



25

June 2008

Weekly Update

It's the fraternal thing to do -- the Ohio State Moose Association's program!

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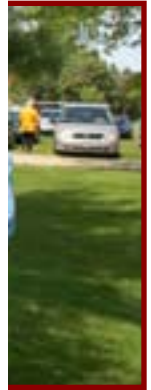
This Ohio Moose Update is published on the website by noon each Wednesday and meets the approval of the publisher, the Ohio State Moose Association, John R. Sipes, Secretary.

Updates Editor is Jim Grandy.

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Because of the vagaries of the Moose International Convention's schedule, this week's update will not be posted on time

The entire issue is devoted to the wisdom in getting on board with the Moose International sponsored credit card processing.



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Serious chatter on the "Gimme 5" program

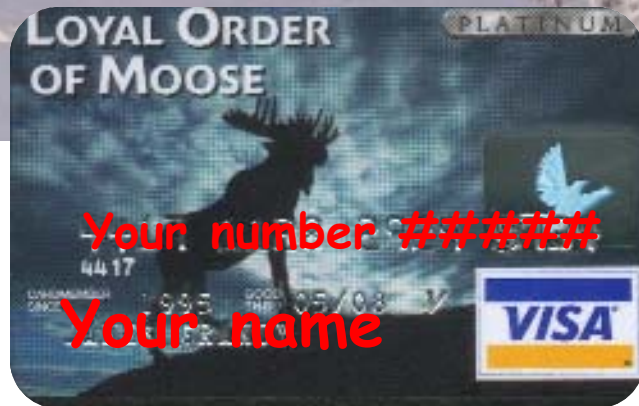
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Don't Forget!  **gimme five!**



Give yourself the freedom a Moose needs to live the life he wants!

**Regional Manager
Dwaine Brown speaks out . . .**



- At one time, I was convinced that the ATM in every Lodge was THE ANSWER to a persistent problem of providing an adequate banking service to every member, and, at the same time, taking the Lodge off the hook with regard to bad checks.
- Hated was the introductory APR of most credit cards, an annual fee, and penalties for a host of things.
- But time saw changes: Gone were my objections, and apparently everyone else's too, for today, I have come to realize, almost everyone deals with his credit card.
- Obviously, it's time for every Moose Lodge to provide for ALL purchases via a credit card, whether it's a member's wanting to renew his dues, his wanting to pay for dinner for his family on a Thursday night, or simply buying a few beers for the guys.

So Let's Get with the Key to a Better Moose Life -- Promote Credit Card Usage!



Let's Re-visit the Credit Card Issue -- It's that important to the life of your lodge!

Capital Bankcard

Equipment Cost \$125+ tax
(includes shipping & programming)

Setup Fee	None
Programming Fee	None
Annual Fee	None
Discount %	1.75%
Per Transaction Fee	\$.25
Customer Service Fee	\$4.95/mo.
Hot My Statement*	\$1.00/mo.

*The monthly minimum is reduced by fees collected from the statement card charge.

Capital Bankcard
Debit
MasterCard

800.875.7134
1-800-262-2634 (toll free)
www.capitalbankcard.com

Accepting Credit Cards at your Moose Lodge is easier than you think...

Accepting credit cards will make your lodge more efficient, simplify payments and provide an added convenience to lodge members for a more enjoyable experience. If you are currently accepting cards at your lodge, we guarantee to meet or beat your current rates and fees.

*Moose International processes the program through Capital Bankcard and a significant portion of revenue will be passed back to Moose International on a monthly basis, for the life of the relationship.

This page and the next two pages presents information on the Moose International encouraged usage of Capital Bankcards. Read them with care, and apply as soon as possible for the good health of your Social Quarters' operation.



Russ Zdanis, Partner Service Division Representative from Capital Bankcard, Will Soon Be Available To Present An Exciting Program To Ohio Lodges

Read carefully, Administrators and Governors, for taking action could mean life for your lodge!

Moose International is pleased to announce that we are presenting Capital Bankcard Inc. with a proposal for our lodges to enact a new Credit Card Processing program. This program is designed to help Moose lodges throughout the country obtain the ability to accept credit cards at local Moose Lodges at economical rates and minimal start up costs.

In our resolve to do things differently and more efficiently, we believe that the convenience of accepting credit cards at Moose locations will benefit all members and simplify certain types of payments and make the lodge experience more enjoyable and practical to all.

Capital Bankcard is a national sales organization based in Boston, Mass. that has been providing best of class service to its clients for over 10 years. Capital Bankcard is affiliated with 5 Major processing companies and has guaranteed the Moose extremely aggressive pricing for lodges accepting credit cards for the first time. For those lodges that already accept cards at their locations, Capital Bankcard has guaranteed that they will meet or beat the current pricing at each lodge, and the process to “convert” is an extremely simple one.

