



Deposit Acct Nbr: XXXXXXXXXX  
 Merchant Number: XXXXXXXXXXXXXXX

**DAILY DISCOUNT STATEMENT**

LEVEL1 :  
 LEVEL2 : 004  
 LEVEL3 : 772  
 LEVEL4 : RETAIL

This is your merchant number. When calling United Bank Card, please have this number ready for the representative.

NAME OF MERCHANT  
 143 ADDRESS ST.  
 CITY, ST, ZIP

Total Amount settled (sales - returns)

The ID number for each terminal, and the individual card totals

Number of transactions in each batch (by card type)

Total Fees and Discounts per batch

Summary Of Activity For 9/01/01 To 9/30/01 Run Date: 10/15/01 Page 1

Tran Type	Sales Trans	Amount	Returns Trans	Amount	Settled Amount	Avg Tran Amount	Discounts & Fees	Account Activity
Terminal 4800XXXX01								
Visa Totals:	1,283	7,840.41			7,840.41	6.11	116.02-	7,724.39
MasterCard Totals:	161	934.87			934.87	5.81	13.85-	921.02
Miscellaneous Totals:							191.50-	191.50-
** Totals:	1,444	8,775.28			8,775.28		321.37-	8,453.91
Grand Total - All Terminals								
Visa Totals:	1,283	7,840.41			7,840.41	6.11	116.02-	7,724.39
MasterCard Totals:	161	934.87			934.87	5.81	13.85-	921.02
Miscellaneous Totals:							191.50-	191.50-
Grand Totals:	1,444	8,775.28			8,775.28	6.08	321.37-	8,453.91

Deposit Activity:

The deposit activity shows every deposit made to your account within the statement period. This activity list does not include American Express and Discover deposits as they are deposited separately. Read this section from left to right, line by line.

Total Amount per card type that will be deposited in your account.

Processed Date	Origination Date	Deposit Amt	Processed Date	Origination Date	Deposit Amt	Processed Date	Origination Date	Deposit Amt
09-04-01	09-05-01	175.30	09-04-01	09-05-01	206.06	09-04-01	09-05-01	310.25
09-04-01	09-05-01	405.57	09-06-01	09-07-01	300.54	09-07-01	09-10-01	227.29
09-10-01	09-11-01	259.62	09-11-01	09-12-01	241.04	09-11-01	09-12-01	257.59
09-11-01	09-12-01	586.79	09-13-01	09-14-01	339.82	09-14-01	09-17-01	200.89
09-17-01	09-18-01	382.45	09-18-01	09-19-01	178.66	09-18-01	09-19-01	251.25
09-18-01	09-19-01	623.77	09-20-01	09-21-01	271.63	09-21-01	09-24-01	290.67
09-24-01	09-25-01	338.86	09-25-01	09-26-01	308.44	09-25-01	09-26-01	300.28
09-25-01	09-26-01	533.78	09-27-01	09-28-01	281.67	09-28-01	10-01-01	277.16

Processing by United Bank Card, Inc.  
 140 West Main St.  
 High Bridge, NJ 08829  
 Customer Service: 800-201-0461  
 Technical Support: 800-632-1888  
 Paper, Ribbons, & Supplies: 800-201-0461

The processed date represents when UBC received the batch. The origination date is when the funds were sent to your bank. Please note: Once the funds are transferred to your bank it is possible that it may take up to 48 hours for deposit to show in your account.



The detail activity shows your batches and your fees, broken down by date. For each day you will see the number of transactions and dollar amounts for sales and returns, and the net amount (sales - returns).

This is the discount rate and the subsequent amount applied to your transactions.

