



February 2016

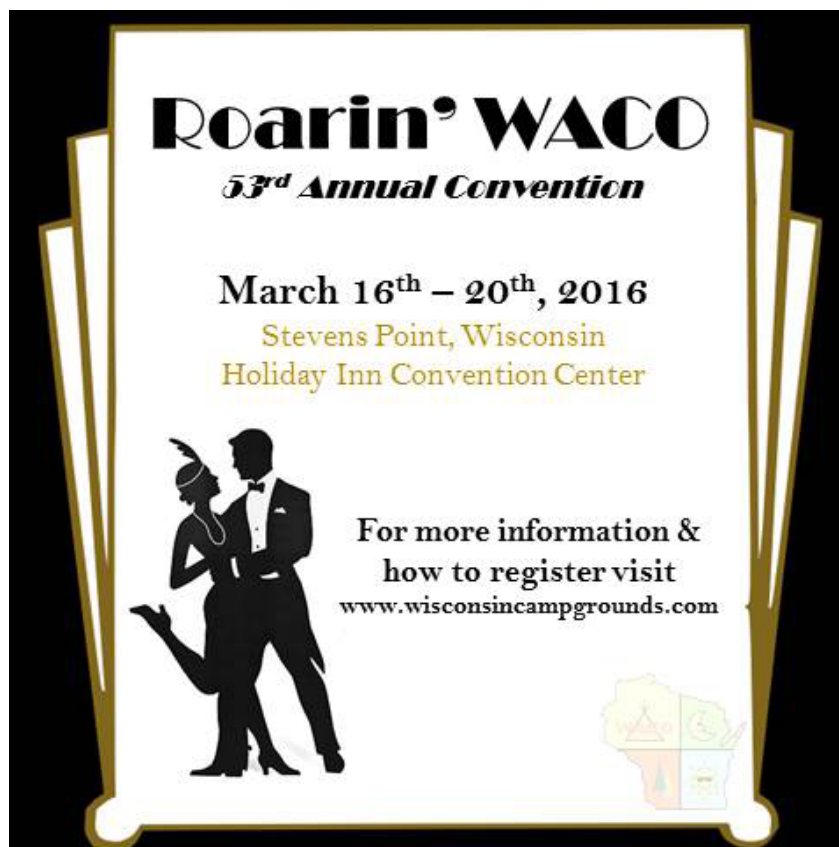
WACO Newsletter

WACO

The Wisconsin Association of Campground Owners - Monthly Newsletter

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WACO Convention Only One Month Away!

Join us for the **53rd Annual Roarin' WACO Convention** May 16th - 20th in Stevens Point, WI at the Holiday Inn Convention Center. The annual convention is the largest in the nation, this is not something you want to miss out on. We have so many great seminars planned for you, from Social Media: Pay to Play is the New Reality, to Financial Do's & Don'ts for Campgrounds, we have it all!

If you want to see a preliminary schedule for the convention make sure to go on the WACO website to check it out

Trade Members: There are still booths open, so make sure to register soon before they are all sold out!

A registration form is posted on the WACO website. Please fill out the forms and mail them to the WACO Office.

<https://www.wisconsinacampgrounds.com/>

Save the Date!

| March | | | | | | |
|-------|----|----|----|----|----|----|
| Su | Mo | Tu | We | Th | Fr | Sa |
| | | | 1 | 2 | 3 | 4 |
| 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| 12 | 13 | 14 | 15 | 16 | 17 | 18 |
| 19 | 20 | 21 | 22 | 23 | 24 | 25 |
| 26 | 27 | 28 | 29 | 30 | 31 | |

Whether you are someone who loves to use their iCalendar or you just someone who loves the annual WACO Convention, make sure to write these dates down!

March 15th-19th, 2017

54th Annual
WACO Convention

FOR SALE By Member!

Item for Sale: Honey Wagon Nuhn Minivac 1000 gal tank
 Last Used: 2001 Needs Work
 Price: \$500.00
 Condition: Used
 Contact Name: Cheryl Spruce
 Campground Name: Snug Harbor
 Contact Number: 608-883-6999

Don't miss out on this great sale, call today!

If you are a member who has something to sell make sure you go to the WACO website by going to the members section and clicking on "For Sale By Member" to upload your item!

