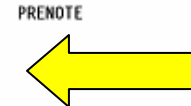


The ACH Report captures employee banking information and amounts deposited for current payroll. The Withdrawal amount (Batch Totals) is reflected on your Cash Analysis Report (see report). The Grand Totals reflects funds going in and out of a holding account and DOES NOT have an impact on the current payroll.

Process Date - NOV 4,2003		PayNET ACH - Direct Deposit Report				Page - 1			
Send Direct Deposit Data to 0550-0320-1 WACHOVIA Output Medium - Communicate									
DIV#	DEPT#	EMP#	EMPLOYEE NAME	BANK ABA/TR#	BANK NAME	ACCOUNT #	TRANS	DEPOSIT AMOUNT	WITHDRAWAL AMOUNT
0100	6311		FLEISHER, BRUCE S	0550-0109-6	SANDY SPRING NATIONAL BANK-MD	3102456606	22 C	3478.66	
0100	4206		IRWIN, HALE R	0520-0163-3	BANK OF AMERICA	7073524546	22 C	1990.40	
0100	6744		LINDER, STUART	0520-0063-4	PROVIDENT BK OF MARYLAND	55115632255666	22 C	2854.42	
0100	6743		MORTLEY, VANESSA M	0520-0063-4	PROVIDENT BK OF MARYLAND	458566572	22 C	2490.77	
0102	6741		BROWN, RICHARD W	0550-0320-1	WACHOVIA	1010012239845	22 C	3338.31	
0103	0003		DOYLE, ALLEN L	0520-0163-3	BANK OF AMERICA	003934399800	22 C	3245.19	
0106	0754		NELSON, LARRY J	0550-0320-1	WACHOVIA	1034063157334	22 C	1300.00	
0106	0754		NELSON, LARRY J	0540-0162-8	FED CAPITAL BK NA	0600000202	22 C	1453.92	
0108	3191		SORENSTAM, ANNIKA M	0520-0163-3	BANK OF AMERICA	3917359838	22 C	1485.36	
0209	3504		COLBERT, JIM A	0540-0162-8	FED CAPITAL BK NA	0604000003	32 S	50.00	
0209	3504		COLBERT, JIM A	0540-0162-8	FED CAPITAL BK NA	0600000582	22 C	1522.54	
0209	6692		DELASIN, DORTHY B	2550-7198-1	CHEVY CHASE BANK, F.S.B.	293227357	22 C	2089.90	
0209	0028		DIAZ, LAURA F	0550-7108-4	RUSHMORE TRUST AND SAVINGS	3100308867100	32 S	115.00	
0209	0028		DIAZ, LAURA F	0550-0320-1	WACHOVIA	1034611649278	22 C	1737.41	
0209	0002		KITE, TOM M	0550-0109-6	SANDY SPRING NATIONAL BANK-MD	2054362727	32 S	1065.00	
0209	0002		KITE, TOM M	0550-0109-6	SANDY SPRING NATIONAL BANK-MD	2054362706	22 C	2896.62	
0209	5659		MALLON, MEG	2550-7198-1	CHEVY CHASE BANK, F.S.B.	103295674	22 C	100.00	
0209	5659		MALLON, MEG	2550-7198-1	CHEVY CHASE BANK, F.S.B.	1503202577	22 C	1122.68	
0209	0025		WEBB, KARRIE A	0550-0035-6	FARMERS BANK OF MARYLAND	615666	22 C	1272.07	
0108	6745		SAMUEL, SUSAN T	0520-0011-3	M & T BANK	5555555	23 C		
	SWS2		STAN'S TEST PAYROLL COMPANY	0550-0320-1	WACHOVIA	9999999999	27 C		33608.25
	ACH\$		DEPOSIT INTERIM ACCT - 9001	0410-0103-9	KEY CORP	350001004695	22 C	33608.25	
	ACH\$		WITHDRAW INTERIM ACCT - 9001	0410-0103-9	KEY CORP	350001004695	27 C		33608.25
BATCH 01 TOTALS -							EFFECTIVE DATE	- NOV 7,2003	
							CHECKING DEPOSITS	- 17	65986.50
							SAVINGS DEPOSITS	- 3	1230.00
							CHECKING WITHDRAWAL	- 2	67216.50
							SAVINGS WITHDRAWAL	-	
							TOTALS	- 22	67216.50
							NUMBER OF PRENOTES FOR CHECKING	- 1	
GRAND TOTALS -							CHECKING DEPOSITS	- 17	65986.50
							SAVINGS DEPOSITS	- 3	1230.00
							CHECKING WITHDRAWAL	- 2	67216.50
							SAVINGS WITHDRAWAL	-	
							TOTALS	- 22	67216.50
							NUMBER OF PRENOTES FOR CHECKING	- 1	



The Report also reflects those employees on Pre-Note