

REQUEST FOR PROPOSAL
FOR
ELECTRONIC CREDIT CARD
PROCESSING SERVICES



Response Deadline

February 22, 2013

12:00 PM Central Standard Time (CST)

To:
Tami Nagar
Brushy Creek MUD
16318 Great Oaks Drive
Round Rock, TX 78681

Electronic Credit Card Processing Instructions to Proposers

SECTION 1 – GENERAL INFORMATION

BACKGROUND: The Brushy Creek Municipal Utility District (The District) is seeking proposals from qualified organizations to provide credit card processing services. The solution should improve the District's ability to efficiently and accurately conduct various types of credit card collection transactions, manage financial information, allow for integration into existing District operations, interact and interface with existing District computer systems, improve workflow, maintain data integrity, etc. The District is seeking proposals from organizations with a proven history of success within the credit card processing industry. The District intends to award one contract with a single vendor. The proposal should include interface solutions if a single or multiple third party application is presented.

This Request for Proposal (RFP) sets forth requirements for these services and solicits a detailed response from firms to include functional and technical requirements, implementation services, on-going software maintenance and support, and pricing.

The District currently utilizes a single vendor to process credit and debit card transactions with multiple gateways and transactions currently settle to one District bank account.

Customer Service:

The District's Customer Service Department handles all credit card transactions for utility bill payment and recreation services. Currently, the District offers the following payment methods:

Utility Bills:

1. In-person point-of-sale card reader through the District's utility billing software (UMS by Continental Utility Solutions, Inc.).
2. Over-the-phone and manually entered into the District's utility billing software (UMS by Continental Utility Solutions, Inc.).
3. On-line, non-recurring credit card payments through the District's utility billing vendor CSG International (dpnetbill.com).
4. On-line, recurring credit card payments through the District's utility billing vendor CSG International (dpnetbill.com).
5. Direct draft from a bank account (ACH) through the Merchant Account Retrieval System (MARS). These are not credit card transactions.

Recreation Services:

1. In-person point-of-sale card reader through the District's recreation software (RecTrac by Vermont Systems) and via a third part processing gateway (PlugNPay).
2. Over-the-phone and manually entered into the District's recreation software (RecTrac by Vermont Systems) and via a third part processing gateway (PlugNPay).

3. On-line, credit card payments through the District's recreation software's web application and via a third part processing gateway (PlugNPay).
4. Scheduled credit card payments through the District's recreation software's web application and via a third part processing gateway (PlugNPay).

Miscellaneous Credit Card Transactions:

1. In-person credit card payments via a credit card payment terminal provided by our merchant service provider (NTC Texas) using the Authorize.net payment gateway.
2. Over-the-phone credit card payments via a credit card payment terminal provided by our merchant service provider (NTC Texas) using the Authorize.net payment gateway.

Other. The District's Accounting Department serves as the current administrator for the credit card processor and the District's Information Technology Department provides technical and system support for the credit card processing service. The successful proposer will interact frequently with District personnel representatives from each of these operational areas. The areas of credit card transactions listed are the transactions that will be processed under this RFP.

The District's 2012 Transaction Reports from current vendor are included in this RFP as an attachment. (Exhibit A.5)

SECTION 2 – SCOPE OF SERVICES

OBJECTIVE: The purpose of this RFP is to engage a full-service vendor experienced in the development, installation and operation of a credit and debit card processing service for the District. The proposer will provide Visa (credit/debit), MasterCard (credit/debit), Discover, and American Express credit card merchant processing contract and transaction processing systems and services for the District.

Flexibility and Configuration

1. The solution must be configurable for interaction with the District's existing systems including the utility billing software UMS by CUSI, the District's billing contractor CSG International and the District's recreation software RecTrac by Vermont Systems via the PlugNPay processing gateway. Provide a description of how you will integrate your services with these systems.
2. The District currently uses the payment processing methods described in Section 1 above. Please confirm that credit card processing may be initiated by all of the methods described in Section 1.
3. The District must have the ability to charge convenience fees should it so desire. These fees may or may not be utilized by the District. Please describe how convenience fees are applied through your service.

