

IMPORTANT NOTICE ONLINE AND/ OR TELEPHONE BANKING CHANGES

Important information that you need to know about our Electronic Bill Payment Services.....

To serve you better, some changes are being made to our electronic bill payment services that are accessed through online and telephone banking. As a result there are a few important upcoming changes for you to take note of:

On December 16, 2006 we will be converting to a new bill payment service. Information about your bill payments (those companies that you regularly make bill payments to and that are currently held within online banking or stored for telephone banking) will not convert to our new system and will need to be set up again following the conversion period. We recommend you record the information for all the online bills you pay before December 16.

The bill payment functions will be unavailable from December 16, 2006 at 23:01 until December 17, 2006 at 06:00. After this time, you can re-add your bill payees. Recurring bill payments set up for payment beyond December 16, 2006 will not be processed and MUST be re-added on or after December 17.

If you require any assistance, please contact the branch and we will be happy to answer any questions and offer help. Messages will also be posted on our online and telephone banking services to provide an additional reminder starting November 20.

Your patience and understanding during this transition are appreciated. We thank you for your cooperation and look forward to serving you with new and improved products and services.