACH	08/18/2016		-		-	\$12,743.78
08/19/2016	000002	T		\$18.10	-		\$18.10	-
08/19/2016	000003	T		\$8,658.32	\$51.14		\$8,607.18	-
08/19/2016	000007	T		\$3,416.07	-		\$3,416.07	-
08/19/2016	000013	T		\$1,481.94	-		\$1,481.94	-
		ACH	08/19/2016		-		-	\$13,523.29
08/20/2016	000004	T		\$7,431.77	\$383.94		\$7,047.83	-
08/20/2016	000008	T		\$2,630.85	\$136.89		\$2,493.96	-
08/20/2016	000014	T		\$1,006.91	-		\$1,006.91	-
		ACH	08/20/2016		-		-	\$10,548.70
08/23/2016	000001	T		\$3,068.96	-		\$3,068.96	-
08/23/2016	000003	T		\$575.22	-		\$575.22	-
08/23/2016	000004	T		\$296.36	-		\$296.36	-
08/23/2016	000005	T		\$41,948.83	\$946.68		\$41,002.15	-
08/23/2016	000009	T		\$16,985.90	\$106.82		\$16,878.98	-
08/23/2016	000015	T		\$11,396.91	\$264.60		\$11,132.31	-
		ACH	08/23/2016		-		-	\$72,953.98
08/24/2016	000002	T		\$2,289.80	\$178.20		\$2,111.60	-
08/24/2016	000004	T		\$504.13	-		\$504.13	-
08/24/2016	000005	T		\$189.24	-		\$189.24	-
08/24/2016	000006	T		\$38,001.23	\$899.10		\$37,102.13	-
08/24/2016	000010	T		\$19,266.70	\$407.43		\$18,859.27	-
08/24/2016	000016	T		\$12,499.83	\$406.35		\$12,093.48	-
		ACH	08/24/2016		-		-	\$70,859.85
08/25/2016	000003	T		\$1,061.63	-		\$1,061.63	-
08/25/2016	000005	T		\$697.39	\$11.19		\$686.20	-
08/25/2016	000007	T		\$32,479.64	\$414.89		\$32,064.75	-
08/25/2016	000011	T		\$10,448.16	-		\$10,448.16	-
08/25/2016	000017	T		\$5,701.47	-		\$5,701.47	-
		ACH	08/25/2016		-		-	\$49,962.21
08/26/2016	000004	T		\$1,641.82	-		\$1,641.82	-
08/26/2016	000005	T		\$108.86	-		\$108.86	-
08/26/2016	000006	T		\$780.61	\$8.96		\$771.65	-
08/26/2016	000007	T		\$142.97	-		\$142.97	-
08/26/2016	000008	T		\$28,721.34	\$588.17		\$28,135.17	-
08/26/2016	000009	T		\$6,193.62	\$56.81		\$6,136.81	-
08/26/2016	000012	T		\$10,083.90	(\$5.13)		\$10,089.03	-
08/26/2016	000013	T		\$4,478.72	-		\$4,478.72	-
08/26/2016	000018	T		\$5,132.26	-		\$5,132.26	-
08/26/2016	000019	T		\$1,561.79	-		\$1,561.79	-
		ACH	08/26/2016		-		-	\$58,199.08
08/30/2016	000006	T		\$2,358.82	\$41.20		\$2,317.62	-
08/30/2016	000008	T		\$310.77	-		\$310.77	-
08/30/2016	000010	T		\$22,320.90	\$368.28		\$21,952.62	-
08/30/2016	000014	T		\$7,389.86	\$283.50		\$7,108.36	-
08/30/2016	000020	T		\$7,784.73	\$28.35		\$7,756.38	-
		ACH	08/30/2016		-		-	\$39,443.75
08/31/2016	000001	T		\$24.93	-		\$24.93	-

# Heartland

## Deposit Detail

Visa - V	Debit - D	WEX - WX
MasterCard - M	EBT - EB	Voyager - VF
American Express - AX	PayPal - PP	All Card Types - T
Discover - DS	PayPal eCommerce - PE	

Batch Date	Batch #	Card Type	HPS Dep Date	Total Deposit	To Be Paid By Others	Daily Discount	Paid By HPS	Auto Debit/Credit Amount
08/31/2016	000007	T		(\$168.91)	-		(\$168.91)	-
08/31/2016	000009	T		\$654.57	\$2.50		\$652.07	-
08/31/2016	000011	T		\$14,729.97	(\$57.75)		\$14,787.72	-
08/31/2016	000015	T		\$5,848.09	-		\$5,848.09	-
08/31/2016	000021	T		\$2,807.43	\$133.92		\$2,673.51	-
	ACH		08/31/2016	-	-		-	\$23,817.41
	Fees	T	08/31/2016	-	-			
<b>Totals</b>				<b>\$382,927.80</b>	<b>\$6,043.91</b>		<b>\$376,883.89</b>	

Please contact Heartland Customer Service at 1.888.963.3600 to request any corrections or adjustments. Adjustments and/or corrections to your statement will only be considered by Heartland if they are requested within the time period specifically set forth in the applicable provisions of the Terms and Conditions. Additionally, please remember to contact Heartland if your address information has changed. Thank you.

# Heartland

September 1, 2016

Dear Valued Merchant:

The card brands have announced rate and operational changes that become effective October 14, 2016, unless otherwise noted. These are modifications instituted by the card brands. **Your Heartland fees are not changing. This notice applies to third party charges.** Your October statement will display the current rates from October 1, 2016 to October 13, 2016, and the new rates from October 14, 2016 to October 31, 2016. Below is a summary of these changes as well as additional information that may impact your card payment processing.

## American Express<sup>®</sup>

The following information applies to American Express OptBlue<sup>SM</sup> Program transactions:

- There are not any changes that have been announced that have impact. If there are changes received that do, you will be notified.

## Discover MAP<sup>®</sup>

The following information applies to Discover MAP transactions:

- Discover is no longer allowing acceptance of the CVV in lieu of an imprint for key-entered card present transactions. All key-entered card present transactions will require an imprint of the card to remedy fraud reason code disputes.

## MasterCard<sup>®</sup>

The following information applies to MasterCard transactions:

- An approved pre-authorization must be submitted for clearing within 30 calendar days in order to ensure chargeback protection.
- A new fee of [REDACTED] will be assessed for pre-authorizations that are not cleared or reversed within 30 calendar days of the authorization date; excluding automated fuel dispensers.
- An approved final authorization must be submitted for clearing within seven calendar days in order to ensure chargeback protection.
- Merchants must clear final authorizations within seven calendar days of the authorization date and the final authorization amount must match the clearing amount. Effective June 4, 2017, a fee of [REDACTED] of the authorized amount (with a minimum of [REDACTED]) will be assessed for non-compliance of this rule.
- Merchants must inform the cardholder of any estimated authorization amount and obtain the cardholder's consent prior to initiating the authorization request. This requirement does not include automated fuel dispensers. The merchant may use any appropriate and effective manner of its choice to inform the cardholder, for example, verbal communication, or appropriate and visible written signage near the terminal.
- The 15/20 percent tolerance threshold between authorized and clearing amounts has been eliminated for transactions with gratuity. Any gratuity must be included in the authorization request if:
  - The transaction is a card not present or contactless transaction.

The exception to the 15/20 tolerance for transactions with gratuity are:

- The transaction is a key-entered or magnetic stripe transaction.
- The transaction is a chip transaction.

# Heartland

- Merchants must submit a reversal message within 24 hours of the cancellation of a previously authorized transaction or of the finalization of a transaction with a lower amount than previously approved; excluding automated fuel dispensers and pre-authorizations or authorizations with an expired chargeback protection period. In case the transaction amount is lower than the authorized amount, a partial reversal is not required if the transaction is cleared within 24 hours of final amount being known.
- Following are two new prepaid card programs to support humanitarian aid efforts:

Statement Description	Rate
Interregional Humanitarian Std	1.65% + \$0.00
Intraregional Humanitarian Std	1.65% + \$0.00

## Visa®

The following information applies to Visa transactions:

- Visa will no longer require issuers to print the first four digits of the Bank Identification Number (BIN) below the Primary Account Number (PAN) of their cards. Due to this change, merchants will no longer be required to validate cards by matching the first four digits of the PAN to the numbers printed below the PAN.
- Visa will permit Unattended Cardholder Activated Terminals to perform an authorization up to the following limits before the final transaction amount is known:

MCC	MCC Name	Maximum Authorization Amount
Not specified	UCAT Selling Food or Beverages	\$5.00
7211	Laundries: Family and Commercial	\$10.00
7338	Quick Copy, Reproduction & Blueprinting Services	\$15.00
7542	Car Washes	\$15.00
7841	DVD/Video Tape Rental Stores	\$15.00

- Effective January 1, 2017, the following processing fees will be modified:

Type	Current Rate	New Rate
Visa Misuse of Authorization System Fee		
Visa Zero Floor Limit Fee		

As acknowledged in your merchant agreement, consistent with the Merchant Bill of Rights developed by Heartland, all fee changes announced in this letter will be passed directly through to you with no markup by Heartland. If you have any questions on interchange program qualification criteria or any of the changes above, contact your local Heartland relationship manager, or call your Heartland servicing team at 888.963.3600. Thank you for partnering with Heartland for your payment processing needs. We appreciate your business.

Sincerely,

Mary C. Moore  
Manager, Merchant Compliance



## **Merchant Statement**

**Statement Date:** 08/31/2016

**Statement Period:** 08/01/2016 - 08/31/2016

**DBA Name:** RANCHO SANTIAGO CCD  
ONLINE

**Merchant Number:** 65000008769542

**Store Number:**

Heartland is committed to fair dealings and full disclosure. We continue to pass through 100% of the Durbin savings.

### **\*\*\* Contact Information \*\*\***

**Customer Service: 1-888-963-3600**

#### **Heartland InfoCentral:**

<https://infocentral.heartlandpaymentsystems.com>  
Heartland Payment Systems  
One Heartland Way  
Jeffersonville, IN 47130

This Is Not A Bill

## **HPS Deposits & Fees At A Glance**

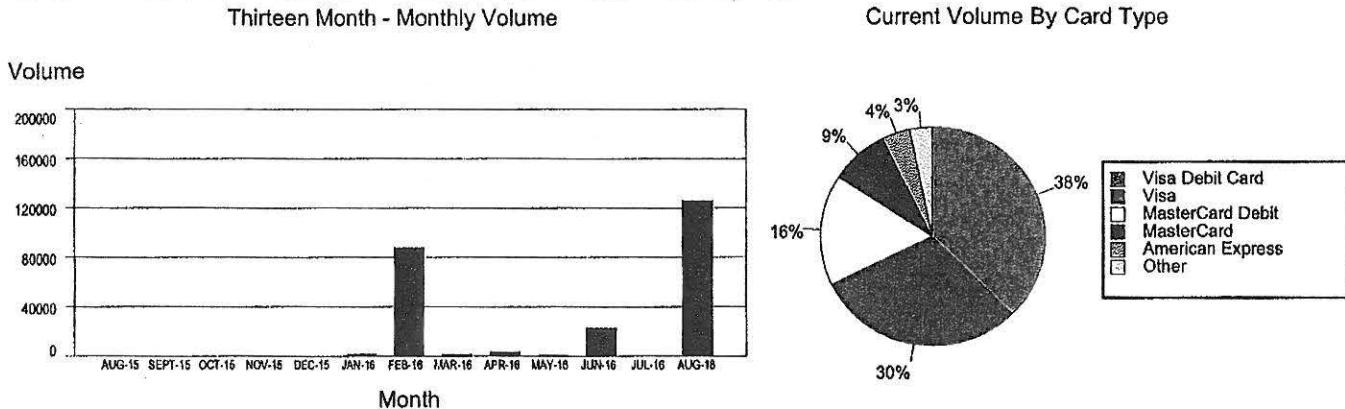
Visa Deposits:		\$83,137.56
	Less Visa Pass-thru Interchange & Fees:	
	Total Visa Pass-thru Interchange & Fees:	
MasterCard Deposits:		\$30,463.23
	Less MasterCard Pass-thru Interchange & Fees:	
	Total MasterCard Pass-thru Interchange & Fees:	
Discover Deposits:		\$2,011.60
	Less Discover Pass-thru Interchange & Fees:	
	Total Discover Pass-thru Interchange & Fees:	
	Less Heartland Payment Systems Processing Fees:	
	Less Other Processing and One-Time Fees:	
	Total Processing and One-Time Fees:	
Total Deposits:		\$115,612.39
Total Credit Card Fees:		

\* More detailed processing fee information on the following pages. All Heartland fees automatically include transaction savings, if applicable.



# Heartland

## Your Business



## Fee Summary

Fee Type	# of Trans	Total \$ Amount	Discount % Rate	DPI	Transaction Fee	Total Fee
<b>Visa Pass-thru Interchange &amp; Fees</b>						
Transaction Integrity Fee 361 txn @ \$0.100	1	\$0.00				
Visa Issuer Settlement Fee	821	\$83,137.56				
VS Assessment Fee	784	\$86,832.20				
VS CR Bus Tier 1 Standard	1	\$84.24				
VS CR Bus Tier 3 Standard	1	\$133.92				
VS CR Bus Tier 4 Standard	2	\$130.51				
VS CR BusTier 2 Standard	3	\$151.96				
VS CR Commercial Card Refund	2	(\$187.11)				
VS CR EIRF	194	\$22,559.36				
VS CR Intl Standard	2	\$198.45				
VS CR Sig Pref Std	73	\$9,453.21				
VS CR Signature Cards	46	\$5,810.81				
VS CR Standard	1	\$2.25				
VS CR US CV-Cnsr Cr	16	(\$1,761.72)				
VS Credit Voucher Proc-CR Trans	18	(\$1,948.83)				
VS Credit Voucher Proc-DB/Prepaid Trans	19	(\$1,745.81)				
VS DB EIRF	31	\$3,565.28				
VS DB EIRF Prepaid	14	\$1,353.89				
VS DB Intl Standard	1	\$200.34				
VS DB Standard	1	\$2.94				
VS DB US Regulated	414	\$43,185.04				
VS FANF Cust Not Pres and/or Fast Food	1	\$0.00				
VS Financial Transaction Fee	821	\$0.00				
VS Int Acquirer Fee	3	\$398.79				
VS Intl Serv Fee-Purch	3	\$398.79				
VS Network Acquirer Proc Fee Sig Debit Adj	461	\$48,307.49				
VS Network Acquiring Processing Fee	844	\$0.00				
Subtotal						
<b>MasterCard Pass-thru Interchange &amp; Fees</b>						
MC Assessment Fee	287	\$31,923.26				
MC AVS Fee	287	\$31,923.26				
MC CR Business Data Rate I	1	\$129.34				
MC CR Consumer Credit Refund 4	7	(\$762.22)				
MC CR Enhanced Merit I	20	\$2,071.30				
MC CR Foreign Standard	2	\$136.51				
MC CR High Value Merit I	1	\$123.61				
MC CR Merit I	45	\$5,616.29				
MC CR World Elite Merit I	5	\$787.75				
MC CR World Merit I	15	\$2,123.83				
MC Cross Border Fee	2	\$136.51				
MC DB Business Data Rate I	1	\$102.60				
MC DB Consumer DB Refund 1	2	(\$307.26)				
MC DB Merit I	46	\$5,611.27				

# Heartland

## Transaction Adjustment Summary

Description	Date	Amount	Notes					
<b>Chargebacks</b>								
Chargeback of Sale	08/10/2016	(\$134.46)						
<b>Deposit Detail</b>								
	Visa - V MasterCard - M American Express - AX Discover - DS	Debit - D EBT - EB PayPal - PP PayPal eCommerce - PE	WEX - WX Voyager - VF All Card Types - T					
Batch Date	Batch #	Card Type	HPS Dep Date	Total Deposit	To Be Paid By Others	Daily Discount	Paid By HPS	Auto Debit/Credit Amount
08/09/2016	00060	T		\$451.68	-		\$451.68	-
08/10/2016	00061	T		\$767.23	-		\$767.23	
	ACH		08/10/2016	-	-		-	\$1,218.91
	ACH		08/10/2016	-	-		-	(\$134.46)
08/11/2016	00062	T		\$1,340.32	-		\$1,340.32	
	ACH		08/11/2016	-	-		-	\$1,340.32
08/12/2016	00063	T		\$1,723.55	-		\$1,723.55	
	ACH		08/13/2016	-	-		-	\$1,723.55
08/17/2016	00064	T		\$10,217.70	\$289.44		\$9,928.26	
	ACH		08/18/2016	-	-		-	\$9,928.26
08/18/2016	00065	T		\$5,700.55	\$423.37		\$5,277.18	
08/19/2016	00066	T		\$10,582.75	\$215.46		\$10,367.29	
	ACH		08/19/2016	-	-		-	\$15,644.47
08/20/2016	00067	T		\$2,003.90	-		\$2,003.90	
	ACH		08/20/2016	-	-		-	\$2,003.90
08/23/2016	00068	T		\$16,678.80	\$715.40		\$15,963.40	
	ACH		08/23/2016	-	-		-	\$15,963.40
08/24/2016	00069	T		\$24,532.69	\$712.65		\$23,820.04	
08/25/2016	00070	T		\$15,240.72	\$1,279.58		\$13,961.14	
	ACH		08/25/2016	-	-		-	\$37,781.18
08/26/2016	00071	T		\$11,337.49	\$886.69		\$10,450.80	
08/26/2016	00072	T		\$261.38	-		\$261.36	
	ACH		08/28/2016	-	-		-	\$10,712.16
08/30/2016	00073	T		\$6,837.67	\$305.96		\$6,531.71	
	ACH		08/30/2016	-	-		-	\$6,531.71
08/31/2016	00074	T		\$12,945.44	\$180.91		\$12,764.53	
	ACH		08/31/2016	-	-		-	\$12,764.53
	Fees	T	08/31/2016	-	-		-	
<b>Totals</b>				\$120,621.85	\$5,009.46		\$115,612.39	

Please contact Heartland Customer Service at 1.888.963.3600 to request any corrections or adjustments. Adjustments and/or corrections to your statement will only be considered by Heartland if they are requested within the time period specifically set forth in the applicable provisions of the Terms and Conditions. Additionally, please remember to contact Heartland if your address information has changed. Thank you.



# Heartland

## Merchant Statement

MDG2016 000126B1 1 AT 0399



RSC ASSOCIATED STUDENTS  
1530 W 17TH ST  
SANTA ANA, CA 92706

**Statement Date:** 08/31/2016

**Statement Period:** 08/01/2016 - 08/31/2016

**DBA Name:** RSCCD HAWK BOOKSTORE  
ONLINE

**Merchant Number:** 650000008769575

**Store Number:**

Heartland is committed to  
fair dealings and full  
disclosure. We continue  
to pass through 100% of  
the Durbin savings.

### \*\*\* Contact Information \*\*\*

**Customer Service:** 1-888-963-3600

**Heartland InfoCentral:**

<https://infocentral.heartlandpaymentsystems.com>

Heartland Payment Systems  
One Heartland Way  
Jeffersonville, IN 47130

This Is Not A Bill

8045 E CHAPMAN AVE  
ORANGE, CA 92869

## HPS Deposits & Fees At A Glance

Visa Deposits:

Less Visa Pass-thru Interchange & Fees: \$180,994.40  
Total Visa Pass-thru Interchange & Fees: [REDACTED]

MasterCard Deposits:

Less MasterCard Pass-thru Interchange & Fees: \$63,831.85  
Total MasterCard Pass-thru Interchange & Fees: [REDACTED]

Discover Deposits:

Less Discover Pass-thru Interchange & Fees: \$7,838.40  
Total Discover Pass-thru Interchange & Fees: [REDACTED]

Less Heartland Payment Systems Processing Fees:

Less Other Processing and One-Time Fees:

Total Processing and One-Time Fees: [REDACTED]

\$252,664.65

Total Deposits:

Total Credit Card Fees:

\* More detailed processing fee information on the following pages. All Heartland fees automatically include transaction savings, if applicable.

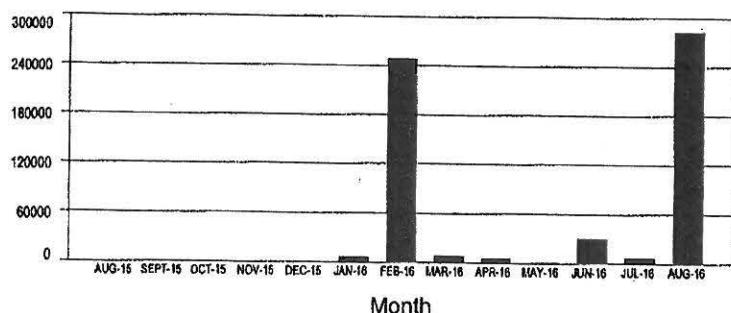


# Heartland

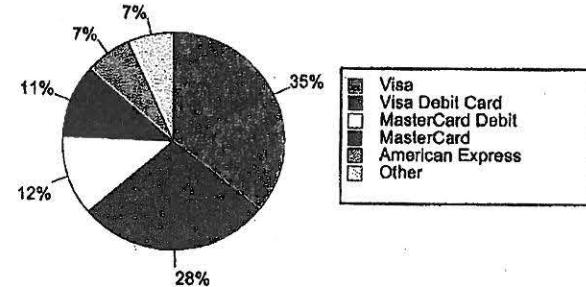
## Your Business

Thirteen Month - Monthly Volume

Volume



Current Volume By Card Type



## Fee Summary

Fee Type	# of Trans	Total \$ Amount	Discount % Rate	DPI	Transaction Fee	Total Fee
<b>Visa Pass-thru Interchange &amp; Fees</b>						
Transaction Integrity Fee 649 txn @ \$0.100	1	\$0.00				
Visa Issuer Settlement Fee	1,303	\$180,994.40				
VS Assessment Fee	1,218	\$189,263.18				
VS CR Bus Tier 1 Standard	9	\$1,536.04				
VS CR Bus Tier 3 Standard	2	\$215.62				
VS CR Bus Tier 4 Standard	2	\$378.26				
VS CR BusTier 2 Standard	8	\$1,882.09				
VS CR Commercial Card Refund	2	(\$152.55)				
VS CR EIRF	290	\$44,200.60				
VS CR Int'l Premium Card	1	\$115.29				
VS CR Sig Pref Std	163	\$29,097.05				
VS CR Signature Cards	146	\$26,985.68				
VS CR US CV-Cnsr Cr	44	(\$4,580.81)				
VS Credit Voucher Proc-CR Trans	46	(\$4,733.38)				
VS Credit Voucher Proc-DB/Prepaid Trans	39	(\$3,535.42)				
VS DB EIRF	68	\$10,288.63				
VS DB EIRF Prepaid	9	\$1,182.86				
VS DB US Regulated	520	\$73,401.16				
VS FANF Cust Not Pres and/or Fast Food	1	\$0.00				
VS Financial Transaction Fee	1,303	\$0.00				
VS Int Acquirer Fee	1	\$115.29				
VS Int'l Serv Fee-Purch	1	\$115.29				
VS Network Acquirer Proc Fee Sdg Debit Adj	597	\$84,852.65				
VS Network Acquiring Processing Fee	1,290	\$0.00				
Subtotal						
<b>MasterCard Pass-thru Interchange &amp; Fees</b>						
MC Assessment Fee	440	\$66,557.05				
MC AVS Fee	440	\$66,557.05				
MC CR Bus Level 2 Data Rate I	2	\$909.09				
MC CR Bus Level 4 Data Rate I	1	\$227.34				
MC CR Business Ref Group 3	1	(\$8.37)				
MC CR Consumer Credit Refund 4	10	(\$757.89)				
MC CR Corporate Data Rate I	1	\$356.40				
MC CR Enhanced Merit I	48	\$7,842.13				
MC CR High Value Merit I	2	\$235.44				
MC CR Merit I	61	\$9,290.75				
MC CR World Elite Merit I	35	\$6,938.76				
MC CR World Merit I	40	\$6,460.46				
MC DB Business Data Rate I	1	\$138.24				
MC DB Business Ref Group 3	1	(\$57.24)				
MC DB Consumer DB Refund 1	6	(\$479.96)				
MC DB Merit I	66	\$7,684.67				
MC DB Merit I	5	\$284.58				



# Heartland

## Deposit Detail

Visa - V	Debit - D	WEX - WX
MasterCard - M	EBT - EB	Voyager - VF
American Express - AX	PayPal - PP	All Card Types - T
Discover - DS	PayPal eCommerce - PE	

Batch Date	Batch #	Card Type	HPS Dep Date	Total Deposit	To Be Paid By Others	Daily Discount	Paid By HPS	Auto Debit/Credit Amount
08/01/2016	00088	T		\$85.90	-		\$85.90	-
	ACH		08/02/2016	-	-		-	\$85.90
08/02/2016	00089	T		\$87.21	-		\$87.21	-
	ACH		08/03/2016	-	-		-	\$87.21
08/04/2016	00090	T		\$1,263.70	-		\$1,263.70	-
	ACH		08/04/2016	-	-		-	\$1,263.70
08/04/2016	00091	T		\$3,159.45	\$118.80		\$3,040.65	-
	ACH		08/05/2016	-	-		-	\$3,040.65
08/09/2016	00092	T		\$2,572.05	\$280.05		\$2,292.00	-
	ACH		08/10/2016	-	-		-	\$2,292.00
08/10/2016	00093	T		\$12,154.73	\$1,173.70		\$10,981.03	-
	ACH		08/11/2016	-	-		-	\$10,981.03
08/11/2016	00094	T		\$5,115.80	\$70.75		\$5,045.05	-
	ACH		08/12/2016	-	-		-	\$5,045.05
08/12/2016	00095	T		\$7,918.30	\$361.81		\$7,556.49	-
	ACH		08/13/2016	-	-		-	\$7,556.49
08/15/2016	00096	T		\$21,378.43	\$1,342.98		\$20,036.45	-
	ACH		08/16/2016	-	-		-	\$20,036.45
08/16/2016	00097	T		\$11,322.61	\$295.93		\$11,026.68	-
	ACH		08/17/2016	-	-		-	\$11,026.68
08/17/2016	00098	T		\$9,967.93	\$372.06		\$9,595.87	-
	ACH		08/18/2016	-	-		-	\$9,595.87
08/19/2016	00099	T		\$30,249.86	\$1,355.63		\$28,894.23	-
	ACH		08/19/2016	-	-		-	\$28,894.23
08/19/2016	00100	T		\$11,021.10	\$1,402.91		\$9,618.19	-
	ACH		08/20/2016	-	-		-	\$9,618.19
08/20/2016	00101	T		\$18,907.50	\$1,796.85		\$17,110.65	-
	ACH		08/21/2016	-	-		-	\$17,110.65
08/21/2016	00102	T		\$10,041.84	\$270.54		\$9,771.30	-
	ACH		08/22/2016	-	-		-	\$9,771.30
08/22/2016	00103	T		\$31,732.57	\$1,946.70		\$29,785.87	-
	ACH		08/23/2016	-	-		-	\$29,785.87
08/24/2016	00104	T		\$19,281.90	\$1,865.97		\$17,415.93	-
	ACH		08/24/2016	-	-		-	\$17,415.93
08/24/2016	00105	T		\$32,962.14	\$2,305.81		\$30,656.33	-
	ACH		08/25/2016	-	-		-	\$30,656.33
08/25/2016	00106	T		\$16,710.17	\$1,316.82		\$15,393.65	-
	ACH		08/26/2016	-	-		-	\$15,393.65
08/26/2016	00107	T		\$5,380.55	(\$15.66)		\$5,396.21	-
08/27/2016	00108	T		\$6,391.24	\$944.73		\$5,446.51	-
	ACH		08/28/2016	-	-		-	\$10,842.72
08/29/2016	00109	T		\$13,533.94	\$1,368.09		\$12,166.85	-
	ACH		08/30/2016	-	-		-	\$12,165.85
	Fees	T	08/31/2016	-	-		-	
<b>Totals</b>				\$271,238.92	\$18,674.27		\$252,664.65	

Please contact Heartland Customer Service at 1.888.963.3600 to request any corrections or adjustments. Adjustments and/or corrections to your statement will only be considered by Heartland if they are requested within the time period specifically set forth in the applicable provisions of the Terms and Conditions. Additionally, please remember to contact Heartland if your address information has changed. Thank you.