Learn How to Load/Unload Cabins at WACO Convention

Bud Styer Associates is partnering up with North Star to bring TWO cabins to the 2016 WACO Convention. One is a basic cabin shell, unfinished inside by North Star, while the other is a completely finished unit that is for sale and ready to be delivered to your campground!

Make sure you stop by their booth at the convention so you can watch their demonstration of loading and unloading these cabins on a semi-tractor with a 53 ft. trailer.



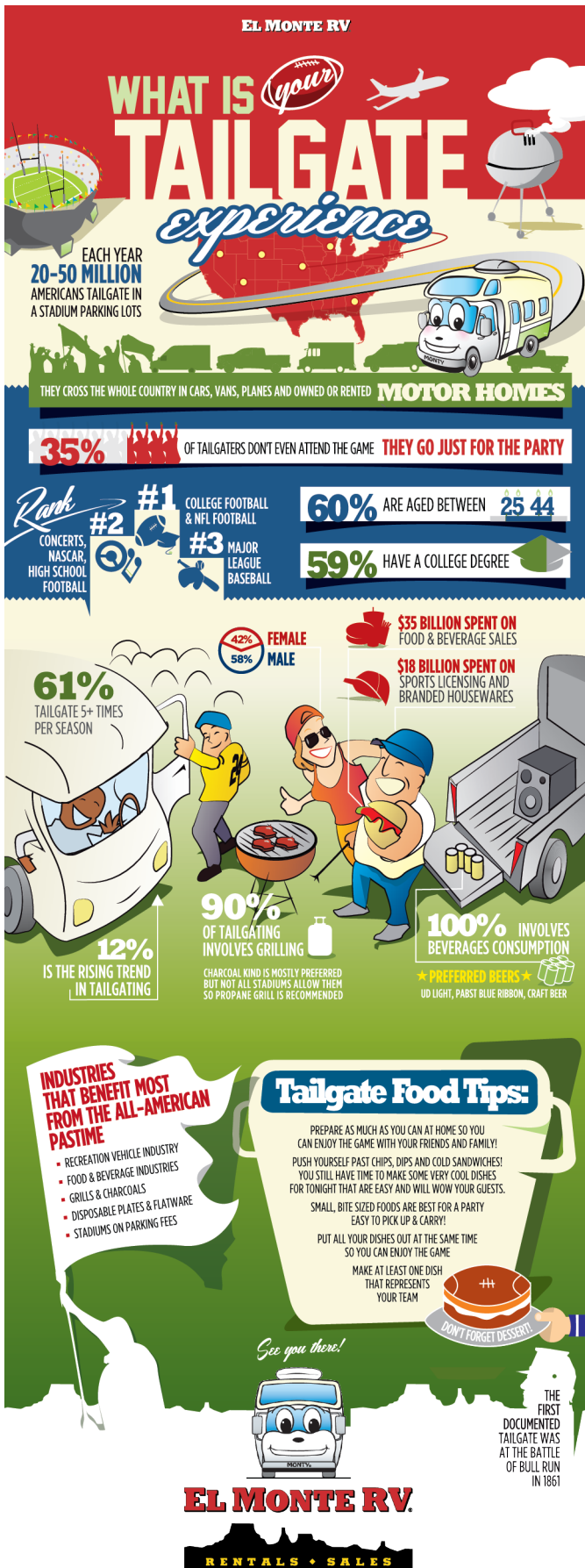
WACO - What's the best Tailgate party you've been to?

- Was there food there you could sell at your campground? Pancake Sandwiches, a Frito Pie Station and DIY toppings for burgers and brats can all be crowd favorites.
- Did you play any games that you could implement into your campground? Cornhole, Ladder Toss and Ring Toss can add a lot to your tailgating party.
- Were people feeling groovy? Speakers are a must for tailgating so everyone can enjoy the music.
- Did you have a drink that was to die for? Tequila Mojitos, Spicy Bloody Marys, and Sangria can make your party that much better.

No matter what you have at your tailgating party, make sure you have three things for sure: Food, Friends and easy access to Football.



