December 21, 2012

PCATS

NACS Est. 1961

Our Industry

Snapshot	2010	2011	% Change
Store Count	146,341	148,126	1.2%
Inside Sales	$190.4B	$195.0B	2.4%
Fuel Sales	$385.2B	$486.9B	26.4%
Total Sales	$575.6B	$681.9B	18.5%
Pretax Profit	$6.6B	$7.0B	7.3%
Credit Card Fees	$9.0B	$11.1B	23.0%
Taxes	$157.4B	$162.0B	2.9%
Fuel Consumption (bbl/day)	9.13M	8.99M	(1.6)%
Employees	1.60M	1.88M	17.6%
Fuel Margin (cpg)	15.8¢	18.4¢	2.4¢
Net of CC Fees	11.3¢	12.1¢	0.8¢

Source: Nielsen TDLinx , NACS State of the Industry Survey of 2011 Data & CSX, LLC & U.S. Energy Information Administration

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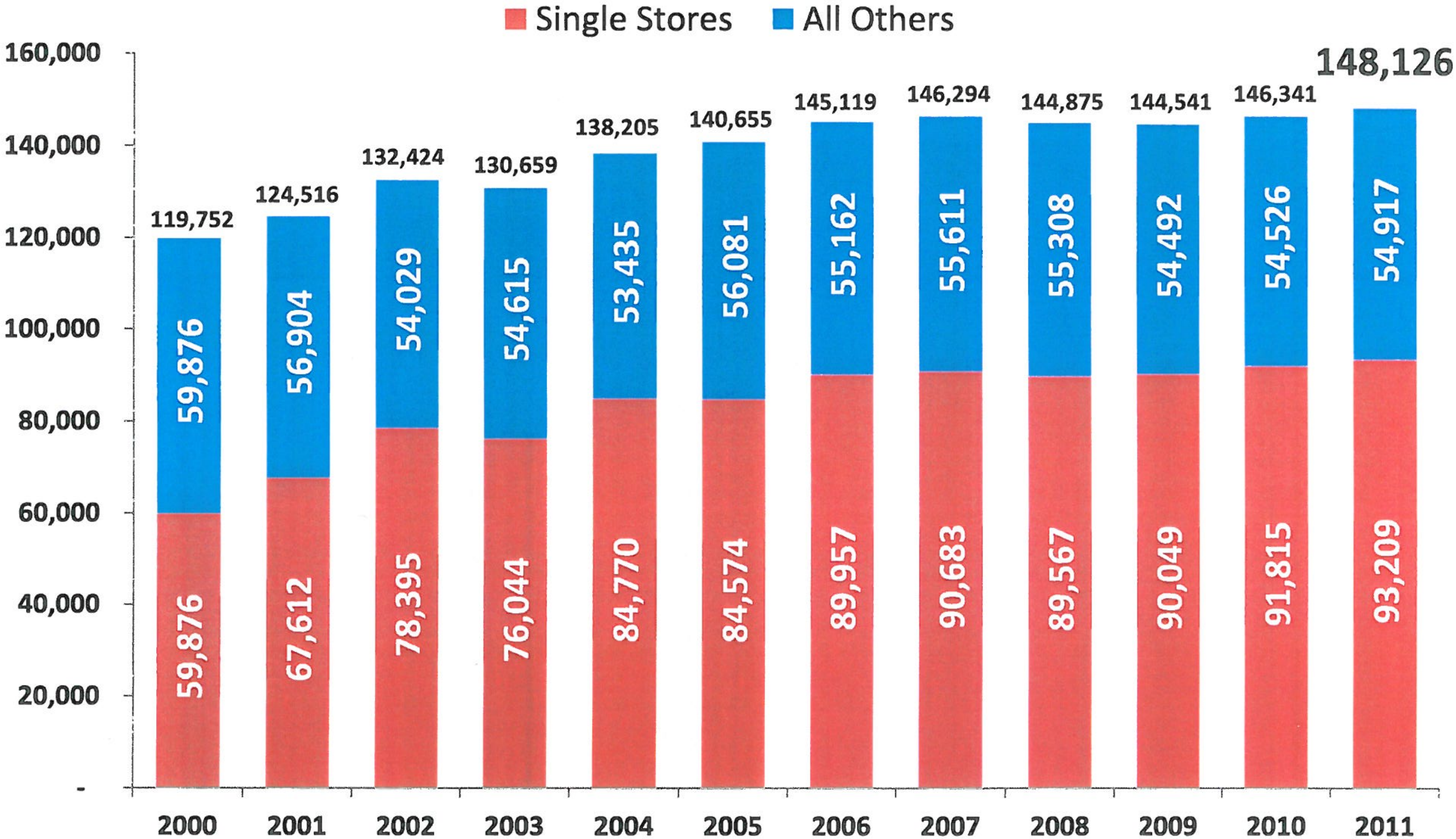
Our Industry IS Small Business – 63% Single Store



