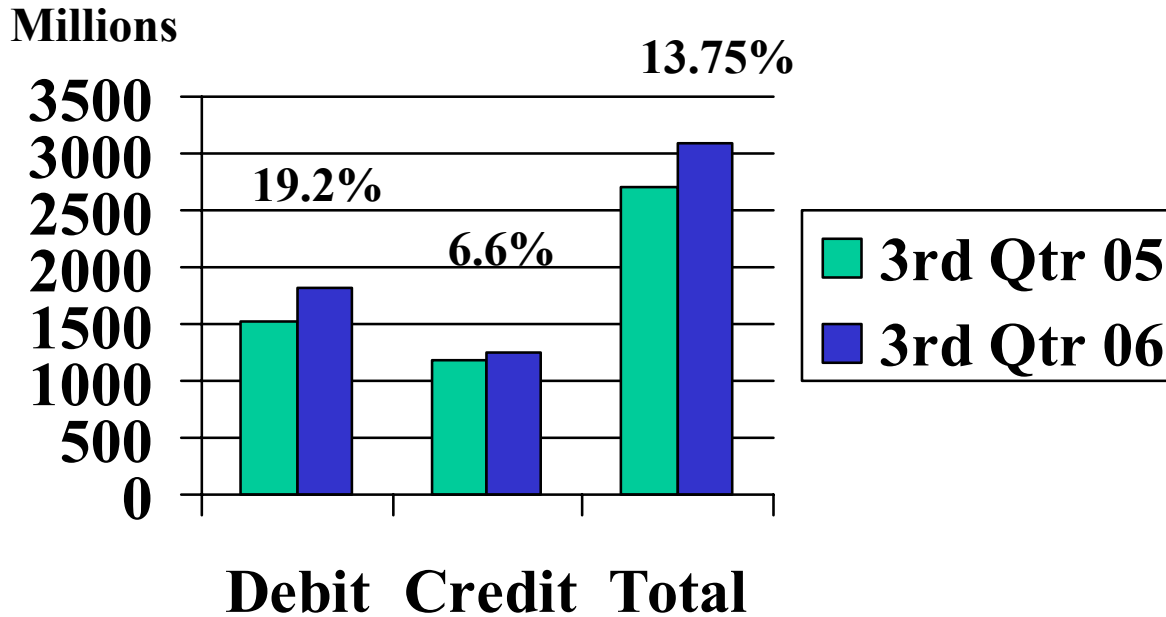


ACH Volume Increases 13.75 Percent in 3rd Quarter 2006

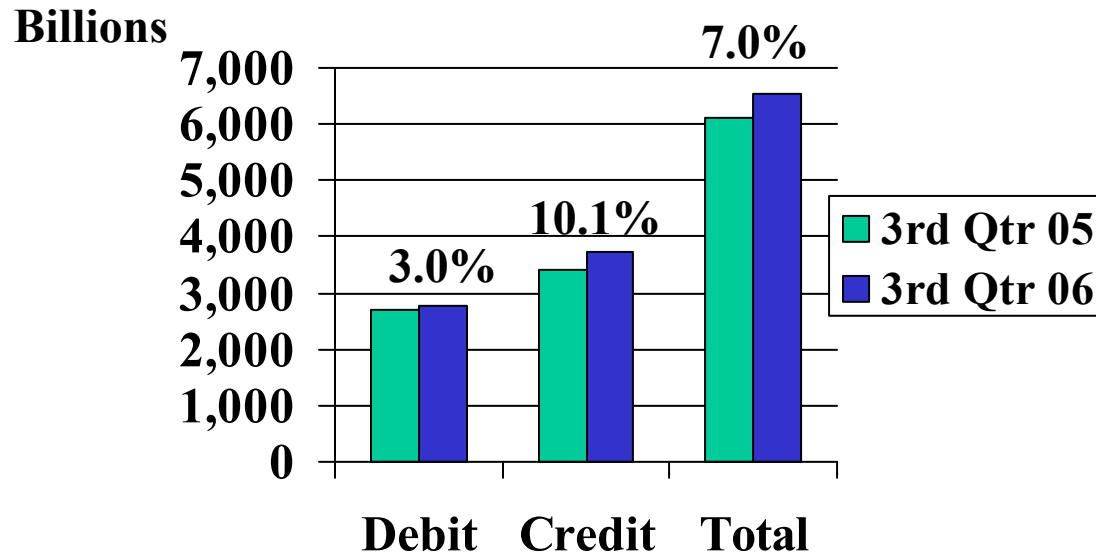
The Automated Clearing House Network grew by 13.75 percent in the 3rd Quarter 2006 compared to a year ago, according to NACHA statistics. More than 3.08 billion transactions worth more than \$6.5 trillion were conducted during the quarter. These figures represent growth rates of 13.75 percent and 7.0 percent, respectively, over the same quarter of 2005. There were 1.82 billion debits and 1.26 billion credits, for a total of 3.086 billion. The statistics include commercial inter-bank and government transactions, but not “On-Us” transactions.

