

This Statement Covers
Account Number: 392-323484-7
From: 03/25/08
Through: 04/22/08

Calendar Year-To-Date Overdraft/Non-Sufficient Funds Charges
(excluding any charges which have been waived or refunded):

Overdraft charges	\$0.00
Non-Sufficient Funds charges	\$0.00

Your Overdraft Limit as of the statement end date: \$1,000.00

Please note that this may be changed at any time without notice (see reverse for more information).

As of the statement end date, the fee for any Non-Sufficient Funds transaction, whether paid or returned, was \$34.00 per transaction.

NOTICE OF CHANGE IN TERMS

Effective June 5, 2008, our fees will be changing as follows:

ATM/Debit Card Foreign Transaction Fee

- | | |
|----------------------|-------------|
| - ATM Transactions | 1% of total |
| - Other Transactions | 3% of total |

Overdraft Transfer Service (if enrolled) \$12

- Free when protecting Platinum Checking or with a balance of at least \$10,000

Plus Package Monthly Fee \$6

Return Deposited Item Fee \$12

Safe Deposit (or Self Access) Box Drilling Fee \$175

Statement Savings Monthly Service Charge \$5

- Free if you are 18 years or younger (on request) or with a daily balance of \$300

Overdraft and Non-Sufficient Funds (NSF) Fees

- We won't charge more than 7 Overdraft or NSF charges (combined) in a day.
- Waived/refunded fees do not count towards daily limit.

If you have any questions regarding these changes, call us at 800-788-7000 (TDD 800-841-1743).