



Better merchant processing is our business. Lower rates. Faster payments. More secure transactions.



About MerchantPro Express TEXAS (MPXTX)

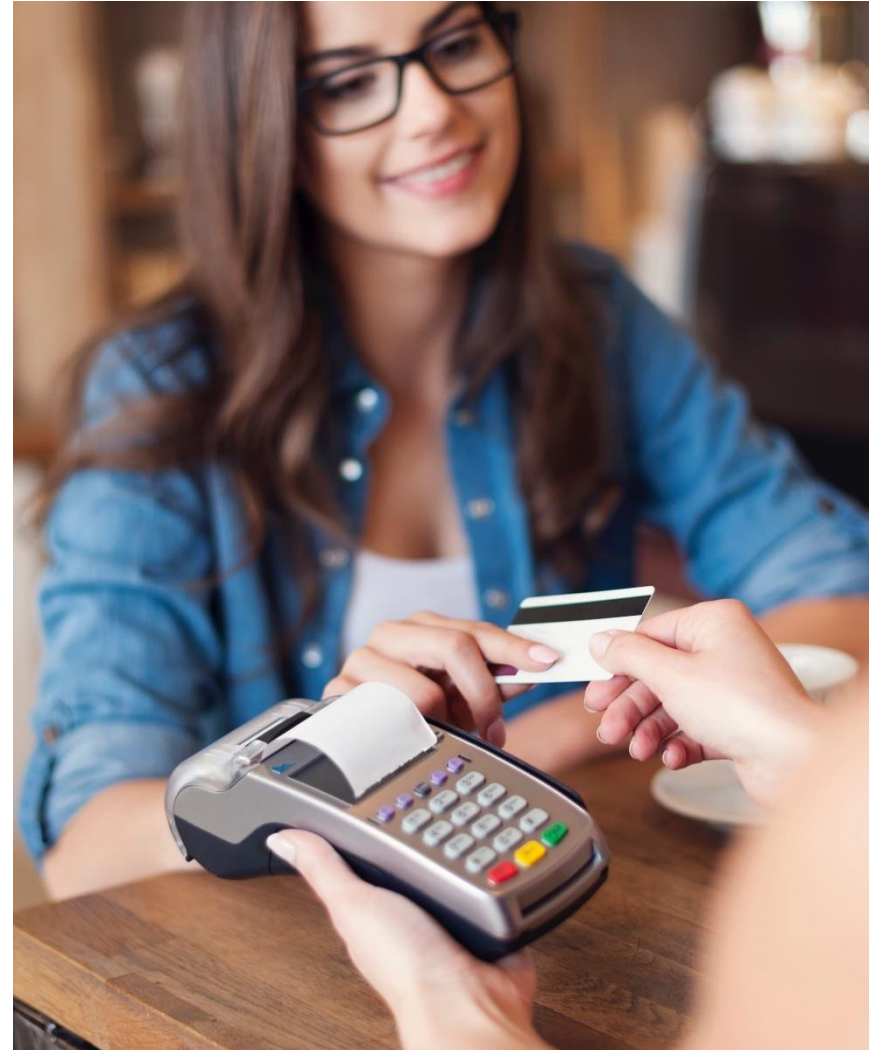
Our mission is to be an innovative sales organization committed to the success and growth of our clients, partners, employees, and sales agents. We leverage customizable & beneficial technology solutions, analytics, and a consultative sales approach.

Our staff of talented, merchant services professionals strive to be a resource for our clients and partners, helping them grow their business and run it more efficiently by using a consultative sales approach.

This way, our clients and partners clearly understand how they would benefit from our services. Our consultants stay up-to-date on the changes continuously taking place in the merchant services industry. Our software and in-house solutions provide efficient ways to support and scale any businesses payment needs.

MPX Texas is small enough to offer superior personal service but ran by payments experts with over 30 years of industry success.

As a result of our expertise and innovation, we understand the complexities of the merchant services industry and provide processing options while simultaneously reducing effective rates.



