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BEFORE THE TRADEMARK TRIAL AND APPEAL BOARD

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INTRUST Bank | Brand Standards

EXHIBIT

6



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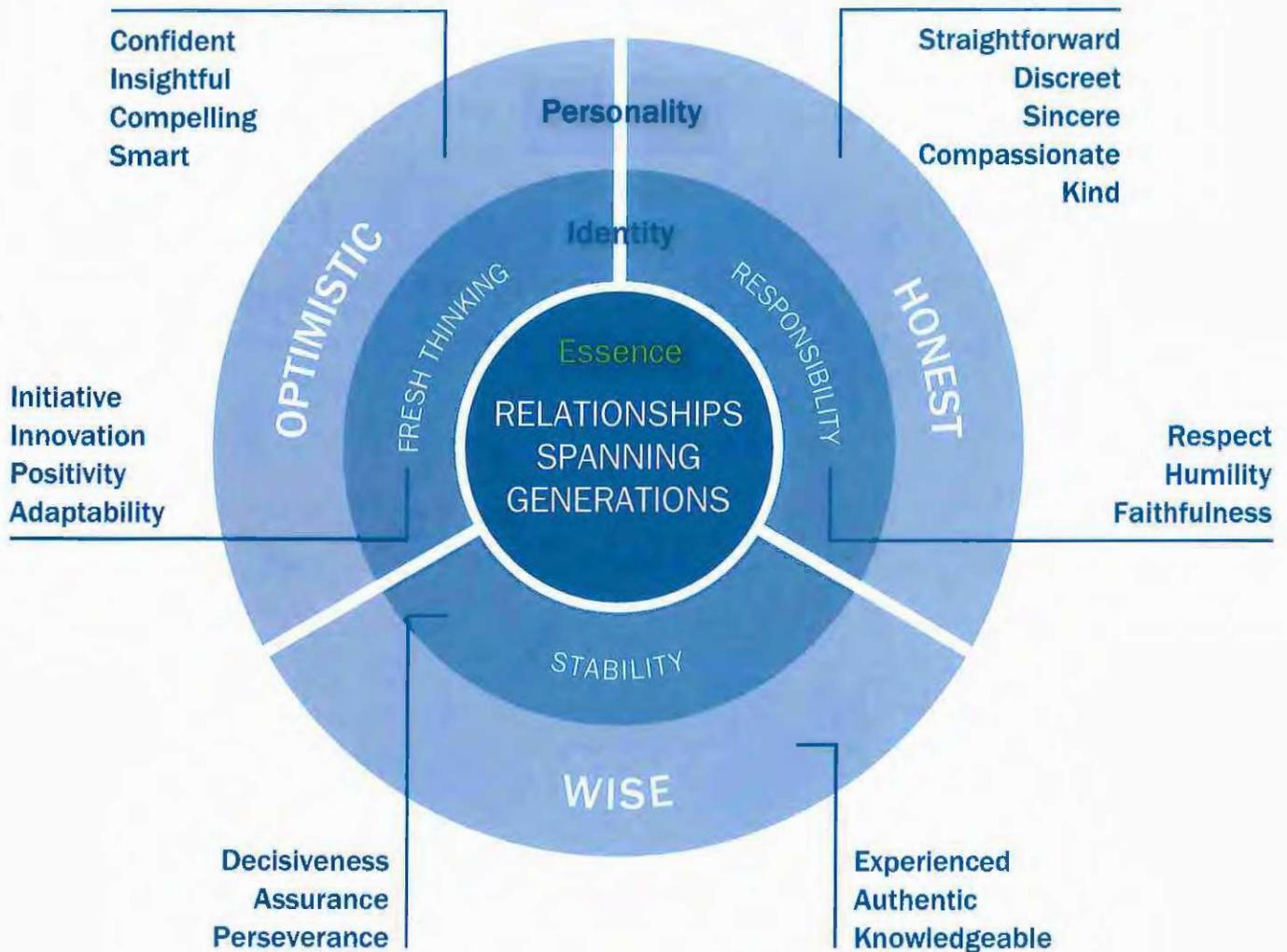
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Brand characteristics



Brand characteristics

The INTRUST brand is all about trust. We are the experienced, reliable partner our customers can rely on. The wheel below details all the characteristics of INTRUST, all part of the core of our basic essence: relationships spanning generations.



Logo usage

INTRUST Bank logo usage

INTRUST Bank Arena logo usage

NestEgg Consulting and Wealth Management logo usage



INTRUST Bank logo usage

The vertical four-color logo should be used in most instances, but other variations may be used when necessary. All logos for INTRUST Bank should be placed in the bottom right-hand corner when used in print collateral or ads and should have a registration mark (see page 13 for reference).



Vertical four-color



Horizontal four-color



Vertical one-color



Horizontal one-color



Vertical black and white



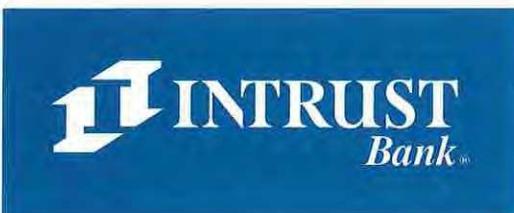
Horizontal black and white



Vertical reversed



Horizontal reversed



Vertical white



Horizontal white

Colors

The INTRUST Bank logo uses PMS 281 (dark blue), process cyan (light blue) and PMS 354 (green).



INTRUST Bank logo usage, cont.

Logo with tag line

Unless otherwise approved by the marketing department, the type treatment for “I trust INTRUST” will be used as indicated here. The tag line should not appear on collateral or premium items. It is appropriate for ads, direct mail, onLine advertising and website content only.

There are two versions of the “I trust INTRUST” tag line. The handwritten version is appropriate when a similar handwritten headline concept is used. In these occurrences, the handwriting should match in both the headline and the tag line. Otherwise, the standard tag line should be used.

The “I trust” and underline of the tag line should be process cyan – the same color used in the INTRUST Bank logo. If the logo is being printed in grayscale, these elements should be black.

These standards are the same for all department variations of the logo, such as INTRUST Wealth Management.



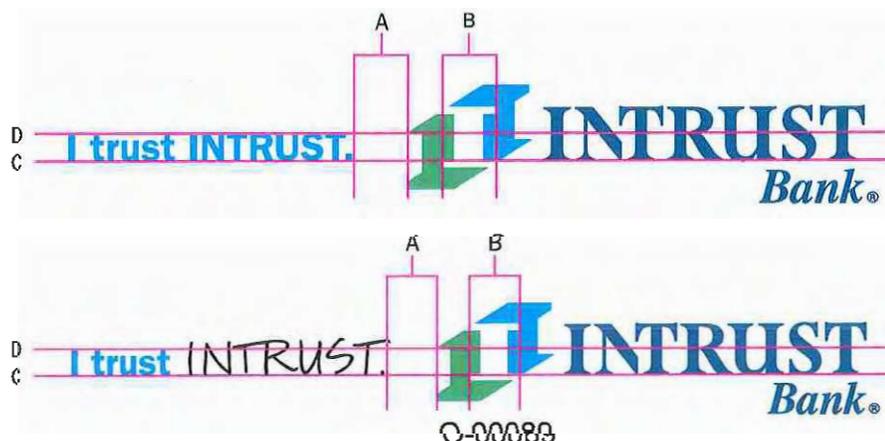
Handwritten tag version



Standard tag version

Logo and tag line alignment

The tag line should be aligned with the logo as shown below. The space between the tag line and the left edge of the “I” mark (A) should be equal to the width of the “I” created by the space between the green and cyan portions of the “I” mark (B). The baselines of the tag line and “INTRUST” in the logo should be aligned with each other (C). The top of the “I” in “I trust” should be aligned with the bottom of the upper overhang of the green portion of the “I” mark (D).



INTRUST Bank Arena logo usage

The logo has two versions: horizontal and vertical. The horizontal version is preferred and should be used whenever possible. The vertical version should only be used in situations where horizontal space is limited, such as on vertical signage, banners and tickets.



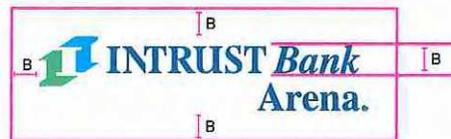
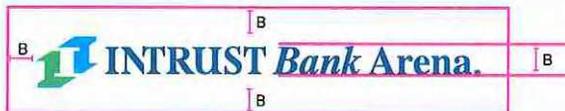
Horizontal version (preferred)



Vertical version

Minimum clear space

Minimum clear space is the area around the logo that is to be kept free of graphics, logos, type, lines or any other elements. No other piece of art or layout edge can come within this area. The outer line represents the minimum clear space boundary. Clear space of at least the height of the "B" in "INTRUST Bank" should be maintained around the logo.



Colors

The INTRUST Bank Arena logo uses PMS 281 (dark blue), process cyan (light blue) and PMS 354 (green).



INTRUST Bank Arena logo usage, cont.

Proper use of the logo

The examples below show proper variation of the INTRUST Bank logo. Remember that only the original electronic logo files may be used and that the three-color version of the logo should be used whenever possible.



Horizontal versions



Vertical versions

Improper use of the logo

The following are examples of how **not** to use the INTRUST Bank Arena logo. To avoid distortion, take special care when resizing or moving images and never alter, manipulate or decorate the logo.



Distortion



Read-through



Gradients



Changing colors



Drop shadows



Patterns

NestEgg Consulting and Wealth Management logo usage

NestEgg Consulting and INTRUST Wealth Management are two subsidiaries of INTRUST Bank. The four-color logo for each should be used in most instances, but these other variations may be used when necessary. All logos for NestEgg Consulting or INTRUST Wealth Management should be placed in the bottom right-hand corner when used in print collateral or ads and should have a registration mark.



Four-color



Four-color



Black and white



Black and white



Reversed



Reversed

Colors

The NestEgg Consulting logo uses PMS 281 (dark blue) and PMS 5757 (green). The INTRUST Wealth Management logo uses the same colors as the INTRUST Bank logo (see page 4).



Marketing components

- Fonts
- Cloud bar
- Social media
- Approved ad treatment
- Paper tab
- Photography style
- Consumer audience elements
- Business and Wealth Management audience elements
- Legal elements



Fonts

All marketing material must use Franklin Gothic fonts.

- There are three subsets within the Franklin Gothic family used: ITC Franklin Gothic Book for body copy, and ITC Franklin Gothic Demi and ITC Franklin Gothic Heavy for both headline and subhead copy. Franklin Gothic Demi is the preferred font for headlines and subheads, but Franklin Gothic Heavy may also be used as needed. Other subsets within the Franklin Gothic family may be used as deemed necessary. For instance, a condensed font may be used in tight spaces or for disclosure copy.
- For colors of headlines, see either the consumer audience elements section (pages 14-15) or business and Wealth Management audience elements section (pages 16-17). Body copy must be black or reversed out in white.
- The URL, when used in body copy or as a design element, should be Franklin Gothic Demi.
- To call out phone numbers in body copy, use Franklin Gothic Demi.

Franklin Gothic Heavy – for headlines and subheads

Franklin Gothic Demi – for headlines and subheads

Franklin Gothic Book – for body copy

Franklin Gothic Book Condensed – for disclosure information



Franklin Gothic Book
9 pt.
Franklin Gothic Demi
10 pt.

Franklin Gothic Demi
25 pt., but can change
depending on the length
of the headline

Franklin Gothic Book
10 pt.

Franklin Gothic
Book Condensed
7 pt.

Franklin Gothic Book
7 pt.

O-00094

CONFIDENTIAL

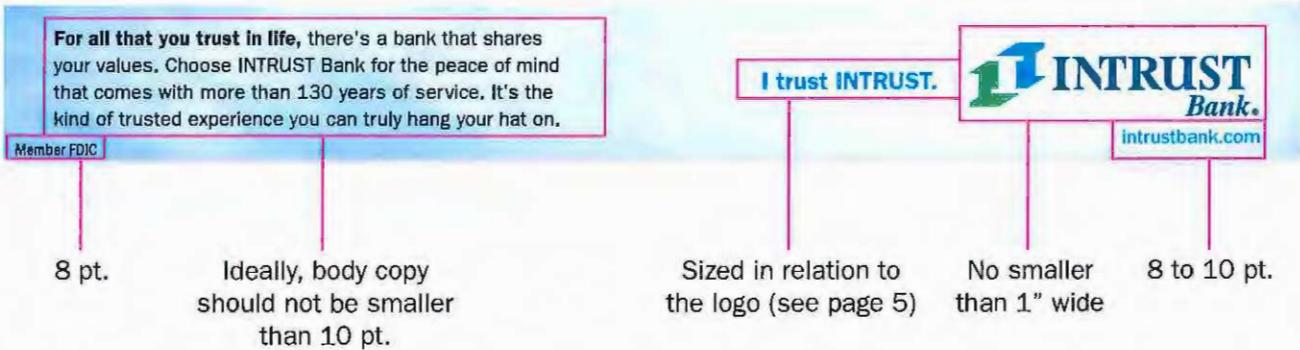
Cloud bar

The cloud bar is the second-most dominant element following the photography. It is where all information except the headline and photo appear. The height and width of the cloud bar will vary depending on the application. An art director working on a piece including a cloud bar should have access to several different file types and sizes to choose from for their specific application. It is acceptable to stretch the cloud bar graphic within reason if needed, but care should always be taken to not let the cloud bar overpower the piece. The photograph should always be clearly dominant. If none of the presized graphics work for your application, there should also be a layered Photoshop file to manipulate in order to create the appropriate size for each specific need.

It should contain the logo and the tag line. Body copy, disclosures, contact information, URLs and other copy may be included as appropriate.

The cloud bar graphic should always have a slight drop shadow applied, falling just underneath the bar. The other effect is on the copy block when included on the cloud bar. A soft white outer glow should be applied in order to make sure the text contrasts enough with the background. Care should be taken to keep it as soft and subtle as possible and to avoid the application of a glow effect that's too obvious.

In most cases, the cloud bar will run the length of the bottom of the photo with an appropriate margin of space left between the bottom of the page and the bottom of the cloud bar. To determine the appropriate amount of space, simply refer to other pieces and size similarly.



In some applications, the logo – or the logo and the tag line or URL – may be the only element in the cloud bar. Facebook and Twitter logos should be placed below the cloud bar, under the logo and URL, flush right.



Social media

The Facebook icon and Twitter icon can be used on collateral and advertisements when appropriate in order to drive communication and onLine advertising.

Facebook page: facebook.com/INTRUSTBank

Twitter page: twitter.com/intrustbank

Approved Facebook and Twitter logos

Facebook and Twitter logos have been modified with an INTRUST Blue gradient background to unify their look, and reflect the INTRUST brand.



Approved ad treatment

Place Facebook and Twitter logos below INTRUST Bank logo and URL, flush right.



No cloud bar



Cloud bar

Paper tab

The paper tab is a less standard element used mainly in image advertising and brochures. While certainly not required as part of implementing the standards, the art director should feel free to use it when deemed appropriate. It is generally helpful for separating headlines from a photographic background.

A slight drop shadow should be applied, falling just below and to the right of the paper tab (as shown). Care should be taken to not make the drop shadow so drastic that it appears to be floating above the photograph, but rather laying on top of it. The drop shadow of the cloud bar and paper tab should be similar in size.

Photography style

Most marketing material should incorporate a single dominant photo that has been treated with the INTRUST technique created by Sullivan Higdon & Sink (SHS). The look is characterized by high-contrast imagery with highly saturated colors and a vignetted border. A photo library can be utilized if needed, or new photos can be purchased or captured and then treated by SHS.

Marketing must approve the use of all newly created or library photos prior to their use to ensure consistency of style and to prevent the same photo from being used on conflicting projects. Additional photography may be used for appropriate applications, but it must be approved and in the style treatment mentioned above.

Final photography used should be kept in the marketing department's photo library.



Paper tab

O-00097

CONFIDENTIAL

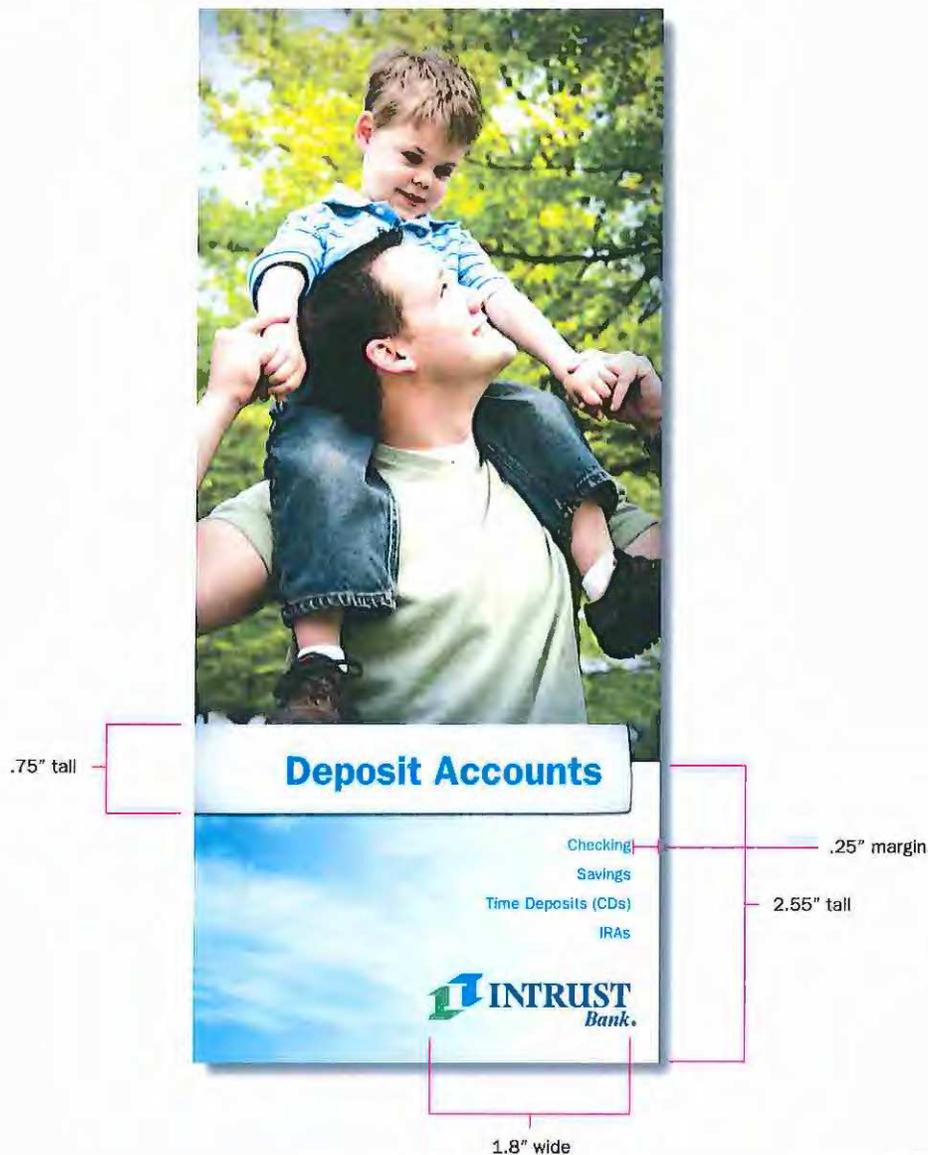
Consumer audience elements

Collateral treatment

Collateral cover design is one of the elements that helps to distinguish consumer pieces from others. Consumer covers should be treated as shown in the example below. In this case, the cloud bar fills the bottom third, 2.55" tall from the bottom of the cover up. In the previously provided files, you will find a cloud bar graphic specifically designed for retail brochure covers. Additionally, the paper tab is where the headline is placed. The paper tab should be .75" tall. If additional descriptor copy is needed, it should be treated as shown: right-aligned below the paper tab in the white area of the cloud bar. (See page 10 for fonts and font sizes.)

The "I trust INTRUST" tag line should not be used in collateral materials.

The INTRUST Bank logo should be 1.8" wide.



Consumer audience elements, cont.

Color

The most distinguishing feature between consumer and business and Wealth Management elements is the use of color. For consumer elements, a lighter cyan blue is preferred.

For type and other flat color elements (A), the CMYK value is C = 90, M = 20, Y = 0, K = 10. The Pantone color is PMS 7461.

For background elements (B), a vignetted background should be used. This file should be available to the art director along with the other provided graphic files.



CMYK = 90, 20, 0, 10

PMS 7461

Relationship Checking

Features:

- Variable interest earned for balances of \$5,000+
- Free OnLine Banking and Bill Pay¹
- No ATM fees at other banks' ATMs²
- Unlimited check writing
- Free checks
- Free cashier's and travelers checks³
- Free estate and financial analysis
- e-Statements
- Free INTRUST Visa[®] Check Card⁴
- Overdraft Protection⁵
- Discounted rates on new personal loans with auto debit payments⁶
- Unlimited INTRUST Bank ATM transactions at no charge
- Discounted Visa Gift Card purchases at any INTRUST branch location

Ideal if:

- You appreciate the convenience of having multiple accounts at one bank
- You can maintain a high balance in your account or have multiple deposit or loan accounts
- You're interested in an interest bearing checking account
- You're looking for a multitude of services and privileges

Account requirements:

- Minimum opening deposit of \$100
- No monthly⁷ account maintenance fee if a \$5,000 average collected balance or a \$10,000 combined relationship balance⁸ is maintained

¹Some limits apply.
²When you use an ATM that asks a surcharge, we'll credit the amount of those charges up to \$6 per month and waive up to \$6 in INTRUST fees per month.
³Subject to application and approval.
⁴Month or monthly is an approximate (4) week period or cycle, not necessarily a calendar month.
⁵Various business and/or checking, savings, money market, loan deposits, IRAs and personal loans. Balances in mortgages, loans, student loans, credit cards, commercial deposits and commercial loans do not apply.

Virtual Checking

Features:

- Free OnLine Banking and Bill Pay¹
- e-Statements
- Limited check writing (three free checks per monthly² cycle; \$5.50 per check thereafter; checks include teller withdrawals, but do not include electronic checks)
- Free INTRUST Visa[®] Check Card⁴
- Overdraft Protection⁵
- Discounted rates on new personal loans with auto debit payments⁶
- Unlimited INTRUST Bank ATM transactions at no charge

Ideal if:

- You rarely write checks and prefer using a debit card
- You prefer electronic statements over mailed paper statements
- You like making payments and managing your account online

Account requirements:

- Minimum opening deposit of \$100
- No monthly⁷ account maintenance fee if account is set up for e-Statements and no paper statements is received

¹Some limits apply.
²Month or monthly is an approximate (4) week period or cycle, not necessarily a calendar month.
³Subject to application and approval.



A

Visit us online at
intrustbank.com
[facebook.com/intrustbank](https://www.facebook.com/intrustbank)
 Forgetting your ID Number? Call us at 1-800-895-2265
intrustbank.com/mobile

1-800-895-2265
 316-383-1234
 800-895-2265



B

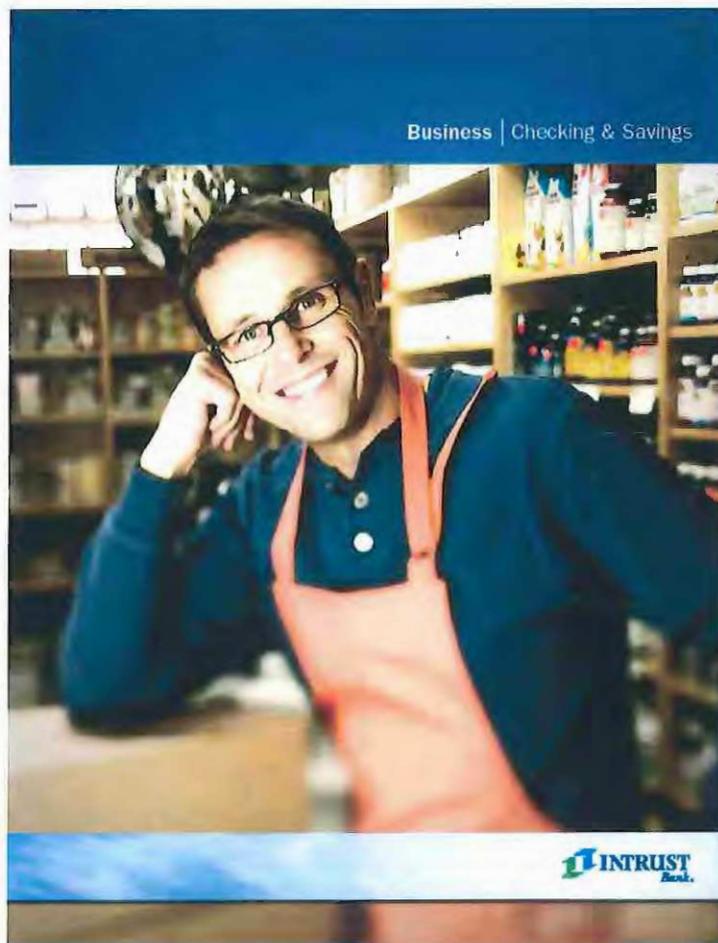
Business and Wealth Management audience elements

Collateral treatment

The cover design of business collateral uses the cloud bar at the bottom with only the INTRUST Bank logo included in the bar to the far right. All copy is included on the dark blue vignettted background graphic, which takes up an appropriate amount of space at the top of the cover – in most cases, approximately one-sixth of the page.

The headline is reversed out in white with the main title in Franklin Gothic Demi followed by a thin separating rule, which is then followed by additional descriptor copy in Franklin Gothic Book.

The “I trust INTRUST” tag line should not be used in collateral materials.



Business and Wealth Management audience elements, cont.

Color

For business pieces, a darker blue should be used.

For type and other flat color elements (A), this is the same value as the "INTRUST" letters of the logo. The CMYK value is C = 100, M = 72, Y = 0, K = 38. The Pantone color is PMS 281.

For background elements (B), a vignetted background should be used. This file should be available to the art director along with the other previously provided graphic files.



CMYK = 100, 72, 0, 38

PMS 281



No matter the size, we have a solution for your company.

Business Checking Accounts				Additional Features		Business Savings Accounts			
Account Type	INTRUST Small Business Checking	INTRUST Business Checking	INTRUST Business Checking	INTRUST Business Checking	INTRUST Business Checking	INTRUST Business Checking	INTRUST Business Checking	INTRUST Business Checking	
Designed to Benefit	Small business, 401(k) organizations or associations with low monthly account activity.	Businesses with a moderate amount of monthly account activity. Fees and services are analyzed.	Businesses with a moderate amount of monthly account activity. Fees and services are analyzed.	Businesses with a high amount of monthly account activity. Fees and services are analyzed.	Businesses with a high amount of monthly account activity. Fees and services are analyzed.	High yield money market account with limited draw writing capabilities.*	High yield money market account with limited draw writing capabilities.*	High yield money market account with limited draw writing capabilities.*	
Account Maintenance Fee	Monthly account maintenance fee will be waived if any of the following are satisfied: • \$100 average monthly interest income, or • An open INTRUST Merchant Services account operating on this account, or • An active 24-hour live chat on the INTRUST Business Checking Card on this account.	\$10	\$10	\$10	\$10	\$100	\$1,000	\$10,000	
Earnings Credit	None	None	The rate, adjusted for reserves, is applied to the average collected balance annualized and may change as the bank's situation.	The rate, adjusted for reserves, is applied to the average collected balance annualized and may change as the bank's situation.	The rate, adjusted for reserves, is applied to the average collected balance annualized and may change as the bank's situation.	None	None	None	
Negative Collected Balance Charge	None	None	INTRUST Bank's base rate, plus 2% percentage points on average negative collected balance amount.	INTRUST Bank's base rate, plus 2% percentage points on average negative collected balance amount.	INTRUST Bank's base rate, plus 2% percentage points on average negative collected balance amount.	None	None	None	
Interest Earned	Not available on this account.	Variable interest calculated each day. The account has a \$1,000 interest balance, compounded and credited to the account monthly.	Not available on this account.	Variable interest calculated each day. The account has a \$1,000 interest balance, compounded and credited to the account monthly.	Variable interest calculated each day. The account has a \$1,000 interest balance, compounded and credited to the account monthly.	None	None	None	
Activity Fees	No charge for the first 100 checks (any) drawn or deposits (any) per month. No charge for the first 100 deposits (any) per month. Additional checks or deposits, deposits, deposits, and deposits (any) are \$24 each, including check items.	Checks paid (both) are \$14 each. Deposits (both) are \$14 each. Deposits (both) are \$14 each. Deposits (both) are \$14 each.	Checks paid (both) are \$14 each. Deposits (both) are \$14 each. Deposits (both) are \$14 each. Deposits (both) are \$14 each.	Checks paid (both) are \$14 each. Deposits (both) are \$14 each. Deposits (both) are \$14 each. Deposits (both) are \$14 each.	Checks paid (both) are \$14 each. Deposits (both) are \$14 each. Deposits (both) are \$14 each. Deposits (both) are \$14 each.	Checks paid (both) are \$14 each. Deposits (both) are \$14 each. Deposits (both) are \$14 each. Deposits (both) are \$14 each.	None	None	
Business Online Services	Business Online Banking - Free online access providing daily information and transaction features. Fees for Bill Pay apply - see Business Accounts Fee Schedule.	Business Online Banking - Free online access providing daily information and transaction features. Fees for Bill Pay apply - see Business Accounts Fee Schedule.	Advanced Business Online Banking - Double additional features and transaction information options, as well as advanced Bill Pay and Bill Transfer. Fees for online services, including Bill Pay, apply - see Business Accounts Fee Schedule.	Advanced Business Online Banking - Double additional features and transaction information options, as well as advanced Bill Pay and Bill Transfer. Fees for online services, including Bill Pay, apply - see Business Accounts Fee Schedule.	Advanced Business Online Banking - Double additional features and transaction information options, as well as advanced Bill Pay and Bill Transfer. Fees for online services, including Bill Pay, apply - see Business Accounts Fee Schedule.	Advanced Business Online Banking - Double additional features and transaction information options, as well as advanced Bill Pay and Bill Transfer. Fees for online services, including Bill Pay, apply - see Business Accounts Fee Schedule.	None	None	None

A



B

Legal elements

Member FDIC must be used on all pieces unless it is specifically credit card advertising. If it is credit card specific, Member FDIC is not required; however, if the piece mentions Check Card, it should be included. The font used for Member FDIC is Franklin Gothic Book Condensed. Font size should be 7 pt.

Any piece that mentions loans also requires an **Equal Housing Lender** line of copy followed by the provided house graphic 🏠.

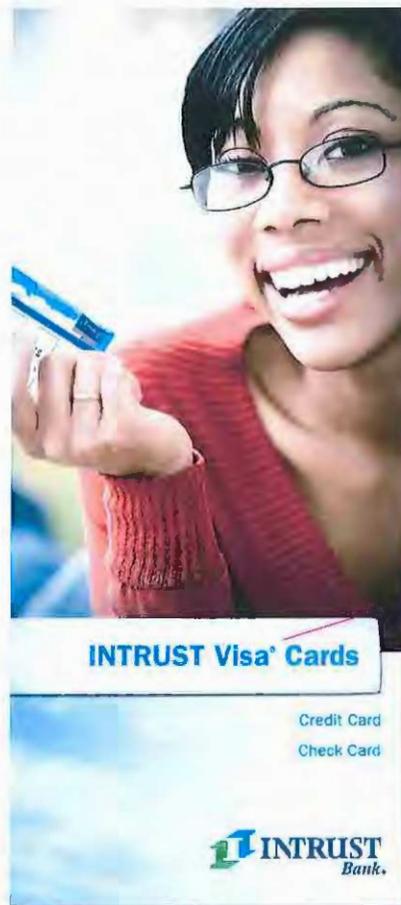
On all marketing pieces, a **copyright** symbol with the current year and INTRUST Bank should be used.

Disclosure copy should be treated in such a way that it is significantly smaller than the body copy. In most instances, it is a more condensed font than the body copy, but still within the same Franklin Gothic font family and is ultimately up to the art director to choose. Font size should be 7 pt.

Register marks should be used when using the words “Visa®” or “Jayhawk®.” The symbol should be formatted as superscript, which is smaller and above the word so as not to distract from the copy.

INTRUST has several registered trademarks as listed below.

Serial Number	Reg. Number	Word Mark
74347690	1841487	INTRUST Bank
85345857	4087808	Exclusivity
77770364	3998706	INTRUST Bank Arena
77770348	3998705	I INTRUST Bank Arena
77626668	3711317	I Trust INTRUST
77626623	3639464	Customized Banking the Big Buzz in Small Biz
76193158	2580214	Bounce Blocker
76665390	3358359	INTRUST Wealth Management
75327676	2197748	I INTRUST Bank
74369795	1840083	INTRUST Bank, N.A.
74358552	1849586	INTRUST Financial Corporation



Production

Paper stock
Mailing panels



Paper stock

Anything that must be written on, such as application forms, is printed on 100# Pacesetter Matte stock.

The rest of the brochures that do not have an application attached to them for use in the lobby literature racks are printed on 80# Discovery Dull text.

Statement stuffers are printed on 70# Gloss Book stock.

100# Pacesetter Matte stock



80# Discovery Dull text

70# Gloss Book stock

Mailing panels



OnLine presence



OnLine presence

The INTRUST home page has several levels of menus and banners. Below are the approved sizes.



intrustbank.com home page



intrustbank.com drop-down menu

Banner sizes

- Large home page banner - 989x409 pixels
- Drop-down menu banners - 142x87 pixels
- Landing page banners - 566x97 pixels
- OnLine Banking banners - 155x150 pixels
- Splash pages - 640x350 pixels



twitter.com/intrustbank

Sizes

- Header image - 520x260 pixels
- Profile picture - 80x80 pixels
- Background image - 2500x1600 pixels



facebook.com/INTRUSTBank

Sizes

- Cover photo - 851x315 pixels
- Profile picture - 160x160 pixels

Cards

Personal



Cards

INTRUST Bank offers exclusive affinity cards that are specific to universities and organizations as well as a variety of personal and business cards. Below are approved personal credit, debit and gift cards available at INTRUST Bank that may be used in collateral or advertising.

Personal

Check Card



INTRUST Bank

Affinity Check Cards



University of Kansas



Kansas State University



Wichita State University

Credit Card



INTRUST Bank

Affinity Credit Cards – Universities and Colleges



University of Kansas



Kansas State University



Wichita State University



Butler Community College



Emporia State University



Fort Hays State University



Bethel College



Washburn University

Affinity Credit Cards



Ball State University



Western Illinois University

Affinity Credit Cards – Special Interest



American Angus Assoc.



American Bonanza Society



Kansas Farm Bureau



Society of Decorative Painters

Gift Cards



INTRUST Bank

Affinity Gift Cards



University of Kansas



Kansas State University



Wichita State University

Signage

- Approved colors
- Approved fonts
- Approved exterior signage
 - Wall-attached signage
 - Illuminated LED channel letters
 - Directional pylon
- Directional and regulatory signage
 - ATM surrounds
 - Entry/Access points
 - Vinyl
- Approved interior signage



INTRUST signage

Any INTRUST signage must adhere to the below standards.

Approved colors

INTRUST Dark Blue
 Metallic Gray
 White
 INTRUST Light Blue ("I" logo)
 INTRUST Green ("I" logo)

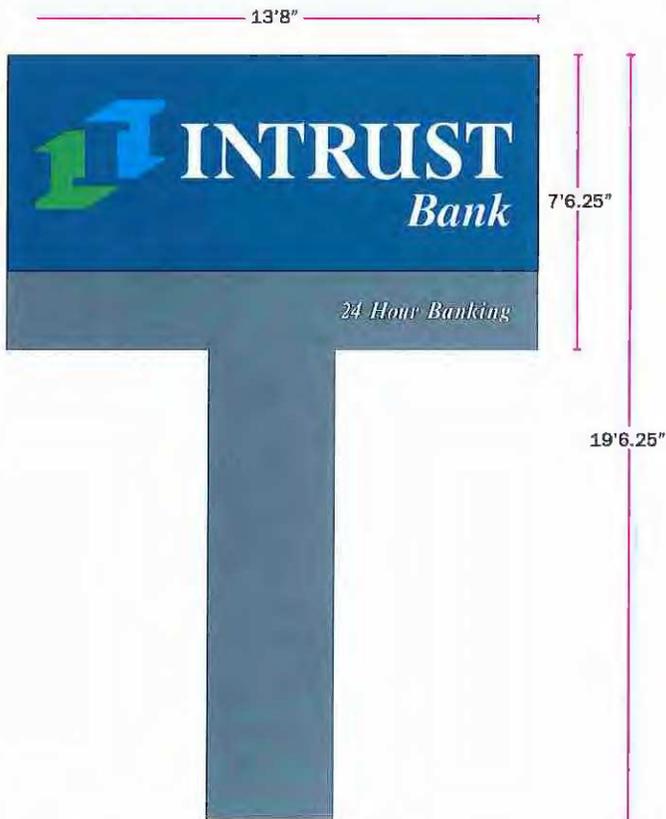
Approved fonts

Times New Roman
 Times New Roman Bold
 Times New Roman Italic

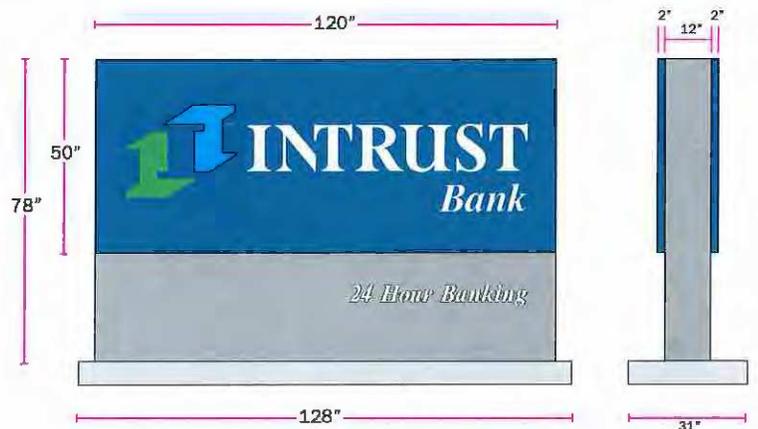
Approved exterior signage

Freestanding signage

- A1 Freestanding illuminated LED pylon sign
- B1 Freestanding illuminated LED monument sign



A1 Freestanding illuminated LED pylon sign

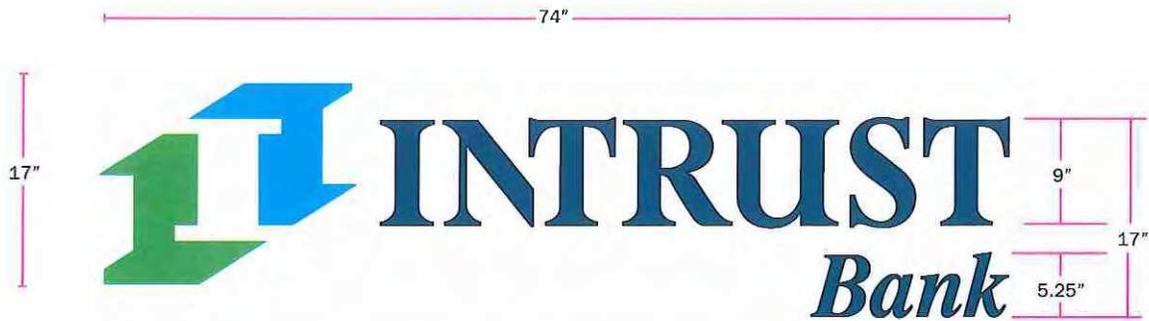


B1 Freestanding illuminated LED monument sign

Wall-attached signage

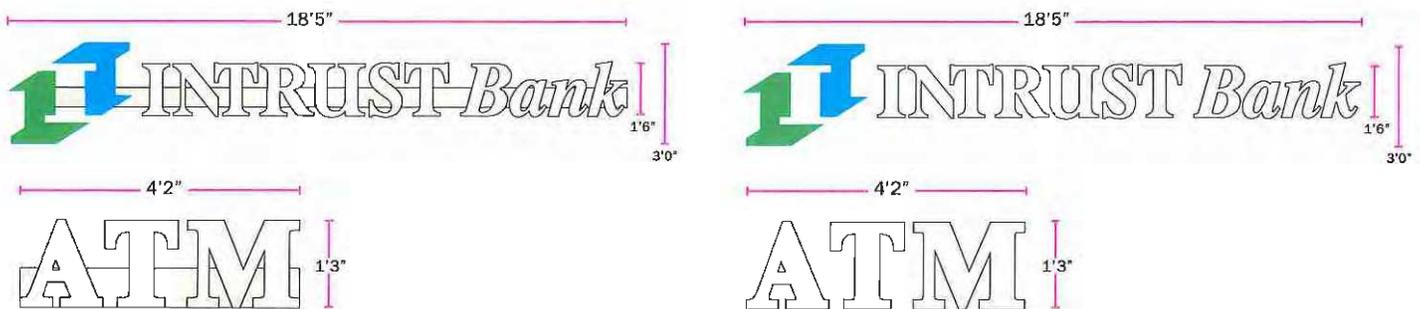
Non-Illuminated channel letters

Color "I" logo with white or dark blue "INTRUST Bank" letters. Logo should appear in its entirety.



Illuminated LED channel letters

The below standards should be used on "INTRUST Bank" and on "ATM."



Directional pylon

For all directional and regulatory signs, the "I" logo should be flush left in the top left corner, on the dark blue band across the top of the sign. Body copy should only be in Times New Roman. Titles should be in Title case. Supporting copy should be in Sentence case.

J1 Directional pylon



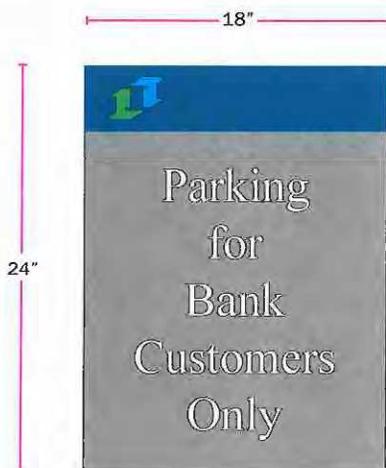
J1 Directional pylon

Directional and regulatory signage

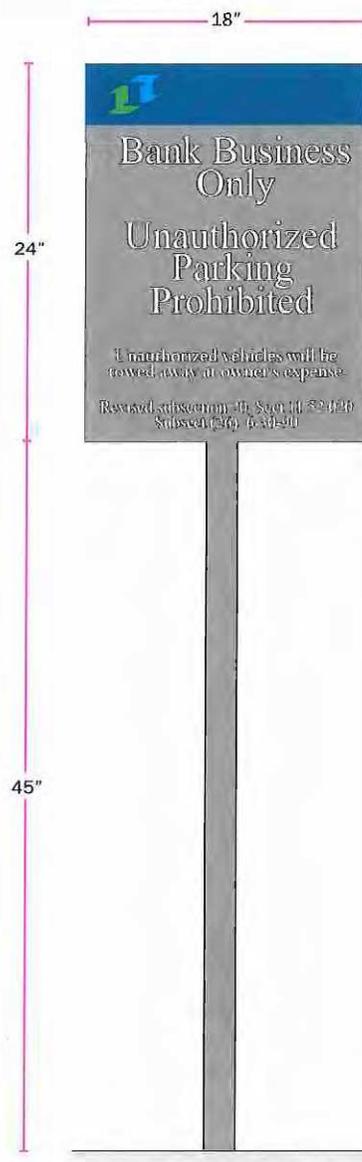
For all directional and regulatory signs, the "I" logo should be flush left in the top left corner, on the dark blue band across the top of the sign. Body copy should only be in Times New Roman. Titles should be in Title case. Supporting copy should be in Sentence case.

K1 Wall mount

K3 Flag-mounted plaque



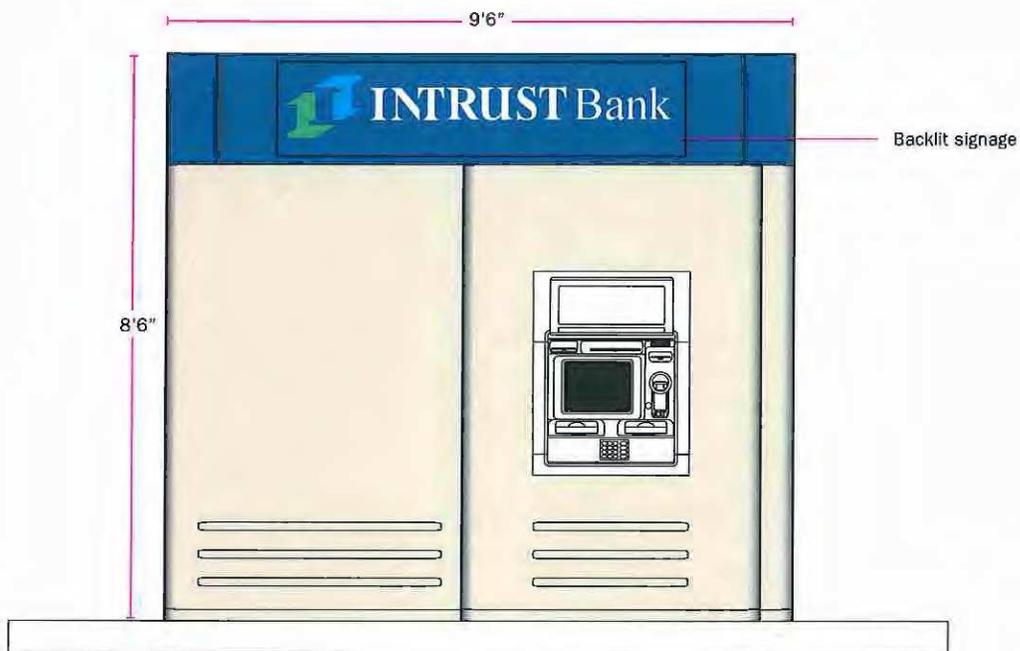
K1 Wall mount



K3 Flag-mounted plaque

ATM surrounds

For all ATM surrounds, the kiosk should be Chrysler 88-89 Khaki and PMS 281. The backlit signage background should be Blue 230-36 with the reversed INTRUST Bank logo used.



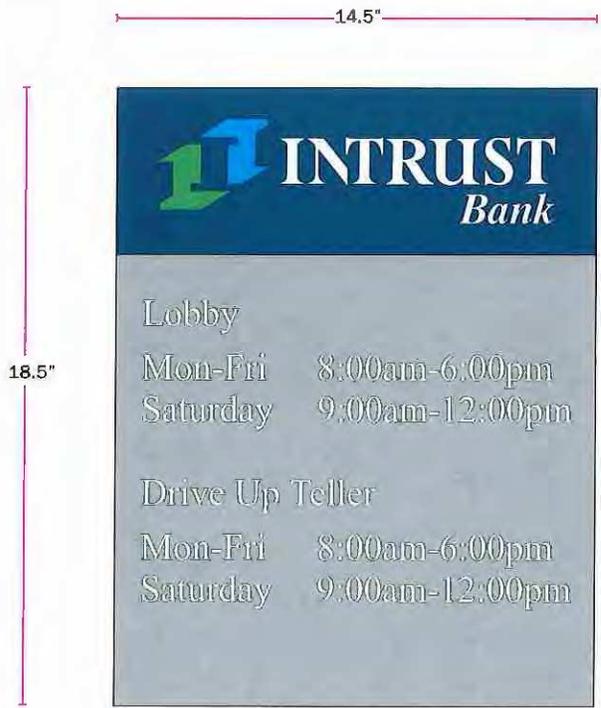
Entry/Access points

For all entryway identification or access points, the INTRUST Bank logo (one line stacked, depending on the sign type) should be centered at the top, on the dark blue band. Body copy should only be in Times New Roman. Titles should be in Title case. Supporting copy should be in Sentence case.

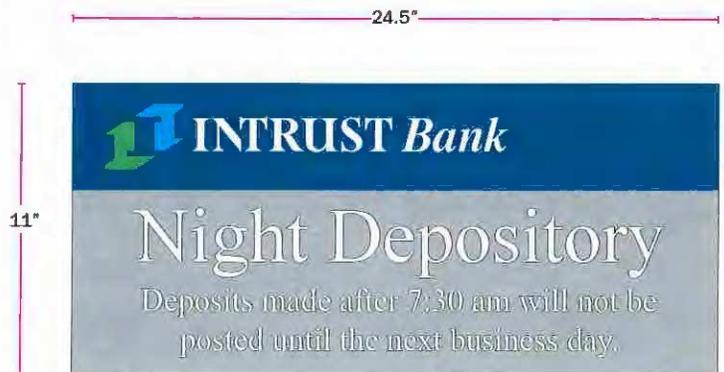
Plaques

H1 Hours plaque (to be used when adequate glass is unavailable for door vinyls)

H3 Night depository plaque



H1 Hours plaque



H3 Night depository plaque

O-00117

Vinyl



Approved interior signage

Full-color interior dimensional letters

Color "I" logo with dark blue "INTRUST



Letterhead

Standard letterhead
Executive letterhead
Standard #10 correspondence envelope
Standard #10 window envelope
Layout guidelines
Standard business card layouts



Standard letterhead

8.5" x 11" letterhead should be printed on Cougar 70# Vellum finish. Font should be Franklin Gothic Book, 9-pt. type in PMS 281.

1" (vertical margin above logo)

1" (horizontal margin left of logo)

1.8233" (width of logo)

INTRUST
Bank.

Month 00, 0000

Name
Company
Street Address
City, ST 00000-0000

Dear Name:

This letter is being used to show how the corporate "block left" structure is applied to the standard 8.5" x 11" letterhead format.

Your left margin should be set at 1", and your right margin at 1". With this setting your left margin will vertically align with the preprinted address appearing at the top of the page. This preferred alignment will add a sense of order and simplicity to the relationship of typed and preprinted elements. Your type size should be either 10 pt. or 12 pt. in Arial.

1" (vertical margin above text)

Begin typing approximately 2.5" from the top of the page so that the top of the date line and INTRUST signature align as shown. There are three blank lines between the date and inside address. Paragraphs should be single spaced with double space between, and should not be indented. Allow at least four spaces for the signature between the closing and name. Double space for initials and enclosures.

The INTRUST name should be typed in all capital letters, with single word spacing before "Bank" as shown in the address block at the top of this page. When additional pages are required, use only approved matching, blank second sheets. Page headers on second sheets begin seven lines (1.125") below the top of the page. Text begins three lines (0.5") below the page header. All other alignments, spacing and specifications match the letterhead first sheet.

Sincerely,

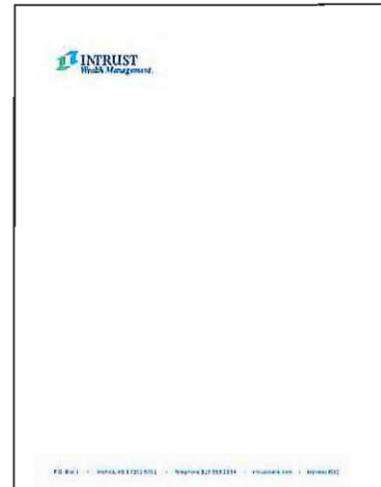
Name
Title

1" (vertical margin above footer)

1" (horizontal margin left of footer)

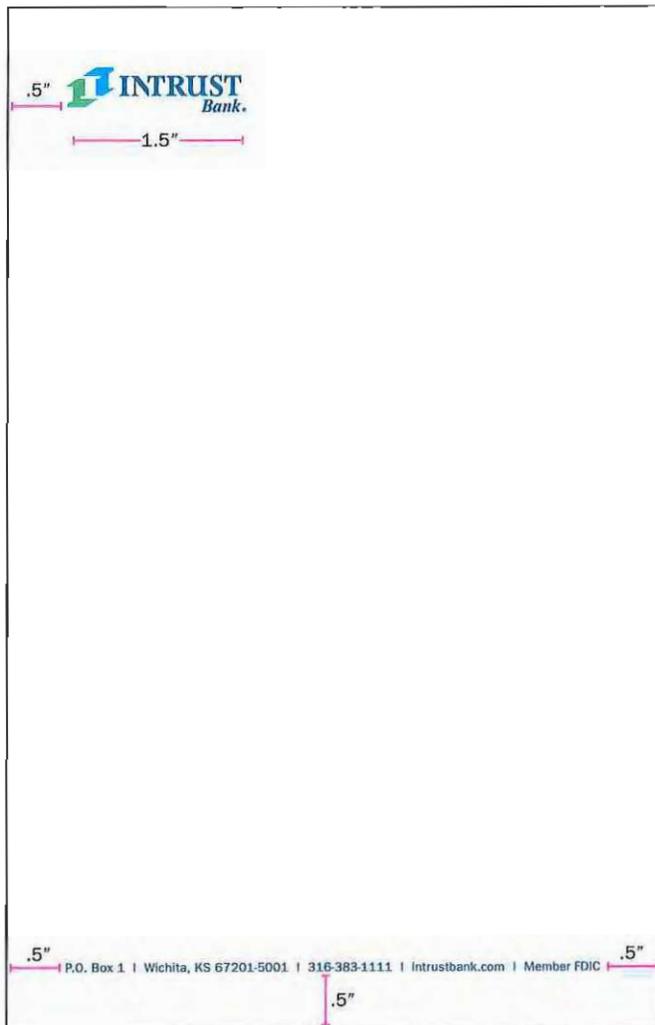
P.O. Box 1 | Wichita, KS 67201-5001 | Telephone 316-383-1234 | intrustbank.com | Member FDIC

.5" (vertical margin below footer)



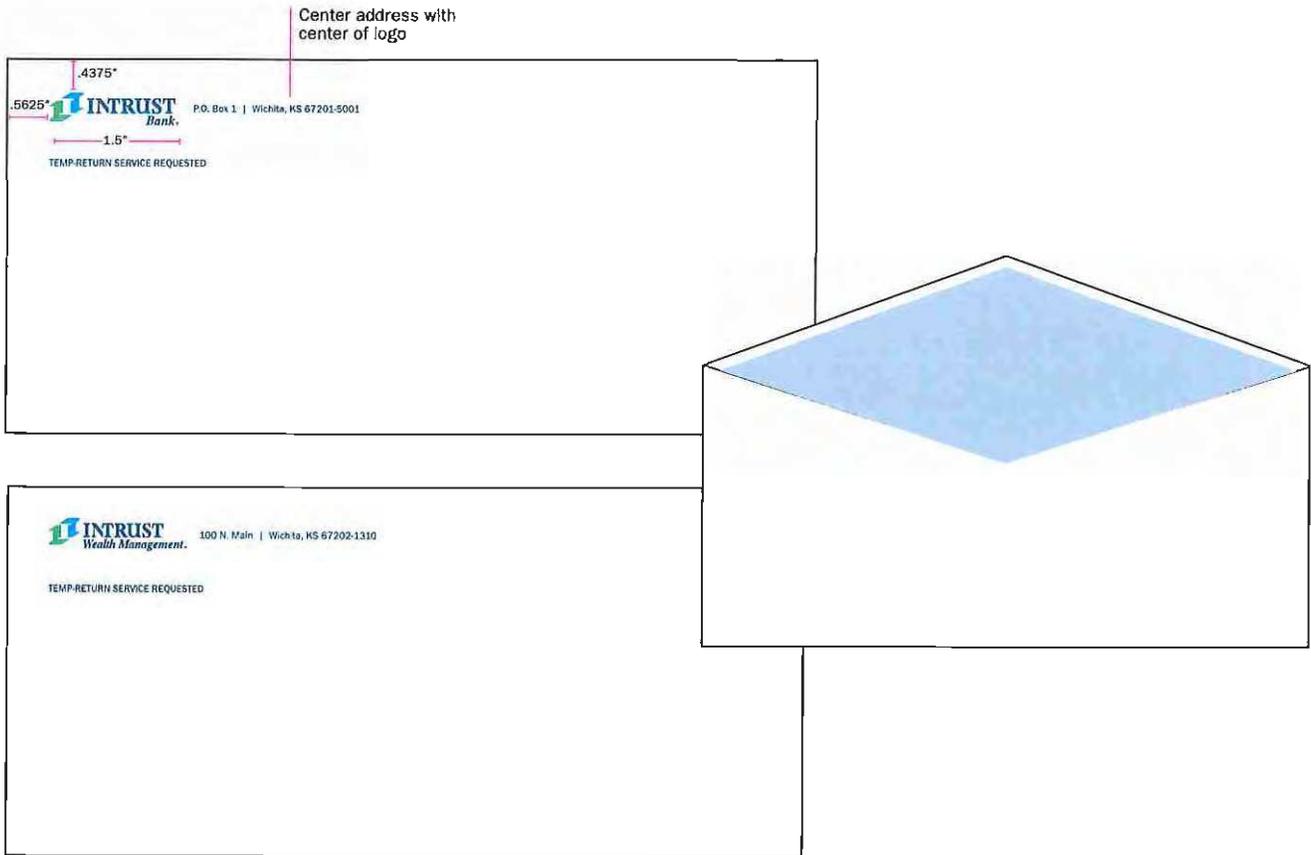
Executive letterhead

5.5" x 8.5" letterhead should be printed on Cougar 70# Vellum finish. Font should be Franklin Gothic Book, 8-pt. type in PMS 281.



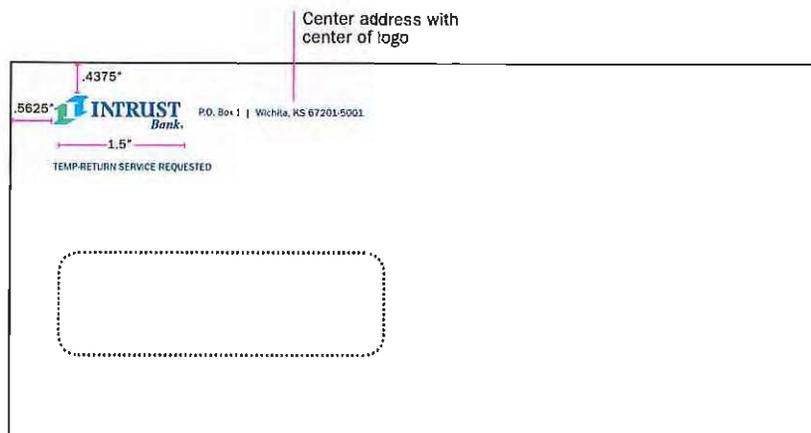
Standard #10 correspondence envelope

Letterhead should be printed on Cougar 70# Vellum envelopes. Font should be Franklin Gothic Book, 8.5-pt. type in PMS 281. Inside tint should be PMS 281 at 20%.



Standard #10 window envelope

Letterhead should be printed on Cougar 70# Vellum envelopes. Font should be Franklin Gothic Book, 8.5-pt. type in PMS 281. Inside tint should be PMS 281 at 30%.



Layout guidelines

INTRUST Bank business cards

All copy should be in 8.5-pt. type, 10.2-pt. leading. Franklin Gothic Demi font should be used for name, job title, "Phone," "Fax" and URL (as shown) and Franklin Gothic Book for the rest. Lines of copy from each box should align exactly with lines of copy from the other box.



Logo should be .25" from top and .25" from left side, and should measure 1.6575" wide x .4156" tall.

Address/phone/URL copy box should be positioned so that the longest line of copy ends .25" from the right side of the card.

The margin between both copy boxes will vary depending on longest lines of copy in both copy boxes, however, the gap should probably be no narrower than .15". Usually, it should measure close to a .25" gap.

Name/title/email copy box should be positioned .25" from the left, and the last line of copy (email address) should be positioned so that it's .25" from the bottom.

Two returns should separate job title and phone number, so that the name and address appear to be on the same line. If the job title requires two lines, only one return will be necessary.

Due to the longer lengths of some email addresses, type size can be reduced, but should not be smaller than 7-pt. type.

INTRUST Wealth Management business cards

All undefined guidelines should be exactly the same as INTRUST Bank cards. (See above.)



Logo should be .25" from top, and .25" from left side, and should measure 1.9243" wide x .4825" tall.

Standard business card layouts

Job title – Single line



Jesse Wilder
Credit Analyst

jesse.wilder@intrustbank.com

P.O. Box 1
 Wichita, KS 67201-5001
Phone 816-555-1575
Fax 816-555-4684
intrustbank.com

Job title – Two lines



Max Smith
Administrative Assistant
Commercial Loans

max.smith@intrustbank.com

P.O. Box 1
 Wichita, KS 67201-5001
Phone 316-222-5763
Fax 316-222-5236
intrustbank.com

Address – Two lines

If a business lists both street and P.O. Box, list street address first. Add two returns between job title and phone, so that name and street address align horizontally.



Ashley Jordan
Senior Manager and
Investment Strategist

ashley.jordan@intrustbank.com

105 N. Main
 P.O. Box 1
 Wichita, KS 67201-5001
Phone 316-485-1265
Fax 316-458-2020
intrustbank.com

Standard business card layouts, cont.

Job title – Two lines and mortgage (NMLS) ID#

If a NMLS ID# needs to be added, add below the email address, in 8.5-pt. type.



Barbara Channing
Vice President
Commercial Lending

904 W. 6th St.
 Junction City, KS 66441
Phone 785-333-5123
Fax 785-333-6236
intrustbank.com

barbara.channing@intrustbank.com
 NMLS ID #671396

Additional phone number



Anthony Parsons
Vice President
Residential Lending

105 N. Main, 8th Floor
 Wichita, KS 67202
Direct 316-333-1253
Office 316-333-1805
Toll Free 800-896-5598
Fax 785-762-8742
intrustbank.com

anthony.parsons@intrustbank.com
 NMLS ID #566386



Callie Richards
Community Bank President
Commercial Banking

630 Humboldt
 Manhattan, KS 66502
Phone 785-555-5410
Mobile 785-258-0225
Fax 785-555-5236
intrustbank.com

785-555-5400
 callie.richards@intrustbank.com

Consumer banking employees – Single line

If additional numbers need to be listed, (e.g., mobile or toll-free) add them to the address copy box.

If a direct number and an office number are listed, refer to the direct line as "Direct" (rather than "Phone") and the office line as "Office." For consumer banking employees, use "Lobby" as the secondary number, after their direct line.

Direct lines should be listed first, followed by office/lobby lines, then mobile phone numbers, then toll-free numbers (if applicable), and last, fax numbers.



Caleb Jones
Banker

1035 Topeka Blvd.
 Topeka, KS 66612
Direct 816-333-9565
Lobby 816-256-3695
Fax 816-333-5333
intrustbank.com

caleb.jones@intrustbank.com

Locations



Location information

Main phone numbers and URL used in copy are:

316-383-1234
800-895-2265
intrustbank.com

Contact information for outlying markets is as follows:

Wichita Metro Area

Andover

308 W. Central | 316-383-3350

Augusta

112 W. 7th | 316-383-3340

Derby

1501 N. Rock | 316-383-1767

El Dorado

100 S. Main | 316-321-1640
2723 W. Central | 316-321-8959

Haysville

107 S. Wayne | 316-524-3251

Valley Center

142 N. Ash | 316-755-1225

Wichita

105 N. Main, Main Bank | 316-383-1234
21st & Amidon | 2005 W. 21st
37th & Rock | 3801 N. Rock
119th & Maple | 405 S. 119th W.
Central & Rock | 7800 E. Central
Central & Rutan | 3433 E. Central
Central & Tyler | 8601 W. Central
Central Park & Maize | 2735 N. Maize
Harry & Webb | 1544 S. Webb

Northeast Kansas

Junction City

904 W. 6th | 785-238-2138

Lawrence

544 Columbia | 785-830-2614
901 Vermont | 785-830-2600
16th & Wakarusa | 785-830-2650

Manhattan

630 Humboldt | 785-565-5400
2706 Anderson Ave. | 785-565-5440

Olathe

18225 W. 106th | 913-385-8330

Overland Park

8682 W. 133rd | 913-385-8247

Prairie Village

4000 Somerset | 913-385-8200

Shawnee

19501 W. 65th Terr. | 913-385-8301

Topeka

1035 S. Topeka Blvd. | 785-431-5300

Oklahoma City Metro Area

Edmond

1450 S. Kelly | 405-949-8440

Moore

100 S. Broadway | 405-895-7054

Mustang

500 N. Mustang Rd. | 405-895-7078

Norman

501 36th Ave. NW | 405-895-6900

Oklahoma City

5100 NW 10th St. | 405-949-6500
8402 NW Expressway | 405-949-6586

Arkansas

Rogers

3300 Market | 479-286-220

Quick reference guide



Quick reference guide

The tag line for INTRUST Bank is “I trust INTRUST.”

Member FDIC must be used on all pieces unless it is specifically credit card advertising. If it is credit card specific, Member FDIC is not required; however, if the piece mentions Check Card, it should be included.

Any piece that mentions loans requires the Equal Housing Lender bug.

The URL is always written in copy without “www” and is all lowercase. It is written as “intrustbank.com.”

On all marketing pieces, a copyright symbol with the current year and “INTRUST Bank” should be used.

“Cats” is always capitalized when referring to the K-State Wildcats.

Jayhawks® always needs a register mark.

In NestEgg Consulting copy, the brand name is always written as NestEgg Consulting.

When referencing NestEgg Consulting or Wealth Management, INTRUST Financial Corporation replaces any reference to INTRUST Bank.

The Budget

Marketing

2012 Marketing Budget \$2.67 million

- \$800,000 – outside media
- \$504,000 – agency retainer
- \$200,000 – other media and university ad contracts
- \$250,000 – outside production costs (creative production)
- \$300,000 – direct marketing
- \$350,000 – INTRUST Bank Arena
- \$196,000 – other promotions and contingency
- \$ 70,000 – marketing research

O-02807

GLR311 704 1

INTRUST BANK N.A.
DETAIL STATEMENT OF EARNINGS FOR DECEMBER 2012
TOTAL BANK

PAGE 7
PRINTED ON 01/03/13

HIER CODE

ACCOUNT NUMBER	ACCOUNT DESCRIPTION	MONTHLY				YEAR TO DATE		PRIOR YEAR	
		ACTUAL	PRIOR MTH ACTUAL	VARIANCE	BUDGET	ACTUAL	BUDGET		
	TOTAL ADVERTISING EXPENS	230,788.66	216,082	14,706	269,166	-38,377	2,601,835.51	2,600,000	2,402,059
	TOTAL BUSINESS PROMOTION	157,364.57	183,287	-25,922	195,575	-38,210	2,293,215.38	2,497,185	2,538,113

EXHIBIT
8

TR311 784 1
 HIER CODE

INTRUST BANK N.A.
 DETAIL STATEMENT OF EARNINGS FOR DECEMBER 2011
 TOTAL BANK

ACCOUNT NUMBER	ACCOUNT DESCRIPTION	MONTHLY				YEAR TO DATE		PRIOR YEAR	
		ACTUAL	PRIOR MTH ACTUAL	VARIANCE	BUDGET	BUDGET VARIANCE	ACTUAL		BUDGET
	TOTAL ADVERTISING EXPENS	183,924.64	302,757	-118,832	181,166	2,759	2,402,058.73	2,600,000	2,498,977
	TOTAL BUSINESS PROMOTION	206,690.25	177,731	28,960	170,853	35,837	2,538,112.83	2,304,959	2,102,248

7
 1311 784 1
 CHIER CODE

INTRUST BANK N.A.
 DETAIL STATEMENT OF EARNINGS FOR DECEMBER 2010
 TOTAL BANK

ACCOUNT NUMBER	ACCOUNT DESCRIPTION	MONTHLY				YEAR TO DATE		PRIOR YEAR	
		ACTUAL	PRIOR MTH ACTUAL	VARIANCE	BUDGET	BUDGET VARIANCE	ACTUAL		BUDGET
	TOTAL ADVERTISING EXPENS	213,578.69	249,764	-36,185	187,600	25,979	<u>2,498,977.13</u>	2,600,000	2,344,825
	TOTAL BUSINESS PROMOTION	202,416.53	266,672	-64,256	134,883	67,534	<u>2,182,248.15</u>	2,000,499	2,083,647

GLR311 784 1
 HIER CODE

INTRUST BANK N.A.
 DETAIL STATEMENT OF EARNINGS FOR DECEMBER 2009
 TOTAL BANK

PAGE 7
 PRINTED ON 01/09/10

ACCOUNT NUMBER	ACCOUNT DESCRIPTION	MONTHLY				YEAR TO DATE		PRIOR YEAR	
		ACTUAL	PRIOR MTH ACTUAL	VARIANCE	BUDGET	BUDGET VARIANCE	ACTUAL		BUDGET
	TOTAL ADVERTISING EXPENS	309,349.36	327,617	-18,268	180,112	129,237	2,344,824.88	2,714,144	2,537,125
	TOTAL BUSINESS PROMOTION	341,709.16	175,896	165,813	228,810	112,899	2,083,646.65	2,828,665	3,157,986

GLR311 784 1
 HIER CODE

INTRUST BANK N.A.
 DETAIL STATEMENT OF EARNINGS FOR DECEMBER 2008
 TOTAL BANK

ACCOUNT NUMBER	ACCOUNT DESCRIPTION	MONTHLY				YEAR TO DATE		PRIOR YEAR	
		ACTUAL	PRIOR MTH ACTUAL	VARIANCE	BUDGET	BUDGET VARIANCE	ACTUAL		BUDGET
	TOTAL ADVERTISING EXPENS	235,635.68	237,863	-2,227	152,300	83,336	<u>2,537,125.09</u>	2,550,000	2,496,812
	TOTAL BUSINESS PROMOTION	446,352.27	354,840	91,512	149,841	296,511	<u>3,157,985.74</u>	2,600,596	2,902,715

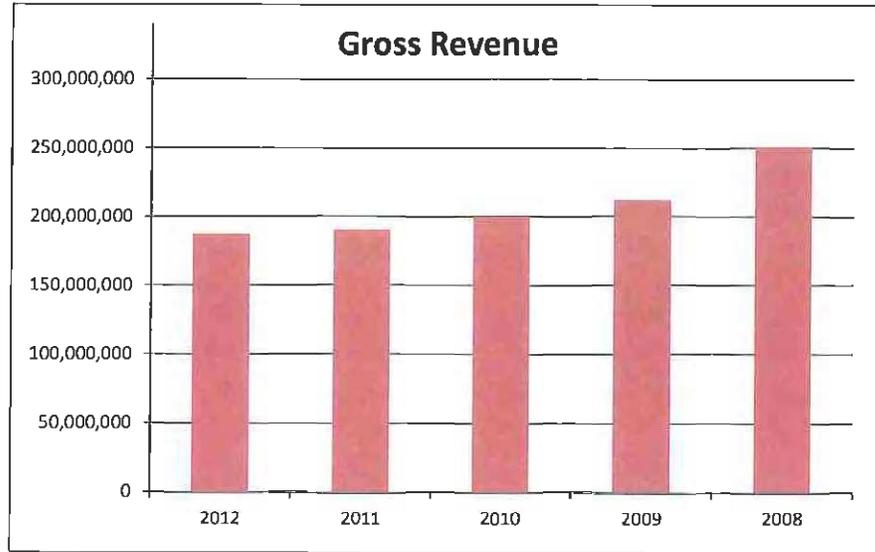
GLR311 784 1
 HYER CODE

INTRUST BANK N.A.
 DETAIL STATEMENT OF EARNINGS FOR DECEMBER 2013
 TOTAL BANK

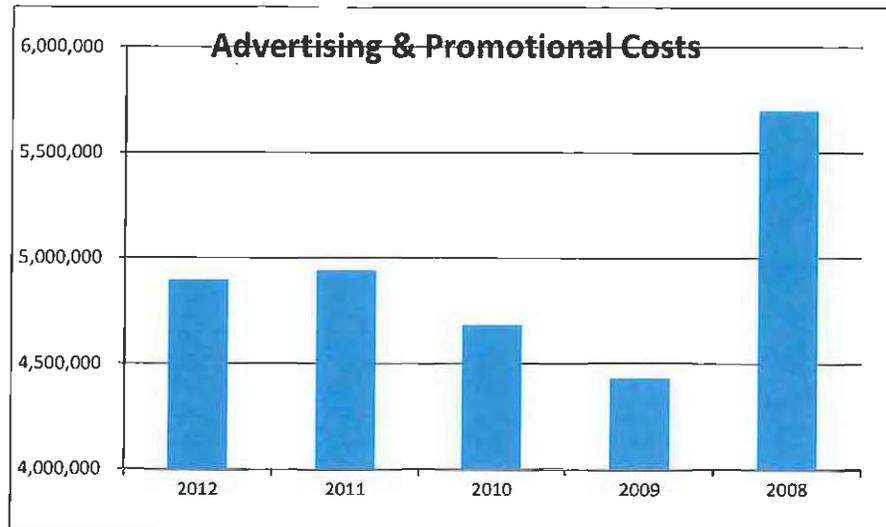
PAGE 7
 PRINTED ON 01/04/14

ACCOUNT NUMBER	ACCOUNT DESCRIPTION	MONTHLY				YEAR TO DATE		PRIOR YEAR	
		ACTUAL	PRIOR MTH ACTUAL	VARIANCE	BUDGET	BUDGET VARIANCE	ACTUAL		BUDGET
	TOTAL ADVERTISING EXPENS	256,339.40	174,392	81,947	177,286	79,053	2,232,668.00	2,600,000	2,601,836
	TOTAL BUSINESS PROMOTION	186,675.95	167,156	19,520	228,465	-41,789	2,333,483.65	2,572,305	2,293,215

INTRUST



	2012	2011	2010	2009	2008
Total Gross Revenue	187,043,296	189,978,106	200,502,893	212,030,364	250,790,244



	2012	2011	2010	2009	2008
Advertising & Promotional Costs	4,895,051	4,940,172	4,681,225	4,428,472	5,695,111

EXHIBIT
9

Campaign	Product	Year	Cost
Image Campaign	INTRUST marks	2008	354,114
Image Campaign - I Trust INTRUST	INTRUST marks/I Trust INTRUST	2008	330,985
New & Current Customer Cultivation	Checking, loans, online, cards	2009	145,026
Deposit OnLine Mailing	Deposit online	2009	1,659
Fall Loans Campaign	Loans	2009	93,293
Checking Acquisition Program	Checking	2010	60,056
Spring Loans Campaign	Loans	2010	158,946
Student Banking	Checking, debit card	2010	173,242
Summer Loans Campaign	Loans	2010	131,196
March Madness Campaign	Credit, debit, gift cards	2010	21,531
Fall Image Campaign	INTRUST marks, Checking, Bill Pay	2010	297,164
Kansas City Checking Acquisition	Checking	2010	36,135
Refer a Friend Promotion	Checking	2010	105,575
Spring Image Campaign	INTRUST marks, Checking, Bill Pay	2010	177,082
Exclusiversity-University Visa Cards	Credit, debit, gift cards	2011	146,471
Loans Campaign	Loans	2011	248,453
Student Banking	Checking	2011	21,607
Direct Mail Program	Checking, loans, online, cards	2011	137,744
Prospect and Non-Loan Customer Direct Mail	Loans	2011	23,479
Spring Loans Campaign	Loans	2011	192,600
Current and Past Loan Customer Loan Invitation	Loans	2011	17,762
Exclusiversity-University Visa Cards	Credit, debit, gift cards	2012	61,539
Mobile Check Deposit	Mobile	2012	301,285
Batman Live Campaign	INTRUST marks	2012	95,547
Augusta Checking Acquisition Effort	Checking	2012	5,739
Fall Loans Campaign	Loans	2012	102,784
New Customer Cultivation	Checking, loans, online, cards	2013	40,235
Image Campaign	INTRUST marks	2013	451,134
Consumer Loans	Loans	2013	249,436

O-04372

EXHIBIT
10

CONFIDENTIAL

Original

Title Sponsorship Agreement

**INTRUST Bank
And
Sedgwick County**

INTRUST Bank Arena

8/18/2008

**EXHIBIT
11**

- 1 -

O-02671

CONFIDENTIAL

TITLE SPONSORSHIP AGREEMENT

This Title Sponsorship Agreement (the "Agreement") is made and entered into to be effective on the date of execution by the Board of County Commissioners of Sedgwick County (the "Effective Date") by and between the following parties (the "Parties"):

(i) Board of County Commissioners of Sedgwick County, Kansas (the "County"); and (ii) INTRUST Bank, N.A. ("INTRUST").

WHEREAS, the County has undertaken the development and construction of a multi-purpose arena building with a 15,000 seat capacity for basketball, and which with the contiguous property the arena building sits on shall hereinafter be referred to as the "Arena"; and

WHEREAS, construction on the Arena is scheduled to be completed and the Arena will be open to the general public for normal operations and Arena Events (the "Arena Opening") on or about January 3, 2010; and

WHEREAS, the County contemplates the Arena to be the principal venue in south-central Kansas for athletic events, musical performances, and other entertainment activities; and

WHEREAS, INTRUST desires to become the Title Sponsor of the Arena; and

WHEREAS, County has entered into a management services contract with SMG to operate the Arena, and Intrust acknowledges that County may contract with a private management company such as SMG (hereinafter referred to as "Operator") to operate the Arena and furthermore that Operator may perform certain functions required by this Agreement to be carried out on behalf of the County,

NOW, THEREFORE, in consideration of the promises and the mutual covenants contained herein, and intending to be legally bound hereby, the County and INTRUST agree as follows:

- (1) **Term of Agreement.** This Agreement shall commence as of the Effective Date and shall continue in full force and effect through and including December 31, 2034 unless this Agreement is terminated earlier pursuant to the provisions set forth herein.
- (2) **Exclusive Title Sponsorship.** From and after the Effective Date, INTRUST shall be the exclusive Title Sponsor of the Arena subject to the terms and conditions set forth herein.
- (3) **Title Sponsorship Fee.**
 - (a) **Total Fee.** The total fee for the sponsorship rights and privileges granted to INTRUST pursuant to this Agreement shall be \$8,750,000 (the "Total Fee"). The Total Fee shall include a naming rights fee of \$7,500,000 and an executive suite fee of \$1,250,000, and shall be paid in forty-nine installments as set forth herein.
 - (b) **First Installment Payment.** The first installment payment in the amount of \$300,000 shall be paid on or before 30 calendar days after the Effective Date.
 - (c) **Subsequent Installment Payments.** The subsequent installment payments in the amounts set forth below will be paid to the County on or before the dates shown as follows:

<u>Payment Number</u>	<u>Due date</u>	<u>Amount</u>
2	January 3, 2010	\$25,000
3	July 3, 2010	\$25,000
4	January 3, 2011	\$175,000
5	July 3, 2011	\$175,000

6	January 3, 2012	\$175,000
7	July 3, 2012	\$175,000
8	January 3, 2013	\$175,000
9	July 3, 2013	\$175,000
10	January 3, 2014	\$175,000
11	July 3, 2014	\$175,000
12	January 3, 2015	\$175,000
13	July 3, 2015	\$175,000
14	January 3, 2016	\$175,000
15	July 3, 2016	\$175,000
16	January 3, 2017	\$175,000
17	July 3, 2017	\$175,000
18	January 3, 2018	\$175,000
19	July 3, 2018	\$175,000
20	January 3, 2019	\$175,000
21	July 3, 2019	\$175,000
22	January 3, 2020	\$175,000
23	July 3, 2020	\$175,000
24	January 3, 2021	\$175,000
25	July 3, 2021	\$175,000
26	January 3, 2022	\$175,000
27	July 3, 2022	\$175,000
28	January 3, 2023	\$175,000
29	July 3, 2023	\$175,000
30	January 3, 2024	\$175,000
31	July 3, 2024	\$175,000
32	January 3, 2025	\$175,000
33	July 3, 2025	\$175,000
34	January 3, 2026	\$175,000
35	July 3, 2026	\$175,000
36	January 3, 2027	\$175,000
37	July 3, 2027	\$175,000
38	January 3, 2028	\$175,000
39	July 3, 2028	\$175,000
40	January 3, 2029	\$175,000
41	July 3, 2029	\$175,000
42	January 3 2030	\$175,000
43	July 3, 2030	\$175,000
44	January 3, 2031	\$175,000
45	July 3, 2031	\$175,000
46	January 3, 2032	\$175,000
47	July 3, 2032	\$175,000
48	January 3, 2033	\$175,000
49	July 3, 2033	\$175,000
50	January 3, 2034	\$175,000
51	July 3, 2034	\$175,000

(d) Delinquent Payments. In the event any installment is not paid on or before the date it is due and payable, such amount shall be delinquent. Delinquent amounts shall bear interest from the date of delinquency to the date the full payment is received by the County at an annual rate equal to the prime rate (published as the United States national average prime rate in The Wall Street Journal on the payment due date) plus three percentage points, but in no event greater than the maximum amount permitted by applicable law.

(e) Accelerated Payments. INTRUST may, at its sole discretion, accelerate one or more

installment payments of the Total Fee by paying to the County, in lieu of the amount of the installment set forth above a discounted amount (the "Discount Amount"). The Discount Amount shall be the present value of the accelerated installment discounted from the date of scheduled payment to the date of accelerated payment at the rate of 4%.

- (f) Remittances of Installment Payments to Be Made To the County. INTRUST shall remit all Installment Payments of the Total Fee directly to the County. Such remittances shall be made payable to the County, in care of the address specified in this Agreement.
 - (g) Payments Net. All payments of the Total Fee shall be net of all fees and applicable taxes owed by INTRUST and directly tied to such payments, and shall be payable in full to the County.
- (4) **Arena Promotion.** Intrust will use its Best Efforts when commercially feasible to conduct joint promotional campaigns and activities designed to enhance the business of both the Arena and Intrust Bank including, but without implied limitation, press announcements, youth programs, personal appearances, coupon distributions, point-of-purchase displays at bank locations, and banking self-service machine advertising.
- (5) **Name of Arena.** On and as of the Effective Date, the name of the Arena shall be the "INTRUST Bank Arena" ("Arena Name").
- (a) "Arena Event" shall mean and include every public event, presentation or performance that occurs in the arena building, whether or not tickets are issued or offered for sale for admission to any such event, presentation or performance, whether or not admission is actually charged therefor, and whether the Arena Event is produced by or for the County or, directly or indirectly, pursuant to permission, license, or lease of the County.
 - (b) The County shall refer to the Arena as the INTRUST Bank Arena and will prominently employ an Arena Mark in all Arena-related and Arena Event-related promotional and advertising content and materials and on all ticketing, press passes, and souvenir cups for any Arena Event. In conjunction with its management of the Arena operations, County and/or Operator shall: (i) cause all Arena-related documents and printed materials, produced or disseminated by or for Operator, including, without implied limitation, stationary, business cards, brochures and newsletters, if any, to contain the Arena Mark (ii) cause the answering of all Arena telephones, including all recorded messages, to prominently employ an Arena Mark as the name of the Arena; (iii) cause the uniforms of uniformed employees engaged in the operation of the INTRUST Bank Arena to bear the INTRUST Bank Arena logo; and (iv) use its Best Efforts to require and cause each person, entity or other enterprise contracting for use of the Arena to prominently employ an Arena Mark in all Arena-related and Arena Event-related promotional and advertising content and materials.
 - (c) The Arena and the identification and signage thereof shall not be subordinated in prominence to any other facilities or larger complex of facilities of which the Arena is reasonably a part or which are contiguous to or in close proximity to the Arena. The County shall not refer to any complex of facilities or to any group of two or more facilities contiguous to or in close proximity of the Arena under any name other than the individual names of the facilities. INTRUST acknowledges that the Pavilions and other facilities located at the Kansas Coliseum may be operated in conjunction with the Arena but are not part of the Arena and are specifically excluded from this Agreement.
- (6) **Title Sponsor Signage.**

Any and all design, construction or installation costs of the Title Sponsor Signage shall be paid by INTRUST. INTRUST, or at INTRUST's option and at no cost to the County, the County, will perform the initial design, construction, fabrication, and installation of the following:

- (a) Principal Title Sponsor Identification Signs. At locations as shown on Exhibit A, three signs displaying the name "INTRUST Bank Arena" as follows:
 - (i) the INTRUST Bank Arena name on the signs shall be preceded by the INTRUST 'I' logo; and
 - (ii) the signs shall be constructed in accordance with such specifications as may be mutually agreed upon by the parties and will have a design consistent with the INTRUST Bank Arena Logo Design Addendum.
- (b) Scoreboard. The name "INTRUST Bank Arena" will be prominently displayed on permanent signage on the center hung Scoreboard. The County shall review with INTRUST the design of the Scoreboard and location of the words "INTRUST Bank Arena", the size of the letters and font type to be used for "INTRUST Bank Arena". All final designs, materials, location, size and font type of the words "INTRUST Bank Arena" on the Scoreboard shall be decided jointly by the County and INTRUST. Any cost incurred by the County to add the name "INTRUST Bank Arena" to the Scoreboard shall be promptly reimbursed by INTRUST. Neither the County nor INTRUST shall unreasonably withhold or delay its approval of such designs and materials.
- (c) Repair and Replacement. The County agrees to maintain and repair all Title Sponsor Signage at the Arena at its expense. The County will replace the Title Sponsor Signage at its expense if the Title Sponsor Signage is damaged beyond repair due to a Force Majeure Event, but INTRUST will pay for any replacement of the Title Sponsor Signage that the parties mutually agree is necessary due to ordinary wear and tear or that the parties agree is needed or desirable due to changing technology that will enhance the appearance of the Arena for the benefit of both parties.

(7) Additional Signage

The County shall provide the following additional signage at no expense to INTRUST except where noted:

- (a) Title Sponsor Identification Signs on Sports Playing Surfaces. If authorized as provided below, the County shall arrange for the prominent display in the Arena of the name "INTRUST Bank Arena" in the ice used for professional and other hockey games and on the court for the playing of professional and other basketball games. In addition, the County shall arrange for the prominent display in the Arena of the name "INTRUST Bank Arena" on the playing surfaces of any other athletic events. Such respective displays shall be subject to authorization by the leagues, associations, conferences, or governing bodies that authorize their respective teams to play in and utilize the Arena, which authorization the County shall use its Best Efforts to obtain.
- (b) Directional and Facility Signage. The County shall:
 - (i) cause all signage which gives directions to the Arena and which is on buildings, facilities, streets, and rights of way owned by the County to identify the Arena as the INTRUST Bank Arena;
 - (ii) use its best efforts to cause all signage which gives directions to the Arena which is on buildings, streets, and rights of way owned by the State of Kansas or the City of Wichita to identify the Arena as the INTRUST Bank Arena;
 - (iii) cause all Arena marketing materials and press releases prepared and/or used by the County to display the name "INTRUST Bank Arena" including maps of the County produced for public distribution;

- (iv) identify the Arena as the "INTRUST Bank Arena" on all major directional signs on the interior of the Arena including building directories, elevators, and the like; and
 - (v) during the construction of the Arena, the County's signage will identify the construction site as being the location of the Intrust Bank Arena project.
- (8) **Limitation of Other Sponsors.** INTRUST recognizes that the County may permit other persons or entities to sponsor portions of the Arena (subject to the foregoing provisions). INTRUST will have the right to review and approve Arena-related naming opportunities offered by the County, provided that INTRUST's approval is not to be unreasonably withheld or unduly delayed and said approval shall be in writing. Intrust specifically approves the County selling concourse naming rights to Spirit Aerosystems (or its successor) and south entry plaza naming rights to Cessna Aircraft Company (or its successor). The County agrees that it will not sell naming rights to any playing surfaces or flooring.
- (9) **Design Elements for Title Sponsorship Identification.** The County and INTRUST will develop an INTRUST Bank Arena Logo Design Addendum containing the specifications of the Arena Marks including but not limited to sizes, coloring, lettering style, and any graphic art and standards for usage of the Arena Marks. The INTRUST Bank Arena Logo Design Addendum may be updated from time to time with the mutual consent of the parties. The specific design of all identification and signage contemplated by this Agreement will be subject to the INTRUST Bank Arena Logo Design Addendum and to the following provisions:
- (a) Subject to the allocation of responsibility for costs set forth in Paragraphs 6 and 7 above, County and INTRUST shall work together in a commercially reasonable manner to develop the design of the identifications and signage contemplated by this Agreement.
 - (b) The design shall be subject to the mutual approval of the County and INTRUST which approvals, in both instances, shall not be unreasonably withheld or delayed.
 - (c) The design shall be subject to the requirements of (and any required approval by) any governmental authority(ies) having jurisdiction over the same other than the County.
 - (d) With respect to the signs contemplated by Paragraph 7(a), approval by the applicable sports league, association, or organization governing the particular sport involved and the playing surface on which the sport is played in the Arena.
 - (e) The County and INTRUST shall work together in a commercially reasonable manner to obtain any third party approvals which may be required for the design of the identifications and signage contemplated by this Agreement.
 - (f) Upon final approval of the design for the applicable identification or signage and receipt of any required third party approvals, INTRUST or the County, as provided in Paragraphs 6 and 7 herein, shall cause such approved identification and signage to be created and installed consistent with the approved design.
 - (g) As used herein, design shall include usual and customary art work, schematic drawings, and specifications for fabrication, construction, and installation.
 - (h) All changes to the approved designs shall be subject to the same approval process as the originally approved designs, and the cost of any such changes shall be paid by the party responsible for the cost of such signage as provided in Paragraphs 6 and 7 herein.
- (10) **Banking Services Institutions Category.** INTRUST will be the exclusive sponsor of the Arena and Arena Events in the financial services institutions category. Other financial services institutions will be prohibited from having any indoor or outdoor signage or advertising of any kind at the Arena except as specifically permitted below.

(a) Financial services institutions whose primary source of business is not commercial or retail banking services may engage in identity promotion referencing the name and/or logo of such institution, provided that such advertising is not the primary advertising for any Arena Event. Advertising permitted under this Subsection may include the name and logo of the advertiser but under no circumstances shall such advertising by other financial services institutions include the marketing, promoting or referencing of specific products or services which are competitive with services or products offered by INTRUST.

(b) Arena tenants may display temporary advertising for a financial services institution during the Arena tenant's Arena Events, but such temporary advertising will be limited to identity promotion referencing the name and/or logo of such institution and under no circumstances will such advertising by other financial services institutions include the marketing, promoting, or referencing of other specific products or services which are competitive with products or services offered by INTRUST.

(c) Touring Arena Events which have pre-existing sponsorship agreements which would otherwise be prohibited by this Section 10 will be permitted to use temporary advertising of the sponsor in the Arena or in materials promoting the Arena Event. Pre-existing sponsorship agreements means sponsorship agreements which are applicable to the tour as a whole and which are not entered into specifically with respect to the Arena Event.

(11) **INTRUST Suites and Arena Use and Occupancy.** INTRUST shall have the following rights to use of the Arena.

- (a) Suite. INTRUST shall have the exclusive use of the suite designated as Suite #12, as shown on the diagram attached as Exhibit B. INTRUST's use of the suite will be subject to the terms and conditions provided in attached Exhibit C.
- (b) Suite tickets. INTRUST shall be given twelve suite tickets to each Arena Event. If suite tickets are not available to suite holders due to any restrictions or limitations imposed by event promoters, County/Operator shall ensure that INTRUST is provided comparable alternative tickets for the Arena Event.
- (c) Parking. County shall provide INTRUST twelve VIP parking spaces for each Arena Event in which tickets have been provided pursuant to section (b) above. INTRUST will have its first choice of the parking spaces available to suite holders.
- (d) Additional tickets. The County/Operator shall use its Best Efforts to provide INTRUST the opportunity to purchase up to 1%, but not less than eight in each price category, of the non-premium publicly available seats in each price category in locations to be mutually agreed upon at each Arena Event. INTRUST's right to purchase tickets is subject to any restrictions established by the Arena Event promoter, and expires five days after receiving notice from County or Operator. INTRUST will not be liable for any fees or charges under this Subsection unless it exercises the option to purchase the tickets, in which case INTRUST will pay the usual and customary price of the tickets.
- (e) Backstage passes. The County/Operator shall give INTRUST 10% of all backstage passes that it controls. To the extent that the County does not control any backstage passes for an Arena Event, the County will use its Best Efforts to obtain backstage passes for INTRUST from the promoter. INTRUST's right to receive backstage passes is contingent on INTRUST giving reasonable notice to County or Operator of INTRUST's intent to use such passes, after receiving notice of the availability of such passes from County or Operator.
- (f) Use of the Arena. INTRUST may use the Arena three days per year on dates that are reasonably agreeable to the County and INTRUST when no other event is scheduled (including pre- and post-event activities) for non-revenue producing events or private use. INTRUST will pay all costs associated with operating the Arena in relation to such use, including but not limited to security, preparation, clean-up, etc.

- (g) Concourse space. INTRUST shall be provided space on the Arena concourse for the distribution of INTRUST promotional information and material during Arena Events, subject to the following terms and conditions:
- (i) For most Arena Events no more than two people who will be identified to the County/Operator prior to the event will be permitted to enter the Arena without tickets for the purpose of distributing promotional material. It is understood between the parties that for certain Arena Events INTRUST may request additional persons and/or concourse locations for the purpose of distributing promotional material and County/Operator shall have the final authority to approve such requests and such approval shall not be unreasonably withheld.
- (ii) Said people shall adhere to any generally applicable operational procedures established by the County and shall be subject to ejection from the Arena for failure to do so.
- (12) **Banking Self-Service Machines.** The following provisions shall apply to banking self-service machines in the Arena:
- (a) INTRUST shall have the exclusive right to provide all banking self-service machines (including automated teller machines) at the Arena.
- (b) INTRUST shall install and maintain four banking self-service machines in the Arena at locations mutually agreeable between the County and INTRUST. The County will not charge INTRUST any rent or fees for the banking self service machines. After the initial installation, INTRUST may from time to time reduce the number of banking self-service machines provided by removing any banking self-service machines for which it is no longer commercially reasonable to continue operating.
- (c) The County shall provide all necessary power and data connections at the four ATM locations in the Arena at its expense.
- (13) **Public Relations Efforts During Start-Up.** From the Effective Date until the grand opening ceremony of the Arena, the County and INTRUST shall coordinate public relations efforts respecting the INTRUST Bank Arena and shall allow each other to review and comment upon promotional materials in respect of the INTRUST Bank Arena prior to the use thereof.
- (14) **Rights to INTRUST and Arena Trademarks and Trade Names.**
- (a) Ownership of Marks. INTRUST is the owner of the mark "INTRUST Bank" and various other trademarks, servicemarks, logos, and trade names used in INTRUST's businesses which may or may not be registered with the United States Patent and Trademark Office ("INTRUST Marks"). INTRUST will be the owner of the Arena Name, subject to the limitations as contained herein, and any logo, trademark, servicemark, trade name or other identifications of the Arena that may be hereafter developed by INTRUST and the County (collectively, the "Arena Marks"). INTRUST may take such steps as are necessary and appropriate to file applications to obtain trademark, servicemark, or trade name registration or otherwise protect the Arena Marks for any use authorized under this Agreement, and may continue or renew such registrations. The County agrees to cooperate with INTRUST in its prosecution and maintenance of such applications and registrations for the Arena Marks, and will provide any documents, specimens, samples or information reasonably requested by INTRUST in pursuit of the registrations of the Arena Marks. It is agreed that INTRUST will not use the Arena Marks for the identification of any other facility located in Kansas during the term of this Agreement and for three years thereafter. Furthermore, INTRUST is prohibited from the use of the Arena Marks for use for any purpose other than for identification with the Arena.
- (b) License. INTRUST hereby grants County a limited license to use and to sublicense to others the Arena Marks for purposes of identifying the Arena as set forth in this Agreement. The County

may incorporate the Arena Marks for all purposes reasonably associated with the operation of an arena for athletic events, musical performances and other entertainment activities, including but not limited to use on products such as food service supplies, Arena supplies, Arena equipment, novelties, souvenirs, publications, and other products used in the operation or promotion of the Arena. In the event of default on the part of INTRUST, County shall have the right to incorporate the Arena Marks for all of the purposes as set out above until County selects a new title sponsor for the Arena, but this right shall extend for a period of no longer than two years. The County will not have a license or any interest in the INTRUST Marks, but INTRUST agrees that to the extent the INTRUST Marks may be incorporated into the Arena Marks, the County's use of the Arena Marks under the terms of this Agreement will not infringe on the rights of INTRUST in the INTRUST Marks. The County agrees to use only those Arena Marks which have been approved in writing by INTRUST and will not use any other logo, trademark, servicemark, trade name, or other identifications of the Arena.

(15) **Binding Effect; Change of Name or Title Sponsor.**

- (a) Binding Effect. This Agreement shall be binding on, and shall inure to the benefit of, the parties hereto and their successors and assigns.
- (b) Change of Identification and Signage In Event of Change of Name of INTRUST or Assignment of Title Sponsorship Rights. Notwithstanding any other provision hereof, if, during the term of this Agreement, the name of INTRUST is changed because of a merger, consolidation, acquisition, a change of trade name, or other action, then the name of the Arena may be changed from "INTRUST Bank Arena" to another name, provided that any name other than "INTRUST Bank Arena" shall be subject to the prior written approval of the County, which approval shall not be unreasonably delayed or withheld, and provided, further, that no name shall be proposed as the name of the Arena that includes any word, number, symbol, or any combination thereof, that either is the same or substantially the same as the legal, business or trade name of any tobacco or tobacco-related distributor, manufacturer, or product, or of any alcohol or alcohol-related distributor, manufacturer, or product, or of any adult entertainment or adult entertainment-related distributor, manufacturer, or product. If the County approves any such new name proposed for the Arena, all references to "INTRUST Bank Arena" that are provided herein, including but not limited to signage contemplated in this Agreement, shall be changed to the new, approved name for the Arena. All work required to effectuate any such name changing shall be performed by or through the County. All reasonable costs and expenses paid by the County in connection with a permitted change of the Arena Name, including changing the existing internal and external signage, food service supplies, Arena supplies, Arena equipment, novelties, souvenirs, publications, and other products used in the operation or promotion of the Arena, will be reimbursed by INTRUST within thirty days after the date of the County's invoice therefor.

(16) **Termination.**

- (a) Defaults & Material Breaches. Each of the following shall constitute a breach and material default of this Agreement:
 - (i) The failure by the County to approve a change in the name of the Arena to a name that has been proposed by INTRUST or its successor and is otherwise permitted under Paragraph 15 hereof.
 - (ii) The failure by the County to conduct at least fifty Arena Events and serve at least 500,000 attendees in a single year; for purposes of this subsection, each day of multi-day Arena Event shall be considered a separate event.
 - (ii) The failure by INTRUST to cure a payment default under this Agreement within thirty days (notwithstanding the right of the County to interest on any such sums that become Delinquent).

- (iii) Either Party's failure to correct, remedy, or cure failure or violation of this Agreement as provided in Subsection (b) below.
 - (iv) Either Party by the actions of any of its officers or officials shall have committed or shall commit any act tending to shock, insult or offend the people of the State of Kansas to such a degree that it reflects unfavorably upon the reputation of the other party to this agreement.
 - (v) The commencement of bankruptcy or insolvency proceedings by or against INTRUST which has not been dismissed within ninety days of the commencement thereof. Upon the occurrence of such event, the County has the right to immediately sell any and all rights contained herein.
- (b) Termination For Failure to Correct, Remedy, or Cure Failure or Violation of Agreement Within Reasonable Time After Receipt of Notice Thereof. In the event either Party to this Agreement fails to perform any obligation hereunder, or violates any provision of this Agreement, the other Party may give written notice to such Party of such failure and demand the performance of such Party's obligations hereunder or compliance with the terms and conditions hereof within a reasonable period after the date of such notice, which period shall not exceed thirty days.
- (c) Remedies Available upon Termination of a Party's Rights.
- (i) INTRUST Remedies. In the event that the County's rights under this Agreement are terminated by INTRUST pursuant to this Section, in addition to any other remedies which may be available to INTRUST at law or in equity, the installment payments payable pursuant to Section 3 hereof shall be prorated on the basis of 365 calendar days, and the amount of the Annual Fee that is attributable to the period of time after the effective date of such termination shall be refunded to INTRUST or its successor or assignee, as appropriate.
 - (ii) County Remedies. In the event that INTRUST's rights under this Agreement are terminated by the County pursuant to this Section, in addition to any other remedies which may be made available to County at law or in equity, the County, without any further proceedings, may grant and license the title sponsorship rights to the Arena and may relet Intrust's Arena suite to one or more other persons or entities during any portion of the term remaining under this Agreement had it not been terminated and receive license fees therefore. Notwithstanding such termination, INTRUST's liability for the additional installment payments to be paid to the County hereunder shall not be extinguished, but INTRUST shall pay to the County by the regularly scheduled installment payment dates the difference between said Total Fee and the sum the County receives for the title sponsorship and the reletting of Intrust's Arena suite from such other persons or entities during the period beginning on the date INTRUST's rights under this Agreement are terminated and ending on the scheduled expiration date of this Agreement. Such payment shall be made within fifteen days after the date of the County's notice to INTRUST. Such termination and payment shall not relieve INTRUST from liability to the County for any damages caused by INTRUST's default and breach and expenses incurred in the re-licensing of the title sponsorship rights with respect to the Arena and the reletting of Intrust's Arena suite. In the event that INTRUST's rights under this Agreement are terminated pursuant to this Section, the County shall make a good faith effort to obtain the fair market value for the title sponsorship rights that are licensed to any third party or parties and the reletting of Intrust's Arena suite during that portion of the term of this Agreement that follows the effective termination of INTRUST's rights.

(17) **Force Majeure; Substantial Damage.** If INTRUST is unable to enjoy any of its benefits under this Agreement or regular Arena Events cannot be held because of the substantial damage or destruction of the Arena due to any cause beyond the Party's control, including a natural disaster, or action or decree of a governmental body with appropriate jurisdiction (hereinafter referred to as a "Force Majeure Event"), then INTRUST will immediately give written notice to County of such fact and the County will do everything possible to remedy the situation. Upon receipt of such notice, each Party's obligations hereunder shall be suspended for the period of such Force Majeure Event and, if applicable, the installment payment for the year in which the Force Majeure event occurs shall be reduced pro rata and INTRUST shall receive a credit to be applied to future installment payments for the difference between the installment payment paid and the amount of the reduced payment; provided, however, if the Force Majeure event occurs on or before the installment payment due on January 3, 2011, is paid, the pro rata credit will be reduced by amounts expended by the County for Title Sponsor Signage if the County would otherwise be entitled to reimbursement for those amounts by INTRUST under this Agreement. If the Force Majeure Event lasts for a period of one year or more from and after the date that the County receives notice of such Force Majeure Event and the Arena has not been repaired so that INTRUST can enjoy the benefits of this Agreement and normal Arena operations and Arena Events can resume, then INTRUST may terminate this Agreement by giving notice to the County.

(18) **Indemnification.**

(a) Subject to any limitations under Kansas law, the County will indemnify and hold harmless INTRUST and INTRUST's subsidiaries, affiliates, officers, directors, employees, agents, and assigns from and against any and all claims, costs, liabilities, suits, actions, judgments, losses, demands, expenses and damages of every kind, including, without limitation, reasonable attorneys' fees, that result from, arise out of, or relate to (i) any breach or alleged breach by County of this Agreement, (ii) any act or omission of the County, its sublicensees, employees, servants and agents, in any way relating to the Arena or this Agreement, and (iii) the County's operation of the Arena, whether through a manager or Operator or otherwise.

(b) INTRUST will indemnify and hold harmless the County and its employees and agents from and against any and all claims, costs, liabilities, suits, actions, judgments, losses, demands, expenses and damages of every kind, including, without limitation, reasonable attorneys' fees, that result from, arise out of, or relate to (i) any breach or alleged breach by INTRUST of any provision of this Agreement and (ii) any act or omission of INTRUST, its officers, directors, employees, or agents relating to INTRUST's performance of this Agreement.

(c) Each Party will give the other Party notice of any claim or suit for which the Party believes it is entitled to indemnification. The indemnifying party will assume the defense of any claim, demand, or action against such indemnified party and will, upon the request of the indemnified party, allow the indemnified party to participate in the defense at the indemnified party's expense. The indemnified party will in any case cooperate fully with the indemnifying party in the defense. Settlement by the indemnified party without the indemnifying party's prior written consent will release the indemnifying party from the indemnity as to the claim, demand, or action settled. This Section 18 will survive termination of this Agreement.

(19) **Notices.** Any notice or communication to be given by one Party to the other under this Agreement must be in writing; and if given by registered or certified mail, such notice or communication shall be deemed to have been given and received on the third business day following the date on which a registered or certified letter containing such notice or communication, properly addressed, with postage prepaid, is deposited in the United States mail, but if given otherwise than by registered or certified mail, it shall be deemed to have been given when received by the Party to whom it is addressed. Such notices or communications shall be delivered or sent to the following respective addresses or to such other addresses as the parties, from time to time, may specify in writing:

If to the County: Chief Financial Officer
Sedgwick County, Kansas
525 N. Main, Suite 823
Wichita, KS 67203
(316) 660-7591 - Telephone
(316) 383-7720 - Facsimile

With copy to: County Counselor
Sedgwick County, Kansas
525 N. Main, Suite 359
Wichita, KS 67203
(316) 660-9340 - Telephone
(316) 383-7007 - Facsimile

If to INTRUST: President
105 N Main
Wichita, Kansas 67202
(316) 383-1410 - Telephone
(316) 383-1125 - Facsimile

With copy to: General Counsel
105 N Main
Wichita, Kansas 67202
(316) 383-1221 - Telephone
(316) 269-7258 - Facsimile

- (20) **Amendments.** No addition to, deletion from, or other modification of any of the provisions hereof shall be valid unless made in writing and signed by an authorized representative of each of the parties hereto.
- (21) **Applicable Law; Venue; Miscellaneous Provisions.**
- (a) This Agreement shall be construed under the Laws of the State of Kansas.
 - (b) The venue for any action brought hereunder shall be in the District Court of the State of Kansas in and for Sedgwick County. If either Party institutes a suit or proceeding to enforce its rights under this Agreement, then the prevailing Party in such suit or proceeding will be entitled to recover its reasonable costs and expenses (including attorneys' fees) incurred in connection with such suit or proceeding.
 - (c) This is not a third party beneficiary contract. No person or entity other than a Party signing this Agreement shall have any rights under this Agreement.
 - (d) Nothing in this Agreement shall be construed to create a partnership or joint venture, nor to authorize any Party hereto to act as agent for or representative of any other Party hereto. Each party hereto shall be deemed an independent contractor and no Party hereto shall act as, or hold itself out as acting as, agent for any other party hereto.
- (22) **Captions.** The titles of the articles, sections, and subsections of this Agreement are for convenience only, and do not define or limit the contents.
- (23) **Waivers.** No action other than a written notice by one Party to the other specifically stating that such notice has the effect of a waiver, shall constitute a waiver of any particular breach or default of such

other Party. No such waiver notice from either Party shall waive the other Party's failure to fully comply with any other term, condition, or provision of this Agreement, irrespective of any knowledge any County or INTRUST officer, employee, or agent may have of any breach or default of, or noncompliance with such other term condition, or provision. No waiver of full performance by either Party shall be constructed, or operate, as a waiver of any subsequent default of any of the terms, covenants and conditions of this Agreement. The payment or acceptance of fees or charges for any period after a default shall not be deemed a waiver of any right or acceptance of defective performance.

- (24) **Cumulative Rights.** All remedies available at law or in equity to either Party for breach of this Agreement are cumulative and may be exercised concurrently or separately, and the exercise of any one remedy shall not be deemed an election of such remedy to the exclusion of other remedies.
- (25) **Entire Agreement.** The parties to this Agreement acknowledge that it is a negotiated agreement, that they have had the opportunity to have this Agreement reviewed by their respective legal counsel, and that the terms and conditions of this Agreement are not to be construed against any Party on the basis of such Party's draftsmanship thereof. This Agreement constitutes the entire agreement between the Parties respecting the subject matter hereof and there are no understandings or agreements between them respecting the subject matter hereof, written or oral, other than as set forth herein.
- (26) **Best Efforts.** Anywhere in this Agreement where the term Best Efforts is used, it shall mean the use of the best commercially reasonable efforts by a party to cause an action to occur or not occur. The failure of a party to cause an action to occur or not occur will not constitute an event of default under this agreement unless the repeated failure of such party to effect such result frustrates the realization of a material benefit by any other party to this agreement.
- (27) **Agreement Counterparts.** This Agreement may be simultaneously executed in several counterparts, each of which shall be deemed to be an original having identical legal effect and may be delivered by electronic delivery of a digitized signature or by facsimile.
- (28) **Representations and Warranties.** Each party to this Agreement hereby represents that:
 - (a) It has full authority to execute, deliver and perform the obligations of this Agreement.
 - (b) It has taken all actions, and obtained all approvals, in accordance with and as required by all applicable law to make this Agreement a fully binding and legally enforceable obligation of said party
 - (c) Either party has the right to request from the other party documentation showing that the person executing this agreement on behalf of said party has the authority to obligate said party to this agreement.

In Witness Whereof, the Parties hereto have executed this Agreement on the dates indicated below to be effective on the date of execution by the County.

Remainder of page intentionally blank

SEDGWICK COUNTY, KANSAS

By: W.P.B.
WILLIAM P. BUCHANAN

Title: County Manager

Date: 8/25/08

Approved as to form:

M.D.P.
MICHAEL D. PEPOON

Assistant County Counselor

INTRUST BANK, N.A.

By: Lyndon Wells
LYNDON O. WELLS

Title: Executive Vice President

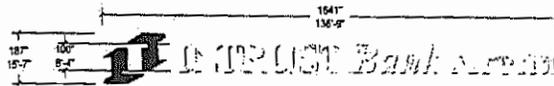
Date: August 22, 2008

Exhibit A

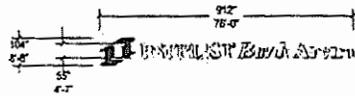
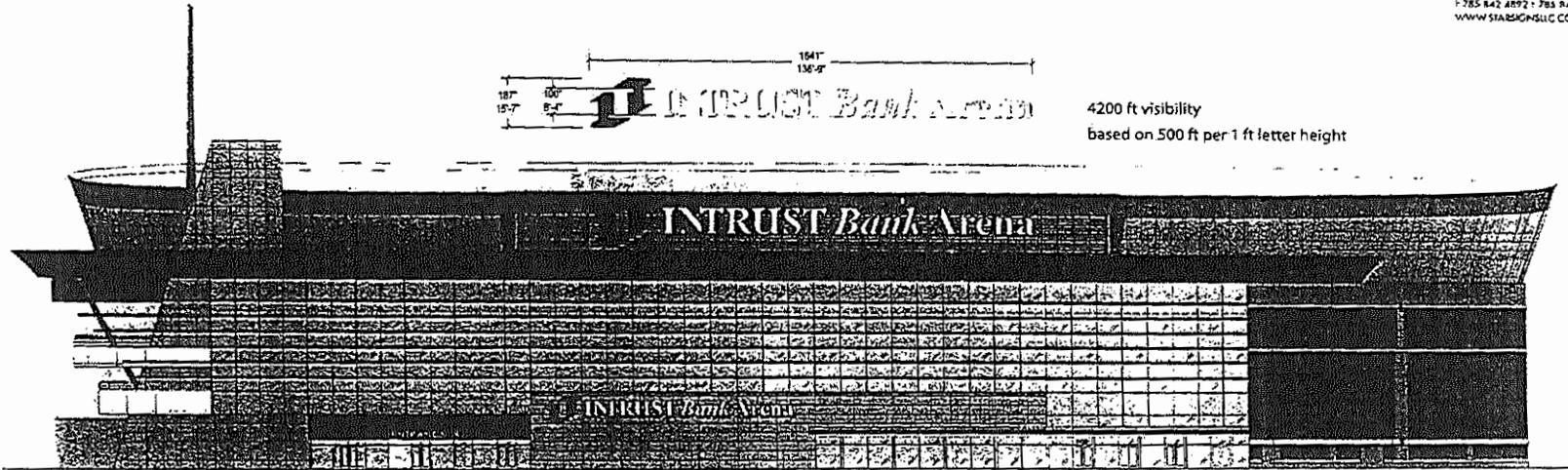


STAR SIGNS, LLC
 801 EAST NINTH STREET
 LAWRENCE, KANSAS 66044
 P: 785 842 4972 F: 785 842 7967
 WWW.STARSIGNSLLC.COM

O-02685



4200 ft visibility
 based on 500 ft per 1 ft letter height



2290 ft visibility
 based on 500 ft per 1 ft letter height



South Elevation
 SCALE: 1/32" = 1'-0"

SALESPERSON: Shelley Rosdahl
 DRAWN BY: JH
 FIRST EDITION: 6/27/2008
 REVISED: 7/1/2008
Printed: 7 / 2 / 2008
 CRM #: _____ ART#: 6385
 SO #: _____

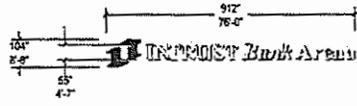
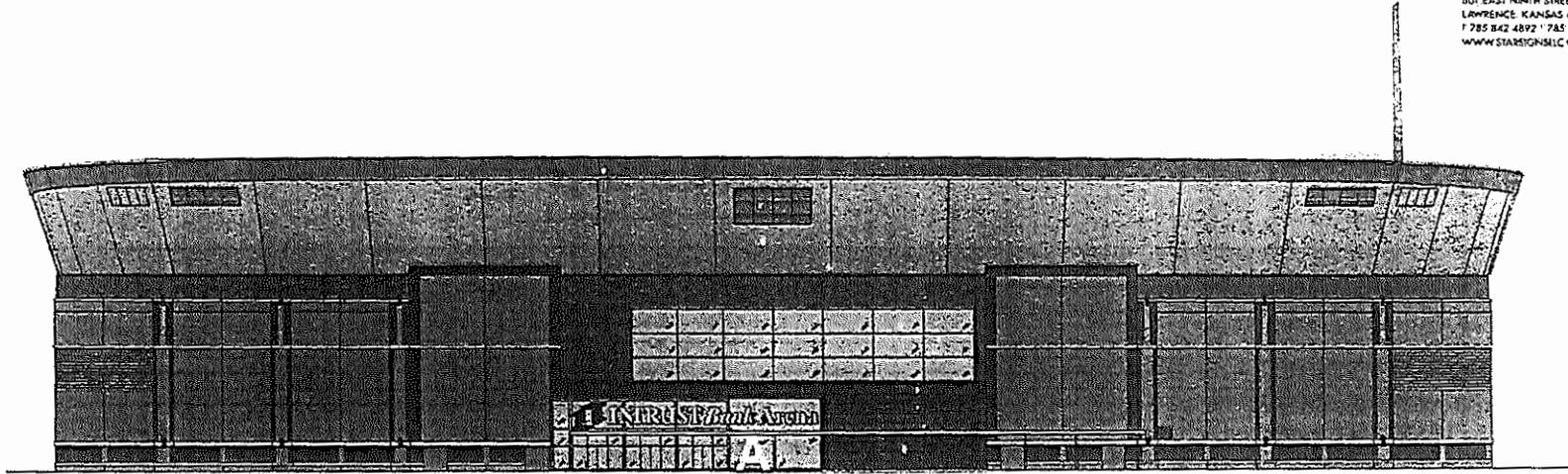
EL - 2b

CONFIDENTIAL

O-02686



STAR SIGNS, LLC
801 EAST NINTH STREET
LENEXA, KANSAS 66044
1 785 842 4892 1 785 842 2947
WWW.STARSIGNSLLC.COM



2290 ft visibility
based on 500 ft per 1 ft letter height



North Elevation
SCALE: 1/32" = 1'-0"

CONFIDENTIAL

SALESPERSON:	Shelley Rosdahl
DRAWN BY:	JH
FIRST EDITION:	6/27/2008
REVISED:	7/1/2008
Printed: 7 / 1 / 2008	
CRM #:	_____
SO #:	_____ ART#: 6385
EL - 1	



STAR SIGNS, LLC
911 EAST NINON STREET
LITTLE ROCK, AR 72204
7785 842 4497 / 782 7947
WWW.STARSIGNSLLC.COM

SALESPERSON: Shelley Rosdahl

DRAWN BY: JH

FIRST EDITION: 6/27/2008

REVISED: 7/1/2008

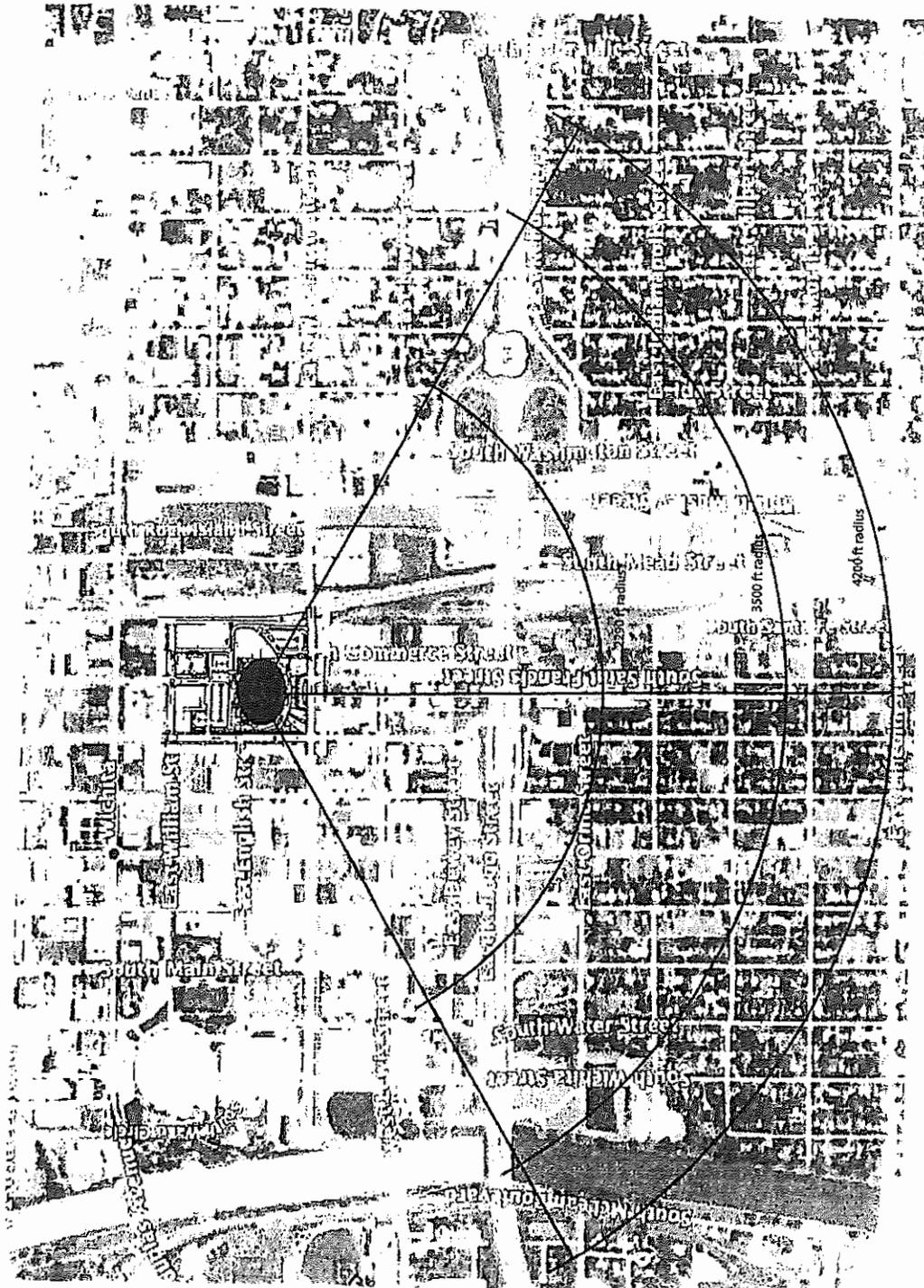
Printed: 7 / 1 / 2008

CRM #:

SO #:

ART#: 6385

PL - 2



South Signs visibility



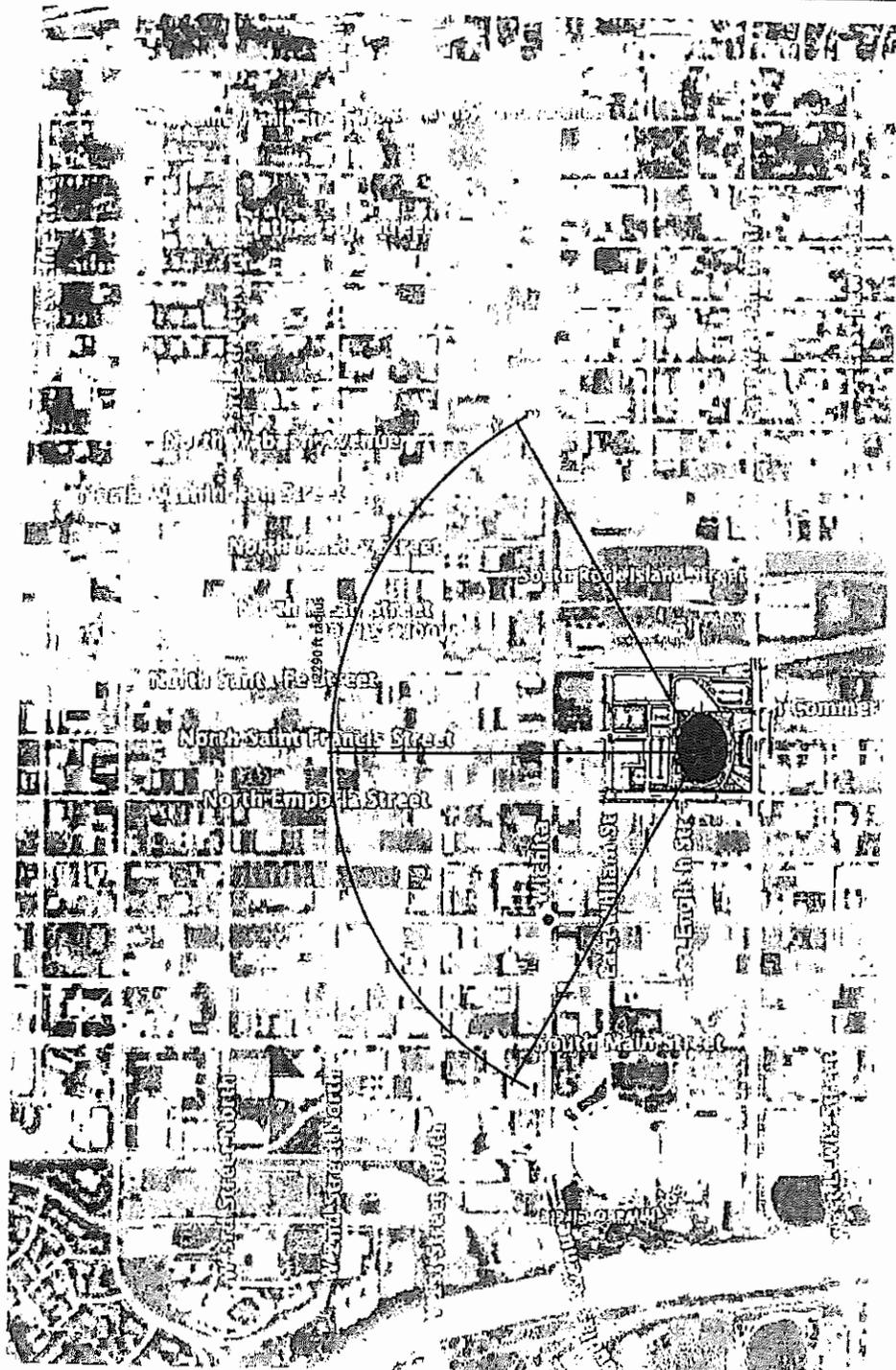
STAR SIGNS, LLC
 807 EAST NORTH STREET
 LAWRENCE, KANSAS 66044
 P: 785.842.4872 F: 785.842.7942
 WWW.STARSIGNSLLC.COM

SALESPERSON: Shelley Rosdahl
 DRAWN BY: JH
 FIRST EDITION: 6/27/2008
 REVISED: 7/1/2008

Printed: 7 / 1 / 2008

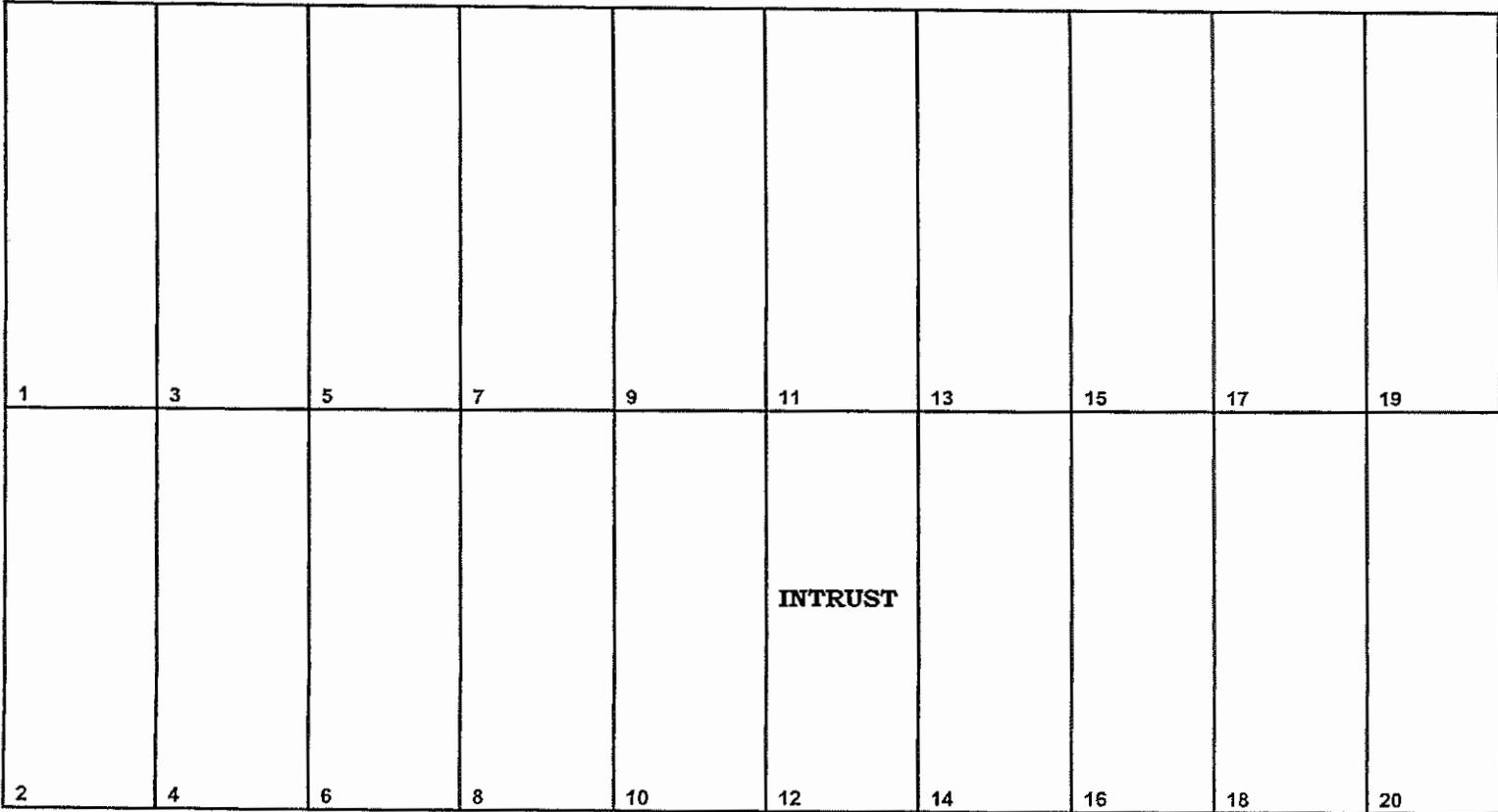
CRM #: _____ ARTW: 6365
 SO #: _____

PL-1



North Sign visibility

EXHIBIT B
INTRUST Bank Arena Suite Layout Master List



UPPER LEVEL
←

LOWER LEVEL
←

CENTER OF ARENA
↓

STAGE →

O-02689

CONFIDENTIAL

Exhibit C

SUITE LICENSE USE

1. Suite License.

(a) **Rights of INTRUST.** County hereby grants to INTRUST a limited license to use the Suite in accordance with the terms and subject to the conditions and restrictions of this Attachment, including the privileges and amenities listed in Exhibit 1 (Amenities), Exhibit 2 (Services and Special Use) and Exhibit 3 (Arena Suite Rules), throughout the Term of this Agreement; *provided*, INTRUST acknowledges and agrees that County may close or otherwise restrict INTRUST's use of the Suite for some Events if necessitated by an obstructed view or other production requirements of such Event, as determined by County. During each Event, if any, for which County deems it necessary to close or restrict INTRUST's use of the Suite County will furnish INTRUST a number of club seats in the Arena equal to the number of permanent seats in the Suite for use during such Event. In such case, County will also use reasonable efforts, if feasible, to open the Suite to INTRUST prior to the start of the Event for use as a hospitality area. INTRUST acknowledges and agrees that use of the Suite for all Events shall be by ticketed admission only.

(b) **Use Periods.** INTRUST may use the Suite during and immediately before and after Events and at such other times that County in its absolute discretion may permit.

(c) **Relocation Option.** In connection with any renewal of this license, INTRUST shall also have the option to relocate to another suite in the Arena, if available, for the renewal Term in accordance with County's priority policy and for such fee and on such other terms and conditions as County may offer for the other suite.

2. Access and Use.

(a) **County's Rights.** County shall have the exclusive right to control the use and occupancy of the Suite and all other portions of the Arena at all times. County and its officers, employees, agents and contractors (its "Personnel") shall have access to the Suite at such times and to such extent as they, in their sole discretion, deem necessary or advisable, including but not limited to access during Events. Further, County shall have the right, without notice or liability to INTRUST, to (i) make additions, alternations or improvements to the Suite or the Arena or any parking facility servicing the Arena; (ii) close any doors in the common areas and interrupt or suspend any services in the Arena; (iii) control and extinguish the Suite lighting during Events and at such other times as County deems appropriate; (iv) prevent or deny access by any person to the Suite or the Arena as required by any governmental authority; (v) grant exclusive rights for any business in or service to the Arena; (vi) control, restrict and receive all revenues from the sale, use and consumption of beverages, foods, candies, cigarettes and other commodities and concessions within the Suite and the Arena; (vii) install all signs located on or in the

Suite or elsewhere in the Arena, receive all revenues from or relating to signage and advertising in the Arena and designate all sources of sign painting and lettering; (viii) give or withhold any consent or approval required of County in its absolute discretion; (ix) waive any Suite Rule in its absolute discretion. County shall not be responsible or liable to INTRUST for any breach or nonperformance of the Suite Rules.

(b) **INTRUST's Rights.** INTRUST shall have the right to use the Suite only for the amount of time reasonably necessary to attend Events for which INTRUST holds Suite Tickets and at such other times that may be permitted by County in its sole discretion. The procedures for admission of INTRUST and its guests, possession of tickets, normal operations and other rules governing use of the Suite shall be as set forth in the Suite Rules.

(c) **Suite Rules.** INTRUST and its Guests [hereinafter defined] shall comply with the Suite Rules having general application to all the suites in the Arena ("Suite Rules"), as established and/or amended from time to time by County in its absolute discretion. The Suite Rules in effect on the Effective Date are set forth on Exhibit 3 to this Agreement. Amendments to the Suite Rules will be furnished to INTRUST from time to time as adopted by County. Any violation of the Suite Rules by INTRUST or any of its Guests using the Suite and/or associated Amenities shall constitute an Event of Default under this Agreement. As used in this Agreement, "Guests" includes officers, directors, shareholders, partners, agents, representatives, contractors, guests, employees, invitees or any other person(s) using or visiting the Suite at the direction, request or invitation of INTRUST other than County and its Personnel. County agrees to use reasonable efforts to ensure that the Suite Rules are uniformly enforced; but County shall not be liable to INTRUST or any of its Guests for any violation of Suite Rules. Any amounts due from INTRUST to County under the Suite Rules shall be paid immediately upon demand by County. In case of a conflict between the provisions of the Suite Rules and the provisions of this Agreement, the provisions of this Agreement shall control.

(d) **INTRUST's Covenants.** INTRUST hereby expressly agrees:

(i) not to create or permit its Guests to create a nuisance of any kind, including but not limited to objectionable noises, odors or vibrations, remove furniture, furnishings, fixtures or other property belonging to County or the Arena from the Suite, or otherwise in any manner damage the Suite or any other part of the Arena;

(ii) to comply with and cause its Guests to comply with all applicable governmental laws, orders, rules and regulations, together with all rules and regulations from time to time adopted by County relating to the use of the Suite and associated amenities, including, without limitation, the Suite Rules;

(iii) not to engage in improper conduct while using the Suite or interfere with County's business or the enjoyment of Events by other Arena patrons;

(iv) to abide by all agreements and restrictions concerning use and transfer of Suite Tickets from time to time set forth in the Suite Rules or on the Suite Tickets;

(v) to abide by and cause its Guests to abide by the rules of the Event sponsors and shall at all times maintain proper decorum;

(vi) to abide by the Suite Rules and all applicable laws, ordinances, rules and regulations pertaining to the service and consumption of alcoholic beverages in the Suite and other parts of the Arena; and

(vii) to keep and maintain the Suite in good order, repair or condition at all times, subject only to ordinary wear and tear, and to reimburse the County for any costs incurred in repairing any damage to the Suite or the Arena caused by INTRUST or INTRUST's Guests.

3. **Furnishings, Decor and Alterations.**

(a) **Suite Amenities.** County shall furnish and equip the Suite with the fixtures, furniture, furnishings and equipment described in Exhibit 1 ("Amenities"), together with any additions or modifications to which the parties may agree in writing. The furnishing and equipping of the Suite as herein provided shall be substantially complete, as determined by County in its reasonable discretion, on the Completion Date.

(b) **Alterations or Additions.** In order to maintain a uniform appearance for all suites in the Arena, INTRUST agrees not to make any additions, changes or alterations in the interior or exterior structure, appearance or decor of the Suite, including but not limited to the fixtures, furniture, furnishings, equipment and other Amenities in or relating to the Suite. However, with County's prior written consent, INTRUST may supply articles of appointment, such as pictures or other wall hangings, or plants, so long as no damage is done to the Suite. Anything that is to be attached to the walls, ceiling or floor of the Suite, including pictures, must be approved and installed by County.

(c) **Signage.** No sign or other advertising medium or material may be placed or otherwise maintained or allowed to remain on the outside of the Suite; *provided*, at INTRUST's request, County shall cause a placard bearing INTRUST's corporate or company name to be displayed either on the exterior of the entry door to the Suite or adjacent to the entry door, as determined by County in its sole discretion. No sign or advertising medium or material may be placed or otherwise maintained or allowed to remain within the interior of the Suite, if visible from the interior of the Arena. No illuminated sign of any kind may be placed or displayed within the Suite by INTRUST.

4. **Damage or Destruction of Suite or Arena.**

(a) **INTRUST's Fault.** If the Suite and/or any other part of the Arena is damaged or destroyed by any cause at the fault of INTRUST and/or its Guests, County shall cause the damaged or destroyed Suite, Amenities or other part of the Arena to be repaired or replaced, as appropriate, at INTRUST's expense (including County's administrative fee in an amount equal to 15 percent of the total repair and/or replacement costs) in as good condition as existed before such damage or destruction, reasonable wear and tear excepted, and this Agreement shall continue in effect without any reduction in the Annual Fee or the other obligations of INTRUST under this Agreement; *provided*, if the act that caused such damage or destruction or any other act relating thereto constitutes an event of default by INTRUST, County may, at its option and in addition to the exercise of other available remedies pursuant to Section 11(b), immediately terminate all rights and privileges of INTRUST under this Agreement. INTRUST shall pay such costs of repair and/or replacement in full within 30 days after written notice from County.

(b) **Other Damage.** If the Suite is damaged by any cause occurring by reason other than the fault of INTRUST or its Guests, County shall cause the damaged Suite and/or Amenities to be repaired or replaced, as appropriate, in as good condition as existed previously, reasonable wear and tear excepted, and this Agreement shall continue in effect without any reduction in the Annual Fee or the other obligations of INTRUST under this Agreement. If such damage or destruction causes the cancellation or suspension of Events in the Arena or if the damage or destruction of the Suite makes it not reasonably usable for viewing Events and County is unable to provide reasonable alternative seating until repair or replacement thereof, the Annual Fee shall abate until Events are resumed in the Arena or until the Suite is repaired or replaced or reasonable alternative seating is provided, as the case may be. Except as provided in Section 8(a), County shall, at its expense, perform all necessary maintenance of the Suite, subject, however, to reasonable wear and tear and the obligation of INTRUST to pay for services as provided in this Agreement.

5. **Release of Liability, Indemnification, Insurance.**

(a) **Assumption of Risk, Standard of Liability, Indemnification.** INTRUST acknowledges and assumes any and all risks of bodily injury associated with or arising from attendance at a sporting event or other Events in the Arena and expressly agrees that County shall not be liable for any bodily injury, personal injury or other damage to INTRUST or its Guests, or for damage to or loss of the contents of the Suite belonging to INTRUST or of the personal property of INTRUST'S Guests, resulting from any cause whatsoever, unless caused by the willful misconduct or gross negligence of County or its Personnel. INTRUST shall defend, indemnify and hold County, other Event sponsors or participants, and their respective personnel harmless from any liability for damages arising out of bodily injury, personal injury, property loss or other damage, and for costs actually and reasonably incurred (including but not limited to attorneys' fees) caused by the negligence or willful misconduct of INTRUST or its Guests in or about the Suite, the Arena or adjacent grounds or structures, or resulting from any breach of this Agreement or any violation of the Suite Rules by INTRUST or its Guests.

(b) **County's Exculpation.** County shall not be liable for any compensation, damages or reduction of Annual Fees by reason of inconvenience or annoyance arising from or relating to: (i) entry by County or its Personnel into the Suite or any of the associated Amenities for any business purpose; *provided*, except in the case of an emergency, County will endeavor to refrain from such entry during an Event; or (ii) any delay in the making of any maintenance or repairs or in the furnishing of any services to be made or performed pursuant this Agreement, to the extent such delay is occasioned by any act or omission of INTRUST or its Guests, act of God, war, civil commotion, fire, flood, other casualty, strike or other labor difficulty, shortage of labor, materials or equipment, government regulation or order or other cause not reasonably within County's control.

(c) **INTRUST's Insurance.** INTRUST shall maintain during the entire Term of this Agreement with an insurer acceptable to County "all risk" commercial general liability insurance with minimum limits of \$1,000,000 per occurrence, combined single limit for property damage and coverage liability and endorsed to include and cover liquor liability and public liability and to be primary of any primary or other insurance maintained by County, which minimum amount may be increased upon notice from County every other Year as County may reasonably deem necessary. The policy shall contain an endorsement naming County as an additional insured. The policy shall also provide that its coverage may not be canceled without 30 days prior written notice to County. INTRUST shall cause a certificate of such insurance to be issued by the insurer and delivered to County not later than the date during the first year that the suite is made available to INTRUST and September 1 each Year thereafter during the Term of this Agreement.

(d) **Waiver for Insured Claims.** Neither County nor its Personnel shall have any liability to INTRUST or any other person for any loss or damage caused by or resulting from any risk covered by any insurance maintained or required to be maintained by INTRUST pursuant to this Agreement, to the limits of such insurance coverage.

**EXHIBIT 1
AMENITIES**

1. Furnishings
2. Lounge group seating or bar/lounge group seating
3. Two televisions in the suite
4. One refrigerator
5. Cabinets
6. Seating for 12 people
7. One telephone
8. Floor covering
9. Ceiling light fixtures in accordance with Arena plans
10. Coat Closet

EXHIBIT 2
SERVICES AND SPECIAL USE

1. Food and beverage catering and in-Suite bartending services during Events at rates and on terms established from time to time by County.
2. Concierge services
3. Electricity, lights, water, heat, air conditioning and ventilation during Events.
4. Security services for the Arena and Common Area.
5. Ordinary repair and maintenance of the interior and exterior of the Suite and Common Areas made necessary by normal wear and tear.
6. Dusting, sweeping and cleaning the Suite and Common Areas and rubbish removal and disposal.

**EXHIBIT 3
ARENA SUITE RULES**

1. Suites may not be used for any unlawful purpose, including gambling, or for lodging, sleeping, manufacturing, or any other purpose except Event use as defined in the Suite license agreement.
2. Distribution of advertisements or solicitations and canvassing on and about the Arena premises are prohibited.
3. Reasonable quantities and sizes of License's merchandise may be displayed in the Suite, so long as they are not visible from outside the Suite and do not disturb other Arena patrons.
4. County's prior written approval shall be required for the installation of additional lighting, window, floor or wall coverings and paint, or additional video, television, telephone or other electronic equipment or wiring. Except for incidentals related to wall decorations, marks, nail or screw holes, and other defacements of the Suite or Arena are prohibited.
5. Unauthorized filming, video or audio taping, photographs, records and all other depictions of the Arena and/or Events are prohibited.
6. Storage shall be limited to the coat closet and other cabinets within the Suite. No access above the standard ceiling line or below the standard floor level shall be permitted.
7. Load limits established for the Suite floor must be observed by INTRUST. The weight, size and location of all furniture and equipment brought into the Suite and the times and manner of moving such items shall be subject to County's prior approval.
8. INTRUST shall be responsible for the costs of repairing all damage to the Arena and/or the Suite resulting from the moving or maintenance of INTRUST's Property.
9. County shall not be responsible or liable for any loss of or damage to INTRUST's property by or as a result of the action of County's agents, employees or contractors, or any other person.
10. Any activity or possession which would result in an increase of any insurance premium or cause the cancellation of any insurance policy applicable to the Suite or the Arena is prohibited.
11. Nuisances, in the manner of noxious gasses or odors, sounds, vibrations, vehicles, pets or any other activity or thing which is offensive, noisy, dangerous or may disturb County or any Arena patron are prohibited.

20. Energy conservation measures must be observed by INTRUST, including turning off all water faucets and electrical items when leaving the Suite. INTRUST shall be responsible for any damages resulting from its failure to comply with this rule.

21. The sale, consumption, service and availability of food and beverages, including beer and alcohol beverages, in the Suite may be restricted by County in its absolute discretion and shall be subject to compliance by INTRUST with all applicable laws, ordinances and regulations. INTRUST shall be responsible for controlling the conduct of all employees, agents, contractors and guests within the Suite. County may exclude or expel from the Suite or the Arena any person who, in County's judgment, is intoxicated or under the influence of alcohol or drugs, or who violates the Suite Rules. Pursuant to the Suite license agreement INTRUST has agreed to indemnify and hold harmless County and County's representatives from and against any and all loss, costs, damage, expense or liability, including without limitation, attorney's fees, arising from or any way related to the sale, service, use or consumption of beer and alcohol in the Suite.

NOW OPEN

 **INTRUST Bank. Arena**

Wichita, Kansas



WWW.INTRUSTBANKARENA.COM

For booking information contact Scott Neal at 316.440.9014 or scott.neal@intrustbankarena.com.

O-02763

EXHIBIT
12



Personal ▶

Business ▶

Search INTRUST Bank



Personal OnLine Banking

Enter Your User ID

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Other Personal Logins

Business Logins

Personal

Bank

Checking Accounts

OnLine Services

Personal OnLine Banking

Credit Card OnLine

Brokerage OnLine

NestEggU.com

Wealth Mgmt. Portfolio OnLine

Turbo Tax® OnLine(SM)

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Check Cards

Credit Cards

Gift Cards

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Personal OnLine Banking

Overview

e-Statements

OnLine Bill Pay

External Transfers

How-to Guide

FAQs

Take greater control of your finances! Manage your INTRUST accounts online anytime with INTRUST Personal OnLine Banking.

ENROLL

LOGIN

HOW-TO GUIDE

What does Personal OnLine Banking enable you to do?

With Personal OnLine Banking, you can use the internet to do virtually anything you can do in person at an INTRUST branch.

- **Check your balances.** View real-time balances for your INTRUST deposit accounts, credit cards and personal loans(1). Running balances enable you to follow your balances with each transaction.
- **Monitor account activity.** See the details or conduct searches of the transactions that have occurred on your accounts. Sorting and filtering enables you to create flexible views of your transactions and categorize them to track expenses and quickly look up specific items.
- **Transfer funds.** Schedule transfers, including future-dated transfers, between INTRUST accounts at a frequency you select; keep tabs on pending transfers. Qualified accounts can also transfer funds between INTRUST personal checking, savings, and money market accounts and accounts at other financial institutions in the United States. [Learn more about External Transfers.](#)
- **Order checks.** Review your last check order, then place the same order or select a new style. See how your checks will look before you order.
- **Stop payments.** Place a stop payment on a check that has not cleared your account; review history for each stop check request.
- **Make credit card payments.** Pay your INTRUST credit card and your payment can post the same day.
- **Create alerts.** Set up e-mail alerts to notify you when an account balance reaches a designated amount, when a transfer is complete, when a check clears or when a time deposit (CD) matures.
- **View statements and images.** Download your monthly statements and view images of transactions. Elect to go paperless when you activate [e-Statements](#) and you'll protect the Earth's environment while uncluttering your home environment.
- **Open accounts.** Review the variety of accounts offered, and then open an account by completing the application online.
- **Communicate with customer service.** From within the service, send secure messages to and receive secure messages from INTRUST OnLine Services Support.
- **Pay your bills.** Add INTRUST Personal OnLine Bill Pay and enjoy even greater convenience. Pay your bills online – at the same time and place that you're already managing your INTRUST accounts. [Learn more about OnLine Bill Pay](#), including how to add it.
- **Quicken® Banking.** Simplify your life by downloading transactions directly from your INTRUST checking and savings accounts. Check balances, transfer money, pay bills and more. [Learn more about Quicken® Banking](#)
- **Enroll in Mobile Banking.** Access and manage your INTRUST accounts from your phone or mobile device. View account balances, pay bills, transfer funds, and locate nearby banking centers and ATMs. [Learn more about INTRUST Mobile Banking](#)

Personal OnLine Banking provides you with FREE, secure, unlimited online access to your INTRUST checking accounts, savings accounts, time deposits (CDs), IRAs, credit cards and personal loans. [Fees may apply](#) for OnLine Bill Pay, but customers with most checking accounts will receive OnLine Bill Pay FREE of charge (including 20 payments each month).

Want to learn more? [Review our "How-to Guide"](#) or read through the list of [frequently asked questions](#).

(1) Unprocessed ATM and debit card transactions may not be reflected in your balance. You may have issued some checks, have additional purchases or made additional transactions which are not reflected in your balance. A portion of your balance may not be available for immediate withdrawal.

Enrolling and getting started is easy and quick.

If you successfully enroll in INTRUST Personal OnLine Banking with a checking account, savings account, ATM/check card, money market account or loan, answer a few questions so that we may verify your identity and you'll be given immediate access to your accounts online. If you successfully enroll with a line of credit, time deposit (CD) or credit card, you'll be given access to your INTRUST accounts online within one business day. [Enroll now!](#)

Note: If you have just one INTRUST credit card and no other accounts with INTRUST, please enroll your credit card at www.intrustcreditcard.com and enjoy instant access to your account information immediately upon enrollment.

Already enrolled?

[Log in to Personal OnLine Banking now.](#)

EXHIBIT
14

[Contact us to learn more.](#)

For more information about Personal OnLine Banking, [contact INTRUST OnLine Services Support.](#)

[Site User Agreement](#) | [Site Map](#) | [Careers](#) | [Privacy Policy](#) | [Security Practices](#) | [Member FDIC](#) | Equal Housing Lender  | © 2014 INTRUST Bank

I trust INTRUST.





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Business Logins ▶

Personal

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- OnLine Services
- Personal OnLine Banking**
 - Credit Card OnLine
 - Brokerage OnLine
 - NestEggU.com
 - Wealth Mgmt. Portfolio OnLine
 - Turbo Tax® OnLine(SM)
- Mobile & Text Banking
- Check Cards
- Credit Cards
- Gift Cards
- Exclusivity
- Foreign Currency

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Personal OnLine Banking

- Overview
- e-Statements
- OnLine Bill Pay**
- External Transfers
- How-to Guide
- FAQs

Activate OnLine Bill Pay for even greater convenience!

ENROLL IN ONLINE BANKING

Save valuable time by adding OnLine Bill Pay to INTRUST Personal OnLine Banking. Instead of writing checks, buying stamps and making trips to the post office, you can securely pay your bills online anytime to virtually anyone.

LOG IN & ACTIVATE ONLINE BILL PAY

HOW-TO GUIDE

- **Single sign-on.** Pay bills and access your INTRUST account information with just one user ID and password.
- **Manage your payees.** Send bill payments to any company that sends you a bill or any person or organization, such as a friend or charity, you wish to send a payment. Assign categories to each payee to make it easier to track expenses.
- **Manage your payments.** Pay one bill or multiple bills from one screen. Flexible scheduling options enable you to schedule your bill payments to occur one time or to repeat, to begin processing today or in the future. Keep tabs on pending payments and edit or cancel payments if necessary.
- **Pay from multiple funding accounts.** Select more than one INTRUST checking account from which to pay bills.
- **Generate reports.** Customize reports from a variety of criteria to quickly look up specific payments.
- **Guaranteed on-time payments.** INTRUST guarantees that your bill payments will be sent on time and for the dollar amounts you specify.

Want to know more? [Review our "How-to Guide"](#) or read through the list of [frequently asked questions](#).

Is there a cost?

OnLine Bill Pay is optional. Customers with INTRUST Relationship Checking accounts will receive OnLine Bill Pay FREE of charge (including 20 payments each month).

Checking Account	Fees (1)
<u>INTRUST Relationship Checking</u>	No monthly charge, includes up to 20 payments per month \$.30 for each additional payment per month(2)
<u>INTRUST Select Checking</u>	First month at no charge!
<u>INTRUST Prep Checking</u>	\$3.00 monthly charge includes up to 20 payments per month \$.30 for each additional payment per month(2)

(1) The fixed fee will be charged regardless of whether the Service was used during the billing cycle. You agree to pay such charges and authorize the Service to charge your designated Payment Account for these amounts and any additional charges that may be incurred by you. Any fees associated with your standard deposit accounts will continue to apply. You are responsible for any and all telephone access fees or Internet service fees that may be assessed by your telephone and/or Internet service provider.

(2) Bill Pay accounts which are inactive for the last ninety (90) days may be unenrolled. Inactivity is defined as no bill payments in the last ninety (90) days and no active scheduled bill payments.

How do I activate OnLine Bill Pay?

You will be given the opportunity to enroll in OnLine Bill Pay when you enroll in OnLine Banking. If you choose not to enroll in OnLine Bill Pay at that time, you can add OnLine Bill Pay at any time by selecting *Pay Bills* from the *Pay and Transfer* menu from the top navigation panel after you're logged in to OnLine Banking.

I've activated OnLine Bill Pay. Now what?

You'll receive an e-mail within 24 business hours of enrollment to let you know that you can begin using OnLine Bill Pay. Visit the "How-to Guide" tab for step-by-step instructions and screen images illustrating how to set up payees and how to make payments.

Already enrolled?

[Log in to Personal OnLine Banking now.](#)

Contact us to learn more.

For more information about Personal OnLine Banking, [contact INTRUST OnLine Services Support.](#)





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Business ▶

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Business Logins ▶

Personal

Bank

- Checking Accounts
- OnLine Services
- Mobile & Text Banking**
- Check Cards
- Credit Cards
- Gift Cards
- Exclusivity
- Foreign Currency

▶ **Borrow**

▶ **Save**

▶ **Wealth**

Mobile Banking

- Overview**
- Apps
- Web
- Text

INTRUST Mobile Banking on your phone or mobile device

Managing your finances is even easier and more convenient with INTRUST Mobile Banking. Available on your mobile phone or other mobile device, INTRUST Mobile Banking allows you to access and view your INTRUST accounts and recent account activity. You can also transfer funds between your accounts, deposit checks using your phone's camera, pay bills and find nearby banking centers and ATMs.

How to Enroll in INTRUST Mobile Banking

1. Login to Personal OnLine Banking
2. Click "Manage mobile banking settings" link in left column
3. Click "Enroll a Mobile Device" in the Mobile Banking Center

Login to Personal OnLine Banking to

Enroll Now

Multiple ways to bank with Mobile

INTRUST Mobile Banking offers three different ways to bank. Explore the options below to find out which option is right for you.

APPS

WEB

TEXT

You must be enrolled in Personal OnLine Banking to take advantage of INTRUST Mobile Banking. Not enrolled? [Learn more about Personal OnLine Banking](#)

Have additional questions? Check out our [Frequently Asked Questions](#).

FAQs



**EXHIBIT
16**



Personal ▶

Business ▶

Search INTRUST Bank

Personal OnLine Banking

Enter Your User ID **GO**

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Business Logins ▶

Personal

Bank

- Checking Accounts
- OnLine Services
- Mobile & Text Banking**
- Check Cards
- Credit Cards
- Gift Cards
- Exclusivity
- Foreign Currency

- ▶ **Borrow**
- ▶ **Save**
- ▶ **Wealth**

Mobile Banking

- Overview
- Apps**
- Web
- Text

Mobile Apps

INTRUST Mobile Banking apps are available for the Apple iPhone®, iPad®, iPod Touch®, and Android-powered devices. You can find them in their respective app stores and download them straight to your phone.

Mobile Apps offer a fast and easy way to:

- View account balances
- View account activity
- Pay bills
- Transfer funds
- Locate banking centers and ATMs
- Deposit checks [Learn more](#).

Take the Tour



Multiple ways to bank with Mobile

INTRUST Mobile Banking offers three different ways to bank. Explore the options below to find out which option is right for you.



You must be enrolled in Personal OnLine Banking to take advantage of INTRUST Mobile Banking. Not enrolled? [Learn more about Personal OnLine Banking](#)

Have additional questions? Check out our Frequently Asked Questions.