NAME OF MERCHANT \_\_\_\_\_ Merchant Number: XXXXXXXXXXXXXXXX

Detail of Activity For 9/01/01 to 9/30/01 Run Date: 10/15/01 Page 2

Terminal ID	-- Batch -- Date & Ref	Processed Date	Tran Type	----- Sales Trans	----- Amount	----- Returns Trans	----- Amount	Net Amount	Rate	Daily Discount/Fee	Settled Amount
4800XXXX01	09/01 -02727	09/01/01	VISA BATCH	47	294.95			294.95	1.480	4.37-	290.58
	09/01 -02727	09/01/01	MC BATCH	5	25.77			25.77	1.480	.38-	25.39
	09/01 -50005	09/01/01	47 VISA Trans at 0.110							5.17-	5.17-
	09/01 -50005	09/01/01	5 MC Trans at 0.110							.55-	.55-
	Daily Totals:			52	320.72			320.72		10.47-	310.25
	09/02 -01727	09/02/01	VISA BATCH	39	197.75			197.75	1.480	2.92-	194.83
	09/02 -01727	09/02/01	MC BATCH	4	24.69			24.69	1.480	.37-	24.32
	09/02 -09035	09/02/01	VISA BATCH	28	188.06			188.06	1.480	2.78-	185.28
	09/02 -09035	09/02/01	MC BATCH	2	9.31			9.31	1.480	.14-	9.17
	09/02 -50005	09/02/01	39 VISA Trans at 0.110							4.29-	4.29-
	09/02 -50005	09/02/01	4 MC Trans at 0.110							.44-	.44-
	09/02 -50009	09/02/01	28 VISA Trans at 0.110							3.08-	3.08-
	09/02 -50009	09/02/01	2 MC Trans at 0.110							.22-	.22-
	Daily Totals:			73	419.81			419.81		14.24-	405.57
	09/04 -01502	09/04/01	VISA BATCH	33	255.02			255.02	1.480	3.77-	251.25
	09/04 -01502	09/04/01	MC BATCH	9	54.72			54.72	1.480	.81-	53.91
	09/04 -50005	09/04/01	33 VISA Trans at 0.110							3.63-	3.63-
	09/04 -50005	09/04/01	9 MC Trans at 0.110							.99-	.99-
	Daily Totals:			42	309.74			309.74		9.20-	300.54
	09/05 -02559	09/05/01	VISA BATCH	39	209.58			209.58	1.480	3.10-	206.48
	09/05 -02559	09/05/01	MC BATCH	5	26.04			26.04	1.480	.39-	25.65
	09/05 -50006	09/05/01	39 VISA Trans at 0.110							4.29-	4.29-
	09/05 -50006	09/05/01	5 MC Trans at 0.110							.55-	.55-
	Daily Totals:			44	235.62			235.62		8.33-	227.29
	09/06 -02674	09/06/01	VISA BATCH	37	246.91			246.91	1.480	3.66-	243.25
	09/06 -02674	09/06/01	MC BATCH	4	21.19			21.19	1.480	.31-	20.88
	09/06 -50007	09/06/01	37 VISA Trans at 0.110							4.07-	4.07-
	09/06 -50007	09/06/01	4 MC Trans at 0.110							.44-	.44-
	Daily Totals:			41	268.10			268.10		8.48-	259.62
	09/07 -02694	09/07/01	VISA BATCH	44	245.44			245.44	1.480	3.64-	241.80
	09/07 -02694	09/07/01	MC BATCH	1	4.25			4.25	1.480	.06-	4.19
	09/07 -50010	09/07/01	44 VISA Trans at 0.110							4.84-	4.84-
	09/07 -50010	09/07/01	1 MC Trans at 0.110							.11-	.11-
	Daily Totals:			45	249.69			249.69		8.65-	241.04
	09/08 -02540	09/08/01	VISA BATCH	40	235.39			235.39	1.480	3.48-	231.91
	09/08 -02540	09/08/01	MC BATCH	4	30.98			30.98	1.480	.46-	30.52
	09/08 -50004	09/08/01	40 VISA Trans at 0.110							4.40-	4.40-
	09/08 -50004	09/08/01	4 MC Trans at 0.110							.44-	.44-
	Daily Totals:			44	266.37			266.37		8.78-	257.59
	09/09 -01793	09/09/01	VISA BATCH	51	341.42			341.42	1.480	5.05-	336.37
	09/09 -01793	09/09/01	MC BATCH	3	13.43			13.43	1.480	.20-	13.23
	09/09 -09705	09/09/01	VISA BATCH	39	235.55			235.55	1.480	3.48-	232.07
	09/09 -09705	09/09/01	MC BATCH	3	15.92			15.92	1.480	.24-	15.68
	09/09 -50005	09/09/01	51 VISA Trans at 0.110							5.61-	5.61-
	09/09 -50005	09/09/01	3 MC Trans at 0.110							.33-	.33-
	09/09 -50009	09/09/01	39 VISA Trans at 0.110							4.29-	4.29-
	09/09 -50009	09/09/01	3 MC Trans at 0.110							.33-	.33-
	Daily Totals:			96	606.32			606.32		19.53-	586.79

The number of transactions and the transaction fee by card type.

The daily discount is calculated by multiplying the discount rate by the batch total. The fee is calculated by multiplying the transaction fee by the batch total.



