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## NET COST PROCESSING

Lower Your Rates.  
Reduce Your Costs

Net Cost Processing is a Merchant Service Provider. With competitive rates, uncompromising service and the very latest in technology...we are **credit card processing made easy** for virtual terminals and Point of Sale systems.

**Jim Glazebrook** provides personalized service and has saved merchants thousands of dollars. These are challenging times. NCP is meeting that challenge head on by rolling out a new "cash discount" program that can bring merchant processing fees down to almost zero in most cases.

To find out more or to start saving today, call Jim at 267.966.5703 or email [JGlazebrook@netcostprocessing.com](mailto:JGlazebrook@netcostprocessing.com).



**Service  
Stability  
Strength**

SCHATZ  
ELECTRIC, INC.  
Jeff Schatz,  
Owner/President

"I feel confident that Tompkins VIST Bank will be with us in the future and help us grow even more," says Jeff.  
"And that's a good feeling."

Schatz Electric has been in business for 45 years. To keep the business growing, owner and president Jeff Schatz focuses on mastering new technologies and supporting customers 24/7—so he's always on the go. That's why he works with the teams at Tompkins VIST Bank and Tompkins Insurance Agencies, who proactively offer products and services that increase efficiency, such as remote deposit.

**TOMPKINS**  
VIST Bank | Insurance Agencies

Visit [VISTBank.com](http://VISTBank.com) or [TompkinsIns.com](http://TompkinsIns.com).



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Insurance and investment products are not FDIC insured, have no bank guarantee and may lose value.