

E-Banking Activity	2005 Actual - Credit Unions	
	# of Institutions	% of Respondents
ACTIVE INTERNET SITE	20	50%
Planned within next 12 months	2	5%
Developed internally	2	5%
How The Internet Site Is Used		
Marketing		
New Account Products	12	30%
Investment Product Information	6	15%
Rate for Loans and Deposits	20	50%
Insurance Information	5	13%
Personalized Marketing Information	7	18%
Personal Banking		
Account Activities (inquiries/transfers)	19	48%
Bill Payment	10	25%
Bill Presentment	0	0%
Personal Banking Data Download (Quicken, etc.)	11	28%
ACH Transfers	1	3%
Loan History	19	48%
Loan Payment	13	33%
Other Services		
Brokerage Services	6	15%
Trust Account Services	0	0%
Credit Card History	8	20%
Credit Card Transaction Download	3	8%
Credit Card Payment	4	10%
Electronic Marketplace (vendor links)	9	23%
Tax Return Preparation	3	8%
Applications		
Loan Application Download	16	40%
Loan Application Upload	9	23%
New Account Opening	2	5%
Sign-up for Internet Banking	12	30%
Credit Card Application	8	20%
Software Download	0	0%
Customer Support	2	5%
Direct Access to CSR	1	3%
Business Banking		
Account activities(inquiries/transfers)	3	8%
Bill payment	1	3%
Bill presentation	0	0%
Business banking data download	1	3%
Cash Management	0	0%
Remote Cash Capture	0	0%
Wire Transfer	1	3%
Loan History	0	0%
Informational Functions		
Links to External Sites	14	35%
Loan/Investment Calculator	11	28%
Community Information	2	5%
Content Aggregation (screen scraping)	0	0%

E-Banking Activity	2005 Actual - Credit Unions	
	# of Institutions	% of Respondents
Telephone Banking	19	48%
Planned within next 12 months	0	0%
Balance Inquiry	19	48%
Marketing and Informational Material	1	3%
Bill Payment Services	2	5%
Balance Transfer	15	38%
Loan Applications	5	13%
Other	3	8%
Automated Loan Machines	0	0%
Automated Loan Machines (Within one year)	0	0%
ATM's Offering Additional Products	2	5%
ATM's Offering Add'l Products (Within one year)	1	3%
Debit Cards (Check Cards)	19	48%
Debit Cards (Check Cards) (Within one year)	0	0%
Stored Value Cards	3	8%
Stored Value Cards (Within one year)	2	5%