FAQs





Personal >

Business >

Search INTRUST Bank

Personal OnLine Banking

Enter Your User ID **GO**

[Learn More](#)

Other Personal Logins

Business Logins

Personal

Bank

- Checking Accounts
- OnLine Services
- Mobile & Text Banking**
- Check Cards
- Credit Cards
- Gift Cards
- Exclusivity
- Foreign Currency

> **Borrow**

> **Save**

> **Wealth**

Mobile Banking

- Overview
- Apps
- Web**
- Text

Mobile Web

Mobile Banking on mobile web uses your phone's web browser to access your INTRUST Accounts. It is available on any mobile phone with internet access.

Once you've activated mobile banking through Personal OnLine Banking, just go to intrustbank.com/mobile on your mobile phone to start managing your finances when you're on the go.

Mobile web allows you to:

- View account balances
- View account activity
- Pay bills
- Transfer funds
- Locate banking centers and ATMs

Login to Personal OnLine Banking to

Get Started Now



Multiple ways to bank with Mobile

INTRUST Mobile Banking offers three different ways to bank. Explore the options below to find out which option is right for you.

APPS

WEB

TEXT

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FAQs





Personal ▶

Business ▶

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Other Personal Logins

Business Logins

Personal

Bank

- Checking Accounts
- OnLine Services
- Mobile & Text Banking**
- Check Cards
- Credit Cards
- Gift Cards
- Exclusivity
- Foreign Currency

▶ **Borrow**

▶ **Save**

▶ **Wealth**

Mobile Banking

Overview | Apps | Web | **Text**

Text Banking

Text banking is available to any phone with the ability to send SMS text messages. Send one of the text banking commands to 79680 and you will receive a text response from INTRUST.

It's a quick and simple way to stay on top of your finances or to transfer funds from one account to another in a hurry.

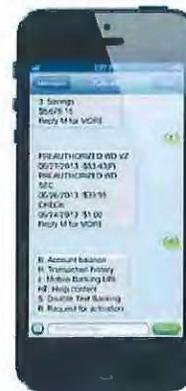
Sign up for Text Banking through Personal OnLine Banking and start taking advantage of these features:

- View account balances
- View account activity
- Transfer funds

Login to Personal OnLine Banking to

Get Started Now

[View a list of text banking commands](#)



Multiple ways to bank with Mobile

INTRUST Mobile Banking offers three different ways to bank. Explore the options below to find out which option is right for you.

APPS

WEB

TEXT

You must be enrolled in Personal OnLine Banking to take advantage of INTRUST Mobile Banking. Not enrolled? [Learn more about Personal OnLine Banking](#)

Have additional questions? Check out our Frequently Asked Questions.

FAQs



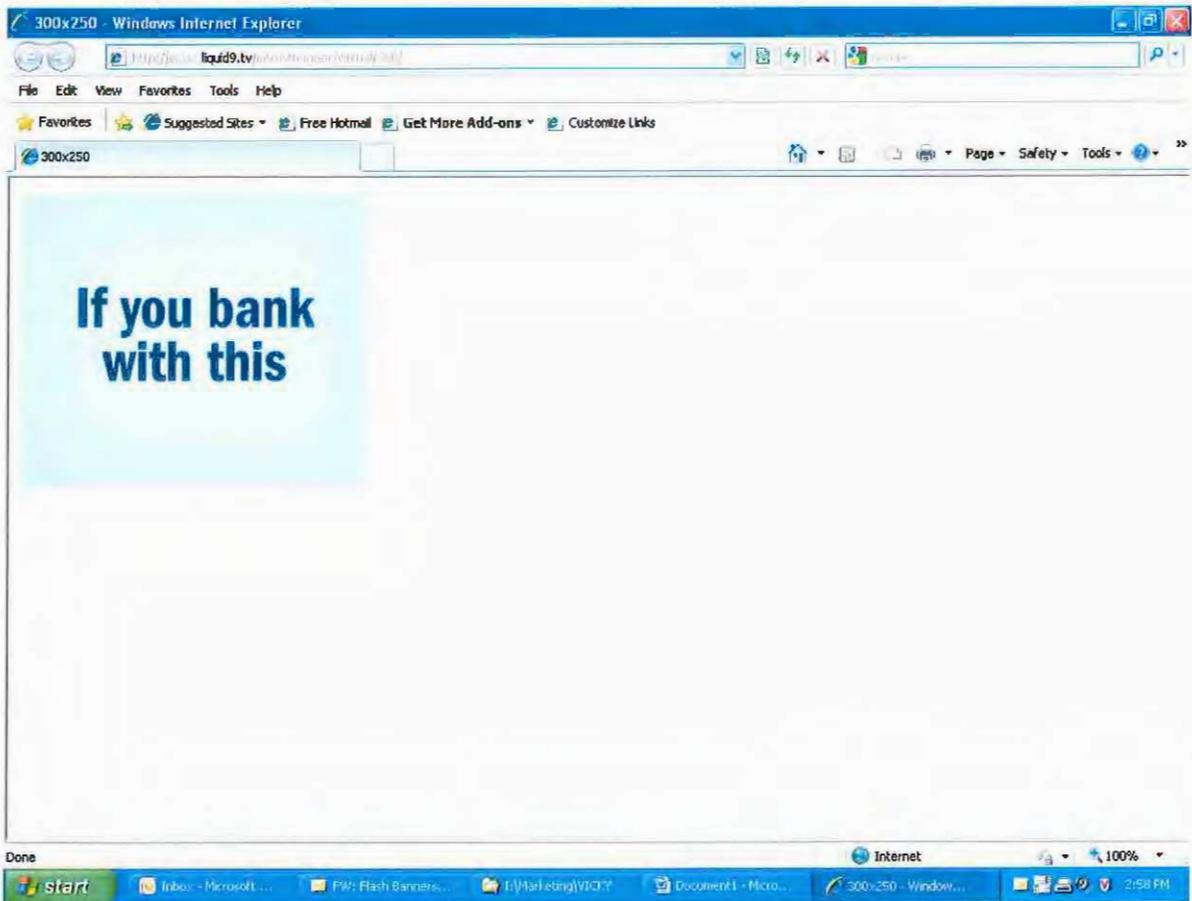
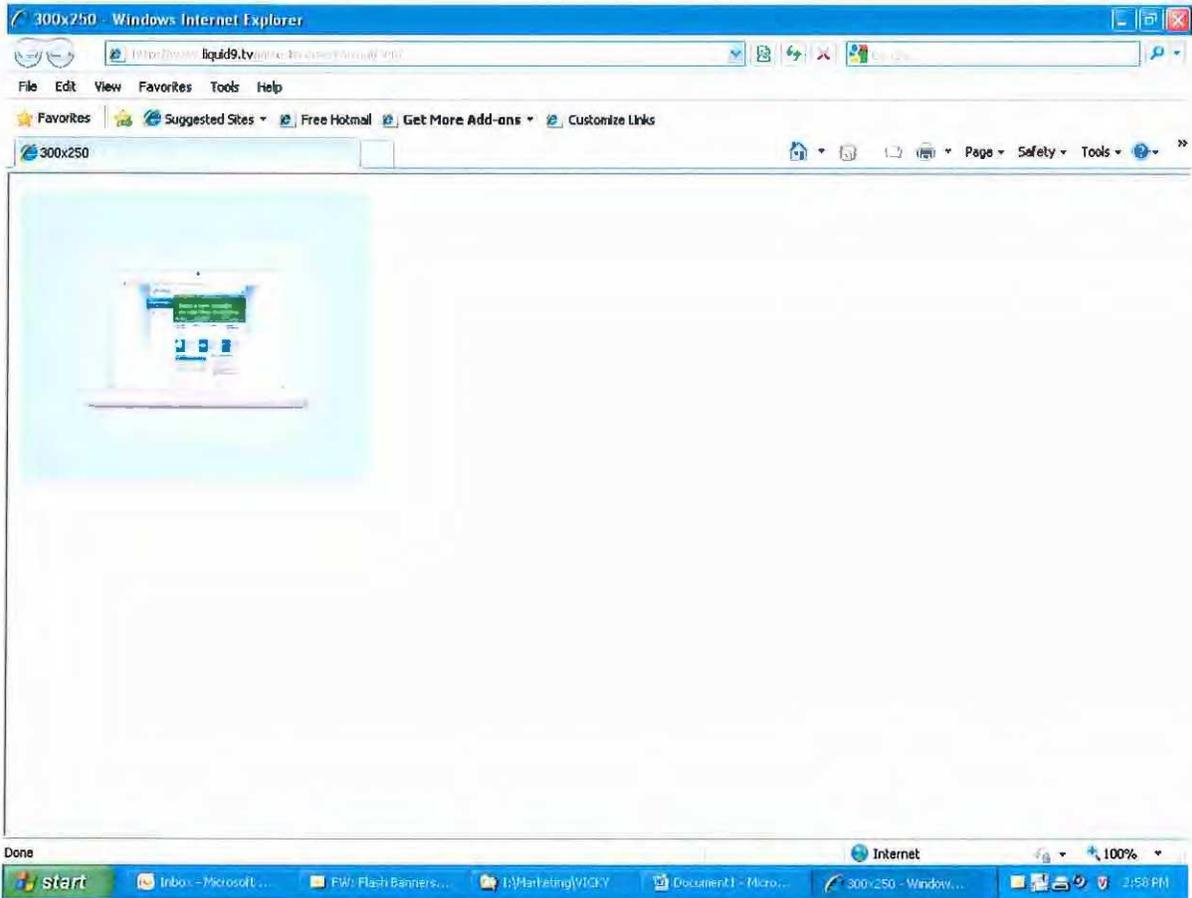
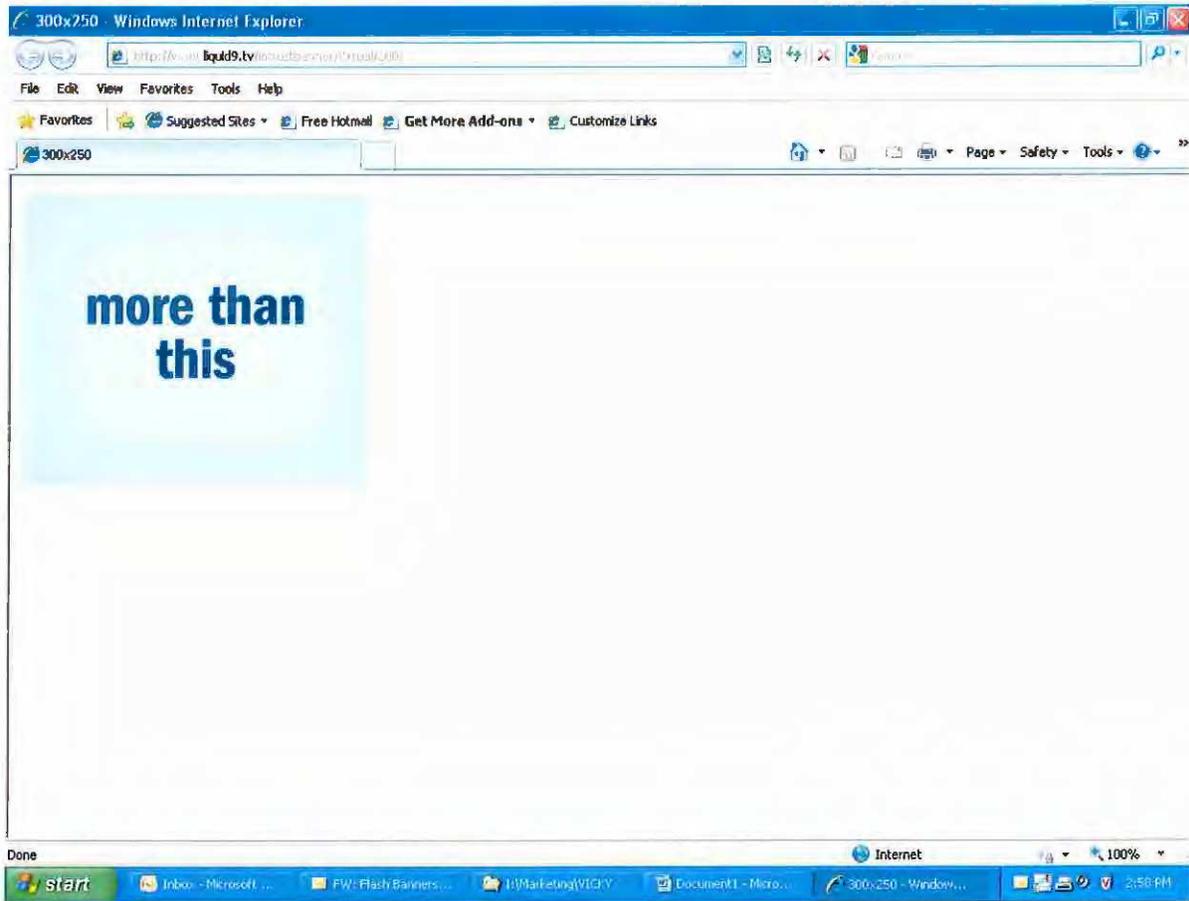


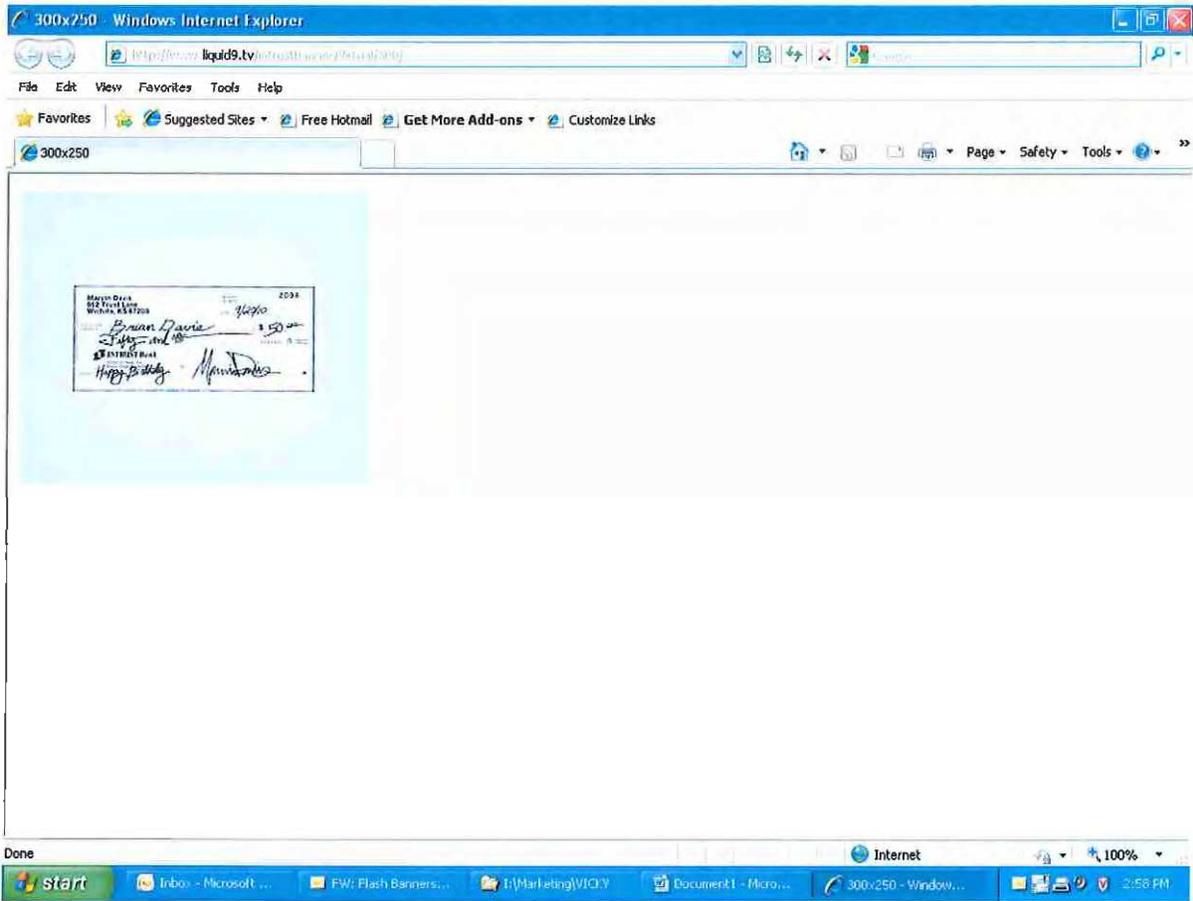
EXHIBIT
17



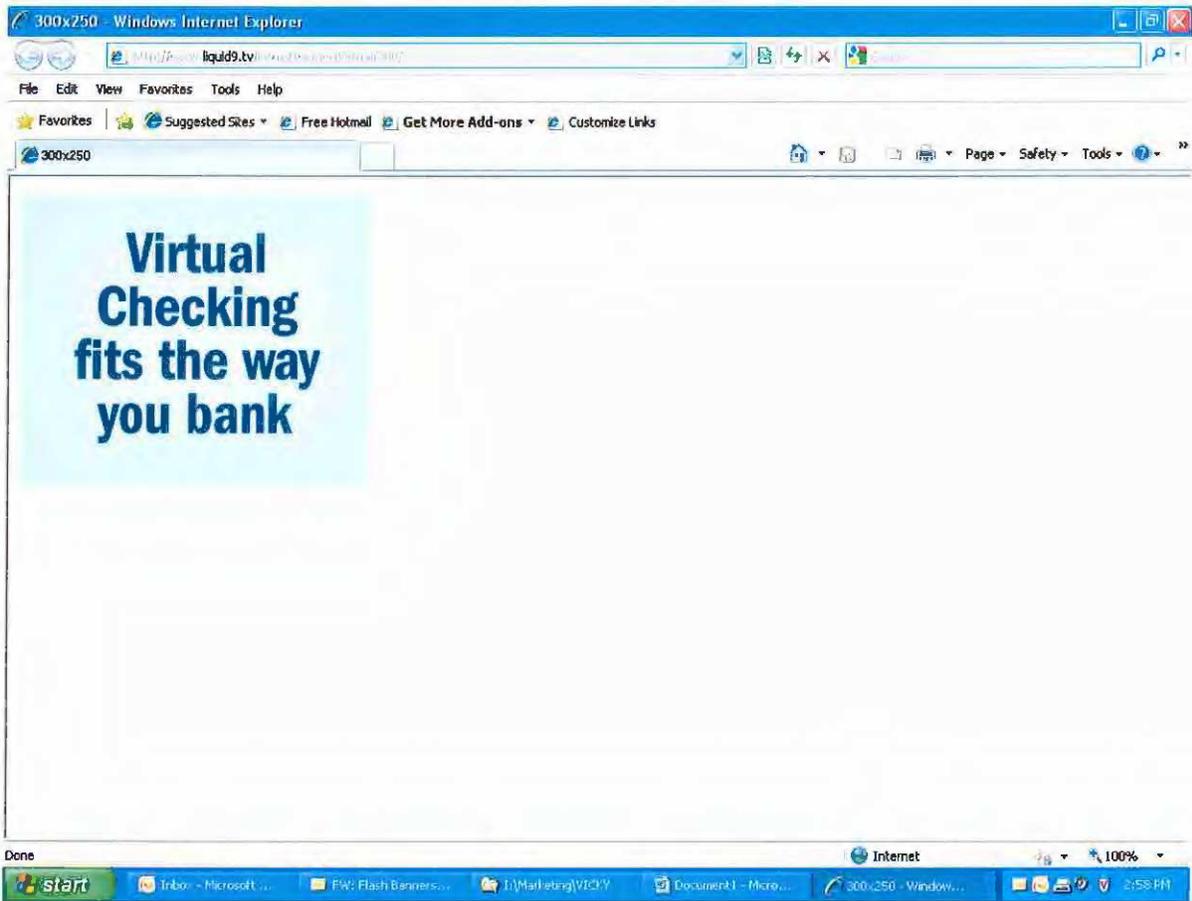
O-00069

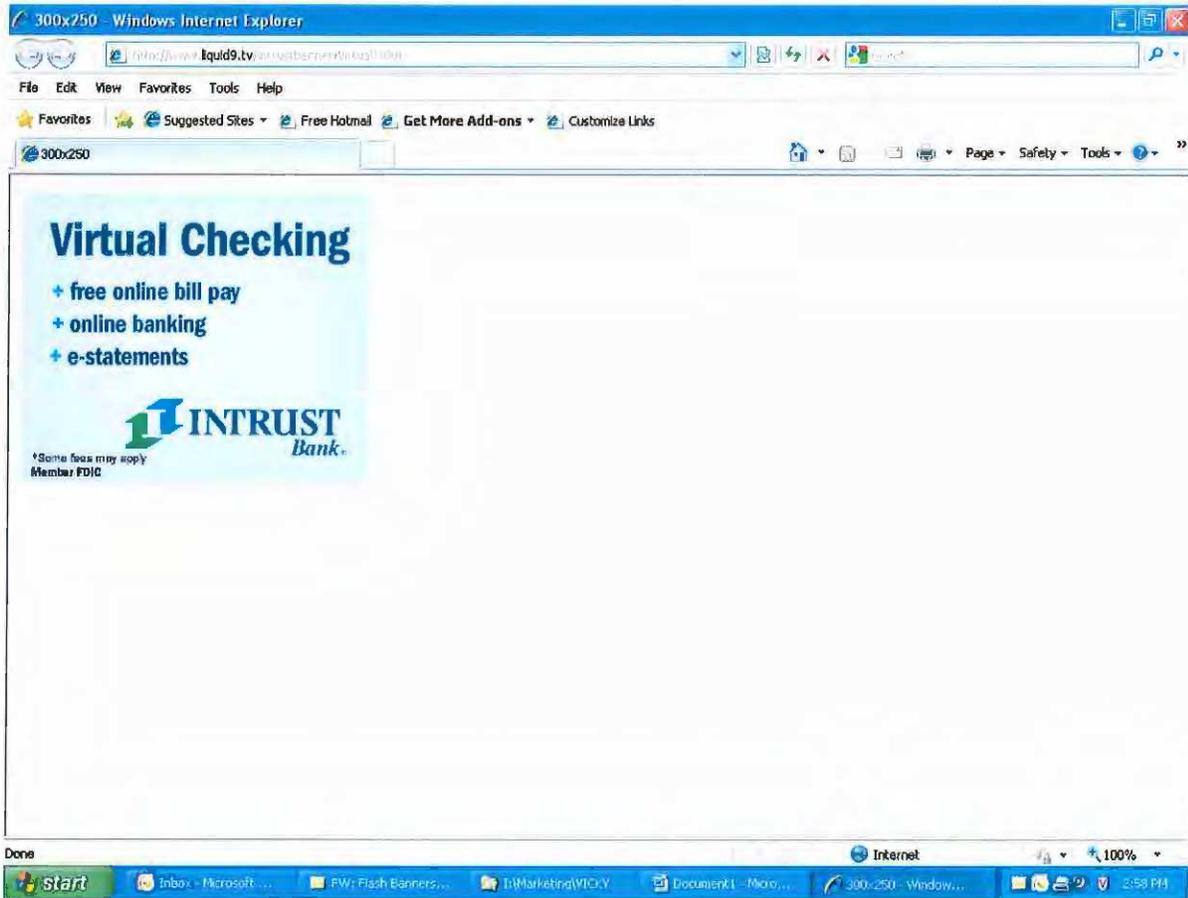


O-00070



O-00071





INTRUST
BUSINESS BANKING

Personal service

and the resources

to back them up



800-895-2265
www.intrustbank.com

Animated GIF for the Kansas Chamber's Online Newsletter
"The Business Advocate"

EXHIBIT
18

From: INTRUST Bank <intrust@intrustbank.com>
Sent: Monday, August 27, 2012 10:35 AM
To: Caplan, Ryan T
Subject: (Proof) Welcome To Personal OnLine Banking

Please add INTRUST@INTRUSTBANK.com to your safe senders list. If you are having trouble viewing this email, [Click here](#)



I trust INTRUST.

Welcome to Personal OnLine Banking

Personal OnLine Banking is your portal to INTRUST. Conveniently view and manage your finances from the comfort of your own home, or anywhere you have access to the internet.



Here are a few of the things you can do with OnLine Banking



View Accounts

- View Account Balances
- View Account Activity
- Sign up for e-Statements

[Learn more about e-Statements](#)



Transfer Funds

- Transfer between accounts
- External Transfers¹
- Set up recurring transfers

[Learn more about External Transfers](#)



Pay Bills

- Add multiple payees
- Set up recurring payments

[Learn more about Bill Pay](#)



Mobile Banking

- Apps, web, or text
- Mobile Check Deposit¹

[Learn more about Mobile Banking](#)

**EXHIBIT
19**

Ready to get started? To log in to Personal OnLine Banking go to intrustbank.com and enter your User ID in the blue log in box near the top left of your screen and select **GO**.



For additional information, visit intrustbank.com at [Personal OnLine Banking](#).

Thank you for choosing to bank with INTRUST Bank. If you have any questions or need any assistance using Personal OnLine Banking, please contact our OnLine Services Support at 316-383-1340 or 800-999-4048.

(1)Some fees and restrictions may apply.

INTRUST Bank

105 N. Main, Wichita, KS, 67202

24-hour customer service phone - 316-383-1234 or 800-895-2265



If you prefer to stop receiving our INTRUST Bank emails please click on email preferences, instead of replying to this email: [EMAIL PREFERENCES](#)

View our [Privacy Policy](#) | Member FDIC | Equal Housing Lender 



Intrust Bank
Liked · January 31

As of January 27th, postage stamps have increased in price to \$.46 each. Save your money and try INTRUST OnLine Bill Pay instead.
<http://emfi.us/0gDd>

Tag Photo Add Location Edit

Like · Comment · Share · Edit

4 people like this.

Write a comment...

People You May Know See All

- Jennifer Worobel**
1 mutual friend
Add Friend
- Sherri Wright**
32 mutual friends
Add Friend
- Megan Kline**
40 mutual friends
Add Friend

Admin Panel

Congratulations to our Senior Commercial Relationship Manager, Don Johnston, for his upcoming induction into the Lawrence Business Hall of Fame!

Lawrence Business Hall of Fame gets four new members / LJWorld.com
www2.ljworld.com
 May 17, 2012 | 5 gins

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Intrust Bank May 17, 2012

Now you can use External Transfers, a new feature of Personal Online Banking, to move funds between your INTRUST accounts and your accounts at other financial institutions.

Personal Online Banking | INTRUST Bank
www.intrustbank.com
 Take greater control of your finances: Manage your INTRUST accounts online anytime with INTRUST Personal Online Banking.

Like Comment Share

Intrust Bank shared a link.
 May 15, 2012

Today is the last day to enter to win VIP tickets to see Gloriana this Friday at the Wichita Rubfest. Enter now!

INTRUST Bank Gloriana Giveaway
www.intrustbank.com
 Enter to win four VIP tickets to see Gloriana at the Wichita Rubfest on May 18th, 2012, exclusively from INTRUST Bank.

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866 people saw this post.

Intrust Bank May 11, 2012

What should businesses look for when they're searching for a bank? Our own Jeff Carson has some helpful tips.

Thinking Bigger Business Media - Can I Get That in Cordovan?
www.thinkingbigger.com
 How to find a bank that fits you as well as your shoes do. By Jeff Carson. Finding the right banking partner is

Admin Panel

Congratulations to our Senior Commercial Relationship Manager, Don Johnston, for his upcoming induction into the Lawrence Business Hall of Fame!

Lawrence Business Hall of Fame gets four new members / LJWorld.com
www2.ljworld.com
 May 17, 2012 | 5 gins

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Intrust Bank May 15, 2012

Students, a \$2,000 scholarship for next semester could be yours. Enter our scholarship giveaway today!

Intrust Bank - Student Scholarship | Facebook
www.facebook.com
 Facebook is a social utility that connects people with friends and others who work, study and live around them. People use Facebook to keep up with friends, upload an unlimited number of photos, post links and videos.

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Intrust Bank May 11, 2012

Need a last minute Mother's Day gift? Give her an INTRUST Visa Gift Card that she can use to purchase what she wants. What's the best gift you've ever given mom for Mother's Day?

Gift Cards | INTRUST Bank
www.intrustbank.com
 INTRUST Visa Gift Cards are the perfect gift for all occasions: birthdays, holidays, weddings, graduations or just because. Choose from denominations of \$25-

Like Comment Share

Intrust Bank shared a link.
 May 10, 2012

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 INTRUST Prep Checking offers easy checking for people who prefer using [www.intrustprep.com](#)

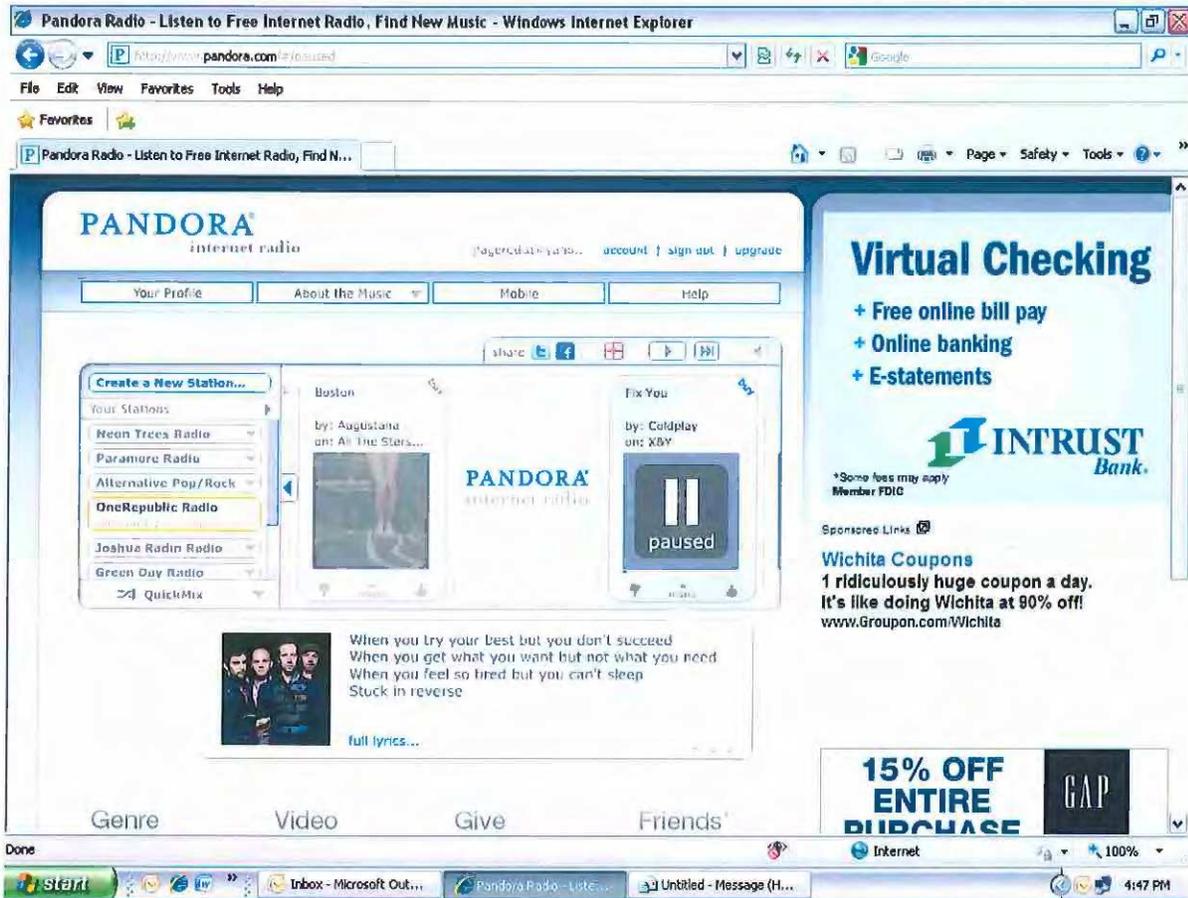
Prep Checking | INTRUST Bank
<http://www.intrustprep.com>

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EXHIBIT 21

O-00078



Virtual Checking

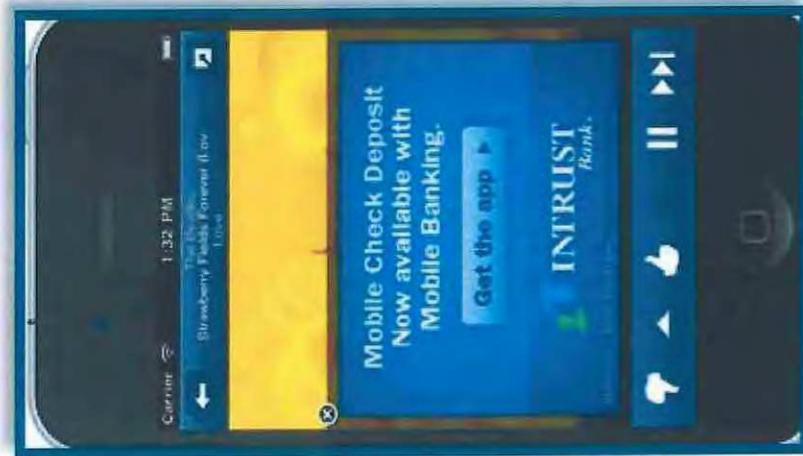
- + Free online bill pay
- + Online banking
- + E-statements

INTRUST Bank.

*Some fees may apply
Member FDIC

**EXHIBIT
22**

Pandora.com



centro

ACCOMPLISH MORE

EXHIBIT
23

O-03547

The quick and easy way
to **Enter** your bank.

With OnLine Banking, the doors
of INTRUST Bank are always
open for business. You can
securely transfer money, check
balances, pay bills and more.
All on your time.

Learn how at intrustbank.com.



EXHIBIT
24

O-00039



..... FRUHAUF UNIFORMS' Moment of Trust

“ Not only did they give us financial advice, they gave us good business advice, too. ”

The Fruhaufs needed a bank with roots as deep as their own when they were ready to grow. Their relationship with INTRUST spans generations, and they know who to turn to when they need a partner.

▶ Watch their story at intrustbank.com/trust.

Member FDIC | ©2013 INTRUST Bank



EXHIBIT
25

..... Jordan & Cecilia's Moment of Trust

“ We've gone to INTRUST for big moments in our lives. I know they are going to take care of our future. ”



CLEAN UP HAY AND LEAVES.

When you find the right partner, you want it to be forever. Jordan and Cecilia found each other, and INTRUST found a way to help them with the big steps in life.

▶ Watch their story at intrustbank.com/trust.



Gerri's Moment of Trust

Use quote marks like other



They saw the problem and
fixed the problem before I
ever knew I had one.



Identity theft can change everything. Fortunately for Gerri, her bank had her back.

▶ Watch their story at intrustbank.com/trust.



Member FDIC. © 2013 INTRUST Bank

O-03557

Personal OnLine Banking



O-00626

**EXHIBIT
26**

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Concepts, strategies and procedures outlined in this guide can and do change and may not be applicable to all readers. The content in this guide is not warranted to offer a particular result or benefit. Neither the author, publisher, nor INTRUST Bank shall be liable for any damages arising out of the use of this guide, including but not limited to loss or profit, commercial, special, incidental or other damages. For complete product and service information, please refer to the terms, conditions and disclosures for each product and service.

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459 Sovereign Court
Ballwin, MO 63011
www.mcompany.com

Welcome

With INTRUST Personal OnLine Banking, the doors of INTRUST Bank are always open for business. Take greater control of your finances day or night, anywhere you have Internet access. OnLine Banking is free, secure, easy, and offers self-service banking for virtually anything you visit a branch to do.

Look at all you can do:

- View real-time balances and transaction details for your deposit accounts, credit cards and personal loans, including a history of account activity.
- Transfer money between INTRUST accounts.
- Download your monthly bank statements and check images.
- Order checks.
- Create e-mail account alerts.
- Request a stop payment on checks that have not processed.
- Send a secure e-mail message to OnLine Banking Support.
- Pay one bill or multiple bills from one screen in moments.
(Fees may apply. See page 12 for more details.)
- Schedule one-time or recurring payments up to a year in advance.



Security

When you trust INTRUST Bank for your financial needs, you can have confidence that we place the utmost importance on protecting your sensitive information. We have a number of security measures in place that work together to maintain a safe environment for your financial information.

How INTRUST Protects You

At INTRUST, we employ the latest computer technology to protect your personal information. Your information is encrypted, or scrambled, as it passes between your computer and INTRUST Bank, and a firewall is in place to act as a security guard, blocking unauthorized access into the service. Secure Sign On strengthens the safeguards in place at login beyond your User ID and Password, assuring you that you're communicating with INTRUST rather than another Web site impersonating us.

How to Protect Yourself

It's important that you take an active role in securing your personal information. Access to OnLine Banking is granted through the use of your personal User ID and Password. When choosing a Password, avoid using easily-guessed clues like your birth date or loved ones' names. Keep it in a safe place and don't share it with anyone, including us, either by e-mail or by phone. Your Password should only be used when logging in to OnLine Banking. We also recommend that you change your Password regularly and log out at the end of each session.

Our Security Guarantee

Each transaction conducted through INTRUST Personal OnLine Banking is secure. In the unlikely event that you lose any money while banking online through a breach of OnLine Banking security, INTRUST Bank will reimburse your loss 100% - guaranteed.

Getting Started

It's quick and easy to get started managing your money with INTRUST Personal OnLine Banking.



1. Open your Web browser and go to intrustbank.com.
2. If you have already enrolled in OnLine Banking, choose *Personal OnLine Banking* from the drop-down menu, then click **GO**.
3. If you have yet to sign up for OnLine Banking, click *Learn More & Sign Up* to get started. Then follow the prompts on the next screen to enroll for Personal OnLine Banking.

Logging In

After you've enrolled, logging in to OnLine Banking is easy. The first time you log in, you will be prompted to set up Secure Sign On, a security measure built-in to help protect your accounts from fraudulent online activity. Once set up, the personal phrase and picture you choose will appear every time you log in to OnLine Banking. The presence of these visual cues are your assurance that you're entering our authentic, secure Web site.

1. Enter your User ID and click *Continue*. Your password will be requested at the next screen.
2. Enter a personal phrase between 1-40 characters, then click *Continue setup*.
3. A picture will be chosen for you. You can accept this picture or select another one from the *Category* drop-down menu.
4. Choose four confirmation questions that will be easily remembered and provide answers, then click *Continue setup*. For your security, these questions will be asked when you are on a computer we don't recognize.

Note: As an additional security measure, your online account will be locked from access after three consecutive failed login attempts. If this occurs, contact us to unlock your account.

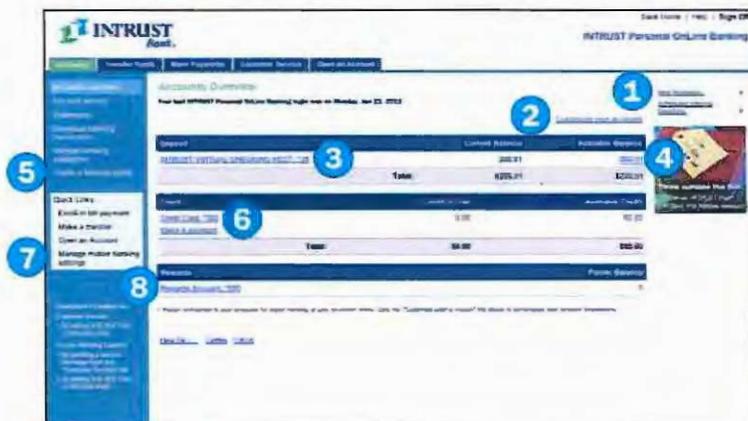
The image displays four sequential screenshots of the INTRUST Personal OnLine Banking interface, illustrating the login and security setup process. Each screenshot is marked with a blue circle containing a number from 1 to 4.

- Screenshot 1:** Shows the initial login screen with fields for 'User ID' and 'Password'. A blue circle with the number '1' is positioned over the 'Continue' button.
- Screenshot 2:** Shows the 'Set Up Secure Sign On' screen, where a 'Personal Phrase' is entered. A blue circle with the number '2' is positioned over the 'Continue setup' button.
- Screenshot 3:** Shows the 'Set Up Secure Sign On' screen with a 'Category' dropdown menu and a 'Picture' selection area. A blue circle with the number '3' is positioned over the 'Continue' button.
- Screenshot 4:** Shows the 'Set Up Secure Sign On' screen with four 'Confirmation' questions, each with a text input field. A blue circle with the number '4' is positioned over the 'Continue setup' button.

Accounts Overview

After each login, you'll arrive at the *Accounts Overview* screen, which shows you the balances for all your enrolled accounts quickly on one screen, sorted by deposit accounts, credit cards and loans. Choose *Accounts* to access this screen from anywhere within OnLine Banking.

1. To view important messages from INTRUST Bank, scheduled bill payments and transfers, click one of these links.
2. Click *Customize your accounts* to assign nicknames to your accounts, such as "Joe's savings account." You can also select which checking accounts to use as the funding accounts for bill payments.



3. Click one of the linked account names to view that account's detail.
4. Click one of the linked deposit account balances for a detailed calculation of that account's available balance.
5. *Create a banking report* lets you create customized reports of your account transactions to aid your budget planning and tax preparation.
6. Click to check your INTRUST Bank credit card balance, or make a payment.
7. Click *Manage mobile banking settings* to enroll your phone in INTRUST Mobile Banking or Text Banking.
8. If your credit card is enrolled in INTRUST Rewards, click here to see how many reward points you've earned or redeem them.

Account Activity

A 30-day transaction history will be presented on the *Account Activity* screen after you click the name of the account on the *Accounts Overview* screen.

1. Select from the drop-down menu the account for which you wish to view activity, then click *Go*.
2. To search for a completed transaction by a date range or transaction type, click *Search your transaction history*.
3. A listing of your account history will display, beginning with the most recent transaction.
4. To see the details for a completed transaction, to add a note to it or to assign the transaction to a category for record-keeping, click on the linked transaction.
5. Your withdrawals and deposits are sorted into separate columns. Sort your transactions further by clicking any of the linked column headers.

INTRUST Bank INTRUST Personal OnLine Banking

Account Overview

INTRUST Virtual Checking *25 Available \$300.01

INTRUST Virtual Checking *25 Available \$200.01
Current balance \$200.01 • Available balance \$200.01 • [View account information](#)

All transactions for the last 30 days
[Search your transaction history](#) • [Exclude 30 days view](#)

Page 1 of 1

Date	Number	Description	Withdrawals	Deposits	Balance
01/20/2012		ONLINE TRANSFER TO ACC 00000085110	5.00		200.01
01/20/2012		ONLINE TRANSFER FROM ACC 00000085110		5.00	205.01
01/19/2012		ONLINE TRANSFER TO ACC 00000085110	5.00		200.01
01/19/2012		ONLINE TRANSFER FROM ACC 00000085110		5.00	205.01
01/12/2012		DEPOSIT		200.00	205.01

Page 1 of 1

To add a personal note to the transaction or assign the transaction to a category, click the link after the Description column.

You may have issued some checks, made additional purchases, or made additional transactions which are not reflected in this balance. All of your balance may not be available for immediate withdrawal. Keep this in mind to avoid potential overdrafts or returned items.

[View Details](#) [Items](#) [FAQs](#)

e-Statements

Activate e-Statements to access your previous monthly statements and deposit images, and save or print them as needed. Receive an e-mail notifying you when your new statement is ready for viewing – typically before paper statements are dropped in the mail. When you choose to go paperless, you'll reduce your potential for identity fraud resulting from intercepted mail, plus you'll reduce home clutter and help the environment.

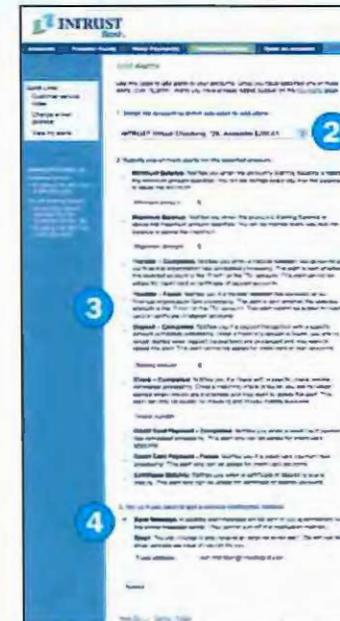


1. Click *Statements* on any of the *Accounts* screens. If you haven't already enrolled, you'll be prompted to enroll in the free service.
2. Select a statement delivery method for eligible accounts - *Online & paper* or *Online*.
3. Click *Last statement* or *All statements* to view, print or save a PDF file.

Alerts

OnLine Banking can deliver information about your deposit accounts to an e-mail address. You can set up alerts to notify you when an account balance reaches a specified amount, when a transfer has processed, when a check clears or when a time deposit (CD) matures. Alerts will help you stay ahead of financial milestones.

1. Go to *Customer Service* and click *Add an alert*.
2. Select the account that will be monitored for the chosen alerts from the drop-down menu.
3. 'Check' the alerts you want to monitor and enter the additional information when applicable.
4. All alerts will be sent to the message center on the *Accounts Overview* screen. 'Check' *e-mail* if you would like alerts sent to your e-mail address, then click *Submit*.



Transfer Funds

Control when and how often your money will be moved from one INTRUST account to another, quickly and easily. Perform transfers manually, or schedule them for a convenient, automated method on a recurring basis.

INTRUST Bank. INTRUST Personal OnLine Banking

1. Transfer Funds

6. Quick Links: Make payments, Scheduled payments, Account activity

Make a Transfer

Specify the details of your transfer and click "Continue"

Transfer from: [dropdown] 1

Transfer to: [dropdown] 2

Amount: \$ [input] 3

Frequency: [dropdown] 4

Repeating transfer? Choose a different frequency to make it repeat automatically.

Continue 5

Future-dated transfers will be reflected in your account balances online and at ATMs and will be available to pay items processed against your account ownership as of the transfer date you select. Any transfer submitted involving a Health Savings Account will be processed as a current year transaction.

Discl. Ag. | Terms | FAQ

1. Go to *Transfer Funds*.
2. Select the accounts from which you would like to transfer funds from and to.
3. Enter the Amount for this transfer.
4. The transfer will occur *Once, now*. To set up a recurring transfer schedule, select a different frequency.
5. Click *Continue* to review the transfer details and confirm.
6. If you need to change a transfer that has not processed, click *Scheduled transfers*.

Bill Payment Overview

OnLine Bill Pay offers you convenience, cost savings and, best of all, time savings! No more stamps, check-writing and trips to the post office. Control who you pay and when, at the same time and place that you're already managing your INTRUST accounts online. Plus, when you use OnLine Bill Pay, you decrease your risk for identity theft resulting from outgoing payments being intercepted from your mailbox. If you didn't register for OnLine Bill Pay during OnLine Banking enrollment, click *Make Payments* to activate the bill payment feature. After your activation is complete, you'll receive notification from us that you can begin using OnLine Bill Pay.

Securely pay virtually anyone, anytime, from anywhere.

- Build your list of payees from our payee directory or add your own payees.
- Choose the date you want your payment to be made up to a year in advance, and from which account.
- Schedule bills to be paid manually, or to be paid automatically on a recurring basis at the frequency you specify – ideal for regular bills like rent or mortgage.
- Set up electronic bills (“e-bills”) to replace the paper bills you receive by mail.
- Pay one bill or several bills from a single screen in a matter of minutes.
- View your current, future and past payments – history is automatically collected for your records.
- Edit or cancel scheduled payments any time before a payment is processed.
- Be alerted by e-mail when payments have been made.

Note: *OnLine Bill Pay is optional. Fees may apply, but customers with most checking accounts will receive OnLine Bill Pay FREE of charge (including 20 payments each month). The Bank may terminate your enrollment in OnLine Bill Pay Service if your OnLine Bill Pay is inactive for a period of ninety (90) days. Inactive is defined as no bill payments in the last ninety (90) days and no active Payment Instructions.*

Add Payees

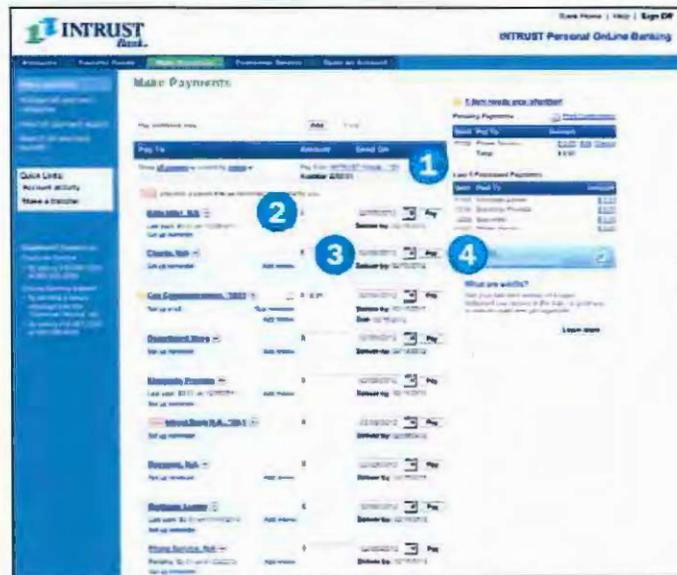
Before you can make a bill payment online, you need to add your payee information. A payee is any person or company that you want to pay, including your utility company, credit card company, or even your baby sitter – anyone you would normally pay with a check. You don't even need to let your payees know that you're switching from mail payments to online payments. When adding some payees, it may be helpful to have your paper statements and account numbers handy; for other payees, all you need is an address. To start, click *Make Payments*. Step-by-step instructions will walk you through adding your first payee and making your first payment.

The screenshot displays the INTRUST Personal Online Banking interface. The main heading is 'Make Payments'. A list of payees is shown, including 'Electric Company', 'Gas Company', 'Department Store', 'ExxonMobil', 'Walmart', 'Home Depot', and 'Pepsi'. A red circle with the number '1' highlights the 'Add' button next to 'Electric Company'. A modal window titled 'Add a Person or Business to Pay' is overlaid on the page. The modal contains the following text and fields: 'We need some information before sending your first payment to Electric Company', 'Account number (if you have one)', 'Address', 'City', 'State', 'Zip code', and 'Phone (optional)'. A red circle with the number '2' highlights the 'Continue' button at the bottom of the modal.

1. Enter the name of a person or business, or enter a nickname (such as "Electric Company") next to *Pay someone new*, then click *Add*.
2. Enter the additional payee information requested and click *Continue*.
3. On the next screen, review your payee information, then set up a payment reminder or make a payment.

Make Payments

Making payments takes just moments. Go to *Make Payments*, enter the payment details, and submit. It's that easy! And don't worry, INTRUST is committed to sending your payments accurately and on time.



1. Select the account from which to make your payments.
2. Enter the dollar amount for each payment you wish to make. If you don't want to make a payment for a payee, leave the payment amount blank for that payee.
3. The earliest *Send On* date for each payment will populate for you, or you can select a date using the calendar icon.
4. Click the *Pay* button to schedule each payment for processing.

Note: The "*Send On*" date is not the date your payees will receive your payments. When making payments, the handy calendar icon shows you the expected delivery date of your payment based on the "*Send On*" date you choose. However, we request that you always allow five business days for your payments to reach your payees.

Edit/Cancel Payments

OnLine Bill Pay provides you the ability to edit or cancel payments that have not processed. *Make Payments* is also your 'payment outbox'. See a listing of all pending payments and their total, along with the next *Send On* date and amount for each payment.

1. Click a payment amount to view the payment details for pending payments.
2. Click *Edit* or *Cancel* next to the payment you wish to change.
3. On the next screen, edit the desired payment details, then click *Save*, or click *Cancel* to cancel the payment.
4. An alert is displayed when e-bills are received, due, or past due, and when a payment is coming due.

Note: *Payments must be edited or canceled before 8:00 p.m. (CST) on the "Send On" date. If you want to edit a scheduled recurring payment, first cancel the payment, then set up a new one. If you attempt to edit a scheduled recurring payment, an additional payment will be scheduled.*

The screenshot displays the INTRUST Bank online banking interface. The main screen is titled 'Make Payments' and shows a table of pending payments. A modal window titled 'Edit Payment' is open in the foreground, showing the following details:

- Phone Service
- Amount: 5 0.0*
- Send on: 02/09/2012
- Deliver by: 02/15/2012
- Pay from: INTRUST Virtual Checking
- Payment category: Utilities
- Memo (optional):

At the bottom of the modal window, there are two buttons: 'Save' and 'Don't save changes'. The main screen also shows a table of pending payments with columns for 'Pay To', 'Amount', and 'Send On'.

Payment History

OnLine Bill Pay offers more than one way to view your bill payment history. Take comfort in knowing you can quickly locate transactions in OnLine Bill Pay's electronic records.

The image displays three screenshots of the INTRUST Bank website interface, illustrating different methods to search for transaction history:

- Top Left Screenshot:** Shows the "Search Your Transaction History" page. It includes a search bar, a "Transaction type" dropdown menu, and date range selectors for "From (calendar date)" and "To (calendar date)". A red circle with the number "1" is placed over the search button.
- Top Right Screenshot:** Shows the "Create a Banking Report" page. It features a "Transaction type" dropdown menu, date range selectors, and a "Transaction type" dropdown menu. A red circle with the number "2" is placed over the "Transaction type" dropdown menu.
- Bottom Screenshot:** Shows the "Search Bill Payment Records" page. It includes a search bar, a "Payment" dropdown menu, a "Funding account" dropdown menu, and a "Time frame" dropdown menu. A red circle with the number "3" is placed over the "Time frame" dropdown menu.

1. To search for completed transactions, including bill payments, click *Search your transaction history* on the *Account Activity* screen. Select a Transaction type and enter a From and To date, then click *Search* for your results. Search up to 18 months of deposit account history.
2. For advanced reporting options, click here to create a report that will not only allow you to search for past payments, but analyze your spending habits as well for all transactions.
3. To search for bill payment transactions only, click *Search bill payment records* on any of the *Make Payments* screens to search by payee, funding account or time frame, then click *Search records*.

Mobile Banking Overview

OnLine Banking is your gateway to managing your money on the go with INTRUST Mobile Banking. Available on your phone or mobile device, INTRUST Mobile Banking allows you to have even more control over your finances. Download our smartphone app for Apple iPhone or Android-powered devices, or access our web app if your phone has Internet access. No smartphone? You can also bank with Text Banking.

With Mobile Banking, you can:

- View your account balances
- Search and view account activity
- Pay bills to existing payees
- Transfer funds between your INTRUST accounts
- Locate nearby banking centers and ATMs



Mobile Banking Enrollment

To get started with Mobile Banking you will first need to enroll your phone through the Mobile Banking Center, which is accessed through Personal OnLine Banking.



1. Click the Customer Service tab on the top menu.
2. Click Manage mobile banking settings from the Account Maintenance menu.

Note: Alternatively, you can click Manage mobile banking settings from the Quick Links menu on the Accounts Overview page.

Mobile Banking Center

The Mobile Banking Center is your control panel for Mobile Banking. From here you can enroll your phone in both Mobile Banking and Text Banking, or disable a previously enrolled phone. You can also view the Mobile Banking FAQs if you have additional questions regarding Mobile Banking.

1. Click *Enroll a Mobile Device*.
2. Fill in the **Phone Number** field with your mobile number.
3. Select your mobile carrier from the drop-down menu.
4. Click the check box to agree to the **Terms and Conditions**.
5. Click *Continue*.

Note: If you are enrolling an Apple iPod Touch, fill in the **Phone number** field with your home telephone number, and select *Other/iPod touch* from the **Carrier** drop-down menu.

The top screenshot shows the INTRUST Bank Mobile Banking Center page. A blue circle with the number 1 points to the 'Link to Enroll Mobile Device' button.

The bottom screenshot shows the 'Enroll a Mobile Device for Mobile Banking' page. A progress bar indicates the current step: Step 1: Enter Mobile Information, Step 2: Select your mobile carrier, Step 3: Review and Agree to Terms, Step 4: Enrollment Complete. The 'Enter Mobile Information' step includes a 'Phone Number' field (step 2) and a 'Carrier' dropdown menu (step 3). Below this is a section for 'Mobile Banking Terms and Conditions' with a 'Mobile Banking Enrollment Terms and Conditions' link and a 'Continue' button (step 5). A checkbox (step 4) is present for agreeing to the terms.

Mobile Banking Center (continued)

You have the option to enroll in Mobile Banking, Text Banking, or both. Mobile Banking is available as a web app, or as a downloadable app for Apple iPod, iTouch, and Android-powered devices. Text Banking is available on any phone with SMS texting capabilities (standard text messaging rates apply).

The first screenshot shows the 'Enrollment Complete' screen. It features the INTRUST Bank logo and the title 'MOBILE BANKING'. Below the logo, it says 'Enroll a Mobile Device for Mobile Banking'. There are three tabs: 'ENROLL', 'ENROLL', and 'ENROLL'. The 'ENROLL' tab is selected. Below the tabs, there is a 'Phone Number' field with the value '314-355-1234' and a 'Phone' field with the value '1234567890'. There are three checkboxes: 'Text Banking', 'Mobile Banking', and 'Both'. The 'Text Banking' checkbox is checked. Below the checkboxes, there are two buttons: 'Continue' and 'Cancel'. The second screenshot shows the 'Get in it banking message' screen. It features the INTRUST Bank logo and the title 'MOBILE BANKING'. Below the logo, it says 'Enrollment Complete'. There is a 'Phone Number' field with the value '314-355-1234' and a 'Phone' field with the value '1234567890'. Below the fields, there is a 'Text Message' field with the value '1234567890'. There are two buttons: 'Continue' and 'Cancel'. Below the buttons, there is a list of instructions: 'Get in it banking message. If you are enrolling Text Banking, a text (SMS) message will be sent to 314-355-1234 from 78901 78902. If you are enrolling Mobile Banking, a text (SMS) message will be sent to 314-355-1234 from 78901 78902. If you have not received the message within 10 minutes, if you are enrolling Text Banking at this phone, send us your activation code by SMS to 78902. If you are enrolling Mobile Banking at this phone, please go to http://www.intrustr.com/mobilebanking/activation to get a new activation code.' There are two buttons: 'Continue' and 'Cancel'.

6. Check the box for Text Banking, Mobile Banking, or both.

7. Click *Continue*.

8. Follow the Activation Instructions to complete the Mobile Banking enrollment process.

Note: You must activate your mobile device within 24 hours of receiving an activation code or you will need to obtain a new activation code.

Other Features

You can do more with INTRUST Personal OnLine Banking than what's been highlighted in this guide. Here are just a few more convenient features that you may want to take advantage of, each accessible by going to *Customer Service*.

1. Change your OnLine Banking Password regularly as an additional security measure.
2. Change your e-mail address on file. It's important that you keep your e-mail address up to date within OnLine Banking. Your e-mail address on file is used for e-Statements, account and bill payment alerts, and more.
3. Click here to stop payment on checks that have not cleared your account. This feature is commonly used if a check or range of checks is lost or stolen.
4. Click here to order checks. Review your last order, then place a new order or select a new style. You can see how your checks will look before you submit your order.
5. Enroll your mobile device in INTRUST Mobile Banking and/or Text Banking.

The screenshot shows the INTRUST Bank website's Customer Service Index. The page has a blue header with the INTRUST Bank logo and navigation tabs for Accounts, Transfer Funds, Make Payments, Customer Services (highlighted), and Open an Account. The main content area is titled 'Customer Service Index' and is organized into several sections:

- Account Maintenance:** Contains five numbered links: 1. Change password, 2. Change address, 3. Change statement delivery method, 4. Customize your accounts, and 5. Manage mobile banking settings.
- Account Services:** Contains three numbered links: 3. Stop a check, 4. View stopped checks, and 4. Order checks.
- Contact Options:** Includes links for View messages, Contact us, View my alerts, and Add an alert.
- Disclosures:** Includes links for Online Banking disclosure, Online Bill Pay disclosure, and Privacy statement.

At the bottom of the page, there are links for 'How Do I...', 'Terms', and 'FAQs'. On the left side of the page, there is a sidebar with 'Questions? Contact us' and contact information for Customer Service and OnLine Banking Support.

Contact Us

While online, we make it easy for you to contact us with questions about your accounts or the Personal OnLine Banking service. Contact us using the secure messaging feature or by calling one of the phone numbers provided – whichever you prefer.

Click *Customer Service*, then *Contact us* to send a secure e-mail to INTRUST Bank. Unlike regular e-mail, the messages you send and receive through INTRUST Personal OnLine Banking are protected by the same security measures that protect your online account information.

1

2

3

1. Complete the form and click *Send message* to send us a secure e-mail.

2. A *Help* link for all OnLine Banking features is located here on every screen of the service. Additionally, *How Do I*, *Terms* and *FAQs* links display at the bottom of each screen.

3. Customer Service and OnLine Banking Support phone numbers are listed here on every screen of the service.

Note: Remember, do not provide account numbers, Social Security Numbers or bank account details over the Internet unless you initiated the contact and your connection is secure.

Quick Start Steps

Enrolling

1. Open your Web browser and go to intrustbank.com.
2. Click the *Learn More & Sign Up* link to the left of your screen.
3. Under *Personal OnLine Banking*, click *Enroll*.
4. Follow the on-screen instructions to complete enrollment.

Logging In

1. Open your Web browser and go to intrustbank.com.
2. Choose *Personal OnLine Banking* in the *Log in to* drop-down menu at left, then click *GO*.
3. Enter your User ID and Password. During your first login, you'll be prompted to set up *Secure Sign On* – selecting a personal phrase, picture and challenge questions.

Making Payments with OnLine Bill Pay

1. Once you've logged in, click *Make Payments*.
2. Click *Pay someone new* to enter payee information.
3. From the *Make Payments* screen, you'll see an overview of payees to pay immediately or on a future date.
4. Select the account from which to make the payments, enter a payment amount for the payees you wish to pay, and choose a *Send On* date.
5. Click the *Pay* buttons to submit your payments.

Visit us online at
intrustbank.com

For more information, call:

316-383-1234

800-895-2265

800-999-4048 (OnLine Services Support)



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O-00649

INTRUST

Now more than ever, it pays to put your trust in us.

The financial markets have recently experienced unprecedented volatility. In these uncertain times, it is completely understandable to be concerned.

But if you bank with INTRUST, you can rest assured your money is safe with us. In spite of financial pressures in the market, our loan quality is sound and we remain well-capitalized. Not only has INTRUST weathered every economic challenge in its history, but we've also learned and grown stronger through the adversity. We continue to be guided by our disciplined banking principles in order to foster the long-term success of our customers and the communities in which we serve. As always, our primary focus is on your well-being. Our emphasis on maintaining lasting relationships with our customers means we are always acting in your best interests. Maybe that's why so many people today are saying, "I TRUST INTRUST."

Visit itrustintrust.com for even more reasons it pays to put your trust in us.

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INTRUST Bank has the highest rating a financial institution can receive.

Bankrate.com Q2 2008



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Security is layered and guaranteed
 Access your accounts & transactions as often as you wish
 E-mail alerts keep you more in tune with your accounts
 Pay bills online to avoid interception from your mailbox

How INTRUST Protects You

For generations, INTRUST has held true to the principle of integrity. When you trust INTRUST for your financial needs, you can have the confidence that we place the utmost importance on protecting your privacy and securing your sensitive information.

[Privacy Policy](#) | [Our Security Practices](#)

How to Protect Yourself

By increasing your awareness about the common threats against the security of your personal information, managing your personal information wisely and cautiously, and exercising vigilance, you can minimize your risk to fall victim.

[E-mail & Online Protection](#) | [Offline & General Protection](#) | [Protecting Your Business](#)

Fraud Types & Detection

There are a number of methods that offenders employ to use your personal information – your name, address, phone number, Social Security Number, or bank or credit card account numbers – without your knowledge to personally profit at your expense.

[Recent Fraud Alerts](#) | [Card Alert FAQ](#) | [Fraud Types](#) | [Fraud Detection](#)

How to Report Fraud or Suspicious Activity

If you suspect that you've become a victim of fraud, don't hesitate to act. Immediately report your suspicions and take the steps recommended to resolve the fraudulent activity and prevent further damage to your accounts and reputation.

[Learn More](#) | [Report Lost/Stolen Check/Credit Card](#) | [Report Lost/Stolen Checks](#) | [Report Fraudulent E-mails](#) | [Other Steps for Victims](#)

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Card Alert

Why did I receive a letter advising me that my card is being replaced?
INTRUST was notified of a security breach through a payment processor. Some of your card information may have been exposed, which is why we are proactively replacing your card with a new number.

What will happen to my old card?
Shortly after you receive your new card, your old card will be closed.

What information was exposed?
Card numbers, expiration dates and CVV numbers. We don't believe personal information such as Social Security numbers, addresses and telephone numbers were involved in the incident.

How did this happen?
When your card is used to make a purchase, the information is transmitted through multiple payment systems. A hacker may have gained access to your card information through one of these systems.

I recently noticed fraud on my account. Is this fraud related to the recent incident?
It is unclear whether this fraud is related to the incident in question. It is important to know that regardless of where the fraud occurred, you are protected by Visa's Zero Liability* policy and will not be liable for any unauthorized purchases.

Has the security breach been fixed?
Yes.

Since my account number is changing, do I need to notify any merchants I use for automatic bill pay?
Yes. If you have charges that automatically bill to your check card on a regular basis, you must notify the provider that your account number has changed. This will ensure that your services are not cancelled or interrupted.

Will my Personal Identification Number (PIN) change?
The PIN will remain the same.

The letter states that I should receive my new card within 7-10 days. What if I don't receive it within that timeframe?
If you have not received your new check card within 10 business days from the date of the letter, please call 800-828-9101 or 316-383-1680, Monday through Friday 7 a.m. to 8 p.m., or Saturday 8 a.m. to 6 p.m. If you have not received your new credit card within 15 days of the letter, call 877-584-2957 or 316-383-5758, Monday through Thursday 8 a.m. - 8 p.m. or Friday 8 a.m. - 6 p.m.

The numbers listed above are not the numbers I normally call with questions. Are these valid numbers?
Special local and toll-free numbers have been created to assist with this situation, which is why they are different from the customer service numbers normally used.

My credit card is enrolled in INTRUST Rewards. Will my points be impacted?
Points will transfer to your new card within 60 days.

What are the chances that I become a victim of identity theft as a result of this incident?
It is important to know there wasn't significant personal information stolen, such as Social Security numbers or addresses, so we believe the risk of identity theft is greatly reduced. However, it's always a good idea to check your credit report regularly for incorrect information. In fact, you're entitled to one free copy of your credit report every year at annualcreditreport.com or by calling 877-322-8228.

If I become a victim of identity theft, how will you help to restore my good name?
In the unlikely event you become a victim of identity theft, the consumer network group "Call for Action" provides consumers with a toll-free telephone hotline to assist identity theft victims. By calling 866-ID-Hotline, victims can receive free and confidential assistance from trained counselors.

What can I do to ensure this doesn't happen to me again?
While we employ the latest systems and technology to monitor and prevent card fraud, and many processors and merchants also take the necessary precautions to protect your card information, there are



some practical steps you can take to help protect yourself:

- Check your account statement promptly; and immediately report any transactions that you don't recognize.
- Destroy all receipts before discarding them since some of them may have your card number printed on them.
- Guard your card – don't use it as collateral or give out your card number to someone on the phone, unless you initiated the call for a purchase.
- Check your credit report at least annually to ensure its accuracy.

Are there any other tips you can provide to reduce my chances of card fraud?

Yes. There are several actions you can take to protect your personal information.

DO

- Shred all personal and financial information – such as bills, bank statements, ATM receipts and credit card offers – before you throw it away.
- Keep your personal documentation (birth certificate, Social Security card, etc.) and your bank and credit card records in a secure place.
- Call the post office immediately if you are not receiving your mail. To get the personal information needed to use your identity, a thief can forge your signature and have your mail forwarded.
- Be aware of your surroundings when entering your Personal Identification Number (PIN) at an ATM.
- Limit the number of credit cards and other personal information that you carry in your wallet or purse.
- Report lost or stolen credit cards immediately.
- Review and consider whether you need your inactive card accounts. Even when not being used, these accounts appear on your credit report, which is accessible to thieves.
- If you applied for a credit card and have not received it in a timely manner, immediately notify the appropriate financial institution.
- Closely monitor the expiration dates on your credit cards. Contact the credit issuer if the replacement card is not received prior to your credit card's expiration date.
- Sign all new credit cards upon receipt.

DON'T

- Volunteer any personal information when you use your credit card.
- Give your Social Security number, credit card number or any bank account details over the phone unless you have initiated the call and know that the business that you are dealing with is reputable.
- Leave receipts at ATMs, bank counters or unattended gasoline pumps.
- Leave envelopes containing your credit card payments or checks in your home mailbox for postal carrier pickup.
- Record your Social Security number or passwords on paper and store them in your wallet or purse.
- Disclose bank account numbers, credit card account numbers or other personal financial data on any Web site online service location, unless you receive a secured authentication key from your provider.





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E-mail Phishing

E-mail phishing enables offenders to obtain personal information via e-mail and the Internet. With phishing, an e-mail header is forged to make it appear as if it came from someone other than the actual source. The fraudulent e-mail message may direct you to a "spoofed" Web site that looks just like the legitimate source's Web site, but isn't. In these cases, the e-mail or pop-up messages are used to deceive you into disclosing sensitive personal information so that the offender may use your information to make fraudulent purchases, access your accounts or steal your identity.

INTRUST Bank uses enhanced authentication factors beyond your user ID and password to help prevent fraud as a result of phishing and spoofing. For instance, if you're an OnLine Banking customer, seeing the picture and personal phrase you selected is your assurance that you're on our legitimate Web site instead of a spoofed Web site and it's safe to log in.

To learn more, we encourage you to read "You Can Fight Identity Theft," a valuable resource (.pdf) on the FDIC Web site. For information about the latest instances of fraudulent INTRUST e-mails, [click here](#).

Telephone Phishing

Telephone phishing enables offenders to obtain personal information via the telephone. Usually, offenders gather bits of information in advance and use it, along with the information you provide over the phone, as a means to complete the information for your account. With full account data, the offender can more easily make fraudulent transactions.

In some cases of phone phishing, the offenders send you a fraudulent e-mail message that appears to be from a legitimate financial or government source, but isn't. The e-mail claims that your accounts have been deactivated due to fraudulent activity and requests that you call a specific phone number in the e-mail to reactivate the accounts. When you call the phone number, the friendly voice message claiming to be a financial institution prompts you to disclose sensitive information. In other cases of phone phishing, offenders are able to spoof caller ID so that their call appears to be from a legitimate bank, but isn't. It's during the call that you're prompted to disclose the sensitive information to complete your account data.

Text Phishing

Text phishing occurs when offenders send you a text message in an attempt to coerce you into providing personal information. Like with some cases of telephone phishing, the text message claims that your account has been deactivated and requests that you call a specific phone number in the text message to reactivate the account. Once the phone number is called, you're prompted via automated message to provide your account information. Offenders will then use your account information to make fraudulent transactions.

Identity Theft

Identity theft occurs when your personal information is used by someone else to open new accounts or initiate transactions in your name. Identity theft occurs through a number of ways offline – from stealing wallets and purses, intercepting and rerouting mail or rummaging through garbage. To learn more, visit www.consumer.gov/idtheft, the U.S. government's central Web site for information about identity theft, or call the Identity Theft hotline at 1-877-IDTHEFT.

Fake Check Scams

Fake check scams occur when you receive a realistic-looking phony check and don't discover that it's fake until after depositing it and sometimes wiring money back to the offender. Usually the scams start with someone offering to:

- Buy something you advertised for sale
- Pay you to work at home
- Give you an "advance" on a sweepstakes you've won
- Give you the first installment on the millions you'll receive for agreeing to transfer money in a foreign country to your bank account for safekeeping.

The amount of the check or money order may be more than you're owed, so you're instructed to deposit it and wire the rest to the offender, or you're told to wire some of the money back to pay a fee to claim your "winnings." In some cases, the offender promises to transfer money directly to your bank account. When you check the balance, it looks like the funds have arrived. After you've wired the money, you find out that the check or money order has bounced.

Skimming

Fraud Types & Detection



Skimming, which occurs when your credit or debit card account information is captured in a data storage device, is a practice offenders employ to create counterfeit credit or debit cards from your account information. Your card may be swiped first for an actual purchase, and then swiped again into a small hand-held device called a skimmer, or a skimmer may be attached to an ATM machine or unattended gas pump where you swipe your card or enter your card information.

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- Overview**
- Check/Credit Card
- Checks
- Fraudulent E-mails
- Steps for Victims

If you suspect that you've become a victim of fraud, act immediately to reclaim your identity, minimize the damage to your funds, accounts, credit – and your good name – and keep a record of all correspondence.

- [Report Lost/Stolen Checks/Credit Cards](#)
- [Report Lost/Stolen INTRUST Checks](#)
- [Report Fraudulent INTRUST E-mails](#)
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- Kansas State University
- Wichita State University
- Western Illinois University
- Emporia State University
- Fort Hays State University
- Washburn University
- Butler Community College
- Bethel College
- Ball State University
- American Angus Association
- American Bonanza Society
- Kansas Farm Bureau
- Society of Decorative Painters
- New Account Terms
- Request Your Account Terms
- INTRUST Rewards
- Gift Cards
- Exclusivity
- Foreign Currency

Borrow

Save

Learn

INTRUST Bank Credit Card

- Card Features
- Payment Options
- Online Shopping Security

Help prevent unauthorized card use online before it happens – with Verified by Visa or MasterCard SecureCode.

Verified by Visa

Verified by Visa protects your existing Visa credit card or debit card with a personal password, giving you reassurance that only you can use your Visa card online.

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MasterCard SecureCode

MasterCard SecureCode protects your existing MasterCard credit card with a personal password, giving you reassurance that only you can use your MasterCard online.

[Learn More](#) | [Enroll](#)

INTRUST Bank is providing these security features to you at no charge. Feel safe and secure when shopping online with your INTRUST credit or debit cards.

Interested in learning about other ways to reduce your susceptibility to fraud? Visit our [Fraud Center](#).

[APPLY NOW](#)

Contact us to learn more.

For more information about our Credit Cards, contact Card Center Customer Service [by e-mail](#) or [by phone](#).





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Treasury Management
 International Banking
 Merchant Services
 Processing Options
Fraud & Security
 Customer Support
 Additional Products & Services
 Wealth Management
 Correspondent Banking

> Learn

Fraud and Security

 Address Verification PCI Compliance Schemes **Best Practices** Security Code Verification

Best Practices for Face-to-Face Transactions

- **Verify the cardholder's signature.** Make sure the ticket signature is the same as the name embossed on the card. If it is not, cancel the sale or ask for picture identification.
- **Obtain an authorization.** An authorization confirms the validity of the card number and expiration date and determines that funds are available for the transaction amount. It does not guarantee that the sale is not fraudulent. As a result, other verification steps may be required.
- **Swipe or obtain an imprint of the card.** If you are unable to swipe a credit card through your point-of-sale terminal, be sure to obtain a manual imprint of the card. This provides proof the card was present for the sale.
- **Delayed delivery.** Merchandise should be shipped as close to the charge date as possible. If the sale is charged in advance, it may not be charged more than 7 days in advance of the shipping date and the cardholder must be notified of the advance billing. The longer you delay in shipping merchandise, especially longer than 30 days, the more likely you are to experience chargebacks.
- **Proof of delivery.** If merchandise is delivered or shipped after the sale, merchant should obtain the cardholder's signature at the point of delivery.
- **Complete information.** Ensure that all information on a sales draft is complete, accurate and legible before completing the transaction. Keep the ink cartridge or ribbon on your printer working.
- **Process refunds quickly.** When processing a refund, always use the same card number as the original sale. Never give a customer a refund by cash or check for a credit card sale. If your return or refund policy is limited, preprint or write the restrictions on each sales draft near the signature line, prior to the customer signing the receipt. Be sure the information shows clearly on all copies of the sales draft.
- **Declined means declined.** Do not continue to seek authorization on a declined transaction; do not reduce the amount requested, and do not repeat the request.
- **Display your return policy prominently.** Ensure that your customers are aware of your return policy by printing it on your sales slips directly above the cardholder signature.
- **Keep accurate records.** You may have to provide documentation to your card processing company should your customer dispute the transaction.
- **Check the security features on the card.** Card security features are designed to help you fight fraud. You should review the card for the holograms that change color in the light, non-erasable signature lines and comparing the name embossed with the signature on the back. Call Card Center Customer Service with any concerns regarding processing transactions that seem suspicious.

Best Practices for Mail, Telephone and Internet Transactions

- **Late night orders.** The likelihood of fraud transactions increases late at night, especially if the order is from certain high risk countries, including Israel, Eastern Europe, and South America.
- **Placing a large order.** Crooks don't care how expensive the sale is — since they don't intend to pay it. Carefully examine any order with an unusually high dollar amount or one that involves an out-of-the-ordinary situation.
- **Physical address.** The physical address must match the credit card billing and shipping address. If it does not match, additional verification should be done.
- **E-Mail address.** Names that have no apparent connection to the customer's name or include random characters could be attempts to mask identity.
- **Repeated authorization attempts.** Criminals can obtain fraudulent card numbers by using account number generating software programs. They will make multiple authorization attempts where the name, last few digits of the card account, expiration date and/or the 3-digit security code is slightly varied until the transaction is approved. In many cases, these attempts will happen consecutively.
- **Customer responses.** Educate operators to pay particular attention to anything suspicious in the way the customer speaks or responds to questions such as a long pause or a hesitant answer. Make it a policy to request the name of the credit card issuing bank for large purchases. If the caller doesn't know the bank's name, they may be using a stolen card number.
- **Always ask for the cardholder's billing address.** Ask for the cardholder's day and evening telephone numbers in case there is a question after the order has been placed. Orders with a "ship to" address that is different from the cardholder's billing address can be a warning sign. If you are suspicious, contact directory assistance to verify the numbers given by the cardholder. Also, you may contact the cardholder to verify the order.
- **Develop and maintain a "bad" customer file.** This should contain fraudulent names, addresses, zip codes, card numbers and companies you come across. Compile a zip code listing that spotlights areas in which you've experienced fraud.
- **Delivery address is a P.O. box in a large city.** Further checking is suggested, especially if the



order is from a new customer. Mail delivery services require a street address and will not ship to P.O. boxes.

- "Rush order" request from a new customer. Be cautious when the caller appears ready to order whatever merchandise is in stock regardless of size and style.
- Utilize CVC2 (MasterCard) and CVV2 (Visa). These are the three unique digits on the back of a MasterCard or Visa card. When you enter card-not-present transactions, have your terminal or software program set-up to ask for these three digits. Learn more information on how to process transactions using the [3-digit security codes](#).

Code 10 Authorizations

If you suspect that a sale that is in process to be fraud, call 800-291-4840 and follow the prompts.

The Code 10 operator will ask you for the following information:

- Cardholder account information
- Purchase amount
- Card expiration date
- Merchant name
- Merchant location/address
- Sales associate's name

The Code 10 operator will instruct and advise you on how or if to complete the sale.

Want to learn more?

Contact INTRUST Bank – Merchant Services
Call 316-383-1433 or 866-597-5666 or [e-mail us](#).

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PCI Compliance

PCI DSS, an abbreviation for Payment Card Industry Data Security Standard, was developed by the PCI Security Standards Council (founded by American Express, Discover Financial Services, JCB International, MasterCard Worldwide and Visa, Inc.) to enhance payment account data security. They established 12 basic data security standards to help fight fraud. These standards apply to all entities that accept, process or store card information.



To assist you in becoming PCI compliant (an annual requirement), we have partnered with Trustwave, a company at the forefront of information security. Through Trustwave's TrustKeeper compliance portal, you'll have the tools you need to ensure you are compliant with PCI DSS.

What does this mean to you?

How you handle and store card data may require some changes in order to comply with the standards. If you are not compliant, you are subject to fines and/or penalties from the card associations.

PCI Data Security Standards	
Build and Maintain a Secure Network	<ol style="list-style-type: none"> 1. Install and maintain a firewall configuration to protect data 2. Do not use vendor-supplied defaults for system passwords and other security parameters
Protect Cardholder Data	<ol style="list-style-type: none"> 3. Protect stored data 4. Encrypt transmission of cardholder data and sensitive information across public networks
Maintain a Vulnerability Management Program	<ol style="list-style-type: none"> 5. Use and regularly update anti-virus software 6. Develop and maintain secure systems and applications
Implement Strong Access Control Measures	<ol style="list-style-type: none"> 7. Restrict access to data by business need-to-know 8. Assign a unique ID to each person with computer access 9. Restrict physical access to cardholder data
Regularly Monitor and Test Networks	<ol style="list-style-type: none"> 10. Track and monitor all access to network resources and cardholder data 11. Regularly test security systems and processes
Maintain an Information Security Policy	<ol style="list-style-type: none"> 12. Maintain a policy that addresses information security

Data Security Compliance

If a merchant does not comply with or fails to correct a security issue, the merchant may be subject to steep fines and operating restrictions.

Avoid Penalties and Expensive Fines

If a merchant knows or suspects a security breach, the merchant must take immediate action to investigate the incident, limit the exposure of cardholder data and notify INTRUST Bank.

If the merchant fails to notify INTRUST Bank of the incident, penalties of \$100,000 per incident may be assessed.

If the merchant's card transaction data is compromised and not compliant at the time of the incident, the merchant is subject to fines, up to \$500,000 per incident.

Merchant Fraud and Security



Are you compliant?

Many merchants are asking how the standards will affect their business. INTRUST Bank works with merchants to address your questions about the standards and how to comply. Statement messages and statement inserts contain helpful information about how to be compliant.

[Learn more about the PCI Data Security Standards.](#)

Want to learn more?

Contact INTRUST Bank – Merchant Services
Call 316-383-1433 or 866-597-5666 or [e-mail us](#).

Ready to apply to become an INTRUST merchant?

[Send us an e-mail](#) to let us know and a representative will get in touch with you.

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Common Fraud Schemes

A fraud transaction could have one or more of these characteristics:

- Unsolicited email or fax initiating an order
- Shipping address to high fraud areas (Chicago, San Diego or Brooklyn)
- Shipping outside the United States or to the Port of Miami
- Large order for numerous duplicate items
- Large transaction amount
- Rush order
- Order reflects poor grammar/English
- Avoids using the online order form
- Several card numbers are used
- Disregard for high shipping costs
- Use of a TDDY (telephone for hearing impaired)
- Request for drop ship with overnight delivery

Progressive Orders

This scam involves multiple orders from the same customer. First, a small, routine order is placed. Once the criminal receives the first order and knows the card works, they will try to place a very large order. The merchant feels comfortable sending a larger order due to prior business. The second order is usually placed 30 days after the first order.

International Orders

More than a third of Internet fraud comes from countries outside the US/Canada. International orders have fewer validation tools, so the merchant assumes a higher risk when accepting and processing them. As a result, extra verification is a must. Checking the 3-digit security code (CVV2/CVC2) is a recommended verification step for international orders. Address Verification Service (AVS) is not available outside of the U.S. You must notify INTRUST Bank in advance, if you intend to accept international orders.

Internal Fraud

Employee theft is a fact of life. Watch out for the misdirection of refunds to a credit card. Monitor mismatches between the credit cards used for ordering and any subsequent refunds. Also watch for employees who may purchase goods and charge them to a customer's card. Additional steps to protect you from employee fraud include:

- Monitor your employees
- Safeguard credit card information
- Balance your funds on a daily basis
- Review all refunds
- Limit the number of users that have access to your merchant account for card processing and make sure that they are trustworthy
- Change your online merchant account password on a regular basis

Want to learn more?

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Call 316-383-1433 or 866-597-5666 or [e-mail us](mailto:us).

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3-digit Security Code (CVV2/CVC2)

The 3-digit security code is an important security feature for merchants who accept Visa (CVV2) and MasterCard (CVC2) as payment over the telephone or online. Located on the back of all cards, the security code consists of the last three digits printed on the signature panel. In the card-not-present sales environment, the security code is an excellent tool for verifying that the customer has a legitimate card in hand at the time of the order.

Why Verify the Security Code?

Merchants who use the security code benefit in a number of ways:

- **Enhanced fraud protection.** Because card-not-present merchants are at greater risk for stolen account number schemes, you need to be diligent in your fraud control efforts. Verifying the Security Code processing can help a merchant differentiate between good customers and fraudsters who operate anonymously. It allows you to make a more informed decision before completing a non-face-to-face transaction.
- **Reduced chargebacks.** Verifying the security code potentially reduces fraud-related chargeback volume. Reduced fraud-related chargebacks translate into maximized profitability.
- **Improved bottom line.** For card-not-present merchants, fraudulent transactions can lead to lost revenue and can also mean extra processing time and costs, which often narrow profit margins. Verifying the Security Code complements your current fraud detection tools to provide a greater opportunity to control losses and operating costs.



[Learn more about the 3-digit Security Code.](#)

Want to learn more?

Contact INTRUST Bank – Merchant Services
Call 316-383-1433 or 866-597-5666 or [e-mail us](#).

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Address Verification

Address Verification is a service that compares the address and billing information provided by a customer at the time of a transaction, with the information the cardholder's issuing bank has on file, to help determine if the transaction is valid.

Merchants that process "card-not-present" transactions increases their risk of fraud. Mail orders, telephone orders and internet orders, do not allow the merchant the benefit of obtaining the cardholder's signature. By comparing the billing address (street address and zip code) information supplied by the cardholder against information on file with the card issuing bank's database, the merchant gains additional information to help identify a possible fraudulent transaction. The AVS response code corresponds to different degrees of matching data. The service is only available for U.S. street addresses.

AVS is a useful tool to help protect the merchant from fraud transactions.

[Learn more about AVS](#)

Want to learn more?

Contact INTRUST Bank – Merchant Services
Call 316-383-1433 or 866-597-5666 or [e-mail us](#).

Ready to apply to become an INTRUST merchant?

[Send us an e-mail](#) to let us know and a representative will get in touch with you.





Already Registered with TrustKeeper@? [Click Here to Login!](#)

PCI Video Assistant

FAQ

Language:

Welcome to the INTRUST Bank PCI Program

In partnership with Trustwave, INTRUST Bank is providing your business with the INTRUST Bank PCI Program. This program features TrustKeeper@, which will help you easily approach your requirements for the Payment Card Industry Data Security Standard (PCI DSS). After registration, you'll be connected to the right PCI Wizard for your business type and card-acceptance method. This will help you complete the appropriate Self-assessment Questionnaire, and identify any additional steps you need to protect your business.



You may be thinking, "Data Security doesn't apply to me." This is a commonly-held myth about PCI DSS. In over 500 cases of compromised cardholder data, Trustwave has found that 90% of merchants that have data stolen look just like you - small businesses such as restaurants and retailers.

Another commonly held myth is a false sense of security due to the use of a certain POS device, software or provider. The TrustKeeper tool will help you identify and fix these issues in your own environment.

Top 5 Reasons for Data Compromise:

- *Unprotected Internet Connection*
- *E-commerce Web site security*
- *Weak Passwords and sharing of credentials*
- *Insecure Payment Applications or 3rd party Integration*
- *Viruses, malware and spyware*



Become Compliant Today!

The TrustKeeper PCI Wizard will walk you through the process for certifying PCI DSS compliance. Click below to get started.

[Get Started](#)



New To Do List!

Take advantage of our new To Do List feature! Choose the PCI Wizard, and you'll see the new To Do List on the right hand side of your screen, to help track your compliance tasks and achieve PCI certification.

[Watch the video to learn more](#)



About Trustwave..

Trustwave provides on-demand compliance tools and data security solutions for the payments industry. Our industry-leading TrustKeeper suite continues to evolve from customer feedback; we think you'll find it friendly, easy-to-use and comprehensive. This tool has among the highest compliance achievement rates in the industry, and will help you wade through the complexity of the compliance process.





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Fraud Types & Detection

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How can you tell if you've become a victim of fraud?

- Unexplained charges or withdrawals from your financial accounts
- Failing to receive bills or other accounts
- Receiving calls from collectors or companies about loans you didn't apply for, merchandise or services you didn't buy
- Receiving credit cards for which you did not apply
- Receiving bills from unfamiliar sources
- Receiving letters that ask you to confirm address changes that you did not initiate
- Denial of credit for no apparent reason

[Find out what action to take if you become a victim.](#)





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Card Alert

Why did I receive a letter advising me that my card is being replaced?
INTRUST was notified of a security breach through a payment processor. Some of your card information may have been exposed, which is why we are proactively replacing your card with a new number.

What will happen to my old card?
Shortly after you receive your new card, your old card will be closed.

What information was exposed?
Card numbers, expiration dates and CVV numbers. We don't believe personal information such as Social Security numbers, addresses and telephone numbers were involved in the incident.

How did this happen?
When your card is used to make a purchase, the information is transmitted through multiple payment systems. A hacker may have gained access to your card information through one of these systems.

I recently noticed fraud on my account. Is this fraud related to the recent incident?
It is unclear whether this fraud is related to the incident in question. It is important to know that regardless of where the fraud occurred, you are protected by Visa's Zero Liability® policy and will not be liable for any unauthorized purchases.

Has the security breach been fixed?
Yes.

Since my account number is changing, do I need to notify any merchants I use for automatic bill pay?
Yes. If you have charges that automatically bill to your check card on a regular basis, you must notify the provider that your account number has changed. This will ensure that your services are not cancelled or interrupted.

Will my Personal Identification Number (PIN) change?
The PIN will remain the same.

The letter states that I should receive my new card within 7-10 days. What if I don't receive it within that timeframe?
If you have not received your new check card within 10 business days from the date of the letter, please call 800-828-9101 or 316-383-1680, Monday through Friday 7 a.m. to 8 p.m., or Saturday 8 a.m. to 6 p.m. If you have not received your new credit card within 15 days of the letter, call 877-584-2957 or 316-383-5758, Monday through Thursday 8 a.m. - 8 p.m. or Friday 8 a.m. - 6 p.m.

The numbers listed above are not the numbers I normally call with questions. Are these valid numbers?
Special local and toll-free numbers have been created to assist with this situation, which is why they are different from the customer service numbers normally used.



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Fraud Center



Enjoy peace of mind with **INTRUST Personal OnLine Banking**

Security is layered and guaranteed
Access your accounts & transactions as often as you wish
E-mail alerts keep you more in tune with your accounts
Pay bills online to avoid interception from your mailbox

How INTRUST Protects You

For generations, INTRUST has held true to the principle of integrity. When you trust INTRUST for your financial needs, you can have the confidence that we place the utmost importance on protecting your privacy and securing your sensitive information.

[Privacy Policy](#) | [Our Security Practices](#)

How to Protect Yourself

By increasing your awareness about the common threats against the security of your personal information, managing your personal information wisely and cautiously, and exercising vigilance, you can minimize your risk to fall victim.

[E-mail & Online Protection](#) | [Offline & General Protection](#) | [Protecting Your Business](#)

Fraud Types & Detection

There are a number of methods that offenders employ to use your personal information – your name, address, phone number, Social Security Number, or bank or credit card account numbers – without your knowledge to personally profit at your expense.

[Recent Fraud Alerts](#) | [Card Alert FAQ](#) | [Fraud Types](#) | [Fraud Detection](#)

How to Report Fraud or Suspicious Activity

If you suspect that you've become a victim of fraud, don't hesitate to act. Immediately report your suspicions and take the steps recommended to resolve the fraudulent activity and prevent further damage to your accounts and reputation.

[Learn More](#) | [Report Lost/Stolen Check/Credit Card](#) | [Report Lost/Stolen Checks](#) | [Report Fraudulent E-mails](#) | [Other Steps for Victims](#)



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MasterCard SecureCode

Want to protect your INTRUST MasterCard when you shop online? Enroll in MasterCard SecureCode.

MasterCard SecureCode protects your existing MasterCard credit card with a personal password, giving you reassurance that only you can use your MasterCard online.

Here's how it works:

1. Enroll your INTRUST MasterCard in MasterCard SecureCode
2. Shop online at participating merchants
3. Complete the following steps to make a purchase:



Enter your MasterCard payment information and submit your order.

INTRUST will prompt you to enter your SecureCode.

SecureCode is confirmed and your purchase is completed.

Ready to enroll in MasterCard SecureCode?
[Enroll online now.](#)

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For more information, [review the FAQs](#) or contact Card Center Customer Service [by e-mail](#) or [by phone](#).





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- Fraudulent E-mails
- Steps for Victims

If you suspect that you've become a victim of fraud, act immediately to reclaim your identity, minimize the damage to your funds, accounts, credit – and your good name – and keep a record of all correspondence.

- [Report Lost/Stolen Checks/Credit Cards](#)
- [Report Lost/Stolen INTRUST Checks](#)
- [Report Fraudulent INTRUST E-mails](#)
- [Other Steps for Victims to Take](#)





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Watch for Suspicious Activity

- Review online banking reports and audit reports on a daily basis. Verify that ACH, Wire Transfer, and other transactions are valid. INTRUST Bank can assist you in protecting your accounts from both ACH and check fraud with the following additional procedural steps:
 - **Positive Pay:** A check fraud prevention service that compares checks presented for payment against a list of checks you have issued.
 - **ACH Debit Block:** This service automatically returns any unauthorized ACH activity on your account.
 - **ACH Debit Filter:** This service posts only ACH debit entries that you have authorized.
- Things to watch for/call the bank if you see the following:
 - Suspicious transactions posting to your account
 - Activity on Reports that is out of the ordinary
- If you suspect that someone is trying to gain access to your online banking information, notify a representative in INTRUST Bank's Treasury Services Department. They can be reached from 7:30 a.m. to 6:00 p.m. at 316-383-1494 or toll free at 800-905-6630.
 - If an urgent situation arises you can lock-out your User ID by intentionally entering an incorrect password 3 times. This will lock the ID and require either the Admin to unlock it, or the Bank if you are locking the Admin ID.

Computers

- Have dedicated PC(s) for accessing bank sites.
- Use one computer for transaction entry and approve transactions on another.
- We strongly encourage you to limit, or better yet, eliminate Web-surfing activity on those PC's that are used for commercial online banking. Establish an internet policy for your company.
- Schedule daily scans of your computer to check for viruses.
- Make sure your Antivirus Software, Operating System, Firewall, and Internet browser are operating properly and are up to date.
- Install the latest security updates and patches on your computer. If possible turn on Windows Automatic Updates and schedule automatic installation of critical updates.

Passwords

- Keep your passwords secure. User passwords, including PIN numbers and passwords generated from a security token, should never be shared with anyone. Please know that INTRUST Bank will never call and ask for a user passwords or a single-use password from a security token.
- Use different passwords for different Websites.
- Never write passwords down on paper or store them in an unencrypted computer file.
 - Utilize a password vault program that includes strong encryption.
- Change passwords regularly.
- Use strong passwords.
 - Use a combination of upper and lower case letters, numbers and keyboard symbols.
 - Passwords should not contain your user name, real name, or company name.



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Keep your computer and online experience safe.

Whenever providing personal information via the Web – such as when completing an application or shopping – it's important that you take steps to maximize your safety in today's online environment.

- Look for a closed padlock in the lower right-hand corner of your Web browser or "https" in your Web browser address to indicate your Internet connection is secure, preventing anyone other than the intended target from accessing your information as it travels over the Internet.
- Use a firewall program, which acts like a security guard for your computer/network, permitting the right kind of traffic to pass through and preventing the wrong kind of traffic from passing through.
- Use up-to-date anti-virus software to scan for and remove viruses from your computer.
- Always log off to end your online session.
- Turn off automatic login features that save your user name and password.

INTRUST's Security Practices

Keep your personal numbers secure.

- If you're an OnLine Banking customer, we recommend that you regularly change your login password.
- Place passwords on your credit card and bank accounts and avoid using anything identifying that a thief could discover. Verified by Visa enables you to create a personal password to ensure that only you can use your INTRUST Visa card to buy online.

Keep an eye open for suspicious fraudulent e-mails.

Even from companies you know or do business with, be extremely suspicious of any e-mail that:

- Asks you to confirm, update or provide sensitive information
- Urges you to respond immediately
- Uses pop-up windows to collect sensitive information
- Contains typographical or grammatical errors

Do not provide account numbers, Social Security Numbers or bank account details over the Internet unless you initiated the contact and your connection is secure. If you receive e-mails that request identifying or financial information, do not respond to them – delete them. **Legitimate companies, including INTRUST, will never request identifying information from you via e-mail. This includes your Social Security Number, account numbers, credit card numbers, PINs and passwords. Similarly, INTRUST will never call to ask you for the same identifying information.**





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Contact your banks and credit card issuers immediately.

Stop payment on missing checks and notify the check verification service, close any accounts that have been tampered with or opened fraudulently and open new accounts. Change all account passwords. Click one of the tabs above to find out how to contact INTRUST Bank.

File a police report.

File reports with your local police or the police in the community where an identity theft took place.

Contact the post office.

Make sure no one has requested an unauthorized address change.

File a complaint with the Federal Trade Commission (FTC).

You may be able to provide important information that can help law enforcement officials track down and stop identity theft.

Contact the Social Security Administration.

If someone is using your Social Security Number for employment purposes, the Administration may choose to issue you a new number.

Contact the three major credit bureaus.

Request that "inquiries" be removed from your report from the companies that opened the fraudulent accounts. Request that "fraud alerts" be placed on your accounts and ask that creditors call you before opening new accounts or making changes to existing accounts.

- [TransUnion](#): 800-680-7289
- [Experian](#): 888-397-3742
- [Equifax](#): 800-525-6285

TransUnion's [Fraud Victim Assistance Department](#) is a valuable resource for victims of fraud.





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Verified by Visa

Overview | FAQs

Want to protect your INTRUST Visa when you shop online? Enroll in Verified by Visa.

Verified by Visa protects your existing Visa credit or check card with a personal password, giving you reassurance that only you can use your Visa card online.

Here's how it works:

- Shop at participating online stores. Enter your INTRUST Visa number and submit your order.
- A window will appear. Enter your Verified by Visa password; your identity will be confirmed.
- Your transaction is complete. You're then returned to the online store.

Ready to enroll in Verified by Visa?

To enroll, simply "check" the box and enter your card number.

Yes, I want to enroll my INTRUST Visa in Verified by Visa.

SUBMIT

Contact us to learn more.

For more information, [review the FAQs](#) or contact Card Center Customer Service by [e-mail](#) or [by phone](#).



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Fraud Types & Detection

[Recent Fraud Alerts](#)

[Card Alert FAQ](#)

[Fraud Types](#)

[Fraud Detection](#)

9/03/13 – Loan Application Fraud Alert

Be cautious when receiving emails claiming to be from INTRUST Bank that ask for personal identifying information. Consumers are receiving emails that appear to look as if they're coming from INTRUST Bank and suggest you click the link in the email to complete a loan application. The email indicates they will help you get approved for a loan through INTRUST. However, instead of taking you to the INTRUST Bank website as the email suggests, you are sent to a fraudulent site. After filling out the loan application, the consumer receives a phone call from someone who says they are with INTRUST Bank, although they are not. They will inform you that you have been approved for a loan, but that there is a small amount of money, normally about \$250, that is required to pay the processing fees on the loan. The consumer never receives the funds they applied for and if they send in the 'processing fees', they will lose that amount.

When applying for loans or other accounts online, make sure that you are visiting the actual INTRUST Bank website. If you are unsure that you are on the correct website, or if an email you received is actually from INTRUST Bank, [call OnLine Services Support](#) to verify the legitimacy of the website or email.

7/23/13 - Phone Fraud Alert

Be wary of calls from individuals claiming to be representatives with INTRUST Bank, or any financial institution you do business with. Recent reports indicate an increased number of calls from individuals asking that customers share their credit card account numbers or other personal information in order to unlock their credit card account. Generally, these calls come from an unknown number and may even be reaching an unlisted cell phone number.

Remember, INTRUST will never contact you (by phone, email or text message) and ask for your account number, social security number, address, phone number or any other piece of personal information. Please refer to these [resources](#) for additional information on how to protect yourself.





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E-mail Phishing

E-mail phishing enables offenders to obtain personal information via e-mail and the Internet. With phishing, an e-mail header is forged to make it appear as if it came from someone other than the actual source. The fraudulent e-mail message may direct you to a "spoofed" Web site that looks just like the legitimate source's Web site, but isn't. In these cases, the e-mail or pop-up messages are used to deceive you into disclosing sensitive personal information so that the offender may use your information to make fraudulent purchases, access your accounts or steal your identity.

INTRUST Bank uses enhanced authentication factors beyond your user ID and password to help prevent fraud as a result of phishing and spoofing. For instance, if you're an OnLine Banking customer, seeing the picture and personal phrase you selected is your assurance that you're on our legitimate Web site instead of a spoofed Web site and it's safe to log in.

To learn more, we encourage you to read "[You Can Fight Identity Theft](#)," a valuable resource (.pdf) on the FDIC Web site. For information about the latest instances of fraudulent INTRUST e-mails, [click here](#).

Telephone Phishing

Telephone phishing enables offenders to obtain personal information via the telephone. Usually, offenders gather bits of information in advance and use it, along with the information you provide over the phone, as a means to complete the information for your account. With full account data, the offender can more easily make fraudulent transactions.

In some cases of phone phishing, the offenders send you a fraudulent e-mail message that appears to be from a legitimate financial or government source, but isn't. The e-mail claims that your accounts have been deactivated due to fraudulent activity and requests that you call a specific phone number in the e-mail to reactivate the accounts. When you call the phone number, the friendly voice message claiming to be a financial institution prompts you to disclose sensitive information. In other cases of phone phishing, offenders are able to spoof caller ID so that their call appears to be from a legitimate bank, but isn't. It's during the call that you're prompted to disclose the sensitive information to complete your account data.

Text Phishing

Text phishing occurs when offenders send you a text message in an attempt to coerce you into providing personal information. Like with some cases of telephone phishing, the text message claims that your account has been deactivated and requests that you call a specific phone number in the text message to reactivate the account. Once the phone number is called, you're prompted via automated message to provide your account information. Offenders will then use your account information to make fraudulent transactions.

Identity Theft

Identity theft occurs when your personal information is used by someone else to open new accounts or initiate transactions in your name. Identity theft occurs through a number of ways offline – from stealing wallets and purses, intercepting and rerouting mail or rummaging through garbage. To learn more, visit www.consumer.gov/idtheft, the U.S. government's central Web site for information about identity theft, or call the Identity Theft hotline at 1-877-IDTHEFT.



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How to Protect Yourself

- E-mail & Online Protection
- Offline & General Protection**
- Protecting Your Business

Manage your mailbox.

- Watch for missing mail and bills that don't arrive on time. Consider using [INTRUST OnLine Bill Pay](#), a secure method of paying your bills online.
- Eliminate worry of lost or stolen checks by using Direct Deposit to directly deposit paychecks into your INTRUST account.
- Arrange to have recurring INTRUST loan or line of credit payments automatically deducted from your account or make your payments online.
- Be suspicious of receiving a cashier's check, money order, traveler's check or any other form of payment that you weren't expecting or didn't solicit. You are responsible for the items you deposit. When a check or other item bounces, you owe the bank the full amount deposited.

Trash with care.

- Thoroughly shred anything with an account number on it, including credit offers you get in the mail.
- Delete all personal information before you dispose of a computer.

Monitor your accounts.

- Carefully review your monthly statements for unauthorized charges.
- Exercise extra caution after vacation or trips.
- To keep more frequent watch of your transactions, enroll in OnLine Banking. Not only can you review statements, check your balances and monitor account activity, you can create a variety of e-mail alerts to keep you even more in tune with your accounts – when a designated minimum balance is reached, a transfer has completed or failed, a check has processed, and many more.

Review your credit regularly.

Order a copy of your credit report at least once a year to check for accounts that may have been opened without your knowledge and unauthorized changes to your existing accounts. Under the Fair and Accurate Credit Transactions Act (FACT Act), you're entitled to annually request and obtain a free credit report. [AnnualCreditReport.com](#) provides you with a secure way to do so, and each of the three major credit bureaus also offers ongoing monitoring programs.

- [TransUnion](#): 800-916-8800
- [Experian](#): 888-397-3742
- [Equifax](#): 800-685-1111

Release your Social Security Number (SSN) prudently.

- Avoid printing your SSN on your checks or using your SSN as your driver's license number.
- Do not carry your SSN card with you.

Protect the contents of your purse or wallet.

- Don't write your personal identification number (PIN) on your credit or debit cards or keep the PIN in your purse or wallet.



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- Kansas State University
- Wichita State University
- Western Illinois University
- Emporia State University
- Fort Hays State University
- Washburn University
- Butler Community College
- Bethel College
- Ball State University
- American Angus Association
- American Bonanza Society
- Kansas Farm Bureau
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- New Account Terms
- Request Your Account Terms
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INTRUST Bank Credit Card

Card Features | Payment Options | **Online Shopping Security**

Help prevent unauthorized card use online before it happens – with Verified by Visa or MasterCard SecureCode.

Verified by Visa

Verified by Visa protects your existing Visa credit card or debit card with a personal password, giving you reassurance that only you can use your Visa card online.

[Learn More](#) | [Enroll](#)

MasterCard SecureCode

MasterCard SecureCode protects your existing MasterCard credit card with a personal password, giving you reassurance that only you can use your MasterCard online.

[Learn More](#) | [Enroll](#)

INTRUST Bank is providing these security features to you at no charge. Feel safe and secure when shopping online with your INTRUST credit or debit cards.

Interested in learning about other ways to reduce your susceptibility to fraud? Visit our [Fraud Center](#).

Contact us to learn more.

For more information about our Credit Cards, contact Card Center Customer Service [by e-mail](#) or [by phone](#).



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Our Security Practices

Maintaining the confidentiality of your personal and financial information is an important responsibility. We understand that your trust in us is dependent upon how well we keep that information secure.

There are a number of security measures we take to protect your information and we also encourage you to take steps to protect yourself and your business.

- **Anti-virus protection** detects viruses and prevents them from entering our systems.
- **Firewalls** block our systems from unauthorized access.
- **Secure transmissions** ensure information remains confidential. Encryption technology, such as Secure Socket Layer (SSL), is used to transmit information between you and us and protects the information in three different ways:
 - Authentication ensures that you are communicating with us, and prevents another computer from impersonating INTRUST Bank.
 - Encryption scrambles transmitted information so that it cannot be read by unauthorized parties.
 - Data integrity verifies that the information you send to us is not changed during the transfer. The system detects if data was added or deleted after you sent the message, and if any tampering has occurred, the connection is dropped.
- **Various features within our online banking services** such as layered security that extends beyond your user ID and password and timed automatic log-off feature after a period of inactivity.

Ongoing Security Evaluation

INTRUST Bank operates under a detailed information security policy, which is subject to ongoing regulatory oversight and examination. In addition, our security practices and technology are continually reviewed by our own experts to make sure that we are able to adapt to constantly evolving threats and provide you with the highest level of protection.

Security Guarantee

At INTRUST Bank we want our online customers to know that each transaction conducted on INTRUST OnLine is secure. We are committed to providing a secure environment in which you can take full advantage of our convenient banking technology without anyone taking advantage of you. In fact, we offer a 100% Security Guarantee. If you should lose any money while banking on INTRUST OnLine through a breach of INTRUST OnLine's Security, INTRUST will reimburse your loss – guaranteed.

C240-1811NT (3/04)



I trust INTRUST.

Webpage Screenshot



What is Cloud Money?

It's one simple thing that changes everything. Upload your money to the Cloud and set it free – across the table, across the street, or across the ocean.

It's your money – you earned it and we think you should be able to use and transfer it conveniently, securely, inexpensively and in any amount – when and how you want.

Join our community of members and say hello to the next phase in the evolution of money.



Learn More



Cloud Money Cards

The free nTrust Cloud Money Prepaid MasterCard® is the simplest way to instantly access and use the money in your nTrust Cloud.

- Use at 32,000,000+ locations in 200 countries
- Get cash at 1,700,000+ ATMs worldwide
- Works online and in shops
- Bank-level security and encryption

Learn More



EXHIBIT 30



Be Good

25% of all integrated business fees are donated back into local charities and causes selected by the businesses. So, that taco you buy with Cloud Money feeds you while helping to feed and clothe people in your community.



No Hidden Fees

Transparent, honest fees. No minimum balances, no maintenance fees, no surprises, no sticker shock.

[Learn More](#)



We Don't Sleep

Set and manage customizable email and SMS alerts to notify you about any large purchases, transactions, or unusual activity in your nTrust Cloud.

[Learn More](#)

Bank-Level Security

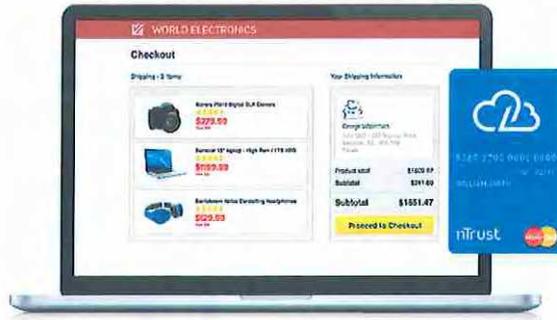
Our highly regulated Cloud Money platform uses encryption and security protocols that meet or exceed all known banking standards.

The system is PCI-DSS Level 1 certified – the highest standard developed by VISA, MasterCard and American Express and the security of your data is validated by VeriSign and TRUSTe.



Mind Your Own Business

Some websites on the Internet can be a bit sketchy. You want to pay for something, but you hesitate to turn over your bank or credit card information. No problem. Just pay an Integrated business or load your Cloud Money card and complete your online purchase directly – no mess, no fuss and your real credit card or banking information never leaves your control.



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https://www.ntrust.com/ Mon Jan 27 2014 14:43:16 GMT-0500 (Central Standard Time)



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INTRUST Mobile Banking

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Available on the **App Store** | **ANDROID APP ON Google play**

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- [Finalize Your Account](#)
- [Change Your Account Type](#)
- [Sign up for OnLine Services](#)
- [Set up e-Statements](#)
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e-Statements
Go paperless when you sign up for online statements. [GO](#)



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Bank FAQ

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- [How do I locate the closest banking center?](#)
- [What is my routing number?](#)
- [How do I apply for a home loan?](#)
- [How does Overdraft Protection work?](#)
- [How does INTRUST protect my information online?](#)
- [How do I activate e-Statements?](#)

News: Locations inside Dillons stores will be open on Mon, Feb 17. All other locations closed.

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[Fraud Center](#)

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nTrust is coming soon to your country. Sign up to get on our list!

Sign Up



SEND RECEIVE PAY GET PAID LOAD CARD

Send

Send money to friends, family or businesses with nTrust Cloud Money Cards in any amount and in any currency and country with FREE

1 If you don't already have more nTrust Cloud Money Cards, create a new nTrust Cloud Money Card by using one of the methods listed on the page.

2 Send money and it's ready to use immediately for recipients to use.

3 They can use it for more than just pay bills. Make purchases directly from their nTrust Cloud Money Card or send money to other nTrust Cloud Money Cards.

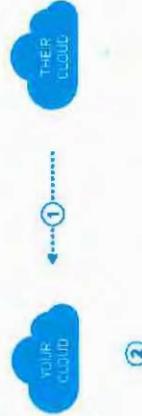


Receive

Receive money to pay bills, pay bills, and more.

1 Receive money to pay bills, pay bills, and more.

2 Receive money to pay bills, pay bills, and more.



From internet businesses, WITHDRAW funds to a bank account or
LOAD your Cloud Money Card.



Pay

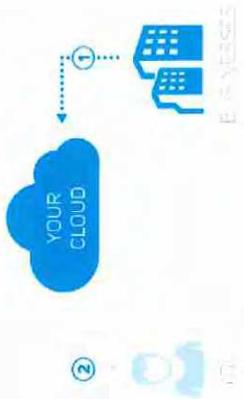
Pay bills or make purchases directly from your Cloud Money Card. You can also use your Cloud Money Card to make purchases at businesses that accept credit cards. Funds are automatically deducted from your Cloud Money Card.

1. When a bill is due, you can use your Cloud Money Card to pay it. You can also use your Cloud Money Card to make purchases at businesses that accept credit cards.
2. Funds are automatically deducted from your Cloud Money Card when you use it.



Get Paid

1. Receive payments from internet businesses directly into your Cloud Money Card.
2. Keep the money in your Cloud Money Card or make an instant credit transfer to your bank account.



Load Card

Transfer funds from your bank account to your Cloud Money Card. You can also use your Cloud Money Card to make purchases at businesses that accept credit cards. Funds are automatically deducted from your Cloud Money Card.

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Bills Payment Overview

nTrust offers online bills payment to verified nTrust members who can now pay their Philippines bills with their nTrust Cloud

Please note that you must have enough money in your Cloud to take care of the bill amount plus the PHP95 transaction fee (or currency equivalent)

You can take care of all your household bills through one provider, nTrust, with just a few clicks. Pay anytime, anywhere in the world.

Use our online payment service for your utility, telephone, health insurance, mortgage and other household bills. Major billers include Globe, Manila Water, Meralco, SSS, Bayantel, Digitel (Sun Cellular) and many more.

- It's fast, secure and convenient
- Only PHP95 fee per bill
- No more waiting, no line-ups
- Meet all your payment deadlines
- Easily pay bills when traveling or working abroad

Support Topics

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- [What if I entered the wrong amount or wrong account number when paying my bill?](#)
- [What is the list of billers that I can pay?](#)
- [How can I pay my bills online using nTrust?](#)

How long does it take for the biller to receive my payment?

The payment amount is instantly deducted from your Cloud balance. The merchant will receive notification of payment 24 hours after the payment has been made via nTrust. (This is due to reconciliation time frames between the processing banks.)

We advise you to pay your bill at least 3 – 5 business days before it is due to ensure the bill is paid on time.

[Read more about upload options, time frames and Minimums.](#)

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How can I pay my bills online using nTrust?

Any verified nTrust member can pay bills online using nTrust.

To make a successful bill payment, you should have enough funds within your Cloud balance to pay the amount due on the bill plus the PHP99 bills payment transaction fee.

Kindly note that it's not possible to make online payments for overdue bills as these need to be paid in person over the counter.

Paying your bills online

1. When logged into nTrust, click on **Pay Bills**.
2. Select which biller you wish to pay.
3. Type in the amount and the **account/reference number** listed on the bill.
4. Select the currency you wish to use from the drop-down menu to specify which Cloud the money is coming from.
5. Select **I wish to apply credits** (if applicable).
6. Click **Next**.
7. Click **Pay Bill** to complete your transaction. The success page displays.

A transaction receipt is available to print for your record.

When using your **smartphone**, complete the following steps:

1. Select **Pay Bills** from the top right navigation menu.
2. Select which biller you wish to pay.
3. Type in the amount you want to pay and the **account/reference number** listed on the bill.
4. Select the currency you wish to use from the drop-down menu to specify which Cloud the money is coming from.
5. Select **I wish to apply credits** (if applicable).
6. Click **Next**.
7. Click **Pay Bill** to complete your transaction. The success page displays.

A transaction receipt is available to print for your record.

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What do I need to have before paying my bill online?

The member must provide the bill account number (or the reference number in some cases, depending on the biller) and the amount you wish to pay.

To easily reference this information, you may want to have the physical bill or the necessary bill account number in front of you when completing a bill payment transaction.

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SETTLEMENT AGREEMENT

THIS SETTLEMENT AGREEMENT (this "Agreement") is entered into as of the ___ day of April, 2009 (the "Effective Date"), by and between INTRUST FINANCIAL CORPORATION, a Kansas corporation ("IFC"), and INTRUST MORTGAGE, INC., a Texas corporation ("IMI").

WHEREAS, IFC owns service mark rights in the mark "INTRUST," including those rights attendant to the registration with the U.S. Patent and Trademark Office, Registration No. 1,802,917, for the mark "INTRUST" (standard characters), for banking services; and

WHEREAS, IFC also owns service mark rights and attendant registrations with the U.S. Patent and Trademark Office in the following marks: "INTRUST MERCHANT SERVICES," Registration No. 2,738,638, for merchant services, namely credit card and debit card services; "INTRUST WEALTH MANAGEMENT" (stylized), Registration No. 3,358,359, for financial services, namely, management of trusts and investment accounts; "INTRUST VALUE PACK," Registration No. 3,219,237, for non-commercial banking service, namely, upgraded checking account services; "I INTRUST BANK" (stylized + design), Registration No. 2,197,748, for banking services; "INTRUST CHECK CARD," Registration No. 1,957,654, for banking card services, specifically on-line debit card; "INTRUST BANK, N.A.," Registration No. 1,840,083, for banking services; "INTRUST FINANCIAL CORPORATION," Registration No. 1,849,586, banking services; "INTRUST BANK," Registration No. 1,841,487, for banking services; "INTRUST CARD," Registration No. 1,879,319, banking services, namely credit card services; and "INTRUST 24 HOUR BANKING," Registration No. 1,832,427, for banking services; and

WHEREAS, IMI began using the name "INTRUST MORTGAGE" on or around July 7, 2000, in association with its mortgage consultation, mortgage brokerage, and mortgage banking business, and on July 7, 2000, IMI registered the domain name <intrustmortgage.com> (the "Domain Name") and thereafter began using a website under the Domain Name in association with its business; and

WHEREAS, on September 24, 2008, IFC directed a letter to IMI claiming that IMI's use of the INTRUST MORTGAGE name and the registration and use of the Domain Name constitutes acts of trademark infringement and unfair competition in violation of IFC's federal and common law rights (the "Dispute"); and

WHEREAS, in order to settle the Dispute related thereto and seek to avoid any likelihood of confusion, IFC and IMI (individually, a "Party," collectively, the "Parties") desire to enter into this Agreement.

NOW, THEREFORE, in consideration of the premises contain above, the mutual promises made herein, and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the Parties agree as follows:

1. IMI Obligation. IMI agrees on behalf of itself and its corporate affiliates that it will:

(a) Website and Print Uses. Within five (5) days after the Effective Date, prominently display the following disclaimer (or such other disclaimer as the Parties may mutually agree in advance in writing) on (i) the website associated with the Domain Name, (ii) any other website within IMI's possession or control using the INTRUST mark, and (iii) any other marketing or promotional material that is first made, printed, or displayed from and after the Effective Date:

Intrust Mortgage, Inc. is not affiliated with Intrust Financial Corporation or Intrust Bank, N.A.

This disclaimer will not be included on each page of each website, but on the homepage of each website the disclaimer must be displayed such that the full text of the disclaimer will be displayed without any scrolling by a user accessing the page using a generally available web browser at typical display resolutions.

(b) Website Transition. Not later than six (6) months after the Effective Date, associate a website under the Domain Name that only includes (i) a statement and link directing viewers to a domain name and website for IMI that do not use the mark "INTRUST" or any other mark colorably similar thereto; and (ii) the disclaimer required under Section 1(a).

(c) Final Transition. Not later than six (6) months after the Effective Date, discontinue any and all use of the mark "INTRUST" and any other mark colorably similar thereto, including, without limitation, in any advertising or promotional materials, on signage and directories, in websites, in domain names, URLs and other network addresses, in its corporate name, and on or in association with any collateral materials of any type or media, and destroy any inventory or other embodiments within IMI's possession or control, other than the maintenance and storage of existing records, which may be used solely for archival and legal purposes.

(d) Domain Name. Not later than six (6) months after the Effective Date, transfer to IFC ownership and control of the Domain Name, and reasonably cooperate with IFC in accomplishing the same.

2. IFC's Obligation.

(a) Transfer Expenses. Upon confirmation of the transfer of the Domain Name from IMI to IFC as required by Section 1(d), pay to IMI \$500 in consideration of IMI's expenses associated with the transfer of the Domain Name, which is IMI's sole compensation for the transfer of the Domain Name.

(b) Release. Conditioned on the full and satisfactory performance by IMI of all of IMI's obligations under this Agreement, IFC releases IMI, its officers, directors, employees, agents, successors, and assigns of and from any and all claims, causes of action, damages, costs, losses, and expenses arising out of or related to the Dispute. IFC does not release any claims arising out of any conduct which first occurs after the Effective Date that is inconsistent with the

terms and conditions of this Agreement, including but not limited to, any claims arising out of the failure of IMI to perform its obligations contained in this Agreement.

3. Warranties. IMI represents and warrants to IFC that as of the Effective Date and immediately prior to the completion of the transfer of the Domain Name to IFC: (i) IMI is the registered owner of the Domain Name, (ii) IMI has not transferred or pledged the Domain Name to any other person or granted to another person any license, lien, or other interest in the Domain Name, and (iii) the performance by IMI of its obligations under this Agreement does not violate any obligation (statutory, regulatory, contractual, or otherwise) to which IMI is subject.

4. Remedies. The Parties understand and agree that the breach by a Party of its obligations under this Agreement would result in immeasurable harm for which monetary damages alone would be inadequate. Therefore, each Party shall be entitled to seek injunctive and other equitable relief for the breach or threatened breach of this Agreement, without an obligation to post a bond or provide other security. Furthermore, the prevailing Party in any action or proceeding arising out of or related to this Agreement shall be entitled to receive its attorneys' fees and costs. This paragraph is cumulative of any other remedies available to a Party.

5. Further Assurances. It is the intention of IFC and IMI in entering into this Agreement to avoid any likelihood of confusion of IMI's marks with IFC's marks. The Parties will in good faith cooperate with one another and make all reasonable efforts, including taking the steps contemplated by this Agreement and executing any documents, in order to effectuate the terms of this Agreement. Without limiting the generality of the foregoing, IMI will not interfere with or contest (or assist or induce others to do so) IFC's use of, application for, or registration of any mark that contains the word "INTRUST" in connection with any goods or services whatsoever.

6. No Admittance of Liability. The Parties understand that this Agreement is a compromise of disputed claims and that the actions taken pursuant to this Agreement are not to be construed as an admission of liability by any of the Parties.

7. Expenses. The Parties agree and recognize that they are not responsible for the other Party's attorneys' fees, costs and expenses incurred, any other bills, expenses, fees, court costs, and other costs, fees, charges or expenses which the Parties have claimed or could have claimed to have been the responsibility of or caused by one another arising out of or related to the negotiation of this Agreement.

8. Binding Effect. This Agreement shall bind the Parties and their directors, officers, owners, agents, attorneys, representatives, successors, and assigns, and shall inure to the benefit of the Parties hereto. Should any provision of this Agreement be declared or be determined by any court or tribunal to be invalid, the validity of the remaining parts, terms and provisions shall not be affected thereby.

9. Waiver. The waiver by one Party of a breach by the other Party of a term of this Agreement shall not constitute a waiver of any subsequent breach of the same or any other term thereof.

10. Voluntary Execution. The Parties acknowledge that they have read and understand this entire Agreement, that they have had the assistance of counsel in its negotiation, that they have signed it knowingly and voluntarily, and that they are under no duress or pressure to do so.

11. Counterparts. This Agreement may be signed in counterparts, and executed fax copies may serve as originals.

12. Integration. This Agreement constitutes the entire agreement and understanding of the Parties with respect to the subject matter hereof, and there are no other agreements (written or oral) concerning the subject matter hereof. Any amendment or modification to this Agreement shall not be binding unless it is writing, manually executed by the Parties.

This Settlement Agreement is executed by the Parties as of the Effective Date.

INTRUST FINANCIAL CORPORATION

By: _____
Name: _____
Title: _____

"IFC"

INTRUST MORTGAGE, INC.

By: Troy A. Fore, Jr.
Name: Troy A. Fore, Jr.
Title: President

"IMI"

AMENDMENT TO SETTLEMENT AGREEMENT

THIS AMENDMENT TO SETTLEMENT AGREEMENT (this "Amendment") is entered into as of the 21st day of October, 2009 (the "Amendment Effective Date"), by and between INTRUST FINANCIAL CORPORATION, a Kansas corporation ("IFC"), and INTRUST MORTGAGE, INC., a Texas corporation ("IMI") (IFC and IMI, each a "Party," collectively, the "Parties").

WHEREAS, IFC and IMI entered into that certain Settlement Agreement, effective as of April 27, 2009 (the "Agreement"), which required, among other things, that IMI cease all use of the mark "INTRUST" and any other mark colorably similar thereto and transfer ownership and control of the <intrustmortgage.com> domain name to IFC not later than six (6) months after the effective date of the Agreement; and

WHEREAS, IMI has requested that IFC extend the deadline for IMI's compliance with certain of its obligations under the Agreement, and IFC is willing to grant an extension in consideration for the removal of one of IFC's obligations under the Agreement and the payment by IMI of certain fees and expenses.

NOW, THEREFORE, in consideration of the premises contain above, the mutual promises made herein, and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the Parties agree as follows:

1. Amendment to IMI Obligation. Sections 1(b), 1(c), and 1(d) of the Agreement are amended by substituting the phrase "April 27, 2010" for the phrase "six (6) months after the Effective Date" in such sections.

2. Amendment to IFC Obligation. IFC's obligation under Section 2(a) of the Agreement is deleted. For purposes of clarity, IMI remains obligated to transfer the Domain Name to IFC in accordance with Section 1(d) of the Agreement, and amended herein, and IMI will bear all of its costs and expenses associated with such obligation.

3. Additional IMI Obligations. On or prior to execution of this Amendment by IMI, IMI will:

(a) Settlement Fee. Pay to IFC \$1,000.00 in immediately available funds, which amount is non-refundable.

(b) Settlement Expenses. Pay to IFC \$2,500.00 in immediately available funds, to which IFC will offset its actual legal fees and expenses arising out of or related to the evaluation, preparation, negotiation, and administration of the execution of this Amendment, but not to exceed \$2,500.00. Upon payment of the invoice from its legal counsel in the ordinary course, IFC promptly will refund to IMI the balance (if any) of such payment.

4. Application and Continuation of Agreement. Except as otherwise expressly provided in this Amendment, (a) the Agreement remains unchanged and is fully enforceable according to the

terms and conditions contained therein, (b) all capitalized terms used in this Amendment but not defined herein will have the same meaning given them in the Agreement, (c) the execution of this Amendment does not waive a Party's rights or remedies for any breach of the Agreement, whether occurring prior to or after the Amendment Effective Date and whether known or unknown by the Party, and (d) the terms of the Agreement, including, without limitation, the remedies, representations, and warranties, will apply to this Amendment and the Parties' respective obligations hereunder.

5. Counterparts. This Amendment may be signed in counterparts, and executed fax copies may serve as originals.

6. Integration. The Agreement and this Amendment constitute the entire agreement and understanding of the Parties with respect to the subject matter hereof, and there are no other agreements (written or oral) concerning the subject matter hereof. Any further amendment or modification to the Agreement or this Amendment will not be binding unless it is writing, manually executed by the Parties.

This Amendment to Settlement Agreement is executed by the Parties as of the Amendment Effective Date.

INTRUST FINANCIAL CORPORATION

By: Jay Smith
Name: JAY SMITH
Title: VICE CHAIRMAN

"IFC"

INTRUST MORTGAGE, INC.

By: Troy A. Fore, Jr.
Name: Troy A. Fore, Jr.
Title: President

"IMI"

SECOND AMENDMENT TO SETTLEMENT AGREEMENT

THIS SECOND AMENDMENT TO SETTLEMENT AGREEMENT (this "Amendment") is entered into as of the 27th day of April, 2010 (the "Amendment Effective Date"), by and between INTRUST FINANCIAL CORPORATION, a Kansas corporation ("IFC"), and INTRUST MORTGAGE, INC., a Texas corporation ("IMI") (IFC and IMI, each a "Party," collectively, the "Parties").

WHEREAS, IFC and IMI entered into that certain Settlement Agreement, effective as of April 27, 2009 (the "Agreement"), which required, among other things, that IMI cease all use of the mark "INTRUST" and any other mark colorably similar thereto and transfer ownership and control of the <intrustmortgage.com> domain name to IFC not later than six (6) months after the effective date of the Agreement; and

WHEREAS, IFC and IMI entered into that certain Amendment to Settlement Agreement, effective as of October 21, 2009 (the "First Amendment"), which provided, among other things, extended the deadline for IMI's compliance with certain of its obligations under the Agreement; and

WHEREAS, IMI has again requested that IFC extend the deadline for IMI's compliance with certain of its obligations under the Agreement, as amended by the First Amendment, and IFC is willing to grant an addition extension in consideration of a payment by IMI, as more specifically described in this Amendment.

NOW, THEREFORE, in consideration of the premises contain above, the mutual promises made herein, and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the Parties agree as follows:

1. Amendment to IMI Obligation. Sections 1(b), 1(c), and 1(d) of the Agreement, as amended by the First Amendment, are amended by substituting the phrase "June 26, 2010" for the phrase "April 27, 2010" in such sections.
2. Additional IMI Obligations. On or prior to execution of this Amendment by IMI, IMI will
 - (a) Settlement Fee. Pay to IFC \$5,000.00 in immediately available funds, which amount is non-refundable.
 - (b) Disclosure of Information. From the Amendment Effective Date until IMI's complete fulfillment of all of its obligations under Section 2 of the Agreement, as amended, IMI will promptly send or cause its legal counsel to promptly send to legal counsel for IFC all correspondence sent to or received from any governmental agency by or on behalf of IMI arising out of or related to any change in IMI's corporate name, trade name, trademark, service mark, or other mark.

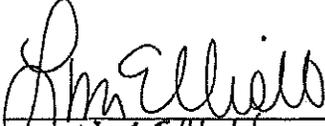
3. Application and Continuation of Agreement. Except as otherwise expressly provided in this Amendment, (a) the Agreement, as amended by the First Amendment, remains unchanged and is fully enforceable according to the terms and conditions contained therein, (b) all capitalized terms used in this Amendment but not defined herein will have the same meaning given them in the Agreement, (c) the execution of this Amendment does not waive a Party's rights or remedies for any breach of the Agreement, as amended by the First Amendment, whether occurring prior to or after the Amendment Effective Date and whether known or unknown by the Party, and (d) the terms of the Agreement, as amended by the First Amendment, including, without limitation, the remedies, representations, and warranties, will apply to this Amendment and the Parties' respective obligations hereunder.

4. Counterparts. This Amendment may be signed in counterparts, and executed fax copies may serve as originals.

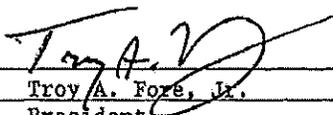
5. Integration. The Agreement, the First Amendment, and this Amendment constitute the entire agreement and understanding of the Parties with respect to the subject matter hereof, and there are no other agreements (written or oral) concerning the subject matter hereof. Any further amendment or modification to the Agreement, the First Amendment, or this Amendment will not be binding unless it is in writing, manually executed by the Parties.

This Second Amendment to Settlement Agreement is executed by the Parties as of the Amendment Effective Date.

INTRUST FINANCIAL CORPORATION

By: 
Name: Lisa Elliott
Title: VP, Marketing
"IFC"

INTRUST MORTGAGE, INC.

By: 
Name: Troy A. Fore, Jr.
Title: President
"IMI"

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JAMES K. LOGAN
GERALD SAWATZKY

January 20, 2010

VIA E-MAIL (pshaddock@bghklaw.net) & U.S. MAIL

Peter A. Shaddock II
Bowman Green Hampton & Kelly, PLLC
501 Independence Pkwy, Ste. 201
Chesapeake, VA 23320-5174

RE: "INTRUST WEALTH MANAGEMENT" Mark

Dear Mr. Shaddock:

This letter is in response to your letter dated November 18, 2009, dealing with the trademark infringement and unfair competition claims asserted by our clients, Intrust Financial Corporation and Intrust Bank, N.A. (collectively, "Intrust") against your client, At the Beach Inc. ("At the Beach"), and is to inform you of certain additional information we have discovered related to this matter.

In your letter you assert that your client's "NTRUST WEALTH MANAGEMENT" (stylized + design) mark creates a distinctly different appearance, sound, connotation, and commercial impression on the potential consumer from Intrust's "INTRUST WEALTH MANAGEMENT" mark. You also assert that there is no potential for actual customer confusion between the two marks. Your assertions fail to correctly weigh the recited factors, fail to consider all of the factors used by the courts in evaluating trademark infringement, and fail to account for the scope of Intrust's rights granted by federal law.

Similarity of the Marks

In stating that your client's mark creates a distinctly different appearance, sound, connotation, and commercial impression on the potential consumer, you only deny that the lighthouse design would be interpreted as a representation of the letter "I," and you assert that the lighthouse design conveys an association with seeking shelter and guidance in the minds of consumers—a characteristic you claim is not conveyed by our client's marks. It is blackletter

O-01788

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Peter A. Shaddock II
January 20, 2010
Page 2

law that in assessing infringement, the court must evaluate the marks based on the perception of a reasonable consumer, and not based on intent or hopes of the user of the mark. 4 J. Thomas McCarthy, *McCarthy on Trademarks and Unfair Competition* § 23:58 (4th ed.). We believe that a reasonable consumer could view the lighthouse design as a representation of the letter “I.” However, even if the mark is only understood to be the word “NTRUST,” this is not a material deviation from Intrust’s marks. As we previously noted, the two marks are phonetically identical, they connote the same meaning, and their lettering is identical, with the potential exception of the letter “I.” Furthermore, your claim that the lighthouse design conveys an association with seeking shelter and guidance is not a point of distinction. Rather, it is a point of similarity. Conveying a sense of stability and trust is a common theme in the banking industry. Indeed, the root of the most prominent portion of each mark—the word “TRUST”—attempts to communicate this message. As such, the use of the lighthouse design only strengthens the similarity of the marks and their closely-related services.

Likelihood of Confusion

You also assert in your letter that there is no potential for actual customer confusion between the two marks because of the “limited geographic area” of Intrust’s services, the assumption that there would be a low probability of “market interface,” and the omission of any assertion by us of any actual customer confusion. Your analysis incorrectly assumes that actual confusion is required for infringement, fails to acknowledge the scope of rights granted Intrust under federal law, and may omit key facts. Again, it is blackletter law that actual confusion is not required for a finding of infringement—only a likelihood of confusion is required. 4 McCarthy, *supra*, at § 23:12. Merely because we did not recite any particular examples of actual confusion does not mean that our client has not received reports evidencing actual confusion or that instances of actual confusion have occurred or may occur in the future. Intrust is not required to wait until actual harm has occurred to defend its rights in its marks and prevent confusion by the consuming public.

We also believe that intent may be particularly relevant to this matter. As you may be aware, intent to infringe or confuse is commonly recognized as a factor in determining a likelihood of confusion. In the course of reviewing your response, we had the opportunity to conduct some additional factual investigations. We understand that At the Beach’s Director of Operations, Jeanne Barnard, is a graduate of Wichita State University—a state university located in Wichita, Kansas—the same city in which our client is headquartered. We also understand that Ms. Barnard was employed by Kansas State Bank & Trust (“KSB&T”) at the time that it merged with First National Bank in Wichita, which shortly thereafter changed its name to Intrust. We assume that Ms. Barnard may have more than a passing familiarity with our client, and if this matter results in litigation, we would be interested to discuss the extent of Ms. Barnard’s knowledge and how that may have impacted the selection and adoption of the mark used by your client.

Peter A. Shaddock II
January 20, 2010
Page 3

Of course, we believe that Intrust's marks would be considered "famous" marks within the meaning of applicable federal and state anti-dilution laws. Even a likelihood of confusion is not required under those laws. Lanham Act, § 43(c)(1), 15 U.S.C. § 1125(c)(1).

Scope of Rights

Without regard to where Intrust actually conducts business, Intrust's rights in its federally registered marks extend throughout the United States through constructive use. Lanham Act, § 7(c), 15 U.S.C. § 1057(c). We note that your letter is silent as to the geographic area in which At the Beach conducts business and/or uses the "NTRUST WEALTH MANAGEMENT" (stylized + design) mark. For example, we note that the homepage of At the Beach's website limits its audience to persons located in particular states, including Kansas and Oklahoma. We assume that some of At the Beach's personnel hold relevant professional licenses in Kansas and Oklahoma. Given Ms. Barnard's education and employment background, we would not be surprised to discover that At the Beach had clients in the Wichita area.

Furthermore, geographic use is irrelevant with respect to At the Beach's attempt to gain federal rights through its federal trademark application (Serial No. 77/781329, filing date July 15, 2009). We believe it is particularly relevant that the examiner for this application independently concluded that there is a likelihood of confusion between the mark in this application and two of Intrust's federal registrations.

Renewed Demand

Based on the foregoing, Intrust renews its demands contained in our letter of November 6, 2009, including that Entrust Federal Credit Union immediately cease all use and display of the "ENTRUST" mark and any other mark that is confusingly similar to the same, including, and that Entrust Federal Credit Union abandon its federal trademark application.

We look forward to your response that Entrust Federal Credit Union is willing to comply with these demands and working with you to arrange an orderly transition out of your client's use of the mark.

Very truly yours,

FOULSTON SIEFKIN LLP



William P. Matthews

WPM:jp



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Word Mark NTRUST WEALTH MANAGEMENT
Goods and Services (ABANDONED) IC 036. US 100 101 102. G & S: Financial services, namely, financial research and analysis; insurance information and consultancy; insurance brokerage; investment consultation, advice, and management; financial planning; account and investment administration; mortgage planning; financial planning for retirement; financial administration of retirement plans. FIRST USE: 20090529. FIRST USE IN COMMERCE: 20090529
Mark Drawing Code (3) DESIGN PLUS WORDS, LETTERS, AND/OR NUMBERS
Design Search Code 07.03.09 - Lighthouses
 26.01.29 - DNA helix; Helixes
Serial Number 77781329
Filing Date July 15, 2009
Current Basis 1A
Original Filing Basis 1A
Owner (APPLICANT) At the Beach Inc. CORPORATION VIRGINIA 780 Lynnhaven Parkway, Suite 190 Virginia Beach VIRGINIA 23452
Attorney of Record Peter A. Shaddock II
Description of Mark The color(s) red and blue is/are claimed as a feature of the mark. The mark consists of an image of a lighthouse having a helix of blue stripes adjacent the words "NTRUST" and "WEALTH MANAGEMENT", wherein the letter "N" in "NTRUST" and the words "WEALTH MANAGEMENT" appear in blue and the letters "TRUST" in "NTRUST" appear in red.
Type of Mark SERVICE MARK
Register PRINCIPAL
Live/Dead Indicator DEAD

**EXHIBIT
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Abandonment April 19, 2010
Date

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JOHN C. PECK
CYNTHIA D. BOYER

TOPEKA

JAMES H. PATTER
MICHAEL J. HAY
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D. HENRY CRABER
JENNIFER A. KIRCHER, II
MARTHA FISHER LINDQUIST, III
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MARY KATHLEEN BARCOCK
WILLIAM H. DRY
RICHARD D. ZYK
DAVID S. FRICK
MICHAELE HANG
RICHARD C. MORRIS
JAMES K. LUDAN
GHALD SAWATZKY

October 13, 2011

VIA REGISTERED MAIL,
RETURN RECEIPT REQUESTED

Matthew James Stroud
InTrust Wealth Management
3411 B 82nd St., Suite 322
Lubbock, TX 79423

RE: "InTrust Wealth Management" Mark

Dear Mr. Stroud:

Our firm serves as intellectual property counsel to InTrust Financial Corporation and InTrust Bank, N.A. (collectively, "InTrust"). It has come to our client's attention that your company has adopted the use of the name "InTrust Wealth Management" in connection with its financial services business and in association with its website under the <intrustwealthmanagement.net> domain name, which is registered in InTrust Wealth Management's name. We are also aware of your Facebook page under the name "InTrust Wealth Management." According to your Facebook page, your company was founded in 2011. You reported to your state securities regulator that you began employment with Quest Capital Strategies, Inc. in February of 2011. It appears that you began using the name "InTrust Wealth Management" sometime in 2011.

InTrust was originally chartered in 1876 in Kansas as the Farmers & Merchants Bank, which later became the First National Bank of Wichita, and then in the early 1990s, InTrust. Since at least 1993, InTrust and its affiliates have been continuously using the mark "INTRUST" in association with a wide variety of banking and financial services, including, without limitation, mortgage loans, mortgage loan refinancing, and home equity lines of credit. InTrust is a leader in the financial services industry and is highly regarded among its clients and peers for its customer service, personalized banking, and as a leader in internet banking services through its website, located at <www.intrust.com>. Today, InTrust has more than forty-five branch offices in Kansas, Oklahoma, and Arkansas, and is the largest independent bank headquartered in

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O-02407

Matthew J. Stroud
October 13, 2011
Page 2

Kansas. Because of the foregoing, the INTRUST mark has become a valuable proprietary right of our client and famous throughout the region.

Furthermore, Intrust owns several registrations on the Principal Register of the U.S. Patent and Trademark Office for the INTRUST mark and associated marks, which include, without limitation, "INTRUST," Federal Registration No. 1,802,917, registered on November 2, 1993; "INTRUST WEALTH MANAGEMENT" (stylized), Federal Registration No. 3,358,359, registered on December 25, 2007; "INTRUST MERCHANT SERVICES," Federal Registration No. 2,738,638, registered on July 15, 2003; "INTRUST VALUE PACK," Federal Registration No. 3,219,237, registered on March 20, 2007; "I INTRUST BANK" (stylized design), Federal Registration No. 2,197,748, registered on October 20, 1998; "INTRUST CHECK CARD," Federal Registration No. 1,957,654, registered on February 20, 1996; "INTRUST BANK, N.A.," Federal Registration No. 1,840,083, registered on June 14, 1994; "INTRUST FINANCIAL CORPORATION," Federal Registration No. 1,849,586, registered on August 9, 1994; "INTRUST BANK," Federal Registration No. 1,841,487, registered on June 21, 1994; "INTRUST CARD," Federal Registration No. 1,879,319, registered on February 14, 1994; and "INTRUST 24 HOUR BANKING," Federal Registration No. 1,832,427, registered on April 19, 1994.

As a registrant on the Principal Register, federal law grants Intrust certain presumptive rights in these registered marks, including the exclusive right to use these marks and nation-wide, constructive use and nation-wide priority in these marks. Additionally, for most of these registrations, our client has made the proper filings and the U.S. Patent and Trademark Office has acknowledged that our client's ownership of the registrations and the associated marks are incontestable.

Given that the name "InTrust Wealth Management" is identical to our client's INTRUST WEALTH MANAGEMENT mark and given that the relevant services associated with the marks are the same or closely related, we must conclude that your company's use of the name InTrust Wealth Management in association with its business, financial services, Facebook page, and in its domain name is likely to cause confusion or to cause mistake or to deceive the public, and as such, would constitute illegal acts of trademark infringement and unfair competition resulting in irreparable damage to our client. With no present evidence to the contrary, we assume that your use of the name InTrust Wealth Management was inadvertent and without actual knowledge of Intrust's common law and federal rights in the INTRUST and INTRUST WEALTH MANAGEMENT marks. However, from this point forward, we would view any continued unauthorized use by your company of the word Intrust in association with its website, business, or any other financial services to be an act intended to confuse or deceive the general public.

We hereby demand that you immediately cease all use and display of the Intrust name and any other mark that is confusingly similar to the same, including, without limitation, on Facebook, in the <intrustwealthmanagement.net> domain name, on the website associated therewith, and in all references and links. We further demand that your company immediately recall and destroy any advertising and collateral materials of any type in any media whatsoever,

Matthew J. Stroud
October 13, 2011
Page 3

including without limitation, signage and printed advertisements, that bear an infringing mark. In addition, we demand that your company promptly assign and transfer the <intrustwealthmanagement.net> domain name and any other domain names and network addresses that include the word Intrust to our client.

We will expect your written confirmation of your company's willingness to comply with the terms of this letter no later than the end of business on November 1, 2011. After receipt of that confirmation, we will contact you or your counsel to discuss the scope of your company's infringing activities and the date by which your company will fully comply with the requirements of this letter and any other acts we deem necessary to end your company's further infringement of Intrust's rights. Because of the irreparable harm that has and would be caused by your company's continued use of the INTRUST or INTRUST WEALTH MANAGEMENT marks, if we do not receive your confirmation of compliance by the date indicated, Intrust will have no choice but to fully enforce its legal rights by all means available. This letter is without limitation to Intrust's rights, all of which are expressly reserved.

We look forward to receiving your prompt response agreeing to our requirements.

Very truly yours,

FOULSTON SIEFKIN LLP



William P. Matthews

WPM/bds

Matthew J. Stroud
October 13, 2011
Page 4

bcc: Mr. Michael Mayans

From: Matt Stroud <matthewstroud5@gmail.com>
Sent: Monday, October 31, 2011 5:16 PM
To: Matthews, Bill
Subject: Re: INTRUST WEALTH MANAGEMENT

Mr. Matthews

I purchased the the websites for one year and in total for \$150 dollars. For clarification again I have stopped all use and marketing or anything to do with INTRUST as I have told you multiple times. And I stopped it the day we spoke first. For the time being I do not need a name for my business and am unsure when I will come up with one if at all.

Matt

Sent from my iPhone

On Oct 31, 2011, at 5:07 PM, "Matthews, Bill" <bmatthews@foulston.com> wrote:

Dear Mr. Stroud,

I'm sorry if I am not being very clear or perhaps not understanding what you're telling me. In some cases, my client is willing to pay your registration costs associated with future registration of the domain names, i.e., the price you paid to the registrar for the domain names. I would need to know what the costs were for each domain name and the period of time for which they are registered (e.g., did you only pay for one year, 5 years, etc.?). My client is unwilling to pay you for your website or for hosting fees. After all, other than editing the name on your website pages, you can continue to use that website under the new name and associate different domain names with that website. Furthermore, my client is unwilling to pay for "undue hardship" or other costs associated with your name change. While I'm sure that you are going to some expense to have to change your name and that it is an inconvenience, that is a result of your doing in picking a name that violated my client's federally registered trademark rights, even when you had actual knowledge of my client and its marks.

For clarification purposes, you intend to stop using the Intrust name immediately and operate under some other name—whether your broker-dealer's name or a new name that you'll establish? If you don't intend to stop using the Intrust name immediately, by when will you stop using it?

Regards,

Bill

EXHIBIT
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From: Matthew Stroud [mailto:matthewstroud5@gmail.com]
Sent: Monday, October 31, 2011 1:59 PM
To: Matthews, Bill
Subject: Re: INTRUST WEALTH MANAGEMENT

Dear Mr. Matthews,

I confirm that I will cease all and any marketing with InTrust name on it. However I can not tell you the new name of my business since I have not came up with it. With my current broker-dealer I do not have to have a business name, I established one for credibility with my clients. As to the costs associated with the Domain names: Purchasing and use of the domain names ran \$150; I also used a gentleman to do the work on the website and for continued support through his server. With those costs and the costs of marketing the domain name and the undue hardship of changing the name, I would put the total cost around \$1,500. I do fully intend to resolve this matter as soon as possible and I understand that your client is seeking to do so as well. Thank you as well for getting back to me so soon and look forward to the resolution of this matter.

Thank you,

Matt Stroud

On Sun, Oct 30, 2011 at 11:27 AM, Matthews, Bill <bmatthews@foulston.com> wrote:

Dear Mr. Stroud:

Thank you for your confirmation that you will cease all marketing and use of the INTRUST Wealth Management name. For clarification purposes, we believe that any use by you of any mark or name with the word "INTRUST," especially in the financial services industry, violates my client's federal, state, and common law trademark rights. On our phone call I requested that you tell me when you would cease such marketing and use. You indicated that you could do so immediately. Please confirm that you will cease that marketing and use immediately, or if not immediately, please tell me when that will occur. Also, I requested that you inform me of the name that you intend to adopt so that we can evaluate whether the new name violates my client's trademark rights. Please tell me what name you intend to use after you cease using the INTRUST Wealth Management name.

With regard to the domain name, it is not acceptable that you continue to use, market, or trade in those domain names or any domain names that violate our client's trademark rights. Such actions are a clear violation of the federal Anticybersquatting Consumer Protection Act (ACPA). If you are found to violate the ACPA, my client could not only cause the domain names to be transferred, but obtain its actual or statutory damages as well as attorneys' fees. Furthermore, the agreement that you entered into with the registrar when you registered these domain names subject you to ICANN's Uniform Dispute Resolution Policy (UDRP). Under the UDRP, trademark owners, such as my client, may obtain the cancellation or

transfer of domain names that violate their trademark rights. Not only is this the case for you but for anyone else that may seek to purchase the domain names from you.

Although my client could clearly obtain these domain names or their cancellation under the ACPA and UDRP (as well as other remedies), we believe it is in both parties' interest to resolve the issue amicably. In our phone call, I said that in cases where the other side has been cooperative, my client may be willing to compensate for the future registration costs of domain names being transferred. I requested that you tell me your registration costs associated with the domain names so I could submit the matter for my client's consideration. My client may still be willing to do this, but only if you cooperate in the matter. If you do not cooperate, my client will seek to defend its rights as allowed by law.

I look forward to your prompt reply and willingness to cooperate so that we each can avoid further legal disputes.

Regards,

Bill

William P. Matthews | Foulston Siefkin LLP | www.foulston.com | Direct Ph. [316.291.9556](tel:316.291.9556) | General Office [316.267.6371](tel:316.267.6371) | Direct Fax [866.346.2028](tel:866.346.2028) | bmatthews@foulston.com | 1551 N. Waterfront Parkway, Suite 100, Wichita, KS 67206 | Assistant: Betty Schnoebelen

From: Matthew Stroud [<mailto:mattthews@stroud5@gmail.com>]
Sent: Friday, October 28, 2011 11:12 AM
To: Matthews, Bill

Subject: Re: INTRUST WEALTH MANAGEMENT

Mr. Matthews,

Per our conversation last week. I will stop all marketing and use of the INTRUST Wealth Management name that is tied to my business. However I do have the following websites that I own:

intrustwealthmanagement.com ; .net ; .org ; .biz ; .info. Since I own the rights to these websites and for my time put into developing my business and the website; I am going to sell the

websites. I will hold on to the sites until this matter is resolved. Thank you for your time,

Best Regards,

Matthew Stroud

FOULSTON SIEFKIN LLP

ATTORNEYS AT LAW

Bank of America Tower, Suite 1400
534 South Kansas Ave.
Topeka, Kansas 66603-3438
785.233.3600
Fax 785.233.1610

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Wichita, Kansas 67206-4466
316.267.6371
Fax 316.267.6345
www.foulston.com

32 Corporate Woods, Suite 600
9225 Indian Creek Parkway
Overland Park, Kansas 66210 2000
913.498.2100
Fax 913.498.2101

MEMBER
OF THE KANSAS BAR
OF THE MISSOURI BAR
OF THE ILLINOIS BAR
OF THE INDIANA BAR
OF THE IOWA BAR
OF THE KENTUCKY BAR
OF THE MISSISSIPPI BAR
OF THE NEBRASKA BAR
OF THE NORTH CAROLINA BAR
OF THE NORTH DAKOTA BAR
OF THE OKLAHOMA BAR
OF THE SOUTH CAROLINA BAR
OF THE TEXAS BAR
OF THE VIRGINIA BAR
OF THE WEST VIRGINIA BAR
OF THE WISCONSIN BAR
OF THE WYOMING BAR

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OF THE INTEGRATED ADVISORY
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FRANK RICHARDSON
RICHARD C. THOMAS
JAMES K. TIGHE
H. BRUCE BISHOP
G. HALL SAWYER

July 16, 2012

VIA REGISTERED MAIL,
RETURN RECEIPT REQUESTED

Intrust Corp.
ATTN: Amilcar de León
4909 N.W. 23rd Street
Oklahoma City, OK 73127

RE: "Intrust Corp." Mark

Dear Mr. de León:

Our firm serves as intellectual property counsel to Intrust Financial Corporation and Intrust Bank, N.A. (collectively, "Intrust"). It has come to our client's attention that Intrust Corp., an Oklahoma corporation for which you are listed as the registered agent, has adopted the name "Intrust Corp." and may be using that name in connection with its money transfer business located at your grocery store in Oklahoma City. Such use may include listings under the name Intrust Corp. through Western Union's "Find an Agent" website function. This corporation was formed on February 22, 2011, and we assume that it began conducting business under this name shortly thereafter.

Intrust was originally chartered in 1876 in Kansas as the Farmers & Merchants Bank, which later became the First National Bank of Wichita, and then in the early 1990s, Intrust. Since at least 1993, Intrust and its affiliates have been continuously using the mark "INTRUST" in association with a wide variety of banking and financial services, including, without limitation, ACH credit and debit services and wire transfer services, both domestically in the United States and to and from foreign countries throughout the world. Intrust is a leader in the financial services industry and is highly regarded among its clients and peers for its customer service, personalized banking, and as a leader in internet banking services through its website, located at <www.intrust.com>. Today, Intrust has more than forty-five branch offices in Kansas, Oklahoma, and Arkansas, and is the largest independent bank headquartered in Kansas. Because

EXHIBIT

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O-02172

of the foregoing, the INTRUST mark has become a valuable proprietary right of our client and famous throughout the region.

Furthermore, Intrust owns several registrations on the Principal Register of the U.S. Patent and Trademark Office for the INTRUST mark and associated marks, which include, without limitation, "INTRUST," Federal Registration No. 1,802,917, registered on November 2, 1993, for banking services; "INTRUST BANK, N.A.," Federal Registration No. 1,840,083, registered on June 14, 1994, for banking services; "INTRUST FINANCIAL CORPORATION," Federal Registration No. 1,849,586, registered on August 9, 1994, for banking services; "INTRUST BANK," Federal Registration No. 1,841,487, registered on June 21, 1994, for banking services; "INTRUST 24 HOUR BANKING," Federal Registration No. 1,832,427, registered on April 19, 1994, for banking services; "INTRUST CARD CENTER," Federal Registration No. 1,879,319, registered on February 14, 1994, for banking services, namely credit card services; "INTRUST CHECK CARD," Federal Registration No. 1,957,654, registered on February 20, 1996, for banking card services, specifically on line debit card; "INTRUST BANK" (stylized + design), Federal Registration No. 2,197,748, registered on October 20, 1998, for banking services; "INTRUST MERCHANT SERVICES," Federal Registration No. 2,738,638, registered on July 15, 2003, for merchant services, namely, credit card and debit card services; "INTRUST WEALTH MANAGEMENT" (stylized), Federal Registration No. 3,358,359, registered on December 25, 2007, for financial services, namely, management of trusts and investment accounts; "INTRUST VALUE PACK," Federal Registration No. 3,219,237, registered on March 20, 2007, for non-commercial banking service, namely, upgraded checking account services; and "INTRUST INTRUST," Federal Registration No. 3,711,317, registered on November 17, 2009, for banking services.

