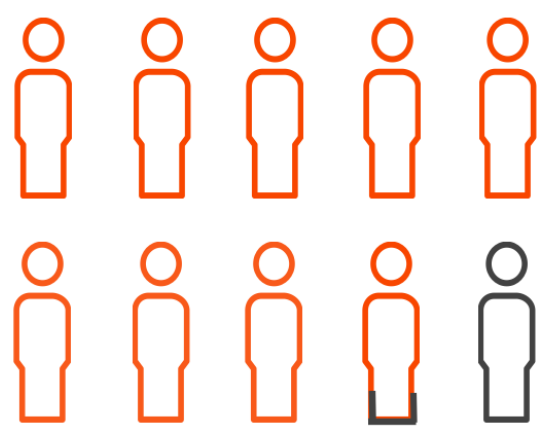


MOBILE BANKING TRENDS IN THE U.S.

Data as of December 2014

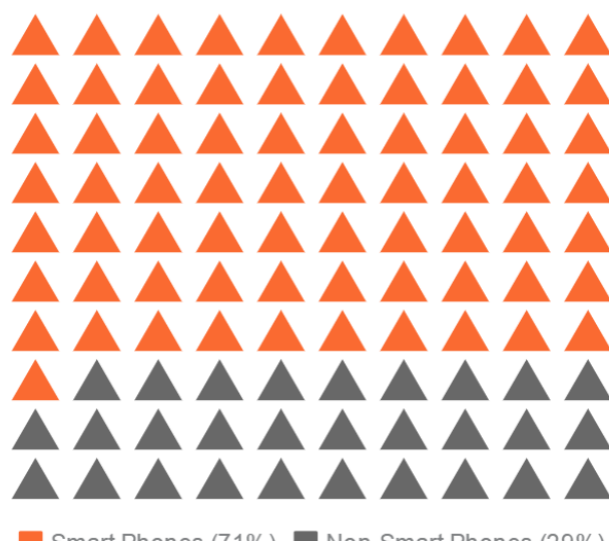
Smartphone usage is widespread across the United States.

People Who Have Mobile Phones



87% of the U.S. adult population had a mobile phone as of December 2014.

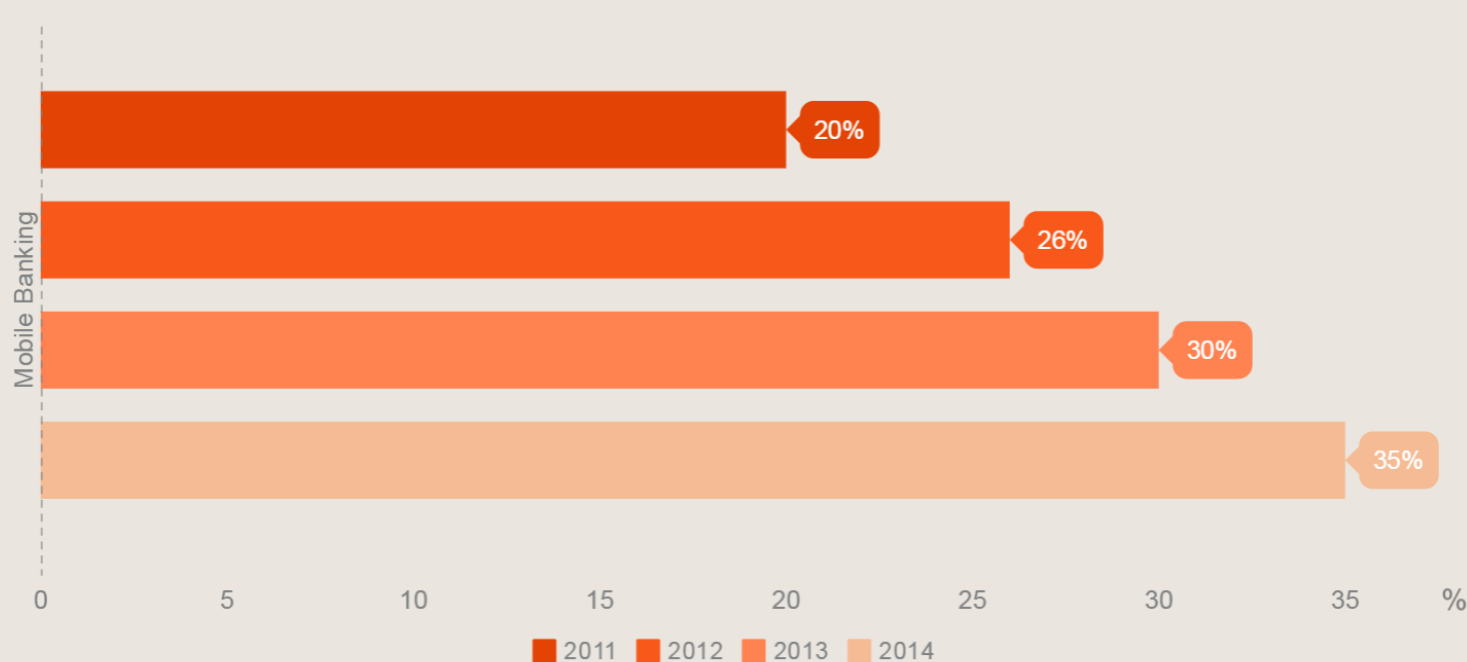
Percentage Of Smartphones



71% of mobile users in the United States had smartphones as of December 2014. That's an increase of 10 percentage points from December 2013.

Source: The Federal Reserve's Consumers and Mobile Financial Services 2015 Report

Mobile banking usage in the United States is on the rise.



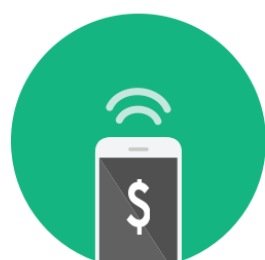
Mobile banking convenience and smartphone prevalence is prompting more consumers to use mobile banking. At year-end 2014, more than one-third of U.S. adults were accessing mobile banking services, up by 15 percentage points from 2011.

Source: The Federal Reserve's Consumers and Mobile Financial Services 2015 Report

What are mobile banking users doing?

39%

of mobile phone owners with a bank/credit union account have used mobile banking in the past 12 months.

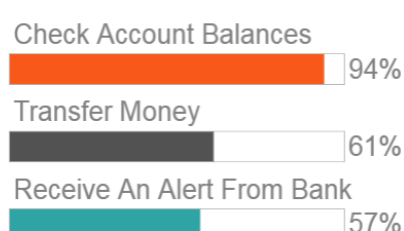


11%

of mobile phone owners who do not currently use mobile banking services say they will probably or definitely use it within a year.



How Do People Use Mobile Banking?



Mobile banking users most commonly check account balances or recent transactions.

51%

of mobile banking users have written mobile deposit checks within the past 12 months, up from 38% in 2013.



Source: The Federal Reserve's Consumers and Mobile Financial Services 2015 Report

How many credit unions offer mobile banking?



As of March 2015, more than 45% of credit unions in the United States offered mobile banking services, up from 39% one year ago.

Source: Peer-to-Peer Analytics by Callahan & Associates

Why not mobile bank?



86% of non-mobile banking users say their banking needs are being met without the use of mobile banking.

62% of non-mobile banking users say they have concerns about the security of mobile banking technology.



Source: The Federal Reserve's Consumers and Mobile Financial Services 2015 Report