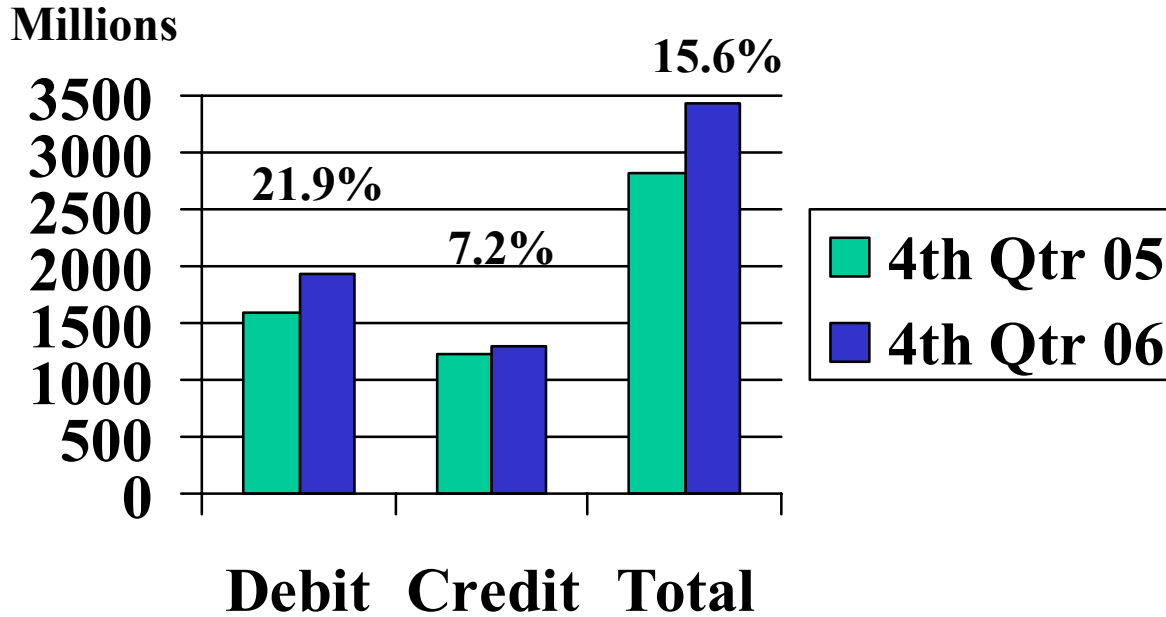


ACH Volume Increases 15.6 Percent in 4th Quarter 2006

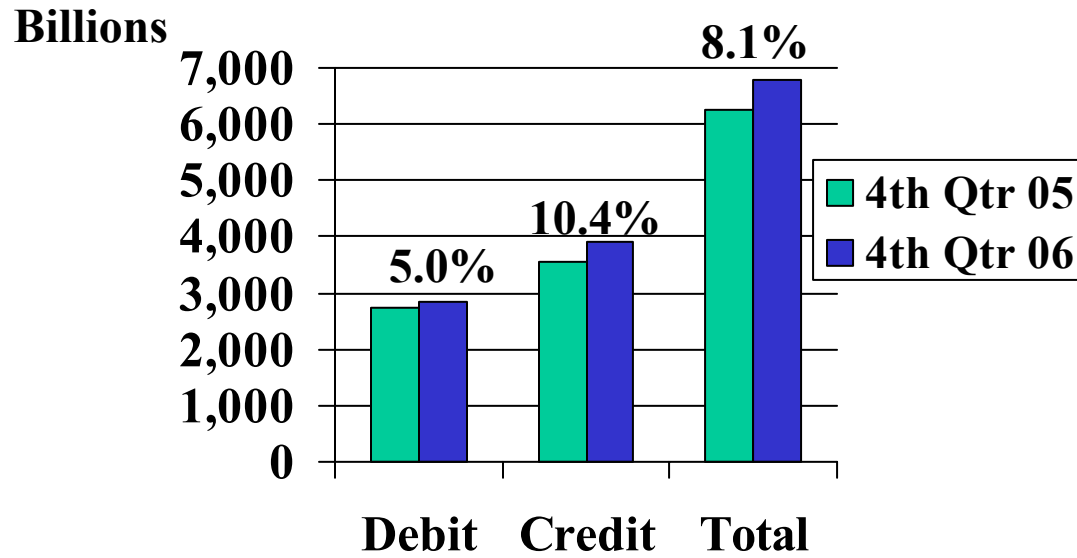
The Automated Clearing House Network grew by 15.6 percent in the 4th Quarter 2006 compared to a year ago, according to NACHA statistics. More than 3.24 billion transactions worth more than \$6.75 trillion were conducted during the quarter. These figures represent growth rates of 15.6 percent and 8.1 percent, respectively, over the same quarter of 2005. There were 1.94 billion debits and 1.30 billion credits, for a total of 3.246 billion. The statistics include commercial inter-bank and government transactions, but not “On-Us” transactions.

