

Kirksville Water Association
297 Michelle Drive
P.O. Box 670
Richmond, KY 40476-0670
(859) 624-1735

RECEIVED

AUG 18 2009

PUBLIC SERVICE
COMMISSION

August 12, 2009

Mr. Jeff Derouen
Public Service Commission
211 Sower Blvd.
P.O. Box 615
Frankfort, KY 40602-0615

Dear Mr. Derouen:

This letter is in response to your request for more information concerning Case No 2009-00315.

Response to 807 KAR 5:011: Section 10(1)(a)

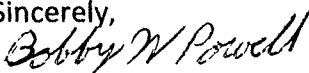
Kirksville Water Association (KWA) began offering the option of paying bills by credit cards to our customers in December 2007. This service started as a result of multiple requests by customers to have this option as a convenience to them. The \$2.00 fee in question was a fee charged to us by the credit card companies and passed on to the customer. It created no additional revenue for KWA. Based on this reason, we did not submit for approval of this fee to the PSC. I take full responsibility for this matter and would like to resolve this as soon as possible.

Response to 807 KAR 5:011: Section 10(1)(d)

In regards to the impact of this case to KWA customers, after reviewing the justification submitted to PSC, I hope that you will consider a flat fee of \$2.00 per transaction to be fair to all KWA that choose to use this service.

In addition to Case No. 2009-00315, I am submitting information concerning a bank draft fee of .15 per transaction for review by your office. Included you will find a customer authorization form, transaction charges from our bank and a recent year of bank draft history for the KWA customers, who choose to use this service. This fee does not create any additional revenue for KWA. Please consider this fee for approval.

I thank you for your time and hope that we can resolve these matters soon. Copies of my response to the deficiencies for this case and for the request for the .15 bank draft fee approval have been sent to the Attorney General's Office.

Sincerely,

Bobby Powell
Manager

Credit card agreement on file in office. See description of equipment below.

* You acknowledge that by accepting a Discover® card for payment, you agree to the terms and conditions of Discover® Network ("Discover"). Such terms and conditions will be sent to you by Discover®.

The individual who signs this Agreement has authority to do so and to bind its Establishment to the terms and conditions of this Agreement. You further represent that you are authorized to sign and enter into this Agreement on behalf of your establishment, subsidiaries and affiliates, and that you authorize American Express Travel Related Services Company, Inc. to verify the information on this Application.

DESCRIBE EQUIPMENT DETAILS						
Rental * Purchase For Lease / Owned Lease (Lease only)	QTY	Equipment Type (i.e. Terminal)	Retail * Restaurant * Lodging Supermarket * Car Rental Quick Service Restaurant * MOTO	Model Code and Name	Unit Price w/ Tax	For Customer-Owned Equipment Track / Version / Serial #
Rental / Lease	1	BUNDLE	Retail	ECLIPSE TERMINAL AND BANKPOINT PIN	AD43.94	

Special Instructions: (10 Characters)

Credit card agreement on file in office. See description of equipment below.

You acknowledge that by accepting a Discover® card for payment, you agree to the terms and conditions of Discover® Network ("Discover"). Such terms and conditions will be sent to you by Discover®.

The individual who signs this Agreement has authority to do so and to bind its Establishment to the terms and conditions of this Agreement. You further represent that you are authorized to sign and enter into this Agreement on behalf of your establishment, subsidiaries and affiliates, and that you authorize American Express Travel Related Services Company, Inc. to verify the information on this Application.

DESCRIBE EQUIPMENT DETAILS						
Purchase or Customer-Owned Lease (lease only)	QTY	Equipment Type (i.e. Terminal)	Retail * Restaurant * Lodging Supermarket * Car Rental Quick Service Restaurant * MOTO	Model Code and Name	Unit Price w/ Tax	For Customer-Owned Equipment Track / Version / Serial #
Monthly Lease	1	BUNDLE	Retail	ECLIPSE TERMINAL AND BANKPOINT PIN	AD43.94	

Special instructions (40 Characters)

Credit card agreement on file in office. See description of equipment below.

You acknowledge that by accepting a Discover® card for payment, you agree to the terms and conditions of Discover® Network ("Discover"). Such terms and conditions will be sent to you by Discover®.

The individual who signs this Agreement has authority to do so and to bind its Establishment to the terms and conditions of this Agreement. You further represent that you are authorized to sign and enter into this Agreement on behalf of your establishment, subsidiaries and affiliates, and that you authorize American Express Travel Related Services Company, Inc. to verify the information on this Application.

DESCRIBE EQUIPMENT DETAILS						
Rental / Purchase / Customer-Owned	QTY	Equipment Type (i.e. Terminal)	Retail * Restaurant * Lodging / Supermarket * Car Rental / Quick Service Restaurant * MOTO	Model Code and Name	Unit Price w/o Tax	For Customer-Owned Equipment Track / Version / Serial #
Month Lease	1	BUNDLE	Retail	ECLIPSE TERMINAL AND BANKPOINT PIN	AD43.94	

General instruction: (10 Characters)

Kirksville Water Association
Statement of Activities
For the Month Ended December 31, 2008

011609
Page 1

	Current Period	Year to Date		
Income				
Sales - Metered	67,568.99	97.4	792,161.20	97.1
Sales - Unmetered	17.18	0.0	761.46	0.1
Service Charges	150.00	0.2	2,751.91	0.3
Cut-Off Charges	250.00	0.4	4,160.00	0.5
Returned Check Charges	72.00	0.1	468.00	0.1
Late Fees	1,337.15	1.9	15,869.69	1.9
	-----		-----	
Total Income	69,395.32	100.0	816,172.26	100.0
Cost of Sales				
Cost of Water	19,706.44	28.4	302,403.12	37.1
	-----		-----	
Total Cost of Sales	19,706.44	28.4	302,403.12	37.1
	-----		-----	
Gross Margin	49,688.88	71.6	513,769.14	62.9
Expenses				
Accounting & Legal	400.00	0.6	10,005.00	1.2
MCUD Services	4,216.80	6.1	49,562.00	6.1
Engineering Services	805.36	1.2	37,476.95	4.6
Advertising	21.00	0.0	1,417.82	0.2
Bank Charges	509.08	0.7	3,717.20	0.5
Bad Debt Expense	2,461.13	3.5	2,461.13	0.3
Depreciation	9,411.41	13.6	113,025.51	13.8
Dues & Subscriptions	0.00	0.0	833.65	0.1
Entertainment/Meals	16.29	0.0	326.17	0.0
Workers Comp. Insurance	402.00	0.6	4,020.00	0.5
Insurance - General	3,441.88	5.0	8,647.03	1.1
Meter Readers	1,208.90	1.7	15,953.50	2.0
Commissioners Fees	1,550.00	2.2	18,300.00	2.2
Salaries & Wages	4,944.35	7.1	66,798.08	8.2
Employee Benefits	1,478.13	2.1	13,293.84	1.6
Licenses & Taxes	0.00	0.0	1,292.61	0.2
Miscellaneous Expenses	0.00	0.0	524.46	0.1
Office Supplies	20.60	0.0	1,949.13	0.2
Equipment Rental	47.48	0.1	661.30	0.1
Water Samples & Tests	760.00	1.1	5,944.21	0.7
Postage	480.96	0.7	7,490.93	0.9
Computer Repairs & Maintenance	0.00	0.0	588.50	0.1
Rent	0.00	0.0	75.00	0.0
Repairs & Maintenance	3,146.02	4.5	19,087.23	2.3
Payroll Taxes	0.00	0.0	6,757.89	0.8
Supplies	230.90	0.3	3,177.01	0.4
Phone & Communication	65.86	0.1	802.16	0.1
Travel	1,560.78	2.2	18,138.19	2.2
Seminars & Training	0.00	0.0	596.71	0.1
Pager/Radio Communication	35.91	0.1	405.48	0.0
Uniforms	532.88	0.8	808.76	0.1

Kirksville Water Association
Statement of Activities
For the Month Ended December 31, 2008

	Current Period		Year to Date	
Utilities-Plant	850.66	1.2	11,842.88	1.5
Total Operating Expenses	38,598.38	55.6	425,980.33	52.2
Profit/Loss from Operations	11,090.50	16.0	87,788.81	10.8
Other Income	1,019.21	1.5	14,228.60	1.7
Interest Income	0.00	0.0	30,407.45	3.7
Miscellaneous Income	1,019.21	1.5	44,636.05	5.5
Total Other Income				
Other Expenses	440.80	0.6	65,317.44	8.0
Interest Expense	440.80	0.6	65,317.44	8.0
Total Other Expenses	\$11,668.91	16.8	\$67,107.42	8.2
Net Profit/Loss	\$11,668.91		\$67,107.42	

Kirksville Water Association
Statement of Activities
For The Month Ended January 31, 2009

021709
Page 1

Non water sales

Sales - Metered	52,525.77	96.5
Sales - Unmetered	106.19	0.2
Service Charges	120.00	0.2
Cut-Off Charges	400.00	0.7
Returned Check Charges	48.00	0.1
Late Fees	1,227.22	2.3

Total Income		54,427.18 100.0
Cost of Sales		
Cost of Water	26,005.99	47.8

Total Cost of Sales		26,005.99 47.8

Gross Margin		28,421.19 52.2
Expenses		
Accounting & Legal	2,800.00	5.1
MCUD Services	4,195.20	7.7
Engineering Services	2,898.49	5.3
Advertising	22.00	0.0
Bank Charges	119.09	0.2
Depreciation	9,849.00	18.1
Entertainment/Meals	23.20	0.0
Workers Comp. Insurance	431.00	0.8
Insurance - General	870.00	1.6
Meter Readers	1,333.10	2.4
Commissioners Fees	1,550.00	2.8
Salaries & Wages	7,421.40	13.6
Employee Benefits	1,069.55	2.0
Licenses & Taxes	4.00	0.0
Office Supplies	66.98	0.1
Equipment Rental	97.48	0.2
Water Samples & Tests	247.50	0.5
Postage	777.23	1.4
Repairs & Maintenance	1,548.87	2.8
Payroll Taxes	669.75	1.2
Supplies	553.44	1.0
Phone & Communication	60.00	0.1
Travel	1,643.09	3.0
Pager/Radio Communication	35.87	0.1
Utilities-Plant	1,155.49	2.1

Total Operating Expenses		39,441.73 72.5

Profit/Loss from Operations		-11,020.54 20.2
Other Income		
Interest Income	317.79	0.6

Kirksville Water Association
Statement of Activities
For The Month Ended January 31, 2009

	-----		317.79	0.6
Other Income				
Expenses				
Interest Expense	5,375.25	9.9		

Total Other Expenses			5,375.25	9.9

Net Profit/Loss			-16,078.00	29.5
			=====	

Kirksville Water Association
Statement of Activities
For the Month Ended February 28, 2009

031609
Page 1

	Current Period		Year to Date	
Income				
Sales - Metered	62,555.42	97.2	120,668.46	97.0
Sales - Unmetered	0.00	0.0	106.19	0.1
Service Charges	250.00	0.4	370.00	0.3
Cut-Off Charges	270.00	0.4	670.00	0.5
Returned Check Charges	36.00	0.1	84.00	0.1
Late Fees	1,241.87	1.9	2,469.09	2.0
	-----		-----	
Total Income	64,353.29	100.0	124,367.74	100.0
Cost of Sales				
Cost of Water	25,075.06	39.0	51,081.05	41.1
	-----		-----	
Total Cost of Sales	25,075.06	39.0	51,081.05	41.1
	-----		-----	
Gross Margin	39,278.23	61.0	73,286.69	58.9
Expenses				
Accounting & Legal	25.00	0.0	2,825.00	2.3
MCUD Services	4,197.60	6.5	8,392.80	6.7
Engineering Services	2,417.54	3.8	5,316.03	4.3
Advertising	22.00	0.0	44.00	0.0
Bank Charges	338.07	0.5	457.16	0.4
Depreciation	9,849.00	15.3	19,698.00	15.8
Entertainment/Meals	0.00	0.0	23.20	0.0
Workers Comp. Insurance	431.00	0.7	862.00	0.7
Insurance - General	870.00	1.4	1,740.00	1.4
Meter Readers	927.50	1.4	2,260.60	1.8
Commissioners Fees	1,850.00	2.9	3,400.00	2.7
Salaries & Wages	4,871.23	7.6	12,292.63	9.9
Employee Benefits	1,267.71	2.0	2,337.26	1.9
Licenses & Taxes	5.00	0.0	9.00	0.0
Miscellaneous Expenses	11.96	0.0	11.96	0.0
Office Supplies	0.00	0.0	66.98	0.1
Equipment Rental	131.28	0.2	228.76	0.2
Water Samples & Tests	175.00	0.3	422.50	0.3
Postage	518.02	0.8	1,295.25	1.0
Repairs & Maintenance	844.47	1.3	2,393.34	1.9
Payroll Taxes	443.62	0.7	1,113.37	0.9
Supplies	210.30	0.3	763.74	0.6
Phone & Communication	60.00	0.1	120.00	0.1
Travel	1,383.80	2.2	3,026.89	2.4
Pager/Radio Communication	35.87	0.1	71.74	0.1
Utilities-Plant	856.61	1.3	2,012.10	1.6
	-----		-----	
Total Operating Expenses	31,742.58	49.3	71,184.31	57.2
	-----		-----	
Profit/Loss from Operations	7,535.65	11.7	2,102.38	1.7
Other Income				