NAME OF MERCHANT

Merchant Number : XXXXXXXXXXXXX

Detail of Activity For 9/01/01 to 9/30/01

Run Date: 10/15/01

Page 3

Terminal ID	-- Batch -- Date & Ref	Processed Date	Tran Type	----- Sales Trans	----- Amount	----- Returns Trans	----- Amount	Net Amount	Rate	Daily Discount/Fee	Settled Amount
	09/30 -08955	09/30/01	VISA BATCH	24	150.92			150.92	1.480	2.24-	148.68
	09/30 -08955	09/30/01	MC BATCH	1	5.60			5.60	1.480	.08-	5.52
	09/30 -50005	09/30/01	53 VISA Trans at 0.110							5.83-	5.83-
	09/30 -50005	09/30/01	1 MC Trans at 0.110							.11-	.11-
	09/30 -50013	09/30/01	7 Excess Aths MC 0901							.77-	.77-
	09/30 -50013	09/30/01	23 Excess Aths VISA 0901							2.53-	2.53-
	09/30 -50018	09/30/01	24 VISA Trans at 0.110							2.64-	2.64-
	09/30 -50018	09/30/01	1 MC Trans at 0.110							.11-	.11-
	09/30 -50030	09/30/01	153.90 MidQual 0901		.95%					1.46-	1.46-
	09/30 -50030	09/30/01	977.21 NonQual 0901		1.55%					15.15-	15.15-
	09/30 -50038	09/30/01	31 Per Batch Fee							7.75-	7.75-
	09/30 -50047	09/30/01	1 Statement at		\$5.00					5.00-	5.00-
	Daily Totals:			79	488.41			488.41		48.58-	439.83

Your transaction fees by card type.

The entries shown here are all the fees applied to this month's activity. Use the legend on the last page of this document to understand each type of fee.



# MONTHLY DISCOUNT STATEMENT

908-638-5326  
140 WEST MAIN ST  
HIGH BRIDGE, NJ 08829

This is your merchant number. When calling United Bank Card, please have this number ready for the representative.

Deposit Acct Nbr: XXXXXXXXXXXX  
Merchant Number : 48004XXXXXXXX  
LEVEL1 :  
LEVEL2 : 004  
LEVEL3 : 748  
LEVEL4 : RETAIL

MERCHANT NAME  
MERCHANT ADDRESS  
MERCHANT CITY, ST, ZIP

This page is identical to the Daily Discount page, with the exception of how the fees are displayed. For monthly discount merchants, the fees are calculated at the end of the month and are hence shown below as one total.

The ID number for each terminal, and the individual card totals

Total Batch Amount by card

Total Amount settled (sales - returns)

Summary Of Activity For 9/01/01 To 9/30/01 Run Date: 10/19/01 Page 1

Tran Type	----- Sales -----	----- Returns -----	----- Settled -----	Avg Tran	Discounts	Account
Trans	Amount	Trans	Amount	Amount	& Fees	Activity
Terminal 4800XXXX01						
Visa Totals:	131 42,325.73	10 2,661.12	39,664.61	319.06		39,664.61
MasterCard Totals:	77 18,787.80	8 997.50	17,790.30	232.77		17,790.30
Miscellaneous Totals:					1,471.66-	1,471.66-
** Totals:	208 61,113.53	18 3,658.62	57,454.91		1,471.66-	55,983.25
Grand Total - All Terminals						
Visa Totals:	131 42,325.73	10 2,661.12	39,664.61	319.06		39,664.61
MasterCard Totals:	77 18,787.80	8 997.50	17,790.30	232.77		17,790.30
Miscellaneous Totals:					1,471.66-	1,471.66-
Grand Totals:	208 61,113.53	18 3,658.62	57,454.91	286.60	1,471.66-	55,983.25

Deposit Activity:

The deposit activity shows every deposit made to your account within the statement period. This activity list does not include American Express and Discover deposits as they are deposited separately. Read this section from left to right, line by line.

Total Amount per card type that will be deposited in your account.

