



September 2007

Dear Chamber of Commerce Executive,

The Canadian Chamber of Commerce, TD Merchant Services and First Data have enjoyed a long-standing relationship in offering preferred *Visa*^{*}, *MasterCard*[®] and *Interac*^{®1} Direct Payment processing rates to members of local chambers of commerce across Canada. Together, we are able to provide members a comprehensive offer¹, regardless of their annual card sales volumes, to support their requirements for payment card processing.

We have always strived to deliver a program which provides chamber members with a competitive member benefit. We have kept this in mind as we take the program to its next level and are pleased to announce an improved program with added benefits for our members and **your** members.

Effective December 1, 2007, TD Merchant Services and First Data will launch a new offer to all chamber members.

The following details the offer available to your new and existing members:

- ✓ 1.69% *Visa* Merchant Discount Rate² (**reduced from 1.75%**).
- ✓ 1.79% *MasterCard* Merchant Discount Rate³ (**reduced from 1.89%**).
- ✓ \$0.09 *Interac* Direct Payment Transaction Fee (**reduced from \$0.10**).
- ✓ 1.99% *Visa* Corporate, Commercial and Business Card Transaction Fee⁴.
- ✓ Free upgrade to our newest Freedom IV terminal⁵ which has the ability to process transactions faster through a secure high-speed internet connection (where applicable), resulting in communication cost savings and an improved checkout experience.
- ✓ Free on-site terminal installation and training.
- ✓ Deposits to your TD Canada Trust account are not treated as chargeable transactions on your account and you receive your funds as early as the next business day. Deposits to your account at another financial institution are charged a monthly fee and are deposited generally within 2 -3 business days.

TD Merchant Services and First Data want to work with you to help your existing members take advantage of these preferred rates and to support your efforts to increase membership by promoting this offer to prospects. As a result, we have assigned a dedicated Account Executive (AE) to your chamber location to support relationship development and program growth. Your AE will contact you shortly to work with you to develop a strategy to promote this offer to your members. Your AE's contact information can be found in the attached document.

Should you have any questions or wish to be contacted immediately by a representative, please contact Jennifer Hagen at jhagen@chamber.ca or by telephone 1-800-661-2930 ext. 232.

I wish you success in developing this relationship to provide value added offerings to businesses in your area.



Michel Barsalou
EVP, Communications and Services
Canadian Chamber of Commerce



Jeff van Duynhoven
Vice President
TD Merchant Services



Michael Shaw
Vice President & General Manager
Payment Card Alliance, Canada
A Division of First Data

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1 Visa International Service Association / TD Canada Trust licensed user of Mark
2 The MasterCard Brand Mark is a registered trade-mark of MasterCard International Incorporated
3 Trade-mark of Interac Inc., TD Canada Trust, authorized user of the Trade-mark
4 Offer is for Canadian dollar card-present transactions only.
5 Consumer *Visa* Cards transactions only.
Additional MasterCard Interchange fees may apply for certain Non Qualifying Transactions such as those less than \$17.65, transactions involving non-Canadian issued MasterCard cards, corporate or purchasing MasterCard cards.
Corporate, Commercial and Business *Visa* Card Transactions only.
TD Merchant Services will contact existing members to upgrade their terminals.