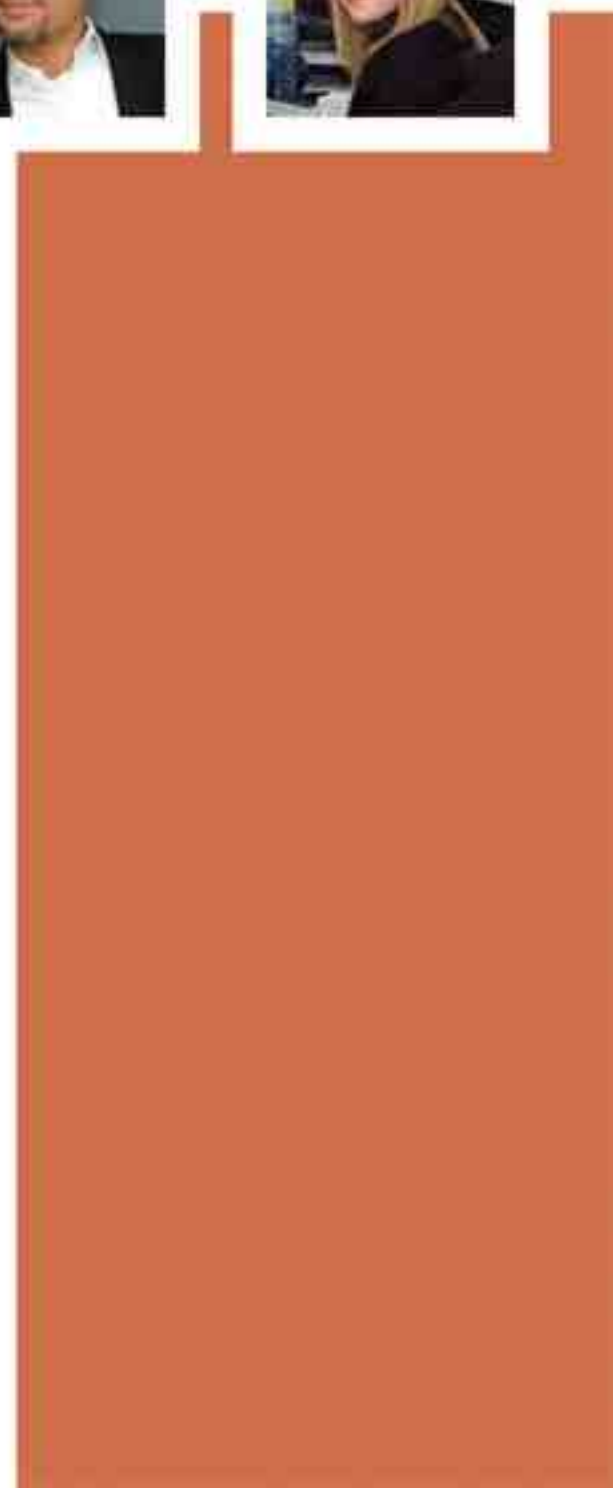




First Financial Merchant Services
Card Processing You Can Count On

The Concierge of Merchant Card Services





In an industry whose typical providers often leave their customers more confused than clear and more perturbed than pleased, one unique company has broken away from that image by doing things differently – one merchant at a time.

HOW TO CHOOSE THE BEST SERVICE PROVIDER FOR YOU.



THINKING OF GETTING – OR CHANGING – YOUR MERCHANT ACCOUNT SERVICE PROVIDER? HERE ARE THREE TIPS TO HELP ALLEVIATE SOME OF THE CONFUSION:

1) READ THE FINE PRINT. Promotions that promise a rock-bottom rate may get your attention, but be sure to read the fine print. Phrases like "for qualified transactions" or "not applicable with rewards programs" are small words that can add up to larger fees than advertised.

2) ASK QUESTIONS. Even if you read the fine print, it's unlikely you'll find any details to help you make an informed decision. Make a list of questions and call the company. If it turns into a frustrating process to get answers before you sign on the dotted line, it's a safe bet that it will be even more frustrating after.

3) DO THE MATH. When you receive your account statement, do the math! Your statement may have 1.21% stated in the header to coincide with the promotion you signed up for, but do the fees you actually pay reflect that rate?