# Heartland

## Merchant Statement

MDG2016 00012676 1 AT 0399

RSC ASSOCIATED STUDENTS  
1530 W 17TH ST  
SANTA ANA, CA 92706

Statement Date: 08/31/2016

Statement Period: 08/01/2016 - 08/31/2016

DBA Name: SCC BOOK STORE

Merchant Number: 650000008776604

Store Number:

Heartland is committed to fair dealings and full disclosure. We continue to pass through 100% of the Durbin savings.

### \*\*\* Contact Information \*\*\*

Customer Service: 1-888-963-3600

Heartland InfoCentral:

<https://infocentral.heartlandpaymentsystems.com>

Heartland Payment Systems

One Heartland Way

Jeffersonville, IN 47130

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## HPS Deposits & Fees At A Glance

### Visa Deposits:

Less Visa Pass-thru Interchange & Fees: \$208,596.37  
Total Visa Pass-thru Interchange & Fees: [REDACTED]

### MasterCard Deposits:

Less MasterCard Pass-thru Interchange & Fees: \$75,684.63  
Total MasterCard Pass-thru Interchange & Fees: [REDACTED]

### Discover Deposits:

Less Discover Pass-thru Interchange & Fees: \$6,210.99  
Total Discover Pass-thru Interchange & Fees: [REDACTED]

### Less Heartland Payment Systems Processing Fees:

Less Other Processing and One-Time Fees: [REDACTED]

Total Processing and One-Time Fees: [REDACTED]

### Total Deposits:

### Total Credit Card Fees:

\$290,491.99

[REDACTED]

\$6,210.99

[REDACTED]

\$290,491.99

[REDACTED]

\* More detailed processing fee information on the following pages. All Heartland fees automatically include transaction savings, if applicable.



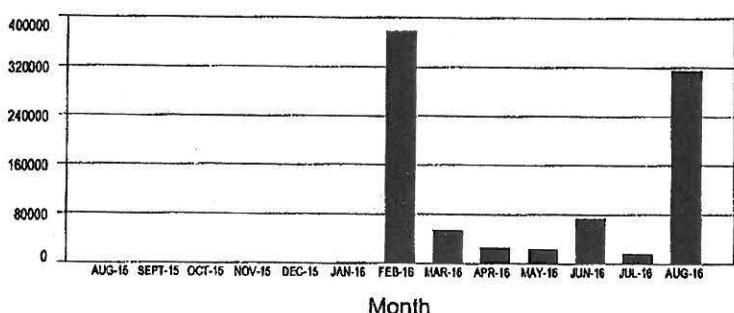
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# Heartland

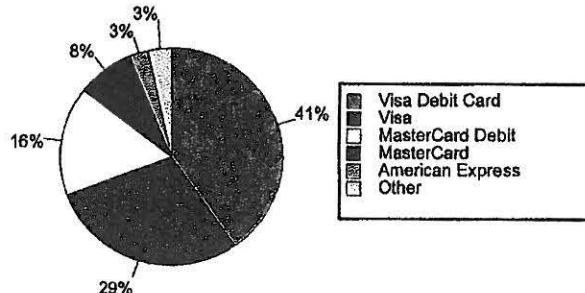
## Your Business

Thirteen Month - Monthly Volume

Volume



Current Volume By Card Type



## Fee Summary

Fee Type	# of Trans	Total \$ Amount	Discount % Rate	DPI	Transaction Fee	Total Fee
<b>Visa Pass-thru Interchange &amp; Fees</b>						
Transaction Integrity Fee 54 txn @ \$0.100	1	\$0.00				
Visa Issuer Settlement Fee	2,760	\$208,596.37				
VS Assessment Fee	2,628	\$221,630.38				
VS CR Bus Tier 1 Retail	2	\$393.83				
VS CR Bus Tier 2 Retail	8	\$1,001.64				
VS CR Bus Tier 3 Retail	1	\$508.14				
VS CR Bus Tier 4 Retail	3	\$1,061.27				
VS CR Commercial Card Refund	1	(\$36.72)				
VS CR CPS/Retail	93	\$13,928.48				
VS CR CPS/Rewards 1	343	\$54,871.65				
VS CR CPS/Small Ticket	191	\$922.41				
VS CR EIRF	13	\$1,978.55				
VS CR Intl Electronic	1	\$39.45				
VS CR Intl Premium Card	1	\$1.25				
VS CR Sig Pref Rtl	130	\$18,168.08				
VS CR Sig Pref Std	2	\$23.97				
VS CR Signature Cards	5	\$308.26				
VS CR Super Premium Card	1	\$0.15				
VS CR US CV-Cnsr Cr	50	(\$4,895.66)				
VS Credit Voucher Proc-CR Trans	51	(\$4,732.28)				
VS Credit Voucher Proc-DB/Prepaid Trans	81	(\$8,301.73)				
VS DB CPS/Retail	70	\$9,708.52				
VS DB CPS/Retail Prepaid	7	\$1,089.97				
VS DB CPS/Small Ticket	50	\$198.29				
VS DB CPS/Small Tkl Consumer Prepaid	12	\$62.44				
VS DB CPS/Sml Tkl Cnsmr DB&Prpd Reg	742	\$3,284.22				
VS DB DB Business Card - Retail	1	\$237.06				
VS DB EIRF	6	\$943.20				
VS DB EIRF Prepaid	2	\$124.20				
VS DB Intl Issuer Chip	1	\$121.50				
VS DB US Regulated	943	\$112,653.85				
VS FANF Customer Present - 2 Locations	1	\$0.00				
VS Financial Transaction Fee	2,760	\$0.00				
VS Int Acquirer Fee	4	\$162.35				
VS Intl Serv Fee-Purch	4	\$162.35				
VS Network Acquirer Proc Fee Sig Debit Adj	1,834	\$128,423.25				
VS Network Acquiring Processing Fee	3,202	\$0.00				
Subtotal						
<b>MasterCard Pass-thru Interchange &amp; Fees</b>						
MC Assessment Fee	1,036	\$79,134.24				
MC CR Bus Level 2 Data Rate I	3	\$565.70				
MC CR Bus Level 3 Data Rate I	1	\$146.61				
MC CR Consumer Credit Refund 4	16	(\$1,494.61)				



# Heartland

## Processing Summary - Settled by HPS

Card Type	# of Trans	\$ Sales Volume	# of Refunds	\$ Amount of Refunds	\$ Amount Net Sales	Average Ticket
Prepaid	28	\$1,464.64	1	(\$123.93)	\$1,340.71	\$52.31
Signature (Non-PIN) Debit	1,806	\$126,958.61	80	(\$8,177.80)	\$118,780.81	\$70.30
MasterCard						
Credit	227	\$27,473.64	16	(\$1,494.61)	\$25,979.03	\$121.03
Prepaid	32	\$3,373.78	2	(\$264.33)	\$3,109.43	\$105.43
Signature (Non-PIN) Debit	777	\$48,286.84	28	(\$1,690.67)	\$46,596.17	\$62.15
Discover						
Credit	-	-	2	(\$98.28)	(\$98.28)	-
Credit	62	\$6,309.27	-	-	\$6,309.27	\$101.76
<b>Totals</b>	3,726	\$307,073.89	180	(\$16,581.90)	\$290,491.99	\$82.41

## Processing Summary - Settled by Others

Card Type	# of Trans	\$ Sales Volume	# of Refunds	\$ Amount of Refunds	\$ Amount Net Sales	Average Ticket
American Express						
Credit	59	\$8,088.16	2	(\$268.38)	\$7,819.78	\$137.09
<b>Totals</b>	59	\$8,088.16	2	(\$268.38)	\$7,819.78	\$137.09

Visa - V	Debit - D	WEX - WX
MasterCard - M	EBT - EB	Voyager - VF
American Express - AX	PayPal - PP	All Card Types - T
Discover - DS	PayPal eCommerce - PE	

## Deposit Detail

Batch Date	Batch #	Card Type	HPS Dep Date	Total Deposit	To Be Paid By Others	Daily Discount	Paid By HPS	Auto Debit/Credit Amount
08/01/2016	000001	T		\$4.60	-		\$4.60	-
08/01/2016	000007	T		\$434.22	-		\$434.22	-
08/02/2016	000008	T		\$227.64	-		\$227.64	-
08/01/2016	000066	T		\$129.37	-		\$129.37	-
08/02/2016	000067	T		\$179.75	-		\$179.75	-
		ACH	08/02/2016		-			\$975.58
08/04/2016	000009	T		\$242.82	\$1.50		\$241.32	-
08/04/2016	000010	T		\$124.48	\$12.20		\$112.28	-
08/04/2016	000068	T		\$303.99	\$27.51		\$276.48	-
08/04/2016	000069	T		\$157.73	\$4.31		\$153.42	-
		ACH	08/04/2016		-			\$783.50
08/08/2016	000011	T		\$375.40	\$3.25		\$372.15	-
08/08/2016	000070	T		\$4.25	-		\$4.25	-
		ACH	08/09/2016		-			\$376.40
08/10/2016	000001	T		\$0.75	-		\$0.75	-
08/09/2016	000012	T		\$552.26	-		\$552.26	-
08/10/2016	000013	T		\$897.26	-		\$897.26	-
08/09/2016	000071	T		\$331.83	-		\$331.83	-
08/10/2016	000072	T		\$529.76	\$2.15		\$527.61	-
		ACH	08/10/2016		-			\$2,309.71
08/11/2016	000002	T		\$15.96	\$5.55		\$10.41	-
08/11/2016	000014	T		\$1,330.86	\$6.74		\$1,325.12	-
08/11/2016	000073	T		\$817.25	-		\$817.25	-
		ACH	08/12/2016		-			\$2,152.78
08/12/2016	000015	T		\$436.05	-		\$436.05	-
08/12/2016	000074	T		\$467.82	-		\$467.82	-
		ACH	08/13/2016		-			\$903.87
08/15/2016	000003	T		\$1,474.84	-		\$1,474.84	-
08/15/2016	000016	T		\$2,686.16	-		\$2,686.16	-
08/15/2016	000075	T		\$2,637.22	\$858.33		\$1,778.89	-
		ACH	08/16/2016		-			\$5,939.89
08/16/2016	000004	T		\$1,834.87	-		\$1,834.87	-

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Heartland

## **Merchant Statement**

MDG2016 00012678 1 AT 0399

RSC ASSOCIATED STUDENTS  
1530 W 17TH ST  
SANTA ANA, CA 92706

**Statement Date:** 08/31/2016  
**Statement Period:** 08/01/2016 - 08/31/2016  
**DBA Name:** RSCCD CEC BOOK STORE  
DON BOOKS  
**Merchant Number:** 650000008767280  
**Store Number:**

Heartland is committed to fair dealings and full disclosure. We continue to pass through 100% of the Durbin savings.

**\*\*\* Contact Information \*\*\***

**Customer Service: 1-888-963-3600**

**Heartland InfoCentral:**  
<https://infocentral.heartlandpaymentsystems.com>  
Heartland Payment Systems  
One Heartland Way  
Jeffersonville, IN 47130

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## **HPS Deposits & Fees At A Glance**

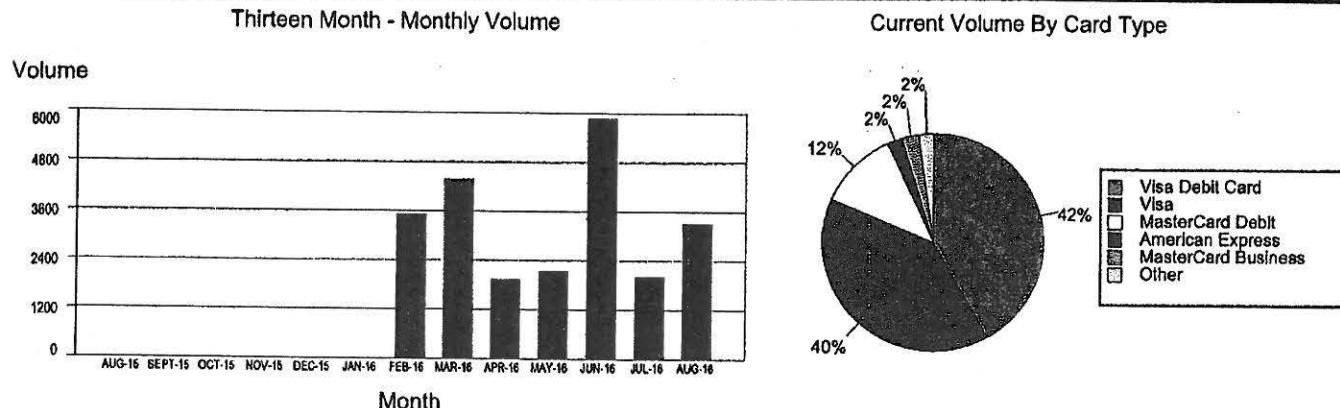
Visa Deposits:		\$2,678.11
	Less Visa Pass-thru Interchange & Fees:	
	Total Visa Pass-thru Interchange & Fees:	
MasterCard Deposits:		\$556.12
	Less MasterCard Pass-thru Interchange & Fees:	
	Total MasterCard Pass-thru Interchange & Fees:	
	Less Heartland Payment Systems Processing Fees:	
	Less Other Processing and One-Time Fees:	
	Total Processing and One-Time Fees:	
Total Deposits:		\$3,234.23
Total Credit Card Fees:		

\* More detailed processing fee information on the following pages. All Heartland fees automatically include transaction savings, if applicable.



# Heartland

## Your Business



## Fee Summary

Fee Type	# of Trans	Total \$ Amount	Discount % Rate	DPI	Transaction Fee	Total Fee
<b>Visa Pass-thru Interchange &amp; Fees</b>						
Visa Issuer Settlement Fee	57	\$2,678.11				
VS Assessment Fee	57	\$2,678.11				
VS CR CPS/Retail	2	\$73.44				
VS CR CPS/Rewards 1	13	\$601.28				
VS CR CPS/Small Ticket	1	\$4.31				
VS CR Sig Pref Rtl	6	\$578.34				
VS CR Super Premium Card	1	\$45.36				
VS DB US Regulated	34	\$1,375.37				
VS FANF Customer Present - 2 Locations	1	\$0.00				
VS Financial Transaction Fee	57	\$0.00				
VS Int Acquirer Fee	1	\$45.36				
VS Intl Serv Fee-Purch	1	\$45.36				
VS Network Acquirer Proc Fee Sig Debit Adj	34	\$1,375.37				
VS Network Acquiring Processing Fee	82	\$0.00				
Subtotal						
<b>MasterCard Pass-thru Interchange &amp; Fees</b>						
MC Assessment Fee	12	\$556.12				
MC CR Bus Level 2 Data Rate I	2	\$76.41				
MC CR Enhanced Merit III Base	1	\$36.72				
MC CR Merit III	1	\$38.55				
MC DB Merit III	4	\$125.28				
MC DB Regulated-Issuer FR Cert	4	\$279.16				
MC Issuer Settlement Fee	12	\$556.12				
MC License Fee	12	\$556.12				
MC NABU Fee	15	\$0.00				
Subtotal						
<b>HPS Processing Fees</b>						
American Express Transaction Fee	2	\$0.00				
MC Discount Fee	12	\$556.12				
MC Transaction Fee	15	\$0.00				
Monthly vs Daily Discount Cost	69	\$3,234.23				
Service & Regulatory Mandate	1	\$0.00				
Visa Transaction Fee	82	\$0.00				
VS Discount Fee	57	\$2,678.11				
Subtotal						
<b>Other Processing and One-Time Fees</b>						
SmartLink Monthly Fee	1	\$0.00				
Subtotal						

## Totals

Fees calculated on a per transaction basis, rounding differences may occur



MDG2016 00012677 1 AT 0399



RSC ASSOCIATED STUDENTS  
1530 W 17TH ST  
SANTA ANA, CA 92706



Heartland is committed to fair dealings and full disclosure. We continue to pass through 100% of the Durbin savings.

## Merchant Statement

Statement Date: 08/31/2016

Statement Period: 08/01/2016 - 08/31/2016

DBA Name: SAC DON EXPRESS  
BOOKSTORE&FOOD

Merchant Number: 650000008767322

Store Number:

### \*\*\* Contact Information \*\*\*

Customer Service: 1-888-963-3600

Heartland InfoCentral:

<https://infocentral.heartlandpaymentsystems.com>

Heartland Payment Systems

One Heartland Way

Jeffersonville, IN 47130

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## HPS Deposits & Fees At A Glance

Less Heartland Payment Systems Processing Fees:

Less Other Processing and One-Time Fees:

Total Processing and One-Time Fees:

Total Deposits:

Total Credit Card Fees:



\* More detailed processing fee information on the following pages. All Heartland fees automatically include transaction savings, if applicable.

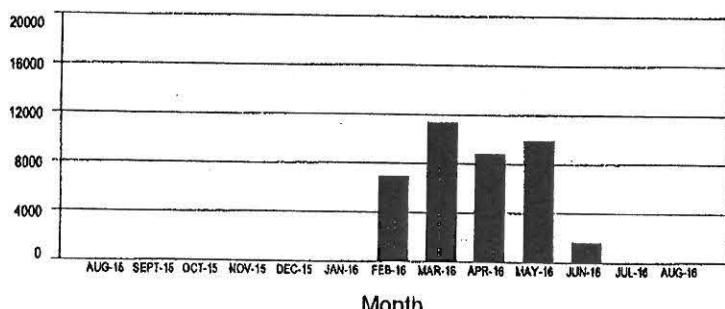


# Heartland

## Your Business

Thirteen Month - Monthly Volume

Volume



## Fee Summary

Fee Type	# of Trans	Total \$ Amount	Discount % Rate	DPI	Transaction Fee	Total Fee
HPS Processing Fees						
Service & Regulatory Mandate	1	\$0.00				
Subtotal						
Other Processing and One-Time Fees						
SmartLink Monthly Fee	1	\$0.00				
Subtotal						

### Totals

Fees calculated on a per transaction basis, rounding differences may occur

## Processing Summary - Settled by HPS

Card Type	# of Trans	\$ Sales Volume	# of Refunds	\$ Amount of Refunds	\$ Amount Net Sales	Average Ticket
No transaction data to report this month						

No transaction data to report this month

## Processing Summary - Settled by Others

Card Type	# of Trans	\$ Sales Volume	# of Refunds	\$ Amount of Refunds	\$ Amount Net Sales	Average Ticket
No transaction data to report this month						

No transaction data to report this month

Visa - V	Debit - D	WEX - WX
MasterCard - M	EBT - EB	Voyager - VF
American Express - AX	PayPal - PP	All Card Types - T
Discover - DS	PayPal eCommerce - PE	

## Deposit Detail

Batch Date	Batch #	Card Type	HPS Dep Date	Total Deposit	To Be Paid By Others	Daily Discount	Paid By HPS	Auto Debit/Credit Amount
Fees	T		08/31/2016	-	-	-	-	
<b>Totals</b>				\$0.00	\$0.00		\$0.00	



## **Merchant Statement**

MDG2016 00012683 1 AT 0399

RSC ASSOCIATED STUDENTS  
1530 W 17TH ST  
SANTA ANA, CA 92706

**Statement Date:** 08/31/2016  
**Statement Period:** 08/01/2016 - 08/31/2016  
**DBA Name:** RSCCD SAC CAFE  
**Merchant Number:** 650000008775473  
**Store Number:**

Heartland is committed to fair dealings and full disclosure. We continue to pass through 100% of the Durbin savings.

**\*\*\* Contact Information \*\*\***

**Customer Service: 1-888-963-3600**

#### **Heartland InfoCentral:**

<https://infocentral.heartlandpaymentsystems.com>

Heartland Payment Systems

One Heartland Way

**Jeffersonville, IN 47130**

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## **HPS Deposits & Fees At A Glance**

Visa Deposits:		\$6,522.77
	Less Visa Pass-thru Interchange & Fees:	
	Total Visa Pass-thru Interchange & Fees:	
MasterCard Deposits:		\$2,552.09
	Less MasterCard Pass-thru Interchange & Fees:	
	Total MasterCard Pass-thru Interchange & Fees:	
Discover Deposits:		\$64.53
	Less Discover Pass-thru Interchange & Fees:	
	Total Discover Pass-thru Interchange & Fees:	
	Less Heartland Payment Systems Processing Fees:	
	Less Other Processing and One-Time Fees:	
	Total Processing and One-Time Fees:	
Total Deposits:		\$9,139.39
Total Credit Card Fees:		

\* More detailed processing fee information on the following pages. All Heartland fees automatically include transaction savings, if applicable.