As a registrant on the Principal Register, federal law grants Intrust certain presumptive rights in these registered marks, including the exclusive right to use these marks and nation-wide, constructive use and nation-wide priority in these marks. Additionally, for most of these registrations, our client has made the proper filings and the U.S. Patent and Trademark Office has acknowledged that our client's ownership of the registrations and the associated marks are incontestable.

Given that the name "Intrust Corp." is identical to our client's various INTRUST marks (other than the addition to the generic term "Corp.") and given that the relevant services associated with the marks are identical, we are concerned that Intrust Corp.'s potential use of its name in association with its business and money transfer services could cause confusion or mistake or deceive the public as to source, sponsorship, or affiliation with our client and its services. With no present evidence to the contrary, we assume that Intrust Corp.'s adoption of its corporate name and any use of that name in its business or with its services was inadvertent and without actual knowledge of Intrust's common law and federal rights in its INTRUST marks. However, from this point forward, we would view any unauthorized use by Intrust Corp. or any of its affiliates of the word INTRUST in association with its business or any financial services to be an act intended to confuse or deceive the general public and infringe Intrust's valuable trademark rights.

Intrust Corp.
July 16, 2012
Page 3

To avoid any potential for trademark infringement, we believe that it would be prudent for Intrust Corp. to avoid any use of the mark "INTRUST." To the extent that Intrust Corp. has used the mark "INTRUST" in its business or with its services, we hereby demand that it immediately cease such use and any display of the INTRUST name and any other mark that is confusingly similar to the same. We also demand that Intrust Corp. change its corporate name with the Oklahoma Secretary of State and any applicable governmental authorities.

We will expect your written confirmation of Intrust Corp.'s willingness to comply with the terms of this letter no later than the end of business on August 3, 2012. By the same date we also expect you to provide us a date by which any uses of the INTRUST name in Intrust Corp.'s business or with its services will end and the date by which its corporate name will be changed. While our client is willing to resolve this matter informally, you should be aware that our client would be irreparably harmed by any infringing use of the INTRUST marks, and if the parties are not able to informally resolve this matter, Intrust will have no choice but to fully enforce its legal rights by all means available. This letter is without limitation to Intrust's rights, all of which are expressly reserved.

We look forward to receiving your prompt response agreeing to our requirements.

Very truly yours,

FOULSTON SIEKIN LLP



William P. Matthews

WPM:bs

Intrust Corp.
July 16, 2012
Page 4

bcc: Mr. Michael Mayans and Ms. Lisa Elliott

LAW OFFICES OF

ISRAEL & ISRAEL
401 North Hudson
Oklahoma City, Oklahoma 73102
(405) 815-9997
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www.issylaw.com

HOWARD F. ISRAEL P.C.
hisrael@issylaw.com

JAY G. ISRAEL P.C.
jisrael@issylaw.com

August 16, 2012

William P. Matthews
Attorney of law
1551 N. Waterfront Pkwy.
Suite 100
Wichita, Kansas 67206

Re: Intrust Corp.

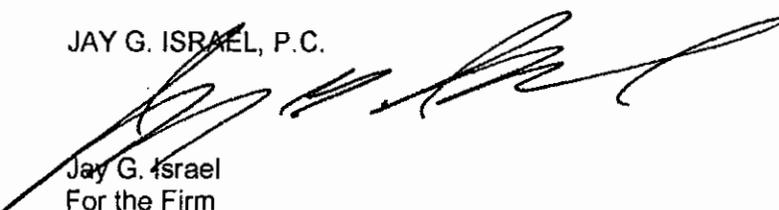
Dear Mr. Matthews,

Please find enclosed the Amended Corporate certificate and Filing Verification showing that the name Intrust has been changed to Trusted W&C Corp.

I am sorry for any inconvenience this may have caused your client.

Sincerely,

JAY G. ISRAEL, P.C.



Jay G. Israel
For the Firm

JGI/kk

e.c. client

EXHIBIT

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O-02168

OFFICE OF THE SECRETARY OF STATE



**AMENDED
CERTIFICATE OF INCORPORATION**

WHEREAS, the Amended Certificate of Incorporation of

TRUSTED W&C CORP.

has been filed in the office of the Secretary of State as provided by the laws of the State of Oklahoma.

NOW THEREFORE, I, the undersigned, Secretary of State of the State of Oklahoma, by virtue of the powers vested in me by law, do hereby issue this certificate evidencing such filing.

IN TESTIMONY WHEREOF, I hereunto set my hand and cause to be affixed the Great Seal of the State of Oklahoma.



*Filed in the city of Oklahoma City this
14th day of August, 2012.*

V. Slom Coffee

Secretary of State

FILED - Oklahoma Secretary of State #1912303956 08/14/2012
OKLAHOMA Secretary of State Electronic Filing

Amended Certificate of Incorporation

Document Number 19842020002 Submit Date - 8/14/2012

The undersigned Oklahoma corporation, for the purpose of amending its certificate of incorporation as provided by Section 1077 of the Oklahoma General Corporation Act, hereby certifies:

The name of the corporation is:
INTRUST CORP

As amended: The name of the corporation has been changed to:
TRUSTED W&C CORP.

The name of the registered agent and the street address of the registered office in the State of Oklahoma is:
AMILCAR DE LEON
4909 NW 23
OKLAHOMA CITY, OK 73127 USA

The date on which the amendment is to be effective, if it is to be effective after the filing date:

The duration of the corporation is:
Perpetual

The aggregate number of the authorized shares, itemized by class, par value of shares, shares without par value, and series, if any, within a class is:

Stock Type:	Series:
Common (Voting)	
Number of Shares:	Par Value Per Share:
500	\$1.000000

Additional amendments to the Certificate of Incorporation are:
Change of name only.

That at a meeting of the Board of Directors, a resolution was duly adopted setting forth the foregoing proposed amendment(s) to the Certificate of Incorporation of said corporation, declaring said amendment(s) to be advisable and calling a meeting of the shareholders of said corporation for consideration thereof.

That thereafter, pursuant to said resolution of its Board of Directors, a meeting of the shareholders of said corporation was duly called and held, at which meeting the necessary number of shares as required by statute were voted in favor of the amendment(s).

IN WITNESS WHEREOF, said corporation has caused this certificate to be signed this 14th day of August, 2012 by :

I hereby certify that the information provided on this form is true and correct to the best of my

knowledge and by attaching the signature I agree and understand that the typed electronic signature shall have the same legal effect as an original signature and is being accepted as my original signature pursuant to the Oklahoma Uniform Electronic Transactions Act, Title 12A Okla. Statutes Section 15-101, et seq.

Signature:

AMILCAR DELEON

Title:

PRESIDENT

[End Of Image]

FOULSTON SIEFKIN LLP
1551 N. Waterfront Pkwy., Suite 100
Wichita, Kansas 67206
(316) 267-6371

IN THE UNITED STATES DISTRICT
FOR THE DISTRICT OF KANSAS

INTRUST Financial Corporation)	
)	
Plaintiff,)	
)	
v.	)	Civil Action No. _____
)	
Entrust Federal Credit Union	)	JURY TRIAL REQUESTED
)	
Defendant.)	
_____)	

COMPLAINT

STATEMENT OF THE CASE

1. This is an action to recover damages for and halt violations of the Lanham Act, 15 U.S.C. §§ 1051 *et seq.*, and to cancel a United States trademark registration.

PARTIES

2. INTRUST Financial Corporation (“INTRUST”) is a Kansas corporation with its principal place of business in Wichita, Kansas.

3. Entrust Federal Credit Union (“EFCU”) is a federally chartered credit union located in Richmond, Virginia. EFCU may be served at its primary business address, Entrust Federal Credit Union, 1801 Dabney Road, Richmond, Virginia 23230.

JURISDICTION AND VENUE

4. This action arises under the Lanham Act, 15 U.S.C. §§ 1051 *et seq.* This Court has jurisdiction pursuant to 15 U.S.C. § 1121, 28 U.S.C. §§ 1331 and 1338(a) and (b).

5. INTRUST believes that it will likely have evidentiary support, after a reasonable opportunity for further investigation or discovery, that the Court has jurisdiction over EFCU and venue is proper in this district.

6. Specifically, INTRUST believes that discovery will likely show that EFCU has purposefully availed itself of the benefit and laws of the State of Kansas.

7. EFCU operates a highly interactive website at <www.entrustfcu.org>. On this website, a Kansas resident can apply for a mortgage or consumer loan through an online application process. (Printouts of EFCU's website are attached as Exhibit A.)

8. For example, EFCU's website, located at <www.entrustfcu.org>, states the following regarding its locations:

Our members live all over the world. Entrust has set up an elaborate system for account access no matter where you are, from our suite of online services, such as Online Deposits, to our debit cards, which work in ways and in places that others won't. And even though there is only one "official" Entrust location we are part of a network of more than 4,000 Credit Union Service Centers that act as branches of Entrust and over 50,000 surcharge-free ATMs worldwide.

(Exhibit A) (emphasis added)

9. EFCU also operates a second interactive website at <www.beagoodsteward.com> (Printouts of this website are attached as Exhibit B). At this website, a Kansas resident can submit a form applying for different EFCU services and accounts.

10. Neither Entrustfcu.org nor Beagoodsteward.com market EFCU as a local credit union. Instead, both advise anyone concerned about managing their financial affairs according to Christian based values to apply. EFCU "offer[s] the advice, products and services you need to be good stewards—now and in the future." (Exhibit B)

11. Both websites discuss EFCU's ability to serve customers anywhere. EFCU states that "our history and membership continues to grow everyday so we can satisfy the needs of many throughout the world."

12. EFCU advertises its services to customers in any location by emphasizing its "50,000 surcharge free ATMS Worldwide, 4,000 Service Centers Worldwide, and 24/7 Online and Mobile Services."

13. All these advertisements and services bear EFCU's infringing mark.

14. EFCU contemplated that these webpages would reach the forum state. Kansas is an intended market.

15. The EFCU intended for its name and services to extend nationwide, as evident by its national registration of the mark. It was foreseeable that EFCU's advertisements and services would reach the forum state.

FACTUAL BACKGROUND

16. INTRUST is a leading provider of a wide variety of banking and financial services including, without limitation, mortgage loans, credit cards, savings and checking accounts, and investment wealth management.

17. INTRUST was originally chartered in 1876 in Kansas as the Farmers & Merchants Bank, which later became the First National Bank of Wichita, and then in the early 1990s, INTRUST. Since at least 1993, INTRUST has been using the "INTRUST" trade name, both alone and in combination with other words, graphics, and logos, to identify its banking and financial services to potential customers.

18. To further preserve and enhance the recognition and goodwill associated with the "INTRUST" brand, INTRUST has registered both the "INTRUST" service mark and its related

trademarks in the principal register with the U.S. Patent and Trademark Office ("PTO") based on INTRUST's use of said marks in conjunction with various financial services. INTRUST's federally registered rights are evidenced by the following U.S. trademark registrations (collectively, the "INTRUST Registrations" and the "INTRUST Federally Registered Marks"):

a. Registration No. 1,802,917, for the mark "INTRUST" for use with banking services, which was based on the application filed on July 30, 1992, and which was registered on November 2, 1993;

b. Registration No. 1,832,427 for the mark "INTRUST 24 HOUR BANKING" for use with banking services, which was based on the application filed on January 12, 1993, and which was registered on June 8, 1993;

c. Registration No. 1,840,083 for the mark "INTRUST BANK, N.A.", for use with banking services, which was based on the application filed on March 18, 1993, and which was registered on June 14, 1994;

d. Registration No. 1,841,487 for the mark "INTRUST BANK" for use with banking services, which was based on the application filed on January 12, 1993, and which was registered on June 21, 1994;

e. Registration No. 1,849,586 for the mark "INTRUST FINANCIAL CORPORATION" for use with banking services, which was based on the application filed on February 12, 1993, and which was registered on August 9, 1994;

f. Registration No. 1,879,319 for the mark "INTRUST CARD CENTER" for use with banking services, namely credit card services, which was based on the application filed on January 12, 1993, and which was registered on February 14, 1995;

g. Registration No. 1,957,654 for the mark "INTRUST CHECK CARD" for use with banking card services, specifically on line debit card, which was based on the application filed on February 22, 1995, and which was registered on February 20, 1996;

h. Registration No. 2,197,748 for the mark "I INTRUST BANK" (stylized + design) for use with banking services, which was based on the application filed on July 21, 1997, and which was registered on October 20, 1998;

i. Registration No. 2,738,638 for the mark "INTRUST MERCHANT SERVICES" for use with merchant services, namely, credit card and debit card services, which was based on the application filed on January 11, 2002, and which was registered on October 29, 2002;

j. Registration No. 3,219,237 for the mark "INTRUST VALUE PACK" for use with non-commercial banking service, namely, upgraded checking account services, which was based on the application filed on January 30, 2004, and which was registered on March 20, 2007; and

k. Registration No. 3,358,359 for the mark "INTRUST WEALTH MANAGEMENT" for use with financial services, namely, management of trusts and investment accounts, which was based on the application filed on August 31, 2006, and which was registered on December 25, 2007.

19. INTRUST is a leader in the financial services industry. It is highly regarded by its clients and peers for its customer service and personalized banking.

20. Currently, INTRUST has more than 45 branch offices in Kansas, Oklahoma, and Arkansas, and is the largest independent bank headquartered in Kansas. It also offers Internet banking services through its website, located at <www.intrustbank.com>.

21. INTRUST has spent substantial sums to further enhance consumer recognition and goodwill in the “INTRUST” brand. In 2008, INTRUST agreed to pay \$8.75 million to Sedgwick County, Kansas, in exchange for naming rights to a 15,000 seat multi-purpose arena located in Wichita, Kansas. The “INTRUST BANK ARENA” is known throughout Kansas and Oklahoma as a state-of-the-art sports and entertainment venue. INTRUST also owns U.S. Registration Nos. 3,998,705 and 3,998,706 for the “INTRUST BANK ARENA” (stylized + design) and the “INTRUST BANK ARENA” (standard character) marks, respectively.

22. As a result of INTRUST’s extensive efforts to promote the “INTRUST” brand and the exceptional services that it offers to its customers, there is significant consumer recognition and goodwill associated with INTRUST’s trade name and related trademarks.

23. EFCU is a federal credit union that offers a wide variety of financial services including, without limitation, savings and checking accounts, loans, credit cards, investment wealth management, and online lending, deposit, bill-paying and other online banking services.

24. EFCU offers the same types of services as those offered by INTRUST, and the services are directed to the same types of consumers.

25. On August 27, 2009, EFCU filed U.S. Trademark Application Serial No. 77/813891 for the following mark for use in association with credit union services:



(the “EFCU Composite Mark”). The application claimed use of the EFCU Composite Mark as early as January 31, 2008.

26. In addition to using the term “ENTRUST” in the EFCU Composite Mark, EFCU uses the singular term “ENTRUST” to identify itself as the source of its financial services. The EFCU website also states that it offers an “*Entrust* Visa Credit Card” and an “*Entrust* Visa ChekCard”. (Exhibit A.)

27. EFCU’s use of the “ENTRUST” mark, whether alone or in combination with other terms or designs, in conjunction with the offering of its financial services is likely to cause confusion, mistake, or deception of the public.

28. On November 6, 2009, shortly after becoming aware of EFCU’s infringing use of the EFCU Composite Mark, INTRUST notified EFCU of its rights and requested that EFCU cease all further use of the “ENTRUST FEDERAL CREDIT UNION” mark or any other confusingly similar mark, that it recall and destroy all advertising materials bearing the infringing mark, and that it abandon its federal trademark application for the EFCU Composite Mark.

29. By letter dated November 25, 2009, EFCU defiantly refused to cease all use of the EFCU Composite Mark and to abandon its federal trademark application asserting that it was not confusingly similar to INTRUST’s trade name and related trademarks. On April 5, 2011, the PTO granted U.S. Registration No. 3,939,537 for the EFCU Composite Mark.

30. On June 9, 2011, EFCU announced that it was converting from a federally chartered credit union to a state chartered credit union, and as a result, it would be changing its name to “Entrust Financial Credit Union.” EFCU’s proposed name is even more confusingly similar to INTRUST’s registered trademarks, especially its “INTRUST FINANCIAL CORPORATION” mark.

31. By letter dated July 18, 2011, INTRUST informed EFCU that its proposed name would still infringe INTRUST's trade name and related trademarks and again requested that EFCU cease all further use of the "ENTRUST" mark or any mark confusingly similar therewith. EFCU has not responded to INTRUST's July 18, 2011, letter to date and continues to use the "ENTRUST" mark, both alone and with other terms and designs, including through the EFCU Composite Mark.

32. EFCU's acts have been committed willfully and with full knowledge of INTRUST's rights and with the intention of confusing, deceiving, and misleading the public and wrongfully trading upon INTRUST's goodwill and reputation.

COUNT I

33. The allegations set forth in paragraphs 1 through 32 are incorporated herein by reference.

34. EFCU's use of the "ENTRUST" mark in conjunction with the advertising and sale of EFCU's services, without INTRUST's consent or authorization, is likely to cause confusion, or to cause mistake, or to deceive consumers, and constitutes infringement of INTRUST's rights in violation of § 32 of the Lanham Act, 15 U.S.C. § 1114.

35. EFCU's trademark infringement has caused and will cause INTRUST damage and other irreparable injury for which it does not have an adequate remedy at law.

COUNT II

36. The allegations set forth in paragraphs 1 through 32 are incorporated herein by reference.

37. EFCU's use of the EFCU Composite Mark in conjunction with the advertising and sale of EFCU's services, without INTRUST's consent or authorization, is likely to cause

confusion, or to cause mistake, or to deceive consumers, and constitutes infringement of INTRUST's rights in violation of § 32 of the Lanham Act, 15 U.S.C. § 1114.

38. EFCU's trademark infringement has caused and will cause INTRUST damage and other irreparable injury for which it does not have an adequate remedy at law.

COUNT III

39. The allegations set forth in paragraphs 1 through 32 are incorporated herein by reference.

40. EFCU is using, in connection with services in commerce, a word, term, name, symbol, or device, or any combination thereof, which is likely to cause confusion, or to cause mistake, or to deceive as to the affiliation, connection, or association of EFCU with INTRUST or as to the origin, sponsorship, or approval of EFCU's services or commercial activities by INTRUST in violation of § 43(a) of the Lanham Act, 15 U.S.C. § 1125(a).

41. EFCU's acts have caused and will cause INTRUST damage and other irreparable injury for which it does not have an adequate remedy at law.

PRAYER FOR RELIEF

WHEREFORE INTRUST respectfully prays that:

A. EFCU's infringement and unfair competition be found to have violated § 32 of the Lanham Act, 15 U.S.C. § 1114, and § 43(a) of the Lanham Act, 15 U.S.C. § 1125(a).

B. The Court cancel EFCU's U.S. Registration No. 3,939,537 for the EFCU Composite Mark pursuant to 15 U.S.C. §1119.

C. EFCU and its officers, agents, servants, employees, members, attorneys, successors or assigns, and all persons or entities acting in concert or participation with them or any of them, be preliminary and permanently enjoined from:

1. using the name "ENTRUST" or any term, script, or device confusingly similar thereto, in connection with the offering of any type of financial service in the United States;

2. using the EFCU Composite Mark or any term, script, or device confusingly similar thereto, in connection with the offering of any type of financial service in the United States;

3. using in commerce any word, term, name, symbol, or device, or any combination thereof, which is likely to cause confusion, mistake, or deception as to the affiliation, connection, or association of EFCU with INTRUST or as the origin, sponsorship, or approval of EFCU's services by INTRUST; and

4. assisting, aiding, or abetting any other person or business entity in engaging or in performing any of the activities referred to in subparagraphs 1 through 3 above.

D. EFCU be required to deliver to INTRUST for destruction all marketing and promotional materials, signs and the like, and all other things possessed, used, or distributed by EFCU that contain the term "ENTRUST," whether alone or in combination with other terms and designs, including the EFCU Composite Mark.

E. EFCU be required to compensate INTRUST for any and all damages suffered by INTRUST as a result of the actions complained of herein.

F. INTRUST have all remedies available to it under § 35 of the Lanham Act, 15 U.S.C. § 1117.

G. INTRUST have such other and further relief as may be proper, just, and equitable.

DEMAND FOR JURY TRIAL

INTRUST demands a jury trial as to all issues triable by jury in this action.

DESIGNATION OF PLACE OF TRIAL

INTRUST designates Wichita, Kansas, as the place of trial of this matter.

Dated: October 11, 2011.

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Entrust Federal Credit Union is a not-for-profit, financially secure cooperative that is owned and controlled by its members. Our mission is to be our members trusted partner, known by the membership for providing superior service and solutions that meet our members ever-changing needs.

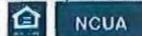
Entrust Federal Credit Union was chartered in July 1970 by the Foreign Mission Board (now known as International Mission Board), to serve the "banking" needs of their home staff. Several years later, they decided to offer services to the overseas missionaries. In the early 1990s, the Board of Directors of the credit union approved to expand the membership to include other Christian-based organizations sharing in similar Christian heritage. This quickly grew to include many churches and associations in the Richmond area. As our membership grew, so did our staff, product offerings and facilities. We are located at 1801 Dabney Road in Richmond, Virginia and we serve our members electronically through many channels such as ATM services, On-line Banking and On-line Bill Payment, shared branches and more. Our history and membership continues to grow everyday so we can satisfy the needs of many throughout the world.

We PROMISE to earn our members' trust by providing them a compelling, enduring & memorable experience. We'll do this by offering advice, products and services they need to maintain financial well-being.

We PROMISE to continually invest, create and refine our technology, service and consumer understanding in order to be the financial service provider of choice.

Entrust Federal Credit Union is not just your credit union. We want to be your trusted partner.

This credit union is federally insured by the National Credit Union Administration.



NCUA Insurance Coverage Changes



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Entrust Federal Credit Union
1801 Dabney Road, PO Box 6882,
Richmond, VA 23230
(804) 353-8012 | (800) 944-3622
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With a few clicks of your mouse, you can pre-qualify yourself for a loan.

Pre-qualify Calculator	
1. Select loan program	30 Year Fixed
2. Purchase price	\$300,000.00
3. Gross monthly income	\$10,000.00
4. Downpayment	\$90,000.00
5. Total monthly debt payments*	\$1,000.00
6. Total current balances on all credit cards	\$10,000.00
7. In which state is the property located?	Kansas

Calculate

*excluding credit cards and any loans with less than 10 payments left

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We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.



Application

Individual Credit: You must complete the Applicant section about yourself and the Other section about your spouse if:
 1. you live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI),
 2. your spouse will use the account, or
 3. you are relying on your spouse's income as a basis for repayment. If you are relying on income from alimony, child support, or separate maintenance, complete the Other section to the extent possible about the person on whose payments you are relying.

Joint Credit: Each Applicant must individually complete the appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box.

Guarantor: Complete the Other section if you are a guarantor on an account/loan.

Check below to indicate the type of account(s) and type of credit for which you are applying. Married Applicants may apply for a separate account.

LOANLINER Account/Loan: Individual Joint Credit Card Account: Individual Joint
 (Including ATM/Debit Card Access to the Account if Available) (See Disclosure Table or Agreement for Terms)
 Amount Requested \$ _____ Credit Limit Requested \$ _____
 Purpose/Collateral: _____ If Authorized User, Name: _____
 Repayment: Payroll Deduction Cash Military Allotment Automatic Payment

PAYMENT PROTECTION Are you interested in having your loan protected? Yes No
 If you answer "yes", then the credit union will disclose the cost of this voluntary payment protection to you. A separate election which discloses the terms and conditions must be signed for protection to be effective.

APPLICANT	
NAME _____	
MOTHER'S MAIDEN NAME _____	ACCOUNT NUMBER _____
SOCIAL SECURITY NUMBER _____	DRIVER'S LICENSE NUMBER/STATE _____
AGES OF DEPENDENTS _____	EMAIL ADDRESS _____
BIRTH DATE _____ HOME PHONE _____ BUSINESS PHONE/EXT. _____	
PRESENT ADDRESS (Street - City - State - Zip) _____	<input type="checkbox"/> OWN <input type="checkbox"/> RENT LENGTH AT RESIDENCE _____
PREVIOUS ADDRESS (Street - City - State - Zip) _____	<input type="checkbox"/> OWN <input type="checkbox"/> RENT LENGTH AT RESIDENCE _____
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)	
EMPLOYMENT/INCOME	
NAME AND ADDRESS OF EMPLOYER _____	
TITLE/GRADE _____	START DATE _____ HOURS AT WORK _____
SUPERVISOR'S NAME _____	IF SELF EMPLOYED, TYPE OF BUSINESS _____
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.	
EMPLOYMENT INCOME \$ _____ Per _____	OTHER INCOME \$ _____ Per _____
<input type="checkbox"/> NET <input type="checkbox"/> GROSS	SOURCE _____
MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? <input type="checkbox"/> YES <input type="checkbox"/> NO WHERE _____ ENDING/SEPARATION DATE _____	
PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS _____	STARTING DATE _____
	ENDING DATE _____
REFERENCE	RELATIONSHIP _____
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU _____	HOME PHONE _____

OTHER	
<input type="checkbox"/> CO-APPLICANT <input type="checkbox"/> SPOUSE <input type="checkbox"/> OTHER	
NAME _____	
MOTHER'S MAIDEN NAME _____	ACCOUNT NUMBER _____
SOCIAL SECURITY NUMBER _____	DRIVER'S LICENSE NUMBER/STATE _____
AGES OF DEPENDENTS _____	EMAIL ADDRESS _____
BIRTH DATE _____ HOME PHONE _____ BUSINESS PHONE/EXT. _____	
PRESENT ADDRESS (Street - City - State - Zip) _____	<input type="checkbox"/> OWN <input type="checkbox"/> RENT LENGTH AT RESIDENCE _____
PREVIOUS ADDRESS (Street - City - State - Zip) _____	<input type="checkbox"/> OWN <input type="checkbox"/> RENT LENGTH AT RESIDENCE _____
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)	
EMPLOYMENT/INCOME	
NAME AND ADDRESS OF EMPLOYER _____	
TITLE/GRADE _____	START DATE _____ HOURS AT WORK _____
SUPERVISOR'S NAME _____	IF SELF EMPLOYED, TYPE OF BUSINESS _____
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.	
EMPLOYMENT INCOME \$ _____ Per _____	OTHER INCOME \$ _____ Per _____
<input type="checkbox"/> NET <input type="checkbox"/> GROSS	SOURCE _____
MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? <input type="checkbox"/> YES <input type="checkbox"/> NO WHERE _____ ENDING/SEPARATION DATE _____	
PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS _____	STARTING DATE _____
	ENDING DATE _____
REFERENCE	RELATIONSHIP _____
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU _____	HOME PHONE _____

O-02014

WHAT YOU OWE	CREDITOR NAME OTHER THAN THIS CREDIT UNION (Attach additional sheet(s) if necessary)	INTEREST RATE	PRESENT BALANCE	MONTHLY PAYMENT	OWED BY	
					APPLICANT	OTHER
<input type="checkbox"/> RENT <input type="checkbox"/> FIRST MORTGAGE (incl. Tax & Ins.)			\$	\$		
2nd MORTGAGE			\$	\$		
1st AUTO LOAN			\$	\$		
2nd AUTO LOAN			\$	\$		
CHILD-CARE			\$	\$		
CHILD SUPPORT			\$	\$		
CREDIT CARD			\$	\$		
CREDIT CARD			\$	\$		
OTHER			\$	\$		
OTHER			\$	\$		
LIST ANY NAMES UNDER WHICH YOUR CREDIT REFERENCES AND CREDIT HISTORY CAN BE CHECKED:			TOTALS	\$	\$	

WHAT YOU OWN	LIST LOCATION OF PROPERTY OR FINANCIAL INSTITUTION	MARKET VALUE	PLEGDED AS COLLATERAL FOR ANOTHER LOAN			OWED BY	
			YES	NO	APPLICANT	OTHER	
HOME		\$					
AUTO		\$	YES	NO			
SAVINGS		\$	YES	NO			
CHECKING		\$	YES	NO			
OTHER (Describe)		\$	YES	NO			

OTHER INFORMATION ABOUT YOU IF YOU ANSWER "YES" TO ANY QUESTION OTHER THAN #1, EXPLAIN ON AN ATTACHED SHEET

1. ARE YOU A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN? APPLICANT OTHER

2. DO YOU CURRENTLY HAVE ANY OUTSTANDING JUDGMENTS OR HAVE YOU EVER FILED FOR BANKRUPTCY, HAD A DEBT ADJUSTMENT PLAN CONFIRMED UNDER CHAPTER 13, HAD PROPERTY FORECLOSED UPON OR REPOSSESSED IN THE LAST 7 YEARS, OR BEEN A PARTY IN A LAWSUIT? APPLICANT OTHER

3. IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS? APPLICANT OTHER

4. ARE YOU A CO-MAKER, CO-SIGNER OR GUARANTOR ON ANY LOAN NOT LISTED ABOVE?
 FOR WHOM (Name of Others Obligated on Loan): _____ TO WHDM (Name of Creditor): _____

STATE LAW NOTICES **OHIO RESIDENTS ONLY:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

unless the Credit Union is furnished a copy of the agreement, statement or decree, or has actual knowledge of its terms, before the credit is granted or the account is opened. (2) Please sign if you are not applying for this account or loan with your spouse. The credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.

WISCONSIN RESIDENTS ONLY: (1) No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the Credit Union

SIGNATURE FOR WISCONSIN RESIDENTS ONLY DATE

SIGNATURES

1. You promise that everything you have stated in this application is correct to the best of your knowledge and that the above information is a complete listing of what you owe. If there are any important changes you will notify us in writing immediately. You authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension or collection of the credit received. You understand that the Credit Union will rely on the information in this application and your credit report to make its decision. If you request, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. It is a federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to federal credit unions or state chartered credit unions insured by NCUA.

2. If you are applying for a credit card, you understand that the use of your card will constitute acknowledgment of receipt and agreement to the terms of the credit card agreement and disclosures. You grant us a security interest in all individual and joint share and/or deposit accounts you have with us now and in the future to secure your credit card account. When you are in default, you authorize us to apply the balance in these accounts to any amounts due. Shares and deposits in an Individual Retirement Account, and any other account that would lose special tax treatment under state or federal law if given as security, are not subject to the security interest you have given in your shares and deposits.

(SEAL) DATE (SEAL) DATE

APPLICANT'S SIGNATURE OTHER SIGNATURE

FOR CREDIT UNION USE ONLY

DATE	APPROVED	APPROVED LIMITS:	SIGNATURE	LINE OF CREDIT	OTHER	OTHER	DEBT RATIO/SCORE BEFORE	AFTER
	DENIED (Adverse Action Notice Sent)		\$	\$	\$	\$		

LOAN OFFICER COMMENTS:
 SIGNATURES:
 DATE DATE



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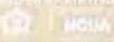
Locations

Our members live all over the world. Entrust has set up an elaborate system for account access no matter where you are, from our suite of [online services](#), such as Online Deposits, to our debit cards, which work in ways and in places that others won't. And even though there is only one "official" [Entrust location](#), we are part of a network of more than 4,000 Credit Union Service Centers that act as branches of Entrust and over 50,000 surcharge-free ATMs worldwide.

[Click here to find a Credit Union Service Center near you.](#)

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Entrust Federal Credit Union
1801 Dabney Road
Richmond, VA 23230




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NEW! Travelex Prepaid Cards
 In addition to the Entrust Visa Reloadable Cards for Everyday, Travel, and Teen, now you can purchase Travelex Prepaid Cards in foreign currency. Travelex Prepaid Cards are available in dollars, euros, and pounds. For more information and to order a card, log into Online Banking and click the "Reloadable/Gift Cards" button.

Visa Transaction Alerts
 Safeguard your credit cards with the new Visa Transaction Alerts! Now you can receive an email alert on your credit card for the following:

- Declined Transaction
- Gasoline Purchases
- International Purchases
- Card Not Present Transactions
- Threshold (all transactions over a particular amount)

Enroll in Visa Transaction Alerts through the Credit Card link in Online Banking.

Design Your Own Card
 Now you can upload a personal custom image or choose from our catalog of distinct images for display on the front of your personal credit card. Log into Online Banking to get started today!

- Click the "Credit Cards" button in Online Banking. Click the "Design Your Own Card" button.

- Upload a personal image of your own or select from our library of images.
- Follow the step-by-step directions to Design Your Own Card by cropping, rotating, or flipping your uploaded image; or confirm the image you selected from our library. Review and submit your order or save it for later.

DYOC is only \$7 per customized card, and each cardholder can have their own image. To learn more about DYOC and read our Frequently Asked Questions, [click here](#).

Charity of Choice

Now you can redeem your Visa Platinum Credit Card REWARDS points for a charity of your choice! Log into www.curewards.com and type "charity" into the search engine. A list of CharityChoice gift cards will come up for you to redeem your points.

Don't see the charity you want to contribute to? [Click here to learn how add a charity to the CharityChoice program.](#)

Merchant Discount Offers

Now when you use your Entrust Visa Credit Card or Entrust Visa ChekCard, receive discounts from different merchants.

[Click here to view Discount Merchant Offers with your credit card.](#)

[Click here to view Discount Merchant Offers with your chekcard.](#)

Visa ChekCard

- NEW! Now when you use your Entrust Visa ChekCard, receive discounts from different merchants. [Click here to view Discount Merchant Offers with your chekcard.](#)
- Withdraw from savings and checking (overseas is usually checking only)
- Perform inquiries on savings and checking account (overseas usually checking only)
- Make deposits at Credit Union 24 (CU24) ATMs
- Pay for purchases at merchants that accept Visa
- Obtain a cash advance from any Visa issuer
- Write fewer checks & avoid lengthy check approvals

Visa REWARDS Platinum Credit Card

- Credit limit range from \$2,000 to \$20,000.
- Introductory rate for new cards - 0% Annual Percentage Rate for the first six months.*
- Rates as low as 8.9% APR** (Same low rate on both purchases and cash advances).
- \$25 annual fee.
- CUReward Program - Earn points*** for purchases at www.curewards.com.
- Redeem your points for gift cards
- Redeem your points to donate to charities. [Click here to view a list of charities offered through Charity Choice.](#)
- 25-day grace period on purchases.
- Payments are 2% of the outstanding balance.
- Over 200,000 automated teller machines (ATMs) located all over the world.
- \$1,000,000 common carrier travel insurance.
- Limited car rental insurance.*****
- [Click here for a Visa Credit Card Application.](#)

Visa Classic Credit Card

- Credit limits range from \$500 to \$20,000.
- Introductory rate for new cards - 3.9% Annual Percentage Rate for the first six months.*
- Rates as low as 9.5% APR** (Same low rate on both purchases and cash advances).

- No Annual Fee.
- 25-day grace period on purchases.
- Payments are only 2% of the outstanding balance
- Over 200,000 automated teller machines (ATMs) located all over the world.
- \$200,000 common carrier travel insurance.
- Limited car rental insurance.**
- [Click here for a Visa Credit Card Application.](#)

Visa Classic Secured Credit Card

- Credit limits range from \$500 to \$5,000.
- Introductory rate for new cards - 3.9% Annual Percentage Rate for the first six months.*
- Rates as low as 9.5% APR** (Same low rate on both purchases and cash advances).
- No Annual Fee.
- 25-day grace period on purchases.
- Payments are only 2% of the outstanding balance
- Over 200,000 automated teller machines (ATMs) located all over the world.
- \$200,000 common carrier travel insurance.
- Limited car rental insurance.**
- [Click here for a Visa Credit Card Application.](#)

Visa Student Credit Card

Same benefits and features as the Visa Classic with the following exceptions:

- Credit limits range from \$300 to \$5,000.
- 10.5% Annual Percentage Rate (Same low rate on both purchases and cash advances).
- No annual fee.
- May qualify as an individual or with a guarantor.
- Offered to students thru college or 22 years old.
- [Click here for a Visa Credit Card Application.](#)

*Must be new money to the credit union.

APR = Annual Percentage Rate. Quoted rate is lowest available. Rates are based on individual credit *Points expire at third calendar year.

****ChekCard and Platinum card must be under same member number.

*****Certain conditions and exclusions apply.

Visa Giving Program

When you use your Entrust Visa Credit Card for purchases, we give a percentage to non-profits.

Verified by Visa

Verified by Visa is the new "free and easy" way to enjoy added security for all your online Visa card purchases.

If you registered your cards prior to August 18, 2010, you are required to re-enroll due to a change in vendors.

Through the secure authentication process, your identity is protected and confirmed, with your personal password, each time you purchase at a participating merchant site. With Verified by Visa, you can be assured that using your Visa card on the Web is just as safe as using it at a local merchant around the corner.

[Click here to register your debit card.](#)

[Click here to register your credit card.](#)




NCUA The People's Choice

Click here for
BBB Business Review

Entrust Federal Credit Union
1801 Dabney Road, PO Box 6882,
Richmond, VA 23230
(804) 353-8012 | (800) 944-3622
fax (804) 359-4991



Call Us: 804-353-8012

Stewardship
[stoo-erd-ship]
When a person manages their financial affairs based on God's Word.

What products/services are you interested in?

- High Yield Bonus Checking
- Share Savings
- Budget Coaching
- Vehicle Loans, Home Loans
- Mobile and Online Banking
- Money Market Accounts
- Other Opportunities

Name*

Email*

Phone*

Zip Code*

Church/Organization



50,000+ Surcharge Free ATMS Worldwide



4,000+ Service Centers Worldwide



24/7 Online & Mobile Services

CAN I JOIN?

Take this short quiz to find out how you can become an Entrust FCU member?



[Click to Get Started](#)

WHY JOIN a CU?

Members Own Entrust Federal Credit Union

Credit unions are not-for-profit, member-owned cooperatives. So when you join Entrust, you're more than a member; you're an owner — and that means you have a say in how Entrust is managed. A volunteer board of directors, elected by the members, governs Entrust.

Good Steward Tip #24

Pay bills on time - When you set up automatic payments using our Online Bill Payment system, you can avoid wasting money on interest and late fees, and keep your credit score in check.

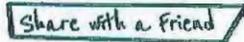
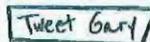
Gary Listens to You



Unlimited steak? Yes please!
<http://t.co/ctaEFdZ>
11 days ago



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Call Us: 804-353-8012

Stewardship
[stoo-erd-ship]

When a person manages their financial affairs based on God's Word.

Entrust FCU: Values

Entrust cares about your values. At Entrust Federal Credit Union, our values line up with yours. We want you to make the most of your money, to live within your means, to strive to be debt-free (but if credit is needed, using it wisely and in a way that gives back). We offer the advice, products and services you need to be good stewards – now and in the future.



50,000+ Surcharge Free ATMS Worldwide



4,000+ Service Centers Worldwide



24/7 Online & Mobile Services

CAN I JOIN?

Take this short quiz to find out how you can become an Entrust FCU member?

[Click to Get Started](#)

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Credit unions are not-for-profit, member-owned cooperatives. So when you join Entrust, you're more than a member, you're an owner—and that means you have a say in how Entrust is managed. A volunteer board of directors, elected by the members, governs Entrust.

Good Steward Tip #7

Gather the facts - What are your assets and liabilities? Analyze what's coming in and what's going out. Create a 30-day diary and meet with one of our certified money coaches to figure out where your money is really going.

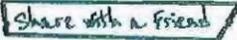
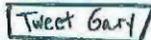
Gary Listens to You



Unlimited steak? Yes please!
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Word Mark ENTRUST FEDERAL CREDIT UNION
Goods and Services (CANCELLED) IC 036. US 100 101 102. G & S: credit union services. FIRST USE: 20080131. FIRST USE IN COMMERCE: 20080131
Mark Drawing Code (3) DESIGN PLUS WORDS, LETTERS, AND/OR NUMBERS
Design Search Code 01.07.02 - Globes with meridians and parallels only
 26.17.09 - Bands, curved; Bars, curved; Curved line(s), band(s) or bar(s); Lines, curved
Serial Number 77813891
Filing Date August 27, 2009
Current Basis 1A
Original Filing Basis 1A
Published for Opposition January 18, 2011
Registration Number 3939537
Registration Date April 5, 2011
Owner (REGISTRANT) Entrust Federal Credit Union federally chartered credit union UNITED STATES 1801 Dabney Road Richmond VIRGINIA 23320
Attorney of Record William P. Dickinson, III
Disclaimer NO CLAIM IS MADE TO THE EXCLUSIVE RIGHT TO USE "FEDERAL CREDIT UNION" APART FROM THE MARK AS SHOWN
Description of Mark Color is not claimed as a feature of the mark. The mark consists of a globe design situated behind the letters "En" in the word "Entrust" and the words "Federal Credit Union" below the word

EXHIBIT
41

"Entrust" with a swoosh design extending from the left of the globe design to the right of the design underneath all of the words.

Type of Mark SERVICE MARK
Register PRINCIPAL
Live/Dead Indicator DEAD
Cancellation Date March 4, 2013

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IN THE UNITED STATES DISTRICT
FOR THE DISTRICT OF KANSAS

INTRUST Financial Corporation)	
)	
Plaintiff,)	
)	
v.	)	Civil Action No. <u>13 - CV - 1093 - JTM - KGG</u>
)	
Entrust Companies, LLC	)	JURY TRIAL REQUESTED
)	
Defendant.)	
_____)	

COMPLAINT

STATEMENT OF THE CASE

1. This is an action to recover damages for and halt violations of the Lanham Act, 15 U.S.C. §§ 1051 *et seq.*, for relief under the Anticybersquatting Consumer Protection Act, 15 U.S.C. § 1125(d), and for injunctive relief.

PARTIES

2. INTRUST Financial Corporation (“INTRUST”) is a Kansas corporation with its principal place of business in Wichita, Kansas.

3. Defendant Entrust Companies, LLC (“Entrust”) is a limited liability company organized in the State of Arizona. Entrust may be served through its Arizona Statutory Agent, Entrust Companies, LLC, c/o Osborn Maledon PA, 2929 N. Central Avenue, #1200, Phoenix, Arizona, 83012

4. On information and belief, Entrust was formed in 2006.

JURISDICTION AND VENUE

5. This action arises under the Lanham Act, 15 U.S.C. §§ 1051 *et seq.* This Court has jurisdiction pursuant to 15 U.S.C. § 1121, 28 U.S.C. §§ 1331 and 1338(a) and (b).

6. Venue is proper in this district under 28 U.S.C. §1391.

EXHIBIT
42

FACTUAL BACKGROUND

7. INTRUST is a leading provider of a wide variety of banking and financial services including, without limitation, mortgage loans, credit cards services, banking card services, ATM services, merchant processing services, savings and checking accounts, and investment wealth management.

8. INTRUST was originally chartered in 1876 in Kansas as the Farmers & Merchants Bank, which later became the First National Bank of Wichita, and then in the early 1990s, INTRUST. Since at least 1993, INTRUST has been using the “INTRUST” trade name, both alone and in combination with other words, graphics, and logos, to identify its banking and financial services to potential customers.

9. To further preserve and enhance the recognition and goodwill associated with the “INTRUST” brand, INTRUST has registered both the “INTRUST” service mark and its related trademarks on the Principal Register with the U.S. Patent and Trademark Office (“PTO”) based on INTRUST’s use of said marks in conjunction with various financial services. INTRUST’s federally registered rights are evidenced by the following U.S. trademark registrations (collectively, the “INTRUST Registrations” and the “INTRUST Federally Registered Marks”):

- a. Registration No. 1,802,917, for the mark “INTRUST” for use with banking services, which was based on the application filed on July 30, 1992, and which was registered on November 2, 1993;
- b. Registration No. 1,832,427 for the mark “INTRUST 24 HOUR BANKING” for use with banking services, which was based on the application filed on January 12, 1993, and which was registered on June 8, 1993;

- c. Registration No. 1,840,083 for the mark “INTRUST BANK, N.A.”, for use with banking services, which was based on the application filed on March 18, 1993, and which was registered on June 14, 1994;
- d. Registration No. 1,841,487 for the mark “INTRUST BANK” for use with banking services, which was based on the application filed on January 12, 1993, and which was registered on June 21, 1994;
- e. Registration No. 1,849,586 for the mark “INTRUST FINANCIAL CORPORATION” for use with banking services, which was based on the application filed on February 12, 1993, and which was registered on August 9, 1994;
- f. Registration No. 1,879,319 for the mark “INTRUST CARD CENTER” for use with banking services, namely credit card services, which was based on the application filed on January 12, 1993, and which was registered on February 14, 1995;
- g. Registration No. 1,957,654 for the mark “INTRUST CHECK CARD” for use with banking card services, specifically on line debit card, which was based on the application filed on February 22, 1995, and which was registered on February 20, 1996;
- h. Registration No. 2,197,748 for the mark “I INTRUST BANK” (stylized + design) for use with banking services, which was based on the application filed on July 21, 1997, and which was registered on October 20, 1998;
- i. Registration No. 2,738,638 for the mark “INTRUST MERCHANT SERVICES” for use with merchant services, namely, credit card and debit card services, which

was based on the application filed on January 11, 2002, and which was registered on October 29, 2002;

- j. Registration No. 3,219,237 for the mark “INTRUST VALUE PACK” for use with non-commercial banking service, namely, upgraded checking account services, which was based on the application filed on January 30, 2004, and which was registered on March 20, 2007;
- k. Registration No. 3,358,359 for the mark “INTRUST WEALTH MANAGEMENT” for use with financial services, namely, management of trusts and investment accounts, which was based on the application filed on August 31, 2006, and which was registered on December 25, 2007; and
- l. Registration No. 3,711,317 for the mark “I TRUST INTRUST” for use with banking services, and which was registered on November 17, 2009.

10. INTRUST is a leader in the financial services industry. It is highly regarded by its clients and peers for its customer service and personalized banking.

11. Currently, INTRUST has more than 45 branch offices in Kansas, Oklahoma and Arkansas, and is the largest independent bank headquartered in Kansas. It also offers credit and debit card payment processing services and payment services via mobile devices.

12. INTRUST has spent substantial sums to further enhance consumer recognition and goodwill in the “INTRUST” brand. In 2008, INTRUST agreed to pay \$8.75 million to Sedgwick County, Kansas, in exchange for naming rights to a 15,000 seat multi-purpose arena located in Wichita, Kansas. The “INTRUST BANK ARENA” is known throughout Kansas and Oklahoma as a state-of-the-art sports and entertainment venue. INTRUST also owns U.S.

Registration Nos. 3,998,705 and 3,998,706 for the “INTRUST BANK ARENA” (stylized + design) and the “INTRUST BANK ARENA” (standard character) marks, respectively.

13. As a result of INTRUST’s extensive efforts to promote the “INTRUST” brand and the exceptional services that it offers to its customers, there is significant consumer recognition and goodwill associated with INTRUST’s trade name and related trademarks.

14. Entrust offers credit and debit card payment processing services and financial transaction services, including, not by way of limitation, providing secure commercial transactions and payment options using mobile device at point of sale services, loyalty program payment processing services, incentive award programs to promote the sale of products and services of others, ATM services, and magnetic coded gift cards.

15. On March 25, 2011, Entrust filed U.S. Trademark Application Serial No. 85/277145 for the following mark for use in association with “Credit and debit card payment processing services; Financial transaction services, namely, providing secure commercial transactions and payment options using a mobile device at a point of sale; Loyalty program payment processing services”:



(the “Entrust Composite Mark”). The application claimed use of the Entrust Composite Mark as early as November 16, 2010.

16. On June 24, 2011, the PTO issued an office action letter (the "Office Action") in which the PTO stated, among other things, that the application to register the Entrust Composite Mark is refused because of a likelihood of confusion with several INTRUST marks; specifically, the INTRUST CARD CENTER mark, Reg. No. 1,879,319; the INTRUST CHECK CARD mark, Reg. No. 1,957,654; and the INTRUST MERCHANT SERVICES mark, Reg. No. 2,738,638.

17. On December 8, 2011, Entrust responded to the Office Action, arguing, among other things, that there is no likelihood of confusion between the Entrust Composite Mark and the INTRUST marks because the respective services offered are offered to different customers.

18. The PTO was not convinced with Entrust's arguments and, on December 27, 2011, the PTO issued a suspension notice (the "Suspension Notice") to Entrust. The Suspension Notice provides, among other things, that the examining attorney is suspending the application for the Entrust Composite Mark based upon a likelihood of confusion with several INTRUST marks; specifically, the INTRUST CARD CENTER mark, Reg. No. 1,879,319; the INTRUST CHECK CARD mark, Reg. No. 1,957,654; and the INTRUST MERCHANT SERVICES mark, Reg. No. 2,738,638.

19. By letter of March 15, 2012, shortly after becoming aware of Entrust's infringing use of the Entrust Composite Mark, INTRUST notified Entrust of its rights and demanded: (a) that Entrust cease all further use of the "ENTRUST BANKCARD" mark or any other confusingly similar mark, including, not by way of limitation, the <entrustbankcard.com> domain name on the website associated therewith and in all references and links; (b) that it recall and destroy all advertising materials bearing the infringing mark; and (c) that it abandon its federal trademark application for the Entrust Composite Mark.

20. By letter dated April 2, 2012, counsel for Entrust responded by stating she had been out of the office, she will address the issues raised by INTRUST with Entrust and she will be in touch thereafter.

21. On April 27, 2012, counsel for INTRUST sent an e-mail to counsel for Entrust, in which counsel for INTRUST stated he was following up a brief telephone call a couple weeks prior about INTRUST's demand letter to Entrust and about Entrust wanting a transition period to transition out of the "Entrust" mark. The e-mail further stated, in the interest of amicably resolving the dispute, INTRUST was willing to agree to up to a six month transition period on the condition that not later than three months Entrust must notify INTRUST of Entrust's proposed mark, which must be reasonably acceptable to INTRUST based on whether there is a likelihood of confusion with INTRUST's marks and, if this is generally acceptable, INTRUST's counsel could prepare a short agreement for review.

22. On May 22, 2012, counsel for INTRUST sent another follow up e-mail to counsel for Entrust, stating that counsel for INTRUST had not received a response to the April 27, 2012 email.

23. On May 25, 2012, counsel for Entrust responded by e-mail, stating that she had been in touch with Entrust, they are working on a plan, and she would provide information when she hears back from Entrust.

24. On May 25, 2012, counsel for INTRUST sent an e-mail to counsel for Entrust asking for an estimate of when the plan would be received.

25. On May 25, 2012, counsel for Entrust responded, stating that she already asked for that timeline and will let counsel for INTRUST know when she receives the same.

26. On September 13, 2012, counsel for INTRUST sent another e-mail to counsel for Entrust asking about the status of Entrust's plan to stop using the "Entrust" mark.

27. On September 13, 2012, counsel for Entrust responded and said that she would check with Entrust to get a status update, and that the new name Entrust would use is not relevant if different from "Entrust" and not likely to be confused with the INTRUST mark.

28. On September 18, 2012, counsel for Entrust sent an e-mail to counsel for INTRUST, stating that Entrust informed her that it has ceased to do additional business as Entrust Bankcard, although there may be some residual business which will phase out over time despite Entrust's best novation efforts.

29. On September 19, 2012, counsel for INTRUST sent an e-mail to counsel for Entrust with several questions raised by the September 18, 2012 e-mail from counsel for Entrust. The questions included a request for more detail concerning the novation efforts, whether existing contracts specifically required the use of the term "Entrust," and whether Entrust formed a new entity or only changed the "Entrust" mark.

30. Having received no response to the September 19, 2012 e-mail, counsel for INTRUST sent a follow up e-mail to counsel for Entrust on October 9, 2012.

31. On October 12, 2012, counsel for Entrust responded in an e-mail that stated Entrust has ceased operating as and marketing any new business under the "Entrust" name and is converting all legacy Entrust Bankcard customers to a new legal entity.

32. Despite the October 12, 2012 e-mail from counsel for Entrust, Entrust had not taken down its website at <entrustbankcard.com> and had not taken down its Facebook page, both of which prominently feature the "Entrust" mark and the Entrust Composite Mark and which solicit customers. Also, Entrust had not abandoned its federal trademark application.

33. Entrust's use of the "Entrust" mark and the Entrust Composite Mark have caused damage to the reputation of INTRUST and the INTRUST marks. On or about May 20, 2011, the Better Business Bureau revoked accreditation of Entrust and gave it an "F" rating.

34. In addition to using the term "Entrust" in the Entrust Composite Mark, Entrust uses the singular term "Entrust" and the domain name <entrustbankcard.com> to identify itself as the source of its financial services. The Entrust website uses the <entrustbankcard.com> domain name and stated that "Entrust's Swipe Safe Program is here to help!" and "Entrust can help you build and execute a cost-effective program that not only encourages your customers to spend more, but gets your brand noticed by new customers as well."

35. Entrust's use of the "Entrust" mark, the <entrustbankcard.com> domain name, and the Entrust Composite Mark, whether alone or in combination with other terms or designs, in conjunction with the offering of its financial services is likely to cause confusion, mistake, or deception of the public.

36. Entrust's acts have been committed willfully and with full knowledge of INTRUST's rights and with the intention of confusing, deceiving, and misleading the public and wrongfully trading upon INTRUST's goodwill and reputation.

COUNT I

37. The allegations set forth in paragraphs 1 through 36 are incorporated herein by reference.

38. Entrust's use of the "Entrust" mark and the <entrustbankcard.com> domain name, both alone and with other words or designs, in conjunction with the advertising and sale of Entrust's services, without INTRUST's consent or authorization, is likely to cause confusion, or

to cause mistake, or to deceive consumers, and constitutes infringement of INTRUST's rights in violation of § 32 of the Lanham Act, 15 U.S.C. § 1114.

39. Entrust's trademark infringement has caused and will cause INTRUST damage and other irreparable injury for which it does not have an adequate remedy at law.

COUNT II

40. The allegations set forth in paragraphs 1 through 39 are incorporated herein by reference.

41. Entrust's use of the Entrust Composite Mark in conjunction with the advertising and sale of Entrust's services, without INTRUST's consent or authorization, is likely to cause confusion, or to cause mistake, or to deceive consumers, and constitutes infringement of INTRUST's rights in violation of § 32 of the Lanham Act, 15 U.S.C. § 1114.

42. Entrust's trademark infringement has caused and will cause INTRUST damage and other irreparable injury for which it does not have an adequate remedy at law.

COUNT III

43. The allegations set forth in paragraphs 1 through 42 are incorporated herein by reference.

44. Entrust is using, in connection with services in commerce, a word, term, name, symbol, or device, or any combination thereof, which is likely to cause confusion, or to cause mistake, or to deceive as to the affiliation, connection, or association of Entrust with INTRUST or as to the origin, sponsorship, or approval of Entrust's services or commercial activities by INTRUST in violation of § 43(a) of the Lanham Act, 15 U.S.C. § 1125(a).

45. Entrust's acts have caused and will cause INTRUST damage and other irreparable injury for which it does not have an adequate remedy at law.

COUNT IV

46. The allegations set forth in paragraphs 1 through 45 are incorporated herein by reference.

47. The INTRUST Federally Registered Marks are distinctive. After registration of the INTRUST Federally Registered Marks, Entrust registered the domain name <entrustbankcard.com>. Thereafter, Entrust began using the <entrustbankcard.com> domain name in a manner that both improperly trades on INTRUST's goodwill.

48. By registering and using the <entrustbankcard.com> domain name, Entrust has registered, trafficked in, and used a domain name that is confusingly similar to the INTRUST Federally Registered Marks. On information and belief, Entrust registered the <entrustbankcard.com> domain name with the bad faith intent of profiting unlawfully from the INTRUST Federally Registered Marks.

49. On information and belief, Entrust is using the <entrustbankcard.com> domain name with the bad faith intent to profit from INTRUST Federally Registered Marks by creating a likelihood of confusion as to source.

50. On information and belief, Entrust is deriving profit from the use of the <entrustbankcard.com> domain name and the consequent confusion of internet users because Entrust is offering to sell services through the website operated in connection with the <entrustbankcard.com> domain name.

51. Entrust's actions constitute cyberpiracy in violation of 15 U.S.C. § 1125(d).

52. The unauthorized registration and use of the <entrustbankcard.com> domain name have caused and unless permanently enjoined, Entrust's registration and continued use of

the <entrustbankcard.com> domain name will continue to cause, irreparable injury to INTRUST and to the goodwill associated with the INTRUST Federally Registered Marks.

53. Because Entrust's infringing conduct is causing and likely to cause substantial injury to INTRUST, INTRUST is entitled to proceed to obtain transfer of the <entrustbankcard.com> domain name and to damages as permitted by law.

PRAYER FOR RELIEF

WHEREFORE INTRUST respectfully prays that:

A. Entrust's infringement and unfair competition be found to have violated § 32 of the Lanham Act, 15 U.S.C. § 1114, and § 43(a) of the Lanham Act, 15 U.S.C. § 1125(a).

B. The Court order Entrust to withdraw and abandon Entrust's federal trademark application for the Entrust Composite Mark.

C. Entrust and its officers, agents, servants, employees, members, attorneys, successors or assigns, and all persons or entities acting in concert or participation with them or any of them, be preliminary and permanently enjoined from:

1. using the name "Entrust" or any term, script, or device confusingly similar thereto, in connection with the offering of any type of financial service in the United States;

2. using the Entrust Composite Mark or any term, script, or device confusingly similar thereto, in connection with the offering of any type of financial service in the United States;

3. using in commerce any word, term, name, symbol, or device, or any combination thereof, which is likely to cause confusion, mistake, or deception as to the

affiliation, connection, or association of Entrust with INTRUST or as the origin, sponsorship, or approval of Entrust's services by INTRUST; and

4. assisting, aiding, or abetting any other person or business entity in engaging or in performing any of the activities referred to in subparagraphs 1 through 3 above.

D. Entrust be required to deliver to INTRUST for destruction all marketing and promotional materials, signs and the like, and all other things possessed, used, or distributed by Entrust that contain the term "Entrust," whether alone or in combination with other terms and designs, including the Entrust Composite Mark.

E. The Court order the registration for the <entrustbankcard.com> domain name transferred to INTRUST and order the registrar and registry for the <entrustbankcard.com> domain name to take such action as may be necessary to effectuate the transfer of the registration for the <entrustbankcard.com> domain name to INTRUST; or, alternatively, that the Court order Entrust take down all web-based advertisements that Entrust created or caused to be created, including, but not limited to, Entrust's website at <entrustbankcard.com> and Entrust's Facebook page, cancel its registration for the <entrustbankcard.com> domain name, and be permanently enjoined from registering or using the <entrustbankcard.com> domain name.

F. Entrust be required to compensate INTRUST for any and all damages suffered by INTRUST as a result of the actions complained of herein.

G. INTRUST have all remedies available to it under § 35 of the Lanham Act, 15 U.S.C. § 1117.

H. The Court award INTRUST its costs and attorney's fees as may be permitted by law.

I. INTRUST have such other and further relief as may be proper, just, and equitable.

DEMAND FOR JURY TRIAL

INTRUST demands a jury trial as to all issues triable by jury in this action.

DESIGNATION OF PLACE OF TRIAL

INTRUST designates Wichita, Kansas, as the place of trial of this matter.

Dated: March 5, 2013.

Respectfully submitted,

By /s/ Shannon D. Wead

Shannon D. Wead, #18301
FOULSTON SIEFKIN LLP
1551 N. Waterfront Parkway, Suite 100
Wichita, KS 67206-4466
316.267.6371
866.347.9611
swead@foulston.com

Attorneys for Plaintiff

Sprout, Carrie

From: KSD_CMECF@ksd.uscourts.gov
Sent: Wednesday, March 06, 2013 3:08 PM
To: ksd_nef@ksd.uscourts.gov
Subject: Activity in Case 6:13-cv-01093-JTM-KGG INTRUST Financial Corporation v. Entrust Companies, LLC Complaint

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U.S. District Court

DISTRICT OF KANSAS

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The following transaction was entered on 3/6/2013 at 3:08 PM CST and filed on 3/6/2013

Case Name: INTRUST Financial Corporation v. Entrust Companies, LLC

Case Number: 6:13-cv-01093-JTM-KGG

Filer: INTRUST Financial Corporation

Document Number: 1

Docket Text:

COMPLAINT (No Summons Issued) with trial location of Wichita, filed by INTRUST Financial Corporation.(smg)

6:13-cv-01093-JTM-KGG Notice has been electronically mailed to:

Shannon D. Wead swead@foulston.com, csprout@foulston.com

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The following document(s) are associated with this transaction:

Document description:Main Document

Original filename:n/a

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[c77c302127c772ab275cd8e5820b637c5e9c9101aa4267681ea68bffd9ab5c93c22
a71739ace743a5615bbc2436d0a7673b9d7eef38ffabf13c98a2d58cca94]]

Get the Express Loan at INTRUST Bank, NA

Bring your completed Express Loan Application to any location of INTRUST Bank, NA. Fax it right now - 383-1140, or phone it in - 383-1210.

Locations

Main Bank	383-1111
105 W. Main	
Central & Maize Rd.	383-1339
	383-1372
	383-1328
	383-1750
London	
21st St	383-1720

Full-service banking in Dillons Superstores.

Open Extended Hours:
 M-F 10:00-8:00
 Sat. 10:00-6:00

Central & Maize Rd.
 10515 W. Central 383-1710

13th & Waco
 1435 N. Waco 383-1730

21st & Rock Rd.
 2244 N. Rock Rd. 383-1707

31st & Seneca
 3211 S. Seneca 383-1740

Harry & Edgemoor
 5500 E. Harry 383-1670

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 317 N. Rock Rd. 383-1880



Member FDIC

EXPRESS LOAN

AT INTRUST Bank, NA

**MONEY
THAT'S
EASY
FAST
SMART**



**INTRUST
Bank**

EXHIBIT

44

EXPRESS LOAN

AT INTRUST Bank, NA

EASY MONEY.

Applying for an Express Loan couldn't be easier. It takes only a few minutes to complete the short-form application at the right. Use the money to buy a new or used car, truck, boat or RV. Take advantage of an investment. Make home improvements. Even refinance your present car or truck.

FAST MONEY.

In most cases we can guarantee a response within 24 hours. Simply bring your completed application to any branch of INTRUST Bank, NA, including our Dillons branches. Fax your application to 383-1140 or you can even phone it in by calling 383-1210.

SMART MONEY.

INTRUST Bank, NA, assures you of one of the lowest rates in town. You'll discover why the Express Loan is called Smart Money.

Call 383-1210 today for our current rate.

INTRUST Bank, NA has the money you want. And, the attached Express Loan application gives you a fast, easy and smart way to get it. What are you waiting for?



*This offer is not good with any other rate discount offer, deposit-collateralized loan or commercial loan.

EXPRESS LOAN APPLICATION

AT INTRUST Bank, NA

(Please Print)

Name _____

Address _____

City _____ State _____ Zip _____

How long have you lived at this address? _____ Years

Own Rent Monthly payment _____

Auto Make and Year _____

Where Financed? _____

Phone: Home () _____ Work () _____

SS# _____ Date of Birth _____

Employer _____

Occupation _____ How long? _____

Previous Employer _____ How long? _____

Where do you bank? _____

Purpose of Loan _____ Amount \$ _____

Collateral description _____

Gross Monthly Wages: \$ _____

If applying jointly, please complete the following information on the joint applicant.

Name _____

Address _____

SS# _____ Date of Birth _____

Employer _____

Occupation _____ How long? _____

Gross Monthly Wages: \$ _____

The individual or individuals signing this Application, also referred to as "you" and "your" even if an individual, submit this Application to INTRUST Bank, NA and agree it shall remain the property of the Bank. You hereby authorize the Bank to obtain, without advance notice, any information, which it deems necessary for approval, including requesting credit reports, verifying bank references and employment, and responding to credit inquiries. You understand that additional information may be required and that all loans are subject to credit approval.

Applicant Signature _____

Co-Applicant Signature _____

Date _____

INTRUST Bank

D340-121

Yes you can**B** **ess**
here

Commercial Loans

INTRUST Bank's Commercial Banking group has both the knowledge and experience to facilitate the borrowing needs of commercial customers. No matter what your business is, INTRUST Bank has an interest in helping your organization succeed in today's competitive world. Our commercial bankers have diverse backgrounds and areas of expertise, making them valuable financial partners for you. They can introduce you to a world of financial tools that are designed to make your life easier, and their expertise brings to the table the creativity to handle complex situations. INTRUST truly is a full-service commercial banking institution. With commercial loans, treasury management and international finance, INTRUST Bank can make it happen for you. Yes you can when an INTRUST Commercial Banker is on your side!

 [Sign up here](#) to receive e-mail notices about INTRUST special offers.

Lines of Credit

Whether your business' cash flow needs are seasonal or short term, INTRUST can provide you with a line of credit that is tailor-made to meet your specific needs. Our Commercial Bankers will listen intently to your needs and carefully analyze your situation to establish credit lines that are appropriate for your business. When linked with several automated treasury management products, our credit lines can ensure that your cash needs are optimized as well as seamless and simplified from your perspective.

If you would like further information about Lines of Credit, contact us .

Term Loans

INTRUST can provide your commercial business with term loans that are flexible with competitive terms and rates. You can be assured that INTRUST will determine the product that best meets the needs of the transaction you want to finance.

If you would like further information about Term Loans, contact us .

Professional Loans

INTRUST has a long tradition of providing financing to the trained professionals in the markets we serve, and that tradition has created a strong understanding of the financial needs of those professional organizations. Our understanding extends beyond the needs of the professional organization to the needs of the individuals who make it succeed.

If you would like further information about Professional Loans, contact us .



YES YOU

Yes you can

INTRUST Bank@Work



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INTRUST Bank@Work is a comprehensive banking package that benefits you and your employees. Enhance your employee recruitment and retention strategies by including this attractive array of financial services and discounts with your benefits package.

It all comes with no additional cost to your company.

Your employees benefit from firm-saving and money-saving products and services available through INTRUST Bank@Work, including:

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- [INTRUST Platinum Visa® Credit Card](#)
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- [FetchMyStuff.com](#)

For more information, [contact us](#). If you have an existing INTRUST business banking relationship, contact your business banker.

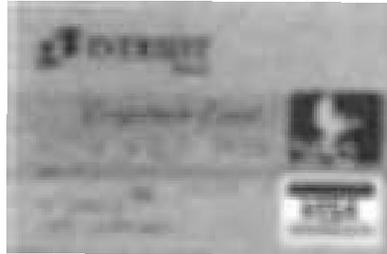
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Not FDIC Insured | No Bank Guarantee | May Lose Value

Yes you can

Visa® Corporate Card

Bank when and where you want:



The INTRUST Visa Corporate Card does its job you can do yours.

- Save time, cut administrative costs and expenses.
- Improve cash flow with a revolving line.
- Management reporting available.
- Two types of billing available with most statements that list all business transactions in one place.
- Unmatched Visa services, including worldwide acceptance at more than 12 million loc plus auto rental insurance, travel assistance more!

For more information, [click here](#).

- Lock in a low home equity rate or shift into a low auto loan rate during the Loan Sale.
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- Upgrade your checking account with the INTRUST Value Pack.
- [Click here](#) for information on the USA PATRIOT Act.
- Earn a guaranteed return with a safe, reliable INTRUST Rump CD!
- Changing banks the INTRUST way is easy with our handy, step-by-step SwitchKit. Welcome to INTRUST!
- Use Quicken® or Microsoft® Money to do your banking and balance your checking and savings accounts online, anytime!
- Can you refinance your home loan with a great rate? Yes you can at INTRUST!
- Sign up [here](#) to receive e-mail notices about INTRUST special offers.

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Yes you can **Automated Clearing House****Business**
ESS
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INTRUST Bank is a full-service Automated Clearing House (ACH) originator allowing you to enjoy the efficiency, convenience and accuracy of using the ACH system. ACH provides you the advantage of electronic transactions instead of paper.

ACH files may be created with your own software for all types of payments or collections. Once the format is approved, the files are transmitted to the bank via a PC.

INTRUST AutoCash Payments

- A user friendly software package that allows origination of a variety of ACH transactions.
- Database creation of the ACH transaction.
- Amount changes keyed in through the data entry screen.
- ACH file generated and transmitted to INTRUST Bank.
- Import of non-ACH files for translation to an ACH format.

Payroll Direct Deposit

Provide your employees with the option of a direct deposited paycheck into their personal bank account at any financial institution.

Consumer Payments (Auto Drafts)

Collect payments from your customers by drafting their account.

- Receive funds from consumer payments on time.
- Process numerous recurring payments quickly and easily.
- Enjoy the convenience of our processing deadline, which is at noon on the day prior to the debit date.

Vendor Payments

Use for corporate-to-corporate payments.

Tax Payments

INTRUST AutoCash Payments lets you originate tax payments with the appropriate addenda records as required by both Federal and State Governments.

- State and Federal
- Payroll withholdings
- Quarterly payments

INTRUST Bank participates in the EFTPS federal tax payment program. We can help you to enroll in this program, offering the debit, credit (software required) and same day wire options. For more information, visit the EFTPS web site.

Cash Concentration/Distribution

Retail operations that make deposits at remote banks use this service to concentrate



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Please login to your account at least one time every 90 days to keep your INTRUST Personal Internet Banking account active.

Login
I.D.

Password

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Curious about how Internet Banking works? Click here for a quick demonstration on how easy the Internet

Enroll

Ready to bank 24 hours a day from your computer? Personal Internet Banking is absolutely free! Click here to enroll your INTRUST accounts.

Open Account

Interested in opening a new account with INTRUST? Select the type of account you are interested in a "Now" to begin.

Do you have a question about Personal Internet Banking? Find your answer at [Frequently Asked Questions](#) or [contact us](#).

In addition to Personal Internet Banking, use Quicken® or Microsoft® Money to manage your personal finances. Download transactions directly from your INTRUST checking and savings accounts and more.

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Choose a feature for details:



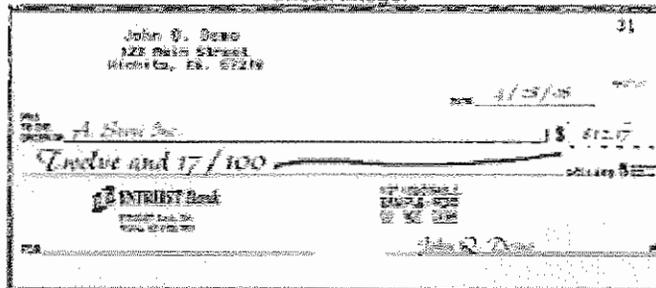
4. Transactions

The Transaction screen shows you all of your account activity on a daily basis. You may inquire by date, check number, amount or type of transaction (check, ATM, debit card, bill pay, etc.)

Processing Date	Description	Check Number	Amount	Transaction Information	Images
2/25/98	CHECK	0305	\$12.17	-	
2/26/98	ON-LINE TRANSFER	0	\$4.51	FROM ACCT 0123456 DATE: 2-25-98 TIME: 09:44:10	
2/26/98	POS PURCHASE	0	\$44.15	MERCHANT PURCHASE TERMINAL 42707 PENGUIN INC WICHITA KS 2-26-98 12:00 AM 45480653008115	
2/27/98	ON-LINE TRANSFER	0	\$100.00	TO ACCT 0678543 DATE: 2-25-98 TIME: 09:44:10	
3/1/98	ATM WITHDRAWAL	0	\$10.00	CASH WITHDRAWAL TERMINAL 57843 125 N MARKET WICHITA KS 3-1-98 11:25 AM 45480653008115	

The mark links you to a front and back image of your canceled checks so you can see who the check was written to and who endorsed it.

Check Image:





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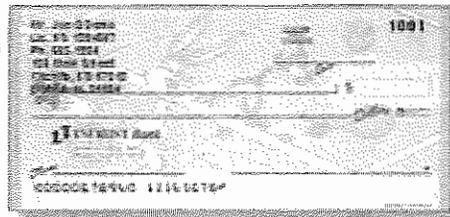
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7. Order Checks

The Order Checks section of Internet Banking gives you a fast and fun way to order and re-order checks. After you have chosen the account for which you need checks, the system will display a picture of your current check selection - complete with your name, address and personal information as it currently appears. You can scroll through the check selection catalog to "try out" other check styles, see pricing and ordering information. Once you are satisfied with your selection, simply submit your order. Your checks will arrive in the mail in about 10 days.

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Bank when and where you want:



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- ☛ Changing banks the INTRUST way is easy with our handy, step-by-step SwitchKs. Welcome to INTRUST!
- ☛ Use Quicken® or Microsoft® Money to do your banking and balance your checking and savings accounts online, anytime!
- ☛ Can you refinance your home loan with a great rate? Yes you can at INTRUST!
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How are we doing? Take our

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Read about the rich history of INTRUST Bank, from its first days in 1878 to its outstanding leadership in the 21st century. Included are some wonderful photos from the INTRUST archives.

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☛ Bank Directory

Locate INTRUST branches, ATMs and important phone numbers with simply a click.

☛ Annual Report

Many people continue to put their financial faith in INTRUST, choosing to invest, borrow, save with the largest independent bank holding company headquartered in Kansas. The annual report reflects the company's growth and showcases the array of services offered INTRUST.

This link opens an Adobe® PDF file, which may take a few moments to download. If you not have the Adobe® Acrobat® Reader™ software installed on your computer, you may download it free from Adobe.

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INTRUST's corporate giving policies and guidelines can assist organizations that wish for support for special events and capital projects.

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Giving back to the communities INTRUST serves has always been important. Learn more about how it is partnering with revitalization programs and extending its outreach efforts.



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Home Equity Lines of Credit	7.25% > terms
Auto Loans	7.05% > terms
Deposits	APY
4-Month/121-Day Time Deposit (CD)	4.60% > terms

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New at INTRUST

- > New arena in downtown Wichita to be named "INTRUST Bank Arena."
- > Taxes Made Easy - Refunds Made Quick. Do your taxes free with TurboTax® Online(SM) Free Edition today.
- > Check our list of bank holiday observances, now updated to include 2008.
- > Emporia State University Hornet Visa® credit cards are now available, exclusively at INTRUST.
- > Earn KU, K-State and WSU University Rewards with Getaway Miles and Visa Extras.



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 **INTRUST**
Card Center

P.O. Box 2121 Wichita, KS 67201 1-316-383-1354 1-800-222-1458

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O-04971



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gives you the power to make the most of
your business opportunities.

It's the Card that simplifies expense reporting.

Your INTRUST Card Center BusinessCard™ is accepted at seven million locations worldwide, four times as many as American Express. And expense reporting has never been easier. You can request a statement that breaks down your transactions in these categories: retail, airline, restaurant, car rental, cash advances, lodging and miscellaneous. So it's easier to accurately track all your expenses.

**It's the Card with the best 24-hour travel assistance plan any card offers: MasterAssist.™
1-800-MC ASSIST**

Your BusinessCard™ from INTRUST Card Center comes complete with MasterAssist™, a worldwide network of services that is always just a toll-free phone call away whenever there's an emergency on the road. Just use your card when you travel and all these MasterAssist™ services are automatically available to you for no additional cost:

MasterAssist™ Medical provides for 24-hour access to referral information, medical insurance coverage, hotel convalescence and an emergency visit from a relative or friend.

MasterTrip™ gives you valuable pretrip information, assists with lost tickets, documents and luggage and arranges emergency cash transfers.

MasterLegal™ is a service that helps you find a lawyer and transfer funds for bail-bond assistance and legal fees.

MasterRental™ automatically insures you when you rent a car with your BusinessCard™. So you can waive the rental company's insurance and save up to \$15 a day.

MasterPurchase™ is an extended warranty policy for items you purchase with your BusinessCard™. It automatically doubles any U.S. manufacturer's warranty up to one year and also provides coverage for 90 days against theft, fire, accidental damage or breakage.

MasterRoadAssist™ protects you on the road with 24-hour, emergency roadside assistance at special rates with no annual membership fee.

It's the Card that protects your peace of mind.

A little extra protection can go a long way toward your peace of mind when you're traveling for your company. The extra protection provided with your BusinessCard™ from INTRUST Card Center includes:

Lost Luggage Protection. If your tickets are charged to your BusinessCard™ and your luggage is lost, you're covered for a matching reimbursement of up to \$1,250 on the loss.**

Travel Arraunt Protection. When you purchase your tickets with the BusinessCard™, you will automatically receive \$250,000 coverage as a passenger on any U.S. common carrier.†

Motel/Hotel Protection. Book a room with your INTRUST Card Center BusinessCard™, and you're protected from theft of personal property taken from your motel or hotel room with a matching reimbursement of up to \$1,000.**

For more information, call INTRUST Card Center at
316-303-1354 or 1-800-222-7458.



For specific details on coverage, check the disclosure statements you receive in your billing. A full description is provided.
*Insurance coverages are provided under Master Group Policies issued by BCS Insurance Company, in the state of Texas, dba Medical Indemnity of America, Inc. This is a brief description of benefits. Certain exclusions and limitations apply.
**Reimbursement coverages are provided by Cardwell Agency, Crozier, Virginia. This is a brief description of benefits. Certain exclusions and limitations apply.
†Insurance coverage provided by Bankers Life and Casualty Company, Chicago, Illinois.



INTRUST Financial Corporation



Common Stock
Incorporated under the
laws of the State of Kansas

See reverse for certain definitions

CUSIP 46120F 10 4

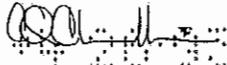
This Certifies That

SPECIMEN

is the owner of

Fully-paid and non-assessable shares of the common stock, five dollar par value
of INTRUST Financial Corporation transferable on the books of the Corporation by the holder hereof in person or by duly authorized
attorney upon surrender of this Certificate properly endorsed. This Certificate is not valid unless countersigned by the Transfer Agent and
registered by the Registrar.
Witness the seal of the Company and the signatures of its duly authorized officers.

Dated:

 President
 Secretary



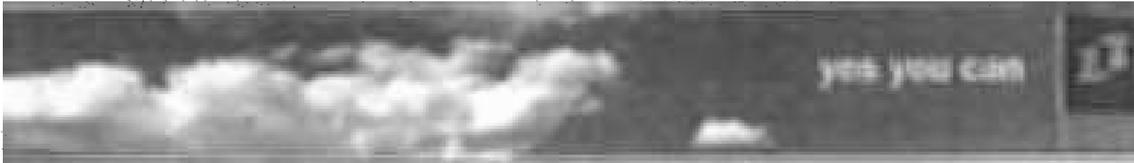
Countersigned and Registered:
Business Trust Company, Transfer Agent and Registrar

Authorized Signature

AMERICAN BANK NOTE COMPANY

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Yes you can

Bank when and where you want:



- ☛ Lock in a low home equity rate or shift into a low auto loan rate during the Loan Sale.
- ☛ The INTRUST Visa Gift Card is quite possibly the perfect gift. Order today!
- ☛ INTRUST's Relationship Equity Line of Credit is one prime offer!
- ☛ Upgrade your checking account with the INTRUST Value Pack.
- ☛ Click here for information on the USA PATRIOT Act.
- ☛ Earn a guaranteed return with a safe, reliable INTRUST Bump CD!
- ☛ Changing banks the INTRUST way is easy with our handy, step-by-step SwitchKit. Welcome to INTRUST!
- ☛ Use Quicken® or Microsoft Money to do your banking and balance your checking and savings accounts online, anytime!
- ☛ Can you refinance your home loan with a great rate? Yes you can at INTRUST!
- ☛ Sign up here to receive e-mail notices about INTRUST special offers.

INTRUST Today

From its humble beginnings of \$50,000 in 1876, INTRUST has grown to become one of the leading financial institutions in the Midwest with assets of \$2.4 billion. INTRUST Financial Corporation is the largest independent bank holding company headquartered in Kansas.

INTRUST is committed to:

- Exceptional service
- Quality products
- Cutting-edge technology

INTRUST customers can expect a "Yes Attitude" from employees who:

- Are innovative
- Go the extra mile
- Have confidence in their abilities
- Are positive
- Find win-win solutions

INTRUST is convenient and accessible with:

- 40 branches in Kansas and Oklahoma
- A nationally recognized Internet banking site
- A 24-Hour Phone Bank
- More than 100 ATMs
- Branches featuring extended hours inside area grocery stores

INTRUST is under its fourth generation of leadership from the Chandler family and continues to retain its Midwest focus and its strong commitment to the communities it serves.

INTRUST has locations in Andover, Augusta, Darby, El Dorado, Haysville, Lawrence, Manhattan, Overland Park, Prairie Village, Shawnee, Topeka, Valley Center and Wichita, Kansas, and Moore, Mustang and Oklahoma City, Oklahoma.

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Mobile Banking Statistics

2012

	June	July	August	September	October	November
Consumer eBanking						
Active Customers	41,793	42,026	42,392	42,553	42,541	42,897
Inactive Customers	16,172	16,673	15,479	15,947	15,279	15,109
Total # of Customers	57,965	58,699	57,871	58,500	57,808	58,006
Locked Customers	2,995	3,011	3,007	3,015	2,979	3,039
Deleted Customers	85	78	1,696	60	1,371	293
# of Logins	502,639	514,585	536,998	490,164	526,234	506,836
# of Successful Logins	471,107	481,864	501,667	458,578	492,919	474,189
# of Failed Logins	31,532	32,721	35,331	31,586	33,315	32,647
# of Internal Transfers	39,980	39,692	41,973	37,725	39,449	58,077
Total \$ amount of Internal transfers	\$43,059,771.18	\$40,170,524.99	\$37,337,520.47	\$41,143,745.61	\$37,675,040.85	\$36,465,239.97
Stop pays	18	14	22	28	20	25
Redirect to Check ordering	557	682	683	664	583	629
E-Statements (Y) (customer has at least one DDA enabled)	--	--	--	--	--	39,927
E-statements (N) (customer has no DDA accounts enabled)	--	--	--	--	--	18,079
Percentage of E-statements in CEB (Y)	--	--	--	--	--	69%
Percentage of E-statements in CEB (N)	--	--	--	--	--	31%
Consumer eBanking -- Bill Pay						
Active number of Bill Pay users	11,784	12,327	12,953	12,018	12,552	13,000
Number of Deleted Bill Pay users	27	28	86	1,501	108	37
# of Electronic Payments	46,906	44,826	46,696	44,266	46,864	44,834
Total \$ amount of Electronic Payments	\$14,819,028.67	\$14,207,241.26	\$15,316,997.11	\$14,381,408.05	\$14,762,858.70	14,018,249
# of Check Payments	12,220	12,090	12,200	12,037	13,213	12,429
\$ amount of Check Payments	\$3,305,855.64	\$3,534,954.30	\$3,754,992.59	\$3,556,027.34	\$3,988,780.83	3,644,289
Total number of Bills Presented	814	857	889	900	964	924
Percentage of Check Payments	20.67%	21.24%	20.71%	21.38%	21.99%	21.71%
Percentage of Electronic Payments	79.33%	78.76%	79.29%	78.62%	78.01%	78.29%
Mobile Banking						
Mobile Banking Customers (BIC Universe)	6,205	7,238	8,671	9,673	10,438	
Customer Penetration Rate (% of Active CEB Users)	15%	17%	20%	23%	25%	0%
Mobile Banking Devices (BIC Universe)	8,080	9,572	11,570	12,546	13,301	13,983
Android Device Installs (Google Store Stats)	5,598	6,310	7,180	7,776	8,296	8,790
Apple App Downloads (Apple Store Stats)	7,539	8,534	9,593	10,353	10,975	11,595
Mobile Deposit						
Mobile Deposits Approved	449	1,129	1,971	1,976	1,833	1,762
Mobile Deposits Declined	86	250	309	326	245	243
Total Mobile Deposits	535	1,379	2,280	2,302	2,078	2,005
Mobile Deposit Approval Rate	84%	82%	86%	86%	88%	88%
# of Customers with Approved Deposits	269	567	803	957	873	835
# of Customers with Declined Deposits	66	191	191	239	184	182
Total # of Customers Submitting Deposits	299	640	857	1031	927	886
Total Amount Approved	\$ 142,179.72	\$ 374,989.66	\$ 942,145.10	\$ 984,719.77	\$ 869,686.82	\$ 1,057,682.20
Total Amount Rejected	\$ 312,314.38	\$ 474,104.03	\$ 584,899.90	\$ 588,904.43	\$ 492,549.96	\$ 463,017.40
Total Amount Attempted	\$ 454,494.10	\$ 849,093.69	\$ 1,527,045.00	\$ 1,573,624.20	\$ 1,362,236.78	\$ 1,520,699.60
Average # of Deposits per Customer Approved	1.67	1.99	2.45	2.06	2.10	2.11
Average # of Deposits per Customer Declined	1.30	1.31	1.62	1.36	1.33	1.34
Average Amount Approved Deposits per Customer	\$ 528.55	\$ 661.36	\$ 1,173.28	\$ 1,028.97	\$ 996.20	\$ 1,266.69
Average Amount Declined Deposits per Customer	\$ 4,732.04	\$ 2,482.22	\$ 3,062.30	\$ 2,464.04	\$ 2,676.90	\$ 2,544.05
Business eBanking						
Total BEB Customers (From BST)	2,544	2,581	2,633	2,955	3,321	3,357
BeB Small Business Customers (FIS Bill)	2,427	2,460	2,506	2,825	3,146	3,132
BeB Customers with ACH (FIS Bill)	117	121	127	130	175	225

EXHIBIT
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Consumer eBanking Archived Report

Bank Number: 784

09/01/2004 - 09/30/2004

General	
Number of Active Customers	20502
Number of Active Individual Customers	20488
Number of Active Organizational Customers	16
Number of InActive Customers	0
Number of InActive Individual Customers	0
Number of InActive Organizational Customers	0
Number of Locked Customers	396
Number of Locked Individual Customers	396
Number of Locked Organizational Customers	0
Number of Deleted Customers	16
Number of Deleted Individual Customers	16
Number of Deleted Organizational Customers	0
Total Number of Accounts	26560
Total Number of New Accounts	26560
Total Number of Logins	60353
Total Number of Successful Logins	28861
Total Number of Failed Logins	31492
External Transfer	
Number of Users Entitled for External Transfer	0
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	20897
Number of Internal Transfers	1915
Total Dollar Amount of Internal Transfers	\$3,456,442.80
Credit Card	
Number Users Entitled to View Credit Card	20897
Number Users Entitled to Make Credit Card Payments	20897
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	0
Number of Downloads Via Active Statements	0
Number of Downloads Via CSV or QIF	0
Bank Mails	
Total Number of Bank Mails	524
Total Number of Received Bank Mails Deleted by CIB User	77
Total Number of Sent Bank Mails Deleted by CIB User	39
Total Number of Received Bank Mails Deleted by CSR Admin	316
Image Retrieval	
Number of Users Entitled For Imaging	20897
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	20897
Number of Successful Stop Payment Requests	14
Check ReOrder	
Number of Users Entitled for Check ReOrder	20897
Number of Redirect to Check ReOrder System	281
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	20898
Number of Users Entitled to Running Balance	20897
Number of Users Entitled to Categories	20898
Number of Users Entitled to Memo's	20898
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	09/01/2004
End Report Date	09/30/2004

EXHIBIT
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Consumer eBanking Archived Report

Bank Number: 784

10/01/2004 - 10/31/2004

General	
Number of Active Customers	21122
Number of Active Individual Customers	21088
Number of Active Organizational Customers	34
Number of InActive Customers	4
Number of InActive Individual Customers	4
Number of InActive Organizational Customers	0
Number of Locked Customers	823
Number of Locked Individual Customers	821
Number of Locked Organizational Customers	2
Number of Deleted Customers	25
Number of Deleted Individual Customers	24
Number of Deleted Organizational Customers	1
Total Number of Accounts	39133
Total Number of New Accounts	12748
Total Number of Logins	249784
Total Number of Successful Logins	177889
Total Number of Failed Logins	72115
External Transfer	
Number of Users Entitled for External Transfer	0
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	21938
Number of Internal Transfers	13445
Total Dollar Amount of Internal Transfers	\$18,950,417.61
Credit Card	
Number Users Entitled to View Credit Card	21938
Number Users Entitled to Make Credit Card Payments	21938
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	0
Number of Downloads Via Active Statements	0
Number of Downloads Via CSV or QIF	0
Bank Mails	
Total Number of Bank Mails	2509
Total Number of Received Bank Mails Deleted by CIB User	3652
Total Number of Sent Bank Mails Deleted by CIB User	324
Total Number of Received Bank Mails Deleted by CSR Admin	741
Image Retrieval	
Number of Users Entitled For Imaging	21938
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	21938
Number of Successful Stop Payment Requests	50
Check ReOrder	
Number of Users Entitled for Check ReOrder	21938
Number of Redirect to Check ReOrder System	1016
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	21949
Number of Users Entitled to Running Balance	21938
Number of Users Entitled to Categories	21949
Number of Users Entitled to Memo's	21949
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	10/01/2004
End Report Date	10/31/2004

Consumer eBanking Archived Report

Bank Number: 784

11/01/2004 - 11/30/2004

General	
Number of Active Customers	21830
Number of Active Individual Customers	21769
Number of Active Organizational Customers	61
Number of InActive Customers	6
Number of InActive Individual Customers	6
Number of InActive Organizational Customers	0
Number of Locked Customers	946
Number of Locked Individual Customers	944
Number of Locked Organizational Customers	2
Number of Deleted Customers	14
Number of Deleted Individual Customers	14
Number of Deleted Organizational Customers	0
Total Number of Accounts	42296
Total Number of New Accounts	3297
Total Number of Logins	225846
Total Number of Successful Logins	183199
Total Number of Failed Logins	42647
External Transfer	
Number of Users Entitled for External Transfer	0
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	22767
Number of Internal Transfers	13596
Total Dollar Amount of Internal Transfers	\$18,607,468.07
Credit Card	
Number Users Entitled to View Credit Card	22767
Number Users Entitled to Make Credit Card Payments	22767
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	0
Number of Downloads Via Active Statements	0
Number of Downloads Via CSV or QIF	0
Bank Mails	
Total Number of Bank Mails	2550
Total Number of Received Bank Mails Deleted by CIB User	4337
Total Number of Sent Bank Mails Deleted by CIB User	297
Total Number of Received Bank Mails Deleted by CSR Admin	674
Image Retrieval	
Number of Users Entitled For Imaging	22767
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	22767
Number of Successful Stop Payment Requests	43
Check ReOrder	
Number of Users Entitled for Check ReOrder	22767
Number of Redirect to Check ReOrder System	942
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	22784
Number of Users Entitled to Running Balance	22767
Number of Users Entitled to Categories	22784
Number of Users Entitled to Memo's	22784
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	11/01/2004
End Report Date	11/30/2004

Consumer eBanking Archived Report

Bank Number: 784

12/01/2004 - 12/31/2004

General	
Number of Active Customers	22542
Number of Active Individual Customers	22453
Number of Active Organizational Customers	89
Number of InActive Customers	14
Number of InActive Individual Customers	14
Number of InActive Organizational Customers	0
Number of Locked Customers	1053
Number of Locked Individual Customers	1051
Number of Locked Organizational Customers	2
Number of Deleted Customers	15
Number of Deleted Individual Customers	15
Number of Deleted Organizational Customers	0
Total Number of Accounts	44837
Total Number of New Accounts	2671
Total Number of Logins	240966
Total Number of Successful Logins	204294
Total Number of Failed Logins	36674
External Transfer	
Number of Users Entitled for External Transfer	0
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	23594
Number of Internal Transfers	14877
Total Dollar Amount of Internal Transfers	\$26,591,076.68
Credit Card	
Number Users Entitled to View Credit Card	23594
Number Users Entitled to Make Credit Card Payments	23594
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	0
Number of Downloads Via Active Statements	0
Number of Downloads Via CSV or QIF	0
Bank Mails	
Total Number of Bank Mails	3355
Total Number of Received Bank Mails Deleted by CIB User	7702
Total Number of Sent Bank Mails Deleted by CIB User	435
Total Number of Received Bank Mails Deleted by CSR Admin	907
Image Retrieval	
Number of Users Entitled For Imaging	23594
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	23594
Number of Successful Stop Payment Requests	40
Check ReOrder	
Number of Users Entitled for Check ReOrder	23594
Number of Redirect to Check ReOrder System	854
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	23609
Number of Users Entitled to Running Balance	23594
Number of Users Entitled to Categories	23609
Number of Users Entitled to Memo's	23609
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	12/01/2004
End Report Date	12/31/2004

Consumer eBanking Archived Report

Bank Number: 784

01/01/2005 - 01/31/2005

General	
Number of Active Customers	23466
Number of Active Individual Customers	23355
Number of Active Organizational Customers	111
Number of InActive Customers	18
Number of InActive Individual Customers	18
Number of InActive Organizational Customers	0
Number of Locked Customers	1100
Number of Locked Individual Customers	1098
Number of Locked Organizational Customers	2
Number of Deleted Customers	22
Number of Deleted Individual Customers	22
Number of Deleted Organizational Customers	0
Total Number of Accounts	47343
Total Number of New Accounts	2589
Total Number of Logins	245896
Total Number of Successful Logins	212301
Total Number of Failed Logins	33595
External Transfer	
Number of Users Entitled for External Transfer	0
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	24589
Number of Internal Transfers	14884
Total Dollar Amount of Internal Transfers	\$23,883,148.78
Credit Card	
Number Users Entitled to View Credit Card	24589
Number Users Entitled to Make Credit Card Payments	24589
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	0
Number of Downloads Via Active Statements	0
Number of Downloads Via CSV or QIF	0
Bank Mails	
Total Number of Bank Mails	3714
Total Number of Received Bank Mails Deleted by CIB User	5423
Total Number of Sent Bank Mails Deleted by CIB User	365
Total Number of Received Bank Mails Deleted by CSR Admin	796
Image Retrieval	
Number of Users Entitled For Imaging	24589
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	24589
Number of Successful Stop Payment Requests	41
Check ReOrder	
Number of Users Entitled for Check ReOrder	24589
Number of Redirect to Check ReOrder System	979
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	24584
Number of Users Entitled to Running Balance	24589
Number of Users Entitled to Categories	24584
Number of Users Entitled to Memo's	24584
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	01/01/2005
End Report Date	01/31/2005

Consumer eBanking Archived Report

Bank Number: 784

02/01/2005 - 02/28/2005

General	
Number of Active Customers	24297
Number of Active Individual Customers	24180
Number of Active Organizational Customers	137
Number of InActive Customers	16
Number of InActive Individual Customers	16
Number of InActive Organizational Customers	0
Number of Locked Customers	1134
Number of Locked Individual Customers	1133
Number of Locked Organizational Customers	1
Number of Deleted Customers	43
Number of Deleted Individual Customers	42
Number of Deleted Organizational Customers	1
Total Number of Accounts	49239
Total Number of New Accounts	2530
Total Number of Logins	242087
Total Number of Successful Logins	212488
Total Number of Failed Logins	29619
External Transfer	
Number of Users Entitled for External Transfer	0
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	25428
Number of Internal Transfers	15028
Total Dollar Amount of Internal Transfers	\$21,045,301.53
Credit Card	
Number Users Entitled to View Credit Card	25429
Number Users Entitled to Make Credit Card Payments	25429
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	0
Number of Downloads Via Active Statements	0
Number of Downloads Via CSV or QIF	0
Bank Mails	
Total Number of Bank Mails	3280
Total Number of Received Bank Mails Deleted by CIB User	3637
Total Number of Sent Bank Mails Deleted by CIB User	321
Total Number of Received Bank Mails Deleted by CSR Admin	688
Image Retrieval	
Number of Users Entitled For Imaging	25429
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	25429
Number of Successful Stop Payment Requests	37
Check ReOrder	
Number of Users Entitled for Check ReOrder	25429
Number of Redirect to Check ReOrder System	914
Forgotten Password System	
Number of Users Enrolled for Forgotten Pasaword System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Rotation	25447
Number of Users Entitled to Running Balance	25429
Number of Users Entitled to Categories	25447
Number of Users Entitled to Memo's	25447
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	02/01/2005
End Report Date	02/28/2005

Consumer eBanking Archived Report

Bank Number: 784

03/01/2005 - 03/31/2005

General	
Number of Active Customers	25173
Number of Active Individual Customers	25007
Number of Active Organizational Customers	166
Number of InActive Customers	20
Number of InActive Individual Customers	20
Number of InActive Organizational Customers	0
Number of Locked Customers	1185
Number of Locked Individual Customers	1184
Number of Locked Organizational Customers	1
Number of Deleted Customers	72
Number of Deleted Individual Customers	72
Number of Deleted Organizational Customers	0
Total Number of Accounts	51867
Total Number of New Accounts	2739
Total Number of Logins	264007
Total Number of Successful Logins	234124
Total Number of Failed Logins	29883
External Transfer	
Number of Users Entitled for External Transfer	0
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	26381
Number of Internal Transfers	17482
Total Dollar Amount of Internal Transfers	\$24,818,750.49
Credit Card	
Number Users Entitled to View Credit Card	26381
Number Users Entitled to Make Credit Card Payments	26381
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	0
Number of Downloads Via Active Statements	0
Number of Downloads Via CSV or QIF	723
Bank Mails	
Total Number of Bank Mails	3834
Total Number of Received Bank Mails Deleted by CIB User	4059
Total Number of Sent Bank Mails Deleted by CIB User	344
Total Number of Received Bank Mails Deleted by CSR Admin	625
Image Retrieval	
Number of Users Entitled For Imaging	26381
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	26381
Number of Successful Stop Payment Requests	47
Check ReOrder	
Number of Users Entitled for Check ReOrder	26381
Number of Redirect to Check ReOrder System	970
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	26378
Number of Users Entitled to Running Balance	26381
Number of Users Entitled to Categories	26378
Number of Users Entitled to Memo's	26378
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	03/01/2005
End Report Date	03/31/2005

Consumer eBanking Archived Report

Bank Number: 784

04/01/2005 - 04/30/2005

General	
Number of Active Customers	25944
Number of Active Individual Customers	25751
Number of Active Organizational Customers	193
Number of InActive Customers	24
Number of InActive Individual Customers	24
Number of InActive Organizational Customers	0
Number of Locked Customers	1210
Number of Locked Individual Customers	1206
Number of Locked Organizational Customers	4
Number of Deleted Customers	52
Number of Deleted Individual Customers	51
Number of Deleted Organizational Customers	1
Total Number of Accounts	53354
Total Number of New Accounts	2257
Total Number of Logins	266797
Total Number of Successful Logins	229220
Total Number of Failed Logins	37577
External Transfer	
Number of Users Entitled for External Transfer	0
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	27160
Number of Internal Transfers	17560
Total Dollar Amount of Internal Transfers	\$31,373,624.51
Credit Card	
Number Users Entitled to View Credit Card	27160
Number Users Entitled to Make Credit Card Payments	27160
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	0
Number of Downloads Via Active Statements	0
Number of Downloads Via CSV or QIF	1265
Bank Mails	
Total Number of Bank Mails	4100
Total Number of Received Bank Mails Deleted by CIB User	3393
Total Number of Sent Bank Mails Deleted by CIB User	306
Total Number of Received Bank Mails Deleted by CSR Admin	431
Image Retrieval	
Number of Users Entitled For Imaging	27160
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	27160
Number of Successful Stop Payment Requests	46
Check ReOrder	
Number of Users Entitled for Check ReOrder	27160
Number of Redirect to Check ReOrder System	786
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	27176
Number of Users Entitled to Running Balance	27160
Number of Users Entitled to Categories	27176
Number of Users Entitled to Memo's	27176
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	04/01/2005
End Report Date	04/30/2005

Consumer eBanking Archived Report

Bank Number: 784

05/01/2005 - 05/31/2005

General	
Number of Active Customers	26630
Number of Active Individual Customers	26391
Number of Active Organizational Customers	239
Number of InActive Customers	29
Number of InActive Individual Customers	28
Number of InActive Organizational Customers	1
Number of Locked Customers	1264
Number of Locked Individual Customers	1261
Number of Locked Organizational Customers	3
Number of Deleted Customers	66
Number of Deleted Individual Customers	65
Number of Deleted Organizational Customers	1
Total Number of Accounts	55192
Total Number of New Accounts	2222
Total Number of Logins	255308
Total Number of Successful Logins	228626
Total Number of Failed Logins	26682
External Transfer	
Number of Users Entitled for External Transfer	0
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	27888
Number of Internal Transfers	17760
Total Dollar Amount of Internal Transfers	\$22,972,542.10
Credit Card	
Number Users Entitled to View Credit Card	27888
Number Users Entitled to Make Credit Card Payments	27888
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	0
Number of Downloads Via Active Statements	0
Number of Downloads Via CSV or QIF	1231
Bank Mails	
Total Number of Bank Mails	4234
Total Number of Received Bank Mails Deleted by CIB User	2862
Total Number of Sent Bank Mails Deleted by CIB User	302
Total Number of Received Bank Mails Deleted by CSR Admin	463
Image Retrieval	
Number of Users Entitled For Imaging	27888
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	27888
Number of Successful Stop Payment Requests	48
Check ReOrder	
Number of Users Entitled for Check ReOrder	27888
Number of Redirect to Check ReOrder System	791
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	27923
Number of Users Entitled to Running Balance	27888
Number of Users Entitled to Categories	27923
Number of Users Entitled to Memo's	27923
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	05/01/2005
End Report Date	05/31/2005

Consumer eBanking Archived Report

Bank Number: 784

06/01/2005 - 06/30/2005

General	
Number of Active Customers	27481
Number of Active Individual Customers	27189
Number of Active Organizational Customers	292
Number of InActive Customers	41
Number of InActive Individual Customers	39
Number of InActive Organizational Customers	2
Number of Locked Customers	1278
Number of Locked Individual Customers	1273
Number of Locked Organizational Customers	5
Number of Deleted Customers	79
Number of Deleted Individual Customers	78
Number of Deleted Organizational Customers	1
Total Number of Accounts	57306
Total Number of New Accounts	2352
Total Number of Logins	283362
Total Number of Successful Logins	236567
Total Number of Failed Logins	26795
External Transfer	
Number of Users Entitled for External Transfer	0
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	28754
Number of Internal Transfers	17624
Total Dollar Amount of Internal Transfers	\$27,190,647.17
Credit Card	
Number Users Entitled to View Credit Card	28754
Number Users Entitled to Make Credit Card Payments	28754
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	0
Number of Downloads Via Active Statements	0
Number of Downloads Via CSV or QIF	1303
Bank Mails	
Total Number of Bank Mails	4488
Total Number of Received Bank Mails Deleted by CIB User	3008
Total Number of Sent Bank Mails Deleted by CIB User	265
Total Number of Received Bank Mails Deleted by CSR Admin	618
Image Retrieval	
Number of Users Entitled For Imaging	28754
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	28754
Number of Successful Stop Payment Requests	39
Check ReOrder	
Number of Users Entitled for Check ReOrder	28754
Number of Redirect to Check ReOrder System	808
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	28800
Number of Users Entitled to Running Balance	28754
Number of Users Entitled to Categories	28800
Number of Users Entitled to Memo's	28800
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	06/01/2005
End Report Date	06/30/2005

Consumer eBanking Archived Report

Bank Number: 784

07/01/2005 - 07/31/2005

General	
Number of Active Customers	28308
Number of Active Individual Customers	27978
Number of Active Organizational Customers	330
Number of InActive Customers	45
Number of InActive Individual Customers	43
Number of InActive Organizational Customers	2
Number of Locked Customers	1266
Number of Locked Individual Customers	1260
Number of Locked Organizational Customers	6
Number of Deleted Customers	50
Number of Deleted Individual Customers	50
Number of Deleted Organizational Customers	0
Total Number of Accounts	59440
Total Number of New Accounts	2372
Total Number of Logins	269205
Total Number of Successful Logins	242726
Total Number of Failed Logins	26479
External Transfer	
Number of Users Entitled for External Transfer	0
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	29566
Number of Internal Transfers	17773
Total Dollar Amount of Internal Transfers	\$25,218,883.46
Credit Card	
Number Users Entitled to View Credit Card	29566
Number Users Entitled to Make Credit Card Payments	29566
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	0
Number of Downloads Via Active Statements	0
Number of Downloads Via CSV or QIF	1417
Bank Mails	
Total Number of Bank Mails	4795
Total Number of Received Bank Mails Deleted by CIB User	3079
Total Number of Sent Bank Mails Deleted by CIB User	274
Total Number of Received Bank Mails Deleted by CSR Admin	435
Image Retrieval	
Number of Users Entitled For Imaging	29566
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	29566
Number of Successful Stop Payment Requests	38
Check ReOrder	
Number of Users Entitled for Check ReOrder	29566
Number of Redirect to Check ReOrder System	847
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	29819
Number of Users Entitled to Running Balance	29566
Number of Users Entitled to Categories	29819
Number of Users Entitled to Memo's	29819
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	07/01/2005
End Report Date	07/31/2005

Consumer eBanking Archived Report

Bank Number: 784

08/01/2005 - 08/31/2005

General	
Number of Active Customers	29248
Number of Active Individual Customers	28866
Number of Active Organizational Customers	382
Number of InActive Customers	58
Number of InActive Individual Customers	54
Number of InActive Organizational Customers	4
Number of Locked Customers	1301
Number of Locked Individual Customers	1298
Number of Locked Organizational Customers	3
Number of Deleted Customers	58
Number of Deleted Individual Customers	55
Number of Deleted Organizational Customers	3
Total Number of Accounts	61590
Total Number of New Accounts	2711
Total Number of Logins	294541
Total Number of Successful Logins	265532
Total Number of Failed Logins	29009
External Transfer	
Number of Users Entitled for External Transfer	0
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	30547
Number of Internal Transfers	19507
Total Dollar Amount of Internal Transfers	\$28,935,641.51
Credit Card	
Number Users Entitled to View Credit Card	30547
Number Users Entitled to Make Credit Card Payments	30547
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	0
Number of Downloads Via Active Statements	0
Number of Downloads Via CSV or QIF	1422
Bank Mails	
Total Number of Bank Mails	5410
Total Number of Received Bank Mails Deleted by CIB User	3733
Total Number of Sent Bank Mails Deleted by CIB User	326
Total Number of Received Bank Mails Deleted by CSR Admin	397
Image Retrieval	
Number of Users Entitled For Imaging	30547
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	30547
Number of Successful Stop Payment Requests	45
Check ReOrder	
Number of Users Entitled for Check ReOrder	30547
Number of Redirect to Check ReOrder System	846
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	30607
Number of Users Entitled to Running Balance	30547
Number of Users Entitled to Categories	30607
Number of Users Entitled to Memo's	30607
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	08/01/2005
End Report Date	08/31/2005

Consumer eBanking Archived Report

Bank Number: 784

09/01/2005 - 09/30/2005

General	
Number of Active Customers	29989
Number of Active Individual Customers	29572
Number of Active Organizational Customers	417
Number of InActive Customers	73
Number of InActive Individual Customers	69
Number of InActive Organizational Customers	4
Number of Locked Customers	1348
Number of Locked Individual Customers	1345
Number of Locked Organizational Customers	3
Number of Deleted Customers	75
Number of Deleted Individual Customers	65
Number of Deleted Organizational Customers	10
Total Number of Accounts	63448
Total Number of New Accounts	2316
Total Number of Logins	280492
Total Number of Successful Logins	253617
Total Number of Failed Logins	26875
External Transfer	
Number of Users Entitled for External Transfer	0
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	31352
Number of Internal Transfers	18813
Total Dollar Amount of Internal Transfers	\$32,105,115.75
Credit Card	
Number Users Entitled to View Credit Card	31352
Number Users Entitled to Make Credit Card Payments	31352
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	0
Number of Downloads Via Active Statements	0
Number of Downloads Via CSV or QIF	1344
Bank Mails	
Total Number of Bank Mails	5216
Total Number of Received Bank Mails Deleted by CIB User	3041
Total Number of Sent Bank Mails Deleted by CIB User	271
Total Number of Received Bank Mails Deleted by CSR Admin	313
Image Retrieval	
Number of Users Entitled For Imaging	31352
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	31352
Number of Successful Stop Payment Requests	60
Check ReOrder	
Number of Users Entitled for Check ReOrder	31352
Number of Redirect to Check ReOrder System	856
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	31410
Number of Users Entitled to Running Balance	31352
Number of Users Entitled to Categories	31410
Number of Users Entitled to Memo's	31410
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	09/01/2005
End Report Date	09/30/2005

Consumer eBanking Archived Report

Bank Number: 784

10/01/2005 - 10/31/2005

General	
Number of Active Customers	30722
Number of Active Individual Customers	30277
Number of Active Organizational Customers	445
Number of InActive Customers	73
Number of InActive Individual Customers	70
Number of InActive Organizational Customers	3
Number of Locked Customers	1363
Number of Locked Individual Customers	1360
Number of Locked Organizational Customers	3
Number of Deleted Customers	53
Number of Deleted Individual Customers	47
Number of Deleted Organizational Customers	6
Total Number of Accounts	65006
Total Number of New Accounts	2109
Total Number of Logins	288491
Total Number of Successful Logins	261356
Total Number of Failed Logins	27135
External Transfer	
Number of Users Entitled for External Transfer	0
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	32100
Number of Internal Transfers	19066
Total Dollar Amount of Internal Transfers	\$25,296,479.18
Credit Card	
Number Users Entitled to View Credit Card	32100
Number Users Entitled to Make Credit Card Payments	32100
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	0
Number of Downloads Via Active Statements	0
Number of Downloads Via CSV or QIF	1658
Bank Mails	
Total Number of Bank Mails	5705
Total Number of Received Bank Mails Deleted by CIB User	3420
Total Number of Sent Bank Mails Deleted by CIB User	280
Total Number of Received Bank Mails Deleted by CSR Admin	334
Image Retrieval	
Number of Users Entitled For Imaging	32100
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	32100
Number of Successful Stop Payment Requests	48
Check ReOrder	
Number of Users Entitled for Check ReOrder	32100
Number of Redirect to Check ReOrder System	825
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	32158
Number of Users Entitled to Running Balance	32100
Number of Users Entitled to Categories	32158
Number of Users Entitled to Memo's	32158
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	10/01/2005
End Report Date	10/31/2005

Consumer eBanking Archived Report

Bank Number: 784

11/01/2005 - 11/30/2005

General	
Number of Active Customers	31386
Number of Active Individual Customers	30919
Number of Active Organizational Customers	476
Number of InActive Customers	80
Number of InActive Individual Customers	76
Number of InActive Organizational Customers	4
Number of Locked Customers	1410
Number of Locked Individual Customers	1407
Number of Locked Organizational Customers	3
Number of Deleted Customers	64
Number of Deleted Individual Customers	54
Number of Deleted Organizational Customers	10
Total Number of Accounts	66890
Total Number of New Accounts	2069
Total Number of Logins	286981
Total Number of Successful Logins	250786
Total Number of Faked Logins	27193
External Transfer	
Number of Users Entitled for External Transfer	0
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	32819
Number of Internal Transfers	18885
Total Dollar Amount of Internal Transfers	\$26,665,076.68
Credit Card	
Number Users Entitled to View Credit Card	32819
Number Users Entitled to Make Credit Card Payments	32819
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	0
Number of Downloads Via Active Statements	0
Number of Downloads Via CSV or QIF	2017
Bank Mails	
Total Number of Bank Mails	5323
Total Number of Received Bank Mails Deleted by CIB User	2953
Total Number of Sent Bank Mails Deleted by CIB User	309
Total Number of Received Bank Mails Deleted by CSR Admin	240
Image Retrieval	
Number of Users Entitled For Imaging	32819
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	32819
Number of Successful Stop Payment Requests	34
Check ReOrder	
Number of Users Entitled for Check ReOrder	32819
Number of Redirect to Check ReOrder System	813
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	32885
Number of Users Entitled to Running Balance	32819
Number of Users Entitled to Categories	32885
Number of Users Entitled to Memo's	32885
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	11/01/2005
End Report Date	11/30/2005

Consumer eBanking Archived Report

Bank Number: 784

12/01/2005 - 12/31/2005

General	
Number of Active Customers	32041
Number of Active Individual Customers	31547
Number of Active Organizational Customers	494
Number of InActive Customers	82
Number of InActive Individual Customers	78
Number of InActive Organizational Customers	4
Number of Locked Customers	1437
Number of Locked Individual Customers	1432
Number of Locked Organizational Customers	5
Number of Deleted Customers	68
Number of Deleted Individual Customers	58
Number of Deleted Organizational Customers	10
Total Number of Accounts	68896
Total Number of New Accounts	2032
Total Number of Logins	304924
Total Number of Successful Logins	277168
Total Number of Failed Logins	27756
External Transfer	
Number of Users Entitled for External Transfer	0
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	33510
Number of Internal Transfers	20399
Total Dollar Amount of Internal Transfers	\$32,328,777.61
Credit Card	
Number Users Entitled to View Credit Card	33510
Number Users Entitled to Make Credit Card Payments	33510
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	0
Number of Downloads Via Active Statements	0
Number of Downloads Via CSV or QIF	2296
Bank Mails	
Total Number of Bank Mails	5378
Total Number of Received Bank Mails Deleted by CIB User	3358
Total Number of Sent Bank Mails Deleted by CIB User	228
Total Number of Received Bank Mails Deleted by CSR Admin	333
Image Retrieval	
Number of Users Entitled For Imaging	33510
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	33510
Number of Successful Stop Payment Requests	39
Check ReOrder	
Number of Users Entitled for Check ReOrder	33510
Number of Redirect to Check ReOrder System	795
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	33560
Number of Users Entitled to Running Balance	33510
Number of Users Entitled to Categories	33560
Number of Users Entitled to Memo's	33560
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	12/01/2005
End Report Date	12/31/2005

Consumer eBanking Archived Report

Bank Number: 784

01/01/2006 - 01/31/2006

General	
Number of Active Customers	32794
Number of Active Individual Customers	32294
Number of Active Organizational Customers	500
Number of InActive Customers	83
Number of InActive Individual Customers	79
Number of InActive Organizational Customers	4
Number of Locked Customers	1480
Number of Locked Individual Customers	1455
Number of Locked Organizational Customers	6
Number of Deleted Customers	47
Number of Deleted Individual Customers	47
Number of Deleted Organizational Customers	0
Total Number of Accounts	71026
Total Number of New Accounts	2461
Total Number of Logins	327113
Total Number of Successful Logins	298191
Total Number of Failed Logins	28922
External Transfer	
Number of Users Entitled for External Transfer	0
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	34290
Number of Internal Transfers	21117
Total Dollar Amount of Internal Transfers	\$38,617,876.10
Credit Card	
Number Users Entitled to View Credit Card	34290
Number Users Entitled to Make Credit Card Payments	34290
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	0
Number of Downloads Via Active Statements	75
Number of Downloads Via CSV or QIF	3194
Bank Mails	
Total Number of Bank Mails	6058
Total Number of Received Bank Mails Deleted by CIB User	3854
Total Number of Sent Bank Mails Deleted by CIB User	292
Total Number of Received Bank Mails Deleted by CSR Admin	454
Image Retrieval	
Number of Users Entitled For Imaging	34290
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	34290
Number of Successful Stop Payment Requests	57
Check ReOrder	
Number of Users Entitled for Check ReOrder	34290
Number of Redirect to Check ReOrder System	923
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	34337
Number of Users Entitled to Running Balance	34290
Number of Users Entitled to Categories	34337
Number of Users Entitled to Memo's	34337
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	01/01/2006
End Report Date	01/31/2006

Consumer eBanking Archived Report

Bank Number: 784

02/01/2006 - 02/28/2006

General	
Number of Active Customers	33521
Number of Active Individual Customers	33007
Number of Active Organizational Customers	514
Number of InActive Customers	87
Number of InActive Individual Customers	83
Number of InActive Organizational Customers	4
Number of Locked Customers	1493
Number of Locked Individual Customers	1487
Number of Locked Organizational Customers	6
Number of Deleted Customers	85
Number of Deleted Individual Customers	84
Number of Deleted Organizational Customers	1
Total Number of Accounts	71385
Total Number of New Accounts	2314
Total Number of Logins	318926
Total Number of Successful Logins	290850
Total Number of Failed Logins	28076
External Transfer	
Number of Users Entitled for External Transfer	0
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	35054
Number of Internal Transfers	20180
Total Dollar Amount of Internal Transfers	\$29,606,285.98
Credit Card	
Number Users Entitled to View Credit Card	35054
Number Users Entitled to Make Credit Card Payments	35054
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	0
Number of Downloads Via Active Statements	1997
Number of Downloads Via CSV or OIF	1313
Bank Mails	
Total Number of Bank Mails	4911
Total Number of Received Bank Mails Deleted by CIB User	3233
Total Number of Sent Bank Mails Deleted by CIB User	300
Total Number of Received Bank Mails Deleted by CSR Admin	400
Image Retrieval	
Number of Users Entitled For Imaging	35054
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	35054
Number of Successful Stop Payment Requests	58
Check ReOrder	
Number of Users Entitled for Check ReOrder	35054
Number of Redirect to Check ReOrder System	839
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	35101
Number of Users Entitled to Running Balance	35054
Number of Users Entitled to Categories	35101
Number of Users Entitled to Memo's	35101
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	02/01/2006
End Report Date	02/28/2006

Consumer eBanking Archived Report

Bank Number: 784

03/01/2006 - 03/31/2006

General	
Number of Active Customers	34294
Number of Active Individual Customers	33771
Number of Active Organizational Customers	523
Number of InActive Customers	85
Number of InActive Individual Customers	82
Number of InActive Organizational Customers	3
Number of Locked Customers	1512
Number of Locked Individual Customers	1505
Number of Locked Organizational Customers	7
Number of Deleted Customers	73
Number of Deleted Individual Customers	72
Number of Deleted Organizational Customers	1
Total Number of Accounts	73362
Total Number of New Accounts	2470
Total Number of Logins	343846
Total Number of Successful Logins	314068
Total Number of Failed Logins	29778
External Transfer	
Number of Users Entitled for External Transfer	0
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	35844
Number of Internal Transfers	23778
Total Dollar Amount of Internal Transfers	\$38,391,192.71
Credit Card	
Number Users Entitled to View Credit Card	35844
Number Users Entitled to Make Credit Card Payments	35844
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	0
Number of Downloads Via Active Statements	2878
Number of Downloads Via CSV or QIF	1312
Bank Mails	
Total Number of Bank Mails	5424
Total Number of Received Bank Mails Deleted by CIB User	3896
Total Number of Sent Bank Mails Deleted by CIB User	318
Total Number of Received Bank Mails Deleted by CSR Admin	318
Image Retrieval	
Number of Users Entitled For Imaging	35844
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	35844
Number of Successful Stop Payment Requests	62
Check ReOrder	
Number of Users Entitled for Check ReOrder	35844
Number of Redirect to Check ReOrder System	827
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	35891
Number of Users Entitled to Running Balance	35844
Number of Users Entitled to Categories	35891
Number of Users Entitled to Memo's	35891
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	03/01/2006
End Report Date	03/31/2006

Consumer eBanking Archived Report

Bank Number: 784

04/01/2006 - 04/30/2006

General	
Number of Active Customers	34966
Number of Active Individual Customers	34435
Number of Active Organizational Customers	531
Number of InActive Customers	86
Number of InActive Individual Customers	83
Number of InActive Organizational Customers	3
Number of Locked Customers	1542
Number of Locked Individual Customers	1535
Number of Locked Organizational Customers	7
Number of Deleted Customers	62
Number of Deleted Individual Customers	62
Number of Deleted Organizational Customers	0
Total Number of Accounts	74914
Total Number of New Accounts	2275
Total Number of Logins	322283
Total Number of Successful Logins	294081
Total Number of Failed Logins	28222
External Transfer	
Number of Users Entitled for External Transfer	0
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	38547
Number of Internal Transfers	22967
Total Dollar Amount of Internal Transfers	\$45,091,392.31
Credit Card	
Number Users Entitled to View Credit Card	38547
Number Users Entitled to Make Credit Card Payments	38547
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	0
Number of Downloads Via Active Statements	3030
Number of Downloads Via CSV or QIF	1398
Bank Mails	
Total Number of Bank Mails	5450
Total Number of Received Bank Mails Deleted by CIB User	3451
Total Number of Sent Bank Mails Deleted by CIB User	283
Total Number of Received Bank Mails Deleted by CSR Admin	174
Image Retrieval	
Number of Users Entitled For Imaging	38547
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	38547
Number of Successful Stop Payment Requests	47
Check ReOrder	
Number of Users Entitled for Check ReOrder	38547
Number of Redirect to Check ReOrder System	718
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	38594
Number of Users Entitled to Running Balance	38547
Number of Users Entitled to Categories	38594
Number of Users Entitled to Memo's	38594
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	04/01/2006
End Report Date	04/30/2006

Consumer eBanking Archived Report

Bank Number: 784

05/01/2006 - 05/31/2006

General	
Number of Active Customers	35815
Number of Active Individual Customers	35074
Number of Active Organizational Customers	541
Number of InActive Customers	86
Number of InActive Individual Customers	83
Number of InActive Organizational Customers	3
Number of Locked Customers	1588
Number of Locked Individual Customers	1580
Number of Locked Organizational Customers	8
Number of Deleted Customers	87
Number of Deleted Individual Customers	67
Number of Deleted Organizational Customers	0
Total Number of Accounts	78190
Total Number of New Accounts	2301
Total Number of Logins	338471
Total Number of Successful Logins	307888
Total Number of Failed Logins	28583
External Transfer	
Number of Users Entitled for External Transfer	0
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	37222
Number of Internal Transfers	23555
Total Dollar Amount of Internal Transfers	\$35,524,114.14
Credit Card	
Number Users Entitled to View Credit Card	37222
Number Users Entitled to Make Credit Card Payments	37222
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	0
Number of Downloads Via Active Statements	3418
Number of Downloads Via CSV or QIF	1167
Bank Mails	
Total Number of Bank Mails	6277
Total Number of Received Bank Mails Deleted by CIB User	4784
Total Number of Sent Bank Mails Deleted by CIB User	336
Total Number of Received Bank Mails Deleted by CSR Admin	225
Image Retrieval	
Number of Users Entitled For Imaging	37222
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	37222
Number of Successful Stop Payment Requests	39
Check ReOrder	
Number of Users Entitled for Check ReOrder	37222
Number of Redirect to Check ReOrder System	792
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	37268
Number of Users Entitled to Running Balance	37222
Number of Users Entitled to Categories	37269
Number of Users Entitled to Memo's	37289
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	05/01/2006
End Report Date	05/31/2006

Consumer eBanking Archived Report

Bank Number: 784

06/01/2006 - 06/30/2006

General	
Number of Active Customers	38283
Number of Active Individual Customers	35730
Number of Active Organizational Customers	553
Number of InActive Customers	83
Number of InActive Individual Customers	80
Number of InActive Organizational Customers	3
Number of Locked Customers	1602
Number of Locked Individual Customers	1593
Number of Locked Organizational Customers	9
Number of Deleted Customers	58
Number of Deleted Individual Customers	58
Number of Deleted Organizational Customers	0
Total Number of Accounts	78185
Total Number of New Accounts	2275
Total Number of Logins	332850
Total Number of Successful Logins	305164
Total Number of Failed Logins	27686
External Transfer	
Number of Users Entitled for External Transfer	0
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	37921
Number of Internal Transfers	23884
Total Dollar Amount of Internal Transfers	\$80,145,413.27
Credit Card	
Number Users Entitled to View Credit Card	37921
Number Users Entitled to Make Credit Card Payments	37921
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	0
Number of Downloads Via Active Statements	2913
Number of Downloads Via CSV or QIF	1175
Bank Mails	
Total Number of Bank Mails	6547
Total Number of Received Bank Mails Deleted by CIB User	6857
Total Number of Sent Bank Mails Deleted by CIB User	528
Total Number of Received Bank Mails Deleted by CSR Admin	187
Image Retrieval	
Number of Users Entitled For Imaging	37921
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	37921
Number of Successful Stop Payment Requests	52
Check ReOrder	
Number of Users Entitled for Check ReOrder	37921
Number of Redirect to Check ReOrder System	746
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	37968
Number of Users Entitled to Running Balance	37921
Number of Users Entitled to Categories	37968
Number of Users Entitled to Memo's	37968
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	06/01/2006
End Report Date	06/30/2006

Consumer eBanking Archived Report

Bank Number: 784

07/01/2006 - 07/31/2006

General	
Number of Active Customers	37008
Number of Active Individual Customers	36444
Number of Active Organizational Customers	564
Number of InActive Customers	83
Number of InActive Individual Customers	81
Number of InActive Organizational Customers	2
Number of Locked Customers	1656
Number of Locked Individual Customers	1648
Number of Locked Organizational Customers	8
Number of Deleted Customers	46
Number of Deleted Individual Customers	46
Number of Deleted Organizational Customers	0
Total Number of Accounts	80163
Total Number of New Accounts	2450
Total Number of Logins	336320
Total Number of Successful Logins	307164
Total Number of Failed Logins	29156
External Transfer	
Number of Users Entitled for External Transfer	0
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	38701
Number of Internal Transfers	23528
Total Dollar Amount of Internal Transfers	\$33,428,686.26
Credit Card	
Number Users Entitled to View Credit Card	38701
Number Users Entitled to Make Credit Card Payments	38701
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	0
Number of Downloads Via Active Statements	3009
Number of Downloads Via CSV or QIF	1213
Bank Mails	
Total Number of Bank Mails	6987
Total Number of Received Bank Mails Deleted by CIB User	5426
Total Number of Sent Bank Mails Deleted by CIB User	393
Total Number of Received Bank Mails Deleted by CSR Admin	210
Image Retrieval	
Number of Users Entitled For Imaging	38701
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	38701
Number of Successful Stop Payment Requests	53
Check ReOrder	
Number of Users Entitled for Check ReOrder	38701
Number of Redirect to Check ReOrder System	713
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	38747
Number of Users Entitled to Running Balance	38701
Number of Users Entitled to Categories	38747
Number of Users Entitled to Memo's	38747
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	07/01/2006
End Report Date	07/31/2006

Consumer eBanking Archived Report

Bank Number: 784

08/01/2006 - 08/31/2006

General	
Number of Active Customers	37783
Number of Active Individual Customers	37198
Number of Active Organizational Customers	585
Number of InActive Customers	86
Number of InActive Individual Customers	84
Number of InActive Organizational Customers	2
Number of Locked Customers	1880
Number of Locked Individual Customers	1871
Number of Locked Organizational Customers	9
Number of Deleted Customers	71
Number of Deleted Individual Customers	71
Number of Deleted Organizational Customers	0
Total Number of Accounts	82409
Total Number of New Accounts	2541
Total Number of Logins	363567
Total Number of Successful Logins	332730
Total Number of Failed Logins	30837
External Transfer	
Number of Users Entitled for External Transfer	0
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	39503
Number of Internal Transfers	25108
Total Dollar Amount of Internal Transfers	\$32,358,807.97
Credit Card	
Number Users Entitled to View Credit Card	39503
Number Users Entitled to Make Credit Card Payments	39503
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	0
Number of Downloads Via Active Statements	3463
Number of Downloads Via CSV or QIF	1280
Bank Mails	
Total Number of Bank Mails	7553
Total Number of Received Bank Mails Deleted by CIB User	5455
Total Number of Sent Bank Mails Deleted by CIB User	324
Total Number of Received Bank Mails Deleted by CSR Admin	192
Image Retrieval	
Number of Users Entitled For Imaging	39503
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	39503
Number of Successful Stop Payment Requests	58
Check ReOrder	
Number of Users Entitled for Check ReOrder	39503
Number of Redirect to Check ReOrder System	691
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	39549
Number of Users Entitled to Running Balance	39503
Number of Users Entitled to Categories	39549
Number of Users Entitled to Memo's	39549
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	08/01/2006
End Report Date	08/31/2006

Consumer eBanking Archived Report

Bank Number: 784

09/01/2006 - 09/30/2006

General	
Number of Active Customers	38368
Number of Active Individual Customers	37777
Number of Active Organizational Customers	588
Number of InActive Customers	92
Number of InActive Individual Customers	90
Number of InActive Organizational Customers	2
Number of Locked Customers	1720
Number of Locked Individual Customers	1710
Number of Locked Organizational Customers	10
Number of Deleted Customers	83
Number of Deleted Individual Customers	83
Number of Deleted Organizational Customers	0
Total Number of Accounts	64267
Total Number of New Accounts	2096
Total Number of Logins	338647
Total Number of Successful Logins	310420
Total Number of Failed Logins	28227
External Transfer	
Number of Users Entitled for External Transfer	0
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	40131
Number of Internal Transfers	23750
Total Dollar Amount of Internal Transfers	\$33,996,117.41
Credit Card	
Number Users Entitled to View Credit Card	40131
Number Users Entitled to Make Credit Card Payments	40131
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	0
Number of Downloads Via Active Statements	3888
Number of Downloads Via CSV or QIF	1281
Bank Mails	
Total Number of Bank Mails	8809
Total Number of Received Bank Mails Deleted by CIB User	4432
Total Number of Sent Bank Mails Deleted by CIB User	367
Total Number of Received Bank Mails Deleted by CSR Admin	183
Image Retrieval	
Number of Users Entitled For Imaging	40131
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	40131
Number of Successful Stop Payment Requests	64
Check ReOrder	
Number of Users Entitled for Check ReOrder	40131
Number of Redirect to Check ReOrder System	781
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	40177
Number of Users Entitled to Running Balance	40131
Number of Users Entitled to Categories	40177
Number of Users Entitled to Memo's	40177
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	09/01/2006
End Report Date	09/30/2006

Consumer eBanking Archived Report

Bank Number: 784

10/01/2006 - 10/31/2006

General	
Number of Active Customers	38859
Number of Active Individual Customers	38368
Number of Active Organizational Customers	593
Number of InActive Customers	92
Number of InActive Individual Customers	90
Number of InActive Organizational Customers	2
Number of Locked Customers	1742
Number of Locked Individual Customers	1727
Number of Locked Organizational Customers	15
Number of Deleted Customers	74
Number of Deleted Individual Customers	74
Number of Deleted Organizational Customers	0
Total Number of Accounts	85947
Total Number of New Accounts	1980
Total Number of Logins	349921
Total Number of Successful Logins	321187
Total Number of Failed Logins	28734
External Transfer	
Number of Users Entitled for External Transfer	0
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	40747
Number of Internal Transfers	24394
Total Dollar Amount of Internal Transfers	\$36,248,918.70
Credit Card	
Number Users Entitled to View Credit Card	40747
Number Users Entitled to Make Credit Card Payments	40747
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	511
Number of Downloads Via Active Statements	3940
Number of Downloads Via CSV or GIF	1264
Bank Mails	
Total Number of Bank Mails	6875
Total Number of Received Bank Mails Deleted by CIB User	4749
Total Number of Sent Bank Mails Deleted by CIB User	271
Total Number of Received Bank Mails Deleted by CSR Admin	163
Image Retrieval	
Number of Users Entitled For Imaging	40747
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	40747
Number of Successful Stop Payment Requests	51
Check ReOrder	
Number of Users Entitled for Check ReOrder	40747
Number of Redirect to Check ReOrder System	750
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	40793
Number of Users Entitled to Running Balance	40747
Number of Users Entitled to Categories	40793
Number of Users Entitled to Memo's	40793
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	10/01/2006
End Report Date	10/31/2006

Consumer eBanking Archived Report

Bank Number: 784

11/01/2006 - 11/30/2006

General	
Number of Active Customers	39365
Number of Active Individual Customers	38765
Number of Active Organizational Customers	600
Number of InActive Customers	104
Number of InActive Individual Customers	102
Number of InActive Organizational Customers	2
Number of Locked Customers	1925
Number of Locked Individual Customers	1907
Number of Locked Organizational Customers	18
Number of Deleted Customers	58
Number of Deleted Individual Customers	57
Number of Deleted Organizational Customers	1
Total Number of Accounts	87120
Total Number of New Accounts	1915
Total Number of Logins	338252
Total Number of Successful Logins	308265
Total Number of Failed Logins	27987
External Transfer	
Number of Users Entitled for External Transfer	0
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	41348
Number of Internal Transfers	23670
Total Dollar Amount of Internal Transfers	\$34,114,616.87
Credit Card	
Number Users Entitled to View Credit Card	41348
Number Users Entitled to Make Credit Card Payments	41348
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	1166
Number of Downloads Via Active Statements	3680
Number of Downloads Via CSV or QIF	1212
Bank Mails	
Total Number of Bank Mails	6590
Total Number of Received Bank Mails Deleted by CIB User	6920
Total Number of Sent Bank Mails Deleted by CIB User	387
Total Number of Received Bank Mails Deleted by CSR Admin	165
Image Retrieval	
Number of Users Entitled For Imaging	41348
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	41348
Number of Successful Stop Payment Requests	39
Check ReOrder	
Number of Users Entitled for Check ReOrder	41348
Number of Redirect to Check ReOrder System	721
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	41394
Number of Users Entitled to Running Balance	41348
Number of Users Entitled to Categories	41394
Number of Users Entitled to Memo's	41394
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	11/01/2006
End Report Date	11/30/2006

Consumer eBanking Archived Report

Bank Number: 784

12/01/2006 - 12/31/2006

General	
Number of Active Customers	39903
Number of Active Individual Customers	39291
Number of Active Organizational Customers	612
Number of InActive Customers	121
Number of InActive Individual Customers	118
Number of InActive Organizational Customers	3
Number of Locked Customers	1972
Number of Locked Individual Customers	1981
Number of Locked Organizational Customers	11
Number of Deleted Customers	71
Number of Deleted Individual Customers	70
Number of Deleted Organizational Customers	1
Total Number of Accounts	88775
Total Number of New Accounts	2018
Total Number of Logins	378596
Total Number of Successful Logins	329915
Total Number of Failed Logins	48681
External Transfer	
Number of Users Entitled for External Transfer	0
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	41950
Number of Internal Transfers	25492
Total Dollar Amount of Internal Transfers	\$39,602,600.52
Credit Card	
Number Users Entitled to View Credit Card	41950
Number Users Entitled to Make Credit Card Payments	41950
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	43
Number of Downloads Via Active Statements	151
Number of Downloads Via CSV or QIF	4231
Bank Mails	
Total Number of Bank Mails	7181
Total Number of Received Bank Mails Deleted by CIB User	10123
Total Number of Sent Bank Mails Deleted by CIB User	478
Total Number of Received Bank Mails Deleted by CSR Admin	275
Image Retrieval	
Number of Users Entitled For Imaging	41950
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	41950
Number of Successful Stop Payment Requests	38
Check ReOrder	
Number of Users Entitled for Check ReOrder	41950
Number of Redirect to Check ReOrder System	593
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	41996
Number of Users Entitled to Running Balance	41950
Number of Users Entitled to Categories	41996
Number of Users Entitled to Memo's	41996
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	12/01/2006
End Report Date	12/31/2006

Consumer eBanking Archived Report

Bank Number: 784

01/01/2007 - 01/31/2007

General	
Number of Active Customers	40838
Number of Active Individual Customers	40019
Number of Active Organizational Customers	619
Number of InActive Customers	138
Number of InActive Individual Customers	135
Number of InActive Organizational Customers	3
Number of Locked Customers	1982
Number of Locked Individual Customers	1948
Number of Locked Organizational Customers	14
Number of Deleted Customers	100
Number of Deleted Individual Customers	99
Number of Deleted Organizational Customers	1
Total Number of Accounts	91147
Total Number of New Accounts	2531
Total Number of Logins	396889
Total Number of Successful Logins	358572
Total Number of Failed Logins	40117
External Transfer	
Number of Users Entitled for External Transfer	0
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	42892
Number of Internal Transfers	25051
Total Dollar Amount of Internal Transfers	\$44,877,077.06
Credit Card	
Number Users Entitled to View Credit Card	42892
Number Users Entitled to Make Credit Card Payments	42892
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	5
Number of Downloads Via Active Statements	0
Number of Downloads Via CSV or QIF	4863
Bank Mails	
Total Number of Bank Mails	7553
Total Number of Received Bank Mails Deleted by CIB User	5955
Total Number of Sent Bank Mails Deleted by CIB User	319
Total Number of Received Bank Mails Deleted by CSR Admin	503
Image Retrieval	
Number of Users Entitled For Imaging	42892
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	42892
Number of Successful Stop Payment Requests	36
Check ReOrder	
Number of Users Entitled for Check ReOrder	42892
Number of Redirect to Check ReOrder System	879
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	42738
Number of Users Entitled to Running Balance	42892
Number of Users Entitled to Categories	42738
Number of Users Entitled to Memo's	42738
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	01/01/2007
End Report Date	01/31/2007

Consumer eBanking Archived Report

Bank Number: 784

02/01/2007 - 02/28/2007

General	
Number of Active Customers	40753
Number of Active Individual Customers	40132
Number of Active Organizational Customers	621
Number of InActive Customers	162
Number of InActive Individual Customers	159
Number of InActive Organizational Customers	3
Number of Locked Customers	1986
Number of Locked Individual Customers	1970
Number of Locked Organizational Customers	16
Number of Deleted Customers	558
Number of Deleted Individual Customers	650
Number of Deleted Organizational Customers	8
Total Number of Accounts	90401
Total Number of New Accounts	2133
Total Number of Logins	376809
Total Number of Successful Logins	336222
Total Number of Failed Logins	40587
External Transfer	
Number of Users Entitled for External Transfer	0
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	42855
Number of Internal Transfers	24517
Total Dollar Amount of Internal Transfers	\$32,957,605.12
Credit Card	
Number Users Entitled to View Credit Card	42855
Number Users Entitled to Make Credit Card Payments	42855
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	46
Number of Downloads Via Active Statements	0
Number of Downloads Via CSV or QIF	4032
Bank Mails	
Total Number of Bank Mails	5494
Total Number of Received Bank Mails Deleted by CIB User	7522
Total Number of Sent Bank Mails Deleted by CIB User	476
Total Number of Received Bank Mails Deleted by CSR Admin	387
Image Retrieval	
Number of Users Entitled For Imaging	42855
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	42855
Number of Successful Stop Payment Requests	34
Check ReOrder	
Number of Users Entitled for Check ReOrder	42855
Number of Redirect to Check ReOrder System	604
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	42901
Number of Users Entitled to Running Balance	42855
Number of Users Entitled to Categories	42901
Number of Users Entitled to Memo's	42901
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	02/01/2007
End Report Date	02/28/2007

Consumer eBanking Archived Report

Bank Number: 784

03/01/2007 - 03/31/2007

General	
Number of Active Customers	41344
Number of Active Individual Customers	40715
Number of Active Organizational Customers	629
Number of InActive Customers	197
Number of InActive Individual Customers	194
Number of InActive Organizational Customers	3
Number of Locked Customers	2190
Number of Locked Individual Customers	2174
Number of Locked Organizational Customers	16
Number of Deleted Customers	154
Number of Deleted Individual Customers	154
Number of Deleted Organizational Customers	0
Total Number of Accounts	92400
Total Number of New Accounts	2823
Total Number of Logins	398339
Total Number of Successful Logins	358772
Total Number of Failed Logins	39567
External Transfer	
Number of Users Entitled for External Transfer	0
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	43886
Number of Internal Transfers	28740
Total Dollar Amount of Internal Transfers	\$38,769,157.61
Credit Card	
Number Users Entitled to View Credit Card	43886
Number Users Entitled to Make Credit Card Payments	43886
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	888
Number of Downloads Via Active Statements	987
Number of Downloads Via CSV or QIF	2415
Bank Mails	
Total Number of Bank Mails	6526
Total Number of Received Bank Mails Deleted by CIB User	8046
Total Number of Sent Bank Mails Deleted by CIB User	452
Total Number of Received Bank Mails Deleted by CSR Admin	439
Image Retrieval	
Number of Users Entitled For Imaging	43886
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	43886
Number of Successful Stop Payment Requests	45
Check ReOrder	
Number of Users Entitled for Check ReOrder	43886
Number of Redirect to Check ReOrder System	619
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	43731
Number of Users Entitled to Running Balance	43886
Number of Users Entitled to Categories	43731
Number of Users Entitled to Memo's	43731
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	03/01/2007
End Report Date	03/31/2007

Consumer eBanking Archived Report

Bank Number: 784

04/01/2007 - 04/30/2007

General	
Number of Active Customers	41706
Number of Active Individual Customers	41068
Number of Active Organizational Customers	638
Number of InActive Customers	222
Number of InActive Individual Customers	219
Number of InActive Organizational Customers	3
Number of Locked Customers	2413
Number of Locked Individual Customers	2397
Number of Locked Organizational Customers	16
Number of Deleted Customers	71
Number of Deleted Individual Customers	70
Number of Deleted Organizational Customers	1
Total Number of Accounts	93718
Total Number of New Accounts	2088
Total Number of Logins	369182
Total Number of Successful Logins	332936
Total Number of Failed Logins	36246
External Transfer	
Number of Users Entitled for External Transfer	0
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	44296
Number of Internal Transfers	27879
Total Dollar Amount of Internal Transfers	\$54,612,109.71
Credit Card	
Number Users Entitled to View Credit Card	44296
Number Users Entitled to Make Credit Card Payments	44296
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	1121
Number of Downloads Via Active Statements	1081
Number of Downloads Via CSV or QIF	1839
Bank Mails	
Total Number of Bank Mails	6377
Total Number of Received Bank Mails Deleted by CIB User	11600
Total Number of Sent Bank Mails Deleted by CIB User	510
Total Number of Received Bank Mails Deleted by CSR Admin	326
Image Retrieval	
Number of Users Entitled For Imaging	44296
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	44296
Number of Successful Stop Payment Requests	34
Check ReOrder	
Number of Users Entitled for Check ReOrder	44296
Number of Redirect to Check ReOrder System	583
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	44341
Number of Users Entitled to Running Balance	44296
Number of Users Entitled to Categories	44341
Number of Users Entitled to Memo's	44341
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	04/01/2007
End Report Date	04/30/2007

Consumer eBanking Archived Report

Bank Number: 784

05/01/2007 - 05/31/2007

General	
Number of Active Customers	42126
Number of Active Individual Customers	41481
Number of Active Organizational Customers	645
Number of InActive Customers	268
Number of InActive Individual Customers	265
Number of InActive Organizational Customers	3
Number of Locked Customers	2553
Number of Locked Individual Customers	2534
Number of Locked Organizational Customers	19
Number of Deleted Customers	62
Number of Deleted Individual Customers	62
Number of Deleted Organizational Customers	0
Total Number of Accounts	95228
Total Number of New Accounts	2043
Total Number of Logins	366847
Total Number of Successful Logins	336223
Total Number of Failed Logins	30624
External Transfer	
Number of Users Entitled for External Transfer	1
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	44902
Number of Internal Transfers	26304
Total Dollar Amount of Internal Transfers	\$34,277,544.98
Credit Card	
Number Users Entitled to View Credit Card	44902
Number Users Entitled to Make Credit Card Payments	44902
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	858
Number of Downloads Via Active Statements	1095
Number of Downloads Via CSV or QIF	1504
Bank Mails	
Total Number of Bank Mails	6892
Total Number of Received Bank Mails Deleted by CIB User	6767
Total Number of Sent Bank Mails Deleted by CIB User	328
Total Number of Received Bank Mails Deleted by CSR Admin	349
Image Retrieval	
Number of Users Entitled For Imaging	44902
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	44902
Number of Successful Stop Payment Requests	39
Check ReOrder	
Number of Users Entitled for Check ReOrder	44902
Number of Redirect to Check ReOrder System	585
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	44947
Number of Users Entitled to Running Balance	44902
Number of Users Entitled to Categories	44947
Number of Users Entitled to Memo's	44947
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	05/01/2007
End Report Date	05/31/2007

Consumer eBanking Archived Report

Bank Number: 784

06/01/2007 - 06/30/2007

General	
Number of Active Customers	42656
Number of Active Individual Customers	42004
Number of Active Organizational Customers	651
Number of InActive Customers	280
Number of InActive Individual Customers	277
Number of InActive Organizational Customers	3
Number of Locked Customers	2808
Number of Locked Individual Customers	2586
Number of Locked Organizational Customers	22
Number of Deleted Customers	56
Number of Deleted Individual Customers	56
Number of Deleted Organizational Customers	0
Total Number of Accounts	96808
Total Number of New Accounts	1882
Total Number of Logins	358779
Total Number of Successful Logins	331566
Total Number of Failed Logins	27213
External Transfer	
Number of Users Entitled for External Transfer	1
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	45498
Number of Internal Transfers	28123
Total Dollar Amount of Internal Transfers	\$39,114,245.79
Credit Card	
Number Users Entitled to View Credit Card	45498
Number Users Entitled to Make Credit Card Payments	45498
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	704
Number of Downloads Via Active Statements	893
Number of Downloads Via CSV or QIF	1546
Bank Mails	
Total Number of Bank Mails	8911
Total Number of Received Bank Mails Deleted by CIB User	5691
Total Number of Sent Bank Mails Deleted by CIB User	269
Total Number of Received Bank Mails Deleted by CSR Admin	315
Image Retrieval	
Number of Users Entitled For Imaging	45498
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	45498
Number of Successful Stop Payment Requests	44
Check ReOrder	
Number of Users Entitled for Check ReOrder	45498
Number of Redirect to Check ReOrder System	542
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	45543
Number of Users Entitled to Running Balance	45498
Number of Users Entitled to Categories	45543
Number of Users Entitled to Memo's	45543
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	06/01/2007
End Report Date	06/30/2007

Consumer eBanking Archived Report

Bank Number: 784

07/01/2007 - 07/31/2007

General	
Number of Active Customers	43154
Number of Active Individual Customers	42490
Number of Active Organizational Customers	664
Number of InActive Customers	309
Number of InActive Individual Customers	305
Number of InActive Organizational Customers	4
Number of Locked Customers	2705
Number of Locked Individual Customers	2885
Number of Locked Organizational Customers	20
Number of Deleted Customers	77
Number of Deleted Individual Customers	77
Number of Deleted Organizational Customers	0
Total Number of Accounts	98539
Total Number of New Accounts	2114
Total Number of Logins	361250
Total Number of Successful Logins	335014
Total Number of Failed Logins	26236
External Transfer	
Number of Users Entitled for External Transfer	1
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	46123
Number of Internal Transfers	28577
Total Dollar Amount of Internal Transfers	\$36,356,376.72
Credit Card	
Number Users Entitled to View Credit Card	46123
Number Users Entitled to Make Credit Card Payments	46123
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	756
Number of Downloads Via Active Statements	950
Number of Downloads Via CSV or QIF	1482
Bank Mails	
Total Number of Bank Mails	7302
Total Number of Received Bank Mails Deleted by CIB User	5703
Total Number of Sent Bank Mails Deleted by CIB User	264
Total Number of Received Bank Mails Deleted by CSR Admin	397
Image Retrieval	
Number of Users Entitled For Imaging	46123
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	46123
Number of Successful Stop Payment Requests	41
Check ReOrder	
Number of Users Entitled for Check ReOrder	46123
Number of Redirect to Check ReOrder System	563
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	46168
Number of Users Entitled to Running Balance	46123
Number of Users Entitled to Categories	46168
Number of Users Entitled to Memo's	46168
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	07/01/2007
End Report Date	07/31/2007

Consumer eBanking Archived Report

Bank Number: 784

08/01/2007 - 08/31/2007

General	
Number of Active Customers	43749
Number of Active Individual Customers	43081
Number of Active Organizational Customers	668
Number of InActive Customers	346
Number of InActive Individual Customers	343
Number of InActive Organizational Customers	3
Number of Locked Customers	2829
Number of Locked Individual Customers	2805
Number of Locked Organizational Customers	24
Number of Deleted Customers	82
Number of Deleted Individual Customers	82
Number of Deleted Organizational Customers	0
Total Number of Accounts	100588
Total Number of New Accounts	2446
Total Number of Logins	388910
Total Number of Successful Logins	359355
Total Number of Failed Logins	27555
External Transfer	
Number of Users Entitled for External Transfer	1
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	46878
Number of Internal Transfers	30571
Total Dollar Amount of Internal Transfers	\$39,478,044.18
Credit Card	
Number Users Entitled to View Credit Card	46878
Number Users Entitled to Make Credit Card Payments	46878
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	849
Number of Downloads Via Active Statements	1110
Number of Downloads Via CSV or QIF	1666
Bank Mails	
Total Number of Bank Mails	7718
Total Number of Received Bank Mails Deleted by CIB User	5383
Total Number of Sent Bank Mails Deleted by CIB User	245
Total Number of Received Bank Mails Deleted by CSR Admin	403
Image Retrieval	
Number of Users Entitled For Imaging	46878
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	46878
Number of Successful Stop Payment Requests	36
Check ReOrder	
Number of Users Entitled for Check ReOrder	46878
Number of Redirect to Check ReOrder System	838
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	46923
Number of Users Entitled to Running Balance	46878
Number of Users Entitled to Categories	46923
Number of Users Entitled to Memo's	46923
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	08/01/2007
End Report Date	08/31/2007

Consumer eBanking Archived Report

Bank Number: 784

09/01/2007 - 09/30/2007

General	
Number of Active Customers	44297
Number of Active Individual Customers	43823
Number of Active Organizational Customers	674
Number of InActive Customers	378
Number of InActive Individual Customers	375
Number of InActive Organizational Customers	3
Number of Locked Customers	2867
Number of Locked Individual Customers	2843
Number of Locked Organizational Customers	24
Number of Deleted Customers	88
Number of Deleted Individual Customers	88
Number of Deleted Organizational Customers	0
Total Number of Accounts	102292
Total Number of New Accounts	1976
Total Number of Logins	352413
Total Number of Successful Logins	328730
Total Number of Failed Logins	25683
External Transfer	
Number of Users Entitled for External Transfer	1
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	47497
Number of Internal Transfers	27777
Total Dollar Amount of Internal Transfers	\$40,239,804.64
Credit Card	
Number Users Entitled to View Credit Card	47497
Number Users Entitled to Make Credit Card Payments	47497
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	854
Number of Downloads Via Active Statements	993
Number of Downloads Via CSV or QIF	1685
Bank Mails	
Total Number of Bank Mails	6950
Total Number of Received Bank Mails Deleted by CIB User	3845
Total Number of Sent Bank Mails Deleted by CIB User	207
Total Number of Received Bank Mails Deleted by CSR Admin	470
Image Retrieval	
Number of Users Entitled For Imaging	47497
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	47497
Number of Successful Stop Payment Requests	37
Check ReOrder	
Number of Users Entitled for Check ReOrder	47497
Number of Redirect to Check ReOrder System	595
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	47542
Number of Users Entitled to Running Balance	47497
Number of Users Entitled to Categories	47542
Number of Users Entitled to Memo's	47542
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	09/01/2007
End Report Date	09/30/2007

Consumer eBanking Archived Report

Bank Number: 784

10/01/2007 - 10/31/2007

General	
Number of Active Customers	44820
Number of Active Individual Customers	44133
Number of Active Organizational Customers	687
Number of InActive Customers	413
Number of InActive Individual Customers	409
Number of InActive Organizational Customers	4
Number of Locked Customers	2949
Number of Locked Individual Customers	2928
Number of Locked Organizational Customers	21
Number of Deleted Customers	78
Number of Deleted Individual Customers	78
Number of Deleted Organizational Customers	0
Total Number of Accounts	102798
Total Number of New Accounts	1910
Total Number of Logins	378808
Total Number of Successful Logins	351886
Total Number of Failed Logins	26720
External Transfer	
Number of Users Entitled for External Transfer	1
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	48138
Number of Internal Transfers	29537
Total Dollar Amount of Internal Transfers	\$35,358,988.00
Credit Card	
Number Users Entitled to View Credit Card	48138
Number Users Entitled to Make Credit Card Payments	48138
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	983
Number of Downloads Via Active Statements	1100
Number of Downloads Via CSV or QIF	1897
Bank Mails	
Total Number of Bank Mails	7827
Total Number of Received Bank Mails Deleted by CIB User	3981
Total Number of Sent Bank Mails Deleted by CIB User	211
Total Number of Received Bank Mails Deleted by CSR Admin	554
Image Retrieval	
Number of Users Entitled For Imaging	48138
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	48138
Number of Successful Stop Payment Requests	36
Check ReOrder	
Number of Users Entitled for Check ReOrder	48138
Number of Redirect to Check ReOrder System	762
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	48182
Number of Users Entitled to Running Balance	48138
Number of Users Entitled to Categories	48182
Number of Users Entitled to Memo's	48182
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	10/01/2007
End Report Date	10/31/2007

Consumer eBanking Archived Report

Bank Number: 784

11/01/2007 - 11/30/2007

General	
Number of Active Customers	44817
Number of Active Individual Customers	44122
Number of Active Organizational Customers	695
Number of InActive Customers	505
Number of InActive Individual Customers	502
Number of InActive Organizational Customers	3
Number of Locked Customers	2937
Number of Locked Individual Customers	2916
Number of Locked Organizational Customers	21
Number of Deleted Customers	608
Number of Deleted Individual Customers	607
Number of Deleted Organizational Customers	1
Total Number of Accounts	104264
Total Number of New Accounts	1937
Total Number of Logins	368214
Total Number of Successful Logins	339479
Total Number of Failed Logins	26735
External Transfer	
Number of Users Entitled for External Transfer	1
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	48215
Number of Internal Transfers	28969
Total Dollar Amount of Internal Transfers	\$30,011,258.03
Credit Card	
Number Users Entitled to View Credit Card	48215
Number Users Entitled to Make Credit Card Payments	48215
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	995
Number of Downloads Via Active Statements	920
Number of Downloads Via CSV or QIF	1558
Bank Mails	
Total Number of Bank Mails	7625
Total Number of Received Bank Mails Deleted by CIB User	7245
Total Number of Sent Bank Mails Deleted by CIB User	539
Total Number of Received Bank Mails Deleted by CSR Admin	648
Image Retrieval	
Number of Users Entitled For Imaging	48215
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	48215
Number of Successful Stop Payment Requests	33
Check ReOrder	
Number of Users Entitled for Check ReOrder	48215
Number of Redirect to Check ReOrder System	619
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	48259
Number of Users Entitled to Running Balance	48215
Number of Users Entitled to Categories	48259
Number of Users Entitled to Memo's	48259
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	11/01/2007
End Report Date	11/30/2007

