

Good | Better | Best — Bernies Auto Repair

Processing Program Comparison | April 2026

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Current Monthly Fees: \$357.25 | Credit Volume: \$4,949.99 | Debit Volume: \$7,162.99 | Total Transactions: 105

GOOD

Traditional IC+

Credit & Debit Processing

CC Volume \$4,949.99 @ 1.00% **\$49.50**

Debit Vol \$7,162.99 @ 1.00% **\$71.63**

Transactions (105 @ \$0.06) **\$6.30**

Monthly Fees

On File Fee **\$9.95**

Credit Pass-through **\$161.18**

PCI / Other **\$0.00**

TOTAL Monthly Cost: \$298.56/mo

\$704.26

Annual Savings

16.43% savings | \$58.69/mo

BETTER

Surcharge Program

Credit & Debit Processing

CC Volume \$4,949.99 @ 3.00% **\$148.50**

Debit Vol \$7,162.99 @ 3.00% **\$214.89**

Transactions (no per-txn fee) **\$0.00**

Monthly Fees

On File Fee **\$9.95**

No Pass-through **\$0.00**

CC Surcharge Rebate **(\$148.50)**

TOTAL Monthly Cost: \$224.84/mo

\$1,588.91

Annual Savings

37.07% savings | \$132.41/mo

BEST

Dual Pricing Program

Credit & Debit Processing

CC Volume \$4,949.99 **Included**

Debit Vol \$7,162.99 **Included**

Transactions (105 txns) **Included**

Monthly Fees

Dual Pricing Flat Monthly **\$64.95**

All Txn / Card Fees **\$0.00**

No Pass-through **\$0.00**

TOTAL Monthly Cost: \$64.95/mo

\$3,507.58

Annual Savings

81.84% savings | \$292.30/mo