

170 years of strength @ your service.

Proposal to provide Fleet Card Services
for the State of West Virginia

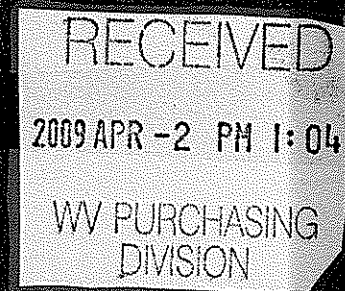
RFP Number FLT094800

Submitted by



Contact

Tina Smith, Vice President
United Bank, Inc.
2650 Grand Central Avenue
Vienna, WV 26105
o/304.295.3466
1.800.784.3662 Ext. 3466
f/304.295.3451
tina.smith@ubsi-wv.com
bankwithunited.com



Authorized
Signer

April 1, 2009



Member FDIC



April 1, 2009

Krista Ferrell
State of West Virginia
Purchasing Division
2019 Washington Street, East
P. O. Box 50130
Charleston, WV 25305-0130

Dear Ms. Ferrell:

Enclosed is United Bank's proposal to provide secure credit cards for the purpose of obtaining fuel for vehicles as set forth in your **Request for Proposal FLT094800**.

United Bankshares, Inc., our holding company, is the largest headquartered company in West Virginia and is totally committed to the State. In accordance with West Virginia State Code, we respectfully request that we receive vendor preference.

On behalf of United Bankshares, Inc. and United Bank, it is with pleasure that we submit this proposal for Fleet Card Services.

Sincerely,

A handwritten signature in cursive script, appearing to read 'Tina Smith', is written over a horizontal line.

Tina Smith
Vice President



State of West Virginia
 Department of Administration
 Purchasing Division
 2019 Washington Street East
 Post Office Box 50130
 Charleston, WV 25305-0130

Request for Quotation

RFQ NUMBER
 FLT094800

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ADDRESS CORRESPONDENCE TO ATTENTION OF
 KRISTA FERRELL
 304-558-2596

RFQ COPY
 TYPE NAME/ADDRESS HERE

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PURCHASING DIVISION
 FLEET MANAGEMENT UNIT
 BOX OFFICE BOX 50130
 2019 WASHINGTON STREET, EAST
 CHARLESTON, WV
 25305-0130 304-558-0086

DATE PRINTED	TERMS OF SALE	SHIP VIA	FOB	FREIGHT TERMS
02/27/2009				

BID OPENING DATE:

04/02/2009

BID OPENING TIME 01:30PM

LINE	QUANTITY	UQP	CAT NO	ITEM NUMBER	UNIT PRICE	AMOUNT
REV. 04/11/2001 EXHIBIT 4 LOCAL GOVERNMENT BODIES: UNLESS THE VENDOR INDICATES IN THE PROPOSAL HIS REFUSAL TO EXTEND PRICES, TERMS, AND CONDITIONS OF THE BID TO COUNTY, SCHOOL, MUNICIPAL AND OTHER LOCAL GOVERNMENT BODIES, THE BID SHALL EXTEND TO POLITICAL SUBDIVISIONS OF THE STATE OF WEST VIRGINIA. IF THE VENDOR DOES NOT WISH TO EXTEND THE PRICES, TERMS, AND CONDITIONS OF THE BID TO ALL POLITICAL SUBDIVISIONS OF THE STATE, THE VENDOR MUST CLEARLY INDICATE SUCH REFUSAL IN HIS BID. SUCH REFUSAL SHALL NOT PREJUDICE THE AWARD OF THIS CONTRACT IN ANY MANNER. REV. 3/88 EXHIBIT 10 REQUISITION NO.: ADDENDUM ACKNOWLEDGEMENT I HEREBY ACKNOWLEDGE RECEIPT OF THE FOLLOWING CHECKED ADDENDUM(S) AND HAVE MADE THE NECESSARY REVISIONS TO MY PROPOSAL, PLANS AND/OR SPECIFICATION, ETC. ADDENDUM NO.'S: NO. 1 ✓ NO. 2 ✓ NO. 3						

SEE REVERSE SIDE FOR TERMS AND CONDITIONS

SIGNATURE	TELEPHONE	DATE
TITLE	FEIN	ADDRESS CHANGES TO BE NOTED ABOVE

WHEN RESPONDING TO RFQ, INSERT NAME AND ADDRESS IN SPACE ABOVE LABELED 'VENDOR'



State of West Virginia
 Department of Administration
 Purchasing Division
 2019 Washington Street East
 Post Office Box 50130
 Charleston, WV 25305-0130

**Request for
 Quotation**

RFQ NUMBER
 FLT094800

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ADDRESS CORRESPONDENCE TO ATTENTION OF
 KRISTA FERRELL
 304-558-2596

RFQ COPY
 TYPE NAME/ADDRESS HERE

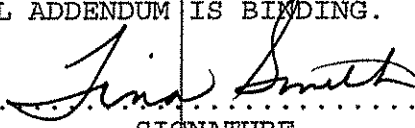
VENDOR

SHIP TO

PURCHASING DIVISION
 FLEET MANAGEMENT UNIT
 BOX OFFICE BOX 50130
 2019 WASHINGTON STREET, EAST
 CHARLESTON, WV
 25305-0130 304-558-0086

