

MERCHANT SERVICES

Blanco National Bank would like to help your business succeed in every way possible. That is why we have partnered with First Data[®], a leader in payment processing solutions, to offer you easy and affordable merchant processing programs to meet today's consumer demands.

Fast access and improved efficiency. All standard with First Data Merchant Services.

- Visa, MasterCard, Discover Network and American Express - all organized onto one statement.*
- Quick access to your account anywhere, anytime with Online Reporting.
- Choose from a wide variety of advanced processing technology including wireless, Internet and PC-based options.
- Innovative payment options for credit cards, pin-based debit, gift cards, electronic check acceptance and more.

Credit Cards:

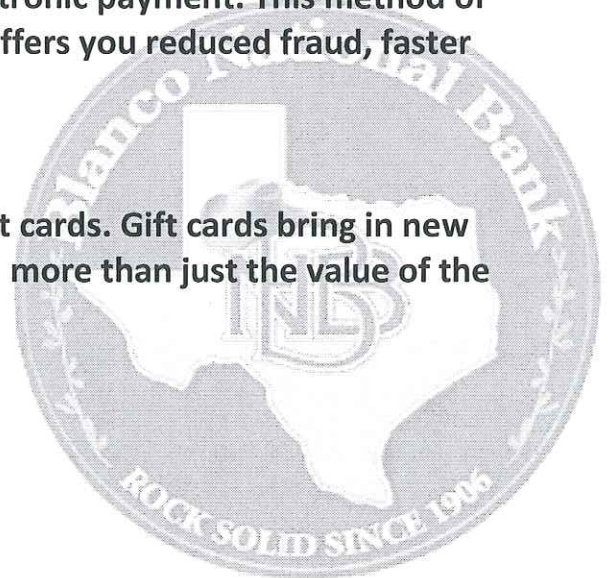
Offer your customers more payment options by accepting credit cards including Visa[®], MasterCard[®], Discover[®], American Express[®], Diners Club[®] and JCB[®].

Debit Cards:

Personal Identification Number (PIN) based and signature based debit transactions are the fastest growing form of electronic payment. This method of payment is convenient for your customers and offers you reduced fraud, faster checkout times and higher ticket averages.

Gift Cards:

Build your brand and increase your sales with gift cards. Gift cards bring in new customers and gift card customers tend to spend more than just the value of the gift card.



Electronic Check Conversion:

Minimize returned checks by turning a paper check into an electronic purchase at the point of sale using TeleCheck Electronic Check Acceptance®. Electronic checks are deposited directly into your account within 48 hours.

Terminals:

Accepting cards is easy for you and your customer with First Data's innovative card acceptance solutions. Whether you need a wireless solution or one integrated with your PC - we have the equipment to help your business.

For more information contact our First Data Merchant Services Representative:
David Terry @ 830-324-6690.