4. The District currently uses five (5) different Merchant Terminal Identification numbers to be able to identify to which department transactions and settlements belong to. Please indicate your firm's ability to issue and identify five (5) different terminal identifications.

SECTION 3 – PROPOSER QUALIFICATIONS

1. The District seeks proposals from stable, reputable organizations with a track record of ongoing customer support and satisfaction. Identify and describe in summary your organization's performance of services similar in nature, scope, and size to that requested by this RFP within the last two years.
2. This RFP seeks assurance of the following. Briefly discuss your firm's ability to provide:
 - a. Timely implementation
 - b. System stability
 - c. Software reliability and performance
 - d. Equipment quality and performance
 - e. Operator- and user-friendliness
 - f. Maintainability
 - g. Quality training for users and technicians
 - h. Quality service and maintenance

SECTION 4 – SPECIFICATIONS

The successful Proposer will furnish and install all applicable software and equipment, and provide services related to the installation and optimization of the system, subsystems, and other ancillary devices described by this RFP. Proposals must describe all software components, hardware components, services, and tasks required to implement a working, fully functional system, whether supplied by Proposer or District. Any and all components – whether hardware or software – required to make the system usable and fully operational that are not described in the proposal documents as being necessary, shall be provided at Proposer's expense.

1. **The Proposer's point-of-sale terminal software must support the following functions and integrate with the District's utility billing and recreation software:**
 - a. Transaction processing for Visa, MasterCard, Discover, and American Express;
 - b. Automatic capture of payment details;
 - c. Authorization of payment amounts;
 - d. Void and refund;
 - e. Dual-copy receipt;
 - f. Decline notification message;
 - g. Rejection detail for non-authorized transactions;
 - h. Update, add, or delete clerk and/or supervisor; and
 - i. Determination of batch cutoff time by location.

2. The credit card payment terminal for miscellaneous credit card transactions as described in Section 1 will have at a minimum:

- a. Magnetic-stripe card reader;
- b. Data entry keypad;
- c. Optical display;
- d. Integrated thermal receipt printer;
- e. Optional or internal PIN pad;
- f. Capability for voice-over-IP communication; and
- g. Most recent security features, including end-to-end SSL encryption.

3. Additional Requirements

- a. System availability 7 days per week, 24 hours per day including holidays;
- b. POS training and support;
- c. Toll-free authorization number;
- d. Toll-free problem resolution number;
- e. Storage of payment detail and summary records for a minimum of two years;
- f. Capability to view and export transaction files from website;
- g. CapaDistrict for transaction inquiry by transaction date or amount, card type, card number or merchant ID;
- h. Ability to view, export, and customize reports;
- i. Detail and appropriate response time for chargebacks;
- j. Determination of user access privileges by the District.

4. Settlement Proceeds Requirements:

- a. Settlement for Visa, MasterCard, Discover, and American Express will be by ACH credit directly into a bank account specified by the District. In no event shall any of the settlement proceeds be made into the Provider's bank accounts. Please specify and discuss the timing of the availability of funds, especially as it relates to pricing.
- b. Currently the District receives sufficient detail in the ACH credit records to tie receipts down to Merchant ID and Merchant Name within the District. This detail or its equivalent shall be maintained.
- c. Vendor will invoice the District for all Visa, MasterCard, Discover, and American Express discounts and processing fees rather than deducting from settlement proceeds.
- d. Explain your process in place to handle Non-Sufficient Fund (NSF) transactions.

5. Security:

- a. The contract will require adherence to Payment Card Industry Data Security Standard (PCI DSS). The Proposer must include acknowledgement of responsibility for the security of cardholder data and provide validations of PCI compliance. A link to the certification and/or a hard copy of the compliance certification must be provided.
- b. The agreement will require "Red Flag" mandate compliance. The successful Proposer must develop and implement an Identity Theft Prevention Program to

include reasonable policies and procedures for detecting, preventing, and mitigating identity theft.

- c. What would be the vendor's response to security breaches or loss of information? Please provide a comprehensive review of the vendor's internal and external security procedures. Please describe Internet sign-on and multi-factor identification procedures.
- d. What would be the District's liability in the event of a security breach, loss of data, or default by the payment card service provider or third-party portal?

