Insight. Expertise. Execution.

2011 SUMMARY ANNUAL REPORT

CASS INFORMATION SYSTEMS, INC.

Corporate Profile

Cass Information Systems, Inc. is the leading provider of transportation, utility and telecom expense management and related business intelligence services, disbursing $32 billion annually on behalf of its clients. With total assets of $1.3 billion, Cass is a business process outsourcer focused on invoice processing, auditing and payment services. Cass is uniquely supported by Cass Commercial Bank, founded in 1906. Today, Cass Commercial Bank is a wholly owned subsidiary, providing sophisticated financial exchange services to the parent organization and its clients.

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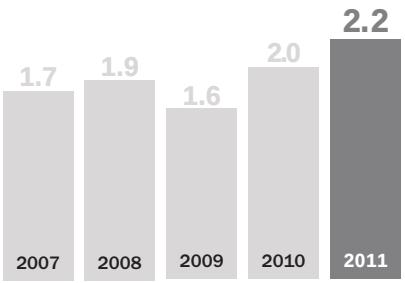
2011 Year in Review

For the Year Ended December 31,	2011	2010
Total Net Revenues	$ $106,535,000	$ 96,217,000
Net Income	$ $23,009,000	$ 20,310,000
Basic Earnings per Common Share	$ 2.23	$ 1.98
Diluted Earnings per Common Share	$ 2.21	$ 1.95
Dividends Paid per Common Share	$ 0.61	$ 0.53
Total Number of Transactions Processed	42,466,000	38,534,000
Total Dollar Volume Paid	$ 31,945,761,000	$ 27,426,336,000
Return on Average Total Shareholders' Equity	15.17%	14.74%
Return on Average Assets	1.77%	1.76%

As of December 31,	2011	2010
Total Assets	$ 1,319,301,000	$ 1,188,035,000
Total Shareholders' Equity	$ 160,548,000	$ 142,094,000
Book Value per Common Share	$ 15.50	$ 13.76

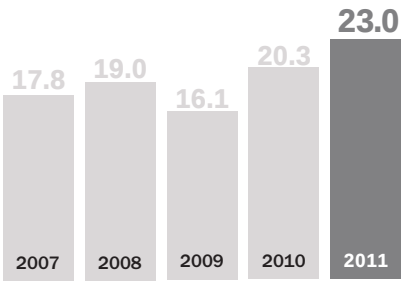
DILUTED EARNINGS PER COMMON SHARE

(in dollars)



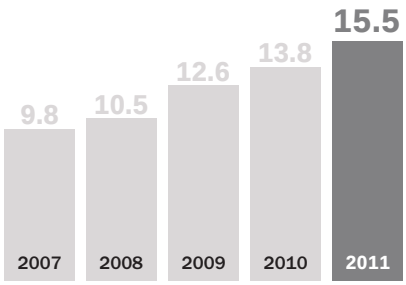
NET INCOME

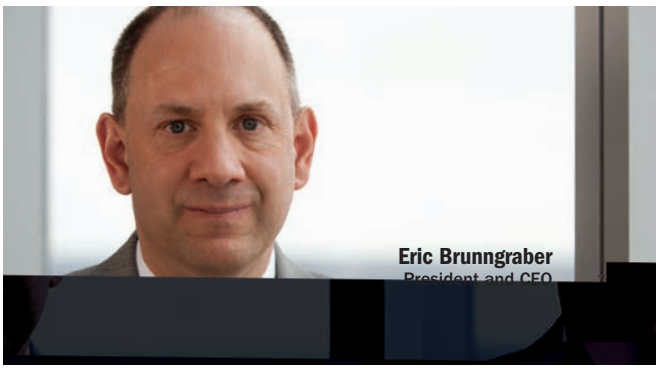
(in millions of dollars)



BOOK VALUE PER SHARE

(in dollars)





$23
MILLION NET PROFIT

Dear Fellow Shareholders,

Record-Setting Performance

In 2011, for the second consecutive year, Cass achieved record performance in total revenues and earnings. In so doing, our Company surpassed $100 million in revenues for the first time in its 106-year history. It is a milestone figure that attests to our growing presence and stature in expanding niche markets involving complex payables. Our extensive experience differentiates us in these markets, providing the insight and expertise necessary for superior execution.

Our record-setting operating results were attributable to significant new contract wins, additional services provided to existing customers and a recovering global economy. These factors combined to boost both Cass fee revenue and dollars processed, which increased earning assets and net interest income. The market share increase we realized by adding more customers and securing more business from existing clients is particularly satisfying. It attests to our ongoing success in truly understanding their challenges and requirements, and then applying our expertise to develop unique, effective solutions.