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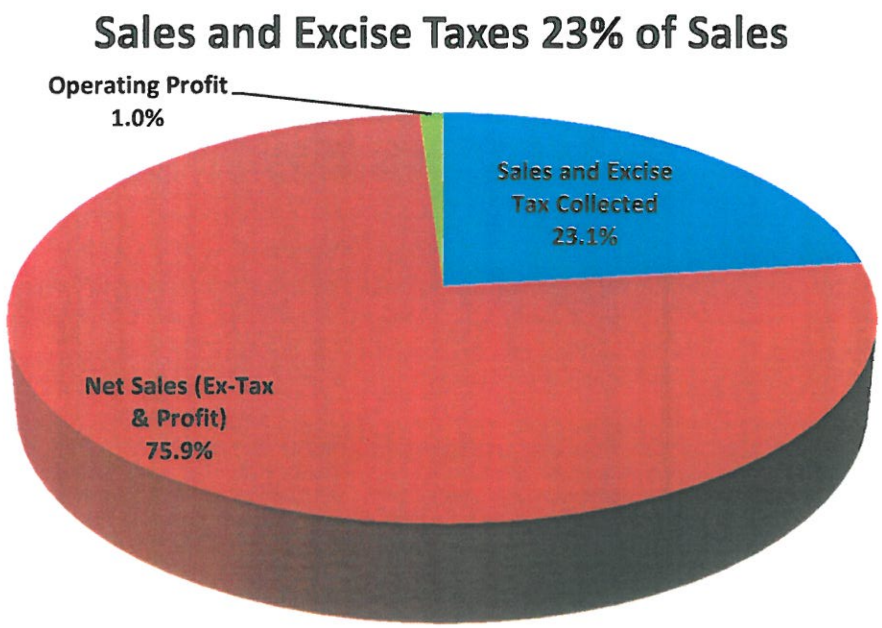
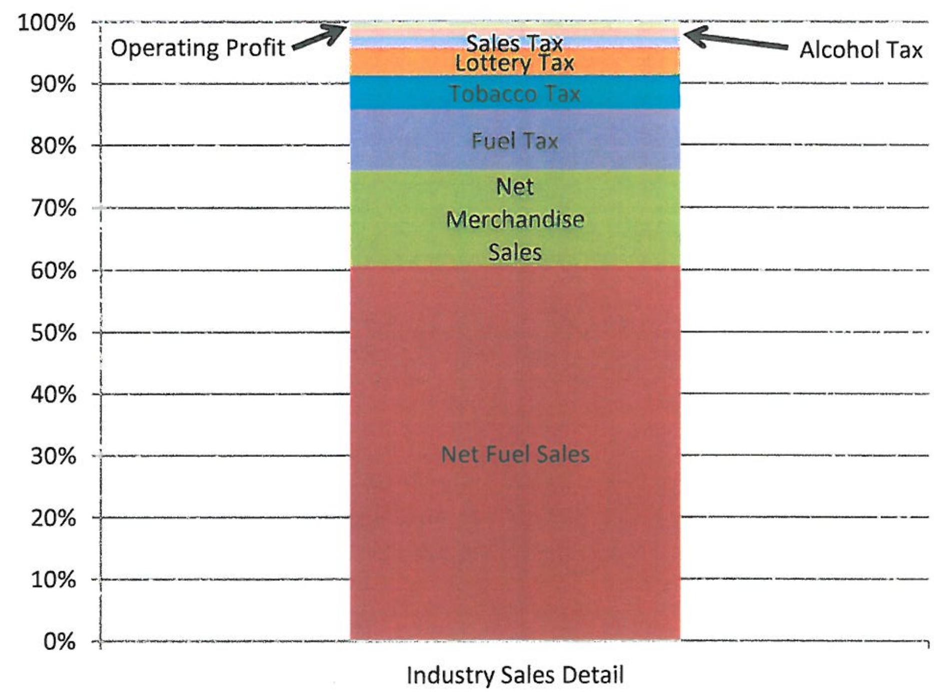
Source: Nielsen TDLinx, NACS Research