3rd Quarter 2006 ACH Network Transactions (does not include on-us volumes)						
	3rd Q 2006	2nd Q 2006	% change	3rd Q 2005	% change	
ARC	547,087,729	494,630,825	10.61%	432,002,717	26.64%	
CCD Debits	128,293,461	126,947,332	1.06%	119,085,603	7.73%	
CCD Credits	298,451,606	295,142,060	1.12%	273,627,851	9.07%	
CCD +	45,238,281	44,644,358	1.33%	41,343,829	9.42%	
CIE	34,131,544	35,161,051	-2.93%	32,276,127	5.75%	
CTX	10,375,043	10,160,909	2.11%	9,029,695	14.90%	
CTX Addenda	148,905,441	148,813,756	0.06%	141,723,331	5.07%	
POP	80,485,522	60,059,560	34.01%	41,755,697	92.75%	
PPD Debits	626,546,151	629,194,219	-0.42%	588,225,254	6.51%	
PPD Credits	915,811,792	938,807,065	-2.45%	865,211,140	5.85%	
RCK	5,500,536	5,206,534	5.65%	5,725,022	-3.92%	
TEL	74,302,402	71,386,695	4.08%	61,758,206	20.31%	
WEB	341,990,975	318,484,650	7.38%	261,591,436	30.73%	
Total Network	3,085,730,166	3,010,007,734	2.52%	2,712,688,271	13.75%	

ACH Transaction Volume

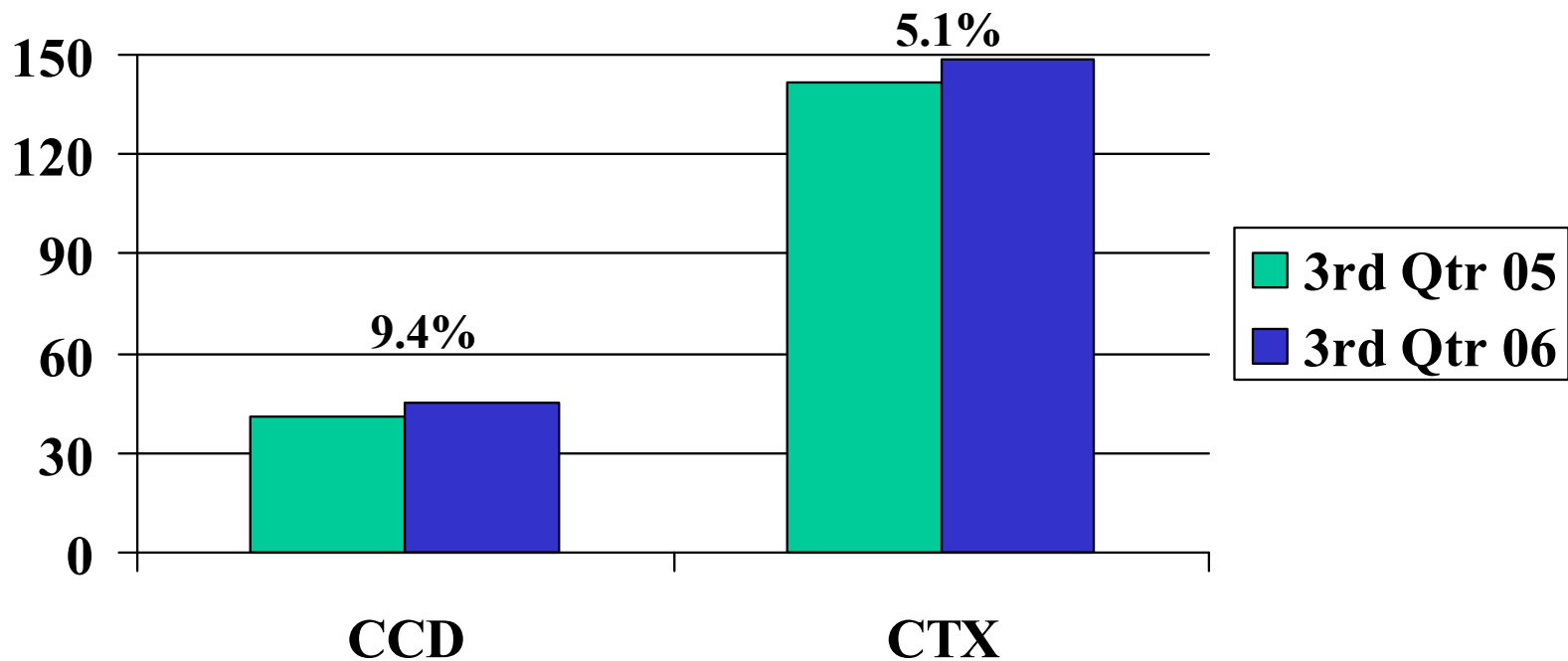


ACH Dollar Volume



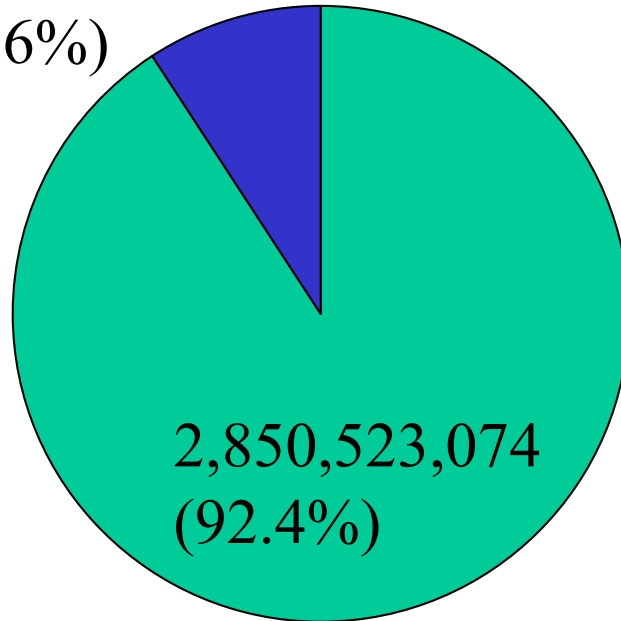
Financial EDI – EDI-Formatted Addenda Records

Millions



ACH Transaction Volume – 3rd Quarter 2006

235,206,983
(7.6%)



Commercial ACH Volume – 3rd Quarter 2006

