

*IMPORTANT INFORMATION REGARDING YOUR  
CREDIT CARD PROCESSING*

First National Merchant Solutions and the FHBA would like to announce a program for FHBA members' credit card processing needs.

Now you can participate in a payment processing program designed specifically with your needs in mind. As a member you save money with rates based on the group's buying power while improving service to your customers. By taking advantage of this program, you not only save on your bottom line but you will be showing your support for the FHBA.

With First National Merchant Solutions you can:

- Accept all major credit and debit cards at discounted FHBA *member rates*.
- **Earn interest** on your credit card deposits.
- Use your current compatible equipment.
- Access your account activity online, 24 hours a day.
- Use the latest check guarantee and verification services.

Within the next few weeks a First National Merchant Solutions representative will contact you to discuss your payment processing options. At this time, you are entitled to a FREE confidential rate consultation.

To get started right away, call First National Merchant Solutions at **800-354-3988**.

Sincerely,



*Mike W. Leatherman  
SVP Business Development  
First National Merchant Solutions*