

A Membership Opportunity!



Alberta Treasury Branches

ATB Financial Merchant MasterCard

Exclusive Offerⁱ

ATB Financial is pleased to provide the offer detailed in this letter to members of the **Alberta Chambers of Commerce**.

Whether you are starting a new business, or are already established, enjoy the benefits of ATB's Merchant Payment Solutions by providing MasterCard, VISA, and direct payment options to your customers.

- **Increase Sales** – customers are more likely to spend more when they are not constrained by the cash they have on hand.
- **Build Customer Satisfaction** – providing your customers with greater flexibility when purchasing from your business enhances the level of customer service.
- **Reduce the Cost of Cash** – merchant services helps reduce the costs typically associated with handling cash and cheques – such as increased bank charges, NSF cheques, counterfeit cash, and theft.

Electronic Transactions Average Transaction < \$100		Electronic Transactions Average Transaction > \$100 < \$500	
MasterCard Rate	1.65%*	MasterCard Rate	1.82%*
MasterCard Transaction Fee	\$0.20 each	MasterCard Transaction Fee	\$0.20 each
VISA Rate	To be determined	VISA Rate	To be determined
Debit	\$0.12 per transaction	Debit	\$0.12 per transaction
Terminal Rental	\$35 per month**	Terminal Rental	\$35 per month**
Association Pricing Fee	\$3 per month****	Association Pricing Fee	\$3 per month****
Activation Fee	\$50 (one time)	Activation Fee	\$50 (one time)

Electronic Transactions Average Transaction > \$500		IVR Transactions (for low volume merchants)	
MasterCard Rate	1.96%*	MasterCard Rate	2.50%*
MasterCard Transaction Fee	\$0.20 each	VISA Rate	2.50%*
VISA Rate	To be determined	MasterCard & VISA Transaction Fee	\$0.15 each
Debit	\$0.12 per transaction	Monthly Fee	\$10 per month***
Terminal Rental	\$35 per month**	Association Pricing Fee	\$3 per month****
Association Pricing Fee	\$3 per month****	Activation Fee	\$50 (one time)
Activation Fee	\$50 (one time)		

*If more than 5% of merchant volume is corporate cards, the rate will be reviewed to determine revised rate
 **Terminal charge is \$45 per month if customer wants debit only. If a wireless terminal is chosen, the monthly fee is \$55 per month and VISA, MC must be taken – no debit only service is allowed with wireless service.
 *** 4 month free applies for new sign ups – a \$40 value
 ****ATB also charges a standard \$5 per month settlement fee in addition to the association fee



As a special bonus...

All new sign-ups receive the first 4 months
Terminal rental for free — a \$140 value![§]

[§] Special bonus does not apply to existing ATM Merchant Services customers

Value-Added Program

Value-Added Program

Value Added Services

In addition to dedicated customer support, a one bank – one account solution, and competitive discount rates, ATB's Merchant Payment Solutions also has available the following great value added services.

Note: The special offer prices do not apply to these value-add services. Ask your sales representative for complete pricing details.

eSELECTplus

With eSELECTplus, you can increase sales and enhance your customer's online shopping experience by empowering them to make immediate purchases over the Internet in a real time, secure transaction environment. Expanding your business beyond bricks and mortar has never been easier!

Merchant Direct

An easy-to-use tool that provides you access to your merchant sales transactions 24/7. Improve management of day to day business information by viewing transactions online by transaction number, card number, date or amount.

Gift Card

ATB Financial brings the revenue boosting potential of Gift Cards to businesses like yours. With the Gift Card market expected to grow by more than 55% by 2006, there isn't a better time to start your own success story. Increase sales, build your brand, and improve processes with our Gift Card program.

**Get ATB Financial Merchant Payment Solutions working for you.
Call 1-888-428-2767 to talk to an ATB Merchant Services Specialist today.**

<input type="checkbox"/> I would like to receive more information on ATB Merchant Payment Solutions	
Name:	_____
Company Name:	_____
Address:	_____
Phone:	_____
City:	_____
Fax:	_____
P C:	_____
E-mail:	_____
Member in Good Standing of the:	_____
Authorized ACC Signature:	_____
Print Name & Title:	_____
PLEASE FAX THIS FORM TO: 1-877-541-4360	



or visit our website

www.atb.com

offer expires December 1, 2006

¹ To qualify for the Exclusive Offer, you must be a new merchant customer to ATB Financial and an active member of the Alberta Chambers of Commerce. Offer is in effect as long as customer maintains their Alberta Chambers of Commerce Membership. Existing merchant customers of ATB that join the Alberta Chambers of Commerce can take advantage of this offer subject to an additional \$100 administration fee. ATB is free to change the rates charged for the various services included in this offer at its sole discretion and at any time. ATB Financial reserves the right to determine qualified merchants.