



Collaborative intelligence. Trusted exchange.



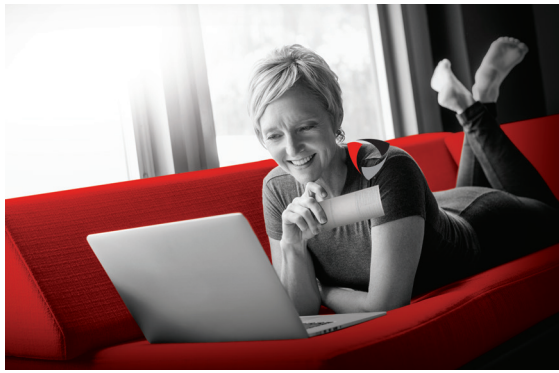
Who We Are. What We Do.

Whether you are transacting with a smart phone, a card or a check, chances are Early Warning is there, ensuring the transaction is fast, safe and secure.

For more than 20 years, Early Warning has facilitated a trusted data exchange to help organizations fight fraud, reduce operational costs and enhance customer service.

Its suite of proprietary solutions use collaborative data – contributed by an array of financial services organizations, large and small – and advanced analytical modeling to secure the global financial services system.

Protecting the Global Financial System



Consider the following:

- Early Warning has been at the forefront of protecting the global financial system from fraud and abuse since 1995. Each day we serve approximately 900 Financial Service Organizations (FSOs).
- The company is owned by five of the country's most respected FSOs – Wells Fargo, Bank of America, JPMC, BB&T and Capital One. Early Warning's numerous Advisory Committees include executives from FSOs of all sizes from across the U.S. Their direction helps shape our product line and identify those trends and threats—current and emerging – that require resolution.
- Each day hundreds of FSOs contribute timely, accurate and relevant transactional data. Early Warning serves as custodian to this immense database, which reflects the activity of approximately 50 percent of the country's eligible banking population.
- Early Warning's one-of-a-kind business model enables a trusted exchange between like-minded organizations that contribute data to fuel Early Warning's fraud prevention and risk management solutions. The company keeps the data secure, but it remains the property of the contributing FSO.
- Early Warning is a specialized credit reporting agency operating in accordance with the federal Fair Credit Reporting Act (FCRA) and all state equivalents as well as Gramm-Leach-Bliley Act (GLBA). It is regulated by the Consumer Financial Protection Bureau (CFPB) and subject to supervision and examination by the Office of Comptroller of the Currency (OCC).
- In 2013, Early Warning's Suite of Solutions identified nearly \$22 billion in high-risk deposits and payments.
- Although Early Warning primarily serves FSOs, consumers also benefit from Early Warning's solutions because FSOs provide Early Warning with a holistic view of an individual's financial activity – good and bad. As a result, Early Warning helps institutions safely broaden their customer base and better meet evolving consumer needs.

To learn more, contact your Early Warning Account Manager or visit www.earlywarning.com.

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