DATE PRINTED	TERMS OF SALE	SHIP VIA	F.O.B.	FREIGHT TERMS
02/27/2009				

BID OPENING DATE: 04/02/2009 BID OPENING TIME 01:30PM

LINE	QUANTITY	UGP	CAT. NO.	ITEM NUMBER	UNIT PRICE	AMOUNT
NO. 4					
NO. 5					
<p>I UNDERSTAND THAT FAILURE TO CONFIRM THE RECEIPT OF THE ADDENDUM(S) MAY BE CAUSE FOR REJECTION OF BIDS.</p> <p>VENDOR MUST CLEARLY UNDERSTAND THAT ANY VERBAL REPRESENTATION MADE OR ASSUMED TO BE MADE DURING ANY ORAL DISCUSSION HELD BETWEEN VENDOR'S REPRESENTATIVES AND ANY STATE PERSONNEL IS NOT BINDING. ONLY THE INFORMATION ISSUED IN WRITING AND ADDED TO THE SPECIFICATIONS BY AN OFFICIAL ADDENDUM IS BINDING.</p> <p style="text-align: center;">  SIGNATURE United Bank COMPANY 4/1/09 DATE </p> <p>REV. 11/96</p> <p>VENDORS ARE ASKED TO SUBMIT THE COST PORTION OF THEIR RFP RESPONSE IN A SEPARATE SEALED ENVELOPE. THE TECHNICAL PORTION OF THE RFP RESPONSE WILL BE OPENED ON THE DATE SHOWN IN THIS RFP. THE COST PORTION WILL BE OPENED AFTER THE TECHNICAL EVALUATION HAS BEEN COMPLETED. ALL VENDORS WILL BE NOTIFIED OF THE OPENING DATE OF THE COST PORTION OF THEIR RFP RESPONSE.</p> <p style="text-align: center;">NOTICE</p>						

SEE REVERSE SIDE FOR TERMS AND CONDITIONS

SIGNATURE	TELEPHONE	DATE
TITLE	FEIN	ADDRESS CHANGES TO BE NOTED ABOVE

WHEN RESPONDING TO RFQ, INSERT NAME AND ADDRESS IN SPACE ABOVE LABELED 'VENDOR'



State of West Virginia
 Department of Administration
 Purchasing Division
 2019 Washington Street East
 Post Office Box 50130
 Charleston, WV 25305-0130

Request for Quotation

RFQ NUMBER
FLT094800

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ADDRESS CORRESPONDENCE TO ATTENTION OF:
KRISTA FERRELL 304-558-2596

VENDOR

RFQ COPY
 TYPE NAME/ADDRESS HERE

SHIP TO

PURCHASING DIVISION
 FLEET MANAGEMENT UNIT
 BOX OFFICE BOX 50130
 2019 WASHINGTON STREET, EAST
 CHARLESTON, WV
 25305-0130 304-558-0086

DATE PRINTED	TERMS OF SALE	SHIP VIA	FOB	FREIGHT TERMS
02/27/2009				

BID OPENING DATE: 04/02/2009 BID OPENING TIME 01:30PM

LINE	QUANTITY	UOP	CAT. NO.	ITEM NUMBER	UNIT PRICE	AMOUNT
<p>A SIGNED PROPOSAL MUST BE SUBMITTED TO:</p> <p>DEPARTMENT OF ADMINISTRATION PURCHASING DIVISION BUILDING 15 2019 WASHINGTON STREET, EAST CHARLESTON, WV 25305-0130</p> <p>THE PROPOSAL SHOULD CONTAIN THIS INFORMATION ON THE FACE OF THE ENVELOPE OR THE RFP MAY NOT BE CONSIDERED:</p> <p>SEALED PROPOSALS</p> <p>BUYER: KRISTA FERRELL-FILE 21</p> <p>RFP. NO.: FLT094800</p> <p>RFP OPENING DATE: APRIL 2, 2009</p> <p>RFP OPENING TIME: 1:30 PM</p> <p>PLEASE PROVIDE A FAX NUMBER IN CASE IT IS NECESSARY TO CONTACT YOU REGARDING YOUR PROPOSAL:</p> <p>----- 304-295-3451 -----</p> <p>CONTACT PERSON (PLEASE PRINT CLEARLY):</p> <p>----- Tina Smith -----</p>						

SEE REVERSE SIDE FOR TERMS AND CONDITIONS

SIGNATURE	TELEPHONE	DATE
TITLE	FERN	ADDRESS CHANGES TO BE NOTED ABOVE

WHEN RESPONDING TO RFQ, INSERT NAME AND ADDRESS IN SPACE ABOVE LABELED 'VENDOR'

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PART 3 PROCUREMENT SPECIFICATIONS AND DELIVERABLES

3.1 General Requirements

United understands and will comply by providing a secure fuel card with individual Personal Identification Numbers (PIN) for each operator of each vehicle in the program.

3.2 Scope of Work:

3.2.1 Fuel Card

- 3.2.1.1 The Visa Fleet Card is currently accepted at over 44,000 vendors in West Virginia, Virginia, Kentucky, Ohio, Maryland and Pennsylvania. Please refer to Attachment A for an electronic list of names and locations.
- 3.2.1.2 United understands and will comply. When a Fleet card is used at a participating fuel vendor, the point of sale device will prompt the Fleet employee to enter data such as driver I.D. and odometer reading. This information is then transmitted to the processor along with other data fields such as fuel amount and time of purchase.
- 3.2.1.3 United understands and will comply. As directed by the Fleet Management Office, United will bill each agency for purchases transacted on the Fleet Card. See 3.2.1.4 for tax reclamation details.
- 3.2.1.4 United will offer the Visa Fleet Card and therefore utilizes Visa Fleet Fuel Tax Reclamation Services using Visa's 3rd party service bureau, NECS. The transaction data is sent from Visa to First Data (FDR), our card processor. FDR will in turn return the file to Visa and Visa will send to their third party processor for tax reclamation processing. In jurisdictions where refunds are obtained, NECS will collect the refund checks and forward to the State of WV.

