

CHS Payment Solutions Products & Services



Processing

Value-Added

Brand Products



OUR ENERGY COMES THROUGH®

2012 CHS Payment Solutions

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Scan with your smartphone to learn more about Cenex[®] Credit Cards.

About CHS Payment Solutions

Comprehensive service from a retail credit pioneer

Credit cards play a vital role in the retail business, and experts agree that credit card purchases will continue to increase every year as consumers embrace the most convenient, trackable payment methods. That's why merchants need a reliable, trustworthy partner to handle their credit card processing — one that understands everything that's at stake and helps them stay on top of the trends.

More than 2,200 merchants in 22 states rely on CHS for precise and timely processing of credit card transactions annually. Our processing system offers you the dependability of cash flow and the assurance of superior customer service. In addition, our bundled and comprehensive monthly statement combines all of your credit card transactions into one convenient statement.

CHS Payment Solutions began processing credit card transactions over 40 years ago, using old-fashioned paper tickets. Then, in 1978, CHS pioneered the automated fueling pump and developed the first credit card for consumers to pay at the pump. Today we continue our tradition of leading the industry by offering you the latest products and services. You can count on CHS, a Fortune 100 diversified energy, grains and foods company that has earned a reputation for quality, integrity and financial stability. We're equipped to help you succeed and grow by offering you winning solutions and value-added services that meet your credit card goals.

A choice of leading point-of-sale support systems

CHS Payment Solutions supports a range of POS equipment and a variety of communications for connectivity to our processing center — from standard dial to satellite or an Internet solution.

Please call 1-800-852-5301 for current requirements and options.

CHS Payment Solutions Portal

CHS Payment Solutions Extranet Portal helps merchants stay in touch with the most up-to-date information on current trends and regulations. Just log into your account at www.chsinc.com to get started. While there, you can sign up for the "In the Know" eNewsletter to be delivered to you or you can access the eNewsletter at: <http://intheknow.cenex.com>.



Consolidated reports and improved cash flow

Now you can give your customers the convenience of using their favorite credit cards, while simplifying your accounting tasks. You'll get consolidated monthly statements summarizing all credit card transactions by card type for easy balancing. Our swift, accurate processing supports your business while helping you deliver superior customer service.

You'll be able to give your customers maximum payment flexibility, as CHS Payment Solutions processes all of these cards:

- American Express
- Visa
- EBT
- Wright Express
- MasterCard Fleet
- PIN Debit
- Discover
- Voyager
- MasterCard
- Diners International
- Visa Fleet
- Fleet One
- Gift Card Program

Merchant Services Online (MSOA)

Daily balancing and reconciliation help is now available online. If you are the CFO, Controller, or bookkeeper, you will no longer need to wait for your daily emails or month-end statements. By registering for MSOA (Merchant Services Online Access), you will have 24-hour access to your daily deposits and monthly merchant statements. Now you can view the batches that make up your daily deposits along with the card types that make up that batch. If you need additional information, you will also be able to view each individual transaction that made up that day's deposit. Along with the most recent deposit, you will have the ability to view 18 months worth of information.

To register for MSOA, please log onto www.chsinc.com and click the 'Register for an Account' option. Upon successful completion of the registration form, please respond to the confirmation email that will be sent to you. Once you have done so, you should have access the next business day. This access will also be confirmed with an additional email.

Transaction Processing

- Sales are processed electronically through the NBS Network. Transactions are authorized or declined at the time of sale.
- Transactions are credited to your bank account automatically within two business days. When your account is set up, we'll ask for a voided check to confirm the information necessary to transfer funds.
- Processing fees and network access fees are debited from your account on the last business day of every month. These transactions show up as line items on your monthly statement.
- Automated clearing house files can be combined into one per day or provided individually per site.

Processing Rates

Processing

Attractive, bundled rates

At CHS Payment Solutions, we constantly challenge ourselves to provide the most competitive processing rates available. **For current processing rates, please call 1-800-852-5301.**

When you work with us, you'll pay a bundled rate that combines all aspects of credit card processing into a single discount fee – and you'll avoid unpleasant billing surprises that can arise when dealing with unbundled rates. Because unbundled rates omit additional fees that are typically included with bundled rates, they create the illusion of a better deal. For that reason, merchants should be on the lookout for the following fees and take them into account when comparing rates: authorization fees, decline fees, batch close fees, retrieval request fees, chargeback fees, statement fees, research fees, monthly reporting fees, settlement fees and development fees.