If you have a certain event that you would like to post on the WACO website for the campers to see, please send all of the information to Danielle at danielle@seversonandassociates.com



SOURCE: <http://www.inthenation.com>
<http://longislandtailgate.com>
<http://www.teamtailgateshop.com>
<http://drunkentailgate.com>
<http://www.gogobot.com/>
<http://www.adweek.com/>
<http://www.prnewswire.com>
<http://www.prnewswire.com>
<http://www.universitysupplystore.co>
<http://totalfratmove.com>
<http://bleacherreport.com>
<http://skicks.com>
<http://www.foodandwine.com>
<http://bleacherreport.com>
<http://www.foxnews.com/>
<http://www.onlinecolleges.net>
<http://fanindex.usatoday.com>
<http://graphs.net>
<http://www.tailgating.com>
<http://www.tailgateparty.com>
<http://www.nfl.com>

ARVC Update

ARVC monitors news from the U.S. Consumer Product Safety Commission (CPSC) and posts industry related recalls on www.arvc.org and in the ARVC News. The CPSC issued the following recall notice yesterday that may potentially impact some of our members:

S.R. Smith Recalls Pool Lifts Due to Fall Hazard

<http://www.cpsc.gov/en/Recalls/2016/S-R-Smith-Recalls-Pool-Lifts/>



Credit Card Processing Fees Making Your Head Spin?

Credit card processing fees are extensive, complicated, and somewhat overwhelming. Nevertheless, you have to pay them if you want to process credit cards through your business. Rather than paying these charges blindly, you might as well make an effort to understand them. This way, you can dispute any costs you think are unfair or have a better understanding of what your true overhead is. Hopefully this guide will help you do just that.

Parties Involved

Before you can begin to understand processing fees, you need to know about the parties involved with them. Consider these the financial “middlemen” between a customer and merchant. They include:

- **Credit Card Associations:** These are obviously the companies that create the credit cards, like Visa, MasterCard, and American Express. These are the guys

that set the rules.

- **Issuing Banks:** These are the financial institutions that issue the credit cards, like Chase, Citi, and Wells Fargo. Some card associations take on the role of a bank as well, developing and issuing their own cards. Examples include Discover and American Express.

- **Acquiring Banks aka Acquirers:** Also known as processors, these institutions act as messengers between merchants and credit card associations. They pass batch information and authorization requests along so that merchants can complete transactions in their businesses. A merchant may encounter several acquirers for one transaction – one that creates monthly statements, one that handles technical support, and one that issues money to a bank account.

- **Merchant Account Providers:** These are companies that manage credit card process-

ing (e.g. sales, support, etc...), usually through the help of an acquirer. They could be financial institutions, independent sales organizations, or double-duty acquirers, depending on the situation.

- **Payment Gateways:** These are special portals that route transactions to an acquirer, usually in the case of an online shopping cart.

Keep these terms in mind as we go through the rest of this article.

Wholesale vs. Markup

Before we dive into each individual fee, there's one thing that we need to clear up first. When it comes to merchant accounts, there are two types of fees: (1) wholesale fees, and (2) markups. Just remember, wholesale fees are non-negotiable, markups are negotiable.

Wholesale Fees

I'm using the term “wholesale” to help you picture the meaning behind this type of fee, but it can

go by other names as well, like, “base fee” or “pre-markup” etc... Your wholesale fees are exactly like they sound – the wholesale cost of your sales transactions. These fees are determined by the credit card issuing bank and the credit card associations (Visa, MasterCard, etc.). They are consistent regardless of which provider you choose. In other words, don’t try to shop around for lower wholesale fees or rates from various credit card processors. It’s just not going to happen.

Markups

Your markup fees are how your credit card processor is planning to make a profit from your business. With the right processor, these fees will be modest. With the wrong processor – you’re in trouble. What’s worse is that some processors make it as difficult as possible to know how much markup you’re paying by using bewildering terms and pricing models that would baffle even the most experienced business owner. Markup fees are different from processor to processor and are what you should be comparing when preparing to open a new merchant account.

Pricing Models

Speaking of pricing models, there are three ways your credit card processor can charge you your wholesale and markup fees.

Interchange Plus

The first is referred to as an interchange plus pricing model. This is the most transparent pricing model with the most understandable terms and fees. This pricing model itemizes wholesale fees and markups and clearly lists them on your monthly statement. It may make your statement a bit more difficult to read, but it’s worth it since you’ll

know exactly what the difference between your wholesale fees and markups are.

Tiered

If you aren’t lucky enough to be on interchange plus pricing, chances are you’re tied up in a tiered or ‘bundled’ pricing model. In fact, the vast majority of business owners are on a tiered plan, which may make it more difficult to review and understand some statement charges.