As longtime shareholders know, investing in the people and technology deemed critical to fueling future growth is central to our core strategy and a key multiplier in the Cass formula for long-term profitability. The Company remained true to that tradition in 2011 as it set the stage to broaden service lines, expand geographically and penetrate new markets in business process outsourcing for complex payables.

Financial Highlights

In 2011, Cass posted revenues of $106.5 million, a $10.3 million or 10.7% increase over the $96.2 million in revenues recorded in 2010. As noted above, it is the first time that Cass has surpassed the $100 million revenue plateau after more than 100 years in business.

The Company also set a new all-time record for net income, earning $23 million in 2011 – a 13.3% increase over the $20.3 million earned in 2010. As measured by diluted earnings, 2011 net income was $2.21/share compared to $1.95/share in 2010. Profit margins were robust with a return on average assets of 1.77% and a return on average shareholders' equity of 15.17%. These results allowed us to declare a 10% stock dividend and increase the quarterly cash dividend one cent per share, effectively increasing the dividend by 17%.

Cass generates revenue from two main sources – fees for its payables and information processing services and net investment income resulting from the balances produced by payment processing plus net interest income earned by our subsidiary, Cass Commercial Bank.

Continuing to leverage our core systems and competencies during the year, Cass made its presence felt in a new market, medical claim reimbursement. A Cass payment engine that links claims payers and multiple providers executed more than $200 million in payments in support of a major U.S. healthcare management company. That figure is expected to grow substantially in 2012.

Finally, in January 2012, Cass acquired Waste Reduction Consultants, Inc., one of the fastest-growing providers of environmental expense management services in the U.S. Purchasing the Jacksonville, Florida-based firm, which helps multi-site companies optimize the cost of waste removal and recycling, broadens our portfolio of services for controlling facility-related expenses and enhances our national standing as a back-office business processor.

Looking Ahead

Although the U.S. economy is beginning to exhibit stronger signs of recovery, our outlook for 2012 remains cautious. We see debt uncertainty in Europe, slow worldwide growth and political indecision in Washington, D.C. as drags on today's tepid U.S. economic recovery. Further, the commitment of the U.S. Federal Reserve to hold interest rates at historic lows means that Cass net investment income will continue to be negatively impacted. While we are encouraged by our demonstrated ability to win new business in a variety of economic climates, an economic environment marked by slow growth and interest rates that hover just above zero percent will present a stiff headwind.

Yet, we remain optimistic. Our balance sheet remains strong. It enables us to continue to invest in the human and physical infrastructure that will position us to strategically enter into new payables markets, add services and expand geographically. Also robust is the pipeline of new business prospects for each of our operating units. Fortunate for Cass is that, in a cost-conscious environment such as today's, our services carry a high value.

While the bottom-line benefits of our internal advances may be muted while short-term interest rates remain historically low, when interest rates return to previous norms, Cass will be well-positioned to profit and to reward shareholders with even stronger per-share earnings.

With Profound Gratitude

The theme of this year's shareholder report – "Insight. Expertise. Execution." – is in large measure a tribute to our employees. Without their acumen in discerning client needs, ability to devise solutions based on sound business principles, and resolve to implement solutions with utmost efficiency, it would not have been possible for our Company to achieve the record results of 2011.

While our employees define our Company, our customers are the reason Cass exists. Cass is privileged to serve a remarkably diverse array of clients – from multi-national corporations to regional retailers to faith-based organizations. Regardless of their stature or standing, our clients challenge us to find new ways to be of greater service to them. The innovative solutions we present in response to the needs they express ultimately enhance our capability to serve new customers in the future.

To our board of directors, we extend special thanks for its guidance, counsel and ongoing support of the core values and culture that make Cass so unique in the domain of publicly traded companies.

Equally exceptional and rare is the loyalty of so many of our shareholders. It is notable that a number of families and institutions have held Cass stock for decades.

Finally, we express our gratitude to God for providing us with the solid spiritual foundation on which we base our plan. As media reports detailed throughout 2011, it appears increasingly difficult for a publicly held company to conduct business in a moral and wholly ethical manner. Yet, that remains the goal to which we aspire. As 2012 unfolds, our belief in His sovereignty will continue to inspire and guide us.

Eric H. Brunngraber
President and Chief Executive Officer
Cass Information Systems, Inc.

FROM THE FULLNESS OF HIS GRACE, WE ALL HAVE RECEIVED ONE BLESSING AFTER ANOTHER.

JOHN 1:16

$32
BILLION PAID

Insight. With in-depth knowledge of the niches we serve, we bring unique perspective to everything we do.

Insight. Expertise. Execution.

As a premier business process outsourcer, Cass has built a national reputation for managing complex payables. We're an organization that partners with some of the largest companies in the world by providing insight, expertise and execution into challenging payment types such as freight, utility, small parcel, telecom, waste and others.