Kirksville Water Association
Statement of Activities
For the Month Ended February 28, 2009

031609
Page 2

	Current Period		Year to Date	
Interest Income	69.15	0.1	386.94	0.3
Other Income	69.15	0.1	386.94	0.3
Other Expenses				
Interest Expense	5,281.78	8.2	10,657.03	8.6
Total Other Expenses	5,281.78	8.2	10,657.03	8.6
Net Profit/Loss	\$2,323.02	3.6	-8,167.71	6.6

Kirksville Water Association
Statement of Activities
For the Month Ended March 31, 2009

041309
Page 1

	Current Period		Year to Date	
Income				
Sales - Metered	62,881.83	82.7	183,550.29	91.6
Sales - Unmetered	11,290.14	14.8	11,396.33	5.7
Service Charges	264.00	0.3	634.00	0.3
Cut-Off Charges	300.00	0.4	970.00	0.5
Returned Check Charges	36.00	0.0	120.00	0.1
Late Fees	1,271.07	1.7	3,740.16	1.9
	-----		-----	
Total Income	76,043.04	100.0	200,410.78	100.0
Cost of Sales				
Cost of Water	26,336.32	34.6	77,417.37	38.6
	-----		-----	
Total Cost of Sales	26,336.32	34.6	77,417.37	38.6
	-----		-----	
Gross Margin	49,706.72	65.4	122,993.41	61.4
Expenses				
Accounting & Legal	4,950.00	6.5	7,775.00	3.9
MCUD Services	4,173.60	5.5	12,566.40	6.3
Engineering Services	6,140.20	8.1	11,456.23	5.7
Advertising	22.00	0.0	66.00	0.0
Bank Charges	315.96	0.4	773.12	0.4
Depreciation	11,037.84	14.5	30,735.84	15.3
Entertainment/Meals	0.00	0.0	23.20	0.0
Workers Comp. Insurance	431.00	0.6	1,293.00	0.6
Insurance - General	870.00	1.1	2,610.00	1.3
Meter Readers	927.50	1.2	3,188.10	1.6
Commissioners Fees	1,550.00	2.0	4,950.00	2.5
Salaries & Wages	4,937.60	6.5	17,230.23	8.6
Employee Benefits	1,063.70	1.4	3,400.96	1.7
Licenses & Taxes	0.00	0.0	9.00	0.0
Miscellaneous Expenses	24.02	0.0	35.98	0.0
Office Supplies	104.23	0.1	171.21	0.1
Equipment Rental	47.48	0.1	276.24	0.1
Water Samples & Tests	297.50	0.4	720.00	0.4
Postage	483.50	0.6	1,778.75	0.9
Repairs & Maintenance	0.00	0.0	2,393.34	1.2
Payroll Taxes	448.68	0.6	1,562.05	0.8
Supplies	354.24	0.5	1,117.98	0.6
Phone & Communication	60.00	0.1	180.00	0.1
Travel	1,516.90	2.0	4,543.79	2.3
Pager/Radio Communication	35.87	0.0	107.61	0.1
Utilities-Plant	932.12	1.2	2,944.22	1.5
	-----		-----	
Total Operating Expenses	40,723.94	53.6	111,908.25	55.8
	-----		-----	
Profit/Loss from Operations	8,982.78	11.8	11,085.16	5.5
Other Income				

Kirksville Water Association
Statement of Activities
For the Month Ended March 31, 2009

	Current Period		Year to Date	
Interest Income	86.94	0.1	473.88	0.2
	-----		-----	
✓ Total Other Income	86.94	0.1	473.88	0.2
Other Expenses				
Interest Expense	5,292.87	7.0	15,949.90	8.0
	-----		-----	
Total Other Expenses	5,292.87	7.0	15,949.90	8.0
	-----		-----	
Net Profit/Loss	\$3,776.85	5.0	-4,390.86	2.2
	=====		=====	

Kirksville Water Association
Statement of Activities
For the Month Ended April 30, 2009

051809
Page 1

	Current Period		Year to Date	
Income				
Sales - Metered	49,990.13	97.8	233,540.42	94.0
Sales - Unmetered	0.00	0.0	8,299.41	3.3
Service Charges	270.00	0.5	904.00	0.4
Cut-Off Charges	25.00	0.0	995.00	0.4
Returned Check Charges	24.00	0.0	144.00	0.1
Late Fees	819.44	1.6	4,559.60	1.8

Total Income	51,128.57	100.0	248,442.43	100.0
Cost of Sales				
Cost of Water	20,619.89	40.3	96,518.26	38.8

Total Cost of Sales	20,619.89	40.3	96,518.26	38.8

Gross Margin	30,508.68	59.7	151,924.17	61.2
Expenses				
Accounting & Legal	300.00	0.6	8,075.00	3.3
MCUD Services	4,161.60	8.1	16,728.00	6.7
Engineering Services	4,902.51	9.6	15,093.62	6.1
Advertising	0.00	0.0	66.00	0.0
Bank Charges	299.52	0.6	1,072.64	0.4
Depreciation	10,245.00	20.0	40,980.84	16.5
Entertainment/Meals	0.00	0.0	23.20	0.0
Workers Comp. Insurance	431.00	0.8	1,724.00	0.7
Insurance - General	870.00	1.7	3,480.00	1.4
Meter Readers	1,215.90	2.4	4,404.00	1.8
Commissioners Fees	1,550.00	3.0	6,500.00	2.6
Salaries & Wages	5,086.85	9.9	22,317.08	9.0
Employee Benefits	1,069.01	2.1	4,469.97	1.8
Licenses & Taxes	0.00	0.0	9.00	0.0
Miscellaneous Expenses	22.07	0.0	58.05	0.0
Office Supplies	69.00	0.1	240.21	0.1
Equipment Rental	47.48	0.1	323.72	0.1
Water Samples & Tests	175.00	0.3	895.00	0.4
Postage	473.14	0.9	2,251.89	0.9
Repairs & Maintenance	174.10	0.3	2,254.64	0.9
Payroll Taxes	482.17	0.9	2,044.22	0.8
Supplies	613.60	1.2	1,731.58	0.7
Phone & Communication	60.00	0.1	240.00	0.1
Travel	1,549.35	3.0	6,093.14	2.5
Pager/Radio Communication	35.91	0.1	143.52	0.1
Utilities-Plant	787.97	1.5	3,732.19	1.5

Total Operating Expenses	34,621.18	67.7	144,951.51	58.3

Profit/Loss from Operations	-4,112.50	8.0	6,972.66	2.8
Other Income				

Kirksville Water Association
Statement of Activities
For the Month Ended April 30, 2009

051809
Page 2

	Current Period		Year to Date	
Interest Income	105.42	0.2	579.30	0.2
	-----		-----	
Total Other Income	105.42	0.2	579.30	0.2
Other Expenses				
Interest Expense	5,281.78	10.3	21,231.68	8.5
	-----		-----	
Total Other Expenses	5,281.78	10.3	21,231.68	8.5
	-----		-----	
Net Profit/Loss	-9,288.86	18.2	-13,679.72	5.5
	=====		=====	

Kirksville Water Association
Statement of Activities
For the Month Ended May 31, 2009

061909
Page 1

	Current Period		Year to Date	
Income				
Sales - Metered	64,192.38	97.2	297,732.80	94.7
Sales - Unmetered	0.00	0.0	8,299.41	2.6
Service Charges	115.00	0.2	1,019.00	0.3
Cut-Off Charges	500.00	0.8	1,495.00	0.5
Returned Check Charges	59.98	0.1	203.98	0.1
Late Fees	1,206.87	1.8	5,766.47	1.8
	-----		-----	
Total Income	66,074.23	100.0	314,516.66	100.0
Cost of Sales				
Cost of Water	22,232.93	33.6	118,751.19	37.8
	-----		-----	
Total Cost of Sales	22,232.93	33.6	118,751.19	37.8
	-----		-----	
Gross Margin	43,841.30	66.4	195,765.47	62.2
Expenses				
Accounting & Legal	300.00	0.5	8,375.00	2.7
MCUD Services	4,183.20	6.3	20,911.20	6.6
Engineering Services	3,316.48	5.0	18,410.10	5.9
Advertising	22.00	0.0	88.00	0.0
Bank Charges	302.75	0.5	1,375.39	0.4
Depreciation	10,245.00	15.5	51,225.84	16.3
Entertainment/Meals	0.00	0.0	23.20	0.0
Workers Comp. Insurance	431.00	0.7	2,155.00	0.7
Insurance - General	1,098.38	1.7	4,578.38	1.5
Meter Readers	1,216.60	1.8	5,620.60	1.8
Commissioners Fees	1,550.00	2.3	8,050.00	2.6
Salaries & Wages	5,252.60	7.9	27,569.68	8.8
Employee Benefits	1,080.95	1.6	5,550.92	1.8
Licenses & Taxes	0.00	0.0	9.00	0.0
Miscellaneous Expenses	128.72	0.2	186.77	0.1
Office Supplies	0.00	0.0	240.21	0.1
Equipment Rental	47.48	0.1	371.20	0.1
Water Samples & Tests	227.50	0.3	1,122.50	0.4
Postage	531.60	0.8	2,783.49	0.9
Computer Repairs & Maintenance	359.92	0.5	359.92	0.1
Repairs & Maintenance	1,052.36	1.6	3,307.00	1.1
Payroll Taxes	494.90	0.7	2,539.12	0.8
Supplies	2,085.13	3.2	3,816.71	1.2
Phone & Communication	60.00	0.1	300.00	0.1
Travel	2,007.50	3.0	8,100.64	2.6
Pager/Radio Communication	35.91	0.1	179.43	0.1
Utilities-Plant	984.31	1.5	4,716.50	1.5
	-----		-----	
Total Operating Expenses	37,014.29	56.0	181,965.80	57.9
	-----		-----	
Profit/Loss from Operations	6,827.01	10.3	13,799.67	4.4

Kirksville Water Association
Statement of Activities
For the Month Ended May 31, 2009

061909
Page 2

	Current Period		Year to Date	
Other Income				
Interest Income	964.02	1.5	1,543.32	0.5
	-----		-----	
Total Other Income	964.02	1.5	1,543.32	0.5
Other Expenses				
Interest Expense	5,286.09	8.0	26,517.77	8.4
	-----		-----	
Total Other Expenses	5,286.09	8.0	26,517.77	8.4
Net Profit/Loss	\$2,504.94	3.8	-11,174.78	3.6
	=====		=====	

Kirksville Water Association
Statement of Activities
For the Month Ended June 30, 2009

072809
Page 1

	Current Period		Year to Date	
Income				
Sales - Metered	58,617.11	97.2	356,349.91	95.1
Sales - Unmetered	105.63	0.2	8,405.04	2.2
Service Charges	300.00	0.5	1,319.00	0.4
Cut-Off Charges	275.00	0.5	1,770.00	0.5
Returned Check Charges	48.00	0.1	251.98	0.1
Late Fees	961.77	1.6	6,728.24	1.8

Total Income	60,307.51	100.0	374,824.17	100.0
Cost of Sales				
Cost of Water	27,756.31	46.0	146,507.50	39.1

