

**If you're like 94% of the restaurant owners and managers I talk with, you are losing money every day in excessive credit card processing fees and surcharges.**

Dear Restaurateur,

If you're like most people in the restaurant business, you're probably there because you love it. But that's no reason to allow your profits to be siphoned off by unscrupulous vendors with unfair pricing policies.

My name is Kathleen GXXXXX, and for the past 7 years, I've been a Relationship Manager with Heartland Payment Systems (named in 2002 and 2003 as one of *Inc* magazine's 500 fastest growing private companies in the nation). In that time I've seen again and again how merchant service providers, big and small, pad their pockets with unfair profits at your expense.

When it comes to credit card processing fees, restaurant owners and managers tell me all the time, "I had no idea I was paying so much." In fact ...

**THERE'S A 94% PROBABILITY THAT MY FREE 30-MINUTE ANALYSIS WILL UNCOVER BIG SAVINGS IN CREDIT CARD PROCESSING FEES FOR YOUR RESTAURANT**

In just 30 minutes (and not a minute more – I know your time is valuable) I'll ask you a few key questions, examine your current monthly statements, and provide a **revealing analysis** of all the **unnecessary fees and surcharges** you're probably paying to your current merchant services provider.

I won't kid you: three out of four restaurant managers and owners who take advantage of this free analysis wind up switching to Heartland Payment Systems. Obviously, I hope there will be a reason for us to do business together, too.

I'm even more committed, however, to helping you find the **right solution** for your business, whether Heartland is a part of that or not.

That's why, for a limited time, I'm offering a **FREE special report** as a supplement to the 30-minute analysis, entitled:

**"Ten Questions Restaurant Owners and Managers Must Ask Their Credit Card Processors to Ensure They Are Getting the Best Service and Rates Available"**

Even if you don't choose to make a change based on what you learn, you'll have this valuable free report to use as a tool when evaluating all your options in the future.

It's not just about the money, of course. Quality and service are even more important. Here are just a few of the many advantages of doing business with Heartland Payment Systems:

- **No hidden charges, EVER.** We not only disclose all costs, we also show you what **our** costs and profits are.
- We offer a **3-year Profit Margin Guarantee**. This means that no matter what happens to the wholesale rate, **we won't take a penny in additional profit for 3 years**. If the wholesale rate goes down, our rates go down. If the wholesale rate goes up, we will not take advantage of the increase to pad our profits any further.
- Heartland's credit card payment processing system **works with all the major restaurant management systems**, such as Micros, ASI Restaurant Manager, Digital Dining, Radiant/Aloha, RMS, etc.
- We offer **flexible, incremental technology solutions** that make upgrades manageable for you as you grow.
- Unlike some of our competitors, Heartland takes out its fees monthly, not daily. The result? **Reconciling your bank statement is much easier**.

Heartland Payment Systems specializes in the restaurant and hospitality industry. Our entire range of products and services – credit and debit card processing, payroll processing, and gift cards – is **tailored** to meet the specific requirements of the **restaurant and hospitality industry**.

As your local representative of Heartland, it's my job to do everything in my power to help you find an affordable, flexible credit card processing solution that meets your unique needs.

Once we determine your needs, however, **it doesn't stop there**. I'll **install** the equipment, ensure that it is processing correctly, **train your staff**, and make all the necessary conversions from any existing processor you may use. My

uncompromising goal is to make the transition as smooth as possible, without a single hiccup in your operations.

Contact me today to schedule your free analysis. There's absolutely no obligation; I don't believe in a hard sell. I'll just lay the facts on the table and let you decide for yourself. Give me call today.

Sincerely,

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**P.S.** I've only printed up a limited number of special reports. Once they're gone, they're gone. In order to ensure that I have a copy available for you, you **must** contact me to schedule an appointment by the date in red ink, below.