

**1. DEBIT CARD - TOTAL AVERAGE MONTHLY VOLUMES FOR BOTH PERSONAL AND BUSINESS DEBIT CARDS**

<b>Instructions</b>	<ul style="list-style-type: none"> <li>Please provide average monthly personal and business debit card volumes for the number of transactions, purchase dollars, and interchange/incentive income. Break out by signature-based and PIN-based in columns 1 and 2, <b>AND</b> enter the total in column 3. If you have the break-out, it is important that you enter <b>all 3 columns. If you cannot break out the signature and PIN, leave columns 1 and 2 blank and enter the total in column 3.</b></li> </ul>
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	Signature-Based Personal & Business Debit	PIN-Based Personal & Business Debit	Total Personal & Business Debit
Avg Mo # of Transactions			
Avg Mo Purchase \$			
Avg Mo Interchange Income \$			

**2. AVERAGE MONTHLY DEBIT CARD PROCESSING EXPENSES**

<b>Include</b>	<ul style="list-style-type: none"> <li>Switching/routing</li> <li>Fraud scoring</li> <li>Card management/production</li> <li>Network fees</li> </ul>
<b>Exclude</b>	<ul style="list-style-type: none"> <li>Visa/MasterCard pass-through expenses</li> <li>Data line expenses</li> </ul>

Answer: \_\_\_\_\_

Format: \$0 Min 0

**3. PERCENT OF ALL DEBIT TRANSACTIONS IN PREVIOUS QUESTION THAT ARE BUSINESS DEBIT**

Answer: \_\_\_\_\_

Format: 0.00% Min 0 Max 100

**4. DEBIT CARDS: TOTAL AND ACTIVE**

<b>Instructions</b>	<ul style="list-style-type: none"> <li>Total open/issued debit cards as of 12-31-16</li> <li>Active cards where a transaction was performed in the last 30 days from 12-31-16</li> </ul>
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	Total # of Cards	# of Active Cards
Personal Debit Cards		
Business Debit Cards		

**5. # OF DEBIT CARD DISPUTES PROCESSED PER YEAR**

<b>Include</b>	<ul style="list-style-type: none"><li>• Personal and business debit</li></ul>
<b>Exclude</b>	<ul style="list-style-type: none"><li>• Credit cards</li><li>• Dollar amount</li></ul>

Answer: \_\_\_\_\_

Format: 0 Min 0

## 6. # OF DEBIT CARD CHARGEBACKS PROCESSED PER YEAR

<b>Include</b>	<ul style="list-style-type: none"><li>• Personal and business debit</li></ul>
<b>Exclude</b>	<ul style="list-style-type: none"><li>• Credit cards</li><li>• Dollar amount</li></ul>

Answer: \_\_\_\_\_

Format: 0

## 7. DO YOU OUTSOURCE THE DEBIT CARD DISPUTE/CHARGEBACK FUNCTION?

<b>Instructions</b>	<ul style="list-style-type: none"><li>• Third party takes calls and emails regarding debit disputes and charge-backs</li></ul>
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☐ True ☐ False

## 8. NAME OF DEBIT PROCESSOR VENDOR

- ☐ Elan
- ☐ FDR
- ☐ FIS
- ☐ Fiserv
- ☐ Jack Henry
- ☐ Vantiv
- ☐ Visa DPS
- ☐ Other

9. NAME OF POS SWITCHING (PIN) VENDOR(S). THE CHOICES ARE LISTED BY NETWORK (OWNER).  
PICK ALL THAT APPLY.

- ☐ Accel (Fiserv)
- ☐ AFFN (AFFN)
- ☐ Interlink (Visa)
- ☐ Jeannie (Vantiv)
- ☐ Maestro (M/C)
- ☐ Moneypass (Elan)
- ☐ NYCE (FIS)
- ☐ Pulse (Discover)
- ☐ Shazam (ITS)
- ☐ Star (First Data)

10. HOW IS CARD INSTANT ISSUED DEPLOYED?

- ☐ In Branch
- ☐ Centralized
- ☐ Hybrid
- ☐ Not Deployed

11. # OF TOTAL ATMS (EXCLUDING INTERACTIVE TELLER MACHINES)

<b>Include</b>	<ul style="list-style-type: none"> <li>All ATMs, i.e. through the wall, drive ups, branch lobbies</li> <li>In stores, shopping malls/li&gt;</li> </ul>
<b>Exclude</b>	<ul style="list-style-type: none"> <li>ITMs (Interactive Teller Machines) (See 'Branch Sales and Services' [01])</li> </ul>

