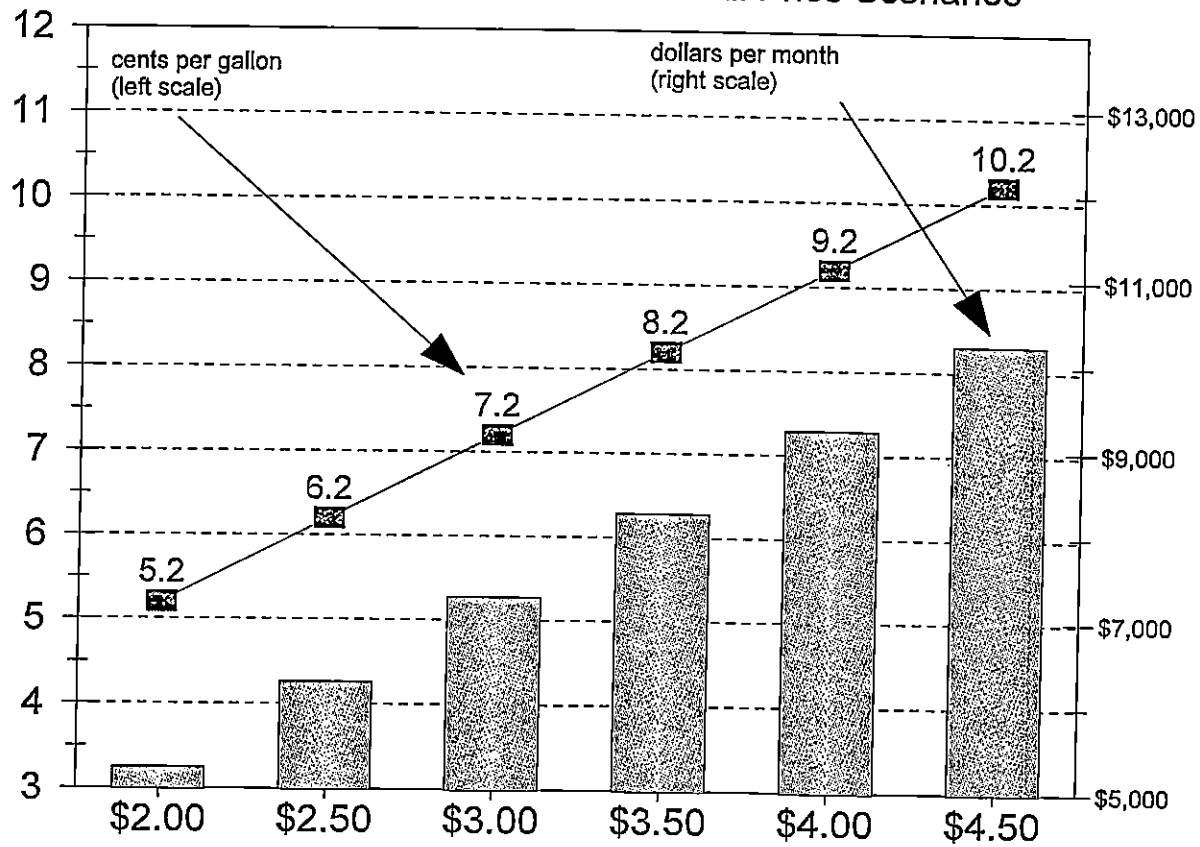


Credit Card Fees* Under Six Retail Price Scenarios



*line on graph is cents per gallon fee based on a credit card fee of 2% plus 11 cents per transaction (9 gallon fill), bars on graph are fee per month for a station with 100,000 gallons of credit card sales