Total Cost of Sales	27,756.31	46.0	146,507.50	39.1

Gross Margin	32,551.20	54.0	228,316.67	60.9
Expenses				
Accounting & Legal	300.00	0.5	8,675.00	2.3
MCUD Services	4,159.20	6.9	25,070.40	6.7
Engineering Services	2,959.18	4.9	21,369.28	5.7
Advertising	733.20	1.2	821.20	0.2
Bank Charges	370.92	0.6	1,746.31	0.5
Depreciation	10,245.00	17.0	61,470.84	16.4
Entertainment/Meals	0.00	0.0	23.20	0.0
Workers Comp. Insurance	431.00	0.7	2,586.00	0.7
Insurance - General	865.67	1.4	5,444.05	1.5
Meter Readers	1,216.60	2.0	6,837.20	1.8
Commissioners Fees	1,550.00	2.6	9,600.00	2.6
Salaries & Wages	5,077.10	8.4	32,646.78	8.7
Employee Benefits	1,140.21	1.9	6,691.13	1.8
Licenses & Taxes	0.00	0.0	9.00	0.0
Miscellaneous Expenses	170.73	0.3	357.50	0.1
Office Supplies	127.38	0.2	367.59	0.1
Equipment Rental	107.88	0.2	479.08	0.1
Water Samples & Tests	297.50	0.5	1,420.00	0.4
Postage	1,096.70	1.8	3,880.19	1.0
Computer Repairs & Maintenance	30.34	0.1	390.26	0.1
Repairs & Maintenance	886.43	1.5	4,193.43	1.1
Payroll Taxes	708.68	1.2	3,247.80	0.9
Supplies	100.30	0.2	3,917.01	1.0
Phone & Communication	60.00	0.1	360.00	0.1
Travel	1,596.10	2.6	9,696.74	2.6
Pager/Radio Communication	35.91	0.1	215.34	0.1
Utilities-Plant	1,031.36	1.7	5,747.86	1.5

Total Operating Expenses	35,297.39	58.5	217,263.19	58.0

Profit/Loss from Operations	-2,746.19	4.6	11,053.48	2.9

Kirksville Water Association
Statement of Activities
For the Month Ended June 30, 2009

	Current Period		Year to Date	
Other Income	255.35	0.4	1,798.67	0.5
Interest Income	-2.00	0.0	-2.00	0.0
Miscellaneous Income	-----		-----	
Total Other Income	253.35	0.4	1,796.67	0.5
Other Expenses				
Interest Expense	5,283.24	8.8	31,801.01	8.5
	-----		-----	
Total Other Expenses	5,283.24	8.8	31,801.01	8.5
	-----		-----	
Net Profit/Loss	-7,776.08	12.9	-18,950.86	5.1
	=====		=====	

Kirksville Water Association
Statement of Activities
For the Month Ended July 31, 2008

081508
Page 1

	Current Period		Year to Date	
Income				
Sales - Metered	70,948.81	96.7	427,391.28	97.0
Sales - Unmetered	566.71	0.8	566.71	0.1
Service Charges	210.00	0.3	1,667.00	0.4
Cut-Off Charges	250.00	0.3	2,435.00	0.6
Returned Check Charges	24.00	0.0	192.00	0.0
Late Fees	1,376.78	1.9	8,523.37	1.9
Total Income	73,376.30	100.0	440,775.36	100.0
Cost of Sales				
Cost of Water	27,428.18	37.4	166,889.23	37.9
Total Cost of Sales	27,428.18	37.4	166,889.23	37.9
Gross Margin	45,948.12	62.6	273,886.13	62.1
Expenses				
Accounting & Legal	300.00	0.4	8,280.00	1.9
MCUD Services	4,377.60	6.0	28,197.20	6.4
Engineering Services	0.00	0.0	21,280.83	4.8
Advertising	847.77	1.2	1,312.82	0.3
Bank Charges	280.43	0.4	1,630.97	0.4
Depreciation	9,411.41	12.8	65,968.46	15.0
Dues & Subscriptions	0.00	0.0	90.65	0.0
Workers Comp. Insurance	402.00	0.5	2,814.00	0.6
Insurance - General	578.35	0.8	4,048.45	0.9
Meter Readers	1,326.50	1.8	9,244.20	2.1
Commissioners Fees	1,550.00	2.1	10,550.00	2.4
Salaries & Wages	5,265.10	7.2	39,202.65	8.9
Employee Benefits	1,059.41	1.4	7,341.30	1.7
Licenses & Taxes	0.00	0.0	1,272.61	0.3
Miscellaneous Expenses	11.96	0.0	134.68	0.0
Office Supplies	19.20	0.0	537.23	0.1
Equipment Rental	47.48	0.1	363.50	0.1
Water Samples & Tests	190.00	0.3	2,791.21	0.6
Postage	534.08	0.7	4,439.70	1.0
Computer Repairs & Maintenance	0.00	0.0	588.50	0.1
Repairs & Maintenance	3,197.57	4.4	10,773.21	2.4
Payroll Taxes	504.26	0.7	4,300.73	1.0
Supplies	782.12	1.1	2,272.58	0.5
Phone & Communication	70.00	0.1	472.32	0.1
Travel	1,360.92	1.9	9,705.39	2.2
Seminars & Training	0.00	0.0	162.87	0.0
Pager/Radio Communication	35.91	0.0	251.25	0.1
Uniforms	0.00	0.0	275.88	0.1
Utilities-Plant	1,130.43	1.5	6,993.61	1.6
Total Operating Expenses	33,282.50	45.4	245,296.80	55.7

Kirksville Water Association
Statement of Activities
For the Month Ended July 31, 2008

	Current Period		Year to Date	
Profit/Loss from Operations	12,665.62	17.3	28,589.33	6.5
Other Income	923.15	1.3	9,068.55	2.1
Interest Income	0.00	0.0	30,407.45	6.9
Miscellaneous Income	0.00	0.0	82,026.00	18.6
Grants	-----	-----	-----	-----
	923.15	1.3	121,502.00	27.6
Total Other Income				
Other Expenses	5,565.61	7.6	38,770.26	8.8
Interest Expense	-----	-----	-----	-----
	5,565.61	7.6	38,770.26	8.8
Total Other Expenses	-----	-----	-----	-----
	\$8,023.16	10.9	\$111,321.07	25.3
Net Profit/Loss	=====	=====	=====	=====

Kirksville Water Association
Statement of Activities
For the Month Ended August 31, 2008

091308
Page 1

	Current Period		Year to Date	
Income				
Sales - Metered	72,743.73	96.0	500,135.01	96.8
Sales - Unmetered	35.72	0.0	602.43	0.1
Service Charges	240.00	0.3	1,907.00	0.4
Cut-Off Charges	850.00	1.1	3,285.00	0.6
Returned Check Charges	60.00	0.1	252.00	0.0
Late Fees	1,857.49	2.5	10,380.86	2.0
Total Income	75,786.94	100.0	516,562.30	100.0
Cost of Sales				
Cost of Water	25,990.73	34.3	192,879.96	37.3
Total Cost of Sales	25,990.73	34.3	192,879.96	37.3
Gross Margin	49,796.21	65.7	323,682.34	62.7
Expenses				
Accounting & Legal	300.00	0.4	8,580.00	1.7
MCUD Services	4,353.60	5.7	32,550.80	6.3
Engineering Services	4,259.75	5.6	25,540.58	4.9
Advertising	21.00	0.0	1,333.82	0.3
Bank Charges	337.54	0.4	1,968.51	0.4
Depreciation	9,411.41	12.4	75,379.87	14.6
Dues & Subscriptions	0.00	0.0	90.65	0.0
Workers Comp. Insurance	-402.00	0.5	2,412.00	0.5
Insurance - General	-578.35	0.8	3,470.10	0.7
Meter Readers	1,546.50	2.0	10,790.70	2.1
Commissioners Fees	1,550.00	2.0	12,100.00	2.3
Salaries & Wages	7,455.53	9.8	46,658.18	9.0
Employee Benefits	1,004.75	1.3	8,346.05	1.6
Licenses & Taxes	0.00	0.0	1,272.61	0.2
Miscellaneous Expenses	46.30	0.1	180.98	0.0
Office Supplies	294.81	0.4	832.04	0.2
Equipment Rental	47.48	0.1	410.98	0.1
Water Samples & Tests	235.00	0.3	3,026.21	0.6
Postage	1,049.98	1.4	5,489.68	1.1
Computer Repairs & Maintenance	0.00	0.0	588.50	0.1
Repairs & Maintenance	1,116.96	1.5	11,890.17	2.3
Payroll Taxes	688.67	0.9	4,989.40	1.0
Supplies	15.81	0.0	2,288.39	0.4
Phone & Communication	65.00	0.1	537.32	0.1
Travel	1,647.95	2.2	11,353.34	2.2
Seminars & Training	350.00	0.5	512.87	0.1
Pager/Radio Communication	35.91	0.0	287.16	0.1
Uniforms	0.00	0.0	275.88	0.1
Utilities-Plant	1,133.83	1.5	8,127.44	1.6
Total Operating Expenses	35,987.43	47.5	281,284.23	54.5

Kirksville Water Association
Statement of Activities
For the Month Ended August 31, 2008

091308
Page 2

	Current Period		Year to Date	
Profit/Loss from Operations	13,808.78	18.2	42,398.11	8.2
Other Income				
Interest Income	965.79	1.3	10,034.34	1.9
Miscellaneous Income	0.00	0.0	30,407.45	5.9
Grants	0.00	0.0	82,026.00	15.9

Total Other Income	965.79	1.3	122,467.79	23.7
Other Expenses				
Interest Expense	5,547.51	7.3	44,317.77	8.6

Total Other Expenses	5,547.51	7.3	44,317.77	8.6

Net Profit/Loss	\$9,227.06	12.2	\$120,548.13	23.3
	=====			

Kirksville Water Association
Statement of Activities
For the Month Ended September 30, 2008

101308
Page 1

	Current Period		Year to Date	
Income				
Sales - Metered	73,053.30	97.5	573,188.31	96.9
Sales - Unmetered	97.37	0.1	699.80	0.1
Service Charges	349.91	0.5	2,256.91	0.4
Cut-Off Charges	75.00	0.1	3,360.00	0.6
Returned Check Charges	36.00	0.0	288.00	0.0
Late Fees	1,328.13	1.8	11,708.99	2.0
	-----		-----	
Total Income	74,939.71	100.0	591,502.01	100.0
Cost of Sales				
Cost of Water	31,304.09	41.8	224,184.05	37.9
	-----		-----	
Total Cost of Sales	31,304.09	41.8	224,184.05	37.9
	-----		-----	
Gross Margin	43,635.62	58.2	367,317.96	62.1
Expenses				
Accounting & Legal	300.00	0.4	8,880.00	1.5
MCUD Services	4,360.80	5.8	36,911.60	6.2
Engineering Services	383.36	0.5	25,923.94	4.4
Advertising	21.00	0.0	1,354.82	0.2
Bank Charges	361.74	0.5	2,330.25	0.4
Depreciation	9,411.41	12.6	84,791.28	14.3
Dues & Subscriptions	0.00	0.0	90.65	0.0
Entertainment/Meals	309.88	0.4	309.88	0.1
Workers Comp. Insurance	402.00	0.5	2,814.00	0.5
Insurance - General	578.35	0.8	4,048.45	0.7
Meter Readers	1,256.50	1.7	12,047.20	2.0
Commissioners Fees	1,550.00	2.1	13,650.00	2.3
Salaries & Wages	7,745.53	10.3	54,403.71	9.2
Employee Benefits	1,325.10	1.8	9,671.15	1.6
Licenses & Taxes	0.00	0.0	1,272.61	0.2
Miscellaneous Expenses	316.90	0.4	497.88	0.1
Office Supplies	0.00	0.0	832.04	0.1
Equipment Rental	47.48	0.1	458.46	0.1
Water Samples & Tests	1,918.00	2.6	4,944.21	0.8
Postage	486.88	0.6	5,976.56	1.0
Computer Repairs & Maintenance	0.00	0.0	588.50	0.1
Rent	75.00	0.1	75.00	0.0
Repairs & Maintenance	2,126.53	2.8	14,016.70	2.4
Payroll Taxes	493.40	0.7	5,482.80	0.9
Supplies	137.85	0.2	2,426.24	0.4
Phone & Communication	65.28	0.1	602.60	0.1
Travel	1,630.99	2.2	12,984.33	2.2
Seminars & Training	0.00	0.0	512.87	0.1
Pager/Radio Communication	0.00	0.0	287.16	0.0
Uniforms	0.00	0.0	275.88	0.0
Utilities-Plant	908.42	1.2	9,035.86	1.5

Kirksville Water Association
Statement of Activities
For the Month Ended September 30, 2008

	Current Period		Year to Date	
	-----		-----	
Total Operating Expenses	36,212.40	48.3	317,496.63	53.7
Profit/Loss from Operations	7,423.22	9.9	49,821.33	8.4
Other Income				
Interest Income	854.97	1.1	10,889.31	1.8
Miscellaneous Income	0.00	0.0	30,407.45	5.1
Grants	0.00	0.0	82,026.00	13.9
Total Other Income	854.97	1.1	123,322.76	20.8
Other Expenses				
Interest Expense	7,072.86	9.4	51,390.63	8.7
Total Other Expenses	7,072.86	9.4	51,390.63	8.7
Net Profit/Loss	\$1,205.33	1.6	\$121,753.46	20.6
	=====		=====	

