

Exhibit Debit Card-3: Historical Debit Card Cardholder Transaction Data

Month	ATM	Bank Teller	POS - PIN Based	POS - Signature Based	Total
201501	14%	1%	41%	44%	100%
201502	13%	1%	40%	46%	100%
201503	13%	1%	40%	46%	100%
201504	13%	1%	41%	45%	100%
201505	13%	1%	42%	44%	100%
201506	13%	1%	41%	45%	100%
201507	13%	1%	42%	44%	100%
201508	12%	1%	43%	44%	100%
201509	13%	1%	42%	43%	100%
201510	13%	1%	42%	44%	100%
201511	12%	1%	42%	45%	100%
201512	12%	1%	43%	44%	100%