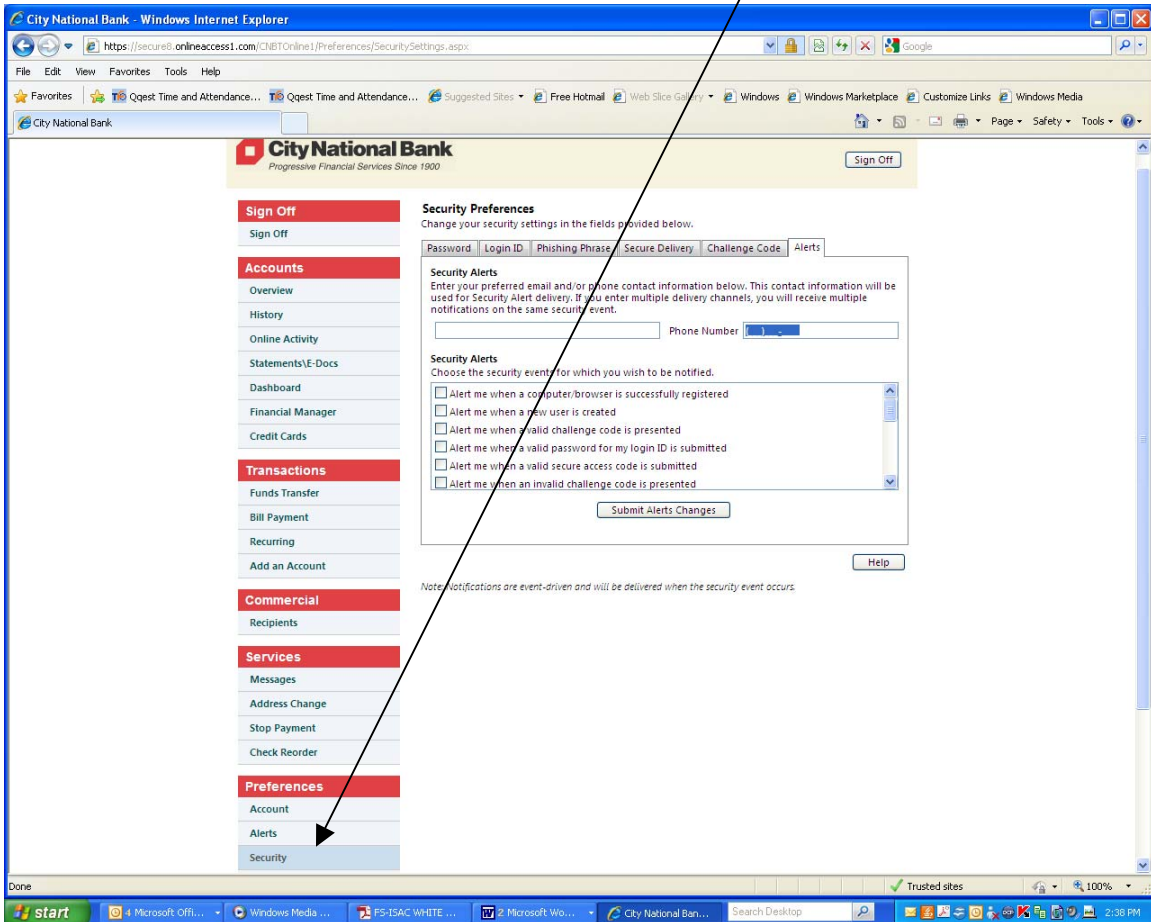


Internet Banking Enhancement Highlights

We have recently completed several enhancements to our Internet banking product. The look and feel of the product has not changed but we have added several security and transactional alerts for your convenience and safety.

What is a Security Alert? A security alert is a notification that is configured to be delivered to your phone and/or email address when an event occurs that could threaten the security of your account information or personal information. One of the security alerts that all Internet banking customers now have enabled is a notification when your password is entered incorrectly. This alert and all security alerts are always sent to the "Messages" section of the website but also can be configured to be delivered to a phone or email address of your choice. The available security alerts can be accessed by logging in to Internet banking and clicking on the "Security" link located on the left navigational bar at the bottom of the screen.



Any security alert that is visible but grayed out cannot be changed or disabled. All other security alerts can be turned off simply by un-checking the corresponding box next to the alert.