3.2.2 Reporting

- 3.2.2.1 United will provide a variety of standard reports, as well as custom reports unique to each agency. Reports will be provided through Commercial View and Visa Information Management System (VIMS). Both of these products are web based products and are available at no cost to the State. Hardcopy reports are also available upon request at no cost to the State. Refer to Attachment B for report samples.
- 3.2.2.2 United understands and will comply. United's staff is dedicated to education and training of the State's staff in all aspects of the Fleet Program. Training can be conducted at State and Agency locations or regional United locations at no cost to the State.
- 3.2.2.3 United understands and will comply. Fleet card reports, whether through Commercial View or VIMS, have built in edits that will preclude errors. Reports will be set up to conform to State requirements of eliminating rounding. First Data does not round transaction amounts. Rounding parameters are available for items such as interest calculation, minimum payment due, and penalty fees.
- 3.2.2.4 United will provide to the State online access through either Commercial View or VIMS. Either product can be set up as view only for as many users as desired.

3.2.3 Management/Administration

3.2.3.1 United understands and will comply. United regularly visits State agencies and will continue to do so with regard to the Fleet Program. United will commit to a minimum of four (4) visits per year at no cost to the State.

3.2.3.2 United welcomes the opportunity to participate at seminars to educate drivers/fleet customers on program requirements in West Virginia at no cost to the State.

3.2.3.3 If the State requires only online viewing and reporting capabilities, this will be fulfilled via FDR's Commercial View and/or the Visa Information Management System, at no cost to the State of WV.

If the State desires electronic statement presentment and/or online payment options, United will consider offering our eCustomer Service Product with implementation costs being shared by the State.

3.2.3.4 United welcomes visits from the State at our processing center in Vienna, WV.

3.2.4 Vendor Capability & Stability

- 3.2.4.1 FDR has been certified as a fleet processor for both Visa and MasterCard since 2001. FDR currently processes for multiple MasterCard and Visa Issuers, as well as several private label distributors.
- 3.2.4.2 We appreciate your request for client references. However, we value and respect the confidentiality agreements in place with our customers. FDR will endeavor to obtain authorization to release requested reference information from current Fleet Issuers as your vendor selection process evolves to the due diligence phase.
- 3.2.4.3 United and FDR does not anticipate using subcontractors to support this program.

3.3 Special Terms and Conditions:

- 3.3.1 Bid and Performance Bonds: N/A
- 3.3.2 Insurance Requirements: N/A
- 3.3.3 License Requirements: N/A
- 3.3.4 Litigation Bond: N/A



Sample Visa Fleet Reports

Vehicle Activity

Company: Purchasing
 Card Type:
 Organization:
 Card Account:
 Cycle:

Billing from 06/28/2006 to 07/27/2006

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Close Report

Trans Date	Cardholder Name	Card Account No.	Supplier Name	Supplier Location	Purchase Type	Odometer	Fuel Units	Unit Type	Purchase Amount	MPG / MPL
06/26/2006	VIGO, JOE	4807 0732	SHELL OIL	20929450227	Fuel		27.1800	U.S. Gallon	75.00	
06/28/2006	VIGO, JOE	4807 0732	U.S. FLORIDA CITY FL		Non-Fuel		24.8300	U.S. Gallon	71.00	
06/29/2006	VIGO, JOE	4807 0732	CIRCLE K	02371 Q04	00000000		20.4900	U.S. Gallon	59.01	
06/30/2006	VIGO, JOE	4807 0732	U.S. KEY LARGO FL		Non-Fuel		27.4740	U.S. Gallon	81.30	
07/03/2006	VIGO, JOE	4807 0732	CIRCLE K	02371 Q04	00000000		12.0700	U.S. Gallon	34.04	
07/04/2006	VIGO, JOE	4807 0732	U.S. KEY LARGO FL		Fuel		2.1700	U.S. Gallon	6.00	
07/05/2006	VIGO, JOE	4807 0732	CHEVRON	00208165	Fuel		20.6900	U.S. Gallon	60.00	
07/06/2006	VIGO, JOE	4807 0732	U.S. HIALEAH FL		Fuel		20.6750	U.S. Gallon	62.00	
07/09/2006	VIGO, JOE	4807 0732	EXXONMOBIL	75 048 8754	Fuel		4.6400	U.S. Gallon	15.00	
07/11/2006	VIGO, JOE	4807 0732	U.S. LAFAYETTE LA		Fuel		24.2400	U.S. Gallon	71.75	
07/09/2006	VIGO, JOE	4807 0732	SHELL OIL	27524208801	Fuel		25.0000	U.S. Gallon	75.00	
07/11/2006	VIGO, JOE	4807 0732	U.S. KEYNER LA		Fuel		209.4500	U.S. Gallon	610.10	
07/16/2006	VIGO, JOE	4807 0732	HIALEAH GRVNS	U-GAS	Fuel					
07/12/2006	VIGO, JOE	4807 0732	U.S. HIALEAH GARDE FL		00000000					
07/13/2006	VIGO, JOE	4807 0732	CHEVRON	00208165	Fuel					
07/14/2006	VIGO, JOE	4807 0732	U.S. HIALEAH FL		Fuel					
07/13/2006	VIGO, JOE	4807 0732	SHELL OIL	2752402809	Fuel					
07/17/2006	VIGO, JOE	4807 0732	U.S. MIAMI BEACH FL		Non-Fuel					
07/19/2006	VIGO, JOE	4807 0732	CIRCLE K	02371 Q04	00000000					
07/20/2006	VIGO, JOE	4807 0732	U.S. KEY LARGO FL		Fuel					
07/23/2006	VIGO, JOE	4807 0732	DICK'S QUIK MART	62009	Fuel					
07/23/2006	VIGO, JOE	4807 0732	U.S. KEY LARGO FL							
Totals for 000000000-3200412991										
000000000-3200413007										

11 Transactions

Sample Visa Fleet Reports (cont.)



