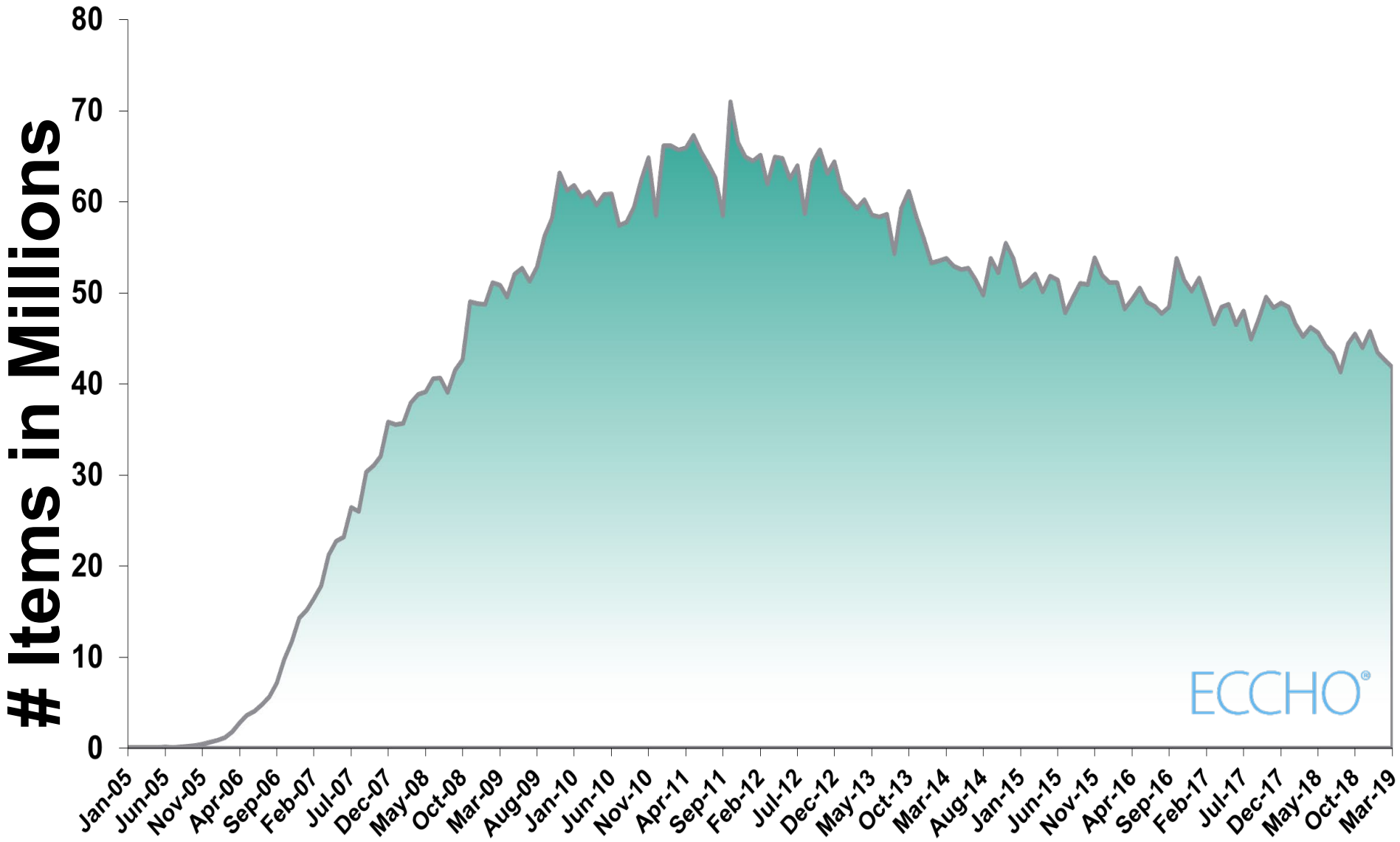


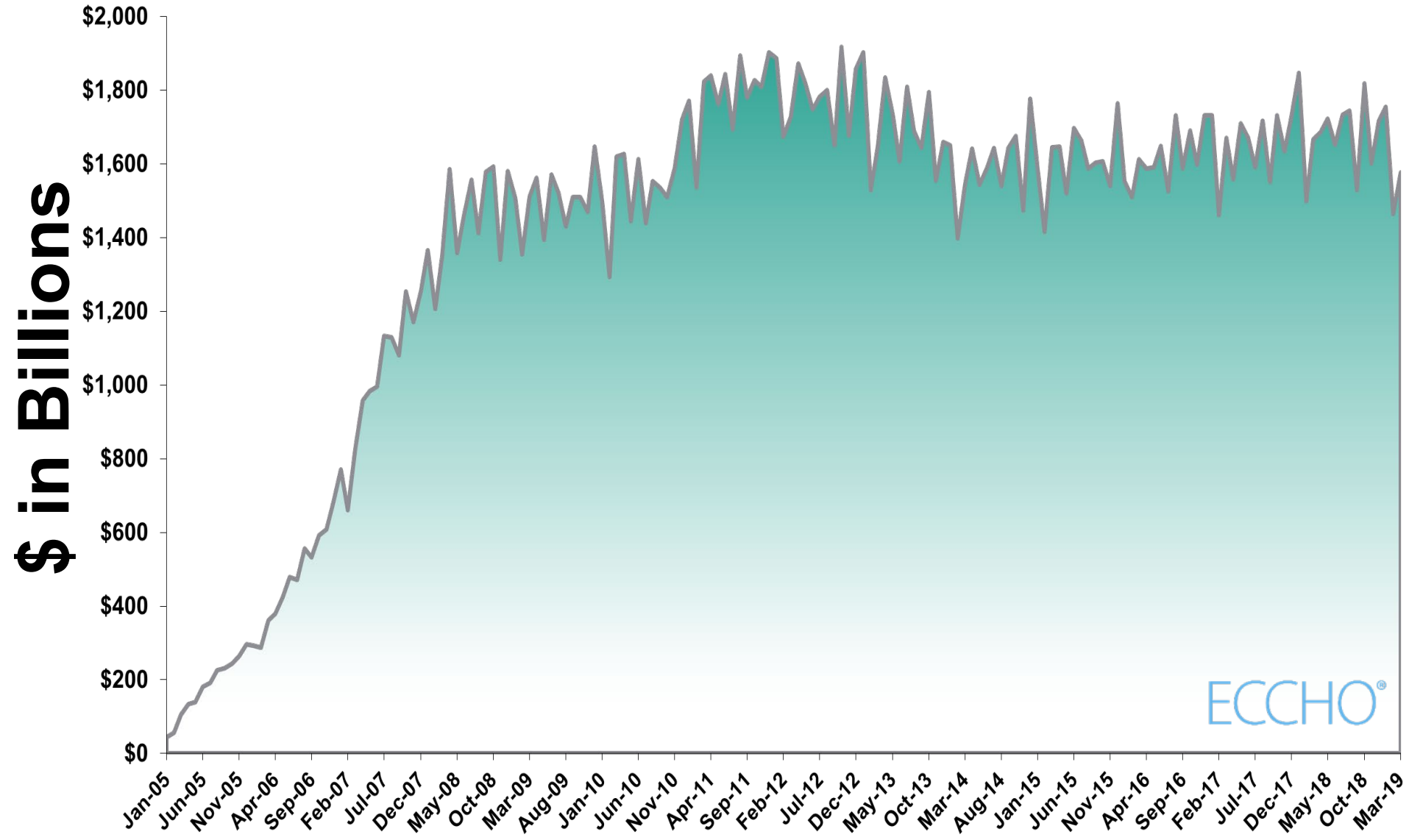
# Avg # of Images