



California Independent Grocers Association

• REPRESENTING INDEPENDENT GROCERS IN CALIFORNIA •

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Jeff Snadow, President



CIGA MEMBER-ONLY CREDIT CARD PROGRAM

To help fulfill the unique needs of independent grocery stores and grocery suppliers, CIGA and Bank of America Merchant Services have partnered to provide discounts on card processing services.

Here's how to take advantage:

Apply for Bank of America Merchant Services and get discount rates as low as 1.48% plus 20¢.¹ You'll also receive all the benefits of working with the number one-rated electronic payments processor in the industry.²

We're pleased to offer you a package of the industry's most flexible and efficient payment processing options available. As a member, you'll receive:

- Competitive discount rates
- Funds deposited to your Bank of America checking account as soon as the next business day³
- Virtually every point-of-sale payment option - credit, debit, electronic benefits transfer (EBT) and checks.
- Safe, secure internet and telephone payment capability
- Gift card programs
- Enhanced security and procedures to help you comply with card organization regulations
- A comprehensive variety of terminals and equipment
- Payroll cards - offering the security and control of paperless payroll
- 100% U.S.-based customer service

Contact Bank of America Merchant Services (toll-free) at (877) 899-9123, or visit www.ciga.org for more information.

¹ Average ticket maximum of \$200. Rate applies to card-present merchants only. Valid only on Visa®, MasterCard® and Discover® transactions. Rate applies to credit and debit signature transactions only. Does not apply to PIN debit transactions. Please see Fee Schedules for additional pricing information. Rate subject to change without notice. This offer applies only to merchants who do not currently have a merchant account with Bank of America Merchant Services, merchants who are not part of a franchise or an association, or merchants to whom other special consideration is paid or given related to transaction processing activities or support.

² Based on bankcard, other credit and PIN debit sales volume and transactions. Per The Nilson Report, March 2011, Issue 967.

³ After deposit of transactions and only when you have a Bank of America business checking account. Valid only on Visa®, MasterCard® and Discover® transactions. Exceptions may apply.

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