

“They made it so my business funds my charity, not an already rich bank, in pre-tax dollars.”

I used to write a check for about \$1,000 a year to my charity. Now my business has given tens of thousands that used to go back into the system in fees. It's so important to me as a person to support a cause I believe in. This makes me feel very responsible.”

-Charlie DePue  
DePue & Co

- Food Assistance
- Veteran Support
- Education & Schools
- Fine Music
- Ministries
- Clinics
- Disaster Recovery
- At Risk Youth
- Animal Rescue



Make an appointment to learn more now

The Sharing the Credit Program helps businesses fund the charities they love, by redirecting fees that used to go into the banking system.



# SHARING THE CREDIT

Modern businesses must take credit/debit cards in order to be in business and pay a fee to do it. A portion of those fees can legally go to a registered 501c3 non-profit.

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Is the easiest way to create sustainable funding for charity in the USA.



## What it Is:

**It is:** Legal as long as the money goes to an IRS approved 501c3 non-profit

**It is:** Less cost for most businesses

## What It's Not:

**It's not:** Guilt-tripping customers by asking “Would you like to add a \$1 to that”, or “Would you like to round up?”

**It's not:** An increase in costs. A business doesn't pay a premium. The fee is already there and can be redirected.

**It's not:** Restricted Funds. A charity may use this for anything inside their budget including staff & operating expenses.

## Combining 40 Years of Industry Insight

Sharing The Credit has created a system giving access to funding for both the micro nonprofit and the giant charity. By showing businesses how to leverage the merchant account, a new, truly sustainable form of giving has now entered the stage.

## Charitable Work

Charities can start out as low impact as simply installing a widget on their donations page

## Program Stats

\$1 Million raised for charity that used to go into the banking system.  
On Track for \$10 Million to charity through 2022



## Pay 'n Go Processing vs. Sharing The Credit

RATE COMPARISON		
CARD TYPE	CURRENT RATE	STC PROPOSED RATE
DEBIT/CHECK CARD	2.90%	0.95%
STANDARD CREDIT	2.90%	1.81%
REWARDS CREDIT	2.90%	1.95%
E-COMM / KEYED	3.50%+	2.15%

\$10.00 GATEWAY

\$10.00 PCI/MONTHLY STATEMENT

A lot of Processors only offer you one base price for every transaction. That is like paying \$32.00 for a steak at your favorite restaurant, then \$32.00 for a side of fries and another \$32.00 for a glass of water at that same restaurant. Sure it is easy pricing, but easy is not always best.

Sharing The Credit's pricing looks at each transaction and prices it accordingly. So that same steak is still \$32.00, but the side of fries is only \$5.00 and the glass of water is free.

It breaks down like this- for a \$1,000.00 on a Visa Rewards Card- with the other guys, they'll charge \$29.00. Sharing The Credit would charge \$19.50 for that same transaction. That is a 30%+ savings. Easy is not always BEST.