6. Disaster Recovery:

The Proposer will be required to provide a description of backup procedures in the event that terminals or communication links are not operational.

SECTION 5 – PROPOSAL REQUIREMENTS

COMPLIANCE WITH LAWS, STANDARDS AND PRACTICES: Proposals must comply with all federal, state, county, and municipal laws. Materials and workmanship must conform to the highest standards of manufacturing and engineering practices. All items used must be new and unused in first class condition, of current manufacture and be of the type generally accepted for the proposed use.

PRICING:

Provide a price schedule for the services described in the RFP – which would also include the pricing for any convenience fees to be assessed, should the District request that these fees be assessed. Please discuss any special rules pertaining to convenience fees or credit/debit card fees. Include any one-time fees, research fees and all other fees that will or could be charged (e.g., interchange rates by location, regular and ad hoc reporting costs).

1. Outline all fees associated with each method of transaction set up (i.e. web, face to face, etc): Reporting, voice authorizations, charge backs, monthly minimums, and charge for PCI and Non-PCI compliance fees. Please include pricing differentials, if any, for differences in settlement dates.
2. Define and list transaction fees for authorization, settlement, network, communications (gateway and/or acquirer) and any other fees. Please submit a per transaction fee structure and total cost. Please include pricing differentials, if any, for differences in settlement dates.
3. Pricing variation for each transaction type (ACH, credit cards,etc.) per transaction. Please include pricing differentials, if any, for differences in settlement dates.
4. Include both purchase and lease prices for stand-alone credit card processing units.
5. Are discount fees calculated on gross or net sales?

6. For how long will Proposer guarantee proposed fees?
7. How and when is the District notified of price adjustments?
8. Please disclose if you have any of the following and, if so, who it is:
 - a. Any third party gateway
 - b. Any third party acquirer
 - c. Any third party processor
9. Does your organization charge for project management and technical consulting? If so, please provide pricing for these services.
10. Submission of a proposal shall be conclusive evidence that the Proposer has investigated and is satisfied as to the conditions to be encountered in performing the work. The proposed pricing structure will apply to any and all District operational areas. However, the District makes no representation that individual departments will utilize services of any particular service provider under the master agreement to be established as a result of this RFP, or that present card processing activity levels presented in this RFP will remain constant.
11. Failure to submit all required pricing information will result in the proposal being considered non-responsive. Proposers are required to hold prices firm for a minimum of 120 days in order that an award be made.

PROJECT SCHEDULE: The implementation of a service for an organization of this size and complexity is a significant undertaking. Consideration must be given to the day-to-day operations of the District, which must not be adversely disturbed or interrupted. The following represents significant events and the associated proposed timetable from release of this RFP to award of contract:

PROPOSED TIMETABLE

Request for Proposal to Prospective Proposers:
February 6, 2013

Proposal Due Date:
By Noon, February 22, 2013

Recommendations to Board of Directors
March 14, 2013

Project Contract Award
March 15, 2013

The target timeframe for implementation is April 2013. The Proposer will provide an implementation plan by phase.

INSTRUCTIONS:

1. **Proposal Format:** A complete and thorough response is encouraged, as this RFP and response will be incorporated into the final contract by reference. The proposal should be structured as outlined below:
 - a. Cover letter from authorized individual responsible for response and proposal content.
 - b. Official Proposal Forms and all requested information provided in a sealed envelope marked "Credit Card Processing Services." Refer to Exhibits A.1-A.5 for official forms. Refer to the following RFP sections for required responses:
 - i. Scope of Services: please indicate ability to meet each individual requirement
 - ii. Proposer Qualifications: please respond with requested information
 - iii. Specifications: please discuss your ability to meet the identified specifications
 - iv. Proposal Requirements (pricing, project schedule & timetable): please respond to all questions and requests of information
 - c. Provide three (3) references of comparable clients to whom your firm has provided credit card processing services. Refer to Exhibit A.2 for requested information for each client. The evaluation committee will ascertain from the references their satisfaction with your service, systems and implementation processes, as well as your organization's perceived responsiveness.
 - d. Make available any service agreements required prior to the commencement of services.
 - e. Present sample documents and reference manuals that would be provided to the District upon selection.
 - f. Please include a copy of your firm's most recent audited financial statements.
 - g. Conflict of Interest Statement. Please submit your responses to the Conflict of Interest Statement, Exhibit A.3.
 - h. Vendor Questionnaire & Information Form, Exhibit A.4.
2. **Submission:** One (1) original marked as such and three (3) copies of proposals must be delivered in sealed envelopes labeled "Credit Card Processing Services" by 12:00 p.m. on February 22, 2013 at the following location:

Brushy Creek MUD
16318 Great Oaks Drive
Round Rock, TX 78681
Attn: Tom Yantis, CAO

Proposals received after 12:00 p.m. on February 22, 2013, cannot be considered and will be returned unopened. There will be no exceptions to this policy.

All proposals will remain on file at least forty-eight (48) hours. The District reserves the right to reject any and all proposals.

3. **Communication with the District.** Proposers shall designate one (1) representative to serve as liaison with the District. This individual's name and contact information should be included in the proposal response. All communication between the District and the Proposer will be directed through this individual and shall be in writing. Email correspondence will be accepted. Any inquiries concerning the contents of this RFP should be directed as follows:

Tom Yantis
Brushy Creek MUD
16318 Great Oaks Drive
Round Rock, TX 78681
t.yantis@bcmud.org
512-255-7871, ext. 211
512-255-0332 facsimile

4. **Other Services:** Evaluation of proposals will be based on current services; however, any new, enhanced or innovative services available will also be considered. Proposer may offer suggestions and pricing for alternative services offered.
5. **Unit Pricing:** Proposals must include pricing based on data in Exhibit A.1 and A.5.
6. **Joint Proposals:** Proposers shall respond by and on behalf of their organization only. No joint proposals will be considered. Please provide details on any third party arrangements necessary for any services to be primarily provided by your institution.
7. **Withdrawal:** No proposal may be withdrawn once submitted to the District.
8. **Proposal Expenses:** Expenses incurred in the preparation of the proposal are the responsibility of the Proposer.
9. **Confidential Information:** The District is subject to the Texas Public Information Act. Any information submitted to the District by a Proposer shall be available to the public, unless it is clearly marked "CONFIDENTIAL". If another party requests access to information marked confidential, then the District shall ask the proposer if the information may be released. If the release is agreed to, the District shall release the information. If the release is denied, the matter shall be referred to the Texas Attorney General's Office where the Proposer shall be responsible for substantiating its confidentiality. The Attorney General's office shall rule on the matter. Pricing information contained in proposals or contracts is not considered confidential under the PIA and will be disclosed without making a request to the Texas Attorney General.

EVALUATION

The proposals will be evaluated by a committee based on the following considerations:

- 1. Selection of a processor**, as a result of this evaluation, is subject to the successful execution of a contract and other service agreements between the processor and the District.
 - a. Complete response to all required items on the official forms provided;
 - b. Service cost that is most advantageous to the District meaning all services requested, not just price alone;
 - c. Ability to provide timely, responsive service;
 - d. Ability to meet current and projected service requirements over the term of the agreement;
 - e. Cost of conversion to new processor will also be considered; and
 - f. References.

- 2. Terms and Conditions:**
 - a. The District reserves the right to reject any and all proposals, to waive any irregularities or informalities in any proposal or in the proposal procedures and to accept or reject any item or combination of items. The award will be to the Proposer whose proposal, in the opinion of the District, is the best proposal taking into consideration all aspects of the proposer's response. Exceptions to any specification must be submitted in writing with the proposal and will be considered in the final analysis of the proposal.
 - b. Proposers shall thoroughly examine and be familiar with these specifications. The failure or omission of any proposer to receive or examine this document shall in no way relieve the proposer of obligations with respect to this proposal or the subsequent contract.
 - c. Proposers shall in no way make unauthorized changes to the specifications, forms or terms. Doing so may render the response invalid.
 - d. Record retention outlined in these specifications must meet District policy and State statute requirements.