Fleet Transaction Line Item Detail

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Cardholder Name: JOE VIGO
 Cardholder Acct No.: 4807 0732 [REDACTED]
 Transaction Date: 06/26/2006
 Transaction Amount: 75.00 USD
 VAT/Tax Rate: 0.00

Supplier Name: SHELL OIL 20929450227
 Supplier Location: US, Florida City FL
 Purchase Type: Fuel Purchase
 Service Type: Self Service
 Odometer Reading:

[Close Report](#)

Fuel UOM: U.S. Gallon
 Fuel Type: Unleaded Regular 86
 Fuel Quantity: 27.18
 Fuel Unit Cost: 2.759 USD

Fuel Gross Amount: 75.00 USD
 Fuel Net Amount: 75.00 USD
 Non-Fuel Gross Amount: 0.00 USD
 Non-Fuel Net Amount: 0.00 USD

Taxes	Exempt	Tax Amount
Federal Sales Tax	N	0.00 USD
City Fuel Sales Tax	N	0.00 USD
County Fuel Sales Tax	N	0.00 USD
Secondary State Fuel Tax	N	0.00 USD
State Motor Fuel Tax	N	0.00 USD
County Motor Fuel Tax	N	0.00 USD
City Motor Fuel Tax	N	0.00 USD
Fuel Miscellaneous Tax	N	0.00 USD
Fuel Federal Excise Tax	N	0.00 USD
Non-Fuel Federal Excise Tax	N	0.00 USD
Non-Fuel State and Local Sales Tax	N	0.00 USD
Non-Fuel Miscellaneous Tax	N	0.00 USD



Sample Visa Fleet Reports (cont.)

High Purchase Amount
Fuel and Non-Fuel

Company: Purchasing
Card Type:
Organization:
Card Account:
Cycle: Billing from 06/28/2005 to 07/27/2005

Close Report

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Cardholder Name - Card Account No.

Trans Date Posting Date	Purchase Amount	Fuel Amount	Non-Fuel Amount	Fuel Units	Unit Type	Purchase Type	Supplier Name	Supplier Location
GONZALEZ, ERNESTO - 4807 0732								
06/30/2005	\$1.11	\$1.11	0.00	27.2280	U.S. Gallon		CHEVRON 00202675	
07/03/2005	75.00	75.00	0.00	23.1500	Fuel		US, MIAMI FL	
07/08/2005					U.S. Gallon		SHELL OIL 2465720294	
07/10/2005					Fuel		US, MARATHON FL	
07/09/2005	33.24	33.24	0.00	10.6200	U.S. Gallon		SHELL OIL 20938513226	
07/11/2005					Fuel		US, MIAMI FL	
07/13/2005	75.00	74.98	0.00	25.6000	U.S. Gallon		HESS 09226	
07/17/2005					Fuel		US, MIAMI FL	
07/25/2005	70.00	70.00	0.00	22.8630	U.S. Gallon		CHEVRON 00208165	
07/27/2005					Fuel		US, HIALEAH FL	
VIGO, JOE - 4807 0732								
06/26/2005	75.00	75.00	0.00	27.1800	U.S. Gallon		SHELL OIL 20929450227	
06/28/2005					Fuel		US, FLORIDA CITY FL	
06/29/2005	71.00	71.00	0.00	24.8300	U.S. Gallon		CIRCLE K 02371 Q04	
06/30/2005					Non-Fuel		US, KEY LARGO FL	
07/03/2005	59.01	59.01	0.00	20.4900	U.S. Gallon		CIRCLE K 02371 Q04	
07/04/2005					Non-Fuel		US, KEY LARGO FL	
07/05/2005	91.30	91.30	0.00	27.4740	U.S. Gallon		CHEVRON 00208165	
07/06/2005					Fuel		US, HIALEAH FL	
07/09/2005	34.04	34.04	0.00	12.0700	U.S. Gallon		EXXONMOBIL75 94238754	
07/11/2005					Fuel		US, LAFAYETTE LA	
07/09/2005	6.00	6.00	0.00	2.1700	U.S. Gallon		SHELL OIL 27524208801	
07/11/2005					Fuel		US, KEYNER LA	
07/10/2005	50.00	59.98	0.00	20.6900	U.S. Gallon		HIALEAH GRDWS U-GAS	
07/12/2005					Fuel		US, HIALEAH GARDE FL	

Sample Visa Fleet Reports (cont.)