SHARING INNOVATION PAYS OFF

Today, that dedication to service and partnership is at the very core of the First Financial's business philosophy.. and practice. "I know that saying 'we go the extra mile' sounds cliché," says Eliason, "so we've spent more than fifteen years proving it to our clients."

We are in a very unique position in our industry and the business world. We actively seek out new ways to improve our systems, our business and our relationships. Through this quest we find tremendous amounts of leveragable knowledge and tools that can literally transform businesses. Since we view our relationship with our clients as a partnership and want our partners to prosper, we pass that information along to our clients regularly. It's in everyone's best interest when our partners grow, we have a vested interest in their success!

Another example that indicates how far back this commitment runs, over a decade ago the AVS (Address Verification System) was introduced as a way to protect a credit card holder's account from fraud on transactions where the card is not present, such as online or phone orders. When this new change in processing requirement was implemented the problem was that the programming in the most common terminal types didn't include AVS. Most merchants had a choice; pay a higher fee for these transactions or purchase new equipment that could accommodate the AVS programming.

First Financial hired a programmer to develop software that would run AVS on these most common terminals and instead of selling it to their clients, First Financial simply had it installed on all clients' equipment – for free.

THE BIG GIVE

Another innovative initiative is the First Financial Merchant **GiveBack Program**.

Businesses that choose First Financial for their merchant card processing account may have a portion of the fee they pay for service donated to a nonprofit or charity of their choice. There's absolutely no additional fee to the merchant.

Merchants are moving their card accepting accounts to First Financial because it's easy to do, we do a great job and an organization that really needs help gets it.

"We've heard many business owners call it a no-brainer," says First Financial President, John Eliason. "It's easy, nobody pays more for service. The money already exists. It's a great way for a business to help a cause that is near and dear to their hearts without reaching into their pocket."

First Financial redefines service as "a relationship that you never want to leave."



In a world where you can get your merchant card services everywhere, why do merchants across America choose First Financial?

Answer... They appreciate the service that comes with choosing a processing partner with the burning desire and daily striving to be the preeminent merchant services provider in the U.S.

Enter John Eliason, President:

"Our business runs on a core philosophy we call the 'Spirit of First Financial'- which includes providing you the very best services, in a way that you actually feel it. Your experience with us should be so top shelf that you never look elsewhere for service. When our competition comes to you and tries to lure you away you simply have no interest because you love our relationship that much! We define service as a relationship you never want to leave."

Choose a Partner whose goal is to "WOW!" you.



"Our goal is to be the kind of company that innovators want to partner with, the kind that merchants love," says Eliason. "That can only happen if we continually find ways to make it easy, powerful and extraordinary to do business with us.

"So that's our job, to simply prove to you, our clients- our partners, that you have made the right choice by choosing us."

CUSTOMER OR CLIENT...?

"So many businesses treat their customers like they are a bother- like, 'pay me and get out of here.' Hard working business people don't want to be treated like a 'customer' they want to be treated like a 'client...a partner...there's a huge difference."

-JOHN ELIASON

Your business matters to us and we treat you accordingly. You're not just a customer with us, you're a client- a partner. Our job is to make sure you have the right account for your business at all times. Unlike our competition, we're communicating with you regularly making sure you have what you need... you never have to wonder. And if you ever have questions, we're here to not only answer, but also consult and make suggestions based on the decades of experience and thousands of customers. That can translate into avoiding thousands of dollars in costly mistakes and result in investing your time in what you do best and exponential profit- it's all about having the right team. We'll prove to you we're right for your team.

testimonials

"First Financial is the best provider I've come across in the 7 years I've been in business- and I've been with a lot of providers! I would highly recommend First Financial to anyone. I have incredible rates and love having a local agent!"

-Bradley Olson, Salon Brad

"The First Financial Merchant Services GiveBack Program is an easy way to give!"

-Dr. Douglass B. -Maplewood, MN

"We would like to thank First Financial for making our transition with our credit card services smooth and stress free. They have excellent customer service with great rates and are always friendly. We had issues that arose and were taken care of in a very speedy and professional manner. They go above and beyond to meet our needs and questions. We are 100% satisfied and recommend First Financial."

-Dr. Shaun Tymchak, D.C.

"Overall we have had a very positive experience. Anytime we have had questions or needed help someone has worked with us right away to resolve the issue!"

-Dr. Tracy, D.C.



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