Processed Date	Origination Date	Deposit Amt	Processed Date	Origination Date	Deposit Amt	Processed Date	Origination Date	Deposit Amt
09-11-01	09-12-01	.50	09-13-01	09-14-01	122.81	09-17-01	09-18-01	2,167.11
09-18-01	09-19-01	23,903.48	09-19-01	09-20-01	3,490.43	09-20-01	09-21-01	3,039.42
09-23-01	09-24-01	5,395.58	09-24-01	09-25-01	2,963.26	09-25-01	09-26-01	7,055.07
09-25-01	09-26-01	1,738.77	09-26-01	09-27-01	1,350.64	09-27-01	09-28-01	2,291.10
09-30-01	10-01-01	3,936.74	09-30-01	10-01-01	1,471.66-			

Processing by United Bank Card, Inc.  
140 West Main St.  
High Bridge, NJ 08829  
Customer Service: 800-201-0461  
Technical Support: 800-632-1888  
Paper, Ribbons, & Supplies: 800-201-0461

The processed date represents when UBC received the batch. The origination date is when the funds were sent to your bank. Please note: Once the funds are transferred to your bank it is possible that it may take up to 48 hours for deposit to show in your account.



The detail activity shows your batches and your fees, broken down by date. For each day you will see the number of transactions and dollar amounts for sales and returns, and the net amount (sales – returns).

Since this is a monthly discount statement, fees are not calculated on a daily basis, and therefore are not displayed in this column. The next page details the monthly fees.

MERCHANT NAME

Merchant Number : 48004XXXXXXX

Detail of Activity For 9/01/01 to 9/30/01

Run Date: 10/19/01

Page 2

Terminal ID	-- Batch -- Date & Ref	Processed Date	Tran Type	----- Sales Trans	----- Sales Amount	----- Returns Trans	----- Returns Amount	Net Amount	Rate	Daily Discount/Fee	Settled Amount
4800XXXX01	09/11 -02333	09/11/01	MC BATCH	1	.50			.50			.50
	Daily Totals:			1	.50			.50			.50
	09/13 -11809	09/13/01	MC BATCH	1	.01			.01			.01
	09/13 -11810	09/13/01	VISA BATCH	2	122.80			122.80			122.80
	Daily Totals:			3	122.81			122.81			122.81
	09/17 -11037	09/17/01	VISA BATCH	6	1,831.67			1,831.67			1,831.67
	09/17 -11037	09/17/01	MC BATCH	5	447.23	1	111.79	335.44			335.44
	Daily Totals:			11	2,278.90	1	111.79	2,167.11			2,167.11
	09/14 -11825	09/18/01	VISA BATCH	10	15,433.41	1	57.24	15,376.17			15,376.17
	09/14 -11825	09/18/01	MC BATCH	3	559.84			559.84			559.84
	09/17 -02032	09/18/01	VISA BATCH	8	669.77	1	6.61	663.16			663.16
	09/17 -02032	09/18/01	MC BATCH	7	7,304.31			7,304.31			7,304.31
	Daily Totals:			28	23,967.33	2	63.85	23,903.48			23,903.48
	09/19 -11881	09/19/01	VISA BATCH	13	3,237.67	1	50.84	3,186.83			3,186.83
	09/19 -11881	09/19/01	MC BATCH	7	651.25	4	347.65	303.60			303.60
	Daily Totals:			20	3,888.92	5	398.49	3,490.43			3,490.43
	09/19 -02499	09/20/01	VISA BATCH	3	1,513.66	1	249.40	1,264.26			1,264.26
	09/19 -02499	09/20/01	MC BATCH	6	2,280.28	1	505.12	1,775.16			1,775.16
	Daily Totals:			9	3,793.94	2	754.52	3,039.42			3,039.42
	09/20 -11896	09/21/01	VISA BATCH	6	4,803.99	1	600.00	4,203.99			4,203.99
	09/20 -11896	09/21/01	MC BATCH	1	27.53			27.53			27.53
	Daily Totals:			7	4,831.52	1	600.00	4,231.52			4,231.52
	09/22 -11470	09/22/01	VISA BATCH	6	672.09	2	151.92	520.17			520.17
	09/22 -11470	09/22/01	MC BATCH	8	643.89			643.89			643.89
	Daily Totals:			14	1,315.98	2	151.92	1,164.06			1,164.06
	09/24 -05147	09/24/01	VISA BATCH	15	2,565.79	1	21.50	2,544.29			2,544.29
	09/24 -05147	09/24/01	MC BATCH	6	433.62	1	14.65	418.97			418.97
	Daily Totals:			21	2,999.41	2	36.15	2,963.26			2,963.26
	09/21 -11942	09/25/01	VISA BATCH	13	5,867.48	1	1,044.83	4,822.65			4,822.65
	09/21 -11942	09/25/01	MC BATCH	7	2,232.42			2,232.42			2,232.42
	09/25 -11023	09/25/01	VISA BATCH	9	1,496.92			1,496.92			1,496.92
	09/25 -11023	09/25/01	MC BATCH	2	241.85			241.85			241.85
	Daily Totals:			31	9,838.67	1	1,044.83	8,793.84			8,793.84
	09/26 -11540	09/26/01	VISA BATCH	10	782.53			782.53			782.53
	09/26 -11540	09/26/01	MC BATCH	6	568.11			568.11			568.11
	Daily Totals:			16	1,350.64			1,350.64			1,350.64
	09/27 -11512	09/27/01	VISA BATCH	10	1,495.69			1,495.69			1,495.69
	09/27 -11512	09/27/01	MC BATCH	4	795.41			795.41			795.41
	Daily Totals:			14	2,291.10			2,291.10			2,291.10
	09/29 -02732	09/29/01	VISA BATCH	8	1,300.32			1,300.32			1,300.32
	09/29 -02732	09/29/01	MC BATCH	10	2,441.76			2,441.76			2,441.76
	09/29 -11162	09/29/01	VISA BATCH	12	531.94	1	478.78	53.16			53.16
	09/29 -11162	09/29/01	MC BATCH	3	159.79	1	18.29	141.50			141.50
	Daily Totals:			33	4,433.81	2	497.07	3,936.74			3,936.74