EXHIBITS

A.1 – A.5



A.1 – Pricing Data

A.2 – Proposer References

A.3 – Conflict of Interest Statement

A.4 – Vendor Questionnaire & Information Form

A.5 – Transaction Volumes Reports 2012

EXHIBIT A.1 – Pricing

In addition to the pricing information required in Section 5 of the RFP, please provide pricing for the following categories of charges:

- 1. Credit card processing fees by credit card brand and card type (i.e. interchange and assessment fees)**
 - a. Please describe how you will ensure that the District’s interchange fees will be optimized to the greatest extent possible.
- 2. Markup fees**
 - a. Please list and describe all markup fees that you assess on top of the interchange and assessment fees charged by the credit card brand and the pricing model that you are proposing (i.e. interchange plus, tiered/bundled, etc.).
 - b. Include a sample invoice that clearly differentiates the fees assessed by the credit card brands from your fees using the card type mix and transaction volumes included in the attachment as the basis for completing the sample invoice
- 3. Flat fees**
 - a. Describe all flat fees and how they are calculated (i.e. retrieval fees, PCI compliance fees, etc.) and show how they would be applied using the sample invoice
- 4. All other fees**
 - a. If you charge any fees that do not fall in the categories described above, please list each fee, how it is calculated and show how it would be applied using the sample invoice

Please note that it is the intent of this RFP to be able to clearly understand based upon the information provided the total cost of credit card processing fees that the District will incur based upon the transaction volumes anticipated. It is incumbent upon the proposer to ensure that their response will allow the District to identify the full cost of credit card processing fees.

EXHIBIT A.2 – BRUSHY CREEK MUD – Proposer References. Please provide references for your experience with governments (if possible) as the needs of governments differ from private sector entities.

Date:

Prepared by:

Name of Entity:

Contact Name:

Contact's Title:

Contact's Facsimile Number:

Contact's E-Mail address:

Began Service Date:

Termination Service Date:

Account Manager for this reference:

Other Comments:

EXHIBIT A.3 – BRUSHY CREEK MUD – CONFLICT OF INTEREST

CONFLICT OF INTEREST

The Board of Directors of Brushy Creek Municipal Utility District (the “District”), in compliance with Section 49.199 of the Texas Water Code, has adopted a Code of Ethics Policy. In accordance with this policy, please disclose the following information:

1. Whether or not any of the Board of Directors or Management Staff listed below has a substantial interest in the Contractor or its affiliates.
2. Whether or not any of the Board of Directors or Management Staff listed below has a direct or indirect contractual relationship with the Offeror or its affiliates.

2013
Board of Directors
Brushy Creek Municipal Utility District

- Rebecca Tullos, Board President
- Russ Shermer, Board Vice President
- Jeffrey Goldstein, Secretary
- Shean Dalton, Treasurer
- Paul Tisch, Assistant Secretary/Treasurer

District Staff

- Mike Petter, General Manager
- Tom Yantis, Chief Administrative Officer
- Betsy Schultz, Community Center Coordinator
- Loretta Waclawczyk, Accounting Team Lead

EXHIBIT A.4 – BRUSHY CREEK MUD – VENDOR QUESTIONNAIRE & INFO FORM

Offeror MUST complete this form in its entirety. If a question is not applicable, Offeror should state “not applicable”.

BUSINESS AND CONTACT INFORMATION

Business Name: _____ Federal Tax ID # _____

Address: _____ City/State/Zip: _____

Contact Name: _____ Phone #: _____ Fax #: _____

E-Mail: _____ Web Site: _____

Number of Years been in Business: _____

Type of Business Entity: Corporation LLC LP LLP Other

In What State & Year Did Business Organize in Your Current Structure: _____

Full Legal Name of Parent or Holding Company, If any: _____

(Note: if there are several tiers of ownership, attach a corporate organizational chart)

Services Provided Business: _____

CONTRACT INFORMATION/PERFORMANCE

In the past three (3) years, has Business:

- (a) Been engaged in any litigation? Yes No If yes, attach explanation.
- (b) Completed all contracts it was awarded? Yes No If no, attach details.
- (c) Been awarded a bonus for early completion of work? Yes No . If yes, attach details.
- (d) Defaulted on a contract? Yes No If yes, attach details.
- (e) Been assessed liquidated damages? Yes No If yes, attach details.

