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-UPDATED-

IMPORTANT NOTICE: The Following Fee Changes Take Effect August 1, 2011

PRIMARY REGULAR SHARE SAVINGS LOW BALANCE FEE (Monthly)

The amount of the Fee and the criteria in which the Fee will be waived is revised as follows:

- The Fee amount is \$5.00.
- The Low Balance Fee is waived if the aggregate (combined) average daily balance of all share and share draft accounts within the account number structure is at least \$250.00 for the month, OR
- You have a loan within the same account number structure OR
- Receive monthly direct deposit to the account OR
- Have an IRA account with us OR
- You have established an LPL Financial account through our Financial Services Group.

This fee will be charged to your Primary Regular Share Savings Account. This fee applies only to Primary Regular Share Savings Accounts and does NOT apply to Additional Regular Share Savings Accounts or Coogan or Minor Blocked Share Savings Accounts, IRA Share Savings Accounts, Health Savings Accounts, or Young Performer Share Savings Accounts.

PERFORMANCE CHECKING MONTHLY SERVICE CHARGE (Monthly)

The amount of the Service Charge and the criteria in which the Fee will be waived is revised as follows:

- Service Charge Amount is \$15.00 per monthly statement period
- The Monthly Service Charge is Waived if you maintain an average daily balance of \$1,000.00 in the account for the month OR
- If you maintain an average daily balance of \$250.00 in the account for the month AND
- You are either enrolled in our e-Statement Service or receive a monthly electronic Direct Deposit to the account for the monthly statement period.

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