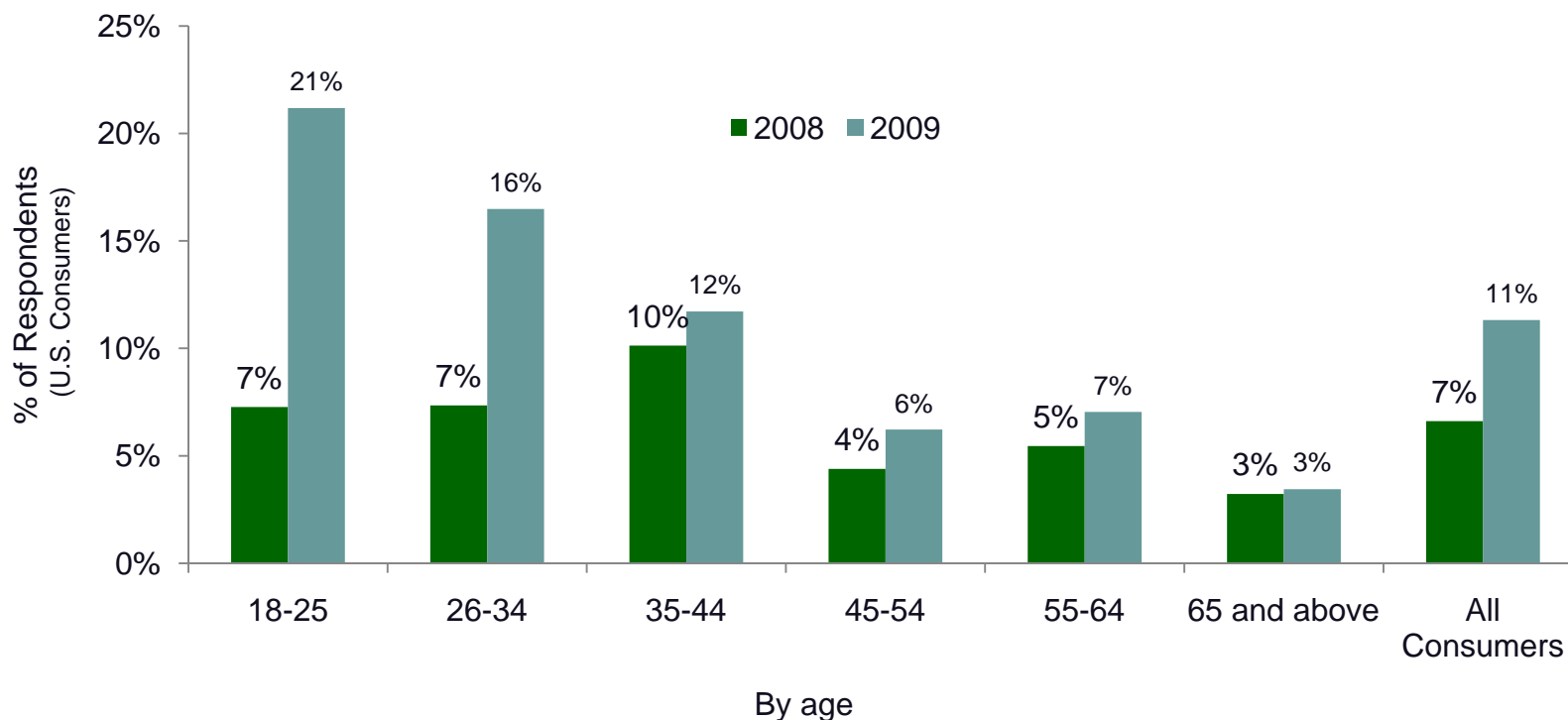


Figure 1: Mobile Banking Adoption

**Do you have a mobile banking account?
(i.e. Have you accessed balances, paid bills, or made account transfers
using your cell phone's browser or cellphone application?)**