Consumer eBanking Archived Report

Bank Number: 784

12/01/2007 - 12/31/2007

General	
Number of Active Customers	45228
Number of Active Individual Customers	44517
Number of Active Organizational Customers	708
Number of InActive Customers	533
Number of InActive Individual Customers	530
Number of InActive Organizational Customers	3
Number of Locked Customers	3044
Number of Locked Individual Customers	3020
Number of Locked Organizational Customers	24
Number of Deleted Customers	92
Number of Deleted Individual Customers	91
Number of Deleted Organizational Customers	1
Total Number of Accounts	105948
Total Number of New Accounts	1901
Total Number of Logins	368748
Total Number of Successful Logins	342789
Total Number of Failed Logins	25959
External Transfer	
Number of Users Entitled for External Transfer	1
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	48758
Number of Internal Transfers	29739
Total Dollar Amount of Internal Transfers	\$43,042,687.69
Credit Card	
Number Users Entitled to View Credit Card	48758
Number Users Entitled to Make Credit Card Payments	48758
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	1088
Number of Downloads Via Active Statements	960
Number of Downloads Via CSV or QIF	1593
Bank Mails	
Total Number of Bank Mails	7465
Total Number of Received Bank Mails Deleted by CIB User	8227
Total Number of Sent Bank Mails Deleted by CIB User	469
Total Number of Received Bank Mails Deleted by CSR Admin	510
Image Retrieval	
Number of Users Entitled For Imaging	48758
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	48758
Number of Successful Stop Payment Requests	40
Check ReOrder	
Number of Users Entitled for Check ReOrder	48758
Number of Redirect to Check ReOrder System	681
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	48802
Number of Users Entitled to Running Balance	48758
Number of Users Entitled to Categories	48802
Number of Users Entitled to Memo's	48802
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	12/01/2007
End Report Date	12/31/2007

Consumer eBanking Archived Report

Bank Number: 784

01/01/2008 - 01/31/2008

General	
Number of Active Customers	45883
Number of Active Individual Customers	45169
Number of Active Organizational Customers	724
Number of InActive Customers	532
Number of InActive Individual Customers	528
Number of InActive Organizational Customers	4
Number of Locked Customers	3066
Number of Locked Individual Customers	3041
Number of Locked Organizational Customers	25
Number of Deleted Customers	107
Number of Deleted Individual Customers	107
Number of Deleted Organizational Customers	0
Total Number of Accounts	107629
Total Number of New Accounts	2375
Total Number of Logins	404113
Total Number of Successful Logins	376258
Total Number of Failed Logins	27855
External Transfer	
Number of Users Entitled for External Transfer	1
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	49437
Number of Internal Transfers	30584
Total Dollar Amount of Internal Transfers	\$48,044,239.80
Credit Card	
Number Users Entitled to View Credit Card	49437
Number Users Entitled to Make Credit Card Payments	49437
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	1551
Number of Downloads Via Active Statements	1114
Number of Downloads Via CSV or QIF	2502
Bank Mails	
Total Number of Bank Mails	7694
Total Number of Received Bank Mails Deleted by CIB User	7600
Total Number of Sent Bank Mails Deleted by CIB User	417
Total Number of Received Bank Mails Deleted by CSR Admin	493
Image Retrieval	
Number of Users Entitled For Imaging	49437
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	49437
Number of Successful Stop Payment Requests	46
Check ReOrder	
Number of Users Entitled for Check ReOrder	49437
Number of Redirect to Check ReOrder System	759
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	49481
Number of Users Entitled to Running Balance	49437
Number of Users Entitled to Categories	49481
Number of Users Entitled to Memo's	49481
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	01/01/2008
End Report Date	01/31/2008

Consumer eBanking Archived Report

Bank Number: 784

02/01/2008 - 02/29/2008

General	
Number of Active Customers	46133
Number of Active Individual Customers	45389
Number of Active Organizational Customers	744
Number of InActive Customers	529
Number of InActive Individual Customers	526
Number of InActive Organizational Customers	3
Number of Locked Customers	3123
Number of Locked Individual Customers	3102
Number of Locked Organizational Customers	21
Number of Deleted Customers	416
Number of Deleted Individual Customers	415
Number of Deleted Organizational Customers	1
Total Number of Accounts	106474
Total Number of New Accounts	2404
Total Number of Logins	388914
Total Number of Successful Logins	372015
Total Number of Failed Logins	26899
External Transfer	
Number of Users Entitled for External Transfer	1
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	49740
Number of Internal Transfers	30666
Total Dollar Amount of Internal Transfers	\$37,058,238.91
Credit Card	
Number Users Entitled to View Credit Card	49740
Number Users Entitled to Make Credit Card Payments	49740
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	1708
Number of Downloads Via Active Statements	1040
Number of Downloads Via CSV or QIF	2559
Bank Mails	
Total Number of Bank Mails	6442
Total Number of Received Bank Mails Deleted by CIB User	6264
Total Number of Sent Bank Mails Deleted by CIB User	340
Total Number of Received Bank Mails Deleted by CSR Admin	403
Image Retrieval	
Number of Users Entitled For Imaging	49740
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	49740
Number of Successful Stop Payment Requests	36
Check ReOrder	
Number of Users Entitled for Check ReOrder	49740
Number of Redirect to Check ReOrder System	614
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	49785
Number of Users Entitled to Running Balance	49740
Number of Users Entitled to Categories	49785
Number of Users Entitled to Memo's	49785
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	02/01/2008
End Report Date	02/29/2008

Consumer eBanking Archived Report

Bank Number: 784

03/01/2008 - 03/31/2008

General	
Number of Active Customers	48594
Number of Active Individual Customers	45835
Number of Active Organizational Customers	759
Number of InActive Customers	531
Number of InActive Individual Customers	528
Number of InActive Organizational Customers	3
Number of Locked Customers	3111
Number of Locked Individual Customers	3090
Number of Locked Organizational Customers	21
Number of Deleted Customers	292
Number of Deleted Individual Customers	291
Number of Deleted Organizational Customers	1
Total Number of Accounts	108287
Total Number of New Accounts	2275
Total Number of Logins	406098
Total Number of Successful Logins	377866
Total Number of Failed Logins	28232
External Transfer	
Number of Users Entitled for External Transfer	1
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	50191
Number of Internal Transfers	33037
Total Dollar Amount of Internal Transfers	\$43,015,533.34
Credit Card	
Number Users Entitled to View Credit Card	50191
Number Users Entitled to Make Credit Card Payments	50191
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	1713
Number of Downloads Via Active Statements	1064
Number of Downloads Via CSV or QIF	3136
Bank Mails	
Total Number of Bank Mails	6574
Total Number of Received Bank Mails Deleted by CIB User	5619
Total Number of Sent Bank Mails Deleted by CIB User	325
Total Number of Received Bank Mails Deleted by CSR Admin	382
Image Retrieval	
Number of Users Entitled For Imaging	50191
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	50191
Number of Successful Stop Payment Requests	30
Check ReOrder	
Number of Users Entitled for Check ReOrder	50191
Number of Redirect to Check ReOrder System	640
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	50238
Number of Users Entitled to Running Balance	50191
Number of Users Entitled to Categories	50238
Number of Users Entitled to Memo's	50238
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	03/01/2008
End Report Date	03/31/2008

Consumer eBanking Archived Report

Bank Number: 784

04/01/2008 - 04/30/2008

General	
Number of Active Customers	47071
Number of Active Individual Customers	48303
Number of Active Organizational Customers	768
Number of InActive Customers	582
Number of InActive Individual Customers	559
Number of InActive Organizational Customers	3
Number of Locked Customers	3188
Number of Locked Individual Customers	3102
Number of Locked Organizational Customers	26
Number of Deleted Customers	98
Number of Deleted Individual Customers	98
Number of Deleted Organizational Customers	0
Total Number of Accounts	108728
Total Number of New Accounts	2156
Total Number of Logins	422674
Total Number of Successful Logins	394524
Total Number of Failed Logins	28050
External Transfer	
Number of Users Entitled for External Transfer	1
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	50776
Number of Internal Transfers	33130
Total Dollar Amount of Internal Transfers	\$54,313,953.82
Credit Card	
Number Users Entitled to View Credit Card	50776
Number Users Entitled to Make Credit Card Payments	50776
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	1575
Number of Downloads Via Active Statements	907
Number of Downloads Via CSV or QIF	3207
Bank Mails	
Total Number of Bank Mails	6574
Total Number of Received Bank Mails Deleted by CIB User	5905
Total Number of Sent Bank Mails Deleted by CIB User	284
Total Number of Received Bank Mails Deleted by CSR Admin	346
Image Retrieval	
Number of Users Entitled For Imaging	50776
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	50776
Number of Successful Stop Payment Requests	33
Check ReOrder	
Number of Users Entitled for Check ReOrder	50776
Number of Redirect to Check ReOrder System	643
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	50821
Number of Users Entitled to Running Balance	50776
Number of Users Entitled to Categories	50821
Number of Users Entitled to Memo's	50821
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	04/01/2008
End Report Date	04/30/2008

Consumer eBanking Archived Report

Bank Number: 784

05/01/2008 - 05/31/2008

General	
Number of Active Customers	47000
Number of Active Individual Customers	46011
Number of Active Organizational Customers	779
Number of InActive Customers	581
Number of InActive Individual Customers	577
Number of InActive Organizational Customers	4
Number of Locked Customers	3189
Number of Locked Individual Customers	3184
Number of Locked Organizational Customers	25
Number of Deleted Customers	99
Number of Deleted Individual Customers	99
Number of Deleted Organizational Customers	0
Total Number of Accounts	110584
Total Number of New Accounts	2284
Total Number of Logins	464201
Total Number of Successful Logins	435456
Total Number of Failed Logins	28745
External Transfer	
Number of Users Entitled for External Transfer	1
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	51415
Number of Internal Transfers	34622
Total Dollar Amount of Internal Transfers	\$38,902,906.03
Credit Card	
Number Users Entitled to View Credit Card	51415
Number Users Entitled to Make Credit Card Payments	51415
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	1430
Number of Downloads Via Active Statements	953
Number of Downloads Via CSV or QIF	3520
Bank Mails	
Total Number of Bank Mails	6784
Total Number of Received Bank Mails Deleted by CIB User	5959
Total Number of Sent Bank Mails Deleted by CIB User	380
Total Number of Received Bank Mails Deleted by CSR Admin	406
Image Retrieval	
Number of Users Entitled For Imaging	51415
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	51415
Number of Successful Stop Payment Requests	36
Check ReOrder	
Number of Users Entitled for Check ReOrder	51415
Number of Redirect to Check ReOrder System	613
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	51480
Number of Users Entitled to Running Balance	51415
Number of Users Entitled to Categories	51480
Number of Users Entitled to Memo's	51480
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	05/01/2008
End Report Date	05/31/2008

Consumer eBanking Archived Report

Bank Number: 784

06/01/2008 - 06/30/2008

General	
Number of Active Customers	48194
Number of Active Individual Customers	47411
Number of Active Organizational Customers	783
Number of InActive Customers	599
Number of InActive Individual Customers	595
Number of InActive Organizational Customers	4
Number of Locked Customers	3257
Number of Locked Individual Customers	3230
Number of Locked Organizational Customers	27
Number of Deleted Customers	81
Number of Deleted Individual Customers	80
Number of Deleted Organizational Customers	1
Total Number of Accounts	112136
Total Number of New Accounts	2130
Total Number of Logins	400116
Total Number of Successful Logins	373771
Total Number of Failed Logins	26345
External Transfer	
Number of Users Entitled for External Transfer	1
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	52008
Number of Internal Transfers	31961
Total Dollar Amount of Internal Transfers	\$41,526,415.08
Credit Card	
Number Users Entitled to View Credit Card	52006
Number Users Entitled to Make Credit Card Payments	52006
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	1487
Number of Downloads Via Active Statements	1212
Number of Downloads Via CSV or QIF	3618
Bank Mails	
Total Number of Bank Mails	6459
Total Number of Received Bank Mails Deleted by CIB User	4752
Total Number of Sent Bank Mails Deleted by CIB User	282
Total Number of Received Bank Mails Deleted by CSR Admin	358
Image Retrieval	
Number of Users Entitled For Imaging	52006
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	52006
Number of Successful Stop Payment Requests	24
Check ReOrder	
Number of Users Entitled for Check ReOrder	52006
Number of Redirect to Check ReOrder System	606
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	52050
Number of Users Entitled to Running Balance	52006
Number of Users Entitled to Categories	52050
Number of Users Entitled to Memo's	52050
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	06/01/2008
End Report Date	06/30/2008

Consumer eBanking Archived Report

Bank Number: 784

07/01/2008 - 07/31/2008

General	
Number of Active Customers	34535
Number of Active Individual Customers	34082
Number of Active Organizational Customers	443
Number of InActive Customers	159
Number of InActive Individual Customers	158
Number of InActive Organizational Customers	1
Number of Locked Customers	728
Number of Locked Individual Customers	721
Number of Locked Organizational Customers	7
Number of Deleted Customers	17413
Number of Deleted Individual Customers	17037
Number of Deleted Organizational Customers	376
Total Number of Accounts	113886
Total Number of New Accounts	2229
Total Number of Logins	418088
Total Number of Successful Logins	388510
Total Number of Failed Logins	27578
External Transfer	
Number of Users Entitled for External Transfer	1
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	35420
Number of Internal Transfers	33002
Total Dollar Amount of Internal Transfers	\$37,147,929.52
Credit Card	
Number Users Entitled to View Credit Card	35420
Number Users Entitled to Make Credit Card Payments	35420
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	1717
Number of Downloads Via Active Statements	1697
Number of Downloads Via CSV or QIF	4552
Bank Mails	
Total Number of Bank Mails	6832
Total Number of Received Bank Mails Deleted by CIB User	4893
Total Number of Sent Bank Mails Deleted by CIB User	247
Total Number of Received Bank Mails Deleted by CSR Admin	209
Image Retrieval	
Number of Users Entitled For Imaging	35420
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	35420
Number of Successful Stop Payment Requests	37
Check ReOrder	
Number of Users Entitled for Check ReOrder	35420
Number of Redirect to Check ReOrder System	884
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	35422
Number of Users Entitled to Running Balance	35420
Number of Users Entitled to Categories	35422
Number of Users Entitled to Memo's	35422
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	07/01/2008
End Report Date	07/31/2008

Consumer eBanking Archived Report

Bank Number: 784

08/01/2008 - 08/31/2008

General	
Number of Active Customers	35203
Number of Active Individual Customers	34751
Number of Active Organizational Customers	452
Number of InActive Customers	211
Number of InActive Individual Customers	208
Number of InActive Organizational Customers	3
Number of Locked Customers	816
Number of Locked Individual Customers	809
Number of Locked Organizational Customers	7
Number of Deleted Customers	45
Number of Deleted Individual Customers	45
Number of Deleted Organizational Customers	0
Total Number of Accounts	115762
Total Number of New Accounts	2016
Total Number of Logins	414007
Total Number of Successful Logins	388366
Total Number of Failed Logins	27841
External Transfer	
Number of Users Entitled for External Transfer	1
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	36228
Number of Internal Transfers	33659
Total Dollar Amount of Internal Transfers	\$36,618,771.51
Credit Card	
Number Users Entitled to View Credit Card	36228
Number Users Entitled to Make Credit Card Payments	36228
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	1826
Number of Downloads Via Active Statements	2507
Number of Downloads Via CSV or QIF	3657
Bank Mails	
Total Number of Bank Mails	7138
Total Number of Received Bank Mails Deleted by CIB User	3856
Total Number of Sent Bank Mails Deleted by CIB User	229
Total Number of Received Bank Mails Deleted by CSR Admin	98
Image Retrieval	
Number of Users Entitled For Imaging	36228
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	36228
Number of Successful Stop Payment Requests	25
Check ReOrder	
Number of Users Entitled for Check ReOrder	36228
Number of Redirect to Check ReOrder System	553
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	36230
Number of Users Entitled to Running Balance	36228
Number of Users Entitled to Categories	36230
Number of Users Entitled to Memo's	36230
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	08/01/2008
End Report Date	08/31/2008

Consumer eBanking Archived Report

Bank Number: 784

09/01/2008 - 09/30/2008

General	
Number of Active Customers	35883
Number of Active Individual Customers	36426
Number of Active Organizational Customers	457
Number of InActive Customers	211
Number of InActive Individual Customers	208
Number of InActive Organizational Customers	3
Number of Locked Customers	884
Number of Locked Individual Customers	875
Number of Locked Organizational Customers	9
Number of Deleted Customers	40
Number of Deleted Individual Customers	49
Number of Deleted Organizational Customers	0
Total Number of Accounts	117176
Total Number of New Accounts	1736
Total Number of Logins	405161
Total Number of Successful Logins	378072
Total Number of Failed Logins	27089
External Transfer	
Number of Users Entitled for External Transfer	1
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	38976
Number of Internal Transfers	32814
Total Dollar Amount of Internal Transfers	\$42,315,526.81
Credit Card	
Number Users Entitled to View Credit Card	36976
Number Users Entitled to Make Credit Card Payments	36976
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	1643
Number of Downloads Via Active Statements	1956
Number of Downloads Via CSV or QIF	4815
Bank Mails	
Total Number of Bank Mails	6828
Total Number of Received Bank Mails Deleted by CIB User	3440
Total Number of Sent Bank Mails Deleted by CIB User	213
Total Number of Received Bank Mails Deleted by CSR Admin	101
Image Retrieval	
Number of Users Entitled For Imaging	38976
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	38976
Number of Successful Stop Payment Requests	29
Check ReOrder	
Number of Users Entitled for Check ReOrder	38976
Number of Redirect to Check ReOrder System	622
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	38976
Number of Users Entitled to Running Balance	38976
Number of Users Entitled to Categories	38976
Number of Users Entitled to Memo's	38976
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	09/01/2008
End Report Date	09/30/2008

Consumer eBanking Archived Report

Bank Number: 784

10/01/2008 - 10/31/2008

General	
Number of Active Customers	38491
Number of Active Individual Customers	36020
Number of Active Organizational Customers	471
Number of InActive Customers	237
Number of InActive Individual Customers	234
Number of InActive Organizational Customers	3
Number of Locked Customers	860
Number of Locked Individual Customers	948
Number of Locked Organizational Customers	12
Number of Deleted Customers	42
Number of Deleted Individual Customers	41
Number of Deleted Organizational Customers	1
Total Number of Accounts	117784
Total Number of New Accounts	1741
Total Number of Logins	425421
Total Number of Successful Logins	397829
Total Number of Failed Logins	27592
External Transfer	
Number of Users Entitled for External Transfer	1
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	37686
Number of Internal Transfers	34143
Total Dollar Amount of Internal Transfers	\$37,534,493.78
Credit Card	
Number Users Entitled to View Credit Card	37686
Number Users Entitled to Make Credit Card Payments	37686
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	3639
Number of Downloads Via Active Statements	1937
Number of Downloads Via CSV or QIF	3532
Bank Mails	
Total Number of Bank Mails	7139
Total Number of Received Bank Mails Deleted by CIB User	3302
Total Number of Sent Bank Mails Deleted by CIB User	246
Total Number of Received Bank Mails Deleted by CSR Admin	92
Image Retrieval	
Number of Users Entitled For Imaging	37686
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	37686
Number of Successful Stop Payment Requests	32
Check ReOrder	
Number of Users Entitled for Check ReOrder	37686
Number of Redirect to Check ReOrder System	732
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	37686
Number of Users Entitled to Running Balance	37686
Number of Users Entitled to Categories	37686
Number of Users Entitled to Memo's	37686
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	10/01/2008
End Report Date	10/31/2008

Consumer eBanking Archived Report

Bank Number: 784

11/01/2008 - 11/30/2008

General	
Number of Active Customers	37011
Number of Active Individual Customers	38526
Number of Active Organizational Customers	485
Number of InActive Customers	249
Number of InActive Individual Customers	246
Number of InActive Organizational Customers	3
Number of Locked Customers	1049
Number of Locked Individual Customers	1037
Number of Locked Organizational Customers	12
Number of Deleted Customers	38
Number of Deleted Individual Customers	37
Number of Deleted Organizational Customers	1
Total Number of Accounts	119152
Total Number of New Accounts	1627
Total Number of Logins	393928
Total Number of Successful Logins	369038
Total Number of Failed Logins	24890
External Transfer	
Number of Users Entitled for External Transfer	1
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	38307
Number of Internal Transfers	31945
Total Dollar Amount of Internal Transfers	\$31,481,161.78
Credit Card	
Number Users Entitled to View Credit Card	38307
Number Users Entitled to Make Credit Card Payments	38307
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	5167
Number of Downloads Via Active Statements	1748
Number of Downloads Via CSV or QIF	1506
Bank Mails	
Total Number of Bank Mails	6517
Total Number of Received Bank Mails Deleted by CIB User	4142
Total Number of Sent Bank Mails Deleted by CIB User	195
Total Number of Received Bank Mails Deleted by CSR Admin	269
Image Retrieval	
Number of Users Entitled For Imaging	38307
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	38307
Number of Successful Stop Payment Requests	26
Check ReOrder	
Number of Users Entitled for Check ReOrder	38307
Number of Redirect to Check ReOrder System	618
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	38309
Number of Users Entitled to Running Balance	38307
Number of Users Entitled to Categories	38309
Number of Users Entitled to Memo's	38309
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	11/01/2008
End Report Date	11/30/2008

Consumer eBanking Archived Report

Bank Number: 784

12/01/2008 - 12/31/2008

General	
Number of Active Customers	37461
Number of Active Individual Customers	36962
Number of Active Organizational Customers	499
Number of InActive Customers	241
Number of InActive Individual Customers	239
Number of InActive Organizational Customers	2
Number of Locked Customers	1199
Number of Locked Individual Customers	1185
Number of Locked Organizational Customers	14
Number of Deleted Customers	37
Number of Deleted Individual Customers	36
Number of Deleted Organizational Customers	1
Total Number of Accounts	120435
Total Number of New Accounts	1599
Total Number of Logins	433304
Total Number of Successful Logins	405827
Total Number of Failed Logins	27477
External Transfer	
Number of Users Entitled for External Transfer	1
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	38899
Number of Internal Transfers	34538
Total Dollar Amount of Internal Transfers	\$45,648,418.49
Credit Card	
Number Users Entitled to View Credit Card	38899
Number Users Entitled to Make Credit Card Payments	38899
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	7397
Number of Downloads Via Active Statements	2208
Number of Downloads Via CSV or QIF	1429
Bank Mails	
Total Number of Bank Mails	6956
Total Number of Received Bank Mails Deleted by CIB User	3453
Total Number of Sent Bank Mails Deleted by CIB User	223
Total Number of Received Bank Mails Deleted by CSR Admin	330
Image Retrieval	
Number of Users Entitled For Imaging	38899
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	38899
Number of Successful Stop Payment Requests	23
Check ReOrder	
Number of Users Entitled for Check ReOrder	38899
Number of Redirect to Check ReOrder System	581
Forgotten Password System	
Number of Users Enrilled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	38901
Number of Users Entitled to Running Balance	38899
Number of Users Entitled to Categories	38901
Number of Users Entitled to Memo's	38901
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	12/01/2008
End Report Date	12/31/2008

Consumer eBanking Archived Report

Bank Number: 784

01/01/2009 - 01/31/2009

General	
Number of Active Customers	38250
Number of Active Individual Customers	37737
Number of Active Organizational Customers	513
Number of InActive Customers	286
Number of InActive Individual Customers	282
Number of InActive Organizational Customers	4
Number of Locked Customers	1187
Number of Locked Individual Customers	1151
Number of Locked Organizational Customers	16
Number of Deleted Customers	53
Number of Deleted Individual Customers	52
Number of Deleted Organizational Customers	1
Total Number of Accounts	122518
Total Number of New Accounts	2205
Total Number of Logins	452811
Total Number of Successful Logins	424007
Total Number of Failed Logins	28804
External Transfer	
Number of Users Entitled for External Transfer	1
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	39881
Number of Internal Transfers	34873
Total Dollar Amount of Internal Transfers	\$48,424,285.94
Credit Card	
Number Users Entitled to View Credit Card	39881
Number Users Entitled to Make Credit Card Payments	39881
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	10268
Number of Downloads Via Active Statements	2468
Number of Downloads Via CSV or QIF	2293
Bank Mails	
Total Number of Bank Mails	7584
Total Number of Received Bank Mails Deleted by CIB User	3856
Total Number of Sent Bank Mails Deleted by CIB User	203
Total Number of Received Bank Mails Deleted by CSR Admin	482
Image Retrieval	
Number of Users Entitled For Imaging	39881
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	39881
Number of Successful Stop Payment Requests	26
Check ReOrder	
Number of Users Entitled for Check ReOrder	39881
Number of Redirect to Check ReOrder System	539
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	39883
Number of Users Entitled to Running Balance	39881
Number of Users Entitled to Categories	39883
Number of Users Entitled to Memo's	39883
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	01/01/2009
End Report Date	01/31/2009

Consumer eBanking Archived Report

Bank Number: 784

02/01/2009 - 02/28/2009

General	
Number of Active Customers	38900
Number of Active Individual Customers	38368
Number of Active Organizational Customers	532
Number of InActive Customers	279
Number of InActive Individual Customers	276
Number of InActive Organizational Customers	3
Number of Locked Customers	1204
Number of Locked Individual Customers	1191
Number of Locked Organizational Customers	13
Number of Deleted Customers	50
Number of Deleted Individual Customers	49
Number of Deleted Organizational Customers	1
Total Number of Accounts	119814
Total Number of New Accounts	1982
Total Number of Logins	437573
Total Number of Successful Logins	410762
Total Number of Failed Logins	26811
External Transfer	
Number of Users Entitled for External Transfer	1
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	40381
Number of Internal Transfers	33414
Total Dollar Amount of Internal Transfers	\$37,337,297.28
Credit Card	
Number Users Entitled to View Credit Card	40381
Number Users Entitled to Make Credit Card Payments	40381
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	12479
Number of Downloads Via Active Statements	2174
Number of Downloads Via CSV or QIF	1935
Bank Mails	
Total Number of Bank Mails	6535
Total Number of Received Bank Mails Deleted by CIB User	3008
Total Number of Sent Bank Mails Deleted by CIB User	265
Total Number of Received Bank Mails Deleted by CSR Admin	395
Image Retrieval	
Number of Users Entitled For Imaging	40381
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	40381
Number of Successful Stop Payment Requests	29
Check ReOrder	
Number of Users Entitled for Check ReOrder	40381
Number of Redirect to Check ReOrder System	631
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	40383
Number of Users Entitled to Running Balance	40381
Number of Users Entitled to Categories	40383
Number of Users Entitled to Memo's	40383
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	02/01/2009
End Report Date	02/28/2009

Consumer eBanking Archived Report

Bank Number: 784

03/01/2009 - 03/31/2009

General	
Number of Active Customers	39500
Number of Active Individual Customers	38957
Number of Active Organizational Customers	543
Number of InActive Customers	276
Number of InActive Individual Customers	274
Number of InActive Organizational Customers	2
Number of Locked Customers	1284
Number of Locked Individual Customers	1268
Number of Locked Organizational Customers	16
Number of Deleted Customers	58
Number of Deleted Individual Customers	57
Number of Deleted Organizational Customers	1
Total Number of Accounts	121201
Total Number of New Accounts	2018
Total Number of Logins	455216
Total Number of Successful Logins	427715
Total Number of Failed Logins	27501
External Transfer	
Number of Users Entitled for External Transfer	1
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	41058
Number of Internal Transfers	36704
Total Dollar Amount of Internal Transfers	\$42,501,808.01
Credit Card	
Number Users Entitled to View Credit Card	41058
Number Users Entitled to Make Credit Card Payments	41058
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	14538
Number of Downloads Via Active Statements	1312
Number of Downloads Via CSV or QIF	1659
Bank Mails	
Total Number of Bank Mails	6983
Total Number of Received Bank Mails Deleted by CIB User	4587
Total Number of Sent Bank Mails Deleted by CIB User	343
Total Number of Received Bank Mails Deleted by CSR Admin	434
Image Retrieval	
Number of Users Entitled For Imaging	41058
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	41058
Number of Successful Stop Payment Requests	31
Check ReOrder	
Number of Users Entitled for Check ReOrder	41058
Number of Redirect to Check ReOrder System	635
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	41060
Number of Users Entitled to Running Balance	41058
Number of Users Entitled to Categories	41060
Number of Users Entitled to Memo's	41060
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	03/01/2009
End Report Date	03/31/2009

Consumer eBanking Archived Report

Bank Number: 784

04/01/2009 - 04/30/2009

General	
Number of Active Customers	40030
Number of Active Individual Customers	39467
Number of Active Organizational Customers	563
Number of InActive Customers	286
Number of InActive Individual Customers	284
Number of InActive Organizational Customers	2
Number of Locked Customers	1371
Number of Locked Individual Customers	1360
Number of Locked Organizational Customers	11
Number of Deleted Customers	33
Number of Deleted Individual Customers	33
Number of Deleted Organizational Customers	0
Total Number of Accounts	121527
Total Number of New Accounts	1930
Total Number of Logins	437667
Total Number of Successful Logins	411430
Total Number of Failed Logins	26237
External Transfer	
Number of Users Entitled for External Transfer	1
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	41885
Number of Internal Transfers	35776
Total Dollar Amount of Internal Transfers	\$53,628,035.18
Credit Card	
Number Users Entitled to View Credit Card	41885
Number Users Entitled to Make Credit Card Payments	41885
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	18139
Number of Downloads Via Active Statements	1400
Number of Downloads Via CSV or QIF	1683
Bank Mails	
Total Number of Bank Mails	6502
Total Number of Received Bank Mails Deleted by CIB User	10825
Total Number of Sent Bank Mails Deleted by CIB User	543
Total Number of Received Bank Mails Deleted by CSR Admn	322
Image Retrieval	
Number of Users Entitled For Imaging	41885
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	41885
Number of Successful Stop Payment Requests	23
Check ReOrder	
Number of Users Entitled for Check ReOrder	41885
Number of Redirect to Check ReOrder System	570
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	41887
Number of Users Entitled to Running Balance	41885
Number of Users Entitled to Categories	41887
Number of Users Entitled to Memo's	41887
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	04/01/2009
End Report Date	04/30/2009

Consumer eBanking Archived Report

Bank Number: 784

05/01/2009 - 05/31/2009

General	
Number of Active Customers	40600
Number of Active Individual Customers	40023
Number of Active Organizational Customers	577
Number of InActive Customers	313
Number of InActive Individual Customers	310
Number of InActive Organizational Customers	3
Number of Locked Customers	1404
Number of Locked Individual Customers	1393
Number of Locked Organizational Customers	11
Number of Deleted Customers	45
Number of Deleted Individual Customers	45
Number of Deleted Organizational Customers	0
Total Number of Accounts	122906
Total Number of New Accounts	1864
Total Number of Logins	435651
Total Number of Successful Logins	409485
Total Number of Failed Logins	26166
External Transfer	
Number of Users Entitled for External Transfer	1
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	42315
Number of Internal Transfers	36285
Total Dollar Amount of Internal Transfers	\$35,133,278.32
Credit Card	
Number Users Entitled to View Credit Card	42315
Number Users Entitled to Make Credit Card Payments	42315
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	19809
Number of Downloads Via Active Statements	1871
Number of Downloads Via CSV or QIF	1141
Bank Mails	
Total Number of Bank Mails	9532
Total Number of Received Bank Mails Deleted by CIB User	15022
Total Number of Sent Bank Mails Deleted by CIB User	402
Total Number of Received Bank Mails Deleted by CSR Admin	331
Image Retrieval	
Number of Users Entitled For Imaging	42315
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	42315
Number of Successful Stop Payment Requests	17
Check ReOrder	
Number of Users Entitled for Check ReOrder	42315
Number of Redirect to Check ReOrder System	520
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	42317
Number of Users Entitled to Running Balance	42315
Number of Users Entitled to Categories	42317
Number of Users Entitled to Memo's	42317
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	05/01/2009
End Report Date	05/31/2009

Consumer eBanking Archived Report

Bank Number: 784

06/01/2009 - 06/30/2009

General	
Number of Active Customers	41218
Number of Active Individual Customers	40625
Number of Active Organizational Customers	593
Number of InActive Customers	349
Number of InActive Individual Customers	347
Number of InActive Organizational Customers	2
Number of Locked Customers	1462
Number of Locked Individual Customers	1451
Number of Locked Organizational Customers	11
Number of Deleted Customers	48
Number of Deleted Individual Customers	48
Number of Deleted Organizational Customers	0
Total Number of Accounts	124204
Total Number of New Accounts	1954
Total Number of Logins	440452
Total Number of Successful Logins	414264
Total Number of Failed Logins	26188
External Transfer	
Number of Users Entitled for External Transfer	1
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	43027
Number of Internal Transfers	36154
Total Dollar Amount of Internal Transfers	\$41,038,030.10
Credit Card	
Number Users Entitled to View Credit Card	43027
Number Users Entitled to Make Credit Card Payments	43027
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	24784
Number of Downloads Via Active Statements	2092
Number of Downloads Via CSV or QIF	931
Bank Mails	
Total Number of Bank Mails	12959
Total Number of Received Bank Mails Deleted by CIB User	12251
Total Number of Sent Bank Mails Deleted by CIB User	361
Total Number of Received Bank Mails Deleted by CSR Admin	396
Image Retrieval	
Number of Users Entitled For Imaging	43027
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	43027
Number of Successful Stop Payment Requests	31
Check ReOrder	
Number of Users Entitled for Check ReOrder	43027
Number of Redirect to Check ReOrder System	547
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	43029
Number of Users Entitled to Running Balance	43027
Number of Users Entitled to Categories	43029
Number of Users Entitled to Memo's	43029
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	06/01/2009
End Report Date	06/30/2009

Consumer eBanking Archived Report

Bank Number: 784

07/01/2009 - 07/31/2009

General	
Number of Active Customers	41827
Number of Active Individual Customers	41228
Number of Active Organizational Customers	599
Number of InActive Customers	327
Number of InActive Individual Customers	325
Number of InActive Organizational Customers	2
Number of Locked Customers	1569
Number of Locked Individual Customers	1554
Number of Locked Organizational Customers	15
Number of Deleted Customers	65
Number of Deleted Individual Customers	64
Number of Deleted Organizational Customers	1
Total Number of Accounts	125524
Total Number of New Accounts	2039
Total Number of Logins	455873
Total Number of Successful Logins	427782
Total Number of Failed Logins	28091
External Transfer	
Number of Users Entitled for External Transfer	0
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	43721
Number of Internal Transfers	36838
Total Dollar Amount of Internal Transfers	\$37,575,173.56
Credit Card	
Number Users Entitled to View Credit Card	43721
Number Users Entitled to Make Credit Card Payments	43721
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	27300
Number of Downloads Via Active Statements	2437
Number of Downloads Via CSV or QIF	958
Bank Mails	
Total Number of Bank Mails	15511
Total Number of Received Bank Mails Deleted by CIB User	10535
Total Number of Sent Bank Mails Deleted by CIB User	338
Total Number of Received Bank Mails Deleted by CSR Admin	363
Image Retrieval	
Number of Users Entitled For Imaging	43721
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	43721
Number of Successful Stop Payment Requests	29
Check ReOrder	
Number of Users Entitled for Check ReOrder	43721
Number of Redirect to Check ReOrder System	695
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	43723
Number of Users Entitled to Running Balance	43721
Number of Users Entitled to Categories	43723
Number of Users Entitled to Memo's	43723
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	07/01/2009
End Report Date	07/31/2009

Consumer eBanking Archived Report

Bank Number: 784

08/01/2009 - 08/31/2009

General	
Number of Active Customers	42541
Number of Active Individual Customers	41921
Number of Active Organizational Customers	620
Number of InActive Customers	332
Number of InActive Individual Customers	331
Number of InActive Organizational Customers	1
Number of Locked Customers	1615
Number of Locked Individual Customers	1600
Number of Locked Organizational Customers	15
Number of Deleted Customers	80
Number of Deleted Individual Customers	80
Number of Deleted Organizational Customers	0
Total Number of Accounts	127447
Total Number of New Accounts	2182
Total Number of Logins	463892
Total Number of Successful Logins	435886
Total Number of Failed Logins	28006
External Transfer	
Number of Users Entitled for External Transfer	0
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	44486
Number of Internal Transfers	37716
Total Dollar Amount of Internal Transfers	\$35,904,714.29
Credit Card	
Number Users Entitled to View Credit Card	44486
Number Users Entitled to Make Credit Card Payments	44486
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	26454
Number of Downloads Via Active Statements	2421
Number of Downloads Via CSV or QIF	989
Bank Mails	
Total Number of Bank Mails	17882
Total Number of Received Bank Mails Deleted by CIB User	12963
Total Number of Sent Bank Mails Deleted by CIB User	449
Total Number of Received Bank Mails Deleted by CSR Admin	356
Image Retrieval	
Number of Users Entitled For Imaging	44486
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	44486
Number of Successful Stop Payment Requests	33
Check ReOrder	
Number of Users Entitled for Check ReOrder	44486
Number of Redirect to Check ReOrder System	647
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	44486
Number of Users Entitled to Running Balance	44486
Number of Users Entitled to Categories	44486
Number of Users Entitled to Memo's	44486
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	08/01/2009
End Report Date	08/31/2009

Consumer eBanking Archived Report

Bank Number: 784

09/01/2009 - 09/30/2009

General	
Number of Active Customers	43081
Number of Active Individual Customers	42451
Number of Active Organizational Customers	630
Number of InActive Customers	355
Number of InActive Individual Customers	353
Number of InActive Organizational Customers	2
Number of Locked Customers	1714
Number of Locked Individual Customers	1701
Number of Locked Organizational Customers	13
Number of Deleted Customers	64
Number of Deleted Individual Customers	64
Number of Deleted Organizational Customers	0
Total Number of Accounts	129737
Total Number of New Accounts	1775
Total Number of Logins	445192
Total Number of Successful Logins	416715
Total Number of Failed Logins	28477
External Transfer	
Number of Users Entitled for External Transfer	0
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	45148
Number of Internal Transfers	34929
Total Dollar Amount of Internal Transfers	\$38,020,304.12
Credit Card	
Number Users Entitled to View Credit Card	45148
Number Users Entitled to Make Credit Card Payments	45148
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	29344
Number of Downloads Via Active Statements	1961
Number of Downloads Via CSV or QIF	989
Bank Mails	
Total Number of Bank Mails	19548
Total Number of Received Bank Mails Deleted by CIB User	12419
Total Number of Sent Bank Mails Deleted by CIB User	355
Total Number of Received Bank Mails Deleted by CSR Admin	355
Image Retrieval	
Number of Users Entitled For Imaging	45148
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	45148
Number of Successful Stop Payment Requests	17
Check ReOrder	
Number of Users Entitled for Check ReOrder	45148
Number of Redirect to Check ReOrder System	542
Forgotten Password System	
Number of Users Entitled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	45150
Number of Users Entitled to Running Balance	45148
Number of Users Entitled to Categories	45150
Number of Users Entitled to Memo's	45150
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	09/01/2009
End Report Date	09/30/2009

Consumer eBanking Archived Report

Bank Number: 784

10/01/2009 - 10/31/2009

General	
Number of Active Customers	43677
Number of Active Individual Customers	43030
Number of Active Organizational Customers	647
Number of InActive Customers	358
Number of InActive Individual Customers	356
Number of InActive Organizational Customers	2
Number of Locked Customers	1751
Number of Locked Individual Customers	1735
Number of Locked Organizational Customers	16
Number of Deleted Customers	71
Number of Deleted Individual Customers	70
Number of Deleted Organizational Customers	1
Total Number of Accounts	130256
Total Number of New Accounts	1759
Total Number of Logins	459972
Total Number of Successful Logins	432442
Total Number of Failed Logins	27530
External Transfer	
Number of Users Entitled for External Transfer	0
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	45784
Number of Internal Transfers	36415
Total Dollar Amount of Internal Transfers	\$34,129,904.88
Credit Card	
Number Users Entitled to View Credit Card	45784
Number Users Entitled to Make Credit Card Payments	45784
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	34713
Number of Downloads Via Active Statements	2079
Number of Downloads Via CSV or QIF	1071
Bank Mails	
Total Number of Bank Mails	20856
Total Number of Received Bank Mails Deleted by CIB User	11967
Total Number of Sent Bank Mails Deleted by CIB User	382
Total Number of Received Bank Mails Deleted by CSR Admin	410
Image Retrieval	
Number of Users Entitled For Imaging	45784
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	45784
Number of Successful Stop Payment Requests	24
Check ReOrder	
Number of Users Entitled for Check ReOrder	45784
Number of Redirect to Check ReOrder System	540
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	45786
Number of Users Entitled to Running Balance	45784
Number of Users Entitled to Categories	45786
Number of Users Entitled to Memo's	45786
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	10/01/2009
End Report Date	10/31/2009

Consumer eBanking Archived Report

Bank Number: 784

11/01/2009 - 11/30/2009

General	
Number of Active Customers	44172
Number of Active Individual Customers	43512
Number of Active Organizational Customers	660
Number of InActive Customers	355
Number of InActive Individual Customers	354
Number of InActive Organizational Customers	1
Number of Locked Customers	1779
Number of Locked Individual Customers	1780
Number of Locked Organizational Customers	19
Number of Deleted Customers	57
Number of Deleted Individual Customers	56
Number of Deleted Organizational Customers	1
Total Number of Accounts	130487
Total Number of New Accounts	1432
Total Number of Logins	442843
Total Number of Successful Logins	416698
Total Number of Failed Logins	26145
External Transfer	
Number of Users Entitled for External Transfer	0
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	46305
Number of Internal Transfers	35054
Total Dollar Amount of Internal Transfers	\$32,175,248.86
Credit Card	
Number Users Entitled to View Credit Card	46305
Number Users Entitled to Make Credit Card Payments	46305
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	36850
Number of Downloads Via Active Statements	2372
Number of Downloads Via CSV or QIF	1163
Bank Mails	
Total Number of Bank Mails	23477
Total Number of Received Bank Mails Deleted by CIB User	14431
Total Number of Sent Bank Mails Deleted by CIB User	357
Total Number of Received Bank Mails Deleted by CSR Admin	367
Image Retrieval	
Number of Users Entitled For Imaging	46305
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	46305
Number of Successful Stop Payment Requests	22
Check ReOrder	
Number of Users Entitled for Check ReOrder	46305
Number of Redirect to Check ReOrder System	565
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	46306
Number of Users Entitled to Running Balance	46305
Number of Users Entitled to Categories	46306
Number of Users Entitled to Memo's	46306
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	11/01/2009
End Report Date	11/30/2009

Consumer eBanking Archived Report

Bank Number: 784

12/01/2009 - 12/31/2009

General	
Number of Active Customers	44532
Number of Active Individual Customers	43884
Number of Active Organizational Customers	668
Number of InActive Customers	346
Number of InActive Individual Customers	345
Number of InActive Organizational Customers	1
Number of Locked Customers	1907
Number of Locked Individual Customers	1887
Number of Locked Organizational Customers	20
Number of Deleted Customers	77
Number of Deleted Individual Customers	76
Number of Deleted Organizational Customers	1
Total Number of Accounts	131618
Total Number of New Accounts	1544
Total Number of Logins	477441
Total Number of Successful Logins	449393
Total Number of Failed Logins	28048
External Transfer	
Number of Users Entitled for External Transfer	0
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	46784
Number of Internal Transfers	37429
Total Dollar Amount of Internal Transfers	\$48,711,433.85
Credit Card	
Number Users Entitled to View Credit Card	46784
Number Users Entitled to Make Credit Card Payments	46784
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	42587
Number of Downloads Via Active Statements	2718
Number of Downloads Via CSV or QIF	885
Bank Mails	
Total Number of Bank Mails	25385
Total Number of Received Bank Mails Deleted by CIB User	13471
Total Number of Sent Bank Mails Deleted by CIB User	315
Total Number of Received Bank Mails Deleted by CSR Admin	377
Image Retrieval	
Number of Users Entitled For Imaging	46784
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	46784
Number of Successful Stop Payment Requests	27
Check ReOrder	
Number of Users Entitled for Check ReOrder	46784
Number of Redirect to Check ReOrder System	586
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	46785
Number of Users Entitled to Running Balance	46784
Number of Users Entitled to Categories	46785
Number of Users Entitled to Memo's	46785
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	12/01/2009
End Report Date	12/31/2009

Consumer eBanking Archived Report

Bank Number: 784

01/01/2010 - 01/31/2010

General	
Number of Active Customers	45142
Number of Active Individual Customers	44487
Number of Active Organizational Customers	675
Number of InActive Customers	388
Number of InActive Individual Customers	385
Number of InActive Organizational Customers	1
Number of Locked Customers	1908
Number of Locked Individual Customers	1887
Number of Locked Organizational Customers	21
Number of Deleted Customers	59
Number of Deleted Individual Customers	59
Number of Deleted Organizational Customers	0
Total Number of Accounts	133140
Total Number of New Accounts	1733
Total Number of Logins	484841
Total Number of Successful Logins	455058
Total Number of Failed Logins	29583
External Transfer	
Number of Users Entitled for External Transfer	0
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	47435
Number of Internal Transfers	38853
Total Dollar Amount of Internal Transfers	\$46,283,275.21
Credit Card	
Number Users Entitled to View Credit Card	47435
Number Users Entitled to Make Credit Card Payments	47435
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	33813
Number of Downloads Via Active Statements	2095
Number of Downloads Via CSV or QIF	2063
Bank Mails	
Total Number of Bank Mails	27092
Total Number of Received Bank Mails Deleted by CIB User	12789
Total Number of Sent Bank Mails Deleted by CIB User	355
Total Number of Received Bank Mails Deleted by CSR Admin	630
Image Retrieval	
Number of Users Entitled For Imaging	47435
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	47435
Number of Successful Stop Payment Requests	30
Check ReOrder	
Number of Users Entitled for Check ReOrder	47435
Number of Redirect to Check ReOrder System	806
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	47436
Number of Users Entitled to Running Balance	47435
Number of Users Entitled to Categories	47436
Number of Users Entitled to Memo's	47436
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	01/01/2010
End Report Date	01/31/2010

Consumer eBanking Archived Report

Bank Number: 784

02/01/2010 - 02/28/2010

General	
Number of Active Customers	45700
Number of Active Individual Customers	45013
Number of Active Organizational Customers	687
Number of InActive Customers	385
Number of InActive Individual Customers	384
Number of InActive Organizational Customers	1
Number of Locked Customers	1945
Number of Locked Individual Customers	1924
Number of Locked Organizational Customers	21
Number of Deleted Customers	74
Number of Deleted Individual Customers	73
Number of Deleted Organizational Customers	1
Total Number of Accounts	130836
Total Number of New Accounts	1593
Total Number of Logins	465417
Total Number of Successful Logins	438522
Total Number of Failed Logins	26895
External Transfer	
Number of Users Entitled for External Transfer	0
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	48029
Number of Internal Transfers	35799
Total Dollar Amount of Internal Transfers	\$38,257,830.28
Credit Card	
Number Users Entitled to View Credit Card	48029
Number Users Entitled to Make Credit Card Payments	48029
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	28053
Number of Downloads Via Active Statements	884
Number of Downloads Via CSV or QIF	4757
Bank Mails	
Total Number of Bank Mails	25434
Total Number of Received Bank Mails Deleted by CIB User	12110
Total Number of Sent Bank Mails Deleted by CIB User	324
Total Number of Received Bank Mails Deleted by CSR Admin	346
Image Retrieval	
Number of Users Entitled For Imaging	48029
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	48029
Number of Successful Stop Payment Requests	20
Check ReOrder	
Number of Users Entitled for Check ReOrder	48029
Number of Redirect to Check ReOrder System	591
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	48030
Number of Users Entitled to Running Balance	48029
Number of Users Entitled to Categories	48030
Number of Users Entitled to Memo's	48030
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	02/01/2010
End Report Date	02/28/2010

Consumer eBanking Archived Report

Bank Number: 784

03/01/2010 - 03/31/2010

General	
Number of Active Customers	48289
Number of Active Individual Customers	45591
Number of Active Organizational Customers	698
Number of InActive Customers	381
Number of InActive Individual Customers	380
Number of InActive Organizational Customers	1
Number of Locked Customers	1990
Number of Locked Individual Customers	1985
Number of Locked Organizational Customers	25
Number of Deleted Customers	77
Number of Deleted Individual Customers	77
Number of Deleted Organizational Customers	0
Total Number of Accounts	132004
Total Number of New Accounts	1781
Total Number of Logins	499218
Total Number of Successful Logins	470232
Total Number of Failed Logins	28986
External Transfer	
Number of Users Entitled for External Transfer	0
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	48659
Number of Internal Transfers	40281
Total Dollar Amount of Internal Transfers	\$42,513,057.49
Credit Card	
Number Users Entitled to View Credit Card	48659
Number Users Entitled to Make Credit Card Payments	48659
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	36983
Number of Downloads Via Active Statements	918
Number of Downloads Via CSV or QIF	6495
Bank Mails	
Total Number of Bank Mails	26640
Total Number of Received Bank Mails Deleted by CIB User	12715
Total Number of Sent Bank Mails Deleted by CIB User	277
Total Number of Received Bank Mails Deleted by CSR Admin	368
Image Retrieval	
Number of Users Entitled For Imaging	48659
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	48659
Number of Successful Stop Payment Requests	35
Check ReOrder	
Number of Users Entitled for Check ReOrder	48659
Number of Redirect to Check ReOrder System	541
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	48660
Number of Users Entitled to Running Balance	48659
Number of Users Entitled to Categories	48660
Number of Users Entitled to Memo's	48660
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	03/01/2010
End Report Date	03/31/2010

Consumer eBanking Archived Report

Bank Number: 784

04/01/2010 - 04/30/2010

General	
Number of Active Customers	48786
Number of Active Individual Customers	46059
Number of Active Organizational Customers	707
Number of InActive Customers	385
Number of InActive Individual Customers	384
Number of InActive Organizational Customers	1
Number of Locked Customers	2057
Number of Locked Individual Customers	2031
Number of Locked Organizational Customers	26
Number of Deleted Customers	63
Number of Deleted Individual Customers	63
Number of Deleted Organizational Customers	0
Total Number of Accounts	132371
Total Number of New Accounts	1631
Total Number of Logins	490410
Total Number of Successful Logins	462626
Total Number of Failed Logins	27782
External Transfer	
Number of Users Entitled for External Transfer	0
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	49207
Number of Internal Transfers	40922
Total Dollar Amount of Internal Transfers	\$47,912,848.25
Credit Card	
Number Users Entitled to View Credit Card	49207
Number Users Entitled to Make Credit Card Payments	49207
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	42809
Number of Downloads Via Active Statements	831
Number of Downloads Via CSV or QIF	7246
Bank Mails	
Total Number of Bank Mails	27170
Total Number of Received Bank Mails Deleted by CIB User	10756
Total Number of Sent Bank Mails Deleted by CIB User	238
Total Number of Received Bank Mails Deleted by CSR Admin	296
Image Retrieval	
Number of Users Entitled For Imaging	49207
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	49207
Number of Successful Stop Payment Requests	42
Check ReOrder	
Number of Users Entitled for Check ReOrder	49207
Number of Redirect to Check ReOrder System	522
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	49208
Number of Users Entitled to Running Balance	49207
Number of Users Entitled to Categories	49208
Number of Users Entitled to Memo's	49208
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	04/01/2010
End Report Date	04/30/2010

Consumer eBanking Archived Report

Bank Number: 784

05/01/2010 - 05/31/2010

General	
Number of Active Customers	47124
Number of Active Individual Customers	46405
Number of Active Organizational Customers	720
Number of InActive Customers	377
Number of InActive Individual Customers	378
Number of InActive Organizational Customers	1
Number of Locked Customers	2146
Number of Locked Individual Customers	2119
Number of Locked Organizational Customers	27
Number of Deleted Customers	70
Number of Deleted Individual Customers	70
Number of Deleted Organizational Customers	0
Total Number of Accounts	133502
Total Number of New Accounts	1687
Total Number of Logins	472981
Total Number of Successful Logins	448037
Total Number of Failed Logins	26944
External Transfer	
Number of Users Entitled for External Transfer	0
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	49647
Number of Internal Transfers	38750
Total Dollar Amount of Internal Transfers	\$36,050,932.79
Credit Card	
Number Users Entitled to View Credit Card	49647
Number Users Entitled to Make Credit Card Payments	49647
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	41382
Number of Downloads Via Active Statements	740
Number of Downloads Via CSV or QIF	8477
Bank Mails	
Total Number of Bank Mails	28504
Total Number of Received Bank Mails Deleted by CIB User	9483
Total Number of Sent Bank Mails Deleted by CIB User	271
Total Number of Received Bank Mails Deleted by CSR Admin	297
Image Retrieval	
Number of Users Entitled For Imaging	49647
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	49647
Number of Successful Stop Payment Requests	30
Check ReOrder	
Number of Users Entitled for Check ReOrder	49647
Number of Redirect to Check ReOrder System	488
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	49648
Number of Users Entitled to Running Balance	49647
Number of Users Entitled to Categories	49648
Number of Users Entitled to Memo's	49648
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	05/01/2010
End Report Date	05/31/2010

Consumer eBanking Archived Report

Bank Number: 784

06/01/2010 - 06/30/2010

General	
Number of Active Customers	47828
Number of Active Individual Customers	46903
Number of Active Organizational Customers	725
Number of InActive Customers	379
Number of InActive Individual Customers	378
Number of InActive Organizational Customers	1
Number of Locked Customers	2232
Number of Locked Individual Customers	2202
Number of Locked Organizational Customers	30
Number of Deleted Customers	64
Number of Deleted Individual Customers	64
Number of Deleted Organizational Customers	0
Total Number of Accounts	134890
Total Number of New Accounts	1632
Total Number of Logins	483698
Total Number of Successful Logins	455368
Total Number of Failed Logins	28310
External Transfer	
Number of Users Entitled for External Transfer	0
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	50238
Number of Internal Transfers	39059
Total Dollar Amount of Internal Transfers	\$39,585,338.66
Credit Card	
Number Users Entitled to View Credit Card	50238
Number Users Entitled to Make Credit Card Payments	50238
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	34032
Number of Downloads Via Active Statements	685
Number of Downloads Via CSV or QIF	8448
Bank Mails	
Total Number of Bank Mails	28663
Total Number of Received Bank Mails Deleted by CIB User	9925
Total Number of Sent Bank Mails Deleted by CIB User	221
Total Number of Received Bank Mails Deleted by CSR Admin	318
Image Retrieval	
Number of Users Entitled For Imaging	50238
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	50238
Number of Successful Stop Payment Requests	15
Check ReOrder	
Number of Users Entitled for Check ReOrder	50238
Number of Redirect to Check ReOrder System	513
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	50239
Number of Users Entitled to Running Balance	50238
Number of Users Entitled to Categories	50239
Number of Users Entitled to Memo's	50239
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	06/01/2010
End Report Date	06/30/2010

Consumer eBanking Archived Report

Bank Number: 784

07/01/2010 - 07/31/2010

General	
Number of Active Customers	48164
Number of Active Individual Customers	47430
Number of Active Organizational Customers	735
Number of InActive Customers	400
Number of InActive Individual Customers	389
Number of InActive Organizational Customers	1
Number of Locked Customers	2298
Number of Locked Individual Customers	2288
Number of Locked Organizational Customers	30
Number of Deleted Customers	82
Number of Deleted Individual Customers	82
Number of Deleted Organizational Customers	0
Total Number of Accounts	138102
Total Number of New Accounts	1799
Total Number of Logins	494047
Total Number of Successful Logins	464350
Total Number of Failed Logins	29697
External Transfer	
Number of Users Entitled for External Transfer	0
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	50882
Number of Internal Transfers	40115
Total Dollar Amount of Internal Transfers	\$38,852,876.87
Credit Card	
Number Users Entitled to View Credit Card	50882
Number Users Entitled to Make Credit Card Payments	50882
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	31080
Number of Downloads Via Active Statements	751
Number of Downloads Via CSV or QIF	8153
Bank Mails	
Total Number of Bank Mails	29711
Total Number of Received Bank Mails Deleted by CIB User	11477
Total Number of Sent Bank Mails Deleted by CIB User	275
Total Number of Received Bank Mails Deleted by CSR Admin	378
Image Retrieval	
Number of Users Entitled For Imoging	50882
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	50882
Number of Successful Stop Payment Requests	24
Check ReOrder	
Number of Users Entitled for Check ReOrder	50882
Number of Redirect to Check ReOrder System	491
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	50883
Number of Users Entitled to Running Balance	50882
Number of Users Entitled to Categories	50883
Number of Users Entitled to Memo's	50883
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	07/01/2010
End Report Date	07/31/2010

Consumer eBanking Archived Report

Bank Number: 784

08/01/2010 - 08/31/2010

General	
Number of Active Customers	48687
Number of Active Individual Customers	47931
Number of Active Organizational Customers	756
Number of InActive Customers	396
Number of InActive Individual Customers	395
Number of InActive Organizational Customers	1
Number of Locked Customers	2306
Number of Locked Individual Customers	2279
Number of Locked Organizational Customers	27
Number of Deleted Customers	267
Number of Deleted Individual Customers	266
Number of Deleted Organizational Customers	1
Total Number of Accounts	137545
Total Number of New Accounts	1882
Total Number of Logins	516542
Total Number of Successful Logins	485426
Total Number of Failed Logins	31116
External Transfer	
Number of Users Entitled for External Transfer	0
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	51388
Number of Internal Transfers	41402
Total Dollar Amount of Internal Transfers	\$39,327,996.24
Credit Card	
Number Users Entitled to View Credit Card	51388
Number Users Entitled to Make Credit Card Payments	51388
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	35139
Number of Downloads Via Active Statements	759
Number of Downloads Via CSV or QIF	8595
Bank Mails	
Total Number of Bank Mails	30729
Total Number of Received Bank Mails Deleted by CIB User	11775
Total Number of Sent Bank Mails Deleted by CIB User	260
Total Number of Received Bank Mails Deleted by CSR Admin	443
Image Retrieval	
Number of Users Entitled For Imaging	51388
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	51388
Number of Successful Stop Payment Requests	13
Check ReOrder	
Number of Users Entitled for Check ReOrder	51388
Number of Redirect to Check ReOrder System	568
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	51389
Number of Users Entitled to Running Balance	51388
Number of Users Entitled to Categories	51389
Number of Users Entitled to Memo's	51389
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	08/01/2010
End Report Date	08/31/2010

Consumer eBanking Archived Report

Bank Number: 784

09/01/2010 - 09/30/2010

General	
Number of Active Customers	49214
Number of Active Individual Customers	48453
Number of Active Organizational Customers	761
Number of InActive Customers	406
Number of InActive Individual Customers	405
Number of InActive Organizational Customers	1
Number of Locked Customers	2385
Number of Locked Individual Customers	2366
Number of Locked Organizational Customers	29
Number of Deleted Customers	76
Number of Deleted Individual Customers	76
Number of Deleted Organizational Customers	0
Total Number of Accounts	138781
Total Number of New Accounts	1582
Total Number of Logins	485638
Total Number of Successful Logins	456725
Total Number of Failed Logins	28913
External Transfer	
Number of Users Entitled for External Transfer	0
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	52004
Number of Internal Transfers	38965
Total Dollar Amount of Internal Transfers	\$35,581,254.66
Credit Card	
Number Users Entitled to View Credit Card	52004
Number Users Entitled to Make Credit Card Payments	52004
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	36041
Number of Downloads Via Active Statements	568
Number of Downloads Via CSV or QIF	10382
Bank Mails	
Total Number of Bank Mails	32478
Total Number of Received Bank Mails Deleted by CIB User	8874
Total Number of Sent Bank Mails Deleted by CIB User	239
Total Number of Received Bank Mails Deleted by CSR Admin	392
Image Retrieval	
Number of Users Entitled For Imaging	52004
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	52004
Number of Successful Stop Payment Requests	29
Check ReOrder	
Number of Users Entitled for Check ReOrder	52004
Number of Redirect to Check ReOrder System	810
Forgotten Password System	
Number of Users Entitled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	52005
Number of Users Entitled to Running Balance	52004
Number of Users Entitled to Categories	52005
Number of Users Entitled to Memo's	52005
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	09/01/2010
End Report Date	09/30/2010

Consumer eBanking Archived Report

Bank Number: 784

10/01/2010 - 10/31/2010

General	
Number of Active Customers	49798
Number of Active Individual Customers	49032
Number of Active Organizational Customers	766
Number of InActive Customers	417
Number of InActive Individual Customers	415
Number of InActive Organizational Customers	2
Number of Locked Customers	2423
Number of Locked Individual Customers	2389
Number of Locked Organizational Customers	34
Number of Deleted Customers	91
Number of Deleted Individual Customers	90
Number of Deleted Organizational Customers	1
Total Number of Accounts	139194
Total Number of New Accounts	1768
Total Number of Logins	498841
Total Number of Successful Logins	469791
Total Number of Failed Logins	30050
External Transfer	
Number of Users Entitled for External Transfer	0
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	52637
Number of Internal Transfers	40844
Total Dollar Amount of Internal Transfers	\$35,722,908.97
Credit Card	
Number Users Entitled to View Credit Card	52637
Number Users Entitled to Make Credit Card Payments	52637
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	42087
Number of Downloads Via Active Statements	641
Number of Downloads Via CSV or QIF	11685
Bank Mails	
Total Number of Bank Mails	33903
Total Number of Received Bank Mails Deleted by CIB User	10234
Total Number of Sent Bank Mails Deleted by CIB User	224
Total Number of Received Bank Mails Deleted by CSR Admin	458
Image Retrieval	
Number of Users Entitled For Imaging	52637
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	52637
Number of Successful Stop Payment Requests	23
Check ReOrder	
Number of Users Entitled for Check ReOrder	52637
Number of Redirect to Check ReOrder System	592
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	52638
Number of Users Entitled to Running Balance	52637
Number of Users Entitled to Categories	52638
Number of Users Entitled to Memo's	52638
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	10/01/2010
End Report Date	10/31/2010

Consumer eBanking Archived Report

Bank Number: 784

11/01/2010 - 11/30/2010

General	
Number of Active Customers	50542
Number of Active Individual Customers	48743
Number of Active Organizational Customers	799
Number of InActive Customers	439
Number of InActive Individual Customers	438
Number of InActive Organizational Customers	1
Number of Locked Customers	2483
Number of Locked Individual Customers	2431
Number of Locked Organizational Customers	32
Number of Deleted Customers	97
Number of Deleted Individual Customers	97
Number of Deleted Organizational Customers	0
Total Number of Accounts	140731
Total Number of New Accounts	2001
Total Number of Logins	504167
Total Number of Successful Logins	473946
Total Number of Failed Logins	30221
External Transfer	
Number of Users Entitled for External Transfer	0
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	53443
Number of Internal Transfers	39579
Total Dollar Amount of Internal Transfers	\$38,397,908.27
Credit Card	
Number Users Entitled to View Credit Card	53443
Number Users Entitled to Make Credit Card Payments	53443
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	48579
Number of Downloads Via Active Statements	577
Number of Downloads Via CSV or QIF	10985
Bank Mails	
Total Number of Bank Mails	35804
Total Number of Received Bank Mails Deleted by CIB User	12400
Total Number of Sent Bank Mails Deleted by CIB User	352
Total Number of Received Bank Mails Deleted by CSR Admin	770
Image Retrieval	
Number of Users Entitled For Imaging	53443
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	53443
Number of Successful Stop Payment Requests	21
Check ReOrder	
Number of Users Entitled for Check ReOrder	53443
Number of Redirect to Check ReOrder System	550
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	53444
Number of Users Entitled to Running Balance	53443
Number of Users Entitled to Categories	53444
Number of Users Entitled to Memo's	53444
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	11/01/2010
End Report Date	11/30/2010

Consumer eBanking Archived Report

Bank Number: 784

12/01/2010 - 12/31/2010

General	
Number of Active Customers	51388
Number of Active Individual Customers	60548
Number of Active Organizational Customers	819
Number of InActive Customers	436
Number of InActive Individual Customers	435
Number of InActive Organizational Customers	1
Number of Locked Customers	2560
Number of Locked Individual Customers	2526
Number of Locked Organizational Customers	34
Number of Deleted Customers	122
Number of Deleted Individual Customers	117
Number of Deleted Organizational Customers	5
Total Number of Accounts	142484
Total Number of New Accounts	2295
Total Number of Logins	540514
Total Number of Successful Logins	507714
Total Number of Failed Logins	32800
External Transfer	
Number of Users Entitled for External Transfer	0
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	54383
Number of Internal Transfers	41534
Total Dollar Amount of Internal Transfers	\$59,658,802.87
Credit Card	
Number Users Entitled to View Credit Card	54383
Number Users Entitled to Make Credit Card Payments	54383
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	58523
Number of Downloads Via Active Statements	595
Number of Downloads Via CSV or QIF	9595
Bank Mails	
Total Number of Bank Mails	42542
Total Number of Received Bank Mails Deleted by CIB User	17284
Total Number of Sent Bank Mails Deleted by CIB User	500
Total Number of Received Bank Mails Deleted by CSR Admin	992
Image Retrieval	
Number of Users Entitled For Imaging	54383
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	54383
Number of Successful Stop Payment Requests	36
Check ReOrder	
Number of Users Entitled for Check ReOrder	54383
Number of Redirect to Check ReOrder System	682
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	54384
Number of Users Entitled to Running Balance	54383
Number of Users Entitled to Categories	54384
Number of Users Entitled to Memo's	54384
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	12/01/2010
End Report Date	12/31/2010

Consumer eBanking Archived Report

Bank Number: 784

01/01/2011 - 01/31/2011

General		
Number of Active Customers		62142
Number of Active Individual Customers		51309
Number of Active Organizational Customers		833
Number of InActive Customers		414
Number of InActive Individual Customers		413
Number of InActive Organizational Customers		1
Number of Locked Customers		2546
Number of Locked Individual Customers		2509
Number of Locked Organizational Customers		37
Number of Deleted Customers		89
Number of Deleted Individual Customers		89
Number of Deleted Organizational Customers		0
Total Number of Accounts		144103
Total Number of New Accounts		1835
Total Number of Logins		544273
Total Number of Successful Logins		510933
Total Number of Failed Logins		33340
External Transfer		
Number of Users Entitled for External Transfer		0
Number of External Transfers		0
Total Dollar Amount of External Transfers		\$0.00
Internal Transfer		
Number of User Entitled to Internal Transfers		55101
Number of Internal Transfers		39223
Total Dollar Amount of Internal Transfers		\$48,247,170.48
Credit Card		
Number Users Entitled to View Credit Card		55101
Number Users Entitled to Make Credit Card Payments		55101
Number of Credit Card Payments		0
Total Dollar Amount of Credit Card Payments		\$0.00
Download		
Number of Downloads Via Web Connect		68850
Number of Downloads Via Active Statements		634
Number of Downloads Via CSV or QIF		8856
Bank Mails		
Total Number of Bank Mails		43881
Total Number of Received Bank Mails Deleted by CIB User		16096
Total Number of Sent Bank Mails Deleted by CIB User		468
Total Number of Received Bank Mails Deleted by CSR Admin		740
Image Retrieval		
Number of Users Entitled For Imaging		55101
Number of Images - User Request		0
Number of Images - FI Request		0
Stop Payments		
Number of Users Entitled for Stop Payments		55101
Number of Successful Stop Payment Requests		28
Check ReOrder		
Number of Users Entitled for Check ReOrder		55101
Number of Redirect to Check ReOrder System		812
Forgotten Password System		
Number of Users Enrolled for Forgotten Password System		0
Number of Users Locked Out of Forgotten Password System		0
Transaction Manager		
Number of Users Entitled to Transaction Retention		55102
Number of Users Entitled to Running Balance		55101
Number of Users Entitled to Categories		55102
Number of Users Entitled to Memo's		55102
Number of Users Entitled to Pending Payments		0
Range of Report		
Start Report Date		01/01/2011
End Report Date		01/31/2011

Consumer eBanking Archived Report

Bank Number: 784

02/01/2011 - 02/28/2011

General	
Number of Active Customers	52745
Number of Active Individual Customers	51892
Number of Active Organizational Customers	853
Number of InActive Customers	413
Number of InActive Individual Customers	412
Number of InActive Organizational Customers	1
Number of Locked Customers	2816
Number of Locked Individual Customers	2583
Number of Locked Organizational Customers	33
Number of Deleted Customers	81
Number of Deleted Individual Customers	80
Number of Deleted Organizational Customers	1
Total Number of Accounts	141427
Total Number of New Accounts	1820
Total Number of Logins	510152
Total Number of Successful Logins	478863
Total Number of Failed Logins	31289
External Transfer	
Number of Users Entitled for External Transfer	0
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	55773
Number of Internal Transfers	37113
Total Dollar Amount of Internal Transfers	\$38,616,380.31
Credit Card	
Number Users Entitled to View Credit Card	55773
Number Users Entitled to Make Credit Card Payments	55773
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	68035
Number of Downloads Via Active Statements	862
Number of Downloads Via CSV or QIF	8034
Bank Mails	
Total Number of Bank Mails	42875
Total Number of Received Bank Mails Deleted by CIB User	13513
Total Number of Sent Bank Mails Deleted by CIB User	444
Total Number of Received Bank Mails Deleted by CSR Admin	641
Image Retrieval	
Number of Users Entitled For Imaging	55773
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	55773
Number of Successful Stop Payment Requests	14
Check ReOrder	
Number of Users Entitled for Check ReOrder	55773
Number of Redirect to Check ReOrder System	745
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	55774
Number of Users Entitled to Running Balance	55773
Number of Users Entitled to Categories	55774
Number of Users Entitled to Memo's	55774
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	02/01/2011
End Report Date	02/28/2011

Consumer eBanking Archived Report

Bank Number: 784

03/01/2011 - 03/31/2011

General	
Number of Active Customers	53394
Number of Active Individual Customers	52519
Number of Active Organizational Customers	875
Number of InActive Customers	417
Number of InActive Individual Customers	416
Number of InActive Organizational Customers	1
Number of Locked Customers	2699
Number of Locked Individual Customers	2667
Number of Locked Organizational Customers	32
Number of Deleted Customers	82
Number of Deleted Individual Customers	81
Number of Deleted Organizational Customers	1
Total Number of Accounts	142577
Total Number of New Accounts	1841
Total Number of Logins	548490
Total Number of Successful Logins	515084
Total Number of Failed Logins	33426
External Transfer	
Number of Users Entitled for External Transfer	0
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	56509
Number of Internal Transfers	42257
Total Dollar Amount of Internal Transfers	\$44,870,639.46
Credit Card	
Number Users Entitled to View Credit Card	56509
Number Users Entitled to Make Credit Card Payments	56509
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	76936
Number of Downloads Via Active Statements	681
Number of Downloads Via CSV or QIF	7710
Bank Mails	
Total Number of Bank Mails	48046
Total Number of Received Bank Mails Deleted by CIB User	14089
Total Number of Sent Bank Mails Deleted by CIB User	352
Total Number of Received Bank Mails Deleted by CSR Admin	536
Image Retrieval	
Number of Users Entitled For Imaging	56509
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	56509
Number of Successful Stop Payment Requests	21
Check ReOrder	
Number of Users Entitled for Check ReOrder	56509
Number of Redirect to Check ReOrder System	911
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	56510
Number of Users Entitled to Running Balance	56509
Number of Users Entitled to Categories	56510
Number of Users Entitled to Memo's	56510
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	03/01/2011
End Report Date	03/31/2011

Consumer eBanking Archived Report

Bank Number: 784

04/01/2011 - 04/30/2011

General	
Number of Active Customers	53844
Number of Active Individual Customers	52862
Number of Active Organizational Customers	882
Number of InActive Customers	420
Number of InActive Individual Customers	418
Number of InActive Organizational Customers	2
Number of Locked Customers	2772
Number of Locked Individual Customers	2737
Number of Locked Organizational Customers	35
Number of Deleted Customers	71
Number of Deleted Individual Customers	71
Number of Deleted Organizational Customers	0
Total Number of Accounts	142654
Total Number of New Accounts	1486
Total Number of Logins	517620
Total Number of Successful Logins	486921
Total Number of Failed Logins	30699
External Transfer	
Number of Users Entitled for External Transfer	0
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	57035
Number of Internal Transfers	42485
Total Dollar Amount of Internal Transfers	\$52,185,425.28
Credit Card	
Number Users Entitled to View Credit Card	57035
Number Users Entitled to Make Credit Card Payments	57035
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	85164
Number of Downloads Via Active Statements	614
Number of Downloads Via CSV or QIF	7712
Bank Mails	
Total Number of Bank Mails	44902
Total Number of Received Bank Mails Deleted by CIB User	12094
Total Number of Sent Bank Mails Deleted by CIB User	235
Total Number of Received Bank Mails Deleted by CSR Admin	406
Image Retrieval	
Number of Users Entitled For Imaging	57035
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	57035
Number of Successful Stop Payment Requests	24
Check ReOrder	
Number of Users Entitled for Check ReOrder	57035
Number of Redirect to Check ReOrder System	633
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	57036
Number of Users Entitled to Running Balance	57035
Number of Users Entitled to Categories	57036
Number of Users Entitled to Memo's	57036
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	04/01/2011
End Report Date	04/30/2011

Consumer eBanking Archived Report

Bank Number: 784

05/01/2011 - 05/31/2011

General	
Number of Active Customers	54271
Number of Active Individual Customers	53388
Number of Active Organizational Customers	883
Number of InActive Customers	434
Number of InActive Individual Customers	432
Number of InActive Organizational Customers	2
Number of Locked Customers	2836
Number of Locked Individual Customers	2789
Number of Locked Organizational Customers	37
Number of Deleted Customers	67
Number of Deleted Individual Customers	63
Number of Deleted Organizational Customers	4
Total Number of Accounts	143711
Total Number of New Accounts	1552
Total Number of Logins	515808
Total Number of Successful Logins	484744
Total Number of Failed Logins	30862
External Transfer	
Number of Users Entitled for External Transfer	0
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	57540
Number of Internal Transfers	41710
Total Dollar Amount of Internal Transfers	\$39,191,130.44
Credit Card	
Number Users Entitled to View Credit Card	57540
Number Users Entitled to Make Credit Card Payments	57540
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	97788
Number of Downloads Via Active Statements	493
Number of Downloads Via CSV or QIF	1720
Bank Mails	
Total Number of Bank Mails	45995
Total Number of Received Bank Mails Deleted by CIB User	13271
Total Number of Sent Bank Mails Deleted by CIB User	303
Total Number of Received Bank Mails Deleted by CSR Admin	404
Image Retrieval	
Number of Users Entitled For Imaging	57540
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	57540
Number of Successful Stop Payment Requests	21
Check ReOrder	
Number of Users Entitled for Check ReOrder	57540
Number of Redirect to Check ReOrder System	534
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	57541
Number of Users Entitled to Running Balance	57540
Number of Users Entitled to Categories	57541
Number of Users Entitled to Memo's	57541
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	05/01/2011
End Report Date	05/31/2011

Consumer eBanking Archived Report

Bank Number: 784

06/01/2011 - 06/30/2011

General	
Number of Active Customers	54836
Number of Active Individual Customers	53940
Number of Active Organizational Customers	896
Number of InActive Customers	429
Number of InActive Individual Customers	427
Number of InActive Organizational Customers	2
Number of Locked Customers	2917
Number of Locked Individual Customers	2880
Number of Locked Organizational Customers	37
Number of Deleted Customers	71
Number of Deleted Individual Customers	71
Number of Deleted Organizational Customers	0
Total Number of Accounts	141417
Total Number of New Accounts	8803
Total Number of Logins	513680
Total Number of Successful Logins	483183
Total Number of Failed Logins	30497
External Transfer	
Number of Users Entitled for External Transfer	0
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	58181
Number of Internal Transfers	41200
Total Dollar Amount of Internal Transfers	\$41,521,142.63
Credit Card	
Number Users Entitled to View Credit Card	58181
Number Users Entitled to Make Credit Card Payments	58181
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	101374
Number of Downloads Via Active Statements	563
Number of Downloads Via CSV or QIF	737
Bank Mails	
Total Number of Bank Mails	48548
Total Number of Received Bank Mails Deleted by CIB User	11946
Total Number of Sent Bank Mails Deleted by CIB User	279
Total Number of Received Bank Mails Deleted by CSR Admin	467
Image Retrieval	
Number of Users Entitled For Imaging	58181
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	58181
Number of Successful Stop Payment Requests	40
Check ReOrder	
Number of Users Entitled for Check ReOrder	58181
Number of Redirect to Check ReOrder System	583
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	58182
Number of Users Entitled to Running Balance	58181
Number of Users Entitled to Categories	58182
Number of Users Entitled to Memo's	58182
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	06/01/2011
End Report Date	06/30/2011

Consumer eBanking Archived Report

Bank Number: 784

07/01/2011 - 07/31/2011

General	
Number of Active Customers	55273
Number of Active Individual Customers	54385
Number of Active Organizational Customers	908
Number of InActive Customers	441
Number of InActive Individual Customers	439
Number of InActive Organizational Customers	2
Number of Locked Customers	2964
Number of Locked Individual Customers	2929
Number of Locked Organizational Customers	35
Number of Deleted Customers	110
Number of Deleted Individual Customers	108
Number of Deleted Organizational Customers	4
Total Number of Accounts	142537
Total Number of New Accounts	1772
Total Number of Logins	525813
Total Number of Successful Logins	493840
Total Number of Failed Logins	31973
External Transfer	
Number of Users Entitled for External Transfer	0
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	58877
Number of Internal Transfers	42063
Total Dollar Amount of Internal Transfers	\$38,929,658.10
Credit Card	
Number Users Entitled to View Credit Card	58877
Number Users Entitled to Make Credit Card Payments	58877
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	121545
Number of Downloads Via Active Statements	600
Number of Downloads Via CSV or QIF	802
Bank Mails	
Total Number of Bank Mails	49109
Total Number of Received Bank Mails Deleted by CIB User	12049
Total Number of Sent Bank Mails Deleted by CIB User	298
Total Number of Received Bank Mails Deleted by CSR Admin	403
Image Retrieval	
Number of Users Entitled For Imaging	58877
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	58877
Number of Successful Stop Payment Requests	16
Check ReOrder	
Number of Users Entitled for Check ReOrder	58877
Number of Redirect to Check ReOrder System	558
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	58878
Number of Users Entitled to Running Balance	58877
Number of Users Entitled to Categories	58878
Number of Users Entitled to Memo's	58878
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	07/01/2011
End Report Date	07/31/2011

Consumer eBanking Archived Report

Bank Number: 784

08/01/2011 - 08/31/2011

General	
Number of Active Customers	55815
Number of Active Individual Customers	54907
Number of Active Organizational Customers	908
Number of InActive Customers	445
Number of InActive Individual Customers	443
Number of InActive Organizational Customers	2
Number of Locked Customers	3054
Number of Locked Individual Customers	3014
Number of Locked Organizational Customers	40
Number of Deleted Customers	73
Number of Deleted Individual Customers	73
Number of Deleted Organizational Customers	0
Total Number of Accounts	143843
Total Number of New Accounts	1874
Total Number of Logins	553181
Total Number of Successful Logins	519872
Total Number of Failed Logins	33489
External Transfer	
Number of Users Entitled for External Transfer	0
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	59313
Number of Internal Transfers	43952
Total Dollar Amount of Internal Transfers	\$43,860,180.91
Credit Card	
Number Users Entitled to View Credit Card	59313
Number Users Entitled to Make Credit Card Payments	59313
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	133844
Number of Downloads Via Active Statements	445
Number of Downloads Via CSV or QIF	859
Bank Mails	
Total Number of Bank Mails	47677
Total Number of Received Bank Mails Deleted by CIB User	13808
Total Number of Sent Bank Mails Deleted by CIB User	284
Total Number of Received Bank Mails Deleted by CSR Admin	437
Image Retrieval	
Number of Users Entitled For Imaging	59313
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	59313
Number of Successful Stop Payment Requests	18
Check ReOrder	
Number of Users Entitled for Check ReOrder	59313
Number of Redirect to Check ReOrder System	822
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	59314
Number of Users Entitled to Running Balance	59313
Number of Users Entitled to Categories	59314
Number of Users Entitled to Memo's	59314
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	08/01/2011
End Report Date	08/31/2011

Consumer eBanking Archived Report

Bank Number: 784

09/01/2011 - 09/30/2011

General	
Number of Active Customers	56240
Number of Active Individual Customers	55315
Number of Active Organizational Customers	925
Number of InActive Customers	456
Number of InActive Individual Customers	454
Number of InActive Organizational Customers	2
Number of Locked Customers	3125
Number of Locked Individual Customers	3089
Number of Locked Organizational Customers	36
Number of Deleted Customers	66
Number of Deleted Individual Customers	65
Number of Deleted Organizational Customers	1
Total Number of Accounts	147648
Total Number of New Accounts	4447
Total Number of Logins	513573
Total Number of Successful Logins	483290
Total Number of Failed Logins	30283
External Transfer	
Number of Users Entitled for External Transfer	0
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	59820
Number of Internal Transfers	41681
Total Dollar Amount of Internal Transfers	\$41,041,554.80
Credit Card	
Number Users Entitled to View Credit Card	59820
Number Users Entitled to Make Credit Card Payments	59820
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	132306
Number of Downloads Via Active Statements	452
Number of Downloads Via CSV or QIF	644
Bank Mails	
Total Number of Bank Mails	51287
Total Number of Received Bank Mails Deleted by CIB User	11770
Total Number of Sent Bank Mails Deleted by CIB User	217
Total Number of Received Bank Mails Deleted by CSR Admin	531
Image Retrieval	
Number of Users Entitled For Imaging	59820
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	59820
Number of Successful Stop Payment Requests	10
Check ReOrder	
Number of Users Entitled for Check ReOrder	59820
Number of Redirect to Check ReOrder System	535
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	59821
Number of Users Entitled to Running Balance	59820
Number of Users Entitled to Categories	59821
Number of Users Entitled to Memo's	59821
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	09/01/2011
End Report Date	09/30/2011

Consumer eBanking Archived Report

Bank Number: 784

10/01/2011 - 10/31/2011

General	
Number of Active Customers	56695
Number of Active Individual Customers	56762
Number of Active Organizational Customers	933
Number of InActive Customers	467
Number of InActive Individual Customers	465
Number of InActive Organizational Customers	2
Number of Locked Customers	3171
Number of Locked Individual Customers	3134
Number of Locked Organizational Customers	37
Number of Deleted Customers	45
Number of Deleted Individual Customers	44
Number of Deleted Organizational Customers	1
Total Number of Accounts	150059
Total Number of New Accounts	2737
Total Number of Logins	527586
Total Number of Successful Logins	495348
Total Number of Failed Logins	32238
External Transfer	
Number of Users Entitled for External Transfer	0
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	60332
Number of Internal Transfers	41274
Total Dollar Amount of Internal Transfers	\$36,443,451.89
Credit Card	
Number Users Entitled to View Credit Card	60332
Number Users Entitled to Make Credit Card Payments	60332
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	93584
Number of Downloads Via Active Statements	458
Number of Downloads Via CSV or QIF	902
Bank Mails	
Total Number of Bank Mails	50246
Total Number of Received Bank Mails Deleted by CIB User	12305
Total Number of Sent Bank Mails Deleted by CIB User	240
Total Number of Received Bank Mails Deleted by CSR Admin	427
Image Retrieval	
Number of Users Entitled For Imaging	60332
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	60332
Number of Successful Stop Payment Requests	25
Check ReOrder	
Number of Users Entitled for Check ReOrder	60332
Number of Redirect to Check ReOrder System	582
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	60333
Number of Users Entitled to Running Balance	60332
Number of Users Entitled to Categories	60333
Number of Users Entitled to Memo's	60333
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	10/01/2011
End Report Date	10/31/2011

Consumer eBanking Archived Report

Bank Number: 784

11/01/2011 - 11/30/2011

General	
Number of Active Customers	57166
Number of Active Individual Customers	56224
Number of Active Organizational Customers	942
Number of InActive Customers	482
Number of InActive Individual Customers	480
Number of InActive Organizational Customers	2
Number of Locked Customers	3223
Number of Locked Individual Customers	3187
Number of Locked Organizational Customers	36
Number of Deleted Customers	62
Number of Deleted Individual Customers	62
Number of Deleted Organizational Customers	0
Total Number of Accounts	151133
Total Number of New Accounts	1572
Total Number of Logins	509672
Total Number of Successful Logins	478235
Total Number of Failed Logins	31437
External Transfer	
Number of Users Entitled for External Transfer	2
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	60870
Number of Internal Transfers	39587
Total Dollar Amount of Internal Transfers	\$34,643,929.21
Credit Card	
Number Users Entitled to View Credit Card	60870
Number Users Entitled to Make Credit Card Payments	60870
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	78819
Number of Downloads Via Active Statements	476
Number of Downloads Via CSV or QIF	810
Bank Mails	
Total Number of Bank Mails	51142
Total Number of Received Bank Mails Deleted by CIB User	11876
Total Number of Sent Bank Mails Deleted by CIB User	209
Total Number of Received Bank Mails Deleted by CSR Admin	417
Image Retrieval	
Number of Users Entitled For Imaging	60870
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	60870
Number of Successful Stop Payment Requests	27
Check ReOrder	
Number of Users Entitled for Check ReOrder	60870
Number of Redirect to Check ReOrder System	580
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	60871
Number of Users Entitled to Running Balance	60870
Number of Users Entitled to Categories	60871
Number of Users Entitled to Memo's	60871
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	11/01/2011
End Report Date	11/30/2011

Consumer eBanking Archived Report

Bank Number: 784

12/01/2011 - 12/31/2011

General	
Number of Active Customers	57442
Number of Active Individual Customers	56493
Number of Active Organizational Customers	949
Number of InActive Customers	497
Number of InActive Individual Customers	495
Number of InActive Organizational Customers	2
Number of Locked Customers	3304
Number of Locked Individual Customers	3264
Number of Locked Organizational Customers	40
Number of Deleted Customers	287
Number of Deleted Individual Customers	284
Number of Deleted Organizational Customers	3
Total Number of Accounts	152230
Total Number of New Accounts	1727
Total Number of Logins	535239
Total Number of Successful Logins	502122
Total Number of Failed Logins	33117
External Transfer	
Number of Users Entitled for External Transfer	3
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	61242
Number of Internal Transfers	42196
Total Dollar Amount of Internal Transfers	\$57,974,068.02
Credit Card	
Number Users Entitled to View Credit Card	61242
Number Users Entitled to Make Credit Card Payments	61242
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	87026
Number of Downloads Via Active Statements	460
Number of Downloads Via CSV or QIF	987
Bank Mails	
Total Number of Bank Mails	54473
Total Number of Received Bank Mails Deleted by CIB User	12457
Total Number of Sent Bank Mails Deleted by CIB User	212
Total Number of Received Bank Mails Deleted by CSR Admin	493
Image Retrieval	
Number of Users Entitled For Imaging	61242
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	61242
Number of Successful Stop Payment Requests	19
Check ReOrder	
Number of Users Entitled for Check ReOrder	61242
Number of Redirect to Check ReOrder System	535
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	61243
Number of Users Entitled to Running Balance	61242
Number of Users Entitled to Categories	61243
Number of Users Entitled to Memo's	61243
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	12/01/2011
End Report Date	12/31/2011

Consumer eBanking Archived Report

Bank Number: 784

01/01/2012 - 01/31/2012

General	
Number of Active Customers	54230
Number of Active Individual Customers	53354
Number of Active Organizational Customers	876
Number of InActive Customers	464
Number of InActive Individual Customers	462
Number of InActive Organizational Customers	2
Number of Locked Customers	2934
Number of Locked Individual Customers	2904
Number of Locked Organizational Customers	30
Number of Deleted Customers	2075
Number of Deleted Individual Customers	2018
Number of Deleted Organizational Customers	57
Total Number of Accounts	152082
Total Number of New Accounts	1839
Total Number of Logins	545588
Total Number of Successful Logins	512398
Total Number of Failed Logins	33190
External Transfer	
Number of Users Entitled for External Transfer	4
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	57827
Number of Internal Transfers	40020
Total Dollar Amount of Internal Transfers	\$53,201,048.50
Credit Card	
Number Users Entitled to View Credit Card	57827
Number Users Entitled to Make Credit Card Payments	57827
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	98414
Number of Downloads Via Active Statements	614
Number of Downloads Via CSV or QIF	1307
Bank Mails	
Total Number of Bank Mails	53687
Total Number of Received Bank Mails Deleted by CIB User	13177
Total Number of Sent Bank Mails Deleted by CIB User	233
Total Number of Received Bank Mails Deleted by CSR Admin	597
Image Retrieval	
Number of Users Entitled For Imaging	57827
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	57827
Number of Successful Stop Payment Requests	19
Check ReOrder	
Number of Users Entitled for Check ReOrder	57827
Number of Redirect to Check ReOrder System	696
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	57828
Number of Users Entitled to Running Balance	57827
Number of Users Entitled to Categories	57828
Number of Users Entitled to Memo's	57828
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	01/01/2012
End Report Date	01/31/2012

Consumer eBanking Archived Report

Bank Number: 784

02/01/2012 - 02/29/2012

General	
Number of Active Customers	52154
Number of Active Individual Customers	51328
Number of Active Organizational Customers	826
Number of InActive Customers	471
Number of InActive Individual Customers	469
Number of InActive Organizational Customers	2
Number of Locked Customers	2897
Number of Locked Individual Customers	2672
Number of Locked Organizational Customers	25
Number of Deleted Customers	5380
Number of Deleted Individual Customers	5236
Number of Deleted Organizational Customers	124
Total Number of Accounts	150123
Total Number of New Accounts	1953
Total Number of Logins	537916
Total Number of Successful Logins	505017
Total Number of Failed Logins	32899
External Transfer	
Number of Users Entitled for External Transfer	6
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	55322
Number of Internal Transfers	39653
Total Dollar Amount of Internal Transfers	\$41,103,702.58
Credit Card	
Number Users Entitled to View Credit Card	55322
Number Users Entitled to Make Credit Card Payments	55322
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	103001
Number of Downloads Via Active Statements	449
Number of Downloads Via CSV or QIF	1177
Bank Mails	
Total Number of Bank Mails	53805
Total Number of Received Bank Mails Deleted by CIB User	13795
Total Number of Sent Bank Mails Deleted by CIB User	233
Total Number of Received Bank Mails Deleted by CSR Admin	688
Image Retrieval	
Number of Users Entitled For Imaging	55322
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	55322
Number of Successful Stop Payment Requests	26
Check ReOrder	
Number of Users Entitled for Check ReOrder	55322
Number of Redirect to Check ReOrder System	573
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	55322
Number of Users Entitled to Running Balance	55322
Number of Users Entitled to Categories	55322
Number of Users Entitled to Memo's	55322
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	02/01/2012
End Report Date	02/29/2012

Consumer eBanking Archived Report

Bank Number: 784

03/01/2012 - 03/31/2012

General	
Number of Active Customers	52772
Number of Active Individual Customers	51930
Number of Active Organizational Customers	842
Number of InActive Customers	466
Number of InActive Individual Customers	465
Number of InActive Organizational Customers	1
Number of Locked Customers	2771
Number of Locked Individual Customers	2746
Number of Locked Organizational Customers	25
Number of Deleted Customers	65
Number of Deleted Individual Customers	63
Number of Deleted Organizational Customers	2
Total Number of Accounts	151385
Total Number of New Accounts	1668
Total Number of Logins	523376
Total Number of Successful Logins	489711
Total Number of Failed Logins	33665
External Transfer	
Number of Users Entitled for External Transfer	10
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	58009
Number of Internal Transfers	-41806
Total Dollar Amount of Internal Transfers	\$46,465,363.81
Credit Card	
Number Users Entitled to View Credit Card	58009
Number Users Entitled to Make Credit Card Payments	58009
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	101207
Number of Downloads Via Active Statements	489
Number of Downloads Via CSV or QIF	991
Bank Mails	
Total Number of Bank Mails	57682
Total Number of Received Bank Mails Deleted by CIB User	12981
Total Number of Sent Bank Mails Deleted by CIB User	238
Total Number of Received Bank Mails Deleted by CSR Admin	713
Image Retrieval	
Number of Users Entitled For Imaging	58009
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	58009
Number of Successful Stop Payment Requests	25
Check ReOrder	
Number of Users Entitled for Check ReOrder	58009
Number of Redirect to Check ReOrder System	584
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	58009
Number of Users Entitled to Running Balance	58009
Number of Users Entitled to Categories	58009
Number of Users Entitled to Memo's	58009
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	03/01/2012
End Report Date	03/31/2012

Consumer eBanking Archived Report

Bank Number: 784

04/01/2012 - 04/30/2012

General	
Number of Active Customers	53288
Number of Active Individual Customers	52408
Number of Active Organizational Customers	880
Number of InActive Customers	483
Number of InActive Individual Customers	482
Number of InActive Organizational Customers	1
Number of Locked Customers	2827
Number of Locked Individual Customers	2800
Number of Locked Organizational Customers	27
Number of Deleted Customers	58
Number of Deleted Individual Customers	57
Number of Deleted Organizational Customers	1
Total Number of Accounts	151502
Total Number of New Accounts	1857
Total Number of Logins	492846
Total Number of Successful Logins	461909
Total Number of Failed Logins	30737
External Transfer	
Number of Users Entitled for External Transfer	19
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	58558
Number of Internal Transfers	40299
Total Dollar Amount of Internal Transfers	\$55,435,278.59
Credit Card	
Number Users Entitled to View Credit Card	58558
Number Users Entitled to Make Credit Card Payments	58558
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	140206
Number of Downloads Via Active Statements	426
Number of Downloads Via CSV or QIF	1375
Bank Mails	
Total Number of Bank Mails	56329
Total Number of Received Bank Mails Deleted by CIB User	11408
Total Number of Sent Bank Mails Deleted by CIB User	225
Total Number of Received Bank Mails Deleted by CSR Admin	487
Image Retrieval	
Number of Users Entitled For Imaging	58558
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	58558
Number of Successful Stop Payment Requests	20
Check ReOrder	
Number of Users Entitled for Check ReOrder	58558
Number of Redirect to Check ReOrder System	586
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	58558
Number of Users Entitled to Running Balance	58558
Number of Users Entitled to Categories	58558
Number of Users Entitled to Memo's	58558
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	04/01/2012
End Report Date	04/30/2012

Consumer eBanking Archived Report

Bank Number: 784

05/01/2012 - 05/31/2012

General	
Number of Active Customers	53848
Number of Active Individual Customers	52970
Number of Active Organizational Customers	878
Number of InActive Customers	483
Number of InActive Individual Customers	482
Number of InActive Organizational Customers	1
Number of Locked Customers	2910
Number of Locked Individual Customers	2883
Number of Locked Organizational Customers	27
Number of Deleted Customers	46
Number of Deleted Individual Customers	46
Number of Deleted Organizational Customers	0
Total Number of Accounts	152724
Total Number of New Accounts	1870
Total Number of Logins	507591
Total Number of Successful Logins	475855
Total Number of Failed Logins	31726
External Transfer	
Number of Users Entitled for External Transfer	20559
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	57241
Number of Internal Transfers	40669
Total Dollar Amount of Internal Transfers	\$37,770,828.22
Credit Card	
Number Users Entitled to View Credit Card	57241
Number Users Entitled to Make Credit Card Payments	57241
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	160406
Number of Downloads Via Active Statements	391
Number of Downloads Via CSV or QIF	850
Bank Mails	
Total Number of Bank Mails	58184
Total Number of Received Bank Mails Deleted by CIB User	14219
Total Number of Sent Bank Mails Deleted by CIB User	281
Total Number of Received Bank Mails Deleted by CSR Admin	363
Image Retrieval	
Number of Users Entitled For Imaging	57241
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	57241
Number of Successful Stop Payment Requests	21
Check ReOrder	
Number of Users Entitled for Check ReOrder	57241
Number of Redirect to Check ReOrder System	537
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	57241
Number of Users Entitled to Running Balance	57241
Number of Users Entitled to Categories	57241
Number of Users Entitled to Memo's	57241
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	05/01/2012
End Report Date	05/31/2012

Consumer eBanking Archived Report

Bank Number: 784

06/01/2012 - 06/30/2012

General	
Number of Active Customers	54479
Number of Active Individual Customers	53585
Number of Active Organizational Customers	894
Number of InActive Customers	481
Number of InActive Individual Customers	480
Number of InActive Organizational Customers	1
Number of Locked Customers	2995
Number of Locked Individual Customers	2987
Number of Locked Organizational Customers	28
Number of Deleted Customers	85
Number of Deleted Individual Customers	83
Number of Deleted Organizational Customers	2
Total Number of Accounts	154350
Total Number of New Accounts	1999
Total Number of Logins	502639
Total Number of Successful Logins	471107
Total Number of Failed Logins	31532
External Transfer	
Number of Users Entitled for External Transfer	20536
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	57955
Number of Internal Transfers	39980
Total Dollar Amount of Internal Transfers	\$43,059,771.18
Credit Card	
Number Users Entitled to View Credit Card	57955
Number Users Entitled to Make Credit Card Payments	57955
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	185716
Number of Downloads Via Active Statements	408
Number of Downloads Via CSV or QIF	959
Bank Mails	
Total Number of Bank Mails	61449
Total Number of Received Bank Mails Deleted by CIB User	14459
Total Number of Sent Bank Mails Deleted by CIB User	236
Total Number of Received Bank Mails Deleted by CSR Admin	446
Image Retrieval	
Number of Users Entitled For Imaging	57955
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	57955
Number of Successful Stop Payment Requests	18
Check ReOrder	
Number of Users Entitled for Check ReOrder	57955
Number of Redirect to Check ReOrder System	557
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	57955
Number of Users Entitled to Running Balance	57955
Number of Users Entitled to Categories	57955
Number of Users Entitled to Memo's	57955
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	06/01/2012
End Report Date	06/30/2012

Consumer eBanking Archived Report

Bank Number: 784

07/01/2012 - 07/31/2012

General	
Number of Active Customers	55130
Number of Active Individual Customers	54234
Number of Active Organizational Customers	897
Number of InActive Customers	516
Number of InActive Individual Customers	513
Number of InActive Organizational Customers	3
Number of Locked Customers	3011
Number of Locked Individual Customers	2982
Number of Locked Organizational Customers	29
Number of Deleted Customers	78
Number of Deleted Individual Customers	78
Number of Deleted Organizational Customers	0
Total Number of Accounts	155598
Total Number of New Accounts	2011
Total Number of Logins	514585
Total Number of Successful Logins	481864
Total Number of Failed Logins	32721
External Transfer	
Number of Users Entitled for External Transfer	20511
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	58858
Number of Internal Transfers	39892
Total Dollar Amount of Internal Transfers	\$40,170,524.99
Credit Card	
Number Users Entitled to View Credit Card	58858
Number Users Entitled to Make Credit Card Payments	58858
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	212509
Number of Downloads Via Active Statements	390
Number of Downloads Via CSV or QIF	1148
Bank Mails	
Total Number of Bank Mails	60958
Total Number of Received Bank Mails Deleted by CIB User	14831
Total Number of Sent Bank Mails Deleted by CIB User	247
Total Number of Received Bank Mails Deleted by CSR Admin	388
Image Retrieval	
Number of Users Entitled For Imaging	58858
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	58858
Number of Successful Stop Payment Requests	14
Check ReOrder	
Number of Users Entitled for Check ReOrder	58858
Number of Redirect to Check ReOrder System	882
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	58858
Number of Users Entitled to Running Balance	58858
Number of Users Entitled to Categories	58858
Number of Users Entitled to Memo's	58858
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	07/01/2012
End Report Date	07/31/2012

Consumer eBanking Archived Report

Bank Number: 784

08/01/2012 - 08/31/2012

General	
Number of Active Customers	54380
Number of Active Individual Customers	53505
Number of Active Organizational Customers	855
Number of InActive Customers	504
Number of InActive Individual Customers	502
Number of InActive Organizational Customers	2
Number of Locked Customers	3007
Number of Locked Individual Customers	2976
Number of Locked Organizational Customers	31
Number of Deleted Customers	1698
Number of Deleted Individual Customers	1642
Number of Deleted Organizational Customers	64
Total Number of Accounts	158403
Total Number of New Accounts	2083
Total Number of Logins	536998
Total Number of Successful Logins	501687
Total Number of Failed Logins	35331
External Transfer	
Number of Users Entitled for External Transfer	20494
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	57871
Number of Internal Transfers	41973
Total Dollar Amount of Internal Transfers	\$37,337,520.47
Credit Card	
Number Users Entitled to View Credit Card	57871
Number Users Entitled to Make Credit Card Payments	57871
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	213823
Number of Downloads Via Active Statements	579
Number of Downloads Via CSV or QIF	1005
Bank Mails	
Total Number of Bank Mails	62820
Total Number of Received Bank Mails Deleted by CIB User	12637
Total Number of Sant Bank Mails Deleted by CIB User	231
Total Number of Received Bank Mails Deleted by CSR Admin	380
Image Retrieval	
Number of Users Entitled For Imaging	57871
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	57871
Number of Successful Stop Payment Requests	22
Check ReOrder	
Number of Users Entitled for Check ReOrder	57871
Number of Redirect to Check ReOrder System	683
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	57871
Number of Users Entitled to Running Balance	57871
Number of Users Entitled to Categories	57871
Number of Users Entitled to Memo's	57871
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	08/01/2012
End Report Date	08/31/2012

Consumer eBanking Archived Report

Bank Number: 784

09/01/2012 - 09/30/2012

General	
Number of Active Customers	54061
Number of Active Individual Customers	54102
Number of Active Organizational Customers	859
Number of InActive Customers	516
Number of InActive Individual Customers	514
Number of InActive Organizational Customers	2
Number of Locked Customers	3015
Number of Locked Individual Customers	2986
Number of Locked Organizational Customers	30
Number of Deleted Customers	60
Number of Deleted Individual Customers	58
Number of Deleted Organizational Customers	4
Total Number of Accounts	157609
Total Number of New Accounts	1626
Total Number of Logins	480164
Total Number of Successful Logins	458576
Total Number of Failed Logins	31886
External Transfer	
Number of Users Entitled for External Transfer	20480
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	58492
Number of Internal Transfers	37725
Total Dollar Amount of Internal Transfers	\$41,143,745.81
Credit Card	
Number Users Entitled to View Credit Card	58492
Number Users Entitled to Make Credit Card Payments	58492
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	220767
Number of Downloads Via Active Statements	352
Number of Downloads Via CSV or QIF	1059
Bank Mails	
Total Number of Bank Mails	66733
Total Number of Received Bank Mails Deleted by CIB User	11808
Total Number of Sent Bank Mails Deleted by CIB User	222
Total Number of Received Bank Mails Deleted by CSR Admin	280
Image Retrieval	
Number of Users Entitled For Imaging	58492
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	58492
Number of Successful Stop Payment Requests	28
Check ReOrder	
Number of Users Entitled for Check ReOrder	58492
Number of Redirect to Check ReOrder System	664
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	58492
Number of Users Entitled to Running Balance	58492
Number of Users Entitled to Categories	58492
Number of Users Entitled to Memo's	58492
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	09/01/2012
End Report Date	09/30/2012

Consumer eBanking Archived Report

Bank Number: 784

10/01/2012 - 10/31/2012

General	
Number of Active Customers	54343
Number of Active Individual Customers	53475
Number of Active Organizational Customers	868
Number of InActive Customers	501
Number of InActive Individual Customers	489
Number of InActive Organizational Customers	2
Number of Locked Customers	2884
Number of Locked Individual Customers	2834
Number of Locked Organizational Customers	30
Number of Deleted Customers	1371
Number of Deleted Individual Customers	1365
Number of Deleted Organizational Customers	6
Total Number of Accounts	157113
Total Number of New Accounts	1659
Total Number of Logins	526234
Total Number of Successful Logins	482919
Total Number of Failed Logins	33315
External Transfer	
Number of Users Entitled for External Transfer	20446
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	57809
Number of Internal Transfers	39449
Total Dollar Amount of Internal Transfers	\$37,875,040.85
Credit Card	
Number Users Entitled to View Credit Card	57809
Number Users Entitled to Make Credit Card Payments	57809
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	290756
Number of Downloads Via Active Statements	396
Number of Downloads Via CSV or QIF	1079
Bank Mails	
Total Number of Bank Mails	62153
Total Number of Received Bank Mails Deleted by CIB User	12617
Total Number of Sent Bank Mails Deleted by CIB User	177
Total Number of Received Bank Mails Deleted by CSR Admin	317
Image Retrieval	
Number of Users Entitled For Imaging	57809
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	57809
Number of Successful Stop Payment Requests	20
Check ReOrder	
Number of Users Entitled for Check ReOrder	57809
Number of Redirect to Check ReOrder System	583
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	57809
Number of Users Entitled to Running Balance	57809
Number of Users Entitled to Categories	57809
Number of Users Entitled to Memo's	57809
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	10/01/2012
End Report Date	10/31/2012

Consumer eBanking Archived Report

Bank Number: 784

11/01/2012 - 11/30/2012

General	
Number of Active Customers	54536
Number of Active Individual Customers	53669
Number of Active Organizational Customers	867
Number of InActive Customers	502
Number of InActive Individual Customers	498
Number of InActive Organizational Customers	4
Number of Locked Customers	3039
Number of Locked Individual Customers	3006
Number of Locked Organizational Customers	33
Number of Deleted Customers	293
Number of Deleted Individual Customers	288
Number of Deleted Organizational Customers	5
Total Number of Accounts	157800
Total Number of New Accounts	1443
Total Number of Logins	508836
Total Number of Successful Logins	474189
Total Number of Failed Logins	32647
External Transfer	
Number of Users Entitled for External Transfer	20423
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	58077
Number of Internal Transfers	38874
Total Dollar Amount of Internal Transfers	\$36,465,239.97
Credit Card	
Number Users Entitled to View Credit Card	58077
Number Users Entitled to Make Credit Card Payments	58077
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	278767
Number of Downloads Via Active Statements	289
Number of Downloads Via CSV or QIF	1030
Bank Mails	
Total Number of Bank Mails	63926
Total Number of Received Bank Mails Deleted by CIB User	10597
Total Number of Sent Bank Mails Deleted by CIB User	192
Total Number of Received Bank Mails Deleted by CSR Admin	252
Image Retrieval	
Number of Users Entitled For Imaging	58077
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	58077
Number of Successful Stop Payment Requests	25
Check ReOrder	
Number of Users Entitled for Check ReOrder	58077
Number of Redirect to Check ReOrder System	829
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	58077
Number of Users Entitled to Running Balance	58077
Number of Users Entitled to Categories	58077
Number of Users Entitled to Memo's	58077
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	11/01/2012
End Report Date	11/30/2012

Consumer eBanking Archived Report

Bank Number: 784

12/01/2012 - 12/31/2012

General	
Number of Active Customers	54745
Number of Active Individual Customers	53888
Number of Active Organizational Customers	879
Number of InActive Customers	498
Number of InActive Individual Customers	494
Number of InActive Organizational Customers	4
Number of Locked Customers	3118
Number of Locked Individual Customers	3084
Number of Locked Organizational Customers	34
Number of Deleted Customers	273
Number of Deleted Individual Customers	271
Number of Deleted Organizational Customers	2
Total Number of Accounts	158730
Total Number of New Accounts	1376
Total Number of Logins	526086
Total Number of Successful Logins	481379
Total Number of Failed Logins	44707
External Transfer	
Number of Users Entitled for External Transfer	20397
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	58361
Number of Internal Transfers	38721
Total Dollar Amount of Internal Transfers	\$58,075,400.96
Credit Card	
Number Users Entitled to View Credit Card	58361
Number Users Entitled to Make Credit Card Payments	58361
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	325281
Number of Downloads Via Active Statements	350
Number of Downloads Via CSV or QIF	961
Bank Mails	
Total Number of Bank Mails	67307
Total Number of Received Bank Mails Deleted by CIB User	12884
Total Number of Sent Bank Mails Deleted by CIB User	176
Total Number of Received Bank Mails Deleted by CSR Admin	186
Image Retrieval	
Number of Users Entitled For Imaging	58361
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	58361
Number of Successful Stop Payment Requests	19
Check ReOrder	
Number of Users Entitled for Check ReOrder	58361
Number of Redirect to Check ReOrder System	552
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	58361
Number of Users Entitled to Running Balance	58361
Number of Users Entitled to Categories	58361
Number of Users Entitled to Memo's	58361
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	12/01/2012
End Report Date	12/31/2012

Consumer eBanking Archived Report

Bank Number: 784

01/01/2013 - 01/31/2013

General	
Number of Active Customers	55344
Number of Active Individual Customers	54443
Number of Active Organizational Customers	901
Number of InActive Customers	512
Number of InActive Individual Customers	509
Number of InActive Organizational Customers	3
Number of Locked Customers	3165
Number of Locked Individual Customers	3132
Number of Locked Organizational Customers	33
Number of Deleted Customers	70
Number of Deleted Individual Customers	67
Number of Deleted Organizational Customers	3
Total Number of Accounts	159543
Total Number of New Accounts	1725
Total Number of Logins	534017
Total Number of Successful Logins	491874
Total Number of Failed Logins	42143
External Transfer	
Number of Users Entitled for External Transfer	20377
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	59021
Number of Internal Transfers	38703
Total Dollar Amount of Internal Transfers	\$51,681,324.73
Credit Card	
Number Users Entitled to View Credit Card	59021
Number Users Entitled to Make Credit Card Payments	59021
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	283285
Number of Downloads Via Active Statements	518
Number of Downloads Via CSV or QIF	1465
Bank Mails	
Total Number of Bank Mails	66054
Total Number of Received Bank Mails Deleted by CIB User	14496
Total Number of Sent Bank Mails Deleted by CIB User	192
Total Number of Received Bank Mails Deleted by CSR Admin	369
Image Retrieval	
Number of Users Entitled For Imaging	59021
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	59021
Number of Successful Stop Payment Requests	21
Check ReOrder	
Number of Users Entitled for Check ReOrder	59021
Number of Redirect to Check ReOrder System	637
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	59021
Number of Users Entitled to Running Balance	59021
Number of Users Entitled to Categories	59021
Number of Users Entitled to Memo's	59021
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	01/01/2013
End Report Date	01/31/2013

Consumer eBanking Archived Report

Bank Number: 784

02/01/2013 - 02/28/2013

General	
Number of Active Customers	55921
Number of Active Individual Customers	55008
Number of Active Organizational Customers	913
Number of InActive Customers	512
Number of InActive Individual Customers	510
Number of InActive Organizational Customers	2
Number of Locked Customers	3175
Number of Locked Individual Customers	3142
Number of Locked Organizational Customers	33
Number of Deleted Customers	72
Number of Deleted Individual Customers	87
Number of Deleted Organizational Customers	5
Total Number of Accounts	211178
Total Number of New Accounts	53842
Total Number of Logins	500122
Total Number of Successful Logins	461481
Total Number of Failed Logins	38841
External Transfer	
Number of Users Entitled for External Transfer	20359
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	59608
Number of Internal Transfers	36610
Total Dollar Amount of Internal Transfers	\$46,928,948.49
Credit Card	
Number Users Entitled to View Credit Card	59608
Number Users Entitled to Make Credit Card Payments	59608
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	313095
Number of Downloads Via Active Statements	358
Number of Downloads Via CSV or QIF	1271
Bank Mails	
Total Number of Bank Mails	1788
Total Number of Received Bank Mails Deleted by CIB User	13591
Total Number of Sent Bank Mails Deleted by CIB User	203
Total Number of Received Bank Mails Deleted by CSR Admin	281
Image Retrieval	
Number of Users Entitled For Imaging	59608
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	59608
Number of Successful Stop Payment Requests	13
Check ReOrder	
Number of Users Entitled for Check ReOrder	59608
Number of Redirect to Check ReOrder System	701
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	59608
Number of Users Entitled to Running Balance	59608
Number of Users Entitled to Categories	59608
Number of Users Entitled to Memo's	59608
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	02/01/2013
End Report Date	02/28/2013

Consumer eBanking Archived Report

Bank Number: 784

03/01/2013 - 03/31/2013

General	
Number of Active Customers	50462
Number of Active Individual Customers	55528
Number of Active Organizational Customers	934
Number of InActive Customers	521
Number of InActive Individual Customers	517
Number of InActive Organizational Customers	4
Number of Locked Customers	3277
Number of Locked Individual Customers	3243
Number of Locked Organizational Customers	34
Number of Deleted Customers	56
Number of Deleted Individual Customers	54
Number of Deleted Organizational Customers	2
Total Number of Accounts	214670
Total Number of New Accounts	5191
Total Number of Logins	524063
Total Number of Successful Logins	483348
Total Number of Failed Logins	40715
External Transfer	
Number of Users Entitled for External Transfer	20347
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	60260
Number of Internal Transfers	41121
Total Dollar Amount of Internal Transfers	\$50,164,434.93
Credit Card	
Number Users Entitled to View Credit Card	60260
Number Users Entitled to Make Credit Card Payments	60260
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	248226
Number of Downloads Via Active Statements	339
Number of Downloads Via CSV or QIF	1444
Bank Mails	
Total Number of Bank Mails	1412
Total Number of Received Bank Mails Deleted by CIB User	13765
Total Number of Sent Bank Mails Deleted by CIB User	211
Total Number of Received Bank Mails Deleted by CSR Admin	198
Image Retrieval	
Number of Users Entitled For Imaging	60260
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	60260
Number of Successful Stop Payment Requests	22
Check ReOrder	
Number of Users Entitled for Check ReOrder	60260
Number of Redirect to Check ReOrder System	720
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	60260
Number of Users Entitled to Running Balance	60260
Number of Users Entitled to Categories	60260
Number of Users Entitled to Memo's	60260
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	03/01/2013
End Report Date	03/31/2013

Consumer eBanking Archived Report

Bank Number: 784

04/01/2013 - 04/30/2013

General	
Number of Active Customers	57062
Number of Active Individual Customers	58108
Number of Active Organizational Customers	953
Number of InActive Customers	524
Number of InActive Individual Customers	519
Number of InActive Organizational Customers	5
Number of Locked Customers	3265
Number of Locked Individual Customers	3226
Number of Locked Organizational Customers	37
Number of Deleted Customers	53
Number of Deleted Individual Customers	51
Number of Deleted Organizational Customers	2
Total Number of Accounts	218832
Total Number of New Accounts	3990
Total Number of Logins	503779
Total Number of Successful Logins	486380
Total Number of Failed Logins	37398
External Transfer	
Number of Users Entitled for External Transfer	20334
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	60850
Number of Internal Transfers	40401
Total Dollar Amount of Internal Transfers	\$56,982,994.92
Credit Card	
Number Users Entitled to View Credit Card	60850
Number Users Entitled to Make Credit Card Payments	60850
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	126246
Number of Downloads Via Active Statements	359
Number of Downloads Via CSV or QIF	1382
Bank Mails	
Total Number of Bank Mails	1394
Total Number of Received Bank Mails Deleted by CIB User	11887
Total Number of Sent Bank Mails Deleted by CIB User	171
Total Number of Received Bank Mails Deleted by CSR Admin	286
Image Retrieval	
Number of Users Entitled For Imaging	60850
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	60850
Number of Successful Stop Payment Requests	23
Check ReOrder	
Number of Users Entitled for Check ReOrder	60850
Number of Redirect to Check ReOrder System	659
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	60850
Number of Users Entitled to Running Balance	60850
Number of Users Entitled to Categories	60850
Number of Users Entitled to Memo's	60850
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	04/01/2013
End Report Date	04/30/2013

Consumer eBanking Archived Report

Bank Number: 784

05/01/2013 - 05/31/2013

General	
Number of Active Customers	57538
Number of Active Individual Customers	56570
Number of Active Organizational Customers	968
Number of InActive Customers	533
Number of InActive Individual Customers	528
Number of InActive Organizational Customers	5
Number of Locked Customers	3387
Number of Locked Individual Customers	3350
Number of Locked Organizational Customers	37
Number of Deleted Customers	53
Number of Deleted Individual Customers	52
Number of Deleted Organizational Customers	1
Total Number of Accounts	217890
Total Number of New Accounts	3368
Total Number of Logins	497981
Total Number of Successful Logins	482851
Total Number of Failed Logins	35330
External Transfer	
Number of Users Entitled for External Transfer	20321
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	61458
Number of Internal Transfers	41352
Total Dollar Amount of Internal Transfers	\$41,966,439.46
Credit Card	
Number Users Entitled to View Credit Card	61458
Number Users Entitled to Make Credit Card Payments	61458
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	95466
Number of Downloads Via Active Statements	272
Number of Downloads Via CSV or QIF	1103
Bank Mails	
Total Number of Bank Mails	1324
Total Number of Received Bank Mails Deleted by CIB User	11200
Total Number of Sent Bank Mails Deleted by CIB User	158
Total Number of Received Bank Mails Deleted by CSR Admin	263
Image Retrieval	
Number of Users Entitled For Imaging	61458
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	61458
Number of Successful Stop Payment Requests	19
Check ReOrder	
Number of Users Entitled for Check ReOrder	61458
Number of Redirect to Check ReOrder System	550
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	61458
Number of Users Entitled to Running Balance	61458
Number of Users Entitled to Categories	61458
Number of Users Entitled to Memo's	61458
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	05/01/2013
End Report Date	05/31/2013

Consumer eBanking Archived Report

Bank Number: 784

06/01/2013 - 06/30/2013

General	
Number of Active Customers	58018
Number of Active Individual Customers	57040
Number of Active Organizational Customers	978
Number of InActive Customers	535
Number of InActive Individual Customers	530
Number of InActive Organizational Customers	5
Number of Locked Customers	3523
Number of Locked Individual Customers	3486
Number of Locked Organizational Customers	37
Number of Deleted Customers	36
Number of Deleted Individual Customers	34
Number of Deleted Organizational Customers	2
Total Number of Accounts	219552
Total Number of New Accounts	3472
Total Number of Logins	479216
Total Number of Successful Logins	443902
Total Number of Failed Logins	35313
External Transfer	
Number of Users Entitled for External Transfer	20311
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	62076
Number of Internal Transfers	38269
Total Dollar Amount of Internal Transfers	\$46,096,675.30
Credit Card	
Number Users Entitled to View Credit Card	62076
Number Users Entitled to Make Credit Card Payments	62076
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	85933
Number of Downloads Via Active Statements	279
Number of Downloads Via CSV or QIF	1179
Bank Mails	
Total Number of Bank Mails	1636
Total Number of Received Bank Mails Deleted by CIB User	11720
Total Number of Sent Bank Mails Deleted by CIB User	170
Total Number of Received Bank Mails Deleted by CSR Admin	300
Image Retrieval	
Number of Users Entitled For Imaging	62076
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	62076
Number of Successful Stop Payment Requests	24
Check ReOrder	
Number of Users Entitled for Check ReOrder	62076
Number of Redirect to Check ReOrder System	620
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	62076
Number of Users Entitled to Running Balance	62076
Number of Users Entitled to Categories	62076
Number of Users Entitled to Memo's	62076
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	06/01/2013
End Report Date	06/30/2013

Consumer eBanking Archived Report

Bank Number: 784

07/01/2013 - 07/31/2013

General	
Number of Active Customers	56696
Number of Active Individual Customers	55763
Number of Active Organizational Customers	933
Number of InActive Customers	492
Number of InActive Individual Customers	487
Number of InActive Organizational Customers	5
Number of Locked Customers	3281
Number of Locked Individual Customers	3226
Number of Locked Organizational Customers	35
Number of Deleted Customers	2390
Number of Deleted Individual Customers	2326
Number of Deleted Organizational Customers	84
Total Number of Accounts	220566
Total Number of New Accounts	4372
Total Number of Logins	481440
Total Number of Successful Logins	450684
Total Number of Failed Logins	30756
External Transfer	
Number of Users Entitled for External Transfer	18962
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	80449
Number of Internal Transfers	36816
Total Dollar Amount of Internal Transfers	\$40,454,069.69
Credit Card	
Number Users Entitled to View Credit Card	80449
Number Users Entitled to Make Credit Card Payments	80449
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	98701
Number of Downloads Via Active Statements	246
Number of Downloads Via CSV or QIF	926
Bank Mails	
Total Number of Bank Mails	1546
Total Number of Received Bank Mails Deleted by CIB User	15060
Total Number of Sent Bank Mails Deleted by CIB User	211
Total Number of Received Bank Mails Deleted by CSR Admin	477
Image Retrieval	
Number of Users Entitled For Imaging	80449
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	80449
Number of Successful Stop Payment Requests	13
Check ReOrder	
Number of Users Entitled for Check ReOrder	80449
Number of Redirect to Check ReOrder System	838
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	80449
Number of Users Entitled to Running Balance	80449
Number of Users Entitled to Categories	80449
Number of Users Entitled to Memo's	80449
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	07/01/2013
End Report Date	07/31/2013

Consumer eBanking Archived Report

Bank Number: 784

08/01/2013 - 08/31/2013

General	
Number of Active Customers	57350
Number of Active Individual Customers	56397
Number of Active Organizational Customers	953
Number of InActive Customers	499
Number of InActive Individual Customers	494
Number of InActive Organizational Customers	5
Number of Locked Customers	3275
Number of Locked Individual Customers	3242
Number of Locked Organizational Customers	33
Number of Deleted Customers	78
Number of Deleted Individual Customers	76
Number of Deleted Organizational Customers	2
Total Number of Accounts	223636
Total Number of New Accounts	4628
Total Number of Logins	473332
Total Number of Successful Logins	449350
Total Number of Failed Logins	23982
External Transfer	
Number of Users Entitled for External Transfer	19946
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	61124
Number of Internal Transfers	40219
Total Dollar Amount of Internal Transfers	\$39,839,679.16
Credit Card	
Number Users Entitled to View Credit Card	61124
Number Users Entitled to Make Credit Card Payments	61124
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	100685
Number of Downloads Via Active Statements	252
Number of Downloads Via CSV or QIF	887
Bank Mails	
Total Number of Bank Mails	1440
Total Number of Received Bank Mails Deleted by CIB User	11376
Total Number of Sent Bank Mails Deleted by CIB User	191
Total Number of Received Bank Mails Deleted by CSR Admin	369
Image Retrieval	
Number of Users Entitled For Imaging	61124
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	61124
Number of Successful Stop Payment Requests	21
Check ReOrder	
Number of Users Entitled for Check ReOrder	61124
Number of Redirect to Check ReOrder System	720
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	61124
Number of Users Entitled to Running Balance	61124
Number of Users Entitled to Categories	61124
Number of Users Entitled to Memo's	61124
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	08/01/2013
End Report Date	08/31/2013

Consumer eBanking Archived Report

Bank Number: 784

09/01/2013 - 09/30/2013

General	
Number of Active Customers	57570
Number of Active Individual Customers	56601
Number of Active Organizational Customers	969
Number of InActive Customers	496
Number of InActive Individual Customers	491
Number of InActive Organizational Customers	5
Number of Locked Customers	3282
Number of Locked Individual Customers	3230
Number of Locked Organizational Customers	32
Number of Deleted Customers	351
Number of Deleted Individual Customers	348
Number of Deleted Organizational Customers	3
Total Number of Accounts	224514
Total Number of New Accounts	3086
Total Number of Logins	442980
Total Number of Successful Logins	421342
Total Number of Failed Logins	21638
External Transfer	
Number of Users Entitled for External Transfer	304
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	61328
Number of Internal Transfers	35806
Total Dollar Amount of Internal Transfers	\$41,240,227.65
Credit Card	
Number Users Entitled to View Credit Card	61328
Number Users Entitled to Make Credit Card Payments	61328
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	104192
Number of Downloads Via Active Statements	213
Number of Downloads Via CSV or QIF	905
Bank Mails	
Total Number of Bank Mails	1400
Total Number of Received Bank Mails Deleted by CIB User	9594
Total Number of Sent Bank Mails Deleted by CIB User	171
Total Number of Received Bank Mails Deleted by CSR Admin	313
Image Retrieval	
Number of Users Entitled For Imaging	61328
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	61328
Number of Successful Stop Payment Requests	28
Check ReOrder	
Number of Users Entitled for Check ReOrder	61328
Number of Redirect to Check ReOrder System	734
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	61328
Number of Users Entitled to Running Balance	61328
Number of Users Entitled to Categories	61328
Number of Users Entitled to Memo's	61328
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	09/01/2013
End Report Date	09/30/2013

Consumer eBanking Archived Report

Bank Number: 784

10/01/2013 - 10/31/2013

General	
Number of Active Customers	57765
Number of Active Individual Customers	56787
Number of Active Organizational Customers	978
Number of InActive Customers	498
Number of InActive Individual Customers	493
Number of InActive Organizational Customers	5
Number of Locked Customers	3311
Number of Locked Individual Customers	3275
Number of Locked Organizational Customers	36
Number of Deleted Customers	240
Number of Deleted Individual Customers	236
Number of Deleted Organizational Customers	4
Total Number of Accounts	225445
Total Number of New Accounts	4559
Total Number of Logins	452421
Total Number of Successful Logins	430270
Total Number of Failed Logins	22151
External Transfer	
Number of Users Entitled for External Transfer	307
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	61574
Number of Internal Transfers	35357
Total Dollar Amount of Internal Transfers	\$38,791,582.16
Credit Card	
Number Users Entitled to View Credit Card	61574
Number Users Entitled to Make Credit Card Payments	61574
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	103396
Number of Downloads Via Active Statements	177
Number of Downloads Via CSV or QIF	912
Bank Mails	
Total Number of Bank Mails	1411
Total Number of Received Bank Mails Deleted by CIB User	9951
Total Number of Sent Bank Mails Deleted by CIB User	150
Total Number of Received Bank Mails Deleted by CSR Admin	252
Image Retrieval	
Number of Users Entitled For Imaging	61574
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	61574
Number of Successful Stop Payment Requests	18
Check ReOrder	
Number of Users Entitled for Check ReOrder	61574
Number of Redirect to Check ReOrder System	485
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	61574
Number of Users Entitled to Running Balance	61574
Number of Users Entitled to Categories	61574
Number of Users Entitled to Memo's	61574
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	10/01/2013
End Report Date	10/31/2013

Consumer eBanking Archived Report

Bank Number: 784

11/01/2013 - 11/30/2013

General	57868
Number of Active Customers	56885
Number of Active Individual Customers	983
Number of Active Organizational Customers	484
Number of InActive Customers	478
Number of InActive Individual Customers	5
Number of InActive Organizational Customers	3285
Number of Locked Customers	3252
Number of Locked Individual Customers	33
Number of Locked Organizational Customers	366
Number of Deleted Customers	353
Number of Deleted Individual Customers	13
Number of Deleted Organizational Customers	227563
Total Number of Accounts	4633
Total Number of New Accounts	423353
Total Number of Logins	402715
Total Number of Successful Logins	20638
Total Number of Failed Logins	
External Transfer	
Number of Users Entitled for External Transfer	314
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	61637
Number of Internal Transfers	33463
Total Dollar Amount of Internal Transfers	\$38,162,963.09
Credit Card	
Number Users Entitled to View Credit Card	61637
Number Users Entitled to Make Credit Card Payments	61637
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	108621
Number of Downloads Via Active Statements	203
Number of Downloads Via CSV or QIF	712
Bank Mails	
Total Number of Bank Mails	1397
Total Number of Received Bank Mails Deleted by CIB User	8654
Total Number of Sent Bank Mails Deleted by CIB User	163
Total Number of Received Bank Mails Deleted by CSR Admin	230
Image Retrieval	
Number of Users Entitled For Imaging	61637
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	61637
Number of Successful Stop Payment Requests	17
Check ReOrder	
Number of Users Entitled for Check ReOrder	61637
Number of Redirect to Check ReOrder System	427
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	61637
Number of Users Entitled to Running Balance	61637
Number of Users Entitled to Categories	61637
Number of Users Entitled to Memo's	61637
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	11/01/2013
End Report Date	11/30/2013

Consumer eBanking Archived Report

Bank Number: 784

12/01/2013 - 12/31/2013

General	
Number of Active Customers	58227
Number of Active Individual Customers	57229
Number of Active Organizational Customers	998
Number of InActive Customers	488
Number of InActive Individual Customers	483
Number of InActive Organizational Customers	5
Number of Locked Customers	3311
Number of Locked Individual Customers	3277
Number of Locked Organizational Customers	34
Number of Deleted Customers	67
Number of Deleted Individual Customers	63
Number of Deleted Organizational Customers	4
Total Number of Accounts	234165
Total Number of New Accounts	9356
Total Number of Logins	457845
Total Number of Successful Logins	435731
Total Number of Failed Logins	22114
External Transfer	
Number of Users Entitled for External Transfer	325
Number of External Transfers	0
Total Dollar Amount of External Transfers	\$0.00
Internal Transfer	
Number of User Entitled to Internal Transfers	62026
Number of Internal Transfers	34769
Total Dollar Amount of Internal Transfers	\$53,988,867.13
Credit Card	
Number Users Entitled to View Credit Card	62026
Number Users Entitled to Make Credit Card Payments	62026
Number of Credit Card Payments	0
Total Dollar Amount of Credit Card Payments	\$0.00
Download	
Number of Downloads Via Web Connect	105489
Number of Downloads Via Active Statements	173
Number of Downloads Via CSV or QIF	826
Bank Mails	
Total Number of Bank Mails	1296
Total Number of Received Bank Mails Deleted by CIB User	10583
Total Number of Sent Bank Mails Deleted by CIB User	158
Total Number of Received Bank Mails Deleted by CSR Admin	247
Image Retrieval	
Number of Users Entitled For Imaging	62026
Number of Images - User Request	0
Number of Images - FI Request	0
Stop Payments	
Number of Users Entitled for Stop Payments	62026
Number of Successful Stop Payment Requests	17
Check ReOrder	
Number of Users Entitled for Check ReOrder	62026
Number of Redirect to Check ReOrder System	406
Forgotten Password System	
Number of Users Enrolled for Forgotten Password System	0
Number of Users Locked Out of Forgotten Password System	0
Transaction Manager	
Number of Users Entitled to Transaction Retention	62026
Number of Users Entitled to Running Balance	62026
Number of Users Entitled to Categories	62026
Number of Users Entitled to Memo's	62026
Number of Users Entitled to Pending Payments	0
Range of Report	
Start Report Date	12/01/2013
End Report Date	12/31/2013

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

09/01/2004 - 09/30/2004

Total Number of Active Bill Pay Members:	3322
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	29
Total Number of Electronic Payments:	719
Total Dollar Amount of Electronic Payments:	\$0.00
Total Number of Check Payments:	834
Total Dollar Amount of Check Payments:	\$0.00
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Payments:	2008
Total Dollar Amount of Payments:	\$580,916.69
Percentage of Check Payments:	54%
Percentage of Electronic Payments:	46%

EXHIBIT
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**Consumer eBanking Bill Payment Summary
Report
Bank Number: 784
10/01/2004 - 10/31/2004**

Total Number of Active Bill Pay Members:	3631
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	55
Total Number of Electronic Payments:	9679
Total Dollar Amount of Electronic Payments:	\$0.00
Total Number of Check Payments:	8489
Total Dollar Amount of Check Payments:	\$0.00
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Payments:	18168
Total Dollar Amount of Payments:	\$4,610,172.40
Percentage of Check Payments:	47%
Percentage of Electronic Payments:	53%

**Consumer eBanking Bill Payment Summary
Report
Bank Number: 784
11/01/2004 - 11/30/2004**

Total Number of Active Bill Pay Members:	3844
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	40
Total Number of Electronic Payments:	10590
Total Dollar Amount of Electronic Payments:	\$0.00
Total Number of Check Payments:	8236
Total Dollar Amount of Check Payments:	\$0.00
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Payments:	19582
Total Dollar Amount of Payments:	\$5,033,771.25
Percentage of Check Payments:	44%
Percentage of Electronic Payments:	56%

**Consumer eBanking Bill Payment Summary
Report
Bank Number: 784
12/01/2004 - 12/31/2004**

Total Number of Active Bill Pay Members:	3943
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	1
Total Number of Electronic Payments:	11047
Total Dollar Amount of Electronic Payments:	\$0.00
Total Number of Check Payments:	8032
Total Dollar Amount of Check Payments:	\$0.00
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Payments:	19079
Total Dollar Amount of Payments:	\$5,273,220.67
Percentage of Check Payments:	42%
Percentage of Electronic Payments:	58%

**Consumer eBanking Bill Payment Summary
Report
Bank Number: 784
01/01/2005 - 01/31/2005**

Total Number of Active Bill Pay Members:	4109
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	1
Total Number of Electronic Payments:	12382
Total Dollar Amount of Electronic Payments:	\$0.00
Total Number of Check Payments:	8289
Total Dollar Amount of Check Payments:	\$0.00
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Payments:	20871
Total Dollar Amount of Payments:	\$5,972,817.59
Percentage of Check Payments:	40%
Percentage of Electronic Payments:	60%

**Consumer eBanking Bill Payment Summary
Report
Bank Number: 784
02/01/2005 - 02/28/2005**

Total Number of Active Bill Pay Members:	4252
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	4
Total Number of Electronic Payments:	12323
Total Dollar Amount of Electronic Payments:	\$0.00
Total Number of Check Payments:	7488
Total Dollar Amount of Check Payments:	\$0.00
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Payments:	19813
Total Dollar Amount of Payments:	\$5,480,080.70
Percentage of Check Payments:	38%
Percentage of Electronic Payments:	62%

**Consumer eBanking Bill Payment Summary
Report
Bank Number: 784
03/01/2005 - 03/31/2005**

Total Number of Active Bill Pay Members:	4444
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	86
Total Number of Electronic Payments:	13429
Total Dollar Amount of Electronic Payments:	\$0.00
Total Number of Check Payments:	8198
Total Dollar Amount of Check Payments:	\$0.00
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Payments:	21630
Total Dollar Amount of Payments:	\$8,118,471.18
Percentage of Check Payments:	38%
Percentage of Electronic Payments:	62%

**Consumer eBanking Bill Payment Summary
Report
Bank Number: 784
04/01/2005 - 04/30/2005**

Total Number of Active Bill Pay Members:	4570
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	104
Total Number of Electronic Payments:	14084
Total Dollar Amount of Electronic Payments:	\$0.00
Total Number of Check Payments:	8428
Total Dollar Amount of Check Payments:	\$0.00
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Payments:	22513
Total Dollar Amount of Payments:	\$6,132,280.77
Percentage of Check Payments:	37%
Percentage of Electronic Payments:	63%

**Consumer eBanking Bill Payment Summary
Report
Bank Number: 784
05/01/2005 - 05/31/2005**

Total Number of Active Bill Pay Members:	4676
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	89
Total Number of Electronic Payments:	13193
Total Dollar Amount of Electronic Payments:	\$0.00
Total Number of Check Payments:	7587
Total Dollar Amount of Check Payments:	\$0.00
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Payments:	20782
Total Dollar Amount of Payments:	\$5,453,064.99
Percentage of Check Payments:	37%
Percentage of Electronic Payments:	63%

**Consumer eBanking Bill Payment Summary
Report
Bank Number: 784
06/01/2005 - 06/30/2005**

Total Number of Active Bill Pay Members:	4812
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	87
Total Number of Electronic Payments:	15706
Total Dollar Amount of Electronic Payments:	\$0.00
Total Number of Check Payments:	7814
Total Dollar Amount of Check Payments:	\$0.00
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Payments:	23521
Total Dollar Amount of Payments:	\$6,623,873.30
Percentage of Check Payments:	33%
Percentage of Electronic Payments:	67%

**Consumer eBanking Bill Payment Summary
Report
Bank Number: 784
07/01/2005 - 07/31/2005**

Total Number of Active Bill Pay Members:	4995
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	76
Total Number of Electronic Payments:	15856
Total Dollar Amount of Electronic Payments:	\$0.00
Total Number of Check Payments:	7982
Total Dollar Amount of Check Payments:	\$0.00
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Payments:	23840
Total Dollar Amount of Payments:	\$6,621,035.81
Percentage of Check Payments:	33%
Percentage of Electronic Payments:	67%

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

08/01/2005 - 08/31/2005

Total Number of Active Bill Pay Members:	5219
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	77
Total Number of Electronic Payments:	18571
Total Dollar Amount of Electronic Payments:	\$0.00
Total Number of Check Payments:	7823
Total Dollar Amount of Check Payments:	\$0.00
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Payments:	24196
Total Dollar Amount of Payments:	\$8,918,830.88
Percentage of Check Payments:	32%
Percentage of Electronic Payments:	68%

**Consumer eBanking Bill Payment Summary
Report
Bank Number: 784
09/01/2005 - 09/30/2005**

Total Number of Active Bill Pay Members:	5379
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	75
Total Number of Electronic Payments:	18394
Total Dollar Amount of Electronic Payments:	\$0.00
Total Number of Check Payments:	7689
Total Dollar Amount of Check Payments:	\$0.00
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Payments:	24083
Total Dollar Amount of Payments:	\$6,902,193.28
Percentage of Check Payments:	32%
Percentage of Electronic Payments:	68%

**Consumer eBanking Bill Payment Summary
Report
Bank Number: 784
10/01/2005 - 10/31/2005**

Total Number of Active Bill Pay Members:	5542
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	79
Total Number of Electronic Payments:	16919
Total Dollar Amount of Electronic Payments:	\$0.00
Total Number of Check Payments:	7601
Total Dollar Amount of Check Payments:	\$0.00
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Payments:	24720
Total Dollar Amount of Payments:	\$6,873,521.73
Percentage of Check Payments:	32%
Percentage of Electronic Payments:	68%

**Consumer eBanking Bill Payment Summary
Report
Bank Number: 784
11/01/2005 - 11/30/2005**

Total Number of Active Bill Pay Members:	5673
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	80
Total Number of Electronic Payments:	17859
Total Dollar Amount of Electronic Payments:	\$0.00
Total Number of Check Payments:	8068
Total Dollar Amount of Check Payments:	\$0.00
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Payments:	25928
Total Dollar Amount of Payments:	\$7,293,253.61
Percentage of Check Payments:	31%
Percentage of Electronic Payments:	69%

**Consumer eBanking Bill Payment Summary
Report
Bank Number: 784
12/01/2005 - 12/31/2005**

Total Number of Active Bill Pay Members:	5835
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	71
Total Number of Electronic Payments:	18817
Total Dollar Amount of Electronic Payments:	\$0.00
Total Number of Check Payments:	8336
Total Dollar Amount of Check Payments:	\$0.00
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Payments:	26954
Total Dollar Amount of Payments:	\$7,851,151.72
Percentage of Check Payments:	31%
Percentage of Electronic Payments:	69%

**Consumer eBanking Bill Payment Summary
Report
Bank Number: 784
01/01/2006 - 01/31/2006**

Total Number of Active Bill Pay Members:	6038
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	95
Total Number of Electronic Payments:	18642
Total Dollar Amount of Electronic Payments:	\$0.00
Total Number of Check Payments:	8256
Total Dollar Amount of Check Payments:	\$0.00
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Payments:	26899
Total Dollar Amount of Payments:	\$8,162,055.15
Percentage of Check Payments:	31%
Percentage of Electronic Payments:	69%

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

02/01/2006 - 02/28/2006

Total Number of Active Bill Pay Members:	6210
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	110
Total Number of Electronic Payments:	18190
Total Dollar Amount of Electronic Payments:	\$0.00
Total Number of Check Payments:	8182
Total Dollar Amount of Check Payments:	\$0.00
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Payments:	26372
Total Dollar Amount of Payments:	\$7,791,832.82
Percentage of Check Payments:	31%
Percentage of Electronic Payments:	69%

**Consumer eBanking Bill Payment Summary
Report
Bank Number: 784
03/01/2006 - 03/31/2006**

Total Number of Active Bill Pay Members:	6368
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	1101111
Total Number of Electronic Payments:	20712
Total Dollar Amount of Electronic Payments:	\$0.00
Total Number of Check Payments:	9279
Total Dollar Amount of Check Payments:	\$0.00
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Payments:	29991
Total Dollar Amount of Payments:	\$8,816,128.37
Percentage of Check Payments:	31%
Percentage of Electronic Payments:	69%

**Consumer eBanking Bill Payment Summary
Report
Bank Number: 784
04/01/2006 - 04/30/2006**

Total Number of Active Bill Pay Members:	6495
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	1100000
Total Number of Electronic Payments:	19640
Total Dollar Amount of Electronic Payments:	\$0.00
Total Number of Check Payments:	8829
Total Dollar Amount of Check Payments:	\$0.00
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Payments:	28269
Total Dollar Amount of Payments:	\$8,004,636.27
Percentage of Check Payments:	31%
Percentage of Electronic Payments:	69%

**Consumer eBanking Bill Payment Summary
Report
Bank Number: 784
05/01/2006 - 05/31/2006**

Total Number of Active Bill Pay Members:	6660
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	1011010
Total Number of Electronic Payments:	19701
Total Dollar Amount of Electronic Payments:	\$0.00
Total Number of Check Payments:	8758
Total Dollar Amount of Check Payments:	\$0.00
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Payments:	28460
Total Dollar Amount of Payments:	\$8,313,629.23
Percentage of Check Payments:	31%
Percentage of Electronic Payments:	69%

**Consumer eBanking Bill Payment Summary
Report
Bank Number: 784
06/01/2006 - 06/30/2006**

Total Number of Active Bill Pay Members:	6809
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	1011011
Total Number of Electronic Payments:	21555
Total Dollar Amount of Electronic Payments:	\$0.00
Total Number of Check Payments:	9186
Total Dollar Amount of Check Payments:	\$0.00
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Payments:	30741
Total Dollar Amount of Payments:	\$8,888,774.19
Percentage of Check Payments:	30%
Percentage of Electronic Payments:	70%

**Consumer eBanking Bill Payment Summary
Report
Bank Number: 784
07/01/2006 - 07/31/2006**

Total Number of Active Bill Pay Members:	6989
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	1011000
Total Number of Electronic Payments:	20503
Total Dollar Amount of Electronic Payments:	\$0.00
Total Number of Check Payments:	8807
Total Dollar Amount of Check Payments:	\$0.00
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Payments:	29310
Total Dollar Amount of Payments:	\$8,519,280.28
Percentage of Check Payments:	30%
Percentage of Electronic Payments:	70%

**Consumer eBanking Bill Payment Summary
Report
Bank Number: 784
08/01/2006 - 08/31/2006**

Total Number of Active Bill Pay Members:	7174
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	1101001
Total Number of Electronic Payments:	22927
Total Dollar Amount of Electronic Payments:	\$0.00
Total Number of Check Payments:	9581
Total Dollar Amount of Check Payments:	\$0.00
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Payments:	32511
Total Dollar Amount of Payments:	\$9,739,371.19
Percentage of Check Payments:	29%
Percentage of Electronic Payments:	71%

**Consumer eBanking Bill Payment Summary
Report
Bank Number: 784
09/01/2006 - 09/30/2006**

Total Number of Active Bill Pay Members:	7301
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	1101110
Total Number of Electronic Payments:	22203
Total Dollar Amount of Electronic Payments:	\$0.00
Total Number of Check Payments:	8552
Total Dollar Amount of Check Payments:	\$0.00
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Payments:	30755
Total Dollar Amount of Payments:	\$8,781,183.47
Percentage of Check Payments:	28%
Percentage of Electronic Payments:	72%

**Consumer eBanking Bill Payment Summary
Report
Bank Number: 784
10/01/2006 - 10/31/2006**

Total Number of Active Bill Pay Members:	7408
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	1101001
Total Number of Electronic Payments:	22692
Total Dollar Amount of Electronic Payments:	\$0.00
Total Number of Check Payments:	8916
Total Dollar Amount of Check Payments:	\$0.00
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Payments:	31608
Total Dollar Amount of Payments:	\$9,061,530.16
Percentage of Check Payments:	28%
Percentage of Electronic Payments:	72%

**Consumer eBanking Bill Payment Summary
Report
Bank Number: 784
11/01/2006 - 11/30/2006**

Total Number of Active Bill Pay Members:	7538
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	1010100
Total Number of Electronic Payments:	22219
Total Dollar Amount of Electronic Payments:	\$0.00
Total Number of Check Payments:	8726
Total Dollar Amount of Check Payments:	\$0.00
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Payments:	30945
Total Dollar Amount of Payments:	\$8,707,893.93
Percentage of Check Payments:	28%
Percentage of Electronic Payments:	72%

**Consumer eBanking Bill Payment Summary
Report
Bank Number: 784
12/01/2006 - 12/31/2006**

Total Number of Active Bill Pay Members:	7647
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	1010100
Total Number of Electronic Payments:	22164
Total Dollar Amount of Electronic Payments:	\$0.00
Total Number of Check Payments:	8223
Total Dollar Amount of Check Payments:	\$0.00
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Payments:	30388
Total Dollar Amount of Payments:	\$8,775,636.23
Percentage of Check Payments:	27%
Percentage of Electronic Payments:	73%

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

01/01/2007 - 01/31/2007

Total Number of Active Bill Pay Members:	7694
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	1100110
Total Number of Electronic Payments:	24981
Total Dollar Amount of Electronic Payments:	\$0.00
Total Number of Check Payments:	8573
Total Dollar Amount of Check Payments:	\$0.00
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Payments:	33558
Total Dollar Amount of Payments:	\$10,274,059.39
Percentage of Check Payments:	26%
Percentage of Electronic Payments:	74%

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

02/01/2007 - 02/28/2007

Total Number of Active Bill Pay Members:	7703
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	1101100
Total Number of Electronic Payments:	23516
Total Dollar Amount of Electronic Payments:	\$0.00
Total Number of Check Payments:	8004
Total Dollar Amount of Check Payments:	\$0.00
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Payments:	31523
Total Dollar Amount of Payments:	\$9,116,686.61
Percentage of Check Payments:	25%
Percentage of Electronic Payments:	75%

**Consumer eBanking Bill Payment Summary
Report
Bank Number: 784
03/01/2007 - 03/31/2007**

Total Number of Active Bill Pay Members:	7772
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	1000111
Total Number of Electronic Payments:	27564
Total Dollar Amount of Electronic Payments:	\$0.00
Total Number of Check Payments:	9022
Total Dollar Amount of Check Payments:	\$0.00
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Payments:	36586
Total Dollar Amount of Payments:	\$10,876,818.19
Percentage of Check Payments:	25%
Percentage of Electronic Payments:	75%
Total Number of Bill Pay Users Activated for Presentment:	0
Total Number of Bills Presented:	0

**Consumer eBanking Bill Payment Summary
Report
Bank Number: 784
04/01/2007 - 04/30/2007**

Total Number of Active Bill Pay Members:	7823
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	110001
Total Number of Electronic Payments:	24052
Total Dollar Amount of Electronic Payments:	\$0.00
Total Number of Check Payments:	8281
Total Dollar Amount of Check Payments:	\$0.00
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Payments:	32334
Total Dollar Amount of Payments:	\$9,258,144.58
Percentage of Check Payments:	26%
Percentage of Electronic Payments:	74%
Total Number of Bill Pay Users Activated for Presentment:	0
Total Number of Bills Presented:	0

**Consumer eBanking Bill Payment Summary
Report
Bank Number: 784
05/01/2007 - 05/31/2007**

Total Number of Active Bill Pay Members:	7895
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	110001
Total Number of Electronic Payments:	27648
Total Dollar Amount of Electronic Payments:	\$0.00
Total Number of Check Payments:	9294
Total Dollar Amount of Check Payments:	\$0.00
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Payments:	36942
Total Dollar Amount of Payments:	\$10,781,682.65
Percentage of Check Payments:	25%
Percentage of Electronic Payments:	75%
Total Number of Bill Pay Users Activated for Presentment:	1
Total Number of Bills Presented:	0

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

06/01/2007 - 06/30/2007

Total Number of Active Bill Pay Members:	7937
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	110100
Total Number of Electronic Payments:	27398
Total Dollar Amount of Electronic Payments:	\$0.00
Total Number of Check Payments:	8087
Total Dollar Amount of Check Payments:	\$0.00
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Payments:	36486
Total Dollar Amount of Payments:	\$10,966,422.66
Percentage of Check Payments:	25%
Percentage of Electronic Payments:	75%
Total Number of Bill Pay Users Activated for Presentment:	1
Total Number of Bills Presented:	0

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

07/01/2007 - 07/31/2007

Total Number of Active Bill Pay Members:	8031
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	101011
Total Number of Electronic Payments:	28576
Total Dollar Amount of Electronic Payments:	\$0.00
Total Number of Check Payments:	8867
Total Dollar Amount of Check Payments:	\$0.00
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Payments:	35443
Total Dollar Amount of Payments:	\$10,749,908.36
Percentage of Check Payments:	25%
Percentage of Electronic Payments:	75%
Total Number of Bill Pay Users Activated for Presentment:	1
Total Number of Bills Presented:	0

**Consumer eBanking Bill Payment Summary
Report
Bank Number: 784
08/01/2007 - 08/31/2007**

Total Number of Active Bill Pay Members:	8095
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	101101
Total Number of Electronic Payments:	28079
Total Dollar Amount of Electronic Payments:	\$0.00
Total Number of Check Payments:	8988
Total Dollar Amount of Check Payments:	\$0.00
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Payments:	37048
Total Dollar Amount of Payments:	\$11,278,984.70
Percentage of Check Payments:	24%
Percentage of Electronic Payments:	76%
Total Number of Bill Pay Users Activated for Presentment:	1
Total Number of Bills Presented:	0

**Consumer eBanking Bill Payment Summary
Report
Bank Number: 784
09/01/2007 - 09/30/2007**

Total Number of Active Bill Pay Members:	8188
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	101110
Total Number of Electronic Payments:	27132
Total Dollar Amount of Electronic Payments:	\$0.00
Total Number of Check Payments:	8894
Total Dollar Amount of Check Payments:	\$0.00
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Payments:	35826
Total Dollar Amount of Payments:	\$10,752,782.56
Percentage of Check Payments:	24%
Percentage of Electronic Payments:	76%
Total Number of Bill Pay Users Activated for Presentment:	1
Total Number of Bills Presented:	0

**Consumer eBanking Bill Payment Summary
Report
Bank Number: 784
10/01/2007 - 10/31/2007**

Total Number of Active Bill Pay Members:	8353
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	100011
Total Number of Electronic Payments:	28892
Total Dollar Amount of Electronic Payments:	\$0.00
Total Number of Check Payments:	9532
Total Dollar Amount of Check Payments:	\$0.00
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Payments:	38424
Total Dollar Amount of Payments:	\$11,288,424.74
Percentage of Check Payments:	25%
Percentage of Electronic Payments:	75%
Total Number of Bill Pay Users Activated for Presentment:	1
Total Number of Bills Presented:	0

**Consumer eBanking Bill Payment Summary
Report
Bank Number: 784
11/01/2007 - 11/30/2007**

Total Number of Active Bill Pay Members:	8471
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	1110110
Total Number of Electronic Payments:	0
Total Dollar Amount of Electronic Payments:	\$0.00
Total Number of Check Payments:	0
Total Dollar Amount of Check Payments:	\$0.00
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Payments:	36980
Total Dollar Amount of Payments:	\$10,950,590.43
Percentage of Check Payments:	0%
Percentage of Electronic Payments:	0%
Total Number of Bill Pay Users Activated for Presentment:	1
Total Number of Bills Presented:	0

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

12/01/2007 - 12/31/2007

Total Number of Active Bill Pay Members:	8594
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	110100
Total Number of Electronic Payments:	0
Total Dollar Amount of Electronic Payments:	\$0.00
Total Number of Check Payments:	0
Total Dollar Amount of Check Payments:	\$0.00
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Payments:	37722
Total Dollar Amount of Payments:	\$11,648,938.63
Percentage of Check Payments:	0%
Percentage of Electronic Payments:	0%
Total Number of Bill Pay Users Activated for Presentment:	1
Total Number of Bills Presented:	0

**Consumer eBanking Bill Payment Summary
Report
Bank Number: 784
01/01/2008 - 01/31/2008**

Total Number of Active Bill Pay Members:	8727
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	110010
Total Number of Electronic Payments:	0
Total Dollar Amount of Electronic Payments:	\$0.00
Total Number of Check Payments:	0
Total Dollar Amount of Check Payments:	\$0.00
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Payments:	41813
Total Dollar Amount of Payments:	\$13,299,453.78
Percentage of Check Payments:	0%
Percentage of Electronic Payments:	0%
Total Number of Bill Pay Users Activated for Presentment:	1
Total Number of Bills Presented:	0

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

02/01/2008 - 02/29/2008

Total Number of Active Bill Pay Members:	8676
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	11001111
Total Number of Electronic Payments:	0
Total Dollar Amount of Electronic Payments:	\$0.00
Total Number of Check Payments:	0
Total Dollar Amount of Check Payments:	\$0.00
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Payments:	38892
Total Dollar Amount of Payments:	\$11,795,937.93
Percentage of Check Payments:	0%
Percentage of Electronic Payments:	0%
Total Number of Bill Pay Users Activated for Presentment:	1
Total Number of Bills Presented:	0

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

03/01/2008 - 03/31/2008

Total Number of Active Bill Pay Members:	8764
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	67
Total Number of Electronic Payments:	31438
Total Dollar Amount of Electronic Payments:	\$0.00
Total Number of Check Payments:	8951
Total Dollar Amount of Check Payments:	\$0.00
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Payments:	40389
Total Dollar Amount of Payments:	\$12,169,176.28
Percentage of Check Payments:	22%
Percentage of Electronic Payments:	78%
Total Number of Bill Pay Users Activated for Presentment:	1
Total Number of Bills Presented:	0

**Consumer eBanking Bill Payment Summary
Report
Bank Number: 784
04/01/2008 - 04/30/2008**

Total Number of Active Bill Pay Members:	8845
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	49
Total Number of Electronic Payments:	33145
Total Dollar Amount of Electronic Payments:	\$0.00
Total Number of Check Payments:	9708
Total Dollar Amount of Check Payments:	\$0.00
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Payments:	42853
Total Dollar Amount of Payments:	\$12,986,973.31
Percentage of Check Payments:	23%
Percentage of Electronic Payments:	77%
Total Number of Bill Pay Users Activated for Presentment:	1
Total Number of Bills Presented:	0

