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June 5, 2013

Dear Sir or Madam:

Thank you for your response to the email dated May 30, 2013 from my colleague Gareth Young, which was sent on behalf of our client the American Bankers Association (ABA). This is to provide you with more information and to respond to questions you may have posed.

The ABA Routing Number was originally developed by the ABA to identify only check processing endpoints, but has evolved over the years to also designate participants in automated clearinghouses, electronic funds transfer, and on-line banking. These advances in the ABA Routing Number were the result of significant effort and creativity by the ABA. Today there are thousands ABA Routing Numbers and they play a critical role in the integrity of bank payment systems. Each nine digit ABA Routing Number is an original copyrighted work carefully selected and arranged as a result of the ABA's creativity. Copyright exists from the moment of creation of each ABA Routing Number and registration in the United States is voluntary.

Accuity serves as the ABA's official routing number registrar, is responsible for publishing the ABA Key to Routing Numbers and is responsible for the production, licensing and distribution of the Routing and Transit Number Files on behalf of the ABA. The Federal Reserve receives its electronic ABA Routing Number files, updates and adjustments ("Files") directly from Accuity. These Files contain compilations of thousands of ABA Routing Numbers. In other words, the Federal Reserve receives the Files, which include the compilations of ABA Routing Numbers, from the ABA's agent, Accuity.

Your response referred to the Federal Reserve's website. The Federal Reserve makes clear in its FAQ area that the information and directories from the Website are "provided solely as a service to financial institutions" and "may not be sold, re-licensed, or otherwise used for commercial gain." Your site is not a financial institution and you are violating the terms under which the information is provided. Offering advertising and/or search services in relation to ABA Routing Numbers involves the use and reproduction of the ABA Routing Numbers for commercial gain.

We have sent similar requests on behalf of the ABA to all the websites making unauthorized reproductions of the ABA Routing Numbers that the ABA is currently aware of. We have also begun discussions with the Federal Reserve with respect to yours and all the other sites we have identified that are making such unauthorized reproductions and use of the ABA

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Routing Numbers. The ABA is very concerned about unauthorized re-distribution of ABA Routing Numbers because of the risks this creates to bank payment systems (for example, through continued dissemination of retired numbers).

We repeat our request that you take expeditious action to remove or disable access to the ABA Routing Numbers from your website. We appreciate your cooperation in this matter. If you do not take these actions or inform us of your plans to do so within the next seven (7) days we will take further actions on behalf of the ABA to prevent your unauthorized reproductions and use of the ABA Routing Numbers. The ABA is currently re-assessing with Accuity whether it will engage in any licensing programs, but does not have a licensing program available for websites like yours at the current time.

Please advise us regarding what actions you take.

Yours sincerely,

A handwritten signature in black ink, appearing to read "Nigel Howard", written over a diagonal line.

Nigel Howard