

Com II -1 For approximately how long has NBC accepted credit card charges for the payment of bills?

Answer: The NBC has accepted credit cards as a means of payment since 1993.

Com II-2 Please explain the process by which NBC receives payment for accounts that are paid through credit card charges.
[How often are funds collected/credited; how is the crediting of funds reported to NBC, etc.]

Answer: Customers can either come to One Service Road and pay their bill in person with a credit card or call in a credit card payment. The credit card (or number) is entered into the credit card machine at the time of payment. The credit card company credits NBC's checking account for total payments the same day as the payments are made.

Com II-3 How does NBC incur fees related to payments made by credit cards?
[Are amounts deducted from payment to NBC; is NBC directly billed for fees?]

Answer: The credit card fee is automatically deducted on a monthly basis from NBC's checking account. NBC receives a merchant services processing statement detailing the monthly activity and fees.

Com II-4 If a customer pays an NBC bill of \$100 with a credit card, what is the net amount that is credited / received by NBC?

Answer: The amount the customer is charged and the amount NBC receives are both \$100.

Com II-5 Provide the fees paid or incurred by NBC for credit card payments for each of the last 3 years.

Answer: The fees for the last 3 years are as follows:

2007	\$34,383
2006	\$38,659
2005	\$19,536

Com II-6 Provide the approximate amount of receivables collected in each of the last three years through credit card payments.

Answer: The approximate receivable collected for the last 3 years are as follows:

2007	\$1,450,517
2006	\$1,199,141
2005	\$ 780,941