**Consumer eBanking Bill Payment Summary
Report
Bank Number: 784
05/01/2008 - 05/31/2008**

Total Number of Active Bill Pay Members:	8951
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	36
Total Number of Electronic Payments:	34040
Total Dollar Amount of Electronic Payments:	\$0.00
Total Number of Check Payments:	9746
Total Dollar Amount of Check Payments:	\$0.00
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Payments:	43786
Total Dollar Amount of Payments:	\$13,082,597.75
Percentage of Check Payments:	22%
Percentage of Electronic Payments:	78%
Total Number of Bill Pay Users Activated for Presentment:	1
Total Number of Bills Presented:	0

**Consumer eBanking Bill Payment Summary
Report
Bank Number: 784
06/01/2008 - 06/30/2008**

Total Number of Active Bill Pay Members:	9024
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	41
Total Number of Electronic Payments:	29908
Total Dollar Amount of Electronic Payments:	\$0.00
Total Number of Check Payments:	6958
Total Dollar Amount of Check Payments:	\$0.00
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Payments:	38864
Total Dollar Amount of Payments:	\$11,838,515.75
Percentage of Check Payments:	23%
Percentage of Electronic Payments:	77%
Total Number of Bill Pay Users Activated for Presentment:	1
Total Number of Bills Presented:	0

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

07/01/2008 - 07/31/2008

Total Number of Active Bill Pay Members:	7650
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	1556
Total Number of Electronic Payments (includes Internal Payments):	34678
Total Dollar Amount of Electronic Payments (includes Internal Payments):	\$10,877,006.22
Total Number of Check Payments:	10143
Total Dollar Amount of Check Payments:	\$3,020,074.38
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	9
Total Dollar Amount of Internal Payments:	\$3,429.45
Total Number of Payments:	44821
Total Dollar Amount of Payments:	\$13,897,080.60
Percentage of Check Payments:	23%
Percentage of Electronic Payments:	77%
Total Number of Bill Pay Users Activated for Presentment:	1
Total Number of Bills Presented:	0

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

08/01/2008 - 08/31/2008

Total Number of Active Bill Pay Members:	7720
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	48
Total Number of Electronic Payments (includes Internal Payments):	33044
Total Dollar Amount of Electronic Payments (includes Internal Payments):	\$10,224,034.49
Total Number of Check Payments:	9203
Total Dollar Amount of Check Payments:	\$2,837,760.13
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	6
Total Dollar Amount of Internal Payments:	\$2,284.37
Total Number of Payments:	42247
Total Dollar Amount of Payments:	\$13,061,794.62
Percentage of Check Payments:	22%
Percentage of Electronic Payments:	78%
Total Number of Bill Pay Users Activated for Presentment:	1
Total Number of Bills Presented:	0

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

09/01/2008 - 09/30/2008

Total Number of Active Bill Pay Members:	7825
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	49
Total Number of Electronic Payments (includes Internal Payments):	32380
Total Dollar Amount of Electronic Payments (includes Internal Payments):	\$9,874,614.28
Total Number of Check Payments:	9295
Total Dollar Amount of Check Payments:	\$2,646,626.65
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	8
Total Dollar Amount of Internal Payments:	\$3,219.31
Total Number of Payments:	41675
Total Dollar Amount of Payments:	\$12,521,240.93
Percentage of Check Payments:	22%
Percentage of Electronic Payments:	78%
Total Number of Bill Pay Users Activated for Presentment:	1
Total Number of Bills Presented:	0

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

10/01/2008 - 10/31/2008

Total Number of Active Bill Pay Members:	7903
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	56
Total Number of Electronic Payments (includes Internal Payments):	34590
Total Dollar Amount of Electronic Payments (includes Internal Payments):	\$10,258,227.55
Total Number of Check Payments:	9654
Total Dollar Amount of Check Payments:	\$2,819,165.08
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	6
Total Dollar Amount of Internal Payments:	\$2,516.17
Total Number of Payments:	44244
Total Dollar Amount of Payments:	\$13,077,392.61
Percentage of Check Payments:	22%
Percentage of Electronic Payments:	76%
Total Number of Bill Pay Users Activated for Presentment:	1
Total Number of Bills Presented:	0

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

11/01/2008 - 11/30/2008

Total Number of Active Bill Pay Members:	7984
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	44
Total Number of Electronic Payments (includes Internal Payments):	32284
Total Dollar Amount of Electronic Payments (includes Internal Payments):	\$9,435,413.17
Total Number of Check Payments:	9325
Total Dollar Amount of Check Payments:	\$2,395,834.86
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	6
Total Dollar Amount of Internal Payments:	\$1,898.54
Total Number of Payments:	41619
Total Dollar Amount of Payments:	\$11,831,248.03
Percentage of Check Payments:	22%
Percentage of Electronic Payments:	78%
Total Number of Bill Pay Users Activated for Presentment:	1
Total Number of Bills Presented:	0

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

12/01/2008 - 12/31/2008

Total Number of Active Bill Pay Members:	8044
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	48
Total Number of Electronic Payments (includes Internal Payments):	34774
Total Dollar Amount of Electronic Payments (includes Internal Payments):	\$10,542,748.84
Total Number of Check Payments:	9759
Total Dollar Amount of Check Payments:	\$2,799,854.87
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	6
Total Dollar Amount of Internal Payments:	\$2,456.26
Total Number of Payments:	44533
Total Dollar Amount of Payments:	\$13,342,603.71
Percentage of Check Payments:	22%
Percentage of Electronic Payments:	78%
Total Number of Bill Pay Users Activated for Presentment:	1
Total Number of Bills Presented:	0

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

01/01/2009 - 01/31/2009

Total Number of Active Bill Pay Members:	8151
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	38
Total Number of Electronic Payments (includes Internal Payments):	35513
Total Dollar Amount of Electronic Payments (includes Internal Payments):	\$11,077,777.25
Total Number of Check Payments:	9420
Total Dollar Amount of Check Payments:	\$2,647,006.17
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	8
Total Dollar Amount of Internal Payments:	\$2,520.61
Total Number of Payments:	44933
Total Dollar Amount of Payments:	\$13,724,783.42
Percentage of Check Payments:	21%
Percentage of Electronic Payments:	79%
Total Number of Bill Pay Users Activated for Presentment:	1
Total Number of Bills Presented:	0

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

02/01/2009 - 02/28/2009

Total Number of Active Bill Pay Members:	8239
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	41
Total Number of Electronic Payments (includes Internal Payments):	33574
Total Dollar Amount of Electronic Payments (includes Internal Payments):	\$10,301,414.04
Total Number of Check Payments:	8888
Total Dollar Amount of Check Payments:	\$2,446,363.56
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	6
Total Dollar Amount of Internal Payments:	\$1,935.46
Total Number of Payments:	42242
Total Dollar Amount of Payments:	\$12,747,777.60
Percentage of Check Payments:	21%
Percentage of Electronic Payments:	79%
Total Number of Bill Pay Users Activated for Presentment:	1
Total Number of Bills Presented:	0

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

03/01/2009 - 03/31/2009

Total Number of Active Bill Pay Members:	8350
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	49
Total Number of Electronic Payments (Includes Internal Payments):	36083
Total Dollar Amount of Electronic Payments (Includes Internal Payments):	\$10,696,325.14
Total Number of Check Payments:	9313
Total Dollar Amount of Check Payments:	\$2,500,508.06
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	7
Total Dollar Amount of Internal Payments:	\$2,285.95
Total Number of Payments:	45396
Total Dollar Amount of Payments:	\$13,198,833.20
Percentage of Check Payments:	21%
Percentage of Electronic Payments:	79%
Total Number of Bill Pay Users Activated for Presentment:	1
Total Number of Bills Presented:	0

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

04/01/2009 - 04/30/2009

Total Number of Active Bill Pay Members:	8417
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	39
Total Number of Electronic Payments (includes Internal Payments):	34673
Total Dollar Amount of Electronic Payments (includes Internal Payments):	\$10,256,629.16
Total Number of Check Payments:	9312
Total Dollar Amount of Check Payments:	\$2,399,393.35
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	9
Total Dollar Amount of Internal Payments:	\$3,012.49
Total Number of Payments:	43985
Total Dollar Amount of Payments:	\$12,656,022.51
Percentage of Check Payments:	21%
Percentage of Electronic Payments:	79%
Total Number of Bill Pay Users Activated for Presentment:	1
Total Number of Bills Presented:	0

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

05/01/2009 - 05/31/2009

Total Number of Active Bill Pay Members:	8480
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	29
Total Number of Electronic Payments (Includes Internal Payments):	35899
Total Dollar Amount of Electronic Payments (includes Internal Payments):	\$10,480,311.88
Total Number of Check Payments:	9403
Total Dollar Amount of Check Payments:	\$2,596,100.96
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	5
Total Dollar Amount of Internal Payments:	\$1,506.70
Total Number of Payments:	45302
Total Dollar Amount of Payments:	\$13,076,412.84
Percentage of Check Payments:	21%
Percentage of Electronic Payments:	79%
Total Number of Bill Pay Users Activated for Presentment:	1
Total Number of Bills Presented:	0

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

06/01/2009 - 06/30/2009

Total Number of Active Bill Pay Members:	8553
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	32
Total Number of Electronic Payments (includes Internal Payments):	34679
Total Dollar Amount of Electronic Payments (includes Internal Payments):	\$10,358,250.05
Total Number of Check Payments:	9616
Total Dollar Amount of Check Payments:	\$2,641,057.81
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	15
Total Dollar Amount of Internal Payments:	\$5,398.05
Total Number of Payments:	44295
Total Dollar Amount of Payments:	\$13,000,307.86
Percentage of Check Payments:	22%
Percentage of Electronic Payments:	78%
Total Number of Bill Pay Users Activated for Presentment:	1
Total Number of Bills Presented:	4

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

07/01/2009 - 07/31/2009

Total Number of Active Bill Pay Members:	8641
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	58
Total Number of Electronic Payments (includes Internal Payments):	38557
Total Dollar Amount of Electronic Payments (includes Internal Payments):	\$11,697,416.98
Total Number of Check Payments:	10242
Total Dollar Amount of Check Payments:	\$2,784,426.93
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	90
Total Dollar Amount of Internal Payments:	\$52,985.71
Total Number of Payments:	48799
Total Dollar Amount of Payments:	\$14,481,843.91
Percentage of Check Payments:	21%
Percentage of Electronic Payments:	79%
Total Number of Bill Pay Users Activated for Presentment:	7
Total Number of Bills Presented:	8

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

08/01/2009 - 08/31/2009

Total Number of Active Bill Pay Members:	8723
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	44
Total Number of Electronic Payments (includes Internal Payments):	35672
Total Dollar Amount of Electronic Payments (includes Internal Payments):	\$11,005,179.14
Total Number of Check Payments:	9155
Total Dollar Amount of Check Payments:	\$2,636,088.98
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	113
Total Dollar Amount of Internal Payments:	\$42,811.69
Total Number of Payments:	44827
Total Dollar Amount of Payments:	\$13,641,268.12
Percentage of Check Payments:	20%
Percentage of Electronic Payments:	80%
Total Number of Bill Pay Users Activated for Presentment:	7
Total Number of Bills Presented:	10

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

09/01/2009 - 09/30/2009

Total Number of Active Bill Pay Members:	8802
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	39
Total Number of Electronic Payments (includes Internal Payments):	33369
Total Dollar Amount of Electronic Payments (includes Internal Payments):	\$10,224,335.40
Total Number of Check Payments:	7969
Total Dollar Amount of Check Payments:	\$2,151,684.13
Total Number of Other Payments:	972
Total Dollar Amount of Other Payments:	\$243,573.03
Total Number of Internal Payments:	154
Total Dollar Amount of Internal Payments:	\$68,040.71
Total Number of Payments:	42310
Total Dollar Amount of Payments:	\$12,619,592.56
Percentage of Check Payments:	19%
Percentage of Electronic Payments:	81%
Total Number of Bill Pay Users Activated for Presentment:	7
Total Number of Bills Presented:	6

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

10/01/2009 - 10/31/2009

Total Number of Active Bill Pay Members:	8849
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	41
Total Number of Electronic Payments (includes Internal Payments):	37498
Total Dollar Amount of Electronic Payments (includes Internal Payments):	\$11,232,004.21
Total Number of Check Payments:	9959
Total Dollar Amount of Check Payments:	\$2,598,332.03
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	170
Total Dollar Amount of Internal Payments:	\$113,353.22
Total Number of Payments:	47455
Total Dollar Amount of Payments:	\$13,830,336.24
Percentage of Check Payments:	21%
Percentage of Electronic Payments:	79%
Total Number of Bill Pay Users Activated for Presentment:	7
Total Number of Bills Presented:	8

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

11/01/2009 - 11/30/2009

Total Number of Active Bill Pay Members:	8914
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	27
Total Number of Electronic Payments (includes Internal Payments):	32685
Total Dollar Amount of Electronic Payments (includes Internal Payments):	\$9,638,958.45
Total Number of Check Payments:	8600
Total Dollar Amount of Check Payments:	\$2,356,604.56
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	171
Total Dollar Amount of Internal Payments:	\$77,923.43
Total Number of Payments:	41285
Total Dollar Amount of Payments:	\$11,995,563.01
Percentage of Check Payments:	21%
Percentage of Electronic Payments:	79%
Total Number of Bill Pay Users Activated for Presentment:	7
Total Number of Bills Presented:	6

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

12/01/2009 - 12/31/2009

Total Number of Active Bill Pay Members:	8990
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	37
Total Number of Electronic Payments (includes Internal Payments):	38549
Total Dollar Amount of Electronic Payments (includes Internal Payments):	\$11,882,687.10
Total Number of Check Payments:	9999
Total Dollar Amount of Check Payments:	\$3,082,261.48
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	190
Total Dollar Amount of Internal Payments:	\$86,089.47
Total Number of Payments:	48548
Total Dollar Amount of Payments:	\$14,964,948.58
Percentage of Check Payments:	21%
Percentage of Electronic Payments:	79%
Total Number of Bill Pay Users Activated for Presentment:	7
Total Number of Bills Presented:	9

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

01/01/2010 - 01/31/2010

Total Number of Active Bill Pay Members:	9159
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	51
Total Number of Electronic Payments (includes Internal Payments):	36555
Total Dollar Amount of Electronic Payments (includes Internal Payments):	\$11,766,376.59
Total Number of Check Payments:	9226
Total Dollar Amount of Check Payments:	\$2,860,334.80
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	202
Total Dollar Amount of Internal Payments:	\$120,330.39
Total Number of Payments:	45781
Total Dollar Amount of Payments:	\$14,626,711.39
Percentage of Check Payments:	20%
Percentage of Electronic Payments:	80%
Total Number of Bill Pay Users Activated for Presentment:	7
Total Number of Bills Presented:	8

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

02/01/2010 - 02/28/2010

Total Number of Active Bill Pay Members:	9250
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	38
Total Number of Electronic Payments (includes Internal Payments):	35605
Total Dollar Amount of Electronic Payments (includes Internal Payments):	\$11,504,107.28
Total Number of Check Payments:	8578
Total Dollar Amount of Check Payments:	\$2,440,954.29
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	200
Total Dollar Amount of Internal Payments:	\$91,655.43
Total Number of Payments:	44183
Total Dollar Amount of Payments:	\$13,945,081.57
Percentage of Check Payments:	19%
Percentage of Electronic Payments:	81%
Total Number of Bill Pay Users Activated for Presentment:	7
Total Number of Bills Presented:	6

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

03/01/2010 - 03/31/2010

Total Number of Active Bill Pay Members:	9316
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	38
Total Number of Electronic Payments (includes Internal Payments):	39093
Total Dollar Amount of Electronic Payments (includes Internal Payments):	\$12,054,097.35
Total Number of Check Payments:	9731
Total Dollar Amount of Check Payments:	\$2,590,758.76
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	235
Total Dollar Amount of Internal Payments:	\$137,127.37
Total Number of Payments:	48824
Total Dollar Amount of Payments:	\$14,844,856.11
Percentage of Check Payments:	20%
Percentage of Electronic Payments:	80%
Total Number of Bill Pay Users Activated for Presentment:	7
Total Number of Bills Presented:	7

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

04/01/2010 - 04/30/2010

Total Number of Active Bill Pay Members:	9397
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	35
Total Number of Electronic Payments (includes Internal Payments):	37127
Total Dollar Amount of Electronic Payments (includes Internal Payments):	\$11,650,652.34
Total Number of Check Payments:	9346
Total Dollar Amount of Check Payments:	\$2,874,330.47
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	204
Total Dollar Amount of Internal Payments:	\$123,983.75
Total Number of Payments:	46473
Total Dollar Amount of Payments:	\$14,424,982.81
Percentage of Check Payments:	20%
Percentage of Electronic Payments:	80%
Total Number of Bill Pay Users Activated for Presentment:	7
Total Number of Bills Presented:	9

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

05/01/2010 - 05/31/2010

Total Number of Active Bill Pay Members:	9442
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	34
Total Number of Electronic Payments (includes Internal Payments):	37399
Total Dollar Amount of Electronic Payments (includes Internal Payments):	\$11,217,487.24
Total Number of Check Payments:	9462
Total Dollar Amount of Check Payments:	\$2,755,988.58
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	212
Total Dollar Amount of Internal Payments:	\$101,727.72
Total Number of Payments:	46861
Total Dollar Amount of Payments:	\$13,973,475.82
Percentage of Check Payments:	20%
Percentage of Electronic Payments:	80%
Total Number of Bill Pay Users Activated for Presentment:	7
Total Number of Bills Presented:	5

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

06/01/2010 - 06/30/2010

Total Number of Active Bill Pay Members:	9507
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	35
Total Number of Electronic Payments (includes Internal Payments):	 37242
Total Dollar Amount of Electronic Payments (includes Internal Payments):	 \$11,702,579.47
Total Number of Check Payments:	9520
Total Dollar Amount of Check Payments:	\$2,741,652.58
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	244
Total Dollar Amount of Internal Payments:	\$135,819.64
Total Number of Payments:	46762
Total Dollar Amount of Payments:	\$14,444,232.05
Percentage of Check Payments:	20%
Percentage of Electronic Payments:	80%
Total Number of Bill Pay Users Activated for Presentment:	 6
Total Number of Bills Presented:	5

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

07/01/2010 - 07/31/2010

Total Number of Active Bill Pay Members:	9585
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	35
Total Number of Electronic Payments (Includes Internal Payments):	39312
Total Dollar Amount of Electronic Payments (Includes Internal Payments):	\$11,989,434.22
Total Number of Check Payments:	9863
Total Dollar Amount of Check Payments:	\$2,987,674.00
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	274
Total Dollar Amount of Internal Payments:	\$183,579.02
Total Number of Payments:	49175
Total Dollar Amount of Payments:	\$14,977,108.22
Percentage of Check Payments:	20%
Percentage of Electronic Payments:	80%
Total Number of Bill Pay Users Activated for Presentment:	6
Total Number of Bills Presented:	6

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

08/01/2010 - 08/31/2010

Total Number of Active Bill Pay Members:	9415
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	338
Total Number of Electronic Payments (includes Internal Payments):	 37462
Total Dollar Amount of Electronic Payments (includes Internal Payments):	 \$11,902,434.36
Total Number of Check Payments:	8983
Total Dollar Amount of Check Payments:	\$2,633,273.49
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	281
Total Dollar Amount of Internal Payments:	\$192,144.94
Total Number of Payments:	46445
Total Dollar Amount of Payments:	\$14,535,707.85
Percentage of Check Payments:	19%
Percentage of Electronic Payments:	81%
Total Number of Bill Pay Users Activated for Presentment:	 6
Total Number of Bills Presented:	6

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

09/01/2010 - 09/30/2010

Total Number of Active Bill Pay Members:	9544
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	34
Total Number of Electronic Payments (includes Internal Payments):	37585
Total Dollar Amount of Electronic Payments (includes Internal Payments):	\$11,624,966.06
Total Number of Check Payments:	9054
Total Dollar Amount of Check Payments:	\$2,519,915.02
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	265
Total Dollar Amount of Internal Payments:	\$170,655.10
Total Number of Payments:	46639
Total Dollar Amount of Payments:	\$14,144,881.08
Percentage of Check Payments:	19%
Percentage of Electronic Payments:	81%
Total Number of Bill Pay Users Activated for Presentment:	7
Total Number of Bills Presented:	9

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

10/01/2010 - 10/31/2010

Total Number of Active Bill Pay Members:	8982
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	755
Total Number of Electronic Payments (includes Internal Payments):	39208
Total Dollar Amount of Electronic Payments (includes Internal Payments):	\$11,713,785.30
Total Number of Check Payments:	9745
Total Dollar Amount of Check Payments:	\$2,805,728.99
Total Number of Other Payments:	-2
Total Dollar Amount of Other Payments:	-\$738.09
Total Number of Internal Payments:	281
Total Dollar Amount of Internal Payments:	\$151,914.27
Total Number of Payments:	48951
Total Dollar Amount of Payments:	\$14,518,776.20
Percentage of Check Payments:	20%
Percentage of Electronic Payments:	80%
Total Number of Bill Pay Users Activated for Presentment:	7
Total Number of Bills Presented:	6

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

11/01/2010 - 11/30/2010

Total Number of Active Bill Pay Members:	9256
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	35
Total Number of Electronic Payments (includes Internal Payments):	37309
Total Dollar Amount of Electronic Payments (includes Internal Payments):	\$11,254,669.78
Total Number of Check Payments:	9479
Total Dollar Amount of Check Payments:	\$2,778,038.08
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	274
Total Dollar Amount of Internal Payments:	\$168,985.63
Total Number of Payments:	46788
Total Dollar Amount of Payments:	\$14,032,707.88
Percentage of Check Payments:	20%
Percentage of Electronic Payments:	80%
Total Number of Bill Pay Users Activated for Presentment:	1766
Total Number of Bills Presented:	5

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

12/01/2010 - 12/31/2010

Total Number of Active Bill Pay Members:	9743
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	54
Total Number of Electronic Payments (includes Internal Payments):	39741
Total Dollar Amount of Electronic Payments (includes Internal Payments):	\$12,485,335.37
Total Number of Check Payments:	10603
Total Dollar Amount of Check Payments:	\$3,187,754.83
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	290
Total Dollar Amount of Internal Payments:	\$187,001.54
Total Number of Payments:	50344
Total Dollar Amount of Payments:	\$15,673,090.00
Percentage of Check Payments:	21%
Percentage of Electronic Payments:	79%
Total Number of Bill Pay Users Activated for Presentment:	6675
Total Number of Bills Presented:	183

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

01/01/2011 - 01/31/2011

Total Number of Active Bill Pay Members:	10154
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	57
Total Number of Electronic Payments (includes Internal Payments):	39488
Total Dollar Amount of Electronic Payments (includes Internal Payments):	\$12,849,854.19
Total Number of Check Payments:	10268
Total Dollar Amount of Check Payments:	\$2,993,845.69
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	290
Total Dollar Amount of Internal Payments:	\$169,929.22
Total Number of Payments:	49756
Total Dollar Amount of Payments:	\$15,843,699.88
Percentage of Check Payments:	21%
Percentage of Electronic Payments:	79%
Total Number of Bill Pay Users Activated for Presentment:	7515
Total Number of Bills Presented:	271

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

02/01/2011 - 02/28/2011

Total Number of Active Bill Pay Members:	9885
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	595
Total Number of Electronic Payments (includes Internal Payments):	39281
Total Dollar Amount of Electronic Payments (includes Internal Payments):	\$12,402,090.70
Total Number of Check Payments:	9755
Total Dollar Amount of Check Payments:	\$3,024,423.64
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	283
Total Dollar Amount of Internal Payments:	\$156,883.64
Total Number of Payments:	48018
Total Dollar Amount of Payments:	\$15,426,514.34
Percentage of Check Payments:	20%
Percentage of Electronic Payments:	80%
Total Number of Bill Pay Users Activated for Presentment:	7769
Total Number of Bills Presented:	302

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

03/01/2011 - 03/31/2011

Total Number of Active Bill Pay Members:	10072
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	73
Total Number of Electronic Payments (includes Internal Payments):	46483
Total Dollar Amount of Electronic Payments (includes Internal Payments):	\$14,464,242.01
Total Number of Check Payments:	11859
Total Dollar Amount of Check Payments:	\$3,336,882.26
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	298
Total Dollar Amount of Internal Payments:	\$221,382.39
Total Number of Payments:	58342
Total Dollar Amount of Payments:	\$17,801,124.27
Percentage of Check Payments:	20%
Percentage of Electronic Payments:	80%
Total Number of Bill Pay Users Activated for Presentment:	8139
Total Number of Bills Presented:	434

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

04/01/2011 - 04/30/2011

Total Number of Active Bill Pay Members:	8979
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	1295
Total Number of Electronic Payments (includes Internal Payments):	43931
Total Dollar Amount of Electronic Payments (includes Internal Payments):	\$13,295,510.07
Total Number of Check Payments:	11293
Total Dollar Amount of Check Payments:	\$3,227,980.52
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	278
Total Dollar Amount of Internal Payments:	\$198,630.21
Total Number of Payments:	55224
Total Dollar Amount of Payments:	\$16,523,490.59
Percentage of Check Payments:	20%
Percentage of Electronic Payments:	80%
Total Number of Bill Pay Users Activated for Presentment:	7923
Total Number of Bills Presented:	429

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

05/01/2011 - 05/31/2011

Total Number of Active Bill Pay Members:	9148
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	8
Total Number of Electronic Payments (includes Internal Payments):	40013
Total Dollar Amount of Electronic Payments (includes Internal Payments):	\$12,267,145.42
Total Number of Check Payments:	10525
Total Dollar Amount of Check Payments:	\$3,341,939.72
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	274
Total Dollar Amount of Internal Payments:	\$147,751.18
Total Number of Payments:	50538
Total Dollar Amount of Payments:	\$15,609,085.14
Percentage of Check Payments:	21%
Percentage of Electronic Payments:	79%
Total Number of Bill Pay Users Activated for Presentment:	8108
Total Number of Bills Presented:	467

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

06/01/2011 - 06/30/2011

Total Number of Active Bill Pay Members:	9344
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	16
Total Number of Electronic Payments (includes Internal Payments):	44663
Total Dollar Amount of Electronic Payments (includes Internal Payments):	\$13,938,544.19
Total Number of Check Payments:	11864
Total Dollar Amount of Check Payments:	\$3,346,064.20
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	284
Total Dollar Amount of Internal Payments:	\$197,879.67
Total Number of Payments:	56527
Total Dollar Amount of Payments:	\$17,284,808.39
Percentage of Check Payments:	21%
Percentage of Electronic Payments:	79%
Total Number of Bill Pay Users Activated for Presentment:	8315
Total Number of Bills Presented:	514

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

07/01/2011 - 07/31/2011

Total Number of Active Bill Pay Members:	9537
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	13
Total Number of Electronic Payments (includes Internal Payments):	42949
Total Dollar Amount of Electronic Payments (includes Internal Payments):	\$13,539,239.40
Total Number of Check Payments:	11472
Total Dollar Amount of Check Payments:	\$3,465,518.12
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	285
Total Dollar Amount of Internal Payments:	\$181,217.98
Total Number of Payments:	54421
Total Dollar Amount of Payments:	\$17,004,757.52
Percentage of Check Payments:	21%
Percentage of Electronic Payments:	79%
Total Number of Bill Pay Users Activated for Presentment:	8543
Total Number of Bills Presented:	601

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

08/01/2011 - 08/31/2011

Total Number of Active Bill Pay Members:	9720
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	23
Total Number of Electronic Payments (includes Internal Payments):	43264
Total Dollar Amount of Electronic Payments (includes Internal Payments):	\$13,844,270.78
Total Number of Check Payments:	11138
Total Dollar Amount of Check Payments:	\$3,302,976.64
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	303
Total Dollar Amount of Internal Payments:	\$191,993.68
Total Number of Payments:	54402
Total Dollar Amount of Payments:	\$17,147,247.42
Percentage of Check Payments:	20%
Percentage of Electronic Payments:	80%
Total Number of Bill Pay Users Activated for Presentment:	8738
Total Number of Bills Presented:	651

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

09/01/2011 - 09/30/2011

Total Number of Active Bill Pay Members:	9937
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	26
Total Number of Electronic Payments (includes Internal Payments):	42093
Total Dollar Amount of Electronic Payments (includes Internal Payments):	\$13,402,749.22
Total Number of Check Payments:	10992
Total Dollar Amount of Check Payments:	\$3,051,192.89
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	291
Total Dollar Amount of Internal Payments:	\$177,746.17
Total Number of Payments:	53085
Total Dollar Amount of Payments:	\$16,453,942.11
Percentage of Check Payments:	21%
Percentage of Electronic Payments:	79%
Total Number of Bill Pay Users Activated for Presentment:	8951
Total Number of Bills Presented:	693

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

10/01/2011 - 10/31/2011

Total Number of Active Bill Pay Members:	10131
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	6
Total Number of Electronic Payments (Includes Internal Payments):	42358
Total Dollar Amount of Electronic Payments (includes Internal Payments):	\$12,782,132.28
Total Number of Check Payments:	11439
Total Dollar Amount of Check Payments:	\$3,288,804.47
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	300
Total Dollar Amount of Internal Payments:	\$180,074.69
Total Number of Payments:	53797
Total Dollar Amount of Payments:	\$16,048,936.75
Percentage of Check Payments:	21%
Percentage of Electronic Payments:	79%
Total Number of Bill Pay Users Activated for Presentment:	9162
Total Number of Bills Presented:	673

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

11/01/2011 - 11/30/2011

Total Number of Active Bill Pay Members:	10084
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	237
Total Number of Electronic Payments (Includes Internal Payments):	43767
Total Dollar Amount of Electronic Payments (includes Internal Payments):	\$13,280,964.52
Total Number of Check Payments:	11748
Total Dollar Amount of Check Payments:	\$3,259,097.40
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	289
Total Dollar Amount of Internal Payments:	\$152,444.15
Total Number of Payments:	55515
Total Dollar Amount of Payments:	\$16,540,061.92
Percentage of Check Payments:	21%
Percentage of Electronic Payments:	79%
Total Number of Bill Pay Users Activated for Presentment:	9247
Total Number of Bills Presented:	584

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

12/01/2011 - 12/31/2011

Total Number of Active Bill Pay Members:	9511
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	779
Total Number of Electronic Payments (Includes Internal Payments):	44889
Total Dollar Amount of Electronic Payments (Includes Internal Payments):	\$14,063,395.00
Total Number of Check Payments:	12156
Total Dollar Amount of Check Payments:	\$3,951,694.52
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	276
Total Dollar Amount of Internal Payments:	\$159,410.01
Total Number of Payments:	57045
Total Dollar Amount of Payments:	\$18,015,089.52
Percentage of Check Payments:	21%
Percentage of Electronic Payments:	79%
Total Number of Bill Pay Users Activated for Presentment:	9117
Total Number of Bills Presented:	774

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

01/01/2012 - 01/31/2012

Total Number of Active Bill Pay Members:	9727
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	46
Total Number of Electronic Payments (includes Internal Payments):	43825
Total Dollar Amount of Electronic Payments (includes Internal Payments):	\$14,724,718.28
Total Number of Check Payments:	11585
Total Dollar Amount of Check Payments:	\$3,707,843.40
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	284
Total Dollar Amount of Internal Payments:	\$159,816.30
Total Number of Payments:	55410
Total Dollar Amount of Payments:	\$18,432,561.68
Percentage of Check Payments:	21%
Percentage of Electronic Payments:	79%
Total Number of Bill Pay Users Activated for Presentment:	9398
Total Number of Bills Presented:	735

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

02/01/2012 - 02/29/2012

Total Number of Active Bill Pay Members:	9930
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	142
Total Number of Electronic Payments (includes Internal Payments):	43899
Total Dollar Amount of Electronic Payments (includes Internal Payments):	\$14,025,682.38
Total Number of Check Payments:	11278
Total Dollar Amount of Check Payments:	\$3,208,750.30
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	311
Total Dollar Amount of Internal Payments:	\$178,102.68
Total Number of Payments:	55177
Total Dollar Amount of Payments:	\$17,234,432.68
Percentage of Check Payments:	20%
Percentage of Electronic Payments:	80%
Total Number of Bill Pay Users Activated for Presentment:	9705
Total Number of Bills Presented:	814

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

03/01/2012 - 03/31/2012

Total Number of Active Bill Pay Members:	10466
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	18
Total Number of Electronic Payments (includes Internal Payments):	47286
Total Dollar Amount of Electronic Payments (includes Internal Payments):	\$14,855,885.01
Total Number of Check Payments:	12097
Total Dollar Amount of Check Payments:	\$3,584,447.62
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	320
Total Dollar Amount of Internal Payments:	\$185,234.36
Total Number of Payments:	59383
Total Dollar Amount of Payments:	\$18,440,332.63
Percentage of Check Payments:	20%
Percentage of Electronic Payments:	80%
Total Number of Bill Pay Users Activated for Presentment:	10218
Total Number of Bills Presented:	855

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

04/01/2012 - 04/30/2012

Total Number of Active Bill Pay Members:	10842
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	78
Total Number of Electronic Payments (includes Internal Payments):	41487
Total Dollar Amount of Electronic Payments (includes Internal Payments):	\$12,849,598.70
Total Number of Check Payments:	11086
Total Dollar Amount of Check Payments:	\$3,244,397.15
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	288
Total Dollar Amount of Internal Payments:	\$153,069.91
Total Number of Payments:	52573
Total Dollar Amount of Payments:	\$15,893,995.85
Percentage of Check Payments:	21%
Percentage of Electronic Payments:	79%
Total Number of Bill Pay Users Activated for Presentment:	10661
Total Number of Bills Presented:	854

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

05/01/2012 - 05/31/2012

Total Number of Active Bill Pay Members:	11278
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	73
Total Number of Electronic Payments (includes Internal Payments):	47614
Total Dollar Amount of Electronic Payments (includes Internal Payments):	\$14,811,627.20
Total Number of Check Payments:	12495
Total Dollar Amount of Check Payments:	\$3,786,847.68
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	276
Total Dollar Amount of Internal Payments:	\$153,133.40
Total Number of Payments:	60109
Total Dollar Amount of Payments:	\$16,598,474.68
Percentage of Check Payments:	21%
Percentage of Electronic Payments:	79%
Total Number of Bill Pay Users Activated for Presentment:	11086
Total Number of Bills Presented:	843

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

06/01/2012 - 06/30/2012

Total Number of Active Bill Pay Members:	11784
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	27
Total Number of Electronic Payments (includes Internal Payments):	46908
Total Dollar Amount of Electronic Payments (includes Internal Payments):	\$14,819,028.67
Total Number of Check Payments:	12220
Total Dollar Amount of Check Payments:	\$3,305,855.64
Total Number of Other Payments:	-1
Total Dollar Amount of Other Payments:	-\$300.00
Total Number of Internal Payments:	296
Total Dollar Amount of Internal Payments:	\$134,537.69
Total Number of Payments:	59125
Total Dollar Amount of Payments:	\$16,124,584.31
Percentage of Check Payments:	21%
Percentage of Electronic Payments:	79%
Total Number of Bill Pay Users Activated for Presentment:	11587
Total Number of Bills Presented:	814

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

07/01/2012 - 07/31/2012

Total Number of Active Bill Pay Members:	12327
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	28
Total Number of Electronic Payments (includes Internal Payments):	44826
Total Dollar Amount of Electronic Payments (includes Internal Payments):	\$14,207,241.26
Total Number of Check Payments:	12090
Total Dollar Amount of Check Payments:	\$3,534,954.30
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	316
Total Dollar Amount of Internal Payments:	\$188,863.42
Total Number of Payments:	56916
Total Dollar Amount of Payments:	\$17,742,195.56
Percentage of Check Payments:	21%
Percentage of Electronic Payments:	79%
Total Number of Bill Pay Users Activated for Presentment:	12188
Total Number of Bills Presented:	857

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

08/01/2012 - 08/31/2012

Total Number of Active Bill Pay Members:	12953
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	86
Total Number of Electronic Payments (includes Internal Payments):	46696
Total Dollar Amount of Electronic Payments (includes Internal Payments):	\$15,316,997.11
Total Number of Check Payments:	12200
Total Dollar Amount of Check Payments:	\$3,754,992.59
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	352
Total Dollar Amount of Internal Payments:	\$210,616.69
Total Number of Payments:	58896
Total Dollar Amount of Payments:	\$19,071,989.70
Percentage of Check Payments:	21%
Percentage of Electronic Payments:	79%
Total Number of Bill Pay Users Activated for Presentment:	12733
Total Number of Bills Presented:	889

**Consumer eBanking Bill Payment Summary
Report
Bank Number: 784
09/01/2012 - 09/30/2012**

Total Number of Active Bill Pay Members:	12018
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	1501
Total Number of Electronic Payments (includes Internal Payments):	44266
Total Dollar Amount of Electronic Payments (includes Internal Payments):	\$14,381,408.05
Total Number of Check Payments:	12037
Total Dollar Amount of Check Payments:	\$3,556,027.34
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	301
Total Dollar Amount of Internal Payments:	\$144,113.58
Total Number of Payments:	56303
Total Dollar Amount of Payments:	\$17,937,435.39
Percentage of Check Payments:	21%
Percentage of Electronic Payments:	79%
Total Number of Bill Pay Users Activated for Presentment:	11884
Total Number of Bills Presented:	900

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

10/01/2012 - 10/31/2012

Total Number of Active Bill Pay Members:	12552
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	108
Total Number of Electronic Payments (includes Internal Payments):	46884
Total Dollar Amount of Electronic Payments (includes Internal Payments):	\$14,762,858.70
Total Number of Check Payments:	13213
Total Dollar Amount of Check Payments:	\$3,988,780.83
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	318
Total Dollar Amount of Internal Payments:	\$174,836.63
Total Number of Payments:	60077
Total Dollar Amount of Payments:	\$18,751,639.53
Percentage of Check Payments:	22%
Percentage of Electronic Payments:	78%
Total Number of Bill Pay Users Activated for Presentment:	12383
Total Number of Bills Presented:	964

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

11/01/2012 - 11/30/2012

Total Number of Active Bill Pay Members:	13000
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	37
Total Number of Electronic Payments (includes Internal Payments):	44834
Total Dollar Amount of Electronic Payments (includes Internal Payments):	\$14,018,248.71
Total Number of Check Payments:	12429
Total Dollar Amount of Check Payments:	\$3,644,288.68
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	302
Total Dollar Amount of Internal Payments:	\$142,494.17
Total Number of Payments:	57263
Total Dollar Amount of Payments:	\$17,662,537.39
Percentage of Check Payments:	22%
Percentage of Electronic Payments:	78%
Total Number of Bill Pay Users Activated for Presentment:	12806
Total Number of Bills Presented:	924

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

12/01/2012 - 12/31/2012

Total Number of Active Bill Pay Members:	13379
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	43
Total Number of Electronic Payments (includes Internal Payments):	44945
Total Dollar Amount of Electronic Payments (includes Internal Payments):	\$14,092,945.65
Total Number of Check Payments:	12724
Total Dollar Amount of Check Payments:	\$4,173,380.10
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	311
Total Dollar Amount of Internal Payments:	\$147,797.77
Total Number of Payments:	57669
Total Dollar Amount of Payments:	\$18,266,325.75
Percentage of Check Payments:	22%
Percentage of Electronic Payments:	78%
Total Number of Bill Pay Users Activated for Presentment:	13189
Total Number of Bills Presented:	967

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

01/01/2013 - 01/31/2013

Total Number of Active Bill Pay Members:	13292
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	632
Total Number of Electronic Payments (includes Internal Payments):	49545
Total Dollar Amount of Electronic Payments (includes Internal Payments):	\$16,467,705.03
Total Number of Check Payments:	12957
Total Dollar Amount of Check Payments:	\$3,819,741.77
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	320
Total Dollar Amount of Internal Payments:	\$165,615.10
Total Number of Payments:	62502
Total Dollar Amount of Payments:	\$20,287,446.80
Percentage of Check Payments:	21%
Percentage of Electronic Payments:	79%
Total Number of Bill Pay Users Activated for Presentment:	13061
Total Number of Bills Presented:	1005

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

02/01/2013 - 02/28/2013

Total Number of Active Bill Pay Members:	13303
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	476
Total Number of Electronic Payments (includes Internal Payments):	45585
Total Dollar Amount of Electronic Payments (includes Internal Payments):	\$14,541,218.37
Total Number of Check Payments:	11749
Total Dollar Amount of Check Payments:	\$3,608,953.11
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	329
Total Dollar Amount of Internal Payments:	\$180,232.08
Total Number of Payments:	57334
Total Dollar Amount of Payments:	\$18,150,171.48
Percentage of Check Payments:	20%
Percentage of Electronic Payments:	80%
Total Number of Bill Pay Users Activated for Presentment:	13126
Total Number of Bills Presented:	933

**Consumer eBanking Bill Payment Summary
Report
Bank Number: 784
03/01/2013 - 03/31/2013**

Total Number of Active Bill Pay Members:	13778
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	33
Total Number of Electronic Payments (includes Internal Payments):	49447
Total Dollar Amount of Electronic Payments (includes Internal Payments):	\$15,399,266.38
Total Number of Check Payments:	12963
Total Dollar Amount of Check Payments:	\$3,785,608.83
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	328
Total Dollar Amount of Internal Payments:	\$160,564.08
Total Number of Payments:	62410
Total Dollar Amount of Payments:	\$19,184,875.01
Percentage of Check Payments:	21%
Percentage of Electronic Payments:	79%
Total Number of Bill Pay Users Activated for Presentment:	13613
Total Number of Bills Presented:	963

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

04/01/2013 - 04/30/2013

Total Number of Active Bill Pay Members:	14205
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	22
Total Number of Electronic Payments (includes Internal Payments):	47198
Total Dollar Amount of Electronic Payments (includes Internal Payments):	\$15,036,440.55
Total Number of Check Payments:	12758
Total Dollar Amount of Check Payments:	\$4,243,843.55
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	332
Total Dollar Amount of Internal Payments:	\$165,119.19
Total Number of Payments:	59954
Total Dollar Amount of Payments:	\$19,280,284.10
Percentage of Check Payments:	21%
Percentage of Electronic Payments:	79%
Total Number of Bill Pay Users Activated for Presentment:	14029
Total Number of Bills Presented:	1044

**Consumer eBanking Bill Payment Summary
Report
Bank Number: 784
05/01/2013 - 05/31/2013**

Total Number of Active Bill Pay Members:	14604
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	18
Total Number of Electronic Payments (includes Internal Payments):	47931
Total Dollar Amount of Electronic Payments (includes Internal Payments):	\$15,398,751.65
Total Number of Check Payments:	12899
Total Dollar Amount of Check Payments:	\$4,115,160.39
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	337
Total Dollar Amount of Internal Payments:	\$183,950.81
Total Number of Payments:	60830
Total Dollar Amount of Payments:	\$19,513,912.04
Percentage of Check Payments:	21%
Percentage of Electronic Payments:	79%
Total Number of Bill Pay Users Activated for Presentment:	14410
Total Number of Bills Presented:	918

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

06/01/2013 - 06/30/2013

Total Number of Active Bill Pay Members:	14878
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	130
Total Number of Electronic Payments (includes Internal Payments):	46830
Total Dollar Amount of Electronic Payments (includes Internal Payments):	\$14,878,786.18
Total Number of Check Payments:	12801
Total Dollar Amount of Check Payments:	\$3,851,863.80
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	281
Total Dollar Amount of Internal Payments:	\$136,083.36
Total Number of Payments:	59631
Total Dollar Amount of Payments:	\$18,730,649.98
Percentage of Check Payments:	21%
Percentage of Electronic Payments:	79%
Total Number of Bill Pay Users Activated for Presentment:	14720
Total Number of Bills Presented:	921

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

07/01/2013 - 07/31/2013

Total Number of Active Bill Pay Members:	14894
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	282
Total Number of Electronic Payments (includes Internal Payments):	48134
Total Dollar Amount of Electronic Payments (includes Internal Payments):	\$15,553,481.75
Total Number of Check Payments:	13087
Total Dollar Amount of Check Payments:	\$4,231,960.08
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	308
Total Dollar Amount of Internal Payments:	\$172,359.59
Total Number of Payments:	61201
Total Dollar Amount of Payments:	\$19,785,441.83
Percentage of Check Payments:	21%
Percentage of Electronic Payments:	79%
Total Number of Bill Pay Users Activated for Presentment:	14674
Total Number of Bills Presented:	1037

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

08/01/2013 - 08/31/2013

Total Number of Active Bill Pay Members:	14469
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	597
Total Number of Electronic Payments (includes Internal Payments):	49387
Total Dollar Amount of Electronic Payments (includes Internal Payments):	\$16,266,017.10
Total Number of Check Payments:	13087
Total Dollar Amount of Check Payments:	\$4,151,012.34
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	310
Total Dollar Amount of Internal Payments:	\$171,769.20
Total Number of Payments:	62474
Total Dollar Amount of Payments:	\$20,417,029.44
Percentage of Check Payments:	21%
Percentage of Electronic Payments:	79%
Total Number of Bill Pay Users Activated for Presentment:	14278
Total Number of Bills Presented:	942

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

09/01/2013 - 09/30/2013

Total Number of Active Bill Pay Members:	13900
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	677
Total Number of Electronic Payments (includes Internal Payments):	42531
Total Dollar Amount of Electronic Payments (includes Internal Payments):	\$13,972,173.38
Total Number of Check Payments:	11419
Total Dollar Amount of Check Payments:	\$3,502,595.36
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	318
Total Dollar Amount of Internal Payments:	\$227,606.98
Total Number of Payments:	63950
Total Dollar Amount of Payments:	\$17,474,768.74
Percentage of Check Payments:	21%
Percentage of Electronic Payments:	79%
Total Number of Bill Pay Users Activated for Presentment:	13524
Total Number of Bills Presented:	838

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

10/01/2013 - 10/31/2013

Total Number of Active Bill Pay Members:	13147
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	851
Total Number of Electronic Payments (includes Internal Payments):	49131
Total Dollar Amount of Electronic Payments (includes Internal Payments):	\$15,826,159.24
Total Number of Check Payments:	12936
Total Dollar Amount of Check Payments:	\$4,288,705.30
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	310
Total Dollar Amount of Internal Payments:	\$190,710.38
Total Number of Payments:	62067
Total Dollar Amount of Payments:	\$20,114,864.54
Percentage of Check Payments:	21%
Percentage of Electronic Payments:	79%
Total Number of Bill Pay Users Activated for Presentment:	12962
Total Number of Bills Presented:	990

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

11/01/2013 - 11/30/2013

Total Number of Active Bill Pay Members:	12999
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	269
Total Number of Electronic Payments (includes Internal Payments):	44935
Total Dollar Amount of Electronic Payments (includes Internal Payments):	\$14,466,002.54
Total Number of Check Payments:	11965
Total Dollar Amount of Check Payments:	\$3,836,849.58
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	286
Total Dollar Amount of Internal Payments:	\$165,508.78
Total Number of Payments:	56900
Total Dollar Amount of Payments:	\$18,302,852.12
Percentage of Check Payments:	21%
Percentage of Electronic Payments:	79%
Total Number of Bill Pay Users Activated for Presentment:	12789
Total Number of Bills Presented:	809

Consumer eBanking Bill Payment Summary Report

Bank Number: 784

12/01/2013 - 12/31/2013

Total Number of Active Bill Pay Members:	12957
Total Number of Inactive Bill Pay Members:	0
Total Number of Deleted Bill Pay Members:	144
Total Number of Electronic Payments (includes Internal Payments):	44268
Total Dollar Amount of Electronic Payments (includes Internal Payments):	\$14,716,270.46
Total Number of Check Payments:	11976
Total Dollar Amount of Check Payments:	\$4,343,459.04
Total Number of Other Payments:	0
Total Dollar Amount of Other Payments:	\$0.00
Total Number of Internal Payments:	274
Total Dollar Amount of Internal Payments:	\$170,816.60
Total Number of Payments:	56244
Total Dollar Amount of Payments:	\$19,059,729.50
Percentage of Check Payments:	21%
Percentage of Electronic Payments:	79%
Total Number of Bill Pay Users Activated for Presentment:	12743
Total Number of Bills Presented:	885

FIS

P2P

CeB Guide

EXHIBIT
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Features

Using the Send Money Online feature, a customer can pay a personal payee using the following two methods:

- **Send money instantly to anyone.** A person-to-person (P2P) payment can be sent instantly using the PayPal network to almost anyone with an e-mail address or mobile phone number.

The PayPal network allows your customers to pay domestic and international payments using an e-mail address anywhere in the world that the PayPal network is supported.

- **Send money to a bank account.** (A2A) Money can be electronically transferred directly into a person's domestic bank account using the bank routing number and the account number. These payments typically have a next day delivery of funds.

Your financial organization can offer one or both of these payment types to all customers enrolled in Bill Payment.

P2P is an entitlement driven module. The new entitlement CBP.P2P will be available for all Customer Function Profiles. Your FI can then choose the profiles to which they want to add the feature.

Customer Experience

Customers access the new Send Money Online feature using the new link, **Send money online**, which is added to the Bill Payment navigation in Consumer eBanking.



Make Payments Navigation

Send Money Online Page

When the customer selects **Send money online**, the Send Money Online page is displayed. The customer must select a payment type to send money online.

Send Money Online

Send money instantly to anyone - *Powered by PayPal*
Use the e-mail address or mobile number of the recipient.

Send money to a bank account
Use the bank routing and account number of the recipient. (1 - 2 day delivery)

[How Do I...](#) [Terms](#) [FAQs](#)

Send Money Online Page

Only the payment type(s) offered by your financial organization are displayed on this page. Selecting one of the radio buttons expands the page to include the fields necessary to complete the payment.

Send Money Instantly to Anyone

When the **Send money instantly to anyone** radio button is selected, the PayPal form is displayed. Customers can send a person-to-person payment to an e-mail or mobile phone number. The customer must provide the recipient's e-mail address or mobile phone number in the **Recipient's email or mobile** field.

Send Money Online

Send money instantly to anyone - Powered by PayPal
Use the e-mail address or mobile number of the recipient.

Send money to a bank account
Use the bank routing and account number of the recipient. (1 - 2 day delivery)

Send money to:

Recipient's e-mail or mobile:

Amount: \$

Convenience fee: \$ 0.50

Pay from:

Message: (optional)

Sender's e-mail (optional):

POWERED BY
PayPal

[How Do I... Terms FAQs](#)

Send Money Online – instantly using PayPal

About Convenience Fees

Your organization can charge customers a convenience fee for using the PayPal option. When the customer selects the **Send money instantly to anyone** radio button, the convenience fee is displayed on the Send Money Online page.

Convenience fees are recorded in the customer's Account Activity and include **CONV FEE PAYMT** in the description.

04/13/2011	PREAUTHORIZED WD PAYPAL CONV FEE PAYMT	50
04/13/2011	PREAUTHORIZED WD AFTAN FAULKNER PAYMT	5.00

Send Money to a Bank Account

When the **Send money to a bank account** option is selected at the top of the Send Money Online page, the electronic transfer form is displayed. The customer can send money to a personal payee from Bill Payment or add a new recipient. The customer must provide the bank routing number and account number for the recipient's bank account.

Send Money Online

Send money instantly to anyone - Powered by PayPal
Use the e-mail address or mobile number of the recipient.

Send money to a bank account
Use the bank routing and account number of the recipient. (1 - 2 day delivery)

Pay from:

Send money to:

Category:

Deliver by: 11/24/2010

Amount: \$

Routing number:

Account number:

Account type: Checking
 Savings

DOLLARS

Memo:

<input type="text" value="100111011"/>	<input type="text" value="08881111"/>	<input type="text" value="0001"/>
Routing number	Account number	Check number

Recipient's Address Information [Why we need your recipient's address](#)

Since this is my account, use my address.

Address line 1:

Address line 2 (optional):

City:

State:

Zip code: -

[How Do I... Terms FAQs](#)

Send Money Online – to a bank account

For payments sent to a bank account, although the money is transferred electronically, a physical address must be entered for the recipient for the OFAC checking process. Electronic transfer payments are processed via ACH and typically post next day if submitted before the ACH cutoff for the day.

About Bill Pay Payees and Send Money Online

If the customer has personal payees established in Bill Payment, those payees are available in the **Send money to drop down** field. If the customer has sent online payments from the Send Money Online page to the selected recipient before, the recipient's payment information pre-fills on the Send Money Online page.

When the customer selects **Add a new recipient** in the **Send money to** field, the **Recipient name** field is displayed and the customer can enter a new recipient.

Send Money Online

Send money instantly to anyone - *Powered by PayPal*
Use the e-mail address or mobile number of the recipient.

Send money to a bank account
Use the bank routing and account number of the recipient. (1 - 2 day delivery)

Pay from: REGULAR CHECKING ACCOUNT, 2111 ▼

Send money to: Add new recipient ▼

Recipient name:
(The recipient should be an individual, like a relative or friend. To pay a business, please use Make Payments.)

Category: Miscellaneous ▼

Deliver by: 11/24/2010

Send Money Online – Add new recipient

Transaction Cut Times for Sending Money Online

For payments sent via PayPal, there is no cut-off time. The payments are processed 24 hours a day. Payments sent via A2A (ACH) use the ACH Batch Processing Cut off Times for your financial institution. The payments will typically post to the payee's account the next day if submitted before the ACH cutoff for the day.

Confirmation Page

Once the customer clicks **Send money** on the Send Money Online page, a confirmation page is displayed. The confirmation page displays the information entered on the Send Money Online page and varies based on the payment type selected by the customer.

Send Money Online

The following payment was successfully submitted and can be viewed on the [payment history](#) page.

Confirmation number:	YBVBFB8XV
Money Sent to:	Jane Doe
Recipient's email or mobile:	janedoe@example.com
Amount:	\$9.50
Convenience fee:	\$0.50
For:	Friends and family
Paid from:	REGULAR CHECKING ACCOUNT, 2111
Recipient confirmation:	Unclaimed
Sender's e-mail:	joecustomer@example.com



What would you like to do?

- [Send money to someone else](#)
- [Make a Payment](#)
- [View Payment History](#)

[How Do I...](#) [Terms](#) [FAQs](#)

Payment Confirmation Page

For registered PayPal users, the funds are deposited directly to the recipient's PayPal account. For recipients not yet registered with PayPal, the funds are held until they register. Once the recipient registers, the funds are immediately available in the recipient's PayPal account and can then be transferred to the recipient's bank account.

About Transactions Displayed in CeB

The Transactions will be displayed in the customers CeB Account Details as a Preauthorized WD from their account (R/T and Account number will display, not pictured in screenshot below).

Special Account, *6519, Available \$5,028.69 <input type="button" value="GO"/>					
Special Account, *6519 Current balance: \$5,028.69 • Available balance: \$5,028.69 • View account information					
All completed transactions from 10/8/2010 to 10/12/2010 Search your transaction history • Redisplay 30-day view					
Page 1 of 1					
Date	Number	Description †	Withdrawals	Deposits	Balance †
10/12/2010		PREAUTHORIZED WD	N/A → 1.00		5,831.44
10/12/2010		PREAUTHORIZED WD	N/A → 2.00		5,832.44
10/12/2010		PREAUTHORIZED WD	N/A → 8.00		5,834.44
10/12/2010		ELECTRONIC BILL PAY		100.00	5,842.44
Page 1 of 1					

PayPal Processing via Email

For payments sent using PayPal, PayPal notifies the recipient by e-mail that they have received money. Your organization can customize the logo and banner displayed on the e-mail notification sent to customers.

Subject: Jane Doe just sent you \$1.00 USD with PayPal.

FIS Never Compromise. Secure payments by **PayPal**

Hello Joe Customer,
Jane Doe just sent you money with PayPal.

Payment details

Amount:	\$1.00 USD
Transaction Date:	Jul 16, 2010
Transaction ID:	UW234360FR08444
Message:	TESTER PAYMENT 1. GO

[View the details of this transaction online](#)

Have you increased your withdrawal and receiving limits? Just log in to your PayPal account, go to the Account Overview page, and click **View Limits**.

P2P Payments are free, safe, and convenient.

FIS

[Help Center](#) | [Security Center](#)

Please do not reply to this email. This mailbox is not monitored and you will not receive a response. For assistance, [log in](#) to your PayPal account and click the Help link in the top right corner of any PayPal page.

To receive email notifications in plain text instead of HTML, [update your preferences](#).

Copyright ©2010 PayPal Inc. All rights reserved. Designated trademarks and brands are the property of their respective owners. PayPal is located at 2211 N. First St., San Jose, CA 95131.

PayPal Email ID PP274

Sample PayPal e-mail

PayPal Processing via Phone Number

PayPal allows your customers to pay anyone by phone in 19 North American countries using the North American Numbering Plan (NANP). NANP numbers are ten-digit numbers consisting of a three-digit Numbering Plan Area (NPA) code, commonly called an area code, followed by a seven-digit local number.

When the customer sends a payment to a phone number, one of the following occurs:

- If the payment is sent to a mobile number and the recipient is enrolled with PayPal – the payment is communicated to the recipient through their preferred method (e-mail or text message).
- If the payment is sent to a mobile number and the recipient is not enrolled with PayPal – the recipient receives a text message.
- If the number provided is a land line, a voice message is left for the recipient.

About Transaction Limits

Your organization sets daily transaction limits for sending money online. A transaction limit is specified for the maximum dollar amount for an individual transaction, and for the total maximum dollar amount a single customer can send using the payment channel on a single day. Separate transaction limits are set for the **Send money instantly to anyone** option and the **Send money to a bank account** option. These transaction limits are set at the FI level, and not for a particular customer.

Transaction limits cannot exceed your organization's overall daily transaction limit for a customer. All transactions made through both the **Send money instantly to anyone** option and the **Send money to a bank account** option are counted towards the customer's overall daily transaction limit.

About Funds Verification and Send Money Online

Funds verification is unavailable when using the Send Money Online payment options. The debit transactions for both payment types will be sent using standard ACH delivery timelines.

About PayPal and International Payments

Send Money Online gives your customers the ability to pay international payees through PayPal. These payments are handled by PayPal in the same manner as a domestic payment. Not all countries are supported on PayPal, however PayPal continues to expand its coverage. See the PayPal website for more information about supported countries.

There are no special reports available for P2P PayPal payments, International or otherwise. These payments are treated like any other bill payment within FIS and will show on your standard CST reports. At FIS, there is no way to determine if a payment was sent to an international recipient or not: the only information provided at the time of the payment is an email address for the recipient.

About PayPal and OFAC

In addition to the current FIS OFAC checks performed, PayPal also performs OFAC checking on the recipient.

PayPal is a global leader among financial organizations in risk management and holds several patents in risk management. PayPal has account level, transaction level, and network level risk management policies in place to prevent and detect fraud.

PayPal suspends all positive OFAC hits for review. The majority of these are cleared after manual review. If additional detail on a sender is needed, PayPal will notify FIS via secure channels. FIS client support will then contact the Financial Institution to gather details on the sender and pass on to PayPal. This is on a case by case basis. If, after review, the OFAC hit is determined to be a positive, then the payment will be rejected, and the FIS Compliance department will go through the

standard OFAC reporting process. The OFAC process for PayPal and A2A payments is the same as the OFAC process for Billpay.

PayPal Credit Returns

About PayPal Returned Funds

The recipient of a PayPal payment can refund the transaction through the PayPal website up to 60 days. The transaction detail screen has a 'refund' link.

Transaction Details	
Payment Received (Unique Transaction ID #61N01814LT116973W)	
Sent by: RITWICK DHAR Email: RITWICK.DHAR@FISGLOBAL.COM Institution: FIS Product Development Manager – 1305	

Amount received: \$1.00 USD	
Fee amount: \$0.00 USD	
Net amount: \$1.00 USD	
Issue a refund 	
You have up to 60 days to refund the payment.	

Invoice ID: CBKBWJDU	
Date: Oct 15, 2010	
Time: 13:48:36 PDT	
Status: Completed	

Subject: RITWICK DHAR has just sent you \$1.00 USD with PayPal	
Note: THANKS FOR LUNCH.	
Payment Type: Instant	

The receiver can issue a refund of partial or full amounts which credits the funds back to the PayPal/FIS Settlement account.

PayPal credits the funds to the PayPal/ FIS Settlement account and records the transaction in the daily PayPal report sent to FIS. FIS then processes the daily reports, identifying any exceptions and reconciling them with the FI during their standard settlement process. Funds are typically credited back to the sender's funding account within 3-5 business days.

About PayPal Unclaimed Funds

There is no way of cancelling the payment from the originator side – the payment will be automatically refunded after 60 days. Unclaimed funds sent to a PayPal account are returned to the customer who sent the personal payment.

Non Sufficient Funds scenarios

FIS is not able to reverse PayPal payments for an NSF scenario. NSF situations are processed using the standard Billpay Debit Return process. Three separate follow-up debits to the originator's account will be attempted, and the account will be placed into a blocked status. If the funds are not collected after three attempts, a collection item will be opened for the NSF'd consumer.

Marketing Resources

FIS offers banner ads, etc. in our marketing tool kit under Person-to-Person Payment Solutions. They can be accessed here:

www.fisglobal.com/billpay

username: billpay password: adoption

Send Money Online Splash Page

Your organization can design a splash page for customers to access the Send Money Online page. Your organization controls the contents of the splash page.

To add a new splash page that allows customers to access the Send Money Online page, use the following Javascript:

```
goToSendMoneyOnline()
```

Your organization must design your own splash pages and host them in a secure environment.

View Statistics for Splash Pages

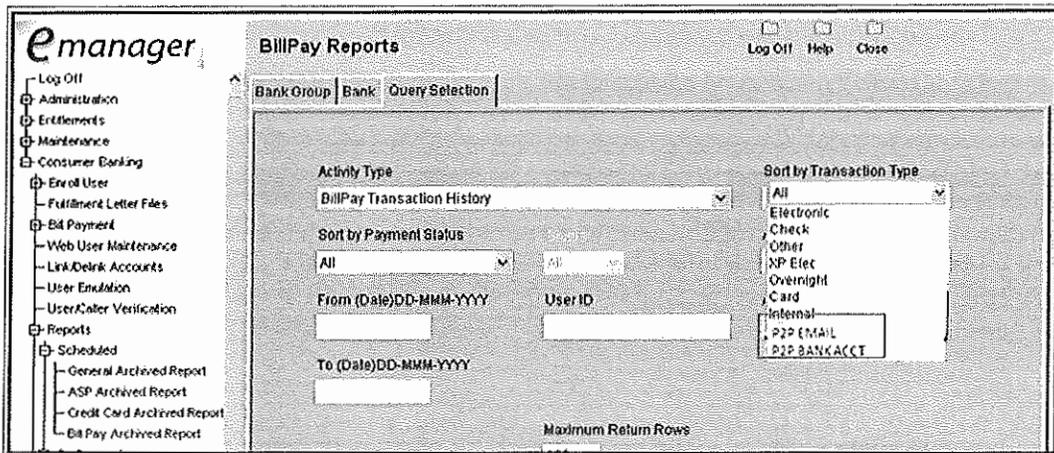
The View Statistics report in eManager Marketing Director can be used to view statistics for splash pages. The **Click Behavior** column on this report now displays a value of **Send Money Online** to report the customer clicking on the Send Money Online link on the splash page.

BillPay Reports Updates

The following eManager reports are updated to include the new payment transaction types for P2P Email (PayPal) and P2P Bank Account (Electronic Transfer) payments.

- On Demand Bill Pay Transaction History
- On Demand Total Dollar Amount of Bill Pay
- Scheduled Bill Payment Summary Report
- The Scheduled Bill Payment Detail Report

The payment transaction types, **P2P Email** and **P2P Bank Acct** are added to the **Sort by Transaction Type** drop-down lists for the On Demand Bill Pay Transaction History Report.



eManager - On

Demand Bill Pay Transaction History

The following totals are added to the Scheduled Bill Payment Summary Report:

- Total Number of P2P Email Payments
- Total Dollar Amount of P2P Email Payments
- Total Number of P2P Bank Account Payments
- Total Dollar Amount of P2P Bank Account Payments

The **Total Number of Bill Payment Types** column and the **Total Dollar Amount of Bill Payment Types** column on the On Demand Bill Pay Transaction History Report now include P2P Email and P2P Bank Account totals.

In addition, the Total Dollar Amount of Bill Pay Query now includes P2P Email and P2P Bank Account payments.

BIC Updates

Two new payment types have been defined in the Consumer eBanking Business Intelligence Center (BIC) universe for the **Bill Payment Transaction Type** field. The new types are:

- **A2A_ELEC**—A2A Electronic Transfer
- **P2P**—P2P PayPal Transaction.

Appendix A: PayPal Error Listing

Code	Message	Additional Information
500000	There is a system error	
520002	Internal error	
520003	User name/password is incorrect	
520006	This call is not defined in the database	
569016	Preapproval PIN functionality is not enabled	
569018	Preapproved payments have been disabled	
570026	The starting date is too far in the future	
579038	The date range between the start date and the end date is too wide	
579055	The limit for total amount of all payments is above PayPal's limit	
580001	Invalid request	
580022	Account already exists	new for 1.3.0
580024	The start date must be in the future	
580025	The start date must be earlier than the end date	
580027	The argument is unsupported	
580028	A URL is malformed	
589023	If a fractional amount is rounded due to currency conversion, funds could be lost	
589039	The email address is invalid. It may not be registered in PayPal's system yet	



People Pay Update

June 2013



EXHIBIT
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O-00749

Agenda

- **Why P2P is Critical**
- **People Pay Product Overview**
 - Demo
 - Product Direction
- **Questions / Next Steps**

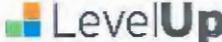
Alternatives Continue to Expand

Google Wallet
Send money
with Gmail

DWOLLA 

OUR MISSION

Allow anyone [or anything] connected to the Internet to move money quickly, safely & at the lowest cost possible.

 LevelUp



 Square

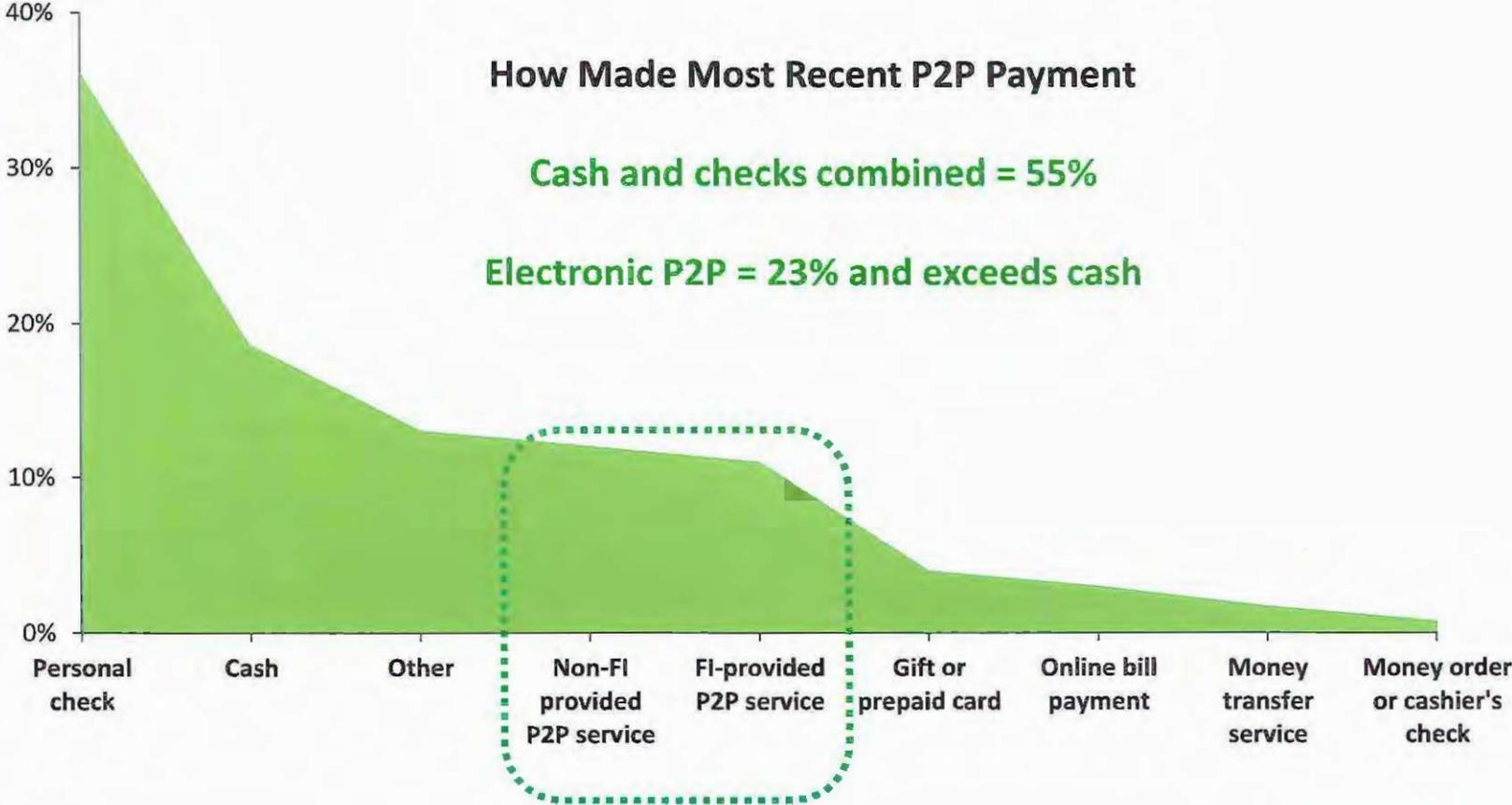
 Square Register

 Square Wallet

MCX



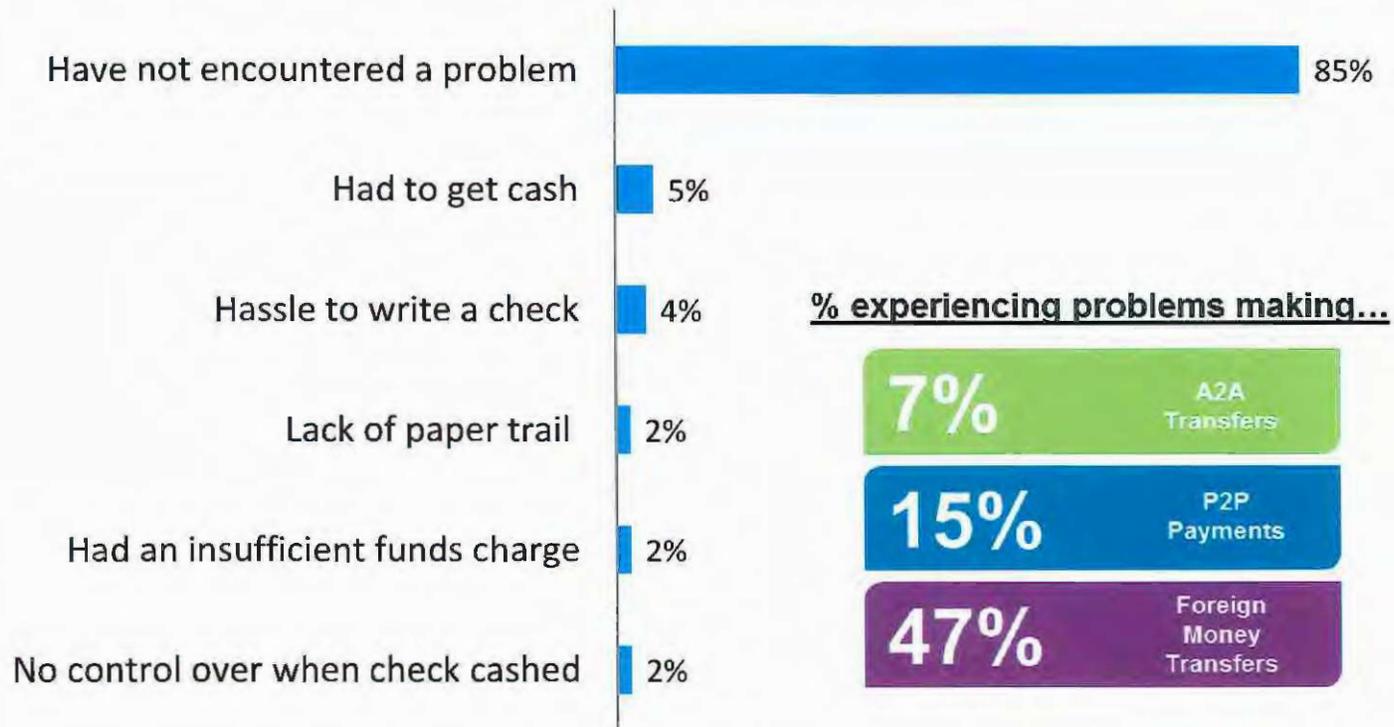
P2P Payment Opportunity Remains Open



Source: FIS and Ipsos Vantis, March 2013; n =300

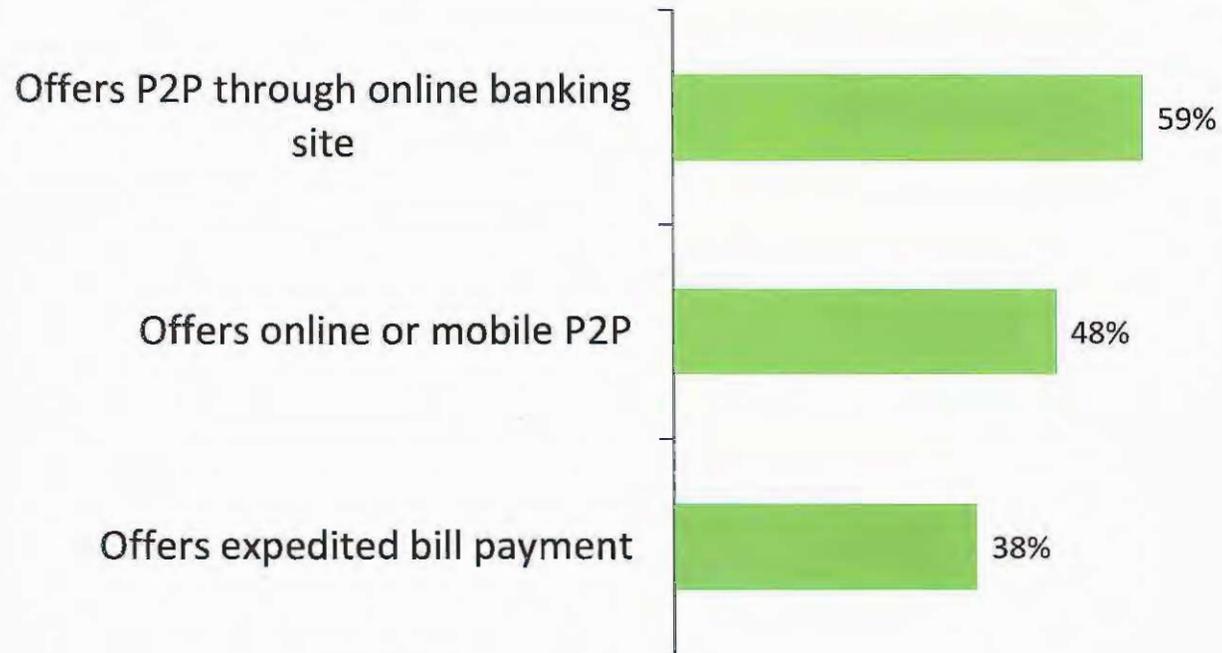
P2P Solutions Must Be Easy, Definitive

Problems Encountered in Making P2P Payments



Despite FI Preference, Consumer Awareness is Low

Percent of Consumers Unaware of Whether their Primary FI Offers the Payment Service
(Among active online and/or mobile bankers)



Source: FIS and Ipsos Vantis, March 2013; n = 1,508

People Pay: A Bank-Centric Alternative



Establishing the Money Movement Portal Strategy

- Discoverable
- Better than competing solutions
- Bank is central



People Pay Update for IBS / CeB



O-00756

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FIS People Pay Overview



Real-time, Me-to-You/Them Payments

- Pay anyone with an e-mail or mobile number
- Route to – checking, prepaid or gift card, or other P2P payment providers
- Single, secure, trusted platform

FIS Real-Time Money Movement

Leverages the FIS PayNet™ network and core system integration for real-time money movement

FI Benefits

- Revenue-generating
- Attract new customers and extend existing relationships
- Increase adoption of online services
- Compete with non-traditional payment providers

Product Demo – People Pay

FIS

O-00758

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Current Status – Three Integration Areas

Online

- **Available via CeB today**
- **Enhanced integration targeted for June**
 - Direct People Pay Enrollment
 - Improved Account Synchronization

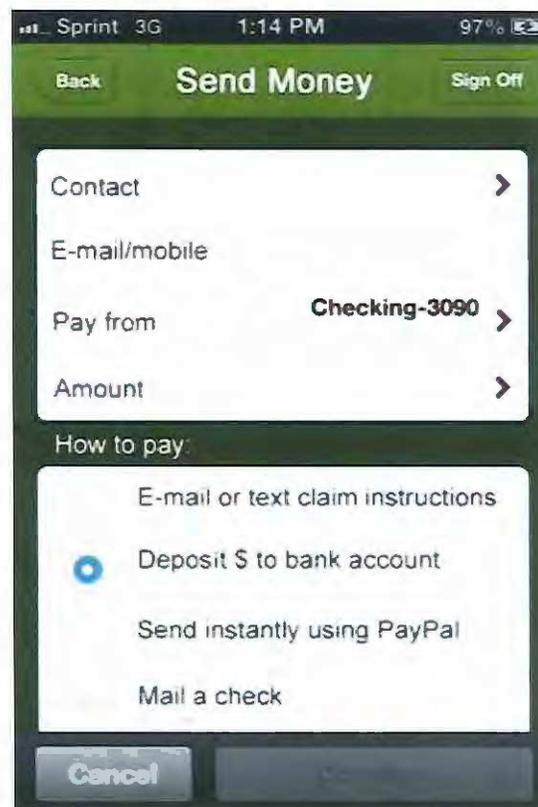
Mobile

- **Ability to send money is June target**
- **Enhancements targeted for Oct**
 - Mobile only / direct enrollment
 - Claim Payments

Funding

- **Real-time good funds integration completed**
 - Current integration is “direct to deposit system”
 - When PayNet integration is completed, funding will shift to PayNet
- **Payment delivery is currently next-day**
 - Additional PayNet integration (Oct target) will facilitate real-time credit delivery

FIS Mobile: People Pay



- Q2 2013 – People Pay Send Money in FIS Mobile
- Q3/Q4 2013 – Additional People Pay functionality incorporated into FIS Mobile

People Pay and PayNet Strategic Alignment



GOOD FUNDS MODEL: REAL-TIME + DIRECT BALANCE VERIFICATION IMMEDIATE DEBIT IMMEDIATE AVAILABILITY



Real-time. Through existing accounts. Validated instantly.

FIS PEOPLE PAY

NEXT-GENERATION BANKING AND MONEY MOVEMENT NOW

People Pay vs. Alternative Solutions

FIS People Pay Solution:

- Real-time for all debits today
- Real-time credits in 2013
- Financial Institution-centric
- Built upon open P2P network
- Better than non-FI alternatives



Other Approaches:

- Slow (3 days to pay!)
- Running on dated ACH technology
- Vendor-centric
- Proprietary and limiting

Questions?



O-00763

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Appendix: People Pay User Experience

FIS People Pay

Send/Receive Money Options

Payment Information

Send money to: _____

How to notify: _____

Amount: \$ _____

Pay from: Select account ▼

How to pay: Select how you want to send the money ▼

Send on:	E-mail or text claim instructions to contact	Free!
	Deposit into contact's bank account	Free!
	Deposit into contact's PayPal account	\$0.50
	Mail a check to a contact	\$0.50

Pay Cancel

Payment Options for the established People Pay user.

- FI-Branded
- Tightly integrated in FI's online banking experience
- New payment options introduced here over time

FIS People Pay Registered Receiver Incoming Payments

Date	From	\$ Amount	Status
03/12/12	Bob Zwaska (B.Zwaska@mail.com)	40.00	<u>Pick up/decline by 04/12/12</u>
03/09/12	Jose Colon (J.Colon@mail.com)	95.00	Declined
03/06/12	Scott Meyer (S.Meyer@mail.com)	35.00	Picked up
03/02/12	Dhaval Vasavada (262-555-1234)	175.00	Expired

Incoming Payments – Claim Experience

Registered Receivers (those Receivers served by FI's w/ the People Pay solution in production) will claim incoming payments HERE!

- FI-Branded
- Tightly integrated in FI's online banking experience

FIS People Pay Registered Receiver Claim Payment



Incoming Payment

From: Bob Zwaska (B.Zwaska@mail.com)
Amount: \$40.00
Status: Pick up by 04/12/12
Received: 03/12/12
Confirmation: CPK29V
Message: This is for the concert tickets.

Send money to:

- My bank account (Estimated delivery: 04/13/12)
- My PayPal account (Estimated delivery: 04/14/12)
- My address via check (Estimated delivery: 04/18/12)

Receiver options will display here.

- FI-Branded
- Tightly integrated in FI's online banking experience

FIS People Pay

Alerts

Alternative “Calls to Action,” conditioned upon whether or not the RECEIVER is known to the People Pay network

Email Alert - Registered Receiver

Alert – customized for the KNOWN/Registered receiver.



Sue Smith has sent you a payment for \$35.00.

Personal message from Sue: Thanks again for getting the concerts tickets. I can't wait for the show!

To claim this payment, please go to www.pgfinancial.com

If you do not collect this payment by **May 11, 2012**, the money will be returned to Sue Smith.

Sincerely,
PG Financial

MemberID (15640549)
AlertID (1234567)

The content included in the "personal message" section of this e-mail was created by the author and is not endorsed or supported by PG Financial.

To view your account, click the link below:
peoplepay.pgfinancial.com/account

Questions?

If you have a question about this payment, please contact Sue Smith; if you have any other questions, please contact us at peoplepay@pgfinancial.com or call us at 123-456-7890.

Email Alert - Unregistered Receiver

Alert – customized for the UNKNOWN/Un-registered receiver.



Sue Smith has sent you a payment for \$35.00.

Personal message from Sue: Thanks again for getting the concerts tickets. I can't wait for the show!

To claim this payment, please go to peoplepay.pgfinancial.com
Your claim code is: **12345**

If you do not collect this payment by **May 11, 2012**, the money will be returned to Sue Smith.

What is People Pay?

A new service that eliminates the hassles of checks and cash. People Pay allows you to send and receive money as easily as you send and receive e-mail or text messages.

Questions?

If you have a question about this payment, please contact Sue Smith; if you have other questions about the site, please visit us at: peoplepay.pgfinancial/faq.com

Privacy and Security

Your trust and security are our highest priorities. Any information you share with us is confidential and secure.

Get started with People Pay

Would you like to send money to friends or family? Visit peoplepay.pgfinancial/register to get started.

Sincerely,
PG Financial



MemberID (15640549)
AlertID (1234567)

The content included in the "personal message" section of this e-mail was created by the author and is not endorsed or supported by PG Financial.

Conceptual designs: likely to change/mature

FIS People Pay

User Experience

(for the Unknown/Unregistered Receiver)

The FIS logo consists of the letters 'FIS' in a white, sans-serif font, positioned on a solid blue horizontal bar.

O-00771

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Unregistered Receiver Site Login Page



Search

Secure Access

E-mail or mobile number:

(Where you received the claim notification.)

What is People Pay?

The safe and easy way to send and receive money online.

- 1 Log in to our secure Web site
- 2 Choose how to receive your money (bank account, check, etc).
- 3 Pick up your money.



Not a PG Financial customer?
[Open an account now.](#)

Does your Institutions participate [click here.](#)

It's fast and free!

[Watch a demo](#) [View FAQs](#)



Simplify your retirement

Consolidate 401(k)s and IRAs with guidance

[▶ Learn more](#)



Time to refinance?

See if a mortgage refinance make sense for you



[Member FDIC](#)

[Security](#)

[Privacy Policy](#)

**Bank-branded landing page –
customized for the UNKNOWN/
Un-registered receiver**

Unregistered Receiver Site

Pick-up code



 Secure Access

[Help](#) 

Enter Text for Verification

Please enter your pick-code and the characters below to pick up your money. You have 2:00 minutes to complete this page.

Pick-up code: 



Unregistered Receiver Site

“How would you like your money?”



Secure Access

[Help ?](#)

Pick Up Your Money

Payment Information

Sent by: TODD JACOBS
Amount: \$50.00
Message: Here is the money for the game. I can't wait! - Todd
Pick-up code: AB123VV

If you do not pick up this money by April 20, 2012, the money will be returned to TODD JACOBS.

Where would you like your money?

Payment Option

- My Bank account
- My PayPal account
- Send me a check in the mail

Estimated Arrival

- 1-2 business days
- 2 business days
- 7-10 business days

Estimated Arrival dates shown here are illustrative only. To be confirmed.

Cancel

Refuse payment

Continue

Unregistered Receiver Site Preview Page



 [Secure Access](#)

[Help](#) 

Pick-Up Preview

Please review your payment. It's free to pick up a payment!

Payment Information

Sent by:	Todd Jacobs
Amount:	\$50.00
Estimated arrival:	1-2 business days

Account Information

Financial institution:	Pine Tree State Bank
Routing number:	23333333
Account number:	11223456

Back

Cancel

Pick up money

Unregistered Receiver Site Confirmation Page



 [Secure Access](#)

[Help](#) 

Pick-Up Confirmation

The money will be in your account in 1-2 business days.

Payment Information

Amount:	\$50.00
From:	Todd Jacobs
Status:	Picked up
Estimated arrival:	1-2 business days
Confirmation:	12345HHTYY

Account Information

Financial institution:	Pine Tree State Bank
Routing number:	23333333
Account number:	11223456

How else would you know I'm a KU fan?



Jayhawk[®] Visa[®]
Credit Cards,
Check Cards
and Gift Cards.
Available only at
INTRUST Bank.

INTRUST
encourages
responsible
credit card spending.
For credit tips,
go to our website.
Member FDIC

800-222-7458
www.intrustbank.com

The exclusive provider of
KU Jayhawk Visa Cards,
benefiting the KU Alumni Association.

yes you can  INTRUST
Bank.

Pay heed
all who cheer
"Rock Chalk,"
get your Championship
Visa® today.

The 2008 Kansas National Championship Visa,
brought to you by the KU Alumni Association.



Earn great rewards, including gift cards for the KU bookstores and KU Alumni Association. Jayhawk® Visa check, credit and gift cards are available exclusively at INTRUST Bank.

Apply online at kucard.com
or call 800-222-7458.

INTRUST encourages responsible credit card spending.





Share the experience with 50,000 cheering fans.
Put your trust in only one card.



Keep the experience of K-State athletics alive with every swipe when you choose the only card trusted by your school. Available exclusively at INTRUST Bank; brought to you by and benefiting the K-State Alumni Association.

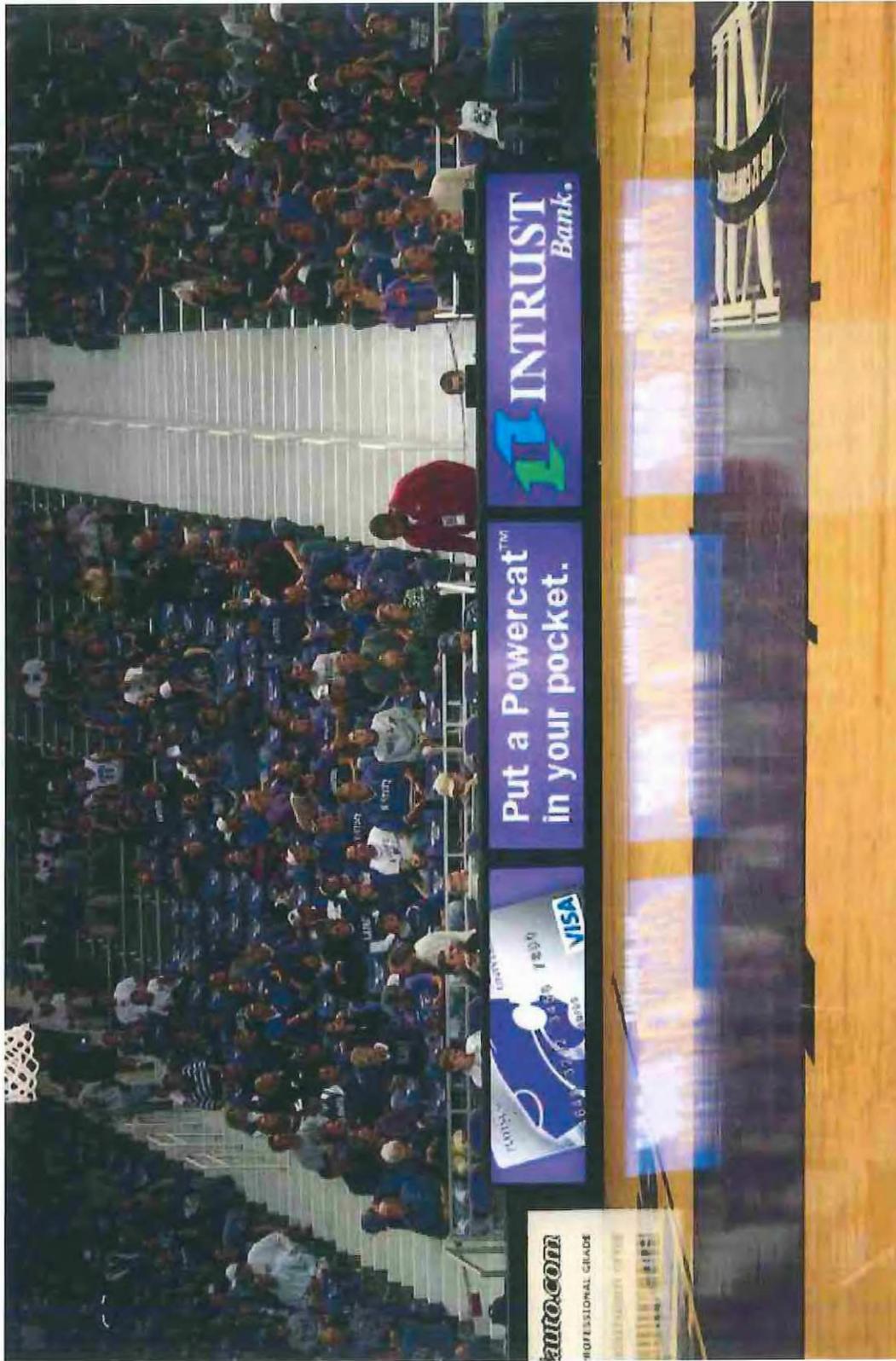
INTRUST encourages responsible credit card spending.

I trust INTRUST.



intrustbank.com





O-03605

EXHIBIT
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INTRUST Visa® Payroll Card

The ideal way to cut costs and provide a convenient means for your employees to receive, access and manage their pay is with an INTRUST Visa Payroll Card. Payroll funds are "loaded" on individual employee cards each pay period. Employees can then make purchases anywhere Visa is accepted or access their funds through an ATM or bank teller.



Program Features

- Each payroll period, the company submits a payroll file through INTRUST Treasury OnLine. Payroll amounts are loaded to employee cards.
- Employees can use the card to purchase goods and services or obtain cash without usage fees.
- Around the clock fraud prevention protects the employee should their card be lost or stolen.
- Employees are provided with a pocket transaction register and receive a monthly statement.
- Account information is available online or by telephone 24 hours a day.

Company Benefits

- Eliminate paper checks
- Reduce replacement check costs
- Reduce check reconciliation costs
- No heartache when checks don't arrive in time

Employee Benefits

- Immediate access to pay without the need of a checking account
- Safer than carrying cash
- Eliminates check cashing costs
- Make purchases at millions of locations worldwide
- Get cash at any bank teller or ATM
- Do not have to come to the worksite to pick up a payroll check

Support from INTRUST Bank

INTRUST Bank provides all program materials and support, which includes:

- Educational information to distribute to employees
- Assistance with employee sign-up
- Card maintenance and employee customer service

For more information, please contact:

Bruce Huelsmann or Jason Rudkin
800-895-2265
intrustbank.com

EXHIBIT
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Member FDIC

yes you can.  **INTRUST**
Card Center.

INTRUST Visa® Payroll Card

Cut costs and provide a convenient means for employees to receive, access and manage their pay with an INTRUST Visa Payroll Card. Payroll amounts are loaded to employee cards, via an ACH direct deposit payroll file submitted to INTRUST.



Program Features

- Employees can use the card to purchase goods and services or obtain cash without usage fees
- Around the clock fraud prevention protects employees if their cards are lost or stolen
- Account information is available online or by telephone 24 hours a day
- This card is not a credit card, nor can employees add additional funds to the card
- Single ACH payroll file can include both direct deposit to checking accounts and payroll cards, no extra ACH files needed

Company Benefits

- Eliminate paper checks
- Reduce replacement check costs
- Eliminate check reconciliation costs
- Eliminate the hassle of missing or late checks
- Increase internal operating efficiencies

Employee Benefits

- Immediate access to funds without the need of a checking account or picking up payroll check
- Safer than carrying cash
- Eliminates check cashing costs
- Use as a debit card, without any fees, by making purchases wherever Visa is accepted or by making withdrawals at any INTRUST ATM
- Withdraw full amount of payroll once per pay period without a fee at any Visa participating bank teller
- Credibility and purchasing power of Visa
- Eliminates the need for employees to pick up a payroll check

Support from INTRUST Bank

INTRUST Bank provides all program materials and support, which includes:

- Payroll Card information brochures and employee sign up sheets available for employees in English and Spanish
- Initial training and ongoing customer support
- Card maintenance and security

888-964-6265

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INTRUST Visa® Payroll Card

The ideal way to cut costs and provide a convenient means for your employees to receive, access and manage their pay is with an INTRUST Visa Payroll Card. Payroll funds are "loaded" on individual employee cards each pay period. Employees can then make purchases anywhere Visa is accepted or access their funds through an ATM or bank teller.



Program Features

- Each payroll period, the company submits a payroll file through INTRUST Treasury OnLine.
- Payroll amounts are loaded to employee cards.
- Employees can use the card to purchase goods and services or obtain cash without usage fees.
- Around the clock fraud prevention protects the employee should their card be lost or stolen.
- Employees are provided with a pocket transaction register and receive a monthly statement.
- Account information is available online or by telephone 24 hours a day.

Company Benefits

- Eliminate paper checks
- Reduce replacement check costs
- Reduce check reconciliation costs
- No heartache when checks don't arrive in time

Employee Benefits

- Immediate access to pay without the need of a checking account
- Safer than carrying cash
- Eliminates check cashing costs
- Make purchases at millions of locations worldwide
- Get cash at any bank teller or ATM
- Do not have to come to the worksite to pick up a payroll check

Support from INTRUST Bank

INTRUST Bank provides all program materials and support, which includes:

- Educational information to distribute to employees
- Assistance with employee sign-up
- Card maintenance and employee customer service

For more information, please call:

800-895-2265

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INTRUST Visa® Payroll Card

Fee Structure

Employer

One-time implementation fee	\$250.00
Per employee account set-up	\$7.50
Per employee payroll transmission	\$0.25

Employee

Purchases (PIN or signature transactions)	Free
ATM Charges	
INTRUST Bank ATM	Free
Non-INTRUST ATM	\$1.50
Non-INTRUST ATM Surcharge	Varies by ATM owner
Card replacement	\$25.00
Overdrafts	\$25.00
Inactive account	\$2.50 in any month with no payroll deposit or transaction
Miscellaneous purchase receipt	\$5.00 per copy of purchase receipt
Statement	\$3.00 per copy of statement

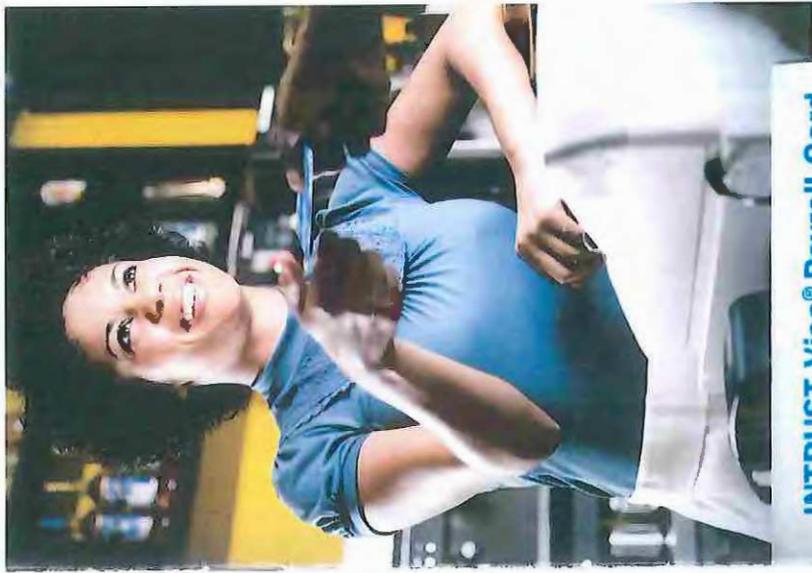
Implementation

Implementation of the program takes 60-90 days and includes:

- Signed contract
- Program set-up at INTRUST Bank
- Program testing
- Employee sign-up
- Employee education

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How it works.

Receive your pay directly on your Visa® Payroll Card



Money is Immediately Available

Your pay is available each payday, no matter where you are.

Convenient and Cost-Effective

No more check-cashing fees or standing in line to cash your check.

Use the card for everyday purchases at millions of locations or withdraw your full paycheck free of charge at any bank teller.

Safe and Secure

You enjoy the security of having your pay on the Payroll Card – it's safer than carrying large amounts of cash.

Manage Your Money

Track your spending or check your balance any time by visiting intrustpaycard.com or by calling 877-296-8472.

It's easy to use.

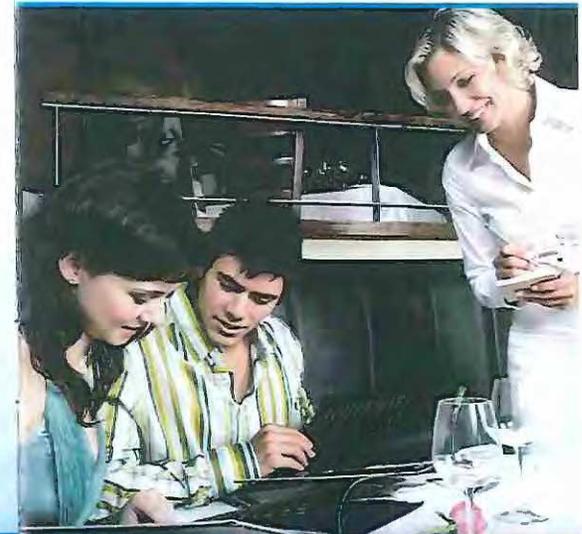
Tips for using your card

To check your balance:

- Call 877-296-8472
- Go online at intrustpaycard.com
- Go to an ATM (fee may apply)

Keep your card safe.

- Know where your card is at all times
- Don't write your PIN on your card
- If you lose your card, call us at 877-296-8472 IMMEDIATELY, 24 hours a day
- Losing your card can delay your pay



Purchasing flexibility.

To make purchases

Where there is a card terminal:

- Swipe the card through the machine
- Press "Credit"
- Sign the receipt if required

Where there isn't a card terminal:

- Hand your card to the cashier or server
- Sign the receipt
- Take your card and receipt

When you want cash back at a card terminal:

- Some merchants allow you to get cash back when you make a purchase
- To get cash back, press "Debit"
- Enter your PIN
- Select how much cash back you want
- Sign the receipt if required

When purchasing gasoline:

- See the gas attendant to pay
- Pay at the pump is not allowed



Access to cash.



To get cash

At an ATM:

- Follow the steps on the ATM screen
- Enter your PIN
- Select the amount of cash you want to withdraw
- Take your cash, card and receipt

At a bank teller:

- Give the card and a photo I.D. to the teller
- Advise teller you want to make a cash withdrawal from your card
- Advise teller how much you want to withdraw (teller does not know the amount available on the card)
- Sign the receipt

Tell me more.

Frequently Asked Questions

Q What do I do if a merchant tells me the card was "declined"?

A Most declines happen when the purchase amount is more than what is available on your card. To avoid declines, know the available balance before using your card.

Q What happens if my card is lost or stolen?

A Call us immediately toll-free at 877-296-8472 to report a lost or stolen card and order a replacement card.

Q Should I choose "Credit" or "Debit" when making a purchase?

A Press the "Credit" button unless you want cash back, then press "Debit" and use your PIN.

Q What should I do with my PIN?

A Your Personal Identification Number (PIN) should be kept in a safe place. Do not give it to anyone else, write it on the back of your card, or keep it in your wallet or purse.



Payroll Services

Direct deposit is the safe and convenient way to pay your employees. INTRUST Bank offers two methods of direct deposit payroll - via a Visa® Payroll Card or a paycheck directly deposited into their personal bank account at any financial institution. Both methods are funded through a single ACH (Automated Clearing House) Direct Deposit file.

Visa Payroll Card

For your employees who don't have checking accounts, INTRUST offers the Visa Payroll Card. Payroll funds are "loaded" on individual employee cards each pay period. Employees can make purchases anywhere Visa is accepted or access their funds through an ATM or bank teller.



Benefits to Your Business

- Reduce replacement check costs
- Save on check reconciliation costs

Benefits to Your Employees

- Money is immediately available
- Safer than carrying cash
- Eliminates check cashing costs
- Does not need to come to work to pick up a paycheck
- Make purchases at millions of locations worldwide, wherever Visa is accepted
- Get cash at any bank teller or ATM (charges may apply for use at a non-INTRUST ATM)
- Free INTRUST Bank ATM services
- Monthly statement to track spending
- Account information available online or by phone

Support from INTRUST Bank

INTRUST Bank provides all program materials and support, which includes:

- Employee on-site training and enrollment
- Education information to distribute to employees
- Pocket transaction register
- Card maintenance and employee customer service

ACH Direct Deposit

Provide your employees with the option of a direct deposited paycheck (or expense reimbursement) into their personal bank account at any financial institution. Employee payment information is sent to the bank via ACH. Direct deposit of payroll is safe, reliable and cost-effective.

- Do away with trips to the bank to deposit or cash paychecks.
- Eliminate lost or stolen checks.
- Reduce processing costs. Direct deposit is a much more cost-efficient method of paying employees than writing checks and distributing them on payday.

800-895-2265

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ACH Direct Deposit (continued)

There are several ways to create a direct deposit payroll file: using your existing software (many payroll systems have direct deposit features), a third-party processor, or through INTRUST Treasury OnLine.

Existing Software

If your payroll accounting package has a direct deposit feature and can create a NACHA formatted file, the payroll file can be submitted to the bank for processing. This is the most convenient method for doing direct deposit since it requires no additional keying or manipulation of your direct deposit information.

Third Party Processor

INTRUST has existing relationships with several nationwide payroll processors, such as ADP and Ceridian. We process payroll through these relationships, making start-up conversion simple and easy. We also work with local and regional accounting firms to process payroll. You will be provided access through OnLine Banking.

INTRUST Treasury OnLine

If you are unable to create your own ACH files, INTRUST Treasury OnLine provides you the ability to create a database of employees and store their bank information. Each pay period, you simply update net pay amounts online and submit the transactions in a NACHA formatted file.

All ACH Origination services are subject to initial and ongoing credit review and approval.

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Business

▶ **Bank**

▶ **Borrow**

Manage

- Treasury Management
 - Cash Management
 - Collections
 - Disbursements**
 - Risk/Information Management
- International Banking
- Merchant Services
- Wealth Management
- Correspondent Banking

▶ **Learn**

Disbursements

- Controlled Disbursement ACH Payments **Payroll Services** Wire Transfer

INTRUST Bank's payroll options provide you with an efficient and easy way to pay your employees. Each option eliminates lost/stolen checks and boasts security, dependability and convenience.

Payroll Option	Benefits to Your Business	Employee Benefits
<p>Direct Deposit</p> <p>Each pay period, your employees' paychecks are deposited into their personal bank accounts at the financial institution of their choice.</p>	<p>More time-efficient way to pay employees than by writing checks and distributing them each payday</p>	<p>Pay is deposited into employee accounts on time and ready to use, regardless of where they bank – eliminates waiting for checks to be delivered</p>
<p>INTRUST Visa® Payroll Card</p> <p>Each pay period, your employees' paychecks are deposited onto the Card.</p> 	<p>Eliminates paper checks and reduces replacement check costs</p>	<ul style="list-style-type: none"> ■ Pay is deposited onto their Cards on time and ready to use – eliminates waiting for checks to be delivered ■ Purchasing power of Visa ■ Withdraw cash at bank tellers or ATMs ■ Visa fraud protection for lost or stolen cards

Direct Deposit and/or INTRUST Visa® Payroll Card services may be right for your business if:

- Your employees have expressed interest in the direct deposit of their pay;
- You spend money mailing or over-nighting paychecks to remote locations;
- You pay pensions, expense reimbursements, annuities, dividends, interest, royalties or tax payments; and/or
- You have any employees who are unbanked

If you answered "yes" to any of these statements apply to your business, then INTRUST ACH services may be beneficial.

Contact us to learn more.

For more information about our Treasury Management services, [e-mail us](#) or contact a Treasury Management specialist near you:

- Wichita – 316-383-1255
- Kansas City and Northeast Kansas – 913-385-8212
- Oklahoma – 405-949-6523
- Arkansas – 479-286-2200

Bank Holiday Observances

To find out which holidays INTRUST observes, access our [bank holiday listing](#).





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- Checking Accounts
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- Mobile & Text Banking
- Check Cards
- Credit Cards
- Gift Cards**
- Exclusivity
- Foreign Currency

Borrow

Save

Wealth

Gift Cards



INTRUST Visa® Gift Card

INTRUST Visa Gift Cards are the perfect gift for all occasions: birthdays, holidays, weddings, graduations or just because.

[Learn more](#)

ORDER NOW



University Cards

Wichita State University



University of Kansas



Kansas State University



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- Mobile & Text Banking
- Check Cards
- Credit Cards
- Gift Cards
- INTRUST Bank**
- The University of Kansas
- Kansas State University
- Wichita State University
- Exclusivity
- Foreign Currency

Borrow

Save

Wealth

INTRUST Bank Gift Cards

[Overview](#) [FAQs](#)



Give the perfect gift! INTRUST Visa® gift cards are ideal for all occasions: holidays, birthdays, graduations, weddings or just because.

- Choose from denominations of \$25-\$500
- Choose a personal greeting that will appear on the card (online orders only)
- Better than a store gift card – the Visa gift card can be used at millions of locations
- Funds expire with card. The card and funds are valid until the expiration date shown on the front of the card. You should use the funds before that date.
- A monthly fee of \$2.50 will bill any time there has been 12 consecutive months of inactivity on the card.

Ready to purchase a gift card?

[Order a gift card online](#), at [any INTRUST branch](#), or by [calling Card Center Customer Service](#).

Contact us to learn more.

For more information about Gift Cards, contact Card Center Customer Service by [e-mail](#) or by [phone](#).

Already have a gift card?

[Check your balance online](#).

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- OnLine Services
- Mobile & Text Banking
- Check Cards
- Credit Cards
- Gift Cards
- INTRUST Bank**
- The University of Kansas
- Kansas State University
- Wichita State University
- Exclusivity
- Foreign Currency

Borrow

Save

Wealth

INTRUST Bank Gift Cards

[Overview](#) [FAQs](#)

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- [How can I use the INTRUST Visa Gift Card?](#)
- [What makes the INTRUST Visa Gift Card different from store gift cards or gift certificates?](#)
- [Is the INTRUST Visa Gift Card a credit card?](#)

Questions About Ordering an INTRUST Visa Gift Card

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- [Can recipients change their address and telephone number after receiving an INTRUST Visa Gift Card?](#)
- [I called to check on the amount I have left, and was told I owe a balance. How can that be?](#)

General Questions About the INTRUST Visa® Gift Card

What is the INTRUST Visa Gift Card?

The INTRUST Visa Gift Card is a prepaid Visa card with a specific dollar value that recipients can use to make purchases up to the amount available on the card. [TOP](#)

How can I use the INTRUST Visa Gift Card?

The INTRUST Visa Gift Card is used just like any other Visa card to make purchases. Each time the Gift Card is used, the amount that is spent will automatically be deducted from the balance remaining on the card. [TOP](#)

What makes the INTRUST Visa Gift Card different from store gift cards or gift certificates?

The INTRUST Visa Gift Card can be used wherever Visa debit cards are accepted. Unlike a store gift card or certificate, which limits you to purchases only at that store, you can use the INTRUST Visa Gift Card for any gift you wish at almost any store. [TOP](#)

Is the INTRUST Visa Gift Card a credit card?

No, the INTRUST Visa Gift Card is a prepaid Visa card with a value of any amount you select between \$25 and \$500. [TOP](#)

Questions About Ordering an INTRUST Visa Gift Card

How do I buy an INTRUST Visa Gift Card?

You can order INTRUST Visa Gift Cards at [intrustgiftcard.com](#), by [contacting Card Center Customer Service](#), or at any [INTRUST branch](#). You can pay with any Visa or MasterCard® credit or debit card. When you're ready to buy an INTRUST Visa Gift Card, be prepared with your name, address and telephone number, the recipient's name, address and telephone number, and your Visa or MasterCard credit or debit card number. [TOP](#)

How much money can I put on an INTRUST Visa Gift Card?

You can purchase Gift Cards in any whole dollar amount you choose from \$25 to \$500. [TOP](#)

What is the fee to purchase an INTRUST Visa Gift Card?

If you purchase the INTRUST Visa Gift Card online, the following service charges apply:

Gift Card Value	Service Fee
\$25-\$200	\$6.95
\$201-\$500	\$8.95

If you purchase an INTRUST Visa Gift Card at an INTRUST branch, the service fee is \$4.95, regardless of the gift card value. [TOP](#)

Can I add a personalized message?

If you purchase your Gift Card online, you can add a personal message of up to 19 characters. Choose from predetermined personal messages or write your own. If you purchase your Gift Card at an INTRUST branch, personalization is not available. [TOP](#)

Are there any fees associated with using the INTRUST Visa Gift Card?

A monthly fee of \$2.50 will bill any time there has been 12 consecutive months of inactivity on the card. [TOP](#)

Can I buy an INTRUST Visa Gift Card for myself?

Yes. An INTRUST Visa Gift Card can be a useful tool for managing your own spending budget. [TOP](#)

Is there a limit on the number of INTRUST Visa Gift Cards I can order online?

The limit per card order is 5. If you need to order more than 5, please [contact Card Center Customer Service](#) to place a special order. [TOP](#)

Can I cancel an INTRUST Visa Gift Card order once placed?

Once an order is placed, it cannot be cancelled. Please be sure to verify the information entered before the card order is placed. [TOP](#)

Can you deliver orders overseas?

Cards are not deliverable to P.O. Boxes, APOs or international addresses, nor can the purchaser forward them to individuals overseas. [TOP](#)

If I use my credit card to purchase an INTRUST Visa Gift Card, will I be charged a cash advance fee?

If you use an INTRUST credit card to purchase a Gift Card, your credit card won't be charged a cash advance fee. If you use a non-INTRUST credit card to purchase a Gift Card, you may be charged a fee - check with your card issuer to know for sure. [TOP](#)

What should I do if I'm having trouble purchasing an INTRUST Visa Gift Card at intrustgiftcard.com?

Check the following:

- Confirm that the 3-digit code on the back of your Visa or MasterCard is the same one you entered on the Gift Card order form.
- Make sure the expiration date you entered matches the expiration date on your card.
- Check to see if the address you entered on the Gift Card form is the same as the address on your billing statement.

If you are still having problems, call the issuer of your card. [TOP](#)

How long does it take to receive an INTRUST Visa Gift Card?

If purchasing your Gift Card online, depending on mail delivery to your area, you should expect to receive the INTRUST Visa Gift Card within 10 business days. If you do not receive your card within this time frame, please [contact Card Center Customer Service](#). If you purchase your Gift Card at an INTRUST branch, you will receive the card immediately. [TOP](#)

Is the INTRUST Visa Gift Card sent to the recipient or to the purchaser?

All Gift Cards are sent to the purchaser's billing address. [TOP](#)

Questions About Using the INTRUST Visa Gift Card**Where is the INTRUST Visa Gift Card accepted?**

The INTRUST Visa Gift Card is valid only in the United States and is accepted everywhere Visa debit cards are accepted in the U.S. [TOP](#)

How can I check the balance on my Gift Card?

You can check your balance and transaction history online at [intrustgiftcard.com](#) or by [contacting Card Center Customer Service](#). [TOP](#)

What do I do if my INTRUST Visa Gift Card is lost or stolen?

If your card is lost or stolen, it is important that you [contact Card Center Customer Service](#) immediately, to avoid fraudulent charges. [TOP](#)

Can I use the INTRUST Visa Gift Card at more than one merchant?

Yes, as long as there is a balance remaining, you may continue to use your gift card for purchases. [TOP](#)

What if the item I want to purchase costs more than the value of my INTRUST Visa Gift Card?

You must tell the cashier or merchant the amount you want to pay with your Visa Gift Card and pay the remainder through other means. If you don't tell the cashier or merchant and try to make a purchase for more than the amount on your Gift Card, the transaction will be declined because you don't have enough money on your Gift Card. Note: It's important to keep track of your Gift Card balance so you don't try to make purchases for more than the amount remaining on your Gift Card. [TOP](#)

Will the INTRUST Visa Gift Card recipient receive a statement?

No, account balance and transaction information can be viewed online at [intrustgiftcard.com](#) or by [contacting Card Center Customer Service](#). [TOP](#)

Does my INTRUST Visa Gift Card work at gas stations?

Yes, the card works at gas stations. However, at gas stations with "pay at the pump" capability, the card cannot be authorized directly at the pump. Simply present the card to the attendant for payment. [TOP](#)

Can the INTRUST Visa Gift Card be used at restaurants?

Yes. It is standard practice in some industries such as restaurants, for the card authorization system to automatically authorize an additional amount to cover the gratuity (usually 20%). Your card will be declined if it does not cover the authorized amount. The entire authorized amount may remain unavailable for up to 10 days. However, only the amount you authorize will be deducted from the value of the card. [TOP](#)

Can I use the INTRUST Visa Gift Card for online purchases?

Yes. You can use the Gift Card for purchases everywhere Visa debit cards are accepted - even online. [TOP](#)

Can I use my INTRUST Visa Gift Card for recurring payments, like my phone or Internet bill?

No, the gift card cannot be used for recurring payments. If used for recurring transactions, it is possible for a sale to post, regardless of the amount left, or if the account is closed. This could result in collection measures, or discontinued service because of non-payment. [TOP](#)

Can I add additional money to the card?

No, the card is not reloadable. However, you can order a new Gift Card at intrustgiftcard.com or by [contacting Card Center Customer Service](#). [TOP](#)

Does the INTRUST Visa Gift Card expire?

The card and funds are valid until the expiration date shown on the front of the card. You should use the funds before that date. [TOP](#)

Can the INTRUST Visa Gift Card continue to be used after the gift amount has been spent?

No, once the total amount on the Gift Card has been depleted, the account will be closed and additional purchases will be declined. [TOP](#)

What should I do if I have a dispute with the merchant over a purchase made with my INTRUST Visa Gift Card?

You should contact the merchant directly to settle the dispute. [TOP](#)

What should I do if I think there is an error on a transaction made with my INTRUST Visa Gift Card?

If you think there is an error involving a transaction made with your Gift Card such as a purchase you didn't make or an incorrect amount charged to your card, please [contact Card Center Customer Service](#), go online to intrustgiftcard.com, or write us at:

INTRUST Bank
P.O. Box 2121
Wichita, KS 67201

We must hear from you no later than 60 days from the date of the transaction in question. You will need to provide:

- Your name and INTRUST Visa Gift Card number
- The dollar amount of the suspected error and approximately when the error took place
- Describe the error and explain, if you can, why there is an error or why you need more information

Within 10 business days after we hear from you, we will determine whether an error occurred and will correct any error promptly. [TOP](#)

Can recipients change their address and telephone number after receiving an INTRUST Visa Gift Card?

Yes, the recipient can edit the address and telephone number on his or her card by going to the website listed on the back of the card, or by [contacting Card Center Customer Service](#). [TOP](#)

I called to check on the amount I have left, and was told I owe a balance. How can that be?

This can happen when merchants deposit their card tickets late or they did not authorize for the full amount of the sale. Call us to verify that you actually made the purchase. If you did make a purchase that went over the amount left on your gift card, you will be asked to pay the balance due. [TOP](#)

Ready to purchase a gift card?

[Order a gift card online](#), at [any INTRUST branch](#), or by [calling Card Center Customer Service](#).

Contact us to learn more.

For more information about Gift Cards, contact Card Center Customer Service by [e-mail](#) or by [phone](#).

Already have a gift card?

[Check your balance online](#).

Visa® Gift Card Order

Welcome to the INTRUST Visa Gift Card shopping site!

INTRUST Visa Gift Card Pricing:

Gift Card Value	Price
\$25-\$200	\$6.95
\$201-\$500	\$8.95

Funds expire with card. The card and funds are valid until the expiration date shown on the front of the card. You should use the funds before that date.

Card Fees:

- \$2.50 monthly maintenance fee after 12 months of inactivity or 12 months from the date of the last transaction
- \$15 check issuance
- 3% of the U.S. dollar amount of foreign card transactions
- \$12.50 rush card
- \$12.50 card replacement
- \$5.00 per transaction copy

Ordering an INTRUST Visa Gift Card is easy and fast. It only takes a few minutes. Here's how it works:

1. Select gift amount, greeting and provide recipient information for up to five (5) recipients.
2. Enter your own information.
3. Enter your billing information.
4. Review your order.
5. Process your order.

Your INTRUST Visa Gift Card order should arrive at the billing address of the purchaser within ten (10) business days.

If you have questions during your order or if you prefer to place your order by phone, you may contact us at 1-800-222-7458. To learn more about INTRUST Visa Gift Cards visit www.intrustgiftcard.com. You can also purchase INTRUST Visa Gift Cards at any INTRUST branch.

Thank you and visit again soon!

To proceed with your order, please click the "Begin Visa Gift Card Order" button below.

Begin Visa Gift Card Order

Visa® Gift Card Order

Choose Card Design:



Choose An Amount:

Put on the gift card.

Or, enter a different amount to put on the gift card:

(Enter whole dollar amounts without a dollar sign or decimals. \$25 minimum and \$500 maximum.)

Choose Personal Greeting:

Select a standard greeting from the list below:

Or, create a customized greeting:

(maximum 19 characters - symbols are invalid characters)

Recipient Information:

First Name

(The combination of first name, middle initial, last name and suffix can not exceed 26 characters.)

Middle Initial

Last

Suffix

Address

Unit Type

City

State

Zip

Phone (999-999-9999)

EXHIBIT

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Use your INTRUST Visa® for your holiday shopping



And receive a \$25 Visa Gift Card*

*From 11/01/07 through 12/31/07, make \$1,500 in purchases with your INTRUST credit card, and we will send you a FREE \$25 Visa Gift Card. See back for details.
O-03721

**Use your fixed rate INTRUST card for
your holiday shopping and save, plus....**



From November 1, 2007 – December 31, 2007,
make \$1,500 in purchases and we will
send you a FREE \$25 Visa Gift Card.*

Qualifying accounts will receive their gift card by January 30, 2008.



PO Box 2121

Wichita, KS 67201 - 9805

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PAID
INTRUST BANK

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Give the
perfect gift,
every time.



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Bank

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INTRUST Visa® Gift Cards



Take the guesswork out of gift giving by choosing a Visa gift card from INTRUST Bank. Select any gift amount you want, in

any of our four card designs. Ideal for all occasions, gift cards are:

- A convenient way to show you care
- More personal than a check
- Safer than cash
- Always the right size!



Hit the mark every time with a gift card! It's quick and easy:

Click:

Intrustgiftcard.com

Call:

800-222-7458

Stop by:

Any INTRUST branch



As a supporter of the communities we serve, INTRUST Bank is proud to be the exclusive provider of KU, K-State and WSU Visa credit, debit and gift cards.

I trust INTRUST.



OUR *Gift* TO YOU



PO Box 2121
Wichita, KS 67201 - 9805

FIRST CLASS
PRESORTED U.S.
POSTAGE
PAID
INTRUST BANK

You already have a great low fixed rate on all your purchases.



From
November 15,
2005 through
December 31,
2005,
make \$1,500
in purchases
and we will
send you a
FREE \$20 Visa
Gift Card.*

Happy Holidays from INTRUST Card Center

*Qualifying accounts will receive their gift card by January 30, 2006.

	Number of Customer Records	Number of Customer Records, excluding safebox only customers
6/30/2010	230,238	224,228
7/31/2010	229,985	223,985
8/31/2010	229,956	223,979
9/30/2010	229,671	223,716
10/31/2010	229,488	223,545
11/30/2010	228,506	222,582
12/31/2010	227,661	221,719
1/31/2011	227,221	221,278
2/28/2011	226,266	220,332
3/31/2011	225,964	220,037
4/30/2011	225,518	219,599
5/31/2011	225,208	219,296
6/30/2011	225,271	219,383
7/31/2011	225,299	219,421
8/31/2011	225,267	219,374
9/30/2011	238,950	233,134
10/31/2011	238,359	232,570
11/30/2011	237,818	232,058
12/31/2011	237,673	231,946
1/31/2012	237,266	231,570
2/29/2012	230,345	224,664
3/31/2012	230,052	224,349
4/30/2012	230,006	224,311
5/31/2012	230,126	224,420
6/30/2012	231,031	225,354
7/31/2012	231,313	225,667
8/31/2012	229,658	224,032
9/30/2012	228,580	222,956
10/31/2012	227,258	221,635
11/30/2012	227,473	221,855
12/31/2012	227,540	221,948
1/31/2013	227,286	221,719
2/28/2013	227,417	221,881
3/31/2013	227,829	222,298
4/30/2013	227,734	222,264
5/31/2013	229,097	223,661
6/30/2013	229,410	223,998
7/31/2013	229,534	224,130
8/31/2013	227,377	221,978

	Number of Customer Records	Number of Customer Records, excluding safebox only customers
6/30/2010	230,238	224,228
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2/28/2011	226,266	220,332
3/31/2011	225,964	220,037
4/30/2011	225,518	219,599
5/31/2011	225,208	219,296
6/30/2011	225,271	219,383
7/31/2011	225,299	219,421
8/31/2011	225,267	219,374
9/30/2011	238,950	233,134
10/31/2011	238,359	232,570
11/30/2011	237,818	232,058
12/31/2011	237,673	231,946
1/31/2012	237,266	231,570
2/29/2012	230,345	224,664
3/31/2012	230,052	224,349
4/30/2012	230,006	224,311
5/31/2012	230,126	224,420
6/30/2012	231,031	225,354
7/31/2012	231,313	225,667
8/31/2012	229,658	224,032
9/30/2012	228,580	222,956
10/31/2012	227,258	221,635
11/30/2012	227,473	221,855
12/31/2012	227,540	221,948
1/31/2013	227,286	221,719
2/28/2013	227,417	221,881
3/31/2013	227,829	222,298
4/30/2013	227,734	222,264
5/31/2013	229,097	223,661
6/30/2013	229,410	223,998
7/31/2013	229,534	224,130
8/31/2013	227,377	221,978

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INTRUST BANK N.A.
 DETAIL STATEMENT OF EARNINGS FOR DECEMBER 2012
 TOTAL BANK

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ACCOUNT NUMBER	ACCOUNT DESCRIPTION	MONTHLY			YEAR TO DATE		PRIOR YEAR		
		ACTUAL	PRIOR MTH ACTUAL	VARIANCE	BUDGET	BUDGET VARIANCE		ACTUAL	BUDGET
	TOTAL INCOME	15,512,077.24	14,883,813	628,264	15,801,628	-289,551	187,043,295.57	185,997,922	189,978,106
	NET AFTER INCOME	15,512,077.24	14,883,813	628,264	15,801,628	-289,551	<u>187,043,295.57</u>	185,997,922	189,978,106

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INTRUST BANK N.A.
DETAIL STATEMENT OF EARNINGS FOR DECEMBER 2011
TOTAL BANK

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ACCOUNT NUMBER	ACCOUNT DESCRIPTION	MONTHLY				YEAR TO DATE		PRIOR YEAR	
		ACTUAL	PRIOR MTH ACTUAL	VARIANCE	BUDGET	BUDGET VARIANCE	ACTUAL		BUDGET
	TOTAL NON INTEREST INCOME	6,041,643.54	6,454,109	-412,465	5,405,685	635,959	60,135,999.20	66,181,240	68,557,165
	TOTAL INCOME	15,934,097.63	16,140,383	-206,286	16,067,626	-133,528	189,978,105.59	191,141,147	200,502,893
	NET AFTER INCOME	15,934,097.63	16,140,383	-206,286	16,067,626	-133,528	189,978,105.59	191,141,147	200,502,893

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INTRUST BANK N.A.
DETAIL STATEMENT OF EARNINGS FOR DECEMBER 2010
TOTAL BANK

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ACCOUNT NUMBER	ACCOUNT DESCRIPTION	MONTHLY				YEAR TO DATE			
		ACTUAL	PRIOR MTH ACTUAL	VARIANCE	BUDGET	BUDGET VARIANCE	ACTUAL	BUDGET	PRIOR YEAR
	TOTAL INCOME	16,652,379.90	15,887,650	764,730	17,259,621	-607,241	200,502,893.27	202,587,462	212,030,364
	NET AFTER INCOME	16,652,379.90	15,887,650	764,730	17,259,621	-607,241	200,502,893.27	202,587,462	212,030,364

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ACCOUNT NUMBER	ACCOUNT DESCRIPTION	MONTHLY				YEAR TO DATE		PRIOR YEAR	
		ACTUAL	PROR HTH ACTUAL	VARIANCE	BUDGET	BUDGET VARIANCE	ACTUAL		BUDGET
	TOTAL INCOME	17,717,388.51	16,806,752	910,636	18,603,827	-886,438	212,030,363.73	215,396,514	250,790,244
	NET AFTER INCOME	17,717,388.51	16,806,752	910,636	18,603,827	-886,438	212,030,363.73	215,396,514	250,790,244

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INTRUST BANK N.A.
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ACCOUNT NUMBER	ACCOUNT DESCRIPTION	MONTHLY				YEAR TO DATE		PRIOR YEAR	
		ACTUAL	PRIOR MTH ACTUAL	VARIANCE	BUDGET	BUDGET VARIANCE	ACTUAL		BUDGET
	TOTAL INCOME	19,067,028.91	18,514,757	552,272	23,532,069	-4,465,040	250,790,243.51	276,019,296	287,222,984
	NET AFTER INCOME	19,067,028.91	18,514,757	552,272	23,532,069	-4,465,040	250,790,243.51	276,019,296	287,222,984

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INTRUST BANK N.A.
 DETAIL STATEMENT OF EARNINGS FOR DECEMBER 2013
 TOTAL BANK

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ACCOUNT NUMBER	ACCOUNT DESCRIPTION	MONTHLY				YEAR TO DATE		PRIOR YEAR	
		ACTUAL	PRIOR MTH ACTUAL	VARIANCE	BUDGET	BUDGET VARIANCE	ACTUAL		BUDGET
	TOTAL INCOME	15,174,706.45	14,361,867	812,840	15,381,616	-206,910	177,559,655.55	180,606,601	187,043,296
	NET AFTER INCOME	15,174,706.45	14,361,867	812,840	15,381,616	-206,910	177,559,655.55	180,606,601	187,043,296



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And earn great rewards.



Celebrate Wichita State while earning great rewards with the Shocker Platinum Visa®, available exclusively at INTRUST Bank. Brought to you by the Wichita State University Alumni Association for the benefit of student and alumni programs.



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Ad Title: Shock 'Em
Publication: WSU Alumni - Cover
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Keep the KU experience alive with the Jayhawk® Platinum Visa® and earn great rewards with every swipe. Available exclusively at INTRUST Bank; brought to you by and benefiting student and alumni programs of the KU Alumni Association.



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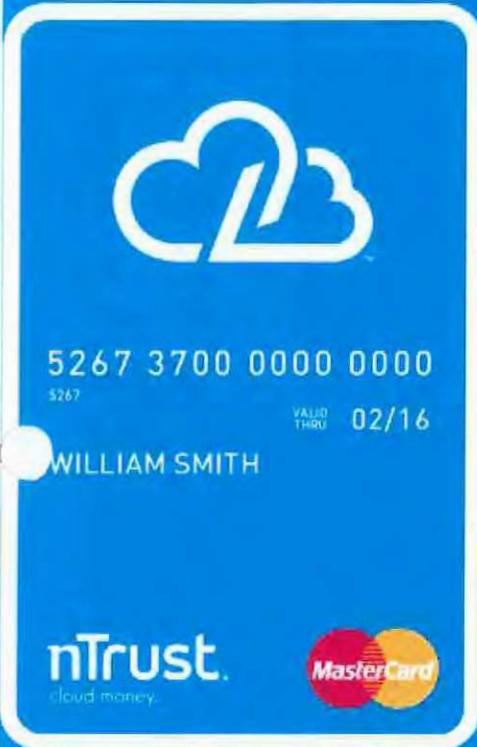


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nTrust[®] Cloud Money[™] Card

The simplest way to instantly access and use the funds in your nTrust Cloud globally.

.32

Million Locations

.1.7

Million ATMs

.200+

Countries

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No Credit Check, No Gatekeepers

We're big fans of saying "yes" and with the Cloud Money card, any validated nTrust member in an eligible jurisdiction is entitled to a card. Period. No credit check. No small print.



Safeguard Against Online Fraud

Online identity theft and financial information theft are serious threats, use your Cloud Money card to make purchases without ever disclosing your "real" banking, credit card or other financial details.



We Know This Stuff Doesn't Grow On Trees

Your nTrust Cloud Money card is one of the most cost-effective prepaid card solutions available. Card fees are always transparent and simple to understand – no hidden fees, no sticker shock, no surprises.



Around the House or Around the World

Whether you're paying for lunch, downloading your favorite band's latest album from the kitchen, or splurging for that antique you found in that little shop in Venice, your card is accepted online or offline at over 32,000,000 locations around the world.



Because Sometimes Cash Is King

With the nTrust Cloud Money card, withdrawing cash from your Cloud couldn't be simpler – just withdraw cash directly from any ATM displaying the MasterCard, Maestro®, or Cirrus® brand marks.



Confidential and Secure

We believe it's nobody's business but your own how or where you choose to spend your money. Your Cloud Money card features secure, confidential transaction histories and have no paper statements, to put you in control of your personal information.



Virtual Cloud Money Cards

Create, load and be shopping in seconds

The future is here. The virtual nTrust Cloud Money card can be generated online and loaded instantly from your Cloud, giving you a secure and convenient way to make online or over-the-phone transactions while protecting your credit card and banking information.

Our state-of-the-art, encrypted platform will instantly and securely deliver to your screen the 16-digit card number and the three-digit card security code.

You can even choose to generate a different, “disposable” card for individual purchases if you like, providing you with the ultimate security against the online theft or misappropriation of your credit card or banking details.

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nTrust is not yet available in your country. [Sign up to be notified first](#) and be the first to know when it is ready.



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Frequently Asked Questions

- **What is nTrust?**

nTrust is a regulated and trusted global peer-to-peer money transfer platform designed to free its members' money by uploading it to the cloud. *Cloud Money* enables peer-to-peer money transfers around the globe as fast and seamless as sending a text – for free. nTrust is changing the way the world moves money by empowering users to manage, move and use their hard-earned funds.

- **Why should I use nTrust?**

nTrust is the only online platform that offers free transfers between you and other members. Whether it's a hundred dollars or 25 cents – in pesos or euros – it has never been easier to send or receive money from one side of the world to the other.

- **What makes nTrust different?**

At nTrust, our focus is making money transfers easy, accessible and affordable. Whether you're sending money to friends and family, providing funds for a child to study abroad or a giving a gift for the holidays, nTrust provides a seamless transaction process for each and every member. And unlike other money transfer systems, it's always free for you to send and receive money with no minimum transfer amounts or transaction limits.

- How secure is nTrust? Is my money safe?

Yes, nTrust uses the highest level of encryption, which meets or exceeds every known international banking standard. All data is protected and validated by Verisign, TRUSTe, and McAfee Secure. nTrust is certified as Level 1 Payment Card Industry Data Security Standard, the highest technical and operational security standard imposed by the payment card industry. Our technical and procedural safeguards undergo continuous review as well as formal quarterly assessments and comprehensive annual third party audits from certified PCI assessors to ensure implementation of best practices and world-class security.

- What information must I provide to open an nTrust Cloud?

All you need to get started is a valid email address and password. You'll also need to submit documents to verify your nTrust Cloud information before we can process a withdrawal.

- What is an nTrust Cloud?

The nTrust Cloud is a secure, online platform that allows you to manage your funds online. Through your Cloud, you can access statements, send money between members, transfer money to your bank account, exchange currencies, request a Cloud Money card, pay bills, access personal information, check balances and more.

- What is the nTrust Cloud Money Prepaid MasterCard®?

The nTrust Cloud Money Prepaid MasterCard® is a globally recognized prepaid card and is the simplest way to instantly access and use the funds in your nTrust Cloud worldwide — wherever MasterCard is accepted.

The physical Cloud Money card* can be used for online and in store shopping at over 32 million MasterCard acceptance locations worldwide and to withdraw cash from more than 1.7 million ATMs in over 200 countries.

**The physical nTrust Cloud Money Prepaid MasterCards are not available in all jurisdictions. We are working diligently to provide these products globally. Please check back shortly.*

- What's an nTrust Neighbourhood?

The nTrust Neighbourhood is an optional feature that allows you to keep all your favourite senders and receivers in one place. Adding Neighbours to your list makes it even easier to transfer money to people you send money to most often. Simply add the nTrust members you know to your Neighbourhood via email address, Facebook account or Twitter.

- How do I send money to people in my Neighbourhood?

It's easy to send funds to people in your Neighbourhood. Once you have added someone as a Neighbour, simply select the individual to whom you wish to send funds, or enter the recipient's email address. You can also transfer funds to them from your Cloud balance with the "Send" function.

- Who runs nTrust?

nTrust was created by a core group of professionals who are passionate about eliminating the gaps between the bank and unbanked population by providing the tools and means to freely access their own money.

- How does nTrust help the community?

At nTrust, we believe in making basic banking services accessible where people need it most. We stand by our commitment to support the people and places we serve through fundraising and community outreach programs.

- Are you licensed and regulated?

As a money services business, nTrust is required to be licensed and regulated by both governmental and financial regulatory bodies, and with that we are subject to regular audits and reporting requirements.

- What is the nTrust referral program?

The nTrust referral program rewards members for sharing nTrust with friends and family. Every time one of your referrals joins nTrust and uploads money into their nTrust Cloud, they'll get \$10 worth of credits. And so will you.

nTrust credits are as good as money and can be used to pay for service fees on withdrawals, loading your Cloud Money card or premium uploads to your Cloud.

You can also earn cash when you refer friends. When you make 10 [successful referrals](#), you'll earn \$10 actual cash (or the equivalent in your native currency).

- How do I contact Member Services?

For any inquiries, email us at Support@nTrust.com.

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- [Can I use my Physical Cloud Money Card with PayPal?](#)
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Physical Cloud Money Prepaid MasterCard Overview

Physical Cloud Money Prepaid MasterCard Overview

The nTrust Cloud Money card is a free prepaid MasterCard® which can be loaded directly from your nTrust Cloud. You can shop at over 32 million MasterCard acceptance locations worldwide, or use your Cloud Money card to withdraw cash from over a million ATMs in over 200 countries

Learn more – [How to Register for an nTrust Cloud Money card](#)

Registering for your very own personalized nTrust Cloud Money card is FREE

In order to register for an nTrust Cloud Money card, you must [sign up](#) and [verify](#) your Cloud by submitting [verification documentation](#).

Once your Cloud has been fully verified, you may now request for a card.

A Few Guidelines for the nTrust PhysicalCloud Money card

- We only issue one nTrust Cloud Money card per person.
- If your spouse or child (over 18 years old) is interested in acquiring a card of their own, they can [sign up for an nTrust Cloud](#) and request their own card.
- At this time, nTrust can only issue nTrust Physical Cloud Money cards to residents of the Philippines or Philippines Citizens living abroad (OFW).

For full terms and conditions relating to the nTrust Cloud Money card please see our [Legal Information Page](#).

Mandatory Forms for the nTrust Cloud Money card

All nTrust members who request a card are required to complete and sign the [Card Purchase Agreement](#) and [Specimen Signature Card](#) forms in acceptance of the terms and conditions for the nTrust Cloud Money card with Security Bank Corporation together with a Welcome Package.

These forms must be returned in the envelope provided within **90 days** after card activation. In some cases, the signed documentation can be handed over to the awaiting messenger for return to nTrust.

- [Why do I have to sign the Signature Card when I receive my nTrust Cloud Money card?](#)
- [What is the Card Purchase Agreement? Why do I have to sign it?](#)

nTrust Cloud Money card Delivery

Once the card is requested it will take 2-3 business days to process your card request and 7-10 business days for delivery to your verified address. A courier tracking number will be provided via email if applicable. Please note your PIN mailer will be delivered separately from your nTrust Cloud Money card.

Learn more – [How to Load an nTrust Cloud Money card](#)

Lost your nTrust Cloud Money card?

For a lost or stolen card, please email us immediately at cancelmycard@nTrust.com and describe the situation regarding your lost nTrust Cloud Money card. During our investigation, we will block your card with our card issuer and assist you in getting a replacement nTrust Cloud Money card.

A new card is subject to a replacement fee of PHP150.00, which must be available in your Cloud balance prior before we can issue you a new card.

Related Articles

- [Cloud Money Prepaid MasterCard Overview](#)
- [Physical Cloud Money Card Usage and Fees](#)
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- [What should I do once I have received my Physical Cloud Money card?](#)

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What is the Card Purchase Agreement? Why do I have to sign it to get the Physical Cloud Money Card?

What is the Card Purchase Agreement? Why do I have to sign it to get the Physical Cloud Money Card?

The Card Purchase Agreement is a mandatory requirement for the card issuing bank and must be returned within **90 days** after card activation.

All members who request a PHP card are required to complete and sign this form in acceptance of the terms and conditions for the nTrust Cloud Money card with Security Bank Corporation.

The Card Purchase Agreement form will be provided in the Welcome Package with instructions on how to complete it. This form along with the Specimen Signature card must be returned in the envelope provided within **90 days** after card activation.

Failure to complete these requirements may result in your ability to utilize and access the funds on your nTrust Cloud Money card. If you're no longer in possession of these forms, kindly let us know so that we can assist you accordingly.

Related Articles

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- [Physical Cloud Money Prepaid MasterCard Overview](#)
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Why do I have to sign the Specimen Signature Card when I receive my Physical Cloud Money Card?

Why do I have to sign the Specimen Signature Card when I receive my Physical Cloud Money Card?

nTrust has a partnership with Security Bank Corporation in the Philippines, the bank that issues your PHP nTrust Cloud Money card.

The Specimen Signature Card is a mandatory requirement for the bank and must be returned within **90 days** after card activation. This provides the bank with a copy of your original signature as an extra level of protection against potential fraud. All nTrust members who request an nTrust Cloud Money card are required to complete and sign this card in acceptance of the terms and conditions for the nTrust Cloud Money card with Security Bank Corporation.

The Specimen Signature card will be provided in the Welcome Package with instructions on how to fill it out. This card along with the Cash Card Purchase Agreement Form must be returned in the envelope provided within **90 days** after card activation.

Failure to complete these requirements may result in your ability to utilize and access the funds on your nTrust Cloud Money card.

If you're no longer in possession of these forms, kindly let us know so that we can assist you

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O-03653

How else would you know I'm a KU fan?

INTRUST Bank is proud to be the exclusive provider of KU Visa® Credit, Check or Gift Cards.



316-383-1234
intrustbank.com

yes you can.  **INTRUST**
Bank

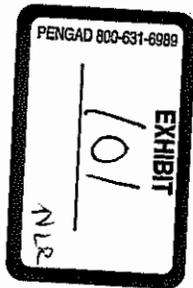
O-03584

PENGAD 800-631-6889
EXHIBIT
80
NLR

CD OF VIDEO
Bates No. O-04050

Intrust v. Ntrust

PENGLAD 800-631-6589	EXHIBIT
	<u>81</u> NLR



Competitive Analysis

For INTRUST Bank

July 30, 2009

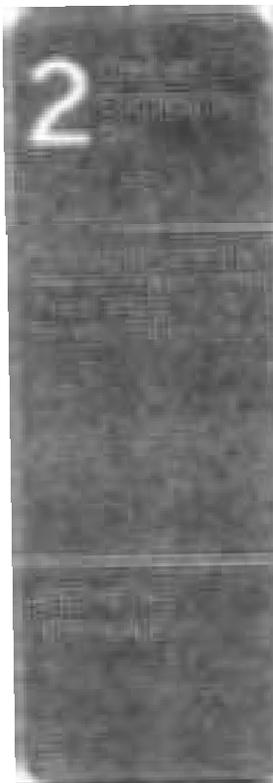
Agenda

- Review process
- Analyze competition
- Discuss findings and implications
- Next steps

Paid search process: Step 2

- Research active competitors
 - *Search engines utilized*
 - *Text ad copy techniques*
 - *Keyword performance*
 - *Site formatting for SEO performance*
 - *Social media connections*

Exploration



Description

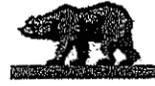
Output

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Competition

- Bank of America
- Bank of the West
- Boeing Wichita Credit Union
- Capitol Federal
- Commerce
- Credit Union of America
- Emprise
- Fidelity
- Sunflower Bank
- UMB

Bank of America



BANK OF THE WEST



is now...



Capitol Federal

True Blue® for over 110 years



Commerce Bank

Member FDIC



CREDIT UNION of America



EMPRISE BANK®



UMB



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Findings

- The larger competitors are more online savvy
 - *Bank of America is the only local/regional bank currently active in paid search*
- INTRUST will likely be the first local bank with paid search presence

Competitor review

Competitor	Full Search	SEO	Analytics	Social Marketing
Bank of America	X	X		
Commerce Bank		X	X	
Capitol Federal		X	X	
Boeing Wichita Credit Union (Meritrust)			X	X
UMB			X	
Bank of the West				
Credit Union of America				
Emprise Bank				
Fidelity Bank				
Sunflower Bank				

More
Online
Savvy

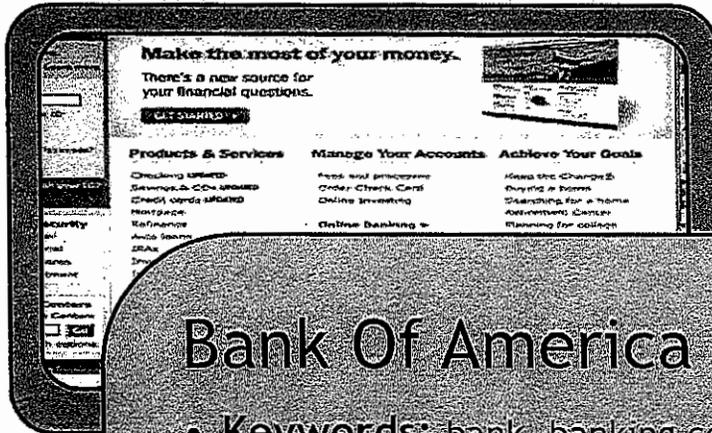


Less
Online
Savvy

Next steps

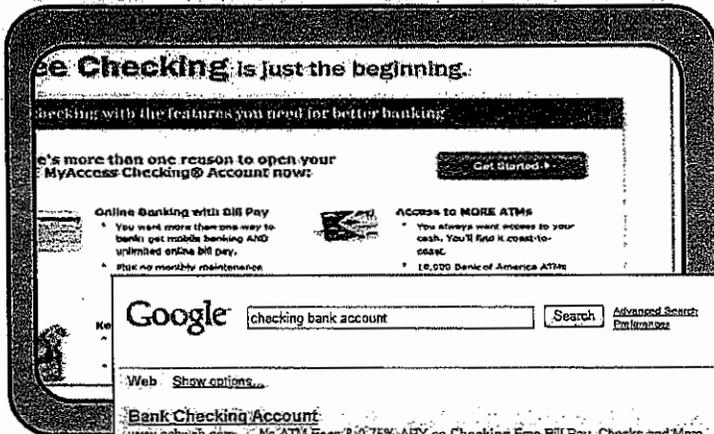
Next Step	Due
Review and approve the final report	11/15
Finalize the report and submit to the client	11/15
Conduct a final review of the report	11/15

Appendix



Bank Of America -

- **Keywords:** bank, banking center, banking centers, finance, financial, financial institution, financial planning, invest, investing, investment retirement account, roth ira, education ira, traditional ira, online banking, bank online, online, mortgage, mortgages, fha, conventional mortgage, refinance, refi, consumer loans, home equity, heloc, home equity line of credit, equity builder, home equity loan, auto loan
- **Online findings:**
 - Does not include homepage tracking for any major search engine
 - No direct links from social marketing on homepage
 - Extensive keyword list for SEO
 - Only search campaign found that did not link directly to the home page



Google [Advanced Search](#)
[Preferences](#)

Web [Show options...](#)

Results 1 - 10 of about 53,100,000 for **checking bank account**

- Bank Checking Account**
www.schwab.com. No ATM Fees & 0.75% APY on Checking Free Bill Pay, Checks and More.
- Local Checking Accounts**
www.FNB-Windmill.com. Earn 0.04% on Your Checking Account Free Bill Pay + More. Apply Now.
- Bank of America**
www.BankofAmerica.com. New Customers Get Up to \$100 With A Checking Acct. Limited Time.

Sponsored Links

Sponsored Links

- Bank Checking Account**
No Monthly Fee, No Minimum Balance, Direct Deposit, Check Card & More.
www.Wachovia.com
Kansas
- Need a Bank Account?**
100% Approval Bank No Chex Systems
Direct Deposit Free Debit Visa Card
www.MoneyNowUSA.com
- Citibank NRI Account**
Avail a rupee checking account with no minimum balance. Apply Online!
www.Citibank.co.in
- Checking Bank Account**
We Have Great information on Checking Bank Account
Bunchesofbooks.com
- Bank Checking Account**
Bank Checking Account online. We have the answers.
communitymercantile.com

Bank Of America

- Text Ad examples
- Text ads do not link directly to the homepage
- Searched term: "checking bank account"

The screenshot shows a Google search for "mortgage loan". The search results include organic links for ING DIRECT Mortgages, Ditech Mortgage Loan, and Home Loans in Minutes. On the right side, there are sponsored links for "4.375% Fixed Refinance", "Bank of America Mortgage" (circled in red), "Wichita Mortgage Loan", "Refinance at 4.4% FIXED", and "Mortgage Loan". A grey callout box with a red arrow points to the Bank of America mortgage ad.

Bank Of America

- Text Ad examples
 - Text ads do not link directly to the homepage
 - Searched term: "mortgage loan"



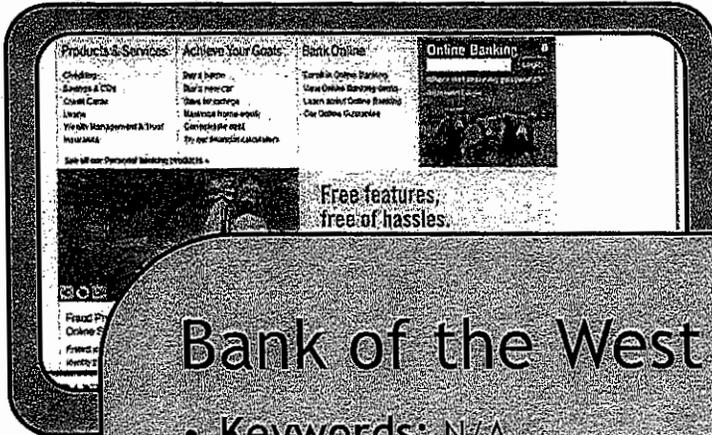
Capitol Federal Savings Bank

- **Keywords:** Fed, Cap Fed, Capitol, Federal, Capitol Federal, bank, internet banking, online, online mortgage, mortgages, home mortgage, home loan, home loans, home lending, refinance, refi, consumer loan, consumer loans, home equity, home equity loan, home equity line of credit, heloc, education loans, school loans, college loans, insurance, home insurance, auto insurance, check cards, direct deposit, visa
- **Online findings:**
 - Extensive keyword list enabling for more successful SEO performance
 - Google Analytics tags are on the site, possibly for paid search tracking or tracking visitors through the site



Commerce Bank

- **Keywords:** bk, commerce bank online, commercebank, commerce bank na, commerce bank locations, commerce bank missouri, commerce bank st. louis, commerce bank st. louis, commerce bank online banking, commerce bank kansas, commerce bank online login, commerce bank kansas city, commerce bank on line, commerce bank ks, commerce bank mo, commerce bank login
- **Online findings:**
 - Extensive keyword list enabling for more successful SEO performance
 - Google Analytics tags are on the site, possibly for paid search tracking or tracking visitors through the site



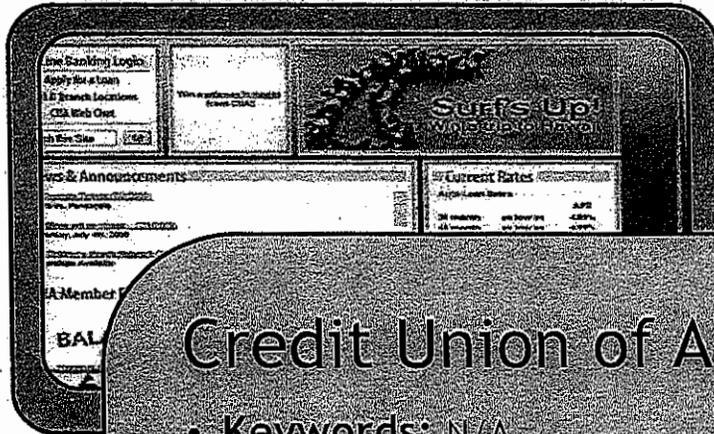
Bank of the West

- **Keywords:** N/A
- **Online Findings:**
 - Does not currently have a well designed homepage for SEO
 - Did not appear during searches
 - No signs of analytics and/or search engine marketing



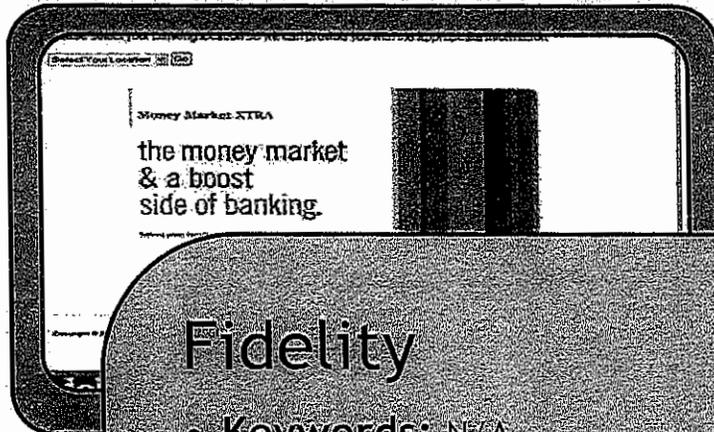
Boeing Wichita Credit Union

- **Keywords:** FIA
- **Online findings:**
 - Business website is part of the structure of website, and goes to the Member's homepage.
 - Google search by business can be able to identify the product or service being provided by the business, however the user.
 - state a direct link to source information that is not accurate.



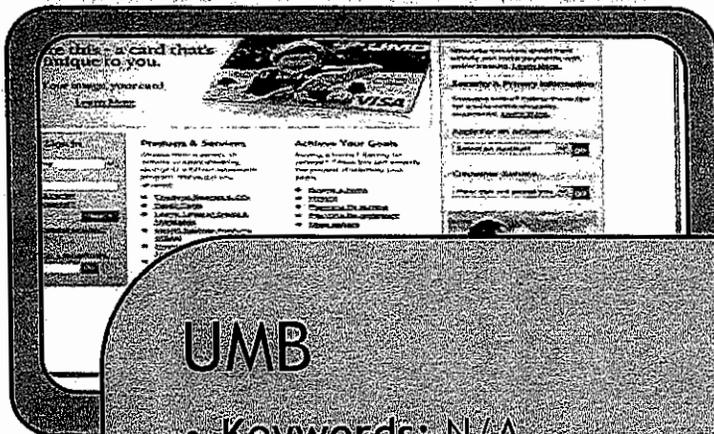
Credit Union of America

- **Keywords:** N/A
- **Online Findings:**
 - Does not currently have a well designed homepage for SEO
 - Did not appear during searches
 - No signs of analytics and/or search engine marketing



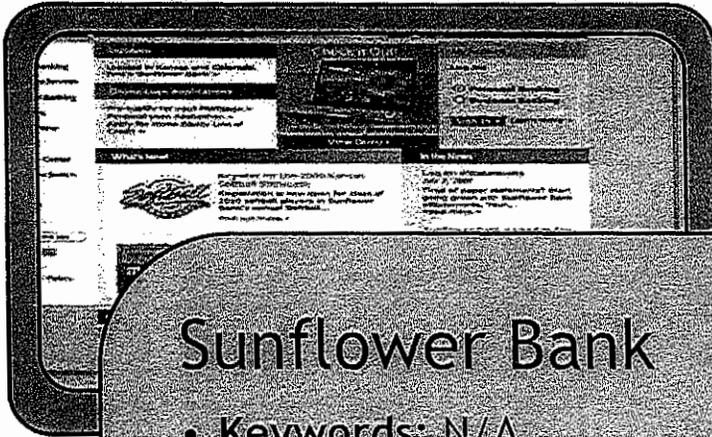
Fidelity

- **Keywords:** N/A
- **Online Findings:**
 - Does not currently have a well designed homepage for SEO
 - Did not appear during searches
 - No signs of analytics and/or search engine marketing



UMB

- **Keywords:** N/A
- **Online Findings:**
 - Does not currently have a well designed homepage for SEO
 - Did not appear during searches
 - Google Analytics tags are on the site, possibly for paid search tracking or tracking visitors through the site



Sunflower Bank

- **Keywords:** N/A
- **Online Findings:**
 - Does not currently have a well designed homepage for SEO
 - Did not appear during searches
 - No signs of analytics and/or search engine marketing



SULLIVAN HIGDON & SINK
wehatesheep.com

O-00871

CONFIDENTIAL

Exhibit A

Int. Cl.: 36

Prior U.S. Cl.: 102

Reg. No. 1,802,917

United States Patent and Trademark Office Registered Nov. 2, 1993

**SERVICE MARK
PRINCIPAL REGISTER**

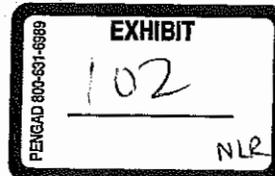
INTRUST

INTRUST FINANCIAL CORPORATION
(KANSAS CORPORATION)
105 NORTH MAIN STREET
WICHITA, KS 67201 BY CHANGE OF NAME
FROM FIRST BANCORP OF KANSAS
(KANSAS CORPORATION) WICHITA, KS
67201

FOR BANKING SERVICES, IN CLASS 36
(U.S. CL. 102)
FIRST USE 5-3-1993; IN COMMERCE
5-3-1993.