Our Industry is a Key Source of Tax Revenue





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CARD COSTS

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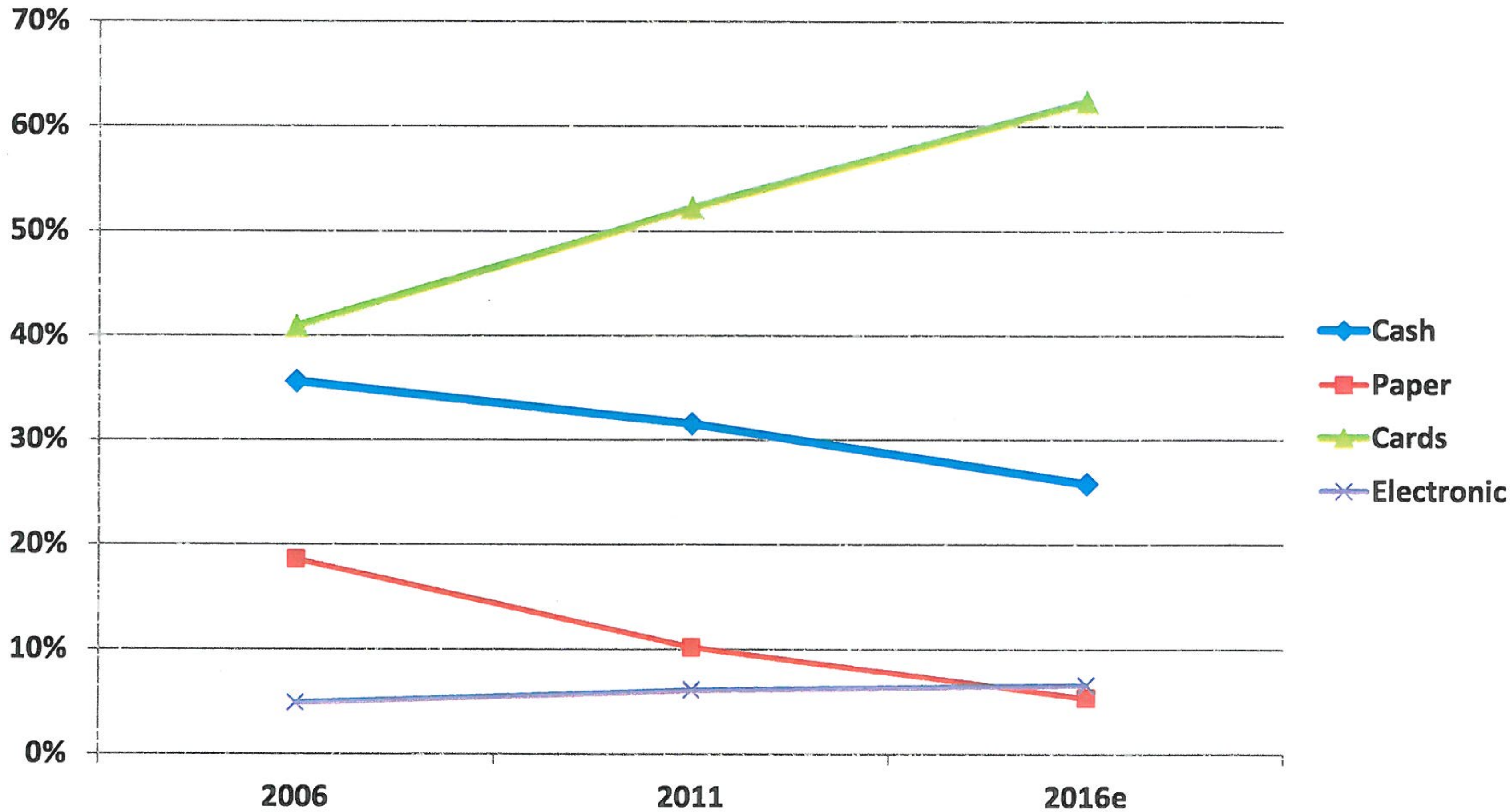
Cash is Obsolete

