

Re: Rick Smith

[www.feeadvocates.com](http://www.feeadvocates.com)

To: EVERYONE using Visa/Mastercard/Debit machines.



We would like to thank Rick for all his help and support helping us through our trials and tribulations with our Merchant Services provider. We had signed up for Merchant Services through our local Chamber of Commerce as they offered 'special rates'. What we quickly learned is that we had signed up to a nightmare. Having purchased our GPRS terminal, and all the other mistakes the salesman made, it probably cost us in the neighbourhood of \$2000.00+ going this way.

I had met Rick at a couple of chamber functions and did not give it much thought... Until we had problems-9 months of them! That's when Rick stepped in. He went over the billing and contracts and unearthed more of the big mess we were in.

Rick took the time to go over our billing, analyze it, and show where things were going wrong. His expertise, knowledge and explanations of how things are billed really opened our eyes. We had no idea what some of the fees were due to the way the Merchant services providers do their invoicing. We also realized that advertised 'lowest rates' are not always the best way to go for a business. They don't tell you the back-end fees etc.

Rick has been THE reason we have now got our Merchant Services in order with our new provider. I can't thank him enough!

Do yourself a favour- DO NOT ATTEMPT MERCHANT SERVICES ON YOUR OWN!!! Having Fee Advocates manage your Visa/Mastercard/Debit is worth EVERY penny! He will make sure you have the right program for your business!

Kindest Regards,

***Ryan G Norder***

***Krystal Cartier-Dobransky***

Owners

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