SN 74-299,862, FILED 7-30-1992.

RAUL CORDOVA, EXAMINING ATTORNEY



Int. Cl.: 36

Prior U.S. Cl.: 102

United States Patent and Trademark Office Reg. No. 1,832,427
Registered Apr. 19, 1994

**SERVICE MARK
PRINCIPAL REGISTER**

INTRUST 24 HOUR BANKING

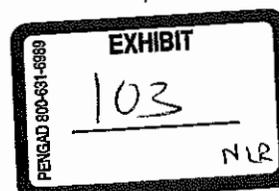
INTRUST FINANCIAL CORPORATION
(KANSAS CORPORATION)
105 NORTH MAIN STREET
WICHITA, KS 67201

FOR: BANKING SERVICES, IN CLASS 36
(U.S. CL. 102).
FIRST USE 5-1-1993; IN COMMERCE
5-1-1993.

NO CLAIM IS MADE TO THE EXCLUSIVE
RIGHT TO USE "24 HOUR BANKING", APART
FROM THE MARK AS SHOWN.

SN 74-347,586, FILED 1-12-1993.

RAUL CORDOVA, EXAMINING ATTORNEY



Int. Cl.: 36

Prior U.S. Cls.: 36 and 102

United States Patent and Trademark Office

Reg. No. 1,840,083

Registered June 14, 1994

**SERVICE MARK
PRINCIPAL REGISTER**

INTRUST BANK, N.A.

INTRUST FINANCIAL CORPORATION
(KANSAS CORPORATION)
105 NORTH MAIN STREET
WICHITA, KS 67201 BY CHANGE OF NAME
FROM FIRST BANCORP OF KANSAS
(KANSAS CORPORATION) WICHITA, KS
67201

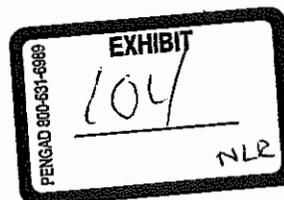
FIRST USE 3-10-1993; IN COMMERCE
3-10-1993.

NO CLAIM IS MADE TO THE EXCLUSIVE
RIGHT TO USE "BANK, N.A.", APART FROM
THE MARK AS SHOWN.

SN 74-369,795, FILED 3-18-1993.

FOR: BANKING SERVICES, IN CLASS 36
(U.S. CLS. 102 AND 36).

RAUL CORDOVA, EXAMINING ATTORNEY



Int. Cl.: 36

Prior U.S. Cl.: 102

United States Patent and Trademark Office Registered June 21, 1994
Reg. No. 1,841,487

**SERVICE MARK
PRINCIPAL REGISTER**

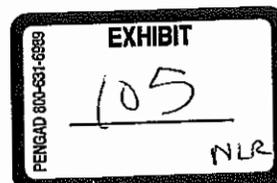
INTRUST BANK

FIRST BANCORP OF KANSAS (KANSAS COR-
PORATION)
BOX ONE
105 NORTH MAIN STREET
WICHITA, KS 67201

FOR: BANKING SERVICES, IN CLASS 36
(U.S. CL. 102).

FIRST USE 3-10-1993; IN COMMERCE
3-10-1993.
NO CLAIM IS MADE TO THE EXCLUSIVE
RIGHT TO USE "BANK", APART FROM THE
MARK AS SHOWN.

SN 74-347,690, FILED 1-12-1993.
RAUL CORDOVA, EXAMINING ATTORNEY



Int. Cl.: 36

Prior U.S. Cl.: 102

United States Patent and Trademark Office

Reg. No. 1,849,586

Registered Aug. 9, 1994

**SERVICE MARK
PRINCIPAL REGISTER**

INTRUST FINANCIAL CORPORATION

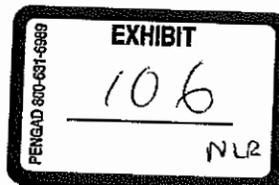
INTRUST FINANCIAL CORPORATION
(KANSAS CORPORATION)
105 NORTH MAIN STREET
WICHITA, KS 67201

NO CLAIM IS MADE TO THE EXCLUSIVE
RIGHT TO USE "FINANCIAL CORPORA-
TION", APART FROM THE MARK AS SHOWN.

FOR: BANKING SERVICES, IN CLASS 36
(U.S. CL. 102).
FIRST USE 5-1-1993; IN COMMERCE
5-1-1993.

SN 74-358,552, FILED 2-12-1993.

RAUL CORDOVA, EXAMINING ATTORNEY



Int. Cl.: 36

Prior U.S. Cl.: 102

Reg. No. 1,879,319

United States Patent and Trademark Office Registered Feb. 14, 1995

**SERVICE MARK
PRINCIPAL REGISTER**

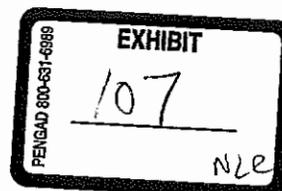
INTRUST CARD CENTER

FIRST BANCORP OF KANSAS (KANSAS CORPORATION)
BOX ONE
105 NORTH MAIN STREET
WICHITA, KS 67201

FOR: BANKING SERVICES, NAMELY
CREDIT CARD SERVICES, IN CLASS 36 (U.S.
CL. 102).

FIRST USE 3-10-1993; IN COMMERCE
3-10-1993.
NO CLAIM IS MADE TO THE EXCLUSIVE
RIGHT TO USE "CARD CENTER", APART
FROM THE MARK AS SHOWN.

SN 74-347,589, FILED 1-12-1993.
RAUL CORDOVA, EXAMINING ATTORNEY



Int. Cl.: 36

Prior U.S. Cls.: 100, 101 and 102

United States Patent and Trademark Office

Reg. No. 1,957,654

Registered Feb. 20, 1995

**SERVICE MARK
PRINCIPAL REGISTER**

INTRUST CHECK CARD

INTRUST FINANCIAL CORPORATION
(KANSAS CORPORATION)
105 N. MAIN
WICHITA, KS 67202

FOR: BANKING CARD SERVICES, SPECI-
FICALLY ON LINE DEBIT CARD, IN CLASS 36
(U.S. CLS. 100, 101 AND 102).

FIRST USE 8-0-1994; IN COMMERCE
8-0-1994.

OWNER OF U.S. REG. NOS. 1,802,917, 1,841,487
AND OTHERS.

NO CLAIM IS MADE TO THE EXCLUSIVE
RIGHT TO USE "CHECK CARD", APART
FROM THE MARK AS SHOWN.

SER. NO. 74-637,176, FILED 2-22-1995.

LALITHA MANI, EXAMINING ATTORNEY



Int. Cl.: 36

Prior U.S. Cls.: 100, 101 and 102

Reg. No. 2,197,748

United States Patent and Trademark Office Registered Oct. 20, 1998

**SERVICE MARK
PRINCIPAL REGISTER**

 **INTRUST Bank**

INTRUST FINANCIAL CORPORATION
(KANSAS CORPORATION)
103 NORTH MAIN STREET
WICHITA, KS 67201

OWNER OF U.S. REG. NOS. 1,802,917, 1,849,586
AND OTHERS.
NO CLAIM IS MADE TO THE EXCLUSIVE
RIGHT TO USE "BANK", APART FROM THE
MARK AS SHOWN.

FOR: BANKING SERVICES, IN CLASS 36
(U.S. CLS. 100, 101 AND 102).

SER. NO. 75-327,676, FILED 7-21-1997.

FIRST USE 4-29-1993; IN COMMERCE
4-29-1993.

DAVID M. MERMELSTEIN, EXAMINING AT-
TORNEY



Int. Cl.: 36

Prior U.S. Cls.: 100, 101, and 102

Reg. No. 2,738,638

United States Patent and Trademark Office Registered July 15, 2003

**SERVICE MARK
PRINCIPAL REGISTER**

INTRUST MERCHANT SERVICES

INTRUST FINANCIAL CORPORATION (KAN-
SAS CORPORATION)
105 N. MAIN
WICHITA, KS 67202

OWNER OF U.S. REG. NOS. 1,802,917, 2,746,955,
AND OTHERS.

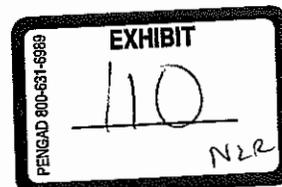
FOR: MERCHANT SERVICES, NAMELY, CRED-
IT CARD AND DEBIT CARD SERVICES, IN CLASS
36 (U.S. CLS. 100, 101 AND 102).

NO CLAIM IS MADE TO THE EXCLUSIVE
RIGHT TO USE "MERCHANT SERVICES", APART
FROM THE MARK AS SHOWN.

SN 76-357,178, FILED 1-11-2002

FIRST USE 2-0-2002; IN COMMERCE 2-0-2002.

FRED MANDIR, EXAMINING ATTORNEY



Int. Cl.: 36

Prior U.S. Cls.: 100, 101 and 102

United States Patent and Trademark Office

Reg. No. 3,219,237

Registered Mar. 20, 2007

**SERVICE MARK
PRINCIPAL REGISTER**

INTRUST VALUE PACK

INTRUST FINANCIAL CORPORATION (KAN-
SAS CORPORATION)
105 N. MAIN
WICHITA, KS 67202

FOR: NON-COMMERCIAL BANKING SERVICE,
NAMELY, UPGRADED CHECKING ACCOUNT
SERVICES, IN CLASS 36 (U.S. CLS. 100, 101 AND 102).

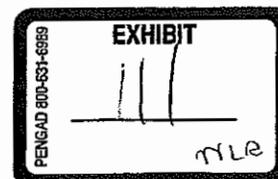
FIRST USE 11-3-2003; IN COMMERCE 11-3-2003.

THE MARK CONSISTS OF STANDARD CHAR-
ACTERS WITHOUT CLAIM TO ANY PARTICULAR
FONT, STYLE, SIZE, OR COLOR.

OWNER OF U.S. REG. NOS. 1,802,917, 2,738,638
AND OTHERS.

SER. NO. 76-573,124, FILED 1-30-2004.

VERNA BETH RIRIE, EXAMINING ATTORNEY



Int. Cl.: 36

Prior U.S. Cls.: 100, 101 and 102

United States Patent and Trademark Office

Reg. No. 3,358,359

Registered Dec. 25, 2007

**SERVICE MARK
PRINCIPAL REGISTER**

INTRUST WEALTH MANAGEMENT

INTRUST FINANCIAL CORPORATION (KAN-
SAS CORPORATION)
105 N. MAIN
WICHITA, KS 67202

FOR: FINANCIAL SERVICES, NAMELY, MAN-
AGEMENT OF TRUSTS AND INVESTMENT AC-
COUNTS, IN CLASS 36 (U.S. CLS. 100, 101 AND 102).

FIRST USE 4-25-2001; IN COMMERCE 4-25-2001.

OWNER OF U.S. REG. NOS. 1,802,917, 1,841,487,
AND 2,197,748.

NO CLAIM IS MADE TO THE EXCLUSIVE
RIGHT TO USE "WEALTH MANAGEMENT",
APART FROM THE MARK AS SHOWN.

SER. NO. 76-665,390, FILED 8-31-2005.

ANDREA HACK, EXAMINING ATTORNEY



United States of America

United States Patent and Trademark Office

I TRUST INTRUST

Reg. No. 3,711,317 INTRUST FINANCIAL CORPORATION (KANSAS CORPORATION)
Registered Nov. 17, 2009 P.O. BOX 1
WICHITA, KS 672015001

Int. Cl.: 36 FOR: BANKING SERVICES, IN CLASS 36 (U.S. CLS. 100, 101 AND 102).

SERVICE MARK FIRST USE 11-26-2008; IN COMMERCE 11-26-2008.
PRINCIPAL REGISTER THE MARK CONSISTS OF STANDARD CHARACTERS WITHOUT CLAIM TO ANY PARTICULAR FONT, STYLE, SIZE, OR COLOR.

OWNER OF U.S. REG. NOS. 1,802,917, 1,849,586 AND OTHERS.

SER. NO. 77-626,668, FILED 12-4-2008.

FRANK LATTUCA, EXAMINING ATTORNEY



David J. Kappas

Attorney of the United States Patent and Trademark Office



Digital Transactions

Person-to-Person (P2P) Payments,
Near Field Communication (NFC),
and their relationship with Online & Mobile Banking

June 2011

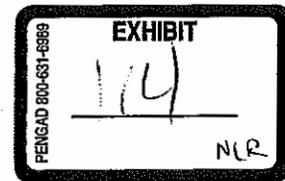


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What is this stuff?

Terms used in this document

P2P	Person-to-Person
NFC	Near Field Communication
RFID	Radio Frequency Identification
C2C	Card to Card
POP	Pay other people
SMS	Short Messaging Service
ACH	Automatic Clearing House
CEB	Consumer Electronic Banking
SaaS	Software as a Service

Person-to-Person Payments

Person-to-Person payments are basically what the name implies; the movement of monetary funds from one individual to another. These payments can range from just a couple dollars, to thousands of dollars. The different ways that these funds change hands has evolved over the years.

The basic evolution of P2P Payments:



This report will focus on the two most recent developments in the P2P payment evolution, which are Online Outside Transfers, and Transfers via Email or Mobile Device. The former of these is the ability to send funds directly from one bank account into the bank account of another individual, even if the two individuals bank at different financial institutions. Account and routing numbers are required for this type of transaction.

The most recent P2P payment method, transfers via email or mobile device, involves sending someone funds directly from a bank account, knowing only the recipient's email address or mobile phone number.

Near Field Communication

Near Field Communication is a connectivity technology that allows for the contactless exchange of information between devices at a very short range.

Near field communication can operate through multiple mediums:

- Hardware built into mobile phones and other devices
- Stickers attached to mobile phones, credit cards, and other objects
- Speaker/Microphone on mobile phones

NFC technology is used for many different functions, including social networking, identification, and eCommerce including mobile payments. As an example of a mobile payment, let's say you want to purchase some shoes from a retailer. When you get up to the register to pay, instead of getting out your debit card, you would get out your mobile device and hold it up to the retailer's NFC terminal at which point the funds would be deducted from the account that you've specified.

A mobile payment via an NFC-enabled terminal and an NFC-enabled mobile phone



Image Source: <http://www.shaswatpatel.com/wp-content/uploads/2011/02/Apple-iPhone-5-With-NFC-For-Mobile-Payment.png>

There are currently only about 15 mobile phones available in the U.S. market today with built-in NFC technology, but there are many more slated to hit the market in the near future. There is also speculation that the iPhone 5, expected to be released in September 2011, will include NFC hardware.

Sources: <http://www.nearfieldcommunicationsworld.com/nfc-phones-list/>, <http://www.nfc-forum.org/home/>

Person-to-Person (P2P) Payments

Person-to-Person payments are gaining traction in the banking industry. Most banks have partnered with outside vendors to run P2P through online banking, mobile banking, or both. Larger banks like Bank of the West, CitiBank, PNC Bank, and U.S. Bank have partnered with Popmoney™ to provide customers with P2P capabilities. Likewise, Arvest has partnered with the ZashPay™ platform.

**A breakdown of competing banks and their P2P payment capabilities
as of 6/21/2011**

	P2P Payments	
	Via Online Banking	Via Smart Phone App
INTRUST Bank	No	No
Ally Bank	Yes (Popmoney™)	No
Arvest	Yes (ZashPay™)	No
Bank of America	Requires Account Info	BofA Customers Only
Bank of Oklahoma	No	No
Bank of the West	Yes (Popmoney™)	No
Capitol Federal	No	No
Chase Bank	Yes (QuickPay™)	Yes (QuickPay™)
CitiBank	Yes (Popmoney™)	No
Commerce Bank	No	No
Emprise Bank	No	No
Fidelity Bank	No	No
Legacy Bank	No	No
M&I Bank	Requires Account Info	No
MidFirst Bank	No	No
PNC Bank	Yes (Popmoney™)	No
Southwest National Bank	No	No
Sunflower Bank	No	No
U.S. Bank	Yes (Popmoney™)	Yes (Popmoney™)
UMB	No	No
Wells Fargo	Requires Account Info	Wells Fargo Cust Only

Here's how Popmoney works:

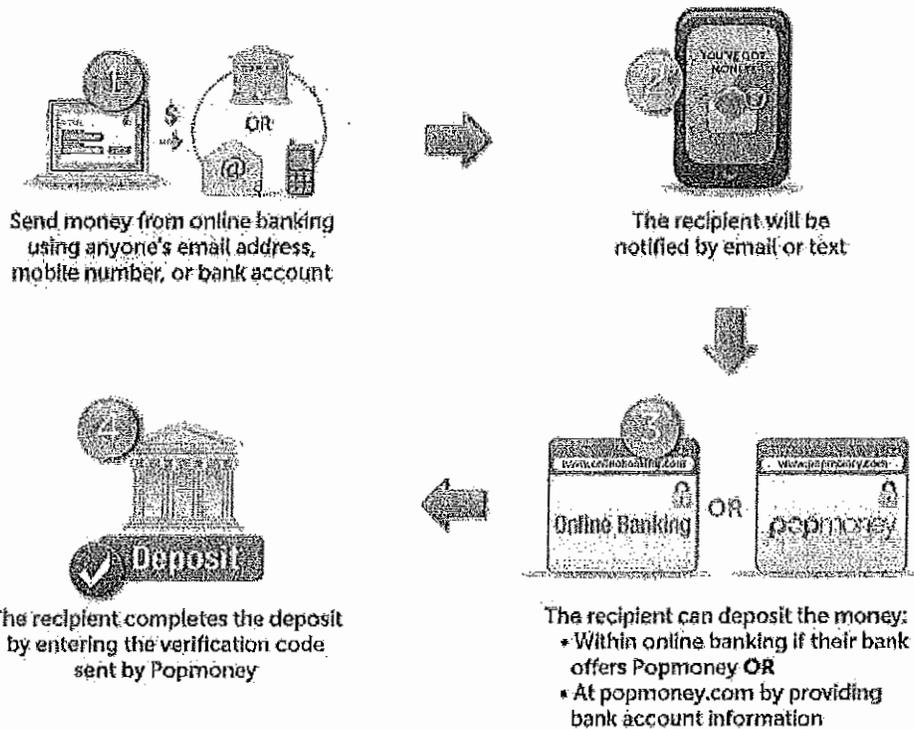


Image Source: <http://www.cashedge.com/docs/ce.popmoney.howitworks.pdf>

Funds transferred with Popmoney go directly into the user's bank account. There is no need to set up a separate account specifically for Popmoney funds. Users can also send money requests from other Popmoney users. Popmoney does not charge users for the service; however some banks that have incorporated Popmoney into online banking charge their customers a small fee for each transaction.

Over 200 banks currently use Popmoney. For a complete list, visit the Popmoney website: <https://www.popmoney.com/popnet/faces/popmoney/common/about.jsp?name=partners>

ZashPay™

ZashPay is another SaaS P2P payment service developed by Fiserv, Inc that is very similar in functionality to the Popmoney platform. Users can either sign up at Zashpay.com or use the service through a bank that offers the ZashPay system. Arvest Bank, based out of Arkansas, currently utilizes the ZashPay platform and over 700 other banks and credit unions are also offering the service.

Here is how Zashpay illustrates their process:

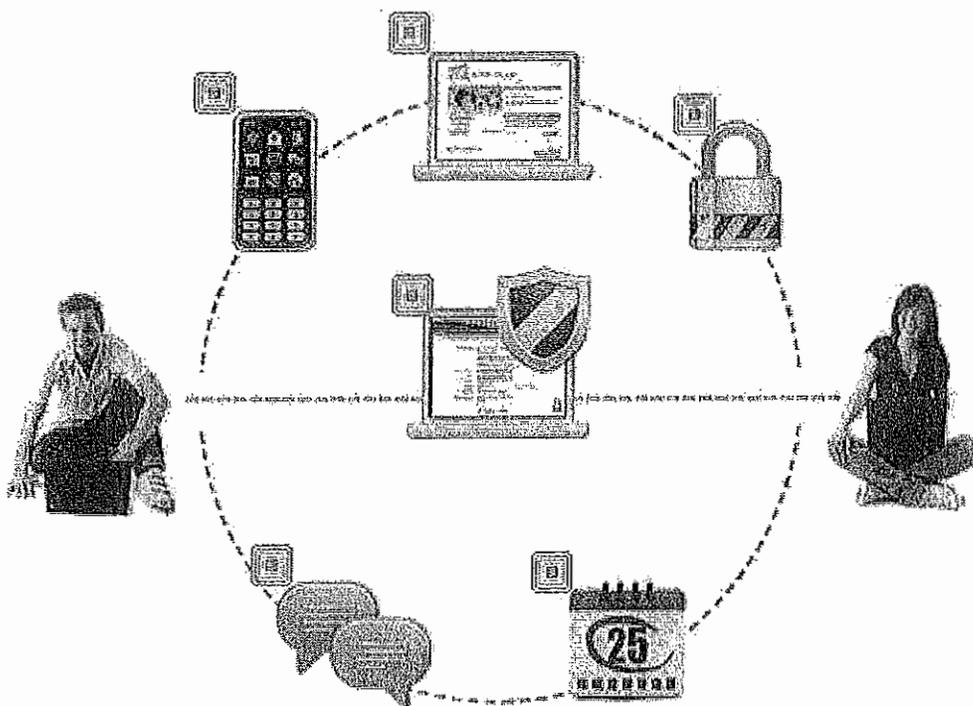


Image Source: <http://www.zashpay.fiserv.com/consumer/demo.html>

Visa agreement with Popmoney™ and ZashPay™

Earlier this year, both Popmoney and ZashPay have struck up agreements with Visa to expand their current service offerings. In addition to the ability to pay someone via mobile phone number and email, customers will also be able to direct funds to Visa credit or debit card accounts via the card number.

Source: <http://www.digitaltransactions.net/news/story/2974>

clearXchange™

The newest development in the P2P payment arena is a joint initiative between Bank of America, JP Morgan Chase, and Wells Fargo called clearXchange. Announced May 25, 2011, clearXchange differs from Popmoney and ZashPay in that it is a bank-owned P2P solution that does not involve a third party vendor. Customers of these three banks will be able to transfer money to each other with only a mobile number or email address.

The service is currently limited to the bank's customers, but as time progresses, clearXchange hopes to expand to other financial institutions. The service is currently being offered for free in their test market in Arizona and they hope to roll it out nationally by the end of the year.

Sources: <http://clearxchange.com/>, <http://www.digitaltransactions.net/news/story/3059>

PayPal™

The PayPal name is arguably the most recognizable name when it comes to P2P Payments. Most people are familiar with PayPal, a wholly-owned subsidiary of eBay, as a tool used to pay for purchases on eBay. However, PayPal can be used in the same way as Popmoney or Zashpay to pay an individual via email address or mobile phone number.

The biggest difference is that a PayPal account operates as its own account in which you can keep funds. If you want money that has been sent to you through PayPal to be moved to your bank account, you will have to manually transfer it after receiving the payment; a transaction that takes 3 to 5 days to complete.

How PayPal works

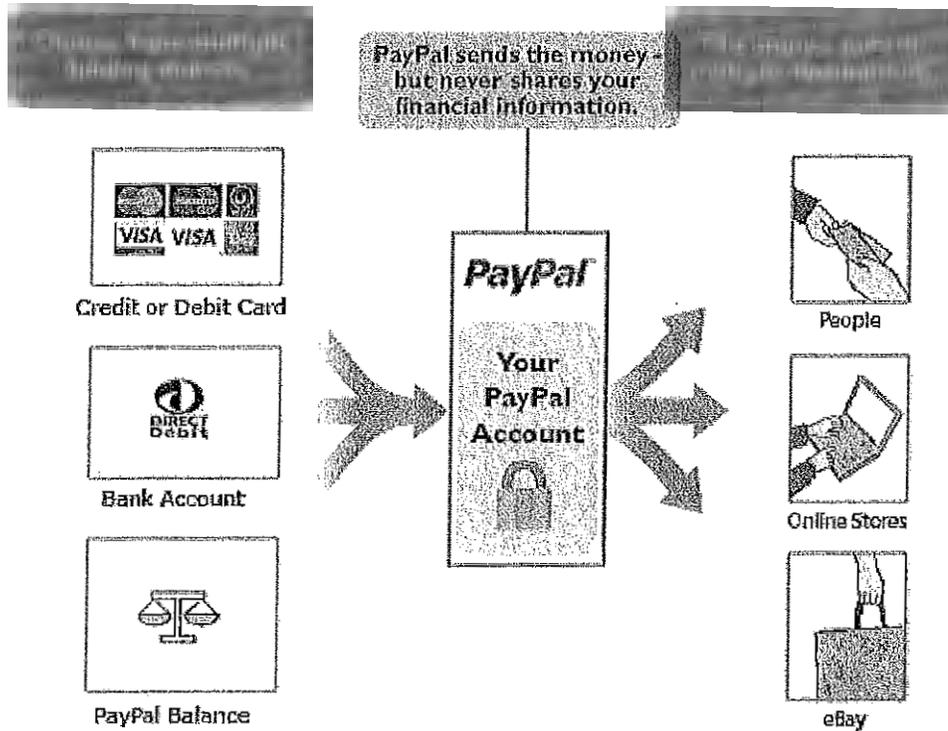


Image Source: http://www.businessdirect.bt.com/images/3/Help/Paypal_chart.GIF

PayPal, like ZashPay and Popmoney, also has a mobile app that allows you to pay an individual via your mobile phone. Paypal has also developed a feature in partnership with Bump Technologies that allows individuals to transfer funds via an iPhone "bump". This is not NFC, but a technology developed by Bump that uses cell phone networks and the iPhone's built in ability to feel the actual physical bump.

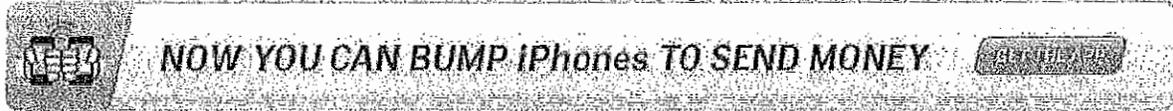


Image source: https://personal.paypal.com/us/cgi-bin/?cmd=render-content&contentID=marketing_us/mobile_payments#sendmoney&nav=1.2.3

PayPal is also partnering with banks and credit unions, much the same as Popmoney and Zashpay, to allow for more direct P2P Payments.

Sources: <http://paypal.com>, <http://bu.mp/fag>, https://merchant.paypal.com/cgi-bin/marketingweb?cmd=render-content&contentID=merchant/financial_innovations

Serve

American Express recently launched a product called Serve in May 2011. Serve is a separate account that you set up online, which you can fund with your bank account. From this account you can send P2P Payments, create Serve sub-accounts to delegate funds to others, pay anywhere American Express is accepted with your Serve card, and withdraw funds from ATMs. Serve is very similar in functionality to PayPal, with just a few differences with regard to fee structure.



Source: <http://www.serve.com>

Near Field Communication (NFC)

As more mobile phones integrate NFC hardware by design, the use of Near Field Communication for mobile payments is taking shape in the U.S. market.

Google Wallet

Google Wallet is an upcoming mobile smart phone application that will allow users to pay merchants using NFC technology. Consumers who have NFC enabled mobile devices and have downloaded the Google Wallet app can pay merchants with NFC enabled terminals as well as receive and use merchant offers.



Image Source: <http://www.google.com/wallet/#payments>

When Google Wallet launches, it will only be available to users of the CitiBank® Mastercard® or Google Prepaid Card on a Nexus S 4G phone running Android on a Sprint network, which is quite the limited number of users. However, Google hopes to expand the number of compatible phones and credit cards as Wallet develops.

Source: <http://www.google.com/wallet/>

Visa Digital Wallet

Visa announced in May of 2011 that it too would be diving into the NFC market. They are developing the Visa Digital Wallet application that is scheduled to be released in the fall of 2011. The Digital Wallet will store Visa and non-Visa payment accounts and support NFC payments.

Visa has partnered with the following banks to offer this service:

- Barclaycard US
- BB&T Corporation
- Card Services for Credit Unions (CSCU)
- ICBA Bancard
- First Financial Bank of Ohio
- Nordstrom fsb
- Pentagon Federal Credit Union
- PNC Bank
- PSCU Financial Services
- Regions Bank
- Royal Bank of Canada
- Scotiabank
- TD Bank Group (US and Canada)
- US Bank

Source: <http://corporate.visa.com/media-center/press-releases/press1124.jsp>

Other NFC Uses

NFC as a whole is not limited to just the banking industry. Different forms of NFC are being used globally to serve all types of industries.

The chart below demonstrates the multiple applicable uses for NFC technology

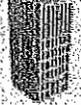
	STATION AIRPORT	VEHICLE	OFFICE	STORE RESTAURANT	THEATER STADIUM	ANYWHERE
Area						
Usage of NFC Mobile Phone	Pass gate	Adjust seat position	Enter/exit office	Pay by credit card	Pass entrance	Download and personalize application
	Get information from smart poster	Open door	Exchange business cards	Get loyalty points	Get event information	Check usage history
	Get information from information kiosk	Pay parking fee	Log in to PC; Print using copier machine	Get and use coupon		Download ticket
	Pay bus/taxi fare			Share information and coupon among users		Lock phone remotely
Service Industries	Mass Transport	Public Transport	Security	Banking	Entertainment	Any
	Advertising			Retail		
				Credit Card		

Image Source: http://www.nfc-forum.org/aboutnfc/nfc_in_action/

Statistics and Demographics

Smart Phone Usage

Smart phones have consistently become the preferred mobile device of consumers over the past few years. The number of smart phones sold in the U.S. has climbed 60% from 2008 to 2010 (26 million to 42 million). Another 25 million consumers are expected to purchase smart phones by the year 2012. With the rise in smart phones come the options for consumers to do more than just talk with their mobile device. Sending and receiving email from a mobile device, text messaging, browsing the Web and utilizing free or low cost applications on a mobile phone is becoming the norm. This is a good thing for financial institutions because smart phone users are three times more likely than traditional phone users to be interested in mobile banking¹.

From 2005 to 2010, the use of mobile banking has doubled in annual growth with the highest level of growth occurring after Apple introduced the iPhone and App Store in 2007. About 10% of cell phone users conduct some type of banking transaction by phone lead by Generation Y (those born between 1979 and 1994). Gen Y also prefers online banking with nearly 80% active online banking users. Worth mentioning, approximately 20-25 million Gen Y consumers will become new banking customers over the next five years¹. In order to win their business, it is important to stay current with new technology.

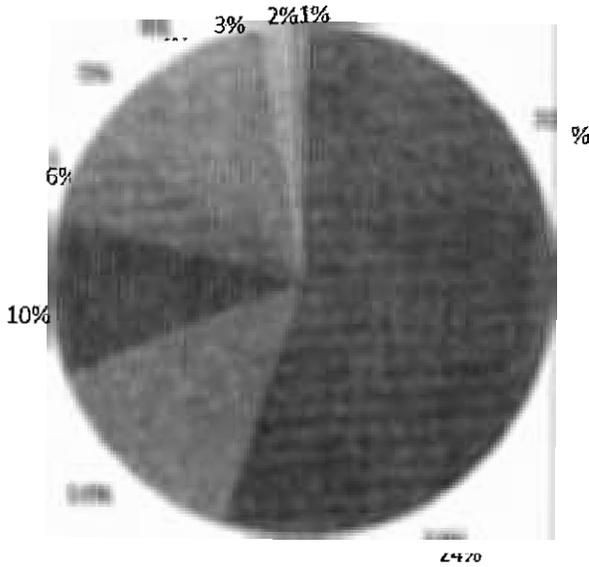
Mobile Banking Customer Demographics

A survey conducted by Kelton Research for Mastercard in 2011 found that 63% of those 18-34 year olds would be comfortable using their mobile phones to make purchases (versus only 37% of those 35 and older). This same age group also says they would feel worse without their phone than without their wallet. There are also gender differences when it comes to cell phones. Women have more of an emotional attachment to their phone whereas men think of their phone as a functional necessity, according to the study. This explains why women feel more exposed when they are without their phone than men (50% versus 36%). Men are also a bit more technologically advanced than women as men are more likely to adopt mobile payments than women (51% versus 40%). Also men are more likely to be impressed with someone who paid a bill via a mobile phone than women (49% versus 45%). Although people seem excited about the idea of mobile payments, they don't seem completely ready to embrace it just yet with nearly two-thirds of respondents saying they need confirmation that mobile payments are safe before they would adopt the new technology².

Sources¹<http://www.deloitte.com>; ²<http://newsroom.mastercard.com>

How P2P Payments are used

Popmoney did a study of what their customers are using P2P Payments for. Below is a breakdown of how the Popmoney platform is being used.



- Household Expenses (Help, Bill Sharing)
- Rent or Mortgage
- Family Related (Childcare, Allowance)
- Gifts
- Education
- Entertainment
- Loan
- Business

Source: http://www.chicagofed.org/digital_assets/others/events/2011/payments/platt_0519_330.pdf

INTRUST's Role

Wichita Demographics

There are 134,583 people living in Wichita between the ages of 15 and 39, or a little over 35% (382,368 total Wichita population) ¹. The median age of the head of household is 46.3 which is slightly lower than the US average of 47.2 ². Wichita also has a slightly higher household income at \$61,953, whereas the average for the US is \$55,970 ².

Age	Population	Median Income
15-19	26,067	\$26,365
20-24	28,668	
25-29	30,325	\$56,832
30-34	25,773	
35-39	23,750	
40-44	23,249	
45-49	25,888	\$63,121
50-54	26,967	
55-59	23,375	
60-64	18,640	
65+	43,830	\$32,753

Sources: ¹<http://factfinder2.census.gov>; ² INTRUST Bank Branch Performance Assessment, May 2011 conducted by Bancography

INTRUST Customer Demographics

The Customer Relationship Survey conducted by Raddon in 2007 shows the average age of an INTRUST customer is 56.5. 14% of our customers are between the ages of 18 and 34. Another 11% lies in the age range of 35-44. A whopping 58% of our customer base is 55 and older. 27% of our customers have a household income of \$29,900 or less. Another 20% are in the household income range of \$30,000-\$49,900. 11% of our customers are in the Credit Driven category defined by Raddon. These are the customers that are between 18 and 34, with a household income of \$30,000+. This would most likely be our target customer for a mobile banking product.

INTRUST Payment Capabilities

TODAY - What we have available to our customers today:

- Bill Pay – pay anyone
- Quikpay for credit cards – Pay same day
- Direct Download – Ability to download transactions automatically and make payments within Quicken
- Credit card online account access (www.intrustcreditcard.com)

TOMORROW - What we currently have the ability to offer to our customers if we choose to do so:

- External Transfers – ability to transfer between authenticated accounts at different financial institutions
 - *Costs*
 - In August of 2009 the cost was a \$5,000 one-time setup cost, \$500 per month minimum for 500 transfers (i.e. \$1 per transfer), and \$0.75 per transfer after 500. External account validation was an additional \$1 per account.
 - *Security Concerns*
 - We are relying on another Bank's online system as to whether or not you rightfully own the account you're transferring money to/from.
 - We've heard reports that banks with external transfers are targeted by hackers.
 - Initial versions of the application didn't have limits, nor did they have any fraud filters to watch for suspicious volume/activity.
 - *Operational Concerns*
 - We do not think this product is appropriate for all customers; therefore we will have to manage what customers receive the product. Managing the entitlements is a manual process (as is removing the entitlement in case the risks change, customers don't want it, etc).
 - External account entitlement/validation may also be a manual process, as well as removing an old/bad account.

- "Send Money Online" – sending payments to anyone using PayPal's network and/or using a bank account and routing number
- Xpress Deposit
- Mobile App for iPhone/Android

Mobile App Images



FUTURE – Possible customer service offerings

- Credit Card Authorizations will be available in CEB
- Enhanced Mobile App to include mobile wallet. Details unknown at this time.

INTRUST
Plan Construction - Step 1
Current Status of Your Area of Responsibility

Please start the 2010 planning process by assessing where you are today. First, identify and describe your business unit (what it does, its size in terms of volumes and personnel and its principal customers). Next, comment on the status of your progress with respect to the strategic goals you set for 2009. Then, provide a brief synopsis of what has gone well this year, the opportunities you currently have, current trends existing in your line of business, and what you would have liked to accomplish but haven't been able to yet. Finally, provide an assessment of your unit's strengths and weaknesses. For line units, identify your major competitors and their relative strengths and weaknesses. For staff or operations units, discuss any significant threats that may impact your ability to serve your internal and external customers, and describe the level of service you have received from your strategic partners.

Please address only those things that you can directly influence or control.

Description of Business Unit: Marketing and Corporate Communications

The Marketing and Corporate Communications team is a resource for the entire organization as we look to grow relationships with our constituencies. Our group of professionals can provide expertise in a variety of areas including advertising, public relations, customer and employee communications, event planning and marketing, sales materials and presentations, marketing research and analysis, product development, direct marketing, internet marketing, charitable giving, community relations and sponsorships, media relations, and legislative issues.

The team works diligently to ensure each opportunity reaches its maximum potential by managing the consistent use of the bank's brand and message and by wrapping all the bank's products and services around each situation or customer.

Please discuss the completion status of each of your 2009 Planning Unit Strategic Goals:

Planning Unit Strategic Goal 1:

Development of image advertising messages appropriate for current circumstances and for appealing to audiences we have not gained attention from in the past. Included in this task is the review of and/or change in the bank's slogan.

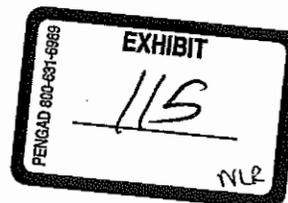
Why this goal is important to your planning unit:

It is critical for the bank to appeal to varying demographic groups as it strives to grow its customer base. Marketing's role is to evolve the bank's messaging and placement of that message to ensure we are capturing the attention of those we seek to do business with. This includes younger individual and business customers as well as baby boomers approaching retirement.

1. Create product offering to appeal to youth ages 16 – 24 and implement marketing communication strategy. Include tactics specific to youth ages 25 – 36 as appropriate for retail marketing efforts.

Result: A marketing strategy based on financial education was implemented in April. The effort

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included parent and youth-specific messaging and media placement as well as online resources and a printed brochure. The campaign included a scholarship giveaway to drive traffic to intrustbank.com and the bank's student banking Facebook fan page (currently with 600 fans). The winner of the scholarship was announced in September. In the fall 2009, school advertising and events also took place. From April – July 2009, 495 accounts were opened for individuals age 16 – 18, which is a 22% increase over that time period in 2008.

2. Develop image advertising to support safety and soundness message, as well as appropriate image advertising for the appeal to specific demographics.

Result: In September 2009, the bank launched a new image advertising campaign and slogan, 'I Trust INTRUST.' The message and new advertising look were created after conducting research on the message in the fall 2008. The image campaign media was designed to target a primarily younger demographic (age 25-49), with an emphasis on those age 25-34. The message was delivered via TV, print, magazines, online and Facebook. Other product-specific advertising was also enhanced with the new look and I Trust message as appropriate, including direct mail, intrustbank.com and collateral.

In August, INTRUST was informed it had been ranked in the top 10 (7th to be exact) mid-sized banks in the country who have the "best brand." The ranking is conducted by Bancography, a Birmingham, AL financial services consulting firm. The rankings are based on a proprietary index that measures a bank's reputation, service quality, image and awareness.

3. Execute strategy that will support awareness of the bank's brand in Oklahoma, Kansas City and NE Kansas.

Result: These areas receive bank wide promotional campaigns on a regular basis; however, Marketing also strives to increase awareness through market-specific efforts.

In March, a business to business campaign launched in KC, Topeka and OKC targeting 1400 commercial prospects in those areas with a direct mail piece and an invitation to learn more via a microsite. The campaign's strategy was to increase awareness of the bank, which was achieved with success. More than 13% of those receiving the mail piece visited the site and were introduced to the bank's brand. The website had 425 visitors who viewed 1,724 pages in the site, however most stopped interacting once they found the bulk of the information on INTRUST's commercial banking services.

In April, a special, personal campaign was created for Junction City and Manhattan featuring their people and inviting neighbors to get to know them. The market leaders were very pleased with the campaign and believe it helps build awareness of key personnel and credibility of the bank's capabilities.

In August, a consumer campaign specific to Edmond and Olathe locations launched. The key message was mortgages – for purchase or refinance. The strategy was to lead with a loan offering to drive traffic and potentially influence relationships beyond mortgage lending. The effort included local newspaper advertising, a direct mail piece to nearly 13,000 people and branch events with radio remotes and house hunting kits and mortgage loan information. Exact results of the effort will not be calculated until October month-end.

And finally, in October, a new image ad campaign launched for commercial banking in Topeka, KC and OKC. These ads come weeks prior to the launch of a special Fortune magazine subscription for

1,000 prospects in those three areas. The subscription will arrive in November and lasts for 13 issues. Six of the issues will include a special cover wrap that's all about INTRUST Bank history, strength and stability and breadth of services. The remaining issues will arrive with a "compliments of" sticker. Results of this awareness tactic will not be measured until March 2010.

Planning Unit Strategic Goal 2:

Support growth of the bank's customer base through:

- Acquisition of new relationships by increasing awareness of the bank's brand and product offering with advertising appropriate for each market
- Organic growth and retention of existing customer relationships via direct mail, branch marketing and other customer touch-points
- Participation and possible leadership in product and service development
- Introduction of service delivery and marketing to youth and other identified demographics
- Centralized event planning and customer/prospect entertainment opportunities

Why this goal is important to your planning unit:

Marketing has the responsibility of communicating the company's message to all of our constituencies. Although we don't open accounts or directly sell services, our support enhances the efforts of those who do. Our success in this objective will contribute to the success of all planning units.

1. Support Retail Division's growth goals for deposit and checking accounts. Specific goals will be defined after 2008 year-end results are in.

Result: As of September 2009, the bank has realized a net increase of 218 (17.44% of goal) in personal checking and a net increase of 682 (95.38% of goal) in small business checking. Increasing accounts and balances is challenging in a rough economic period and low rate environment. Research has indicated that fewer consumers than normal follow through on switching checking accounts during down economic times. In fact, the bank was sitting at a net loss in personal checking accounts a third of the way through 2009. According to the bank's 2009 advertising study, 10% of consumers in INTRUST's footprint moved their checking account within the last 30 days. Nationally, it is documented that there is typically 8% market movement in personal checking accounts during the year. The primary reason for moving a checking account is a change in residence or another life stage event, or they are fleeing an unsatisfactory banking experience. And, the primary reason for selecting a bank for a checking account is convenience followed by price.

Small business checking and other services were advertised in all markets during the first quarter of 2009. Additional ad hoc small business advertising continued throughout the year.

Marketing has supported the growth of checking with the youth oriented campaign throughout the year, which generated a 22% lift in account openings. Checking acquisition has also been a focus within the bank's new and current customer cultivation direct mail programs. For the last year, 257 accounts with average balances of \$1,381 have been opened to new customers and 1,771 accounts with average balances of \$2,631 from existing customers.

In second quarter, the department began analyzing a potential direct mail acquisition strategy. We determined it was feasible to test. The test begins in October and results will be provided in December. The goal for new checking accounts opened from this effort is 380.

2. Assist Personal Loan and Retail Divisions with loan sales: Branch origination increased by 5% over 2008 year-end.

Result: Through September 2009, the retail division has generated \$61.4 million in loans (71% of goal).

In February 2009, Marketing developed a Personal Loan division marketing plan which included several areas of emphasis.

In April, a new in-branch merchandising campaign and online advertising ad were developed to support awareness of personal loans among the bank's customer base and visitors to IB.com.

The bank's new and existing customer cultivation program ran all year with areas of emphasis on growing our personal loan portfolio.

The bank also began testing paid Google search advertising in keyword categories such as mortgage loans, auto loans, and home equity loans. Results will be ready in December.

An advertising campaign for all markets launched in September promoting any personal loan for auto purchase, home improvement or debt consolidation. The goal for the campaign period is to generate \$8.7 million in loans. Results will be in after November-month end, although early results from September are below average.

The department also utilized loan products in Olathe and Edmond to drive traffic and potentially develop deeper relationships with consumers in those markets. Results will be in after the campaign ends in October. Early results indicate that a handful of new relationships have been established or are going through the loan application process.

Loan offers are presented to new and current customers in the bank's cultivation direct mail program. In 2009, loans generated from current customers totaled 1,246 with average balances of \$24,191. Those generated from new customers totaled 122 with average balances of \$18,352.

3. Support launch of new electronic deliveries including e-statements and mobile banking, if appropriate. Further develop e-communications through intrustbank.com and e-mail marketing.

Result:

E-Statements for personal accounts launched in April 2009. Through October 22, more than 8,300 customers are enrolled. Marketing played a significant role in the development of communications and online banking information. With the kickoff of e-Statements, the department provided communication to customers via statements, online banking, IB.com, branches and ATMs. Various communications have continued since the launch and will continue on-going.

An overall online banking marketing plan was established in 2nd Quarter and implementation on its components completed. The plan included in-branch marketing materials, merchandising and a new demo brochure, enhanced functionality/feature/product promotion within online banking and IB.com, improved on-boarding messaging for online products and cultivation program enhancements.

IB.com has been enhanced several times in 2009. Information was developed and a new section created for student banking in April. That area continues to be enhanced as new tools become available.

Itrustintrust.com was rolled into IB.com and now includes up-to-date details on the bank's strength and stability along with the connection to the new I Trust INTRUST slogan.

Newsletters for PWM and IWM were generated for the first time electronically through the department's e-mail marketing system, eliminating the need for paper communication.

A new quarterly newsletter for the Correspondent division was also created and delivered regularly throughout the year.

Marketing has also helped produce webcasts and demos for various divisions in the bank.

Marketing has participated in the review of mobile banking options. A solution has been tested and options are under review. Marketing is also participating in the development of a mobile IB.com.

The Contact Us section of IB.com has undergone a revise and launched in October. It includes enhanced mapping capability.

To coincide with the launch of a new advertising look and slogan, the look of IB.com underwent a major design refresh which launched in October.

Throughout the year, new media alternatives have been included in major ad campaigns including web banner advertising and social networking marketing through the bank's new student banking Facebook fan page. The results of online advertising have been either at or slightly above industry standards, and the participation in the Facebook page was positive. As traditional media fizzles, we will continue to replace the bank's presence in those media with electronic media.

New and Current customers received reminders about online banking and online bill pay through the cultivation direct mail program. In 2009, 675 new customers enrolled in either online banking or bill pay after receiving a reminder to do so. Of those current customers receiving an offer/reminder about online banking/bill pay, 232 enrolled in one of those services.

4. Help private wealth management create new sales materials, revise existing materials, enhance intrustbank.com content, execute investment policy statement and conduct customer entertainment events.

Result: Marketing produced new sales presentation materials for both PWM and IWM. Marketing is also helping PWM produce a new life assistance package. And, a new image ad was produced for use in various publications.

5. Manage centralized event planning function to support such activities as economic round tables, customer appreciation, seminars, Retail employee functions and other entertainment and business development activities.

Result: The department supported several customer and staff events in 2009, along with several community events, and has taken the lead on a pre-opening arena event for customers and key stakeholders in the project.

- o Business Development Events (4)
- o Retail Evening of Excellence, Branch Manager Luncheons and Sales Meetings
- o Economic Roundtables (3)
- o Medical Staff/Physician Appreciation Events (2)
- o ALS Walk, Bowl for Kids Sake, River Run, Festival of Broadway
- o Wichita Home Show
- o NW Arkansas Business Conference and Expo
- o ExpoSure (Wichita Chamber of Commerce)

Planning Unit Strategic Goal 3:

Continue to utilize established measurement tools for marketing programs and expand the process to include faster review and evaluation. Communicate results appropriately to management directly impacted and regularly report to executive management.

Why this goal is important to your planning unit:

By including measurement and analysis in our processes, Marketing will be able to more fully understand and communicate the return on dollars spent. Measurement will help us better evaluate which programs are effective, to what degree they are effective and which need to be modified or eliminated.

1. Maintain advertising expenditures at \$2,550,000, marketing community relations budget at \$367,000 for RC 340 and \$110,000 for RC 335 (now combined), marketing research expenses at \$70,000 and marketing expenses in public relations ledger at \$75,000.

Result: Through September 2009, expenditures are as follows: \$1,307,433 in advertising, \$203,018 in marketing community relations, \$57,066 in marketing research and \$45,915 in public relations. The marketing budgets listed above will be at or below budgeted amounts by year end, including expenses associated with the opening of the INTRUST Bank Arena.

2. Measure marketing programs. Communicate results to management as appropriate and regularly with executive management.

Result: Measurement of marketing activities has improved greatly over 2008. A format has been established, a checklist defined and resources for data identified to help the department report results more quickly. Specific measures have been identified in the appropriate scorecard items throughout this document. Results have been shared periodically with the senior management group.

3. Re-evaluate the execution of the Wichita advertising awareness study and establish new benchmark for Top of Mind Awareness score.

Result: The top of mind study was conducted the first week of October in Wichita, Kansas City and Oklahoma City. The study was adjusted and conducted using an online panel resource versus the phone call process from the previous 10 years. The results of this year's study will set a new benchmark for coming years due to the format change and the change to a more balanced demographic. INTRUST's top of mind awareness in Wichita returns to where we would expect to be with 23.3% of Wichitans mentioning INTRUST first. INTRUST has the highest aided awareness in Wichita at 97.5%. In KC, aided awareness is 32.3% and in OKC, it is 37.2% (these results compare similarly to Equity Bank's awareness in Wichita). Advertising awareness in Wichita is at 50%, beating Bank of America. And, three in four Wichitans can identify INTRUST as the naming rights sponsor for the Arena (from 28% in 2008).

4. Continue established customer satisfaction measurements for commercial and wealth management divisions, evaluate consumer loan closing measurement and support development of satisfaction measurement for Retail division.

Result: Marketing again supported existing customer satisfaction measures throughout the bank including the commercial line of business survey, ag lending and correspondent survey, the consumer loan closing survey and wealth management surveys. Marketing also played a significant role in the development of a customer service survey for the retail division. It will be completed and implemented in the coming months.

Planning Unit Strategic Goal 4:

Fully leverage our brand and maximize effectiveness of all marketing initiatives and customer contacts by focusing on enhanced communication and teamwork with internal and external partners.

Why this goal is important to your planning unit:

Marketing is responsible for the proper use and application of the bank's long-established brand, and believes it should be consistently applied to assure maximum effectiveness. It is also important that our valuable marketing resources reach their fullest potential by leveraging the expertise found throughout the company. We are committed to fulfilling a visible and valuable role in the success of each of our internal partner's objectives.

1. Receive a 95% rating or higher on Employee Opinion Survey question regarding intranet effectiveness.

Result: 96%

2. Maintain an 80% rating on Employee Opinion Survey question regarding All-Employee Meeting effectiveness.

Result: 80%

3. Receive a 90% favorable departmental rating or higher on Teamwork & Collaboration total in BAI survey.

Result: 71%, bank overall was 75%

4. Redesign the INTRUST Exchange, creating a more user-friendly tool for bank-wide communication, incorporating an interactive Corporate Blueprint section.

Result: This project is underway, with the department committed to completing the home page redesign by year end.

5. Receive satisfactory ratings on internal and external audits.

Result: 2009 internal audit of advertising was conducted in July. Findings were small and addressed appropriately.

6. Leverage the partnership with Sedgwick County and SMG to fully maximize the naming of the INTRUST Bank Arena.

Result: Marketing has been involved in Arena activities all of 2009 including:

- Signage – external and internal developed and installed throughout the year.
- Web Domain – secured www.intrustbankarena.com for use by SMG in March.
- ATM placement and design – four machines will be located in the Arena. A unique surround will be produced and installed in November.
- Employee communication and tour – produced various communication updates for employees throughout the year and conducted a tour of the facility in May.
- Other Tours – supported or organized other key constituency tours throughout the year.
- Events – Partnering with SMG and County to develop grand opening events for the Arena including a pre party for key customers and stakeholders, and an employee/family event.
- Branding – Reviewed Arena branding guidelines and various collateral materials.
- Suite – Established Suite Use Policy and Procedures for customer entertainment purposes.
- Ticketing – Established internal procedures for purchasing tickets for customer entertainment purposes.
- Cross-promotional Activities – Developed ads to support the Arena opening as promoted in the Wichita Business Journal and Wichita Eagle. Also developed artwork for the bank's Kellogg billboard which will display opening excitement December – February. And, will run a ticket giveaway for the Arena's opening act in December. Other cross-promotional efforts are in development.
- Media Mentions – We are pleased with the media attention the new Arena has brought to the bank, with literally hundreds of mentions per month. This crosses all genres, including business and economic development, community activities/entertainment, and sports reporting.

Three out of four Wichitans can name INTRUST Bank as the naming rights sponsor for the Arena. That's up from 28% in 2008. And, of those who recall INTRUST Bank advertising, 22% identify the message as being related to the Arena – that result is second only to a "Trust" message.

What has gone well this year?

- New and current **customer cultivation direct mail** program results continue to be strong. From March 2007 to April 2009, the new customer portion has generated 1,105 new accounts with 987 households. Balances in those accounts (loans or deposits) totaled more than \$5 million. The response rate to offers averages 2.35% over that time period. The current customer program mailed three times in the last year and has generated 3,885 new accounts in 3,440 households. Balances in those accounts (loans or deposits) totaled more than \$33 million. The overall offer response rate was 1.13%. The cost per account gained is \$31.65. The cost per \$1,000 in balances gained is \$4.41.
- INTRUST's **Student Banking** effort was well researched and developed. The results of the spring portion of the effort were strong. The foundation is set for future efforts to build the younger portion of the bank's customer base.
- The **INTRUST Exchange** remains strong in its commitment to provide bank employees with the news and information they need. As of 9/30/09, 525 articles were published, and 96% of company employees believe the information on the Exchange helps them stay informed about what is happening in the company (Employee Opinion Survey).

- **All-Employee Meetings**, conducted four times in 2009, are well-attended and rank high with employees; 80% believe the meetings provide them with pertinent company information (Employee Opinion Survey). Surveys conducted following each meeting rank 3.75 (out of 5), and provide an opportunity for employees to give feedback and make suggestions for future topics.
- **Media Relations:** INTRUST Bank continues to serve as the 'go-to' source for articles relating to the economy, banking, business development and general employment in the Wichita area. The bank received more than 100 media mentions via Wichita news sources through 9/30/09 related to banking issues and more than 300 via arena news. We have also made some strides in the Kansas City, north central Kansas, Oklahoma and Rogers, AR markets.
- **INTRUST Bank Arena** investment is one of the smartest marketing investments the bank has made. Awareness in Wichita is at 75%. The signage was installed mid-year and was turned on at night in September. As the facility opens in January, the exposure will only expand.
- **The Open Door. Next Door.** campaign launched in Manhattan and Junction City was exactly what the staff in those markets needed. The campaign helps residents identify with the people at INTRUST and increases the bank's recognition.
- **I Trust INTRUST** slogan change and updated marketing look is appropriate for the current times and helps bring a fresh face to the bank's image in the marketplace. The TV spot has been well-received and the scores for advertising recall in Wichita place the Trust message in first place.
- **Events:** As mentioned under Strategic goal #2, the department has been involved in many events in 2009 for all divisions of the bank.
- **Corporate Giving** remains strong, with an additional focus on those organizations providing basic human services. More than \$360,000 has been committed to date (9/30/09) to approximately 175 organizations. As the bank's United Way campaign wraps up, it appears employees responded to the community's need during these tough economic times.
- **The Recap** – a weekly summary of articles and announcements featured on the INTRUST Exchange – launched in January. Employees receive an email every Friday with a list of the articles along with links directing them back to the Exchange for more information. Feedback has been positive, especially as employees were out of the office for vacations over the summer.

What are your unit's strengths?

- Teamwork and collaboration within the department continues to be strong.
- Expertise within the department is outstanding and is by far the strongest combined group of talent we've seen in the last twelve years.
- Our team's dedication to our internal clients and the bank's customer base is impressive. We are very customer-focused.
- Our key strategic partners provide us with solid creative and production.
- Our team desires to continually review processes, procedures and commitments to improve results and efficiency.

How would you have liked to improve your performance?

- We'd like to be more proactive when serving internal line of business clients; offering them ideas and solutions as an integral part of their business.
- The workload of this department is enormous and grows each year. Even so, we continually strive to respond quicker to the needs of our customers. However, sometimes communication and accuracy fall victim to speed.
- Our ability to place top priority on the measurement of our marketing activities waivered throughout the first portion of the year, but we've come back with an effective process that should improve with each experience.
- We would have liked to enhance the MCIF with updated field information and Wealth Management information to enable us to identify strategic opportunities.

- We would like to have accomplished the review and enhancement of our e-mail marketing program as well as the review of internal satisfaction measurements.

What are your unit's weaknesses?

- Lack of consistently effective communication with strategic partners and internal clients.
- Marketing is dependent upon other departments, vendors, systems and technologies to capitalize on economically driven opportunities and product developments that can help the bank maintain an advanced position in our market place. However, not everyone shares the same passion or priority list causing the bank to fall behind and miss opportunities. Or, we find ourselves bogged down in the "process." It is critical to be able to respond fast and accurately to opportunities.
- In 2009, we managed to maintain a heavy workload and achieve significant results while juggling three maternity leaves within the department and two maternity leaves with our ad agency.

What are your business unit's major opportunities?

- Economy, competitive landscape and new opportunities presented to our customer base.
- INTRUST Bank Arena set to open in January 2010.
- Execution of customer retention efforts proposed by Marketing in 2009.
- Faster execution of measurement and the communication of results. Plus, the utilization of those results to improve performance or efficiencies.
- Expanded use of database information and market research added in 2008. Opportunities to improve performance through what is learned via the new retail customer service survey process.
- New technologies for communication including webinars, podcasts, e-mail marketing and e-mail customer communication. Continued enhancements to intrustbank.com and a focus on online product penetration.
- Targeted marketing to segments that will provide immediate profitability or future profit, including youth ages 16-24, youth ages 25-36 and baby boomers.
- Cultivation of existing customer relationships to build credit, deposit and core checking account relationships.
- Product developments on the deposit side and in bankcard.
- Enhanced delivery options (mobile options, online account opening, for example).
- Better utilization of social networking media

What are the major threats to your business unit?

- Economy, competition and impact on our customer base
- Lack of cooperation and communication from other departments and their commitment to follow through with the tools we've provided them
- Increasing/changing competitive landscape
- Turnover, one maternity leave
- Competitive pricing and products; FIS solutions
- Developing our product set and adopting technologies to do so is a challenge
- Regulatory changes
- Budget cuts

Issues currently being addressed by other companies in your area of expertise:

- Communication vehicles: webinars, podcasts, static webinars (taped webinars or presentations that are posted on Web sites), e-mail marketing, e-mail customer communication
- Employee Communication strategies: blogs, wiki's, etc.
- Result measurements
- Lifestyle and loyalty marketing/product development

- How to attract baby boomers and youth
- Enhanced electronic delivery of service: mobile banking, e-statements, text messaging, total online account fulfillment
- Social networking
- Strength, safety, longevity
- Direct marketing results modeling and on demand printing

Please identify your business unit's external strategic partners and describe the level of service received during 2009:

Sullivan Higdon & Sink: Sullivan Higdon & Sink (SHS) is INTRUST Bank's full-service agency for marketing strategy, creative production and media placement. After 19 months of full-time support for the bank's marketing and advertising initiatives, we feel confident in their capabilities. We expect to continue expanding our message and media utilization through their guidance.

Industrial Uniform/Logo Depot: This partner has continuously provided quality products and services and has been very responsive to our needs.

Nu Edge Systems: This firm has been purchased by Metavante and continues to support the software we have been using. Our MCIF information is managed by this software.

Responsys: This group provides our platform for e-mail marketing.

Cornerstone Direct Marketing: This company provides direct mail strategy and execution. They do an effective job on the direct marketing programs we are currently conducting.

Brand Partners: Only used for new and replacement merchandising fixtures that cannot be produced locally. Brand Partners is an expert in the world of retail bank branch marketing and messaging.

Contemporary Communications Inc.: This company provides us with direct mail fulfillment. They are reliable and consistently find ways to save the bank money.

Edison Promotions: The bank's primary supplier of promotional items. They provide personalized service and quick turnaround. Our relationship with Edison promotional could be enhanced through better coordination with the Marketing Department to ensure consistent use of the bank's brand.

Fred Arbanas: This company provides management and placement support for the bank's telephone directory presence, and has since 1999.

Data Trac: This company provides us with weekly rates for around 60 competitors in all our markets as well as a tier report once a month.

Sedgwick County/SMG: SMG, world-renowned for its leadership in venue management, marketing and development, was hired by Sedgwick County to manage the INTRUST Bank Arena. As a significant stakeholder in the success of the arena, it's important for INTRUST to have a solid working partnership with the County and SMG. There is significant room for improvement.

FIS

P2P

CeB Guide



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Features

Using the Send Money Online feature, a customer can pay a personal payee using the following two methods:

- **Send money instantly to anyone.** A person-to-person (P2P) payment can be sent instantly using the PayPal network to almost anyone with an e-mail address or mobile phone number.

The PayPal network allows your customers to pay domestic and international payments using an e-mail address anywhere in the world that the PayPal network is supported.

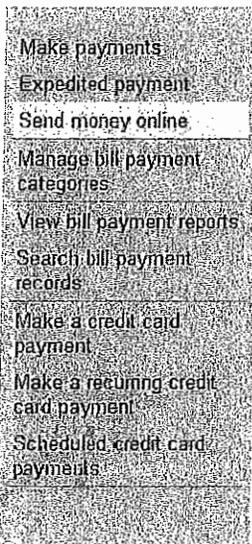
- **Send money to a bank account.** (A2A) Money can be electronically transferred directly into a person's domestic bank account using the bank routing number and the account number. These payments typically have a next day delivery of funds.

Your financial organization can offer one or both of these payment types to all customers enrolled in Bill Payment.

P2P is an entitlement driven module. The new entitlement CBP.P2P will be available for all Customer Function Profiles. Your FI can then choose the profiles to which they want to add the feature.

Customer Experience

Customers access the new Send Money Online feature using the new link, **Send money online**, which is added to the Bill Payment navigation in Consumer eBanking.



Make Payments Navigation

Send Money Online Page

When the customer selects **Send money online**, the **Send Money Online** page is displayed. The customer must select a payment type to send money online.

Send Money Online

Send money instantly to anyone - Powered by PayPal
Use the e-mail address or mobile number of the recipient.

Send money to a bank account
Use the bank routing and account number of the recipient. (1 - 2 day delivery)

[How Do I...](#) [Terms](#) [FAQs](#)

Send Money Online Page

Only the payment type(s) offered by your financial organization are displayed on this page. Selecting one of the radio buttons expands the page to include the fields necessary to complete the payment.

Send Money Instantly to Anyone

When the **Send money instantly to anyone** radio button is selected, the PayPal form is displayed. Customers can send a person-to-person payment to an e-mail or mobile phone number. The customer must provide the recipient's e-mail address or mobile phone number in the **Recipient's email or mobile** field.

Send Money Online

Send money instantly to anyone - Powered by PayPal
Use the e-mail address or mobile number of the recipient.

Send money to a bank account
Use the bank routing and account number of the recipient. (1 - 2 day delivery)

Send money to:

Recipient's e-mail or mobile:

Amount: \$

Convenience fee: \$ 0.50

Pay from:

Message: (optional)

Sender's e-mail (optional):

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PayPal

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Send Money Online – instantly using PayPal

About Convenience Fees

Your organization can charge customers a convenience fee for using the PayPal option. When the customer selects the **Send money instantly to anyone** radio button, the convenience fee is displayed on the Send Money Online page.

Convenience fees are recorded in the customer's Account Activity and include **CONV FEE PAYMT** in the description.

05/13/2011	PREAUTHORIZED W/ PAYPAL CONV FEE PAYMT	50
05/13/2011	PREAUTHORIZED W/ AFTER FALLS FEE PAYMT	5.00

Send Money to a Bank Account

When the **Send money to a bank account** option is selected at the top of the Send Money Online page, the electronic transfer form is displayed. The customer can send money to a personal payee from Bill Payment or add a new recipient. The customer must provide the bank routing number and account number for the recipient's bank account.

Send Money Online

Send money instantly to anyone - Powered by PayPal
Use the e-mail address or mobile number of the recipient

Send money to a bank account
Use the bank routing and account number of the recipient. (1 - 2 day delivery)

Pay from:

Send money to:

Category:

Deliver by: 11/24/2010

Amount: \$

Routing number:

Account number:

Account type: Checking
 Savings

DOLLARS

Memo:

100111011	08881111	0001
Routing number	Account number	Check number

Recipient's Address Information [Why we need your recipient's address](#)

Since this is my account, use my address.

Address line 1:

Address line 2 (optional):

City:

State:

Zip code: -

[How Do I...](#) [Terms](#) [FAQs](#)

Send Money Online - to a bank account

For payments sent to a bank account, although the money is transferred electronically, a physical address must be entered for the recipient for the OFAC checking process. Electronic transfer payments are processed via ACH and typically post next day if submitted before the ACH cutoff for the day.

About Bill Pay Payees and Send Money Online

If the customer has personal payees established in Bill Payment, those payees are available in the **Send money to drop down** field. If the customer has sent online payments from the Send Money Online page to the selected recipient before, the recipient's payment information pre-fills on the Send Money Online page.

When the customer selects **Add a new recipient** in the **Send money to** field, the **Recipient name** field is displayed and the customer can enter a new recipient.

Send Money Online

Send money instantly to anyone - *Powered by PayPal*
Use the e-mail address or mobile number of the recipient.

Send money to a bank account
Use the bank routing and account number of the recipient. (1 - 2 day delivery)

Pay from: REGULAR CHECKING ACCOUNT, 2111

Send money to: Add new recipient

Recipient name:
(The recipient should be an individual, like a relative or friend. To pay a business, please use Make Payments.)

Category: Miscellaneous

Deliver by: 11/24/2010

Send Money Online -- Add new recipient

Transaction Cut Times for Sending Money Online

For payments sent via PayPal, there is no cut-off time. The payments are processed 24 hours a day. Payments sent via A2A (ACH) use the ACH Batch Processing Cut off Times for your financial institution. The payments will typically post to the payee's account the next day if submitted before the ACH cutoff for the day.

Confirmation Page

Once the customer clicks **Send money** on the Send Money Online page, a confirmation page is displayed. The confirmation page displays the information entered on the Send Money Online page and varies based on the payment type selected by the customer.

Send Money Online

The following payment was successfully submitted and can be viewed on the [payment history](#) page.

Confirmation number:	YBVBFB8XV
Money Sent to:	Jane Doe
Recipient's email or mobile:	janedoe@example.com
Amount:	\$9.50
Convenience fee:	\$0.50
For:	Friends and family
Paid from:	REGULAR CHECKING ACCOUNT, 2111
Recipient confirmation:	Unclaimed
Sender's e-mail:	joecustomer@example.com

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PayPal

What would you like to do?

- [Send money to someone else](#)
- [Make a Payment](#)
- [View Payment History](#)

[How Do I... Terms FAQs](#)

Payment Confirmation Page

For registered PayPal users, the funds are deposited directly to the recipient's PayPal account. For recipients not yet registered with PayPal, the funds are held until they register. Once the recipient registers, the funds are immediately available in the recipient's PayPal account and can then be transferred to the recipient's bank account.

About Transactions Displayed in CeB

The Transactions will be displayed in the customers CeB Account Details as a Preauthorized WD from their account (R/T and Account number will display, not pictured in screenshot below).

Special Account, *6519, Available \$5,028.69 GO

Special Account, *6519
Current balance: \$5,028.69 • Available balance: \$5,028.69 • [View account information](#)

All completed transactions from 10/8/2010 to 10/12/2010
[Search your transaction history](#) • [Redisplay 30-day view](#)

Page 1 of 1

Date	Number	Description ↑	Withdrawals	Deposits	Balance ↑
10/12/2010		PREAUTHORIZED WD	N/A → 1.00		5,831.44
10/12/2010		PREAUTHORIZED WD	N/A → 2.00		5,832.44
10/12/2010		PREAUTHORIZED WD	N/A → 8.00		5,834.44
10/12/2010		ELECTRONIC BILL PAY		100.00	5,842.44

Page 1 of 1

PayPal Processing via Email

For payments sent using PayPal, PayPal notifies the recipient by e-mail that they have received money. Your organization can customize the logo and banner displayed on the e-mail notification sent to customers.

Subject: Jane Doe just sent you \$1.00 USD with PayPal.

FIS Never Compromise. *Secure payments by PayPal*

Hello Joe Customer,
Jane Doe just sent you money with PayPal.

Payment details

Amount: \$1.00 USD
Transaction Date: Jul 16, 2010
Transaction ID: UW234360FR08444
Message: TESTER PAYMENT 1. GO

[View the details of this transaction online](#)

Have you increased your withdrawal and receiving limits? Just log in to your PayPal account, go to the Account Overview page, and click **View Limits**.

P2P Payments are free, safe, and convenient.

FIS

[Help Center](#) : [Security Center](#)

Please do not reply to this email. This mailbox is not monitored and you will not receive a response. For assistance, [log in](#) to your PayPal account and click the Help link in the top right corner of any PayPal page.

To receive email notifications in plain text instead of HTML, [update your preferences](#).

Copyright ©2010 PayPal Inc. All rights reserved. Designated trademarks and brands are the property of their respective owners. PayPal is located at 2211 N. First St., San Jose, CA 95131.

PayPal Email ID PP274

Sample PayPal e-mail

PayPal Processing via Phone Number

PayPal allows your customers to pay anyone by phone in 19 North American countries using the North American Numbering Plan (NANP). NANP numbers are ten-digit numbers consisting of a three-digit Numbering Plan Area (NPA) code, commonly called an area code, followed by a seven-digit local number.

When the customer sends a payment to a phone number, one of the following occurs:

- If the payment is sent to a mobile number and the recipient is enrolled with PayPal – the payment is communicated to the recipient through their preferred method (e-mail or text message).
- If the payment is sent to a mobile number and the recipient is not enrolled with PayPal – the recipient receives a text message.
- If the number provided is a land line, a voice message is left for the recipient.

About Transaction Limits

Your organization sets daily transaction limits for sending money online. A transaction limit is specified for the maximum dollar amount for an individual transaction, and for the total maximum dollar amount a single customer can send using the payment channel on a single day. Separate transaction limits are set for the **Send money instantly to anyone** option and the **Send money to a bank account** option. These transaction limits are set at the FI level, and not for a particular customer.

Transaction limits cannot exceed your organization's overall daily transaction limit for a customer. All transactions made through both the **Send money instantly to anyone** option and the **Send money to a bank account** option are counted towards the customer's overall daily transaction limit.

About Funds Verification and Send Money Online

Funds verification is unavailable when using the Send Money Online payment options. The debit transactions for both payment types will be sent using standard ACH delivery timelines.

About PayPal and International Payments

Send Money Online gives your customers the ability to pay international payees through PayPal. These payments are handled by PayPal in the same manner as a domestic payment. Not all countries are supported on PayPal, however PayPal continues to expand its coverage. See the PayPal website for more information about supported countries.

There are no special reports available for P2P PayPal payments, International or otherwise. These payments are treated like any other bill payment within FIS and will show on your standard CST reports. At FIS, there is no way to determine if a payment was sent to an international recipient or not: the only information provided at the time of the payment is an email address for the recipient.

About PayPal and OFAC

In addition to the current FIS OFAC checks performed, PayPal also performs OFAC checking on the recipient.

PayPal is a global leader among financial organizations in risk management and holds several patents in risk management. PayPal has account level, transaction level, and network level risk management policies in place to prevent and detect fraud.

PayPal suspends all positive OFAC hits for review. The majority of these are cleared after manual review. If additional detail on a sender is needed, PayPal will notify FIS via secure channels. FIS client support will then contact the Financial Institution to gather details on the sender and pass on to PayPal. This is on a case by case basis. If, after review, the OFAC hit is determined to be a positive, then the payment will be rejected, and the FIS Compliance department will go through the

standard OFAC reporting process. The OFAC process for PayPal and A2A payments is the same as the OFAC process for Billpay.

PayPal Credit Returns

About PayPal Returned Funds

The recipient of a PayPal payment can refund the transaction through the PayPal website up to 60 days. The transaction detail screen has a 'refund' link.



Transaction Details

Payment Received (Unique Transaction ID #61N01814LT116973W)

Sent by: RITWICK DHAR
Email: RITWICK.DHAR@FISGLOBAL.COM
Institution: FIS Product Development Manager - 1305

Amount received: \$1.00 USD
Fee amount: \$0.00 USD
Net amount: \$1.00 USD

[Issue a refund](#)

You have up to 60 days to refund the payment.

Invoice ID: CBKBWJDU
Date: Oct 15, 2010
Time: 13:48:38 PDT
Status: Completed

Subject: RITWICK DHAR has just sent you \$1.00 USD with PayPal
Note: THANKS FOR LUNCH.
Payment Type: Instant

The receiver can issue a refund of partial or full amounts which credits the funds back to the PayPal/FIS Settlement account.

PayPal credits the funds to the PayPal/ FIS Settlement account and records the transaction in the daily PayPal report sent to FIS. FIS then processes the daily reports, identifying any exceptions and reconciling them with the FI during their standard settlement process. Funds are typically credited back to the sender's funding account within 3-5 business days.

About PayPal Unclaimed Funds

There is no way of cancelling the payment from the originator side – the payment will be automatically refunded after 60 days. Unclaimed funds sent to a PayPal account are returned to the customer who sent the personal payment.

Non Sufficient Funds scenarios

FIS is not able to reverse PayPal payments for an NSF scenario. NSF situations are processed using the standard Billpay Debit Return process. Three separate follow-up debits to the originator's account will be attempted, and the account will be placed into a blocked status. If the funds are not collected after three attempts, a collection item will be opened for the NSF'd consumer.

Marketing Resources

FIS offers banner ads, etc. in our marketing tool kit under Person-to-Person Payment Solutions. They can be accessed here:

www.fisglobal.com/billpay

username: billpay password: adoption

Send Money Online Splash Page

Your organization can design a splash page for customers to access the Send Money Online page. Your organization controls the contents of the splash page.

To add a new splash page that allows customers to access the Send Money Online page, use the following Javascript:

```
goToSendMoneyOnline()
```

Your organization must design your own splash pages and host them in a secure environment.

View Statistics for Splash Pages

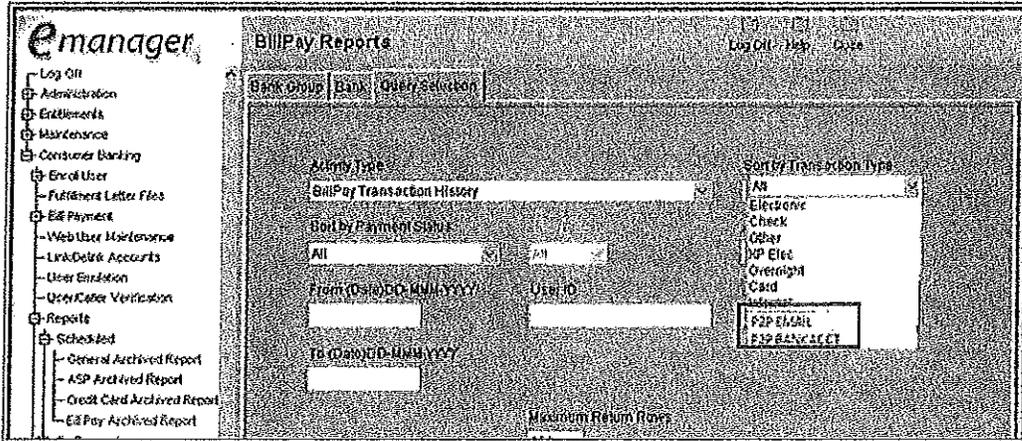
The View Statistics report in eManager Marketing Director can be used to view statistics for splash pages. The **Click Behavior** column on this report now displays a value of **Send Money Online** to report the customer clicking on the Send Money Online link on the splash page.

BillPay Reports Updates

The following eManager reports are updated to include the new payment transaction types for P2P Email (PayPal) and P2P Bank Account (Electronic Transfer) payments.

- On Demand Bill Pay Transaction History
- On Demand Total Dollar Amount of Bill Pay
- Scheduled Bill Payment Summary Report
- The Scheduled Bill Payment Detail Report

The payment transaction types, **P2P Email** and **P2P Bank Acct** are added to the **Sort by Transaction Type** drop-down lists for the On Demand Bill Pay Transaction History Report.



eManager - On

Demand Bill Pay Transaction History

The following totals are added to the Scheduled Bill Payment Summary Report:

- Total Number of P2P Email Payments
- Total Dollar Amount of P2P Email Payments
- Total Number of P2P Bank Account Payments
- Total Dollar Amount of P2P Bank Account Payments

The **Total Number of Bill Payment Types** column and the **Total Dollar Amount of Bill Payment Types** column on the On Demand Bill Pay Transaction History Report now include P2P Email and P2P Bank Account totals.

In addition, the **Total Dollar Amount of Bill Pay Query** now includes P2P Email and P2P Bank Account payments.



BIC Updates

Two new payment types have been defined in the Consumer eBanking Business Intelligence Center (BIC) universe for the **Bill Payment Transaction Type** field. The new types are:

- **A2A_ELEC**—A2A Electronic Transfer
- **P2P**—P2P PayPal Transaction.

Appendix A: PayPal Error Listing

Code	Message	Additional Information
500000	There is a system error	
520002	Internal error	
520003	User name/password is incorrect	
520006	This call is not defined in the database	
569016	Preapproval PIN functionality is not enabled	
569018	Preapproved payments have been disabled	
570026	The starting date is too far in the future	
579038	The date range between the start date and the end date is too wide	
579055	The limit for total amount of all payments is above PayPal's limit	
580001	Invalid request	
580022	Account already exists	new for 1.3.0
580024	The start date must be in the future	
580025	The start date must be earlier than the end date	
580027	The argument is unsupported	
580028	A URL is malformed	
589023	If a fractional amount is rounded due to currency conversion, funds could be lost	
589039	The email address is invalid. It may not be registered in PayPal's system yet	

FIS PEOPLE PAY

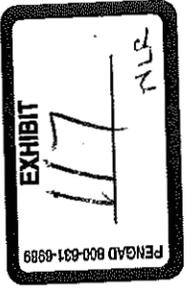
PAYMENTS TO THE PEOPLE!

Small firms. Strong and flexible. Fully integrated. Fully integrated. Fully integrated.



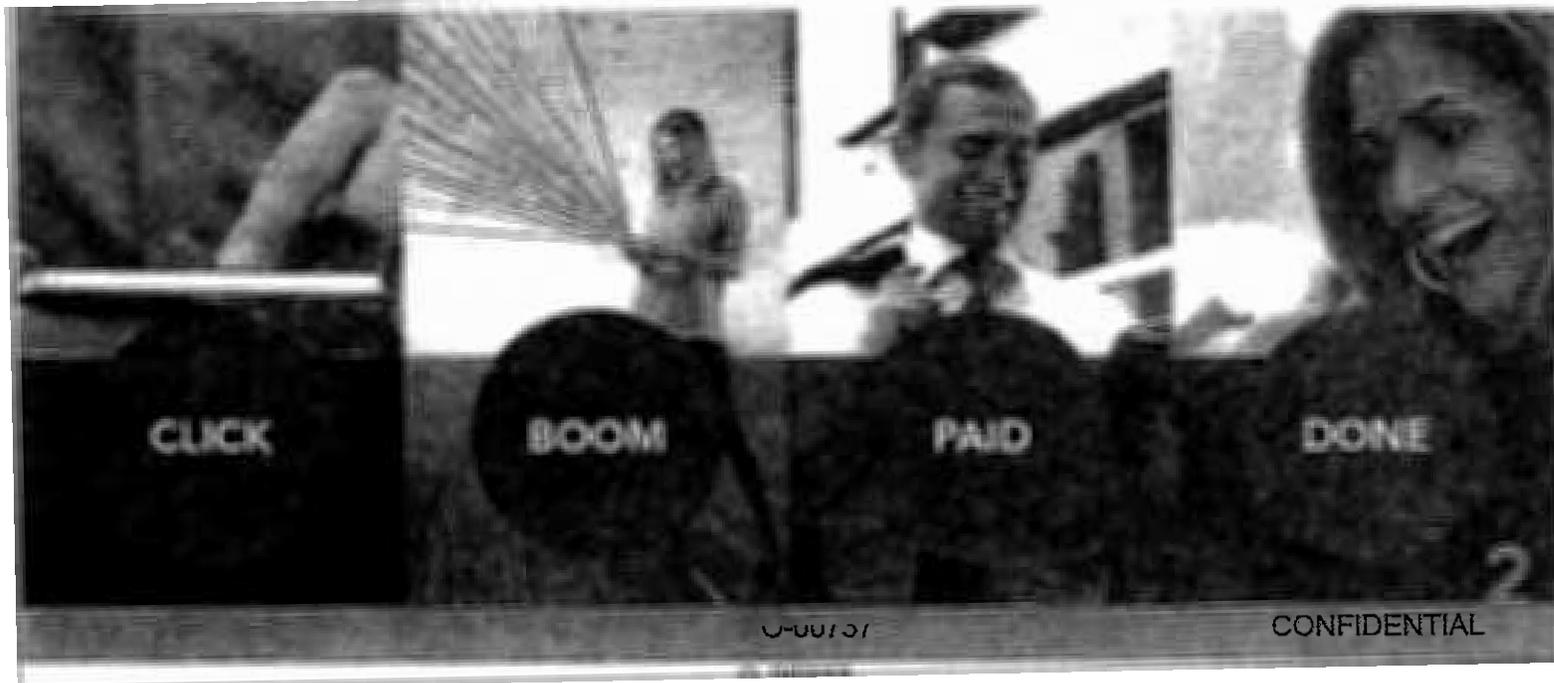
CONFIDENTIAL

C-007/36



PAYMENTS GET PERSONAL

Beyond online bill pay, the next horizon for today's digitally demanding, fast-moving consumers is paying any person, company or institution – quickly, securely and easily. With the click of a mouse. Or the tap of an app. The money goes straight from one account to another.





WITH FIS PEOPLE PAY, IT'S ALL POSSIBLE

- Pay anyone with an email address or a mobile number
- Issue payments to a variety of existing accounts - business, personal, credit cards, other FIS payment providers
- Extend and integrate with core systems to enable instant access to global labor
- Lay the foundation for the real-time resolution via FIS People

There are no all payments for building companies and how they work around
through customer feedback and quality of financial institutions

U-UU/38

CONFIDENTIAL

PAYMENTS TO THE PEOPLE!



time. Through existing accounts. Validated instantly.
PEOPLE PAY – NEXT-GENERATION BANKING
D MONEY MOVEMENT NOW!

BANKING BEYOND BILL PAY

FIS People Pay is an open network and financial institution-centric platform – allowing banks and credit unions of all sizes to control the extension of their brands into new channels and offer digital solutions for more types of transactions.

In other words, FIS People Pay provides another reason for account holders to make more of their payments through their financial institutions and to adopt handy mobile tools.



O-00740

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THE POWER OF PERSONAL

With true personal payment services through “one-stop” digital banking and money movement portals, clients can:

- Cut costs by boosting digital adoption
- Grow revenue with new payments services and product features
- Strengthen loyalty and reduce churn by satisfying existing consumers with convenient, “sticky” services
- Expand the customer base by meeting increased demand for new offerings



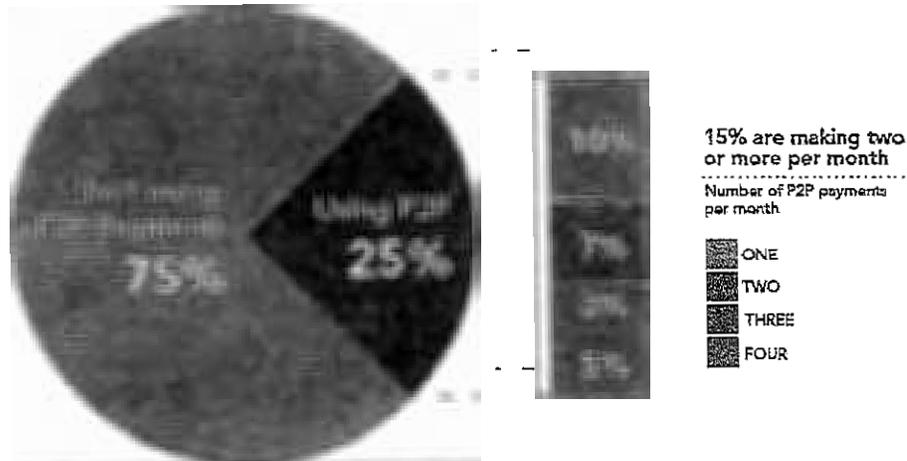
THE BRAND-BUILDING OPPORTUNITY

The good news: The majority of online consumers are already banking and paying bills online. However, most are using P2P with a firm other than their primary checking account provider.

Consumers trust banks and credit unions for secure money movement. In other words, existing customer relationships and brand equity provides FIs a potential edge in P2P payments – provided they can deliver the convenience, security and seamless experience consumers expect.

FIS People Pay provides an integrated, fully configurable interface with streamlined processes to ensure a quality user experience – with FI brands front and center.

25% of online consumers are making at least one P2P payment per month



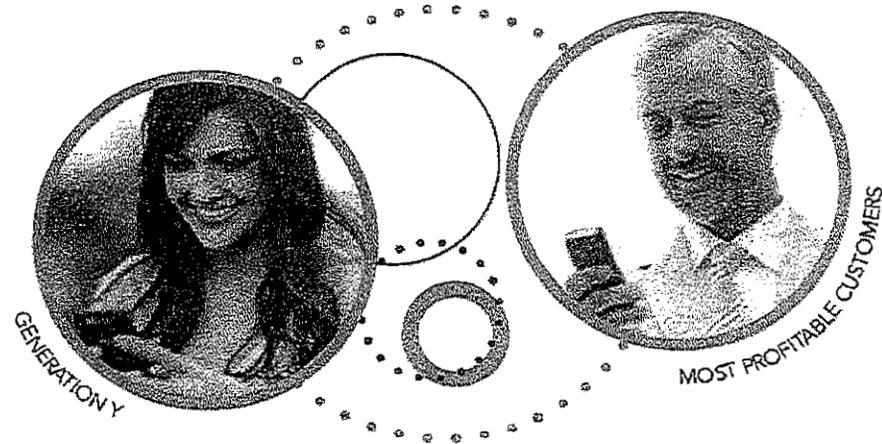
Source: FIS primary consumer research, 2012, n=3205

THE COMING CONSUMER SWEET SPOT

Who's Using P2P? Why It Matters to Financial Institutions?

Members of Generation Y and the most profitable customers for FIs are both 40% more likely than average consumers to use P2P payments.

Source: FIS primary consumer research, 2012, n=3205

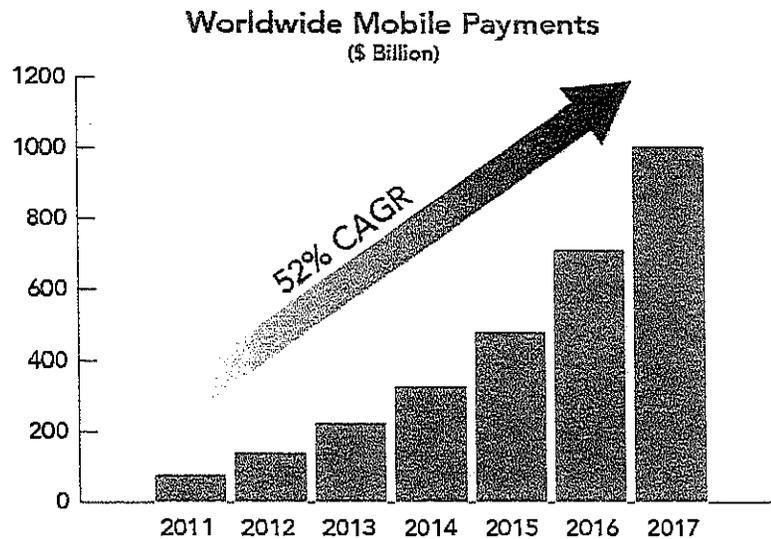


FIs interested in attracting younger customers and retaining their most profitable customers should pursue P2P payments.

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ANYONE, ANYWHERE, ANYTIME PAYMENTS



When it comes to payments, mobile will quickly become mainstream and global. For younger consumers around the world, mobile is not a different or separate channel, but rather the natural way to take care of business. It doesn't matter where they are or which device they have handy – smartphone, tablet or laptop – they're ready to transact and move money.

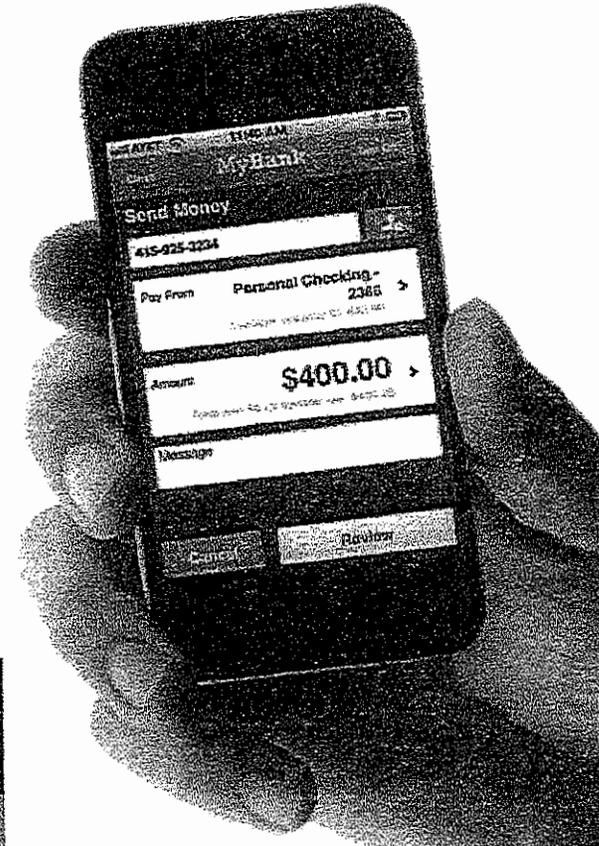
Source: IDC Financial Insights' 2012 Consumer Survey; IDC and IDC Retail Insights, 2012; Bank for International Settlement, 2011 and 2012; and Nilson Report, 2012.
Mobile payments includes P2P, mCommerce, and NFC and barcode proximity payments.

HOW FIS PEOPLE PAY WORKS

Account holders connect to FIS People Pay through an FI-branded portal featuring:

- Simple, intuitive dashboard – one stop for sending and receiving payments, tracking transaction history, managing contacts for repeat payments
- Flexible options for sending, receiving and confirming payments
- Email and text alerts when payments are ready to claim
- Transaction or payment amount limits configurable by FIs to minimize payment risk
- Connections to receivers with accounts at non-participating institutions
- Configuration options and deployment models to tailor the consumer experience – based on flexible Web services architecture

Designed to be frictionless.
Built for speed and security.

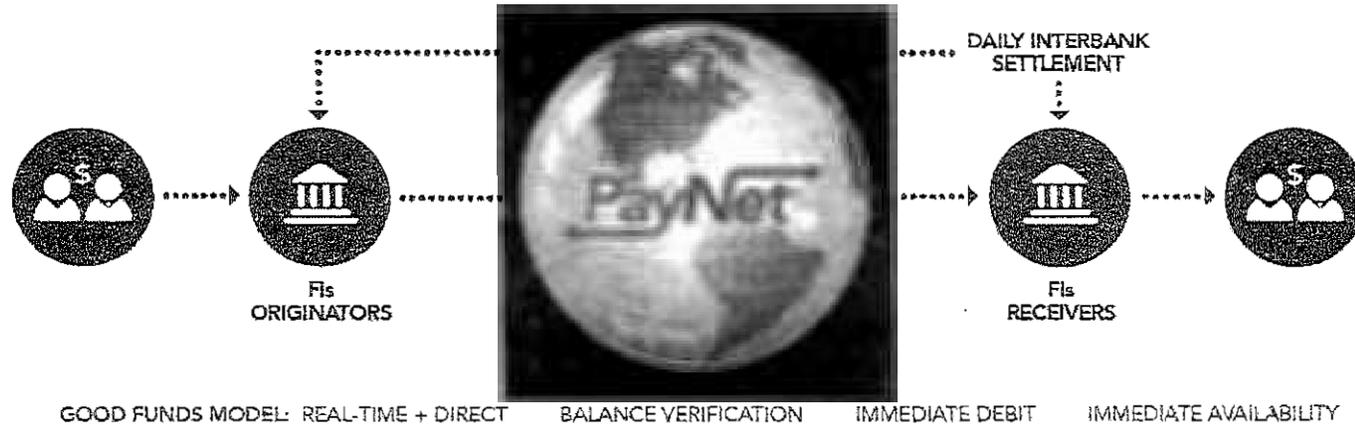


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FIS PEOPLE PAY – POWERED BY PAYNET FROM FIS

PayNet makes real-time debits and credits in P2P payments a reality by connecting all payment stakeholders through an impartial, open network and rules-based transaction framework. Because PayNet is built on the good funds model, authorization approvals, money transfers and notifications happen instantly.



PayNet. Much faster than ACH and checks.
Significantly more cost effective than credit, debit and wire transfers.

WHY EVERYBODY LOVES FIS PEOPLE PAY

Senders

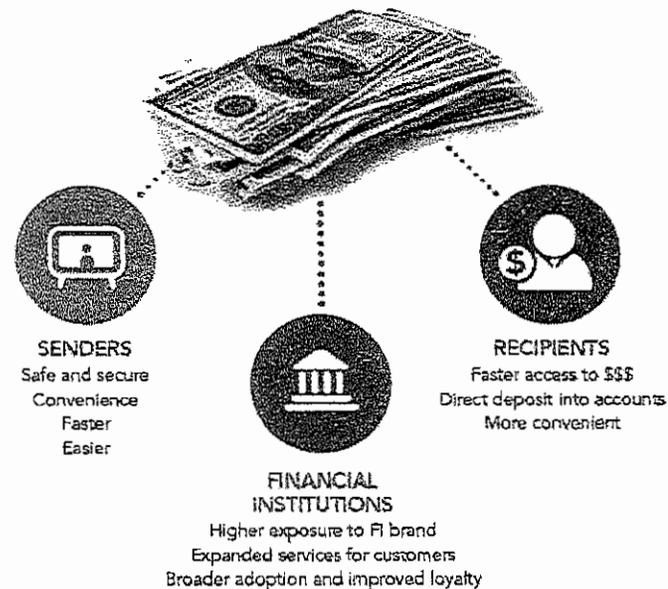
- No need to carry cash, visit the ATM or write checks
- Safe and secure – all transactions run through the financial institutions
- Fast and easy to use

Financial Institutions

- Control the brand experience
- Higher customer loyalty through expanded services
- More transactions online
- The potential for higher revenues through fees
- Stronger competitive edge against non-bank players

Recipients

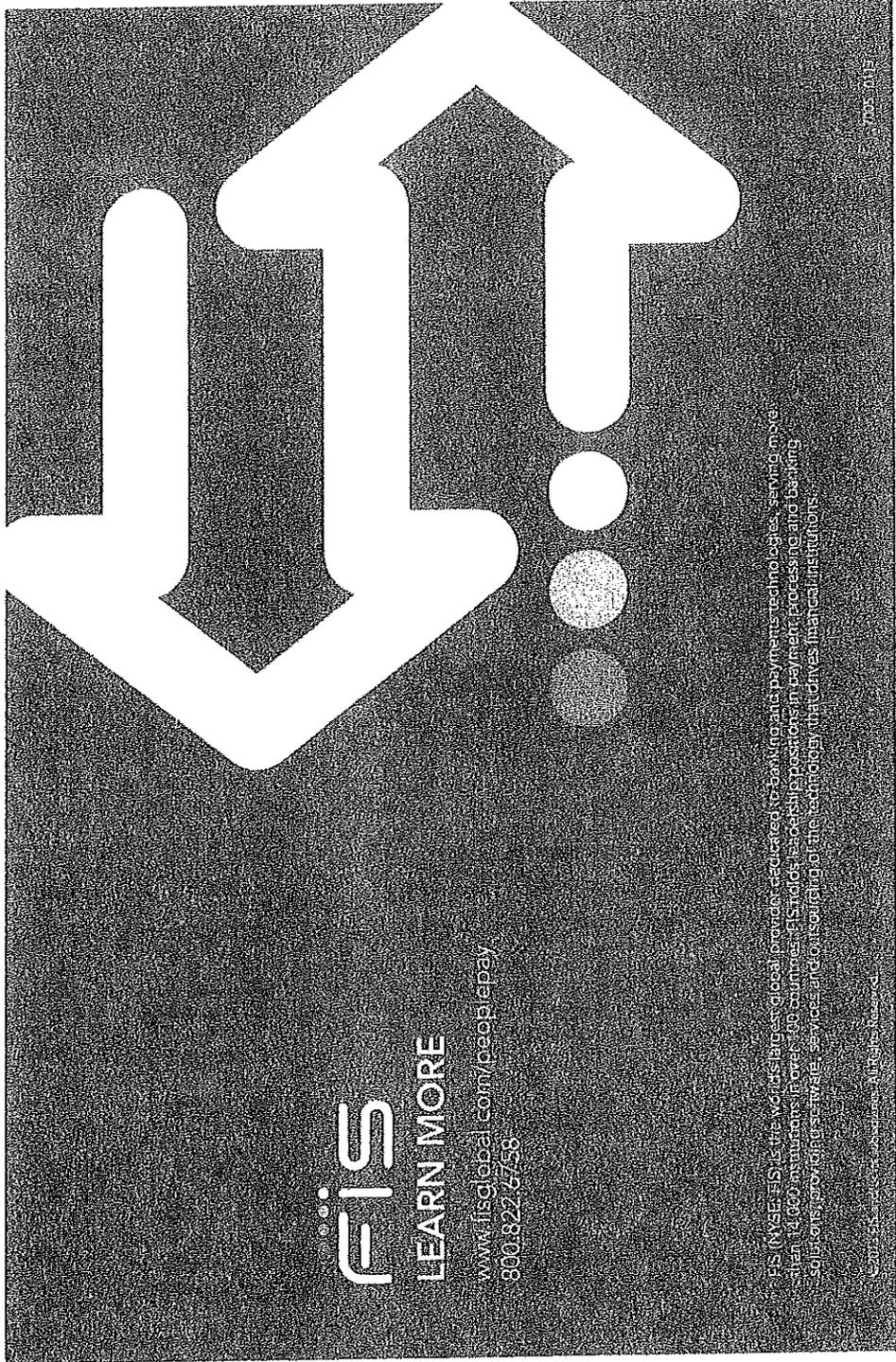
- Convenience of direct and instant payments
- Eliminates need to visit branches or ATMs to make deposits
- Faster access to payments
- No worries about insufficient funds
- Safe and secure



FIS

LEARN MORE

www.fisglobal.com/peoplepay
800.822.6758



FIS (NYSE: FIS) is the world's largest global provider dedicated to advanced payment technologies, serving more than 14,000 institutions in over 100 countries. FIS holds 15 patent positions in payment processing and banking solutions, providing innovative services and outsourcing of the technology that drives financial institutions.

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Mortgages Keywords

Apply for a Mortgage Online

Visit INTRUST Bank to quickly apply for a mortgage.

www.intrustbank.com

Great HELOC Rates

Secure a great rate with our home equity lines of credit.

www.intrustbank.com

Online Loan Applications

Start your loan application online with our easy streamlined process.

www.intrustbank.com

Easy Mortgage Refinancing

Refinance your mortgage with ease while rates are still low.

www.intrustbank.com

Auto Car Loan Keywords

Free Auto Loan Calculator

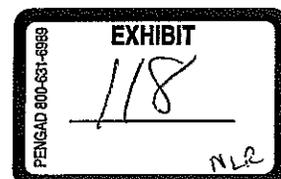
Use our free auto loan calculator to see how much car you can afford.

www.intrustbank.com

Low Auto Loan Rate

Get a low-interest car loan with INTRUST and apply quickly online.

www.intrustbank.com





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The Best Car Loan Rates

Our competitive rates and terms on car loans keep payments affordable.
www.intrustbank.com

Free Car Loan Quotes

Get a free car loan quote and payment estimate at INTRUST Bank.
www.intrustbank.com

Low-Rate Personal Loans

Apply online for a personal loan today and lock in a low rate.
www.intrustbank.com

Low Used Car Finance Rate

Secure a low used car rate with an INTRUST Bank auto loan.
www.intrustbank.com

Home Equity Keywords

Home Equity Loan Advice

Contact INTRUST Bank for advice & info on home equity loans.
www.intrustbank.com

Low INTRUST HELOC Rates

Tap the equity in your home & get a low rate on an INTRUST Bank HELOC.
www.intrustbank.com

Build Home Equity

Start building equity in a home with a home loan through INTRUST.
www.intrustbank.com



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Fixed Home Equity Rates

Lock in a fixed rate today on a home equity loan or line of credit.
www.intrustbank.com

Free Home Equity Quote

Get a complimentary home equity quote by contacting INTRUST Bank.
www.intrustbank.com

Checking Savings Accounts Keywords

Free Checking

Open a free checking account at INTRUST.
www.intrustbank.com

Children Savings Accounts

Start an interest-bearing savings account for your child today.
www.intrustbank.com

Money Market Accounts

Enjoy great rates with our money market and savings accounts.
www.intrustbank.com

Student Checking Accounts

Open a checking account and show school spirit with a mascot card.
www.intrustbank.com

University Visa® Credit & Debit

KU, K-State, WSU, FHSU, Bethel, Butler, Washburn and ESU at INTRUST.
www.intrustbank.com



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Best Business Accounts

Get the best services with our business checking and savings accounts.
www.intrustbank.com

Great CD Rates

Get great rates on time deposits (CDs) at INTRUST.
www.intrustbank.com

Credit Debit Card

Earn Debit Card Rewards

Earn great rewards, including cash, with your INTRUST Bank Visa® check card.
www.intrustbank.com

Earn Credit Card Rewards

Earn great rewards, including cash, with your INTRUST Bank Visa® credit card.
www.intrustbank.com

University Credit Cards

KU, K-State, WSU, FHSU, Bethel, Butler, Washburn and ESU at INTRUST.
www.intrustbank.com

Pay No Annual Fee

Don't pay annual fees; apply for an INTRUST Bank Visa®.
www.intrustbank.com

Cash Back Rewards

Earn cash back, just for using your INTRUST Visa® credit card.
www.intrustbank.com



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Brand Terms

Convenient ATM Locations

With over 100 ATMs, you'll always have access to your INTRUST funds.
www.intrustbank.com

Wichita Area ATMs

INTRUST Bank has over 80 ATMs in Wichita and the surrounding area.
www.intrustbank.com

Convenient Bank Locations

With over 45 locations, there's an INTRUST Bank branch near you.
www.intrustbank.com

INTRUST Dillons Branches

Buy groceries and bank in one place at INTRUST Bank Dillons Branches.
www.intrustbank.com

Easy Online Banking

Pay bills and access your account 24/7 with INTRUST online banking.
www.intrustbank.com

INTRUST Bank Member FDIC

As an FDIC member, you can trust your funds are safe with INTRUST.
www.intrustbank.com





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Mortgages Keywords

Apply for a Mortgage Online

Keywords: Free Mortgage Quote

Visit INTRUST Bank to quickly
apply for a mortgage.
<http://www.intrustbank.com/personal/HomePurchase.aspx>

use this instead:

<http://www.intrustbank.com/personal/homeloans.aspx>

Great HELOC Rates

Keywords: HELOC

Secure a great rate with our
home equity lines of credit.
<http://www.intrustbank.com/personal/homeequity.aspx>

Online Loan Applications

Keywords: Online, Loan

Start your loan application online
with our easy streamlined process.
<http://www.intrustbank.com/personal/loans.aspx>

Easy Mortgage Refinancing

Keywords: Mortgage refinancing

Refinance your mortgage with ease
while rates are still low.
<http://www.intrustbank.com/personal/HomeRefinance.aspx>



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Auto-Car Loan Keywords

Free Auto Loan Calculator

Keywords: Free, Auto car loan calculator

Use our free auto loan calculator
to see how much car you can afford.

<http://www.intrustbank.com/personal/autoloans.aspx?Tab=3>

Low Auto Loan Rate

Keywords: Auto Loan APR, low interest car loan

Get a low-interest car loan with
INTRUST and apply quickly online.

<http://www.intrustbank.com/personal/autoloans.aspx?Tab=2>

The Best Car Loan Rates

Keywords: Best Car Loan Rates

Our competitive rates and terms on
car loans keep payments affordable.

<http://www.intrustbank.com/personal/autoloans.aspx?Tab=2>

Free Car Loan Quotes

Keywords: Car Loan Quote(s)

Get a free car loan quote and
payment estimate at INTRUST Bank.

<http://www.intrustbank.com/personal/autoloans.aspx?Tab=3>

Low-Rate Personal Loans

Keywords: Personal loans

Apply online for a personal loan
today and lock in a low rate.

<http://www.intrustbank.com/personal/PersonalLoan.aspx>



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Low Used Car Finance Rate

Keywords: Used car finance rates

Secure a low used car rate with
an INTRUST Bank auto loan.

<http://www.intrustbank.com/personal/AutoLoans.aspx?Tab=2>



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Home Equity Keywords

Home Equity Loan Advice

Keywords: Home equity loan advice

Contact INTRUST Bank for advice & info on home equity loans.
<http://www.intrustbank.com/personal/homeequity.aspx>

Low INTRUST HELOC Rates

Keywords: Low rate HELOC

Tap the equity in your home & get a low rate on an INTRUST Bank HELOC.
<http://www.intrustbank.com/personal/homeequityloans.aspx?Tab=2>

Build Home Equity

Keywords Build home equity

Start building equity in a home with a home loan through INTRUST.
<http://www.intrustbank.com/personal/homeequity.aspx>

Fixed Home Equity Rates

Keywords: Fixed rate home equity loan

Lock in a fixed rate today on a home equity loan or line of credit.
<http://www.intrustbank.com/personal/HomeEquityLoans.aspx?Tab=2>

Free Home Equity Quote

Keywords: Home equity quote

Get a complimentary home equity quote by contacting INTRUST Bank.
<http://www.intrustbank.com/personal/HomeEquityLoans.aspx?Tab=3>



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Checking-Savings Accounts Keywords

Free Checking

Keywords: Free online checking

Open a free checking account at INTRUST.

<http://www.intrustbank.com/personal/checkingfree.aspx>

Children Savings Accounts

Keywords: Children savings accounts, interest

Start an interest-bearing savings account for your child today.

<http://www.intrustbank.com/personal/savingsyouth.aspx>

Money Market Accounts

Keywords: Money market accounts

Enjoy great rates with our money market and savings accounts.

www.intrustbank.com

Try this:

<http://www.intrustbank.com/personal/savings.aspx>

Student Checking Accounts

Keywords: Student checking account

Open a checking account and show School spirit with a mascot card.

<http://www.intrustbank.com/personal/student.aspx?Tab=2>

University Visa® Credit & Debit

Keywords: WSU, KU, K-State, Visa

KU, K-State, WSU, FHSU, Bethel,



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Butler, Washburn and ESU at INTRUST.
<http://www.intrustbank.com/personal/CheckCards.aspx>

Best Business Accounts

Keywords: Business Checking, savings

Get the best services with our business checking and savings accounts.
<http://www.intrustbank.com/business/bizaccounts.aspx>

Great CD Rates

Keywords: CD rates, certificate of deposit, CD account

Get great rates on time deposits (CDs) at INTRUST.
<http://www.intrustbank.com/personal/timedeposits.aspx?Tab=2>



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Credit-Debit Card

Earn Debit Card Rewards

Keywords: Debit card rewards

Earn great rewards, including cash, with your INTRUST Bank Visa® check card.

<http://www.intrustbank.com/personal/CheckCardIntrust.aspx>

Earn Credit Card Rewards

Keywords: Credit card rewards

Earn great rewards, including cash, with your INTRUST Bank Visa® credit card.

<http://www.intrustbank.com/personal/rewards.aspx>

University Credit Cards

Keywords: Credit cards, FHSU, KU, K-State, WSU, ESU

KU, K-State, WSU, FHSU, Bethel, Butler, Washburn and ESU at INTRUST.

<http://www.intrustbank.com/personal/creditcards.aspx>

Pay No Annual Fee

Keywords: No annual fee

Don't pay annual fees; apply for an INTRUST Bank Visa®.

<http://www.intrustbank.com/personal/CreditCardIntrust.aspx>

Cash Back Rewards

Keywords: Cash back credit card, Visa

Earn cash back, just for using your INTRUST Visa® credit card.

<http://www.intrustbank.com/personal/rewards.aspx>



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Brand Terms

Convenient ATM Locations

Keywords: ATM, Locations

With over 100 ATMs, you'll always have access to your INTRUST funds.
http://www.intrustbank.com/about/frm_locations.aspx

Wichita Area ATMs

Keywords: Wichita, ATM

INTRUST Bank has over 80 ATMs in Wichita and the surrounding area.
http://www.intrustbank.com/about/frm_locations.aspx

Convenient Bank Locations

Keywords: Bank Locations

With over 45 locations, there's an INTRUST Bank branch near you.
http://www.intrustbank.com/about/frm_locations.aspx

INTRUST Dillons Branches

Keywords: INTRUST Bank Dillons

Buy groceries and bank in one place at INTRUST Bank Dillons Branches.
http://www.intrustbank.com/about/frm_locations.aspx

Easy Online Banking

Keywords: Online bank

Pay bills and access your account 24/7 with INTRUST online banking.
<http://www.intrustbank.com/personal/personalonline.aspx>



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INTRUST Bank Member FDIC
Keywords: FDIC Bank

As an FDIC member, you can trust
your funds are safe with INTRUST.
<http://www.intrustbank.com/common/disc.aspx?id=13>



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Mortgages Keywords

Ad Keywords

Apply for a Mortgage Online

Visit INTRUST Bank to quickly apply for a mortgage.
www.intrustbank.com

Free Mortgage Quote

Great HELOC Rates

Secure a great rate with our home equity lines of credit.
www.intrustbank.com

HELOC

Online Loan Applications

Start your loan application online with our easy streamlined process.
www.intrustbank.com

Online, Loan

Easy Mortgage Refinancing

Refinance your mortgage with ease while rates are still low.
www.intrustbank.com

Mortgage refinancing

Auto-Car Loan Keywords

Free Auto Loan Calculator

Use our free auto loan calculator to see how much car you can afford.
www.intrustbank.com

Free, Auto car loan calculator

Low Auto Loan Rate

Get a low-interest car loan with INTRUST and apply quickly online.
www.intrustbank.com

Auto Loan APR, low interest car loan



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The Best Car Loan Rates

Our competitive rates and terms on car loans keep payments affordable.
www.intrustbank.com

Best Car Loan Rates

Free Car Loan Quotes

Get a free car loan quote and payment estimate at INTRUST Bank.
www.intrustbank.com

Car Loan Quote(s)

Low-Rate Personal Loans

Apply online for a personal loan today and lock in a low rate.
www.intrustbank.com

Personal loans

Low Used Car Finance Rate

Secure a low used car rate with an INTRUST Bank auto loan.
www.intrustbank.com

Used car finance rates

Home Equity Keywords

Home Equity Loan Advice

Contact INTRUST Bank for advice & info on home equity loans.
www.intrustbank.com

Home equity loan advice

Low INTRUST HELOC Rates

Tap the equity in your home & get a low rate on an INTRUST Bank HELOC.
www.intrustbank.com

Low rate, HELOC

Build Home Equity

Start building equity in a home with a home loan through INTRUST.
www.intrustbank.com

Build home equity



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Fixed Home Equity Rates

Lock in a fixed rate today on a home equity loan or line of credit.
www.intrustbank.com

Fixed rate home equity loan

Free Home Equity Quote

Get a complimentary home equity quote by contacting INTRUST Bank.
www.intrustbank.com

Home equity quote

Checking Savings Accounts
Keywords

Free Checking

Open a free checking account at INTRUST.
www.intrustbank.com

Free online checking

Children Savings Accounts

Start an interest-bearing savings account for your child today.
www.intrustbank.com

Children savings accounts, interest

Money Market Accounts

Enjoy great rates with our money market and savings accounts.
www.intrustbank.com

Money market account

Student Checking Accounts

Open a checking account and show school spirit with a mascot card.
www.intrustbank.com

Student checking account

University Visa® Credit & Debit

KU, K-State, WSU, FHSU, Bethel, Butler, Washburn and ESU at INTRUST.
www.intrustbank.com

WSU, KU, K-State, Visa



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Best Business Accounts

Get the best services with our business checking and savings accounts.
www.intrustbank.com

Business Checking, savings

Great CD Rates

Get great rates on time deposits (CDs) at INTRUST.
www.intrustbank.com

CD rates, certificates of deposit, CD account

Credit Debit Card

Earn Debit Card Rewards

Earn great rewards, including cash, with your INTRUST Bank Visa® check card.
www.intrustbank.com

Debit card rewards

Earn Credit Card Rewards

Earn great rewards, including cash, with your INTRUST Bank Visa® credit card.
www.intrustbank.com

Credit card rewards

University Credit Cards

KU, K-State, WSU, FHSU, Bethel, Butler, Washburn and ESU at INTRUST.
www.intrustbank.com

Credit cards, FHSU, KU, K-State, WSU, ESU

Pay No Annual Fee

Don't pay annual fees; apply for an INTRUST Bank Visa®.
www.intrustbank.com

No annual fee

Cash Back Rewards

Earn cash back, just for using your INTRUST Visa® credit card.
www.intrustbank.com

Cash back credit card, Visa



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Brand Terms

Convenient ATM Locations

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www.intrustbank.com

ATM, Locations

Wichita Area ATMs

INTRUST Bank has over 80 ATMs in Wichita and the surrounding area.
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Wichita, ATM

Convenient Bank Locations

With over 45 locations, there's an INTRUST Bank branch near you.
www.intrustbank.com

Bank Locations

INTRUST Dillons Branches

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www.intrustbank.com

INTRUST Bank Dillons

Easy Online Banking

Pay bills and access your account 24/7 with INTRUST online banking.
www.intrustbank.com

Online bank

INTRUST Bank Member FDIC

As an FDIC member, you can trust your funds are safe with INTRUST.
www.intrustbank.com

FDIC Bank

Google

checking accounts

Search

Advanced Search

Web Show options...

Results 1 - 10 of about 25,500,000 for checking accounts. (0.15 seconds)

Checking Accounts

www.schwab.com No ATM Fees & 0.75% APY on Checking Free Bill Pay, Checks and More

Checking Accounts

citibank.com Find the Checking Account to Meet Your Needs - Visit Citibank Today!

Local Checking Accounts

www.FNB-Windmill.com Earn 5.01% on Your Checking Account Free Bill Pay + More. Apply Now.

Related searches: [bad credit checking accounts](#) [credit unions](#)

Checking Account Overview: Open a Checking Account Online from ...

Compare Bank of America checking accounts side by side. From a basic online checking account to the small business checking account bundle, with several ...
www.bankofamerica.com/deposits/checkaava/ - [Cached](#) - [Similar](#)

What is a Checking Account?

Brief and Straightforward Guide: What is a Checking Account?
www.wisageek.com/what-is-a-checking-account.htm - [Cached](#) - [Similar](#)

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Stuck in Chexsystems? NO MORE! Get a Second Chance Banking Account Today. Our goal is to help individuals get back into the Banking World by offering them ...
www.badcreditnic.com/ - [Cached](#) - [Similar](#)

Checking Basics: A step-by-step guide to checking accounts

May 1, 2006 ... Everything you need to know about checking accounts from costs and extra fees to balancing a checkbook and consumer rights.
www.bankrate.com/finance/checking/checking.aspx - [Cached](#) - [Similar](#)

Checking Accounts | Open a Chase Checking Account with Free Online ...

Checking Accounts: Enjoy the convenience and value of a Chase checking account with free Online Banking and Bill Pay! You can open an account online, ...
<https://www.chase.com/index.jsp?..../checking/>. [Checking-Account](#) - [Cached](#) - [Similar](#)

U.S. Bank Personal Banking

U.S. Bank offers checking and savings accounts, loans and more credit. Find Interest Rates

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Sponsored Links

Checking Accounts

Save With Military Family Banking Benefits. Join USAA Banking Today!
www.USAA.com

FREE Online Checking

Open a FREE Online Checking Account Today from U.S. Bank. Apply Now
usbank.com
Kansas

Bank Account & ATM Card

Instant Approval. No Credit Check. No Hidden Fees. Open Your Acct Now!
www.READYdebit.com

Find A Checking Account

Search By Distance, Rate, Bank & More. All High Yield. Search Now!
www.CheckingFinder.com

Citibank NRI Account

Avail a rupee checking account with no minimum balance. Apply Online!
www.Citibank.co.in

Fixed APR 6.55% - 12.95%

Offering distinctive options for high yield returns.
www.commercialep.com
Kansas

Top 3 Checking Accounts

Compare the Top Online Checking Accounts



100%

INTRUST Bank Website 2012 SEO and Analytics Report

November 20, 2012



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Contents

- Date range: March 1 – August 31, 2012
- Comparative range: March 1 – August 31, 2010
- Analytics from Google Analytics

Analytics

Overview

2010

- 2,342,903 visits
- 3,365,861 page views
- 1.44 pages/visit
- 0:49 avg. time on site
- 16.00% new visits
- 41.68% bounce rate

2012

- 2,207,361 visits
- 3,623,659 page views
- 1.64 pages/visit
- 1:08 avg. time on site
- 18.41% new visits
- 71.28% bounce rate

Though visits were down in 2012, page views were up, increasing the number of pages users viewed per visit. Bounce rate increased in 2012 because of the increased usage of online bidding.

SULLIVAN HIGDON & SINK

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Page Views

New Visitors

1. /default.aspx
2. /forms/locations.aspx
3. /mobile/default.aspx
4. /personal/card.aspx
5. /personal/checking.aspx
6. /personal/personal-online.aspx
7. /bankprocess/hosted/ceb/olbmagreev2/external_transfers.html
8. /mobile/about/mobile-activation.aspx
9. /forms/contact-us.aspx
10. /business/business-home.aspx

Returning Visitors

1. /default.aspx
2. /mobile/default.aspx
3. /business/business-home.aspx
4. /personal/checking.aspx
5. /personal/card.aspx
6. /personal/personal-online.aspx
7. /personal/online-banking.aspx
8. /personal/personal-home.aspx
9. /bankprocess/hosted/ceb/olbmagreev2/external_transfers.html
10. /forms/locations.aspx

Returning visitors are more likely to visit the site for specific needs, which is why mobile, business home and personal checking were higher. Returning visitors are not as likely to look for locations as new visitors are.

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Top 10 Pages

Page	Page views	% Unique Page views	Avg. time on page	Bounce rate
/default.aspx	1,968,535	89.3%	00:52	77.11%
/mobile/default.aspx	156,642	91.8%	00:33	13.67%
/business/business-home.aspx	85,325	72.3%	03:52	62.44%
/personal/checking.aspx	76,961	86.9%	01:33	76.72%
/forms/locations.aspx	68,570	28.9%	00:33	41.59%
/personal/card.aspx	67,814	85.5%	04:09	83.32%
/personal/personal-online.aspx	53,150	84.0%	02:09	77.32%
/personal/online-banking.aspx	51,957	90.2%	02:34	71.99%
/bankprocess/hosted/ceb/olbma greev2/external_transfers.html	48,513	98.3%	03:39	85.77%
/personal/personal-home.aspx	47,232	89.6%	01:35	55.08%

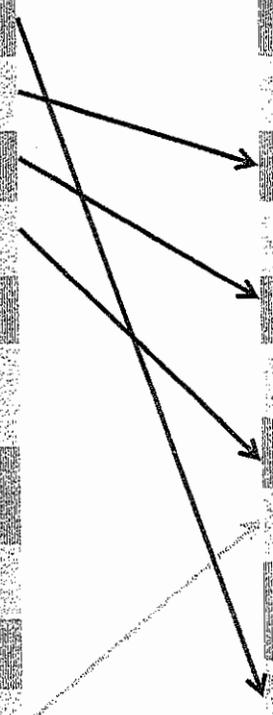
Top 10 Pages

2010

Page	Page views
/personal/personal-home.aspx	2,364,013
/business/business-home.aspx	103,265
/forms/locations.aspx	64,489
/personal/personal-online.aspx	62,502
/personal/checking.aspx	33,093
/bankprocess/hosted/ceb/rege/reeg_e_optin_2.htm	32,275
/bankprocess/hosted/ceb/rege/reeg_e_optin.htm	31,935
/bankprocess/mvinter1.aspx	31,930
/forms/overdraft-optin.aspx	26,278
/personal/online-banking.aspx	23,983

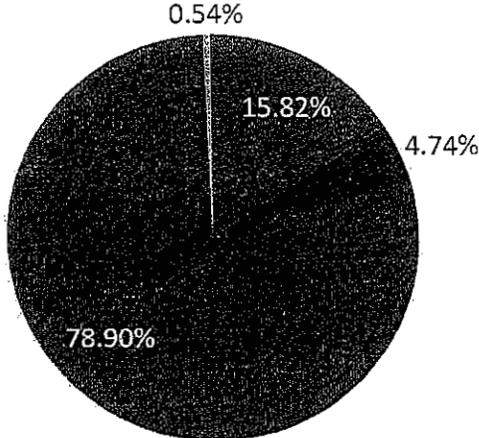
2012

Page	Page views
/default.aspx	1,968,535
/mobile/default.aspx	156,642
/business/business-home.aspx	85,325
/personal/checking.aspx	76,961
/forms/locations.aspx	68,570
/personal/card.aspx	67,814
/personal/personal-online.aspx	53,150
/personal/online-banking.aspx	51,957
/bankprocess/hosted/ceb/olbmagreev2/external_transfers.html	48,513
/personal/personal-home.aspx	47,232



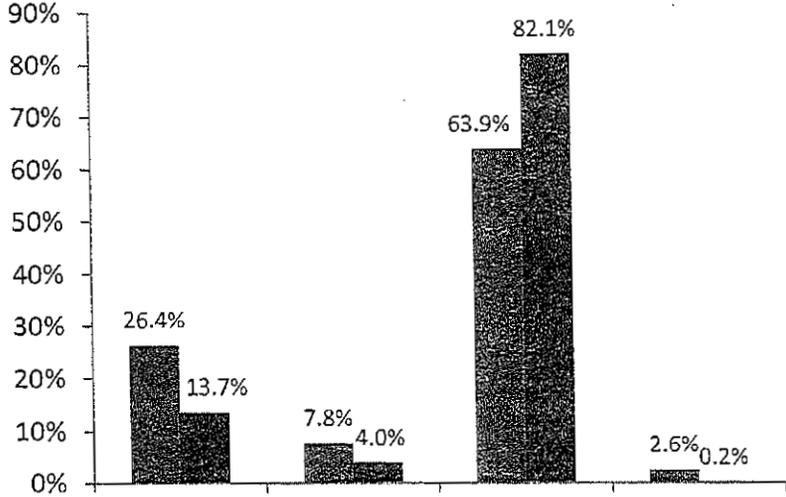
Traffic Source

Traffic



■ Search ■ Referral ■ Direct ■ Campaigns

Traffic by Type of Visitor

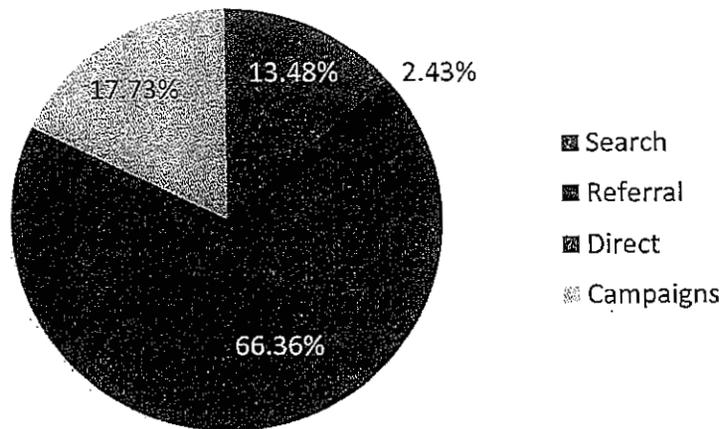


■ New visitors ■ Returning visitors

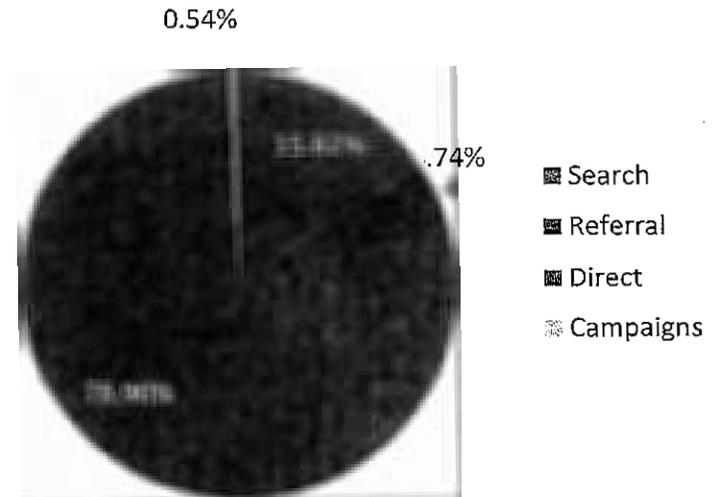
Direct traffic accounted for a large majority of traffic to the website, especially among returning visitors. A higher volume of direct traffic means visitors know the web address and don't need to search for it.

Traffic Source

2010 Traffic



2012 Traffic



Campaigns were much higher in 2010 than in 2012. The majority of this traffic comes from a TurboTax splash ad.

SULLIVAN HOBAN & COMPANY

MEMORANDUM FOR THE BOARD OF DIRECTORS

Locations

2010

- Wichita: 1,376,132 (58.7%)
- Oklahoma City: 65,740 (2.8%)
- Derby: 63,727 (2.7%)
- Lawrence: 62,607 (2.7%)
- Manhattan: 45,876 (2.0%)

2012

- Wichita: 1,169,858 (53.3%)
- Topeka: 52,297 (2.4%)
- Derby: 48,824 (2.2%)
- Lawrence: 46,243 (2.1%)
- Oklahoma City: 44,449 (2.0%)

Top 10 Search Terms

2012

Term	% of searches
intrust bank	48.88%
intrust	5.60%
intrustbank.com	4.65%
www.intrustbank.com	3.71%
intrustbank	2.55%
intrust online banking	2.07%
intrust bank online	1.59%
intrust bank credit card	0.92%
intrust bank online banking	0.92%
intrust card center	0.76%

2010

Term	% of searches
intrust bank	45.33%
intrust	14.84%
intrustbank.com	7.99%
www.intrustbank.com	5.63%
intrustbank	4.03%
intrust online banking	2.28%
intrust bank wichita ks	1.35%
intrust card center	0.83%
intrust bank.com	0.63%
intrust bank online	0.60%

Top Remaining Search Terms

2012

Term	% of searches
unsecured loans	0.13%
unsecured line of credit	0.05%
virtual bank account	0.05%
+auto +loan	0.04%
banks in manhattan ks	0.04%
+debt +consolidation +loans	0.04%
banks in wichita ks	0.04%
+car +loan	0.03%
personal banking	0.03%
+automobile +loans	0.03%

2010

Term	% of searches
wichita banks	0.09%
banks in wichita ks	0.07%
banks in manhattan ks	0.07%
banks in lawrence ks	0.04%
banks	0.04%
banks lawrence ks	0.03%
personal banking	0.02%
manhattan ks banks	0.02%
banks in oklahoma city	0.02%
banks manhattan ks	0.01%

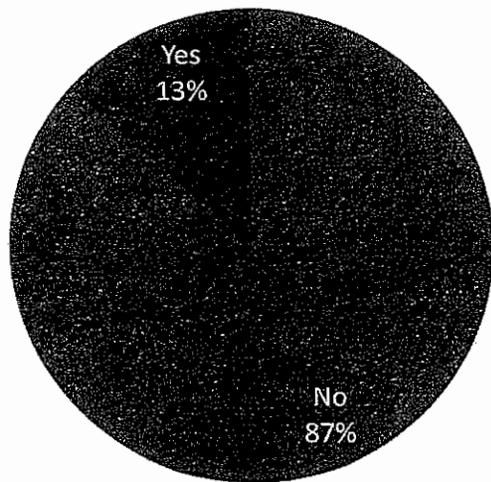
Mobile

SULLIVAN HIGDON & SINK

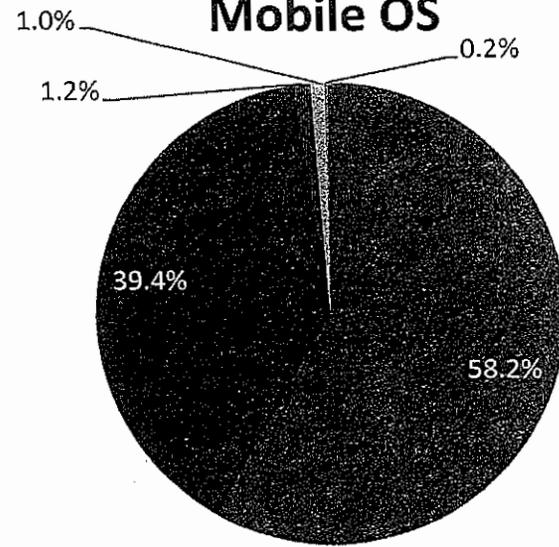
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Mobile

Mobile Users



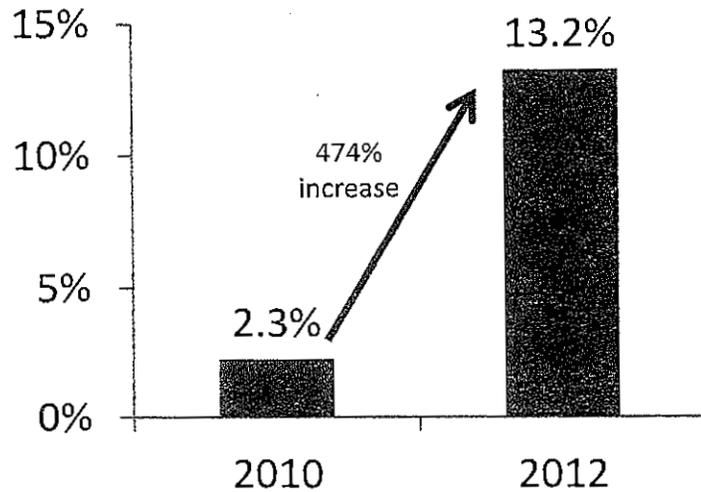
Mobile OS



■ iOS ■ Android ■ BlackBerry ■ Windows Phone ■ Other

Mobile

Percent of Mobile Users



2012 Mobile vs. Non-mobile

	Mobile	Non-mobile
Pages per visit	1.95	1.59
Percent new visitor	19.57%	18.25%
Bounce rate	45.34%	75.23%

Though visits were down in 2012, page views were up, increasing the number of pages users viewed per visit. Bounce rate increased in 2012 because of the increased usage of online banking.

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CONFIDENTIAL

Mobile

2010

Metric	
Mobile % of overall traffic	2.28%
Mobile pages per visit	1.46
Non-mobile pages per visit	1.44
Mobile % new visitors	19.41%
Non-mobile % new visitors	15.92%
Mobile bounce rate	74.97%
Non-mobile bounce rate	40.9%

2012

Metric	
Mobile % of overall traffic	13.22%
Mobile pages per visit	1.95
Non-mobile pages per visit	1.59
Mobile % new visitors	19.57%
Non-mobile % new visitors	18.25%
Mobile bounce rate	45.34%
Non-mobile bounce rate	75.23%

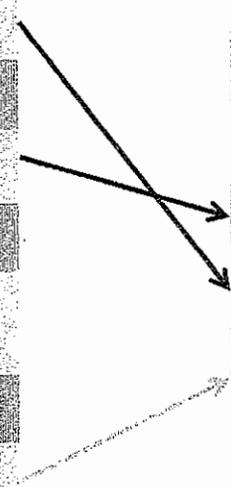
Top 10 Mobile Pages

Mobile

Page	Page views
/default.aspx	252,779
/mobile/default.aspx	151,099
/mobile/about/mobile-activation.aspx	34,829
/personal/online-banking.aspx	13,550
/forms/locations.aspx	12,239
/personal/personal-online.aspx	12,162
/mobile/forms/locations.aspx	8,862
/personal/mobile-check-deposit.aspx	8,939
/personal/checking.aspx	8,373
/bankprocess/hosted/ceb/olbmagreev2/external_transfers.html	7,370

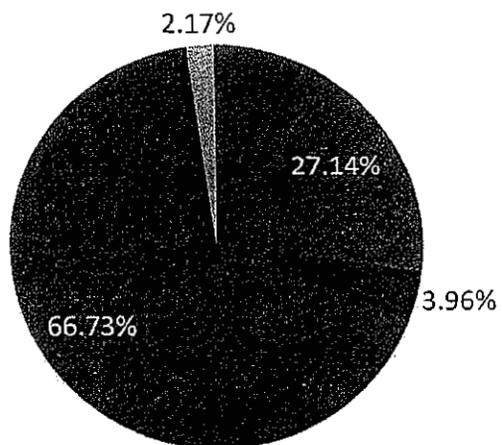
Non-Mobile

Page	Page views
/default.aspx	1,968,535
/mobile/default.aspx	156,642
/business/business-home.aspx	85,325
/personal/checking.aspx	76,961
/forms/locations.aspx	68,570
/personal/card.aspx	67,814
/personal/personal-online.aspx	53,150
/personal/online-banking.aspx	51,957
/bankprocess/hosted/ceb/olbmagreev2/external_transfers.html	48,513
/personal/personal-home.aspx	47,232



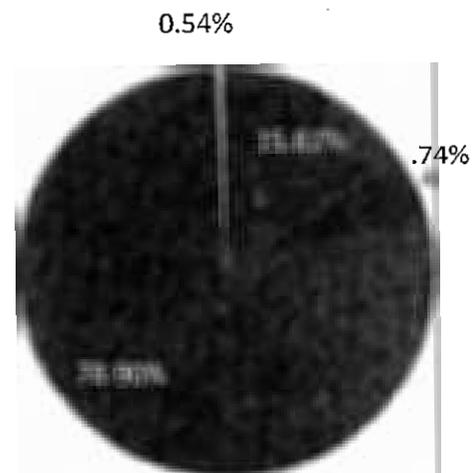
Traffic Source

Mobile Traffic



■ Search ■ Referral ■ Direct ■ Campaigns

Overall Traffic



■ Search ■ Referral ■ Direct ■ Campaigns

Top Mobile Search Terms

Top 10

Term	% of mobile searches
intrust bank	57.86%
intrustbank.com	7.00%
intrust online banking	4.22%
intrust	3.60%
www.intrustbank.com	3.13%
intrust bank online banking	2.55%
intrust bank online	1.58%
intrustbank	1.11%
intrustbank	1.05%
intrust bank wichita ks	1.00%

Top remaining terms

Term	% of mobile searches
unsecured loans	0.10%
unsecured line of credit	0.05%
wichita bank get pesos	0.02%
nesteggu	0.02%
virtual checking account	0.02%
+boat +loan	0.01%
banks in lawrence kansas	0.01%
banks in moore ok	0.01%
banks in wichita ks	0.01%
banks in lawrence ks	0.01%

SEO Analysis

How to Improve Search Ranks

- Accessible navigation
- ALT tags
- Anchor text
- H1, H2, H3
- Relevant copy
- No duplicate content
- “www” or no “www”
- Canonical URLs
 - *link rel= “canonical”*
 - *Permanent redirects*
- Keyword placement
- Page titles
- Domain name
- Meta tags
 - *Description*
 - *Keywords*
 - *Robots*
 - *index,nofollow*
 - *noindex,follow*
 - *noindex,nofollow*
 - *noarchive*
 - *noodp*
- Search-friendly URLs
 - *Includes keywords*
 - *Alphanumeric only*
- robots.txt
- sitemap.xml

How to Improve Search Ranks, cont.

- Page titles
- Meta tags
 - Keywords
 - Descriptions
- ALT tags
- Keyword placement
- Accessible navigation
- Anchor text

Search Terms

Term	2012 results	2012 rank	2010 results	2010 rank
banks oklahoma city			NA	NA
banks in oklahoma city	>20	>200	8	77
lenders in wichita	>20	>200	11	110
wichita auto loans	>20	>200	7	66
wichita car loans	>20	>200	>20	>200
wichita home loans	11	105	15	146
mortgage rates wichita ks	7	69	NA	NA
car loan rates wichita ks	6	55	NA	NA
virtual bank account	5	46	NA	NA
home loan rates wichita ks	3	23	NA	NA

Search Terms

Term	2012 results	2012 rank	2010 results	2010 rank
auto loan rates wichita	3	23	NA	NA
banks in lawrence ks	2	19	4	31
banks lawrence ks	2	15	NA	NA
checking account wichita	2	14	NA	NA
checking accounts wichita ks	2	11	NA	NA
home equity rates wichita ks	1	10	NA	NA
banks in manhattan ks	1	8	2	14
unsecured loans	1	8	NA	NA
banks junction city	1	6	NA	NA
banks manhattan ks	1	5	NA	NA

Search Terms

Term	2012 results page	2012 rank	2010 results page	2010 rank
banks in junction city	1	5	3	25
personal banking	1	5	1	1
banks wichita ks	1	3	NA	NA
banks in wichita ks	1	3	2	11
virtual checking account	1	2	NA	NA
credit card wichita	1	1	NA	NA
unsecured line of credit	1	1	NA	NA

Appendix

Top 10 Pages

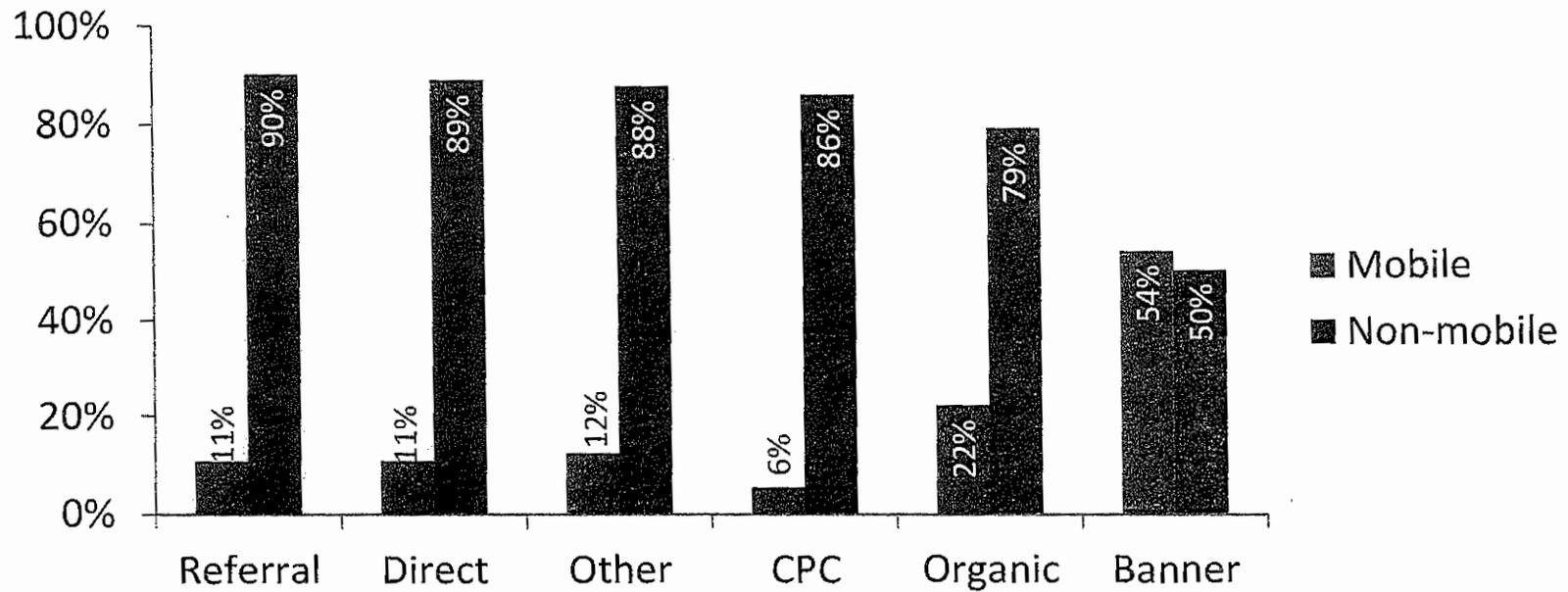
2010

Page	Page views	% Unique Page views	Avg. time on page	Bounce rate
/personal/personal-home.aspx	2,364,013	91.7%	03:08	41.25%
/business/business-home.aspx	103,265	71.2%	03:42	52.01%
/forms/locations.aspx	64,489	27.5%	00:30	37.64%
/personal/personal-online.aspx	62,502	88.7%	03:49	47.24%
/personal/checking.aspx	33,093	79.8%	00:58	34.26%
/bankprocess/hosted/ceb/rege/req_e_optin_2.htm	32,275	98.5%	01:58	77.33%
/bankprocess/hosted/ceb/rege/req_e_optin.htm	31,935	98.5%	01:59	76.93%
/bankprocess/mvinter1.aspx	31,930	78.9%	00:22	4.58%
/forms/overdraft-optin.aspx	26,278	51.1%	01:33	31.15%
/personal/online-banking.aspx	23,983	91.3%	02:41	40.60%

SULLIVAN HIGDON & SINK

Mobile

Traffic Sources

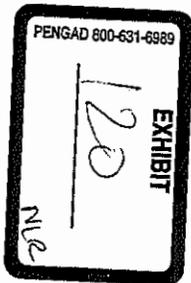




SULLIVAN HIGDON & SINK
wehatesheep.com

Paid Search Opportunities *Revised Cost Estimates* For INTRUST Bank

May 20, 2009



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Assignment

- *Adjust the lines of business keyword groups by replacing HELOC and BELOC with Home Equity and Investments.*
- *Provide revised cost estimates for the new keyword grouping for the targeted geography*

Geographical coverage prioritization

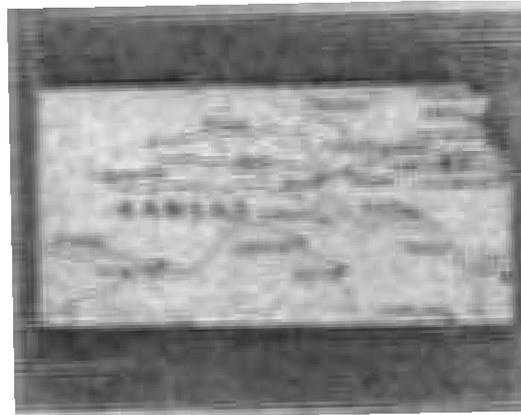
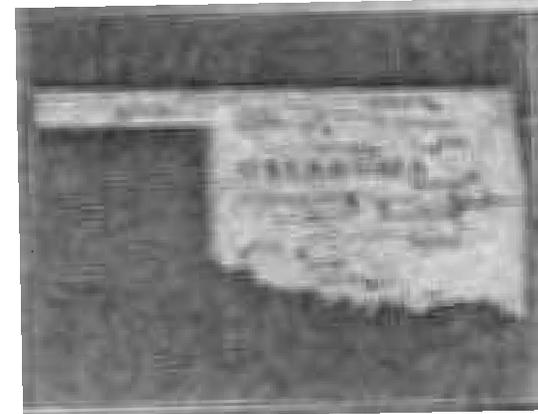
- SHS prioritized paid search geotargeting based on branch city locations

- *Kansas*

- *Andover, KS*
- *Augusta, KS*
- *Derby, KS*
- *El Dorado, KS*
- *Haysville, KS*
- *Junction City, KS*
- *Lawrence, KS*
- *Manhattan, KS*
- *Olathe, KS*
- *Overland Park, KS*
- *Shawnee, KS*
- *Topeka, KS*
- *Valley Center, KS*
- *Wichita, KS*

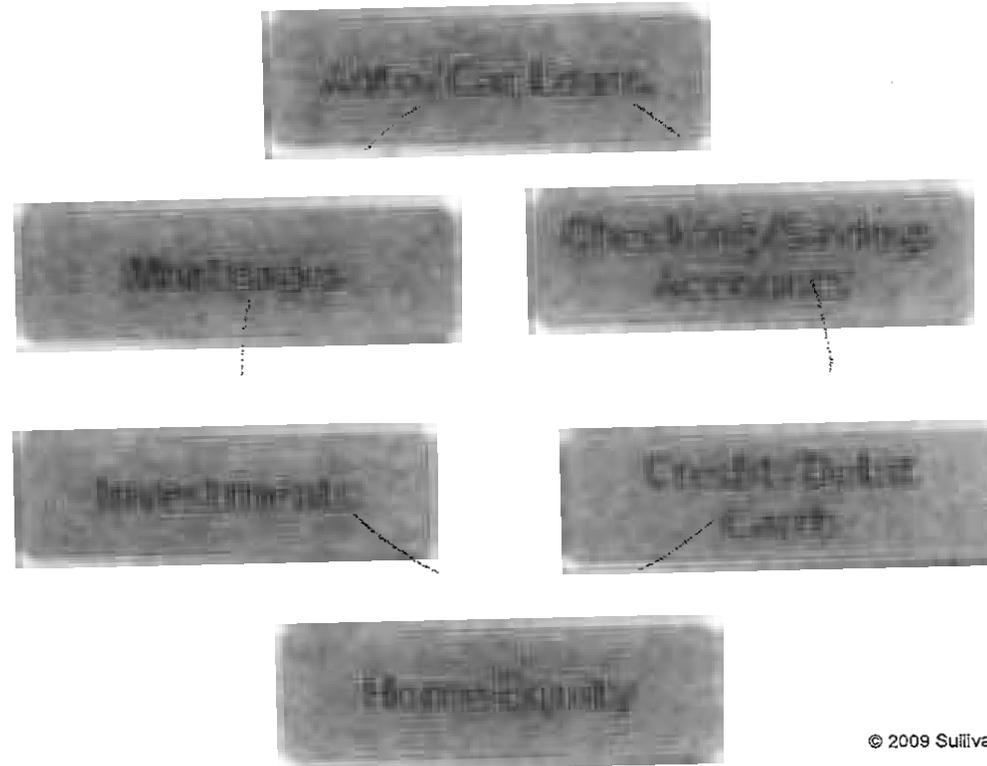
- *Oklahoma*

- *Edmond, OK*
- *Mustang, OK*
- *Norman, OK*
- *Oklahoma City, OK*



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How would we prioritize lines of business?



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Estimated campaign cost

Estimated INTRUST campaign cost by line of business

Keyword Group/ Business Line	Estimated Monthly Search Engine Fees
Checking/Savings account	\$90
Credit/Debit card	\$335
Home Equity	\$600
Investments	\$100**
Mortgage	\$460
Monthly Total	\$1,780

**With no search traffic history available, test is required to fully evaluate keyword group.

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SHS paid search compensation estimate

Description	Net to Search Engines	SHS Fees	Grand Total
60-day Test Period			
Competitive analysis	N/A	\$1,500	
Paid search text ad copy development	N/A	\$1,000	
Anticipated monthly (post test)			\$14,060

Overall paid search timeline Revised

Next Step	Due
Receive approval to conduct 2-month test	Week of 6/8
Two-month paid search campaign begins	TBD



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wehatesheep.com

Web  Show options...

Results 1 - 10 of about 28,900,000 for **car loans**. (0.30 seconds)

Can't Get a Car Loan?

www.AutoApproved.com - Fast & Secure Application Process. Get a Response Back within 15 Mins!

May the Best Car Win

www.TheBestCarWins.com On Sep. 13th, One Car Company is Putting it All on the Table.

KS Bad Credit Car Loans

www.SuzukiOfWichita.com #1 Financing Source for Bad Credit. 100's of Cars, Trucks, and SUVs!

Auto Loan Advice - Car Loan Advice - Auto Loan Articles

Learn about auto loans, refinancing a car loan, buying a car, selling a car, leasing a car, and more. Use our car loan calculators to compare payments.
www.lendingtree.com/auto-loans/advice/ - [Cached](#) - [Similar](#)

Auto Loans - Capital One Auto Loans, Car Loans and Auto Financing

Auto Loans - Save time and money with an auto loan from Capital One. Apply for auto loans online in minutes and lock in our competitive auto loan rates.
www.capitalone.com/auto-loans/ - [Cached](#) - [Similar](#)

Auto loan calculator, car loan payment calculator by Bankrate

Auto finance calculator for car loan payments: This auto loan calculator figure's monthly payments and shows impacts on an amortization table schedule.
www.bankrate.com/calculators/auto/auto-loan-calculator.aspx - [Cached](#) - [Similar](#)

Auto Loans | Car Loan Rates | Financing for Used and New Cars

Bankrate.com provides auto loans and car loan rates with advice and calculators.
www.bankrate.com/auto.aspx - [Cached](#) - [Similar](#)

 Show more results from www.bankrate.com

News results for car loans

 **Seattle Washington Car loan dealers bad credit no credit any ...** - 5 minutes ago
It has become a sad story for most of the bad credit people in Seattle of being neglected regularly by many car loan lenders or else have to get satisfied ...
Pressemeldungen.at (Pressemittteilung) - [90 related articles »](#)
Car Loans Tighten as Debtors Miss Payments - TheStreet.com - [28 related articles »](#)
Auto Refinance Loans Secrets - Refinance Your Car and Save Every Month - OA News - [123 related articles »](#)

Car Loans | Bad Credit Car Loans | Used Car Loans Financing

CarCredit.com can get you approved for car loans even if you have bad credit. Click Here to learn more about our nationwide car loans service.
www.carcredit.com/ - [Cached](#) - [Similar](#)

Sponsored Links

Sponsored Links

Mazda 0% APR Financing

0% APR & up to \$1,000 customer cash on select Mazdas. Find details here
www.MazdaUSA.com

Car Loans

Car Loan for People with Bad Credit
Approval is Fast, Easy & Secure.
www.CarsDirect.com/CarLoan
Wichita-Hutchinson, KS

Bad Credit Easy Car Loan

Response In Minutes, Bankruptcy OK,
Over 99% Of Applicants Are Accepted
www.Web2Carz.com
Wichita, KS

Bad Credit Auto Loans

Zero Money Down, 100% Bank Financed
New & Used Cars, SUV's & Trucks
We-Finance-Bad-Credit.com
Kansas

Fast Low Rate Auto Loans

Custom Loan Quote, All Credit Types
Get Approved Now, It Takes 60 Sec.
www.AutoLoanSolutions.com
Wichita-Hutchinson, KS

Easy Bad Credit Auto Loan

Make \$375/week and you're eligible
99% Easy Acceptance & Fast Response
www.BadCredit-AutoLoan.com
Wichita, KS

Low Used Car Finance Rate

Secure a low used car rate with
an INTRUST Bank auto loan.
INTRUSTBank.com
Wichita, KS

Done

 Internet

100%

Home Equity Loans

www.LendingTree.com Your loan. Your options. Take Control at the all new LendingTree®

Quicken Loans® Mortgages

www.QuickenLoans.com/Mortgage We're America's #1 Online Lender. We'll Help You Get Started Today!

News results for home equity loans



Get Debt Consolidation through the Home Equity Loan - 4 days ago
Of all the various loan consolidation options available, the home equity loan has become one of the most popular choices, so it is worthwhile looking closer ...

My Bank Tracker Bank News - 118 related articles »

FreeRateToData.com **Debt Consolidation Home Equity Loans - Advantages And Disadvantages** -

Pressemeldungen.at (Pressemittteilung) - 6 related articles »

US Bank pilots a low-cost 'green' home-equity loan - Finance and Commerce

Home Equity Loans | Current Home Equity Loan Rates

Get the best current home equity loan rate quote. Use our home equity calculator to calculate your payments and learn more about home equity loans through ...

www.mortgageloan.com/home-equity-loans - Cached - Similar

Home Equity Loans & Lines of Credit -- Wells Fargo

Get Great Rates and No Bank Fees on Home Equity Loans and Lines of Credit from Wells Fargo. Quick and Easy Online Application Process.

https://www.wellsfargo.com/equity/ - Cached - Similar

Home equity loan - Compare Mortgage Rates | CD Rates | Credit ...

www.bankrate.com/bmr/rate/loan_home.asp - Similar

What home equity debt is

A home equity loan or line of credit allows you to borrow money using your home as ... Home equity loans and lines of credit usually are repaid in a shorter ...

www.bankrate.com/.../home-equity/what-home-equity-debt-is-1.aspx - Cached - Similar

Home Equity Loans & Line of Credit from Bank of America

Learn about Bank of America Home Equity loans and lines of credit. Use calculators to get a customized low interest rate quote.

www.bankofamerica.com/loansandhomes/index.cfm?...home_equity. - Cached - Similar

When Your Home Is on the Line: home

Jul 25, 2001 ... if you are thinking about a home equity line of credit, you might also want to consider a traditional second mortgage loan. ...

www.federalreserve.gov/pubs/HomeLine/ - Cached - Similar

Mortgage - Home Loans - Refinance - Mortgage Refinance - Mortgage ...

