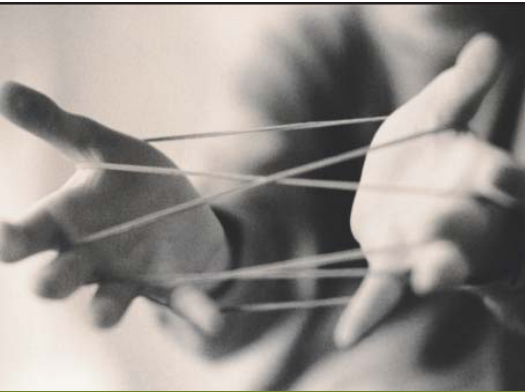


Shareholder Services

ACH Processing



Taking the Paper out of Payments

The Automated Clearing House (ACH) is a secure payment transfer system that connects all U.S. financial institutions. The ACH network acts as the central clearing facility for all Electronic Fund Transfer (EFT) transactions that occur nationwide.

Processing funds through the ACH reduces costs and processing time. ACH payments allow you to transmit instructions electronically for high-volume, recurring payments or collections with speed and readily available audit trails.

Our transactions are completed successfully because Mellon Investor Services has:

- the experience to handle sensitive issues;
- the flexibility to accommodate special situations; and
- a technical superiority that reduces errors and increases efficiency.

Mellon Investor Services' ACH processing includes:

- Disbursing cash dividends
- Accommodating special handling
- Posting bank information to accounts
- Investigating returned items
- Producing and mailing checks for returned items
- Processing returned authorization forms

Key Benefits

- *Speed* ~ Faster than paper checks, automated processing helps speed up the receipt and distribution of funds.
- *Cost Savings* ~ ACH processing helps lower the cost of cash dividend disbursements by eliminating the time and labor required for distributing paper checks.
- *Experience* ~ Industry-leading expertise, technological capabilities and commitment to service comprise the foundation on which our products and services are built.
- *Security* ~ The Automated Clearing House (ACH) is an established, secure payment transfer system.

ACH Processing

Mellon Investor Services provides processing of funds through the ACH, which reduces costs and processing time.

Related Services

- American Depositary Receipts (ADR)
- Book-Entry Services
- Co-Transfer Agent
- Custodial Services
- Dividend Disbursing Agent
- Escrow Services
- Global Shares
- Investment Plan Services
- IPO Services
- Principal Transfer Agent
- Restricted Stock Administration
- Rights Agent
- Secondary Offering
- Special Cash Distribution
- Stock Dividend
- Stock Split
- Warrant Agent



Mellon

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