Lower rates.
Faster payments.
More secure transactions.
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Company Highlights

A Customer & Solution Focused Payment Business



\$3 Billion +
Payment Volumes
Processed



100+
Partners



15.000+
Satisfied Customers

- Established in 1993 by industry professionals determined to create a better kind of merchant services experience.
- We work with agents across America, serving thousands of customers throughout the U.S.
- First-class, in-house support team of seasoned industry experts to manage our customers' needs.
- MPX Texas works across industries and has worked with over 70 resorts and 100 campuses.
- We have customizable POS, gateway, and payment solutions to suit businesses needs.
- We also provide high-risk businesses with payment solutions and processing.
- CardDog, one of our in-house payment solutions, allows resorts and other industry types to provide area wide seamless cloud payments for guests and services (e.g. ski resorts, golf resorts, water parks, amusement parks, etc.)



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Partnership Program

Our Partnership Program will allow TDECU to offer business customers a complete package of payment processing services while driving new revenue to their business.

Our program is a turn-key solution that includes account executives, customer service, back-office support, access to payment solutions, and all the resources to establish new customers and manager their needs. TDECU will enjoy receiving on-going revenue on all MPX Texas product and services.

What We Provide



Full-Service Sales



Customer Service & Technical Desk Help



Merchant Activation & Training



Product and POS Access



Referral Status Reporting



Acct. Management & Customer Retention

Partnership Benefits

1. Dedicated Account Executives
2. Full Access to a First-Class In-House Customer Support Team
3. Turn-Key Solution to Establish & Maintain New Business Relationships
4. Receive On-Going Revenues on ALL Our Products & Services
5. Ability to Lower or Eliminate (in some cases) Your Customers Payment Processing Fees
6. Drive New Businesses, Revenue & TDECU Products to TDECU
7. Access to Our Proprietary Products and POS Solutions



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Credit Union Partnerships

MPXTX has been successfully partnering with banks and credit unions since 1993.

Our unique partnership program has successfully driven revenue to over **20 credit unions and banks throughout** the U.S. Our straight-forward program is easy to implement and allows you to quickly drive new revenue while inquiring no additional cost to TDECU.



Our success is driven from three key areas:



1. We provide Account Executives who will partner with you to bring additional value for attracting new customers to your business.



2. We provide true revenue sharing along with a competitively priced program that allows you to attract larger customers – generating more profitable relationships to TDECU.



3. We market payment solutions to your existing customer base to improve product penetration, increase revenues and secure member retention.



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Credit Union & Regional Bank Partnerships

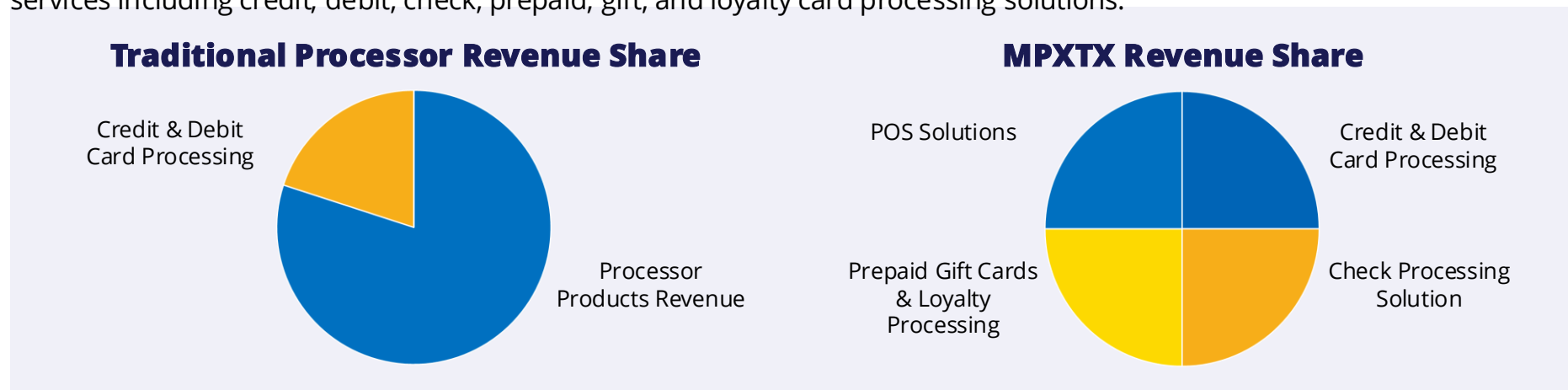


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Partner Revenue Sharing

Partners receive a percentage of every penny MPXTX earns from business members.