In 2011, Cass processed more than 42 million invoices and paid 47,000 separate client vendors. It takes impeccable execution – and extremely sophisticated business systems – to manage such high volume. With over five decades of experience, Cass has amassed deep domain expertise surrounding our products in select back-office process areas, giving our customers confidence to entrust $32 billion in payables to us in 2011, a new record.

"Cass provides clients with powerful business intelligence tools that can be leveraged in a variety of ways."

At the heart of our products' value proposition is the insight provided to clients from the information harvested from the invoices – insight that drives significant enterprise cost savings through logistics, sourcing, auditing and targeted equipment investment – insight that supports sustainability initiatives – insight that empowers employees to help their organization curtail resource consumption – insight that makes Cass a leader.

Strategic Initiatives in 2011

Cass recorded another year of exceptional growth in the transportation marketplace. We exceeded our previous high of freight bills processed, and for the first time, Cass reached $20 billion in payments made to carriers on behalf of our customers.

Another milestone was reached with the release of a new global processing system and the opening of our European office in Breda, The Netherlands. In addition to Europe, we have added business in Mexico on our global platform and expect that South America will be the next opportunity in our global expansion plans. We continue to focus on automation and scalability that will allow our customers to economically expand their relationship with us to gain processing control and visibility to their global supply chain expenses.

Cass Transportation Indexes

In the process of managing $20 billion in payments to freight carriers, we extract information that is exceedingly valuable to our customers in managing their supply chain expenses. When this information is aggregated, it becomes a useful tool for transportation economists who

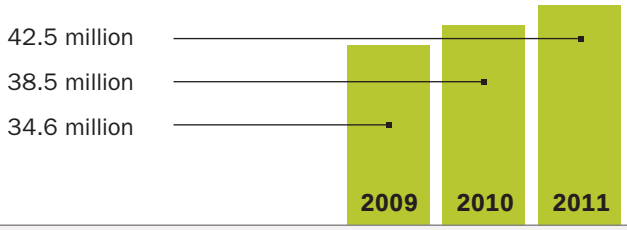
gauge overall economic trends in business growth and carrier pricing. In 2011, Cass began publishing two new mode-specific freight cost indexes that offer reliable market indicators. The Cass Truckload Linehaul Index™ and Cass Intermodal Linehaul Index™ measure changes in U.S. domestic freight rates.

In 1990, Cass began publishing its first barometer, the Cass Freight Index™, which tracks all modes of North American freight. The index is based on Cass clients' monthly shipments. Like same-store sales comparisons, the customer data is normalized to enable a statistically valid comparison of freight bills (shipment volume) and freight dollars from one period to another. Cass industry data has been well-received by the media, economists, financial analysts and others. Bloomberg, CNBC and *The Journal of Commerce* are among the media outlets that have reported Cass Index results to describe transportation industry trends.

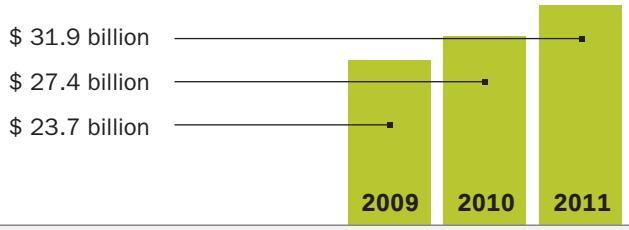
Minimizing Environmental Impact

Automation and the elimination of paper continue to be a major initiative. Where we cannot process completely electronically, we have developed unique processes that combine electronic images of invoices and automation that have proven very successful. With the help of the carrier community, this approach is gaining momentum as a preferred method of processing freight bills to eliminate paper transactions. Our efforts were recognized with our third Green Award by *Supply & Demand Chain Executive* magazine. Cass' products continue to be a key component of sustainability initiatives for large companies throughout the U.S. With data warehouses built from accurately entered invoices, and insight provided by sophisticated portals and skilled analysts, decisions are made daily to minimize the environmental impact of running a business.