Request a home loan, mortgage refinance, home equity loan, auto loan, or other loan from LendingTree's network of lenders who serve your community.

Home Loan Calculator

Calculate costs for Home Loans.

Get Approved in minutes.

www.ArvestHomeLoan.com

Wichita, KS

4.25% Fixed Home Equity

\$150,000 At \$609/month. No SSN Req

Get 4 Free Quotes - Save Now!

HomeEquity.SmartQuote.com

Compare Home Equity Loans

Want a Low Rate on a Home Equity

Loan? Get Up to 5 Free Quotes.

www.HexTag.com/Home-Equity

Kansas

House Rescue Bill Passed

Calculate Your Home Equity Payment!

\$30,000 Equity Loans under \$150/mo.

www.HomeEquityInfo.info

Home equity loans

Check Your Credit Score Before

Financing Your House.

www.FreeCreditReport.com

Home Equity Loans

Turn The Equity In Your Home Into

Cash. Call For A Free Consultation.

resurgensmortgage.net

Home Equity Loans

Competitive Rates, No Closing Cost.

Let U.S. Bank Help Apply Online!

usbank.com

Kansas

Fixed Home Equity Rates

Lock in a fixed rate today on a

home equity loan or line of credit.

INTRUSTBank.com

Wichita, KS

[More Sponsored Links »](#)

Done

Internet

91.100%

Google | debit cards

Search | Advanced Search

Web Show options...

Results 1 - 10 of about 23,700,000 for debit cards. (0.19 seconds)

Go Explore With Visa

www.Visa.com/Go Go Experience All That Life Has To Offer. More People Go With Visa.

Get A Prepaid Visa Card

www.NetSpend.com No Commitment. No Debt. Hassle Free 100% Approval. Get A Free Card Now!

ACE Prepaid Visa Card

www.ACEcashexpress.com Get Yours Today and Enter to Win 4 Months Bills Paid by Using ACE.

Debit card - Wikipedia, the free encyclopedia

A debit card (also known as a bank card or check card) is a plastic card that provides an alternative payment method to cash when making purchases. ...
en.wikipedia.org/wiki/Debit_card - [Cached](#) - [Similar](#)

Prepaid Cards - Debit, Credit, and Prepaid Options - CreditCards.com

Easily control your spending with a prepaid card. Chose from numerous options at CreditCards.com
www.creditcards.com/prepaid.php - [Cached](#) - [Similar](#)

Understanding Debit Cards

AARP explains the differences between debit and credit cards and gives consumer protection tips about safely using debit cards.
www.aarp.org/.../a2002-08-14-ManagingMoneyDebitCards.html - [Cached](#) - [Similar](#)

Debit card facts

Sep 7, 2001 ... ATM and debit card article by the State Public Interest Research Groups. Includes explanation of rights and liabilities, pitfalls, ...
 Show map of 1301 McKinney St, Houston, TX 77010
www.pirg.org/consumer/banks/debit/debitcards1.htm - [Cached](#) - [Similar](#)

Visa Debit/Check Card | Personal | Visa USA

Visa Debit/check cards make everyday purchases quick and easy. Replace checks and cash with a debit card that enhances security and record keeping.
usa.visa.com/personal/cards/debit/index.html - [Cached](#) - [Similar](#)

Wachovia Debit Cards

Debit cards make carrying cash or a checkbook a thing of the past. Depending on which kind of debit card you carry, you can use it like a credit card or an ...
https://www.wachovia.com/foundation/Windex.jsp?... - [Cached](#) - [Similar](#)

Debit Card, Debit Cards, Debit

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Prepaid Credit Cards

Control Your Spending With A Prepaid Card. Apply Online Today
www.CreditCards.com

Prepaid Visa Debit Cards

100% Approved. Deposit up to \$10K Bill Pay and Direct Deposit
PrepaidCreditsCard.org/DebitCards

Get a Prepaid Debit VISA

Free direct deposit and bill pay. No credit check. \$0 activation fee.
AccountNow.com/PrepaidCreditCard

Debit vs. Charge Card

Get Shopping, Travel & Fraud Protections with a Charge Card.
AmericanExpress.com/ChargeCards

Cash Expenses Take Time?

Switch employees to controlled Visa prepaid cards for business
www.PEXCard.com

Baby Phat Visa® RushCard

It's Prepaid. It's Pink. It's you. Baby Phat Card: "Get Yours Today!"
www.RushCard.com

University Credit Cards

KU, K-State, WSU, FHSU, Bethel, Butler, Washburn & ESU at INTRUST.
INTRUSTBank.com
Wichita, KS

Looking For Debit Cards?

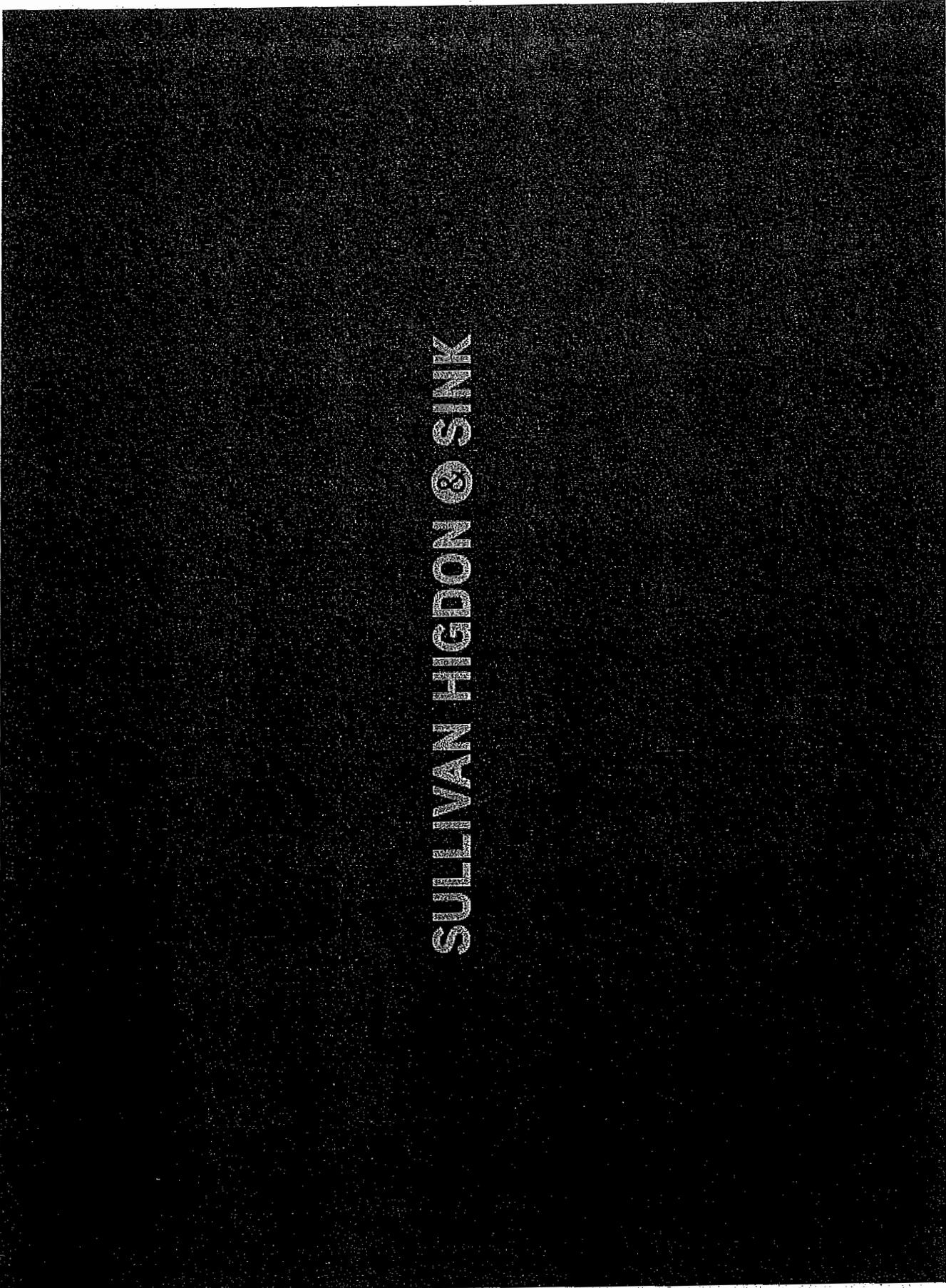
Search For Debit Card Deals. Fast Easy & Secure Online Application!

Done

in a minute

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CONFIDENTIAL

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE BEFORE THE
TRADEMARK TRIAL AND APPEAL BOARD**

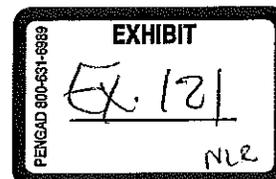
Intrust Financial Corporation,)	
)	
Opposer,)	
	)	Opposition No. 91204456
v.	)	Application Serial No.: 85/250992
	)	Mark: NTRUST
nTrust Corp.,)	
)	
Applicant,)	
)	

**OPPOSER INTRUST FINANCIAL CORPORATION'S RESPONSES
TO FIRST SET OF INTERROGATORIES**

Comes now Opposer Intrust Financial Corporation ("Intrust"), and for its answers to Applicant's First Set of Interrogatories, states the following:

GENERAL OBJECTIONS

1. Intrust's Responses to the Interrogatories are based on the information available as of the date indicated on the last page, and Intrust reserves the right to supplement, amend, and/or withdraw these Responses should future investigation indicate that such supplementation, amendment, and/or withdrawal is necessary.
2. Intrust objects to Interrogatories to the extent that they seek information that is not relevant to a claim or defense of any party and is not reasonably calculated to lead to the discovery of admissible evidence.
3. Intrust objects to the Interrogatories to the extent that they purport to impose upon Intrust obligations beyond those authorized by TBMP Rule 402.01 or other applicable law.



4. Intrust objects to Interrogatories to the extent they call for information protected by the attorney-client privilege, the attorney work product doctrine or any other protection, privilege, or immunity recognized by law.

INTERROGATORIES

INTERROGATORY NO. 1

Identify each person who furnished any information used in answering these interrogatories.

ANSWER:

1. Michael DeBroeck, Senior Manager – Treasury Management, 105 N. Main Street, Wichita, KS 67202.
2. Linda Cullinan, Senior Manager Bankcard Marketing and Promotions, 105 N. Main Street, Wichita, KS 67202.
3. Susan Pauly, Senior Manager – Internal Reporting, 105 N. Main Street, Wichita, KS 67202.
4. Lisa Elliott, Marketing and Advertising Manager, 105 N. Main Street, Wichita, KS 67202.
5. Mark Lebbin, Manager of E-Commerce, 105 N. Main Street, Wichita, KS 67202.
6. Kimberly Klocek, Senior Manager –Information Reporting and Business Intelligence, 105 N. Main Street, Wichita, KS 67202.
7. Counsel for Intrust (including in-house and external counsel).

INTERROGATORY NO. 2

Identify all documents consulted to obtain any information used in answering these interrogatories.

ANSWER:

Documents Bates-labeled O-03957-303966.

Intrust's website (www.intrustbank.com).

INTERROGATORY NO. 3

Identify and describe the nature of the business or businesses owned and operated by You.

ANSWER:

Opposer and its affiliate, Intrust Bank, N.A., have engaged, and are now engaged in the offering, rendering, sale, advertising, and promotion in interstate commerce of a wide variety of banking and financial services, including, without limitation, mortgage loans, debit cards and credit cards, savings and checking accounts, investment wealth management, cashless purchasing services for merchants and consumers whereby purchase monies are sent to merchants upon sales to consumers, cashless payment and money transfer services, providing financial fraud protection and prevention, and online and mobile banking, which includes but is not limited to electronic funds transfer, bill payment services, and direct deposit services. Opposer and its affiliate, Intrust Bank, N.A., serve their customers through 46 branches, 106 ATMs, the world wide web (the "internet" or the "web"), mobile applications, our telephone customer solutions center, and direct mail.

INTERROGATORY NO. 4

Identify each company owned or controlled, in whole or in part, by You that has participated in any way in the provision of services, distribution of product, or sale or promotion of goods or services utilizing any of Opposer's Marks.

ANSWER:

Opposer objects to this interrogatory on the grounds that it is overbroad and not reasonably calculated to lead to the discovery of admissible evidence in that it is not limited in time or to currently-existing companies.



Michael J. Norton, #18732

Without waiving any objections, Opposer answers that during the past five years, Intrust Financial Corporation and its wholly-owned subsidiaries, Intrust Bank N.A., and NestEgg Consulting, Inc., have utilized Opposer's mark.

INTERROGATORY NO. 5

Describe the circumstances under which You first selected and adopted each of Opposer's Marks.

ANSWER:

In 1992, what was then known as First National Bank in Wichita planned to merge with Kansas State Bank and Trust. It was determined then that a new name for the merged companies was appropriate, one that would unite all the companies in the First National Bank in Wichita system under one identity. Working with the bank's advertising agency, Associated Advertising, and a brand company from Denver, Monigle and Associates, the management team at First

National Bank selected the INTRUST Bank name and approved the current INTRUST mark. The name INTRUST was chosen primarily because the word means to commit to another with confidence. That word uniquely suggests Opposer's character and the tradition of trust that has been its legacy to customers for, at that time, more than 100 years. In May 1993, the new corporate identity was introduced to the community, just prior to the completion of the merger between INTRUST Bank and Kansas State Bank and Trust. Opposer's other marks that use its flagship INTRUST mark were selected for the same or substantially similar reasons.

INTERROGATORY NO. 6

For each of Opposer's Marks, describe each and every channel of trade in which each mark has been and is currently used.

ANSWER:

Except as noted below, the marks are used in connection with providing a variety of financial services to consumers and businesses through 46 branches, 106 ATMs, the world wide web, mobile applications, telephone customer solutions center, and direct mail. Opposer uses the internet and mobile applications as substantial marketing and advertising channels for products and services associated with the marks. Opposer also uses television, radio, print, billboards, and direct mail as marketing channels for products and services associated with the marks.

Intrust Merchant Services is used in connection with only business customers, not consumers.

INTRUST 24 HOUR BANKING is used in connection with ATM services.

INTERROGATORY NO. 7

For each of Opposer's Marks, describe all channels of trade in which You intend to use each mark in the future.

ANSWER:

Except as noted below, Opposer intends to use the marks in connection with providing a variety of financial services to consumers and businesses through 46 branches, 106 ATMs, the world wide web, mobile applications, telephone customer solutions center, and direct mail. Opposer uses the internet and mobile applications as substantial marketing and advertising channels for products and services associated with the marks. Opposer also intends to use television, radio, print, billboards, and direct mail as marketing channels for products and services associated with the marks.

Intrust Merchant Services is used in connection with only business customers, not consumers.

INTRUST 24 HOUR BANKING is used in connection with ATM services.

INTERROGATORY NO. 8

For each of Opposer's Marks, state all facts upon which You claim that Applicant's Mark is likely to cause confusion with that specific Opposer Mark.

ANSWER:

Applicant's services alleged as intended to be offered under Applicant's Mark and/or as currently being offered under Applicant's Mark are identical to or are very closely related to the services offered under Opposer's Marks, and Opposer and Applicant both are and/or will be engaged in the offering, sale, rendering, and promotion of their respective services through the

same channels of trade and to the same general class of purchasers, users, or consumers. Applicant's Mark is a simulation and colorable imitation of, and so resembles Opposer's Marks as to be likely, when applied to Applicant's proposed services, to cause confusion or mistake or to deceive consumers resulting in damage and detriment to Opposer and its reputation. Further, Applicant's Mark is likely to cause confusion with Opposer's Marks due to phonetic and visual similarity and the similarity of the services and products offered by Applicant and the channels of trade used by Applicant.

INTERROGATORY NO. 9

For each of Opposer's Marks, describe all instances of actual confusion that You contend have occurred between that specific Opposer Mark and Applicant's Mark - specifically stating, with respect to each alleged instance of actual confusion:

- a. the date of each instance of alleged actual confusion;
- b. the nature of actual confusion that alleged occurred;
- c. the identity of all persons or entities involved in such instance of alleged actual confusion; and
- d. the identity of all products or services involved in such instances of alleged actual confusion.

ANSWER:

Opposer is unaware of instances of actual confusion occurring to date.

INTERROGATORY NO. 10

Identify all of your present or past officers, employees or agents who have any knowledge that Applicant's Mark is likely to cause confusion with any of Opposer's Marks.

ANSWER:

OBJECTION. The use of the terms "all" and "any" is unduly burdensome as it would ostensibly require Opposer to interview every current and former employee, agent, or officer to determine whether they possess the requested knowledge.


Michael J. Norton, #18732

Without waiving said objection, Opposer states that the following employees may testify concerning Opposer's knowledge that Applicant's Mark is likely to cause confusion with Opposer's Marks:

1. Lisa Elliott, Marketing and Advertising Manager
2. Linda Cullinan, Senior Manager Bankcard Marketing and Promotions
3. Thomas Morrison, Senior Manager Bank Operations
4. Michael DeBroeck, Senior Manager – Treasury Management

INTERROGATORY NO. 11

For each of Opposer's Marks, state all facts upon which You claim that Applicant's Mark has actually diluted that specific Opposer Mark.

ANSWER:

Opposer objects to this interrogatory as not reasonably calculated to lead to the discovery

of admissible evidence. Opposer is withdrawing its dilution claim.



Michael J. Norton, #18732

INTERROGATORY NO. 12

For each of Opposer's Marks, state all facts upon which You claim that Applicant's Mark is likely to dilute that specific Opposer Mark.

ANSWER:

Opposer objects to this interrogatory as not reasonably calculated to lead to the discovery of admissible evidence. Opposer is withdrawing its dilution claim.



Michael J. Norton, #18732

INTERROGATORY NO. 13

For each of Opposer's Marks, describe in detail each good or service which you have offered in connection with that specific Opposer Mark for the past ten years.

ANSWER:

Opposer objects to this interrogatory as overbroad and unduly burdensome.



Michael J. Norton, #18732

Without waiving any objections, Opposer incorporates as its answer the document Bates-labeled O-02650-69, which describes the products and services offered by Opposer during the past five years.

INTERROGATORY NO. 14

For each of Opposer's Marks, state the annual amount of advertising and promotional costs expended by You in connection with the goods and services offered by You in connection with that specific Opposer Mark for the past ten years.

ANSWER:

Opposer objects to this interrogatory as overbroad and unduly burdensome.



Michael J. Norton, #18732

Without waiving any objections, Opposer incorporates as its answer the document Bates-labeled O-03967, which states advertising and promotional costs incurred by Intrust during the past five years.

INTERROGATORY NO. 15

Identify each person whom You expect to call as a witness in this proceeding, whether as an expert witness or otherwise, and for each person, state his/her background and qualifications (if applicable), the subject matter upon which he/she is expected to testify, the substance of the facts and opinions to which he/she is expected to testify, and the grounds for each opinion that he/she is expected to give.

ANSWER:

1. Lisa Elliott: As Marketing and Advertising Manager, Ms. Elliott may testify regarding Intrust's marketing strategy and channels, customer base, brand awareness, and general retail product information.

2. Linda Cullinan, Senior Manager Bankcard Marketing and Promotions, may testify with respect to marketing strategy and channels for payment card products and merchant services.
3. Thomas Morrison, Division Director – Payments, Technology, and Operations, has knowledge of funds transfer methods offered by Intrust and Intrust’s online banking services.
4. Lyndon Wells, Division Director – Public Affairs, may testify with respect to Intrust’s marketing strategy and channels, customer base, brand awareness, and general retail product information.
5. Susan Pauly, Senior Manager – Internal Reporting, may testify regarding advertising and promotional costs and Intrust’s gross revenue.
6. Mark Lebbin, Manager of E-Commerce, may testify regarding Intrust’s marketing strategy and channels and general retail product information.
7. Kimberly Klocek, Senior Manager – Information Reporting and Business Intelligence, may testify concerning the number of Intrust customers.

INTERROGATORY NO. 16

Identify by case name, number, and jurisdiction any and all civil or other legal actions that involve or relate to any of Opposer's Marks.

ANSWER:

1. INTRUST Financial Corporation v. Entrust Companies, LLC, Docket No. 6:13-cv-01093 (D. Kan. Mar 06, 2013), Court Docket (03/06/2013)

2. Intrust Financial Corporation v. Entrust Federal Credit Union, Docket No. 3:12-cv-00532 (E.D. Va. Jul 23, 2012), Court Docket (07/23/2012)
3. Intrust Financial Corporation v. Entrust Federal Credit Union, Docket No. 6:11-cv-01312 (D. Kan. Oct 11, 2011), Court Docket (10/11/2011)
4. Trademark Trial and Appeal Board Proceedings 8554459.

INTERROGATORY NO. 17

Identify by case name and number any and all opposition, cancellation or other proceedings before U.S. Trademark Trial and Appeal Board that involve or relate to any of Opposer's Marks.

ANSWER:

This information can be found by searching the Trademark Trial and Appeal Board docket.

INTERROGATORY NO. 18

Identify all persons from whom You have received any objections to or complaint about Your use or registration of Opposer's Marks, or any of them.

ANSWER:

None.

INTERROGATORY NO. 19

Describe the circumstances of each and every objection or complaint You have received regarding or relating to Your use or registration of Opposer's Marks, or any of them including the

facts surrounding the objection or complaint made, whether You responded to the objection or complaint, and whether a resolution was reached and if so, describe the terms of the resolution.

ANSWER:

None.

INTERROGATORY NO. 20

Identify the amount of total gross revenue that You have earned, annually for each of the past ten years, from products or services offered using each of Opposer's Marks (stated separately for each year, and to the extent available, stated separately for each of Opposer's Marks and for each product or service offered using such mark).

ANSWER:

Opposer objects on the grounds that this interrogatory is vague, overly broad, and unduly burdensome.



Michael J. Norton, #18732

Opposer cannot separate revenue "from products or services offered using each of Opposer's Marks" from total revenue. Without waiving any objections, Opposer's incorporates as its response the document Bates-labeled O-03967. Further, Opposer uses the INTRUST mark with all of its services and products. Thus, all of Opposer's revenue was earned from products or services offered using the INTRUST mark.

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INTERROGATORY NO. 21

Identify the percentage of total gross revenue that You have earned, annually for each of the past ten years, from products or services offered through Internet, mobile or other means of digital transmission using each of Opposer's Marks (stated separately for each year, and to the extent available, stated separately for each of Opposer's Marks and for each product or service offered using such mark).

ANSWER:

Opposer objects on the grounds that this interrogatory is vague, overly broad, and unduly burdensome. "Means of digital transmission" is vague and undefined and Opposer cannot separate gross revenue earned "from products or services offered through Internet, mobile or other means of digital transmission" from total revenue.



Michael J. Norton, #18732

Without waiving any objections, Opposer reincorporates its response to Interrogatory No. 20, above.

INTERROGATORY NO. 22

Identify the percentage of total gross revenue that You have earned, annually for each of the past ten years, from any products or services for consumer peer-to-peer money transfers (whether intra-bank or inter-bank) that You have ever offered using any of Opposer's Marks (stated separately for each year, and to the extent available, separately for each of Opposer's Marks and for each product or service).

///

ANSWER:

Opposer objects on the grounds that this interrogatory is vague, overly broad, and unduly burdensome. "Peer to peer" is vague and undefined and intra-bank and inter-bank transfers would include virtually every transaction.



Michael J. Norton, #18732

Without waiving any objections, Opposer reincorporates its response to Interrogatory No. 20, above.

INTERROGATORY NO. 23

Identify the number of customers that You have had, annually for each of the past ten years, for products or services offered using each of Opposer's Marks (stated separately for each year, and to the extent available, separately for each of Opposer's Marks).

ANSWER:

Opposer objects on the grounds that this interrogatory is overly broad, and unduly burdensome.



Michael J. Norton, #18732

Opposer is unable to separately identify the number of customers for each of its products and services that it has offered or to state such information separately for each of Opposer's Marks. Further, Opposer uses the INTRUST mark with all of its services and products. Thus, all of Opposer's customers have used products or services offered by Opposer using the INTRUST mark.

Without waiving any objections, Opposer incorporates as its response the document Bates-labeled O-02670.

INTERROGATORY NO. 24

Identify the number of customers that You have had, annually for each of the past ten years, from products or services offered through Internet, mobile or other means of digital transmission using each of Opposer's Marks (stated separately for each year and separately for each of Opposer's Marks).

ANSWER:

Opposer objects on the grounds that this interrogatory is vague, overly broad, and unduly burdensome. The term "digital transmission" is vague and undefined and could include virtually all consumer transactions.



Michael J. Norton, #18732

Opposer is unable to separately identify the number of customers for each of its products and services that it has offered or to state such information separately for each of Opposer's Marks. Further, all of Opposer's services and products are offered through the internet, mobile, or other means of "digital transmission" using the INTRUST mark. Thus, all of Opposer's customers have used products or services that are offered through the internet, mobile, or other means of "digital transmission" using the INTRUST mark.

Without waiving any objections, Opposer incorporates as its response the document Bates-labeled O-02670.

INTERROGATORY NO. 25

Identify the number of customers that You have had, annually for each of the past ten years, from any products or services for consumer peer-to-peer money transfers (whether intra-bank or inter-bank) that You have ever offered using any of Opposer's Marks (stated separately for each year and separately for each of Opposer's Marks).

ANSWER:

Opposer objects on the grounds that this interrogatory is vague, overly broad, and unduly burdensome. "Peer to peer" is vague and undefined and intra-bank and inter-bank transfers would include virtually every transaction.



Michael J. Norton, #18732

Without waiving any objections, Opposer incorporates its response to Interrogatory No. 24 and the document Bates-labeled O-02670.

INTERROGATORY NO. 26

Identify any products or services for money remittance that You have ever offered using any of Opposer's Marks.

ANSWER:

Opposer objects on the grounds that this interrogatory is vague, overly broad, unduly burdensome, and not reasonably calculated to lead to the discovery of admissible evidence.

"Money remittance" is vague and undefined.



Michael J. Norton, #18732

Without waiving any objections, Opposer incorporates as its response the document Bates-labeled O-02650-69. Further, all of Opposer's services and products are offered using the INTRUST mark.

INTERROGATORY NO. 27

For each service or product identified in response to Interrogatory No. 26, state the time period(s) for which You offered such service or product.

ANSWER:

Opposer objects on the grounds that this interrogatory is overly broad as to time.



Michael J. Norton, #18732

Without waiving any objections, Opposer incorporates as its response the document Bates-labeled O-02650-69.

INTERROGATORY NO. 28

Identify all of your present or past officers, employees or agents who have any knowledge about any products or services for money remittance that You have ever offered using any of Opposer's Marks.

ANSWER:

Opposer objects on the grounds that this interrogatory is vague, overly broad, unduly burdensome, and not reasonably calculated to lead to the discovery of admissible evidence "Money remittance" is vague and undefined and Applicant's request for identification of all "present or past officers, employees, or agents" is overbroad and unduly burdensome.



Michael J. Norton, #18732

Without waiving any objections, Opposer refers to the individuals identified in response to Interrogatory No. 10.

INTERROGATORY NO. 29

Identify any business plans, strategies or discussions (internal or external) that You have had concerning any opportunities or plans to provide money remittances services or products.

ANSWER:

Opposer objects on the grounds that this interrogatory is vague, overly broad, unduly burdensome, and not reasonably calculated to lead to the discovery of admissible evidence. "Money remittance" is vague and undefined.



Michael J. Norton, #18732

Without waiving any objections, Opposer incorporates as its response the document Bates-labeled O-02650-69.

INTERROGATORY NO. 30

Identify all of your present or past officers, employees or agents who have any knowledge about any business plans, strategies or discussions (internal or external) that You have had concerning any opportunities or plans to provide money remittance services or products.

///

ANSWER:

Opposer objects on the grounds that this interrogatory is vague, overly broad, unduly burdensome, and not reasonably calculated to lead to the discovery of admissible evidence. "Money remittance" is vague and undefined and Applicant's request for identification of all "present or past officers, employees, or agents" is overbroad and unduly burdensome.



Michael J. Norton, #18732

Without waiving any objections, Opposer refers to the individuals identified in response to Interrogatory No. 10.

INTERROGATORY NO. 31

Identify each and every service or product for consumer peer-to-peer money transfers (whether intra-bank or inter-bank) that You have ever offered using any of Opposer's Marks.

ANSWER:

Opposer objects on the grounds that this interrogatory is vague, overly broad, unduly burdensome, and not reasonably calculated to lead to the discovery of admissible evidence. "Peer to peer" is vague and undefined and intra-bank and inter-bank transfers would include virtually every transaction.



Michael J. Norton, #18732

Without waiving any objections, Opposer incorporates as its response the document Bates-labeled O-02650-69.

INTERROGATORY NO. 32

For each service or product identified in response to Interrogatory No. 31, state the time period(s) during which You offered such service or product (including identifying any period of discontinuation or interruption).

ANSWER:

Opposer objects on the grounds that this interrogatory is vague, overly broad, unduly burdensome, and not reasonably calculated to lead to the discovery of admissible evidence.



Michael J. Norton, #18732

Without waiving any objections, Opposer incorporates as its response the document Bates-labeled O-02650-69.

INTERROGATORY NO. 33

Identify all of your present or past officers, employees or agents who have any knowledge about any services or products for consumer peer-to-peer money transfers (whether intra-bank or inter- bank) that You have ever offered using any of Opposer's Marks.

ANSWER:

Opposer objects on the grounds that this interrogatory is vague, overly broad, unduly burdensome, and not reasonably calculated to lead to the discovery of admissible evidence. "Peer to peer" is vague and undefined, intra-bank and inter-bank transfers would include virtually every transaction, and Applicant's request for identification of all "present or past

officers, employees or agents” is overbroad and unduly burdensome.



Michael J. Norton, #18732

Without waiving any objections, Opposer refers to the individuals identified in response to Interrogatory No. 10.

INTERROGATORY NO. 34

Identify each and every virtual or digital credit card product or service that You have ever offered using any of Opposer's Marks.

ANSWER:

Opposer objects on the grounds that this interrogatory is vague and overly broad as to time. “Virtual or digital credit card product or service” is vague and undefined.



Michael J. Norton, #18732

Without waiving any objections, Opposer incorporates as its response the document Bates-labeled O-02650-69.

INTERROGATORY NO. 35

For each service or product identified in response to Interrogatory No. 34, state the time period(s) during which You offered such service or product (including identifying any period of discontinuation or interruption).

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ANSWER:

Opposer objects on the grounds that this interrogatory is vague, overly broad, unduly burdensome, and not reasonably calculated to lead to the discovery of admissible evidence.



Michael J. Norton, #18732

Without waiving any objections, Opposer incorporates as its response the document Bates-labeled O-02650-69.

INTERROGATORY NO. 36

Identify all of your present or past officers, employees or agents who have any knowledge about any virtual or digital credit card product that You have ever offered using any of Opposer's Marks.

ANSWER:

Opposer objects on the grounds that this interrogatory is vague, overly broad, unduly burdensome, and not reasonably calculated to lead to the discovery of admissible evidence. "Virtual or digital credit card product or service" is vague and undefined, and Applicant's request for identification of all "present or past officers, employees or agents" is overbroad and unduly burdensome.



Michael J. Norton, #18732

Without waiving any objections, Opposer incorporates as its response the document Bates-labeled O-02650-69.

INTERROGATORY NO. 37

Identify each and every pre-paid credit card or other card product or service that You have ever offered using any of Opposer's Marks.

ANSWER:

Opposer objects on the grounds that this interrogatory is vague and overly broad as to time. "Pre-paid credit card" and "card product or service" are vague, undefined, and overbroad.



Michael J. Norton, #18732

Without waiving any objections, Opposer incorporates as its response the document Bates-labeled O-02650-69.

INTERROGATORY NO. 38

For each product or service identified in response to Interrogatory No. 37, state the time period(s) during which You offered such service or product (including identifying any period of discontinuation or interruption).

ANSWER:

Opposer objects on the grounds that this interrogatory is vague, overly broad, unduly burdensome, and not reasonably calculated to lead to the discovery of admissible evidence.



Michael J. Norton, #18732

Without waiving any objections, Opposer incorporates as its response the document Bates-labeled O-02650-69.

INTERROGATORY NO. 39

Identify all of your present or past officers, employees or agents who have any knowledge about any pre-paid credit card or other card products or services that You have ever offered using any of Opposer's Marks.

ANSWER:

Opposer objects on the grounds that this interrogatory is vague, overly broad, unduly burdensome, and not reasonably calculated to lead to the discovery of admissible evidence. "Pre-paid credit card" and "card product or service" are vague, undefined, and overbroad, and Applicant's request for identification of all "present or past officers, employees, or agents" is also overbroad.



Michael J. Norton, #18732

Without waiving any objections, Opposer refers to the individuals identified in response to Interrogatory No. 10.

INTERROGATORY NO. 40

Identify each and every financial service conducted via electronic communications networks that You have ever offered using any of Opposer's Marks.

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ANSWER:

Opposer objects on the grounds that this interrogatory is vague and overly broad as to time. "Electronic communications network" is undefined, vague, and overbroad.



Michael J. Norton, #18732

Without waiving any objections, Opposer incorporates as its response the document Bates-labeled O-02650-69.

INTERROGATORY NO. 41

For each service identified in response to Interrogatory No. 40, state the time period(s) during which You offered such service (including identifying any period of discontinuation or interruption).

ANSWER:

Opposer objects on the grounds that this interrogatory is vague, overly broad, unduly burdensome, and not reasonably calculated to lead to the discovery of admissible evidence.



Michael J. Norton, #18732

Without waiving any objections, Opposer incorporates as its response the document Bates-labeled O-02650-69.

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INTERROGATORY NO. 42

Identify all of your present or past officers, employees or agents who have any knowledge about any financial services conducted via electronic communications networks that You have ever offered using any of Opposer's Marks.

ANSWER:

Opposer objects on the grounds that this interrogatory is vague, overly broad, unduly burdensome, and not reasonably calculated to lead to the discovery of admissible evidence. "Electronic communications network" is undefined, vague, and overbroad, and Applicant's request for identification of all "present or past officers, employees, or agents" is also overbroad.



Michael J. Norton, #18732

Without waiving any objections, Opposer incorporates as its response the document Bates-labeled O-02650-69.

INTERROGATORY NO. 43

Identify each and every service for electronic funds transfer via electronic communications networks that You have ever offered using any of Opposer's Marks.

ANSWER:

Opposer objects on the grounds that this interrogatory is vague and overly broad as to time. "Electronic communications network" is undefined, vague, and overbroad.



Michael J. Norton, #18732

Without waiving any objections, Opposer incorporates as its response the document Bates-labeled O-02650-69.

INTERROGATORY NO. 44.

For each service identified in response to Interrogatory No. 43, state the time period(s) during which You offered such service or product (including identifying any period of discontinuation or interruption).

ANSWER:

Opposer objects on the grounds that this interrogatory is vague, overly broad, unduly burdensome, and not reasonably calculated to lead to the discovery of admissible evidence. "Electronic communications network" is undefined, vague, and overbroad.



Michael J. Norton, #18732

Without waiving any objections, Opposer incorporates as its response the document Bates-labeled O-02650-69.

INTERROGATORY NO. 45.

Identify all of your present or past officers, employees or agents who have any knowledge about any service for electronic funds transfer via electronic communications networks that You have ever offered using any of Opposer's Marks.

ANSWER:

Opposer objects on the grounds that this interrogatory is vague, overly broad, unduly burdensome, and not reasonably calculated to lead to the discovery of admissible evidence.

“Electronic communications network” is undefined, vague, and overbroad, and Applicant’s request for identification of all “present or past officers, employees, or agents” is overbroad.



Michael J. Norton, #18732

Without waiving any objections, Opposer refers to the individuals identified in response to Interrogatory No. 10.

INTERROGATORY NO. 46.

Identify each and every service for bill payment via electronic communications networks that You have ever offered using any of Opposer's Marks.

ANSWER:

Opposer objects on the grounds that this interrogatory is vague and overly broad as to time. “Electronic communications network” is undefined, vague, and overbroad.



Michael J. Norton, #18732

Without waiving any objections, Opposer incorporates as its response the document Bates-labeled O-02650-69.

INTERROGATORY NO. 47.

For each service identified in response to interrogatory no. 46, state the time period(s) during which You offered such service or product (including identifying any period of discontinuation or interruption).

ANSWER:

Opposer objects on the grounds that this interrogatory is vague, overly broad, unduly burdensome, and not reasonably calculated to lead to the discovery of admissible evidence. "Electronic communications network" is undefined, vague, and overbroad.



Michael J. Norton, #18732

Without waiving any objections, Opposer incorporates as its response the document Bates-labeled O-02650-69.

INTERROGATORY NO. 48

Identify all of your present or past officers, employees or agents who have any knowledge about any service for bill payment via electronic communications networks that You have ever offered using any of Opposer's Marks. .

ANSWER:

Opposer objects on the grounds that this interrogatory is vague, overly broad, unduly burdensome, and not reasonably calculated to lead to the discovery of admissible evidence. "Electronic communications network" is undefined, vague, and overbroad, and Applicant's request for identification of all "present or past officers, employees, or agents" is overbroad.



Michael J. Norton, #18732

Without waiving any objections, Opposer refers to the individuals identified in response to Interrogatory No. 10.

INTERROGATORY NO. 49

Identify each and every service for provision via electronic communications of networks for cashless purchasing services for merchants and consumers whereby purchase monies are held in trust and sent to merchants upon sales to consumers, that You have ever offered using any of Opposer's Marks.

ANSWER:

Opposer objects on the grounds that this interrogatory is vague, overly broad, and unduly burdensome. "Electronic communications network" and "cashless purchasing services for merchants and consumers whereby purchase monies are held in trust and sent to merchants upon sales to consumers" are undefined, vague, and overbroad.



Michael J. Norton, #18732

Without waiving any objections, Opposer incorporates as its response the document Bates-labeled O-02650-69.

INTERROGATORY NO. 50

For each service identified in response to Interrogatory No. 49, state the time period(s) during which You offered such service or product (including identifying any period of discontinuation or interruption).

ANSWER:

Opposer objects on the grounds that this interrogatory is overly broad as to time.. "Electronic communications network" and "cashless purchasing services for merchants and

consumers whereby purchase monies are held in trust and sent to merchants upon sales to consumers” are undefined, vague, and overbroad.



Michael J. Norton, #18732

Without waiving any objections, Opposer’s incorporates as its response the document Bates-labeled O-02650-69.

INTERROGATORY NO. 51

Identify all of your present or past officers, employees or agents who have any knowledge about any service for provision via electronic communications of networks for cashless purchasing services for merchants and consumers whereby purchase monies are held in trust and sent to merchants upon sales to consumers, that You have ever offered using any of Opposer's Marks.

ANSWER:

Opposer objects on the grounds that this interrogatory is vague, overly broad, unduly burdensome, and not reasonably calculated to lead to the discovery of admissible evidence. “Electronic communications network” and “cashless purchasing services for merchants and consumers whereby purchase monies are held in trust and sent to merchants upon sales to consumers” are undefined, vague, and overbroad. Applicant’s request for identification of all “present or past officers, employees, or agents” is overbroad.



Michael J. Norton, #18732

Without waiving any objections, Opposer refers to the individuals identified in response to Interrogatory No. 10.

INTERROGATORY NO. 52

Identify each and every stored value card service or product that You have ever offered using any of Opposer's Marks.

ANSWER:

Opposer objects on the grounds that this interrogatory is vague and overly broad as to time. "Stored value card" is undefined, vague, and overbroad.



Michael J. Norton, #18732

Without waiving any objections, Opposer incorporates as its response the document Bates-labeled O-02650-69.

INTERROGATORY NO. 53

For each service or product identified in response to Interrogatory No. 52, state the time period(s) during which You offered such service or product (including identifying any period of discontinuation or interruption).

ANSWER:

Opposer objects on the grounds that this interrogatory is overly broad as to time.. "Stored value card" is undefined, vague, and overbroad.



Michael J. Norton, #18732

Without waiving any objections, Opposer incorporates as its response the document Bates-labeled O-02650-69.

INTERROGATORY NO. 54

Identify all of your present or past officers, employees or agents who have any knowledge about any stored value card service or product that You have ever offered using any of Opposer's Marks.

ANSWER:

Opposer objects on the grounds that this interrogatory is vague, overly broad, unduly burdensome, and not reasonably calculated to lead to the discovery of admissible evidence. "Stored value card" is undefined, vague, and overbroad, and Applicant's request for identification of all "present or past officers, employees, or agents" is overbroad.



Michael J. Norton, #18732

Without waiving any objections, Opposer refers to the individuals identified in response to Interrogatory No. 10.

INTERROGATORY NO. 55

Identify each and every electronic money issuance and transfer service that You have ever offered using any of Opposer's Marks.

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ANSWER:

Opposer objects on the grounds that this interrogatory is vague and overly broad as to time. "Electronic money issuance and transfer service" is undefined, vague, and overbroad.



Michael J. Norton, #18732

Without waiving any objections, Opposer's incorporates as its response the document Bates-labeled O-02650-69.

INTERROGATORY NO. 56

For each service identified in response to Interrogatory No. 55, state the time period(s) during which You offered such service or product (including identifying any period of discontinuation or interruption).

ANSWER:

Opposer objects on the grounds that this interrogatory is overly broad as to time. "Electronic money issuance and transfer service" is undefined, vague, and overbroad.



Michael J. Norton, #18732

Without waiving any objections, Opposer incorporates as its response the document Bates-labeled O-02650-69.

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INTERROGATORY NO. 57

Identify all of your present or past officers, employees or agents who have any knowledge about any electronic money issuance and transfer service that You have ever offered using any of Opposer's Marks.

ANSWER:

Opposer objects on the grounds that this interrogatory is vague, overly broad, unduly burdensome, and not reasonably calculated to lead to the discovery of admissible evidence. "Electronic money issuance and transfer service" is undefined, vague, and overbroad, and Applicant's request for identification of all "present or past officers, employees, or agents" is overbroad.



Michael J. Norton, #18732

Without waiving any objections, Opposer refers to the individuals identified in response to Interrogatory No. 10.

INTERROGATORY NO. 58

Identify each and every service for direct deposit of funds into customer bank accounts via electronic communications networks that You have ever offered using any of Opposer's Marks.

ANSWER:

Opposer objects on the grounds that this interrogatory is vague and overly broad as to

///

///

time. "Electronic communications networks" is undefined, vague, and overbroad.



Michael J. Norton, #18732

Without waiving any objections, Opposer incorporates as its response the document Bates-labeled O-02650-69.

INTERROGATORY NO. 59

For each service identified in response to Interrogatory No. 58, state the time period(s) during which You offered such service or product (including identifying any period of discontinuation or interruption).

ANSWER:

Opposer objects on the grounds that this interrogatory is overly broad as to time. "Electronic communications networks" is undefined, vague, and overbroad.



Michael J. Norton, #18732

Without waiving any objections, Opposer incorporates as its response the document Bates-labeled O-02650-69.

INTERROGATORY NO. 60

Identify all of your present or past officers, employees or agents who have any knowledge about any service for direct deposit of funds into customer bank accounts via electronic communications networks that You have ever offered using any of Opposer's Marks.

ANSWER:

Opposer objects on the grounds that this interrogatory is vague, overly broad, unduly burdensome, and not reasonably calculated to lead to the discovery of admissible evidence. "Electronic communications networks" is undefined, vague, and overbroad, and Applicant's request for identification of all "present or past officers, employees, or agents" is overbroad.



Michael J. Norton, #18732

Without waiving any objections, Opposer refers to the individuals identified in response to Interrogatory No. 10.

INTERROGATORY NO. 61

Identify each and every service or product for providing financial fraud protection and prevention that You have ever offered using any of Opposer's Marks.

ANSWER:

Opposer objects on the grounds that this interrogatory is vague and overly broad as to time.



Michael J. Norton, #18732

Without waiving any objections, Opposer incorporates as its response the document Bates-labeled O-02650-69.

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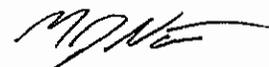
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INTERROGATORY NO. 62

For each service or product identified in response to Interrogatory No. 61, state the time period(s) during which You offered such service or product (including identifying any period of discontinuation or interruption).

ANSWER:

Opposer objects on the grounds that this interrogatory is overly broad as to time.



Michael J. Norton, #18732

Without waiving any objections, Opposer incorporates as its response the document Bates-labeled O-02650-69.

INTERROGATORY NO. 63

Identify all of your present or past officers, employees or agents who have any knowledge about any service or product for providing financial fraud protection and prevention that You have ever offered using any of Opposer's Marks.

ANSWER:

Applicant's request for identification of all "present or past officers, employees, or agents" is overbroad.



Michael J. Norton, #18732

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Without waiving any objections, Lisa Elliott has knowledge of Opposer's services and products.

FOULSTON SIEFKIN LLP
1551 N. Waterfront Parkway, Suite 100
Wichita, Kansas 67206-4466
Telephone: 316-291-9743



Michael J. Norton, KS #18732
William P. Matthews, KS #18237
Attorneys for Opposer

CERTIFICATE OF SERVICE

I certify that a copy of **Opposer Intrust Financial Corporation's Responses To First Set Of Interrogatories** was mailed U.S. Mail, first class, postage prepaid, to counsel of record as follows:

James D. Nguyen
Davis Wright Tremaine LLP
Suite 2400
865 S Figueroa Street
Los Angeles CA 90017
Phone Number: 213 633-8643
Fax Number: 213 655-6899

Attorney for Applicant

on this 7th day of October, 2013.



Michael J. Norton

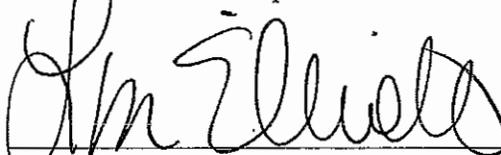
VERIFICATION

Intrust Financial Corporation,)	
)	
Opposer,)	
	)	Opposition No. 91204456
v.	)	Application Serial No.: 85/250992
	)	Mark: NTRUST
nTrust Corp.,)	
)	
Applicant,)	
_____)	

Lisa Elliott, of legal age, being duly sworn upon oath, states:

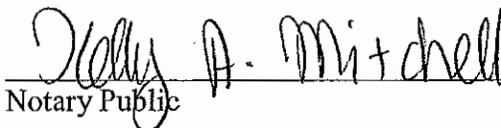
That I am the Marketing and Advertising Manager of Opposer Intrust Financial Corporation and am authorized to make this verification; that I have read the contents of the foregoing Answers to Interrogatories and know the contents thereof; that the matters stated in the foregoing Answers are not all within my personal knowledge and that I am informed and believe that there is no single officer of Intrust Financial Corporation who has personal knowledge of all such matters; that the facts stated in the foregoing Answers have been assembled by authorized employees and counsel of Intrust Financial Corporation; that I am informed by said employees and counsel that the facts stated in the foregoing Answers are true and correct; and that subject to the limitations as set forth herein, the foregoing Answers are true and correct to the best of my knowledge, information and belief.

Intrust Financial Corporation



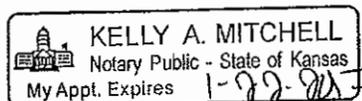
Lisa Elliott
Marketing and Advertising Manager

SUBSCRIBED AND SWORN TO before me this 4 day of October, 2013.


Notary Public

My Commission Expires:

1-22-2017



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE BEFORE THE
TRADEMARK TRIAL AND APPEAL BOARD

Intrust Financial Corporation,)	
)	
Opposer,)	
)	
v.	)	Opposition No. 91204456
	)	Application Serial No.: 85/250992
nTrust Corp.,	)	Mark: NTRUST
)	
Applicant,)	
)	
_____)	

**OPPOSER INTRUST FINANCIAL CORPORATION'S
SUPPLEMENTAL RESPONSES TO INTERROGATORIES**

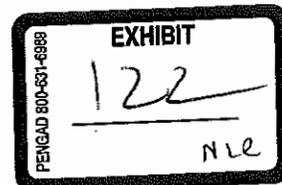
COMES NOW Opposer Intrust Financial Corporation ("Intrust"), without waiving its prior objections, and for its supplemental responses to Applicant's Interrogatories, states the following:

GENERAL OBJECTIONS

1. Intrust's responses to the Interrogatories are based on the information available as of the date indicated on the last page, and Intrust reserves the right to supplement, amend, and/or withdraw these responses should future investigation indicate that such supplementation, amendment, and/or withdrawal is necessary.

2. Intrust objects to the Interrogatories to the extent that they seek information that is not relevant to a claim or defense of any party and is not reasonably calculated to lead to the discovery of admissible evidence.

3. Intrust objects to the Interrogatories to the extent that they purport to impose upon Intrust obligations beyond those authorized by TBMP Rule 402.01 or other applicable law.



4. Intrust objects to the Interrogatories to the extent they call for information protected by the attorney-client privilege, the attorney work product doctrine or any other protection, privilege, or immunity recognized by law.

SUPPLEMENTAL RESPONSES TO INTERROGATORIES

INTERROGATORY NO. 14

For each of Opposer's Marks, state the annual amount of advertising and promotional costs expended by You in connection with the goods and services offered by You in connection with that specific Opposer Mark for the past ten years.

ANSWER:

Opposer objects to this interrogatory as overbroad and unduly burdensome.



Michael J. Norton, #18732

Without waiving any objections, Opposer incorporates as its answer the document Bates-labeled O-03967, which states advertising and promotional costs incurred by Intrust during the past five years.

SUPPLEMENTAL ANSWER:

Opposer also incorporates the document Bates-labeled O-04372, which shows the cost of particular advertising campaigns and is also responsive to Request for Production Nos. 6 and 13-21.

INTERROGATORY NO. 22

Identify the percentage of total gross revenue that You have earned, annually for each of the past ten years, from any products or services for consumer peer-to-peer money transfers (whether intra-bank or inter-bank) that You have ever offered using any of Opposer's Marks

(stated separately for each year, and to the extent available, separately for each of Opposer's Marks and for each product or service).

ANSWER:

Opposer objects on the grounds that this interrogatory is vague, overly broad, and unduly burdensome. "Peer to peer" is vague and undefined and intra-bank and inter-bank transfers would include virtually every transaction.



Michael J. Norton, #18732

Without waiving any objections, Opposer reincorporates its response to Interrogatory No. 20, above.

SUPPLEMENTAL ANSWER:

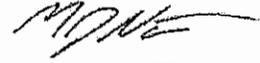
To the extent that Opposer has available to it information regarding revenue earned from products or services involving online and mobile transfer services, through which Intrust customers may transfer funds either between that customer's accounts, or to third parties, using the internet or a mobile device, this information is included within the documents Bates-labeled O-04378-79, while total income is stated in O-03957-61.

INTERROGATORY NO. 23

Identify the number of customers that You have had, annually for each of the past ten years, for products or services offered using each of Opposer's Marks (stated separately for each year, and to the extent available, separately for each of Opposer's Marks).

ANSWER:

Opposer objects on the grounds that this interrogatory is overly broad, and unduly burdensome.



Michael J. Norton, #18732

Opposer is unable to separately identify the number of customers for each of its products and services that it has offered or to state such information separately for each of Opposer's Marks. Further, Opposer uses the INTRUST mark with all of its services and products. Thus, all of Opposer's customers have used products or services offered by Opposer using the INTRUST mark.

Without waiving any objections, Opposer incorporates as its response the document Bates-labeled O-02670.

SUPPLEMENTAL ANSWER:

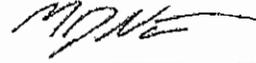
To the extent that Opposer has information available concerning the number of customers for services involving online and mobile transfer services, through which Intrust customers may transfer funds either between that customer's accounts, or to third parties, using the internet or a mobile device, this information is included within the documents Bates-labeled O-04376-79.

INTERROGATORY NO. 24

Identify the number of customers that You have had, annually for each of the past ten years, from products or services offered through Internet, mobile or other means of digital transmission using each of Opposer's Marks (stated separately for each year and separately for each of Opposer's Marks).

ANSWER:

Opposer objects on the grounds that this interrogatory is vague, overly broad, and unduly burdensome. The term “digital transmission” is vague and undefined and could include virtually all consumer transactions.



Michael J. Norton, #18732

Opposer is unable to separately identify the number of customers for each of its products and services that it has offered or to state such information separately for each of Opposer’s Marks. Further, all of Opposer’s services and products are offered through the internet, mobile, or other means of “digital transmission” using the INTRUST mark. Thus, all of Opposer’s customers have used products or services that are offered through the internet, mobile, or other means of “digital transmission” using the INTRUST mark.

Without waiving any objections, Opposer incorporates as its response the document Bates-labeled O-02670.

SUPPLEMENTAL ANSWER:

To the extent that Opposer has information available concerning the number of customers for services involving online and mobile transfer services, through which Intrust customers may transfer funds either between that customer’s accounts, or to third parties, using the internet or a mobile device, this information is included within the documents Bates-labeled O-04376-79.

INTERROGATORY NO. 25

Identify the number of customers that You have had, annually for each of the past ten years, from any products or services for consumer peer-to-peer money transfers (whether intra-bank or inter-bank) that You have ever offered using any of Opposer's Marks (stated separately for each year and separately for each of Opposer's Marks).

ANSWER:

Opposer objects on the grounds that this interrogatory is vague, overly broad, and unduly burdensome. "Peer to peer" is vague and undefined and intra-bank and inter-bank transfers would include virtually every transaction.



Michael J. Norton, #18732

Without waiving any objections, Opposer incorporates its response to Interrogatory No. 24 and the document Bates-labeled O-02670.

SUPPLEMENTAL ANSWER:

To the extent that Opposer has information available concerning the number of customers for services involving online and mobile transfer services, through which Intrust customers may transfer funds either between that customer's accounts, or to third parties, using the internet or a mobile device, this information is included within the documents Bates-labeled O-04376-79.

INTERROGATORY NO. 31

Identify each and every service or product for consumer peer-to-peer money transfers (whether intra-bank or inter-bank) that You have ever offered using any of Opposer's Marks.

ANSWER:

Opposer objects on the grounds that this interrogatory is vague, overly broad, unduly burdensome, and not reasonably calculated to lead to the discovery of admissible evidence. "Peer to peer" is vague and undefined and intra-bank and inter-bank transfers would include virtually every transaction.



Michael J. Norton, #18732

Without waiving any objections, Opposer incorporates as its response the document Bates-labeled O-02650-69.

SUPPLEMENTAL ANSWER:

Intrust currently offers the following online and mobile transfer services, through which Intrust customers may transfer funds either between that customer's accounts, or to third parties, using the internet or a mobile device: Mobile Banking, Personal Online Services, Online Bill Pay, and External Transfers. *See* O-02650-69, O-04378-79 and O-04380-88.

Personal Online Services allows Intrust customers to conduct the following activities online:

- Check balances. View real-time balances for the customer's Intrust deposit accounts, credit cards and personal loans.
- Monitor account activity. *See* the details or conduct searches of the transactions that have occurred on the customer's accounts. Sorting and filtering enables customers to create

flexible views of the customer's transactions and categorize them to track expenses and quickly look up specific items.

- Transfer funds. Schedule transfers, including future-dated transfers, between Intrust accounts at a frequency that the customer selects, and allows customers to keep tabs on pending transfers. Qualified accounts can also transfer funds between Intrust personal checking, savings, and money market accounts and accounts at other financial institutions in the United States.
- Order checks.
- Stop payments. Place a stop payment on a check that has not cleared the customer's account; review history for each stop check request.
- Make credit card payments. Pay the customer's Intrust credit card and the customer's payment can post the same day.
- Create alerts. Set up e-mail alerts to notify the customer when an account balance reaches a designated amount, when a transfer is complete, when a check clears or when a time deposit (CD) matures.
- View statements and images. Download the customer's monthly statements and view images of transactions.
- Open accounts. Review the variety of accounts offered, and then open an account by completing the application online.
- Communicate with customer service. From within the service, send secure messages to and receive secure messages from Intrust Online Services Support.

- Pay the customer's bills. Online Bill Pay allows Intrust customers to send bill payments to any company that sends the customer a bill, or any person or organization, such as a friend or charity, the customer wishes to send a payment.
- Quicken® Banking. The customer can download transactions directly from the customer's Intrust checking and savings accounts. Check balances, transfer money, pay bills and more.
- Enroll in Mobile Banking. A customer can access and manage the customer's Intrust accounts from a phone or mobile device. View account balances, pay bills, transfer funds, and locate nearby banking centers and ATMs.

Online External Transfers allows an Intrust customer to move funds between the customer's Intrust Bank personal checking, savings, and money market accounts and accounts at other financial institutions in the United States.

Online Bill Pay allows Intrust customers to send bill payments to any company that sends the customer a bill, or any person or organization, such as a friend or charity, the customer wishes to send a payment.

Mobile Banking allows Intrust customers to transfer funds between the customer's accounts, deposit checks using the customer's phone's camera, and pay bills in the same manner as Online Bill Pay.

To date, Intrust has not offered services that enable individual customers, using online or mobile means, to instantly transfer funds (from that sending person's account with Intrust or otherwise) to another individual person – either within or outside of the United States – using the recipient's email address, mobile telephone number, or social media account so that the recipient receives the money by a method through a non-Intrust location or account. However, Intrust has

researched and considered these types of services and intends to offer such services in the near future.

To the extent information concerning the number of transactions identified above, and/or the number of customers who have conducted such transactions is reasonably available, that information is provided in the document produced at O-04262-731; O-04376-77, and O-04378-79.

To the extent the total amount of fees received for the services identified above is available, that information is provided in the document produced at O-04378-79.

The identification of which of Opposer's Marks are used with which of the services identified above is provided in the document produced at O-04378-79.

INTERROGATORY NO. 32

For each service or product identified in response to Interrogatory No. 31, state the time period(s) during which You offered such service or product (including identifying any period of discontinuation or interruption).

ANSWER:

Opposer objects on the grounds that this interrogatory is vague, overly broad, unduly burdensome, and not reasonably calculated to lead to the discovery of admissible evidence.



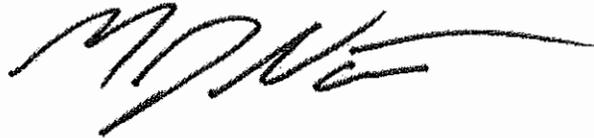
Michael J. Norton, #18732

Without waiving any objections, Opposer incorporates as its response the document Bates-labeled O-02650-69.

SUPPLEMENTAL ANSWER:

See O-04378-379, which states the time period during which Intrust has offered Mobile Banking, Personal Online Services, Online Bill Pay, and External Transfers.

FOULSTON SIEFKIN LLP
1551 N. Waterfront Parkway, Suite 100
Wichita, Kansas 67206-4466
Telephone: 316-291-9743
Fax: 866-346-2031



Michael J. Norton, KS #18732
William P. Matthews, KS #18237
mnorton@foulston.com
wmatthews@foulston.com
Attorneys for Opposer

CERTIFICATE OF SERVICE

I certify that on this 31st day of January, 2014, a copy of **Opposer Intrust Financial Corporation's Supplemental Responses to Interrogatories** was served via electronic mail and by placing the same in the U.S. Mail, first class, postage prepaid, to counsel of record as follows:

James D. Nguyen (JimmyNguyen@dwt.com)
DAVIS WRIGHT TREMAINE LLP
865 S Figueroa Street, Suite 2400
Los Angeles, CA 90017
Attorneys for Applicant



Michael J. Norton, KS #18732

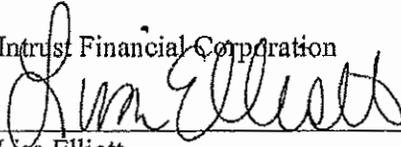
VERIFICATION

Intrust Financial Corporation,)	
)	
Opposer,)	
	)	Opposition No. 91204456
v.	)	Application Serial No.: 85/250992
	)	Mark: NTRUST
nTrust Corp.,)	
)	
Applicant,)	
)	

STATE OF KANSAS)
) SS:
 COUNTY OF SEDGWICK)

Lisa Elliott, of legal age, being duly sworn upon oath, states:

That I am the Marketing and Advertising Manager of Opposer Intrust Financial Corporation and am authorized to make this verification; that I have read the contents of the foregoing Supplemental Answers to Interrogatories and know the contents thereof; that the matters stated in the foregoing Supplemental Answers are not all within my personal knowledge and that I am informed and believe that there is no single officer of Intrust Financial Corporation who has personal knowledge of all such matters; that the facts stated in the foregoing Supplemental Answers have been assembled by authorized employees and counsel of Intrust Financial Corporation; that I am informed by said employees and counsel that the facts stated in the foregoing Supplemental Answers are true and correct; and that subject to the limitations as set forth herein, the foregoing Supplemental Answers are true and correct to the best of my knowledge, information and belief.

Intrust Financial Corporation


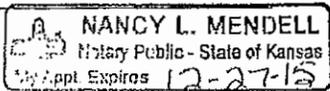
 Lisa Elliott
 Marketing and Advertising Manager

SUBSCRIBED AND SWORN TO before me this 31 day of January, 2014.



 Notary Public

My Appointment Expires:



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE BEFORE THE
TRADEMARK TRIAL AND APPEAL BOARD**

Intrust Financial Corporation,)	
)	
Opposer,)	
)	Opposition No. 91204456
v.)	Application Serial No.: 85/250992
)	Mark: NTRUST
nTrust Corp.,)	
)	
Applicant,)	
)	
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**OPPOSER INTRUST FINANCIAL CORPORATION'S
SUPPLEMENTAL RESPONSES TO INTERROGATORIES**

COMES NOW Opposer Intrust Financial Corporation ("Intrust"), without waiving its prior objections, and for its supplemental responses to Applicant's Interrogatories, states the following:

GENERAL OBJECTIONS

1. Intrust's responses to the Interrogatories are based on the information available as of the date indicated on the last page, and Intrust reserves the right to supplement, amend, and/or withdraw these responses should future investigation indicate that such supplementation, amendment, and/or withdrawal is necessary.
2. Intrust objects to the Interrogatories to the extent that they seek information that is not relevant to a claim or defense of any party and is not reasonably calculated to lead to the discovery of admissible evidence.
3. Intrust objects to the Interrogatories to the extent that they purport to impose upon Intrust obligations beyond those authorized by TBMP Rule 402.01 or other applicable law.

4. Intrust objects to the Interrogatories to the extent they call for information protected by the attorney-client privilege, the attorney work product doctrine or any other protection, privilege, or immunity recognized by law.

SUPPLEMENTAL RESPONSES TO INTERROGATORIES

INTERROGATORY NO. 14

For each of Opposer's Marks, state the annual amount of advertising and promotional costs expended by You in connection with the goods and services offered by You in connection with that specific Opposer Mark for the past ten years.

ANSWER:

Opposer objects to this interrogatory as overbroad and unduly burdensome.



Michael J. Norton, #18732

Without waiving any objections, Opposer incorporates as its answer the document Bates-labeled O-03967, which states advertising and promotional costs incurred by Intrust during the past five years.

SUPPLEMENTAL ANSWER:

Opposer also incorporates the document Bates-labeled O-04372, which shows the cost of particular advertising campaigns and is also responsive to Request for Production Nos. 6 and 13-21.

INTERROGATORY NO. 22

Identify the percentage of total gross revenue that You have earned, annually for each of the past ten years, from any products or services for consumer peer-to-peer money transfers (whether intra-bank or inter-bank) that You have ever offered using any of Opposer's Marks

(stated separately for each year, and to the extent available, separately for each of Opposer's Marks and for each product or service).

ANSWER:

Opposer objects on the grounds that this interrogatory is vague, overly broad, and unduly burdensome. "Peer to-peer" is vague and undefined and intra-bank and inter-bank transfers would include virtually every transaction.



Michael J. Norton, #18732

Without waiving any objections, Opposer reincorporates its response to Interrogatory No. 20, above.

SUPPLEMENTAL ANSWER:

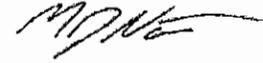
To the extent that Opposer has available to it information regarding revenue earned from products or services involving online and mobile transfer services, through which Intrust customers may transfer funds either between that customer's accounts, or to third parties, using the internet or a mobile device, this information is included within the documents Bates-labeled O-04378-79, while total income is stated in O-03957-61.

INTERROGATORY NO. 23

Identify the number of customers that You have had, annually for each of the past ten years, for products or services offered using each of Opposer's Marks (stated separately for each year, and to the extent available, separately for each of Opposer's Marks).

ANSWER:

Opposer objects on the grounds that this interrogatory is overly broad, and unduly burdensome.



Michael J. Norton, #18732

Opposer is unable to separately identify the number of customers for each of its products and services that it has offered or to state such information separately for each of Opposer's Marks. Further, Opposer uses the INTRUST mark with all of its services and products. Thus, all of Opposer's customers have used products or services offered by Opposer using the INTRUST mark.

Without waiving any objections, Opposer incorporates as its response the document Bates-labeled O-02670.

SUPPLEMENTAL ANSWER:

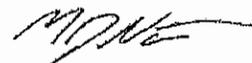
To the extent that Opposer has information available concerning the number of customers for services involving online and mobile transfer services, through which Intrust customers may transfer funds either between that customer's accounts, or to third parties, using the internet or a mobile device, this information is included within the documents Bates-labeled O-04376-79.

INTERROGATORY NO. 24

Identify the number of customers that You have had, annually for each of the past ten years, from products or services offered through Internet, mobile or other means of digital transmission using each of Opposer's Marks (stated separately for each year and separately for each of Opposer's Marks).

ANSWER:

Opposer objects on the grounds that this interrogatory is vague, overly broad, and unduly burdensome. The term “digital transmission” is vague and undefined and could include virtually all consumer transactions.



Michael J. Norton, #18732

Opposer is unable to separately identify the number of customers for each of its products and services that it has offered or to state such information separately for each of Opposer’s Marks. Further, all of Opposer’s services and products are offered through the internet, mobile, or other means of “digital transmission” using the INTRUST mark. Thus, all of Opposer’s customers have used products or services that are offered through the internet, mobile, or other means of “digital transmission” using the INTRUST mark.

Without waiving any objections, Opposer incorporates as its response the document Bates-labeled O-02670.

SUPPLEMENTAL ANSWER:

To the extent that Opposer has information available concerning the number of customers for services involving online and mobile transfer services, through which Intrust customers may transfer funds either between that customer’s accounts, or to third parties, using the internet or a mobile device, this information is included within the documents Bates-labeled O-04376-79.

INTERROGATORY NO. 25

Identify the number of customers that You have had, annually for each of the past ten years, from any products or services for consumer peer-to-peer money transfers (whether intra-bank or inter-bank) that You have ever offered using any of Opposer's Marks (stated separately for each year and separately for each of Opposer's Marks).

ANSWER:

Opposer objects on the grounds that this interrogatory is vague, overly broad, and unduly burdensome. "Peer to peer" is vague and undefined and intra-bank and inter-bank transfers would include virtually every transaction.



Michael J. Norton, #18732

Without waiving any objections, Opposer incorporates its response to Interrogatory No. 24 and the document Bates-labeled O-02670.

SUPPLEMENTAL ANSWER:

To the extent that Opposer has information available concerning the number of customers for services involving online and mobile transfer services, through which Intrust customers may transfer funds either between that customer's accounts, or to third parties, using the internet or a mobile device, this information is included within the documents Bates-labeled O-04376-79.

INTERROGATORY NO. 31

Identify each and every service or product for consumer peer-to-peer money transfers (whether intra-bank or inter-bank) that You have ever offered using any of Opposer's Marks.

ANSWER:

Opposer objects on the grounds that this interrogatory is vague, overly broad, unduly burdensome, and not reasonably calculated to lead to the discovery of admissible evidence. "Peer to peer" is vague and undefined and intra-bank and inter-bank transfers would include virtually every transaction.



Michael J. Norton, #18732

Without waiving any objections, Opposer incorporates as its response the document Bates-labeled O-02650-69.

SUPPLEMENTAL ANSWER:

Intrust currently offers the following online and mobile transfer services, through which Intrust customers may transfer funds either between that customer's accounts, or to third parties, using the internet or a mobile device: Mobile Banking, Personal Online Services, Online Bill Pay, and External Transfers. *See* O-02650-69, O-04378-79 and O-04380-88.

Personal Online Services allows Intrust customers to conduct the following activities online:

- Check balances. View real-time balances for the customer's Intrust deposit accounts, credit cards and personal loans.
- Monitor account activity. *See* the details or conduct searches of the transactions that have occurred on the customer's accounts. Sorting and filtering enables customers to create

flexible views of the customer's transactions and categorize them to track expenses and quickly look up specific items.

- Transfer funds. Schedule transfers, including future-dated transfers, between Intrust accounts at a frequency that the customer selects, and allows customers to keep tabs on pending transfers. Qualified accounts can also transfer funds between Intrust personal checking, savings, and money market accounts and accounts at other financial institutions in the United States.
- Order checks.
- Stop payments. Place a stop payment on a check that has not cleared the customer's account; review history for each stop check request.
- Make credit card payments. Pay the customer's Intrust credit card and the customer's payment can post the same day.
- Create alerts. Set up e-mail alerts to notify the customer when an account balance reaches a designated amount, when a transfer is complete, when a check clears or when a time deposit (CD) matures.
- View statements and images. Download the customer's monthly statements and view images of transactions.
- Open accounts. Review the variety of accounts offered, and then open an account by completing the application online.
- Communicate with customer service. From within the service, send secure messages to and receive secure messages from Intrust Online Services Support.

- Pay the customer's bills. Online Bill Pay allows Intrust customers to send bill payments to any company that sends the customer a bill, or any person or organization, such as a friend or charity, the customer wishes to send a payment.
- Quicken® Banking. The customer can download transactions directly from the customer's Intrust checking and savings accounts. Check balances, transfer money, pay bills and more.
- Enroll in Mobile Banking. A customer can access and manage the customer's Intrust accounts from a phone or mobile device. View account balances, pay bills, transfer funds, and locate nearby banking centers and ATMs.

Online External Transfers allows an Intrust customer to move funds between the customer's Intrust Bank personal checking, savings, and money market accounts and accounts at other financial institutions in the United States.

Online Bill Pay allows Intrust customers to send bill payments to any company that sends the customer a bill, or any person or organization, such as a friend or charity, the customer wishes to send a payment.

Mobile Banking allows Intrust customers to transfer funds between the customer's accounts, deposit checks using the customer's phone's camera, and pay bills in the same manner as Online Bill Pay.

To date, Intrust has not offered services that enable individual customers, using online or mobile means, to instantly transfer funds (from that sending person's account with Intrust or otherwise) to another individual person – either within or outside of the United States – using the recipient's email address, mobile telephone number, or social media account so that the recipient receives the money by a method through a non-Intrust location or account. However, Intrust has

researched and considered these types of services and intends to offer such services in the near future.

To the extent information concerning the number of transactions identified above, and/or the number of customers who have conducted such transactions is reasonably available, that information is provided in the document produced at O-04262-731; O-04376-77, and O-04378-79.

To the extent the total amount of fees received for the services identified above is available, that information is provided in the document produced at O-04378-79.

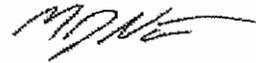
The identification of which of Opposer's Marks are used with which of the services identified above is provided in the document produced at O-04378-79.

INTERROGATORY NO. 32

For each service or product identified in response to Interrogatory No. 31, state the time period(s) during which You offered such service or product (including identifying any period of discontinuation or interruption).

ANSWER:

Opposer objects on the grounds that this interrogatory is vague, overly broad, unduly burdensome, and not reasonably calculated to lead to the discovery of admissible evidence.



Michael J. Norton, #18732

Without waiving any objections, Opposer incorporates as its response the document Bates-labeled O-02650-69.

SUPPLEMENTAL ANSWER:

See O-04378-379, which states the time period during which Intrust has offered Mobile Banking, Personal Online Services, Online Bill Pay, and External Transfers.

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Attorneys for Opposer

CERTIFICATE OF SERVICE

I certify that on this 31st day of January, 2014, a copy of **Opposer Intrust Financial Corporation's Supplemental Responses to Interrogatories** was served via electronic mail and by placing the same in the U.S. Mail, first class, postage prepaid, to counsel of record as follows:

James D. Nguyen (JimmyNguyen@dwt.com)
DAVIS WRIGHT TREMAINE LLP
865 S Figueroa Street, Suite 2400
Los Angeles, CA 90017
Attorneys for Applicant



Michael J. Norton, KS #18732

INTRUST OnLine Bill Pay and e-Bill Presentment Terms and Conditions

This Agreement is between you and INTRUST Bank, N.A. ("Bank") and governs the use of the OnLine Bill Pay ("OnLine Bill Pay") and e-Bill Presentment ("e-Bills") services (jointly referred to as "Services") on this web site. When you enroll your account(s), you agree to the terms and conditions of this Agreement as well as the Internet User Agreement and the Online Banking and Mobile Banking Agreement. If you are a Consumer you also agree to the terms and conditions of the Electronic Fund Transfers Disclosure. If you are a Business, you also agree to execute the Certificate of Resolution Authorizing Use of Internet Banking ("Resolution"). (Bank will send you the Resolution at your request or upon your acceptance of this Agreement.)

All provisions contained in this Agreement apply to both Consumer and Business accounts unless otherwise specifically stated.

DEFINITIONS:

As used in this Agreement, the following terms have the following meanings:

- "Business Day" means Monday through Friday, excluding Federal holidays.
- "Business" means a customer who is an entity enrolling accounts which are used for a business purpose and not for personal, family or household purposes.
- "Consumer" means a customer who is a natural person enrolling accounts which are used primarily for personal, family or household purposes.
- "Cutoff Time" means 8:00 P.M. Central Time on any Business Day and is the time by which you must transmit instructions to have them considered entered on that particular Business Day.
- "e-Bills" means the electronic presentment of bills from Payees.
- "ePayment" means an electronic payment transmitted by automated clearing house (ACH).
- "Payee" means the merchant or other person or entity to whom you wish a payment to be directed.
- "Payment Account" means your checking or NOW account from which all bill payments will be made.
- "Payment Amount" means the amount in US dollars you authorize to be paid to a Payee.
- "Payment Date" means the Business Day upon which your Payment Account will be debited. (Sometimes referred to as "Send On Date".)
- "Payment Instruction" means the information provided by you for a bill payment to be made to your Payee.
- "Pending Payment" means any Payment Instruction which you have ordered to be made which has not been canceled by you before the Cutoff Time on the Payment Date.
- "Repeating Payment" means an automatic recurring payment to the same Payee for the same Payment Amount which you can authorize for payment up to 364 days in advance.

ONLINE BILL PAY and e-BILLS

You must be at least eighteen (18) years of age to enroll in the Services and a resident of the United States. In order to use the Services, you must maintain at least one checking or NOW account with the Bank. You must provide a valid email address to the Bank and maintain access to the Internet. It is your responsibility to notify the Bank of any and all changes to your email address. The Bank accepts no responsibility or liability for the consequences of your failure to notify the Bank of all changes to your email address.

ONLINE BILL PAY:

In order to use OnLine Bill Pay, you must maintain at least one checking or NOW account with the Bank designated as Payment Account(s). You may pay bills only in US dollars to Payees located in the United

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States (including Guam, Puerto Rico, U.S. Virgin Islands and U.S. military bases). You may enter Payment Instructions for a one time payment or for Repeating Payments up to 364 days in advance. The minimum payment you may request is \$.01 and the maximum is \$9,999.99.

Repeating Payments may be scheduled on a regular basis: weekly, bi-weekly, twice a month, monthly, every two months, quarterly, semi-annually or annually.

If you are a Consumer, you may make payments to or at the direction of government agencies, organizations and institutions, and court directed payments. The Bank has limited ability to research any issues arising from such government or court directed payments and will not be responsible for any late fees or penalties incurred by the use of OnLine Bill Pay for such payments.

By providing the names and account information of your Payees, you authorize the Bank to follow the Payment Instructions that it receives through OnLine Bill Pay. When the Bank receives a Payment Instruction, you authorize the Bank to debit your Payment Account on the Payment Date and remit funds on your behalf. You agree to only instruct the Bank to make a withdrawal when a sufficient balance is or will be available in your Payment Account on the Payment Date (including any overdraft protection plan which may be connected to the Payment Account). If you do not have a sufficient balance, including available credit under any overdraft protection plan, you agree that the Bank may at its sole discretion follow your Payment Instructions even though a debit to your Payment Account may result in or increase an overdraft. Whether or not the Bank honors your Payment Instruction, the Bank reserves the right to impose a non-sufficient funds or overdraft fee. The Bank is under no obligation to notify you if a payment is not completed because there are non-sufficient funds in your Payment Account (including any available credit under any overdraft protection plan) to process the transaction. You shall remain obligated to the Bank for any and all overdrafts and related fees imposed on your account in accordance with the most current applicable Personal Accounts Fee Schedule or Business Accounts Fee Schedule.

BILL PAY PROCESSING:

Payment Instruction entered must include a Payment Date (Send On Date). You should select a Send On Date based upon the actual payment due date on your bill, not the late date or a date in the grace period. The Send On Date should allow sufficient time for processing the transaction and remitting the funds (either by ePayment or check) to the Payee. No less than three business days should be allowed, after Bank processing, for remittance of funds if by ePayment. No less than five business days should be allowed, after Bank processing, for remittance if by check. (For example, if the actual due date of the bill is Wednesday the 9th the latest date that should be chosen as the Send On Date is Friday the 4th, if remittance is by ePayment, or Wednesday the 2nd if remittance is by check.). The determination of whether payment is made by ePayment or check is at the sole discretion of the Bank and will be based primarily on acceptance of ePayments by specific Payees. The Bank is not responsible for any charges imposed, or any other action, by a Payee resulting from a late payment, including any applicable finance charges and/or late fees.

Payment Instructions may be processed either electronically or via check. You may schedule multiple payments to the same Payee with the same Payment Date so long as they are for differing Payment Amounts. If you enter multiple payments to the same Payee with the same Payment Date and in the same Payment Amount, OnLine Bill Pay will not send the duplicate payments. When more than one customer schedules a payment to the same Payee on the same date, all such payments may be consolidated and one electronic file or check may be issued to the Payee.

Since your Payment Instructions are transmitted by computer, the payment will not be sent to the Payee with the Payee's payment stub. Payments received without the payment stub are sometimes processed at a different location. In addition, some Payees take longer to process payments made without payment stubs. It is your responsibility to contact your Payees to ensure that the address provided in your Payment Instruction is the correct address and that you allow sufficient time for the Payment to be sent and posted by the Payee.

CANCELLING PAYMENTS AND PLACING STOP PAYMENTS:

You may cancel or change any Payment Instruction prior to the Cutoff Time on the Payment Date. If the payment has been made by check, you may request a stop payment be placed on that check by contacting Customer Service at (800) 999-4048 or at (316) 383-1340. No stop payment will be placed if the check has already been presented for payment. If you request a stop payment on a Repeating Payment, it will not affect future Repeating Payments unless you enter new Payment Instructions. You may be charged for each stop pay request in accordance with the most current applicable Personal Accounts Fee Schedule or Business Accounts Fee Schedule.

No stop payment can be placed after the Cutoff Time on the Payment Date if the payment has been made by ePayment.

GENERAL ONLINE BILL PAY PROVISIONS:

The Bank will use its best efforts to make your payments properly and in accordance with your Payment Instructions. The Bank shall not be responsible and shall have no liability for any payment it is unable to complete due to any of the following circumstances:

1. Through no fault of the Bank, your Payment Account does not contain sufficient funds (including any overdraft protection plan which may be connected to the Payment Account) to complete the transaction.
2. OnLine Bill Pay is not working properly and you know or have been advised of the malfunction before you execute the transaction.
3. You have not provided correct information regarding the Payee.
4. Circumstances beyond the control of the Bank (such as, but not limited to, telecommunications failure, acts of God, fire, riot, war, act of terrorism, or severe or adverse weather) prevent the proper execution of the transaction and the Bank has taken reasonable precautions to prevent the circumstances.

If for any reason your access connection is interrupted during an on-line session or you have questions regarding whether your Payment Instructions were received by the Bank, please call an INTRUST Internet Specialist at (800) 999-4048 or at (316) 383-1340.

MULTIPLE OWNERS/SIGNERS:

If you are a Consumer and your Payment Account or transfer account is owned by more than one person, the Bank may act on the verbal, written or electronic direction of any one owner regarding the enrollment or termination of OnLine Bill Pay. Each owner who enrolls the account in OnLine Bill Pay will receive a separate User ID number and Password. A monthly fee as set forth in the current applicable Personal Accounts Fee Schedule or Business Accounts Fee Schedule will be charged for each owner (or non-owner, if applicable) who receives a User ID. Regardless of the number of owners who enroll a Payment Account in OnLine Bill Pay, the bill payments from all Payment Accounts during the month will be aggregated for each User ID in determining the total number of bill payments for the assessment of any fees.

If you are a Business, the Bank may act on the verbal, written or electronic directions of any one person authorized by the Resolution executed by you regarding the enrollment in OnLine Bill Pay. Only one User ID and Password will be issued to you regardless of the number of signers authorized on your accounts. Any person who has the User ID and Password (whether authorized or not) will have access to view account balances and transactions, stop payment of funds, transfer funds and pay bills from all accounts enrolled in INTRUST Online Banking as well as OnLine Bill Pay regardless of whether they had such access to all of the accounts previously, as well as view any e-Bills presented.

Any account, which requires two or more signatures to withdraw or transfer funds, may not be enrolled as the Payment Account. You agree not to change the account documentation to require two or more signatures until you have first notified the Bank to terminate the account as the Payment Account and the Bank has had reasonable opportunity to act on your request. You release the Bank from liability for any payments made from a Payment Account by any one person authorized to act as a signer on the account even though that person's authority to transfer or withdraw funds from the account by other means (e.g., by check) must be exercised jointly with one or more other persons.

If you are a business and an authorized signer issues Payment Instructions which have not been properly authorized or are outside of the authorized signer's scope of authority, you assume the entire risk of loss and hold Bank, its directors, officers, employees and agents, harmless from all loss, liability, claims, demands, judgments or expenses arising out of or in any way connected with such use.

GENERAL e-BILL PRESENTMENT PROVISIONS:

Each Payee from whom you want to receive an e-bill must be set up in OnLine Bill Pay. By setting up a Payee on OnLine Bill Pay for e-Bills, you are authorizing the Bank to obtain your billing information on your behalf from the designated Payee. For each Payee either the Bank will contact the Payee through its website and obtain your billing information or the Payee will directly provide your billing information to the Bank electronically.

For those Payees where the Bank contacts the Payee's website in order to retrieve your billing information, you will be required to establish an e-bill account with the Payee. Once the Payee e-bill account is established, the Bank will use your login information for that Payee's e-bill account on its website in order to obtain your billing information. For such Payees, you agree to provide your login information to the Bank and to promptly notify the Bank when there is a change to such login information.

For those Payees where your billing information is directly provided to the Bank electronically, you agree to provide the Bank with sufficient information from your last statement in order to authenticate your request to the Payee. The information which shall be deemed sufficient for this purpose will vary by Payee. Once the request is authenticated, the Payee will provide a bill summary for each billing cycle along with a secure link to view the detailed e-bill.

E-bills retrieved from a Payee's website will be available for viewing for a period of 18 months. Bill summary information received from Payees will also be available for viewing for a period of 18 months. Detailed e-bill information from those Payees providing summaries will be available on the Payees site in accord with their site's policies and practices. The Bank is not responsible for providing access to such detailed information after the Payee has deleted it from their site.

The Bank is not responsible for the accuracy of the information contained in the e-bill. All billing questions and disputes must be communicated directly to the Payee. The Bank is not responsible for the failure to provide an e-bill for any Payee who does not provide the information to the Bank or for any Payee where the logon information provided by you does not access the Payee's website.

RESPONSIBILITY FOR USER ID AND PASSWORD:

It is your responsibility to maintain control and safeguard your User ID and Password. You are solely responsible for all Payment Instructions or other instructions which are authorized by the use of your User ID and Password regardless of who actually request them. You agree to periodically change your Password. In addition, you agree to change your Password upon request by the Bank. If you discover your User ID or Password has been stolen, you agree to notify the Bank immediately.

SERVICE CHARGE AND CHANGES TO AGREEMENT:

A monthly service fee will be charged to your Billing Account in accordance with the current applicable Personal Accounts Fee Schedule or Business Accounts Fee Schedule. This fee may be changed at any

time after prior notice to you. This Agreement may be revised at any time, effective upon posting the revised Agreement on this Internet Site. Continued use of the Services after posting of a revised Agreement or notice of a fee change will constitute acceptance and agreement to the revisions in the Agreement or changes in service fee.

DISCONTINUATION OR TERMINATION OF SERVICES:

In the event you wish to discontinue using OnLine Bill Pay, you must provide ten (10) days written notice prior to the actual discontinuation date. Written notice must be sent to INTRUST Internet Support, P.O. Box One, Wichita, Kansas 67201-9889. Once the Bank has acted on your discontinuation notice, the Bank will make no further bill payments, including any bill payments previously authorized.

The Bank may terminate your use of OnLine Bill Pay, in whole or in part, at any time without prior notice. The Bank reserves the right to cancel OnLine Bill Pay to all customers, without prior notice. Your access to OnLine Bill Pay will be terminated automatically if the Payment Account is closed or access to the Payment Account is restricted for any reason.

The Bank may terminate your enrollment in OnLine Bill Pay if your OnLine Bill Pay is inactive for a period of ninety (90) days. Inactive is defined as no bill payments in the last ninety (90) days and no active Payment Instructions.

Discontinuation of OnLine Bill Pay, regardless if initiated by you or by Bank, will also terminate e-Bills. You will no longer have access to the e-bills unless you have saved them to an electronic file or if they can be accessed directly from the Payee's website. You will be responsible for re-initiating a paper bill with your Payees. The Bank will not be responsible for presenting any e-bills that are already in process at the time service is discontinued.

Discontinuation or termination of the Services shall not affect your liability or obligation under this Agreement.

GOVERNING LAW:

This Agreement shall be governed by and construed in accordance with the law of the state of Kansas without regard to principles of conflicts of laws.

THE FOREGOING SHALL CONSTITUTE THE BANK'S ENTIRE LIABILITY AND YOUR EXCLUSIVE REMEDY. BANK DOES NOT PROVIDE WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO WARRANTIES OF TITLE, IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR OTHERWISE. IN NO EVENT SHALL THE BANK BE LIABLE FOR ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL OR EXEMPLARY DAMAGES INCLUDING, BUT NOT LIMITED TO, LOST PROFITS (EVEN IF ADVISED OF THE POSSIBILITY THEREOF) ARISING IN ANY WAY OUT OF THE INSTALLATION, USE OR MAINTENANCE OF YOUR EQUIPMENT AND/OR THE SERVICES.

C340-137NT (11/11)

On-Time Payment Guarantee

INTRUST is committed to sending bill payments made through INTRUST OnLine Bill Pay to your designated payee on time and for the dollar amount you specify. If you properly follow the procedures described herein for INTRUST OnLine Bill Pay and the Service fails to send a payment according to the Payment Instructions received, INTRUST will bear responsibility for all late charges. In any other event, including but not limited to choosing a Send On Date which is not five Business Days before the due date or on or past the due date stated on your invoice, the risk of incurring and the responsibility for paying any and all late charges or penalties shall be borne by you.

For this reason, it is recommended that all Send On Dates selected by you be no less than five Business Days before the actual due date, not the late date and/or a date in the grace period. (For example, the payment should be entered no later than Monday the 1st before 8 p.m., Central Time, for a payment to arrive on Friday the 5th, when the actual due date of the bill is Friday the 5th.) Payment Instructions entered after the Cutoff Time or on non-Business Days will be considered entered in the Service on the next Business Day.

While it is anticipated that most transactions will be processed four Business Days after your selected Send Payment Date, it is understood that due to circumstances beyond the control of the Service, particularly delays in handling and posting payments by slow responding companies or financial institutions, some transactions may take a day or even a few days longer to be credited by your Payee to your account.

These Guarantees cover transactions on INTRUST OnLine only and do not extend to any transaction on any third party site, whether or not such third party site is linked to or otherwise advertised on our site. These guarantees do not apply to bill pay using Quicken® Banking. These Guarantees do not cover transactions conducted with your user identification and password on INTRUST Bank OnLine if you have disclosed to others, or have otherwise been negligent in protecting, your user identification and password.

C340-139NT (12/10)



International Banking

INTRUST Bank offers a comprehensive range of International Banking products and services to assist companies conducting business anywhere in the world.

Export Letters of Credit

Risk management is a primary concern for the exporter. Fortunately, the letter of credit is available to provide excellent assurance of payment.

The exporter who must rely on letters of credit knows that an experienced international banker is an indispensable ally. At INTRUST Bank, export letter of credit services include:

- Trade finance specialists to answer letter of credit questions
- Letter of credit confirmations to mitigate cross-border risk
- Document processing capabilities that expedite payment

Import Letters of Credit

A letter of credit can be more than just a vehicle for payment. It can assure proper transfer of title, serve as an instrument of finance, and be used for inventory control. INTRUST Bank trade finance specialists can advise you on the best use of this valuable tool.

- Financing options for extended terms
- Customized processing

Banker's Acceptance Financing

INTRUST Bank offers lines of credit to finance international collections. Creative use of banker's acceptances may increase an exporter's competitiveness in foreign markets. Importers can take advantage of extended terms to finance inventory.

- Financing that is readily available and favorably priced
- More options to enhance export sales

Collections

INTRUST Bank can accelerate the collection of checks drawn on foreign banks and trim days off of your receivable turnover cycle by collecting your foreign receivables.

Check Clearing

- Provisional credit granted for checks drawn on foreign banks
- Checks processed as collections in lieu of provisional credit

Documentary Collections

- Foreign receivables collected as cash against documents or acceptance

Foreign Exchange Services

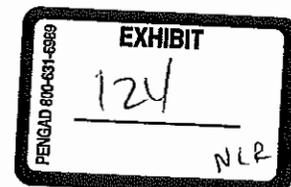
INTRUST Bank has complete exchange services for buying and selling foreign currencies. INTRUST Bank offers a wide variety of currencies, competitively priced and available in a form that fits your needs.

- Bank notes
- Foreign currency drafts
- Wire transfers
- Forward contracts

International Wire Transfers

INTRUST Bank specializes in sending and receiving wire transfers to and from virtually anywhere in the world. We strive to achieve the highest level of accuracy and are sincere in our commitment to deliver the very best in customer service. Compare INTRUST Bank to any other financial institution and you will find:

- Reliable wire transfer specialists
- Knowledgeable international service professionals
- Competitive pricing



**PERSONAL FINANCIAL MANAGER BILL PAY AND
TRANSFER SERVICE TERMS AND CONDITIONS**

This Agreement is between you and INTRUST Bank, N.A. ("Bank") and governs the use of the Bill Pay Service ("Bill Pay Service") and Transfer Service ("Transfer Service") through a Personal Financial Manager ("PFM"), such as but not limited to Quicken® or QuickBooks®, on this Web site. When you enroll your account(s), you agree to the terms and conditions of this Agreement as well as the Internet User Agreement. If you are a Consumer, you also agree to the terms and conditions of the Electronic Fund Transfers Act Disclosure. If you are a Business, you also agree to execute the Certificate of Resolution Authorizing Use of Internet Banking ("Resolution"). (Bank will send you the Resolution at your request or upon your acceptance of this Agreement.)

All provisions contained in this Agreement apply to both Consumer and Business accounts unless otherwise specifically stated.

Terms and conditions below pertaining to bill pay using a PFM do not apply to INTRUST OnLine Bill Pay.

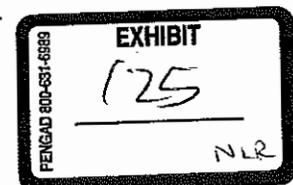
DEFINITIONS:

As used in this Agreement, the following terms have the following meanings:

- "Business Day" means 2:00 a.m. to the following 2:00 a.m. Monday through Friday, excluding Federal holidays.
- "Business" means a customer who is an entity enrolling accounts which are used for a business purpose and not for personal, family or household purposes.
- "Consumer" means a customer who is a natural person enrolling accounts which are used primarily for personal, family or household purposes.
- "Cutoff Time" means the time by which you must transmit instructions to have them considered entered on that particular Business Day.
- "Payee" means the merchant or other person or entity to whom you wish a payment to be directed.
- "Payment Account" means your checking account from which all bill payments will be made.
- "Payment Amount" means the amount in US dollars you authorize to be paid to a Payee.
- "Payment Date" means the Business Day upon which your payment will be sent.
- "Payment Instruction" means the information provided by you for a bill payment to be made to your Payee.
- "Pending Payment" means any Payment Instruction which you have ordered to be made which has not been canceled by you before the Cutoff Time on the Payment Date.
- "PFM Service" means both the Bill Payment Service and the Transfer Service and all other functions available through your PFM.
- "Repeating Payment" means an automatic recurring payment to the same Payee for the same Payment Amount which you can authorize for payment up to one year in advance.
- "Transfer Instruction" means the information provided by you for a transfer of funds between two or more enrolled accounts.

BILL PAY:

In order to use the Bill Pay Service, you must maintain at least one account with INTRUST Bank designated as the Payment Account. The Payment Account must be a checking account. You may pay bills only in US dollars to Payees located in the United States (including Guam, Puerto Rico, U.S. Virgin Islands and U.S. military bases). You may enter Payment Instructions for a one time payment or for Repeating Payments up to 364 days in advance.



Repeating Payments may be scheduled on a regular basis: weekly, bi-weekly, monthly, bi-monthly, semi-monthly, quarterly, semi-quarterly or annually.

If you are a Consumer, you may make payments to or at the direction of government agencies, organizations and institutions, and court directed payments. The Bank has limited ability to research any issues arising from such government or court directed payments and will not be responsible for any late fees or penalties incurred by the use of the Bill Payment Service for such payments.

By providing the names and account information of your Payees, you authorize the Bank to follow the Payment Instructions that it receives through the Bill Payment Service. When the Bank receives a Payment Instruction, you authorize the Bank to debit your Payment Account and remit funds on your behalf. You agree you will instruct the Bank to make a withdrawal only when a sufficient balance is or will be available in your Payment Account on the Payment Date and on the date your Payment Account is debited (including any overdraft protection plan which may be connected to the Payment Account). If you do not have a sufficient balance, including available credit under any overdraft protection plan, you agree that the Bank may at its sole discretion follow your Payment Instructions even though a debit to your Payment Account may result in or increase an overdraft. Whether or not the Bank honors your Payment Instruction, the Bank reserves the right to impose a non-sufficient funds or overdraft fee. The Bank is under no obligation to notify you if a payment is not completed because there are non-sufficient funds in your Payment Account (including any available credit under any overdraft protection plan) to process the transaction.

Bill Pay Processing:

You will be directed by your PFM regarding entering Payment Instructions. You may schedule multiple payments to the same Payee with the same Payment Date so long as they are for differing Payment Amounts. Multiple recurring payments may not be scheduled for the same Payee. If you enter multiple payments to the same Payee with the same Payment Date and in the same Payment Amount, the Bill Payment Service will not send the duplicate payments.

Payment Instructions may be processed either electronically or via check. Payment by check will be by a check drawn on your account. Funds will be withdrawn from your Payment Account at the time the check is presented for payment. When payment is electronic and more than one customer schedules a payment to the same Payee on the same date, all such payments may be consolidated and one electronic file sent. Funds will be withdrawn from your Payment Account at the time indicated by your PFM.

Since your Payment Instructions are transmitted by computer, the payment will not be sent to the Payee with the Payee's payment stub. Payments received without the payment stub are sometimes processed at a different location. In addition, some Payees take longer to process payments made without payment stubs. It is your responsibility to contact your Payees to ensure that the address provided in your Payment Instruction is the correct address and that you allow sufficient time for the Payment to be sent and posted by the Payee. The Bank is not responsible for any charges imposed, or any other action, by a Payee resulting from a payment which is late for any reason, including any applicable finance charges and/or late fees.

Canceling Payments and Placing Stop Payments:

You may cancel or change any Payment Instruction prior to the Cutoff Time on the Payment Date. If the payment has been made by check, you may request a stop payment be placed on that check by contacting Customer Service at 800-999-4048

or at 316-383-1340. No stop payment will be placed if the check has already been presented for payment. All stop pay requests on checks will be subject to the Bank's current stop payment procedure. If you request a stop payment on a Repeating Payment, further payments will be made to that Payee unless you enter new Payment Instructions.

No stop payment can be placed after the Cutoff Time on the Payment Date if the payment has been made electronically.

TRANSFERS:

To make transfers between accounts you must maintain at least two deposit accounts with the Bank. Not all accounts are eligible to be used for transfers. The Bank reserves the right to limit transfer eligibility to certain types of accounts and to change eligibility requirements from time to time. Accounts established under the Uniform Gift to Minors Act (UGMA) or Uniform Transfers to Minors Act (UTMA), estates, conservatorships or formal trust accounts are not eligible to make transfers.

You authorize the Bank to transfer all funds as you instruct through your PFM. You may not cancel or stop a transfer of funds once you have entered the Transfer Instruction. If a transfer request is submitted after 2:00 a.m. Central time, funds from the transfer may not be available until the next Business Day.

You agree you will instruct the Bank to make a transfer only when a sufficient balance is or will be available in your account at the time of the transfer (including any overdraft protection plan which may be connected to the account). If you do not have a sufficient balance, including available credit under any overdraft protection plan, you agree the Bank may, at its sole discretion, follow your Transfer Instructions even though a debit to your account may result in or increase an overdraft. Whether or not the Bank honors your Transfer Instruction, the Bank reserves the right to impose a non-sufficient funds or overdraft fee. The Bank is under no obligation to notify you if a transfer is not completed because there are non-sufficient funds in your account (including any available credit under any overdraft protection plan) to process the transaction.

Any transfer made from any of your savings or maximizer accounts is a restricted transfer subject to federal regulations. You may make up to six (6) transfers or withdrawals from your account per monthly statement cycle including preauthorized, automatic or telephone transfers. Each online transfer using a savings or maximizer account is considered a preauthorized or automatic transfer.

GENERAL PROVISIONS:

Transmission Interruptions:

If for any reason your access connection is interrupted during an on-line session, you should follow the procedures provided by your PFM upon returning to the program. If you have questions regarding whether your Payment Instructions or Transfer Instructions were received by the Bank, please call customer service at 800-999-4048 or at 316-383-1340.

Multiple Owners/ Signers:

If you are a Consumer and your Payment Account or transfer account is owned by more than one person, the Bank may act on the verbal, written or electronic direction of any one owner regarding the enrollment or termination of your PFM Service. Each owner who enrolls the account in the PFM Service will receive a separate individual account ID number and Personal Security Code,

however the account will be charged only one monthly service fee regardless of the number of owners enrolled. Regardless of the number of owners who enroll an account in the PFM Service, the bill payments made by all owners from the account during the month will be aggregated in determining the total number of bill payments for the assessment of any fees.

If you are a Business, the Bank may act on the verbal, written or electronic directions of any one person authorized by the Resolution executed by you regarding the enrollment or termination of the PFM Service. Only one account ID number and Personal Security Code will be issued to you regardless of the number of signers authorized on your accounts. All authorized signers on each account who have the account ID number and Personal Security Code will have access to view account balances, account transactions, transfer funds and pay bills from all accounts enrolled in the PFM Service regardless of whether they had such access to all of the accounts previously.

Any account which requires two or more signatures to withdraw or transfer funds may not be enrolled as the Payment Account or used for the transfer of funds. You agree not to change the account documentation to require two or more signatures until you have first notified the Bank to terminate the account as the Payment Account or as a transfer account and the Bank has had reasonable opportunity to act on your request. You release the Bank from liability for any payments or transfers made from a Payment Account or a transfer account by any one person authorized to act as a signer on the account even though that person's authority to transfer or withdraw funds from the account by other means (e.g., by check) must be exercised jointly with one or more other persons.

If you are a Business and an authorized signer issues Payment Instructions or Transfer Instructions which have not been properly authorized or are outside of the authorized signer's scope of authority, you assume the entire risk of loss and hold Bank, its directors, officers, employee and agents, harmless from all loss, liability, claims, demands, judgments or expenses arising out of or in any way connected with such use.

Service Charge and Changes to Agreement:

A monthly service fee will be charged to your Payment Account in accordance with the current fee schedule. This fee may be increased only upon 30-day prior notice to you. This Agreement may be revised at any time upon reasonable notice to you. Continued use of the PFM Service will constitute acceptance and agreement to any revision in the Agreement or change in service fee.

Discontinuation or Termination of PFM Service:

In the event you wish to discontinue using the PFM Service, you must contact INTRUST Internet Support in writing. Written notice of PFM Service discontinuance must be provided ten (10) days prior to the actual discontinuation date and must be sent to INTRUST Internet Support, P.O. Box One, Wichita, Kansas 67201-9889. Once the Bank has acted on your discontinuation notice, the Bank will make no further bill payments or transfers, including any bill payments or transfers previously authorized

The Bank may terminate your use of this PFM Service, in whole or in part, at any time without prior notice. Your access to the PFM Service will be terminated automatically if the Payment Account is closed or access to the Payment Account is restricted for any reason.

Discontinuation or termination of the PFM Service shall not affect your liability or obligation under this Agreement.



People Pay handout March 2013

Kelly Kearn
Client Training Manager





People Pay

People Pay is a fast and easy way to send/receive money online. With People Pay customers can send money to their niece or nephew away at college, reimburse their friend for lunch or you can pay rent to your landlord.

Industry Analysts report that there are 11 billion person-to-person transactions in the USA annually, or about 96 per household per year. 67% of these payments are made using cash or check today. With the right set of payment solutions, your online and mobile channels can attract many of these "off line" payments. Financial institutions can benefit by playing an active role in capturing market share and revenue by offering alternatives to check/cash payment options. With FIS People Pay, Financial Institutions will foster a deeper relationship with the consumer by providing services that are useful and attractive while also appealing to an untapped audience which will drive alternative payment adoption and increase overall transaction activity. Consumers will engage more frequently which will increase adoption of e-Payments channel.

Implementation

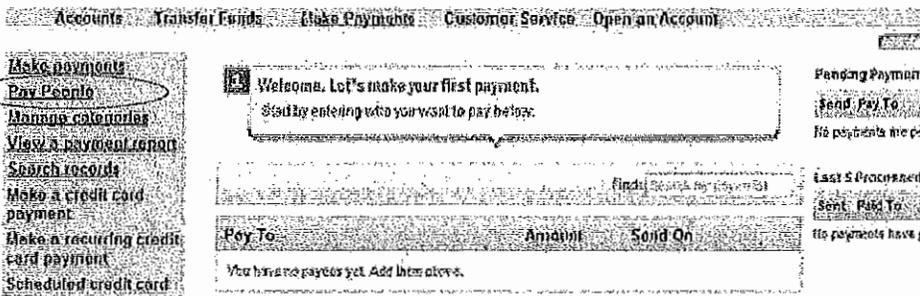
The standard time frame for a People Pay conversion is approximately 6-8 weeks. This allows time for your organization to make decisions and approvals for branding options available that will determine the look and feel of your user interface. There are three types of pages that must be branded in People Pay: The Landing Page, Splash Pages (for registered and unregistered users) and Modal Pages. The General Settings are the options applicable to font style, size, color, keywords, and icons for your site. Your brand will also establish the delivery options that will be offered to consumers. Those options can be offered as a default or they can be selected individually.

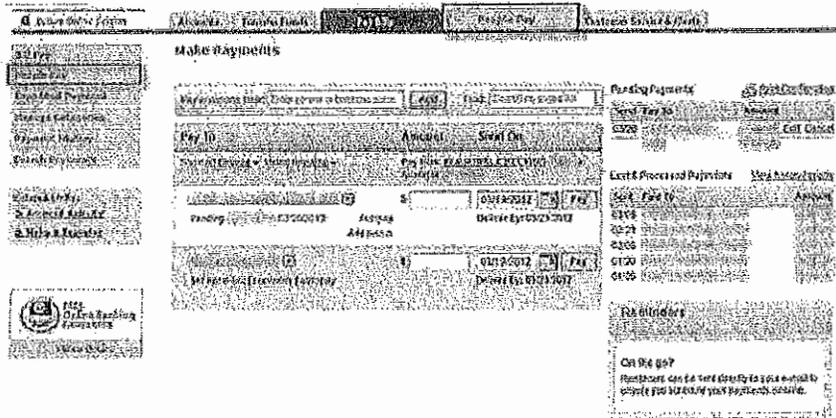
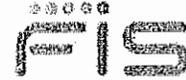
Funds verification – Direct Check model

The People Pay product is on a funds verification model with only direct check option for those who would like to send a check payment, the checks are printed with the Sender's account and routing numbers like a personal check. If the bank would need to issue a stop, it would be done on the FI's core system versus Customer Service Tool (CST). As a direct check or draft is drawn directly on the consumer's checking account, the risk is mitigated since the FI has an opportunity to deny payment when the check is presented to them.

People Pay – The User Experience

People Pay is a separate product option on your online banking menu.





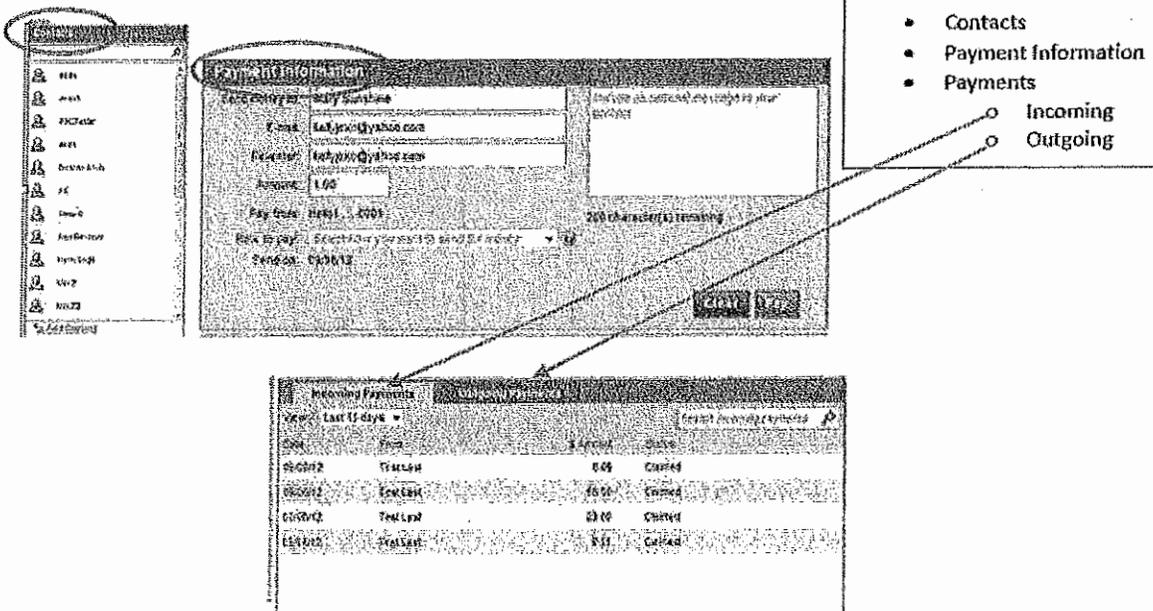
People Pay Home Page

The People Pay home page is broken down into three different sections; **Contacts**, **Payment Information**, and **Payments**.

Contacts: This section includes all contacts that you have previously sent payments to or have previously entered.

Payment Information: This section is where a consumer initiates payments.

Payments: This section is a summary of payments that have gone out/been received for the consumer.



Making Payments in People Pay

There are three current payment options in People Pay: depositing into account, sending via PayPal, and mailing a check. (There is a 4th. When the Sender selects how to pay "Email pickup instructions to contact" this is called a Recipient Chooses payment.)



Payment Timelines

- **Bank Deposit (A2A):** Payments are sent in the next ACH window and received in 1-2 days.
- **Direct Check:** A direct check is cut at end of business day and works the same as Bill Pay today (based on FI's cut-off time). Delivery time is 3-5 days.
- **Via PayPal:** Payments are sent immediately.
- **Recipient Claim:** A notification alert is sent to the Recipient immediately; however, the money is not "delivered" until the Recipient claims it.

New Payment – No contact

The only information required to enter a contact is Name, Email address or mobile phone.

Account to Account Payments

People Pay

View:	Outgoing Payments		Search outgoing payments
Send On	Paid To	Amount Status	
02/19/13	William Farah	0.84	Completed
02/19/13	Shirley C.	0.82	Completed
02/19/13	Hari Patel Singh	0.01	Completed

When making a payment, if additional information is required that is not in the contact's details, the user will be prompted to enter the information.



PayPal Payment

Send money to: Cierra Parker
 E-mail: cierra.parker@reglab.com
 Amount: 30.00
 Pay from: BILLPAY CHECKING ACC - 3561
 How to pay: Send up to \$250 instantly using PayPal fees v. 20

When making a payment via PayPal, the only information that is required is a name and email address.

When initiating a payment via PayPal in People Pay, the payment is considered available real-time. Each Client establishes a Sender fee which covers the cost of the PayPal convenience fee, and sets payment limits for each transaction.

Payment Preview
 You're about to make a payment to Cierra Parker for \$30.00 with a fee of \$2.00 to be sent on 10/16/12. The payment will be sent by PayPal to the contact. Would you like to Continue?
 POWERED BY PayPal

Payment Confirmation
 ✓ Your payment has been submitted.
 You sent \$30.00 to Cierra Parker. Confirmation 3BA61N2J
 What happens next?
 Your contact will receive the money through PayPal by 10/17/12.
 POWERED BY PayPal

Incoming Payments		Outgoing Payments	
Send On	Paid To	Status	\$ Amount
10/16/12	Cierra Parker	Paid	30.00
10/15/12	Jose Colon	Paid	1.55
10/15/12	SABIGOMA	Paid	1.33
10/15/12	viswam Gulapali	Cancelled	20.00
10/15/12	viswam Gulapali	Cancelled	30.00

On October 16, 2012, BILLPAY USER05 has sent you a PayPal payment for \$30.00.
 Personal message from BILLPAY: For Laundry Dearest Daughter!!



Check Payment

Send money to: **Clerra Parker** Manage the recipient personally by your contact

Send To: **Clerra Parker**

Amount: **\$25.00**

Pay from: **REGULAR CHECKING ACCT - 0211**

Pay to City: **VERMONTVILLE, NY 13152**

Send by: **Check**

Send Money to Recipient

Send On	Pay To	Method	Amount
10/16/12	JOHN GONZALEZ	Pay	2.10
10/16/12	JOHN PARKER	Pay	2.11
10/16/12	Account Account	Pay	2.81
10/16/12	JOHN GONZALEZ	Pay	1.03
10/16/12	JOHN GONZALEZ	Canceled	2.13
10/16/12	JOHN GONZALEZ	Canceled	2.11

The only information required to send a payment via check is the name, email, and physical address of the Recipient.

Add Contact - Address Information

Address:

City:

State:

Zip:

Cancel Save

Payment Preview

You're about to make a payment to Clerra Parker for \$25.00 with a fee of \$2.00 to be sent on 10/16/12. The payment will be mailed to the address provided. Would you like to continue?

Cancel Pay

Payment Confirmation

Your payment has been submitted.

You sent \$25.00 to Clerra Parker. Confirmation: JBX611(2)

What happens next?
Your contact will receive a check in the mail by 10/22/12.



Recipient Chooses Option

There may be situations in which you would like to give your contact an option to choose how they would like to receive the payment; either by check, account to account, or PayPal.

Sometimes it may be more convenient for you because you do not know their account/routing information, address, or if you are not sure if they have a PayPal account.

Payment Information

Send money to: Kelly Keam

E-mail/Mobile:

Amount:

Pay from: TOTAL ACCESS CHECKIN , ...0125

How to pay:

Send on: 02/18/13

Wanted to reimburse you for the loan, please select a payment option that works for you... if there are any questions, give me a call/text.

61 character(s) remaining

Payment Preview

Send money to: Kelly Keam

E-mail/Mobile: (414) 828-9078

Amount: \$0.20

Fees: \$0.00

Total: \$0.20

How to pay: E-mail or text claim instructions to contact

Send on: 02/18/13

Pay from: TOTAL ACCESS CHECKIN , ...0125

Message: Wanted to reimburse you for the loan, please select a payment option that works for you... if there are any questions, give me a call/text.

Payment Confirmation

Your payment has been submitted.

What happens next?
A message will be sent with instructions on how to receive the money. The estimated delivery date will vary based on when and how the contact receives the money.

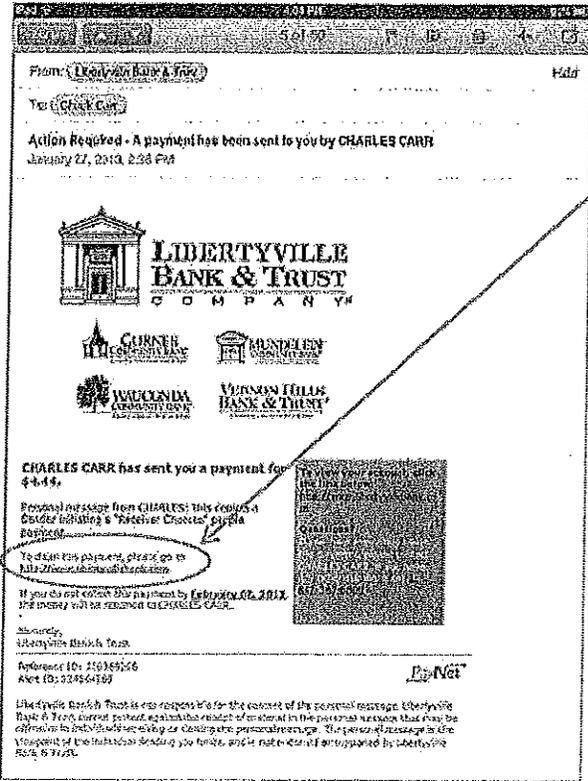
A message will be sent to your contact with the instructions regarding how they can choose to receive the money.

If the contact doesn't claim the payment within the allocated time, it will expire.

The estimated delivery date for these payments will vary based on when and what method the Recipient chooses.



The Recipient Experience in People Pay



A People Pay customer intends to send a payment to another registered People Pay user, the primary call to action is: Log into your Bank website and claim your funds – the user simply clicks the URL provided.

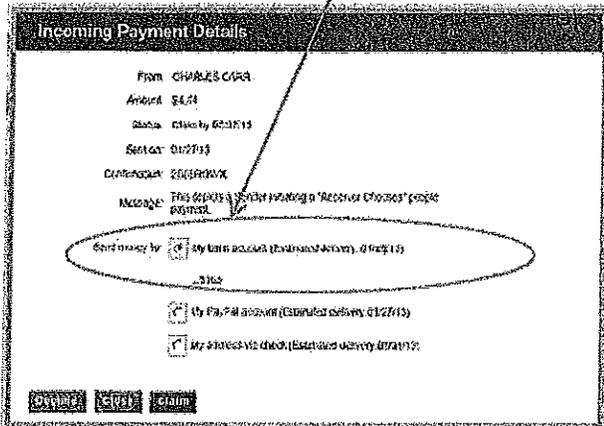
One option will display here ... and that's for the Receiver to direct funds received into an account here at her bank

Incoming Payments – Summary and Detail

An Incoming people payment will display here, Integrated into the consumer's Online Banking/People Pay experience.

Each FI will decide what Receiver payment options to display

Incoming Payments				
Date	From	\$ Amount	Status	
01/27/13	CHARLES CARR	4.44	Claim/decline money by 02/07/13	
01/27/13	CHARLES CARR	3.20	Claimed	
01/28/13	SCOTT MEYER	1.20	Claimed	
01/10/13	CHARLES CARR	2.72	Claimed	





Claim Preview & Confirmation screens illustrate the Receiver's selection of the PayPal option.

Claim Preview

From: CHARLES CARR
 Amount: \$1.28
 Confirmation: DBWBJOB8T
 Send money to: My bank account (...8185)
 Expected delivery: 02/12/13

Cancel Confirm

Claim Confirmation

From: CHARLES CARR
 Amount: \$1.28
 Status: Claimed In-process
 Confirmation: DBWBJOB8T
 Send money to: My bank account (...8185)
 Expected delivery: 02/12/13

Close

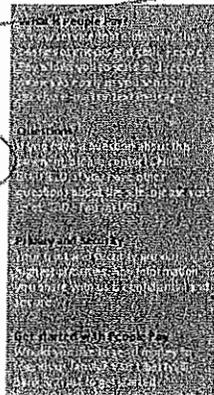
Receiver Experience (Unregistered Recipient)

CHRIS BURFIELD has sent you a payment for \$1.43.

Personal message from CHRIS: Don't spend it all in one place...

To pick up this payment, please go to https://pld.bankofamerica.com/PP_0719235677/PeoplePayExternal. Your claim code is: 2RNx6Z1fj1j

If you do not collect this payment by February 18, 2013, the money will be returned to CHRIS BURFIELD.



Customer will get an email as indicated on the left.

Since this intended Receiver is NOT a registered People Pay user, the primary call to action in this version of this email alert is:

1. Click onto the URL in this alert and be directed to a Sender-bank-branded claim site.
2. Log into the Sender-bank-branded website to claim your funds
3. Enter a claim code

Bank of America Bank & Trust

Reference ID: 249822145
Item ID: 531195573



Bank of America Bank & Trust is not responsible for the content of the personal message. Bank of America Bank & Trust is not responsible for the content of the personal message or the content of the personal message. The personal message is the responsibility of the individual who sent the personal message. Bank of America Bank & Trust is not responsible for the content of the personal message.



The screenshots below depict a Sender-bank-branded claim site where the Receiver is directed to:

- STEP 1 (Screen #1): Enter email address or mobile number at which you received the alert
- STEP 2 (Screen #2): Enter your claim code

(Screen #1)

Secure Access

E-mail:
chuck.carr@fisglobal.com
(Where you received the alert notification)

Submit

What is .communityPay?
The safe and easy way to send and receive money online.

- 1 Log in to our secure Web site.
- 2 Choose how to receive your money (bank account, check, etc.)
- 3 Claim your money.

It's fast and free!

(Screen #2):

Enter Text for Verification

Please enter your claim code below for your money.

Claim code: 2RHx6ZHp

Cancel **Continue**

Claim Your Money

Payment Information

Sent by: CHRIS BURFIELD
Amount: \$1.43
Message: Don't spend it all in one place...
Claim code: 2RHx6ZHp

If you do not claim this money by 02/18/13, the money will be returned to CHRIS BURFIELD.

Where would you like your money?

My PayPal account(Estimated delivery: 02/11/13)

My bank account(Estimated delivery: 02/12/13)

Cancel **Decline** **Continue**

Each FI will decide what Receiver payment options to offer and display.

"My bank account" option will be displayed on the Receiver-side of the experience.



Investigating People Pay Payments in CST

Administration
Operations
Service request summary
Support Pages

[Terms on this page](#)
[FAQs on this page](#)
[How do I...?](#)
[Search tips](#)

Search for:

View:

Product:

Organization:

Account type:

Customer login ID:

Member number:

Payer ID:

Last name:
 Exact match on Last name

First name:

Business name:
 Exact match on Business name

Email address:

Social security number: - -

Tax ID: -

There are many options available to look up a People Pay customer in CST; by name, funding account, customer id, etc.

The same customer may have a Bill Pay account as well as a People Pay account set up in CST. When you are investigating a People Pay inquiry, it is important to verify that the Product is People Pay.



Customer List

Filter: ALL • Type: EDTM • Product type: ALL • Last name: G11394 • First name: BILLPAY

Customer	Business	Product	Organization	Social Security Number	Tax ID	Account Status	Address	City	State	Payer ID	Member Number	Organization Customer ID
USER04, BILLPAY	Bill pay	CEP TEST 1 TRUSTCHECKSCHEDULE DATE RISK				ACTIVE	1234 CENTER ST	MILWAUKEE WI	45725177	215727247		10572752
USER04, BILLPAY	People pay	SIXTIE FARM BACK- 052 PEOPLE.PAY TEST 1		013-33-2463		ACTIVE	1234 CENTER ST	MILWAUKEE WI	45725178	216727558		10572755

If the Recipient calls for tier one support regarding the payment that was sent to them via People Pay, please remember to refer them to the Sender. (Similarly as to when a personal payee calls regarding bill payment) – Tier one support may answer questions for Senders and not Receivers.



The customer snapshot screen in CST will enable you to view payment information so that you can respond to your customer calls.

Customer: BILLPAY USER04
 Business: NA
 Payer ID: 45725178 : CSP01
 Member number: 215727959

Organization: STATE FARM BANK - 852 PEOPLE PAY TEST 1-2-1879
 Product: People Pay

BILLPAY USER04 - Snapshot

Return to Launch

Related Tools
 SWTS

Page Activities
 Query Assistant
 SQL

Related Pages
 Customer Bill
 Add New customer payments
 Customer page management
 Customer payment management
 Customer CD orders

Verification | Personal Profile | People Pay Account | Funding Account | Contact History | Audit History

Priority: BILLPAY USER04
 Secret question:
 Secret answer:
 Payer ID: 45725178
 Member number: 215727959
 SSN:
 Tax ID:
 E-mail address: viswam.gullapalli@statefarm.com

Service provider:
 Organization: STATE FARM BANK - 852
 PEOPLE PAY TEST 1

Additional Account Information

Payment History | Pending Payments | Incoming Payments | Service Requests | Payees | Customer Alerts

Related Products
 Last 45 days Search for a payment

The customer snapshot screen is divided into two sections; user information and payment information. The additional account information section will view payments, service requests, and alerts in People Pay.

Service provider:
 Organization: STATE FARM BANK - 852
 PEOPLE PAY TEST 1

Additional Account Information

Payment History | Pending Payments | Incoming Payments | Service Requests | Payees | Customer Alerts

Last 45 days Search for a payment

Payee	Payee Nickname	Payment		Status	Method
		Start	Amount		
VISWAM GULLAPALLI	VISWAM GULLAPALLI	10/15/2012	\$2.33	Processed	Electronic
JOSE COLON	JOSE COLON	10/15/2012	\$2.44	Processed	Electronic
METAVANTE BILLPAY.COM CONVEN	Metavante Bill Payment Conv Fee	10/15/2012	\$2.00	Processed	Electronic
VISWAM GULLAPALLI	VISWAM GULLAPALLI	10/15/2012	\$2.55	Suspended	Check
METAVANTE BILLPAY.COM CONVEN	Metavante Bill Payment Conv Fee	10/15/2012	\$2.00	Processed	Electronic
VISWAM GULLAPALLI	VISWAM GULLAPALLI	10/12/2012	\$1.15	Processed	Electronic

Initiated: 10/15/2012
 Effected: 10/15/2012
 Payment received: 10/15/2012 05:30:48 PM CT
 Organization calculated deliver by: 10/15/2012
 Processing engine calculated deliver by:
 Payer confirmation:
 EFT only:
 Available for late fee: No
 Payment instructions received on time: Yes
 Payment sent to payer on time: No
 Source: Person to person - PayPal - convenience fee
 Organization access code: Not available
 Device: Other
 Name: Not available
 Payer reference number:
 Channel name: Web
 Message: Not available
 Decline Message: Not available

CST will help you verify that the payment was sent out via:
 Account to account
 Check
 PayPal

Account	Account Date	Customer Inland	State	Stat
Account to account	10/15/2012 05:30:48 PM CT	10/15/2012 05:30:48 PM CT	PE,EPAY,ACCPYR	02
PayPal	CT	CT	CT	CT

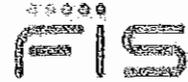
- Return to Launch
- Page Activities
- Return to Search
- Related Pages
- Customer Service
- Customer Support
- Additional customer comments
- Ending Account
- Accounting
- Payment History
- Customer Service
- Customer Service
- Service Center
- Service Messages
- Account Status
- Customer Service
- Customer Service
- Customer Service
- Customer Service

Payment Detail

Payer nickname: VISWAM GOLLAPALLI
 Payer: VISWAM GOLLAPALLI
 Amount: 32.55
 Payment type: Payment
 Status: Suspended (as of 10/15/2012)
 Reason for status: No
 Status request: No
 Status: No
 Status by: 10/15/2012
 Hold reason: 0002
 Payment method: Check
 Direct check: Yes
 Forwarding method: No
 Payer reference number: Not available
 Payer funds: Not available
 Invoice attached: No
 Customer payment amount: NA
 Merchant reference number: NA
 Share with information: NA
 Customer Funds Information: NA
 Funding account description: REGULAR CHECKING ACCOUNT
 Funding method: Check
 Funding source: Not available
 Funding account: 363105902
 Funding account RST: 00000790
 Funding account type: Checking

Initiated: 10/15/2012
 Effected: 10/15/2012
 Payment received: 10/15/2012 05:30:48 PM CT
 Organization calculated deliver by:
 Processing engine calculated deliver by:
 Payer confirmation:
 EFT only:
 Confirmation: KSPB912H
 Organization transaction ID: 1155758255

Available for late fee: No
 Payment instructions received on time: Yes
 Payment sent to payer on time: No
 Source: Person to person - PayPal - convenience fee
 Organization access code: Not available
 Device: Other
 Name: Not available
 Payer reference number:
 Channel name: Web
 Message: Not available
 Decline Message: Not available



CST Reporting

To help monitor People Pay payment activity, CST offers downloadable reports as identified below. For additional education regarding CST reports, you may sign up for the CST Reports clinic at <http://www.fisglobal.com/CSTTraining/index.htm>

View Organization Downloadable Reports
Select Report Criteria

Relationship: Must report
 Date range

From: []/[]/[] (mm/dd/yyyy)
 To: []/[]/[] (mm/dd/yyyy)

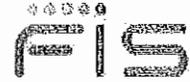
Equation: STATE PAID BANK - THE PEOPLE PAY TRANS. STATE

Report type:

Report Name	Code	Frequency
<input type="radio"/> CBS Report	CBS	Monthly
<input type="radio"/> Recon Debit Report	RCL-002	Daily
<input type="radio"/> Recon Credit Report	RCL-003	Daily
<input type="radio"/> Recon Check Issued Report	RCL-004	Daily
<input type="radio"/> Recon Check Return Report	RCL-005	Daily
<input type="radio"/> Recon Exception Report	RCL-006	Daily
<input type="radio"/> Recon Summary Report	RCL-007	Daily

Reports related to People Pay transaction are available for download in the reports section of CST.

Report Code and Name	Description	Frequency
ENR-001 New CSP customer report	The CSP immediate online enrollment feature and for which FIS is performing enrollment decisions.	Daily
ENR-010 Bill Pay enrollment report	Tabulates online enrollment statistics for CSP customers. The data contained on this report includes the number of customers enrolled, approved, declined, or which require additional review. This report is only available for clients using the CSP immediate online enrollment feature and for which FIS is performing enrollment decisions.	Monthly
RCL-002 – Reconciliation Debit Settlement Report	This report will display total amounts and counts of transactions for batch ACH process for debit transactions. If there were multiple batches processed for a business day, there would be totals for each batch displayed on the report. Following the debit totals for the day, all debit transactions are provided in detail. The sum of the debits should equal the amount of the ACH transaction that will debit the Client Settlement DDA.	Daily



Report Code	Description	Frequency
RCL-003 – Reconciliation Credit Settlement Report	This report will display total amounts and counts of transactions for batch ACH process for credit transactions. If there were multiple batches processed for a business day, there would be totals for each batch displayed on the report. Following the credit totals for the day, all credit transactions are provided in detail. The sum of the credits should equal the amount of the ACH transaction that will credit the Client Settlement DDA.	Daily
RCL-004 Direct Check Reports (Sent)	Contains ONLY direct checks sent for the client	Daily
RCL-005 Direct Check Reports (Returned)	Contains direct checks that were returned to FIS as credit returns	Daily
RCL-006 Reconciliation Exceptions Report	This report contains payments which have resulted in an exception scenario since the last reconciliation file run.	Daily
RCL-007 – Reconciliation Summary Report	This report will display totals of debits and credits for the day for transactions in additional status. In order to accommodate for the difference between the debit and credit ACH transactions that are processed to the Client Settlement DDA, the total amounts for statuses other than processed will assist in the settlement process.	Daily
AFT-001 Authorized Funded Transactions Report	This is a downloadable CST report that represents all transactions that have been funded “real-time” (RTD) and expected to post on the corresponding core. This report displays totals for all RTD transactions for each RTD transaction type being used. This report displays all payment transactions that have been pre-funded by transferring funds from the consumer’s funding account to an intermediary account owned by the client and referred to as the Settlement DDA. The payment detail follows the totals information.	Daily



Report Code and Name	Description	Frequency
AFT-002 Non Authorized Funded Transactions Report	This is a downloadable CST report that represents all transactions that were not funded by the "real-time" (RTD) feature. It is intended to be used in conjunction with the AFT-001 for clients that are using RTD. Payments processed Good Funds – using Funds Verification processing, are included on AFT-002 because at the data is created for this report, the Funds Verification process has not taken place. For Good Funds clients, the full set of Funds Verification reports should continue to be used for balancing. This report displays totals for all standard payment transactions for each transaction type being used. This report displays all standard payment transactions. The payment detail follows the totals information.	Daily
AFT-003 Non Authorized Funded Transactions Report	This is a downloadable CST report that represents all transactions that were not funded by the "real-time" (RTD) feature. It is intended to be used in conjunction with the AFT-001 for clients that are using RTD. Payments processed Good Funds – using Funds Verification processing, are included on AFT-002 because at the data is created for this report, the Funds Verification process has not taken place. For Good Funds clients, the full set of Funds Verification reports should continue to be used for balancing. This report displays totals for all standard payment transactions for each transaction type being used. This report displays all standard payment transactions. The payment detail follows the totals information.	Daily

Limits in People Pay

A user cannot make a payment greater than the daily limit or sequence of payments greater than the daily limit. People Pay Daily Limit will use the Organization Limit so clients won't have the ability to set the Daily Limit by each of the Payment Methods as originally designed.



Alerts available for People Pay Clients

An alert message is sent when the consumer selects the Confirm button in the People Pay settings page. The confirmation code is delivered to the identified email or mobile number. The supported delivery channels are Email (text or html), EAS (used for email and/or SMS delivery), and APE.

SMS messages will be sent to a consumer's mobile device when a Sender makes a payment to a mobile number. This does not require the receiver to be enrolled as a consumer of Bill Pay or People Pay. The alerts messages that can be sent via SMA are Payment Received, Payment Expired, and Email and Mobile Phone Number Confirmation Code.

Payment received	This alert is sent to registered and unknown Recipients informing them that someone on the People Pay product has sent them money. The alert will provide instructions on how to claim the money.
Payment declined	This alert is sent to a Sender informing them that a payment has been declined.
Payment expired	This alert is sent to both Senders and Recipients informing them that a payment has expired.
Payment sent	This alert is sent to Senders when a payment has been scheduled on their People Pay account. It is a confirmation as well as risk mitigation for account takeover scenarios.
Payment failed	This alert is sent to Senders informing them of payment that failed to process due to NSF or other failed validation scenarios.
Enrollment confirmation	This alert is sent to Senders and registered Recipients as confirmation of their acceptance to use the People Pay product. Needed for handset and email verification.
Payment claimed/accepted	This alert is sent to Senders informing them that the Recipient has accepted their payment and that their bank account will be debited for the amount of the payment.
Payment canceled(2)	This alert is sent to Recipients informing them that the Sender has canceled a payment before they accepted it.
Unclaimed payment reminder	This alert is sent to Sender and Recipient informing them that they have yet to claim a payment that is about to expire. One time reminder X days before expiration date.
Profile changed	This alert is sent to registered Recipients informing them of changes made to their People Pay profile. It is a confirmation as well as risk mitigation for account takeover scenarios.
Contact added	This alert is sent to Senders when a contact is added to their list. It is a confirmation as well as risk mitigation for account takeover scenarios.
Contact edited	This alert is sent to Senders when an existing payee in their list is edited. It is a confirmation as well as risk mitigation for account takeover scenarios.
Contacts imported	This alert is sent to Senders when contacts are imported (e.g. from Facebook, LinkedIn, etc.) as a big batch. It is a confirmation as well as risk mitigation for account takeover scenarios.
Payment Received – Recipient Chooses – Unknown Recipient [170]	This alert message is sent when the Sender decides to allow the Recipient to choose how they want to receive the funds. In addition the Recipient is not a known Recipient in which they do not have an email address or mobile number within People Pay that has been confirmed, or they are not enrolled in People Pay.



Payment Received – Recipient Chooses – Known Recipient [171]	This alert message is sent when the Sender decides to allow the Recipient to choose how they want to receive the funds. In this case the Recipient is enrolled in People Pay and the email address or mobile number used has been confirmed.
Payment Received – Sender Chooses – Unknown Recipient [172]	This alert message is sent when the Sender decides on how the funds should be sent to the Recipient. In addition the Recipient is not a known Recipient in which they do not have an email address or mobile number within People Pay that has been confirmed, or they are not enrolled in People Pay.
Payment Received – Sender Chooses – Known Recipient [173]	This alert message is sent when the Sender decides on how the funds should be sent to the Recipient. In this case the Recipient is enrolled in People Pay and the email address or mobile number used has been confirmed.
Payment Declined [174]	This alert message is sent to the Sender when the Recipient declines the payment.
Payment Expired – Sender [175]	
Payment Expired – Unknown Recipient [177]	



Risk and Fraud Mitigation

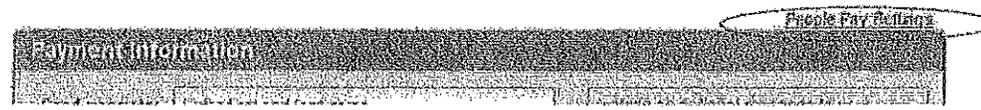
As an additional measure of security, the People Pay product is designed to ensure that the Recipients of funds verify that they have access to the email addresses or mobile phone numbers. Therefore, to receive payments in their incoming payments area, the consumer will need to confirm their access to the email address or mobile device through a verification process. In order to verify that they have access, the consumer will initiate this process to confirm the email address or mobile number in which the People Pay system sends a confirmation code to the given destination. After the user has accessed the provided destination, they will retrieve the email and mobile phone number confirmation code and enter it into the People Pay system. Upon validation, payments sent to verified destinations can be received in the consumer's incoming payments area. The consumer will not have to verify this information during subsequent visits.

- Payment Limits
- OFAC checks
- No links in emails
- UI messaging and alerts for Senders (account owners) – engaging the user in fraud prevention
- Receiver: Email and Mobile Phone Number Confirmation
 - As an additional measure of security, the People Pay product is designed to ensure that the Recipients of funds verify that they have access to the email addresses or mobile phone numbers.
 - In order to verify that they have access, the consumer will initiate this process to confirm the email address or mobile number in which the People Pay system sends a confirmation code to the given destination. After the user has accessed the provided destination, they will retrieve the confirmation code and enter it into the People Pay system. Upon confirmation, payments sent to verified destinations can be received in the consumer's incoming payments area. The consumer will not have to verify this information during subsequent visits.





• People Pay Settings: Email and Mobile Phone Number Confirmation



People Pay Settings

Profile: [Name]

You can receive money from anyone who uses People Pay. To view and edit your settings in this site, confirm your e-mail address and/or mobile number.

PERSON

E-mail Add

test@test.com	Confirm	Delete
test@fidelity.com	Confirm	Delete
test@fidelity.com	Confirm	Delete

Mobile Add

(16) 814-1222	Confirm	Delete
(16) 122-5301	Confirm	Delete

Close

Once the customer's information is verified by the system, a confirmation message will appear next to the email address and/or phone number.

Consumers can confirm their email address or mobile number by selecting the Confirm link displayed.

Once a customer confirms their email/mobile phone number in People Pay, customers can accept payments directly in the incoming Payments tab. They do not have to go to a separate URL and enter a confirmation code.

Incoming Payments		Outgoing Payments	
Date	From	\$ Amount	Status
02/26/13	FIS TEST	0.04	Sent to PayPal
02/24/13	FIS TEST	0.03	Claimed
02/19/13	FIS TEST	0.11	Claimed
02/17/13	FIS TEST	0.32	Claimed
02/17/13	FIS TEST	0.27	Sent to PayPal
01/22/13	FIS TEST	0.15	Expired
01/22/13	FIS TEST	0.13	Expired
01/22/13	FIS TEST	0.05	Expired
01/22/13	FIS TEST	0.02	Expired



Error Scenario

When the confirmation code does not match an error message will be displayed to the consumer.

When the confirmation code is invalid the consumer is prompted to re-enter the confirmation code.

The confirmation code that is sent to the consumer for their email address or mobile number will expire if it is not used within 1 hour.

- When the confirmation code expires an error message will be displayed.
- The consumer can request a new confirmation by selecting the "Get new code" link to receive a new confirmation code.

Enter Confirmation Code

Your confirmation code is invalid. Please re-try.

Please go to help@fidelity.com for your confirmation code.

Confirmation code:

Submit

Enter Confirmation Code

Your confirmation code has expired. Get new code.

Please go to help@fidelity.com to get your confirmation code.

Confirmation code:

Re-enter confirmation code:

Submit

Once an email address or mobile number is deleted then new payments sent to a deleted email address or mobile number will be sent to the consumer as unregistered and the payment will not be available in their incoming payments area.

If the email address or mobile number is deleted when there are unclaimed payments in the incoming payments area those payments will remain in the incoming payments area for the consumer to claim.

Enter Confirmation Code

You have exceeded the allowed number of attempts. Get new code.

Please go to (844) 726-6463 to get your confirmation code.

Confirmation code:

Submit

Frequently Asked Questions (FAQs)

How does People Pay work?

To get started all an end-user would need to do is:

- Complete a brief registration process.
- Enter the Recipient's name, payment information and where to send the payment:
 1. bank account
 2. mailing address
 3. email or cell phone number
- The Recipient receives instructions on how to pick up their money.

Is there an FIS Core requirement for FIS People Pay?

Currently FIS People Pay is targeted towards CeB/IBS and Horizon Core clients.



Can more than one funding account be used with FIS People Pay?

Yes, multiple accounts can be used to fund P2P payments; however, the account must have check-writing privileges. One account must be selected as the default account. This is usually the account selected in the end-user's online banking solution.

When does the end-user select which account to use for funding?

The funding account(s) must be set up in the end-user's online banking site. That is where they will choose which account they want to use to fund P2P payments.

When is the money deducted from the Sender's account?

Funds are deducted from the Sender's account based on the delivery method.

Can a payment be edited or cancelled after it has been submitted?

If the Sender has chosen the Bank Deposit, Direct Check, or PayPal delivery method, then NO - processing of the payment begins immediately after the Sender clicks the button to submit the payment on the preview page.

However, if the Sender selected the Recipient Chooses delivery option, the Sender may be able to intercept the payment as long as the Recipient has not picked up or claimed the payment yet.

What are the available payment options?

Based on the Client's (FI's) selected delivery options, end-users can select one of the following options:

- **Bank Deposit:** The Sender can deposit money directly into the Recipient's account
- **Direct Check:** If the Sender knows the Recipient's mailing address, they can send them a check.
- **Via PayPal:** If the Sender knows the email address associated with the Recipient's PayPal account, they can deposit the money directly into that PayPal account. (PayPal)
- **Recipient Chooses:** Allow the person that will be receiving the money determine how they want to claim it. FIS will send an email or text message to the Recipient with the instructions to claim the money.

Can the Client select which payment options are available for their consumers and when they expire?

Yes, the Client can select any combination of the payment delivery options they want to offer their customers along with a custom expiration period for the Recipient claim option.

When are the P2P Payments debited?

- Bank Deposit (A2A) and PayPal payments are debited in real-time from the Sender's account.
- Direct Check payments are debited when Recipient cashes the check.
- Recipient Claim payments are debited when claimed by the Recipient via the Payment portal.

Is the dollar amount verified against the end-user's account balance before payment made?

- Bank Deposit (A2A) and PayPal - Funds are verified before the payment is made.
- Direct Checks -- Funds are not verified at the time the checks are sent to the physical address provided.
- Recipient Claim - Funds are verified when the claimed by the Recipient via the Payment portal before the payment is made.

What if the funds cannot be verified, what does the Recipient do?

For P2P payments that use fund verification, if they funds cannot be verified the Recipient will receive a message that the payment cannot be processed and they should contact the Sender.

Since funds are not checked prior to issuing a check what happens if not enough funds are available?

- For Direct checks -- Funds are verified when the check is cashed and attempting to clear the funding account. If the funding account is not sufficiently funded, FIS will follow the NSF rules of the funding financial institution.



Will the end-user be notified if a payment has been declined by a Recipient?

Yes, the end-user will receive an email or text alert with notification that a payment has been declined.

Will the end-user be notified if a payment has expired?

- For Bank Deposit (A2A) and PayPal – payments do not systematically expire as these happen in real time and either succeed or fail
- For Direct Checks - checks expire after 90 days as a standard
- For Recipient Claim payments that reach the expiration period, the end-user will receive an email or text alert. FIS recommends that a 14-day timeframe be given for the Recipient to claim the payment, however, the expiration period can be set by the client.

Is the end-user notified if a payment has been claimed?

No, but payment status can be confirmed by viewing the Outgoing Payments tab from the FIS People Pay dashboard.

Is there a historical record of payments made through FIS People Pay?

Yes, every payment (and any convenience fee) is listed on the Outgoing Payments tab.

Do canceled payments appear in the Outgoing Payments tab?

Yes, the Outgoing Payments tab is a complete listing of all payments submitted.

Do payments that have yet to be claimed or have expired appear on the Outgoing Payments tab?

Yes, the Outgoing Payments tab is a complete listing of all payments submitted.

What kind of privacy will end-users have if they use FIS People Pay?

The privacy of personal and financial consumer information is our foremost consideration. FIS will never sell any personal information -- contact, financial, and bill history, to any other company. We keep all subscriber lists confidential.

If a client has contracted for Bill pay P2P, can they also use FIS People Pay?

Yes, a client can offer both P2P options to their consumer base; a contract simply needs to be signed for FIS People Pay to be implemented.

Will the Send Money feature within FIS Bill Pay continue to be available for sales?

This feature will not be available for new sales. However, existing Send Money clients who do not have real-time funding available and cannot implement People Pay will be able to renew the Send Money capability.

If my client has PEP, will their Payees carry over to FIS People Pay?

Any payees that a customer has setup will remain as payees within FIS Bill Pay. If a customer would like to use FIS People Pay to send a payment to that same payee, they will need to set them up under FIS People Pay.

If my client has contracted for Fraud Monitoring for PEP, will they need to contract again for FIS People Pay?

Fraud Monitoring is to be sold as part of the FIS People Pay solution and is setup in the contract as required.

Contact Us

For additional questions related to education of People Pay or Bill Pay please contact Kelly Kearn at kelly.kearn@fisglobal.com or visit the ePayment Education micro site <http://www.fisglobal.com/CSTTraining/index.htm>. For product related questions contact Client Support for at: 1-866-275-6868 option 3-6 or email: epg.support@fisglobal.com.



Start [New Transfer](#) **[Transfers](#)** [Contacts](#) [Account](#) [Support](#)

[Incoming Transfers](#) [Outgoing Transfers](#) [Draft Transfers](#)

Transfer Details

[Forward](#) [Download](#) [Delete](#) [Refresh](#)

Envelope

Status: Downloaded
Date: 04/03/2014 04:40 PM
Expiration Date: 04/10/2014 04:40 PM
From: Wayne Chen (wayne.chen@ntrust.com) ←
To: geno.reed@fisglobal.com (design@metavante.com)
Subject: nTrust CA MasterCards - Print Ready PSD's
Hello Shelly/Geno.

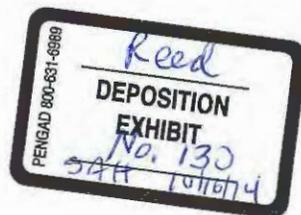
I've resubmitted the nTrust MasterCard PSD files for print. This includes the Front and Back of the cards to spec and has the proper layers hidden.

Message: I've also submitted a mockup sample of how the card design is intended to look with all layers turn on. This is for your reference in the case you need to show/hide layers for printing purposes.

Thanks,
Wayne

Files

Name	Size	Action
MC_CA_back_forPrint.psd	8.911 MB	Download
MC_CA_front_forPrint.psd	16.986 MB	Download
nTrust_cardMockup_sample.jpg	805.532 KB	Download
		ZIP



O-05493

nTrust MasterCard Design Mockup





O-05494



From: [Canfarelli, Deborah R](#)
To: [Githens, Jennie M](#)
Cc: [Chandler, Jerry G](#)
Subject: FW: Art Looking for an Owner
Date: Monday, April 07, 2014 3:20:18 PM
Attachments: [image001.png](#)
[nTrust Cloud Money Card.pdf](#)

Hello Jennie,

Please confirm if you send the attached image file to us, I don't recall seeing an email from you for this image.

Thank you,

Debbie

Debbie Canfarelli
Client Services Manager I
FIS Romeoville Card Personalization
630-378-6612 - Direct
331-215-3817 - Mobile
630-378-6720 - Fax



From: Reed, Geno
Sent: Monday, April 07, 2014 2:34 PM
To: Romeoville - Client Services
Subject: Art Looking for an Owner

Hi All:

Design received art for the attached but we do not know to whom it belongs. Please review.

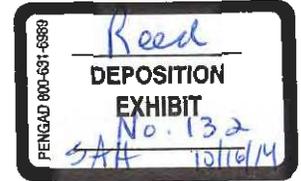
Thanks,
Tammy

The information contained in this message is proprietary and/or confidential. If you are not the intended recipient, please: (i) delete the message and all copies; (ii) do not disclose, distribute or use the message in any manner; and (iii) notify the sender immediately. In addition, please be aware that any message addressed to our domain is subject to archiving and review by persons other than the intended recipient. Thank you.



O-05491

From: [Morrison, Thomas C](#)
To: [Mayans, Michael J](#)
Subject: FW: nTrust Cloud Money Card
Date: Thursday, April 10, 2014 11:58:27 AM
Attachments: [Screen Shot 2014-04-10 at 11.29.56 AM.png](#)
[nTrust Cloud Money Card.pdf](#)



Give me a call at your convenience.

Tom

From: Knoppers, Bastian [mailto:Bastian.Knoppers@fisglobal.com]
Sent: Thursday, April 10, 2014 11:51 AM
To: Morrison, Thomas C
Subject: FW: nTrust Cloud Money Card

Per our conversation.....

From: Reed, Geno
Sent: Thursday, April 10, 2014 11:35 AM
To: Koldenhoven, Paul
Cc: Knoppers, Bastian
Subject: nTrust Cloud Money Card

Hi Paul,

We received art from nTrust Bank. Not sure if this is a client of yours. Please see attached screen shot and JPG.

Thanks

Geno Reed
Senior Designer
630-378-6646

The information contained in this message is proprietary and/or confidential. If you are not the intended recipient, please: (i) delete the message and all copies; (ii) do not disclose, distribute or use the message in any manner; and (iii) notify the sender immediately. In addition, please be aware that any message addressed to our domain is subject to archiving and review by persons other than the intended recipient. Thank you.

Start [New Transfer](#) **[Transfers](#)** [Contacts](#) [Account](#) [Support](#)

[Incoming Transfers](#) [Outgoing Transfers](#) [Draft Transfers](#)

Transfer Details

[Forward](#) [Download](#) [Delete](#) [Refresh](#)

Envelope

Status: Downloaded
Date: 04/03/2014 04:40 PM
Expiration Date: 04/10/2014 04:40 PM
From: Wayne Chen (wayne.chen@ntrust.com) ←
To: geno.reed@fisglobal.com (design@metavante.com)
Subject: nTrust CA MasterCard - Print Ready PSD's

Hello Shelly/Geno.

I've resubmitted the nTrust MasterCard PSD files for print. This includes the Front and Back of the cards to spec and has the proper layers hidden.

Message: I've also submitted a mockup sample of how the card design is intended to look with all layers turn on. This is for your reference in the case you need to show/hide layers for printing purposes.

Thanks,
Wayne

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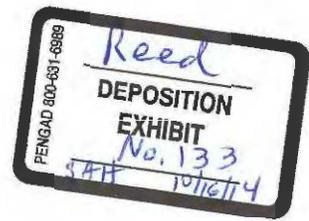
Name	Size	Action
 MC_CA_back_forPrint.psd	8.911 MB	Download
 MC_CA_front_forPrint.psd	16.986 MB	Download
 nTrust_cardMockup_sample.jpg	805.532 KB	Download
		ZIP



O-05494

nTrust MasterCard Design Mockup





From: Debbie Villeneuve [mailto:dvilleneuve@selectcore.com]
Sent: Tuesday, April 15, 2014 12:33 PM
To: Angela Biener; 'Reed, Geno'
Cc: 'Shelley Alliet'
Subject: RE: card art

Angela Shelley downloaded the files so I can look at/try to adjust them to what Gino needs. I will upload them when I'm done.

From: Angela Biener [mailto:angela.biener@ntrust.com]
Sent: Tuesday, April 15, 2014 3:29 PM
To: Reed, Geno; Debbie Villeneuve
Cc: 'Shelley Alliet'
Subject: Re: card art

Hello Geno,

I will get these over to you shortly.

Thank you,

Angela Biener
Director of Operations

| T: 1.604.568.6207 | M: 1.604.417.9818
| 1260-333 Seymour Street, Vancouver BC, Canada V6B 5A6
| nTrust.com



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From: <Reed>, Geno <Geno.Reed@fisglobal.com>
Date: Tuesday, April 15, 2014 at 12:23 PM
To: Debbie Villeneuve <dvilleneuve@selectcore.com>

Cc: Angela Biener <angela.biener@ntrust.com>, Shelley Alliet <salliet@selectcore.com>
Subject: RE: card art

Hi Debbie,

We cannot access this site. Please email final art files. I have also attached our custom art specs.

Thanks

Geno Reed
Senior Designer
630-378-6646

From: Wayne Chen [wayne.chen@ntrust.com]
Sent: Tuesday, April 15, 2014 2:12 PM
To: Debbie Villeneuve
Cc: Angela Biener; 'Shelley Alliet'; Reed, Geno
Subject: Re: card art

Hello Debbie,

The file following the specs provided have been shared to you on our Google Drive:
<https://drive.google.com/folderview?id=0B0B7yydsxiqPOUc5ciByTE5NM3M&usp=sharing>

I've also cc'ed Geno on it as we were in a discussion this morning regarding the files. As I am aware, they were created to spec. Geno was concerned about the CMYK printing costing us more money.

If we need to use a single spot colour for cheaper printing, the nTrust blue colour is PMS 3005 U.

Thanks,
Wayne

From: Debbie Villeneuve <dvilleneuve@selectcore.com>
Date: Tuesday, 15 April, 2014 11:00 AM
To: Wayne Chen <wayne.chen@ntrust.com>
Cc: Angela Biener <angela.biener@ntrust.com>, 'Shelley Alliet' <salliet@selectcore.com>
Subject: card art

Hi Wayne,

Can you please send me a copy of your card art so I can make it print ready?

Regards,

Debbie Villeneuve
Vice President, New Programs
T: 519.351.8647 x237 | F: 519.351.0021 | M: 519-350-4742
E: dvilleneuve@selectcore.com



Page 1 of 1
Date: 10/10/2017
Time: 10:10:10 AM

The information contained in this message is proprietary and/or confidential. If you are not the intended recipient, please: (i) delete the message and all copies; (ii) do not disclose, distribute or use the message in any manner; and (iii) notify the sender immediately. In addition, please be aware that any message addressed to our domain is subject to archiving and review by persons other than the intended recipient. Thank you.

Generated on: This page was generated by TSDR on 2013-07-30 20:11:44 EDT

Mark: NTRUST

NTRUST

US Serial Number: 85250992

Application Filing Date: Feb. 24, 2011

Register: Principal

Mark Type: Service Mark

Status: An opposition after publication is pending at the Trademark Trial and Appeal Board. For further information, see TTABVue on the Trademark Trial and Appeal Board web page.

Status Date: Mar. 27, 2012

Publication Date: Jan. 17, 2012

Mark Information

Mark Literal Elements: NTRUST

Standard Character Claim: Yes. The mark consists of standard characters without claim to any particular font style, size, or color.

Mark Drawing Type: 4 - STANDARD CHARACTER MARK

Goods and Services

Note: The following symbols indicate that the registrant/owner has amended the goods/services:

- Brackets [..] indicate deleted goods/services;
- Double parenthesis ((..)) identify any goods/services not claimed in a Section 15 affidavit of
- Asterisks *. * identify additional (new) wording in the goods/services.

