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

Instructions	• 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	• Switching/routing • Fraud scoring • Card management/production • Network fees
Exclude	• 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	• Total open/issued debit cards as of 12-31-18 • Active cards where a transaction was performed in the last 30 days from 12-31-18

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

5. # OF DEBIT CARD CHARGEBACKS PROCESSED PER YEAR

Include	• Personal and business debit
Exclude	• Credit cards • Dollar amount

Answer: _____

    Format: 0

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

Instructions	• Third party takes calls and emails regarding debit disputes and charge-backs

◯ Yes   ◯ No

7. NAME OF DEBIT PROCESSOR VENDOR

◯   Elan

◯   FDR

◯   FIS

◯   Fiserv

◯   Jack Henry

◯   Vantiv

◯   Visa DPS

◯   Other

8. 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)

9. HOW IS CARD INSTANT ISSUED DEPLOYED?

○ In Branch

○ Centralized

○ Hybrid

○ Not Deployed

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

Include	• All ATMs, i.e. through the wall, drive ups, branch lobbies • In stores, shopping malls
Exclude	• ITMs (Interactive Teller Machines) (See 'Branch Sales and Services' [01])

Answer: _____

Format: 0 Min 0

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

Instructions	• 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)	

12. ATM ANNUAL COSTS

Include	**Important to provide answer to this question since it is included in the calculation of IT spending for remote delivery**
	• ATM annual maintenance
	• ATM annual hardware depreciation
	• Annual posting (mailing cards) / ATM envelopes
Exclude	• Network fees
	• Switching/routing fees
	• Interactive Teller Machine costs (See 'Branch Sales and Services' [01])

Answer: _____

    Format: $0

13. ANNUAL ATM $ INCOME

Instructions	• 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	

14. # OF INTERACTIVE TELLER MACHINES (ITM) DEPLOYED

Include	• Interactive Teller Machines with live video interface
Exclude	• ATM's & 'advanced' self-service ATMs with no video interface (see 'Cards and Payments' [04])

Answer: _____

    Format: 0 Min 0

15. # OF INTERACTIVE TELLER MACHINE (ITM) TRANSACTIONS / MONTH

Include	• Monthly average for the annualized 12-month reporting period for ITMs with live video interface
Exclude	• ATM transactions (See 'Cards and Payments' [04])

Answer: _____

    Format: 0 Min 0

16. INTERACTIVE TELLER MACHINE ANNUAL COSTS

Include	• Annual maintenance
	• Annual hardware / software depreciation
Exclude	• Cash replenishment

Answer: _____

Format: $0 Min 0

17. NAME OF INTERACTIVE TELLER MACHINE VENDOR

○ Diebold

○ Hyosung

○ NCR

○ None

18. AVERAGE DEBIT RESOURCE COST

Include	• Total salaries and benefits expense per FTE (including management, debit support, ATM/ITM support FTE)

Answer: _____

Format: $0

19. CARD SERVICES MANAGEMENT FTE

Include	• Management / supervising of card services employees
Exclude	• 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

20. DEBIT SUPPORT FTE

Include	• Plastic in-house production, reissues, "hotcarding" and ordering
	• Debit tier 2 support including travel notices, limit increases, etc., if centralized
	• Dispute and adjustments
	• Reg E (Electronic Fund Transfers) chargebacks
	• Dispute processing
	• Management of vendor for outsourced disputes & chargebacks
Exclude	• 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])

Answer: _____

Format: 0.00

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

Include	• 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	• Deposit processors (See 'Debit Support' [04])

Answer: _____

Format: 0.00

22. 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)

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

Answer: _____

24. CREDIT CARD FUNCTIONS DONE IN-HOUSE. (LIST ALL THAT APPLY)

☐　Credit card sales

☐　Credit card processing

☐　Credit card underwriting

☐　Credit card servicing

☐　Credit card other function

25. IF YOU INCLUDED 'OTHER' IN THE PREVIOUS QUESTION FOR IN-HOUSE CREDIT CARD FUNCTIONS, PLEASE DESCRIBE.

Answer: _____

26. AVERAGE MONTHLY CREDIT CARD TRANSACTIONS AS OF 12-31-18

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		

27. OUTSTANDING CREDIT CARD ACCOUNT $ BALANCE AS OF 12-31-18

	Outstanding Balances ($)
Personal credit cards	
Business credit cards	

28. TOTAL # OF CREDIT CARD ACCOUNTS (AS OF 12-31-18) 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 • Issued / Activated • Count only one loan account regardless of how many cards may access the account
Exclude	• 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		

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

Answer: _____

   Format: 0% Min 0 Max 100

30. NAME OF CREDIT CARD PROCESSING VENDOR

○   Elan

○   FDR

○   FIS

○   Fiserv

○   TSYS

○   Vantiv

○   Other

○   Not Applicable (N/A)

31. ANNUAL CREDIT CARD DISPUTE DOLLARS AND # OF CASES AS OF 12-31-18

Instructions	• Number of cards with disputes, not the number of transactions

	Dollars	# of Cases
Credit card Disputes		

32. # OF CREDIT CARD CHARGEBACKS PROCESSED PER YEAR

Include	• Personal and business credit cards
Exclude	• Debit cards • Dollar amount

Answer: _____

Format: 0

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

◯ Yes   ◯ No

34. CREDIT CARD SUPPORT FTE

Include	• New and replacement card orders • Tier 2 support including travel notices, limit increases, etc., if centralized • Handling credit card disputes / charge-backs
Exclude	• Outsourced or third-party credit card staff • Branch FTE who issue credit cards (See 'Branch Sales and Services' allocation for consumer loans) • Branch FTE who underwrite credit cards (See 'Branch Sales and Services' allocation for consumer loan underwriting)

Answer: _____

Format: 0.00

35. AVERAGE CREDIT CARD RESOURCE COST

Include	• Total salaries and benefits expense per credit card FTE

Answer: _____

Format: $0