Our competitive turn-key program allows you to start driving revenue quickly and easily without having to commit to any additional expenses. MPXTX allows partners to offer business members a complete package of payment processing services including credit, debit, check, prepaid, gift, and loyalty card processing solutions.



Our revenue sharing program allows your business to generate revenue on all products including:

- ✓ Credit & Debit Card Payment Processing
- ✓ Prepaid Gift Cards
- ✓ Loyalty Reward Solutions
- ✓ Pay Now Invoicing
- ✓ Check Processing Solutions
- ✓ Mobile Processing Solutions
- ✓ Recurring Billing Solutions
- ✓ Hardware and Equipment Solutions
- ✓ PC, Internet, and Virtual Terminal Payments



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Member Center Engagement

We create go-to-market strategies to help increase merchant service lines that will increase all revenue throughout different sectors of TDECU.

SUCCESS STORIES

- We took a Texas regional bank with 18 locations from a low revenue share of \$35,000.00 to \$350,000.00 a year, in 15 months.
- With another regional bank, we went from 26 approvals to 105 approvals year-over-year, resulting in a 239% increase and increased volume of \$21,548,000.00.
- We have worked with financial institutions at all levels of the merchant services process:
 - Without merchant services program or experience.
 - Under-performing programs.
 - Established programs.



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Member Center Contests



The Member Center that refers the most Merchant Services Customers by October 1, 2023 gets an all-expenses paid pizza party for their entire Member Center!



BETTER MERCHANT PROCESSING IS OUR BUSINESS.

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CONTACT

Chris Bowman, Owner/Independent Broker
chris.bowman@mpctx.com | 713.927.6204
www.mpctx.com

Member Center Engagement (cont'd)

Our strategies include, but are not limited to:

- Member Center training (in-person and virtually).
- Go-to-market strategies.
- Marketing programs for green grass sales.
- Strategies for existing member penetration for merchant services AND existing credit union products.
- Incentives to help member centers build referral revenue.

Buck Slips & Promotions

We Know Every Dollar Counts

Call today for your **Complimentary Consultation**

Lake Michigan Credit Union is here for you when times are tough. Your merchant services provider should do the same, which is why we offer payment processing with personalized member support that is unmatched in the industry. We provide lower rates, faster payments, and more secure transactions.

Contact your local specialist today for a free, no-obligation review and see how much we can do for your business.

Chris Bowman | 713.927.6204 | chris.bowman@mpctx.com



Business Member Contests

TDECU BUSINESS
YOUR CREDIT UNION MEMBERS

Sign Up to Win!



Sign up and get approved for a Merchant Services Account from October 1 – October 31, 2023 & automatically be entered to win.

One drawing held November 3, 2023.
One entry per merchant location.

MPX TEXAS
MERCHANTPRO EXPRESS

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MPX
MERCHANTPRO EXPRESS
TEXAS

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Merchant Services Guide

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TDECU MERCHANT SERVICES Quick Reference Guide

TDECU
YOUR CREDIT UNION

MPX
MERCHANTPRO EXPRESS
TEXAS

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TDECU Merchant Services

TDECU | **MPX**
YOUR CREDIT UNION | MERCHANTPRO EXPRESS
TEXAS

MPX
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TEXAS

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Compatibility and Next Day Funding

Our merchant solutions and software are easily customizable for businesses of different sizes and needs.

Next Business Day Funding

Member clients receive expedited next business day funding on all card types. Daily cut off times are dependent upon what equipment and processing is used.

As a one-stop-shop merchant services provider, MPXTX has everything merchants need to accept all major credit cards and process payment transactions.

MPXTX processes for all industry types and all levels of processing volume, including, but not limited to:

- Retailers
- Restaurants
- Resorts
- Schools (culinary, art, driving, flying, karate, etc.)
- eCommerce
- Business to business (Level II & III data capture)
- Professional trades/contractors
- Hotels/hospitality
- Automotive groups
- Gas stations
- Fuel dealers
- Non-profits

MPXTX merchant accounts range from private, small businesses to large companies and/or franchises.



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Relationship Management

Customer Relationship Management

- We assign merchants a dedicated and experienced account management team, which is available 24 hours a day and 7 days a week.
- We manage support and service issues for credit card processing, which allows businesses to focus on their business and other priorities.
- We provide training for equipment installation & programming throughout the life of the merchant accounts.
- We have significant resources available to properly manage any size account. We are able to provide and properly manage immediate and real-time customer support.



