

DEAR FRABONI'S CUSTOMERS,

BEGINNING JULY 1, 2020, WE WILL BE REVERSING CHARGES ASSOCIATED WITH ACCEPTING YOUR CREDIT CARD BACK ONTO YOUR CARD. THIS IS KNOWN AS A "CREDIT SURCHARGE" AND WILL APPEAR ON YOUR RECEIPTS AS "CREDIT CARD SURCHARGE."

**THERE ARE NO SURCHARGES FOR USING:
DEBIT CARDS
CASH
PERSONAL CHECKS**

WE ARE CHARGING THE MINIMUM AMOUNT OF 3.50% ON VISA, MASTERCARD, AND DISCOVER. THIS EQUATES TO 3.5 CENTS ON THE DOLLAR, OR 35 CENTS ON A \$10 PURCHASE.

WHILE THESE CHARGES ON YOUR PURCHASE MAY NOT SEEM LIKE MUCH, OVER THE COURSE A OF YEAR THEY ADD UP TO A SIGNIFICANT AMOUNT OF MONEY THAT FRABONI'S IS PAYING DIRECTLY TO CREDIT CARD COMPANIES.

THANK YOU FOR YOUR UNDERSTANDING AND CONTINUED SUPPORT. I WOULD BE HAPPY TO DISCUSS THESE CHANGES WITH YOU IF YOU WISH.

GARRY FRABONI