Total Invoices Processed



Total Dollars Paid

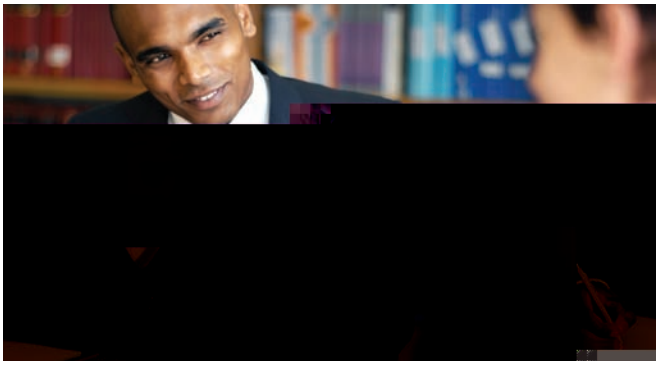


Environmental Cost Management

In January 2012, Cass acquired Waste Reduction Consultants, Inc., one of the fastest-growing providers of environmental expense management services. The acquisition adds to Cass' industry-leading suite of services for controlling facility-related expenses and accelerates our leadership position as a back-office business processor. Waste Reduction Consultants assists clients in effectively managing the storage, collection and disposal or recycling of a myriad of waste material types, including medical waste.

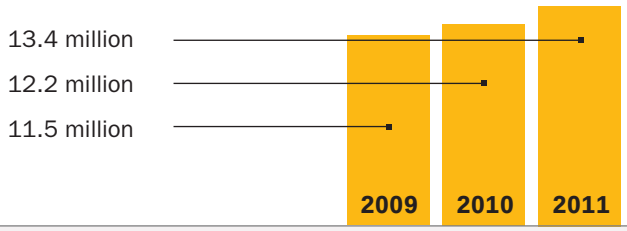
Combining its proprietary technology platform with the knowledge gained from managing thousands of waste service plans, Waste Reduction Consultants helps multi-location businesses control their expenses through information-driven optimization and procurement of waste removal services. By automating the auditing and processing of waste invoices and managing the dispatch of on-demand hauling, Waste Reduction Consultants helps its clients maintain optimal service efficiencies.

106
YEARS IN BUSINESS

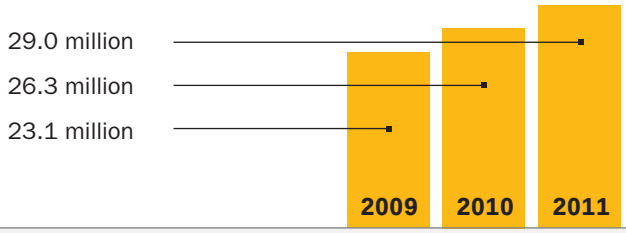


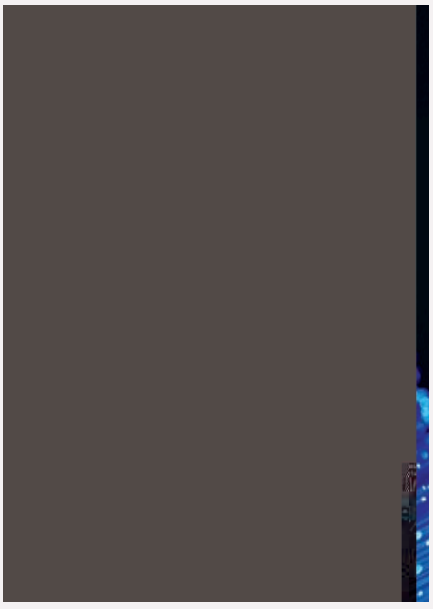
Expertise. Our knowledge is unmatched by any other business process outsourcer.

Utility Invoices Processed



Freight Invoices Processed





No.1 for Client Satisfaction

In 2011, Cass received exceptional client feedback through an independent study of large enterprises using telecom expense management (TEM) services. Nearly 1,000 professionals at more than 450 organizations participated in the study conducted by AOTMP, a leading industry authority on driving efficiency and performance into enterprise fixed and mobile telecom environments. Participants were asked to rate their TEM providers on a number of service components including invoice processing, reporting & analysis, auditing, optimization, asset inventory management, and service inventory management.

Cass outperformed all other TEM business process outsourcers. Not only did Cass clients indicate a high level of satisfaction, but the highest ratings came from senior management in these organizations. These study results directly reflect our highest organizational priorities: delivering results while serving our clients with accuracy, efficiency and responsiveness.

Executing New Processes

Less than a day. That's been the goal – and the result – for turning around a utility or telecom invoice at Cass for years. In the world of complex payables outsourcing, processing speed is a critical component of success, and Cass delivered in 2011 with an average receipt-to-bill entry of .68 business days. And we are not done yet. A recent process refinement put in production for a subset of clients in 2011 ensures that 100% of bills have key billing determinants entered within 12 hours of receipt. This allows intelligence-driven scheduling of downstream data capture, prioritizing keying by due date and/or invoice amount and by service type. Executing new processes such as these continues to drive quality improvement and further cut into unnecessary late fees.

"Cass helps clients visualize the true costs associated with various steps in the supply chain."