Fleet Transaction Line Item Detail

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Cardholder Name
 Cardholder Acct No.
 Transaction Date
 Transaction Amount
 VAT/Tax Rate

ERNESTO GONZALEZ
 4807 0732
 07/09/2006
 33.24 USD
 0.00

Supplier Name
 Supplier Location
 Purchase Type
 Service Type
 Odometer Reading

SHELL OIL 20958513226
 US, Miami FL
 Fuel Purchase
 Self Service

Fuel UOM
 Fuel Type
 Fuel Quantity
 Fuel Unit Cost

U.S. Gallon
 Unleaded Mid 89
 10.62
 3.129 USD

Fuel Gross Amount
 Fuel Net Amount
 Non-Fuel Gross Amount
 Non-Fuel Net Amount

33.24 USD
 33.24 USD
 0.00 USD
 0.00 USD

Taxes

Exempt

Tax Amount

Federal Sales Tax
 City Fuel Sales Tax
 County Fuel Sales Tax
 Secondary State Fuel Tax
 State Motor Fuel Tax
 County Motor Fuel Tax
 City Motor Fuel Tax
 Fuel Miscellaneous Tax
 Fuel Federal Excise Tax
 Non-Fuel Federal Excise Tax
 Non-Fuel State and Local Sales Tax
 Non-Fuel Miscellaneous Tax

N
 N
 N
 N
 N
 N
 N
 N
 N
 N
 N
 N

0.00 USD
 0.00 USD
 0.00 USD
 0.00 USD
 0.00 USD
 0.00 USD
 0.00 USD
 0.00 USD
 0.00 USD
 0.00 USD
 0.00 USD
 0.00 USD

Sample Visa Fleet Reports (cont.)



Service Station Activity Summary

All Suppliers

Company: Purchasing
 Card Type:
 Organization:
 Card Account:
 Cycle: Billing from 06/28/2006 to 07/27/2006

Close Report

Service Station Activity Summary

Supplier Name and Location	Total Trans	No. of Accounts	Total Sales	Fuel Sales	Non Fuel Sales	Fuel Units	Unit Type
CHEVRON 00202675 - US, MIAMI FL	1	1	81.11	81.11	0.00	27.2280	U.S. Gallon
Totals for CHEVRON 00202675	1	1	81.11	81.11	0.00		
CHEVRON 00208165 - US, HIALEAH FL	3	2	213.30	213.30	0.00	71.8328	U.S. Gallon
Totals for CHEVRON 00208165	3	2	213.30	213.30	0.00		
CIRCLE K 02371 Q04 - US, KEY LARGO FL	3	1	201.76	201.76	0.00	69.5600	U.S. Gallon
Totals for CIRCLE K 02371 Q04	3	1	201.76	201.76	0.00		
DION'S QUICK MART #2Q39 - US, KEY LARGO FL	1	1	75.00	75.00	0.00	25.0000	U.S. Gallon
Totals for DION'S QUICK MART #2Q39	1	1	75.00	75.00	0.00		
EXXONMOBIL75 04238754 - US, LAFAYETT LA	1	1	34.04	34.04	0.00	12.0700	U.S. Gallon
Totals for EXXONMOBIL75 04238754	1	1	34.04	34.04	0.00		
HESS 09226 - US, MIAMI FL	1	1	74.98	74.98	0.00	25.6000	U.S. Gallon
Totals for HESS 09226	1	1	74.98	74.98	0.00		
HIALEAH CRDMS U-GAS - US, HIALEAH GARDE FL	1	1	60.00	59.98	0.00	20.6900	U.S. Gallon
Totals for HIALEAH CRDMS U-GAS	1	1	60.00	59.98	0.00		
SHELL OIL 20929450227 - US, FLORIDA CITY FL	1	1	75.00	75.00	0.00	27.1800	U.S. Gallon
Totals for SHELL OIL 20929450227	1	1	75.00	75.00	0.00		
SHELL OIL 20958513226 - US, MIAMI FL	1	1	33.24	33.24	0.00	10.5200	U.S. Gallon
Totals for SHELL OIL 20958513226	1	1	33.24	33.24	0.00		

Sample Visa Fleet Reports (cont.)



Service Station Activity Detail
 CHEVRON 00202675
 US, MIAMI FL

Company: Purchasing
 Card Type:
 Organization:
 Card Account:
 Cycle: Billing from 06/28/2006 to 07/27/2006

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Close Report

Cardholder Name - Card Account No.

Transaction Information

Trans. Date	Posting Date	Purchase Type	Purchase Amount	Fuel Sales	Non Fuel Sales	Fuel Units	Unit Type
GONZALEZ, ERNESTO	07/03/2006	Fuel	81.11	81.11	0.00	27.2280	U.S. Gallon
Totals for GONZALEZ, ERNESTO			81.11	81.11	0.00		1 Transaction
Grand Totals			81.11	81.11	0.00		1 Transaction

- End of Report -

Sample Visa Fleet Reports (cont.)



Service Station Activity Detail

All Suppliers

Company: Purchasing
 Card Type:
 Organization:
 Card Account:
 Cycle: Billing from 06/26/2006 to 07/27/2006

Send to Inbox

Close Report

Supplier Name and Location

Cardholder Name - Card Account No.

