



540 State Highway 20
Eucha, OK 74342

(918) 253-6030 VanoverMetal.com

Credit Card Processing Fee Policy

Effective Date: 06/15/2026

To help offset increasing credit card processing costs, Vanover Metal Building Sales, Inc. may assess a processing fee on certain credit card transactions under the following guidelines:

1. **A 2.00% processing fee will be applied to manually entered (keyed) credit card transactions of \$10,000.00 or more. This mainly applies to credit card payments taken over the phone.**
2. **No processing fee will be charged on:**
 - Credit card transactions processed by chip or swipe;
 - Credit card transactions under \$10,000.00;
 - Payments made by cash, check, or ACH.
3. Prior to processing a manually entered credit card transaction subject to this policy, employees must notify the customer of the applicable processing fee and obtain the customer's approval to proceed.
4. The processing fee will be separately stated on the customer's invoice or receipt as **item code "CREDIT CARD FEE KEYED," description "Credit Card Processing Fee." Non-Taxable**
5. The processing fee shall not exceed the maximum amount permitted by applicable law.
6. Customers may avoid the processing fee by paying with cash, check, ACH, or by presenting a physical credit card for processing by chip or swipe when feasible.
7. We **DO NOT** take credit cards on Building Packages.

Employee Procedure:

- Confirm whether the customer is using a **credit card**.
- Determine whether the transaction is being **manually entered (keyed)**.
- If the keyed credit card payment amount is **\$10,000.00 or greater**, calculate and apply the **2.00% Credit Card Processing Fee**.
- Inform the customer of the fee before processing the transaction.

Management reserves the right to waive the processing fee on a case-by-case basis when deemed necessary for customer service, error correction, or other business purposes.

Approved By: *Chaney B. Vanover-Dixon*
Operations Manager