

E-Banking Activity	2005 Actual - Banks	
	# of Institutions	% of Respondents
How The Internet Site Is Used		
Marketing		
New account products	30	77%
Investment product information	22	56%
Rates for loans and deposits	27	69%
Insurance information	12	31%
Personalized marketing information	7	18%
Personal Banking		
Account activities (inquiries, transfers)	31	79%
Bill payment	29	74%
Bill presentment	8	21%
Personal banking data download (Quicken, Money, etc.)	27	69%
ACH transfers	12	31%
Loan history	23	59%
Loan payment	22	56%
Business Banking		
Account activities (inquiries, transfers)	31	79%
Bill payment	27	69%
Bill presentment	6	15%
Personal banking data download (Quick Books, etc.)	23	59%
Remote Deposit Capture	3	8%
Wire transfer	11	28%
Cash management	14	36%
Loan history	20	51%
Other Services		
Brokerage services	7	18%
Trust account access	5	13%
Credit card history	4	10%
Credit card transaction download	1	3%
Credit card payment	5	13%
Electronic marketplace (vendor links)	6	15%
Tax return preparation	1	3%
Applications		
Loan application download	9	23%
Loan application upload	11	28%
New account opening	4	10%
Sign-up for Internet banking	27	69%
Credit card application	3	8%
Software download	1	3%
Customer support	16	41%
Direct access to CSR	3	8%
Informational Functions		
Links to external sites	25	64%
Loan/investment calculator	25	64%
Community information	19	49%
Content aggregation (screen scraping)	2	5%

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Telephone Banking	31	79%
Telephone Banking Within 1 Year	1	3%
Inquiry	30	77%
Marketing	10	26%
Bill Payment	2	5%
Transfers between Accounts	30	77%
Loan Applications	2	5%
Other	10	26%
Automated Loan Machines	0	0%
Automated Loan Machines Within 1 Year	0	0%
ATMs with Additional Products	4	10%
ATMs with Additional Products Within 1 Year	0	0%
Debit Cards	33	85%
Debit Cards Within 1 Year	0	0%
Stored Value Cards	1	3%
Stored Value Cards Within 1 Year	1	3%