Transaction Information

Trans. Date	Posting Date	Purchase Type	Purchase Amount	Fuel Sales	Non Fuel Sales	Fuel Units	Unit Type
CHEVRON 00202675 - US, MIAMI FL							
		GONZALEZ, ERNESTO - 4807 0732					
06/30/2006	07/03/2006	Fuel	81.11	81.11	0.00	27.2280	U.S. Gallon
Totals for GONZALEZ, ERNESTO			81.11	81.11	0.00		1 Transaction
Totals for CHEVRON 00202675			81.11	81.11	0.00		1 Transaction
CHEVRON 00208165 - US, HIALEAH FL							
		GONZALEZ, ERNESTO - 4807 0732					
07/25/2006	07/27/2006	Fuel	70.00	70.00	0.00	22.8630	U.S. Gallon
Totals for GONZALEZ, ERNESTO			70.00	70.00	0.00		1 Transaction
VIGO, JOE - 4807 0732							
		VIGO, JOE - 4807 0732					
07/05/2006	07/06/2006	Fuel	81.30	81.30	0.00	27.4740	U.S. Gallon
07/13/2006	07/14/2006	Fuel	62.00	62.00	0.00	20.6750	U.S. Gallon
Totals for VIGO, JOE			143.30	143.30	0.00		2 Transactions
Totals for CHEVRON 00208165			213.30	213.30	0.00		3 Transactions
CIRCLE K 02371 Q04 - US, KEY LARGO FL							
		VIGO, JOE - 4807 0732					
06/29/2006	06/30/2006	Non-Fuel	71.00	71.00	0.00	24.6300	U.S. Gallon
07/03/2006	07/04/2006	Non-Fuel	59.01	59.01	0.00	20.4900	U.S. Gallon
07/19/2006	07/20/2006	Non-Fuel	71.75	71.75	0.00	24.2400	U.S. Gallon
Totals for VIGO, JOE			201.76	201.76	0.00		3 Transactions
Totals for CIRCLE K 02371 Q04			201.76	201.76	0.00		3 Transactions
DION'S QUICK MART #2039 - US, KEY LARGO FL							
		VIGO, JOE - 4807 0732					
07/23/2006	07/25/2006	Fuel	75.00	75.00	0.00	25.0000	U.S. Gallon
Totals for VIGO, JOE			75.00	75.00	0.00		1 Transaction



Sample Visa Fleet Reports (cont.)

Fleet Transaction Line Item Detail

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Cardholder Name ERNESTO GONZALEZ Cardholder Acct No. 4807 0732 [REDACTED] Transaction Date 06/30/2006 Transaction Amount 81.11 USD VAT/Tax Rate 0.00	Supplier Name CHEVRON 00202675 Supplier Location US, Miami FL Purchase Type Fuel Purchase Service Type Self Service Odometer Reading Fuel UOM U.S. Gallon Fuel Type Unleaded Mid 89 Fuel Quantity 27.228 Fuel Unit Cost 2.979 USD	Fuel Gross Amount 81.11 USD Fuel Net Amount 81.11 USD Non-Fuel Gross Amount 0.00 USD Non-Fuel Net Amount 0.00 USD
--	--	--

Taxes	Exempt	Tax Amount
Federal Sales Tax	N	0.00 USD
City Fuel Sales Tax	N	0.00 USD
County Fuel Sales Tax	N	0.00 USD
Secondary State Fuel Tax	N	0.00 USD
State Motor Fuel Tax	N	0.00 USD
County Motor Fuel Tax	N	0.00 USD
City Motor Fuel Tax	N	0.00 USD
Fuel Miscellaneous Tax	N	0.00 USD
Fuel Federal Excise Tax	N	0.00 USD
Non-Fuel Federal Excise Tax	N	0.00 USD
Non-Fuel State and Local Sales Tax	N	0.00 USD
Non-Fuel Miscellaneous Tax	N	0.00 USD

Visa Fleet Ad-hoc Reporting



Visa Information Source



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Fleet Services

Choose the type of analysis to perform

Type of Analysis*: [View Report Description](#)

Restrict your reporting to

Organization*:

Card Account:

Reporting Cycle*: Start Date: End Date:

Choose from the following report parameters

Purchases of*: Fuel Non-Fuel All

Show High*: Dollar purchases of more than Dollars

Volume purchases of more than Units

*Required



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Example Fleet Information Captured at the Point of Sale



- Purchase Location
- Purchase Date
- Total Purchase Amount
- Transaction Date & Time
- Vehicle's ID #
- Driver's ID #
- Fuel Purchase Amount
- Fuel Price per Unit
- # Fuel Units Purchased
- Service Type (Full or Self Service)
- Non-fuel Purchase Amount
- Non-fuel Line Item Detail
- Vehicle's Odometer Reading
- Fuel Product Type (Diesel, Gasoline, Kerosene, Ethanol, etc.)
- Non-Fuel Product Type (Motor Oil, Wiper Blades, Sodas, Chips, etc.)
- Other Key Fleet & Non-fleet information also captured

Report Sample

ABC COMPANY										
Driver Account Report										
Report Date: 03/10/YYYY										
Sys/Prin/Agent - 0220/0200/0020										
Company ID/ Name - 1234/ABC COMPANY										
D - Merchant Does Not Provide Enhanced Data F - Full Service HG - High Grade of Fuel M - Multiple Service/Fill up per Day MPG - MPG Fluctuates +/- 25% since last purchase										
NF- Non Fuel Purchase P - Price per Gallon exceeds limit V - Vehicle Not Fueling WE - Weekend/Evening Purchase T - Exceeds Tank Capacity										
1	Account Number	Account Name	Beginning Odometer	Miles Driven						
	0220020039150001	Smith, Joe	20,0000	1600						
2	Date / Time	Merchant / Location	Vehicle Number / Vehicle Description	Service Type / Non-Fuel Description	Odometer Reading	Units of Fuel	Price per Unit	Fuel Total / Non Fuel Total	Exceptions	
	11/01/YYYY	Texaco	12345	Self Service	21,500	24.6	1.399	34.42	F	
	14:00	Omaha, NE	1998 Dodge Ram	Oil				3.74		
							Total Amount:	38.16		
	11/03/YYYY	Shell	12345	Self Service	21,600	24.5	1.399	34.42	F	
	17:00	Omaha, NE	1998 Dodge Ram	Oil				3.74		
							Total Amount:	38.16		
								MTD Totals	YTD Totals	
								76.32	76.32	
								7.48	7.48	
								83.80	83.80	
								Total Fuel for Account:	Total Non-Fuel for Account:	Total Expenses for Account:
								0220020039150001	0220020039150001	0220020039150001