US Payments System – The Nilson Report, 2012



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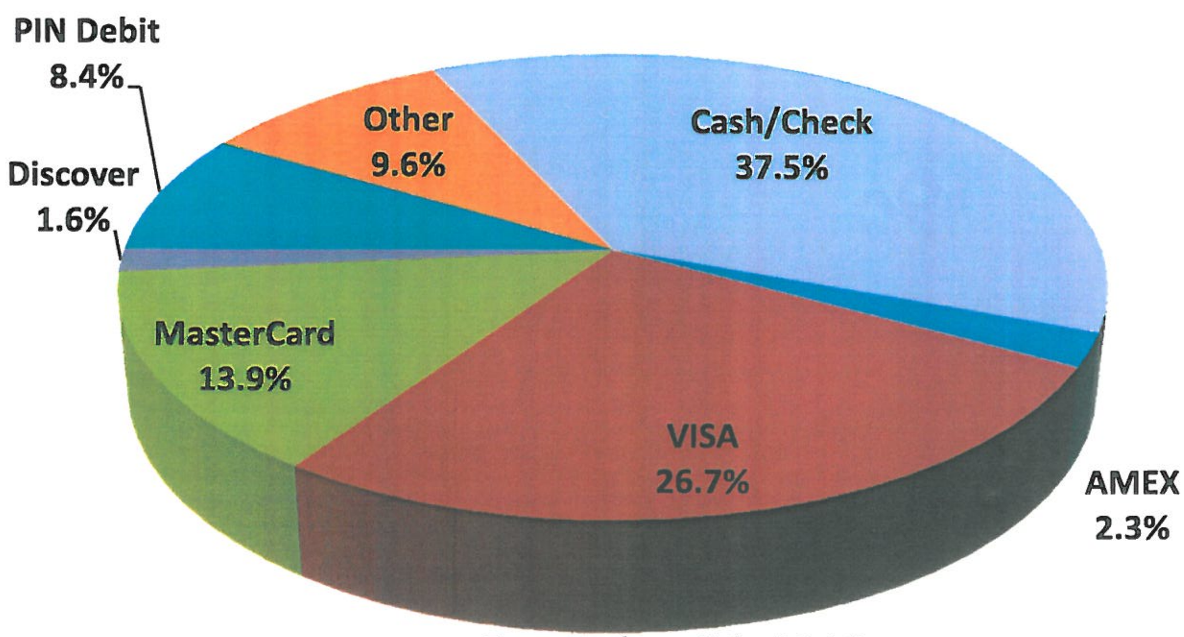
Industry Sales Dominated by Plastic

- Over 62% of industry transactions now on "plastic"
- Corresponding impact on industry card costs