Answer: \_\_\_\_\_

Format: 0 Min 0

12. # OF ATM TRANSACTIONS PER MONTH - MONTHLY AVERAGE FOR THE ANNUALIZED 12-MONTH REPORTING PERIOD

<b>Instructions</b>	<ul style="list-style-type: none"> <li>On Us - our cardholders at our ATMs</li> <li>Issued - our cardholders at other financial institutions' ATMs</li> <li>Acquired - Other cardholders at our ATMs</li> </ul>
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	Monthly # of ATM Transactions
On Us (us@us)	
Issued (us@foreign)	
Acquired (foreign@us)	

**13. ATM ANNUAL COSTS**

<b>Include</b>	<b>Important to provide answer to this question since it is included in the calculation of IT spending for remote delivery</b> <ul style="list-style-type: none"> <li>• ATM annual maintenance</li> <li>• ATM annual hardware depreciation</li> <li>• Annual posting (mailing cards) / ATM envelopes</li> </ul>
<b>Exclude</b>	<ul style="list-style-type: none"> <li>• Network fees</li> <li>• Switching/routing fees</li> <li>• Interactive Teller Machine costs (See 'Branch Sales and Services' [01])</li> </ul>

Answer: \_\_\_\_\_

Format: \$0

**14. ANNUAL ATM \$ INCOME**

<b>Instructions</b>	<ul style="list-style-type: none"> <li>• Surcharge - fees from other financial institutions' cardholders using our ATMs</li> <li>• Interchange - fees paid to our institution by other financial institutions for their cardholders using our ATMs</li> <li>• Foreign - fees paid by our cardholders when they use other financial institutions' ATMs</li> </ul>
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	Annual ATM Income (\$)
Surcharge Fee Income	
Interchange Fee Income	
Foreign Fee Income	

**15. CARD SERVICES MANAGEMENT FTE**

<b>Include</b>	<ul style="list-style-type: none"> <li>• Management / supervising of card services employees</li> </ul>
<b>Exclude</b>	<ul style="list-style-type: none"> <li>• Debit support functions (See 'Debit' [04])</li> <li>• ATM Facilities and hardware support (See 'ATM/ITM Support' [04])</li> <li>• Charge-back/Dispute functions (See 'Charge-back' [04])</li> </ul>

Answer: \_\_\_\_\_

Format: 0.00

**16. DEBIT SUPPORT FTE**

<b>Include</b>	<ul style="list-style-type: none"><li>• Plastic in-house production, reissues, "hotcarding" and ordering</li><li>• Deposit handling in the department</li><li>• Front-line service support</li></ul>
<b>Exclude</b>	<ul style="list-style-type: none"><li>• Credit card functions (See 'Credit Card' [04])</li><li>• ITM (Interactive Teller Machine) video transactions (See 'Centralized Teller FTE' [01])</li><li>• ATM/ITM hardware/maintenance (See 'ATM/ITM Support' [04])</li><li>• ATM loading (See 'Branch Other FTE' [01])</li><li>• Terminal and circuit monitoring (See 'ATM/ITM Support' [04])</li><li>• Dispute and charge-back processing (See 'Reg E Chargeback and Dispute FTE' [04])</li></ul>

Answer: \_\_\_\_\_

Format: 0.00

## 17. ATM / ITM (INTERACTIVE TELLER MACHINE) SUPPORT FTE

<b>Include</b>	<ul style="list-style-type: none"><li>• ATM installation oversight</li><li>• ATM vendor management</li><li>• Terminal and circuit monitoring</li><li>• Switch and ATM terminal balancing</li><li>• Interactive Teller Machine (ITM) hardware support</li><li>• ITM resets and jammed machine fixes</li></ul>
<b>Exclude</b>	<ul style="list-style-type: none"><li>• Deposit processors (See 'Debit Support' [04])</li></ul>

Answer: \_\_\_\_\_

Format: 0.00

## 18. REG E CHARGEBACK AND DISPUTE FTE

<b>Include</b>	<ul style="list-style-type: none"><li>• Dispute and adjustments</li><li>• Reg E chargebacks</li></ul>
<b>Exclude</b>	<ul style="list-style-type: none"><li>• Fraud investigations (See 'Fraud/Investigations' [14])</li></ul>