With CHS Payment Solutions, the only other fee you'll pay is our low monthly network access fee. This includes the use of a point-of-sale terminal for processing credit card transactions and covers network upgrades and terminal downloads. You'll never have to worry about paying for servicing, replacing damaged equipment or upgrading.

Your bookkeeper will also understand the benefit of our consolidated monthly statements to track your processing costs.



MerchID: _____ Credit Card Statement Page: 1
 SiteID: _____ Merchant: _____
 Parent: _____

Statement No. 09001900174 Statement Date 08/31/06 Statement Period 08/01/06 to 08/31/06 Deposit No. _____

Site: _____

Earn money with the Genex Visa card. Receive \$5 for each approved Genex Visa application now through October. Renewal to increase your Merchant ID and Employee ID.

Card Type	Number	Sales	Amount	Number	Amount	Net Sales	Processing Fee	Rate	Amount
Am Express	10	875.32	0	0	875.32	1	3.250		28.45
CNEX	310	10,865.89	0	0	10,865.89	1	0.330	**	3,587.35
CNEX-Net	18	2,799.84	0	0	2,799.84	1	1.970		55.17
Discover	82	4,758.66	0	0	4,758.66	1	2.250		107.05
Gift Card	4	133.27	0	0	133.27	1	1.200		1.59
MasterCard	114	6,289.93	0	0	6,289.93	1	1.200		75.47
MC Fleet	15	1,416.22	0	0	1,416.22	1	1.200		16.99
MC No DCL	1	28.09	0	0	28.09	1	1.200		0.34
CNEX VS Bad	1	112.50	0	0	112.50	1	1.500		1.69
CNEX VS Con	3	112.50	0	0	112.50	1	1.500		1.69
Visa	632	1,207.53	0	0	1,207.53	1	1.200		14.48
Visa No DCL	55	2,540.32	0	0	2,540.32	1	1.200		30.48
MC Fleet	55	2,540.32	0	0	2,540.32	1	1.200		30.48
TOTALS	1,325	66,420.34	0	0	66,420.34	4	1.266		818.78

** You Saved \$252.30 This Month With 0% Processing On CNEX Credit Card Transactions.

Miscellaneous Charges And Other Services (Detail Below): 87.72
 Miscellaneous Credits And Other Returns (Detail Below): 3.00
 Net Miscellaneous Charges/Credits/Services: 84.72

Total Charged To Your Account This Cycle: 1,371.50

YTD Totals
 Sales YTD: 428,331.05
 Processing Fee YTD: 6,436.87
 Misc Charges YTD: 859.29
 CNEX Savings YTD: 1,731.22 **

Miscellaneous Charges/Credits/Services Detail

Post Date	Description	Quantity	Amount
08/31/06	Genex Gift Card Promotional Credit	1.00	3.00
08/31/06	Manual Retrieval >28 x .58 Charge	1.00	12.83
08/31/06	Petroleum Discretion	1.00	6.50
08/31/06	Verizon Trans 180 Network Fee	1.00	49.95
08/31/06	Tax - State Exemption Debit	1.00	19.94

Achieving PCI (Payment Card Data) DSS (Data Security Standards) Compliance:

- Maintain certified payment application certified devices (PA-DSS and PTS).
- Awareness training to all involved in touching credit cards, payment application devices and credit card reports.
- Maintain proper policies and procedures.
- Execute controls.

PCI Compliance Online

CHS PCI Protection, Awareness and Compliance Program

- Providing \$25,000 Assessment coverage per site.
- Providing Annual Online E-Learning Employee Awareness Training and training documentation to meet annual PCI training requirements.
 - **Two levels of training.**
 - Risk Owner – Owner, Manager or Supervisor.
 - General Employee – Clerk or any employee that handles a credit card.
 - **10 trainees per location.**
 - Can be a mix of Risk Owner and General Employee training.
 - With allowance for 50% turn over training allowing for a total of 15 training sessions per site.
- Providing Annual Online Compliance SAQ (Self-Assessment Questionnaire) and Attestation reporting to meet annual PCI certification requirements.
 - Easy to determine which SAQ to use instructions.
 - Frequently Asked Questions in layman terms versus technical terms.
 - Policy and Procedure templates available.
 - Pre-populated SAQ.
- Easy document access available 24/7, 365 days a year so all of your PCI documentation is in one place.
- PCI Compliance Online is powered by TruArx's TruPCI: The industry's most comprehensive PCI DSS solution with disaster recovery centers keeping your PCI data securely protected.