Report Sample

ABC COMPANY

Page 1 of 1

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20		
Month	Year	Driver License Expiration	Fuel Purchases	Non Fuel Purchases	Lodging Restaurant	Car Rental Other Trans	Retail Cash	Airline Total	Driver Name	Driver Number	Card Number	Fuel Purchases	Non Fuel Purchases	Lodging Restaurant	Car Rental Other Trans	Retail Cash	Airline Total	Driver Name	Driver Number	Card Number	
Driver: Smith, John Driver Number:123456 Card Number:0220020039150001																					
12	YYYY	10/15/YYYY	31.76	0.00	0.00	0.00	0.00	0.00				0.00	0.00	20.00	0.00	0.00	0.00				0.00
Driver: Jones, Jane Driver Number:123457 Card Number:0220020039150002																					
12	YYYY	10/15/YYYY	20.00	0.00	100.00	0.00	0.00	0.00				0.00	0.00	0.00	0.00	0.00	0.00				0.00
Driver: Ward, Janet Driver Number:123458 Card Number:0220020039150003																					
12	YYYY	10/15/YYYY	25.00	0.00	0.00	0.00	0.00	0.00				0.00	0.00	0.00	0.00	0.00	0.00				0.00
Driver: Larson, Sue Driver Number:123459 Card Number:0220020039150004																					
12	YYYY	10/15/YYYY	30.00	0.00	0.00	0.00	0.00	0.00				0.00	0.00	20.00	0.00	0.00	0.00				0.00
Totals:																					
			106.76	0.00	100.00	0.00	0.00	0.00				0.00	0.00	40.00	0.00	0.00	0.00				207.04

Report Sample

ABC COMPANY										
Driver Number Report										
Report Date: 03/10/YYYY										
Sys/Firm/Agent - 0220/0200/0020										
Company ID/ Name - 1234/ABC COMPANY										
D - Merchant Does Not Provide Enhanced Data F - Full Service HG - High Grade of Fuel M - Multiple Service/Fill up per Day MPG - MPG Fluctuates +/- 25% since last purchase										
NF- Non Fuel Purchase P - Price per Gallon exceeds limit V - Vehicle Not Fueling WE - Weekend/Evening Purchase T - Exceeds Tank Capacity										
1	Driver Number	Driver Name	Driver License Exp							
	1B95JK	Smith, John	12/01/YYYY							
2	Date / Time	Merchant / Location	Card Number / Card Name	Service Type / Non-Fuel Description	Odometer Reading	Units of Fuel	Price per Unit	Fuel Total / Non Fuel Total	Exceptions	
	11/01/YYYY 14:00	Texaco Omaha, NE	0220020039150001 Smith, John	Self Service Oil	0	24.6	1.399	34.42	F	3.74
							Total Amount:	38.16		
	11/03/YYYY 17:00	Shell Omaha, NE	0220020039150001 Smith, John	Self Service Oil	1.749	24.5	1.399	34.42	F	3.74
							Total Amount:	38.16		
5	Total Fuel for Driver:		1B95JK		76.32		YTD Totals		76.32	
6	Total Non-Fuel for Driver:		1B95JK		7.48		YTD Totals		7.48	
7	Total Expenses for Driver:		1B95JK		83.80		YTD Totals		83.80	
8										

Report Sample

ABC COMPANY

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Fuel Exceptions Report
Report Date: 03/10/YYYY

Sys/Prin/Agent - 0220/0200/0020
Company ID/ Name - 1234/ABC COMPANY

D - Merchant Does Not Provide Enhanced Data
F - Full Service
HG - High Grade of Fuel
M - Multiple Services/Fill up per Day
MPG - MPG Fluctuates +/- 25% since last purchase

NF- Non Fuel Purchase
P - Price per Gallon exceeds limit
V - Vehicle Not Fueling
WE - Weekend/Evening Purchase
T - Exceeds Tank Capacity

1 Date Time	Card Number Type / Name	Merchant Fuel Service Type	Location	Unit Fuel	Total Fuel Costs	Odometer	Total Transaction	Exceptions
12/06/YYYY	0220020039150001	Texasco	222 Texaco St	20.0	35.00	13,000	35.00	H
11:00	V /Taurus		Omaha, NE 68134					
12/06/YYYY	0220020039150002	Amoco	124 Amoco Lane	20.0	5.00	10,000	5.00	N
12:15	D / Smith, John		Omaha, NE 68164					
							Total 40.00	

Default Sort:
SPAC;Card Number;Date;Time

Report Sample

ABC COMPANY											Page 1 of 1
Total Fleet Costs Report											
Report Date: 03/10/YYYY											
Sys/Prin/Agent - 0220/0200/0020											
Company ID/ Name - 1234/ABC COMPANY											
1	Fuel Costs	Fuel Gallon	Maintenance Costs	Non Fuel Costs	Total Costs	Begin Odometer	End Odometer	Total Miles	Avg Cost/Mile	MPG Price/Gallon	
2	Card Number: 022002003950001										
	250.00	100	25.00	10.00	285.00	15,000	17,200	2,200	0.256	12.50	
	Card Number: 022002003951234										
	250.00	100	25.00	10.00	285.00	15,000	17,200	2,200	0.256	12.50	
	Card Number: 022002003952345										
	250.00	100	25.00	10.00	285.00	15,000	17,200	2,200	0.256	12.50	
3	Totals:	300	75.00	30.00	855.00	45,000	51,600	6,600	0.256	12.50	

