

EXHIBIT B
MERCHANT FEE AND OTHER FEES
TO THE
AGREEMENT FOR CARD SERVICES
BETWEEN
DFS SERVICES LLC AND THE STATE OF NORTH CAROLINA

Payment Terms

Effective February 1, 2008 to January 31, 2009, the Merchant Fee (Discount and Per Transaction Fee) and Submission Error Fees payable by you in connection with your acceptance of Cards under the Agreement will be as follows:

1) Merchant Fee (Discount and Per Transaction Fees)

Consumer Card Products

Credit Card Sales 1.60% Discount (“Credit Card Sales Discount”) + \$0.00 Per Transaction Fee

Premium Card Sales 100% of the Credit Card Sales Discount + \$0.00 Per Transaction Fee
Prepaid Card Sales 80% of the Credit Card Sales Discount + \$0.00 Per Transaction Fee
Debit Card Sales 80% of the Credit Card Sales Discount + \$0.00 Per Transaction Fee

Commercial Card Products

Commercial Card Sales 130% of the Consumer Credit Card Sales Discount + \$0.00 Per Transaction Fee

Definitions of the Card products listed above are set forth in our Merchant Operating Regulations, Release 7.2, which is available on Discovernetwork.com. Discount is calculated as a percentage of the Gross Card Sales Amount and Per Transaction Fees are assessed on the Gross Card Sales Number accepted by you during the calculation period. Consult our Merchant Operating Regulations for additional information regarding the calculation of Merchant Fees.

2) Submission Error Fees

Because submission of inaccurate, incomplete or late data increases our processing costs and fraud risk, we will charge the following Submission Error Fees for Card Transactions. Consult our Merchant Operating Regulations for further information regarding Submission Error Fees.

<i>Card Verification Value (“CVV”) Data from Magnetic Stripe Missing or Incomplete</i>	\$0.50
<i>Required Address Verification (“AVS”) Not Obtained for Card Transactions over the Internet</i>	\$0.50
<i>Voice Authorization or AVS from a Merchant Services Agent (“Voice Usage”)</i>	\$0.50
<i>Late Submission of Sales Data (“Stale Transaction”)</i>	\$0.50

All fees are to be invoiced with no debits being made to the Merchant Settlement account permitted.

Surcharges / Convenience Fees

- No limitations on amount.
- You may not institute or adopt any practice that discriminates or provides unequal treatment for users of Cards versus any other card products that you accept.