Kirksville Water Association
Statement of Activities
For the Month Ended October 31, 2008

111608
Page 1

	Current Period		Year to Date	
Income				
Sales - Metered	72,701.34	96.9	645,889.65	96.9
Sales - Unmetered	44.48	0.1	744.28	0.1
Service Charges	180.00	0.2	2,436.91	0.4
Cut-Off Charges	525.00	0.7	3,885.00	0.6
Returned Check Charges	48.00	0.1	336.00	0.1
Late Fees	1,545.20	2.1	13,254.19	2.0
	-----		-----	
Total Income	75,044.02	100.0	666,546.03	100.0
Cost of Sales				
Cost of Water	29,485.17	39.3	253,669.22	38.1
	-----		-----	
Total Cost of Sales	29,485.17	39.3	253,669.22	38.1
	-----		-----	
Gross Margin	45,558.85	60.7	412,876.81	61.9
Expenses				
Accounting & Legal	400.00	0.5	9,280.00	1.4
MCUD Services	4,214.40	5.6	41,126.00	6.2
Engineering Services	1,130.78	1.5	27,054.72	4.1
Advertising	21.00	0.0	1,375.82	0.2
Bank Charges	352.13	0.5	2,682.38	0.4
Depreciation	9,411.41	12.5	94,202.69	14.1
Dues & Subscriptions	0.00	0.0	90.65	0.0
Entertainment/Meals	0.00	0.0	309.88	0.0
Workers Comp. Insurance	402.00	0.5	3,216.00	0.5
Insurance - General	578.35	0.8	4,626.80	0.7
Meter Readers	1,330.70	1.8	13,377.90	2.0
Commissioners Fees	1,550.00	2.1	15,200.00	2.3
Salaries & Wages	4,950.85	6.6	59,354.56	8.9
Employee Benefits	1,079.69	1.4	10,750.84	1.6
Licenses & Taxes	20.00	0.0	1,292.61	0.2
Miscellaneous Expenses	14.08	0.0	511.96	0.1
Office Supplies	97.97	0.1	930.01	0.1
Equipment Rental	107.88	0.1	566.34	0.1
Water Samples & Tests	0.00	0.0	4,944.21	0.7
Postage	521.63	0.7	6,498.19	1.0
Computer Repairs & Maintenance	0.00	0.0	588.50	0.1
Rent	0.00	0.0	75.00	0.0
Repairs & Maintenance	422.19	0.6	14,438.89	2.2
Payroll Taxes	480.54	0.6	5,963.34	0.9
Supplies	281.50	0.4	2,707.74	0.4
Phone & Communication	67.20	0.1	669.80	0.1
Travel	1,567.22	2.1	14,551.55	2.2
Seminars & Training	83.84	0.1	596.71	0.1
Pager/Radio Communication	35.91	0.0	323.07	0.0
Uniforms	0.00	0.0	275.88	0.0
Utilities-Plant	1,007.43	1.3	10,043.29	1.5

Kirksville Water Association
Statement of Activities
For the Month Ended October 31, 2008

111608
Page 2

	Current Period		Year to Date	
	-----		-----	
Total Operating Expenses	30,128.70	40.1	347,625.33	52.2
Profit/Loss from Operations	15,430.15	20.6	65,251.48	9.8
Other Income				
Interest Income	1,128.81	1.5	12,018.12	1.8
Miscellaneous Income	0.00	0.0	30,407.45	4.6
Grants	0.00	0.0	82,026.00	12.3
	-----		-----	
Total Other Income	1,128.81	1.5	124,451.57	18.7
Other Expenses				
Interest Expense	5,464.08	7.3	56,854.71	8.5
	-----		-----	
Total Other Expenses	5,464.08	7.3	56,854.71	8.5
	-----		-----	
Net Profit/Loss	\$11,094.88	14.8	\$132,848.34	19.9
	=====		=====	

Kirksville Water Association
Statement of Activities
For the Month Ended November 30, 2008

121508
Page 1

	Current Period		Year to Date	
Income				
Sales - Metered	78,702.56	98.1	724,592.21	97.0
Sales - Unmetered	0.00	0.0	744.28	0.1
Service Charges	165.00	0.2	2,601.91	0.3
Cut-Off Charges	25.00	0.0	3,910.00	0.5
Returned Check Charges	60.00	0.1	396.00	0.1
Late Fees	1,278.35	1.6	14,532.54	1.9
	-----		-----	
Total Income	80,230.91	100.0	746,776.94	100.0
Cost of Sales				
Cost of Water	29,027.46	36.2	282,696.68	37.9
	-----		-----	
Total Cost of Sales	29,027.46	36.2	282,696.68	37.9
	-----		-----	
Gross Margin	51,203.45	63.8	464,080.26	62.1
Expenses				
Accounting & Legal	325.00	0.4	9,605.00	1.3
MCUD Services	4,219.20	5.3	45,345.20	6.1
Engineering Services	9,616.87	12.0	36,671.59	4.9
Advertising	21.00	0.0	1,396.82	0.2
Bank Charges	525.74	0.7	3,208.12	0.4
Depreciation	9,411.41	11.7	103,614.10	13.9
Dues & Subscriptions	743.00	0.9	833.65	0.1
Entertainment/Meals	0.00	0.0	309.88	0.0
Workers Comp. Insurance	402.00	0.5	3,618.00	0.5
Insurance - General	578.35	0.7	5,205.15	0.7
Meter Readers	1,366.70	1.7	14,744.60	2.0
Commissioners Fees	1,550.00	1.9	16,750.00	2.2
Salaries & Wages	5,051.60	6.3	64,406.16	8.6
Employee Benefits	1,064.87	1.3	11,815.71	1.6
Licenses & Taxes	0.00	0.0	1,292.61	0.2
Miscellaneous Expenses	12.50	0.0	524.46	0.1
Office Supplies	998.52	1.2	1,928.53	0.3
Equipment Rental	47.48	0.1	613.82	0.1
Water Samples & Tests	240.00	0.3	5,184.21	0.7
Postage	511.78	0.6	7,009.97	0.9
Computer Repairs & Maintenance	0.00	0.0	588.50	0.1
Rent	0.00	0.0	75.00	0.0
Repairs & Maintenance	1,502.32	1.9	15,941.21	2.1
Payroll Taxes	0.00	0.0	5,963.34	0.8
Supplies	238.37	0.3	2,946.11	0.4
Phone & Communication	66.50	0.1	736.30	0.1
Travel	2,025.86	2.5	16,577.41	2.2
Seminars & Training	0.00	0.0	596.71	0.1
Pager/Radio Communication	46.50	0.1	369.57	0.0
Uniforms	0.00	0.0	275.88	0.0
Utilities-Plant	948.93	1.2	10,992.22	1.5

Kirksville Water Association
Statement of Activities
For the Month Ended November 30, 2008

121508
Page 2

	Current Period		Year to Date	
	-----		-----	
Total Operating Expenses	41,514.50	51.7	389,139.83	52.1
Profit/Loss from Operations	9,688.95	12.1	74,940.43	10.0
Other Income				
Interest Income	1,191.27	1.5	13,209.39	1.8
Miscellaneous Income	0.00	0.0	30,407.45	4.1
Grants	0.00	0.0	82,026.00	11.0
Total Other Income	1,191.27	1.5	125,642.84	16.8
Other Expenses				
Interest Expense	6,492.49	8.1	64,876.64	8.7
Total Other Expenses	6,492.49	8.1	64,876.64	8.7
Net Profit/Loss	\$4,387.73	5.5	\$135,706.63	18.2
	=====		=====	

Kirksville Water Association
297 Michelle Drive
P.O. Box 670
Richmond, KY 40476-0670
(859) 624-1735

July 27, 2009

Public Service Commission
211 Sower Blvd.
P.O. Box 615
Frankfort, KY 40602-0615

ATTN: Brent Kirtley

Enclosed you will find an excel spreadsheet detailing 12 month's credit card transactions along with fees Kirksville Water Association is being charged from the Merchant Processor of the credit card companies. These are being submitted as cost justification for a \$2.00 per transaction credit card charge.

We would like this Non-Recurring charge to be effective 30 days from the day of receipt.

Sincerely,

A handwritten signature in cursive script that reads "Bobby W. Powell".

Bobby W. Powell
Manager

Kirksville Water Association
Credit Card Charges
June 2008 through April 2009

Merchant Card Processing Charges

Date	Charges	# Transactions	Avg Cost Per Credit Card
June '08	66.26	62	1.06871
July '08	67.98	32	2.124375
Aug '08	91.68	40	2.292
Sept '08	82.02	34	2.412353
Oct '08	77.61	39	1.99
Nov '08	105.90	47	2.25
Dec '08	112.18	42	2.670952
Jan '09	122.13	55	2.220545
Feb '09	115.34	44	2.621364
Mar '09	104.18	41	2.540976
Apr '09	94.96	41	2.32
	1040.24	477	2.18

KWA	Sales tran	Non Qual	Deb/ATM	Sales Debi	Debit Mid	Mid Qual	Capture	Auth		
	Sales tran	Tran fee	Tran fee	Tran fee	Qual Tran	Sales Tran	Fee	Fee		
<u>June '08</u>										
Visa		2		5	14	2				
M/C				11		1				
Deb/ATM Card										
DSC										
AMX										
TOTAL	0	2		16	14	30		0		62
<u>July '08</u>										
Visa		1				1				
M/C	1									
Deb/ATM Card				3	19					
DSC	1			7						
AMX										
TOTAL	2	1		10	19			0		32
<u>Aug '08</u>										
Visa				6	20			2		
M/C		3		8				1		
Deb/ATM Card										
DSC										
AMX										
TOTAL		3		14	20			3	0	40
<u>Sept '08</u>										
Visa		1		4	16	3				
M/C				9	1					
Deb/ATM Card										
DSC										
AMX								1		
TOTAL		1								
				13	17	3		1	0	34

KWA	Sales tran	Non Qual	Deb/ATM	Sales Debi	Debit Mid	Mid Qual	Capture	Auth	
	Sales tran	Tran fee	Tran fee	Tran fee	Qual Tran	Sales Tran	Fee	Fee	
Oct '08									
Visa				3	22	2			
M/C	1			9		2			
Deb/ATM Card									
DSC									
AMX									
TOTAL	1			12	22	4		0	39
Nov '08									
Visa				4	27	1			
M/C	2			10	1	1			
Deb/ATM Card									
DSC									
AMX								1	
TOTAL	2			14	28	2		1	0
Dec '08									
Visa				3	24				
M/C	1			11		2			
Deb/ATM Card									
DSC									
AMX								1	
TOTAL	1			14	24	2		1	0
Jan '09									
Visa		2		7	31	3			
M/C		1		11					
Deb/ATM Card									
DSC									
AMX									
TOTAL		3		18	31	3			55

MERCHANT CARD PROCESSING STATEMENT LOCATION RECAP

Merchant Number 376208834998
 Customer Service 1-800-916-6264

Page 5 of 5
 Statement Period 06/01/08 - 06/30/08

SERVICE CHARGES

Date	Description	Total
06/30/08	MC SALES DEBIT TRANS FEE /11 TRANSACTIONS AT .200000	-\$2.20
06/30/08	VISA MID-QUAL SALES DISCOUNT .026900 DISC RATE TIMES \$72.55	-\$1.95
06/30/08	VISA NON-QUAL SALES DISCOUNT .033900 DISC RATE TIMES \$111.27	-\$3.77
06/30/08	MASTERCARD DEBIT SALES DISC .017400 DISC RATE TIMES \$630.62	-\$10.97
06/30/08	VISA DEBIT SALES DISCOUNT .017400 DISC RATE TIMES \$302.60	-\$5.27
06/30/08	VI DEBIT MID-QUAL SALES DISC .026900 DISC RATE TIMES \$673.00	-\$18.10
06/30/08	VI SALES DEBIT TRANS FEE / 5 TRANSACTIONS AT .200000	-\$1.00
06/30/08	VI DEBIT MID-QUAL TRANS FEE /14 TRANSACTIONS AT .200000	-\$2.80
06/30/08	VISA ACCESS FEE 23 TRANSACTIONS AT .007500	-\$0.17
06/30/08	MASTERCARD ACCESS FEE 12 TRANSACTIONS AT .007500	-\$0.09
06/30/08	MC MID-QUAL SALES TRANS FEE /1 TRANSACTIONS AT .200000	-\$0.20
06/30/08	VISA MID-QUAL SALES TRANS FEE / 2 TRANSACTIONS AT .200000	-\$0.40
06/30/08	VISA NON-QUAL SALES TRANS FEE / 2 TRANSACTIONS AT .200000	-\$0.40
06/30/08	MASTERCARD MID-QUAL SALES DISC .026900 DISC RATE TIMES \$44.93	-\$1.21
Total		-\$48.53

