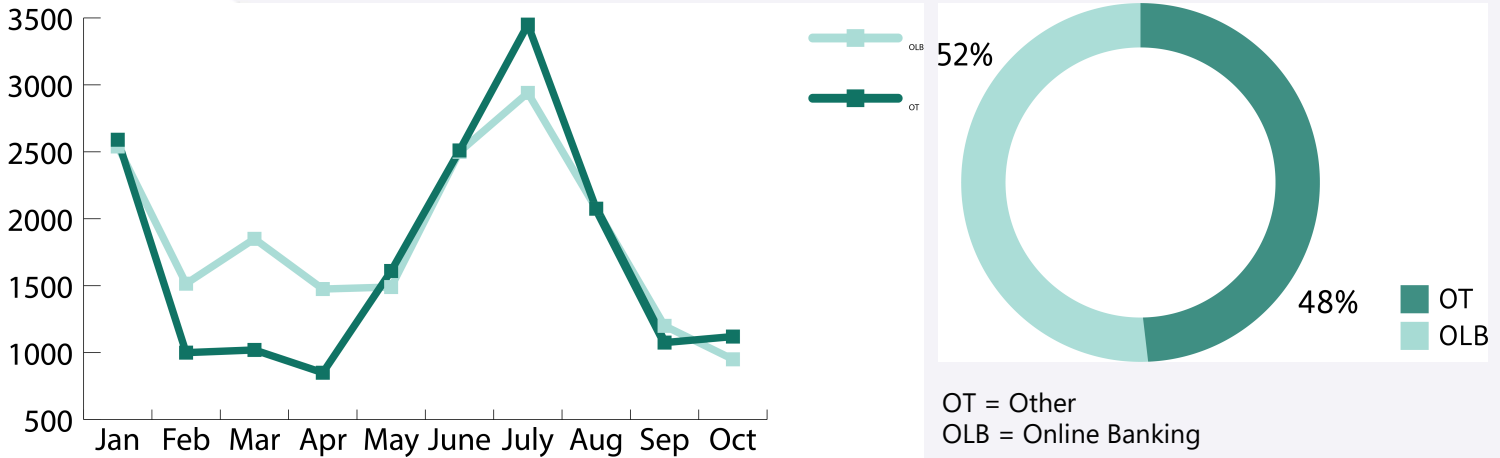


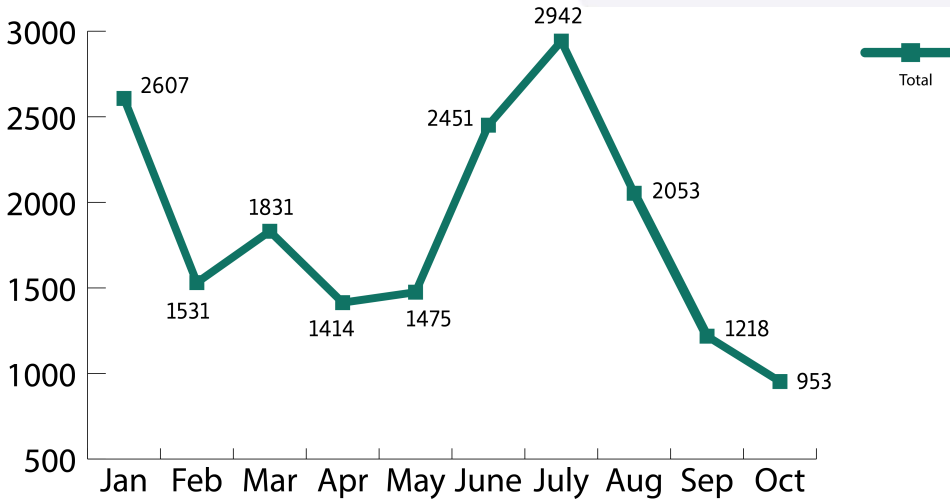
SKIP-A-PAY REQUESTS ONLINE

*Internet Retailing
in the Network*

ALL SKIP-A-PAY REQUESTS IN 2018



ONLINE SKIP-A-PAY REQUESTS IN 2018



Key Statistics:

Total Online Skip Pays: **18,475**
 Unique Mbrs Using OLB Skip Pays: **11,698**
 Skip Pay Requests/Member: **1.6**
 Total Online Skip Pay Fees: **\$585,076**