

Effective January 1, 2006

Reward Levels	Accent Value \$5 - \$499	Accent I \$500 - \$7,499	Accent II \$7,500 - \$24,999	Accent III \$25,000 +
Loan Rate Discount			0.25%	0.50%
CD Bonus Rate Increase			0.10%	0.25%
Safe Deposit Rental Discount			10%	25%
Checking Interest			Base	Premium
Personalized Check Discount			10%	25%
Monthly Per Check Service Charge	20 Free \$0.20 each additional	20 Free \$0.20 each additional	Waived	Waived
Check Cashing Service Charge	\$5	Waived	Waived	Waived
Monthly Foreign ATM Service Charge	2 Free \$1.50 each additional	6 Free \$1.50 each additional	6 Free \$1 each additional	10 Free \$1 each additional
Monthly Account Service Charge	\$2	Waived	Waived	Waived
Courtesy Transfer Service Charge <i>(Overdraft Protection)</i>	\$2	\$1	Waived	Waived
Money Order Service Charge	\$2	\$1	Waived	Waived
Teller Check Service Charge	\$2	\$1	Waived	Waived
Wire Transfers - Domestic	\$15	\$15	\$10	\$5
NSF Service Charge	\$22	\$22	\$22	\$22
Courtesy Pay Service Charge	\$22	\$22	\$22	\$22