FEES

Date	Description	Total
06/30/08	BATCH SETTLEMENT FEE 17 TRANSACTIONS AT .290000	-\$4.93
06/30/08	MONTHLY SERVICE CHARGE	-\$10.00
06/30/08	AVS 950 CALL AUTHORIZATION FEE 28 TRANSACTIONS AT .100000	-\$2.80
Total		-\$17.73

CHARGEBACKS/REVERSALS

Date	Reference No.	Description	Amount
No Chargebacks/Reversals for this statement period			0.00
Total			0.00

MERCHANT CARD PROCESSING STATEMENT LOCATION RECAP

Merchant Number 376208834998
 Customer Service 1-800-916-6264

Page 6 of 6
 Statement Period 07/01/08 - 07/31/08

No Interchange Charges for this statement period 0.00
Total 0.00

SERVICE CHARGES

Date	Description	Total
07/31/08	MASTERCARD SALES TRANS FEE 1 TRANSACTIONS AT .200000	-\$0.20
07/31/08	VISA NON-QUAL SALES TRANS FEE 1 TRANSACTIONS AT .200000	-\$0.20
07/31/08	MASTERCARD SALES DISCOUNT .017400 DISC RATE TIMES \$32.03	-\$0.56
07/31/08	VISA MID-QUAL SALES DISCOUNT .026900 DISC RATE TIMES \$18.89	-\$0.51
07/31/08	VISA NON-QUAL SALES DISCOUNT .033900 DISC RATE TIMES \$62.44	-\$2.12
07/31/08	MASTERCARD DEBIT SALES DISC .017400 DISC RATE TIMES \$282.68	-\$4.92
07/31/08	VISA DEBIT SALES DISCOUNT .017400 DISC RATE TIMES \$134.60	-\$2.34
07/31/08	VI DEBIT MID-QUAL SALES DISC .026900 DISC RATE TIMES \$1,115.77	-\$30.01
07/31/08	DISCOVER SALES TRANS FEE 1 TRANSACTIONS AT .200000	-\$0.20
07/31/08	MC SALES DEBIT TRANS FEE 7 TRANSACTIONS AT .200000	-\$1.40
07/31/08	VI SALES DEBIT TRANS FEE 3 TRANSACTIONS AT .200000	-\$0.60
07/31/08	VI DEBIT MID-QUAL TRANS FEE 19 TRANSACTIONS AT .200000	-\$3.80
07/31/08	DISCOVER SALES DISCOUNT .017400 DISC RATE TIMES \$29.44	-\$0.51
07/31/08	VISA ACCESS FEE 24 TRANSACTIONS AT .007500	-\$0.18
07/31/08	MASTERCARD ACCESS FEE 8 TRANSACTIONS AT .007500	-\$0.06
07/31/08	VISA MID-QUAL SALES TRANS FEE 1 TRANSACTIONS AT .200000	-\$0.20
Total		-\$47.81

FEEES

Date	Description	Total
07/31/08	DEBIT CARD AUTHORIZATION FEE 1 TRANSACTIONS AT .890000	-\$0.89
07/31/08	BATCH SETTLEMENT FEE 22 TRANSACTIONS AT .290000	-\$6.38
07/31/08	MONTHLY SERVICE CHARGE	-\$10.00
07/31/08	AVS 950 CALL AUTHORIZATION FEE 29 TRANSACTIONS AT .100000	-\$2.90
Total		-\$20.17

CHARGEBACKS/REVERSALS

Date	Reference No.	Description	Amount
		No Chargebacks/Reversals for this statement period	0.00
Total			0.00

MERCHANT CARD PROCESSING STATEMENT LOCATION RECAP

Merchant Number 376208834998
 Customer Service 1-800-916-6264

Page 6 of 6
 Statement Period 08/01/08 - 08/31/08

No Interchange Charges for this statement period 0.00
Total 0.00

SERVICE CHARGES

Date	Description	Total
08/31/08	MC SALES DEBIT TRANS FEE 8 TRANSACTIONS AT .200000	-\$1.60
08/31/08	VISA MID-QUAL SALES DISCOUNT .026900 DISC RATE TIMES \$260.28	-\$7.00
08/31/08	MASTERCARD NON-QUAL SALES DISC .033900 DISC RATE TIMES \$212.01	-\$7.19
08/31/08	MASTERCARD DEBIT SALES DISC .017400 DISC RATE TIMES \$460.67	-\$8.02
08/31/08	VISA DEBIT SALES DISCOUNT .017400 DISC RATE TIMES \$397.23	-\$6.91
08/31/08	VI DEBIT MID-QUAL SALES DISC .026900 DISC RATE TIMES \$1,117.25	-\$30.05
08/31/08	VI SALES DEBIT TRANS FEE 6 TRANSACTIONS AT .200000	-\$1.20
08/31/08	VI DEBIT MID-QUAL TRANS FEE 20 TRANSACTIONS AT .200000	-\$4.00
08/31/08	VISA ACCESS FEE 28 TRANSACTIONS AT .007500	-\$0.21
08/31/08	MASTERCARD ACCESS FEE 12 TRANSACTIONS AT .007500	-\$0.09
08/31/08	MC MID-QUAL SALES TRANS FEE 1 TRANSACTIONS AT .200000	-\$0.20
08/31/08	VISA MID-QUAL SALES TRANS FEE 2 TRANSACTIONS AT .200000	-\$0.40
08/31/08	MC NON-QUAL SALES TRANS FEE 3 TRANSACTIONS AT .200000	-\$0.60
08/31/08	MASTERCARD MID-QUAL SALES DISC .026900 DISC RATE TIMES \$102.00	-\$2.74
Total		-\$70.21

FEES

Date	Description	Total
08/31/08	DEBIT CARD AUTHORIZATION FEE 2 TRANSACTIONS AT .890000	-\$1.78
08/31/08	BATCH SETTLEMENT FEE 21 TRANSACTIONS AT .290000	-\$6.09
08/31/08	MONTHLY SERVICE CHARGE	-\$10.00
08/31/08	AVS 950 CALL AUTHORIZATION FEE 36 TRANSACTIONS AT .100000	-\$3.60
Total		-\$21.47

CHARGEBACKS/REVERSALS

Date	Reference No.	Description	Amount
No Chargebacks/Reversals for this statement period			0.00
Total			0.00

MERCHANT CARD PROCESSING STATEMENT LOCATION RECAP

Merchant Number 376208834998
 Customer Service 1-800-916-6264

Page 5 of 6
 Statement Period 09/01/08 - 09/30/08

AMOUNTS SUBMITTED BY BATCH

Date Submitted	Batch Submitted	MasterCard	Visa	American Express	Total
09/02/08	125313020089	\$0.00	\$419.37	\$0.00	\$419.37
09/04/08	125313040090	\$0.00	\$86.73	\$0.00	\$86.73
09/05/08	125313050091	\$267.66	\$36.36	\$0.00	\$304.02
09/08/08	125313080092	\$0.00	\$341.61	\$0.00	\$341.61
09/09/08	125313090093	\$0.00	\$0.00	\$40.74	\$40.74
09/10/08	125313100094	\$23.15	\$37.68	\$0.00	\$60.83
09/10/08	125313100095	\$24.46	\$26.95	\$0.00	\$51.41
09/11/08	125313110096	\$0.00	\$140.57	\$0.00	\$140.57
09/16/08	125313160097	\$33.72	\$64.80	\$0.00	\$98.52
09/18/08	125313180098	\$0.00	\$42.88	\$0.00	\$42.88
09/18/08	125313180099	\$63.01	\$0.00	\$0.00	\$63.01
09/19/08	125313190100	\$0.00	\$134.63	\$0.00	\$134.63
09/19/08	125313190101	\$52.18	\$26.47	\$0.00	\$78.65
09/22/08	125313220102	\$56.75	\$79.11	\$0.00	\$135.86
09/23/08	125313230103	\$20.85	\$200.09	\$0.00	\$220.94
09/23/08	125313230104	\$92.00	\$0.00	\$0.00	\$92.00
09/25/08	125313250105	\$0.00	\$23.02	\$0.00	\$23.02
09/26/08	125313260106	\$0.00	\$33.06	\$0.00	\$33.06
09/29/08	125313290107	\$0.00	\$54.19	\$0.00	\$54.19
Total		\$833.78	\$1,747.52	\$40.74	\$2,422.04



THIRD PARTY TRANSACTIONS

Date	Description	Amount
09/09/08	Transactions submitted to AMERICAN EXPRESS	\$40.74
Total		\$40.74

ADJUSTMENTS

No Adjustments for this statement period		0.00
Total		0.00

INTERCHANGE CHARGES

Date	Description	Total
09/30/08	VISA ACCESS FEE 24 TRANSACTIONS AT .007500	-\$0.18
09/30/08	MASTERCARD ACCESS FEE 10 TRANSACTIONS AT .007500	-\$0.08
Total		-\$0.26

MERCHANT CARD PROCESSING STATEMENT LOCATION RECAP

Merchant Number 376208834998
 Customer Service 1-800-916-6264

Page 6 of 6
 Statement Period 09/01/08 - 09/30/08

E SERVICE CHARGES

Date	Description	Total
09/30/08	MC SALES DEBIT TRANS FEE 9 TRANSACTIONS AT .200000	-\$1.80
09/30/08	MASTERCARD DEBIT SALES DISC .017400 DISC RATE TIMES \$541.78	-\$9.43
09/30/08	VISA DEBIT SALES DISCOUNT .017400 DISC RATE TIMES \$457.19	-\$7.96
09/30/08	VI DEBIT MID-QUAL SALES DISC .026900 DISC RATE TIMES \$759.00	-\$20.42
09/30/08	VI SALES DEBIT TRANS FEE 4 TRANSACTIONS AT .200000	-\$0.80
09/30/08	VI DEBIT MID-QUAL TRANS FEE 16 TRANSACTIONS AT .200000	-\$3.20
09/30/08	MC MID-QUAL SALES TRANS FEE 1 TRANSACTIONS AT .200000	-\$0.20
09/30/08	VISA MID-QUAL SALES TRANS FEE 3 TRANSACTIONS AT .200000	-\$0.60
09/30/08	VISA NON-QUAL SALES TRANS FEE 1 TRANSACTIONS AT .200000	-\$0.20
09/30/08	MASTERCARD MID-QUAL SALES DISC .026900 DISC RATE TIMES \$92.00	-\$2.47
09/30/08	VISA MID-QUAL SALES DISCOUNT .026900 DISC RATE TIMES \$229.80	-\$6.18
09/30/08	VISA NON-QUAL SALES DISCOUNT .033900 DISC RATE TIMES \$301.53	-\$10.22
Total		-\$83.48

F FEES

Date	Description	Total
09/30/08	AMEX EDC CAPTURE FEE 1 TRANSACTIONS AT .250000	-\$0.25
09/30/08	BATCH SETTLEMENT FEE 19 TRANSACTIONS AT .290000	-\$5.51
09/30/08	MONTHLY SERVICE CHARGE	-\$10.00
09/30/08	AVS 950 CALL AUTHORIZATION FEE 25 TRANSACTIONS AT .100000	-\$2.50
Total		-\$18.26

G CHARGEBACKS/REVERSALS

Date	Reference No.	Description	Amount
No Chargebacks/Reversals for this statement period			0.00
Total			0.00

MERCHANT CARD PROCESSING STATEMENT LOCATION RECAP

Merchant Number 376208834998
 Customer Service 1-800-916-6264

Page 5 of 6
 Statement Period 10/01/08 - 10/31/08

AMOUNTS SUBMITTED BY BATCH

Date Submitted	Batch Submitted	MasterCard	Visa	Total
10/01/08	125313010108	\$25.04	\$0.00	\$25.04
10/03/08	125313030109	\$44.58	\$0.00	\$44.58
10/06/08	125313060110	\$0.00	\$148.33	\$148.33
10/07/08	125313070111	\$0.00	\$52.32	\$52.32
10/08/08	125313080112	\$0.00	\$77.83	\$77.83
10/09/08	125313090113	\$0.00	\$111.42	\$111.42
10/10/08	125313100114	\$102.56	\$82.15	\$184.71
10/10/08	125313100115	\$69.84	\$0.00	\$69.84
10/14/08	125313140116	\$0.00	\$27.92	\$27.92
10/15/08	125313150117	\$21.75	\$158.60	\$180.35
10/16/08	125313160118	\$49.84	\$0.00	\$49.84
10/17/08	125313170119	\$0.00	\$55.28	\$55.28
10/17/08	125313170120	\$0.00	\$25.65	\$25.65
10/21/08	125313210121	\$0.00	\$58.05	\$58.05
10/21/08	125313210122	\$103.33	\$186.61	\$289.94
10/22/08	125313220123	\$0.00	\$133.62	\$133.62
10/22/08	125313220124	\$0.00	\$244.42	\$244.42
10/23/08	125313230125	\$71.68	\$74.39	\$146.07
10/27/08	125313270126	\$30.00	\$0.00	\$30.00
Total		\$518.62	\$1,438.59	\$1,958.21

