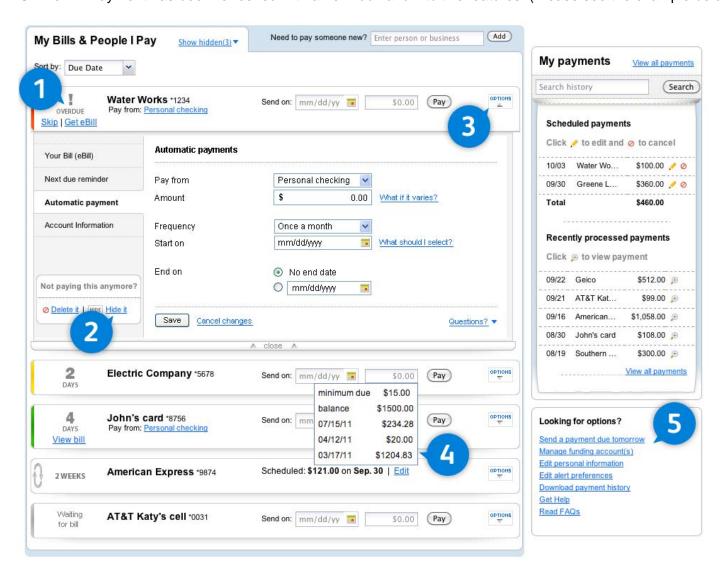
Your New and Improved Online Bill Payment

As part of our continuous efforts to improve your online banking experience, we're pleased to announce a new and improved Online Bill Payment available on October 10, 2012. This upgrade is automatic and FREE for you. You don't need to take any action. Your payees, scheduled payments, account information and account history will remain unchanged. But, you'll benefit from its new look and new added features. The new look and new features have been designed to make it faster and easier to manage your bills.

What are the key changes?

Online Bill Payment has been refreshed with a new look and intuitive features. (Please see the example below)



- 1. An at-a-glance status next to each payee makes it easy to see exactly when bills are due when you use advanced features such as reminders, eBills, and recurring payments.
- 2. Have a long list of Payees? Take advantage of the new Hide feature that allows you to "hide" payees from your list, but keep them active.
- 3. Common tasks are easier to access with our new Options window. Complete virtually all of your Online Bill Payment tasks from one screen.
- 4. Easily compare your current payment amount to past payments. Simply click on the payment amount field to see your recently completed payments. Want to pay the same amount? Click on it and the payment amount field will auto-fill for you.
- 5. Quick links give you fast access to alerts and more.

Will any of my scheduled payments be impacted?

The upgrade will *not* affect your payees, eBills, scheduled payments or payment history. Rest assured that your information and scheduled payments will remain intact

Will Online Bill Payment be unavailable at any point?

During the short upgrade process, you may not be able to access Online Bill Payment for a couple of hours. However, the upgrade is scheduled to take place at night during non-peak usage hours.

When will this change take place?

The new Online Bill Payment will be ready to use on October 10th.

What's new?

Now you'll be able to:

- Click the Options button to open a window and perform key tasks on the same screen.
- Make your payee list shorter by hiding some payees from your main view.
- Immediately see how many days you have until each payment is due.
- Quickly view past payment amounts.

Is there anything I need to do?

• There is nothing special you need to do. Once the upgrade is completed on October 10th, simply access Online Bill Payment the way you always have and enjoy the new features.