

**Return Reasons - 4th Quarter 2008**

	Total	NSF			Administrative			Unauthorized				Total
		R01	R09	Total	R03	R04	Total	R05	R07	R10	R29	
ACH Network	1.23%	0.82%	0.01%	0.83%	0.12%	0.05%	0.17%	0.00%	0.00%	0.02%	0.00%	0.02%
Credits	0.17%	0.00%	0.00%	0.00%	0.07%	0.03%	0.10%	0.00%	0.00%	0.00%	0.00%	0.00%
Debits	1.95%	1.37%	0.02%	1.38%	0.16%	0.07%	0.23%	0.00%	0.01%	0.03%	0.01%	0.04%
CCD Credits	0.06%	0.00%	0.00%	0.00%	0.02%	0.01%	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%
CCD Debits	1.40%	0.80%	0.02%	0.82%	0.11%	0.04%	0.15%	0.01%	0.00%	0.01%	0.05%	0.07%
CTX Credits	0.25%	0.00%	0.00%	0.00%	0.12%	0.05%	0.17%	0.00%	0.00%	0.00%	0.00%	0.00%
CTX Debits	0.98%	0.48%	0.01%	0.49%	0.09%	0.10%	0.19%	0.00%	0.00%	0.01%	0.11%	0.12%
PPD Debits	2.83%	2.04%	0.02%	2.06%	0.17%	0.07%	0.24%	0.00%	0.02%	0.04%	0.00%	0.06%
PPD Credit	0.20%	0.00%	0.00%	0.00%	0.08%	0.04%	0.12%	0.00%	0.00%	0.00%	0.00%	0.00%
ARC	0.37%	0.24%	0.01%	0.25%	0.05%	0.03%	0.08%	0.00%	0.00%	0.00%	0.00%	0.00%
BOC	1.64%	1.14%	0.01%	1.15%	0.19%	0.07%	0.25%	0.00%	0.00%	0.01%	0.01%	0.02%
POP	1.23%	0.99%	0.01%	1.00%	0.06%	0.03%	0.09%	0.00%	0.00%	0.02%	0.00%	0.02%
RCK	65.25%	50.88%	0.57%	51.45%	1.28%	0.51%	1.78%	0.00%	0.01%	0.04%	0.02%	0.07%
TEL	7.24%	5.04%	0.06%	5.10%	0.93%	0.44%	1.37%	0.00%	0.01%	0.12%	0.01%	0.13%
WEB	1.65%	1.10%	0.02%	1.12%	0.17%	0.08%	0.24%	0.00%	0.00%	0.04%	0.00%	0.04%