As another example of Cass leveraging its core business systems and expertise, it has continued to build a niche product in medical claim reimbursement. It provides a sophisticated payment engine that links claims payers and multiple providers in support of one of the largest healthcare revenue and payment cycle management companies in the U.S. Claims worth more than $200 million were paid via this product in 2011, a number that is expected to grow substantially in 2012 as more providers adopt this electronic method of payment that eliminates the need for paper checks and facilitates reconciliation of accounts receivable.

Client-Focused Solutions

Utility customers use Expense$mart®, Cass' industry-leading business intelligence platform, and services of skilled energy engineers in its partner network to cost-effectively deploy capital toward making their stores or plants more energy efficient and to measure the results of those investments. Freight customers use CassPort®, our portal that consolidates logistical data into an organized online analytical processing (OLAP) cube, for sophisticated cost-reduction analysis. Customers will also rely on Cass' expertise in waste reduction to remove items from their waste stream, spurring recycling and lowering pressure on landfills.

Cass excels in client-focused solutions. A large regional banking company wanted Cass to provide insight into fees paid for false alarms, which are generally levied by cities when police or fire departments are dispatched erroneously, either by equipment malfunction or human error. These fees/fines can easily reach $100 per occurrence. By adding these bills to the facility-payables solution at Cass, and aided by reports that highlight locations incurring the charges, the customer gains visibility and control. In total, Cass processes and pays invoices for more than 50 discrete services related to facilities across its customer base.

Wireless Optimization Delivers Value

Wireless expense management continues to drive double-digit growth of the telecom product. Unlike competitors that have expanded horizontally through acquisition, Cass' telecom wireless product was developed internally, leveraging Cass' expertise in the wireless arena. Just as importantly, Cass' portal seamlessly integrates wired and wireless expense management, inventory controls, and usage reporting with a single application and single logon.

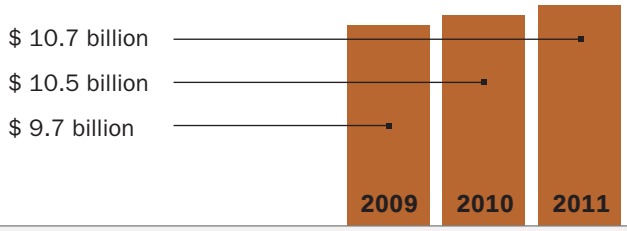
Optimization is a key value proposition of Cass' wireless expense management service. Wireless carriers compete intensely to capture large enterprise accounts. However, making sure each employee is on the correct plan, or contributing the optimal amount of voice and data services to shared pools, requires continuous monitoring and management of actual consumption. Unfortunately, choosing the right plan is only the start. Very often, subsequent invoices don't accurately reflect the newly negotiated rate. Given the volume of invoices and the complexity of rate structures, these errors aren't easily identified without the right automation and business process expertise. Cass' systems and service teams execute time-tested procedures to ensure the recovery of overcharges.

For wireless expense management clients, Cass integrates with customers' Human Resource Information Systems (HRIS). HRIS integration enables Cass to keep an accurate roster of employees with wireless devices, enabling near real-time management of employee turnover and change. Reporting can be delivered via email to managers, supervisors and employees (with hierarchical roll-ups of direct reports, as well) providing insight into equipment, usage and costs. New devices can be provisioned through the portal, using customer-specific business rules based on an employee's role in the organization. HRIS integration also allows automated workflow such as the routing of service requests and accurate chargeback of wireless costs to appropriate cost centers.

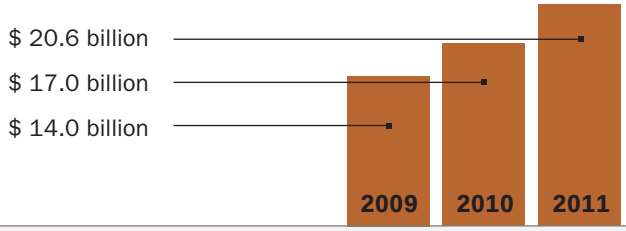
47
THOUSAND VENDORS

Execution. We execute back-office processes with speed, accuracy and reliability.

Utility Dollars Paid



Freight Dollars Paid



We Help Cass Clients Leverage Their ERP Systems

In 2011, Cass worked on numerous system integrations, allowing our clients to further leverage their investments in enterprise resource planning solutions such as SAP and Oracle, as well as other systems.

We integrate with our clients' financial applications to provide a seamless connection to their enterprise platform. Cass experts apply their in-depth understanding of cost accounting to create custom business rules for sophisticated cost allocations. Automated general ledger accounting eliminates manual coding and data entry. Automated accounting processes produce extraordinary time savings and increased information accuracy, however, these benefits are predicated on Cass' systems integration knowledge and ability to address the sophistication of our clients' business logic.