THIRD PARTY TRANSACTIONS

Date	Description	Amount
	No Third Party Transactions for this statement period	0.00
Total		0.00

ADJUSTMENTS

Date	Description	Amount
	No Adjustments for this statement period	0.00
Total		0.00

INTERCHANGE CHARGES

Date	Description	Total
10/31/08	VISA ACCESS FEE 27 TRANSACTIONS AT .007500	-\$0.20
10/31/08	MASTERCARD ACCESS FEE 12 TRANSACTIONS AT .007500	-\$0.09
Total		-\$0.29

MERCHANT CARD PROCESSING STATEMENT LOCATION RECAP

Merchant Number 376208834998
 Customer Service 1-800-916-6264

Page 6 of 6
 Statement Period 10/01/08 - 10/31/08

SERVICE CHARGES

Date	Description	Total
10/31/08	MASTERCARD SALES TRANS FEE 1 TRANSACTIONS AT .200000	-\$0.20
10/31/08	MASTERCARD DEBIT SALES DISC .017400 DISC RATE TIMES \$348.38	-\$6.06
10/31/08	VISA DEBIT SALES DISCOUNT .017400 DISC RATE TIMES \$229.10	-\$3.99
10/31/08	VI DEBIT MID-QUAL SALES DISC .029900 DISC RATE TIMES \$1,049.81	-\$31.39
10/31/08	MC SALES DEBIT TRANS FEE 9 TRANSACTIONS AT .200000	-\$1.80
10/31/08	VI SALES DEBIT TRANS FEE 3 TRANSACTIONS AT .200000	-\$0.60
10/31/08	VI DEBIT MID-QUAL TRANS FEE 22 TRANSACTIONS AT .200000	-\$4.40
10/31/08	MC MID-QUAL SALES TRANS FEE 2 TRANSACTIONS AT .200000	-\$0.40
10/31/08	VISA MID-QUAL SALES TRANS FEE 2 TRANSACTIONS AT .200000	-\$0.40
10/31/08	MASTERCARD SALES DISCOUNT .017400 DISC RATE TIMES \$42.42	-\$0.74
10/31/08	MASTERCARD MID-QUAL SALES DISC .029900 DISC RATE TIMES \$127.82	-\$3.82
10/31/08	VISA MID-QUAL SALES DISCOUNT .029900 DISC RATE TIMES \$157.68	-\$4.71
Total		\$58.51

FEES

Date	Description	Total
10/31/08	BATCH SETTLEMENT FEE 19 TRANSACTIONS AT .290000	-\$5.51
10/31/08	ANNUAL COMPLIANCE SVC FEE	-\$139.75
10/31/08	MONTHLY SERVICE CHARGE	-\$10.00
10/31/08	AVS 950 CALL AUTHORIZATION FEE 33 TRANSACTIONS AT .100000	-\$3.30
Total		\$158.56

CHARGEBACKS/REVERSALS

Date	Reference No.	Description	Amount
		No Chargebacks/Reversals for this statement period	0.00
Total			0.00

139.75

MERCHANT CARD PROCESSING STATEMENT LOCATION RECAP

Merchant Number 376208834998
 Customer Service 1-800-916-6264

Page 4 of 5
 Statement Period 11/01/08 - 11/30/08

AMOUNTS SUBMITTED BY BATCH

Date Submitted	Batch Submitted	MasterCard	Visa	American Express	Total
11/03/08	125313030127	\$102.00	\$91.31	\$0.00	\$193.31
11/05/08	125313050128	\$0.00	\$49.92	\$0.00	\$49.92
11/06/08	125313060129	\$41.98	\$0.00	\$0.00	\$41.98
11/07/08	125313070130	\$0.00	\$30.42	\$0.00	\$30.42
11/07/08	125313070131	\$0.00	\$149.67	\$0.00	\$149.67
11/10/08	125313100132	\$171.63	\$200.81	\$0.00	\$372.44
11/10/08	125313100133	\$0.00	\$46.86	\$0.00	\$46.86
11/12/08	125313120134	\$23.24	\$173.47	\$0.00	\$196.71
11/13/08	125313130135	\$0.00	\$39.87	\$0.00	\$39.87
11/14/08	125313140136	\$0.00	\$102.00	\$0.00	\$102.00
11/17/08	125313170137	\$92.80	\$151.22	\$0.00	\$244.02
11/18/08	125313180138	\$0.00	\$75.65	\$0.00	\$75.65
11/19/08	125313190139	\$0.00	\$236.70	\$0.00	\$236.70
11/19/08	125313190140	\$27.00	\$0.00	\$0.00	\$27.00
11/20/08	125313200141	\$54.39	\$118.27	\$19.34	\$192.00
11/21/08	125313210142	\$0.00	\$137.23	\$0.00	\$137.23
11/24/08	125313240143	\$98.45	\$48.03	\$0.00	\$146.48
Total		\$611.49	\$1,051.43	\$19.34	\$2,282.26

THIRD PARTY TRANSACTIONS

Date	Description	Amount
11/20/08	Transactions submitted to AMERICAN EXPRESS	\$19.34
Total		\$19.34

ADJUSTMENTS

Date	Description	Amount
	No Adjustments for this statement period	0.00
Total		0.00

INTERCHANGE CHARGES

Date	Description	Total
11/30/08	VISA ACCESS FEE 32 TRANSACTIONS AT .007500	-\$0.24
11/30/08	MASTERCARD ACCESS FEE 13 TRANSACTIONS AT .007500	-\$0.10
Total		-\$0.34

MERCHANT CARD PROCESSING STATEMENT LOCATION RECAP

Merchant Number 376208834998
 Customer Service 1-800-916-6264

Page 5 of 5
 Statement Period 11/01/08 - 11/30/08

SERVICE CHARGES

Date	Description	Total
11/30/08	MASTERCARD SALES TRANS FEE 2 TRANSACTIONS AT .200000	-\$0.40
11/30/08	MASTERCARD DEBIT SALES DISC .017400 DISC RATE TIMES \$459.79	-\$8.00
11/30/08	VISA DEBIT SALES DISCOUNT .017400 DISC RATE TIMES \$215.09	-\$3.74
11/30/08	VI DEBIT MID-QUAL SALES DISC .029900 DISC RATE TIMES \$1,350.46	-\$40.38
11/30/08	MC SALES DEBIT TRANS FEE 10 TRANSACTIONS AT .200000	-\$2.00
11/30/08	VI SALES DEBIT TRANS FEE 4 TRANSACTIONS AT .200000	-\$0.80
11/30/08	VI DEBIT MID-QUAL TRANS FEE 27 TRANSACTIONS AT .200000	-\$5.40
11/30/08	MC MID-QUAL SALES TRANS FEE 1 TRANSACTIONS AT .200000	-\$0.20
11/30/08	VISA MID-QUAL SALES TRANS FEE 1 TRANSACTIONS AT .200000	-\$0.20
11/30/08	MASTERCARD SALES DISCOUNT .017400 DISC RATE TIMES \$112.00	-\$1.95
11/30/08	MASTERCARD MID-QUAL SALES DISC .029900 DISC RATE TIMES \$39.70	-\$1.19
11/30/08	VISA MID-QUAL SALES DISCOUNT .029900 DISC RATE TIMES \$85.88	-\$2.57
Total		-\$66.83

FEES

Date	Description	Total
11/30/08	AMEX EDC CAPTURE FEE 1 TRANSACTIONS AT 250000	-\$0.25
11/30/08	BATCH SETTLEMENT FEE 17 TRANSACTIONS AT .290000	-\$4.93
11/30/08	MONTHLY SERVICE CHARGE	-\$10.00
11/30/08	AVS 950 CALL AUTHORIZATION FEE 36 TRANSACTIONS AT .100000	-\$3.60
11/30/08	NON-RECEIPT OF PCI VALIDATION 1 TRANSACTIONS AT 19.950000	-\$19.95
Total		-\$38.73

CHARGEBACKS/REVERSALS

Date	Reference No.	Description	Amount
		No Chargebacks/Reversals for this statement period	0.00
Total			0.00



MERCHANT CARD PROCESSING STATEMENT LOCATION RECAP

Merchant Number 376208834998
 Customer Service 1-800-916-6264

Page 3 of 4
 Statement Period 12/01/08 - 12/31/08

AMOUNTS SUBMITTED BY BATCH

Date Submitted	Batch Submitted	MasterCard	Visa	American Express	Total
12/01/08	125313010144	\$433.06	\$52.07	\$0.00	\$485.13
12/02/08	125313020145	\$0.00	\$92.00	\$0.00	\$92.00
12/03/08	125313030146	\$0.00	\$63.89	\$0.00	\$63.89
12/05/08	125313050147	\$0.00	\$32.97	\$0.00	\$32.97
12/08/08	125313080148	\$0.00	\$156.37	\$0.00	\$156.37
12/09/08	125313090149	\$0.00	\$77.58	\$0.00	\$77.58
12/10/08	125313100150	\$0.00	\$164.70	\$0.00	\$164.70
12/10/08	125313100151	\$27.03	\$0.00	\$0.00	\$27.03
12/11/08	125313110152	\$0.00	\$57.49	\$0.00	\$57.49
12/12/08	125313120153	\$0.00	\$55.20	\$0.00	\$55.20
12/15/08	125313150154	\$88.35	\$80.60	\$0.00	\$168.95
12/16/08	125313160155	\$0.00	\$63.31	\$0.00	\$63.31
12/17/08	125313170156	\$67.35	\$30.91	\$0.00	\$98.26
12/18/08	125313180157	\$96.58	\$117.45	\$0.00	\$214.03
12/19/08	125313190158	\$36.16	\$166.02	\$0.00	\$202.18
12/22/08	125313220159	\$76.33	\$118.73	\$56.47	\$251.53
12/29/08	125313290160	\$73.52	\$317.09	\$0.00	\$390.61
Total		\$898.38	\$1,646.38	\$56.47	\$2,601.23

THIRD PARTY TRANSACTIONS

Date	Description	Amount
12/22/08	Transactions submitted to AMERICAN EXPRESS	\$56.47
Total		\$56.47

ADJUSTMENTS

Date	Description	Amount
	No Adjustments for this statement period	0.00
Total		0.00

INTERCHANGE CHARGES

Date	Description	Total
12/31/08	VISA ACCESS FEE 27 TRANSACTIONS AT .007500	-\$0.20
12/31/08	MASTERCARD ACCESS FEE 14 TRANSACTIONS AT .007500	-\$0.11
Total		-\$0.31

MERCHANT CARD PROCESSING STATEMENT LOCATION RECAP

Merchant Number 376208834998
 Customer Service 1-800-916-6264

Page 4 of 4
 Statement Period 12/01/08 - 12/31/08

SERVICE CHARGES

Date	Description	Total
12/31/08	MASTERCARD SALES TRANS FEE 1 TRANSACTIONS AT .200000	-\$0.20
12/31/08	VI DEBIT MID-QUAL SALES DISC .029900 DISC RATE TIMES \$1,410.47	-\$42.17
12/31/08	MC SALES DEBIT TRANS FEE 11 TRANSACTIONS AT .200000	-\$2.20
12/31/08	VI SALES DEBIT TRANS FEE 3 TRANSACTIONS AT .200000	-\$0.60
12/31/08	VI DEBIT MID-QUAL TRANS FEE 24 TRANSACTIONS AT .200000	-\$4.80
12/31/08	MC MID-QUAL SALES TRANS FEE 2 TRANSACTIONS AT .200000	-\$0.40
12/31/08	MASTERCARD SALES DISCOUNT .017400 DISC RATE TIMES \$39.70	-\$0.69
12/31/08	MASTERCARD MID-QUAL SALES DISC .029900 DISC RATE TIMES \$258.80	-\$7.74
12/31/08	MASTERCARD DEBIT SALES DISC .017400 DISC RATE TIMES \$599.88	-\$10.44
12/31/08	VISA DEBIT SALES DISCOUNT .017400 DISC RATE TIMES \$235.91	-\$4.10
Total		-\$73.34