Total Sales Share - All Tenders

Source: NACS Survey 2010, n=4,000 stores



Source: NACS Surveys 2010/11

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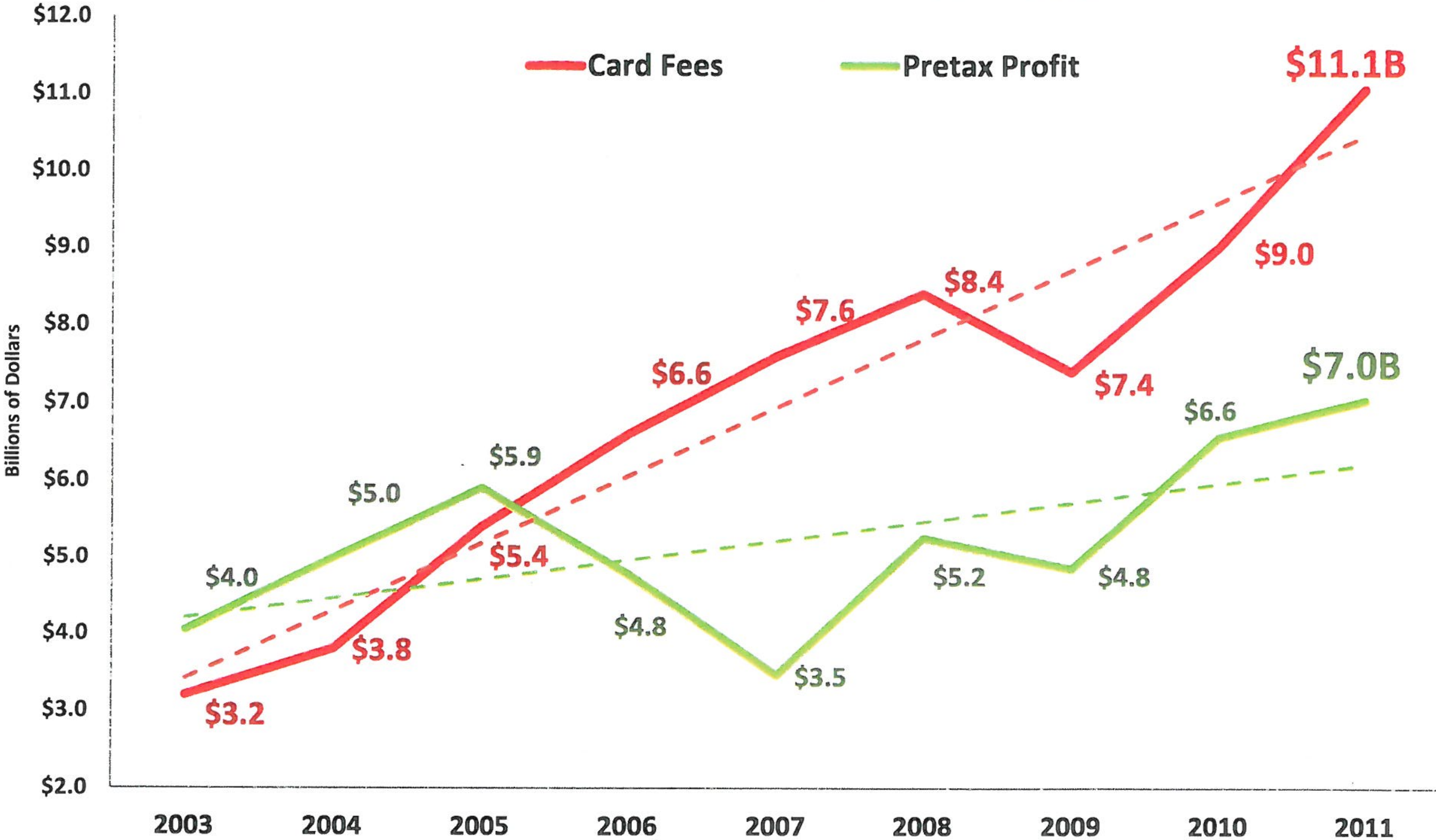
Credit Card Fees vs. Pretax Profit