Key Role of Cass Commercial Bank

Cass Commercial Bank is embarking on its 106th year of providing expertise and banking services for its clients. From its beginning as a one-location bank on the north side of downtown St. Louis, the bank has evolved into a critical risk management role within the Company while continuing to serve businesses and faith-based organizations.

The bank serves as both the primary asset generator and risk manager for the corporate financial assets – loans and investments. We have had a favorable loan loss experience for many years – especially during the economic and financial crisis of the past four years. Our losses have been less than 1/10th those experienced by our peer group. As a result, the bank has continued to provide loans and expertise to our customers through this difficult economic period. Loans have grown an average of over 8% a year for the past three years. We have identified specific market niches where we can bring our insight and expertise as a trusted advisor. In addition to our long history of serving private companies in greater St. Louis, we also provide specific lending expertise to McDonald's restaurant franchises – a key source of growth in our loan portfolio over the past two years. Perhaps no area represents Cass insight and experience more than our over 20-year commitment to lending and expertise in the faith-based community. Working together, our office in Orange County, California, our new presence in Colorado and our St. Louis/Eastern U.S. team provide national coverage for serving congregations and faith-based organizations.

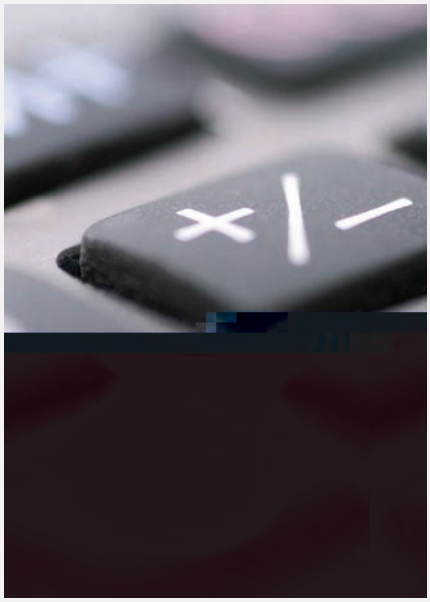
"Delivering what we promise is a cultural value at Cass."

The bank also plays a pivotal role in providing execution for financial transaction services both for our bank clients and importantly for Cass' own payables services. As a member of the Federal Reserve System, we processed payments of $32 billion for Cass alone to over 47,000 suppliers. This high level of execution capability provides efficient service to our Company internally and leading-edge financial service to our bank clients.

Insight. Expertise. Execution. It's what Cass is all about. Our specialized domain expertise, our insight from years in complex payables and our skilled execution differentiate Cass from others in the marketplace. In addition to driving customer value, we believe these traits create shareholder value. We leverage these attributes to win new business, satisfy our existing base of clients and even drive costs out of our own operations. Cass insight, expertise and execution – we believe these characteristics position us well for whatever we confront during our 106th year in business. ■

Strong Bank Payment Operations

As a wholly owned subsidiary of Cass Information Systems, Inc., Cass Commercial Bank provides the investment management expertise and financial exchange infrastructure that protects the Company's assets and supports its payment operations – the movement of $32 billion to 47,000 suppliers in 2011. We process payments through our bank's operations center, providing cost efficiencies that benefit our customers and provide competitive advantage. Cass delivers payment and remittance data electronically, executes payment timing with precision, and consolidates payments to suppliers. A single automated clearing house transfer of several million dollars to one supplier might include several payments on behalf of multiple Cass clients. Such intricate payment processing creates efficiencies for Cass, its clients and their suppliers.



Condensed Consolidated Statements of Income

(in thousands of dollars, except share and per share information)

For the Year Ended December 31,	2011	2010	2009
REVENUES			
Payment and Processing	$ 60,688	$ 54,183	$ 48,665
Net Investment Income	43,711	40,071	36,681
Gain on Sales of Securities	43	–	697
Other	2,093	1,963	1,876
Total Net Revenues	106,535	96,217	87,919
EXPENSES			
Salaries and Employee Benefits	56,573	51,368	50,614
Occupancy	2,318	2,485	2,396
Equipment	3,525	3,561	3,348
Other	12,613	10,870	10,027
Total Expenses	75,029	68,284	66,385
Income Before Income Tax Expense	31,506	27,933	21,534
Income Tax Expense	8,497	7,623	5,405
Net Income	$ 23,009	$ 20,310	$ $16,129
EARNINGS PER SHARE			
Basic	$ 2.23	$ 1.98	$ 1.60
Diluted	2.21	1.95	1.57
WEIGHTED AVERAGE SHARES OUTSTANDING			
Basic	10,297,244	10,268,811	10,072,340
Diluted	10,432,382	10,392,333	10,311,476

