



December 27, 2017

Via Electronic Mail

Dear Sponsoring Organization,

Please forward this letter to each of the ECCHO members sponsored by your organization under the terms of your Sponsoring Organization agreement with ECCHO.

As previously announced, The Clearing House Payments Company L.L.C. ("The Clearing House") and the Electronic Clearing House Organization ("ECCHO") have agreed to pursue a strategic opportunity that would transfer the business and operations of ECCHO to The Clearing House through The Clearing House's acquisition of certain assets of ECCHO. Once the ECCHO business is acquired, The Clearing House intends to maintain and operate all of the core ECCHO business functions and the NCP Program within The Clearing House and to continue to support every ECCHO member and sponsoring organization.

Following the closing of this transaction effective at year-end 2017, ECCHO will begin proceedings to voluntarily wind up and dissolve. If you believe you have an outstanding claim against ECCHO, to assert your claim, you must send the following information to the address below, no later than one hundred twenty (120) calendar days from the date of this letter: (1) the legal name, address and contact information of the entity asserting the claim; (2) the amount of the claim; (3) identification or brief description of the agreement or other circumstances under which the claim arose; and (4) any other information you believe may be useful to verify the nature and amount of the claim, including copies of any relevant documents.

IF ECCHO DOES NOT RECEIVE THE CLAIM ON OR BEFORE ONE HUNDRED TWENTY (120) CALENDAR DAYS FROM THE DATE OF THIS LETTER, THE CLAIM WILL BE BARRED IN ITS ENTIRETY.

Please send all of the above information to the following address:

David Walker
Electronic Check Clearing House Organization
3710 Rawlins Street, Suite 1075
Dallas, Texas 75219-4274

On a personal note, it has been my great pleasure and privilege to have served you and the check collection industry these past 27 years as President and Chief Executive Officer of ECCHO. I am optimistic that TCH will in the future continue to build on the successes of ECCHO.

If you have any questions about this letter or the transaction with TCH more generally, please do not hesitate to contact me, at (214) 273-3201.

Wishing You All The Best,

A handwritten signature in blue ink that reads "David Walker".

David Walker