Express Pay and Chargeback Protection Programs

Value-Added Programs

Express Pay

Secure more profit and build your customer base with innovative accounting strategies and credit card programs from CHS Payment Solutions. You can count on CHS — a diversified, Fortune 100 company — for cost-saving payment solutions. Thousands of merchants rely on CHS for swift, accurate, credit card processing.

Consider the Express Pay Program:

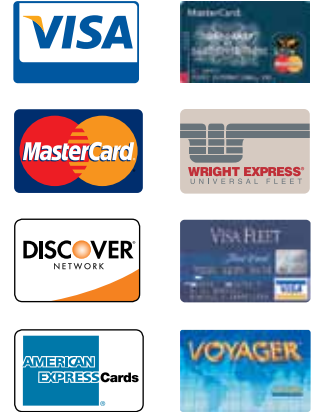
- Daily gross deposits — deposits credit cards sales into your bank account the next business day (or the following Monday for weekend sales)
- Same-day cash receipt and transaction detail reporting
- Combined daily ACHs to consolidate settlement dollars
- Improved cash flow and reduced operating loans and interest expense

CHS Payment Solutions is committed to bringing value to the industry. Learn how the Express Pay Program helps your business, as well as our other cost-saving programs.

Chargeback Protection

CHS Payment Solutions has taken the bold step of protecting marketers from those costly and annoying chargebacks associated with pay-at-the-pump transaction disputes. When you work with us, you will never see a chargeback on a Visa, MasterCard, Discover Network or American Express card when it is used at your automated fueling pumps.

It is common practice for criminals to target automated fuel dispensers as a way to verify if a stolen credit card is still active; unfortunately, retailers ultimately end up paying for transactions associated with the unauthorized use of credit cards. For that reason, CHS Payment Solutions offers pay-at-the-pump chargeback protection as a value-added service to our customers.



Lightning-Speed Card Processing

Value-Added Programs

Start processing payment transactions in a FLASH with Abierto Network.

Make the switch to lightning-speed credit card transaction processing and give your customers what they want – in half the time. You and your employees will enjoy it too.

Other benefits include:

- No 'hanging modem' problems
- No costly equipment investment
- No long-term commitment
- Uses a simple DSL or Cable Internet connection
- Monitors unattended fuel sites
- Supports ATMs
- Powered by EchoSat's 24-7 commitment to service

As soon as you start using our service, you'll notice increased speed, smoother transactions, and happier customers.



Gift Card Outlet

Value-Added Programs

Get in on the gift card craze with Gift Card Outlets

Retailers and consumers alike have come to appreciate the convenience and versatility of gift cards. Consumers love gift cards because they are quick, convenient, readily available and fit every type of person and budget. But the advantages for retailers are growing; every year, sales of gift cards increase and are fast becoming the go-to-gift for nearly every occasion.

The Gift Card Outlet can mean big business for your store. Current retailers that offer this service have reported remarkably stable sales, often with the same consumers coming in week after week to purchase gift cards. Plus, the Gift Card Outlet program itself has witnessed a 100% increase in sales each year and is on track for the same growth in the coming year.

Benefits of the Gift Card Outlet

- An average of 6% on each card sold, plus 85% of our Gift Card Outlet sales are higher paying prepaid cellphone cards
- Card deck can be changed continually based on sales — slow-moving cards may be replaced with merchant requested cards or higher-selling cards
- An on-site visit is scheduled for the initial setup of the rack
- Twice a year an on-site visit updates your rack, once right before the holidays
- Inventory is automatically tracked and new cards are shipped when inventory is low

Don't miss out on extra profit for your store. Order your Gift Card Outlet today!

Sample POP
Display Headers



54-peg rack

- Small, compact
- Takes up only one square foot of space



98-peg rack

- Space for telecom handsets
- Locking telecom pegs
- 360° rotation
- Changeable headers
- Offers **30% increased sales** than conventional racks

Rack and cards shown are for illustrative purposes only and subject to change.

CHS Payment Solutions' POS Check Service verifies each paper check and converts them into safe, efficient "electronic" (AHC) checks. That means you can continue to offer customers the convenience of paying by check, while dramatically reducing paper handling at the point of sale and reducing your check acceptance costs and risks. The POS Check Service is charged per each transaction and additional equipment is included with your service at no charge.

To enroll, call CHS Payment Solutions at 800-852-5301.