The undersigned Offeror declares: (a) that it has reviewed and agrees to the Terms and Conditions, Scope of Work, and all other documents herein; (b) that through its authorized personnel it has personally examined the location of the proposed work and has determined the amount and character of the proposed work and the supervision, labor, tools, material as identified, and equipment, necessary to complete the same in compliance with the specifications and contract documents (if applicable); and (c) that Offeror has no conflict of interest, as defined in the RFP.

SIGNATURE: _____

TITLE: _____

PRINTED

NAME: _____ **DATE:** _____

EXHIBIT A.5



**TRANSACTION VOLUMES REPORTS
FROM CURRENT VENDOR
FOR 2012**

Card Type	Interchange Level	No. of Transactions	Net Sales	Average Ticket	Percent of Trans
DI	UTILITY P	59	\$5,159.94	\$87.46	34.50%
	UTILITY PP	12	\$1,403.06	\$116.92	7.02%
	UTILITY R	80	\$8,943.30	\$111.79	46.78%
	UTLTY COMM	20	\$1,941.92	\$97.10	11.70%
Sub-Total: DI		171	\$17,448.22		
MC	C DATA I	2	\$150.00	\$75.00	.16%
	C DATA I P	3	\$300.00	\$100.00	.23%
	ENHUTILITY	60	\$6,351.99	\$105.87	4.65%
	HV UTILITY	2	\$242.77	\$121.39	.16%
	M INTLSTND	2	\$223.65	\$111.83	.16%
	MC UTIL DB	526	\$55,929.07	\$106.33	40.78%
	MC UTILITY	103	\$10,184.78	\$98.88	7.98%
	MC UTLTYPP	9	\$1,160.74	\$128.97	.70%
	MCWUTILITY	163	\$15,411.55	\$94.55	12.64%
	MWB UTLTY	15	\$1,445.97	\$96.40	1.16%
	MWEUTILITY	84	\$8,993.97	\$107.07	6.51%
	UTLTY BUS	31	\$4,068.65	\$131.25	2.40%
	UTLTYBUS E	10	\$1,270.00	\$127.00	.78%
	UTLY D R	3	\$313.62	\$104.54	.23%
UTLY DRF	276	\$32,587.88	\$118.07	21.40%	
WEBUTILITY	1	\$2,071.64	\$2,071.64	.08%	
Sub-Total: MC		1,290	\$140,706.28		
VI	CARD NP D	34	\$4,168.00	\$122.59	.72%
	CNP B SIGN	2	\$260.00	\$130.00	.04%
	CNP BUS DR	126	\$18,367.54	\$145.77	2.65%
	CNP BUSDB	1	\$153.79	\$153.79	.02%
	CNP BU SENH	24	\$2,746.90	\$114.45	.51%
	CNP D R	136	\$16,769.42	\$123.30	2.86%
	CNP PP	5	\$607.99	\$121.60	.11%
	COM RET B	2	\$280.00	\$140.00	.04%
	COMCNP D R	46	\$5,921.05	\$128.72	.97%
	COMM CNP B	15	\$1,841.24	\$122.75	.32%
	COMM CNP P	11	\$1,340.08	\$121.83	.23%
	COMRET D R	9	\$900.00	\$100.00	.19%
	CP BUS DR	26	\$2,775.00	\$106.73	.55%
	CPS CRD NP	26	\$3,503.46	\$134.75	.55%
	CPS RETAIL	4	\$520.00	\$130.00	.08%
	CRCOMM D R	1	-\$100.00	-\$100.00	.02%
	ECOM BASIC	64	\$6,654.63	\$103.98	1.35%
	ECOM BC D	880	\$92,503.84	\$105.12	18.53%
	ECOMBC D R	2,497	\$265,185.60	\$106.20	52.57%
	ECOMBC PP	90	\$9,579.31	\$106.44	1.89%
	EIRF	2	\$190.00	\$95.00	.04%
	EIRF D R	2	\$260.00	\$130.00	.04%
	RETAIL D	14	\$1,646.52	\$117.61	.29%
	RETAIL D R	39	\$6,910.81	\$177.20	.82%
	RETAIL PP	1	\$130.00	\$130.00	.02%
	RETLBUSENH	4	\$380.00	\$95.00	.08%
	REWARDS 1	16	\$2,220.29	\$138.77	.34%
REWARDS 2	560	\$57,568.28	\$102.80	11.79%	

