



U.S. CENTRAL

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Corporate ACH Subscribers:

This letter is provided as verification that U.S. Central Bridge Corporate Federal Credit Union has completed the required annual audit of its compliance with the National Automated Clearing House Association (NACHA) Operating Rules. The audit was completed in accordance with requirements of Appendix Eight of the 2011 NACHA Operating Rules. The results of this audit indicate that, as a third-party service provider, U.S. Central Bridge Corporate Federal Credit Union is compliant with the 2011 NACHA Operating Rules.

The scope of this audit did not include an assessment of individual APEX-ACH system subscriber's compliance with the NACHA Operating Rules. Corporate subscribers and their originating and receiving depository financial institution (ODFI and RDFI) customers retain the responsibility to maintain and audit their compliance with the NACHA Operating Rules.

If you have any questions or concerns related to the audit, please contact me at (913) 227-6164. Questions related to the APEX[®]-ACH product should be directed to Cynthia Simpson, Product Manager, at (913) 227-6189.

Sincerely,

Michael K. Schreck
Manager, Internal Audit
U.S. Central Bridge Corporate Federal Credit Union