Benefits:

Quick availability of funds

- Creates electronic payments.
- Funds are deposited in your account with your transactions for that day.
- End-of-day report from terminal of all checks activity for simple balancing.

Cost-saving opportunities

- Reduces paper check handling costs and losses from the moment service begins.
- Potentially reduces processing costs by offering an alternative to credit cards.

Improved customer service

- Customers benefit from the speed and convenience of quick checkout.
- Customers also benefit from improved security because their paper checks are returned at the point of sale, minimizing the number of individuals who see the personal data on the check.

Fewer checks in your environment

- Because checks are immediately returned to the customer, there is no paper for the staff to handle, process, and forward to the bank.

Streamlined back office

- With fewer physical checks to handle, you reduce the opportunity for payment mishandling.
- End-of-day closing is quicker with fewer paper checks to process manually.
- Transactions for checks, credit cards and debit cards can be processed in the same manner and with the same cutoff time.
- One consolidated statement: transactions for checks will be included on the statement with your credit card transactions.

Expanded ability to accept checks

- By reducing the risk of check acceptance, you may increase revenue from incremental sales to customers you would otherwise turn away, such as those presenting out-of-state checks.

POS Check Service (continued)

Value-Added Programs

How the POS Check Service Works

1. The customer presents a check for purchase at your store.
2. The salesperson scans the check through the check reader attached to the terminal, capturing the check's MICR encoding.
3. The salesperson enters the purchase amount and other required customer information, such as a driver's license. The license may be swiped through the terminal if it has a mag stripe.
4. The terminal converts the MICR data to an electronic transaction and is then routed to the customer's bank or third-party check authorizer for verification. A response (approved, denied, outside limit, or unable to convert) is sent to the terminal.
5. If approved, the terminal prints a sales receipt for the customer to sign. The salesperson then voids the paper check and returns it to the customer.



Time saving tip: Customers can complete the check for personal recordkeeping; however, it's not necessary. The only information required is the check's MICR encoding. The customer only needs to sign the sales draft generated by the terminal.

Please note: The Returned Check Notice must be displayed in a location easily viewed by the customer.

Bring the point of sale to the point of service

The wireless, battery-powered VeriFone V^x 610 offers retailers blazing-fast performance, high-end functionality and ease-of-use, all without tying your point of purchase to a fixed location. Powered by a 32-bit processor, it swiftly handles any type of credit card transaction and meets the latest in security standards for PIN entries.

Features and Benefits

- **Expand the point of sale** — Accept credit and debit cards anywhere, anytime with cellular communication technologies
- **Open new markets** — Attract new delivery services and outside vendors
- **Save on counter space and reduce clutter** — No need for clumsy, expensive docking stations or power cords
- **Reduce wait time** — “Always on” IP connection and lightning-fast processing (2 to 4 seconds) means customers spend less time waiting to pay
- **User-friendly** — ATM-style interface, large keys and large backlit display with ergonomic design make it easy to operate
- **Eliminate paper jams** — high-speed thermal printer with large paper roll and drop-in paper loading eliminates jams
- **Enhance customer service and increase revenue** — Supports gift cards, loyalty cards, electronic checks, stored value cards and age verification
- **All-day use** — Long-life battery supports transactions for extended periods
- **Connect in hard-to-reach areas** — Industry-leading antenna performance provides phenomenal connectivity
- **Keep your business and customers secure** — PCI Industry approved PIN pad allows clerks to easily hand over the device to customers for secure PIN entry
- **Future-proof investment** — Modular design allows you to change or upgrade to the latest technologies



Gift Cards and Credit Cards

Brand Products

Prepaid Cenex® Gift Cards

To help you increase incremental sales and build customer loyalty, we provide the added-value service of easy-to-use, prepaid gift cards in whole dollar amounts between \$5 and \$200. This program will:

- Increase incremental sales and encourage repeat business
- Create customer loyalty by capturing future sales
- Provide alternative purchase method for non-creditworthy customers
- Give your customers a convenient gift idea
- Give you a handy promotional item and reward for employees
- Volume bulk discounts are available

When a customer purchases a prepaid gift card, the card is loaded with a dollar amount by swiping it through the authorized in-store terminal. Customers can then use the card for purchases at the pump or in the store. At the end of each transaction, the customer's receipt displays the remaining card balance, so it is important that sites keep their receipt paper full.

Gift cards can be reloaded and like cash, the card cannot be replaced if lost or stolen.



Holiday gift cards



Everyday gift cards

Cenex® Credit Card for Consumers



The Consumer Card is issued for personal, family, or household purposes. Consumers can revolve their balance each month or pay the balance in full. The Consumer Card offers a maximum credit line of \$2,000.