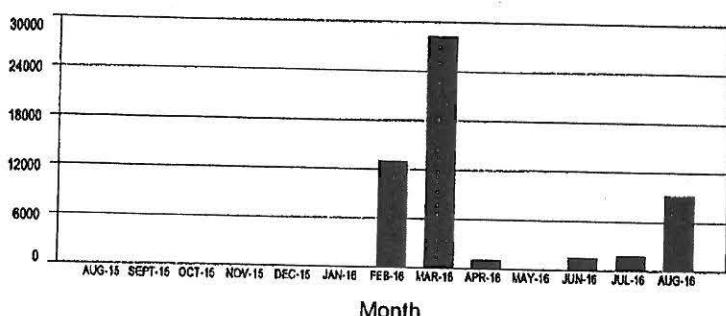


# Heartland

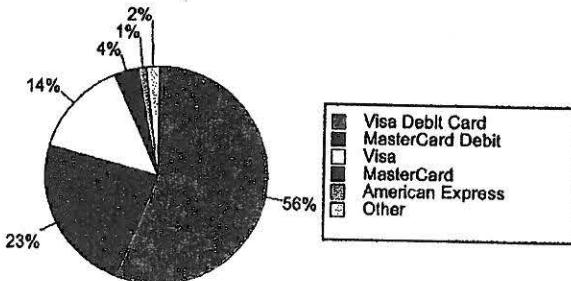
## Your Business

Thirteen Month - Monthly Volume

Volume



Current Volume By Card Type



## Fee Summary

Fee Type	# of Trans	Total \$ Amount	Discount % Rate	DPI	Transaction Fee	Total Fee
<b>Visa Pass-thru Interchange &amp; Fees</b>						
Transaction Integrity Fee 16 txn @ \$0.100	1	\$0.00				
Visa Issuer Settlement Fee	1,207	\$6,522.77				
VS Assessment Fee	1,206	\$6,526.27				
VS CR Bus Tier 2 Electronic	4	\$19.12				
VS CR CPS/Restaurant	2	\$44.44				
VS CR CPS/Rewards 2	5	\$250.62				
VS CR CPS/Small Ticket	159	\$805.72				
VS CR EIRF	2	\$16.81				
VS CR Intl Electronic	2	\$5.40				
VS CR Intl Premium Card	2	\$7.49				
VS CR Sig Pref Ele	16	\$91.10				
VS CR Sig Pref Std	1	\$2.70				
VS CR Signature Cards	2	\$81.29				
VS Credit Voucher Proc-DB/Prepaid Trans	1	(\$3.50)				
VS DB CPS/Restaurant	1	\$18.31				
VS DB CPS/Restaurant Prepaid	1	\$19.30				
VS DB CPS/Small Ticket	50	\$224.07				
VS DB CPS/Small Tkt Consumer Prepaid	26	\$96.06				
VS DB CPS/Sml Tkt Cnsmr DB&Prpd Reg	878	\$3,836.87				
VS DB EIRF	3	\$23.70				
VS DB Intl Electronic	1	\$1.65				
VS DB US Regulated	51	\$981.53				
VS FANF Customer Present - 2 Locations	1	\$0.00				
VS Financial Transaction Fee	1,207	\$0.00				
VS Int Acquirer Fee	5	\$14.54				
VS Intl Serv Fee-Purch	5	\$14.54				
VS Network Acquirer Proc Fee Sig Debit Adj	1,011	\$5,201.58				
VS Network Acquiring Processing Fee	1,254	\$0.00				
Subtotal						
<b>MasterCard Pass-thru Interchange &amp; Fees</b>						
MC Assessment Fee	578	\$2,552.09				
MC CR Bus Level 4 Data Rate I	1	\$43.15				
MC CR Convenience Purchases Base	32	\$202.19				
MC CR Enhanced Convenience Purch Base	9	\$75.75				
MC CR Foreign Electronic	3	\$8.64				
MC CR Intl Consumer Prem Elect	1	\$2.24				
MC CR Merit I	2	\$11.76				
MC CR World Convenience Purch Base	1	\$7.54				
MC CR World Elite Conv Purchase Base	3	\$21.38				
MC Cross Border Fee	5	\$14.13				
MC DB Business Data Rate I	1	\$6.19				
MC DB Foreign Electronic	1	\$3.25				
MC DB Reg Sm Ticket - Issuer FR Cert	408	\$1,435.77				

# Heartland

## Deposit Detail

Visa - V	Debit - D	WEX - WX
MasterCard - M	EBT - EB	Voyager - VF
American Express - AX	PayPal - PP	All Card Types - T
Discover - DS	PayPal eCommerce - PE	

Batch Date	Batch #	Card Type	HPS Dep Date	Total Deposit	To Be Paid By Others	Daily Discount	Paid By HPS	Auto Debit/Credit Amount
08/02/2016	000026	T		\$119.01	-		\$119.01	-
	ACH		08/02/2016	-	-		-	\$119.01
08/03/2016	000027	T		\$118.07	\$3.35		\$114.72	-
	ACH		08/03/2016	-	-		-	\$114.72
08/04/2016	000028	T		\$104.85	-		\$104.85	-
	ACH		08/04/2016	-	-		-	\$104.85
08/05/2016	000029	T		\$151.96	-		\$151.96	-
	ACH		08/05/2016	-	-		-	\$151.96
08/09/2016	000030	T		\$108.84	-		\$108.84	-
	ACH		08/09/2016	-	-		-	\$108.84
08/10/2016	000031	T		\$78.40	-		\$78.40	-
	ACH		08/10/2016	-	-		-	\$78.40
08/11/2016	000032	T		\$111.27	-		\$111.27	-
	ACH		08/11/2016	-	-		-	\$111.27
08/12/2016	000033	T		\$73.69	-		\$73.69	-
	ACH		08/12/2016	-	-		-	\$73.69
08/16/2016	000034	T		\$184.51	\$1.00		\$183.51	-
	ACH		08/16/2016	-	-		-	\$183.51
08/17/2016	000035	T		\$89.32	-		\$89.32	-
	ACH		08/17/2016	-	-		-	\$89.32
08/18/2016	000036	T		\$138.33	\$12.18		\$126.15	-
	ACH		08/18/2016	-	-		-	\$126.15
08/19/2016	000037	T		\$88.94	-		\$88.94	-
	ACH		08/19/2016	-	-		-	\$88.94
08/23/2016	000001	T		\$35.58	-		\$35.58	-
08/23/2016	000038	T		\$818.02	\$5.60		\$812.42	-
	ACH		08/23/2016	-	-		-	\$848.00
08/24/2016	000002	T		\$31.31	-		\$31.31	-
08/24/2016	000039	T		\$1,068.02	\$9.23		\$1,058.79	-
	ACH		08/24/2016	-	-		-	\$1,090.10
08/25/2016	000040	T		\$1,353.81	\$8.68		\$1,345.13	-
	ACH		08/25/2016	-	-		-	\$1,345.13
08/26/2016	000041	T		\$1,016.13	-		\$1,016.13	-
	ACH		08/26/2016	-	-		-	\$1,016.13
08/27/2016	000042	T		\$284.85	-		\$284.85	-
	ACH		08/27/2016	-	-		-	\$284.85
08/30/2016	000001	T		\$608.31	\$38.51		\$567.80	-
08/30/2016	000043	T		\$1,039.55	\$15.91		\$1,023.64	-
	ACH		08/30/2016	-	-		-	\$1,591.44
08/31/2016	000002	T		\$271.53	-		\$271.53	-
08/31/2016	000044	T		\$1,345.53	\$3.98		\$1,341.55	-
	ACH		08/31/2016	-	-		-	\$1,613.08
	Fees	T	08/31/2016	-	-		-	
<b>Totals</b>				<b>\$9,237.83</b>	<b>\$98.44</b>		<b>\$9,139.39</b>	

Please contact Heartland Customer Service at 1.888.963.3600 to request any corrections or adjustments. Adjustments and/or corrections to your statement will only be considered by Heartland if they are requested within the time period specifically set forth in the applicable provisions of the Terms and Conditions. Additionally, please remember to contact Heartland if your address information has changed. Thank you.



# Heartland

## Merchant Statement

RANCHO SANTIAGO COMMUNITY COLLEGE DISTRICT  
2323 N BROADWAY  
SANTA ANA, CA 92706

Statement Date:	10/31/2016
Statement Period:	10/01/2016 - 10/31/2016
DBA Name:	RSCCD TUITION & FEES WEB
Merchant Number:	650000008740915
Store Number:	

Heartland is committed to fair dealings and full disclosure. We continue to pass through 100% of the Durbin savings.

### \*\*\* Contact Information \*\*\*

Customer Service: 1-888-963-3600  
Heartland InfoCentral:  
<https://infocentral.heartlandpaymentsystems.com>  
Heartland Payment Systems  
One Heartland Way  
Jeffersonville, IN 47130

This Is Not A Bill

1530 W 17TH ST  
SANTA ANA, CA 92706

## HPS Deposits & Fees At A Glance

Visa Deposits:		\$40,703.15
	Less Visa Pass-thru Interchange & Fees:	
	Total Visa Pass-thru Interchange & Fees:	
MasterCard Deposits:		\$11,793.55
	Less MasterCard Pass-thru Interchange & Fees:	
	Total MasterCard Pass-thru Interchange & Fees:	
American Express Deposits:		\$2,460.70
	Less American Express Pass-thru Fees:	
	Total American Express Pass-thru Fees:	
Discover Deposits:		\$358.60
	Less Discover Pass-thru Interchange & Fees:	
	Total Discover Pass-thru Interchange & Fees:	
	Less Heartland Payment Systems Processing Fees:	
	Less Other Processing and One-Time Fees:	
	Total Processing and One-Time Fees:	
Total Deposits:		\$55,316.00
Total Credit Card Fees:		

\* More detailed processing fee information on the following pages. All Heartland fees automatically include transaction savings, if applicable.

## Important Messages

Contact your Heartland Servicing Team at 1-888-963-3600 to find out how you can view more customized statement information online at the Heartland InfoCentral. Visit Heartland InfoCentral at <https://infocentral.heartlandpaymentsystems.com>.

### Action Required: Update POS Security Certificate Levels by Dec. 31

There have been a number of industry-wide security certificate initiatives occurring in 2016. These digital certificates (latest version is SHA-2) are used to sign and validate content and help secure and protect your credit card data. Heartland is working with our point of sale (POS) providers and partners to ensure their software solutions are updated to the most secure version levels for credit card processing by December 31, 2016.

According to our equipment records, your business may be using a Payment Gateway, Middleware or direct POS system interface to deliver card transactions to Heartland for processing. We believe your POS provider is aware of the certificate update requirements, and may already be working with you to avoid processing issues.

You will need to contact your POS provider prior to December 31, 2016 to ensure your systems are updated to the most current security certificate levels, and are able to continue secure processing with Heartland.

If you have questions, please call the Heartland Service Center at 888.963.3600.

### MasterCard Announces Annual Merchant Location Fee

#### Authorization Fee

Your transaction authorizations are processed on a third party platform and Heartland incorporates those costs in the Transaction Fees under "HPS Processing Fees" reflected on your merchant statement. In April 2016, the third party significantly raised the rates it charges Heartland for authorizations. Heartland has worked over the last several months to negotiate a lower rate for you and other similarly situated merchants. Recently, Heartland entered into an agreement with the third party which will include a more favorable authorization fee, though still an increase over what Heartland was previously charged.

Heartland has absorbed these increased fees for the months of April through September at no cost to you. Going forward, Heartland will incorporate its increased expense from this new authorization fee into a new per authorization fee on your merchant statement. You will be billed a one-time transaction authorization fee - entitled "Authorization Fee" - on or about October 27, which fee will be reflected on your October merchant statement which will be available

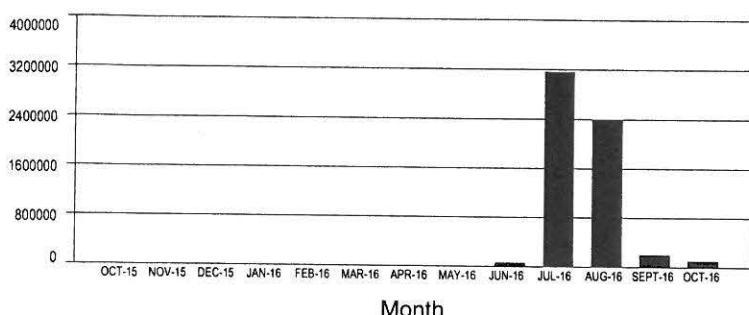
Please call 888.963.3600 to discuss your solution to see if we are able to convert you to a different solution, where you may be able to receive a lower fee.

# Heartland

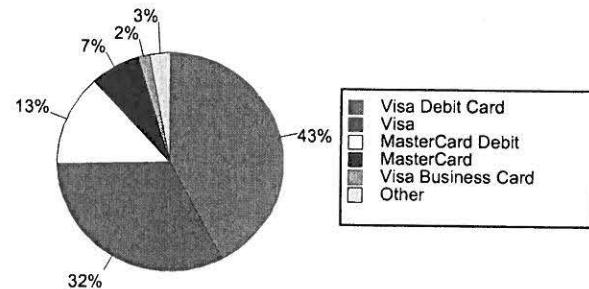
## Your Business

Thirteen Month - Monthly Volume

Volume



Current Volume By Card Type



## Fee Summary

Fee Type	# of Trans	Total \$ Amount	Discount % Rate	DPI	Transaction Fee	Total Fee
<b>Visa Pass-thru Interchange &amp; Fees</b>						
Visa Auth Misuse Fee 2 txn @ \$0.045	1	\$0.00				
Visa Issuer Settlement Fee	822	\$40,703.15				
VS Assessment Fee	642	\$73,620.68				
VS CR Bus Tier 1 CNP	2	\$245.00				
VS CR Bus Tier 2 CNP	1	\$207.00				
VS CR Bus Tier 3 CNP	1	\$168.00				
VS CR Commercial Card Refund	2	(\$460.00)				
VS CR Corporate Card - CNP	1	\$169.00				
VS CR CPS/Retail 2	135	\$18,173.20				
VS CR EIRF	7	\$463.80				
VS CR High Net Worth CNP	1	\$31.00				
VS CR Intl Premium Card	6	\$2,739.00				
VS CR Intl Standard	1	\$903.00				
VS CR Non-GSA Purch NP Tran Refund 1	5	(\$1,198.00)				
VS CR Purchasing Card - CNP	1	\$298.00				
VS CR Sig Pref CNP	44	\$7,487.20				
VS CR Sig Pref Std	3	\$218.60				
VS CR US CV-Cnsr Cr	72	(\$15,833.80)				
VS Credit Voucher Proc-CR Trans	81	(\$18,695.80)				
VS Credit Voucher Proc-DB/Prepaid Trans	99	(\$14,221.73)				
VS DB CPS/Retail 2	40	\$2,834.20				
VS DB CPS/Retail 2 Prepaid	7	\$259.00				
VS DB DB Business Card - CNP	1	\$138.00				
VS DB Intl Issuer Chip	1	(\$10.00)				
VS DB US Regulated	393	\$38,082.68				
VS FANF Cust Not Pres and/or Fast Food	1	\$0.00				
VS FANF Customer Present - 1 Location	1	\$0.00				
VS Financial Transaction Fee	822	\$0.00				
VS Int Acquirer Fee	5	\$4,846.00				
VS Intl Serv Fee-Purch	5	\$4,846.00				
VS Network Acquirer Proc Fee Sig Debit Adj	441	\$41,313.88				
VS Network Acquiring Processing Fee	773	\$0.00				
Subtotal						
<b>MasterCard Pass-thru Interchange &amp; Fees</b>						
MC Assessment Fee	242	\$19,972.25				
MC CR Bus Level 2 Data Rate I	1	\$77.00				
MC CR Bus Level 3 Data Rate I	1	\$138.00				
MC CR Bus Level 4 Data Rate I	2	\$1,072.00				
MC CR Bus World Elite Ref Group 2	1	(\$934.00)				
MC CR Consumer Credit Refund 3	23	(\$2,590.20)				
MC CR Enhanced Merit I	14	\$1,258.60				
MC CR Foreign Standard	2	\$1,492.50				
MC CR High Value Merit I	1	\$138.00				

# Heartland

## Fee Summary

Fee Type	# of Trans	Total \$ Amount	Discount % Rate	DPI	Transaction Fee	Total Fee
MC CR Intl Cons Super Prem Standard	1	(\$1,204.00)				
MC CR Merit I	32	\$2,557.35				
MC CR World Elite Merit I	6	\$565.20				
MC CR World Merit I	15	\$866.60				
MC Cross Border Fee	2	\$1,492.50				
MC CVC 2 Fee	242	\$21,316.75				
MC DB Business Data Rate I	1	\$71.00				
MC DB Consumer DB Refund 1	8	(\$730.00)				
MC DB Emerging Market	42	\$2,855.00				
MC DB Regulated-Issuer FR Cert	151	\$6,160.50				
MC Digital Enablement Fee	243	\$21,326.75				
MC High Tckt Assessment Fee	1	\$1,354.50				
MC Intl Support Fee	2	\$1,492.50				
MC Issuer Settlement Fee	301	\$11,793.55				
MC License Fee	301	\$11,793.55				
MC NABU Fee	346	\$0.00				
Subtotal						
<b>American Express Pass-thru Fees</b>						
American Express - CNP Fee	25	\$4,042.70				
American Express - Network Fee	25	\$4,042.70				
Amex - Mail Order & Internet Tier 1 Fee	10	\$788.20				
Amex - Mail Order & Internet Tier 2 Fee	15	\$3,254.50				
Subtotal						
<b>Discover Pass-thru Interchange &amp; Fees</b>						
DS Assessment Fee	12	\$1,587.60				
DS CR Comm Adj Voucher Program 1	1	(\$150.00)				
DS CR Commercial Electronic	1	\$138.00				
DS CR Cons Adj Vou Prg 3 Premium	1	(\$21.00)				
DS CR Cons Adj Vou Prg 3 Rewards	3	(\$1,058.00)				
DS CR PSL - Emerging MKTS Premium	1	\$168.00				
DS CR PSL - Emerging MKTS Rewards	9	\$1,251.60				
DS CR PSL-Emerging Markets-PremPs	1	\$30.00				
DS Data Usage Fee	17	\$358.60				
DS Network Authorization Fee	12	\$1,587.60				
Subtotal						
<b>HPS Processing Fees</b>						
American Express Transaction Fee	36	\$0.00				
DS Discount Fee	12	\$1,587.60				
MC Discount Fee	243	\$21,326.75				
Service & Regulatory Mandate	1	\$0.00				
VS Discount Fee	642	\$73,620.68				
Subtotal						
<b>Other Processing and One-Time Fees</b>						
Email Notifications Credit	1	\$0.00				
Subtotal						

## Totals

Fees calculated on a per transaction basis, rounding differences may occur

## Processing Summary - Settled by HPS

Card Type	# of Trans	\$ Sales Volume	# of Refunds	\$ Amount of Refunds	\$ Amount Net Sales	Average Ticket
<b>Visa</b>						
Credit	201	\$32,306.80	81	(\$18,695.80)	\$13,611.00	\$160.73
Prepaid	10	\$329.00	1	(\$10.00)	\$319.00	\$32.90
Signature (Non-PIN) Debit	431	\$40,984.88	98	(\$14,211.73)	\$26,773.15	\$95.09
<b>MasterCard</b>						
Credit	74	\$8,165.25	25	(\$4,728.20)	\$3,437.05	\$110.34
Prepaid	4	\$254.00	-	-	\$254.00	\$63.50

# Heartland

## Processing Summary - Settled by HPS

Card Type	# of Trans	\$ Sales Volume	# of Refunds	\$ Amount of Refunds	\$ Amount Net Sales	Average Ticket
Signature (Non-PIN) Debit American Express	165	\$12,907.50	33	(\$4,805.00)	\$8,102.50	\$78.23
Credit Discover	25	\$4,042.70	11	(\$1,582.00)	\$2,460.70	\$161.71
Credit Credit	-	-	5	(\$1,229.00)	(\$1,229.00)	-
	12	\$1,587.60	-	-	\$1,587.60	\$132.30
<b>Totals</b>	922	\$100,577.73	254	(\$45,261.73)	\$55,316.00	\$109.09

## Processing Summary - Settled by Others

Card Type	# of Trans	\$ Sales Volume	# of Refunds	\$ Amount of Refunds	\$ Amount Net Sales	Average Ticket
No transaction data to report this month						

## Transaction Adjustment Summary

Description	Date	Amount	Notes
<b>Adjustments</b>			
Credit Adjustment	10/22/2016	\$480.00	Case#2756796 Issuer returned funds

## Deposit Detail

Visa - V	Debit - D	WEX - WX
MasterCard - M	EBT - EB	Voyager - VF
American Express - AX	PayPal - PP	All Card Types - T
Discover - DS	PayPal eCommerce - PE	

Batch Date	Batch #	Card Type	HPS Dep Date	Total Deposit	To Be Paid By Others	Daily Discount	Paid By HPS	Auto Debit/Credit Amount
09/30/2016	000096	T		\$6,528.70	-		\$6,528.70	-
	ACH		10/01/2016	-	-		-	\$6,528.70
10/01/2016	000097	T		\$1,164.80	-		\$1,164.80	-
	ACH		10/02/2016	-	-		-	\$1,164.80
10/02/2016	000098	T		\$1,634.60	-		\$1,634.60	-
	ACH		10/03/2016	-	-		-	\$1,634.60
10/03/2016	000099	T		\$29.40	-		\$29.40	-
	ACH		10/04/2016	-	-		-	\$29.40
10/04/2016	000100	T		\$4,722.20	-		\$4,722.20	-
	ACH		10/05/2016	-	-		-	\$4,722.20
10/05/2016	000101	T		\$1,132.80	-		\$1,132.80	-
	ACH		10/06/2016	-	-		-	\$1,132.80
10/06/2016	000102	T		(\$8,588.43)	-		(\$8,588.43)	-
	ACH		10/07/2016	-	-		-	(\$8,588.43)
10/07/2016	000103	T		\$2,045.40	-		\$2,045.40	-
	ACH		10/08/2016	-	-		-	\$2,045.40
10/08/2016	000104	T		\$1,666.80	-		\$1,666.80	-
	ACH		10/09/2016	-	-		-	\$1,666.80
10/09/2016	000105	T		\$1,425.20	-		\$1,425.20	-
	ACH		10/10/2016	-	-		-	\$1,425.20
10/10/2016	000106	T		\$1,495.00	-		\$1,495.00	-
	ACH		10/11/2016	-	-		-	\$1,495.00
10/11/2016	000107	T		\$3,384.00	-		\$3,384.00	-
	ACH		10/12/2016	-	-		-	\$3,384.00
10/12/2016	000108	T		\$2,000.50	-		\$2,000.50	-
	ACH		10/13/2016	-	-		-	\$2,000.50
10/13/2016	000109	T		\$4,873.68	-		\$4,873.68	-

# Heartland

## Deposit Detail

Visa - V	Debit - D	WEX - WX
MasterCard - M	EBT - EB	Voyager - VF
American Express - AX	PayPal - PP	All Card Types - T
Discover - DS	PayPal eCommerce - PE	

Batch Date	Batch #	Card Type	HPS Dep Date	Total Deposit	To Be Paid By Others	Daily Discount	Paid By HPS	Auto Debit/Credit Amount
10/14/2016	000110	ACH	10/14/2016	-	-		-	\$4,873.68
		T		\$4,908.00	-		\$4,908.00	-
10/15/2016	000111	ACH	10/15/2016	-	-		-	\$4,908.00
		T		\$3,396.60	-		\$3,396.60	-
10/16/2016	000112	ACH	10/16/2016	-	-		-	\$3,396.60
		T		\$1,276.00	-		\$1,276.00	-
10/17/2016	000113	ACH	10/17/2016	-	-		-	\$1,276.00
		T		\$6,636.00	-		\$6,636.00	-
10/18/2016	000114	ACH	10/18/2016	-	-		-	\$6,636.00
		T		\$5,364.70	-		\$5,364.70	-
10/19/2016	000115	ACH	10/19/2016	-	-		-	\$5,364.70
		T		\$3,559.80	-		\$3,559.80	-
10/20/2016	000116	ACH	10/20/2016	-	-		-	\$3,559.80
		T		\$1,913.00	-		\$1,913.00	-
10/21/2016	000117	ACH	10/21/2016	-	-		-	\$1,913.00
		T		\$386.50	-		\$386.50	-
10/22/2016	000118	ACH	10/22/2016	-	-		-	\$386.50
		T		\$246.20	-		\$246.20	-
10/23/2016	000119	ACH	10/23/2016	-	-		-	\$246.20
		T		\$1,635.20	-		\$1,635.20	-
10/24/2016	000120	ACH	10/24/2016	-	-		-	\$1,635.20
		T		\$2,765.15	-		\$2,765.15	-
10/25/2016	000121	ACH	10/25/2016	-	-		-	\$2,765.15
		T		\$791.80	-		\$791.80	-
10/26/2016	000122	ACH	10/26/2016	-	-		-	\$791.80
		T		(\$4,260.80)	-		(\$4,260.80)	-
10/27/2016	000123	ACH	10/27/2016	-	-		-	(\$4,260.80)
		T		\$3,271.00	-		\$3,271.00	-
10/28/2016	000124	ACH	10/28/2016	-	-		-	\$3,271.00
		T		(\$821.40)	-		(\$821.40)	-
10/29/2016	000125	ACH	10/29/2016	-	-		-	(\$821.40)
		T		\$421.60	-		\$421.60	-
10/30/2016	000126	ACH	10/30/2016	-	-		-	\$421.60
		T		\$312.00	-		\$312.00	-
	Fees	ACH	10/31/2016	-	-		-	\$312.00
		T	10/31/2016	-	-		-	
<b>Totals</b>				\$55,316.00	\$0.00		\$55,316.00	

Please contact Heartland Customer Service at 1.888.963.3600 to request any corrections or adjustments. Adjustments and/or corrections to your statement will only be considered by Heartland if they are requested within the time period specifically set forth in the applicable provisions of the Terms and Conditions. Additionally, please remember to contact Heartland if your address information has changed. Thank you.

# Heartland

## Merchant Statement

RANCHO SANTIAGO COMMUNITY COLLEGE DISTRICT  
2323 N BROADWAY  
SANTA ANA, CA 92706

**Statement Date:** 10/31/2016

**Statement Period:** 10/01/2016 - 10/31/2016

**DBA Name:** RSCCD TUITION & FEES  
CASHIER

**Merchant Number:** 650000008740899

**Store Number:**

Heartland is committed to fair dealings and full disclosure. We continue to pass through 100% of the Durbin savings.

### \*\*\* Contact Information \*\*\*

**Customer Service:** 1-888-963-3600

**Heartland InfoCentral:**

<https://infocentral.heartlandpaymentsystems.com>

Heartland Payment Systems  
One Heartland Way  
Jeffersonville, IN 47130

1530 W 17TH ST  
SANTA ANA, CA 92706

**This Is Not A Bill**

## HPS Deposits & Fees At A Glance

Visa Deposits:		\$13,490.70
	Less Visa Pass-thru Interchange & Fees:	
	Total Visa Pass-thru Interchange & Fees:	
MasterCard Deposits:		\$6,120.00
	Less MasterCard Pass-thru Interchange & Fees:	
	Total MasterCard Pass-thru Interchange & Fees:	
American Express Deposits:		\$599.00
	Less American Express Pass-thru Fees:	
	Total American Express Pass-thru Fees:	
Discover Deposits:		\$21.00
	Less Discover Pass-thru Interchange & Fees:	
	Total Discover Pass-thru Interchange & Fees:	
	Less Heartland Payment Systems Processing Fees:	
	Less Other Processing and One-Time Fees:	
	Total Processing and One-Time Fees:	
Total Deposits:		\$20,230.70
Total Credit Card Fees:		

\* More detailed processing fee information on the following pages. All Heartland fees automatically include transaction savings, if applicable.

# Heartland

## Important Messages

Contact your Heartland Servicing Team at 1-888-963-3600 to find out how you can view more customized statement information online at the Heartland InfoCentral. Visit Heartland InfoCentral at <https://infocentral.heartlandpaymentsystems.com>.

### Action Required: Update POS Security Certificate Levels by Dec. 31

There have been a number of industry-wide security certificate initiatives occurring in 2016. These digital certificates (latest version is SHA-2) are used to sign and validate content and help secure and protect your credit card data. Heartland is working with our point of sale (POS) providers and partners to ensure their software solutions are updated to the most secure version levels for credit card processing by December 31, 2016.

According to our equipment records, your business may be using a Payment Gateway, Middleware or direct POS system interface to deliver card transactions to Heartland for processing. We believe your POS provider is aware of the certificate update requirements, and may already be working with you to avoid processing issues.

You will need to contact your POS provider prior to December 31, 2016 to ensure your systems are updated to the most current security certificate levels, and are able to continue secure processing with Heartland.

If you have questions, please call the Heartland Service Center at 888.963.3600.

### MasterCard Announces Annual Merchant Location Fee

#### Authorization Fee

Your transaction authorizations are processed on a third party platform and Heartland incorporates those costs in the Transaction Fees under "HPS Processing Fees" reflected on your merchant statement. In April 2016, the third party significantly raised the rates it charges Heartland for authorizations. Heartland has worked over the last several months to negotiate a lower rate for you and other similarly situated merchants. Recently, Heartland entered into an agreement with the third party which will include a more favorable authorization fee, though still an increase over what Heartland was previously charged.

