

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

Instructions	<ul style="list-style-type: none"> 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, AND enter the total in column 3. If you have the break-out, it is important that you enter 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.
---------------------	--

	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

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

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

Instructions	<ul style="list-style-type: none"> Total open/issued debit cards as of 12-31-17 Active cards where a transaction was performed in the last 30 days from 12-31-17
---------------------	--

	Total # of Cards	# of Active Cards
Personal Debit Cards		
Business Debit Cards		

5. ANNUAL DEBIT CARD DISPUTE DOLLARS AND # OF CASES AS OF 12-31-17

	Dollars	# of Cases
Debit Card Disputes		

6. # OF DEBIT CARD CHARGEBACKS PROCESSED PER YEAR

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

Answer: _____

Format: 0

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

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

- Yes No

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)

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

Answer: _____

Format: 0 Min 0

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

Instructions	<ul style="list-style-type: none"> • On Us - our cardholders at our ATMs • Issued - our cardholders at other financial institutions' ATMs • Acquired - Other cardholders at our ATMs
---------------------	---

	Monthly # of ATM Transactions
On Us (us@us)	
Issued (us@foreign)	
Acquired (foreign@us)	

13. ATM ANNUAL COSTS

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

Answer: _____

Format: \$0

14. ANNUAL ATM \$ INCOME

Instructions	<ul style="list-style-type: none"> • Surcharge - fees from other financial institutions' cardholders using our ATMs • Interchange - fees paid to our institution by other financial institutions for their cardholders using our ATMs • Foreign - fees paid by our cardholders when they use other financial institutions' ATMs
---------------------	--

	Annual ATM Income (\$)
Surcharge Fee Income	
Interchange Fee Income	
Foreign Fee Income	

15. CARD SERVICES MANAGEMENT FTE

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

Answer: _____

Format: 0.00

16. DEBIT SUPPORT FTE

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

Answer: _____
Format: 0.00

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

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

Answer: _____
Format: 0.00

18. REG E CHARGEBACK AND DISPUTE FTE

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

Answer: _____
Format: 0.00

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

- Don't Have
- Agent Owned
- Owned and Processed In-House
- Owned and Outsourced
- 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 12-31-17

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 12-31-17

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

23. TOTAL # OF CREDIT CARD ACCOUNTS (AS OF 12-31-17) AND # OF ACTIVE CREDIT CARDS (HAD A BALANCE AND/OR PERFORMED A TRANSACTION IN THE LAST 90 DAYS OF THE SAME REPORTING PERIOD)

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

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

24. WHAT PERCENT OF TOTAL CREDIT CARD ACCOUNTS EARN POINTS OR CASH BACK?

Answer: _____
Format: 0% Min 0 Max 100

25. NAME OF CREDIT CARD PROCESSING VENDOR

- CO-OP
- Elan
- FDR
- FIS
- Fiserv
- PSCU
- Vantiv
- Other
- Not Applicable (N/A)

26. ANNUAL CREDIT CARD DISPUTE DOLLARS AND # OF CASES AS OF 12-31-17

	Dollars	# of Cases
Credit card Disputes		

27. # OF CREDIT CARD CHARGEBACKS PROCESSED PER YEAR

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

Answer: _____

Format: 0

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

- Yes No

29. CREDIT CARD ORIGINATION FTE

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

Answer: _____

Format: 0.00

30. CENTRALIZED CREDIT CARD UNDERWRITING FTE

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

Answer: _____

Format: 0.00

31. CREDIT CARD SERVICING FTE

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

Answer: _____

Format: 0.00