



## The NACHA TOP 50 Receivers

Largest Financial Institution Receivers of Automated Clearing House Payments, Year 2008\*

Rank	Company	Debits	Credits	Total	Change
1	Bank of America Corporation, Charlotte	818,031,179	666,864,685	1,484,895,864	5.3%
2	Wells Fargo & Company, San Francisco	898,064,661	530,787,564	1,428,852,225	108.1%
3	JPMorgan Chase & Co, New York	591,956,746	446,853,072	1,038,809,818	121.3%
4	PNC Financial Services Group, Pittsburgh	280,943,225	160,732,808	441,676,033	175.8%
5	U.S. Bancorp, Minneapolis	227,564,652	126,868,666	354,433,318	6.2%
6	Regions Financial Corporation, Birmingham	164,112,034	93,730,003	257,842,037	0.7%
7	SunTrust Banks, Inc., Atlanta	166,107,508	85,489,162	251,596,670	6.3%
8	RBS Citizens, Providence, Rhode Island	148,142,898	85,799,735	233,942,633	5.6%
9	Citigroup, Inc., New York	140,116,128	78,754,512	218,870,640	5.0%
10	Fifth Third Bancorp, Cincinnati	106,726,059	108,361,960	215,088,019	34.4%
11	TD Bank, Cherry Hill, New Jersey/Portland, Maine	129,003,000	85,048,292	214,051,292	183.4%
12	BB&T Corporation, Winston-Salem, North Carolina	120,035,322	62,470,775	182,506,097	12.1%
13	USAA Federal Savings Bank, San Antonio	72,098,010	41,857,584	113,955,594	19.2%
14	Capital One Financial Corporation, McLean, Virginia	70,171,913	39,112,499	109,284,412	8.3%
15	HSBC Bank USA, New York	59,008,244	45,172,671	104,180,915	1.1%
16	Sovereign Bancorp Inc., Wyomissing, Pennsylvania	67,348,780	36,392,312	103,741,092	5.7%
17	Keycorp, Cleveland	60,776,905	39,310,124	100,087,029	4.6%
18	M&T Bank Corporation, Buffalo	58,575,759	39,137,494	97,713,253	10.0%
19	Navy Federal Credit Union, Merrifield, Virginia	57,255,410	37,991,767	95,247,177	9.4%
20	Huntington Bancshares, Inc., Columbus	52,515,850	31,489,465	84,005,315	1.5%
21	BancWest Corporation, San Francisco	53,403,131	30,066,008	83,469,139	3.6%
22	Compass Bancshares, Birmingham	51,402,494	27,677,873	79,080,367	13.1%
23	Comerica, Inc., Dallas	31,360,889	46,759,073	78,119,962	17.4%
24	Associated Banc-Corp, Green Bay, Wisconsin	46,989,784	25,931,232	72,921,016	11.4%
25	TCF Financial Corporation, Wayzata, Minnesota	45,066,277	26,266,104	71,332,381	6.6%
26	Zions Bancorporation, Salt Lake City	40,736,764	25,969,129	66,705,893	2.6%
27	UnionBanCal Corporation, San Francisco	32,845,594	25,203,857	58,049,451	2.8%
28	Bank of New York Mellon Corp., New York	4,752,475	52,347,874	57,100,349	-23.4%
29	Commerce Bancshares, Inc., Kansas City, Missouri	35,862,592	17,260,097	53,122,689	6.5%
30	Marshall & Ilsley Corporation, Milwaukee	30,678,980	20,832,385	51,511,365	45.5%
31	Harris/BMO, Chicago	28,827,599	14,489,209	43,316,808	10.9%
32	State Employees Credit Union, Raleigh, North Caro	27,728,772	13,544,284	41,273,056	1.9%
33	Chevy Chase Bank, F.S.B., McLean, Virginia	27,248,709	13,858,789	41,107,498	2.9%
34	Arvest Bank Group, Bentonville, Arkansas	26,262,489	11,852,784	38,115,273	31.0%
35	Synovus Financial Corp., Columbus, Georgia	22,879,937	14,660,613	37,540,550	10.8%
36	First Horizon National Corporation, Memphis	20,393,050	12,465,970	32,859,020	4.3%
37	FirstMerit Corporation, Akron, Ohio	20,995,904	9,776,530	30,772,434	7.0%
38	UMB Financial Corporation, Kansas City, Missouri	17,990,815	11,620,875	29,611,690	11.9%
39	Webster Financial Corp., Waterbury, Connecticut	16,615,213	11,496,090	28,111,303	1.6%
40	RBC Bank, Raleigh, North Carolina	18,691,317	7,959,381	26,650,698	18.9%
41	BancorpSouth, Inc., Tupelo, Mississippi	17,034,822	8,399,309	25,434,131	14.7%
42	People's United Financial, Inc., Bridgeport, Connect	14,984,475	9,727,873	24,712,348	2.9%
43	First Citizens Bancshares, Inc., Raleigh, North Caro	16,781,302	7,659,819	24,441,121	0.1%
44	Popular, Inc., San Juan, Puerto Rico	11,640,448	12,613,133	24,253,581	2.4%
45	BOK Financial Group, Tulsa	14,565,194	9,061,211	23,626,405	7.8%
46	Colonial Bancgroup Inc., Montgomery, Alabama	14,695,200	7,802,256	22,497,456	10.0%
47	First National of Nebraska, Inc., Omaha	13,967,373	7,973,609	21,940,982	16.9%
48	Cullen/Frost Bankers, Inc., San Antonio	12,267,859	7,265,370	19,533,229	6.0%
49	Bank Midwest, Kansas City, Missouri	10,662,008	7,268,351	17,930,359	N/A
50	BankAtlantic, Fort Lauderdale, Florida	12,471,252	5,404,814	17,876,066	6.8%

\* By holding company; volumes do not include on-us transactions.

Volumes include acquisition activity completed in 2008 - Wells Fargo-Wachovia, JPMorgan-Washington Mutual, PNC-National City, and TD Bank-Commerce Bank

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