Heartland has absorbed these increased fees for the months of April through September at no cost to you. Going forward, Heartland will incorporate its increased expense from this new authorization fee into a new per authorization fee on your merchant statement. You will be billed a one-time transaction authorization fee - entitled "Authorization Fee" - on or about October 27, which fee will be reflected on your October merchant statement which will be available

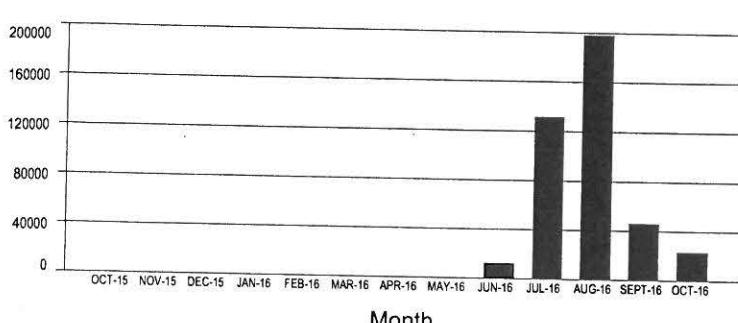
Please call 888.963.3600 to discuss your solution to see if we are able to convert you to a different solution, where you may be able to receive a lower fee.

# Heartland

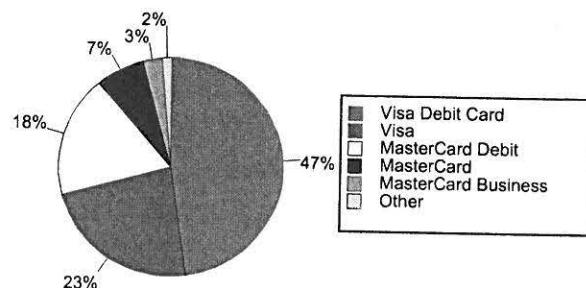
## Your Business

Thirteen Month - Monthly Volume

Volume



Current Volume By Card Type



## Fee Summary

Fee Type	# of Trans	Total \$ Amount	Discount % Rate	DPI	Transaction Fee	Total Fee
<b>Visa Pass-thru Interchange &amp; Fees</b>						
Transaction Integrity Fee 10 txn @ \$0.100	1	\$0.00				
Visa Issuer Settlement Fee	257	\$13,490.70				
VS Assessment Fee	234	\$16,140.80				
VS CR CPS/Retail 2	26	\$4,896.00				
VS CR CPS/Small Ticket	8	\$63.20				
VS CR Purchasing CP	2	\$147.20				
VS CR Sig Pref Rtl	8	\$189.20				
VS CR Signature Cards	1	\$30.00				
VS CR US CV-Cnsr Cr	5	(\$1,421.00)				
VS Credit Voucher Proc-CR Trans	5	(\$1,421.00)				
VS Credit Voucher Proc-DB/Prepaid Trans	18	(\$1,229.10)				
VS DB CPS/Retail	8	\$416.00				
VS DB CPS/Retail Prepaid	2	\$61.00				
VS DB CPS/Small Ticket	2	\$25.00				
VS DB CPS/Sml Tkt Cnsmr DB&Prpd Reg	39	\$353.40				
VS DB Intl Standard	1	\$301.00				
VS DB US Regulated	137	\$9,658.80				
VS FANF Customer Present - 1 Location	1	\$0.00				
VS Financial Transaction Fee	257	\$0.00				
VS Int Acquirer Fee	1	\$301.00				
VS Intl Serv Fee-Purch	1	\$301.00				
VS Network Acquirer Proc Fee Sig Debit Adj	189	\$10,815.20				
VS Network Acquiring Processing Fee	244	\$0.00				
Subtotal						
<b>MasterCard Pass-thru Interchange &amp; Fees</b>						
MC Assessment Fee	107	\$6,301.60				
MC CR Bus Level 4 Data Rate I	2	\$110.40				
MC CR Consumer Credit Refund 3	1	(\$21.00)				
MC CR Enhanced Merit I	1	\$181.60				
MC CR Enhanced Merit III Base	2	\$35.00				
MC CR Fleet Data Rate I	1	\$478.40				
MC CR Foreign Electronic	1	\$668.00				
MC CR Merit I	3	\$158.80				
MC CR Merit III	5	\$176.00				
MC CR World Elite Merit III	2	\$40.00				
MC CR World Merit III	2	\$326.00				
MC Cross Border Fee	1	\$668.00				
MC CVC 2 Fee	15	\$1,546.00				
MC Data Fee-Unstd Auth 4 txn @ \$0.055	1	\$0.00				
MC DB Consumer DB Refund 1	1	(\$12.60)				
MC DB Emerging Market	17	\$667.00				
MC DB Regulated-Issuer FR Cert	78	\$3,312.40				
MC Intl Support Fee	1	\$668.00				

# Heartland

## Fee Summary

Fee Type	# of Trans	Total \$ Amount	Discount % Rate	DPI	Transaction Fee	Total Fee
MC Issuer Settlement Fee	116	\$6,120.00				
MC License Fee	116	\$6,120.00				
MC NABU Fee	119	\$0.00				
Subtotal						
<b>American Express Pass-thru Fees</b>						
American Express - Network Fee	9	\$599.00				
Amex - Other Tier 1 Fee	8	\$198.00				
Amex - Other Tier 2 Fee	1	\$401.00				
Subtotal						
<b>Discover Pass-thru Interchange &amp; Fees</b>						
DS Assessment Fee	1	\$21.00				
DS CR PSL - Emerging MKTS Rewards	1	\$21.00				
DS Data Usage Fee	1	\$21.00				
DS Network Authorization Fee	1	\$21.00				
Subtotal						
<b>HPS Processing Fees</b>						
American Express Transaction Fee	9	\$0.00				
DS Discount Fee	1	\$21.00				
MC Discount Fee	107	\$6,301.60				
Service & Regulatory Mandate	1	\$0.00				
VS Discount Fee	234	\$16,140.80				
Subtotal						
<b>Other Processing and One-Time Fees</b>						
Email Notifications Credit	1	\$0.00				
Subtotal						

### Totals

Fees calculated on a per transaction basis, rounding differences may occur

## Processing Summary - Settled by HPS

Card Type	# of Trans	\$ Sales Volume	# of Refunds	\$ Amount of Refunds	\$ Amount Net Sales	Average Ticket
<b>Visa</b>						
Credit	45	\$5,325.60	5	(\$1,421.00)	\$3,904.60	\$118.35
Prepaid	7	\$319.00	2	(\$92.00)	\$227.00	\$45.57
Signature (Non-PIN) Debit	182	\$10,496.20	16	(\$1,137.10)	\$9,359.10	\$57.67
<b>MasterCard</b>						
Credit	19	\$2,174.20	1	(\$21.00)	\$2,153.20	\$114.43
Prepaid	5	\$140.00	-	-	\$140.00	\$28.00
Signature (Non-PIN) Debit	83	\$3,987.40	8	(\$160.60)	\$3,826.80	\$48.04
<b>American Express</b>						
Credit	9	\$599.00	-	-	\$599.00	\$66.56
<b>Discover</b>						
Credit	1	\$21.00	-	-	\$21.00	\$21.00
<b>Totals</b>	351	\$23,062.40	32	(\$2,831.70)	\$20,230.70	\$65.70

## Processing Summary - Settled by Others

Card Type	# of Trans	\$ Sales Volume	# of Refunds	\$ Amount of Refunds	\$ Amount Net Sales	Average Ticket
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No transaction data to report this month

# Heartland

## Deposit Detail

Visa - V	Debit - D	WEX - WX
MasterCard - M	EBT - EB	Voyager - VF
American Express - AX	PayPal - PP	All Card Types - T
Discover - DS	PayPal eCommerce - PE	

Batch Date	Batch #	Card Type	HPS Dep Date	Total Deposit	To Be Paid By Others	Daily Discount	Paid By HPS	Auto Debit/Credit Amount
09/30/2016	000064	T		\$169.40	-		\$169.40	-
	ACH		10/01/2016	-	-		-	\$169.40
10/03/2016	000065	T		\$1,785.00	-		\$1,785.00	-
	ACH		10/04/2016	-	-		-	\$1,785.00
10/04/2016	000066	T		\$1,027.00	-		\$1,027.00	-
	ACH		10/05/2016	-	-		-	\$1,027.00
10/05/2016	000067	T		\$926.70	-		\$926.70	-
	ACH		10/06/2016	-	-		-	\$926.70
10/06/2016	000068	T		\$19.10	-		\$19.10	-
	ACH		10/07/2016	-	-		-	\$19.10
10/07/2016	000069	T		\$204.20	-		\$204.20	-
	ACH		10/08/2016	-	-		-	\$204.20
10/10/2016	000070	T		\$2,543.30	-		\$2,543.30	-
	ACH		10/11/2016	-	-		-	\$2,543.30
10/11/2016	000071	T		\$1,136.00	-		\$1,136.00	-
	ACH		10/12/2016	-	-		-	\$1,136.00
10/12/2016	000072	T		\$677.80	-		\$677.80	-
	ACH		10/13/2016	-	-		-	\$677.80
10/13/2016	000073	T		\$670.70	-		\$670.70	-
	ACH		10/14/2016	-	-		-	\$670.70
10/14/2016	000074	T		\$152.00	-		\$152.00	-
	ACH		10/15/2016	-	-		-	\$152.00
10/17/2016	000075	T		\$1,433.00	-		\$1,433.00	-
	ACH		10/18/2016	-	-		-	\$1,433.00
10/18/2016	000076	T		\$1,016.00	-		\$1,016.00	-
	ACH		10/19/2016	-	-		-	\$1,016.00
10/19/2016	000077	T		\$1,611.00	-		\$1,611.00	-
	ACH		10/20/2016	-	-		-	\$1,611.00
10/20/2016	000078	T		\$407.00	-		\$407.00	-
	ACH		10/21/2016	-	-		-	\$407.00
10/21/2016	000079	T		\$678.00	-		\$678.00	-
	ACH		10/22/2016	-	-		-	\$678.00
10/24/2016	000080	T		\$1,613.00	-		\$1,613.00	-
	ACH		10/25/2016	-	-		-	\$1,613.00
10/25/2016	000081	T		\$665.20	-		\$665.20	-
	ACH		10/26/2016	-	-		-	\$665.20
10/26/2016	000082	T		\$1,706.60	-		\$1,706.60	-
	ACH		10/27/2016	-	-		-	\$1,706.60
10/27/2016	000083	T		\$1,222.70	-		\$1,222.70	-
	ACH		10/28/2016	-	-		-	\$1,222.70
10/28/2016	000084	T		\$567.00	-		\$567.00	-
	ACH		10/29/2016	-	-		-	\$567.00
	Fees	T	10/31/2016	-	-		-	\$567.00
<b>Totals</b>				\$20,230.70	\$0.00		\$20,230.70	

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# Heartland

## Merchant Statement

RANCHO SANTIAGO COMMUNITY COLLEGE DISTRICT  
2323 N. BROADWAY  
SANTA ANA, CA 92706

Statement Date:	10/31/2016
Statement Period:	10/01/2016 - 10/31/2016
DBA Name:	RSCCD DIVERSIFIED AGENCY FUND
Merchant Number:	650000008740865
Store Number:	

Heartland is committed to fair dealings and full disclosure. We continue to pass through 100% of the Durbin savings.

### \*\*\* Contact Information \*\*\*

**Customer Service:** 1-888-963-3600  
**Heartland InfoCentral:**  
<https://infocentral.heartlandpaymentsystems.com>  
Heartland Payment Systems  
One Heartland Way  
Jeffersonville, IN 47130

1530 W 17TH ST  
SANTA ANA, CA 92706

This Is Not A Bill

## HPS Deposits & Fees At A Glance

Visa Deposits:	Less Visa Pass-thru Interchange & Fees:	\$3,181.96
MasterCard Deposits:	Total Visa Pass-thru Interchange & Fees:	
American Express Deposits:	Less MasterCard Pass-thru Interchange & Fees:	\$2,478.14
Discover Deposits:	Total MasterCard Pass-thru Interchange & Fees:	
	Less American Express Pass-thru Fees:	\$40.00
	Total American Express Pass-thru Fees:	
	Less Discover Pass-thru Interchange & Fees:	\$10.00
	Total Discover Pass-thru Interchange & Fees:	
Total Deposits:	Less Heartland Payment Systems Processing Fees:	
Total Credit Card Fees:	Less Other Processing and One-Time Fees:	
	Total Processing and One-Time Fees:	
		\$5,710.10

\* More detailed processing fee information on the following pages. All Heartland fees automatically include transaction savings, if applicable.

# Heartland

## Important Messages

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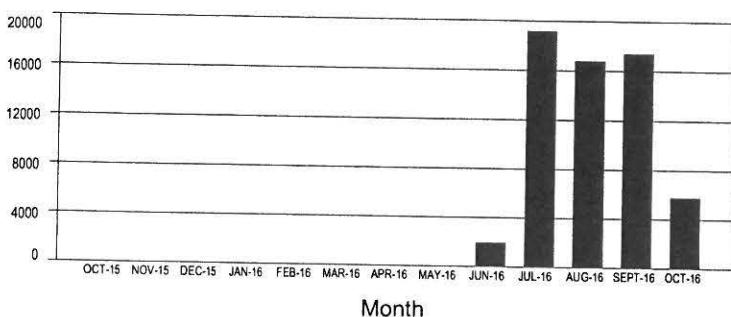
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# Heartland

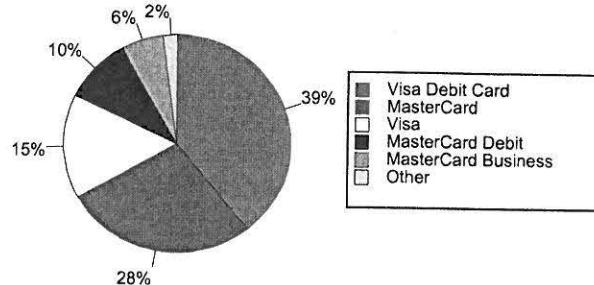
## Your Business

Thirteen Month - Monthly Volume

Volume



Current Volume By Card Type



## Fee Summary

Fee Type	# of Trans	Total \$ Amount	Discount % Rate	DPI	Transaction Fee	Total Fee
<b>Visa Pass-thru Interchange &amp; Fees</b>						
Transaction Integrity Fee 9 txn @ \$0.100	1	\$0.00				
Visa Issuer Settlement Fee	102	\$3,181.96				
VS Assessment Fee	101	\$3,231.96				
VS CR CPS/Retail 2	7	\$98.00				
VS CR CPS/Small Ticket	2	\$8.00				
VS CR EIRF	1	\$5.00				
VS CR Intl Electronic	1	\$5.00				
VS CR Intl Premium Card	13	\$630.00				
VS CR Intl Standard	1	\$25.00				
VS CR Purchasing CP	2	\$60.80				
VS CR Sig Pref Rtl	2	\$15.50				
VS CR Sig Pref Std	2	\$100.00				
VS Credit Voucher Proc-DB/Prepaid Trans	1	(\$50.00)				
VS DB CPS/Retail	1	\$40.00				
VS DB CPS/Retail Key Entry	1	\$2.50				
VS DB CPS/Small Ticket	1	\$2.50				
VS DB CPS/Small Tkt Consumer Prepaid	1	\$5.00				
VS DB CPS/Sml Tkt Cnsmr DB&Prpd Reg	17	\$96.50				
VS DB Intl Issuer Chip	1	(\$50.00)				
VS DB Intl Standard	14	\$650.00				
VS DB US Regulated	35	\$1,488.16				
VS FANF Customer Present - 1 Location	1	\$0.00				
VS Financial Transaction Fee	102	\$0.00				
VS Int Acquirer Fee	29	\$1,310.00				
VS Intl Serv Fee-Purch	29	\$1,310.00				
VS Network Acquirer Proc Fee Sig Debit Adj	70	\$2,284.66				
VS Network Acquiring Processing Fee	124	\$0.00				
Subtotal						
<b>MasterCard Pass-thru Interchange &amp; Fees</b>						
MC Assessment Fee	63	\$2,480.64				
MC CR Bus Level 4 Data Rate I	3	\$95.60				
MC CR Enhanced Merit I	1	\$50.00				
MC CR Enhanced Merit III Base	1	\$30.00				
MC CR Fleet Data Rate I	1	\$197.60				
MC CR Foreign Standard	19	\$925.00				
MC CR Intl Consumer Prem Standard	1	\$25.00				
MC CR Merit I	3	\$432.07				
MC CR Merit III	2	\$62.00				
MC CR World Elite Merit III	1	\$50.00				
MC Cross Border Fee	20	\$950.00				
MC CVC 2 Fee	35	\$1,790.77				
MC Data Fee-Unstd Auth 2 txn @ \$0.055	1	\$0.00				
MC DB Business Data Rate I	1	\$5.00				

# Heartland

## Fee Summary

Fee Type	# of Trans	Total \$ Amount	Discount % Rate	DPI	Transaction Fee	Total Fee
MC DB Emerging Market	9	\$96.50				
MC DB Regulated-Issuer FR Cert	22	\$509.37				
MC Intl Support Fee	20	\$950.00				
MC Issuer Settlement Fee	64	\$2,478.14				
MC License Fee	64	\$2,478.14				
MC NABU Fee	69	\$0.00				
Subtotal						
<b>American Express Pass-thru Fees</b>						
American Express - Network Fee	1	\$40.00				
Amex - Other Tier 1 Fee	1	\$40.00				
Subtotal						
<b>Discover Pass-thru Interchange &amp; Fees</b>						
DS Assessment Fee	1	\$10.00				
DS CR PSL - Emerging MKTS Rewards	1	\$10.00				
DS Data Usage Fee	1	\$10.00				
DS Network Authorization Fee	1	\$10.00				
Subtotal						
<b>HPS Processing Fees</b>						
American Express Transaction Fee	1	\$0.00				
DS Discount Fee	1	\$10.00				
MC Discount Fee	63	\$2,480.64				
Service & Regulatory Mandate	1	\$0.00				
VS Discount Fee	101	\$3,231.96				
Subtotal						

### Totals

Fees calculated on a per transaction basis, rounding differences may occur

## Processing Summary - Settled by HPS

Card Type	# of Trans	\$ Sales Volume	# of Refunds	\$ Amount of Refunds	\$ Amount Net Sales	Average Ticket
<b>Visa</b>						
Credit	31	\$947.30	-	-	\$947.30	\$30.56
Prepaid	7	\$265.00	1	(\$50.00)	\$215.00	\$37.86
Signature (Non-PIN) Debit	63	\$2,019.66	-	-	\$2,019.66	\$32.06
<b>MasterCard</b>						
Credit	32	\$1,867.27	-	-	\$1,867.27	\$58.35
Prepaid	5	\$87.50	-	-	\$87.50	\$17.50
Signature (Non-PIN) Debit	26	\$525.87	1	(\$2.50)	\$523.37	\$20.23
<b>American Express</b>						
Credit	1	\$40.00	-	-	\$40.00	\$40.00
<b>Discover</b>						
Credit	1	\$10.00	-	-	\$10.00	\$10.00
<b>Totals</b>	166	\$5,762.60	2	(\$52.50)	\$5,710.10	\$34.71

## Processing Summary - Settled by Others

Card Type	# of Trans	\$ Sales Volume	# of Refunds	\$ Amount of Refunds	\$ Amount Net Sales	Average Ticket
No transaction data to report this month						

# Heartland

## Transaction Adjustment Summary

Description	Date	Amount	Notes					
<b>Chargebacks</b>								
Chargeback of Sale	10/22/2016	(\$50.00)						
<b>Deposit Detail</b>								
Batch Date	Batch #	Card Type	HPS Dep Date	Total Deposit	To Be Paid By Others	Daily Discount	Paid By HPS	Auto Debit/Credit Amount
09/30/2016	000060	T		\$300.00	-		\$300.00	-
	ACH		10/01/2016	-	-		-	\$300.00
10/03/2016	000061	T		\$188.00	-		\$188.00	-
	ACH		10/04/2016	-	-		-	\$188.00
10/04/2016	000062	T		\$160.00	-		\$160.00	-
	ACH		10/05/2016	-	-		-	\$160.00
10/05/2016	000063	T		\$165.50	-		\$165.50	-
	ACH		10/06/2016	-	-		-	\$160.00
10/06/2016	000064	T		\$235.10	-		\$235.10	-
	ACH		10/07/2016	-	-		-	\$235.10
10/07/2016	000065	T		\$110.80	-		\$110.80	-
	ACH		10/08/2016	-	-		-	\$110.80
10/10/2016	000066	T		\$58.70	-		\$58.70	-
	ACH		10/11/2016	-	-		-	\$58.70
10/11/2016	000067	T		\$1,262.13	-		\$1,262.13	-
	ACH		10/12/2016	-	-		-	\$1,262.13
10/12/2016	000068	T		\$857.50	-		\$857.50	-
	ACH		10/13/2016	-	-		-	\$857.50
10/13/2016	000069	T		\$815.00	-		\$815.00	-
	ACH		10/14/2016	-	-		-	\$815.00
10/14/2016	000070	T		\$50.00	-		\$50.00	-
	ACH		10/15/2016	-	-		-	\$50.00
10/17/2016	000071	T		\$166.00	-		\$166.00	-
	ACH		10/18/2016	-	-		-	\$166.00
10/18/2016	000072	T		\$148.50	-		\$148.50	-
	ACH		10/19/2016	-	-		-	\$148.50
10/19/2016	000073	T		\$222.00	-		\$222.00	-
	ACH		10/20/2016	-	-		-	\$148.50
10/20/2016	000074	T		\$126.37	-		\$126.37	-
	ACH		10/21/2016	-	-		-	\$222.00
	ACH		10/22/2016	-	-		-	\$126.37
10/24/2016	000075	T		\$90.50	-		\$90.50	-
	ACH		10/25/2016	-	-		-	(\$50.00)
10/25/2016	000076	T		\$169.00	-		\$169.00	-
	ACH		10/26/2016	-	-		-	\$90.50
10/26/2016	000077	T		\$336.50	-		\$336.50	-
	ACH		10/27/2016	-	-		-	\$169.00
10/27/2016	000078	T		\$198.50	-		\$198.50	-
	ACH		10/28/2016	-	-		-	\$336.50
10/28/2016	000079	T		\$50.00	-		\$50.00	-
	ACH		10/29/2016	-	-		-	\$198.50
	Fees	T	10/31/2016	-	-		-	\$50.00
<b>Totals</b>				\$5,710.10	\$0.00		\$5,710.10	

Please contact Heartland Customer Service at 1.888.963.3600 to request any corrections or adjustments. Adjustments and/or corrections to your statement will only be considered by Heartland if they are requested within the time period specifically set forth in the applicable provisions of the Terms and Conditions. Additionally, please remember to contact Heartland if your address information has changed. Thank you.

# Heartland

## Merchant Statement

RANCHO SANTIAGO COMMUNITY COLLEGE DISTRICT  
2323 N BROADWAY  
SANTA ANA, CA 92706

Statement Date:	10/31/2016
Statement Period:	10/01/2016 - 10/31/2016
DBA Name:	RSCCD DIVERSIFIED TRUST FUND
Merchant Number:	650000008740873
Store Number:	

Heartland is committed to fair dealings and full disclosure. We continue to pass through 100% of the Durbin savings.

### \*\*\* Contact Information \*\*\*

**Customer Service:** 1-888-963-3600  
**Heartland InfoCentral:**  
<https://infocentral.heartlandpaymentsystems.com>  
Heartland Payment Systems  
One Heartland Way  
Jeffersonville, IN 47130

1530 W 17TH ST  
SANTA ANA, CA 92706

This Is Not A Bill

## HPS Deposits & Fees At A Glance

Visa Deposits:	Less Visa Pass-thru Interchange & Fees:	\$16,449.25
	Total Visa Pass-thru Interchange & Fees:	
MasterCard Deposits:	Less MasterCard Pass-thru Interchange & Fees:	\$74,987.50
	Total MasterCard Pass-thru Interchange & Fees:	
American Express Deposits:	Less American Express Pass-thru Fees:	\$235.00
	Total American Express Pass-thru Fees:	
Discover Deposits:	Less Discover Pass-thru Interchange & Fees:	\$76.00
	Total Discover Pass-thru Interchange & Fees:	
	Less Heartland Payment Systems Processing Fees:	
	Less Other Processing and One-Time Fees:	
	Total Processing and One-Time Fees:	
Total Deposits:		\$91,747.75
Total Credit Card Fees:		

\* More detailed processing fee information on the following pages. All Heartland fees automatically include transaction savings, if applicable.

# Heartland

## Important Messages

Contact your Heartland Servicing Team at 1-888-963-3600 to find out how you can view more customized statement information online at the Heartland InfoCentral. Visit Heartland InfoCentral at <https://infocentral.heartlandpaymentsystems.com>.

### Action Required: Update POS Security Certificate Levels by Dec. 31

There have been a number of industry-wide security certificate initiatives occurring in 2016. These digital certificates (latest version is SHA-2) are used to sign and validate content and help secure and protect your credit card data. Heartland is working with our point of sale (POS) providers and partners to ensure their software solutions are updated to the most secure version levels for credit card processing by December 31, 2016.

According to our equipment records, your business may be using a Payment Gateway, Middleware or direct POS system interface to deliver card transactions to Heartland for processing. We believe your POS provider is aware of the certificate update requirements, and may already be working with you to avoid processing issues.

You will need to contact your POS provider prior to December 31, 2016 to ensure your systems are updated to the most current security certificate levels, and are able to continue secure processing with Heartland.

If you have questions, please call the Heartland Service Center at 888.963.3600.