Condensed Consolidated Balance Sheets

(in thousands of dollars, except share and per share information)

As of December 31,	2011	2010
ASSETS		
Cash and Cash Equivalents	$ 235,962	$ 138,929
Loans and Investments, Net	969,223	961,311
Premises and Equipment, Net	9,587	9,617
Other Assets	104,529	78,178
Total Assets	$1,319,301	$1,188,035
LIABILITIES		
Deposits	$ 548,368	$ 518,590
Accounts and Drafts Payable	595,201	516,107
Other Liabilities	15,184	11,244
Total Liabilities	1,158,753	1,045,941
SHAREHOLDERS' EQUITY		
Preferred Stock, par value $.50 per share; 2,000,000 shares authorized and no shares issued	–	–
Common Stock, par value $.50 per share; 20,000,000 shares authorized; 10,890,163 and 9,949,324 shares issued at December 31, 2011 and 2010, respectively	5,445	4,975
Additional Paid in Capital	80,971	46,653
Retained Earnings	89,853	107,263
Common Shares in Treasury, at cost (532,233 and 561,533 shares at December 31, 2011 and 2010, respectively)	(12,968)	(13,549)
Accumulated Other Comprehensive Loss	(2,753)	(3,248)
Total Shareholders' Equity	160,548	142,094
Total Liabilities and Shareholders' Equity	$1,319,301	$1,188,035

Report of Independent Registered Public Accounting Firm

The Board of Directors and Shareholders of Cass Information Systems, Inc.

We have audited, in accordance with the standards of the Public Company Accounting Oversight Board (United States), the consolidated balance sheets of Cass Information Systems, Inc. and subsidiaries (the Company) as of December 31, 2011 and 2010, and the related consolidated statements of income, shareholders' equity and comprehensive income, and cash flows for each of the years in the three-year period ended December 31, 2011 (not presented herein); and in our report dated March 9, 2012, we expressed an unqualified opinion on those consolidated financial statements.

In our opinion, the information set forth in the accompanying condensed consolidated financial statements is fairly stated, in all material respects, in relation to the consolidated financial statements from which it has been derived.

KPMG LLP

St. Louis, Missouri
March 9, 2012

Forward-Looking Statements

Factors That May Affect Future Results

This report may contain or incorporate by reference forward-looking statements made pursuant to the safe harbor provisions of Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended. Although we believe that, in making any such statements, our expectations are based on reasonable assumptions, forward-looking statements are not guarantees of future performance and involve risks, uncertainties and other factors beyond our control, which may cause future performance to be materially different from expected performance summarized in the forward-looking statements. These risks, uncertainties and other factors are discussed in Part I, Item 1A, "Risk Factors" section of the Company's Annual Report on Form 10-K, filed with the Securities and Exchange Commission. We undertake no obligation to publicly update or revise any forward-looking statements to reflect changed assumptions, the occurrence of anticipated or unanticipated events, or changes to future results over time.

Board of Directors

LAWRENCE A. COLLETT
Chairman of the Board

K. DANE BROOKSHER
Retired Chairman & Chief Executive Officer, ProLogis

ERIC H. BRUNNGRABER
President & Chief Executive Officer

BRYAN S. CHAPELL
President, Covenant Theological Seminary

ROBERT A. EBEL
Chief Executive Officer, Universal Printing Company

BENJAMIN F. EDWARDS, IV
Chairman, Chief Executive Officer & President, Benjamin F. Edwards & Company

JOHN L. GILLIS, JR.
Retired, Armstrong Teasdale LLP

WAYNE J. GRACE
Retired Managing Director, UHY Advisors MO, Inc.

JAMES J. LINDEMANN
Executive Vice President, Emerson Electric Co.

RANDALL L. SCHILLING
President & Chief Executive Officer, Candlestiq

ANDREW J. SIGNORELLI
President, Hope Educational & Research Center

FRANKLIN D. WICKS, JR., PH. D.
Executive Vice President & President, Research S.B.U., Sigma-Aldrich

Executive Officers

ERIC H. BRUNNGRABER
President & Chief Executive Officer

P. STEPHEN APPELBAUM
Executive Vice President & Chief Financial Officer

HARRY M. MURRAY
Executive Vice President, Corporate Development

JOHN F. PICKERING
President, Transportation Information Services

GARY B. LANGFITT
President, Expense Management Services

ROBERT J. MATHIAS
President & Chief Operating Officer, Cass Commercial Bank

Shareholder Information

CORPORATE HEADQUARTERS

Cass Information Systems, Inc.
13001 Hollenberg Drive
Bridgeton, Missouri 63044
314.506.5500
cass@cassinfo.com
www.cassinfo.com

COMMON STOCK

The company's common stock trades on the NASDAQ stock market under the symbol CASS.

