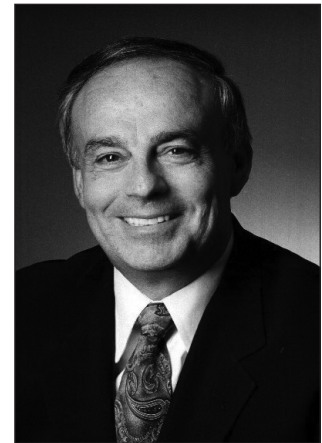


2007 ACH Quality Award Winner

George Thomas Receives 2007 Kevin O'Brien ACH Quality Award



George Thomas, AAP, is the recipient of NACHA's 2007 Kevin O'Brien ACH Quality Award. During his 25 years of service to the financial services industry, Mr. Thomas was known as a hard-working visionary, dedicated to quality, excellence, and risk management in the ACH Network and other payment systems.

"George was one of the earliest supporters of ACH transaction funding for risk management, quality improvement and other network administrative programs," said Elliott C. McEntee, President and CEO of NACHA. "Now that such funding is a reality, it is very fitting that NACHA honors George with our Quality Award."

Prior to forming Radix Consulting, George was an Executive Vice President of The Clearing House Payments Company (TCH). He joined the Clearing House in 1981 and served in a number of positions through his retirement in 2006.

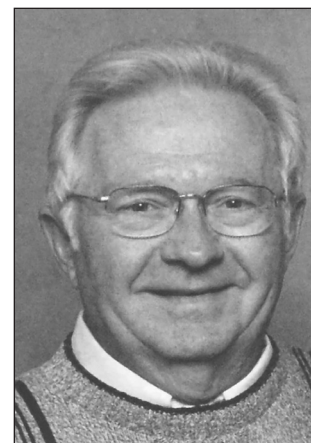
At The Clearing House, Thomas developed the platforms for Electronic Payments Network (EPN) and Clearing House Interbank Payments System (CHIPS), which operate at 99.999 percent reliability. Under Mr. Thomas' leadership, EPN implemented the all-electronic ACH in 1989, providing a competitive market option for ACH Operator services.

George served on NACHA's Board of Directors for 14 years. He made EPN an integral part of NACHA's original ACH Quality Initiative in 2000. To this day, EPN retains its leadership position in providing risk management services to the ACH Network.

The Kevin O'Brien ACH Quality Award is named after the late Kevin O'Brien, NACHA's Chairman in 1999-2000.

2007 George Mitchell Payments System Excellence Award Winner

Paul W. Finch, Sr. Receives NACHA's 2007 George Mitchell Payments System Excellence Award



NACHA presents the 2007 George Mitchell Payments System Excellence Award to Paul W. Finch, Sr., in recognition of his career contributions to the advancement of the electronic payments industry, the ACH Network, and NACHA.

"With the recent effective date of NACHA's new back office conversion rules, it is fitting that we honor Paul Finch, Sr., who did so much to lay the groundwork for this application," said Elliott C. McEntee, President and CEO of NACHA.

"The Mitchell Awards are a great way to honor the many people who have

made the ACH Network the nation's only universal electronic funds transfer system," said Finch.

In Arizona, Mr. Finch created the private-sector ACH system operated by the Arizona Clearing House Association. As a NACHA member, Finch sponsored the development of check truncation using the ACH Network, and helped create educational programs such as The Payments Institute and the Accredited ACH Professional Program (AAP). In 1993, Mr. Finch received an "Outstanding Lifetime EFT Awards" from the U.S. Department of the Treasury.

Mr. Finch served 15 years on NACHA's Board of Directors, and 5 years on the Board's Executive Committee. In 1988 he helped recruit Elliott C. McEntee from the Federal Reserve to become NACHA's President and Chief Executive Officer. He retired in 1994.

The award is named after former Federal Reserve Board Vice Chairman George W. Mitchell, who was one of this country's earliest proponents of electronic payments.