### MasterCard Announces Annual Merchant Location Fee

#### Authorization Fee

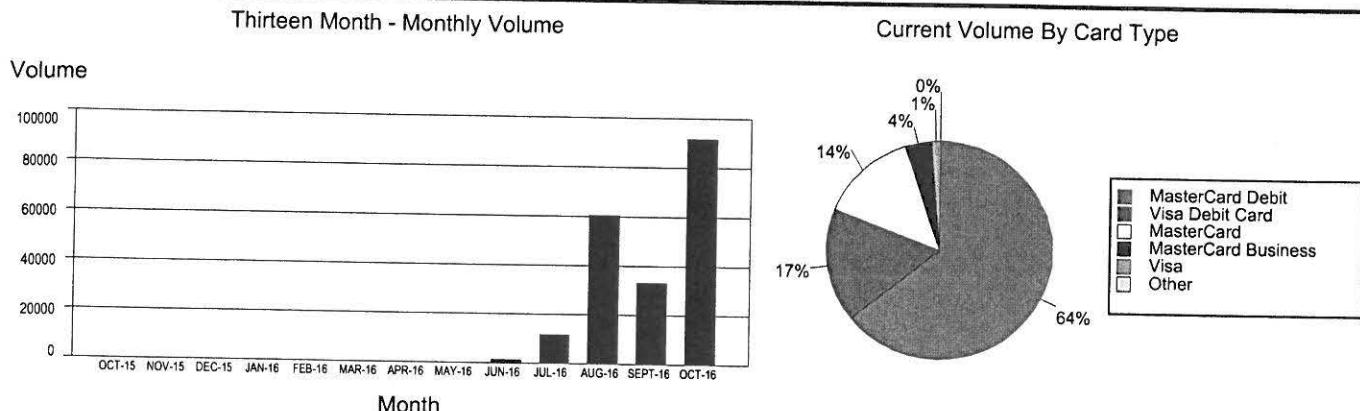
Your transaction authorizations are processed on a third party platform and Heartland incorporates those costs in the Transaction Fees under "HPS Processing Fees" reflected on your merchant statement. In April 2016, the third party significantly raised the rates it charges Heartland for authorizations. Heartland has worked over the last several months to negotiate a lower rate for you and other similarly situated merchants. Recently, Heartland entered into an agreement with the third party which will include a more favorable authorization fee, though still an increase over what Heartland was previously charged.

Heartland has absorbed these increased fees for the months of April through September at no cost to you. Going forward, Heartland will incorporate its increased expense from this new authorization fee into a new per authorization fee on your merchant statement. You will be billed a one-time transaction authorization fee - entitled "Authorization Fee" - on or about October 27, which fee will be reflected on your October merchant statement which will be available

Please call 888.963.3600 to discuss your solution to see if we are able to convert you to a different solution, where you may be able to receive a lower fee.

# Heartland

## Your Business



## Fee Summary

Fee Type	# of Trans	Total \$ Amount	Discount % Rate	DPI	Transaction Fee	Total Fee
<b>Visa Pass-thru Interchange &amp; Fees</b>						
Transaction Integrity Fee 22 txn @ \$0.100	1	\$0.00				
Visa Issuer Settlement Fee	269	\$16,449.25				
VS Assessment Fee	267	\$16,471.25				
VS CR CPS/Retail 2	32	\$633.00				
VS CR CPS/Small Ticket	5	\$30.00				
VS CR EIRF	4	\$27.00				
VS CR Intl Premium Card	2	\$92.00				
VS CR Sig Pref Rtl	14	\$299.00				
VS CR Sig Pref Std	3	\$30.00				
VS CR Signature Cards	1	\$16.00				
VS CR US CV-Cnsr Cr	2	(\$22.00)				
VS Credit Voucher Proc-CR Trans	2	(\$22.00)				
VS DB CPS/Retail	7	\$296.00				
VS DB CPS/Retail Key Entry	8	\$72.00				
VS DB CPS/Retail Prepaid	3	\$138.00				
VS DB CPS/Small Tkt Consumer Prepaid	1	\$2.00				
VS DB CPS/Sml Tkt Cnsmr DB&Prpd Reg	13	\$79.00				
VS DB EIRF	3	\$36.00				
VS DB Intl Standard	1	\$3,260.00				
VS DB US Regulated	170	\$11,461.25				
VS FANF Customer Present - 1 Location	1	\$0.00				
VS Financial Transaction Fee	269	\$0.00				
VS Int Acquirer Fee	3	\$3,352.00				
VS Intl Serv Fee-Purch	3	\$3,352.00				
VS Network Acquirer Proc Fee Sig Debit Adj	206	\$15,344.25				
VS Network Acquiring Processing Fee	330	\$0.00				
Subtotal						
<b>MasterCard Pass-thru Interchange &amp; Fees</b>						
MC Assessment Fee	155	\$59,217.50				
MC CR Business Data Rate I	1	\$3,450.00				
MC CR Enhanced Merit I	3	\$43.00				
MC CR Intl Consumer Prem Standard	1	\$12,320.00				
MC CR Merit I	10	\$83.00				
MC CR Merit III	2	\$318.00				
MC CR World Elite Merit I	1	\$2.00				
MC CR World Elite Merit III	1	\$16.00				
MC Cross Border Fee	18	\$67,740.00				
MC CVC 2 Fee	86	\$65,342.00				
MC DB Emerging Market	39	\$1,254.00				
MC DB Foreign Electronic	2	\$6,520.00				
MC DB Foreign Standard	15	\$48,900.00				
MC DB Regulated-Issuer FR Cert	82	\$2,081.50				
MC High Tckt Assessment Fee	2	\$15,770.00				

# Heartland

## Fee Summary

Fee Type	# of Trans	Total \$ Amount	Discount % Rate	DPI	Transaction Fee	Total Fee
MC Intl Support Fee	18	\$67,740.00				
MC Issuer Settlement Fee	157	\$74,987.50				
MC License Fee	157	\$74,987.50				
MC NABU Fee	155	\$0.00				
Subtotal						
<b>American Express Pass-thru Fees</b>						
American Express - Network Fee	4	\$235.00				
Amex - Other Tier 1 Fee	3	\$100.00				
Amex - Other Tier 2 Fee	1	\$135.00				
Subtotal						
<b>Discover Pass-thru Interchange &amp; Fees</b>						
DS Assessment Fee	5	\$76.00				
DS CR PSL - Emerging MKTS Rewards	5	\$76.00				
DS Data Usage Fee	4	\$68.00				
DS Network Authorization Fee	4	\$68.00				
Subtotal						
<b>HPS Processing Fees</b>						
American Express Transaction Fee	4	\$0.00				
DS Discount Fee	5	\$76.00				
MC Discount Fee	157	\$74,987.50				
Service & Regulatory Mandate	1	\$0.00				
VS Discount Fee	267	\$16,471.25				
Subtotal						
<b>Other Processing and One-Time Fees</b>						
Email Notifications Credit	1	\$0.00				
Subtotal						

### Totals

Fees calculated on a per transaction basis, rounding differences may occur

## Processing Summary - Settled by HPS

Card Type	# of Trans	\$ Sales Volume	# of Refunds	\$ Amount of Refunds	\$ Amount Net Sales	Average Ticket
<b>Visa</b>						
Credit	61	\$1,127.00	2	(\$22.00)	\$1,105.00	\$18.48
Prepaid	5	\$142.00	-	-	\$142.00	\$28.40
Signature (Non-PIN) Debit	201	\$15,202.25	-	-	\$15,202.25	\$75.63
<b>MasterCard</b>						
Credit	19	\$16,232.00	-	-	\$16,232.00	\$854.32
Prepaid	19	\$752.00	-	-	\$752.00	\$39.58
Signature (Non-PIN) Debit	119	\$58,003.50	-	-	\$58,003.50	\$487.42
<b>American Express</b>						
Credit	4	\$235.00	-	-	\$235.00	\$58.75
<b>Discover</b>						
Credit	5	\$76.00	-	-	\$76.00	\$15.20
<b>Totals</b>	433	\$91,769.75	2	(\$22.00)	\$91,747.75	\$211.94

## Processing Summary - Settled by Others

Card Type	# of Trans	\$ Sales Volume	# of Refunds	\$ Amount of Refunds	\$ Amount Net Sales	Average Ticket
No transaction data to report this month						

# Heartland

## Deposit Detail

Visa - V	Debit - D	WEX - WX
MasterCard - M	EBT - EB	Voyager - VF
American Express - AX	PayPal - PP	All Card Types - T
Discover - DS	PayPal eCommerce - PE	

Batch Date	Batch #	Card Type	HPS Dep Date	Total Deposit	To Be Paid By Others	Daily Discount	Paid By HPS	Auto Debit/Credit Amount
09/30/2016	000063	T		\$158.00	-		\$158.00	-
	ACH		10/01/2016		-		-	\$158.00
10/03/2016	000064	T		\$919.00	-		\$919.00	-
	ACH		10/04/2016		-		-	\$919.00
10/04/2016	000065	T		\$561.00	-		\$561.00	-
	ACH		10/05/2016		-		-	\$561.00
10/05/2016	000066	T		\$344.00	-		\$344.00	-
	ACH		10/06/2016		-		-	\$344.00
10/06/2016	000067	T		\$527.50	-		\$527.50	-
	ACH		10/07/2016		-		-	\$527.50
10/07/2016	000068	T		\$177.00	-		\$177.00	-
	ACH		10/08/2016		-		-	\$177.00
10/10/2016	000069	T		\$686.00	-		\$686.00	-
	ACH		10/11/2016		-		-	\$686.00
10/11/2016	000070	T		\$204.00	-		\$204.00	-
	ACH		10/12/2016		-		-	\$204.00
10/12/2016	000071	T		\$12,585.00	-		\$12,585.00	-
	ACH		10/13/2016		-		-	\$12,585.00
10/13/2016	000072	T		\$5,787.00	-		\$5,787.00	-
	ACH		10/14/2016		-		-	\$5,787.00
10/14/2016	000073	T		\$135.00	-		\$135.00	-
	ACH		10/15/2016		-		-	\$135.00
10/17/2016	000074	T		\$2,519.00	-		\$2,519.00	-
	ACH		10/18/2016		-		-	\$2,519.00
10/18/2016	000075	T		\$546.00	-		\$546.00	-
	ACH		10/19/2016		-		-	\$546.00
10/19/2016	000076	T		\$802.00	-		\$802.00	-
	ACH		10/20/2016		-		-	\$802.00
10/20/2016	000077	T		\$597.00	-		\$597.00	-
	ACH		10/21/2016		-		-	\$597.00
10/21/2016	000078	T		\$155.00	-		\$155.00	-
	ACH		10/22/2016		-		-	\$155.00
10/24/2016	000079	T		\$56,401.00	-		\$56,401.00	-
	ACH		10/25/2016		-		-	\$56,401.00
10/25/2016	000080	T		\$3,709.00	-		\$3,709.00	-
	ACH		10/26/2016		-		-	\$3,709.00
10/26/2016	000081	T		\$687.25	-		\$687.25	-
	ACH		10/27/2016		-		-	\$687.25
10/27/2016	000082	T		\$4,065.00	-		\$4,065.00	-
	ACH		10/28/2016		-		-	\$4,065.00
10/28/2016	000083	T		\$183.00	-		\$183.00	-
	Fees	T	10/29/2016		-		-	\$183.00
			10/31/2016		-		-	\$183.00
<b>Totals</b>				\$91,747.75	\$0.00		\$91,747.75	

Please contact Heartland Customer Service at 1.888.963.3600 to request any corrections or adjustments. Adjustments and/or corrections to your statement will only be considered by Heartland if they are requested within the time period specifically set forth in the applicable provisions of the Terms and Conditions. Additionally, please remember to contact Heartland if your address information has changed. Thank you.

# Heartland

SAC BOOKSTORE DON BOOK STORE &  
1530 W 17TH ST  
SANTA ANA, CA 92706

## Merchant Statement

Statement Date:	10/31/2016
Statement Period:	10/01/2016 - 10/31/2016
DBA Name:	SAC BOOKSTORE DON BOOK STORE &
Merchant Number:	650000008764139
Store Number:	

Heartland is committed to fair dealings and full disclosure. We continue to pass through 100% of the Durbin savings.

### \*\*\* Contact Information \*\*\*

**Customer Service:** 1-888-963-3600  
**Heartland InfoCentral:**  
<https://infocentral.heartlandpaymentsystems.com>  
Heartland Payment Systems  
One Heartland Way  
Jeffersonville, IN 47130

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## HPS Deposits & Fees At A Glance

Visa Deposits:		\$30,082.06
	Less Visa Pass-thru Interchange & Fees:	
	Total Visa Pass-thru Interchange & Fees:	
MasterCard Deposits:		\$15,876.89
	Less MasterCard Pass-thru Interchange & Fees:	
	Total MasterCard Pass-thru Interchange & Fees:	
Discover Deposits:		\$146.74
	Less Discover Pass-thru Interchange & Fees:	
	Total Discover Pass-thru Interchange & Fees:	
	Less Heartland Payment Systems Processing Fees:	
	Less Other Processing and One-Time Fees:	
	Total Processing and One-Time Fees:	
Total Deposits:		\$46,105.69
Total Credit Card Fees:		

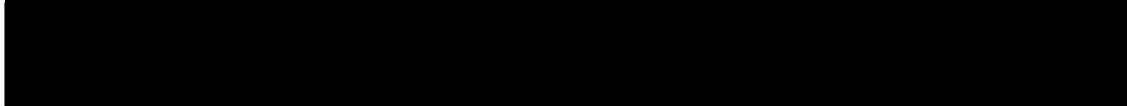
\* More detailed processing fee information on the following pages. All Heartland fees automatically include transaction savings, if applicable.

# Heartland

## ***Important Messages***

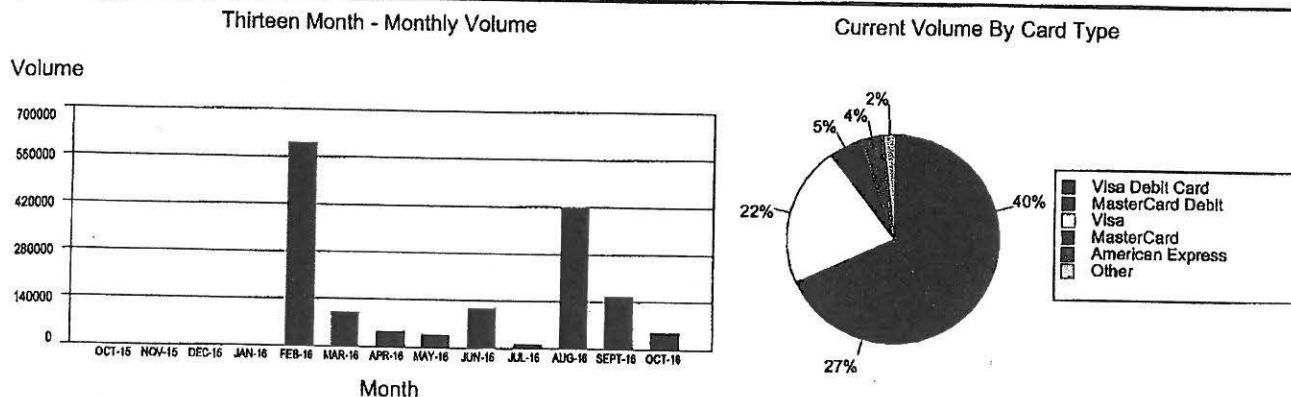
Contact your Heartland Servicing Team at 1-888-963-3600 to find out how you can view more customized statement information online at the Heartland InfoCentral. Visit Heartland InfoCentral at <https://infocentral.heartlandpaymentsystems.com>.

### **MasterCard Announces Annual Merchant Location Fee**



# Heartland

## Your Business



## Fee Summary

Fee Type	# of Trans	Total \$ Amount	Discount % Rate	DPI	Transaction Fee	Total Fee
<b>Visa Pass-thru Interchange &amp; Fees</b>						
Transaction Integrity Fee 13 txn @ \$0.100	1	\$0.00				
Visa Issuer Settlement Fee	4,412	\$30,082.06				
VS Assessment Fee	4,392	\$32,177.38				
VS CR Bus Tier 2 Retail	4	\$278.16				
VS CR Commercial Card Refund	1	(\$172.26)				
VS CR CPS/Retail	14	\$1,250.73				
VS CR CPS/Rewards 1	40	\$5,692.28				
VS CR CPS/Small Ticket	430	\$1,455.42				
VS CR Intl Electronic	3	\$14.68				
VS CR Intl Issuer Chip	2	\$40.56				
VS CR Intl Premium Card	4	\$173.05				
VS CR Purchasing CP	1	\$324.00				
VS CR Sig Pref RII	73	\$2,212.09				
VS CR US CV-Cnsr Cr	7	(\$851.77)				
VS Credit Voucher Proc-CR Trans	8	(\$1,024.03)				
VS Credit Voucher Proc-DB/Prepaid Trans	12	(\$1,071.29)				
VS DB CPS/Retail	8	\$758.64				
VS DB CPS/Retail Prepaid	1	\$45.00				
VS DB CPS/Small Ticket	204	\$644.25				
VS DB CPS/Small Tkt Consumer Prepaid	101	\$290.25				
VS DB CPS/Sml Tkt Cnsmr DB&Prpd Reg	3,365	\$10,992.83				
VS DB EIRF	1	\$6.75				
VS DB EIRF Prepaid	1	\$0.99				
VS DB Intl Electronic	2	\$41.09				
VS DB US Regulated	138	\$7,956.61				
VS FANF Customer Present - 2 Locations	1	\$0.00				
VS Financial Transaction Fee	4,412	\$0.00				
VS Int Acquirer Fee	11	\$269.38				
VS Int Serv Fee-Purch	11	\$269.38				
VS Network Acquirer Proc Fee Slg Debit Adj	3,821	\$20,736.41				
VS Network Acquiring Processing Fee	4,393	\$0.00				
Subtotal						
<b>MasterCard Pass-thru Interchange &amp; Fees</b>						
MC Assessment Fee	1,900	\$16,547.03				
MC CR Consumer Credil Refund 4	1	(\$24.30)				
MC CR Enhanced Merit III Base	136	\$293.87				
MC CR Foreign Electronic	3	\$10.50				
MC CR High Val Merit 3 Base	2	\$5.73				
MC CR Merit III	137	\$1,641.43				
MC CR World Elite Merit III	5	\$36.28				
MC CR World Merit I	2	\$6.50				
MC CR World Merit III	18	\$488.64				
MC Cross Border Fee	3	\$10.50				

# Heartland

## Fee Summary

Fee Type	# of Trans	Total \$ Amount	Discount % Rate	DPI	Transaction Fee	Total Fee
MC DB Business Data Rate I	2	\$4.86				
MC DB Consumer DB Refund 3	1	(\$12.96)				
MC DB Merit I	1	\$105.30				
MC DB Merit III	419	\$4,278.27				
MC DB Regulated-Issuer FR Cert	1,279	\$9,042.77				
MC Int'l Support Fee	3	\$10.50				
MC Issuer Settlement Fee	1,906	\$15,876.89				
MC License Fee	1,906	\$15,876.89				
MC NABU Fee	1,924	\$0.00				
Subtotal						
<b>Discover Pass-thru Interchange &amp; Fees</b>						
DS Assessment Fee	29	\$159.43				
DS CR Base Submission LVL Rewards	3	\$93.30				
DS CR Commercial Electronic	1	\$4.50				
DS CR Cons Adj Vou Prg 3 Rewards	1	(\$12.69)				
DS CR PSL - Retail Rewards	25	\$61.63				
DS Data Usage Fee	30	\$146.74				
DS Network Authorization Fee	29	\$159.43				
Subtotal						
<b>HPS Processing Fees</b>						
Discover Transaction Fee	30	\$0.00				
DS Discount Fee	29	\$159.43				
MC Discount Fee	1,900	\$16,547.03				
MC Transaction Fee	1,924	\$0.00				
Monthly vs Daily Discount Cost	6,321	\$48,883.84				
Service & Regulatory Mandate	1	\$0.00				
Visa Transaction Fee	4,413	\$0.00				
VS Discount Fee	4,392	\$32,177.38				
Subtotal						
<b>Other Processing and One-Time Fees</b>						
SmartLink Monthly Fee	1	\$0.00				
Subtotal						
<b>Totals</b>						

Fees calculated on a per transaction basis, rounding differences may occur

## Processing Summary - Settled by HPS

Card Type	# of Trans	\$ Sales Volume	# of Refunds	\$ Amount of Refunds	\$ Amount Net Sales	Average Ticket
<b>Visa</b>						
Credit	571	\$11,440.97	8	(\$1,024.03)	\$10,416.94	\$20.04
Prepaid	135	\$616.00	1	(\$158.76)	\$457.24	\$4.56
Signature (Non-PIN) Debit	3,686	\$20,120.41	11	(\$912.53)	\$19,207.88	\$5.46
<b>MasterCard</b>						
Credit	203	\$2,482.95	1	(\$24.30)	\$2,458.65	\$12.23
Prepaid	144	\$2,148.11	1	(\$12.96)	\$2,135.15	\$14.92
Signature (Non-PIN) Debit	1,553	\$11,915.97	4	(\$632.88)	\$11,283.09	\$7.67
<b>Discover</b>						
Credit	-	-	1	(\$12.69)	(\$12.69)	-
Credit	29	\$159.43	-	-	\$159.43	\$5.50
<b>Totals</b>	6,321	\$48,883.84	27	(\$2,778.15)	\$46,105.69	\$7.73

# Heartland

## Processing Summary - Settled by Others

Card Type	# of Trans	\$ Sales Volume	# of Refunds	\$ Amount of Refunds	\$ Amount Net Sales	Average Ticket
<b>American Express</b>						
Credit	37	\$1,848.38	-	-	\$1,848.38	\$49.96
<b>Totals</b>	<b>37</b>	<b>\$1,848.38</b>	<b>-</b>	<b>-</b>	<b>\$1,848.38</b>	<b>\$49.96</b>

## Deposit Detail

Visa - V	Debit - D	WEX - WX
MasterCard - M	EBT - EB	Voyager - VF
American Express - AX	PayPal - PP	All Card Types - T
Discover - DS	PayPal eCommerce - PE	

Batch Date	Batch #	Card Type	HPS Dep Date	Total Deposit	To Be Paid By Others	Daily Discount	Paid By HPS	Auto Debit/Credit Amount
10/01/2016	000013	T		\$109.25	\$2.70		\$106.55	
10/01/2016	000017	T		\$10.70	-		\$10.70	
10/01/2016	000018	T		\$260.00	-		\$260.00	
10/01/2016	000019	T		\$100.53	-		\$100.53	
	ACH		10/01/2016	-	-		-	
10/04/2016	000014	T		\$649.07	\$5.99		\$643.08	
10/04/2016	000016	T		\$469.87	-		\$469.87	
10/04/2016	000018	T		\$421.12	-		\$421.12	
10/04/2016	000020	T		\$422.97	-		\$422.97	
	ACH		10/04/2016	-	-		-	
10/05/2016	000015	T		\$570.79	-		\$570.79	\$1,957.04
10/05/2016	000017	T		\$574.48	-		\$574.48	
10/05/2016	000019	T		\$450.83	\$1.50		\$449.13	
10/05/2016	000021	T		\$372.53	\$1.50		\$371.03	
	ACH		10/05/2016	-	-		-	
10/06/2016	000020	T		\$851.05	\$9.89		\$841.06	\$1,965.43
10/06/2016	000022	T		\$238.32	-		\$236.32	
	ACH		10/06/2016	-	-		-	
10/07/2016	000016	T		\$520.70	-		\$520.70	\$1,077.38
10/07/2016	000018	T		\$188.73	-		\$188.73	
10/07/2016	000021	T		\$450.84	-		\$450.84	
10/07/2016	000023	T		\$441.68	-		\$441.68	
	ACH		10/07/2016	-	-		-	
10/08/2016	000017	T		\$105.80	-		\$105.80	\$1,601.95
10/08/2016	000019	T		\$270.76	-		\$270.76	
10/08/2016	000024	T		\$106.36	-		\$106.36	
	ACH		10/08/2016	-	-		-	
10/11/2016	000001	T		\$844.27	-		\$844.27	
10/11/2016	000018	T		\$520.07	\$4.75		\$515.32	
10/11/2016	000020	T		\$988.51	-		\$988.51	
10/11/2016	000022	T		\$367.77	\$1.75		\$366.02	
10/11/2016	000025	T		\$476.85	\$5.60		\$471.05	
	ACH		10/11/2016	-	-		-	
10/12/2016	000002	T		\$475.57	-		\$475.57	
10/12/2016	000019	T		\$463.38	\$2.50		\$460.88	
10/12/2016	000021	T		(\$93.97)	-		(\$93.97)	
10/12/2016	000023	T		\$549.01	\$2.99		\$546.02	
10/12/2016	000026	T		\$474.06	-		\$474.06	
	ACH		10/12/2016	-	-		-	
10/13/2016	000003	T		\$166.97	-		\$166.97	
10/13/2016	000020	T		\$251.68	-		\$251.68	
10/13/2016	000022	T		\$925.08	-		\$925.08	
10/13/2016	000024	T		\$136.49	-		\$136.49	
10/13/2016	000027	T		\$149.51	-		\$149.51	
	ACH		10/13/2016	-	-		-	
10/14/2016	000004	T		\$497.96	\$2.49		\$495.47	
10/14/2016	000021	T		\$544.81	\$3.99		\$540.82	
10/14/2016	000023	T		\$446.66	-		\$446.66	
10/14/2016	000025	T		\$259.39	\$0.50		\$258.89	
10/14/2016	000028	T		\$500.37	-		\$500.37	
	ACH		10/14/2016	-	-		-	
10/15/2016	000005	T		\$24.57	-		\$24.57	\$2,242.21

# Heartland

## Deposit Detail

Visa - V	Debit - D	WEX - WX
MasterCard - M	EBT - EB	Voyager - VF
American Express - AX	PayPal - PP	All Card Types - T
Discover - DS	PayPal eCommerce - PE	