Convenience and Petroleum Retail Sector



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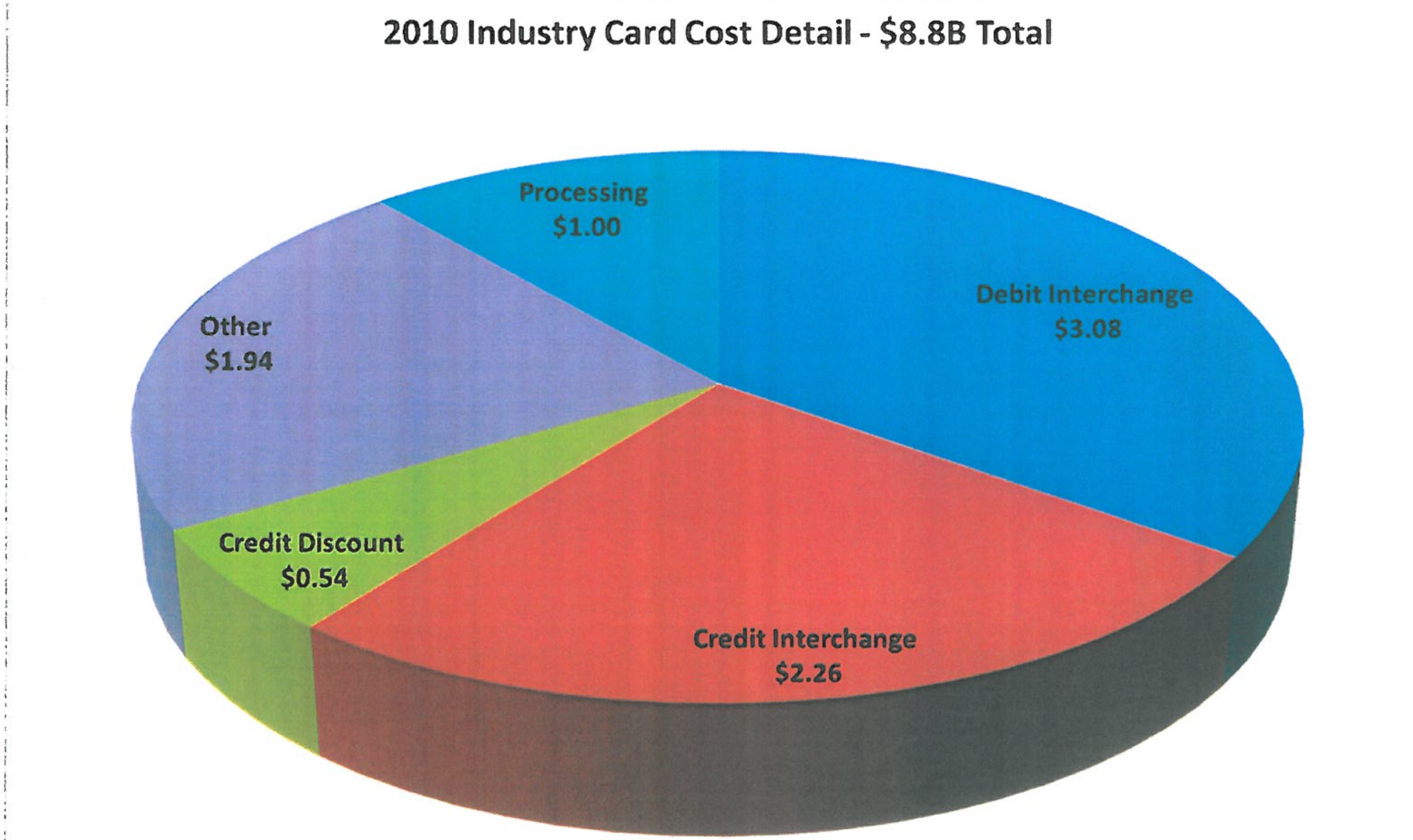
Source: NACS State of the Industry Survey of 2011 Data & CSX, LLC.