MERCHANT NAME Merchant Number : 48004XXXXXXX

Detail of Activity For 9/01/01 to 9/30/01 Run Date: 10/19/01 Page 3

Terminal ID	-- Batch -- Date & Ref	Processed Date	Tran Type	----- Sales ----- Trans	----- Returns ----- Trans	Net Amount	Rate	Daily Discount/Fee	Settled Amount
	09/30 -50013	09/30/01	3 Excess Aths MC 0901					.54-	.54-
	09/30 -50013	09/30/01	1 Excess Aths VISA 0901					.18-	.18-
	09/30 -50030	09/30/01	43545.61 MidQual 0901	.95%				413.68-	413.68-
	09/30 -50030	09/30/01	3624.35 NonQual 0901	1.55%				56.18-	56.18-
	09/30 -50038	09/30/01	MC/V Monthly Discount	1.54%				941.15-	941.15-
	09/30 -50038	09/30/01	85 MC Trans at	0.180				15.30-	15.30-
	09/30 -50038	09/30/01	141 VISA Trans at	0.180				25.38-	25.38-
	09/30 -50038	09/30/01	17 Per Batch Fee					4.25-	4.25-
	09/30 -50047	09/30/01	1 Statement at	\$15.00				15.00-	15.00-
	Daily Totals:							1,471.66-	1,471.66-

Your regular discount rate

Your transaction fees by card type.

The entries shown here are all the fees applied to this month's activity. Use the legend below to understand each type of fee.

Excess Auths: You were charged these fees for swiping a card that came back declined, for forced and voided sales, and for returns.

Non-Qual Fees: These are the percentage amounts added to the your regular discount rate, in the even that you key in an entry and the information does not match (ex: the zip code entered into the terminal does not match the cardholder's zip code on file) This can also occur when a customer uses a corporate, government or business credit card, or if the terminal fails to batch on time

- "On time" is defined as batching the terminal out on the evening of the sale
- A "late" batch is defined as batching the terminal more than 24 hours after the sale occurred

Mid-Qual Fees: This is the percentage amount that is charged when the sale is keyed in, but all the address verification information matches. This percentage is usually less than the non-qual fees.

AVS: This stands for Address Verification System. You would see an instance of this when manually keying in the transaction, and the terminal prompts you for the cardholder's zip code and street number.

Chargeback fee: In the event that a customer disputes a sale directly with their bank, you as the merchant are charged back the amount that the customer is disputing plus a \$30 fee. This is a chargeback fee.

Retrieval Fee: This is a \$25 fee applied when a customer questions a sale and requests documented proof of the sale. United Bank Card has to research the sale and as a result is charged this fee by the cardholder's issuing bank. This cost is then passed onto you as the merchant in the form of a retrieval fee.\

Batch Fee: This is a fee (the amount is variable, dependent on the terms offered to you by the sales representative) that is charged each time the merchant transmits a batch.

Statement Fee: This is a monthly fee charged whenever UBC sends a statement to you. If there is no activity on the account, and there are no other fees - such as monthly minimums - to be deducted, then a statement will not be sent to you and you will not be charged the statement fee.