Date Filed: August 11, 2026

Witness: Elizabeth N. Jones
Request from: Office of Consumer Counsel

Question:

(FEE FREE) Please explain why the Company projects an approximately $740,000 annual increase in the costs associated with the fee free program (approximately $740,000-$98,000 normalization = $642,000).

Response:

The Company's approximately $740,000 annual increase in the costs associated with the fee free program was projected based on two factors:

1. Using historical data, the Company projected the annual volume of card payments to increase approximately 9%.

2. A projected 8.5% increase in credit/debit card processing fees based on terms of the Company's contract with its third-party credit/debit card processing vendor.