Tiered pricing plans categorize credit card transactions into three categories – qualified, mid-qualified and non-qualified. Generally, qualified rates are the lowest, and the transaction rates increase for mid-qualified and are highest for non-qualified transactions. Qualified transactions must meet all of the processor’s criteria for processing, such as a swipe in-person with a batch settlement the same day. Failure to meet one or more standards may result in a ‘downgrade’ to mid-qualified or non-qualified tiers.

Although tiered pricing plans aren’t necessarily a bad thing, some dubious merchant account processors will take advantage of this more complicated price plan to charge merchants excessive fees. You may end up paying a lot more than you want to with little way of determining exactly what you are paying for. This is because processors often fail to disclose which tiers the merchant’s transactions are falling into, making it near impossible to determine the markup rates.

Subscription/Membership

This is a fairly new pricing system, but it’s catching on. It is similar to interchange-plus in that the actual cost of the transaction is charged separately from the mark up. But the difference is

that you do not pay any percentage markup, just a small transaction fee. For merchants with large transactions especially, this kind of pricing can save a lot of money without decreasing transparency. Check out Payment Depot for a great example of this kind of pricing.

Next up, we’ll break down each fee.

Breakdown of Fees

Now that we’ve covered all the parties involved, the difference between wholesale vs. markup fees, and the different pricing models, let’s breakdown each fee to make them easier to identify on your monthly statement.

Transactional Fees

This is pretty straightforward. These are the fees that are assessed every time you run a transaction.

- **Interchange Reimbursement Fees and Assessments:** These are the fees the card-issuing banks and the credit card associations charge for each transaction, and they represent the largest expense merchants (should) pay per sale and per month. Interchange fees typically consist of a percentage of each transaction accompanied by a flat per transaction fee (2.10% + .10). Assessments are typically based on a percentage of the total transaction volume for the month. Examples of these non-negotiable interchange and assessment fees on merchant account statements include: Merit 1/ecommerce/CNP fees, NABU/APF/data usage fees, Dues and assessments. Each card association publishes their interchange and assessment fees online (e.g. Visa, MasterCard, Discover, American Express). Remember, these are the wholesale rates. Now, let’s say you’re on an

interchange-plus pricing structure. Your processor will quote you something like (.25% + .10). THAT is their markup. That is the amount that they will add to the wholesale rates. But, if you're on a tiered pricing plan, you'll get a quote with the Qualified, Mid-Qualified, and Non-Qualified rates that we talked about earlier. Those quotes have the margin baked right into the quote, thus making it more difficult to tell what the processors margin is.

Flat Fees

The below mentioned flat fees all fall under the markup category. These fees can be negotiated all day. They may vary by name, value, and applicability, but at least some of them will probably show up on your credit card processing statements each month. It is your job as a merchant to understand them and dispute any fees you feel unnecessary to pay.

- **Terminal Fees:** These are charged to merchants who have physical stores, where they directly swipe a customer's card. If you run a business online, you will not have to worry about this. Some providers try to lock merchants into terminal leases, but as we've mentioned before, don't lease a terminal. Most of our favorite providers will encourage you to buy your machine outright for a low one-time fee. This can save literally thousands of dollars in the long-run. For an example of this, check out Helcim.

- **Payment Gateway Fees:** These are similar to terminal fees, but they are applied to ecommerce businesses instead. Some processors have in-house payment gateways that are free of charge (CDGcommerce). You can learn more about payment gateway's here.

- **PCI Fees:** These are fees

paid to the Payment Card Industry, either for noncompliance or compliance. In the case of noncompliance, you have to pay because your business is not upholding PCI standards, which could cost you even more money in the long run. In the case of compliance, you have to pay the merchant account provider to make sure you remain in line with the regulations at all times. Unfortunately, some providers charge for this service without actually providing it, so you need to make sure you are being cared for at all times.

- **Annual Fees:** These are fees charged every year to cover the basic use of a provider's services. In my opinion, this is a bogus fee. Most of the better merchant account providers will not charge it.

- **Early Termination Fees:** This is pretty self-explanatory. It is a fee that is charged if you cancel your contract early. Another fee you definitely want to avoid.