SML TKTD R	1	\$10.00	\$10.00	.02%
V INTLSTND	2	\$375.06	\$187.53	.04%
VSP CNP	108	\$12,166.53	\$112.65	2.27%
VSP RTL	2	\$215.50	\$107.75	.04%
Sub-Total: VI	4,750	\$516,050.84		
TOTAL	6,211	\$674,205.34		

Card Type	Interchange Level	No. of Transactions	Net Sales	Average Ticket	Percent of Trans
DI	UTILITY C	1	\$87.01	\$87.01	.18%
	UTILITY P	68	\$6,723.06	\$98.87	12.34%
	UTILITY PP	62	\$6,306.14	\$101.71	11.25%
	UTILITY R	308	\$27,434.65	\$89.07	55.90%
	UTLTY COMM	112	\$9,256.64	\$82.65	20.33%
Sub-Total: DI		551	\$49,807.50		
MC	C DATA I	1	\$151.01	\$151.01	.04%
	C DATA I B	3	\$28.49	\$9.50	.11%
	C DATA I F	19	\$15,048.99	\$792.05	.67%
	ENHUTILITY	307	\$27,920.35	\$90.95	10.75%
	HV UTILITY	73	\$7,756.97	\$106.26	2.56%
	MC UTIL DB	777	\$74,628.97	\$96.05	27.21%
	MC UTILITY	172	\$16,356.22	\$95.09	6.02%
	MC UTLTYPP	2	\$155.74	\$77.87	.07%
	MCWUTILITY	563	\$47,740.31	\$84.80	19.71%
	MWB UTLTY	5	\$333.33	\$66.67	.18%
	MWB COMDAT1	4	\$189.99	\$47.50	.14%
	MWEUTILITY	267	\$28,878.91	\$108.16	9.35%
	UTLTY BUS	48	\$9,221.18	\$192.11	1.68%
	UTLTYBUS E	21	\$1,979.52	\$94.26	.74%
	UTLY D R	5	\$401.83	\$80.37	.18%
	UTLY DRF	586	\$58,281.11	\$99.46	20.52%
WEBUTILITY	3	\$3,748.07	\$1,249.36	.11%	
Sub-Total: MC		2,856	\$292,820.99		
VI	COMM CNP C	6	\$631.95	\$105.33	.07%
	COMM CNP P	3	\$296.89	\$98.96	.04%
	COMUTY D R	119	\$11,719.13	\$98.48	1.41%
	UTILITY	2,789	\$253,757.28	\$90.99	33.14%
	UTILITY D	1,310	\$126,059.28	\$96.23	15.57%
	UTILTY BUS	141	\$15,334.01	\$108.75	1.68%
	V UTLTY DR	4,047	\$377,215.92	\$93.21	48.09%
Sub-Total: VI		8,415	\$785,014.46		
TOTAL		11,822	\$1,127,642.95		

American Express Credit Card Charges
 1/1/2012-12/31/2012

	# of Transactions	Transaction Amount	Fees
Jan	124	\$ 11,809.52	\$ 7.95
Feb	130	10,566.62	311.38
March	141	10,302.55	269.05
April	128	11,700.14	605.58
May	152	12,992.17	87.98
June	140	14,294.76	87.98
July	137	15,489.98	706.43
August	146	17,758.54	444.05
Sept	145	16,858.51	7.95
Oct	140	18,200.92	879.66
Nov	150	14,162.90	7.95
Dec	144	13,038.74	755.09
	<u>1677</u>	<u>\$ 167,175.35</u>	<u>\$ 4,171.05</u>