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Highly-Rated & Responsive Referral Process

Our follow up and response rates are among the highest in the industry. We make it easy to connect and build relationships.

Three easy ways for team members to submit referrals:

- Portal
- Email
- Contact us online at <https://www.mpctx.com/contact-us>
- Call us at 713-927-6204



I highly recommend Chris Bowman with MerchantPro Express TEXAS. Chris took the time and effort to provide exceptional service, and in the process, saved me money and time. The product is extremely easy to use; training is excellent. Chris will be saving me money and time every month.

– Brent Milam, Swoon Media LLC



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POS & Processing Solutions

MPXTX offers a variety of point of sale (POS) solutions, gateways, and payment platforms to fit any client's needs. A few options of our products and partners that can benefit any client from a small business to a large franchise include:



DishOut Our core competency and payment tech lies in value-added transaction processing, and we offer a variety of payment solutions to help businesses, college and universities, hotels, hospitals, and many more provide unique value to those they serve. Our payment platform solutions include a secure payment gateway, mobile and online ordering and payments, rewards and loyalty programs, stored value card solutions, and much more.



CardDog is a cloud-based payment processing platform that allows businesses to accept, process and track gift and other card programs along with credit cards at the POS. Now enhanced by Argos, the platform securely handles credit and debit cards through end-to-end encryption and tokenization while continuing to process in-house cards.



**MerchantPro Express TEXAS
is an Official Clover® Partner**



Clover® Power it up, and you're ready for business. Clover® devices are simple to activate within minutes, with easy-to-use interfaces and powerful processing capabilities. Customize your workstation with everything you need to keep your business running smoothly with a selection of accessories.



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3rd Party & Existing POS Systems & Terminals

MPXTX can board most third-party and existing point-of-sale systems and terminals on the market. These are only a few examples.



Micros



FD150



Aloha



Revel



PAX A80



Focus

High Risk Processing

Our partner is a high-risk provider, which allows us to lower rates. Something third-party providers, that charge higher rates, can't provide.

- Auctions (Brick and Mortar and Online)
- Bankruptcy attorneys
- CBD (including Delta 8 and 9)
- Cigarette or electronic-cigarette sales or nicotine cartridges or Vaporizer (Brick and Mortar and Online)
- Credit and/or debt repair
- Credit counseling
- International shipping, cargo or import/export
- Terminated Merchant File merchants – only if retail
- Payday Loans
- SEO services
- Smoke Shops and Smoking Accessories, Retail and Online
- Tech Support Online and Overseas – case-by-case prefer established merchants with minimum of 3 months of prior processing history
- Tour operators
- Travel services
- Vape Shops, Retail and Online
- Vitamin and supplement sales
- Nutraceuticals (Brick and Mortar and Online)
- Extended warranty companies – case by case, prefer established merchants with minimum of 3 months of prior processing history
- Wine Sales Online



International



Vaping



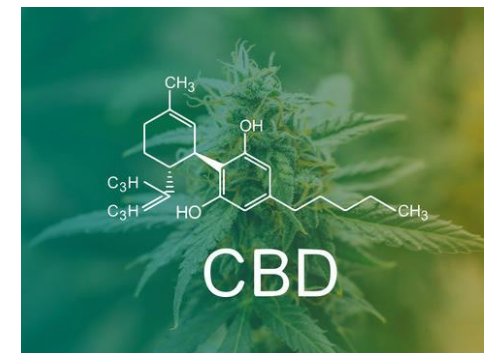
Vitamin and Supplement Sales



Online Wine Sales



Bankruptcy Attorneys



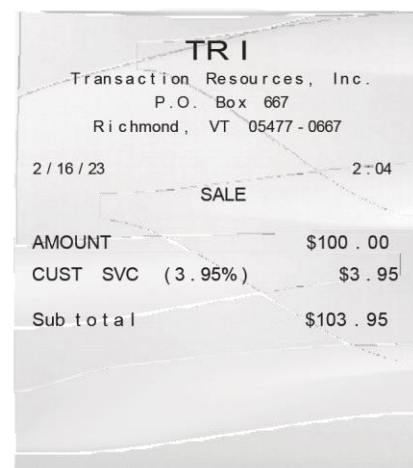
CBD

Cash Discount Program

Available for merchants nationwide, unlike surcharge programs. Merchants collect 100% of their sales revenue by eliminating processing fees.