May 2008 vs. June 2009



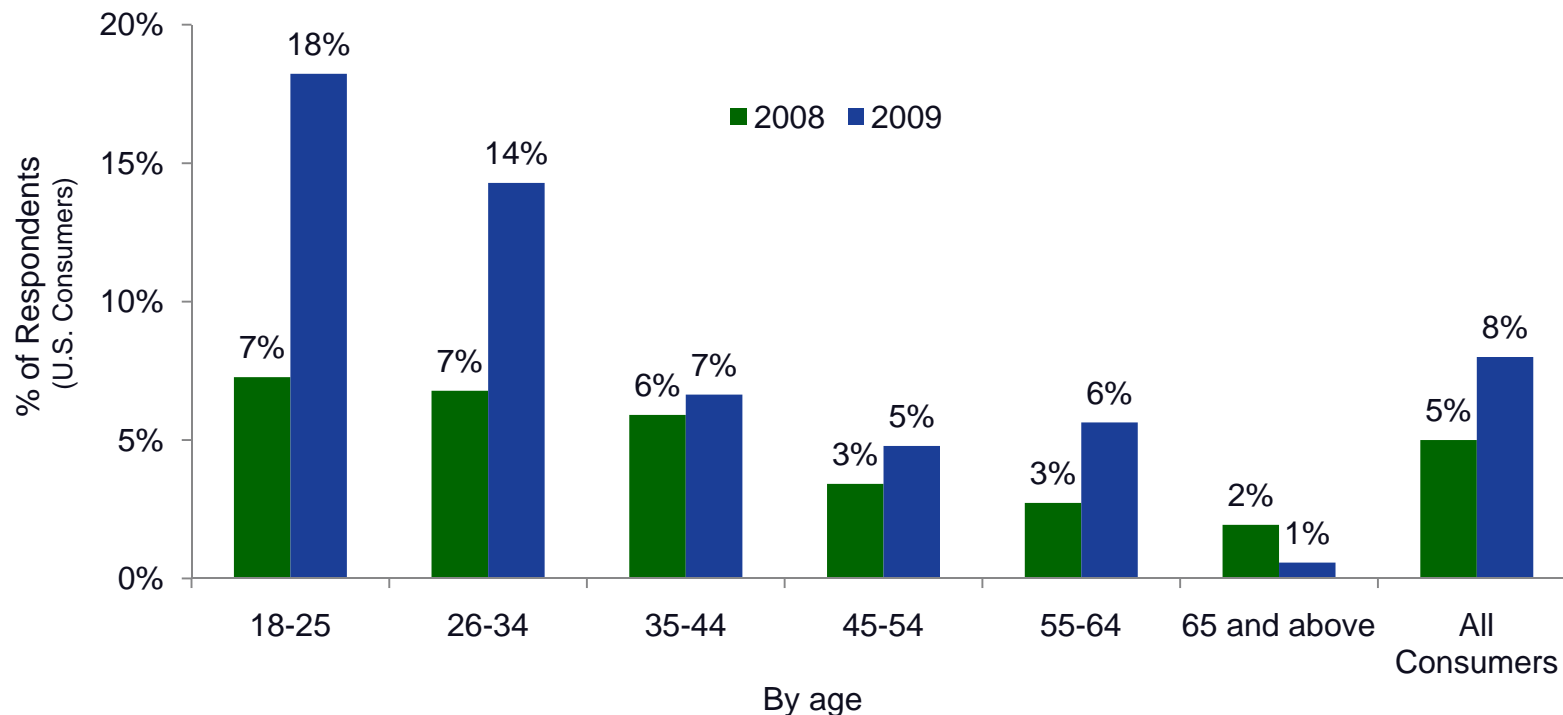
n = 1,104 (May 08); n = 1,166 (June 09)

Source: Source: Mercatus Franchise Health Banking Study, 2008 and 2009

Figure 2: Mobile Payments Adoption

Have you sent money, paid someone, or paid for something using your cell phone?
(not including purchasing ringtones, games, or wallpaper for your phone)

May 2008 vs. June 2009



n = 1,104 (May 08); n = 1,166 (June 09)

Source: Mercatus Franchise Health Banking Study 2008 and 2009