VISA 401K PLAN

Individual Account Statement

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Account Summary

Statement Period: 07/01/2020 to 07/31/2020

Beginning Balance	**$64,943.76**
Your Contributions	$1,823.98
VISA Contributions	$1,215.98
Change in Market Value	$3,720.70
Ending Balance	**$71,704.42**
Additional Information	
Vested Balance	$71,704.42
Dividend & Interest	$292.62

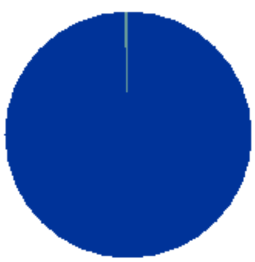
Your Personal Rate of Return

This Period	**5.6%**

Your Personal Rate of Return is calculated with a time-weighted formula, widely used by financial analysts to calculate investment earnings. It reflects the results of your investment selections as well as any activity in the plan account(s) shown. There are other Personal Rate of Return formulas used that may yield different results. Remember that past performance is no guarantee of future results.

Asset Allocation

Statement Period: 07/01/2020 to 07/31/2020



- 99.28% Stock: $71,188.03
- 0.59% Bond/Managed Income: $422.50
- 0.13% Short-Term Investments: $93.89

Your account is allocated among the asset classes specified above as of 07/31/2020. Percentages and totals may not be exact due to rounding.

The Additional Fund Information section lists the underlying allocation of your blended funds.

Market Value of Account

Statement Period: 07/01/2020 to 07/31/2020

Displayed in this section is the value of your account for the statement period in both shares and dollars.

Investment	Shares/Units as of 06/30/2020	Shares/Units as of 07/31/2020	Price as of 06/30/2020	Price as of 07/31/2020	Market Value as of 06/30/2020	**Market Value as of 07/31/2020**
Stock					**$63,430.46**	**$67,009.94**
Large Cap						
FID 500 Index	587.591	590.240	$107.95	$113.53	$63,430.46	$67,009.94
Blended Fund Investments*					**$1,513.30**	**$4,694.48**
Vang Inst TR 2050	60.726	180.003	$24.92	$26.08	$1,513.30	$4,694.48
Account Totals					**$64,943.76**	**$71,704.42**

*You have invested a portion of your account in Blended Funds. Blended Funds generally invest in a mixture of stocks, bonds and short-term investments, blending long-term growth from stocks with income from dividends and interest. Please refer to the Additional Fund Information section to see how your blended funds are allocated across the three asset classes.

Please refer to NetBenefits and other Plan information, such as your SPD, for a description of your right to direct investments under the Plan. For information on any plan restrictions or limitations on those rights visit NetBenefits and click on "Plan Information".

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk.

In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk. It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals. Visit the Dept of Labor website www.dol.gov/agencies/ebsa/laws-and-regulations/laws/pension-protection-act/investing-and-diversification for information on individual investing and diversification.

Some of the administrative services performed for the Plan were underwritten from the total operating expenses of the Plan's investment options.

Your Contribution Elections as of

As of 08/06/2020

Please note that employee and Visa matching contributions are invested in the same manner.

Your Current Investment Elections as of 08/06/2020

All Eligible Sources

Investment Option	Current %
Blended Fund Investments*	
VANG INST TR 2050	100%
Total	**100%**

Your Contribution Summary

Statement Period: 07/01/2020 to 07/31/2020

Contributions	EE Pre-Tax Participating	EE Post-Tax Participating	Visa Match
Period to date	$1,823.98	$0.00	$1,215.98
Inception to Date	$37,071.03	$754.27	$26,545.68
Vested Percent	100%	100%	100%
Total Account Balance	$41,433.69	$762.35	$29,508.38
Total Vested Balance	$41,433.69	$762.35	$29,508.38

Account Activity

Statement Period: 07/01/2020 to 07/31/2020

Use this section as a summary of transactions that occurred in your account during the statement period.

Activity	EE Pre-Tax Participating	EE Post-Tax Participating	Visa Match	Total
Beginning Balance	**$37,462.13**	**$721.65**	**$26,759.98**	**$64,943.76**
Your Contributions	$1,823.98	$0.00	$0.00	$1,823.98
VISA Contributions	$0.00	$0.00	$1,215.98	$1,215.98
Change in Market Value	$2,147.58	$40.70	$1,532.42	$3,720.70
Vested Percentage	100%	100%	100%	
Vested Balance	$41,433.69	$762.35	$29,508.38	$71,704.42
Ending Balance	**$41,433.69**	**$762.35**	**$29,508.38**	**$71,704.42**
Dividend & Interest	$168.63	$3.33	$120.66	$292.62

Additional Fund Information

As of 08/06/2020

Use this section to determine the asset allocation of your blended investments.

Blended Investment	*Stocks*	*Bonds*	*Short-Term/Other*
Vang Inst TR 2050	89%	9%	2%

Blended investments generally invest in more than one asset class. The blended investment asset allocation above reflects the stated neutral mix or, if not available, the asset mix reported by Morningstar, Inc. for mutual funds or by investment managers for non-mutual funds.

Questions? Call **(800) 835-5098**

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SZ=6 DC=1 CL=2 UM=1 PT=1 IA=1 CU=1