FEEES

Date	Description	Total
12/31/08	AMEX EDC CAPTURE FEE 1 TRANSACTIONS AT .250000	-\$0.25
12/31/08	BATCH SETTLEMENT FEE 17 TRANSACTIONS AT .290000	-\$4.93
12/31/08	MONTHLY SERVICE CHARGE	-\$10.00
12/31/08	AVS 950 CALL AUTHORIZATION FEE 34 TRANSACTIONS AT .100000	-\$3.40
12/31/08	NON-RECEIPT OF PCI VALIDATION 1 TRANSACTIONS AT 19.950000	-\$19.95
Total		-\$38.53

CHARGEBACKS/REVERSALS

Date	Reference No.	Description	Amount
		No Chargebacks/Reversals for this statement period	0.00
Total			0.00

MERCHANT CARD PROCESSING STATEMENT LOCATION RECAP

Merchant Number 376208834998
 Customer Service 1-800-916-6264

Page 5 of 5
 Statement Period 01/01/09 - 01/31/09

INTERCHANGE CHARGES

Date	Description	Total
01/31/09	VISA ACCESS FEE 43 TRANSACTIONS AT .007500	-\$0.32
01/31/09	MASTERCARD ACCESS FEE 12 TRANSACTIONS AT .007500	-\$0.09
Total		-\$0.41

SERVICE CHARGES

Date	Description	Total
01/31/09	MC SALES DEBIT TRANS FEE 11 TRANSACTIONS AT .200000	-\$2.20
01/31/09	MASTERCARD DEBIT SALES DISC .017400 DISC RATE TIMES \$571.85	-\$9.95
01/31/09	VISA DEBIT SALES DISCOUNT .017400 DISC RATE TIMES \$329.55	-\$5.73
01/31/09	VI DEBIT MID-QUAL SALES DISC .029900 DISC RATE TIMES \$1,494.23	-\$44.68
01/31/09	VI SALES DEBIT TRANS FEE 7 TRANSACTIONS AT .200000	-\$1.40
01/31/09	VI DEBIT MID-QUAL TRANS FEE 31 TRANSACTIONS AT .200000	-\$6.20
01/31/09	VISA MID-QUAL SALES TRANS FEE 3 TRANSACTIONS AT .200000	-\$0.60
01/31/09	MC NON-QUAL SALES TRANS FEE 1 TRANSACTIONS AT .200000	-\$0.20
01/31/09	VISA NON-QUAL SALES TRANS FEE 2 TRANSACTIONS AT .200000	-\$0.40
01/31/09	VISA MID-QUAL SALES DISCOUNT .029900 DISC RATE TIMES \$150.14	-\$4.49
01/31/09	MASTERCARD NON-QUAL SALES DISC .038900 DISC RATE TIMES \$66.06	-\$2.57
01/31/09	VISA NON-QUAL SALES DISCOUNT .038900 DISC RATE TIMES \$78.48	-\$3.05
Total		-\$81.47

FEEES

Date	Description	Total
01/31/09	BATCH SETTLEMENT FEE 20 TRANSACTIONS AT .290000	-\$5.80
01/31/09	MONTHLY SERVICE CHARGE	-\$10.00
01/31/09	AVS 950 CALL AUTHORIZATION FEE 45 TRANSACTIONS AT .100000	-\$4.50
01/31/09	NON-RECEIPT OF PCI VALIDATION 1 TRANSACTIONS AT 19.950000	-\$19.95
Total		-\$40.25

CHARGEBACKS/REVERSALS

Date	Reference No.	Description	Amount
		No Chargebacks/Reversals for this statement period	0.00
Total			0.00

MERCHANT CARD PROCESSING STATEMENT LOCATION RECAP

Merchant Number 376208834998
 Customer Service 1-800-916-6264

Page 3 of 4
 Statement Period 02/01/09 - 02/28/09

AMOUNTS SUBMITTED BY BATCH

Date Submitted	Batch Submitted	MasterCard	DEBIT/ATM CARD	Visa	American Express	Total
02/03/09	125313030181	\$43.72	\$92.00	\$0.00	\$0.00	\$135.72
02/04/09	125313040182	\$102.00	\$0.00	\$83.51	\$0.00	\$185.51
02/05/09	125313050183	\$0.00	\$0.00	\$31.49	\$0.00	\$31.49
02/06/09	125313060184	\$28.92	\$0.00	\$42.81	\$0.00	\$71.73
02/09/09	125313090185	\$121.43	\$0.00	\$262.67	\$0.00	\$384.10
02/10/09	125313100186	\$41.15	\$0.00	\$327.18	\$0.00	\$368.33
02/11/09	125313110187	\$0.00	\$0.00	\$27.61	\$0.00	\$27.61
02/13/09	125313130188	\$39.70	\$0.00	\$61.29	\$0.00	\$100.99
02/17/09	125313170189	\$0.00	\$0.00	\$0.00	\$44.50	\$44.50
02/18/09	125313180190	\$63.80	\$0.00	\$37.71	\$0.00	\$101.51
02/19/09	125313190191	\$0.00	\$0.00	\$30.36	\$0.00	\$30.36
02/20/09	125313200192	\$29.19	\$0.00	\$187.56	\$0.00	\$216.75
02/23/09	125313230193	\$0.00	\$0.00	\$115.33	\$0.00	\$115.33
02/23/09	125313230194	\$106.84	\$0.00	\$195.30	\$0.00	\$302.14
02/24/09	125313240195	\$0.00	\$0.00	\$574.22	\$0.00	\$574.22
02/26/09	125313260196	\$30.66	\$0.00	\$0.00	\$0.00	\$30.66
Total		\$607.41	\$92.00	\$1,077.04	\$44.50	\$2,720.95

THIRD PARTY TRANSACTIONS

Date	Description	Amount
02/17/09	Transactions submitted to AMERICAN EXPRESS	\$44.50
Total		\$44.50

ADJUSTMENTS

Date	Description	Amount
	No Adjustments for this statement period	0.00
Total		0.00

INTERCHANGE CHARGES

Date	Description	Total
02/28/09	VISA ACCESS FEE 31 TRANSACTIONS AT .007500	-\$0.23
02/28/09	MASTERCARD ACCESS FEE 11 TRANSACTIONS AT .007500	-\$0.08
Total		-\$0.31

MERCHANT CARD PROCESSING STATEMENT LOCATION RECAP

Merchant Number 376208834998
 Customer Service 1-800-916-6264

Page 4 of 4
 Statement Period 02/01/09 - 02/28/09



SERVICE CHARGES

Date	Description	Total
02/28/09	MASTERCARD SALES TRANS FEE 2 TRANSACTIONS AT .200000	-\$0.40
02/28/09	MASTERCARD DEBIT SALES DISC .017400 DISC RATE TIMES \$465.71	-\$8.10
02/28/09	VISA DEBIT SALES DISCOUNT .017400 DISC RATE TIMES \$278.87	-\$4.85
02/28/09	VI DEBIT MID-QUAL SALES DISC .029900 DISC RATE TIMES \$1,554.88	-\$46.49
02/28/09	MC SALES DEBIT TRANS FEE 9 TRANSACTIONS AT .200000	-\$1.80
02/28/09	VI SALES DEBIT TRANS FEE 5 TRANSACTIONS AT .200000	-\$1.00
02/28/09	VI DEBIT MID-QUAL TRANS FEE 24 TRANSACTIONS AT .200000	-\$4.80
02/28/09	VISA MID-QUAL SALES TRANS FEE 1 TRANSACTIONS AT .200000	-\$0.20
02/28/09	VISA NON-QUAL SALES TRANS FEE 1 TRANSACTIONS AT .200000	-\$0.20
02/28/09	MASTERCARD SALES DISCOUNT .017400 DISC RATE TIMES \$141.70	-\$2.47
02/28/09	VISA MID-QUAL SALES DISCOUNT .029900 DISC RATE TIMES \$52.63	-\$1.57
02/28/09	VISA NON-QUAL SALES DISCOUNT .038900 DISC RATE TIMES \$90.66	-\$3.53
Total		-\$75.41



FEES

Date	Description	Total
02/28/09	AMEX EDC CAPTURE FEE 1 TRANSACTIONS AT .250000	-\$0.25
02/28/09	DEBIT CARD AUTHORIZATION FEE 1 TRANSACTIONS AT .890000	-\$0.89
02/28/09	BATCH SETTLEMENT FEE 17 TRANSACTIONS AT .290000	-\$4.93
02/28/09	MONTHLY SERVICE CHARGE	-\$10.00
02/28/09	AVS 950 CALL AUTHORIZATION FEE 36 TRANSACTIONS AT .100000	-\$3.60
02/28/09	NON-RECEIPT OF PCI VALIDATION 1 TRANSACTIONS AT 19.950000	-\$19.95
Total		-\$39.62



CHARGEBACKS/REVERSALS

Date	Reference No.	Description	Amount
		No Chargebacks/Reversals for this statement period	0.00
Total			0.00

0.00 +
 75.41 +
 39.62 +
 13.99 +
 0.00 =
 128.02 *

MERCHANT CARD PROCESSING STATEMENT LOCATION RECAP

Merchant Number 376208834998
 Customer Service 1-800-916-6264

Page 5 of 5
 Statement Period 03/01/09 - 03/31/09

INTERCHANGE CHARGES

Date	Description	Total
03/31/09	VISA ACCESS FEE 35 TRANSACTIONS AT .007500	-\$0.26
03/31/09	MASTERCARD ACCESS FEE 5 TRANSACTIONS AT .007500	-\$0.04
Total		-\$0.30

SERVICE CHARGES

Date	Description	Total
03/31/09	VISA SALES TRANS FEE 1 TRANSACTIONS AT .200000	-\$0.20
03/31/09	MASTERCARD DEBIT SALES DISC .017400 DISC RATE TIMES \$295.41	-\$5.14
03/31/09	VISA DEBIT SALES DISCOUNT .017400 DISC RATE TIMES \$120.68	-\$2.10
03/31/09	VI DEBIT MID-QUAL SALES DISC .029900 DISC RATE TIMES \$1,463.49	-\$43.76
03/31/09	MC SALES DEBIT TRANS FEE 5 TRANSACTIONS AT .200000	-\$1.00
03/31/09	VI SALES DEBIT TRANS FEE 2 TRANSACTIONS AT .200000	-\$0.40
03/31/09	VI DEBIT MID-QUAL TRANS FEE 29 TRANSACTIONS AT .200000	-\$5.80
03/31/09	VISA MID-QUAL SALES TRANS FEE 2 TRANSACTIONS AT .200000	-\$0.40
03/31/09	VISA NON-QUAL SALES TRANS FEE 1 TRANSACTIONS AT .200000	-\$0.20
03/31/09	VISA SALES DISCOUNT .017400 DISC RATE TIMES \$68.57	-\$1.19
03/31/09	VISA MID-QUAL SALES DISCOUNT .029900 DISC RATE TIMES \$50.97	-\$1.52
03/31/09	VISA NON-QUAL SALES DISCOUNT .038900 DISC RATE TIMES \$56.15	-\$2.18
Total		-\$63.89

FEEES

Date	Description	Total
03/31/09	AMEX EDC CAPTURE FEE 1 TRANSACTIONS AT .250000	-\$0.25
03/31/09	BATCH SETTLEMENT FEE 21 TRANSACTIONS AT .290000	-\$6.09
03/31/09	MONTHLY SERVICE CHARGE	-\$10.00
03/31/09	AVS 950 CALL AUTHORIZATION FEE 37 TRANSACTIONS AT .100000	-\$3.70
03/31/09	NON-RECEIPT OF PCI VALIDATION 1 TRANSACTIONS AT 19.950000	-\$19.95
Total		-\$39.99

CHARGEBACKS/REVERSALS

Date	Reference No.	Description	Amount
No Chargebacks/Reversals for this statement period			
Total			0.00

MERCHANT CARD PROCESSING STATEMENT LOCATION RECAP

Merchant Number 376208834998
 Customer Service 1-800-916-6264

Page 5 of 5
 Statement Period 04/01/09 - 04/30/09

INTERCHANGE CHARGES

Date	Description	Total
04/30/09	VISA ACCESS FEE 31 TRANSACTIONS AT .026900	-\$0.83
04/30/09	MASTERCARD ACCESS FEE 10 TRANSACTIONS AT .026900	-\$0.27
Total		-\$1.10

SERVICE CHARGES

Date	Description	Total
04/30/09	MC SALES DEBIT TRANS FEE 10 TRANSACTIONS AT .200000	-\$2.00
04/30/09	VI SALES DEBIT TRANS FEE 4 TRANSACTIONS AT .200000	-\$0.80
04/30/09	VI DEBIT MID-QUAL TRANS FEE 24 TRANSACTIONS AT .200000	-\$4.80
04/30/09	VISA MID-QUAL SALES TRANS FEE 3 TRANSACTIONS AT .200000	-\$0.60
04/30/09	VISA MID-QUAL SALES DISCOUNT .031400 DISC RATE TIMES \$173.55	-\$5.45
04/30/09	MASTERCARD DEBIT SALES DISC .018900 DISC RATE TIMES \$367.18	-\$6.94
04/30/09	VISA DEBIT SALES DISCOUNT .018900 DISC RATE TIMES \$202.62	-\$3.83
04/30/09	VI DEBIT MID-QUAL SALES DISC .031400 DISC RATE TIMES \$942.97	-\$29.61
Total		-\$54.03

FEES

Date	Description	Total
04/30/09	BATCH SETTLEMENT FEE 22 TRANSACTIONS AT .290000	-\$6.38
04/30/09	MONTHLY SERVICE CHARGE	-\$10.00
04/30/09	AVS 950 CALL AUTHORIZATION FEE 35 TRANSACTIONS AT .100000	-\$3.50
04/30/09	NON-RECEIPT OF PCI VALIDATION 1 TRANSACTIONS AT 19.950000	-\$19.95
Total		-\$39.83

CHARGEBACKS/REVERSALS

Date	Reference No.	Description	Amount
		No Chargebacks/Reversals for this statement period	0.00
Total			0.00

Kirksville Water Association
155 North Keeneland Drive, P.O. Box 670
Richmond, KY 40476-0670
(859) 624-1735

**Credit/Debit Authorization Form
for Payment of Water Service**

KIR ACCT# _____

I (we) hereby authorize the KIRKSVILLE WATER ASSOCIATION to initiate entries to my checking account at the financial institution listed below, and, if necessary, initiate adjustments for any transactions credited or debited in error. In addition to payment for water service, the KIRKSVILLE WATER ASSOCIATION will assess a fifteen (15) cent service fee. (A service charge of \$1.50 will be assessed for any draft reversed due to insufficient funds.)