- **Monthly Fees:** These are fees that are charged each month, usually for the purpose of covering call center costs. Ironically, most of the phone calls that come in are the result of mistakes made by the merchant account providers, making them the cause of their own fees. If you're looking for the lowest monthly fee possible (a good idea if you have a low volume) take a look at Payline Data. They have a plan for just \$5 per month.

- **Minimum Fees:** These are fees charged to merchants who do not reach a certain transaction total for the month or year. The minimums will vary by provider, but most of them are around \$50,000 a year. This is another fee that is not charged by some of the better providers like

Dharma Merchant Services.

- **Statement Fees:** These are fees charged to cover printing and mailing costs for credit card statements. Some merchants bypass these costs by using electronic bill statements, but others pay as much as \$15 a month for miscellaneous processing costs.

- **IRS Report Fees:** These are fees that merchant account providers charge in exchange for reporting transaction information to the IRS (1099-K). Most of these charges range from \$2 to \$5, depending on the provider.

- **Online Reporting:** These are alternatives to statement fees, charged to merchants who choose to view their statements online. Most providers will not charge this kind of fee, and those that do often lump it together with others.

- **Network Fees:** The card networks charge certain non-negotiable fees that are passed through to the merchant, such as the FANF.

Summary

Every credit card and merchant account provider has a different set of costs associated with its services. Some of them are unavoidable, but others can be negotiated. Remember to choose interchange-plus, and keep in mind that most of the flat fees can be negotiated. If you process a lot of transactions, don't be afraid to bargain with your processor. With that in mind, there are several processors out there that are very transparent with their fees and are more than happy to place you on interchange-plus. The majority of our highest rated processors do just that.

-



cardconnect.

Adam Kenne

From:

Email: akenne@cardconnect.com

Fax:

Pages:

913-912-5198

Re:

Date:

ARVC Preferred Savings Program

☐ Urgent

☐ For Review

☐ Please Comment

☐ Please Reply

As a fellow ARVC member, you are eligible to receive significantly reduced credit card processing rates. You should expect to receive a savings of 10% - 40% in monthly credit card processing fees.

Simply fax this sheet back with your most recent merchant statement to receive your complimentary savings analysis. Fax to 913-912-5198.

Contact Information:

Adam Kenne

Business Development Manager

Direct: 913-912-5192

Fax: 913-912-5198

Email: akenne@cardconnect.com

Please complete your contact information below. Kindly send fax cover sheet back with your statement attached.

Name: _____

Title: _____

Phone: _____ Ext: _____

Email: _____

Fax: _____

9-15MM

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New Code in Effect February 1st, 2016

You may have seen the campground code modifications sent out in the October newsletter. We now have training dates set up for you to attend. Officials from the State Department of Health Services will be there, as well as board members, to help explain the new code at each meeting. If you have not seen the new campground code yet, please click the link below to view.

Campground Code Modifications

<http://files.ctctcdn.com/4003fe6a001/bfd6544f-3f1b-46a5-9274-55043fe26d8d.pdf>

http://docs.legis.wisconsin.gov/code/admin_code/dhs/110/178/Title

Upcoming dates for the new campground code training:

April 5, 2016: Evergreen Campsites & Resort

April 6, 2016: Stoney Creek RV Resort

April 12, 2016: Smokey Hollow Campground

April 13, 2016: Lake Arrowhead Campground

June 7, 2016: Quietwoods South Camping Resort

More information, along with a reminder of all dates will be sent out as these dates come closer.

Class room training from 9:00 a.m. until 2:00 p.m.(this includes an hour for a lunch break). We can certainly walk through the parks from 2:00 p.m. until 3:00 p.m. for those interested(and weather permitting).

Greetings, from the Office of Business Development!

Greetings from the Office of Business Development, We hope that 2016 is off to a great start for you, your family and your businesses. A few times a year we provide information and links to upcoming events and items of interest. Here is a list of a few events, opportunities and other 'nice to know' bits of information.

Want to learn more about the Office of Business Development?

As the 'concierge service for business' we help cut through red tape, gather ideas for regulatory reform and serve as an information resource. We present to business organizations all over the state and share information on the services offered. Our presentation is updated frequently so if you've heard us before don't hesitate to have us back! Contact us to schedule an event or visit our website to learn more.

<http://www.doa.wi.gov/ConstituentIssueEntry.aspx>

Or check out our brochure to learn more.