For: Financial services conducted via electronic communications networks, namely, electronic funds transfer; bill payment services; cashless purchasing services for merchants and consumers whereby purchase monies are held in trust and sent to merchants upon sales to consumers; stored value card services; electronic money issuance and transfer services; direct deposit of funds into customer bank accounts

International Class(es): 036 - Primary Class

U.S Class(es): 100, 101, 102

Class Status: ACTIVE

Basis: 1(b)

For: Providing financial fraud protection and prevention

International Class(es): 045 - Primary Class

U.S Class(es): 100, 101

Class Status: ACTIVE

Basis: 1(b)

Basis Information (Case Level)

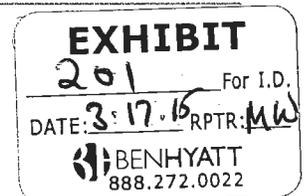
Filed Use: No	Currently Use: No	Amended Use: No
Filed ITU: Yes	Currently ITU: Yes	Amended ITU: No
Filed 44D: No	Currently 44D: No	Amended 44D: No
Filed 44E: No	Currently 44E: No	Amended 44E: No
Filed 66A: No	Currently 66A: No	
Filed No Basis: No	Currently No Basis: No	

Current Owner(s) Information

Owner Name: nTrust Corp.
Owner Address: 15/F RCBC Plaza, Tower II
6819 Ayala Avenue
Makati City 1227
PHILIPPINES

Legal Entity Type: CORPORATION

State or Country Where Organized: PHILIPPINES



Attorney/Correspondence Information

Attorney of Record

Exhibit No. 201

N 00001

Attorney Name: James D. Nguyen
Attorney Primary Email jnguyen@wildman.com
Address:

Attorney Email Yes
Authorized:

Correspondent

Correspondent Name/Address: JAMES D NGUYEN
DAVIS WRIGHT TRMAINE LLP
865 S FIGUEROA STREET
SUITE 2400
LOS ANGELES, CALIFORNIA 90017
UNITED STATES

Phone: 213 633-8643

Fax: 213 655-6899

Correspondent e-mail: nymtpto@dwt.com

Correspondent e-mail Yes
Authorized:

Domestic Representative - Not Found

Prosecution History

Date	Description	Proceeding Number
Mar. 27, 2012	OPPOSITION INSTITUTED NO. 999999	204456
Jan. 31, 2012	EXTENSION OF TIME TO OPPOSE RECEIVED	
Jan. 17, 2012	OFFICIAL GAZETTE PUBLICATION CONFIRMATION E-MAILED	
Jan. 17, 2012	PUBLISHED FOR OPPOSITION	
Dec. 28, 2011	NOTIFICATION OF NOTICE OF PUBLICATION E-MAILED	
Dec. 12, 2011	LAW OFFICE PUBLICATION REVIEW COMPLETED	68171
Dec. 09, 2011	ASSIGNED TO LIE	68171
Dec. 08, 2011	LETTER OF PROTEST ACCEPTED	
Nov. 16, 2011	APPROVED FOR PUB - PRINCIPAL REGISTER	
Nov. 15, 2011	TEAS/EMAIL CORRESPONDENCE ENTERED	88889
Nov. 15, 2011	CORRESPONDENCE RECEIVED IN LAW OFFICE	88889
Nov. 15, 2011	TEAS RESPONSE TO OFFICE ACTION RECEIVED	
Jul. 14, 2011	TEAS CHANGE OF CORRESPONDENCE RECEIVED	
Jun. 07, 2011	NOTIFICATION OF NON-FINAL ACTION E-MAILED	6325
Jun. 07, 2011	NON-FINAL ACTION E-MAILED	6325
Jun. 07, 2011	NON-FINAL ACTION WRITTEN	86338
May 26, 2011	ASSIGNED TO EXAMINER	86338
Mar. 02, 2011	NOTICE OF PSEUDO MARK MAILED	
Mar. 01, 2011	NEW APPLICATION OFFICE SUPPLIED DATA ENTERED IN TRAM	
Feb. 28, 2011	NEW APPLICATION ENTERED IN TRAM	

TM Staff and Location Information

TM Staff Information

TM Attorney: KERTGATE, AMY L

Law Office Assigned: LAW OFFICE 113

File Location

Current Location: PUBLICATION AND ISSUE SECTION

Date in Location: Dec. 12, 2011

Proceedings

Summary

Number of Proceedings: 2

Type of Proceeding: Opposition

Proceeding Number: [91204456](#)

Filing Date: Mar 19, 2012

Status: Pending

Status Date: Mar 27, 2012

Interlocutory Attorney: MARY CATHERINE FAINT

Defendant

Name: nTrust Corp.

Correspondent Address: JAMES D NGUYEN
DAVIS WRIGHT TRMAINE LLP

N 00002

865 S FIGUEROA STREET, SUITE 2400
LOS ANGELES CA , 90017
UNITED STATES

Correspondent e-mail: jimmynguyen@dwt.com , nytmpto@dwt.com , colleenkeegan@dwt.com

Associated marks

Mark	Application Status	Serial Number	Registration Number
NTRUST	Opposition Pending	<u>85250992</u>	

Plaintiff(s)

Name: Intrust Financial Corporation

Correspondent Address: ALICIA E BODECKER
FOULSTON SIEFKIN LLP
1551 N WATERFRONT PARKWAY, SUITE 100
WICHITA KS , 67206
UNITED STATES

Correspondent e-mail: bmatthews@foulston.com , mnorton@foulston.com , abodecker@foulston.com

Prosecution History

Entry Number	History Text	Date	Due Date
1	FILED AND FEE	Mar 19, 2012	
2	NOTICE AND TRIAL DATES SENT; ANSWER DUE:	Mar 27, 2012	May 06, 2012
3	PENDING, INSTITUTED	Mar 27, 2012	
4	ANSWER	May 07, 2012	
5	STIPULATION FOR AN EXTENSION OF TIME	Jul 02, 2012	
6	EXTENSION OF TIME GRANTED	Jul 02, 2012	
7	STIP TO SUSPEND PEND SETTLEMENT NEGOTNS	Oct 23, 2012	
8	SUSPENDED	Oct 23, 2012	
9	STIP FOR EXT	Jul 03, 2013	
10	EXTENSION OF TIME GRANTED	Jul 03, 2013	

Type of Proceeding: Extension of Time

Proceeding Number: 85250992

Filing Date: Jan 31, 2012

Status: Terminated

Status Date: Mar 27, 2012

Interlocutory Attorney:

Defendant

Name: nTrust Corp.

Correspondent Address: James D. Nguyen
Davis Wright Tremaine LLP
Suite 2400 865 S Figueroa Street
Los Angeles CA , 90017

Associated marks

Mark	Application Status	Serial Number	Registration Number
NTRUST	Opposition Pending	<u>85250992</u>	

Potential Opposer(s)

Name: Intrust Financial Corporation

Correspondent Address: William P. Matthews
Foulston Siefkin LLP
1551 N. Waterfront Pkwy., STE 100
Wichita KS , 67206
UNITED STATES

Correspondent e-mail: bmatthews@fouiston.com

Associated marks

Mark	Application Status	Serial Number	Registration Number
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Prosecution History

Entry Number	History Text	Date	Due Date
1	INCOMING - EXT TIME TO OPPOSE FILED	Jan 31, 2012	
2	EXTENSION OF TIME GRANTED	Jan 31, 2012	

N 00003

From: TMOOfficialNotices@USPTO.GOV
Sent: Tuesday, January 17, 2012 00:33 AM
To: nytmpto@dwt.com
Subject: Official USPTO Notification: OG Publication Confirmation for Serial Number 85250992

OFFICIAL GAZETTE PUBLICATION CONFIRMATION

Serial Number: 85-250,992
Mark: NTRUST(STANDARD CHARACTER MARK)
International Class(es): 036, 045
Applicant: nTrust Corp.
Docket/Reference Number:

The mark identified above has been published in the *Trademark Official Gazette* (OG) on Jan 17, 2012. Any party who believes it will be damaged by the registration of the mark may file a notice of opposition (or extension of time therefor) with the Trademark Trial and Appeal Board. If no party files an opposition or extension request within thirty (30) days after the publication date, then within twelve (12) weeks of the publication date a notice of allowance (NOA) should issue. (Note: The applicant must file a Statement of Use or Extension Request within six (6) months after the NOA issues.)

On the publication date or shortly thereafter, the applicant should carefully review the information that appears in the OG for accuracy (see steps, *below*). If any information is incorrect, the applicant should immediately email the requested correction to **TMPostPubQuery@uspto.gov**. For general information about this notice, please contact the Trademark Assistance Center at 1-800-786-9199.

1. Click on the following link or paste the URL into an internet browser:
http://www.uspto.gov/web/trademarks/tmog/20120117_OG.pdf#page=1
2. Wait for the total OG to download completely (as indicated on bottom of OG page).
3. At the top/side of the displayed page, click wherever the "binoculars" icon appears.
4. Enter in the "search" box the name of the applicant (for individual: last name, first name) or the serial number in this exact format (with hyphen and comma): 85-250,992, e.g.
5. View the retrieved result(s). If multiple results appear in the "results" box, click directly on each "search term" shown in the box to access all separate appearances in the OG.

To view this notice and other documents for this application on-line, go to <http://tdr.uspto.gov/search.action?sn=85250992>.

NOTE: This notice will only be available on-line the next business day after receipt of this e-mail.



UNITED STATES PATENT AND TRADEMARK OFFICE

Commissioner for Trademarks
P.O. Box 1451
Alexandria, VA 22313-1451
www.uspto.gov

Dec 28, 2011

NOTICE OF PUBLICATION

- | | |
|---------------------------------------|---|
| 1. Serial No.:
85-250,992 | 2. Mark:
NTRUST
(STANDARD CHARACTER MARK) |
| 3. International Class(es):
36, 45 | |
| 4. Publication Date:
Jan 17, 2012 | 5. Applicant:
nTrust Corp. |

The mark of the application identified appears to be entitled to registration. The mark will, in accordance with Section 12(a) of the Trademark Act of 1946, as amended, be published in the *Official Gazette* on the date indicated above for the purpose of opposition by any person who believes he will be damaged by the registration of the mark. If no opposition is filed within the time specified by Section 13(a) of the Statute or by rules 2.101 or 2.102 of the Trademark Rules, the Commissioner of Patents and Trademarks may issue a notice of allowance pursuant to section 13(b) of the Statute.

Copies of the trademark portion of the *Official Gazette* containing the publication of the mark may be obtained from:

The Superintendent of Documents
U.S. Government Printing Office
PO Box 371954
Pittsburgh, PA 15250-7954
Phone: 202-512-1800

By direction of the Commissioner.

Email Address(es):

nytmpto@dwt.com

N 00005

From: TMOOfficialNotices@USPTO.GOV
Sent: Wednesday, December 28, 2011 03:29 AM
To: nytmpto@dwt.com
Subject: Official USPTO Notification: Issuance of Notice of Publication for Serial Number 85250992

NOTIFICATION OF "NOTICE OF PUBLICATION"

Your trademark application (Serial No. 85250992) is scheduled to publish in the *Official Gazette* on Jan 17, 2012. To preview the Notice of Publication, go to <http://tdr.uspto.gov/search.action?sn=85250992>. If you have difficulty accessing the Notice of Publication, contact TDR@uspto.gov.

PLEASE NOTE:

1. The Notice of Publication may not be immediately available but will be viewable within 24 hours of this e-mail notification.
2. You will receive a second e-mail on the actual "Publication Date," which will include a link to the issue of the *Official Gazette* in which the mark has published.

Do NOT hit "Reply" to this e-mail notification. If you have any questions about the content of the Notice of Publication, contact TMPostPubQuery@uspto.gov.

Trademark Snap Shot Publication & Issue Review Stylesheet
 (Table presents the data on Publication & Issue Review Complete)

OVERVIEW

SERIAL NUMBER	85250992	FILING DATE	02/24/2011
REG NUMBER	0000000	REG DATE	N/A
REGISTER	PRINCIPAL	MARK TYPE	SERVICE MARK
INTL REG #	N/A	INTL REG DATE	N/A
TM ATTORNEY	KERTGATE, AMY L	L.O. ASSIGNED	113

PUB INFORMATION

RUN DATE	12/13/2011		
PUB DATE	01/17/2012		
STATUS	681-PUBLICATION/ISSUE REVIEW COMPLETE		
STATUS DATE	12/12/2011		
LITERAL MARK ELEMENT	NTRUST		
DATE ABANDONED	N/A	DATE CANCELLED	N/A
SECTION 2F	NO	SECTION 2F IN PART	NO
SECTION 8	NO	SECTION 8 IN PART	NO
SECTION 15	NO	RE PUB 12C	N/A
RENEWAL FILED	NO	RENEWAL DATE	N/A
DATE AMEND REG	N/A		

FILING BASIS

FILED BASIS		CURRENT BASIS		AMENDED BASIS	
1 (a)	NO	1 (a)	NO	1 (a)	NO
1 (b)	YES	1 (b)	YES	1 (b)	NO
44D	NO	44D	NO	44D	NO
44E	NO	44E	NO	44E	NO
66A	NO	66A	NO		
NO BASIS	NO	NO BASIS	NO		

MARK DATA

STANDARD CHARACTER MARK	YES
LITERAL MARK ELEMENT	NTRUST

MARK DRAWING CODE	4-STANDARD CHARACTER MARK
COLOR DRAWING FLAG	NO

CURRENT OWNER INFORMATION

PARTY TYPE	10-ORIGINAL APPLICANT
NAME	nTrust Corp.
ADDRESS	15/F RCBC Plaza, Tower II 6819 Ayala Avenue Makati City 1227,
ENTITY	03-CORPORATION
CITIZENSHIP	Philippines

GOODS AND SERVICES

INTERNATIONAL CLASS	036
DESCRIPTION TEXT	Financial services conducted via electronic communications networks, namely, electronic funds transfer; bill payment services; cashless purchasing services for merchants and consumers whereby purchase monies are held in trust and sent to merchants upon sales to consumers; stored value card services; electronic money issuance and transfer services; direct deposit of funds into customer bank accounts
INTERNATIONAL CLASS	045
DESCRIPTION TEXT	Providing financial fraud protection and prevention

GOODS AND SERVICES CLASSIFICATION

INTERNATIONAL CLASS	036	FIRST USE DATE	NONE	FIRST USE IN COMMERCE DATE	NONE	CLASS STATUS	6-ACTIVE
INTERNATIONAL CLASS	045	FIRST USE DATE	NONE	FIRST USE IN COMMERCE DATE	NONE	CLASS STATUS	6-ACTIVE

MISCELLANEOUS INFORMATION/STATEMENTS

CHANGE IN REGISTRATION	NO
PSEUDO MARK	N TRUST

PROSECUTION HISTORY

DATE	ENT CD	ENT TYPE	DESCRIPTION	ENT NUM
12/12/2011	PREV	O	LAW OFFICE PUBLICATION REVIEW COMPLETED	015

N 00008

12/09/2011	ALIE	A	ASSIGNED TO LIE	014
12/08/2011	LOPT	I	LETTER OF PROTEST ACCEPTED	013
11/16/2011	CNSA	P	APPROVED FOR PUB - PRINCIPAL REGISTER	012
11/15/2011	TEME	I	TEAS/EMAIL CORRESPONDENCE ENTERED	011
11/15/2011	CRFA	I	CORRESPONDENCE RECEIVED IN LAW OFFICE	010
11/15/2011	TROA	I	TEAS RESPONSE TO OFFICE ACTION RECEIVED	009
07/14/2011	TCCA	I	TEAS CHANGE OF CORRESPONDENCE RECEIVED	008
06/07/2011	GNRN	O	NOTIFICATION OF NON-FINAL ACTION E-MAILED	007
06/07/2011	GNRT	F	NON-FINAL ACTION E-MAILED	006
06/07/2011	CNRT	R	NON-FINAL ACTION WRITTEN	005
05/26/2011	DOCK	D	ASSIGNED TO EXAMINER	004
03/02/2011	MPMK	O	NOTICE OF PSEUDO MARK MAILED	003
03/01/2011	NWOS	I	NEW APPLICATION OFFICE SUPPLIED DATA ENTERED IN TRAM	002
02/28/2011	NWAP	I	NEW APPLICATION ENTERED IN TRAM	001

CURRENT CORRESPONDENCE INFORMATION

ATTORNEY	James D. Nguyen
CORRESPONDENCE ADDRESS	James D. Nguyen Davis Wright Tremaine LLP Suite 2400 865 S Figueroa Street Los Angeles CA 90017
DOMESTIC REPRESENTATIVE	NONE

NTRUST



Commissioner for Trademarks
P.O. Box 1451
Alexandria, VA 22313-1451
www.uspto.gov

LETTER OF PROTEST MEMORANDUM

DATE: December 8, 2011

TO: Amy Kertgate
Examining Attorney
Law Office 113

FROM: Montia Pressey
Office of the Deputy Commissioner for
Trademark Examination Policy

SUBJECT: Letter of protest concerning Application Serial No. 85250992 for the mark
NTRUST for financial-related services

A letter of protest filed before publication has been accepted because the evidence submitted by the protester is relevant and may support a reasonable ground for refusal appropriate in *ex parte* examination. Therefore, you must consider the following and make an independent determination whether to issue a requirement or refusal based on the objections raised in the letter of protest:

Likelihood of confusion under Section 2(d) of the Trademark Act based on the following INTRUST and INTRUST-formative registrations for various financial related services:

N 00011

Intrust is the owner of record of several registrations on the Principal Register of the U.S. Patent and Trademark Office that include the mark "INTRUST," which include, without limitation, "INTRUST," Federal Registration No. 1,802,917, registered on November 2, 1993, for banking services; "INTRUST MERCHANT SERVICES," Federal Registration No. 2,738,638, registered on July 15, 2003, for merchant services, namely, credit card and debit card services; "INTRUST WEALTH MANAGEMENT" (stylized), Federal Registration No. 3,358,359, registered on December 25, 2007, for financial services, namely, management of trusts and investment accounts; "INTRUST VALUE PACK," Federal Registration No. 3,219,237, registered on March 20, 2007, for non-commercial banking service, namely, upgraded checking account services; "I INTRUST BANK" (stylized + design), Federal Registration No. 2,197,748, registered on October 20, 1998, for banking services; "INTRUST CHECK CARD," Federal Registration No. 1,957,654, registered on February 20, 1996, for banking card services, specifically on line debit card; "INTRUST BANK, N.A.," Federal Registration No. 1,840,083, registered on June 14, 1994, for banking services; "INTRUST FINANCIAL CORPORATION," Federal Registration No. 1,849,586, registered on August 9, 1994, for banking services; "INTRUST BANK," Federal Registration No. 1,841,487, registered on June 21, 1994, for banking services; "INTRUST CARD CENTER," Federal Registration No. 1,879,319, registered on February 14, 1994, for banking services; "INTRUST 24 HOUR BANKING," Federal Registration No. 1,832,427, registered on April 19, 1994, for banking services; and "I TRUST INTRUST," Federal Registration No. 3,711,317, registered on November 17, 2009, for banking services. We have enclosed as Exhibit A copies of the above-referenced registrations, and we respectfully request that the USPTO take notice of the above-referenced registrations.

NOTE: The acceptance of a letter of protest filed before publication is not a legal determination by the USPTO of registrability, nor is it meant to compromise the integrity of the ex parte examination process. It merely serves to bring the submitted evidence to the attention of the examining attorney, who determines whether a refusal or requirement should be raised or ultimately made final.

NOTE TO THE FILE

SERIAL NUMBER: 85250992

DATE: 12/08/2011

NAME: akertgate

NOTE:

Searched:

- Google
- Lexis/Nexis
- OneLook
- Wikipedia
- Acronym Finder
- Other:

Discussed ID with:

- Senior Atty
- Managing Atty
- Protest evidence reviewed

Checked:

- Geographic significance
- Surname
- Translation
- ID with ID/CLASS mailbox

Discussed Geo. Sig. with:

- Senior Atty
- Managing Atty

Discussed file with

Attorney/Applicant via:

- phone
 - email
 - Requested Law Library search for:
 - PRINT DO NOT PRINT
 - Description of the mark
 - Translation statement
 - Negative translation statement
 - Consent of living individual
 - Changed TRADEUPS to:
 - OTHER: Discussed application with Managing Attorney.
- Left message with Attorney/Applicant
 - Issued Examiner's Amendment and entered changes in TRADEUPS
 - Added design code in TRADEUPS
 - Re-imaged standard character drawing
 - Contacted TM MADRID ID/CLASS about misclassified definite ID

Trademark Snap Shot Publication Stylesheet
(Table presents the data on Publication Approval)

OVERVIEW

SERIAL NUMBER	85250992	FILING DATE	02/24/2011
REG NUMBER	0000000	REG DATE	N/A
REGISTER	PRINCIPAL	MARK TYPE	SERVICE MARK
INTL REG #	N/A	INTL REG DATE	N/A
TM ATTORNEY	KERTGATE, AMY L	L.O. ASSIGNED	113

PUB INFORMATION

RUN DATE	11/17/2011		
PUB DATE	N/A		
STATUS	680-APPROVED FOR PUBLICATON		
STATUS DATE	11/16/2011		
LITERAL MARK ELEMENT	NTRUST		
DATE ABANDONED	N/A	DATE CANCELLED	N/A
SECTION 2F	NO	SECTION 2F IN PART	NO
SECTION 8	NO	SECTION 8 IN PART	NO
SECTION 15	NO	RE PUB 12C	N/A
RENEWAL FILED	NO	RENEWAL DATE	N/A
DATE AMEND REG	N/A		

FILING BASIS

FILED BASIS		CURRENT BASIS		AMENDED BASIS	
1 (a)	NO	1 (a)	NO	1 (a)	NO
1 (b)	YES	1 (b)	YES	1 (b)	NO
44D	NO	44D	NO	44D	NO
44E	NO	44E	NO	44E	NO
66A	NO	66A	NO		
NO BASIS	NO	NO BASIS	NO		

MARK DATA

STANDARD CHARACTER MARK	YES
LITERAL MARK ELEMENT	NTRUST

N 00014

MARK DRAWING CODE	4-STANDARD CHARACTER MARK
COLOR DRAWING FLAG	NO

CURRENT OWNER INFORMATION

PARTY TYPE	10-ORIGINAL APPLICANT
NAME	nTrust Corp.
ADDRESS	15/F RCBC Plaza, Tower II 6819 Ayala Avenue Makati City 1227,
ENTITY	03-CORPORATION
CITIZENSHIP	Philippines

GOODS AND SERVICES

INTERNATIONAL CLASS	036
DESCRIPTION TEXT	Financial services conducted via electronic communications networks, namely, electronic funds transfer; bill payment services; cashless purchasing services for merchants and consumers whereby purchase monies are held in trust and sent to merchants upon sales to consumers; stored value card services; electronic money issuance and transfer services; direct deposit of funds into customer bank accounts
INTERNATIONAL CLASS	045
DESCRIPTION TEXT	Providing financial fraud protection and prevention

GOODS AND SERVICES CLASSIFICATION

INTERNATIONAL CLASS	036	FIRST USE DATE	NONE	FIRST USE IN COMMERCE DATE	NONE	CLASS STATUS	6-ACTIVE
INTERNATIONAL CLASS	045	FIRST USE DATE	NONE	FIRST USE IN COMMERCE DATE	NONE	CLASS STATUS	6-ACTIVE

MISCELLANEOUS INFORMATION/STATEMENTS

CHANGE IN REGISTRATION	NO
PSEUDO MARK	N TRUST

PROSECUTION HISTORY

DATE	ENT CD	ENT TYPE	DESCRIPTION	ENT NUM
11/16/2011	CNSA	P	APPROVED FOR PUB - PRINCIPAL REGISTER	012

11/15/2011	TEME	I	TEAS/EMAIL CORRESPONDENCE ENTERED	011
11/15/2011	CRFA	I	CORRESPONDENCE RECEIVED IN LAW OFFICE	010
11/15/2011	TROA	I	TEAS RESPONSE TO OFFICE ACTION RECEIVED	009
07/14/2011	TCCA	I	TEAS CHANGE OF CORRESPONDENCE RECEIVED	008
06/07/2011	GNRN	O	NOTIFICATION OF NON-FINAL ACTION E-MAILED	007
06/07/2011	GNRT	F	NON-FINAL ACTION E-MAILED	006
06/07/2011	CNRT	R	NON-FINAL ACTION WRITTEN	005
05/26/2011	DOCK	D	ASSIGNED TO EXAMINER	004
03/02/2011	MPMK	O	NOTICE OF PSEUDO MARK MAILED	003
03/01/2011	NWOS	I	NEW APPLICATION OFFICE SUPPLIED DATA ENTERED IN TRAM	002
02/28/2011	NWAP	I	NEW APPLICATION ENTERED IN TRAM	001

CURRENT CORRESPONDENCE INFORMATION

ATTORNEY	James D. Nguyen
CORRESPONDENCE ADDRESS	James D. Nguyen Davis Wright Tremaine LLP Suite 2400 865 S Figueroa Street Los Angeles CA 90017
DOMESTIC REPRESENTATIVE	NONE

NTRUST

Trademark Snap Shot Amendment & Mail Processing Stylesheet
 (Table presents the data on Amendment & Mail Processing Complete)

OVERVIEW

SERIAL NUMBER	85250992	FILING DATE	02/24/2011
REG NUMBER	0000000	REG DATE	N/A
REGISTER	PRINCIPAL	MARK TYPE	SERVICE MARK
INTL REG #	N/A	INTL REG DATE	N/A
TM ATTORNEY	KERTGATE, AMY L	L.O. ASSIGNED	113

PUB INFORMATION

RUN DATE	11/16/2011		
PUB DATE	N/A		
STATUS	661-RESPONSE AFTER NON-FINAL-ACTION-ENTERED		
STATUS DATE	11/15/2011		
LITERAL MARK ELEMENT	NTRUST		
DATE ABANDONED	N/A	DATE CANCELLED	N/A
SECTION 2F	NO	SECTION 2F IN PART	NO
SECTION 8	NO	SECTION 8 IN PART	NO
SECTION 15	NO	RE PUB 12C	N/A
RENEWAL FILED	NO	RENEWAL DATE	N/A
DATE AMEND REG	N/A		

FILING BASIS

FILED BASIS		CURRENT BASIS		AMENDED BASIS	
1 (a)	NO	1 (a)	NO	1 (a)	NO
1 (b)	YES	1 (b)	YES	1 (b)	NO
44D	NO	44D	NO	44D	NO
44E	NO	44E	NO	44E	NO
66A	NO	66A	NO		
NO BASIS	NO	NO BASIS	NO		

MARK DATA

STANDARD CHARACTER MARK	YES
LITERAL MARK ELEMENT	NTRUST

MARK DRAWING CODE	4-STANDARD CHARACTER MARK
COLOR DRAWING FLAG	NO

CURRENT OWNER INFORMATION

PARTY TYPE	10-ORIGINAL APPLICANT
NAME	nTrust Corp.
ADDRESS	15/F RCBC Plaza, Tower II 6819 Ayala Avenue Makati City 1227,
ENTITY	03-CORPORATION
CITIZENSHIP	Philippines

GOODS AND SERVICES

INTERNATIONAL CLASS	036
DESCRIPTION TEXT	Financial services conducted via electronic communications networks, namely, electronic funds transfer; bill payment services; cashless purchasing services for merchants and consumers whereby purchase monies are held in trust and sent to merchants upon sales to consumers; stored value card services; electronic money issuance and transfer services; direct deposit of funds into customer bank accounts
INTERNATIONAL CLASS	045
DESCRIPTION TEXT	Providing financial fraud protection and prevention

GOODS AND SERVICES CLASSIFICATION

INTERNATIONAL CLASS	036	FIRST USE DATE	NONE	FIRST USE IN COMMERCE DATE	NONE	CLASS STATUS	6-ACTIVE
INTERNATIONAL CLASS	045	FIRST USE DATE	NONE	FIRST USE IN COMMERCE DATE	NONE	CLASS STATUS	6-ACTIVE

MISCELLANEOUS INFORMATION/STATEMENTS

CHANGE IN REGISTRATION	NO
PSEUDO MARK	N TRUST

PROSECUTION HISTORY

DATE	ENT CD	ENT TYPE	DESCRIPTION	ENT NUM
11/15/2011	TEME	I	TEAS/EMAIL CORRESPONDENCE ENTERED	011

11/15/2011	CRFA	I	CORRESPONDENCE RECEIVED IN LAW OFFICE	010
11/15/2011	TROA	I	TEAS RESPONSE TO OFFICE ACTION RECEIVED	009
07/14/2011	TCCA	I	TEAS CHANGE OF CORRESPONDENCE RECEIVED	008
06/07/2011	GNRN	O	NOTIFICATION OF NON-FINAL ACTION E-MAILED	007
06/07/2011	GNRT	F	NON-FINAL ACTION E-MAILED	006
06/07/2011	CNRT	R	NON-FINAL ACTION WRITTEN	005
05/26/2011	DOCK	D	ASSIGNED TO EXAMINER	004
03/02/2011	MPMK	O	NOTICE OF PSEUDO MARK MAILED	003
03/01/2011	NWOS	I	NEW APPLICATION OFFICE SUPPLIED DATA ENTERED IN TRAM	002
02/28/2011	NWAP	I	NEW APPLICATION ENTERED IN TRAM	001

CURRENT CORRESPONDENCE INFORMATION

ATTORNEY	James D. Nguyen
CORRESPONDENCE ADDRESS	James D. Nguyen Davis Wright Tremaine LLP Suite 2400 865 S Figueroa Street Los Angeles CA 90017
DOMESTIC REPRESENTATIVE	NONE

NTRUST

Response to Office Action

The table below presents the data as entered.

Input Field	Entered
SERIAL NUMBER	85250992
LAW OFFICE ASSIGNED	LAW OFFICE 113
MARK SECTION (no change)	
GOODS AND/OR SERVICES SECTION (036)(current)	
INTERNATIONAL CLASS	036
DESCRIPTION	
Financial services conducted via electronic communications networks, namely, electronic funds transfer; bill payment services; cashless purchasing services for merchants and consumers whereby purchase monies are held and sent to merchants upon sales to consumers; stored value card services; electronic money issuance and transfer services; direct deposit of funds into customer bank accounts; and providing financial fraud protection and prevention	
FILING BASIS	Section 1(b)
GOODS AND/OR SERVICES SECTION (036)(proposed)	
INTERNATIONAL CLASS	036
TRACKED TEXT DESCRIPTION	
Financial services conducted via electronic communications networks, namely, electronic funds transfer; bill payment services; cashless purchasing services for merchants and consumers whereby purchase monies are held and sent to merchants upon sales to consumers; <u>cashless purchasing services for merchants and consumers whereby purchase monies are held in trust and sent to merchants upon sales to consumers;</u> stored value card services; electronic money issuance and transfer services; direct deposit of funds into customer bank accounts; and providing financial fraud protection and prevention	
FINAL DESCRIPTION	
Financial services conducted via electronic communications networks, namely, electronic funds transfer; bill payment services; cashless purchasing services for merchants and consumers whereby purchase monies are held in trust and sent to merchants upon sales to consumers; stored value card services; electronic money issuance and transfer services; direct deposit of funds into customer bank accounts	
FILING BASIS	Section 1(b)
GOODS AND/OR SERVICES SECTION (045)(class added)	

INTERNATIONAL CLASS	045
DESCRIPTION	Providing financial fraud protection and prevention
FILING BASIS	Section 1(b)
PAYMENT SECTION	
NUMBER OF CLASSES	1
FEE PER CLASS	325
TOTAL FEES DUE	325
SIGNATURE SECTION	
DECLARATION SIGNATURE	/James D. Nguyen/
SIGNATORY'S NAME	James D. Nguyen
SIGNATORY'S POSITION	Attorney of record, California State bar member
DATE SIGNED	11/15/2011
RESPONSE SIGNATURE	/James D. Nguyen/
SIGNATORY'S NAME	James D. Nguyen
SIGNATORY'S POSITION	Attorney of record, California State bar member`
DATE SIGNED	11/15/2011
AUTHORIZED SIGNATORY	YES
FILING INFORMATION SECTION	
SUBMIT DATE	Tue Nov 15 11:34:10 EST 2011
TEAS STAMP	USPTO/ROA-66.195.65.230-2 0111115113410443602-85250 992-480b644efbf839fd8d8eb ee719c2abae7ac-DA-10195-2 0111115112544892148

PTO Form 1957 (Rev 9/2005)
OMB No. 0651-0050 (Exp. 04/30/2011)

**Response to Office Action
To the Commissioner for Trademarks:**

Application serial no. **85250992** has been amended as follows:

CLASSIFICATION AND LISTING OF GOODS/SERVICES

N 00023

Applicant proposes to amend the following class of goods/services in the application:

Current: Class 036 for Financial services conducted via electronic communications networks, namely, electronic funds transfer; bill payment services; cashless purchasing services for merchants and consumers whereby purchase monies are held and sent to merchants upon sales to consumers; stored value card services; electronic money issuance and transfer services; direct deposit of funds into customer bank accounts; and providing financial fraud protection and prevention

Original Filing Basis:

Filing Basis: Section 1(b), Intent to Use: The applicant has a bona fide intention to use or use through the applicant's related company or licensee the mark in commerce on or in connection with the identified goods and/or services as of the filing date of the application. (15 U.S.C. Section 1051(b)).

Proposed:

Tracked Text Description: Financial services conducted via electronic communications networks, namely, electronic funds transfer; bill payment services; ~~cashless purchasing services for merchants and consumers whereby purchase monies are held and sent to merchants upon sales to consumers;~~ cashless purchasing services for merchants and consumers whereby purchase monies are held in trust and sent to merchants upon sales to consumers; stored value card services; electronic money issuance and transfer services; direct deposit of funds into customer bank accounts; ~~and providing financial fraud protection and prevention~~

Class 036 for Financial services conducted via electronic communications networks, namely, electronic funds transfer; bill payment services; cashless purchasing services for merchants and consumers whereby purchase monies are held in trust and sent to merchants upon sales to consumers; stored value card services; electronic money issuance and transfer services; direct deposit of funds into customer bank accounts

Filing Basis: Section 1(b), Intent to Use: The applicant has a bona fide intention to use or use through the applicant's related company or licensee the mark in commerce on or in connection with the identified goods and/or services as of the filing date of the application. (15 U.S.C. Section 1051(b)).

Applicant hereby adds the following class of goods/services to the application:

New: Class 045 for Providing financial fraud protection and prevention

Filing Basis: Section 1(b), Intent to Use: The applicant has a bona fide intention to use or use through the applicant's related company or licensee the mark in commerce on or in connection with the identified goods and/or services as of the filing date of the application. (15 U.S.C. Section 1051(b)).

FEE(S)

Fee(s) in the amount of \$325 is being submitted.

SIGNATURE(S)

Declaration Signature

If the applicant is seeking registration under Section 1(b) and/or Section 44 of the Trademark Act, the applicant has had a bona fide intention to use or use through the applicant's related company or licensee the mark in commerce on or in connection with the identified goods and/or services as of the filing date of the application. 37 C.F.R. Secs. 2.34(a)(2)(i); 2.34 (a)(3)(i); and 2.34(a)(4)(ii); and/or the applicant has had a bona fide intention to exercise legitimate control over the use of the mark in commerce by its members. 37 C.F. R. Sec. 2.44. If the applicant is seeking registration under Section 1(a) of the Trademark Act, the mark was in use in commerce on or in connection with the goods and/or services listed in the application as of the application filing date or as of the date of any submitted allegation of use. 37 C.F.R. Secs. 2.34(a)(1)(i); and/or the applicant has exercised legitimate control over the use of the mark in

commerce by its members. 37 C.F.R. Sec. 2.44. The undersigned, being hereby warned that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. Section 1001, and that such willful false statements may jeopardize the validity of the application or any resulting registration, declares that he/she is properly authorized to execute this application on behalf of the applicant; he/she believes the applicant to be the owner of the trademark/service mark sought to be registered, or, if the application is being filed under 15 U.S.C. Section 1051(b), he/she believes applicant to be entitled to use such mark in commerce; to the best of his/her knowledge and belief no other person, firm, corporation, or association has the right to use the mark in commerce, either in the identical form thereof or in such near resemblance thereto as to be likely, when used on or in connection with the goods/services of such other person, to cause confusion, or to cause mistake, or to deceive; that if the original application was submitted unsigned, that all statements in the original application and this submission made of the declaration signer's knowledge are true; and all statements in the original application and this submission made on information and belief are believed to be true.

Signature: /James D. Nguyen/ Date: 11/15/2011

Signatory's Name: James D. Nguyen

Signatory's Position: Attorney of record, California State bar member

Response Signature

Signature: /James D. Nguyen/ Date: 11/15/2011

Signatory's Name: James D. Nguyen

Signatory's Position: Attorney of record, California State bar member`

The signatory has confirmed that he/she is an attorney who is a member in good standing of the bar of the highest court of a U.S. state, which includes the District of Columbia, Puerto Rico, and other federal territories and possessions; and he/she is currently the applicant's attorney or an associate thereof; and to the best of his/her knowledge, if prior to his/her appointment another U.S. attorney or a Canadian attorney/agent not currently associated with his/her company/firm previously represented the applicant in this matter: (1) the applicant has filed or is concurrently filing a signed revocation of or substitute power of attorney with the USPTO; (2) the USPTO has granted the request of the prior representative to withdraw; (3) the applicant has filed a power of attorney appointing him/her in this matter; or (4) the applicant's appointed U.S. attorney or Canadian attorney/agent has filed a power of attorney appointing him/her as an associate attorney in this matter.

RAM Sale Number: 10195

RAM Accounting Date: 11/15/2011

Serial Number: 85250992

Internet Transmission Date: Tue Nov 15 11:34:10 EST 2011

TEAS Stamp: USPTO/ROA-66.195.65.230-2011111511341044

3602-85250992-480b644efbf839fd8d8ebee719

c2abae7ac-DA-10195-20111115112544892148

RAM SALE NUMBER: 10195
RAM ACCOUNTING DATE: 20111115

INTERNET TRANSMISSION DATE:
2011/11/15

SERIAL NUMBER:
85/250992

Description	Fee Code	Transaction Date	Fee	Number Of Classes	Total Fees Paid
New App	7001	2011/11/15	325	1	325

Change Of Correspondence Address

The table below presents the data as entered.

Input Field	Entered
SERIAL NUMBER	85250992
LAW OFFICE ASSIGNED	LAW OFFICE 113
MARK SECTION	
MARK	NTRUST
CORRESPONDENCE SECTION (current)	
ORIGINAL ADDRESS	JAMES D. NGUYEN WILDMAN, HARROLD, ALLEN & DIXON LLP 9665 WILSHIRE BLVD STE 200 BEVERLY HILLS, CA 90212-2309 3108608700 3108603808 jnguyen@wildman.com
NEW CORRESPONDENCE ADDRESS	
NEW ADDRESS	James D. Nguyen Davis Wright Tremaine LLP Suite 2400 865 S Figueroa Street Los Angeles California United States 90017 213 633-8643 213 655-6899 nytмпто@dwt.com
SIGNATURE SECTION	
SIGNATURE	/James D. Nguyen/
SIGNATORY NAME	James D. Nguyen
SIGNATORY DATE	07/14/2011
SIGNATORY POSITION	Attorney of record, California state bar member
AUTHORIZED SIGNATORY	YES
FILING INFORMATION SECTION	

SUBMIT DATE	Thu Jul 14 16:39:51 EDT 2011
TEAS STAMP	USPTO/CCA-66.195.65.230-2 0110714163951052714-85250 992-480aa5cd7ff10b317b569 77785695a832d9-N/A-N/A-20 110714162748769139

To: nTrust Corp. (jnguyen@wildman.com)
Subject: U.S. TRADEMARK APPLICATION NO. 85250992 - NTRUST - N/A
Sent: 6/7/2011 11:53:10 AM
Sent As: ECOM113@USPTO.GOV
Attachments:

**UNITED STATES PATENT AND TRADEMARK OFFICE (USPTO)
OFFICE ACTION (OFFICIAL LETTER) ABOUT APPLICANT'S TRADEMARK APPLICATION**

APPLICATION SERIAL NO. 85250992

MARK: NTRUST

85250992

CORRESPONDENT ADDRESS:

JAMES D. NGUYEN
WILDMAN, HARROLD, ALLEN & DIXON

CLICK HERE TO RESPOND TO THIS LETTER:
http://www.uspto.gov/trademarks/teas/response_forms.jsp

LLP

9665 WILSHIRE BLVD STE 200
BEVERLY HILLS, CA 90212-2309

APPLICANT: nTrust Corp.

CORRESPONDENT'S REFERENCE/DOCKET

NO:

N/A

CORRESPONDENT E-MAIL ADDRESS:

jnguyen@wildman.com

OFFICE ACTION

STRICT DEADLINE TO RESPOND TO THIS LETTER

TO AVOID ABANDONMENT OF APPLICANT'S TRADEMARK APPLICATION, THE USPTO MUST RECEIVE APPLICANT'S COMPLETE RESPONSE TO THIS LETTER **WITHIN 6 MONTHS** OF THE ISSUE/MAILING DATE BELOW.

ISSUE/MAILING DATE: 6/7/2011

The referenced application has been reviewed by the assigned trademark examining attorney. Applicant must respond timely and completely to the issue(s) below. 15 U.S.C. §1062(b); 37 C.F.R. §§2.62(a), 2.65(a); TMEP §§711, 718.03.

NO CONFLICTING MARKS FOUND

The trademark examining attorney has searched the Office's database of registered and pending marks and has found no conflicting marks that would bar registration under Trademark Act Section 2(d). TMEP §704.02; see 15 U.S.C. §1052(d).

N 00029

However, applicant must respond to the following requirement(s) before registration can be granted.

IDENTIFICATION AND CLASSIFICATION OF SERVICES

Applicant's services are identified as "Financial services conducted via electronic communications networks, namely, electronic funds transfer; bill payment services; cashless purchasing services for merchants and consumers whereby purchase monies are held and sent to merchants upon sales to consumers; stored value card services; electronic money issuance and transfer services; direct deposit of funds into customer bank accounts; and providing financial fraud protection and prevention" in International Class 36.

The wording "cashless purchasing services for merchants and consumers whereby purchase monies are held and sent to merchants upon sales to consumers" in the identification of services is indefinite and must be clarified to indicate that the monies are held in trust, if accurate. *See* TMEP §1402.01.

Applicant has classified "providing financial fraud protection and prevention" in International Class 36; however, the proper classification is International Class 45. Therefore, applicant must either (1) add International Class 45 to the application and reclassify these services in the proper international class, or (2) delete the wording "providing financial fraud protection and prevention" from the application. *See* 37 C.F.R. §§2.86, 6.1; TMEP §§1403 *et seq.* If applicant adds one or more international classes to the application, applicant must comply with the multiple-class requirements specified in this Office action.

Applicant may adopt the following recitation of services, if accurate [the examining attorney's suggestions appear in **bold, underlined text**]:

Class 36: Financial services conducted via electronic communications networks, namely, electronic funds transfer; bill payment services; cashless purchasing services for merchants and consumers whereby purchase monies are held **in trust** and sent to merchants upon sales to consumers; stored value card services; electronic money issuance and transfer services; direct deposit of funds into customer bank accounts

Class 45: Providing financial fraud protection and prevention

An applicant may amend an identification of services only to clarify or limit the services; adding to or broadening the scope of the services is not permitted. 37 C.F.R. §2.71(a); *see* TMEP §§1402.06 *et seq.*, 1402.07 *et seq.*

ID Manual Online

For assistance with identifying and classifying goods and/or services in trademark applications, please see the online searchable *Manual of Acceptable Identifications of Goods and Services* at <http://tess2.uspto.gov/netathtml/tidm.html>. *See* TMEP §1402.04.

MULTIPLE CLASS APPLICATION REQUIREMENTS

For an application with more than one international class, called a "multiple-class application," an applicant must meet all of the requirements below for those international classes based on an intent to use the mark in commerce under Trademark Act Section 1(b):

- (1) LIST GOODS AND/OR SERVICES BY INTERNATIONAL CLASS: Applicant

must list the goods and/or services by international class; and

(2) **PROVIDE FEES FOR ALL INTERNATIONAL CLASSES:** Applicant must submit an application filing fee for each international class of goods and/or services not covered by the fee(s) already paid (confirm current fee information at <http://www.uspto.gov>, click on "View Fee Schedule" under the column titled "Trademarks").

See 15 U.S.C. §§1051(b), 1112, 1126(e); 37 C.F.R. §§2.34(a)(2)-(3), 2.86(a); TMEP §§1403.01, 1403.02(c).

Applicant is encouraged to telephone the assigned trademark examining attorney to resolve the issues raised in this Office action.

/Amy L. Kertgate/
Law Office 113
Trademark Examining Attorney
Office: 571-272-1943
Email: amy.kertgate@uspto.gov

TO RESPOND TO THIS LETTER: Go to http://www.uspto.gov/trademarks/teas/response_forms.jsp. Please wait 48-72 hours from the issue/ mailing date before using TEAS, to allow for necessary system updates of the application. For *technical* assistance with online forms, e-mail TEAS@uspto.gov. For questions about the Office action itself, please contact the assigned trademark examining attorney. **E-mail communications will not be accepted as responses to Office actions; therefore, do not respond to this Office action by e-mail.**

All informal e-mail communications relevant to this application will be placed in the official application record.

WHO MUST SIGN THE RESPONSE: It must be personally signed by an individual applicant or someone with legal authority to bind an applicant (i.e., a corporate officer, a general partner, all joint applicants). If an applicant is represented by an attorney, the attorney must sign the response.

PERIODICALLY CHECK THE STATUS OF THE APPLICATION: To ensure that applicant does not miss crucial deadlines or official notices, check the status of the application every three to four months using Trademark Applications and Registrations Retrieval (TARR) at <http://tarr.uspto.gov/>. Please keep a copy of the complete TARR screen. If TARR shows no change for more than six months, call 1-800-786-9199. For more information on checking status, see <http://www.uspto.gov/trademarks/process/status/>.

TO UPDATE CORRESPONDENCE/E-MAIL ADDRESS: Use the TEAS form at <http://www.uspto.gov/teas/eTEASpageE.htm>.

To: nTrust Corp. (jnguyen@wildman.com)
Subject: U.S. TRADEMARK APPLICATION NO. 85250992 - NTRUST - N/A
Sent: 6/7/2011 11:53:12 AM
Sent As: ECOM113@USPTO.GOV
Attachments:

**IMPORTANT NOTICE REGARDING YOUR
U.S. TRADEMARK APPLICATION**

**USPTO OFFICE ACTION HAS ISSUED ON 6/7/2011 FOR
SERIAL NO. 85250992**

Please follow the instructions below to continue the prosecution of your application:

TO READ OFFICE ACTION: Click on this [link](#) or go to <http://portal.uspto.gov/external/portal/tow> and enter the application serial number to [access](#) the Office action.

PLEASE NOTE: The Office action may not be immediately available but will be viewable within 24 hours of this e-mail notification.

RESPONSE IS REQUIRED: You should carefully review the Office action to determine (1) how to respond; and (2) the applicable **response time period**. Your response deadline will be calculated from 6/7/2011 (or sooner if specified in the office action).

Do NOT hit "Reply" to this e-mail notification, or otherwise attempt to e-mail your response, as the USPTO does NOT accept e-mailed responses. Instead, the USPTO recommends that you respond online using the Trademark Electronic Application System Response Form.

HELP: For *technical* assistance in accessing the Office action, please e-mail TDR@uspto.gov. Please contact the assigned examining attorney with questions about the Office action.

WARNING

Failure to file the required response by the applicable deadline will result in the ABANDONMENT of your application.

*** User:akertgate ***

#	Total Marks	Dead Marks	Live Viewed Docs	Live Viewed Images	Status/ Search Duration	Search
01	2739	N/A	0	0	0:05	*n\$1tr{v}{"scz"}t*[bi,ti] not dead[ld]
02	1129473	N/A	0	0	0:08	*n*[bi,ti] not dead[ld]
03	8687	N/A	0	0	0:03	*tr{v}{"scz"}t*[bi,ti] not dead[ld]
04	6774	N/A	0	0	0:01	2 and 3
05	1961	N/A	0	0	0:03	1 and "036"[cc]
06	220	0	220	181	0:02	1 and ("a b 200" "036")[ic]
07	344	N/A	0	0	0:03	1 and ("a b 200" "042")[ic]
08	320	N/A	0	0	0:01	7 not 6
09	137	N/A	0	0	0:01	*ntru{"sz"}t*[bi,ti] not dead[ld]
10	71	0	71	58	0:01	9 not 6
11	0	0	0	0	0:03	10 and ("a b 200" "036")[ic]
12	3	0	3	3	P/0:02	"n trust"[bi,ti] not dead[ld]
13	3	0	3	2	0:03	"ntrust"[bi,ti] not dead[ld]
14	2	0	2	2	0:04	"nTrust"[on] not dead[ld]

Session started 6/3/2011 1:19:04 PM

Session finished 6/3/2011 1:34:10 PM

Total search duration 0 minutes 40 seconds

Session duration 15 minutes 6 seconds

Default NEAR limit=1ADJ limit=1

Sent to TICRS as Serial Number: 85250992

From: TMDesignCodeComments
Sent: Wednesday, March 2, 2011 00:34 AM
To: jnguyen@wildman.com
Subject: Notice of Pseudo Mark for Serial Number: 85250992

**ATTORNEY REFERENCE
NUMBER:**

The USPTO may assign pseudo marks, as appropriate, to new applications to assist in searching the USPTO database for conflicting marks. They have no legal significance and will not appear on the registration certificate.

A PSEUDO MARK may be assigned to marks that include words, numbers, compound words, symbols, or acronyms that can have alternative spellings or meanings. For example, if the mark comprises the words 'YOU ARE' surrounded by a design of a box, the pseudo mark field in the USPTO database would display the mark as 'YOU ARE SQUARE'. A mark filed as 'URGR8' would receive a pseudo mark of 'YOU ARE GREAT'.

Response to this notice is not required; however, to suggest additions or changes to the pseudo mark assigned to your mark, please e-mail TMDesignCodeComments@USPTO.GOV. You **must** reference your application serial number within your request. The USPTO will review the proposal and update the record, if appropriate. For questions, please call 1-800-786-9199 to speak to a Customer Service representative.

The USPTO will not send any further response to your e-mail. Check TESS in approximately two weeks to see if the requested changes have been entered. Requests deemed unnecessary or inappropriate will not be entered.

Pseudo marks assigned to the referenced serial number are listed below.

PSEUDO MARK:

N TRUST

Trademark/Service Mark Application, Principal Register

Serial Number: 85250992

Filing Date: 02/24/2011

The table below presents the data as entered.

Input Field	Entered
SERIAL NUMBER	85250992
MARK INFORMATION	
*MARK	<u>NTRUST</u>
STANDARD CHARACTERS	YES
USPTO-GENERATED IMAGE	YES
LITERAL ELEMENT	NTRUST
MARK STATEMENT	The mark consists of standard characters, without claim to any particular font, style, size, or color.
REGISTER	Principal
APPLICANT INFORMATION	
*OWNER OF MARK	nTrust Corp.
INTERNAL ADDRESS	15/F RCBC Plaza, Tower II
*STREET	6819 Ayala Avenue
*CITY	Makati City 1227
*COUNTRY	Philippines
LEGAL ENTITY INFORMATION	
TYPE	corporation
STATE/COUNTRY OF INCORPORATION	Philippines
GOODS AND/OR SERVICES AND BASIS INFORMATION	
INTERNATIONAL CLASS	036
	Financial services conducted via electronic communications networks, namely, electronic funds transfer; bill payment services; cashless purchasing services for merchants and

*IDENTIFICATION	consumers whereby purchase monies are held and sent to merchants upon sales to consumers; stored value card services; electronic money issuance and transfer services; direct deposit of funds into customer bank accounts; and providing financial fraud protection and prevention
FILING BASIS	SECTION 1(b)
ATTORNEY INFORMATION	
NAME	James D. Nguyen
FIRM NAME	Wildman, Harrold, Allen & Dixon LLP
INTERNAL ADDRESS	Suite 200
STREET	9665 Wilshire Blvd.
CITY	Beverly Hills
STATE	California
COUNTRY	United States
ZIP/POSTAL CODE	90212
PHONE	3108608700
FAX	3108603808
EMAIL ADDRESS	jnguyen@wildman.com
AUTHORIZED TO COMMUNICATE VIA EMAIL	Yes
OTHER APPOINTED ATTORNEY	Jami A. Gekas, Shannon T. Harell, Thomas E. Hill, John S. Letchinger, Julie Nichols Matthews, Heather E. Nolan, Helen Istvan Odom, Benjamin J. Stein
CORRESPONDENCE INFORMATION	
NAME	James D. Nguyen
FIRM NAME	Wildman, Harrold, Allen & Dixon LLP
INTERNAL ADDRESS	Suite 200
STREET	9665 Wilshire Blvd.
CITY	Beverly Hills
STATE	California
COUNTRY	United States
ZIP/POSTAL CODE	90212

PHONE	3108608700
FAX	3108603808
EMAIL ADDRESS	jnguyen@wildman.com
AUTHORIZED TO COMMUNICATE VIA EMAIL	Yes
FEE INFORMATION	
NUMBER OF CLASSES	1
FEE PER CLASS	325
*TOTAL FEE DUE	325
*TOTAL FEE PAID	325
SIGNATURE INFORMATION	
SIGNATURE	/Robert MacGregor/
SIGNATORY'S NAME	Robert MacGregor
SIGNATORY'S POSITION	Chief Executive Officer
DATE SIGNED	02/24/2011

Trademark/Service Mark Application, Principal Register

Serial Number: 85250992

Filing Date: 02/24/2011

To the Commissioner for Trademarks:

MARK: NTRUST (Standard Characters, see mark)

The literal element of the mark consists of NTRUST.

The mark consists of standard characters, without claim to any particular font, style, size, or color.

The applicant, nTrust Corp., a corporation of Philippines, having an address of
15/F RCBC Plaza, Tower II,
6819 Ayala Avenue
Makati City 1227
Philippines

requests registration of the trademark/service mark identified above in the United States Patent and Trademark Office on the Principal Register established by the Act of July 5, 1946 (15 U.S.C. Section 1051 et seq.), as amended, for the following:

International Class 036: Financial services conducted via electronic communications networks, namely, electronic funds transfer; bill payment services; cashless purchasing services for merchants and consumers whereby purchase monies are held and sent to merchants upon sales to consumers; stored value card services; electronic money issuance and transfer services; direct deposit of funds into customer bank accounts; and providing financial fraud protection and prevention

Intent to Use: The applicant has a bona fide intention to use or use through the applicant's related company or licensee the mark in commerce on or in connection with the identified goods and/or services. (15 U.S.C. Section 1051(b)).

The applicant's current Attorney Information:

James D. Nguyen and Jami A. Gekas, Shannon T. Harell, Thomas E. Hill, John S. Letchinger, Julie Nichols Matthews, Heather E. Nolan, Helen Istvan Odom, Benjamin J. Stein of Wildman, Harrold, Allen & Dixon LLP

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jnguyen@wildman.com (authorized)

A fee payment in the amount of \$325 has been submitted with the application, representing payment for 1 class(es).

Declaration

The undersigned, being hereby warned that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. Section 1001, and that such willful false statements, and the like, may jeopardize the validity of the application or any resulting registration, declares that he/she is properly authorized to execute this application on behalf of the applicant; he/she believes the applicant to be the owner of the trademark/service mark sought to be registered, or, if the application is being filed under 15 U.S.C. Section 1051(b), he/she believes applicant to be entitled to use such mark in commerce; to the best of his/her knowledge and belief no other person, firm, corporation, or association has the right to use the mark in commerce, either in the identical form thereof or in such near resemblance thereto as to be likely, when used on or in connection with the goods/services of such other person, to cause confusion, or to cause mistake, or to deceive; and that all statements made of his/her own knowledge are true; and that all statements made on information and belief are believed to be true.

Signature: /Robert MacGregor/ Date Signed: 02/24/2011
Signatory's Name: Robert MacGregor
Signatory's Position: Chief Executive Officer

RAM Sale Number: 4154
RAM Accounting Date: 02/25/2011

Serial Number: 85250992
Internet Transmission Date: Thu Feb 24 17:15:34 EST 2011
TEAS Stamp: USPTO/BAS-66.28.243.126-2011022417153449
2972-85250992-4808e9869ad9dc3454af8e3fd
659aba9ea-DA-4154-20110224154401420853

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At Entrust we understand the potential benefits of tax-sensitive investment portfolios. It's simple...



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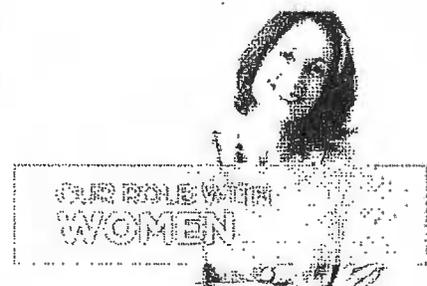
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Joslyn discusses the services that Entrust Financial provides. Learn how they can help you

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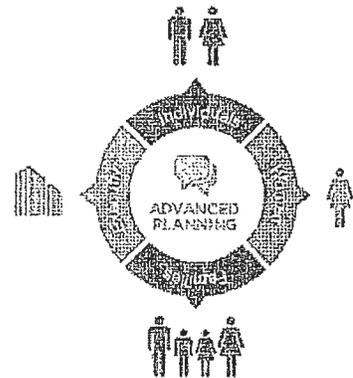
Entrust uses a consultative approach to ensure that we're doing the right thing for you and that you're comfortable every step along the way. We assist investors looking for a consultative approach and a lifelong relationship, rather than simply short-term investment transactions.

Our services are tailored to provide advanced planning to address all aspects that are important to your financial life. Entrust's highly systemized process provides worry-free financial solutions, so you can focus on what you love.

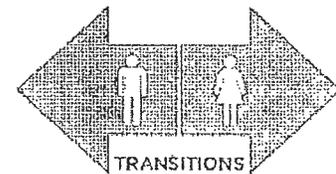
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Our Services
Joslyn discusses the services that Entrust Financial provides. Learn how they can help you achieve your financial aspirations.

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CONVERSATIONS | world-class investing

Dedicated Financial Planning & Investment Solutions

"In an efficient market, prices fully reflect available information," stated Eugene Fama.¹ That observation may seem familiar, but may also feel like the theme for a white paper on the technical aspects of investing. What should an investor do, who wants to make informed decisions but who doesn't intend to complete an advanced degree in finance before doing so?

Our Entrust solution is to collaborate with clients, developing an advisor/client partnership over time. This method offers the opportunity to educate and inform, before clients face any decision-making. We also have a strong commitment to nurture each relationship through regular communication. Just as new information affects stock and bond prices, life events can impact the need to fine-tune client planning.

Read on for more insight into making informed investment decisions. And if you haven't already, please take a moment right now to:  [Follow us on LinkedIn](#)

¹Eugene Fama was awarded the Nobel Prize in Economics in October, 2013.

Your Questions Answered

LinkedIn: What's in it for me?

LinkedIn is probably the best rolodex you will ever have. Professionals from all sorts of industries and from all over the world have a profile on the site. In fact, LinkedIn currently has over 100

Exhibit No. 205

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million professional members worldwide. It is your one-stop shop for a fantastic (and free!) place to start when looking to broaden your professional reach or cultivate your current professional connections.

Depending on your own personal needs, think of LinkedIn as the professional alternative to Facebook for keeping in touch with people in your professional life. How many times have you used Facebook to get back in touch with an old friend? You can do the same with LinkedIn if you ever need to get in touch with peers, partners, clients, co-workers, or coaches.

We are always aiming to strengthen our professional network. We would love your help. Please click here to:  [Follow us on LinkedIn](#)



Experience your reward

Your reward for reading on about being an informed investor can be experienced by clicking here: <http://www.entrustfinancial.com/resources/video-gallery/?play=14>. And for readers who want to review the lessons of the video, highlights include:

A lot of people talk about the market, but what does that mean? The financial market is made up of millions of participants-- many just like you, buyers and sellers who voluntarily agree to trade shares of companies all over the world.

Think of the stock market as a large information processing machine that takes in all available information about a company. All this information impacts the price of the stock. No one can really know if that price is right. But thanks to the market's processing power, we can treat the current price as the best estimate of its actual value.

Stock prices are like other consumer prices. They move up and down based on new information. Market participants quickly respond and prices adjust. So to get ahead, you need to be able to predict where prices are going. Right? Wrong!

How many times have you maneuvered to stay in the fastest lane of traffic only to find yourself at another standstill? You added anxiety, risked getting into an accident, and may or may not have gotten ahead. In the same way, trying to anticipate the movement of the financial markets adds anxiety and unnecessary risk.

Are you and your family experiencing all the potential benefit of the market, without anxiety and unnecessary risk? Find out today by contacting us for a Second Opinion about your investments:

info@entrustfinancial.com or 610.687.3515.

Help your friends and loved ones. Share this newsletter!

There is no assurance that a diversified portfolio will produce better returns than an undiversified portfolio, nor does diversification assure against market loss.

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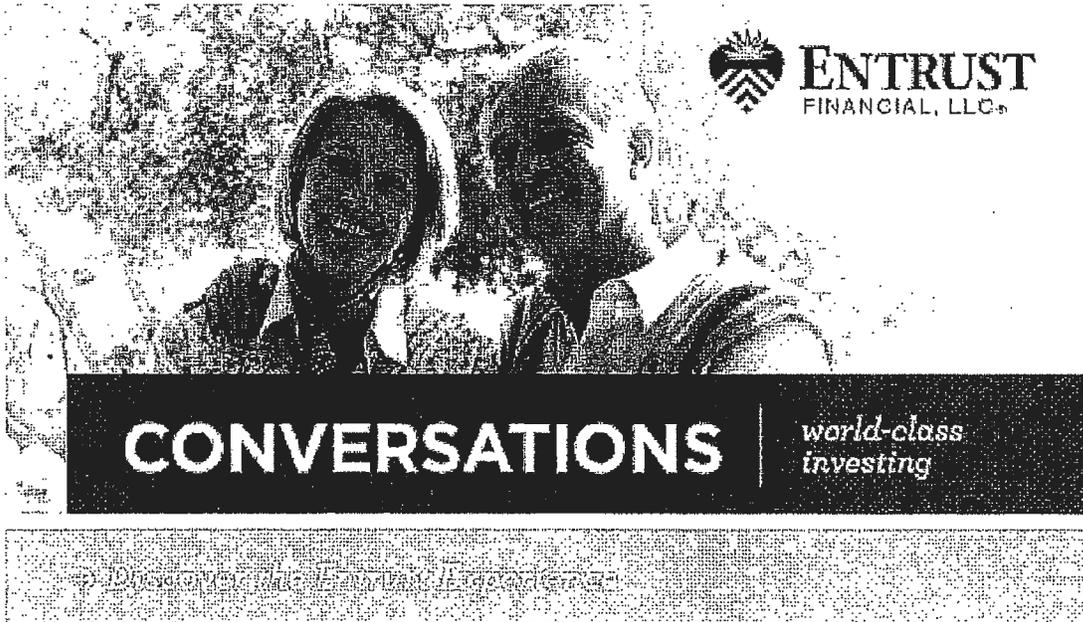
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This is that time of year when the old adage, "Nothing is certain but death and taxes" may be coming to mind. Well, those of us on the East coast are thinking, "Nothing is certain but death, taxes, and snow." Although no one can eliminate death, taxes, (or even snow!), aiming to reduce tax liabilities may be within reach.

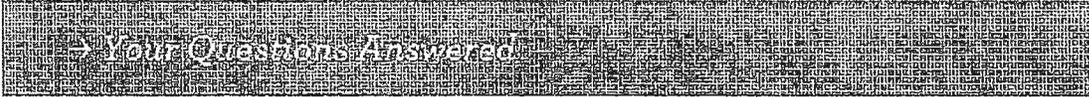
In fact, we at Entrust define Wealth Enhancement as the effort to "minimize the tax impact on clients' investment returns while ensuring the cash flow they need." One compelling example of Wealth Enhancement involved evaluating a couple's portfolio nest egg. They each owned an IRA, a Roth IRA, and had a JTWROS account.

Each of these account registrations is subject to different tax rules. Prior to working together, these clients had been distributing 100% of their retirement income from their IRA accounts-- which were subject to the highest taxation. After our analysis, their retirement income was distributed differently so that we were able to save them more than \$2,000 per month (\$25,000 annually) in federal income taxes alone. They decided to use their tax savings as a super vacation fund!

Contact us today to confirm that your family's Wealth Enhancement strategy is on track: info@entrustfinancial.com or 610-687-3515. And if you haven't already, please take a moment right now to:  [Follow us on LinkedIn](#)

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What is meant by Tax Cost Ratio?

At Entrust we understand the potential benefits of tax-sensitive investment portfolios. It's simple, the lower the taxes you owe on your investment earnings, the more money you have to meet your life goals.

The mutual fund 'tax cost ratio' measures the amount of annualized return that may be lost due to taxes (if your fund is owned in a taxable account). Morningstar generally measures the tax cost ratio between 0% and 5%. The higher the tax cost ratio, the less tax efficient your fund-- and the higher your ultimate tax liability is likely to be. That's not to say that you should avoid a fund just because it may have a higher than average tax cost ratio. But it is important to be conscious of the ratio and to consider owning funds with higher tax-cost ratios in tax-deferred (retirement) accounts.

Food for thought: Is your current portfolio tax-sensitive? If your answer is "not sure" -- call us today 610-687-3515 for a second opinion on your current portfolio.



The Underground Economy

As a full-time worker-bee for the past forty years, whose income and earnings have always been reported directly to the IRS, I will never have to feel guilty about not having contributed my fair share of social capital through payment of my state and federal income taxes. Despite that, I admit to having a fascination with earners who walk away with cash payment and contribute little social capital—those who comprise the so-called gray or underground economy.

Such unreported income, for the most part, is not being earned by Mob bosses or drug dealers. It is being earned by tens of millions of people with run-of-the-mill jobs— nannies, barbers, Web-site designers, and construction workers, for example, who are getting paid off-the-books.

According to Edgar Feige, who has investigated the underground, or gray, economy for thirty-five years, this off-the-books income is increasing in importance. For instance, in 1992 the IRS estimated the government was losing \$80 billion per year in income-tax revenue. Its estimate increased nearly five-fold by 2006—coming in at a revenue loss of \$385 billion.

By the April tax-filing deadline a year ago, it is estimated that \$2 Trillion dollars of earnings from the previous year had gone unreported. For perspective, the taxes on those earnings alone could have reduced our deficit to the point of being trivial.

While it is certainly good to learn that people have been able to find work to keep themselves afloat at a time when the legitimate economy (since 2008) has been terrible at creating new jobs and raising incomes, too much off-the-books work is not good for the social contract. "Economies work best when people have some sense, however abstract, that they are all tied together".¹

Click [The Underground Recovery](#) to learn more. Contact us today with your thoughts about lost revenue: info@entrustfinancial.com

Help your friends and loved ones. Share this newsletter!

¹Sudhir Venkatesh, Columbia University sociologist, author of a study of the underground economy.

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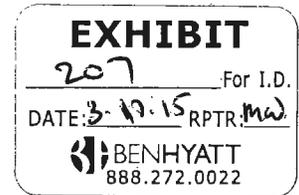
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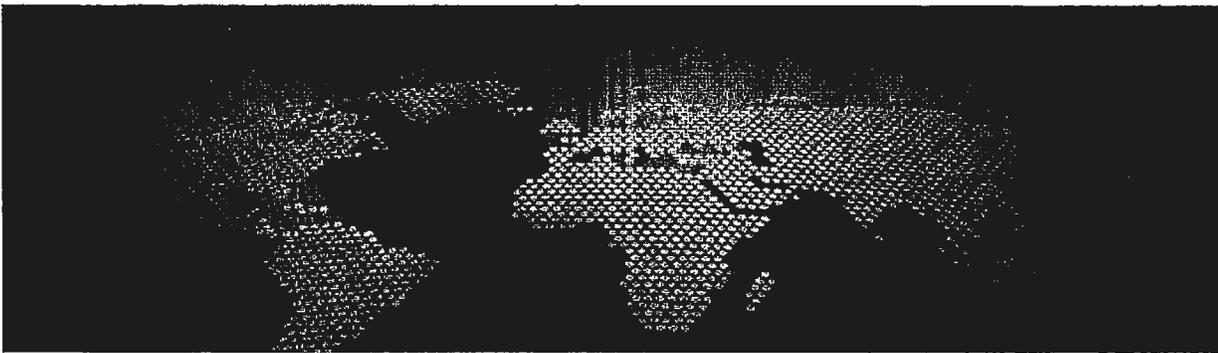
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InTrust Global Investments advantage comes from its unique vision and mission and experienced members. Our management team and board of advisors are made up of professionals who have demonstrated expertise in their respective fields from investment banking and financial restructuring to engineering and international law. Most of our team members also have intimate familiarity with Latin America and emerging markets, regions in which InTrust Global Investments focuses and works with local governments, business groups, and communities. More than simply a financial services consulting firm, we are distinctive in targeting development projects that promise long-term sustainable benefits to local communities.

Why InTrust Global Investments?

InTrust Global Investments' members and alliances have directly or indirectly facilitated over \$8 billion dollars for financing projects.

In fragile economic times, the traditional engines of our credit system have restricted access to capital for public entities, businesses and public-private partnerships. The reduced access to financing has led to the postponement of business and public sector investment.

In response, InTrust Global Investments designed a unique investment vehicle to provide accelerated and comprehensive coverage of financial advisory services in diverse industries worldwide, at highly competitive terms to create flexible solutions aligned with the interests of our clients.

Speed. Scale. Affordability. Flexibility. Global Reach.

These components allow our clients to invest in their infrastructure and personnel at competitive terms rarely found before the financial crisis, let alone since 2007.

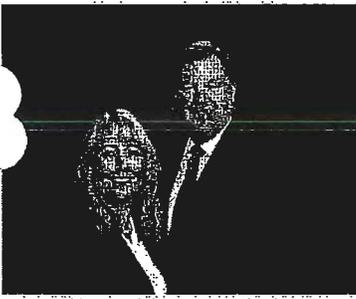
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"Optimism is the most important human trait, because it allows us to evolve our ideas, to improve our situation, and to hope for a better tomorrow." ~ Seth Godin

Featured Article: "The Fed's Great Unwind and Your Portfolio" discusses how when the Fed begins to reduce its bond purchase program, what it means and how it may effect your portfolio.

Upcoming Events: Our Annual Wine Tasting Event will be held on Thursday, May 8th from 5:30pm - 7:30pm. The event will be held at Domes Audio Video Environments on First Colonial Road in Virginia Beach. No Passports required this year, as we are tasting wines from the Western Coast of America. We hope you can join us!

April 2014

The Fed's Great Unwind and Your Portfolio
Spring Cleaning Your Debt

Saving through Your Retirement Plan at Work? Don't Let These Five Risks Derail Your Progress

Is there a new way to calculate my home office deduction?

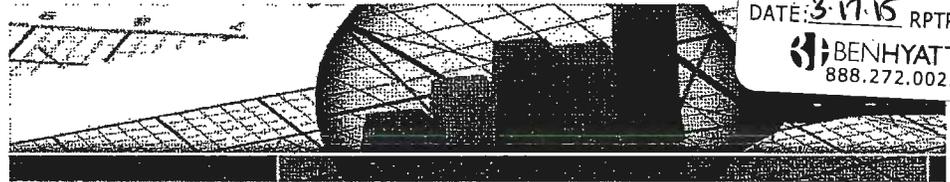


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NTrust Wealth Management

April 2014 Newsletter

The Fed's Great Unwind and Your Portfolio

After more than five years of unprecedented support for the economy, the Federal Reserve Board has begun to reduce its purchases of bonds. And though the Fed has said interest rates may stay low even after unemployment has fallen to 6.5%, higher rates increasingly seem to be a question of timing. Both of those actions can affect your portfolio.

Bond purchases: the tale of the taper

In the wake of the 2008 credit crisis, the Fed's purchases of Treasury and mortgage-backed bonds helped keep the bond market afloat, supplying demand for debt instruments when other buyers were hesitant. Fewer purchases by one of the bond markets' biggest customers in recent years could mean lower total overall demand for debt instruments. Since reduced demand for anything often leads to lower prices, that could hurt the value of your bond holdings.

On the other hand, retiring baby boomers will need to start generating more income from their portfolios, and they're unlikely to abandon income-producing investments completely. Those boomers could help replace some of the lost demand from the Fed. Also, the Fed's planned retreat from the bond-buying business has roiled overseas markets in recent months; when that kind of uncertainty hits, global investors often seek refuge in U.S. debt.

Rising interest rates

When interest rates begin to rise, investors will face falling bond prices, and longer-term bonds typically feel the impact the most. Bond buyers become reluctant to tie up their money for longer periods because they foresee higher yields in the future. The later a bond's maturity date, the greater the risk that its yield will eventually be superseded by that of newer bonds. As demand drops and yields increase to attract purchasers, prices fall.

There are various ways to manage that impact. You can hold individual bonds to maturity; you would suffer no loss of principal unless the borrower defaults. Bond investments also can be laddered. This involves buying a portfolio of bonds with varying maturities; for example, a

five-bond portfolio might be structured so that one of the five matures each year for the next five years. As each bond matures, it can be reinvested in an instrument that carries a higher yield.

If you own a bond fund, you can check the average maturity of the fund's holdings, or the fund's average duration, which takes into account the value of interest payments and will generally be shorter than the average maturity. The longer a fund's duration, the more sensitive it may be to interest rate changes. **Note:** All investing involves risk, including the loss of principal, and your shares may be worth more or less than you paid for them when you sell. Before investing in a mutual fund, carefully consider its investment objective, risks, fees, and expenses, which are outlined in the prospectus available from the fund. Read it carefully before investing.

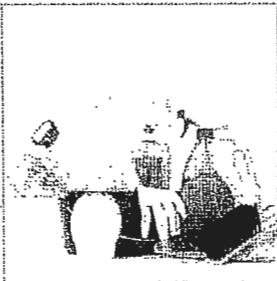
For those who've been diligent about saving, or who have kept a substantial portion of their investments in cash equivalents such as savings accounts or certificates of deposit, higher interest rates could be a boon, as rising rates would increase their potential income. The downside, of course, is that if higher rates are accompanied by inflation, such cash alternatives might not keep pace with rising prices.

Balancing competing risks

Bonds may be affected most directly by Fed action, but equities aren't necessarily immune to the impact of rate increases. Companies that didn't take advantage of low rates by issuing bonds may see their borrowing costs increase, and even companies that squirreled away cash could be hit when they return to the bond markets. Also, if interest rates become competitive with the return on stocks, that could reduce demand for equities. On the other hand, declining bond values could send many investors into equities that offer both growth potential and a healthy dividend.

Figuring out how future Fed decisions may affect your portfolio and how to anticipate and respond to them isn't an easy challenge. Don't hesitate to get expert help.

Exhibit No. 208



Making more than the required minimum payment is especially important when it comes to credit card debt. If you only make the minimum payment on a credit card, you'll continue to carry the bulk of your credit card balance forward for many years without actually reducing your overall balance.

Spring Cleaning Your Debt

It's springtime—time for you to take stock of your surroundings and get rid of the dirt and clutter that you've accumulated during this past year.

In addition to typical spring cleaning tasks, you may want to take this time to focus on your finances. In particular, now may be as good a time as ever to evaluate your debt situation and try to reduce and/or eliminate any debt obligations you may have. The following are some tips to get you started.

Determine whether it makes sense to refinance

If you currently have consumer loans, such as a mortgage or an auto loan, take a look at your interest rates. If you find that you are paying higher-than-average interest rates, you may want to consider refinancing. Refinancing to a lower interest rate can result in lower monthly payments on a loan and potentially less interest paid over the loan's term.

Keep in mind that refinancing often involves its own costs (e.g., points and closing costs for mortgage loans), and you should factor them into your calculations of how much refinancing might save you.

Consider loan consolidation

Loan consolidation involves rolling small individual loans into one larger loan, allowing you to make only one monthly payment instead of many.

Consolidating your loans into one single loan has several advantages, including making it easier to focus on paying down your debt. In addition, you may be able to get a lower interest rate or extend the loan term on a consolidated loan. Keep in mind, however, that if you do extend the repayment term on a consolidated loan, it could take you longer to get out of debt and ultimately you may end up paying more in interest charges over the life of the loan.

Look into taking out a home equity loan

If you own a home and have enough equity, you may be able to use a home equity loan to pay off your debt. The interest on home equity loans is often lower compared to other types of loans (e.g., credit cards) and is usually tax deductible.

Home equity loans can be an effective way to pay off debt. However, there are some disadvantages to consider. If you end up having an available line of credit with a home equity loan, you'll need to be careful not to incur any new debt. In addition, when you take out a home equity loan, your home is potentially at

risk since it serves as collateral for the loan.

Evaluate whether you should invest your money or pay off your debt

Another effective way to reduce your debt load is to take cash that you normally would put toward certain investment vehicles and use it to pay down your debt. In order to determine whether this is a good option, you'll have to compare the current and anticipated rate of return on your investments with interest you would pay on your debt. In general, if you would earn less on your investments than you would pay in interest on your debts, using your extra cash to pay off your debt may be the smarter choice.

For example, assume that you have \$1,000 in a savings account that earns an annual rate of return of 3%. Meanwhile, you have a credit card balance of \$1,000 that incurs annual interest at a rate of 19%. Over the course of a year, your savings account earns \$30 interest while your credit card costs you \$190 in interest. In this case, it might be best to use your extra cash to pay down your high-interest credit card debt.

Come up with a payment strategy to eliminate credit card debt

If you have a significant amount of credit card debt, you'll need to come up with a payment strategy in order to help eliminate it. Some options include:

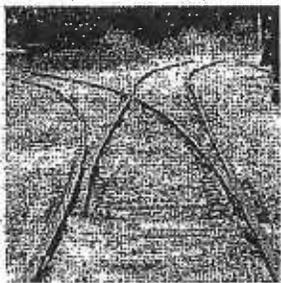
- Making lump-sum payments using available funds such as an inheritance or employment bonus
- Prioritizing repayments toward cards with the highest interest rates
- Utilizing balance transfers

Whenever possible, make additional payments

Making payments in addition to your regular loan payments or the minimum payment due can reduce the length of the loan and the total interest paid over the life of a loan. Additional payments can be made periodically and at a time of your choosing (e.g., monthly, quarterly, or annually).

Making more than the required minimum payment is especially important when it comes to credit card debt. If you only make the minimum payment on a credit card, you'll continue to carry the bulk of your balance forward for many years without actually reducing your overall balance.

Saving through Your Retirement Plan at Work? Don't Let These Five Risks Derail Your Progress



Keep in mind that no investment strategy can guarantee success. All investing involves risk, including the possible loss of your contribution dollars.

As a participant in your work-sponsored retirement savings plan, you've made a very important commitment to yourself and your family: to prepare for your future. Congratulations! Making that commitment is an important first step in your pursuit of a successful retirement. Now it's important to stay focused—and be aware of a few key risks that could derail your progress along the way.

1. Beginning with no end in mind

Setting out on a new journey without knowing your destination can be a welcome adventure, but when planning for retirement, it's generally best to know where you're going. According to the Employee Benefit Research Institute (EBRI), an independent research organization, workers who have calculated a savings goal tend to be more confident in their retirement prospects than those who have not. Unfortunately, EBRI also found that less than half of workers surveyed had actually crunched the numbers to determine their need (Source: 2013 Retirement Confidence Survey, March 2013).

Your savings goal will depend on a number of factors—your desired lifestyle, preretirement income, health, Social Security benefits, any traditional pension benefits you or your spouse may be entitled to, and others. By examining your personal situation both now and in the future, you can determine how much you may need to accumulate to provide the income you'll need during retirement.

Luckily, you don't have to do it alone. Your employer-sponsored plan likely offers tools to help you set a savings goal. In addition, a financial professional can help you further refine your target, breaking it down to answer the all-important question, "How much should I contribute each pay period?"

2. Investing too conservatively...

Another key to determining how much you may need to save on a regular basis is targeting an appropriate rate of return, or how much your contribution dollars may earn on an ongoing basis. Afraid of losing money, some retirement investors choose only the most conservative investments, hoping to preserve their hard-earned assets. However, investing too conservatively can be risky, too. If your contribution dollars do not earn enough, you may end up with a far different retirement lifestyle than you had originally planned.

3. ...Or aggressively

On the other hand, retirement investors striving for the highest possible returns might select investments that are too risky for their overall

situation. Although it's a generally accepted principle to invest at least some of your money in more aggressive investments to pursue your goals and help protect against inflation, the amount you invest should be based on a number of factors.

The best investments for your retirement savings mix are those that take into consideration your total savings goal, your time horizon (or how much time you have until retirement), and your ability to withstand changes in your account's value. Again, your employer's plan likely offers tools to help you choose wisely. And a financial professional can also provide an objective, third-party view.

4. Giving in to temptation

Many retirement savings plans permit plan participants to borrow from their own accounts. If you need a sizable amount of cash quickly, this option may sound appealing at first; after all, you're typically borrowing from yourself and paying yourself back, usually with interest. However, consider these points:

- Any dollars you borrow will no longer be working for your future
- The amount of interest you'll be required to pay yourself could potentially be less than what you might earn should you leave the money untouched
- If you leave your job for whatever reason, any unpaid balance may be treated as a taxable distribution

For these reasons, it's best to carefully consider all of your options before choosing to borrow from your retirement savings plan.

5. Cashing out too soon

If you leave your current job or retire, you will need to make a decision about your retirement savings plan money. You may have several options, including leaving the money where it is, rolling it over into another employer-sponsored plan or an individual retirement account, or taking a cash distribution. Although receiving a potential windfall may sound appealing, you may want to think carefully before taking the cash. In addition to the fact that your retirement money will no longer be working for you, you will have to pay taxes on any pretax contributions, vested employer contributions, and earnings on both. And if you're under age 55, you will be subject to a 10% penalty tax as well. When it's all added up, the amount left in your pocket after Uncle Sam claims his share could be a lot less than you expected.

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Is there a new way to calculate my home office deduction?

Yes, but first it's important to understand what hasn't changed. To qualify for an income tax deduction for home office expenses, the IRS still requires that you meet two tests--the place of business test and the exclusive and regular use test.

To pass the place of business test, you must show that you use a portion of your home as the principal place of business for your trade or business, or a place where you regularly meet with clients, customers, or patients. In the case of a separate structure that isn't attached to your dwelling unit, you must show that you use it in connection with your trade or business (i.e., it needn't be your principal place of business).

The exclusive and regular use test requires that you use that portion of your home both exclusively for business and on a regular basis.

Prior to 2013, in order to claim the home office deduction, you also needed to determine the actual expenses you incurred in maintaining your home office (for example, mortgage interest, insurance, utilities, repairs, and depreciation).

However, beginning with the 2013 tax year, you're able to use an optional "safe harbor" method of calculating your home office deduction. Instead of determining and allocating actual expenses, under the safe harbor method you calculate your deduction by multiplying the square footage of your home office (up to a maximum of 300 square feet) by \$5. Since square footage is capped at 300, the maximum deduction available under the safe harbor method is \$1,500.

Each year, you can choose whether to use the safe harbor method of calculating the deduction or to use actual expenses. If you use the new safe harbor method:

- You'll still be able to deduct mortgage interest and real estate taxes on Schedule A if you itemize deductions.
- You cannot depreciate the part of your home you use for business. (If you use the safe harbor method in one year, and in a later year use actual expenses, special rules will apply in calculating depreciation.)



How do I figure the tax on the sale of my home?

In general, when you sell your home any amount you receive over your cost basis (what you paid for the home, plus capital improvements, plus the costs of selling the home) is subject to capital gains taxes. However, if you owned and used the home as your principal residence for a total of two out of the five years before the sale (the two years do not have to be consecutive), you may be able to exclude from federal income tax up to \$250,000 (up to \$500,000 if you're married and file a joint return) of the capital gain when you sell your home. You can use this exclusion only once every two years, and the exclusion does not apply to vacation homes and pure investment properties.

For example, Mr. and Mrs. Jones bought a home 20 years ago for \$80,000. They've used it as their principal home ever since. This year, they sell the house for \$765,000, realizing a capital gain of \$613,000 (\$765,000 selling price minus a \$42,000 broker's fee, minus the original \$80,000 purchase price, minus \$30,000 worth of capital improvements they've made over the years). The Joneses, who file jointly, and are in the 28% marginal tax bracket, can

exclude \$500,000 of capital gain realized on the sale of their home. Thus, their tax on the sale is only \$16,950 (\$613,000 gain minus the \$500,000 exemption multiplied by the 15% long-term capital gains tax rate).

What if you don't meet the two-out-of-five-years requirement? Or you used the capital gain exclusion within the past two years for a different principal residence? You may still qualify for a partial exemption, assuming that your home sale was due to a change in place of employment, health reasons, or certain other unforeseen circumstances.

Special rules may apply in the following cases:

- You sell vacant land adjacent to your residence
- Your residence is owned by a trust
- Your residence contained a home office or was otherwise used for business purposes
- You rented part of your residence to tenants
- You owned your residence jointly with an unmarried taxpayer
- You sell your residence within two years of your spouse's death
- You're a member of the uniformed services



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At Alliance Entrust® we believe a meaningful relationship with the people who are going to work with you and your heirs is critical. We combine a personal relationship with the impartiality necessary to properly execute your estate and legacy plans.

We manage plans with an understanding of the strategic goals and desires of the grantors in addition to the needs of the beneficiaries. We bring objectivity, education, and independence to the administration of your plan so that your legacy unfolds as you desire.

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209 For I.D.

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Our services have proven effective for:

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Alliance Entrust® Integrated Wealth Services.

Integrated Wealth Services are designed to simplify the complicated and provide peace of mind, allowing clients to focus on matters other than finance. Clients control and direct policy as their team of highly skilled CPAs, CFAs, CFPs, CLUs and Attorneys work together to assist them in making timely, informed and confident decisions.

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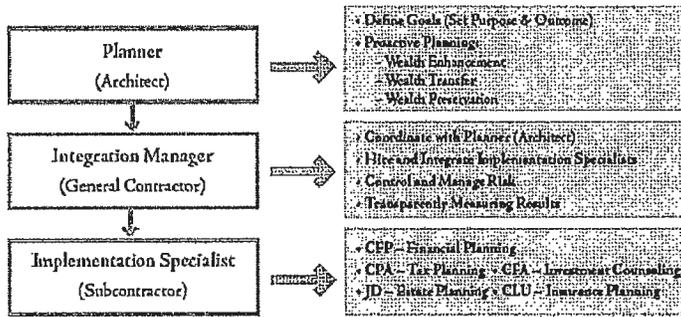
Integrated Wealth Services are designed to simplify the complicated and provide peace of mind, allowing clients to focus on matters other than finance. Clients control and direct policy as their team of highly skilled CPAs, CFAs, CFPs, CLUs, and Attorneys work together to assist them in making timely, informed and confident decisions.

The roles and function of Integrated Wealth Services are similar to the building of a custom home. The construction of your dream home would require three types of professionals:

- ❖ An architect to help you define goals, set purpose and outcome, and prepare the overall design.
- ❖ A general contractor to oversee the integration of the subcontractors, communicate with the architect, and control risk.
- ❖ Subcontractors to implement the plan according to the architect's design.

Finally, you would expect the general contractor to communicate with you clearly, integrate the various disciplines, measure results, and report back to the architect to assess any changes made.

In the construction of your dream home these roles would be hired in the order listed above to avoid confusion and costly mistakes. However, in the management of one's net worth people often make the mistake of hiring subcontractors prior to the general or architect. Alliance Entrust® clients avoid this costly and all too common mistake through the use of our Integrated Wealth Services process.



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Client Services

Investment Management

History of Service

Alliance Advisory & Securities Inc. is the registered investment advisor and broker dealer for Alliance Entrust® clients. Led by the Sanada family, with professional experience dating back to 1972, the firm is accustomed to assisting clients in the stewardship of all types of investment assets including traditional securities, alternative investments venture capital, and real estate. With a long history of navigating profitable and volatile markets we understand that your investment portfolio has both purpose and outcome, and that it must be tied to goals that can be met. We listen to your needs. We are proactive not reactive in our service and planning. Our unique portfolio design goes far beyond asset allocation and risk based rebalancing to custom designs that meet each client's needs.

Proven Process

At Alliance Entrust® we take the time to listen to every client. We differentiate ourselves by helping you measure both risk tolerance and risk capacity. We believe that the industry standard of measuring risk tolerance, or the amount of volatility a client can withstand, is not enough. We know that measuring a client's risk capacity by integrating life goals, income needs, and lifestyle is critical to the achievement and attainment of financial goals. By addressing both risk tolerance and capacity we can formulate an investment strategy that will give you the effective tools and confidence to navigate any financial climate.

Risk Management

Alliance Entrust® understands the direct relationship between risk and reward and how crucial it is to making wise investment decisions. Today, the risk horizon has expanded beyond the basic elements of investment risk such as taxation, market volatility, interest rate, and purchasing power. Investors must now be concerned with the fiduciary responsibility, custody, reporting, and the loyalty of their investment advisor. Sophisticated investors understand that higher potential yield is accompanied by higher risk. The challenge is finding an investment advisor who has the proven process to assure fiduciary responsibility, the loyalty to client over company, independent custody, and transparent reporting.

Alliance Entrust® has embraced this challenge by providing independent investment advisors that take their fiduciary responsibility as a fundamental calling. We use third party custodians to provide non-biased reporting and transparency. Our company aligns the interest of the investment advisor and the client by encouraging advisors, where appropriate, to invest in the same investments offered to our clients. By adhering to the tenets of transparency and accountability we address the conflicts of interest inherent in the financial industry in order to grant our clients a greater peace of mind.

The Foundation of Investment Balance

Optimizing investment yields while minimizing risk exposure requires proper balance between different kinds of assets. Conventional investment balance incorporates two broad categories: *Income Assets and Growth Assets*.

INCOME ASSETS (Debt or Fixed Assets)	GROWTH ASSETS (Equity or Owner Assets)
Money you "loan" in return for specified interest payments and the eventual return of your principal.	Represents "ownership" in the underlying asset with full potential for appreciation and investment earnings.

Contemporary investment strategy suggests that assets should be divided into three important classes: *Stable Assets, Financial Assets, and Tangible Assets*.

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The Asset Balance Matrix®

<i>Stable Assets</i>	Principal remains constant and secure
<i>Financial Assets</i>	Marketable securities with the potential for higher yields
<i>Tangible Assets</i>	Assets with a physical nature

The blending of these two concepts results in a dynamic analytical tool; a two dimensional model we call *The Asset Balance Matrix® (ABM)*.

We use this diagnostic tool in combination with your age, risk parameters, and investment objectives to create an investment portfolio tailored for your individual needs.

ABM	INCOME ASSETS	GROWTH ASSETS
<i>Stable Assets</i>	Savings Certificates of Deposit Money Market	Index Annuities Index Certificates Index CDs
<i>Financial Assets</i>	Government Bonds Corporate Bonds Municipal Bonds	Stocks Equity Mutual Funds International Securities
<i>Tangible Assets</i>	Mortgage Loans Business Loans Venture Loans	Real Estate Private Placements Alternative Investments

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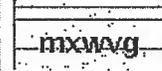
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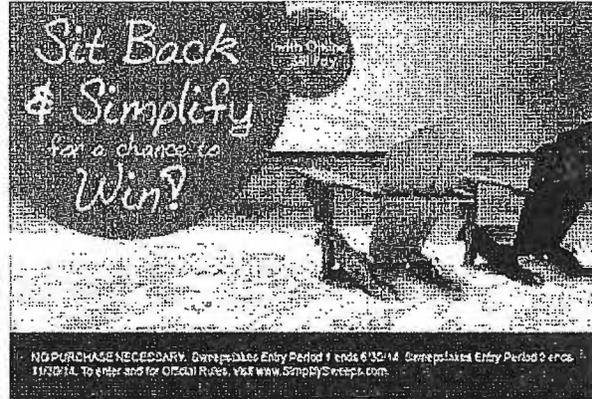


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"Heartbleed" Vulnerability Update

This "Heartbleed" Vulnerability is a major concern for any organization that provides secure communications online. Entrust Financial CU takes the security of its members' information as one of its top priorities to protect.



44th Annual Meeting

Join us for our 44th Annual Meeting on Tuesday, March 25. We will conduct Board elections, learn more about the good work that Entrust Financial Credit Union is doing for its members and community, and provide opportunities to win prizes!



VISA/MasterCard Fraud Alert

It was recently discovered that there has been fraud scam occurring in the Midwest and moving across the country. By understanding how the VISA & MasterCard telephone Credit Card Scam works, you'll be better prepared to protect yourself.

[See all News](#)

Quicklinks

- [New Accounts](#)
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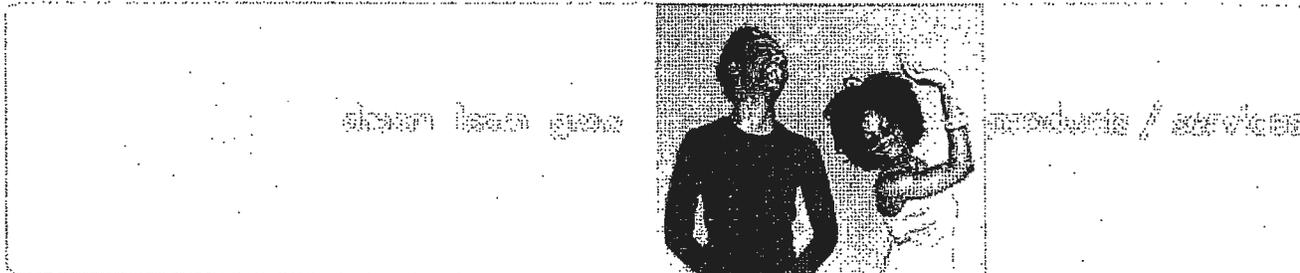
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Ntrust is a Centralized Disbursing Agent (CDA) service that is provided by Nelnet, free of charge, to eligible educational institutions. On behalf of Nelnet's lender partners, Ntrust provides a flexible and comprehensive solution for receiving student loan funds, reports, and CommonLine data files. Additionally, Ntrust acts as the single point of contact for all of a school's electronic loan application processing needs and provides "real-time" loan and disbursement adjustment processing.

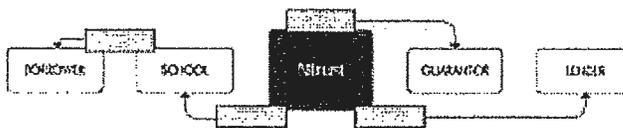
Application Initiation Flow



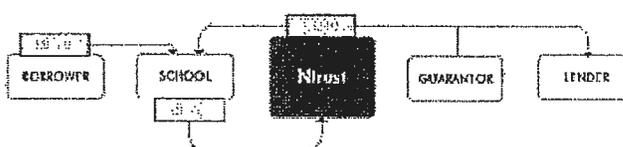
Promissory Note Approval Flow



Disbursement Flow



Change Transaction Flow



- Financial**
Web-based, open financial aid delivery and management system.
- Process**
Web-based student loan processing and reporting system.
- Disburse**
Web-based, customized disbursement solutions.
- Originate**
All-inclusive, open origination and disbursement engine.
- Service**
Flexible, comprehensive servicing engine.
- Software**
Scholarship, student employment, and Web form software.

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Financial Guidance You Can Trust

NTrust Wealth Management Charter

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Our firm was founded on the single and absolute principal that our clients needs and goals come first in every aspect of wealth management. We believe the key to delivering on this principal begins with customized financial planning and advice integrated with cutting-edge investment strategies.

Our wealth management process is based on a commitment both to provide superior wealth management services and to improve the quality of life for our clients. We are a wholly independent financial services firm free from any outside pressures or demands—there are no hidden fees or agendas.

We believe that our clients deserve the highest level of service and we work every day to meet those expectations. Additionally, we partner with some of the finest accountants and attorneys to insure every decision you make is fully coordinated. While the markets may be unstable, our service and commitment to our clients will never falter.



Please check out our new Retirement Solutions site - www.NTrustRS.com

Giving Back to Those in Need



[Learn More About Our Community Service Day](#)

Index	Time	Last	Change
CBOE DJ x 100	11:33	18,493.00	-3.00 ↓
NASDAQ	10:32	4,135.12	8.16 ↑
S&P	10:32	1,876.90	1.51 ↑
10Yr Treasury	N/A	2.70	0.01 ↑
30Yr Treasury	N/A	3.48	0.01 ↑

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No offers may be made or accepted from any resident outside these states due to various state regulations and registration requirements regarding investment products and services.

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Financial Guidance You Can Trust

OUR SERVICES | Overview



Partner with an expert

No matter what your level of wealth, working with us can help you pursue your goals. Together, you'll go through a comprehensive process for managing your financial life and creating a long-term plan customized to your needs. The process starts by examining the wealth strategies universe and its modules:

- Accumulation: how to target asset growth
- Risk management: how to protect your assets
- Taxation: how to minimize your tax burden
- Business planning: how to grow and manage your business
- Retirement planning: how to target distribution of your assets in a tax-advantaged way
- Estate planning: how to preserve your assets

Create a comprehensive plan

By exploring each module in detail, we'll determine which ones require our immediate attention and which ones are more long-term in nature. From our findings, we'll assemble an implementation plan for your financial future.

Support your financial goals

Working together with us will simplify the complexities of your financial life by focusing on managing your wealth in a systematic way for the long term.

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How it Works | Plans | Investments | Learning Center | Professionals | Product



The Leader for Self-Directed IRAs

About The Entrust Group



Introducing The Entrust Group myDirection Visa® Prepaid Cards



About Self-Directed IRAs

A self-directed IRA is no different than any other IRA, but is unique because of its available investment options. A truly self-directed IRA allows you to invest in alternative assets, such as real estate, gold, private placements, and many others.

Explore Your Options Today

Self-Directed IRA News

Are You Maximizing Your Tax Deductions? Self-Directed IRA Contribution Limits

Tax Season Tips - How to Get Started with a Self-Directed IRA

Tick-Tock the Boss is on the Clock

Open an Account

Start a Transaction

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Direct Your Future™



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- One-time only set-up fee of \$25.00
- Automatically add funds to your card
- Convenient support, 24/7
- Online account access.

Available for IRAs, ESAs, and HSAs.

One card, many benefits. Discover The Entrust Group myDirection Card for self-directed investors.

Invest online:

The Entrust Group myDirection Card gives you instant access to your Entrust account funds. You can use the card to purchase investments such as stocks, bonds, and precious metals online.

Make faster investment transactions:

Purchase tax liens or make a deposit on real estate on the spot. You can invest when and where you want with a swipe of your card.

Save money on transactions:

You no longer need to request a check be mailed to you or a vendor. You can automatically add funds to your card and pay your vendors.

Request a card today!



Frequently Asked Questions

Download our frequently asked questions guide to help you gain a better understanding of The Entrust Group myDirection Card. Discover the full benefits and how you can make the most of your retirement savings.





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EN TRUST

ENTRUST CAPITAL

EnTrust Capital specializes in providing investment management services through a range of fund of funds investment products to Public, Corporate and Taft-Hartley pension funds, foundations, endowments and high net worth individuals and families.

[=> Learn More](#)

THE ENTRUST TEAM

The EnTrust Capital team possesses extensive investment and financial industry experience in various traditional and alternative asset classes. The expertise of our professionals is applied to all aspects of investment management, including research, risk management, operations, investor services and business development.

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These securities are offered through EnTrust Securities LLC, a Delaware limited liability company registered with the Securities and Exchange Commission as a broker-dealer and a member of the Financial Industry Regulatory Authority and Securities Investor Protection Corporation [www.entrust.com](#) [www.sinc.com](#)

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OVERVIEW

EnTrust Capital and its investment advisory affiliates are independent investment advisers registered with the Securities and Exchange Commission under the Investment Advisers Act of 1940, as amended. EnTrust Capital offers a range of alternative strategies on its fund of funds platform, including diversified, strategy focused and opportunistic fund of funds as well as customized solutions tailored to specific client objectives. Across all fund of fund entities, EnTrust currently manages over \$9 billion in assets.

At the core of the firm's culture is a strong emphasis on personal service, a high level of communication, performing our own due diligence, and utilizing our proprietary risk management system.

Significant Equity Ownership

A large percentage of our partners' and eligible employees' liquid net worth is invested in EnTrust Capital fund of funds investment vehicles, aligning our interest with those of our clients. Since inception, EnTrust Capital has always been 100% employee owned.

Transparency and Accessibility to Senior Management

We take great pride in providing, what we believe to be, a high level of transparency in our underlying investments. Our philosophy is to relay to our investors, in a clear and concise format, the information we gather from our underlying hedge fund managers. Investors are welcome to communicate directly with the Portfolio Manager along with office visits and calls to discuss the portfolio.

Disciplined Risk Management

Since the inception of the fund of funds strategy, risk management has been an integral part of manager selection and monitoring. EnTrust has developed a proprietary analytical risk monitoring system, ARMS, to monitor risk on both the individual manager level as well as the fund of hedge funds level. EnTrust Risk Management includes daily monitoring and analysis of material positions in the portfolio.

These securities are offered through EnTrust Securities LLC, a Delaware limited liability company registered with the Securities and Exchange Commission as a broker-dealer and a member of the Financial Industry Regulatory Authority and Securities Investor Protection Corporation www.sina.com www.ena.com

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375 PARK AVENUE
24TH FLOOR
NEW YORK, NY 10152

Toll-Free:
888-812-5100
Fax:
212-888-0751

E-mail:
info@entrustcapitalfof.com

Bruce Kahna:
212-224-5548

First Name:

Last Name:

Address:

City:

State:

Zip:

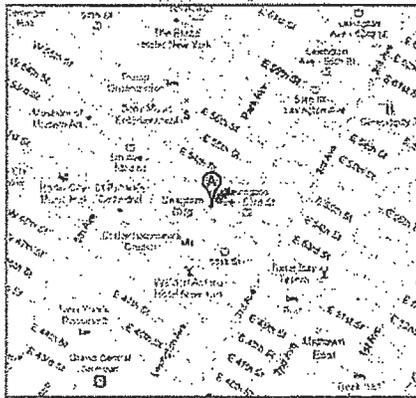
Phone:

E-mail:

Questions / Comments:

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Services



InTrust Global Investments works closely with clients to develop and execute multi-platform strategies to secure funding, establish strategic alliances and expand operations in international markets.

We offer our clients access to reliable local partnerships, strategies, and results through our experience and connection to dependable global networks. InTrust Global Investments works with national and regional governments, private businesses, and NGOs with a focus on advancing infrastructure projects that are both socially and environmentally conscious. We recognize that no two projects are the same and we provide world class strategic and financial advisory solutions tailor-made to suit each of our clients at competitive rates.

Our services fall under four categories:

Financial Advisory Services

Public Private Partnerships

Public Policy Group

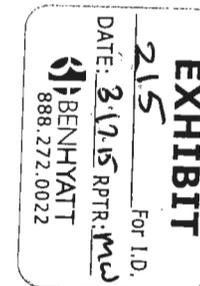
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Recent News

- InTrust's CEO remarks published in United Nations Book
- Mexican Tecnológicos and Clean Energy Agenda
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- CEO Mr Acuna Participates on Border Energy Conference
- Our CEO spoke at the Naval War College regarding Mexico's Economic Performance



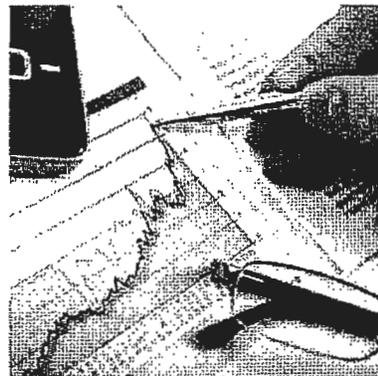
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Financial Advisory Services

InTrust Global Investments specializes in securing financing for a wide spectrum of projects in both public and private development. We leverage our alliances with banks and private investment companies as well as our market expertise to help clients secure funding and put it to use effectively so as to maximize the reward on their investment.

Sale Leaseback Financing

Leaseback financing allows you to fund a strategic project without investing capital upfront. A third party lender shoulders the total cost of the project or asset and then leases that asset back to you for a cost over time. Our alliances have funded more than \$9 billion in sale and leaseback projects, both in the retail and the public sectors, including public-private partnerships between governments and private sector companies. Our professionals are experts in arranging these types of investment vehicles.



Access to Debt Finance and Strategic Partners

InTrust Global Investments structures and markets your project to the right investment institutions. Our network of private, public, and multilateral investment institutions provides us with the access we need to realize the deals we structure.

Private Equity Advisory

InTrust Global Investments advises Private Equity Firms and project sponsors on the packaging of deals around the globe. Our role includes identifying mature projects, advising on the underlying risks and opportunities of the investment strategy and making sure our clients have access to the best financial opportunities available.



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Public Private Partnerships

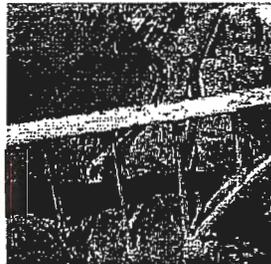
InTrust Global Investments is committed to pursuing the types of projects that enable underdeveloped communities of high potential actualize their latent capabilities and resources. We recognize the need to provide a stimulus to the developmental efforts of neglected communities by removing the financial barriers to infrastructure construction as well as providing strategic solutions to local governments of emerging countries in executing expansive public investment and economic development projects.

Pioneering Indigenous Investments

Indigenous communities throughout the Americas control lands that are rich with strategic resources such as water, oil, gas, forests, and minerals. In the past, these people have not been able to properly benefit from their own resources, presenting an immense opportunity for future economic development. InTrust Global Investments is one of the first companies to develop unique relationships with indigenous communities in the Americas, seeking mutually beneficial investment opportunities between them and governments around the world.



Servicing National and Sub-National Government Projects



InTrust Global Investments help governments, both at the national and sub-national levels, secure financing for strategic infrastructure projects. We work with government agencies, private equity, insurance companies, multilateral lending institutions, and private investors to develop unique financing models and innovative strategic solutions such as public-private partnerships to help governments deliver public promises by developing key projects such as water treatment plants, railroads, libraries, and wind farms.



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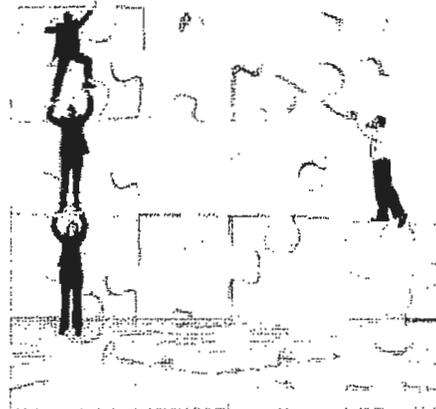
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Public Policy Group

Our professionals are experts in brokering mutually beneficial deals between governments, businesses, and community members around the world. We work closely with investors and governments to encourage the development of economic partnerships and successful relationships. Our strength lies in our public policy experience; focusing to bring to the table a level of social, financial, and cultural consciousness that forge long term relationships.

Economic Alliances and Cluster Promotion

We work with governments to build international relationships and economic ties by matching capital and knowledge across borders. We help our clients execute competitive financial vehicles for investment, through the development of joint ventures between international business groups and local governments. InTrust Global Investments develops cross-border strategies to promote industry clusters (groups of industries that work together for a common goal, for example, identifying new technologies).



Financing Government Projects

We help governments secure financing for strategic infrastructure projects. We work with government agencies, private equity firms, insurance companies, multilateral lending institutions and private investors to develop unique financing models such as public-private partnerships that help governments deliver public promises by developing key projects such as water treatment plants, railroads, airports, and energy projects among others.



Recent News

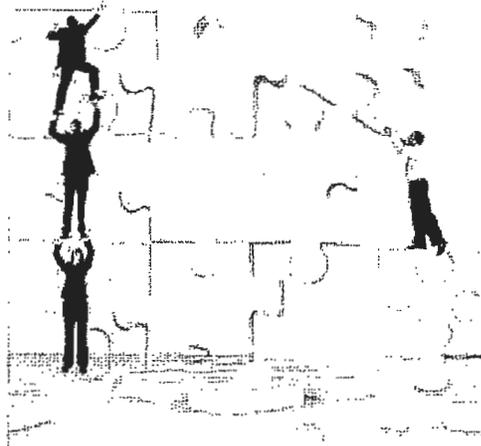
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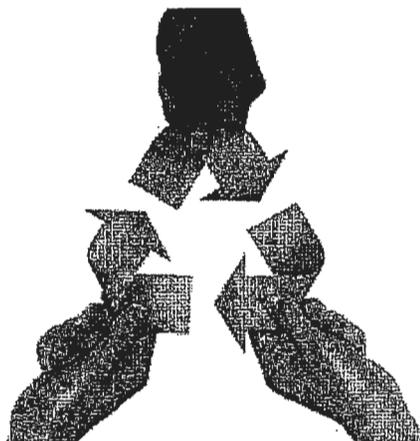
InTrust Global Investments is working to become the premier financing firm for the development of technologies and practices related to alternative energy and climate change. Our alliances with top alternative energy developers and venture capital companies demonstrate our interest in navigating climate change and preserving the environment. InTrust Global Investments works with public and private organizations to achieve this goal.

Access to Innovative Green Technology Projects

Our global network of leading scientists and inventors guarantees us access to some of the best clean technology on the market. We leverage this network to help environmentally-minded businesses and governments find and implement the best type of clean technology for their goals.

Financing Green Projects

InTrust Global Investments help private and public entities identify and fund green projects such as alternative energy initiatives. See our Financial Advisory Services and Public Policy Group sections for more information on the different types of investment vehicles we can help your organization develop and implement.



International Expansion of Green Operations

InTrust Global Investments assists companies with existing green technologies on its expansion of operations across borders, in alliance with local governments and business groups. Funding comes from our network of private investors and venture capital.



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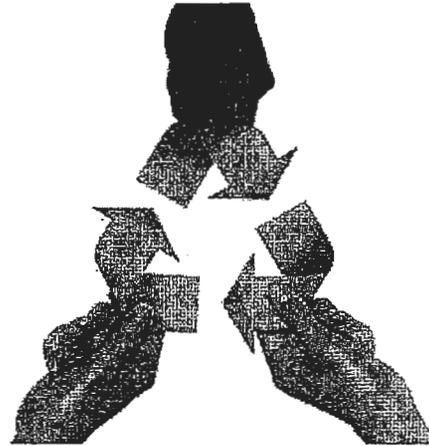
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Current Fund Rate
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Welcome to the MNTrust Website

MNTrust, a joint powers agreement, is a comprehensive investment and cash management program for Minnesota school districts. Founded by the Albert Lea and Farmington School Districts, MNTrust serves participants throughout Minnesota. For more information please click on the [Declaration of Trust and Information Statement](#).

The program is governed by a Board of Trustees comprised of MNTrust participants who have retained PMA Financial Network, Inc., PMA Securities, Inc., Prudent Man Advisors, Inc., and Associated Bank to provide services to MNTrust Participants.

For investing district funds, MNTrust offers participants a liquid money market portfolio called Investment Shares and a statute compliant Fixed Income Investment Program that allows school districts to purchase individual investments for their portfolio. The MNTrust portfolio easily accommodates same-day credit for direct deposit (ACH) of state aids and local taxes. And, participants can easily transact and view reports online.

MNTrust offers PMA's popular service programs:
 Cash Flow Management Program
 Bond Proceeds Management Program
 Financial Planning Program

In addition, a host of banking services is offered through the funds custodian, Associated Bank.

Join MNTrust today and start receiving the benefits that so many districts have come to depend on!

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The yields presented on this website represent past performance and are not a guarantee of future results. The fund may, from time to time, adjust certain management fees and expenses, which may affect the yield.

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More than just a great fund, MNTrust offers a complete line of premium financial services:

Cash Flow Management Program

As a MNTrust participant, you have access to PMA's detailed cash flow planning services. This program generates a foundational understanding of your school district's cash flow cycle, allowing you to maximize your earning potential while ensuring that monthly obligations are met. For more information, [click here](#).

Bond Proceeds Management Program

If you're looking to fund a capital project with bond proceeds, PMA can structure an investment portfolio to meet your school district's unique needs, monitor arbitrage concerns and provide customized monthly reports - at no additional charge to MNTrust participants. For more information, [click here](#).

Financial Planning Program

Available to MNTrust school district participants at a significant discount, PMA offers comprehensive financial planning services. This program will analyze more than 5,000 line items per year from your district's UFARS reports and combine that historical analysis with your current budget and projections for revenue and expense variables. The result is an interactive financial planning tool - one that provides real-time feedback as you engage in scenario analysis and discuss your ideas for impacting the district's financial trends. You can access this critical information either through your consultant or online. For more information, [click here](#).

This information does not represent an offer to sell or a solicitation of an offer to buy or sell shares of the Fund or any other security. Shares in the Fund are sold or bought only based on the information contained in the current Fund Information Statement. The Information Statement contains important information and should be read carefully before investing. While the Fund seeks to maintain a stable net asset value of \$1.00 per share, there can be no assurance that the net asset value will not vary from this price. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other governmental agency. Fund shares are marketed through PMA Securities, Inc., member FINRA and SIPC.

The yields presented on this website represent past performance and are not a guarantee of future results. The fund may, from time to time, adjust certain management fees and expenses, which may affect the yield.

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Headlines



nTrust Financial

we have you covered

Our primary responsibility as a financial team is to develop **customized solutions** that help you realize both your short term and long term objectives. This approach requires us to first gather the proper information from you to determine the direction that you are currently heading. We must listen carefully and understand your risk profile, time horizon, and responsibility to others.

We appreciate that you **nTrust** us to treat your situation with the utmost of confidentiality and integrity. We will use all of our resources to evaluate your issues **before** a strategy is formalized for your benefit.

Our view of our clients is that we have a common purpose:

- To **protect** what you have worked so hard to accumulate.
- To help you strategically **allocate** funds and **accumulate** towards future objectives*.
- To present solutions that allow for the **minimization of taxes** where possible.
- To **distribute** your wealth and income allowing you to live the lifestyle you deserve.
- To assist in allowing you to create the **estate and legacy** your heirs rightfully deserve.



- ☛ Plan Distributions
- ☛ Term Life Insurance
- ☛ Homeowners Insurance
- ☛ Create A College Savings Plan



- ☛ Market Summary
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Angelo Piciucco is a Registered Principal with Sunset Financial Services, Inc., a FINRA registered broker-dealer. Sunset Financial Services is registered to offer securities products in all 50 United States. The information included herein should not be considered a solicitation or an offer to sell any product. Angelo is currently licensed to sell securities in the following states: AZ, CA, CO, FL, ID, IL, KY, MN, NV, NY, PA, TX, WA. He is currently licensed to sell insurance products in AZ, CA, Lic#0012003, CO, FL, NM, NV, NY, PA, TX.

*Securities and Investment Advisory Services offered through Sunset Financial Services, Inc.
3520 Broadway Kansas City, MO 64111
Ph. (816) 753-7000 Home Office
Member FINRA, SIPC.

Sunset Financial is not affiliated with nTrust Financial LLC

Exhibit 217

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For I.D.

nTrust Financial LLC

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Menu of Offerings

We take pride in having a complete menu of services and products available which allows us to **customize portfolios** to each clients specific needs and risk tolerance. Below is a list of those services and products providing you with a level of comfort in building your unique investment portfolio*.

*Fee Based Advisory Services

*Wrap Accounts

*Mutual Funds

*Stocks

*ETF's

*Bonds

*CD's

*Variable Annuities

Fixed Annuities

*Direct Money Managers

*Separately Managed Accounts

*Private Placements

*1031 Property Exchanges

*Real Estate Investments

*Securities and investment Advisory Services offered through
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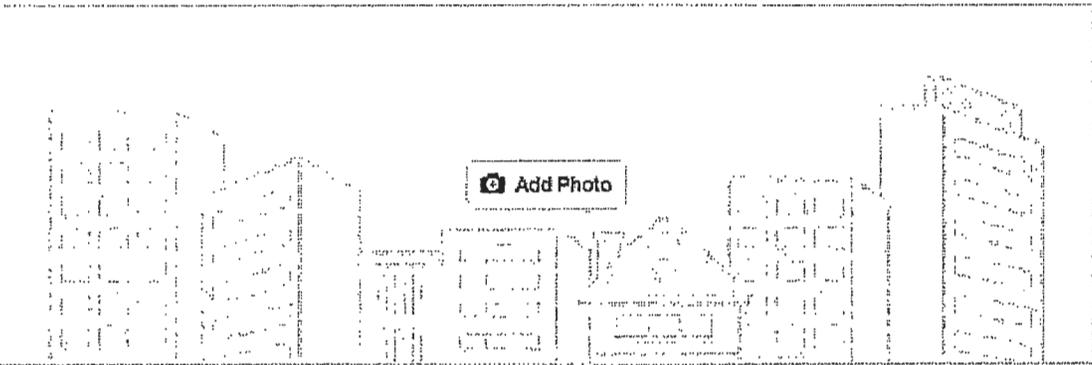
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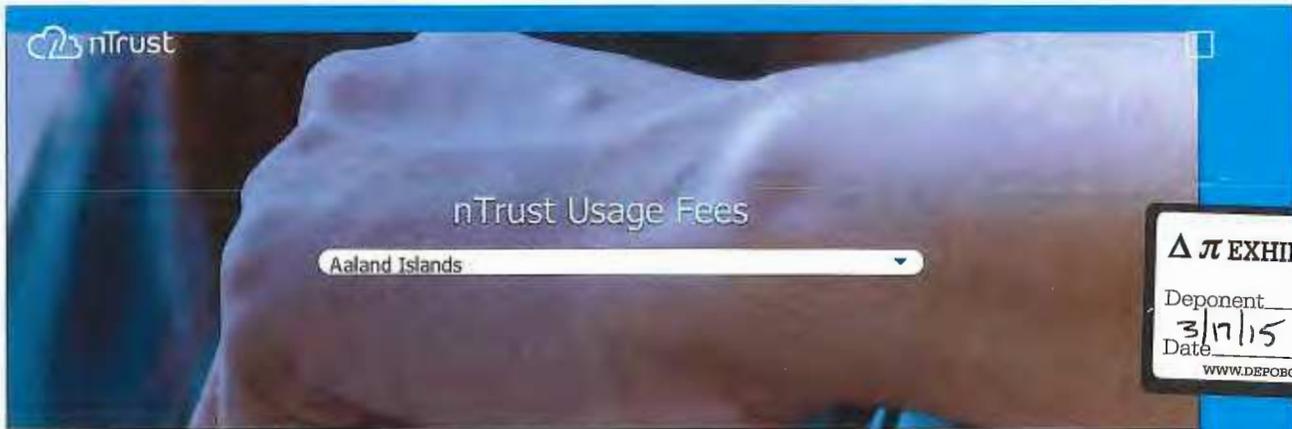
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Δ π EXHIBIT 219
 Deponent RM
 Date 3/11/15 Rptr. MW
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- Transfers
- Cards
- General Usage

Physical Card		PHP
Card & PIN Delivery		FREE
Online Purchase		FREE
POS Purchase		FREE
Activation		FREE
ATM Withdrawal (Domestic)		Security Bank - FREE Local PH ATM - 10.00
ATM Withdrawal (International)		300.00
POS Decline		None
ATM Decline		None
Balance Inquiry (Online)		FREE
Balance Inquiry (ATM)		Security Bank 0- FREE Local PH ATM - 1.00
Foreign Exchange charge		None
Replacement Card		150.00
Replacement PIN		50.00
Load Card from nTrust Account		1.9%
Dormant Card Fee (monthly, charged after 90 days)		FREE
Deactivate Card		None
Cloud Money™ Card	Classic	Lite
POS Transaction Fee	FREE	FREE
International POS Transaction fee	FREE	FREE
ATM Withdrawal Fee	\$2.49	-
International ATM Withdrawal Fee	\$3.99	-

ATM Decline Fee including International	\$0.99	-
ATM Balance Inquiry Fee	\$0.99	-
Foreign Currency Markup	2.99%	2.99%
Card Replacement	\$10.00	\$1.00
Replacement PIN Fee	\$2.99	-
Load Card from nTrust Account	1.9%	1.9%
Cancellation Fee/Refund	\$12.00	\$12.00
Destroy Card	-	\$1.00
Live Customer Support	FREE	FREE
Card Limits	Classic	Lite
Maximum Balance At Any Time	\$5,000	\$2,500
Maximum Value Per Cash Load	\$2,500	\$2,500
Minimum Value Per Load	\$10	\$10
Maximum Daily POS Purchase	\$5,000	\$2,500
Maximum POS Transaction	\$5,000	\$2,500
Maximum ATM Withdrawal	\$1,000	-

Features

- Send Money
- Cards
- Pay Bills
- Merchants

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- FAQs
- Charities
- Help
- Careers

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- Contact

Legal

- Privacy Policy
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Features

Easy to Use

Load or reload from your smartphone or computer and use to pay anywhere that displays the MasterCard® Acceptance Mark, in-person or online. Unload money back to your nTrust account at any time for free.

Secure

The Cloud Money™ Card Classic isn't connected to your bank account, so your identity and banking information remains separate and secure at all times. Just one more way to protect yourself and your money.

Spend Smarter

Pay with the speed and convenience of a credit card, without the interest rates and the debt. There's no risk of overspending, so sticking to a budget is dead easy.

Fees

Request a card	\$4.99 C
Load card from nTrust account	1.9
Unload card	FR
PIN Replacement	\$2.99 C
ATM Withdrawal Fee	\$2.49 C

nTrust is free to join

nTrust is a regulated Canadian company using the toughest global standards to protect your money



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- Cards
- Pay Bills
- Merchants

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Q. Where is my money kept?

When you add money to your nTrust account, it's stored in a pooled account with a CDIC-insured financial institution, and kept separate from our operating funds.

Q. Is nTrust a bank?

No. nTrust works best for day-to-day transactions, like buying lunch, squaring up with a friend, or paying a bill. You don't need to move your life savings to nTrust, just enough to cover your daily expenses.

Q. Is nTrust available in my country?

Check [here](#) to see if nTrust is available in your region.

Q. Where is the nTrust Cloud Money™ Prepaid MasterCard® available?

Cloud Money™ Cards are currently only available in Canada and the Philippines. We're working on the rest!

Q. How do Cloud Money™ Cards work?

A Cloud Money™ Card is a prepaid MasterCard® you can load instantly with money from your nTrust account, and use to pay anywhere MasterCard® is accepted.

[Learn more about cards.](#)

Q. Is nTrust safe to use?

nTrust is as safe to use as any major online banking application.

[Learn more about nTrust security.](#)

Q. I need some help. How can I talk to a human?

If you would like to speak to a member services representative, please call:

Vancouver:

1-855-687-8788

Monday to Friday 9am to 5pm (PST)

Manila:

02-717-3700

Monday to Friday 8:30am to 5:30pm (PHT)

You can also send us an [email](#) and our member services team will get in touch with you. If you have a quick question, message us on [Twitter](#) or [Facebook](#).



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Terms of Use

These Terms of Use ("Terms" or "Agreement") form a legally binding agreement between you and nTrust in relation to your use of the Services.

Latest Update: 18 June 2014

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 Deponent RM
 Date 3/17/15 Rptr. MW
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Latest Update: 18 June 2014

These Terms of Use ("Terms" or "Agreement") form a legally binding agreement between you and nTrust in relation to your use of the Services.

PLEASE READ THESE TERMS OF SERVICE CAREFULLY AS THEY CONTAIN IMPORTANT INFORMATION REGARDING YOUR LEGAL RIGHTS, REMEDIES AND OBLIGATIONS. You should print off and/or save a copy of these Terms of Use for your records. Capitalized terms have the meanings attributed to them within the text or as provided in the "Definitions" section below.

1) APPLICATION AND ACCEPTANCE

1. Application. Unless otherwise agreed in writing with nTrust, these Terms apply to your use of the Services. You may not use the Services if you do not accept the Terms.
2. Acceptance. The Terms shall be deemed accepted by you upon the earlier of your: (i) creation of an Account; (ii) using the Services; or (iii) clicking to "accept" or "agree" or otherwise signifying your agreement when this option is made available to you in the course of accessing or registering for the Services.
3. Supplemental Terms. In the event that an additional Service is introduced or an existing Service is altered and supplementary terms and conditions of access or use are applicable, those additional terms ("Supplemental Terms") shall also apply. When Supplementary Terms apply to a specific Service, these may be accessible and/or presented to you within or prior to the use of such Service. These Terms shall continue to apply to such additional or altered Service and shall be deemed modified only to the degree they are in direct conflict with the Supplemental Terms, in which case the Supplemental Terms shall prevail.
4. Updates. nTrust may make changes to the Terms or Supplemental Terms from time to time, and nTrust will make a new version of the Terms available at in the "Legal Agreements" section of the Site. Any new Supplemental Terms may be made available to you from within, or through, the applicable Services. You understand and agree that you are responsible for periodically checking to determine whether the Terms or Supplemental Terms have been updated and, in any event, that if you use the Services after the date on which the Terms or Supplemental Terms have changed, you are deemed to have affirmatively accepted the updated Terms and/or Supplemental Terms. When nTrust posts changes to the Terms, the "Latest Update" date at the top of Terms will be updated.
5. Entire Agreement. The Terms (including the Privacy Policy and any Supplemental Terms) constitute the whole legal agreement between you and nTrust and govern your use of the Services (but excluding any services which nTrust may provide to you under a separate written agreement), and completely replace any prior agreements between you and nTrust in relation to the Services. These Terms and all representations, obligations, undertakings and warranties contained in it shall enure for the benefit of any successor and/or assignee of nTrust.

2) ELIGIBILITY

1. Minimum Age. You must be at least eighteen (18) years old to use the Services. Any registration, use of or access to the Services by anyone under 18 is unauthorized, unlicensed, and in violation of these Terms.
2. Legally Capable of Contracting and Receiving Services. Without limiting the foregoing, you may not use the Services and may not purport to accept the Terms if you are not of legal age to form a binding contract with nTrust, or are otherwise precluded from using or receiving such Services under the laws of the Jurisdiction or other countries, including the country in which you are resident or from which you intend to use or access the Services.
3. Your Representation and Warranty. You expressly represent and warrant that then you are at least eighteen (18) years of age and do not require the consent, approbation or approval of any other person or entity to conclude a contractual obligation of the type represented in these Terms.
4. Access to Services Conditional. We may terminate your Account and/or prohibit you from using or accessing the Service (or any portion, aspect or feature of the Service) for any reason, at any time in its sole discretion, with or without notice, including without limitation if we believe that you are under 18 or are otherwise ineligible to use the Services pursuant to these Terms.

3) ACCOUNTS

1. **Single User Account.** In order to use Services, you must register an nTrust account through the Site ("Account"). An individual User may only have one Account at a time.
2. **Account Security.** You agree and understand that you are responsible for maintaining the confidentiality of the password associated with your Account. **KEEP YOUR PASSWORD STRICTLY CONFIDENTIAL.** If a User shares their password with others or allows others to discover and use their password with the Account, the User is giving access to the funds and information in the Account and assumes all responsibility for transactions in their Account. Accordingly, you agree that you will be solely responsible to nTrust for all activities that occur within or through your Account. If you become aware of any unauthorized use of your password or of your Account, you agree to notify nTrust immediately.
3. **Dormant Accounts.** Accounts with a positive balance, but which have not been accessed in twelve (12) months are considered "Dormant". We will attempt to contact you in advance of any account becoming Dormant using the contact details associated with your Account. Dormant accounts are subject to a Dormancy Fee per month (see "Fees & Availability" section on website). To regain access to your Account after it has reverted to Dormant status, please contact [nTrust support](#).
4. **Identity Verification / KYC.** You authorize nTrust, directly or through third parties, to make necessary inquiries to verify your identity in accordance with nTrust's Privacy Policy. We may ask our Users at any time to verify their identity to mitigate potential fraud and/or to comply with banking or anti-money laundering and anti-terrorist financing regulations or best practices. You agree to furnish such documentation or information requested by nTrust in order to verify your identity for such purposes. If a User refuses to comply with such verification processes, the User's Account may be suspended regardless of any or all pending or unsettled transactions. Notwithstanding nTrust's identity verification practices, nTrust cannot and does not guarantee any User's identity.
5. **Privacy.** For information about nTrust's data protection practices, please read nTrust's Privacy Policy. This policy explains how nTrust treats your personal information and protects your privacy, when you use the Services. The terms of the Privacy Policy are incorporated herein by reference.
6. **Account Access.** nTrust reserves the right to limit Account access and/or functionality (including deposits, transfers or withdrawals) and the right to terminate the Account with no prior notice if we, in our sole discretion, have reason to believe that a User has violated these Terms or has engaged in a Prohibited Activity or for any other reason in our sole and absolute discretion. nTrust will use reasonable commercial efforts to investigate Accounts that are subject to Account access limitations expeditiously and to reach a final decision on said limitations. Should a User's Account be limited, all funds will be held for a period of time until the issue is resolved. However, it may be held for a lesser period which nTrust will determine.

4) FUNDING YOUR nTRUST CLOUD

1. **Funding Your nTrust Cloud.** You can load funds into your nTrust Cloud by various means, which, depending on your location and method of funding, may incur fees. Please note that some fees are not imposed by nTrust and are not within nTrust's control. Not all Cloud funding methods are available in all regions and nTrust makes no representation as to the availability or continued availability of a given method in a particular region.
2. **Funding Limitations.** Cloud loading options may vary from time to time depending on local availability and any limits that may apply to your Account. Also, in order to mitigate fraud and to comply with Anti-Money Laundering and Anti-Terrorist Financing legislation and best practices, certain limits will be imposed on loads into nTrust Clouds dependent on the status of an Account, Account transaction history, and load method.
3. **Returned Load.** Please ensure that you provide accurate data before initiating a bank transfer. If you load funds by bank transfer and the amount is unpaid due to non-sufficient funds (NSF), a closed account, a non-existent account or a stopped payment, you will be liable to pay a fee.
4. **Charge-backs.** In the event that a User initiates a Charge-back on a Cloud load, that User will be liable to pay a Charge-back Fee per incident (see "Fees" below).

5) TRANSFERRING FUNDS TO & FROM YOUR CLOUD

1. Please see the 'Fees and Availability' section on our website for a clear breakdown of our pricing and services.
2. **Transfer Limitations.** In order to mitigate fraud and to comply with Anti-Money Laundering and Anti-Terrorist Financing legislation, certain transactional limits will be imposed on transfers, which limits may vary from User to User dependent on the verification status of the Account and Account transaction history.

6) WITHDRAWING FUNDS FROM YOUR CLOUD

1. **Withdrawing From Your nTrust Cloud.** You can withdraw funds from your nTrust Cloud by various means, which may, depending on your location and method of funding, may incur fees. Not all withdrawal methods are available in all regions and nTrust makes no representation as to the availability or continued availability of a given method in a particular region.
2. **Withdrawal Limitations.** Cloud withdrawal options may vary from time to time depending on local availability and any limits that may apply to your Account. Also, in order to mitigate fraud and to comply with Anti-Money Laundering and Anti-Terrorist Financing legislation and best practices, certain limits will be imposed on withdrawals from a User's Cloud dependent on the status of the Account, Account transaction history, and withdrawal method.
3. **Cloud Money Card.** The nTrust-issued prepaid card is not a credit card or a pre-loaded debit card. The Cloud Money card is a reloadable card onto which you must transfer money. In order to use your card, you must transfer funds from your nTrust Cloud onto your card. The Cloud Money card can be used at any location worldwide that accepts MasterCard. You can use it to make purchases online or at in-store point-of-sale locations, and at any Maestro-sponsored ATM to withdraw cash. If your card is lost or stolen, you must notify

nTrust immediately. Upon receipt of notification, the card will be deactivated and any remaining funds on your lost or stolen card will be immediately transferred to your nTrust Cloud. You will then have to order a new card — a replacement card will not be automatically sent to you. Should you require a replacement card, you may be responsible for the cost of the replacement card. nTrust's issuing bank applies fees to the use of the card, which are described in Cloud Money Card Fee Schedule, which are deducted from your card balance; these fees are not imposed by nTrust and nTrust does not receive or collect any portion of these fees. Cloud Money Card are not available in all regions and nTrust makes no representation as to the availability or continued availability of a given method in a particular region.

4. Returned Withdrawal. Please ensure that you provide accurate data before initiating a bank transfer. If you withdraw funds by bank or bank transfer and the amount is returned due a closed account or unable to locate, you will be liable to pay a Rejection Fee per incident as well as any other associated fees passed on by correspondent banks.

7) ACCOUNT BALANCES and ADMINISTRATION

1. No Cloud Balance Required. You are not required to carry a balance in your nTrust Cloud.
2. Balances Not Co-Mingled With nTrust Funds. If you do hold a balance in Cloud, your funds will be kept separate from the corporate/operational funds of nTrust.
3. Administration. While your funds are in our custody or control, nTrust will combine your funds with the funds of other Users and place those pooled funds into pooled accounts with one or more insured banks. These pooled accounts will be held for the benefit of nTrust's collective Users. You acknowledge that you will not receive interest or other earnings on the funds that nTrust processes on your behalf through pooled bank or financial institution accounts. In consideration for your use of the Services, you irrevocably transfer and assign to nTrust any ownership right that you may have in any interest that may accrue on funds held in pooled bank or financial institution accounts. This assignment applies only to interest earned on your funds, and nothing in these Terms grants nTrust any ownership right to the principal of the funds. In addition to or instead of earning interest on pooled bank or financial institution accounts, nTrust may receive a reduction in fees or expenses charged by banking services by the banks or institutions that hold your funds.

8) REVERSALS, LIABILITY and NEGATIVE BALANCES

1. Liability for Reversed Transfers.
 1. When you receive a transfer from another nTrust User to your nTrust Cloud, you and the sender ("Sending User") are jointly and severally liable to nTrust for the full amount of the transfer sent to you (plus any Fees, if applicable) if the payment is later invalidated for any reason, including a reversal or invalidation of the funding of the Sending User's Cloud.
 2. nTrust will first attempt to recover the entire amount of the reversed or invalidated transfer from the Sending User directly. If there are insufficient cleared funds in the Sending User's nTrust Cloud to cover the entire amount of the transfer to you plus any applicable Fees, nTrust may place a temporary hold on the funds in your Account to cover the amount of the liability.
 3. If nTrust is unable to recover the full amount of the liability from the Sending User within fifteen (15) days, nTrust may recover any remaining amounts due to nTrust by debiting your Account. If there are insufficient funds in your Account to cover your liability, your remaining balance (if any) will be removed, your Account will have negative balance up to the amount of your liability, and you will be required to immediately add funds to your balance to eliminate the negative balance.
2. Negative Balances. In the event that you are liable for any amounts owed to nTrust, you agree to allow nTrust to recover any amounts due to nTrust by debiting your Account. If you do not have an Account balance that is sufficient to cover your liability, your remaining balance (if any) will be removed, your Account will have negative balance up to the amount of your liability, and you will be required to immediately add funds to your balance to eliminate the negative balance. If your Account has a negative balance, you agree to load funds into your Account to cover the negative balance immediately. In addition, if your Account has a negative balance, nTrust may set off the negative balance with any funds that you subsequently receive or deposit into your Account. If you have multiple currency balances in your Account and one of the currency balances becomes negative for any reason, nTrust may set off the negative balance by using funds you maintain in a different currency balance.
3. Collections. If you do not promptly clear any negative Account balances, we reserve the right to recover the funds by any means necessary, including initiating collection efforts to recover such amounts from you by engaging a collections agency and/or law enforcement.
4. Security. To secure your performance of this agreement and compliance with the Terms, you grant to nTrust a lien on and security interest in and to the funds held in your Account in the possession of nTrust.

9) MULTIPLE CURRENCIES AND EXCHANGE

1. Maintaining Balances in Multiple Currencies. You are responsible for all risks associated with maintaining Account balances in multiple currencies. You agree that you will not attempt to use multiple Account currencies for speculative trading.
2. Currency Exchange Fees. A currency conversion fee applies whenever a currency conversion is required to complete your transaction. The exchange rate is determined by a financial institution and is adjusted regularly based on market conditions. 1.5% is added to this exchange rate. Adjustments may be applied immediately and without specific notice to you.

10) PROHIBITED ACTIVITIES

1. Abuse Reporting. To report Prohibited Activities or use of the Services contrary to these Terms, please email: .
2. Prohibited Activities. Users shall at all times act reasonably and in good faith when using the Services and you expressly represent and warrant that in connection with your use of the Site, your Account, the nTrust Services, or otherwise in the course of your interactions with nTrust, other Users, or third parties, you shall not engage in the following activities ("Prohibited Activities"):

1. breach these Terms or any other agreement or policy that you have agreed to with nTrust;
2. use our Services or any portion thereof in a manner that violates any law, statute, ordinance, or regulation or in furtherance of an illegal or fraudulent activity (if you are an international user, you agree to comply with all local laws and regulations regarding your conduct);
3. send or receive what we reasonably believe to be potentially fraudulent funds;
4. allow your Account to have a negative balance;
5. initiate a Chargeback or reversal of a valid Cloud funding transaction or abuse the reversal process by a upi through your bank, or report unusual credit card or bank account use to your issuing bank without cause;
6. initiate a incoming bank transfer that is rejected due to insufficient funds in the bank account or an incorrect bank routing/institution and/or account number;
7. open or attempt to open multiple Accounts;
8. provide false, inaccurate or misleading information;
9. impersonate any person or entity (including, without limitation, another User) or falsely state or otherwise misrepresent yourself, your age or your affiliation with any person or entity;
10. employ an anonymizing proxy or other technologies or techniques that does or attempts to spoof, mask, or mis-identify your location, IP address, identity or origin;
11. submit altered or falsified verification documents, or otherwise deceiving or attempting to deceive nTrust regarding their identity or other applicable information;
12. refuse to cooperate in an investigation or provide confirmation of your identity or any other information provided to or requested by us;
13. share or disclose your nTrust password to anyone;
14. permit or authorize any other person or entity to use our Services or access your Account without our prior written consent;
15. use automated scripts or any other automated method to collect information from or otherwise interact with the Service or the Site, including, without limitation, using bots, spiders or other automated information-gathering devices or programming routines to "mine" information displayed, register User accounts, perform transactions, interact with the Site or any other activities nTrust considers inappropriate;
16. test or reverse-engineer the Services to seek to uncover system limitations, vulnerabilities or to evade filtering capabilities;
17. bypass or attempt to bypass any measures nTrust may use to prevent or restrict access to the Services;
18. alter, disable, interfere with or circumvent any aspect of the Services.
19. post or transmit, or cause to be posted or transmitted, any communication or solicitation designed or intended to obtain the identity, of any nTrust User or the password, Account, or private information of any nTrust User;
20. use your Account or the Services in a manner that nTrust, Visa, MasterCard, American Express, Discover or any other electronic funds transfer network reasonably believes to be an abuse of the card system or a violation of card association or network rules; or
21. take any action that may cause nTrust to lose any of the services from our Internet service providers, payment processors, or other suppliers.

11) REMEDIAL ACTIONS

1. Remedial Measures. If we have reason to believe or suspect that you have engaged or plan to engage in any Prohibited Activities, we may take various actions we deem appropriate to protect nTrust, our other Users or you from reversals, chargebacks, claims, fees, fines, penalties and any other risk, including, without limitation:
 1. we may close, suspend or limit your access to your Account or functionality within your Account;
 2. we may notify others who have transacted with you, contact your bank or credit card issuer and/or warn other Users, law enforcement or impacted third parties of your actions;
 3. we may update inaccurate information you provided us;
 4. we may refuse to provide the Services to you in the future;
 5. we may hold your funds for up to 180 days if reasonably needed to protect against the risk of liability;
 6. we may at any point ask for information regarding your business, the source of funds, or the reason for you sending or receiving the payment and you agree to furnish same; and/or
 7. we may take legal action against you.
2. Notice of Measures. If we close your Account or terminate or restrict your use of the nTrust Services for any reason, we will provide you with notice of our actions. You acknowledge that nTrust's decision to take certain actions, including limiting access to your Account by placing holds or other actions, may be based on confidential criteria that is essential to our management of risk and the security of Users' Accounts and the nTrust system. You agree that nTrust is under no obligation to disclose the details of its risk management or its security procedures to you.

12) DISPUTES

1. **Inter-User Disputes.** If you have a dispute with one or more Users, you release nTrust from any and all claims, demands and actual/consequential damages related to your transaction(s) with said User(s).
 2. **Contact Us First.** If a dispute arises between you and nTrust, our goal is to learn about and address your concerns and, if we are unable to do so to your satisfaction, to provide you with a neutral and cost effective means of resolving the dispute quickly.
 3. **Good Faith Attempts to Resolve.** The parties agree that they will make good faith efforts to settle any dispute, claim or controversy arising out of or relating to this Agreement by discussion and/or negotiation.
 4. **Governing Law.** This Agreement shall be governed by and construed in accordance with the laws of the Jurisdiction for purposes of any action commenced under this Agreement or with respect to any tort committed or alleged to be committed in the performance of this Agreement. No choice of law rules of any jurisdiction shall apply hereto. The parties hereto expressly waive any right they have to a jury trial and agree that any court proceeding under this Agreement shall be tried by a judge without a jury.
1. **Forum.** You agree that: (i) the Service shall be deemed solely based in the Jurisdiction; and (ii) the Service shall be deemed a passive one that does not give rise to personal jurisdiction over nTrust, either specific or general, in jurisdictions other than the Jurisdiction; and (iii) the Terms, and your relationship with nTrust under the Terms shall be governed by the internal substantive laws of the Jurisdiction without respect to its conflict of laws principles. Any claim or dispute between you and nTrust that arises in whole or in part from the Service shall be decided exclusively by a court of competent jurisdiction located in the Forum City. You agree to submit to the personal jurisdiction of the courts located in the Forum City, for the purpose of litigating all such claims or disputes. Notwithstanding this, you agree that nTrust shall still be allowed to apply for injunctive remedies (or an equivalent type of urgent legal relief) in any jurisdiction.
 2. **No Waiver.** You agree that if nTrust does not exercise or enforce any legal right or remedy which is contained in the Terms (or which nTrust has the benefit of under any applicable law), this will not be taken to be a formal waiver of nTrust's rights and that those rights and remedies will still be available to nTrust.
 3. **Severability.** If any court of law, having the jurisdiction to decide on this matter, rules that any provision of these Terms is invalid, then that provision will be removed from the Terms without affecting the rest of the Terms. The remaining provisions of the Terms will continue to be valid and enforceable.

13) AGENCY.

nTrust provides third-party payment processing services and carries out related actions on your behalf. At all times, your funds are held separately from our corporate funds and are not incorporated into or used for nTrust's operating expenses or corporate purposes. You acknowledge that nTrust is not a bank and that the Services are a payment processing and transfer service rather than a banking service. When initiating and sending funds through the Service or adding funds to your Cloud, you appoint nTrust as your agent to obtain the funds on your behalf and transfer them to the designated receiver. When you initiate funding transaction into your Cloud or when you transfer funds to another nTrust User, nTrust processes the funds on your behalf through the banks or institutions that hold your funds. You will not be able to withdraw those funds or send the funds to any other User unless the initial transaction is canceled. When you receive funds through the Service from another nTrust User, nTrust processes the funds on your behalf through the banks or financial institutions that hold your funds. Funds received in your Cloud are held in pooled bank or financial institution accounts. You may, from time to time, authorize nTrust to transfer your funds through our Site, but any such transferee must be an nTrust User.

14) WARRANTIES and LIABILITY

1. **Indemnity.** You agree to defend, indemnify and hold nTrust, its parent, officers, directors and employees harmless from any claim or demand (including attorneys' fees) made or incurred by any third party due to or arising out of your breach of these Terms and/or your use of the nTrust Services.
2. nTrust makes reasonable efforts to ensure that requests for electronic debits and credits involving bank accounts, credit cards and other issuances are processed promptly, but we make no representations or warranties regarding the amount of time needed to complete transactions because our Service is largely dependent upon many factors entirely outside of our control. NOTHING IN THESE TERMS SHALL EXCLUDE OR LIMIT NTRUST'S WARRANTY OR LIABILITY FOR LOSSES WHICH MAY NOT BE LAWFULLY EXCLUDED OR LIMITED BY APPLICABLE LAW. SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OF CERTAIN WARRANTIES OR CONDITIONS OR THE LIMITATION OR EXCLUSION OF LIABILITY FOR LOSS OR DAMAGE CAUSED BY NEGLIGENCE, BREACH OF CONTRACT OR BREACH OF IMPLIED TERMS, OR INCIDENTAL OR CONSEQUENTIAL DAMAGES. ACCORDINGLY, ONLY THE LIMITATIONS WHICH ARE LAWFUL IN YOUR JURISDICTION WILL APPLY TO YOU AND NTRUST'S LIABILITY WILL BE LIMITED TO THE MAXIMUM EXTENT PERMITTED BY LAW. YOU EXPRESSLY UNDERSTAND AND AGREE THAT YOUR USE OF THE SERVICES IS AT YOUR SOLE RISK AND THAT THE SERVICES ARE PROVIDED "AS IS" AND "AS AVAILABLE." IN PARTICULAR, NTRUST, ITS SUBSIDIARIES AND AFFILIATES, AND ITS LICENSORS DO NOT REPRESENT OR WARRANT TO YOU THAT: (I) YOUR USE OF THE SERVICES WILL MEET YOUR REQUIREMENTS, (II) YOUR USE OF THE SERVICES WILL BE UNINTERRUPTED, TIMELY, OR FREE FROM ERROR, (III) ANY INFORMATION OBTAINED BY YOU AS A RESULT OF YOUR USE OF THE SERVICES WILL BE ACCURATE, COMPLETE, RELIABLE, AND (D) THAT DEFECTS IN THE OPERATION OR FUNCTIONALITY OF ANY SOFTWARE PROVIDED TO YOU AS PART OF THE SERVICES WILL BE CORRECTED. ANY MATERIAL DOWNLOADED OR OTHERWISE OBTAINED THROUGH THE USE OF THE SERVICES IS DONE AT YOUR OWN DISCRETION AND RISK AND THAT YOU WILL BE SOLELY RESPONSIBLE FOR ANY DAMAGE TO YOUR COMPUTER SYSTEM OR OTHER DEVICE OR LOSS OF DATA THAT RESULTS FROM THE DOWNLOAD OF ANY SUCH MATERIAL. NO ADVICE OR INFORMATION, WHETHER ORAL OR WRITTEN, OBTAINED BY YOU FROM NTRUST OR THROUGH OUR SERVICES SHALL CREATE ANY WARRANTY NOT EXPRESSLY STATED IN THE TERMS. NTRUST FURTHER EXPRESSLY DISCLAIMS ALL WARRANTIES AND CONDITIONS OF ANY KIND, WHETHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, THE IMPLIED WARRANTIES AND CONDITIONS OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NON-INFRINGEMENT.

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15) DEFINITIONS

1. "Agreement" or "Terms" means this agreement including all subsequent amendments or revisions;
2. "Balance" means any money that you have in your Account. The terms "money" and "funds" are used interchangeably in this Agreement;
3. "Chargeback" means a request that a credit or debit card holder files directly with his or her debit or credit card company or debit or credit card issuing bank to invalidate a payment;
4. "eCheck" means a payment funded using a sender's bank account Payment Method that is held pending and not received by the recipient until it clears. When you send money using eCheck it will usually be held pending for up to eight business days;
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This 'cloud money' startup knows what it takes to succeed

TONY WANLESS | December 28, 2014 | Last Updated: Dec 28 9:00 AMET
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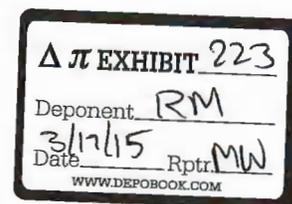


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As a lawyer, Rob MacGregor learned how to be thorough and careful when approaching any pursuit, especially one involving money. These qualities stood him in good stead when, five years ago, he began building nTrust, a Vancouver-based online payments and money transfer system.

Although primarily online, nTrust is not your typical tech story, where entrepreneurs take a product from garage to big office and hundreds of employees seemingly overnight. Unlike most rapidly expanding online companies, it's still small, albeit

steadily growing.

"I am a lawyer, trained to identify risk," MacGregor explains. "Usually this is anathema to entrepreneurs, but if you want to operate in the world of banking, you have to understand the rules. My training taught me what constraints there are around currency, but I recognized there was opportunity as well."

nTrust's "Cloud Money" system began in 2011, one of a handful of Vancouver startups offering alternatives to traditional credit card and cash systems. Aiming to be "Skype for money," Cloud Money is an online fund transfer system that facilitates uploading funds, making payments, and transferring money via mobile phones. It also expedites international payments and money transfers, which have tended in the past to be expensive.

An un-Big Bank in a sense, nTrust's ambitions are to be a large, low-cost player in money-transfer, whether locally, or in the cumbersome and intricate national and international financial system dominated by big financial institutions. As MacGregor puts it, nTrust's aim is to be used "anywhere there is a cheque."

Clearly, nTrust is directed at millennials, tech-savvy young adults with little brand loyalty and expectations to buy and pay, move money, make friends, find mates, and live a large part of their lives online. As its website asserts: "Free your money by uploading it to the 'nTrust Cloud,' then send it, spend it, or move it wherever you want as easily as sending a text."

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Most recently, nTrust tested its mobile payment system with merchants at the University of British Columbia's student union building. It is also active with mobile food vendors such as food trucks, who generally deal in cash and welcome a payment system that frees up workers from cash registers to make a lot of food in a short period. Its first food truck client was Dougie Dog, a gourmet hot-dog vendor whose owner Dougie Love has appeared twice on Dragon's Den, and,

while definitely a showman, knows his way around a payment system.

A not-quite-former lawyer — his private law practice remains "on hold" — MacGregor recognized early on that to realize its ambitions, nTrust had to jump through many regulatory hoops to gain credibility in the system. It didn't help that in the post 9-11 atmosphere, financial institutions were scared of new and seemingly wild adventures in money transfer.

Initially, nTrust focused on transferring money to the Philippines, where MacGregor had some connections, and where money was routinely remitted by Filipino workers in other countries. Also, nTrust spent most of its first year becoming PCI compliant, which meant passing rigorous testing that certified it to the standard of banks in terms of compliance and auditing — basically, it's now licensed like a bank.

That first year, the company was composed of the three founders, but under MacGregor's cautious and methodical steering, it has been growing quietly. For example, he knew it had to offer an nTrust credit card, and so proceeded to hit up 32 financial institutions to back it. Eventually, Scotiabank agreed.

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“Three years ago, we were in late Beta, and I knew the first thing I had to deal with was risk, both regulatory and entrepreneurial,” MacGregor now says. “You have to deal with banks if you want to move money — they’re the gatekeepers. So we had to be part of their ecosystem, we had to get them comfortable with us. It became a case of showing that here’s the threshold required by law and here’s where we are, way beyond it.”

Today, nTrust has 35 employees in Vancouver and Manila and boasts 45,000 members who can transfer money with low fees. Small merchants and a growing number of mom-and-pop micro-businesses love its 1%-per-sale, low-cost credit card processing fees.

They have to be cautious too.

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Specialties

online money transfers, international money transfers, prepaid credit cards, international remittance, cloud money

Website

http://www.nTrust.com

Industry

Financial Services

Type

Privately Held

Headquarters

Downtown, City Center Vancouver, BC Canada

Company Size

11-50 employees

Founded

2011

nTrust employees

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nTrust Our founder, Robert MacGregor, sat down with the National Post to chat about nTrust's origins, what it took to become PCI compliant, and how to strike a balance between risk and entrepreneurship. Check out the full article below!



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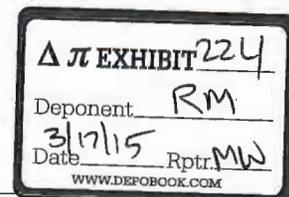


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New Website Helps nTrust Members Send Money Home in Three Easy Steps

January 24, 2014 / [Features, News/Media](#)



VANCOUVER, BRITISH COLUMBIA—(Marketwired — Jan. 24, 2014) - With an estimated **\$400 billion** in global remittances each year, **nTrust's** newly launched website and mobile site is making it easier to send money around the world.

According to the **World Bank** global remittance grew by 6.6 per cent to \$414 billion in 2013, and is expected to cross the half-trillion mark by 2016. Yet the high cost of sending money abroad through traditional channels continues to pose a challenge for both sender and recipient.

With an increasing number of migrant workers sending more money around the world and persistent obstacles such as **significant transaction fees**, nTrust's refreshed website and mobile site allow members to transfer money to friends and families living abroad in just three simple steps for as little as 1.9 per cent.

Once an nTrust Cloud is created, members simply log in nTrust, select a member in their nTrust Neighborhood to send the funds to, enter in the amount and money is transferred within seconds, for free. Additionally, the mobile site lets members conveniently transfer money while on the go.

"As global migration increases there is a growing need for a seamless service to help send money back home with little cost," says Rod Hsu, Chief Experience Officer for nTrust. "Our goal is to make it as easy and affordable as possible for our members to get their hard-earned funds to deserving loved ones in the click of a few buttons, avoiding long lines and wait times."

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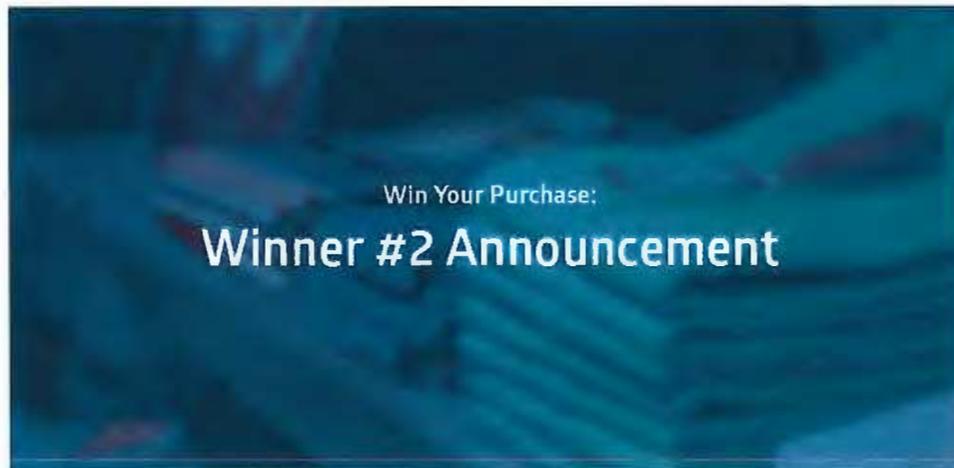




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