2010 – Industry Card Cost Breakdown



Visa & MasterCard = 56% of all card costs

Source: NACS Surveys 2010/11

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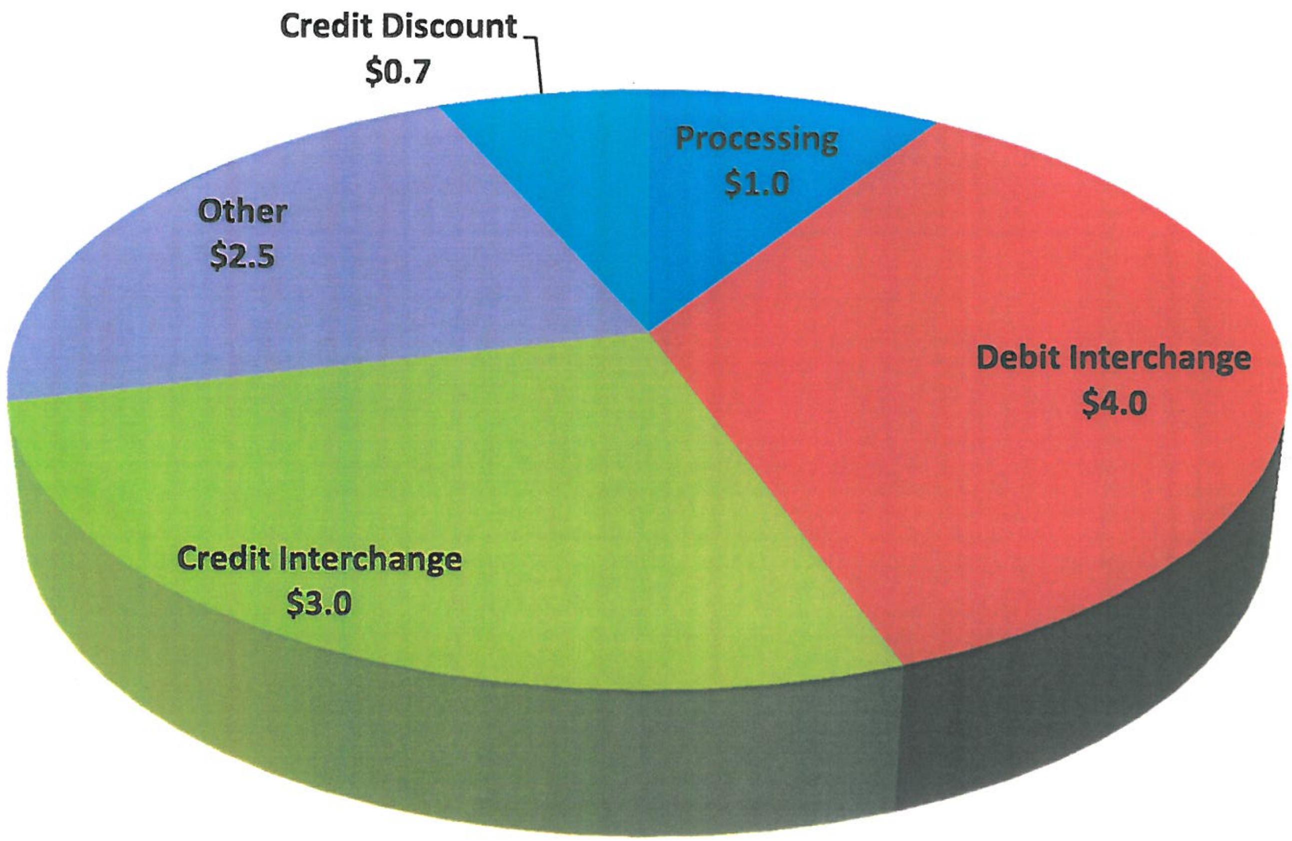
Over 60% of Card Costs Flow to Issuers

2011 Card Cost Breakdown



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