Batch Date	Batch #	Card Type	HPS Dep Date	Total Deposit	To Be Paid By Others	Daily Discount	Paid By HPS	Auto Debit/Credit Amount
10/15/2016	000022	T		\$82.41	-		\$82.41	-
10/15/2016	000024	T		\$500.86	-		\$500.86	-
10/15/2016	000029	T		\$77.85	-		\$77.85	-
		ACH	10/15/2016		-		-	\$685.69
10/18/2016	000006	T		\$594.47	-		\$594.47	-
10/18/2016	000023	T		\$299.87	\$4.74		\$294.93	-
10/18/2016	000025	T		\$2,104.50	\$105.30		\$1,999.20	-
10/18/2016	000026	T		\$459.85	\$2.75		\$457.10	-
10/18/2016	000030	T		\$331.37	\$1.26		\$330.12	-
		ACH	10/18/2016		-		-	\$3,675.82
10/19/2016	000007	T		\$939.63	-		\$939.63	-
10/19/2016	000024	T		\$417.24	-		\$417.24	-
10/19/2016	000026	T		\$1,360.81	-		\$1,360.81	-
10/19/2016	000027	T		\$291.44	-		\$291.44	-
10/19/2016	000031	T		\$495.83	-		\$495.83	-
		ACH	10/19/2016		-		-	\$3,504.95
10/20/2016	000008	T		\$574.49	-		\$574.49	-
10/20/2016	000025	T		\$480.97	-		\$480.97	-
10/20/2016	000027	T		\$1,672.98	\$172.26		\$1,500.72	-
10/20/2016	000028	T		\$430.53	-		\$430.53	-
10/20/2016	000032	T		\$303.19	-		\$303.19	-
		ACH	10/20/2016		-		-	\$3,289.90
10/21/2016	000001	T		\$422.27	-		\$422.27	-
10/21/2016	000026	T		\$57.19	-		\$57.19	-
10/21/2016	000028	T		\$392.57	-		\$392.57	-
10/21/2016	000029	T		\$260.83	-		\$260.83	-
10/21/2016	000033	T		\$307.65	\$2.70		\$304.95	-
		ACH	10/21/2016		-		-	\$1,437.81
10/22/2016	000009	T		\$51.41	-		\$51.41	-
10/22/2016	000027	T		\$82.74	-		\$82.74	-
10/22/2016	000029	T		\$487.29	-		\$487.29	-
10/22/2016	000030	T		\$107.57	-		\$107.57	-
10/22/2016	000034	T		\$4.49	-		\$4.49	-
		ACH	10/22/2016		-		-	\$733.50
10/25/2016	000010	T		\$504.85	-		\$504.85	-
10/25/2016	000028	T		\$355.83	-		\$355.83	-
10/25/2016	000030	T		\$1,624.86	\$155.69		\$1,469.17	-
10/25/2016	000031	T		\$387.70	-		\$387.70	-
10/25/2016	000035	T		\$234.73	\$3.00		\$231.73	-
		ACH	10/25/2016		-		-	\$2,949.28
10/26/2016	000011	T		\$167.18	-		\$167.18	-
10/26/2016	000029	T		\$574.43	\$6.74		\$567.69	-
10/26/2016	000031	T		\$695.44	-		\$695.44	-
10/26/2016	000032	T		\$472.18	\$5.29		\$466.89	-
10/26/2016	000036	T		\$382.55	-		\$382.55	-
		ACH	10/26/2016		-		-	\$2,279.75
10/27/2016	000012	T		\$728.33	-		\$728.33	-
10/27/2016	000030	T		\$430.88	-		\$430.88	-
10/27/2016	000032	T		\$1,840.81	\$520.00		\$1,120.61	-
10/27/2016	000033	T		\$540.33	-		\$540.33	-
10/27/2016	000037	T		\$270.47	\$1.98		\$268.49	-
		ACH	10/27/2016		-		-	\$3,088.64
10/29/2016	000013	T		\$2,911.64	-		\$2,911.64	-
10/29/2016	000031	T		\$568.14	\$5.70		\$562.44	-
10/29/2016	000033	T		\$4,468.25	\$805.92		\$3,662.33	-
10/29/2016	000034	T		\$560.83	\$8.81		\$552.02	-
10/29/2016	000038	T		\$289.75	-		\$289.75	-
		ACH	10/29/2016		-		-	\$7,978.18
	Fees	T	10/31/2016	-	-			
<b>Totals</b>				<b>\$47,954.07</b>	<b>\$1,848.38</b>		<b>\$46,105.69</b>	

# Heartland

Please contact Heartland Customer Service at 1.888.963.3600 to request any corrections or adjustments. Adjustments and/or corrections to your statement will only be considered by Heartland if they are requested within the time period specifically set forth in the applicable provisions of the Terms and Conditions. Additionally, please remember to contact Heartland if your address information has changed. Thank you.



## ***Merchant Statement***

MDG2016 00012747 1 AT 0399



RSC ASSOCIATED STUDENTS  
1530 W 17TH ST  
SANTA ANA, CA 92706

**Statement Date:** 10/31/2016  
**Statement Period:** 10/01/2016 - 10/31/2016  
**DBA Name:** RANCHO SANTIAGO CCD  
ONLINE  
**Merchant Number:** 650000008769542  
**Store Number:**

Heartland is committed to fair dealings and full disclosure. We continue to pass through 100% of the Durbin savings.

### **\*\*\* Contact Information \*\*\***

**Customer Service:** 1-888-963-3600

Heartland InfoCentral:

<https://infocentral.heartlandpaymentsystems.com>

Heartland Payment Systems

One Heartland Way

Jeffersonville, IN 47130

This Is Not A Bill

## ***HPS Deposits & Fees At A Glance***

#### **Visa Deposits:**

**Less Visa Pass-thru Interchange & Fees:**  **Total Visa Pass-thru Interchange & Fees:**  \$3,943.22

#### **MasterCard Deposits:**

**Less MasterCard Pass-thru Interchange & Fees:**                          **Total MasterCard Pass-thru Interchange & Fees:**                          \$1,019.00

## Discover Deposits:

**Less Discover Pass-thru Interchange & Fees:**                          **Total Discover Pass-thru Interchange & Fees:**                          **\$152.50**

**Less Heartland Payment Systems Processing Fees:  
Less Other Processing and One-Time Fees:**

### Total Deposits:

Total Credit Card Fees:

\* More detailed processing fee information on the following pages. All Heartland fees automatically include transaction reporting if applicable.



## Important Messages

Contact your Heartland Servicing Team at 1-888-963-3600 to find out how you can view more customized statement information online at the Heartland InfoCentral. Visit Heartland InfoCentral at <https://infocentral.heartlandpaymentsystems.com>.

### Action Required: Update POS Security Certificate Levels by Dec. 31

There have been a number of industry-wide security certificate initiatives occurring in 2016. These digital certificates (latest version is SHA-2) are used to sign and validate content and help secure and protect your credit card data. Heartland is working with our point of sale (POS) providers and partners to ensure their software solutions are updated to the most secure version levels for credit card processing by December 31, 2016.

According to our equipment records, your business may be using a Payment Gateway, Middleware or direct POS system interface to deliver card transactions to Heartland for processing. We believe your POS provider is aware of the certificate update requirements, and may already be working with you to avoid processing issues.

You will need to contact your POS provider prior to December 31, 2016 to ensure your systems are updated to the most current security certificate levels, and are able to continue secure processing with Heartland.

If you have questions, please call the Heartland Service Center at 888.963.3600.

### MasterCard Announces Annual Merchant Location Fee

#### Authorization Fee

Your transaction authorizations are processed on a third party platform and Heartland incorporates those costs in the Transaction Fees under "HPS Processing Fees" reflected on your merchant statement. In April 2016, the third party significantly raised the rates it charges Heartland for authorizations. Heartland has worked over the last several months to negotiate a lower rate for you and other similarly situated merchants. Recently, Heartland entered into an agreement with the third party which will include a more favorable authorization fee, though still an increase over what Heartland was previously charged.

Heartland has absorbed these increased fees for the months of April through September at no cost to you. Going forward, Heartland will incorporate its increased expense from this new authorization fee into a new per authorization fee on your merchant statement. You will be billed a one-time transaction authorization fee - entitled "Authorization Fee" - on or about October 27, which fee will be reflected on your October merchant statement which will be available

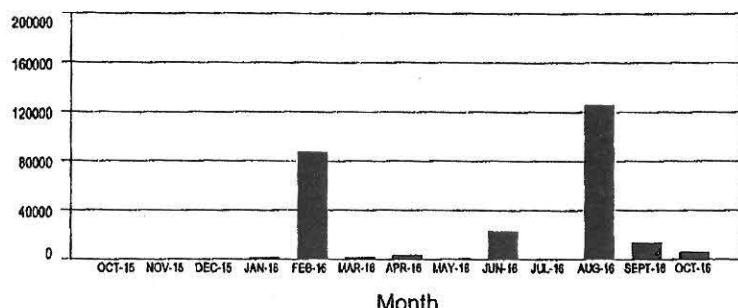
Please call 888.963.3600 to discuss your solution to see if we are able to convert you to a different solution, where you may be able to receive a lower fee.

# Heartland

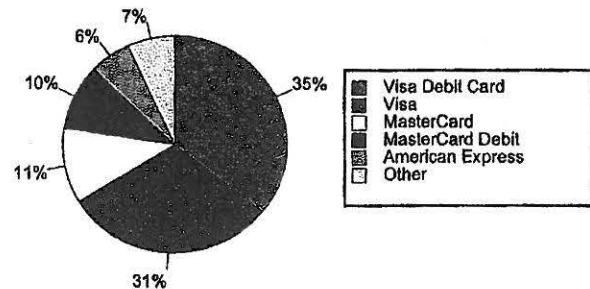
## Your Business

Thirteen Month - Monthly Volume

Volume



Current Volume By Card Type



## Fee Summary

Fee Type	# of Trans	Total \$ Amount	Discount % Rate	DPI	Transaction Fee	Total Fee
<b>Visa Pass-thru Interchange &amp; Fees</b>						
Transaction Integrity Fee 24 txn @ \$0.100	1	\$0.00				
Visa Issuer Settlement Fee	45	\$3,943.22				
VS Assessment Fee	44	\$4,033.94				
VS CR Bus Tier 1 Standard	2	\$256.23				
VS CR EIRF	11	\$1,096.93				
VS CR Sig Pref Std	7	\$646.65				
VS Credit Voucher Proc-DB/Prepaid Trans	1	(\$90.72)				
VS DB EIRF	3	\$242.74				
VS DB EIRF Prepaid	1	\$48.38				
VS DB US Regulated	20	\$1,743.01				
VS FANF Cust Not Pres and/or Fast Food	1	\$0.00				
VS Financial Transaction Fee	45	\$0.00				
VS Network Acquirer Proc Fee Sig Debit Adj	24	\$2,034.13				
VS Network Acquiring Processing Fee	44	\$0.00				
Subtotal						
<b>MasterCard Pass-thru Interchange &amp; Fees</b>						
MC Assessment Fee	13	\$1,201.58				
MC AVS Fee	13	\$1,201.58				
MC CR Consumer Credit Refund	1	(\$157.14)				
MC CR Enhanced Merit I	3	\$437.14				
MC CR Merit I	1	\$96.66				
MC CR World Merit I	1	\$105.30				
MC DB Merit I	2	\$98.77				
MC DB Regulated-Issuer FR Cert	7	\$438.87				
MC Digital Enablement Fee	13	\$1,201.58				
MC Issuer Settlement Fee	15	\$1,019.60				
MC License Fee	15	\$1,019.60				
MC NABU Fee	14	\$0.00				
Subtotal						
<b>Discover Pass-thru Interchange &amp; Fees</b>						
DS Assessment Fee	1	\$132.30				
DS CR PSL E-Commerce Rewards	1	\$132.30				
DS Data Usage Fee	1	\$132.30				
DS Network Authorization Fee	1	\$132.30				
Subtotal						
<b>HPS Processing Fees</b>						
American Express Transaction Fee	4	\$0.00				
Authorization Fee	1	\$0.00				
Discover Transaction Fee	1	\$0.00				
DS Discount Fee	1	\$132.30				
MC Discount Fee	13	\$1,201.58				
MC Transaction Fee	14	\$0.00				
Monthly vs Daily Discount Cost	58	\$5,367.82				



# Heartland

## Fee Summary

Fee Type	# of Trans	Total \$ Amount	Discount % Rate	DPI	Transaction Fee	Total Fee
Service & Regulatory Mandate	1	\$0.00				
Visa Transaction Fee	45	\$0.00				
VS Discount Fee	44	\$4,033.94				
<b>Subtotal</b>						
<b>Totals</b>						

Fees calculated on a per transaction basis, rounding differences may occur

## Processing Summary - Settled by HPS

Card Type	# of Trans	\$ Sales Volume	# of Refunds	\$ Amount of Refunds	\$ Amount Net Sales	Average Ticket
Visa						
Credit	20	\$1,999.81	-	-	\$1,999.81	\$99.99
Prepaid	1	\$48.38	-	-	\$48.38	\$48.38
Signature (Non-PIN) Debit	23	\$1,985.75	1	(\$90.72)	\$1,895.03	\$86.34
MasterCard						
Credit	5	\$639.10	1	(\$157.14)	\$481.96	\$127.82
Signature (Non-PIN) Debit	8	\$562.48	1	(\$24.84)	\$537.64	\$70.31
Discover						
Credit	1	\$132.30	-	-	\$132.30	\$132.30
<b>Totals</b>	58	\$5,367.82	3	(\$272.70)	\$5,095.12	\$92.55

## Processing Summary - Settled by Others

Card Type	# of Trans	\$ Sales Volume	# of Refunds	\$ Amount of Refunds	\$ Amount Net Sales	Average Ticket
American Express						
Credit	4	\$337.24	-	-	\$337.24	\$84.31
<b>Totals</b>	4	\$337.24	-	-	\$337.24	\$84.31

## Deposit Detail

Visa - V	Debit - D	WEX - WX
MasterCard - M	EBT - EB	Voyager - VF
American Express - AX	PayPal - PP	All Card Types - T
Discover - DS	PayPal eCommerce - PE	

Batch Date	Batch #	Card Type	HPS Dep Date	Total Deposit	To Be Paid By Others	Daily Discount	Paid By HPS	Auto Debit/Credit Amount
10/04/2016	00089	T		\$890.21	-		\$890.21	-
	ACH		10/04/2016	-	-		-	\$890.21
10/06/2016	00090	T		\$259.52	-		\$259.52	-
10/07/2016	00091	T		\$93.37	-		\$93.37	-
	ACH		10/07/2016	-	-		-	\$352.89
10/11/2016	00092	T		\$203.04	-		\$203.04	-
	ACH		10/11/2016	-	-		-	\$203.04
10/12/2016	00093	T		\$824.08	-		\$824.08	-
	ACH		10/12/2016	-	-		-	\$824.08
10/13/2016	00094	T		\$46.55	-		\$46.55	-
	ACH		10/13/2016	-	-		-	\$46.55
10/14/2016	00095	T		\$324.44	-		\$324.44	-
	ACH		10/15/2016	-	-		-	\$324.44
10/18/2016	00096	T		\$1,343.96	\$121.50		\$1,222.46	
	ACH		10/18/2016	-	-		-	\$1,222.46

# Heartland

## Deposit Detail

Visa - V	Debit - D	WEX - WX
MasterCard - M	EBT - EB	Voyager - VF
American Express - AX	PayPal - PP	All Card Types - T
Discover - DS	PayPal eCommerce - PE	

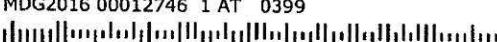
Batch Date	Batch #	Card Type	HPS Dep Date	Total Deposit	To Be Paid By Others	Daily Discount	Paid By HPS	Auto Debit/Credit Amount
10/19/2016	00097	T		\$1,151.48	\$142.30		\$1,009.18	-
	ACH		10/19/2016	-	-		-	\$1,009.18
10/20/2016	00098	T	10/20/2016	\$43.47	\$73.44		(\$29.97)	-
	ACH		10/20/2016	-	-		-	(\$29.97)
10/21/2016	00099	T	10/21/2016	\$30.14	-		\$30.14	-
	ACH		10/21/2016	-	-		-	\$30.14
10/25/2016	00100	T	10/25/2016	\$145.26	-		\$145.26	-
	ACH		10/25/2016	-	-		-	\$145.26
10/27/2016	00101	T	10/27/2016	(\$76.68)	-		(\$76.68)	-
	ACH		10/27/2016	-	-		-	(\$76.68)
10/29/2016	00102	T	10/29/2016	\$153.52	-		\$153.52	-
	ACH		10/29/2016	-	-		-	(\$153.52)
	Fees	T	10/31/2016	-	-		-	\$153.52
<b>Totals</b>				\$5,432.36	\$337.24		\$5,095.12	

Please contact Heartland Customer Service at 1.888.963.3600 to request any corrections or adjustments. Adjustments and/or corrections to your statement will only be considered by Heartland if they are requested within the time period specifically set forth in the applicable provisions of the Terms and Conditions. Additionally, please remember to contact Heartland if your address information has changed. Thank you.





## Merchant Statement

MDG2016 00012746 1 AT 0399  
  
RSC ASSOCIATED STUDENTS  
1530 W 17TH ST  
SANTA ANA, CA 92706

Statement Date: 10/31/2016

Statement Period: 10/01/2016 - 10/31/2016

DBA Name: RSCCD HAWK BOOKSTORE  
ONLINE

Merchant Number: 650000008769575

Store Number:

Heartland is committed to fair dealings and full disclosure. We continue to pass through 100% of the Durbin savings.

### \*\*\* Contact Information \*\*\*

Customer Service: 1-888-963-3600

Heartland InfoCentral:

<https://infocentral.heartlandpaymentsystems.com>

Heartland Payment Systems

One Heartland Way

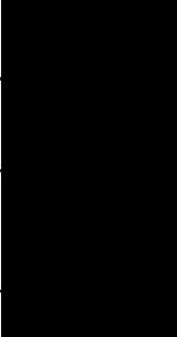
Jeffersonville, IN 47130

8045 E CHAPMAN AVE  
ORANGE, CA 92869

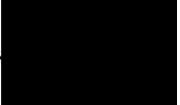
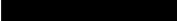
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## HPS Deposits & Fees At A Glance

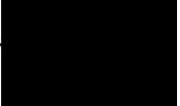
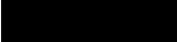
Visa Deposits:

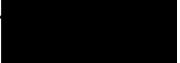
Less Visa Pass-thru Interchange & Fees:  \$5,133.09  
Total Visa Pass-thru Interchange & Fees: 

MasterCard Deposits:

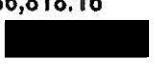
Less MasterCard Pass-thru Interchange & Fees:  \$1,107.27  
Total MasterCard Pass-thru Interchange & Fees: 

Discover Deposits:

Less Discover Pass-thru Interchange & Fees:  \$577.80  
Total Discover Pass-thru Interchange & Fees: 

Less Heartland Payment Systems Processing Fees:  
Less Other Processing and One-Time Fees:  
Total Processing and One-Time Fees: 

Total Deposits:

Total Credit Card Fees:  \$6,818.16

\* More detailed processing fee information on the following pages. All Heartland fees automatically include transaction savings, if applicable.



## Important Messages

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### Action Required: Update POS Security Certificate Levels by Dec. 31

There have been a number of industry-wide security certificate initiatives occurring in 2016. These digital certificates (latest version is SHA-2) are used to sign and validate content and help secure and protect your credit card data. Heartland is working with our point of sale (POS) providers and partners to ensure their software solutions are updated to the most secure version levels for credit card processing by December 31, 2016.

According to our equipment records, your business may be using a Payment Gateway, Middleware or direct POS system interface to deliver card transactions to Heartland for processing. We believe your POS provider is aware of the certificate update requirements, and may already be working with you to avoid processing issues.

You will need to contact your POS provider prior to December 31, 2016 to ensure your systems are updated to the most current security certificate levels, and are able to continue secure processing with Heartland.

If you have questions, please call the Heartland Service Center at 888.963.3600.

### MasterCard Announces Annual Merchant Location Fee

#### Authorization Fee

Your transaction authorizations are processed on a third party platform and Heartland incorporates those costs in the Transaction Fees under "HPS Processing Fees" reflected on your merchant statement. In April 2016, the third party significantly raised the rates it charges Heartland for authorizations. Heartland has worked over the last several months to negotiate a lower rate for you and other similarly situated merchants. Recently, Heartland entered into an agreement with the third party which will include a more favorable authorization fee, though still an increase over what Heartland was previously charged.

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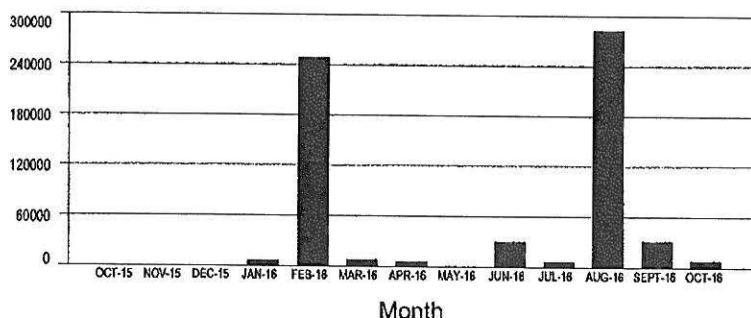
Please call 888.963.3600 to discuss your solution to see if we are able to convert you to a different solution, where you may be able to receive a lower fee.

# Heartland

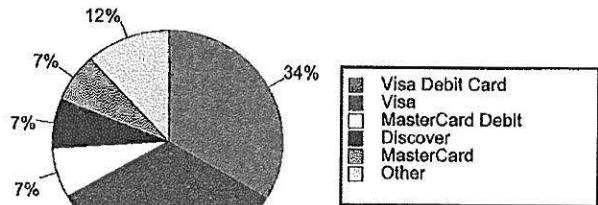
## Your Business

Thirteen Month - Monthly Volume

Volume



Current Volume By Card Type



## Fee Summary

Fee Type	# of Trans	Total \$ Amount	Discount % Rate	DPI	Transaction Fee	Total Fee
<b>Visa Pass-thru Interchange &amp; Fees</b>						
Transaction Integrity Fee 37 txn @ \$0.100	1	\$0.00				
Visa Issuer Settlement Fee	61	\$5,133.09				
VS Assessment Fee	57	\$5,572.92				
VS CR BusTier 2 Standard	1	\$106.65				
VS CR EIRF	15	\$1,816.69				
VS CR Sig Pref Std	5	\$421.49				
VS CR Signature Cards	3	\$406.62				
VS Credit Voucher Proc-DB/Prepaid Trans	4	(\$439.83)				
VS DB EIRF	4	\$315.90				
VS DB EIRF Prepaid	1	\$220.01				
VS DB US Regulated	28	\$2,285.66				
VS FANF Cust Not Pres and/or Fast Food	1	\$0.00				
VS Financial Transaction Fee	61	\$0.00				
VS Network Acquirer Proc Fee Sig Debit Adj	33	\$2,821.47				
VS Network Acquiring Processing Fee	57	\$0.00				
Subtotal						
<b>MasterCard Pass-thru Interchange &amp; Fees</b>						
MC Assessment Fee	11	\$1,308.15				
MC AVS Fee	11	\$1,308.15				
MC CR Bus Level 3 Data Rate I	1	\$159.30				
MC CR Enhanced Merit I	1	\$121.77				
MC CR Merit I	3	\$270.27				
MC CR World Elite Merit I	2	\$172.26				
MC DB Consumer DB Refund 1	1	(\$162.00)				
MC DB Merit I	3	\$542.97				
MC DB Regulated-Issuer FR Cert	2	\$2.70				
MC Digital Enablement Fee	11	\$1,308.15				
MC Issuer Settlement Fee	13	\$1,107.27				
MC License Fee	13	\$1,107.27				
MC NABU Fee	13	\$0.00				
Subtotal						
<b>Discover Pass-thru Interchange &amp; Fees</b>						
DS Assessment Fee	4	\$577.80				
DS CR PSL E-Commerce Premium	1	\$137.43				
DS CR PSL E-Commerce Rewards	3	\$440.37				
DS Data Usage Fee	5	\$841.05				
DS Network Authorization Fee	5	\$841.05				
Subtotal						
<b>HPS Processing Fees</b>						
American Express Transaction Fee	5	\$0.00				
Authorization Fee	1	\$0.00				
Discover Transaction Fee	5	\$0.00				
DS Discount Fee	4	\$577.80				

# Heartland

## Fee Summary

Fee Type	# of Trans	Total \$ Amount	Discount % Rate	DPI	Transaction Fee	Total Fee
MC Discount Fee	11	\$1,308.15				
MC Transaction Fee	13	\$0.00				
Monthly vs Daily Discount Cost	72	\$7,458.87				
Service & Regulatory Mandate	1	\$0.00				
Visa Transaction Fee	61	\$0.00				
VS Discount Fee	57	\$5,572.92				
<b>Subtotal</b>						

### Totals

Fees calculated on a per transaction basis, rounding differences may occur

## Processing Summary - Settled by HPS

Card Type	# of Trans	\$ Sales Volume	# of Refunds	\$ Amount of Refunds	\$ Amount Net Sales	Average Ticket
<b>Visa</b>						
Credit	24	\$2,751.45	-	-	\$2,751.45	\$114.64
Prepaid	1	\$220.01	-	-	\$220.01	\$220.01
Signature (Non-PIN) Debit	32	\$2,601.46	4	(\$439.83)	\$2,161.63	\$81.30
<b>MasterCard</b>						
Credit	7	\$723.60	-	-	\$723.60	\$103.37
Signature (Non-PIN) Debit	4	\$584.55	2	(\$200.88)	\$383.67	\$146.14
<b>Discover</b>						
Credit	4	\$577.80	-	-	\$577.80	\$144.45
<b>Totals</b>	72	\$7,458.87	6	(\$640.71)	\$6,818.16	\$103.60

## Processing Summary - Settled by Others

Card Type	# of Trans	\$ Sales Volume	# of Refunds	\$ Amount of Refunds	\$ Amount Net Sales	Average Ticket
<b>American Express</b>						
Credit	4	\$510.30	-	-	\$510.30	\$127.58
<b>Totals</b>	4	\$510.30	-	-	\$510.30	\$127.58

## Deposit Detail

Visa - V	Debit - D	WEX - WX
MasterCard - M	EBT - EB	Voyager - VF
American Express - AX	PayPal - PP	All Card Types - T
Discover - DS	PayPal eCommerce - PE	

Batch Date	Batch #	Card Type	HPS Dep Date	Total Deposit	To Be Paid By Others	Daily Discount	Paid By HPS	Auto Debit/Credit Amount
09/30/2016	00130	T	10/01/2016	\$16.74	-	-	\$16.74	-
	ACH			-	-	-		\$16.74
10/03/2016	00131	T	10/04/2016	\$222.75	-	-	\$222.75	-
	ACH			-	-	-		\$222.75
10/04/2016	00132	T	10/05/2016	\$27.00	-	-	\$27.00	-
	ACH			-	-	-		\$27.00
10/05/2016	00133	T	10/06/2016	\$440.11	-	-	\$440.11	-
	ACH			-	-	-		\$440.11
10/06/2016	00134	T	10/07/2016	\$77.77	-	-	\$77.77	-
	ACH			-	-	-		\$77.77
10/10/2016	00135	T	10/11/2016	\$548.64	-	-	\$548.64	-
	ACH			-	-	-		\$548.64

# Heartland

## Deposit Detail

Visa - V	Debit - D	WEX - WX
MasterCard - M	EBT - EB	Voyager - VF
American Express - AX	PayPal - PP	All Card Types - T
Discover - DS	PayPal eCommerce - PE	

Batch Date	Batch #	Card Type	HPS Dep Date	Total Deposit	To Be Paid By Others	Daily Discount	Paid By HPS	Auto Debit/Credit Amount
10/11/2016	00136	T		\$208.71	-		\$208.71	-
	ACH		10/12/2016	-	-		-	\$208.71
10/12/2016	00137	T		\$670.22	-		\$670.22	-
	ACH		10/13/2016	-	-		-	\$670.22
10/17/2016	00138	T		\$1,919.44	\$299.43		\$1,620.01	-
	ACH		10/18/2016	-	-		-	\$1,620.01
10/18/2016	00139	T		\$383.13	-		\$383.13	-
	ACH		10/19/2016	-	-		-	\$383.13
10/19/2016	00140	T		\$1,378.35	\$51.57		\$1,326.78	-
	ACH		10/20/2016	-	-		-	\$1,326.78
10/20/2016	00141	T		\$441.72	-		\$441.72	-
	ACH		10/21/2016	-	-		-	\$441.72
10/21/2016	00142	T		(\$51.57)	-		(\$51.57)	-
	ACH		10/22/2016	-	-		-	(\$51.57)
10/24/2016	00143	T		\$278.37	-		\$278.37	-
	ACH		10/25/2016	-	-		-	\$278.37
10/25/2016	00144	T		\$286.47	-		\$286.47	-
	ACH		10/26/2016	-	-		-	\$286.47
10/26/2016	00145	T		\$166.05	\$159.30		\$6.75	-
	ACH		10/27/2016	-	-		-	\$6.75
10/27/2016	00146	T		\$314.56	-		\$314.56	-
	ACH		10/28/2016	-	-		-	\$314.56
	Fees	T	10/31/2016	-	-		-	
<b>Totals</b>				<b>\$7,328.46</b>	<b>\$510.30</b>		<b>\$6,818.16</b>	

Please contact Heartland Customer Service at 1.888.963.3600 to request any corrections or adjustments. Adjustments and/or corrections to your statement will only be considered by Heartland if they are requested within the time period specifically set forth in the applicable provisions of the Terms and Conditions. Additionally, please remember to contact Heartland if your address information has changed. Thank you.





