The "City" customers will be able to make payments via the Internet, IVR, or Point of Sale using their credit cards and/or checking account(s) for payment of fees at the following rates:

Fee Applications	Rate
Credit Card Accepted	35 basis points (bp) of the transaction amount +
	\$0.10 per transaction for using Bank of America
	(BAMS)
ACH/e-Check Accepted	\$1.00 per transaction up to \$500,000
-	\$5.00 over \$500,000