Answer: \_\_\_\_\_

Format: 0.00

## 19. WHAT IS THE STATUS OF YOUR CREDIT CARD PROGRAM?

- ☐ Don't Have  
☐ Owned and Processed In-House  
☐ Owned and Outsourced  
☐ Agent Owned  
☐ Other (Describe in next question)

20. IF CREDIT CARD PROGRAM STATUS IS OTHER THAN THE CHOICES IN THE PREVIOUS QUESTION, PLEASE EXPLAIN:

Answer: \_\_\_\_\_

21. AVERAGE MONTHLY CREDIT CARD TRANSACTIONS AS OF 12-31-16

**Instructions**

- If you don't have the split of credit card processing expenses by personal and business cards, divide the total the same as transactions. For example, if the split of personal credit card transactions is 80% and business is 20% of the total, then split the processing expense 80% personal and 20% business.

	Personal	Business
# of Transactions		
\$ of Transactions		
Interchange Income		
Processing Expenses		

22. OUTSTANDING CREDIT CARD ACCOUNT \$ BALANCE AS OF 12-31-16

	Outstanding Balances (\$)
Personal credit cards	
Business credit cards	

23. TOTAL # OF CREDIT CARD ACCOUNTS (AS OF 12-31-16) AND # OF ACTIVE CREDIT CARDS (HAD A BALANCE AND/OR PERFORMED A TRANSACTION IN THE LAST 90 DAYS OF THE SAME REPORTING PERIOD)

<b>Include</b>	For # of credit card accounts <ul style="list-style-type: none"> <li>• Issued / Activated</li> <li>• Count only one loan account regardless of how many cards may access the account</li> </ul>
<b>Exclude</b>	<ul style="list-style-type: none"> <li>• Debit card accounts</li> <li>• Counting multiple credit cards from same loan account</li> </ul> # of Active accounts should be less than (or equal to) total accounts

	# of credit card accounts	# of Active credit card accounts
Personal		
Business		

24. MONTHLY # OF NEW CREDIT CARDS ISSUED AS OF 12-31-16

<b>Include</b>	• Multiple cards from same loan
<b>Exclude</b>	• Debit cards

	# of cards
Personal	
Business	

25. NAME OF CREDIT CARD PROCESSING VENDOR

- ☐ Elan  
☐ FDR  
☐ FIS  
☐ Fiserv  
☐ TSYS  
☐ Vantiv  
☐ Other  
☐ Not Applicable (N/A)

26. CREDIT CARD ORIGINATION FTE

<b>Include</b>	<ul style="list-style-type: none"><li>• Uploading approvals to card file</li><li>• Plastic ordering and support</li><li>• Exceptions/quality assurance</li><li>• Credit card sales outside card department, i.e. contact center</li></ul>
<b>Exclude</b>	<ul style="list-style-type: none"><li>• Outsourced or third party credit card staff</li><li>• Branch FTE who issue credit cards (See 'Branch Sales and Services' [01, allocation for credit card sales])</li><li>• Credit card underwriters</li></ul>

Answer: \_\_\_\_\_

Format: 0.00

## 27. CENTRALIZED CREDIT CARD UNDERWRITING FTE

<b>Include</b>	<ul style="list-style-type: none"><li>• Underwriting credit cards</li></ul>
<b>Exclude</b>	<ul style="list-style-type: none"><li>• Outsourced or third party credit card staff</li><li>• Branch FTE who underwrite credit cards (See 'Branch Sales and Services' [01], allocation for credit card underwriting)</li></ul>

Answer: \_\_\_\_\_

Format: 0.00

## 28. CREDIT CARD SERVICING FTE

<b>Include</b>	<ul style="list-style-type: none"><li>• Support/service credit card operations</li><li>• Handling credit card disputes/charge-backs</li></ul>
<b>Exclude</b>	<ul style="list-style-type: none"><li>• Outsourced or third party credit card staff</li></ul>

Answer: \_\_\_\_\_

Format: 0.00

## 29. # OF CREDIT CARD CHARGEBACKS PROCESSED PER YEAR

<b>Include</b>	<ul style="list-style-type: none"><li>• Personal and business credit cards</li></ul>
<b>Exclude</b>	<ul style="list-style-type: none"><li>• Debit cards</li><li>• Dollar amount</li></ul>

Answer: \_\_\_\_\_

Format: 0

## 30. DO YOU OUTSOURCE THE CREDIT CARD DISPUTES/CHARGEBACK FUNCTION? 3RD PARTY TAKES CALLS AND EMAILS REGARDING CREDIT CARD DISPUTES AND CHARGEBACKS

☐ Yes☐ No