## Merchant Statement

MDG2016 00012741 1 AT 0399

|||||...|||||...|||||...|||||...|||||...|||||...|||

RSC ASSOCIATED STUDENTS  
1530 W 17TH ST  
SANTA ANA, CA 92706

Statement Date: 10/31/2016

Statement Period: 10/01/2016 - 10/31/2016

DBA Name: SCC BOOK STORE

Merchant Number: 650000008776604

Store Number:

Heartland is committed to fair dealings and full disclosure. We continue to pass through 100% of the Durbin savings.

### \*\*\* Contact Information \*\*\*

Customer Service: 1-888-963-3600

Heartland InfoCentral:

<https://infocentral.heartlandpaymentsystems.com>

Heartland Payment Systems

One Heartland Way

Jeffersonville, IN 47130

This Is Not A Bill

## HPS Deposits & Fees At A Glance

Visa Deposits:

Less Visa Pass-thru Interchange & Fees: \$22,470.14

Total Visa Pass-thru Interchange & Fees: [REDACTED]

MasterCard Deposits:

Less MasterCard Pass-thru Interchange & Fees: \$9,444.69

Total MasterCard Pass-thru Interchange & Fees: [REDACTED]

Discover Deposits:

Less Discover Pass-thru Interchange & Fees: \$351.81

Total Discover Pass-thru Interchange & Fees: [REDACTED]

Less Heartland Payment Systems Processing Fees:

Less Other Processing and One-Time Fees:

Total Processing and One-Time Fees: [REDACTED]

Total Deposits:

Total Credit Card Fees:

\$32,266.64

\* More detailed processing fee information on the following pages. All Heartland fees automatically include transaction savings, if applicable.



# Heartland

## ***Important Messages***

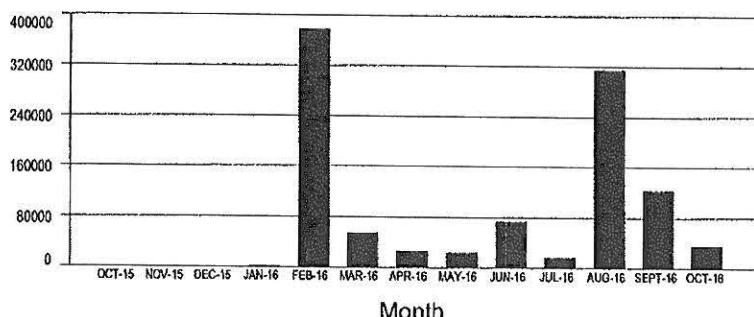
Contact your Heartland Servicing Team at 1-888-963-3600 to find out how you can view more customized statement information online at the Heartland InfoCentral. Visit Heartland InfoCentral at <https://infocentral.heartlandpaymentsystems.com>.

MasterCard Announces Annual Merchant Leadership Award

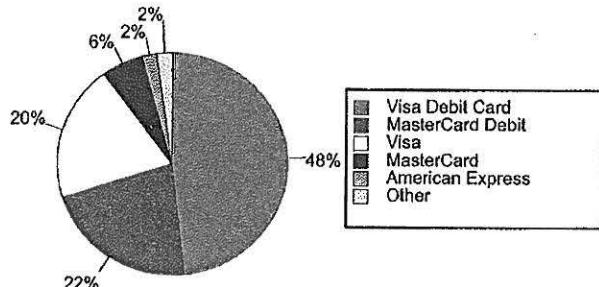
## Your Business

Thirteen Month - Monthly Volume

Volume



Current Volume By Card Type



## Fee Summary

Fee Type	# of Trans	Total \$ Amount	Discount % Rate	DPI	Transaction Fee	Total Fee
<b>Visa Pass-thru Interchange &amp; Fees</b>						
Transaction Integrity Fee 95 txn @ \$0.100	1	\$0.00				
Visa Issuer Settlement Fee	3,188	\$22,470.14				
VS Assessment Fee	3,167	\$24,093.14				
VS CR Bus Tier 2 Retail	6	\$57.34				
VS CR Bus Tier 3 Retail	8	\$64.80				
VS CR Bus Tier 4 Retail	1	\$0.50				
VS CR CPS/Retail	8	\$803.91				
VS CR CPS/Rewards 1	34	\$2,899.29				
VS CR CPS/Small Ticket	399	\$1,404.16				
VS CR EIRF	23	\$301.61				
VS CR Int'l Electronic	3	\$32.80				
VS CR Int'l Issuer Chip	1	\$2.89				
VS CR Int'l Premium Card	2	\$133.37				
VS CR Sig Pref Rtl	68	\$1,333.87				
VS CR Sig Pref Std	2	\$13.38				
VS CR Signature Cards	1	\$0.50				
VS CR Super Premium Card	2	\$6.99				
VS CR US CV-Cnsr Cr	7	(\$688.76)				
VS Credit Voucher Proc-CR Trans	7	(\$688.76)				
VS Credit Voucher Proc-DB/Prepaid Trans	14	(\$934.24)				
VS DB CPS/Retail	10	\$891.79				
VS DB CPS/Retail Prepaid	3	\$123.63				
VS DB CPS/Small Ticket	180	\$740.69				
VS DB CPS/Small Tkt Consumer Prepaid	26	\$112.45				
VS DB CPS/Sml Tkt Cnsmr DB&Prpd Reg	2,191	\$7,814.27				
VS DB EIRF	4	\$14.14				
VS DB EIRF Prepaid	4	\$16.53				
VS DB Int'l Standard	1	\$5.39				
VS DB US Regulated	190	\$7,318.84				
VS FANF Customer Present - 2 Locations	1	\$0.00				
VS Financial Transaction Fee	3,188	\$0.00				
VS Int'l Acquirer Fee	9	\$181.44				
VS Int'l Serv Fee-Purch	9	\$181.44				
VS Network Acquirer Proc Fee Sig Debit Adj	2,609	\$17,037.73				
VS Network Acquiring Processing Fee	3,254	\$0.00				
Subtotal						
<b>MasterCard Pass-thru Interchange &amp; Fees</b>						
MC Assessment Fee	1,256	\$9,892.89				
MC AVS Fee	1	\$3.50				
MC CR Bus Level 2 Data Rate I	3	\$15.11				
MC CR Bus Level 3 Data Rate I	2	\$10.98				
MC CR Business Data Rate I	2	\$10.99				
MC CR Enhanced Key Entered	1	\$5.49				

# Heartland

## Fee Summary

Fee Type	# of Trans	Total \$ Amount	Discount % Rate	DPI	Transaction Fee	Total Fee
MC CR Enhanced Merit III Base	22	\$347.82				
MC CR Foreign Electronic	2	\$4.48				
MC CR High Val Merit 3 Base	2	\$495.72				
MC CR Merit I	3	\$160.41				
MC CR Merit III	59	\$530.72				
MC CR World Elite Merit I	1	\$29.15				
MC CR World Elite Merit III	11	\$380.18				
MC CR World Merit I	2	\$9.24				
MC CR World Merit III	14	\$146.58				
MC Cross Border Fee	2	\$4.48				
MC DB Business Data Rate I	3	\$28.71				
MC DB Consumer DB Refund 3	1	(\$89.91)				
MC DB Merit I	6	\$102.63				
MC DB Merit I	7	\$26.53				
MC DB Merit III	249	\$1,692.32				
MC DB Regulated-Issuer FR Cert	869	\$5,537.54				
MC Intl Support Fee	2	\$4.48				
MC Issuer Settlement Fee	1,259	\$9,444.69				
MC License Fee	1,259	\$9,444.69				
MC NABU Fee	1,296	\$0.00				
Subtotal						
<b>Discover Pass-thru Interchange &amp; Fees</b>						
DS Assessment Fee	42	\$351.81				
DS CR Base Submission LVL Rewards	1	\$3.99				
DS CR Commercial Electronic	3	\$10.44				
DS CR PSL - Retail Rewards	37	\$328.39				
DS CR PSL-Retail-PremPs	1	\$8.99				
DS Data Usage Fee	45	\$365.04				
DS Network Authorization Fee	45	\$365.04				
Subtotal						
<b>HPS Processing Fees</b>						
Discover Transaction Fee	45	\$0.00				
DS Discount Fee	42	\$351.81				
MC Discount Fee	1,256	\$9,892.89				
MC Transaction Fee	1,296	\$0.00				
Monthly vs Daily Discount Cost	4,465	\$34,337.84				
Service & Regulatory Mandate	1	\$0.00				
Visa Transaction Fee	3,275	\$0.00				
VS Discount Fee	3,167	\$24,093.14				
Subtotal						
<b>Other Processing and One-Time Fees</b>						
SMARTLink SLAM Monthly Access Fee	1	\$0.00				
Subtotal						

## Totals

Fees calculated on a per transaction basis, rounding differences may occur

## Processing Summary - Settled by HPS

Card Type	# of Trans	\$ Sales Volume	# of Refunds	\$ Amount of Refunds	\$ Amount Net Sales	Average Ticket
<b>Visa</b>						
Credit	558	\$7,055.41	7	(\$688.76)	\$6,366.65	\$12.64
Prepaid	49	\$299.99	-	-	\$299.99	\$6.12
Signature (Non-PIN) Debit	2,560	\$16,737.74	14	(\$934.24)	\$15,803.50	\$6.54
<b>MasterCard</b>						
Credit	124	\$2,146.87	-	-	\$2,146.87	\$17.31
Prepaid	105	\$554.68	-	-	\$554.68	\$5.21
Signature (Non-PIN) Debit	1,027	\$7,191.34	3	(\$448.20)	\$6,743.14	\$7.01
<b>Discover</b>						

## Processing Summary - Settled by HPS

Card Type	# of Trans	\$ Sales Volume	# of Refunds	\$ Amount of Refunds	\$ Amount Net Sales	Average Ticket
Credit	42	\$351.81	-	-	\$351.81	\$8.38
<b>Totals</b>	4,465	\$34,337.84	24	(\$2,071.20)	\$32,266.64	\$7.69

## Processing Summary - Settled by Others

Card Type	# of Trans	\$ Sales Volume	# of Refunds	\$ Amount of Refunds	\$ Amount Net Sales	Average Ticket
American Express Credit	54	\$692.53	1	(\$182.79)	\$509.74	\$12.82
<b>Totals</b>	54	\$692.53	1	(\$182.79)	\$509.74	\$12.82

## Deposit Detail

Visa - V	Debit - D	WEX - WX
MasterCard - M	EBT - EB	Voyager - VF
American Express - AX	PayPal - PP	All Card Types - T
Discover - DS	PayPal eCommerce - PE	

Batch Date	Batch #	Card Type	HPS Dep Date	Total Deposit	To Be Paid By Others	Daily Discount	Paid By HPS	Auto Debit/Credit Amount
10/03/2016	000011	T		\$613.22	\$12.09		\$601.13	-
10/03/2016	000035	T		\$375.90	\$4.69		\$371.21	-
10/03/2016	000051	T		\$792.63	\$172.10		\$620.53	-
	ACH		10/04/2016		-			\$1,592.87
10/04/2016	000012	T		\$1,120.86	\$78.02		\$1,042.84	-
10/04/2016	000036	T		\$60.58	-		\$60.58	-
10/04/2016	000052	T		\$855.88	\$3.75		\$852.13	-
	ACH		10/05/2016		-			\$1,955.55
10/05/2016	000013	T		\$678.38	\$2.64		\$675.74	-
10/05/2016	000037	T		\$219.17	\$3.75		\$215.42	-
10/05/2016	000053	T		\$741.34	\$8.84		\$732.50	-
	ACH		10/06/2016		-			\$1,623.66
10/06/2016	000014	T		\$1,066.82	\$4.25		\$1,062.57	-
10/06/2016	000038	T		\$384.97	-		\$384.97	-
10/06/2016	000054	T		\$858.22	\$5.14		\$853.08	-
10/07/2016	000055	T		\$573.04	-		\$573.04	-
	ACH		10/07/2016		-			\$2,873.66
10/10/2016	000015	T		\$579.09	-		\$579.09	-
10/10/2016	000039	T		\$183.73	\$15.89		\$167.84	-
10/10/2016	000056	T		\$591.86	-		\$591.86	-
	ACH		10/11/2016		-			\$1,338.79
10/11/2016	000016	T		\$838.26	\$4.07		\$834.19	-
10/11/2016	000040	T		\$400.11	\$9.01		\$391.10	-
10/11/2016	000057	T		\$853.07	-		\$853.07	-
	ACH		10/12/2016		-			\$2,078.36
10/12/2016	000017	T		\$745.10	\$1.75		\$743.35	-
10/12/2016	000041	T		\$134.56	-		\$134.56	-
10/12/2016	000058	T		\$740.50	\$10.92		\$729.58	-
	ACH		10/13/2016		-			\$1,607.49
10/14/2016	000018	T		\$498.86	\$13.99		\$484.87	-
10/14/2016	000019	T		\$278.99	-		\$278.99	-
10/14/2016	000042	T		\$69.13	-		\$69.13	-
10/14/2016	000059	T		\$513.90	-		\$513.90	-
10/14/2016	000060	T		\$260.49	\$182.79		\$77.70	-
	ACH		10/14/2016		-			\$1,424.59
10/17/2016	000020	T		\$1,299.76	-		\$1,299.76	-
10/17/2016	000043	T		\$374.41	-		\$374.41	-
10/17/2016	000061	T		\$1,550.26	\$18.87		\$1,533.39	-
	ACH		10/18/2016		-			\$3,207.56
10/18/2016	000021	T		\$1,121.45	\$6.42		\$1,115.03	-
10/18/2016	000044	T		\$1,181.55	-		\$1,181.55	-

# Heartland

## Deposit Detail

Visa - V	Debit - D	WEX - WX
MasterCard - M	EBT - EB	Voyager - VF
American Express - AX	PayPal - PP	All Card Types - T
Discover - DS	PayPal eCommerce - PE	

Batch Date	Batch #	Card Type	HPS Dep Date	Total Deposit	To Be Paid By Others	Daily Discount	Paid By HPS	Auto Debit/Credit Amount
10/18/2016	000062	T		\$605.31	\$11.00		\$594.31	-
	ACH		10/19/2016		-			\$2,890.89
10/19/2016	000022	T		\$1,056.43	\$3.09		\$1,053.34	-
10/19/2016	000045	T		\$153.66	-		\$153.66	-
10/19/2016	000063	T		\$1,344.47	\$7.50		\$1,336.97	-
	ACH		10/20/2016		-			\$2,543.97
10/20/2016	000023	T		\$953.34	\$14.02		\$939.32	-
10/21/2016	000024	T		(\$160.62)	-		(\$160.62)	-
10/20/2016	000046	T		\$85.03	\$2.57		\$82.46	-
10/20/2016	000064	T		\$828.95	-		\$828.95	-
10/21/2016	000065	T		\$322.22	-		\$322.22	-
	ACH		10/21/2016		-			\$2,012.33
10/24/2016	000025	T		\$615.04	(\$159.30)		\$774.34	-
10/24/2016	000047	T		\$328.00	\$5.00		\$323.00	-
10/24/2016	000066	T		\$904.59	-		\$904.59	-
	ACH		10/25/2016		-			\$2,001.93
10/25/2016	000026	T		\$711.80	\$12.99		\$698.81	-
10/25/2016	000048	T		\$406.70	\$10.80		\$395.90	-
10/25/2016	000067	T		\$820.62	\$1.50		\$819.12	-
	ACH		10/26/2016		-			\$1,913.83
10/26/2016	000027	T		\$589.98	-		\$589.98	-
10/26/2016	000049	T		\$202.49	\$4.74		\$197.75	-
10/26/2016	000068	T		\$532.41	\$3.23		\$529.18	-
	ACH		10/27/2016		-			\$1,316.91
10/27/2016	000028	T		\$719.37	\$32.62		\$686.75	-
10/27/2016	000050	T		\$30.04	\$3.00		\$27.04	-
10/27/2016	000069	T		\$660.64	-		\$660.64	-
10/28/2016	000070	T		\$509.82	-		\$509.82	-
	ACH		10/28/2016		-			\$1,684.25
	Fees	T	10/31/2016	-	-			
<b>Totals</b>				<b>\$32,776.38</b>	<b>\$509.74</b>		<b>\$32,266.64</b>	

Please contact Heartland Customer Service at 1.888.963.3600 to request any corrections or adjustments. Adjustments and/or corrections to your statement will only be considered by Heartland if they are requested within the time period specifically set forth in the applicable provisions of the Terms and Conditions. Additionally, please remember to contact Heartland if your address information has changed. Thank you.



## ***Merchant Statement***

MDG2016 00012743 1 AT 0399



 RSC ASSOCIATED STUDENTS  
1530 W 17TH ST  
SANTA ANA, CA 92706

**Statement Date:** 10/31/2016  
**Statement Period:** 10/01/2016 - 10/31/2016  
**DBA Name:** RSCCD CEC BOOK STORE  
DON BOOKS  
**Merchant Number:** 650000008767280  
**Store Number:**

Heartland is committed to fair dealings and full disclosure. We continue to pass through 100% of the Durbin savings.

### **\*\*\* Contact Information \*\*\***

**Customer Service: 1-888-963-3600**

### **Heartland InfoCentral:**

<https://infocentral.heartlandpaymentsystems.com>  
Heartland Payment Systems  
One Heartland Way  
.Jeffersonville, IN 47130

This Is Not A Bill

## **HPS Deposits & Fees At A Glance**

Visa Deposits:		\$3,324.85
	Less Visa Pass-thru Interchange & Fees:	
	Total Visa Pass-thru Interchange & Fees:	
MasterCard Deposits:		\$562.06
	Less MasterCard Pass-thru Interchange & Fees:	
	Total MasterCard Pass-thru Interchange & Fees:	
Discover Deposits:		\$31.05
	Less Discover Pass-thru Interchange & Fees:	
	Total Discover Pass-thru Interchange & Fees:	
	Less Heartland Payment Systems Processing Fees:	
	Less Other Processing and One-Time Fees:	
	Total Processing and One-Time Fees:	
Total Deposits:		\$3,917.96
Total Credit Card Fees:		

\* More detailed processing fee information on the following pages. All Heartland fees automatically include transaction savings, if applicable.

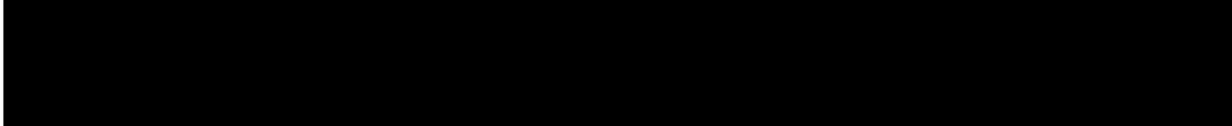


# Heartland

## Important Messages

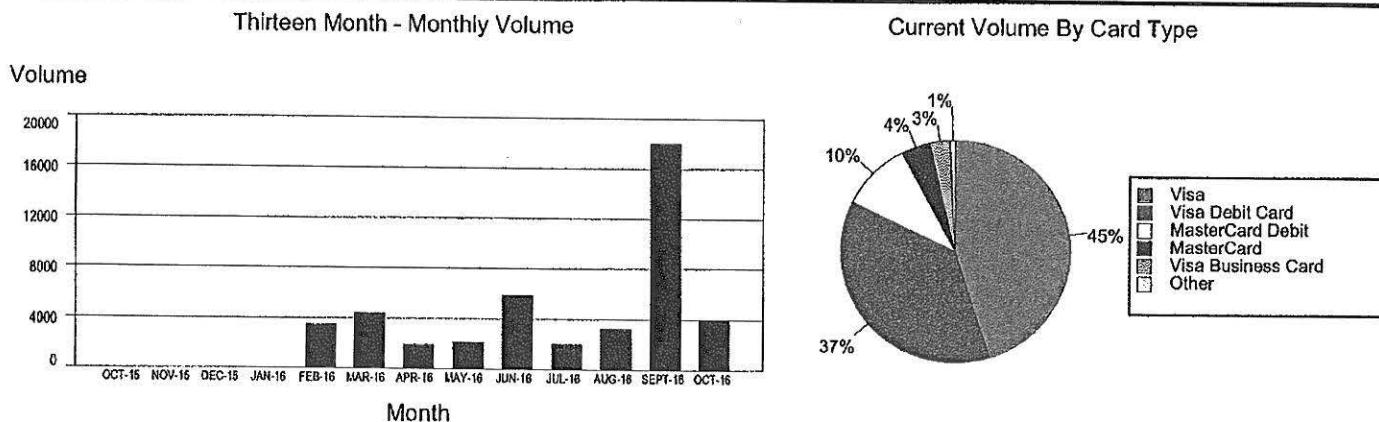
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MasterCard Announces Annual Merchant Location Fee



# Heartland

## Your Business



## Fee Summary

Fee Type	# of Trans	Total \$ Amount	Discount % Rate	DPI	Transaction Fee	Total Fee
<b>Visa Pass-thru Interchange &amp; Fees</b>						
Transaction Integrity Fee 1 txn @ \$0.100	1	\$0.00				
Visa Issuer Settlement Fee	73	\$3,324.85				
VS Assessment Fee	72	\$3,359.95				
VS CR CPS/Retail	5	\$161.56				
VS CR CPS/Rewards 1	19	\$1,401.09				
VS CR CPS/Small Ticket	1	\$10.79				
VS CR Sig Pref Rtl	6	\$208.43				
VS CR US CV-Cnsr Cr	1	(\$35.10)				
VS Credit Voucher Proc-CR Trans	1	(\$35.10)				
VS DB CPS/Retail	1	\$23.76				
VS DB CPS/Retail Prepaid	1	\$35.10				
VS DB CPS/Sml Tkt Cnsmr DB&Prpd Reg	2	\$11.81				
VS DB US Regulated	37	\$1,507.41				
VS FANF Customer Present - 2 Locations	1	\$0.00				
VS Financial Transaction Fee	73	\$0.00				
VS Network Acquirer Proc Fee Sig Debit Adj	41	\$1,578.08				
VS Network Acquiring Processing Fee	79	\$0.00				
Subtotal						
<b>MasterCard Pass-thru Interchange &amp; Fees</b>						
MC Assessment Fee	16	\$562.06				
MC CR Enhanced Merit III Base	1	\$45.36				
MC CR Int'l Consumer Prem Elect	2	\$80.46				
MC CR Merit III	1	\$39.42				
MC Cross Border Fee	2	\$80.46				
MC DB Merit III	1	\$39.42				
MC DB Regulated-Issuer FR Cert	11	\$357.40				
MC Int'l Support Fee	2	\$80.46				
MC Issuer Settlement Fee	16	\$562.06				
MC License Fee	16	\$562.06				
MC NABU Fee	16	\$0.00				
Subtotal						
<b>Discover Pass-thru Interchange &amp; Fees</b>						
DS Assessment Fee	1	\$31.05				
DS CR PSL - Retail Rewards	1	\$31.05				
DS Data Usage Fee	1	\$31.05				
DS Network Authorization Fee	1	\$31.05				
Subtotal						
<b>HPS Processing Fees</b>						
Discover Transaction Fee	1	\$0.00				
DS Discount Fee	1	\$31.05				
MC Discount Fee	16	\$562.06				
MC Transaction Fee	16	\$0.00				
Monthly vs Daily Discount Cost	89	\$3,953.06				