ANNUAL MEETING

The annual meeting of shareholders will be held Monday, April 16, 2012 at 11 a.m. at the Charles F. Knight Executive Education and Conference Center, Olin Business School at Washington University, St. Louis, Missouri.

INVESTOR RELATIONS

Security analysts, investment managers and others seeking financial information about the company should contact:

Investor Relations Department
Cass Information Systems, Inc.
13001 Hollenberg Drive
Bridgeton, Missouri 63044
314.506.5500

10-K AND OTHER PUBLICATIONS

A copy of the company's Form 10-K, as filed with the Securities and Exchange Commission, will be furnished without charge upon written request to the address above or from the company's website at*: www.cassinfo.com*

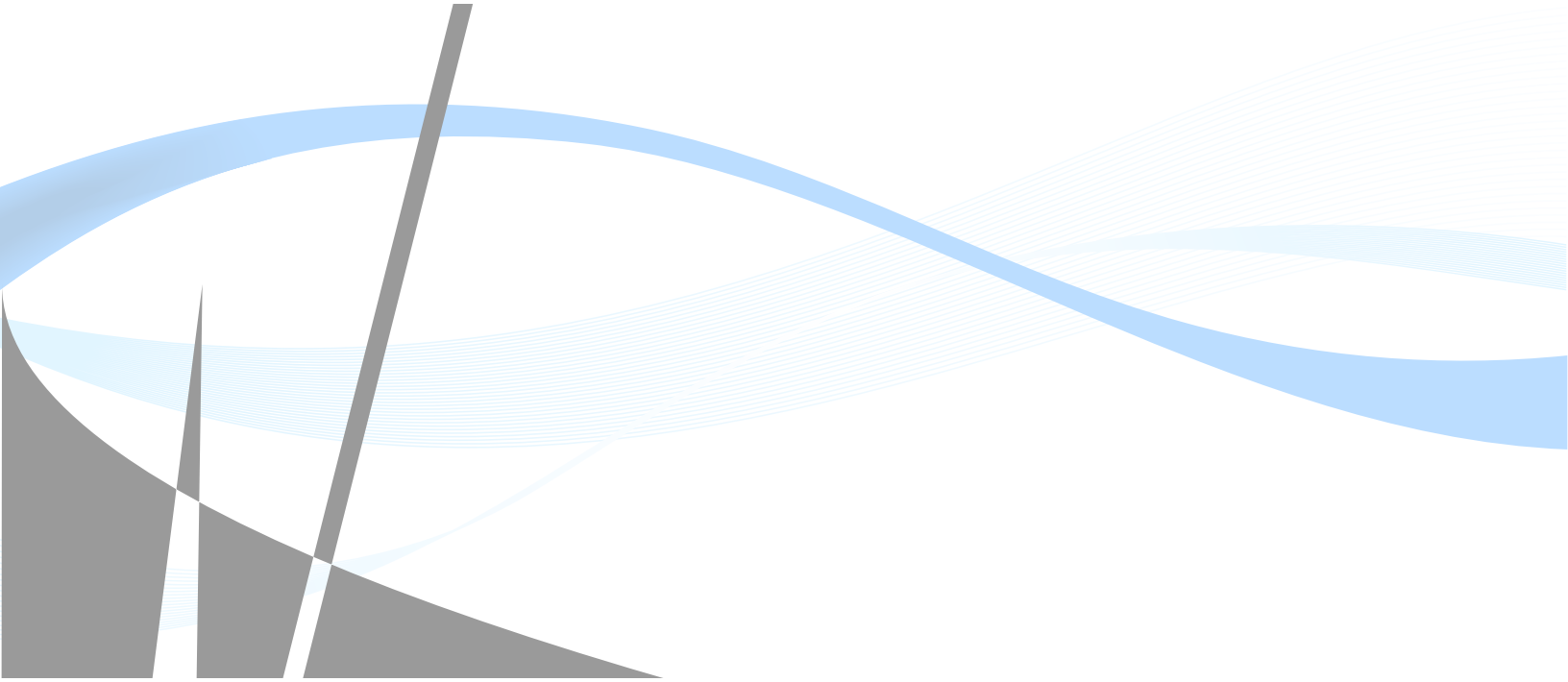
TRANSFER AGENT

Shareholders with inquiries regarding stock accounts, dividends, change of ownership or address, lost certificates or consolidation of accounts should contact:

Computershare Shareowner Services LLC
480 Washington Boulevard
Jersey City, New Jersey 07310
866.323.8170
www.bnymellon.com/shareowner/equityaccess

INDEPENDENT AUDITORS

KPMG LLP
10 South Broadway, Suite 900
St. Louis, Missouri 63102



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