With the sign of the times moving toward more “non cash” transactions, we

feel it’s a good opportunity to make this service available to all lodges throughout the country. Capital Bankcard has committed a significant portion of revenue from our processing to be donated back as a contribution to Moose International on a monthly basis, for the life of our relationship.

In the upcoming weeks, a representative of Capital Bankcard, Russ Zdanis, will be attending several state conferences to make a presentation, answer your questions and begin the “enrollment” of Moose Lodges who wish to participate in the program. Russ will be explaining the minimal costs involved at startup, basically the purchase of a processing terminal, along with the other fees associated with using a processing account at each lodge. We believe the minimal costs are significantly outweighed by the convenience and additional revenue that card processing will bring to our lodges.

Moose International presents this program as one which we feel would be of benefit to our lodges and believes that it relates to our goal of doing things better and more efficiently going forward.

We will be updating you on the program as it unfolds over the next several months.



FREQUENTLY ASKED QUESTIONS ABOUT PROCESSING CREDIT CARDS AT YOUR LODGE . . .

IS THE PROCESS COMPLICATED? Our state of the art terminals are very user friendly. The machine prompts you at every step. Also, Capital Bankcard has customer service reps available 24 hours a day/7 days a week/365 days a year.

WHAT IF IT GET A “BAD” CARD? The machine authorizes the customer’s card immediately (10 seconds) and if the card is over limit, expired, or possibly stolen, it will not authorize and you will simply ask for another form of payment.

WHERE WILL THE MONEY BE DEPOSITED? We will deposit your funds into whatever bank account your use at the lodge.

WHO OWNS THE TERMINAL AND WHAT HAPPENS IF IT BREAKS DOWN? Your lodge will own the terminal, and it is warranted for 24 months but rarely do machines break down. A typical machine can easily last as long as 10 years.

WHY DO YOU NEED MY “PERSONAL” INFORMATION ON THE APPLICATION? We need the “administrator’s” information to validate the processing account. Visa/MasterCard needs this to protect against fraud in our business. **BUT**, you will **NOT** “personally guarantee” the application, which means that **you are not personally liable** for the account.

CAN THE MERCHANT ACCOUNT PROCESS CHECKS? Yes, but we are not instituting a check program at this time.

MY LODGE IS TOO SMALL TO JUSTIFY ACCEPTING CREDIT CARDS. We believe that if your lodge would process as little as \$1,000/month of charges (restaurant, gift items, Moose clothing, etc.) then it justifies having a processing account.

WHAT WILL IT COST THE LODGE? The fees could amount to as little as approximately \$22/month and generally amount to less than 2% of what the lodge processes. The added convenience to members and the **additional revenue** that will be created will easily offset and justify these costs.

IS THERE A CONTRACT TERM? We have written the contracts with the Moose with **NO** early termination fees; so this means that if you want to cancel the account, **you can with no penalty.**

CAN I SWITCH MY EXISTING PROCESSING ACCOUNT? Yes, and the process is quite simple. As an additional incentive, we have made a commitment to donate back a significant portion of our revenue to Moose International on a monthly basis, for the life of our relationship.





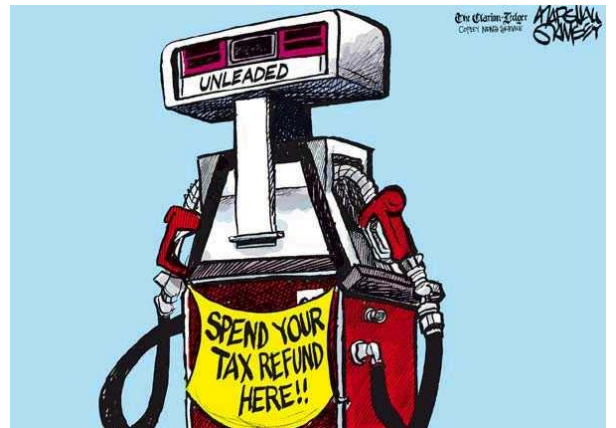
FIGHT THE GAS PUMPS!



YOUR LOCAL MOOSE FAMILY CENTER -- A-Hop A-Skip and A-Jump from home! Why travel elsewhere?

WE TAKE VISA, MASTERCARD, ETC.

BE CREATIVE IN YOUR MEMBERSHIP DRIVES -- See Tiffin 846 or Gahanna 2364 or Zanesville 867



GET MEMBERS TO YOUR LODGE. . .

How?

- Family Picnic Nights
- \$.50 Hotdogs and \$1.00 Burgers
- Wi Bowling-Golf
- Billiards Nights
- Dart Nights
- "Free Gas Cards"