Rec / Day



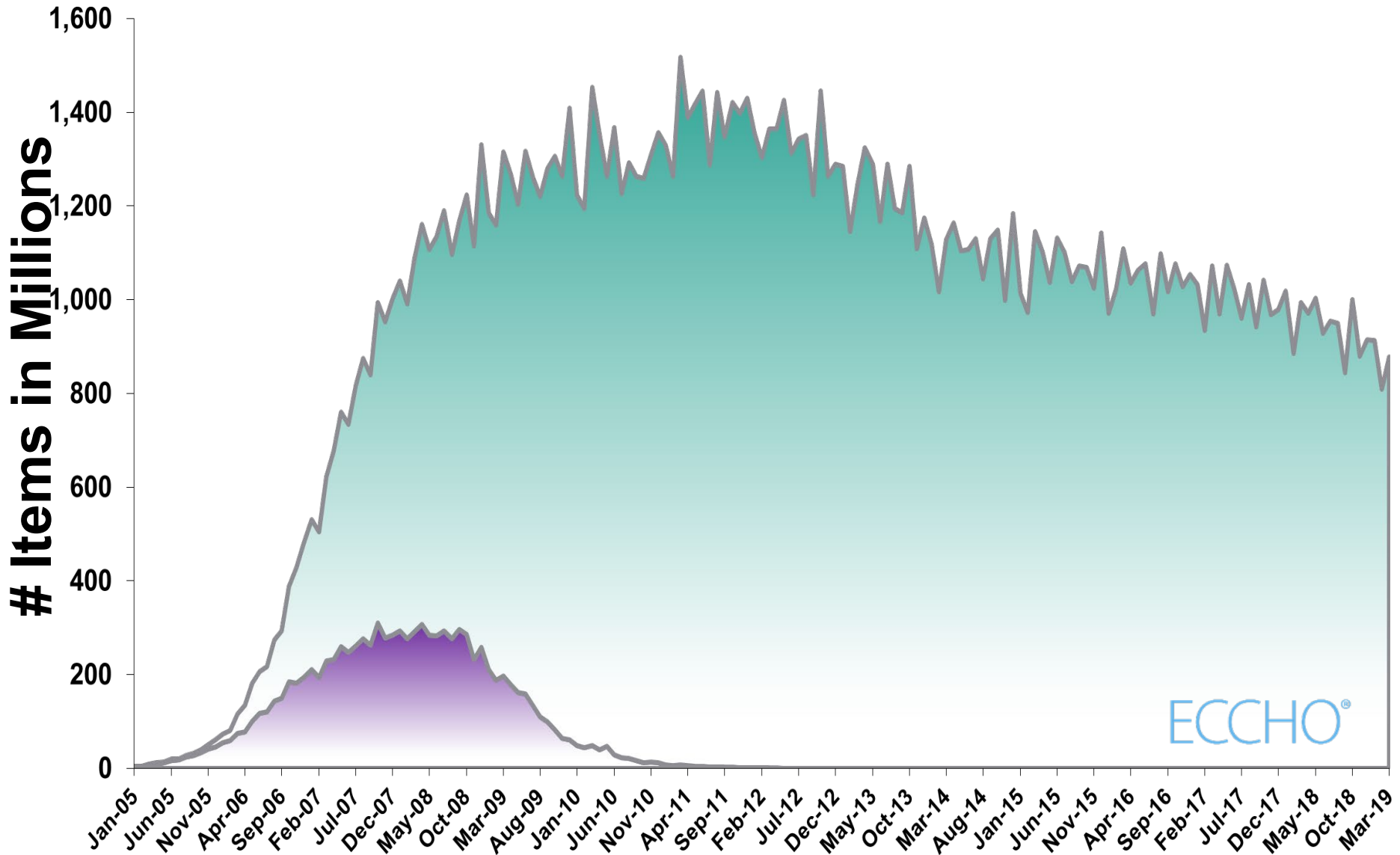
ECCHO®

Source: Federal Reserve, Viewpointe, The Clearing House, selected ECCHO Full and Participating Members and other local / regional exchanges