# Heartland

## Fee Summary

Fee Type	# of Trans	Total \$ Amount	Discount % Rate	DPI	Transaction Fee	Total Fee
Service & Regulatory Mandate	1	\$0.00				
Visa Transaction Fee	80	\$0.00				
VS Discount Fee	72	\$3,359.95				
Subtotal						
Other Processing and One-Time Fees						
SmartLink Monthly Fee	1	\$0.00				
Subtotal						

### Totals

Fees calculated on a per transaction basis, rounding differences may occur

## Processing Summary - Settled by HPS

Card Type	# of Trans	\$ Sales Volume	# of Refunds	\$ Amount of Refunds	\$ Amount Net Sales	Average Ticket
Visa						
Credit	31	\$1,781.87	1	(\$35.10)	\$1,746.77	\$57.48
Prepaid	4	\$165.24	-	-	\$165.24	\$41.31
Signature (Non-PIN) Debit	37	\$1,412.84	-	-	\$1,412.84	\$38.18
MasterCard						
Credit	4	\$165.24	-	-	\$165.24	\$41.31
Signature (Non-PIN) Debit	12	\$396.82	-	-	\$396.82	\$33.07
Discover						
Credit	1	\$31.05	-	-	\$31.05	\$31.05
<b>Totals</b>	<b>89</b>	<b>\$3,953.06</b>	<b>1</b>	<b>(\$35.10)</b>	<b>\$3,917.96</b>	<b>\$44.42</b>

## Processing Summary - Settled by Others

Card Type	# of Trans	\$ Sales Volume	# of Refunds	\$ Amount of Refunds	\$ Amount Net Sales	Average Ticket
No transaction data to report this month						

## Deposit Detail

Visa - V	Debit - D	WEX - WX
MasterCard - M	EBT - EB	Voyager - VF
American Express - AX	PayPal - PP	All Card Types - T
Discover - DS	PayPal eCommerce - PE	

Batch Date	Batch #	Card Type	HPS Dep Date	Total Deposit	To Be Paid By Others	Daily Discount	Paid By HPS	Auto Debit/Credit Amount
10/04/2016	000021	T	10/04/2016	\$313.74	-	-	\$313.74	-
	ACH			-	-	-	-	\$313.74
10/05/2016	000022	T	10/05/2016	\$212.35	-	-	\$212.35	-
	ACH			-	-	-	-	\$212.35
10/06/2016	000023	T	10/06/2016	\$737.37	-	-	\$737.37	-
	ACH			-	-	-	-	\$737.37
10/06/2016	000024	T	10/07/2016	\$171.99	-	-	\$171.99	-
	ACH			-	-	-	-	\$171.99
10/10/2016	000025	T	10/11/2016	\$419.04	-	-	\$419.04	-
	ACH			-	-	-	-	\$419.04
10/11/2016	000026	T	10/12/2016	\$212.21	-	-	\$212.21	-
	ACH			-	-	-	-	\$212.21
10/12/2016	000027	T	10/13/2016	\$199.26	-	-	\$199.26	-
	ACH			-	-	-	-	\$199.26

002 003 012743  
037973 P

# Heartland

## Deposit Detail

Visa - V	Debit - D	WEX - WX
MasterCard - M	EBT - EB	Voyager - VF
American Express - AX	PayPal - PP	All Card Types - T
Discover - DS	PayPal eCommerce - PE	

Batch Date	Batch #	Card Type	HPS Dep Date	Total Deposit	To Be Paid By Others	Daily Discount	Paid By HPS	Auto Debit/Credit Amount
10/13/2016	000028	T		\$152.81	-		\$152.81	-
	ACH		10/14/2016	-	-		-	\$152.81
10/17/2016	000029	T		\$229.50	-		\$229.50	-
	ACH		10/18/2016	-	-		-	\$229.50
10/18/2016	000030	T		\$162.54	-		\$162.54	-
10/19/2016	000031	T		\$90.27	-		\$90.27	-
	ACH		10/19/2016	-	-		-	\$252.81
10/24/2016	000001	T		\$217.35	-		\$217.35	-
	ACH		10/25/2016	-	-		-	\$217.35
10/25/2016	000002	T		\$225.18	-		\$225.18	-
	ACH		10/26/2016	-	-		-	\$225.18
10/26/2016	000003	T		\$116.91	-		\$116.91	-
	ACH		10/27/2016	-	-		-	\$116.91
10/27/2016	000004	T		\$457.44	-		\$457.44	-
	ACH		10/28/2016	-	-		-	\$457.44
	Fees	T	10/31/2016	-	-		-	
<b>Totals</b>				\$3,917.96	\$0.00		\$3,917.96	

Please contact Heartland Customer Service at 1.888.963.3600 to request any corrections or adjustments. Adjustments and/or corrections to your statement will only be considered by Heartland if they are requested within the time period specifically set forth in the applicable provisions of the Terms and Conditions. Additionally, please remember to contact Heartland if your address information has changed. Thank you.





## Merchant Statement

MDG2016 00012742 1 AT 0399

00000000000000000000000000000000

RSC ASSOCIATED STUDENTS  
1530 W 17TH ST  
SANTA ANA, CA 92706

Statement Date: 10/31/2016

Statement Period: 10/01/2016 - 10/31/2016

DBA Name: SAC DON EXPRESS  
BOOKSTORE&FOOD

Merchant Number: 650000008767322

Store Number:

Heartland is committed to  
fair dealings and full  
disclosure. We continue  
to pass through 100% of  
the Durbin savings.

### \*\*\* Contact Information \*\*\*

Customer Service: 1-888-963-3600

Heartland InfoCentral:

<https://infocentral.heartlandpaymentsystems.com>

Heartland Payment Systems

One Heartland Way

Jeffersonville, IN 47130

This Is Not A Bill

### HPS Deposits & Fees At A Glance

Less Heartland Payment Systems Processing Fees:

Less Other Processing and One-Time Fees:

Total Processing and One-Time Fees:

Total Deposits:

Total Credit Card Fees:

[REDACTED]

\$0.00

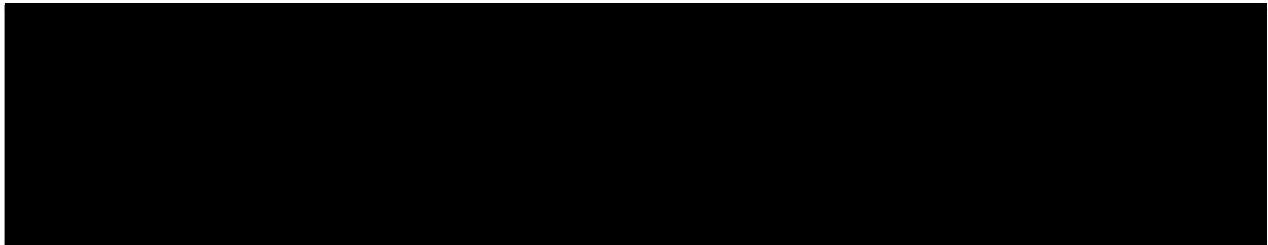
\* More detailed processing fee information on the following pages. All Heartland fees automatically include transaction savings, if applicable.





## Important Messages

Contact your Heartland Servicing Team at 1-888-963-3600 to find out how you can view more customized statement information online at the Heartland InfoCentral. Visit Heartland InfoCentral at <https://infocentral.heartlandpaymentsystems.com>.

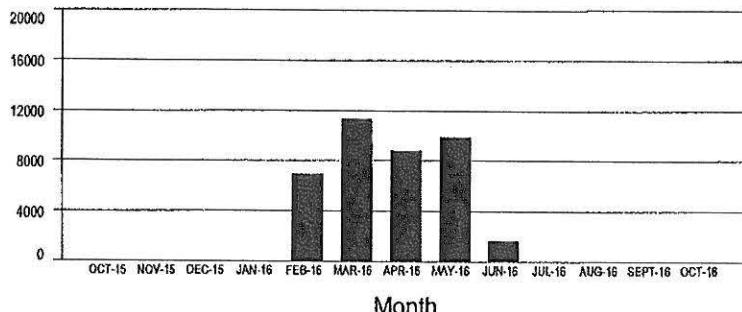


# Heartland

## Your Business

Thirteen Month - Monthly Volume

Volume



## Fee Summary

Fee Type	# of Trans	Total \$ Amount	Discount % Rate	DPI	Transaction Fee	Total Fee
HPS Processing Fees						
Service & Regulatory Mandate Subtotal	1	\$0.00				
Other Processing and One-Time Fees						
SmartLink Monthly Fee Subtotal	1	\$0.00				
<b>Totals</b>						

Fees calculated on a per transaction basis, rounding differences may occur

## Processing Summary - Settled by HPS

Card Type	# of Trans	\$ Sales Volume	# of Refunds	\$ Amount of Refunds	\$ Amount Net Sales	Average Ticket
No transaction data to report this month						

## Processing Summary - Settled by Others

Card Type	# of Trans	\$ Sales Volume	# of Refunds	\$ Amount of Refunds	\$ Amount Net Sales	Average Ticket
No transaction data to report this month						

## Deposit Detail

Visa - V	Debit - D	WEX - WX
MasterCard - M	EBT - EB	Voyager - VF
American Express - AX	PayPal - PP	All Card Types - T
Discover - DS	PayPal eCommerce - PE	

Batch Date	Batch #	Card Type	HPS Dep Date	Total Deposit	To Be Paid By Others	Daily Discount	Paid By HPS	Auto Debit/Credit Amount
Fees	T		10/31/2016	-	-	-	-	
<b>Totals</b>				\$0.00	\$0.00		\$0.00	

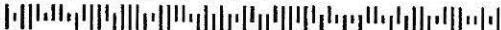
# Heartland

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# Heartland

## Merchant Statement

MDG2016 00012748 1 AT 0399



RSC ASSOCIATED STUDENTS  
1530 W 17TH ST  
SANTA ANA, CA 92706

**Statement Date:** 10/31/2016

**Statement Period:** 10/01/2016 - 10/31/2016

**DBA Name:** RSCCD SAC CAFE

**Merchant Number:** 650000008775473

**Store Number:**

Heartland is committed to fair dealings and full disclosure. We continue to pass through 100% of the Durbin savings.

### \*\*\* Contact Information \*\*\*

**Customer Service:** 1-888-963-3600

**Heartland InfoCentral:**

<https://infocentral.heartlandpaymentsystems.com>

Heartland Payment Systems

One Heartland Way

Jeffersonville, IN 47130

**This Is Not A Bill**

## HPS Deposits & Fees At A Glance

### Visa Deposits:

Less Visa Pass-thru Interchange & Fees: \$13,536.70

Total Visa Pass-thru Interchange & Fees: [REDACTED]

### MasterCard Deposits:

Less MasterCard Pass-thru Interchange & Fees: \$6,542.47

Total MasterCard Pass-thru Interchange & Fees: [REDACTED]

### Discover Deposits:

Less Discover Pass-thru Interchange & Fees: \$79.47

Total Discover Pass-thru Interchange & Fees: [REDACTED]

Less Heartland Payment Systems Processing Fees:

Less Other Processing and One-Time Fees:

Total Processing and One-Time Fees: [REDACTED]

### Total Deposits:

### Total Credit Card Fees:

\$20,158.64

[REDACTED]

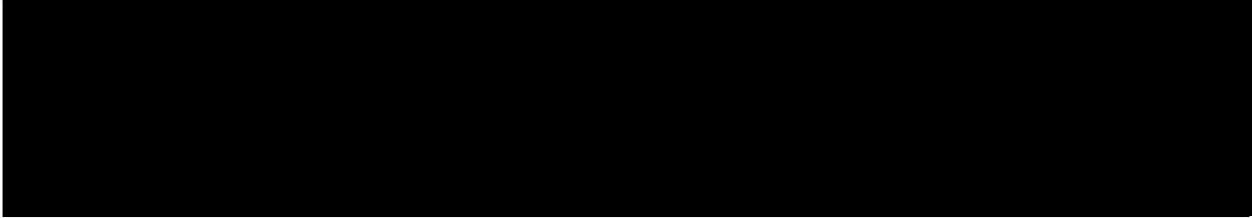
\* More detailed processing fee information on the following pages. All Heartland fees automatically include transaction savings, if applicable.





## Important Messages

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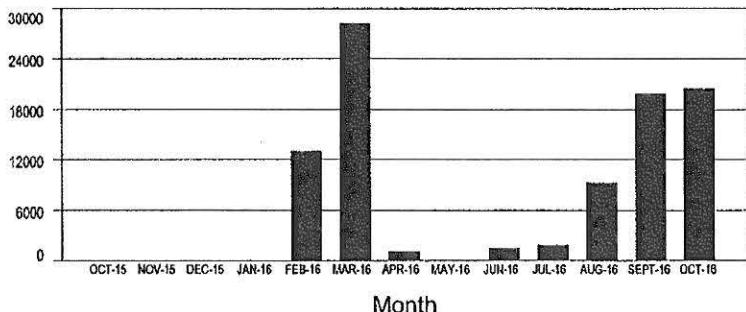


# Heartland

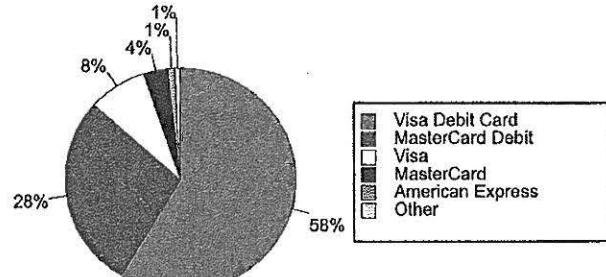
## Your Business

Thirteen Month - Monthly Volume

Volume



Current Volume By Card Type



## Fee Summary

Fee Type	# of Trans	Total \$ Amount	Discount % Rate	DPI	Transaction Fee	Total Fee
<b>Visa Pass-thru Interchange &amp; Fees</b>						
Transaction Integrity Fee 64 txn @ \$0.100	1	\$0.00				
Visa Issuer Settlement Fee	2,867	\$13,536.70				
VS Assessment Fee	2,859	\$13,618.20				
VS CR Bus Tier 2 Electronic	2	\$5.50				
VS CR CPS/Restaurant	3	\$77.06				
VS CR CPS/Rewards 2	12	\$267.86				
VS CR CPS/Small Ticket	262	\$1,058.83				
VS CR EIRF	6	\$25.04				
VS CR Intl Issuer Chip	1	\$15.67				
VS CR Sig Pref Ele	27	\$126.54				
VS CR Sig Pref Std	1	\$4.59				
VS CR Signature Cards	3	\$86.95				
VS CR US CV-Cnsr Cr	2	(\$38.85)				
VS Credit Voucher Proc-CR Trans	2	(\$38.85)				
VS Credit Voucher Proc-DB/Prepaid Trans	6	(\$42.65)				
VS DB CPS/Restaurant	3	\$73.74				
VS DB CPS/Restaurant Prepaid	6	\$173.50				
VS DB CPS/Small Ticket	146	\$517.17				
VS DB CPS/Small Tkt Consumer Prepaid	56	\$179.93				
VS DB CPS/Sml Tkt Cnsmr DB&Prpd Reg	2,179	\$8,433.08				
VS DB EIRF	7	\$36.72				
VS DB EIRF Prepaid	4	\$8.25				
VS DB Intl Electronic	2	\$9.63				
VS DB US Regulated	139	\$2,518.24				
VS FANF Customer Present - 2 Locations	1	\$0.00				
VS Financial Transaction Fee	2,867	\$0.00				
VS Int Acquirer Fee	3	\$25.20				
VS Intl Serv Fee-Purch	3	\$25.20				
VS Network Acquirer Proc Fee Sig Debit Adj	2,542	\$11,950.26				
VS Network Acquiring Processing Fee	2,926	\$0.00				
Subtotal						
<b>MasterCard Pass-thru Interchange &amp; Fees</b>						
MC Assessment Fee	1,404	\$6,560.27				
MC CR Convenience Purchases Base	91	\$382.59				
MC CR Enhanced Convience Purch Base	6	\$45.49				
MC CR Foreign Electronic	7	\$22.75				
MC CR Intl Consumer Prem Elect	1	\$4.49				
MC CR Merit III	3	\$128.50				
MC CR World Convenience Purch Base	8	\$38.51				
MC CR World Elite Conv Purchase Base	6	\$90.05				
MC Cross Border Fee	8	\$27.24				
MC DB Business Data Rate I	5	\$19.26				
MC DB Consumer DB Refund 3	1	(\$10.79)				

## Fee Summary

Fee Type	# of Trans	Total \$ Amount	Discount % Rate	DPI	Transaction Fee	Total Fee
MC DB Merit I	1	\$4.82				
MC DB Merit III	2	\$91.73				
MC DB Reg Sm Ticket - Issuer FR Cert	922	\$3,080.58				
MC DB Regulated-Issuer FR Cert	89	\$1,527.01				
MC DB Restaurant	4	\$70.01				
MC DB Small Ticket	259	\$1,046.97				
MC Int'l Support Fee	8	\$27.24				
MC Issuer Settlement Fee	1,407	\$6,542.47				
MC License Fee	1,407	\$6,542.47				
MC NABU Fee	1,442	\$0.00				
Subtotal						
<b>Discover Pass-thru Interchange &amp; Fees</b>						
DS Assessment Fee	23	\$79.47				
DS CR Base Submission LVL Rewards	1	\$6.84				
DS CR PSL - Express Serv Rewards	22	\$72.63				
DS Data Usage Fee	26	\$88.47				
DS Network Authorization Fee	26	\$88.47				
Subtotal						
<b>HPS Processing Fees</b>						
American Express Transaction Fee	36	\$0.00				
Discover Transaction Fee	26	\$0.00				
DS Discount Fee	23	\$79.47				
MC Discount Fee	1,404	\$6,560.27				
MC Transaction Fee	1,442	\$0.00				
Monthly vs Daily Discount Cost	4,286	\$20,257.94				
Service & Regulatory Mandate	1	\$0.00				
Visa Transaction Fee	2,934	\$0.00				
VS Discount Fee	2,859	\$13,618.20				
Subtotal						
<b>Other Processing and One-Time Fees</b>						
SMARTLink SLAM Monthly Access Fee	1	\$0.00				
Subtotal						

### Totals

Fees calculated on a per transaction basis, rounding differences may occur

## Processing Summary - Settled by HPS

Card Type	# of Trans	\$ Sales Volume	# of Refunds	\$ Amount of Refunds	\$ Amount Net Sales	Average Ticket
<b>Visa</b>						
Credit	317	\$1,667.94	2	(\$38.85)	\$1,629.09	\$5.26
Prepaid	92	\$495.04	-	-	\$495.04	\$5.38
Signature (Non-PIN) Debit	2,450	\$11,455.22	6	(\$42.65)	\$11,412.57	\$4.68
<b>MasterCard</b>						
Credit	124	\$712.88	-	-	\$712.88	\$5.75
Prepaid	101	\$518.06	-	-	\$518.06	\$5.13
Signature (Non-PIN) Debit	1,179	\$5,329.33	3	(\$17.80)	\$5,311.53	\$4.52
<b>Discover</b>						
Credit	23	\$79.47	-	-	\$79.47	\$3.46
<b>Totals</b>	4,286	\$20,257.94	11	(\$99.30)	\$20,158.64	\$4.73

# Heartland

## Processing Summary - Settled by Others

Card Type	# of Trans	\$ Sales Volume	# of Refunds	\$ Amount of Refunds	\$ Amount Net Sales	Average Ticket
<b>American Express</b>						
Credit	36	\$181.04	-	-	\$181.04	\$5.03
<b>Totals</b>	<b>36</b>	<b>\$181.04</b>	<b>-</b>	<b>-</b>	<b>\$181.04</b>	<b>\$5.03</b>

Visa - V	Debit - D	WEX - WX
MasterCard - M	EBT - EB	Voyager - VF
American Express - AX	PayPal - PP	All Card Types - T
Discover - DS	PayPal eCommerce - PE	

## Deposit Detail

Batch Date	Batch #	Card Type	HPS Dep Date	Total Deposit	To Be Paid By Others	Daily Discount	Paid By HPS	Auto Debit/Credit Amount
10/01/2016	000022	T		\$15.01	-		\$15.01	-
10/01/2016	000065	T		\$173.72	\$12.74		\$160.98	-
	ACH		10/01/2016	-	-		-	\$175.99
10/04/2016	000023	T		\$676.75	-		\$676.75	-
10/04/2016	000066	T		\$899.71	-		\$899.71	-
	ACH		10/04/2016	-	-		-	\$1,576.46
10/05/2016	000024	T		\$478.41	-		\$478.41	-
10/05/2016	000067	T		\$893.79	\$7.24		\$886.55	-
	ACH		10/05/2016	-	-		-	\$1,364.96
10/06/2016	000025	T		\$757.71	\$5.74		\$751.97	-
10/06/2016	000068	T		\$873.14	\$2.25		\$870.89	-
	ACH		10/06/2016	-	-		-	\$1,622.86
10/07/2016	000026	T		\$701.97	\$7.24		\$694.73	-
10/07/2016	000069	T		\$746.09	\$2.29		\$743.80	-
	ACH		10/07/2016	-	-		-	\$1,438.53
10/08/2016	000027	T		\$42.21	-		\$42.21	-
10/08/2016	000070	T		\$361.64	\$21.43		\$340.21	-
	ACH		10/08/2016	-	-		-	\$382.42
10/11/2016	000028	T		\$357.52	\$10.19		\$347.33	-
10/11/2016	000071	T		\$634.38	-		\$634.38	-
	ACH		10/11/2016	-	-		-	\$981.71
10/12/2016	000029	T		\$448.71	-		\$448.71	-
10/12/2016	000072	T		\$689.87	\$3.25		\$686.62	-
	ACH		10/12/2016	-	-		-	\$1,135.33
10/13/2016	000030	T		\$526.80	\$3.99		\$522.81	-
10/13/2016	000073	T		\$739.74	-		\$739.74	-
	ACH		10/13/2016	-	-		-	\$1,262.55
10/14/2016	000031	T		\$236.25	\$3.99		\$232.26	-
10/14/2016	000074	T		\$690.19	\$8.64		\$681.55	-
	ACH		10/14/2016	-	-		-	\$913.81
10/15/2016	000032	T		\$29.24	\$3.25		\$25.99	-
10/15/2016	000075	T		\$181.76	\$2.00		\$179.76	-
	ACH		10/15/2016	-	-		-	\$205.75
10/18/2016	000033	T		\$350.98	-		\$350.98	-
10/18/2016	000076	T		\$595.04	\$10.74		\$584.30	-
	ACH		10/18/2016	-	-		-	\$935.28
10/19/2016	000034	T		\$350.03	\$6.74		\$343.29	-
10/19/2016	000077	T		\$838.33	\$7.18		\$831.15	-
	ACH		10/19/2016	-	-		-	\$1,174.44
10/20/2016	000035	T		\$424.46	\$6.79		\$417.67	-
10/20/2016	000078	T		\$587.28	\$7.23		\$580.05	-
	ACH		10/20/2016	-	-		-	\$997.72
10/21/2016	000036	T		\$442.48	\$9.09		\$433.39	-
10/21/2016	000079	T		\$876.95	-		\$876.95	-
	ACH		10/21/2016	-	-		-	\$1,310.34
10/22/2016	000037	T		\$11.57	-		\$11.57	-
10/22/2016	000080	T		\$165.77	-		\$165.77	-
	ACH		10/22/2016	-	-		-	\$177.34
10/25/2016	000038	T		\$463.64	-		\$463.64	-
10/25/2016	000081	T		\$623.62	\$14.67		\$608.95	-
	ACH		10/25/2016	-	-		-	\$1,072.59
10/26/2016	000039	T		\$400.35	\$6.74		\$393.61	-



# Heartland

## Deposit Detail

Visa - V	Debit - D	WEX - WX
MasterCard - M	EBT - EB	Voyager - VF
American Express - AX	PayPal - PP	All Card Types - T
Discover - DS	PayPal eCommerce - PE	

Batch Date	Batch #	Card Type	HPS Dep Date	Total Deposit	To Be Paid By Others	Daily Discount	Paid By HPS	Auto Debit/Credit Amount
10/26/2016	000082	T		\$692.94	\$3.24		\$689.70	-
	ACH		10/26/2016		-			
10/27/2016	000040	T		\$383.36	\$6.69		\$376.67	\$1,083.31
10/27/2016	000083	T		\$642.51	\$2.70		\$639.81	-
	ACH		10/27/2016		-			
10/28/2016	000041	T		\$281.33	-		\$281.33	\$1,016.48
10/28/2016	000084	T		\$831.22	\$4.99		\$826.23	-
	ACH		10/28/2016		-			
10/29/2016	000042	T		\$45.12	-		\$45.12	\$1,107.56
10/29/2016	000085	T		\$178.09	-		\$178.09	-
	ACH		10/29/2016		-			
	Fees	T	10/31/2016	-	-			\$223.21
<b>Totals</b>				<b>\$20,339.68</b>	<b>\$181.04</b>		<b>\$20,168.64</b>	

Please contact Heartland Customer Service at 1.888.963.3600 to request any corrections or adjustments. Adjustments and/or corrections to your statement will only be considered by Heartland if they are requested within the time period specifically set forth in the applicable provisions of the Terms and Conditions. Additionally, please remember to contact Heartland if your address information has changed. Thank you.