Cenex® Credit Card for Businesses



The Cenex Business Card is issued for all business purposes including farming, ranching, and trucking. Account balances must

be paid in full each month. Credit lines are assigned based on the customer's need and financial resources.

Money-saving benefits for cardholders

- A CHS-funded rebate of 15¢ per gallon — applies to the first 100 gallons of gasoline or diesel purchased with the card.
- The rebate will appear on the customer's Cenex Credit Card statement. Customers should allow up to 2 billing cycles to see rebates.
- This rebate is offered exclusively to new consumer and business cardholders. Cenex Fleet Fueling accounts are not eligible.
- Consumers can mail a completed Cenex Credit Card application to CHS or apply online at cenex.com.

Money-saving benefits for your store

- Processing on the Cenex Credit Card is 0% on transactions less than \$150!

Cenex® Fleet Card



The Cenex Fleet Card is issued to businesses that require detailed, monthly reporting that tracks vehicle performance and driver purchases. It offers drivers the ability to carry a single card for all vehicle-related purchases, while rewarding them for fueling at Cenex. The Fleet Card is the only Cenex proprietary card that meets the needs of tax-exempt organizations.

Money-saving benefits for cardholders

- The Cenex Fleet Card is co-branded with Voyager, bringing cardholders the convenience of using their card at more than 230,000 locations nationwide.
- Optional 24-hour roadside assistance.
- Cenex Fleet Cardholders will be eligible to earn rebates on gasoline & diesel fuel purchased at Cenex locations. Rebates vary by volume.
- Expanded monthly reporting, with all vehicle-related purchases on one statement.
- Enhanced online capabilities, such as ordering and canceling cards, checking balance and remaining credit limit, viewing statement history and unusual activity reports.

Rebate Amount	Monthly Volume
\$0.010/gl	for 250 to 499 gls
\$0.020/gl	for 500 to 999 gls
\$0.030/gl	for 1,000 to 4,999 gls
\$0.040/gl	for > 5,000 gls

Coming Soon Cabela's® points

- For fleet account drivers as additional rewards for the Cenex fleet card purchases.

Money-saving benefits for your store

- Cenex Fleet Cardholders now earn rebates on purchases at Cenex locations, which means they will be visiting your store more frequently to save on fuel purchases and in-store items, too!

Gift Cards and Credit Cards

Brand Products

Cenex® Cabela's® CLUB Visa® Card

CHS is excited to announce an all new partnership between Cenex® and Cabela's®, with the launch of the Cenex Cabela's CLUB Visa®. This partnership brings an exciting opportunity for you to build customer loyalty, grow repeat business and attract new customers. The new card offers a competitive advantage, helping customers choose Cenex stores over the competition.

About Cabela's *Cabela's*

Cabela's is the world's largest direct marketer, and a leading specialty retailer, of hunting, fishing, camping and related outdoor merchandise. Founded in 1961, Cabela's has grown to become one of the most well-known outdoor recreation brands in the world, and has long been recognized as the World's Foremost Outfitter®.

Cenex Cabela's CLUB Card

The Cabela's CLUB Card has 2.2 million cardholders. To date, they have been earning double points only on purchases made at Cabela's. The new Cabela's Cenex partnership brings cardholders the opportunity to earn DOUBLE points at Cenex locations, too! Consumers that open a new Cabela's CLUB Cenex Visa will enjoy benefits including:



- BONUS: \$15 in FREE Cabela's gear
- Co-branded Cenex, Cabela's and Visa plastic
- No Annual Fee
- Earn 2% in CLUB points on every Cenex and Cabela's purchase
- Earn 1% in CLUB points on every other Visa purchase
- Points can be redeemed at any Cabela's store, catalog or at cabelas.com
- There is no limit to the number of points one can earn, and points never expire
- Get access to exclusive Cabela's CLUB Member discounts and events

Consumers can pick up an application inside your store, or apply online at cenex.com.

Current Cabela's CLUB Visa cardholders

Consumers who currently hold a Cabela's CLUB Visa will also earn double points at Cenex. These cardholders will enjoy the same great benefits, using their existing card.

CHS Payment Solutions

1-800-852-5301



OUR ENERGY COMES THROUGH®

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A BRAND OF The logo for CHS, consisting of the letters "CHS" in a white, serif font, with a white swoosh underline that starts under the "C" and ends under the "S".