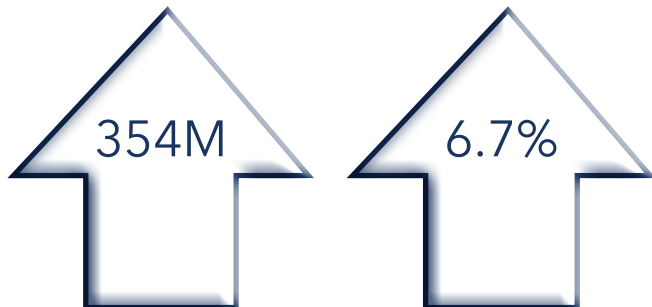


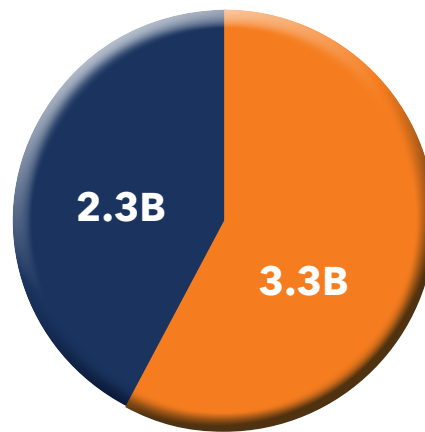
3Q 2018 ACH NETWORK VOLUME TOTALS 5.6 BILLION

VOLUME GREW



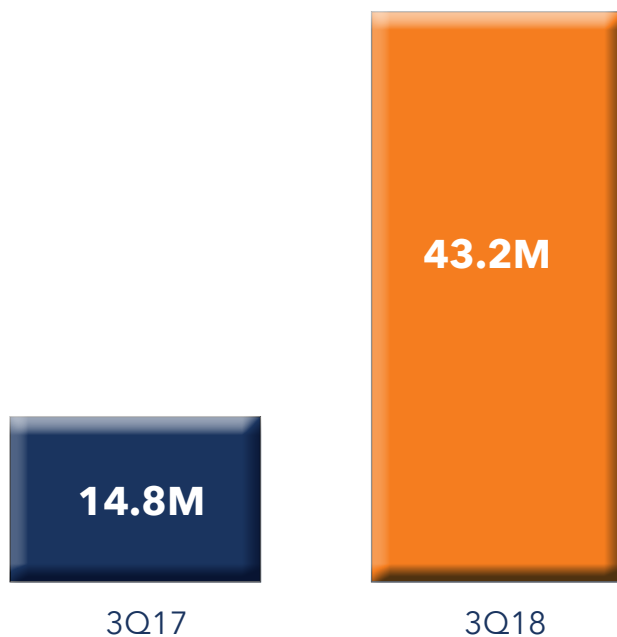
OVER 3Q 2017

3Q 2018 VOLUME



DEBIT
CREDIT

SAME DAY ACH VOLUME
INCREASED 192% OVER
3Q 2017



**VOLUME INCREASED
ACROSS MAJOR
TRANSACTION TYPES
COMPARED TO 3Q 2017**

