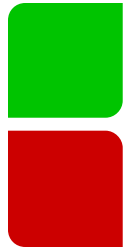




Christmas in June!

Savings for Your 2010 Business Plan



- Beginning with your August invoice for July **bill pay** activity, prices will be immediately reset to
 - Active members: from \$2.65/mbr to \$2.25/mbr (**down 15%**)
 - Inactive members: from \$1.50/mbr to \$1.25/mbr (**down 16.6%**)
 - Bill pay transactions: from \$0.40 ea to \$0.38 ea (**down 5%**)
(remember that transactions sent via mail are still subject to postage)
 - Based on May 2009 volumes, CUs will save \$17K/month
- As mentioned earlier, Item Processing **return fees are being slashed by 30%-50%** depending on tier
- We do not anticipate a **COLA increase** this year, but will guarantee it will not exceed \$0.01/member month
 - COLA was waived for 2009, and 35% of our client saw a decrease

