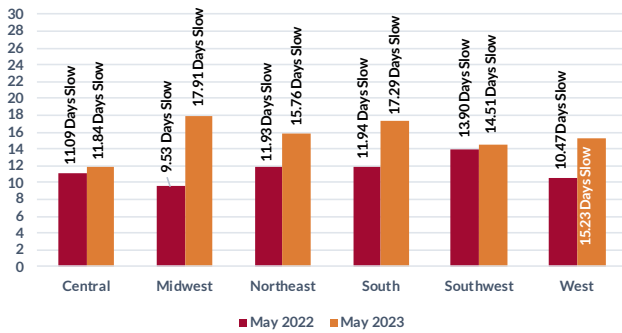**GAIN** Gift Associates Interchange Network

NON-TOP 100 RETAILERS
Credit Balances are offset for Adjusted Receivable Balances.
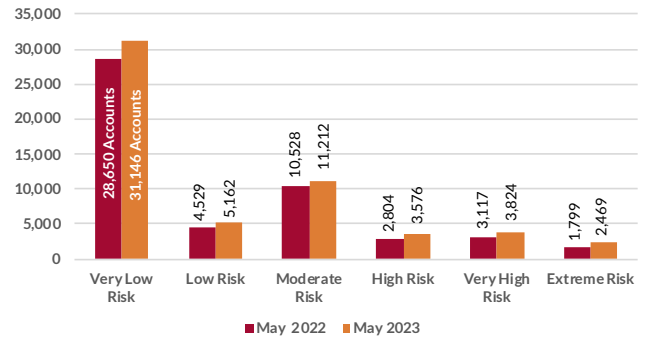Individual chart data is based on 50,000—60,000 accounts.

1 DOLLAR WEIGHTED DAYS SLOW BY REGION
Receivable balances accumulated by each aging bucket, weighed by its average age and divided by the total receivables.
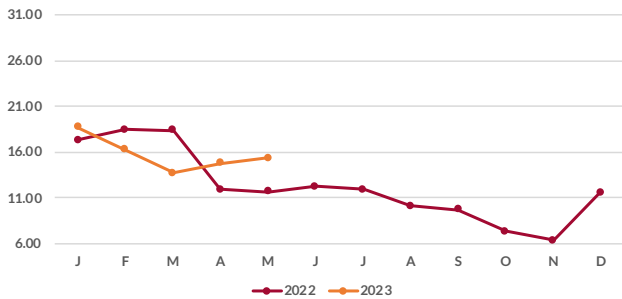

Region	May 2022	May 2023
Central	11.09 Days Slow	11.84 Days Slow
Midwest	9.53 Days Slow	17.91 Days Slow
Northeast	11.93 Days Slow	15.76 Days Slow
South	11.94 Days Slow	17.29 Days Slow
Southwest	13.90 Days Slow	14.51 Days Slow
West	10.47 Days Slow	15.23 Days Slow

2 NUMBER OF ACCOUNTS BY RISK CATEGORY
Number of accounts scored in each risk category comparing May 2021 and May 2022.

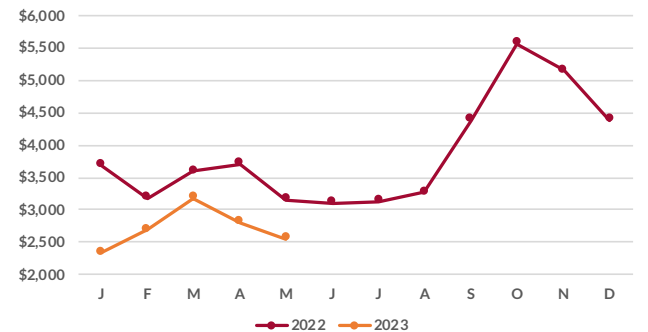| Risk Category	May 2022	May 2023
Very Low Risk	28,650 Accounts	31,146 Accounts
Low Risk	4,529	5,162
Moderate Risk	10,528	11,212
High Risk	2,804	3,576
Very High Risk	3,117	3,824
Extreme Risk	1,799	2,469

3 AVERAGE DAYS SLOW BY MONTH
Receivable balances accumulated by each aging bucket, weighed by its average age and divided by the total.

Legend: 2022, 2023

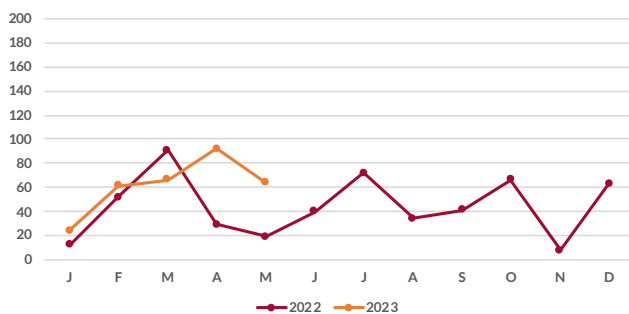### 4 AVERAGE RECEIVABLES BY MONTH
Monthly receivables balances divided by the number of accounts that had receivables balances in that month.

Legend: 2022, 2023

5 MONTHLY COLLECTION PLACEMENTS
The Number of PFC Flashes entered each month in 2021 and 2022

Legend: 2022, 2023

6 TOTAL DOLLARS DUE BY REGION
Receivable balances accumulated for each region to show YOY data for May.

Region	May 2022	May 2023
Central	$44,637,058	$30,054,750
Midwest	$13,259,210	$9,800,332
Northeast	$38,220,644	$29,018,805
South	$53,378,161	$37,950,557
Southwest	$22,208,198	$16,005,524
West	$36,474,321	$24,630,861