<http://www.wisconsincampgrounds.com/wp-content/uploads/2016/02/Brochure-OBd.pdf>

WEDC Community Support Programs - FABLAB GRANTS

Leverage State Support for Communities including Fabrication Lab Grants for schools. Follow this link for details.

<http://inwisconsin.com/community/assistance/fablabs/>

News From the Department of Safety & Professional Services

As of January 1, 2016 plan review for Community Based Residential Facilities (CBRF) has moved to the Department of Health Services.

2015 WI Act 55 change: Electrical license is no longer required for installation of electrical POWTS components and associated wiring. Contact the local wastewater specialist in your area for additional information.

Mary Ann Lippert, of the Division of Intergovernmental Relations: Newsletter

Open The Northern Connection for more details.

http://www.doa.state.wi.us/Documents/DIR/Northern_Office/January_2016_Northern_Connection.pdf

cont.

Business Day In Madison- February 24, 2016

This annual event attracts more than 1,000 business leaders from all areas in Wisconsin and from all sectors of the economy. Held in partnership with many state-wide and local business organizations, this day-long event features nationally known speakers.

We look forward to helping you in the coming year and appreciate hearing from you. Contact us today to schedule an event or to seek help or information.

<https://www.wmc.org/event/business-day-in-madison/>

Mary Ann Lippert, of the Division of Intergovernmental Relations: Newsletter

http://www.doa.state.wi.us/Documents/DIR/Northern_Office/January_2016_Nothern_Connection.pdf

Check It Out!

If you haven't looked at the new and improved WACO website, make sure to do that. If your campground listing needs any immediate changes please send your information to Danielle at danielle@seversonandassociates.com



There is a new federal requirement for most campground owners this spring.

It's probably stuff you already do when turning on the water for the first time each year. The DNR has developed a brochure to help. Find the brochure at this web link.

<http://dnr.wi.gov/files/PDF/pubs/DG/DG0079I.pdf>

**Start Up
Your Water
System Right
This Spring**



Campers love to see a little bit of the place they are going to be spending time with their friends and family, especially if it's their first visit to your campground.

Does your campground listing on the WACO website have photos? If not, don't wait! Send up to four photos to us today!

Board of Directors

SCOTT KOLLOCK President
Vista Royale Campground 715-335-6631

JUDY BUCHTA Past President
Duck Creek Campground 608-429-2425

LORI SEVERSON
Executive Director 608-525-2327

MARK HAZELBAKER
Lawyer 608-663-9770

JIM BUTTON
Evergreen Campsites LLC 920-622-3498

BERT DAVIS ARVC Representative
Badgerland Campground 608-873-5800

JULIE MICHAELS
Scenic Ridge Campground 608-883-2920

PAT REHWINKEL
Merry Mac's Campground 608-493-2367

ROBERT WEISS
Wilderness Campgrounds 608-297-2002

BECKY GUSSEL
Sherwood Forrest Camping 608-254-7080

RANDY SONDALE
Pineland Camping 608-564-7818

BUD STYER
Smokey Hollow Campground 608-592-2128

LELAND NELSON
Keyes Lake Campground 715-528-4907

JOYCE STENKLYFT
Stoney Creek RV Resort 715-597-2102

**Get a head start on your ad
for the 2017 WACO Directory.
Contact us today!**

Directory Ad Sizes

Full Page: 7.5 x 10"

3/4 Page: 7.5 x 7.437"

2/3 Page: 7.5 x 6.5"

1/2 Page: 7.5 x 4.875"

1/4 Page: 3.625 x 4.875"

1/4 Horizontal: 7.5 x 2.312"

1/8 Page: 3.625 x 2.312"

1/3 Page: 7.5 x 3.125"

Website Ad Sizes

Banner Ad: 1200 x 120

Side Ad: 200 x 200

Please Note!

All Photoshop work should be actual size with a resolution of at least 300 and saved as a layered .tiff in CMYK. It can also be saved as a PDF.

Advertising in the WACO Newsletter

Business Card Size Ad

\$100.00 one time

Double Business Card Size Ad

\$150.00 one time

1/4 Page Ad: \$200.00 one time

1/2 Page Ad: \$300.00 one time

Full Page Ad: \$500.00 one time

20% Discount for 6 months

30% Consecutive discount for 12 months