



**Xerodu**<sup>TM</sup>.com  
Your Trusted Sidekick

## Since the founding of our country, Small Business

has been and is collectively the largest employer, yet big corporations seem to get all the breaks.

The obstacles and hurdles to being a **successful small business owner** are greater today than ever before. The **#1 complaint** we hear especially from Retail Owners All over America is about **Credit Card Processing fees**.

*“Retailers have long complained about the cost of accepting credit cards”* - Fortune

Making the Merchant fees go away was not possible ...until now.

### **SOME BENEFITS:**

- **Create Jobs using immediate increased profit.**  
One multi-site Restaurant could **save up to \$932,000** in 5 years freeing funds for expansion.
- **Attract and Retain a better workforce** through enhanced employee benefits as the whole sale, 100%, is received in payment NEXT DAY. More Money = More Options.
- **Be a local charity hero** supporting needy children and families in your area.

### **HELP FOR RETAILERS: January 27, 2013**

**The Law was changed to help Retailers** like you, that obliterates the monthly mountain of credit card processing fee debt by providing the convenience of credit card processing at zero percent (0%) for the Merchant.

It's called Surcharging where a small fee is paid by the Consumer who chooses to pay through the convenience of a credit card service rather than debit or cash. The Surcharge is instead of the Retailer's enormous accumulated monthly fee debt. (If the Merchant Pays = HUGE! When a Consumer Pays = teeny tiny in comparison.)

### **CONSUMER PROTECTION:**

The convenience and protection afforded purchases with a credit card, with a small Surcharge fee, is better than adding an ATM Fee up to \$3 or more to a \$10 lunch or Debit Cards connected to a Bank Account or the perils of carrying Cash. Offering Credit Card Processing with a small Surcharge makes sense. With Surcharging, You the Merchant move huge funds to the positive to use as you see fit . . .like being **a local xCharity Hero! ASK us how.**

Visit [Xerodu.com](http://Xerodu.com) for information on **0% Fee Merchant Credit Card Processing**.