

Cost savings that help keep your business moving forward...

with payment processing that's ahead of the curve!

In these tight economic times, everyone is looking to cut costs and save money. One easy way to save is to make sure you aren't overpaying on your credit card processing fees. Why lose 3-4% of those VISA, MasterCard, or AMEX purchases, when you can easily reduce your fees to less than 2% by using an experienced processing company? To help you cut your processing fees, Maryland Motor Truck Association partners with Metro Merchant Services — a complete payment solutions provider. Their services include:



- Credit Card/Debit Processing
- Recurring Billing and other ACH services
- Check Guarantee
- Electronic Check Conversion
- Fleet Card Processing
- Internet/eCommerce processing
- Level II and III Processing



Metro is dedicated to growing your business. They offer industry-specific knowledge, technology, superior customer service, and are experts in rate qualification/interchange programs.

Metro will show you why it's important not to choose a credit card processor on rate alone. Inexperienced and untrained sales reps rarely do more than sell on rate, using it as a chief motivating factor to get merchants to sign contracts. The supposed "rate" received from processors or banks means very little to your final fee!

The real rate, or effective rate, takes into account all factors. These include the qualified rate, transaction fees, monthly fees, rewards card fees and other hidden fees that most businesses don't understand.

A merchant may have a "Qualified Rate of 1.59%, but really be paying an effective rate (meaning all charges combined on total volume) of 3.25% and not even know it. Metro has found this time and time again when working with MMA members.

This is one of the reasons Metro is offering a NO Obligation analysis of your current payment processing program. We are so confident in our ability to reduce your fees that we are offering a \$100 gift card if we can't.

Metro is already saving MMA members a combined savings of over \$50,000 per month. To see if they can help you, call Sean Jones at 888-790-3450. Or if you prefer to fax your last month's merchant statement for an analysis, please fax it to 301-790-1998.