- No hidden or additional fees.
- Eliminates ALL credit card and debit processing fees, including American Express.
- Easy for merchants to switch and start saving immediately.
- Free equipment.
- Requires small monthly gateway charge and minimum monthly processing volumes.

Receipt Examples



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FREE! Terminal*

A80 Modern Smart Desktop



Food & Beverage



Fashion & Retail



Convenience



* Minimum monthly processing volumes and monthly program fee required. See agent for full details.

Credit Card Cash Advance Terminals

Create a new revenue stream and offer additional service to members.

Benefits to TDECU

- Member cash advance inside every location.
- Works with the FD150 terminal.
- New fee-based program TDECU can charge for.
- Average credit union fee is 3-5% per cash advance transaction.

Benefits to Members

- Money can be deposited into member's account(s) immediately or they can withdraw cash.
- Members don't have to wait for loan approvals.
- It doesn't show up on member's credit report.
- No collateral is required to secure the loan.



FD150 Terminal



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Why Leverage Merchant Services?

Enhanced performance in small business banking relationships.

Client Profile	% Higher
Avg. Yrs. as Client	15%
Avg. Number of Accounts	75%
Avg. Deposit Balance	154%
Avg. Credit Balance	44%

Client Profile	% Higher
Avg. Yrs. as Client	15%
Avg. Number of Accounts	75%
Avg. Deposit Balance	154%
Avg. Credit Balance	44%

Cost Savings and Profitability

- Higher likelihood of funded business DDA
- Higher average deposit balance
- Higher CNR (customer net revenue)
- New revenue streams

54% Member Retention Rate

- Members stay longer (half the attrition) when merchant services and credit union accounts are tied together.
- This increases when you add POS systems and third party applications.

Referrals to TDECU

- A merchant account for a business DDA is like direct deposit is to a consumer DDA.
- Capture the cash flow and you capture the relationship, making referrals an easy, natural process.
- We refer DDAs and other banking products to TDECU through self-sourced leads.



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Clients



SLF | STEGALL
LAW FIRM



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My Experience



Independent Broker Agent / Owner. Greater Houston Area and beyond.

- Better merchant processing is our business.
- Lower rates. Faster payments. More secure transactions. No hidden fees.
- Point-of-sale systems and terminals.
- Non-traditional and high-risk processing.



Regional Sales Manager, First Data/FiServ. Eight years. Texas and Oklahoma.

- Chairman's Council Award Winner: Top 10 Percent (2015)
- Chairman's Council Award Winner: 2nd in the United States for Regional Sales (2016)
- Chairman's Council Award Winner: Number 1 in Total Revenue in the United States; Top 5% Globally (2017)
- Managed all partner financial institutions in Texas and Oklahoma and over 20 sales people.
- Houston-area support and logistics team in the wake of Hurricane Harvey (2017)

Account Executive, First Data. Four years. Grand Rapids, MI

- Oversaw and managed new Flagstar Bank relationship
- Top sales producer for Flagstar Bank (2009-2012)
- Covered 77 bank branches in W. Michigan, Indianapolis, and Georgia
- Top 75 (out of 810) U.S. Account Executive Award (2011)
- Triple Crown Awards for Number of Locations and Revenue (2011)
- TeleCheck Account Executive Committee Member, Markets and Promotions
- Executive Account Mentor: Train Account Executives and Increase AE revenues across the country



Outside Sales Representative, Sysco Food Services. Seven years. Grand Rapids, MI

- Marketing Associate of the Quarter (2nd Quarter, 2008)
- Increased new account sales 35% (\$1.2M) in 1st year
- Assisted DSM with territory goals, development, and new associate training
- Built and sold 3 territories
- Introduced ICARE partner that resulted in \$250,000 in cost savings
- Consistent sales leader and winner of numerous promotions and contests
- Beta-tester for new computer software and hardware for sales team



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Full-Service Merchant Services Expertise

When it comes to merchant services and payment processing, we are the experts. Our independent merchant service brokers have a combined experience of over three decades. Whatever your business is or does—high-risk or low-risk—we have the processing power, expertise, technology, and connections to help it grow.



MOBILE
PROCESSING



TERMINAL
PROCESSING



POINT-OF-SALE
PROCESSING



ONLINE
PROCESSING



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