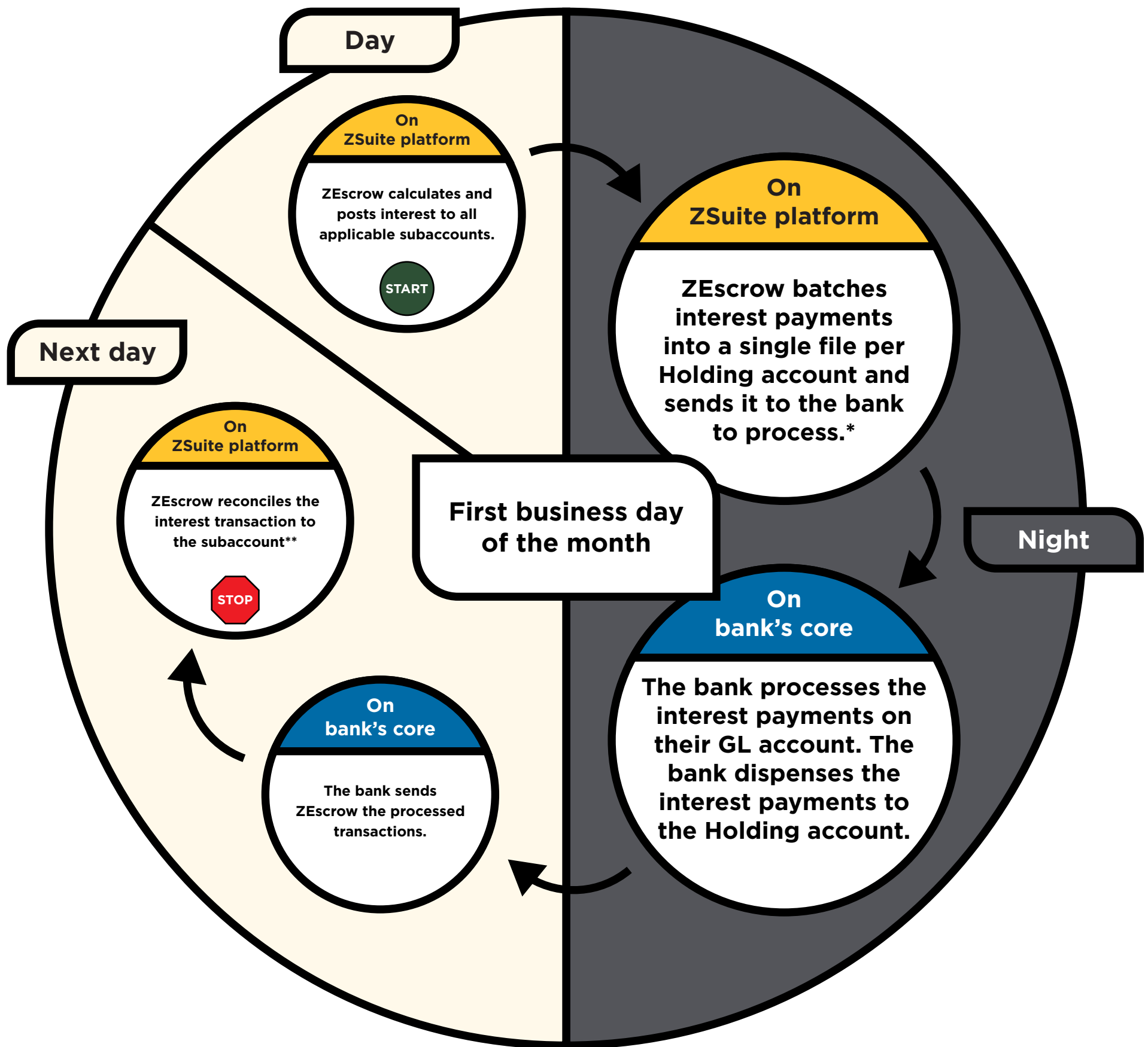




* The comprehensive record of interest calculations and transactions is visible in ZEscrow, but not in the bank's core.

** Interest is processed on the first business day of the month and back-dated for statement purposes.