



January 2012

Dear valued merchant,

In these times of economic uncertainty, it is vitally important to be conscious of all of your business finances. One often overlooked expense is the cost of running credit and debit cards.

TransNational Bankcard is a nationally recognized merchant service provider that recognizes Chicago as a growing technology hub in the United States and has chosen this particular market to headquarter its business operations center. Our goal is to offer products, services, and solutions that are hi-tech and low cost, while delivering the best customer experience from an all-inclusive in-house team. As a direct processor with Visa, MasterCard, and Discover, we can provide your company with the most competitive rates tailored to your business needs.

Our constantly growing product line currently includes the following:

- Credit, debit, and EBT card processing
- Check verification, guarantee, and transfer
- Gift and loyalty card programs
- Handheld wireless processing devices, Pay @ The Table, and now iPhone applications
- Pay Pass - "Tap and Go"
- Internet gateway and e-commerce processing
- Profitable Marketing Solutions - Exclusive Rewards Program

TransNational is helping thousands of companies nationwide save on their daily processing needs. Call today for a free analysis of your current system and see how TransNational can help your business grow.

Thank you in advance for your consideration.

Sincerely,



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Stay up-to-date on industry trends and all things TransNational! You could also get your FREE, no obligation analysis of your current processing system, today!



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In 1999, John Pitzferro created TransNational, a merchant service provider based in Rosemont, IL. After working in the industry as a sales person, John took the direction of others and decided to eventually do things in a manner that would benefit those who helped him build his own company.

He built a sales model in which a sales person could truly succeed. After various approaches at selling bankcard, John realized that it was important to hire qualified people for critical positions within his organization. Today, TNBCI has the right people in place and acknowledges the significance of its people.

Our company's value is the measure of strength in knowledge that we enable all of our sales executives to present to the world of small to large business owners. TransNational is dedicated to changing our industry for the better through educating and servicing business owners at the highest professional manner. Chicago-based, yet providing support to over thousands of merchants nationwide, TNBCI continues to make strides in reaching new benchmarks every year.

Mission Statement: We provide solutions to businesses one handshake at a time.

Values We Believe In:

1. **Trust:** Trust is our most important asset. We maintain long-term relationships with our clients through full-disclosure communication and a commitment to follow through that is unmatched in our industry.
2. **Leadership:** Our business family builds world-class professionals by mentoring the best leadership, training, and innovation available.
3. **Excellence:** To provide premium support and service to our clients, we hold our staff to a standard of excellence.
4. **Caring:** The foundation of our corporate culture is caring for our family, our clients, and our community.



BBB Rating: A+

Recognized by Rolling Meadows, its former corporate headquarters location, as the 2009 Business of the Year, TransNational also maintains an A+ rating with the Better Business Bureau, and is a four time BBB Torch Award nominee for Marketplace Ethics.



Congratulations, TransNational!



On November 15, 2011, The Chicago Tribune announced the Top 100 Workplaces in the Chicago-land area, naming TransNational Bankcard for a second year in a row. The list is comprised of companies whose employees completed a survey powered by Workplace Dynamics, of Pennsylvania.

When John Pitzferro created TransNational in 1999, there was no expectation of receiving a reward for treating employees well. "It had never occurred to me to not have my employees in my best interest. They are the representatives of TransNational," said Pitzferro, now CEO of TransNational. "If my employees aren't happy, we have a real problem!"

After working many years in sales, and seeing workplace travesties unfold, the math behind shaping a positive work environment became clear to Pitzferro. He implemented a sales model at TransNational that gave people the opportunity to truly succeed. This system incorporated a higher commission rate and a residual program that could benefit an employee from deal one, and for years to come.

According to the survey, Pitzferro and his executive team earn the trust and confidence of their employees, continually build supporting relationships within the company, and offer very competitive pay and benefits.

TransNational's business model is simple: all employees operate under open-book pretenses; meaning honesty and integrity are their biggest virtues. It is Pitzferro's goal to redefine the merchant processing industry into a positive light.



Uncovering Opportunities

When John Pitzferro, TransNational's CEO, approached Willow Creek Community Church, his home church, in 2005, with an offer to extend bankcard processing services for his costs, he was met with skepticism and disbelief. Eventually, John was able to convince the financial leaders to more closely examine his offer. Upon analysis, those leaders found that John's offer would save them more than \$60,000 a year! Willow Creek switched to TransNational soon after.

It was during the Willow experience that TransNational leaders became aware that faith based, not-for-profit organizations and ministries were profit making accounts for those who were doing their processing. In 2009, John officially launched the Benevolence Program of TransNational, hiring a former Willow Creek employee to oversee the development of the program. Coincidentally, that employee's responsibilities at Willow Creek were tied to helping coordinate the Celebration of Hope Campaign that funded numerous well projects in Africa in the spring of 2009.

Actualizing the Benevolence Vision

Simply put, enrollment in our Benevolence Program ensures that financial transactions, equipment, and solutions will only cost what TransNational pays to either buy or provide them. This eliminates the profits that TransNational or any other processor would make and allows a faith based, not-for-profit keep that capital at work in ministry.

TransNational believes that the greatest resources that it can contribute are its expertise and services. While the giving of financial resources is an important aspect of its contributions; partnership and service have been shown to be more impactful, effective, and sustainable avenues of charitable giving. Therefore, TransNational's solution is to give freely its time and expertise, and to make available its services and solutions at cost to faith based, not-for-profits.

TransNational understands that to some degree every ministry and not-for-profit must engage in some degree of business interaction. It also understands that for businesses to be viable and sustainable there must be margin and profit. TransNational's own business model is built upon the opportunity to make profit. However, TransNational as a corporate entity finds a conflict with its Christian ethos in profiting on accounts that are seeking to do ministry. Therefore, we have decided to eliminate any profits on these partnerships. We do not

expect that every corporate entity will follow our example of choosing not to profit from business partnerships with ministry enterprises, but we have made a decision to follow that path and encourage all who would to follow!

Partnership Opportunity

Interested parties should contact TransNational's Corporate Giving Department at 847-655-1346 or asubich@tnbci.com. TransNational will evaluate your ministry or organization to ensure that it qualifies for enrollment in this program. If your organization qualifies, TransNational will also prepare a report illustrating the savings/contribution that TransNational will be offering. At that point, if TransNational's program is the best option and fit, TransNational and the inquiring entity will enter into a contract naming TransNational as the acquirer and merchant service provider for the entity and TransNational will provide all of its services, equipment, and solutions at its cost on an ongoing basis until the contract is cancelled.

1 : disposition to do good

2 a : an act of kindness b : a generous gift

FAQ

Is this free? No, your ministry or organization will pay the fees that represent the cost that TransNational must pay to provide these services, however, TransNational will not profit financially from acquiring your account.

How long will this last? Will you raise my fees later?

TransNational writes indefinite contracts without cancellation fees. It is committed to offering this program for as long as it exists – which we intend to have for as long as TransNational exists. We will not raise fees or increase your rates unless ours are. If a customer finds a solution that better meets its needs, or it is dissatisfied with TransNational's services, it is free to leave the program any time.

How do I know if I qualify? If you are a religious institution and/or a 501c3 organization, we encourage you to contact us!

TransNational Benevolence Program

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