Report Sample

ABC COMPANY

Driver Number Report
Report Date: 03/10/XXXX

Sys/Prin/Agent - 0220/0200/0020

Company ID/ Name - 1234/ABC COMPANY

D - Merchant Does Not Provide Enhanced Data NF- Non Fuel Purchase
F - Full Service P - Price per Gallon exceeds limit
HG - High Grade of Fuel V - Vehicle Not Fueling
M - Multiple Service/Fill up per Day WE - Weekend/Evening Purchase
MFG - MFG Fluctuates +/- 25% since last purchase T - Exceeds Tank Capacity

1	Vehicle Number	Vehicle Description	Plate Number	Plate Expiration	Beginning Odometer	Miles Driven				
	12345	1998 Dodge Ram	1B95JK	12/15/XXXX	20,500	1050				
2	Date/Time	Merchant/Location	Card Number/Name	Service Type/Non-Fuel Description	Odometer Reading	Units of Fuel Price per Unit	Fuel Total/Non Fuel Total	Cost Per Mile	Miles Per Gallon	Exceptions
	11/01/XXXX	Texaco	0220020039150001	Unleaded	21,500	24.6	34.42	0.076	18.29	F
	14:00	Omaha, NE	Smith, Joe	Oil		1.399	3.74			
						Total Amount:	38.16			
	11/03/XXXX	Shell	0220020039150001	Unleaded	21,600	24.6	34.42	0.076	18.29	F
	17:00	Omaha, NE	Smith, Joe	Oil		1.399	3.74			
						Total Amount:	38.16			
4							MTD Totals		YTD Totals	
								76.32	76.32	
								7.48	7.48	
								83.80	83.80	
5										
6										

Default Sort:
SPAC;Vehicle Number;Date;Time

Total Fuel for Vehicle: 12345
Total Non-Fuel for Vehicle: 12345
Total Expenses for Vehicle: 12345
Total Miles Driven:
Average Cost Per Mile:
Average MFG:

Report Sample

ABC COMPANY

Page 1 of 1

Vehicle Account Report
Report Date: 03/10/YYYY

Sys/Frin/Agent - 0220/0200/0020

Company ID/ Name - 1234/ABC COMPANY

D - Merchant Does Not Provide Enhanced Data
F - Full Service
HG - High Grade of Fuel
M - Multiple Service/Fill up per Day
MPG - MPG Fluctuates +/- 25% since last purchase

NF- Non Fuel Purchase
P - Price per Gallon exceeds limit
V - Vehicle Not Fueling
WE - Weekend/Evening Purchase
T - Exceeds Tank Capacity

1	Account Number	Account Name	2	3	4	5	6	7	8
Date / Time	Merchant / Location	Driver Number / Description	Service Type / Non-Fuel Description	Units of Fuel Price per Unit	Fuel Total / Non Fuel Total	Exceptions	MTD Totals	YTD Totals	
02/01/YYYY	Texaco	1234	Full Service	24.6	34.42	F			
04:00	Omaha, NE	1998 Dodge Ram	Oil	1.399	3.74				
				Total Amount:	38.16				
01/03/YYYY	Shell	1234	Full Service	24.6	34.42	F			
07:00	Omaha, NE	1998 Dodge Ram	Oil	1.399	3.74				
				Total Amount:	38.16				
				Total Fuel for Account:	76.32		MTD Totals	YTD Totals	
				Total Non-Fuel for Account:	7.48				
				Total Expenses for Account:	83.80				



United Bankshares, Inc. Strength in Numbers

In today's economy, the strength of your banking company shouldn't be in question. At United, we don't just claim to be financially strong – we have the numbers to prove it.

A High Performance Banking Company with a Low-Risk Profile

- 35 consecutive years of dividend increases for shareholders
- Ranked 28th out of 150 largest U.S. bank holding companies based on profitability, capital adequacy and credit quality by *Bank Director Magazine*
- An investment of \$100,000 in 1990 would have been worth \$1,049,683 at 2008 year-end, including dividend appreciation

“United is a well-managed institution that has earned its reputation as one of the top performing regional banks of its size in the country.”

- Keefe, Bruyette & Woods, New York, NY

“United Bankshares ... was able to thrive by expanding into growth markets while keeping a conservative balance sheet and maintaining a low percentage of bad loans.”

- Jaime Peters, Morningstar, Chicago, IL

Highly Rated – Highly Regarded

- Moody's Investors Service rating of "Superior Credit Quality" and "Low Credit Risk" (*Long-term deposit rating of A2 and short-term deposit rating of Prime-1*)
- Ranked the 40th largest bank holding company based on market capitalization
- Ranked the 5th most efficient among the top 50 bank holding companies based on market capitalization
- Received a 5-star rating from Morningstar, a leading market research company
- Added to *Dow Jones U.S. Select Dividend Index*, which tracks the top 100 highest dividend-paying U.S. companies derived from the Dow Jones U.S. Index
- One of only 31 financial industry stocks in the S&P Small Cap 600 to increase in 2008

Corporate Overview

- United Bankshares, Inc. is an \$8.1 billion regional bank holding company
- Headquartered in Charleston, WV and Washington, DC
- 114 full-service offices in West Virginia, Virginia, Maryland, Washington, DC and Ohio
- Founded in 1839 – serving our communities for more than 170 years
- CEO – 41 years with United
- High level of insider ownership – 20%
- Publicly traded on NASDAQ for more than 20 years
- Member of the S&P Small Cap 600 and Russell 2000 Indexes
- Employing 1,500 knowledgeable financial professionals