# Transaction \$ Amounts

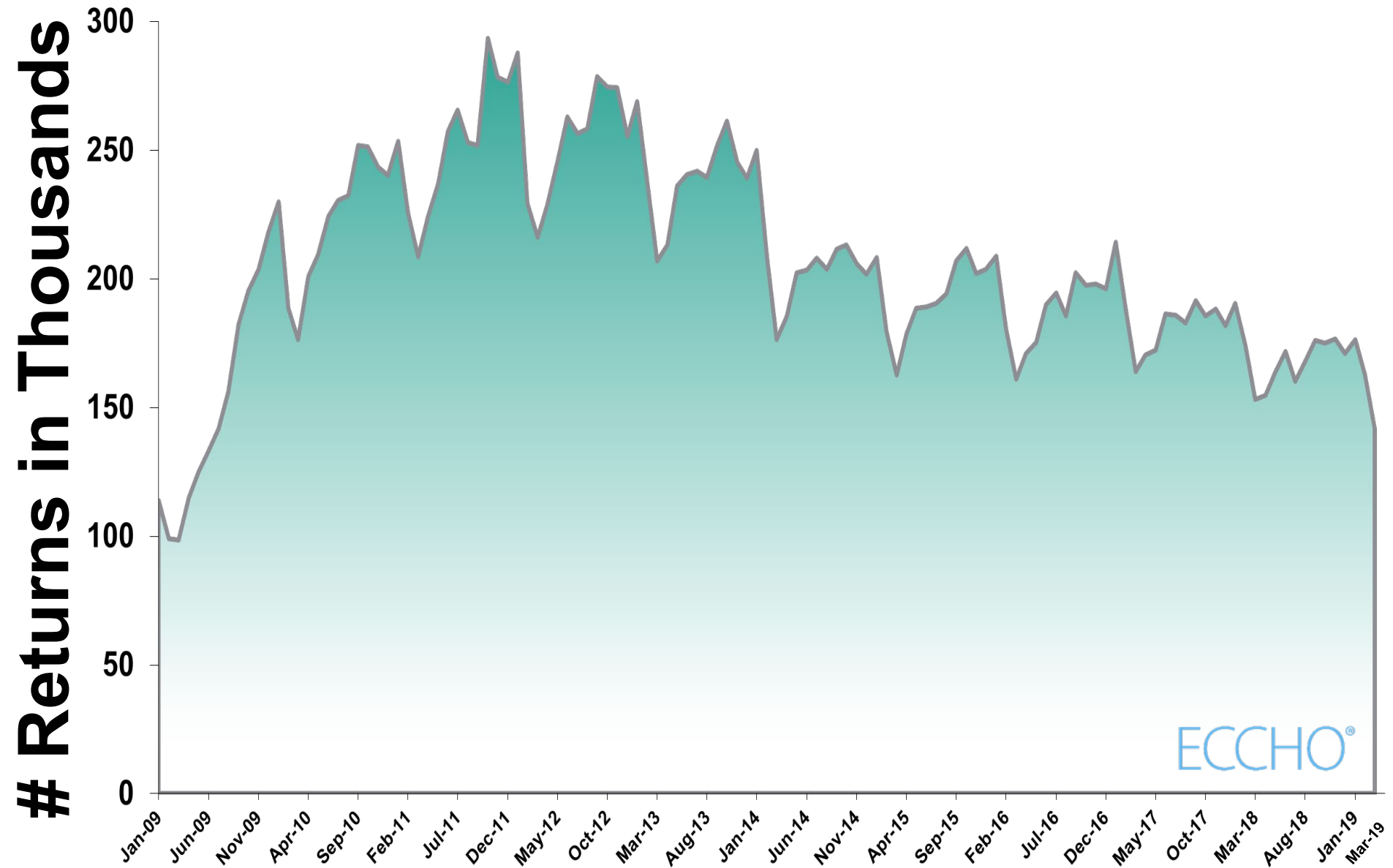


# # of Image Based Trans.



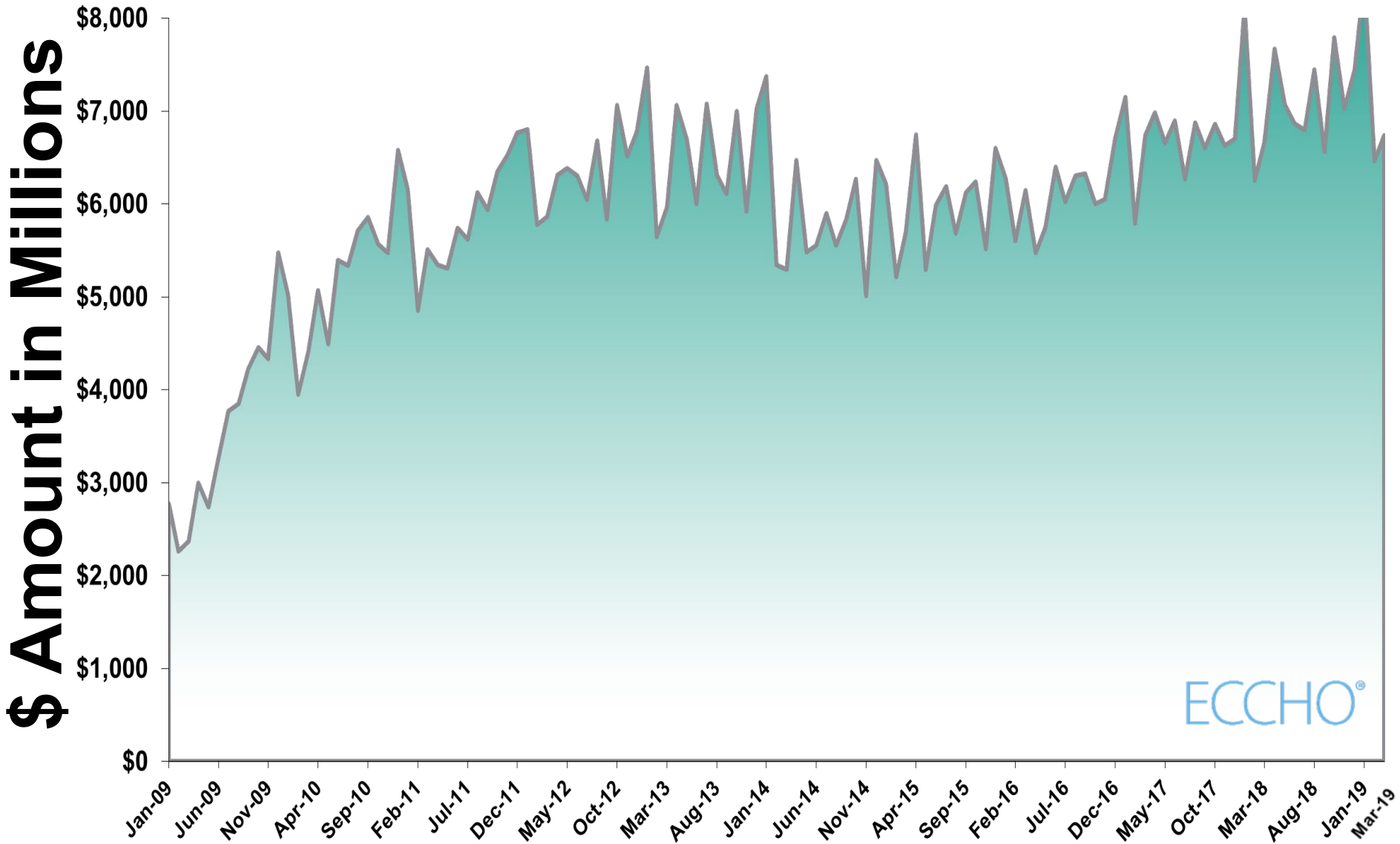
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# Average # of Returns / Day



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# \$ Amount of Returns



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