(Name of Financial Institution)

(Address of Financial Institution)

(Signature) **(Date)**

(Signature) **(Date)**

(Name – Please Print)

(Address – Please Print)

Checking Account Number: _____

Financial Institution Routing Number: _____
(Look between symbols 1; '1 on bottom left of check)

****a voided check must be attached****

National City Bank of Kentucky

Exact4websm ACH

Standard Fees

License and Set-Up	\$ 200.00/one time
ACH Maintenance	25.00/month
ACH Transactions Initiated	0.30/item

Kirksville Water Association, Inc.

License and Set-Up	\$ 50.00/one time
ACH Maintenance	7.00/month
ACH Transactions Initiated	0.15/item

each customer will be charged

**Note: Average Investable Balance will be used to earn credit which will be used to offset any fees.*

Prices are subject to change. For current pricing, contact your local Treasury Management Representative.

RUN DATE: 09/23/08 11:28
TERMINAL: Z

KIRKSVILLE WATER CO.
PAYMENTS REGISTER - SUMMARY FORMAT

PAGE 15

REGISTER SUMMARY

SERVICE	AGE-1	AGE-2	AGE-3	TOTALS	# SERVICES
E KCC DONATE	21.00	.00	.00	21.00	17
W WATER	5887.82	33.78	.00	5921.60	151
L BANK DRAFT	22.50	.30	.00	22.80	150
	=====	=====	=====	=====	
REGISTER TOTALS:	5931.32	34.08	.00	5965.40	
# ACCOUNTS:	151	2	0	151	

RUN DATE: 10/20/08 09:21
TERMINAL: Z

KIRKSVILLE WATER CO.
PAYMENTS REGISTER - SUMMARY FORMAT

REGISTER SUMMARY

SERVICE	AGE-1	AGE-2	AGE-3	TOTALS	# SERVICES
E KCC DONATE	21.00	.00	.00	21.00	17
W WATER	6372.87	38.57	.00	6411.44	151
L BANK DRAFT	22.35	.15	.00	22.50	149
T NSF CHARGE	1.50	.00	.00	1.50	1
	=====	=====	=====	=====	
REGISTER TOTALS:	6417.72	38.72	.00	6456.44	
# ACCOUNTS:	151	1	0	151	

CASH REGISTER -> RECEIPTS TX

WATER	6013.77
SEWER	0.00
NOT USED	0.00
OFF/ON	0.00
FIRE	0.00
BANK DFT	22.95
SCHL TAX	180.52
SALES TX	9.41
DONATE	17.00
LOCK	0.00
NOT USED	0.00
NSF	0.00

* GRAND TOTALS * 6243.65 + 97.09

* End of Report: Madison Co Utilities District *

2008/12/12 10:37:55

KIRKSVILLE WATER COMP

Page: 1

CASH REGISTER -> RECEIPTS TX

WATER	6301.79
SEWER	0.00
NOT USED	0.00
OFF/ON	0.00
FIRE	0.00
BANK DFT	22.95
SCHL TAX	189.70
SALES TX	12.19
DONATE	17.00
LOCK	0.00
RECONNCT	0.00
NSF	0.00
* GRAND TOTALS *	6543.63

* End of Report: Madison Co Utilities District *

CASH REGISTER -> RECEIPTS TX

WATER	5161.25
SEWER	0.00
NOT USED	0.00
OFF/ON	0.00
FIRE	0.00
BANK DFT	22.50
SCHL TAX	154.92
SALES TX	9.74
DONATE	18.00
LOCK	0.00
RECONNCT	0.00
NSF	0.00
* GRAND TOTALS *	5366.41

* End of Report: Madison Co Utilities District *

CASH REGISTER -> RECEIPTS TX

WATER	5542.26
SEWER	0.00
NOT USED	0.00
OFF/ON	0.00
FIRE	0.00
BANK DFT	23.40
SCHL TAX	164.02
SALES TX	10.11
DONATE	18.00
LOCK	0.00
RECONNCT	0.00
NSF	1.50
* GRAND TOTALS *	5759.29

* End of Report: Madison Co Utilities District *

CASH REGISTER -> RECEIPTS TX

WATER	5239.92
SEWER	0.00
NOT USED	0.00
OFF/ON	0.00
FIRE	0.00
BANK DFT	23.25
SCHL TAX	157.77
SALES TX	10.66
DONATE	19.00
LOCK	0.00
RECONNCT	0.00
NSF	0.00
* GRAND TOTALS *	5450.60

717.33

* End of Report: Madison Co Utilities District *

CASH REGISTER -> RECEIPTS TX

WATER	4580.81
SEWER	0.00
NOT USED	0.00
OFF/ON	0.00
FIRE	0.00
BANK DFT	24.30
SCHL TAX	138.91
SALES TX	11.31
DCNATE	20.00
LOCK	0.00
RECONNCT	0.00
NSF	0.00
* GRAND TOTALS *	4775.33

* End of Report: Madison Co Utilities District *

CASH REGISTER -> RECEIPTS TX

WATER	5325.18
SEWER	0.00
NOT USED	0.00
OFF/ON	0.00
FIRE	0.00
BANK DFT	24.60
SCHL TAX	159.80
SALES TX	11.35
DONATE	20.00
LOCK	0.00
RECONNCT	0.00
NSF	0.00
* GRAND TOTALS *	5540.93

* End of Report: Madison Co Utilities District *

CASH REGISTER -> RECEIPTS TX

WATER	5400.79
SEWER	0.00
NOT USED	0.00
OFF/ON	0.00
FIRE	0.00
BANK DFT	25.20
SCHL TAX	162.17
SALES TX	16.81
DONATE	20.00
LOCK	0.00
RECONNCT	0.00
NSF	0.00
* GRAND TOTALS *	5624.97

* End of Report: Madison Co Utilities District *

CASH REGISTER -> RECEIPTS TX

WATER	6468.90
SEWER	0.00
NOT USED	0.00
OFF/ON	0.00
FIRE	0.00
BANK DFT	25.05
SCHL TAX	194.06
SALES TX	11.87
DONATE	20.00
LOCK	0.00
RECONNCT	0.00
NSF	0.00
* GRAND TOTALS *	6719.88

* End of Report: Madison Co Utilities District *

CASH REGISTER -> RECEIPTS TX

WATER	6955.91
SEWER	0.00
NOT USED	0.00
OFF/ON	0.00
FIRE	0.00
BANK DFT	25.50
SCHL TAX	208.81
SALES TX	15.12
DONATE	20.00
LOCK	0.00
RECONNCT	0.00
NSF	0.00
* GRAND TOTALS	7225.34

* End of Report: Madison Co Utilities District *

RICHMOND REGISTER CLASSIFIED

C6 SUNDAY, AUGUST 16, 2009

richmondregister.com

420 Apartments For Rent

PUBLISHER'S NOTICE

EQUAL HOUSING OPPORTUNITY

ALL REAL ESTATE ADVERTISING IN THIS NEWSPAPER IS

Subject to the Fair Housing Act which makes it illegal to advertise "any preference, limitation or discrimination, based on Race, color, religion, sex, handicap, familial status or national origin, or an intention, to make any such preference, limitation or discrimination."

Familial status includes children under the age of 18 living with parents of legal custodians, pregnant women and people securing custody of children under 18.

This newspaper will not knowingly accept an advertisement for real estate which is in violation of the law. Our readers are hereby informed that all dwelling advertised in this newspaper are available on an equal opportunity basis.

Shade Tree Apts
Morrow Rentals
1Bd Apt, range & refrigerator. No pets. \$290 + Dep. 623-9156, 582-3304, 582-9104.

Don't Pay Rent When You Can Own



Remodeled 3BR
2 BA town home
Average starting @
\$84,500
ERA Professional Hometown
Services 859-623-5248 or
859-661-5102

Near Kohl's. Clean & quiet, 2bdrm, 2 ba. \$550-\$650mo. Also Avail. 1 bd Manna Dr. Near Exit- 87. 779-9292, 536-7791.

2bdrm, 1ba, w/d hookup, spacious yard, util allowance. \$555. 859-623-9020, 859-624-6761.

2 bdrm, townhouse, Near I-75. Extra Nice. Spacious.
CLASSMATE MANSION
624-2727

420 Apartments For Rent

AUTUMN LEAF TOWNHOMES

New, in quiet neighborhood. 2Bd, 2/2.5ba, w/d furnished. \$600-\$650/mo; \$600dep. 859-661-5797.

NICE, 2 bedroom, 2 bath Apartment in town. Call: 270-875-1355.

Large 3 bdrm, 2 ba apt. Close to EKV, w/d hook-ups, \$650/mo + \$500 dep. Also, 2bd, 2ba apt w/whirlpool bath, \$600mo. Storage unit/gar avail 859-624-2885.

LARGE, 3 bdrm, 2-1/2 bath, w/d hup. Close to Campus. Rent \$750. Call 573-434-6732.

STAR MANAGEMENT
2 bedroom, Downtown;
3 bedroom, Todd Ln.
Dep. \$500. 859-200-6550

KY Hometown Properties, LLC
2 BR, 1 1/2 BA
washer/dryer hookup
\$450 up plus utilities
582-7856

Woods Trail, 3 bdrm, 2ba w/d. \$675mo, \$600 dep. No pets. 1022 E Irvine St 2bd, 1 ba, \$330. \$225 Dep w/dhup No pets. 582-8413.

2 bdrm, 1/1/2 bath, Available. \$575 w/utilities. No pets. \$400 dep. 623-7722, 625-8382.

2 bdrm, 1.5 ba, townhouse, W/D hookup, water furnished, \$475 mo. Located in Richmond. 859-200-3708, 328-7424

2nd story, 1 bdrm apt. w/central h/a on Geri Lane. Water & garbage pick up paid. No pets. \$300 dep. 623-4287, 623-7557.

301 Churchill Drive .2 bdrm, LR, kitchen, 1-1/2 ba. Cent/H/A d/w, w/d hup, \$450mo \$300 dep. 623-1810 bet 9-5.

3bdrm; 2-1/2ba; Creekside subd. \$750 mo. + dep, w/d hup, d/w. No pets. 859- Close to EKV. 625-8176.

430 Business

A lifetime of learning
Read the Richmond Register with your family!
Call 623-1669 to place your subscription order.

PUBLIC NOTICE

Kirksville Water Association has filed an application with the Public Service Commission to add two non-recurring charges for optional services offered to Kirksville Water customers, within 30 days from filing its application as follows:

CHARGE	AMOUNT
Debit/Credit Card Transaction Fee	\$2.00 per transaction
Bank Draft Fee	\$.15 per transaction

The fees contained in this notice are fees proposed by the Kirksville Water Association. However the Public Service Commission may order fees to be charged that differ from these proposed fees. You may contact our office at (859) 624-7723 with any questions.

Search
and you shall
Find.

Have a
but ca

"There's no place for kids." "We only allow...
Limiting your house...
could be..."

If you suspect unfair
Fair Housing C