4th Quarter 2006 ACH Network Transactions (does not include on-us volumes)						
	4th Q 2006	3rd Q 2006	% change	4th Q 2005	% change	
ARC	613,158,924	547,087,729	12.08%	459,101,194	33.56%	
CCD Debits	133,210,480	128,293,461	3.83%	120,690,562	10.37%	
CCD Credits	303,546,073	298,451,606	1.71%	274,568,751	10.55%	
CCD +	49,019,749	45,238,281	8.36%	41,759,202	17.39%	
CIE	33,000,868	34,131,544	-3.31%	32,229,420	2.39%	
CTX	10,760,043	10,375,043	3.71%	9,215,544	16.76%	
CTX Addenda	154,215,876	148,905,441	3.57%	145,197,611	6.21%	
POP	86,385,377	80,485,522	7.33%	45,765,256	88.76%	
PPD Debits	625,587,940	626,546,151	-0.15%	593,509,794	5.40%	
PPD Credits	953,864,597	915,811,792	4.16%	896,621,310	6.38%	
RCK	5,191,141	5,500,536	-5.62%	5,770,861	-10.05%	
TEL	76,272,250	74,302,402	2.65%	65,637,281	16.20%	
WEB	382,469,761	341,990,975	11.84%	283,374,501	34.97%	
Total Network	3,246,111,501	3,085,730,166	5.20%	2,809,250,702	15.55%	

ACH Transaction Volume

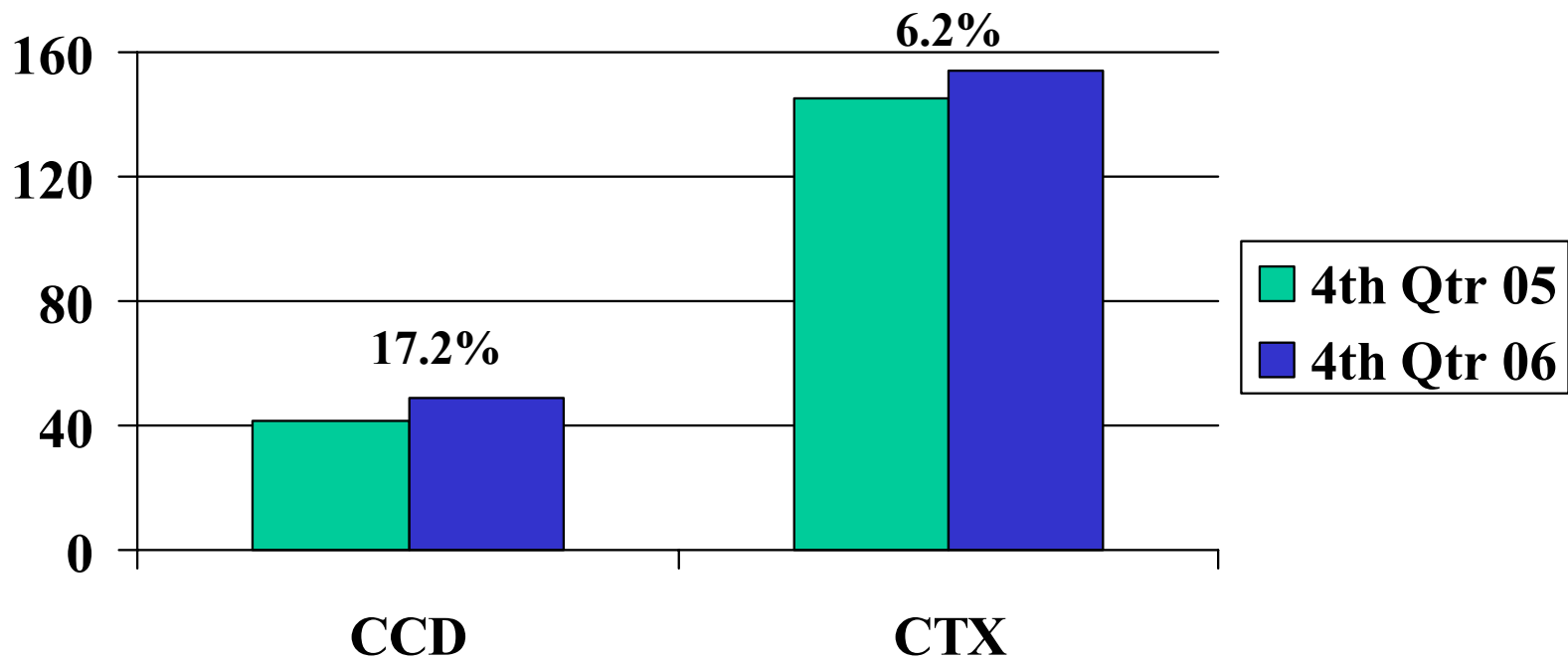


ACH Dollar Volume



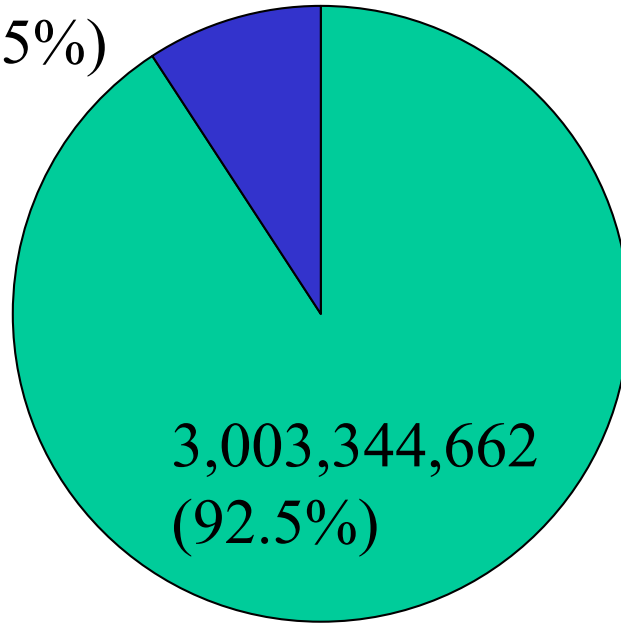
Financial EDI – EDI-Formatted Addenda Records

Millions



ACH Transaction Volume – 4th Quarter 2006

242,766,839
(7.5%)



Commercial ACH Volume – 4th Quarter 2006

