



Certification of ACH Audit

Auditor Name: Marsha Sapino AAP

Auditor Signature:

Audit Date: December 30, 2024

Third Party: CU*SOUTH/CUinBalance

A review of ACH operations was performed for CUinBalance, a division of CU*SOUTH, Fairhope, Alabama. The scope of the audit included a review of CU*SOUTH's ACH operations and compliance with the NACHA Operating Rules and Guidelines and FFIEC Guidance.

Any business practice recommendations and/or suggestions provided are not specific violations of the NACHA Operating Rules but are suggestions that may improve ACH operations or limit the company's liability. However, items noted as suggestions may be found to be exceptions by examiners during other regulatory compliance audits.

CU*SOUTH Management Signature *Derrick J. Smith* C.O.O.

This audit has not been reviewed by a regulatory agency. There is no warranty expressed or implied with respect to the information contained herein.