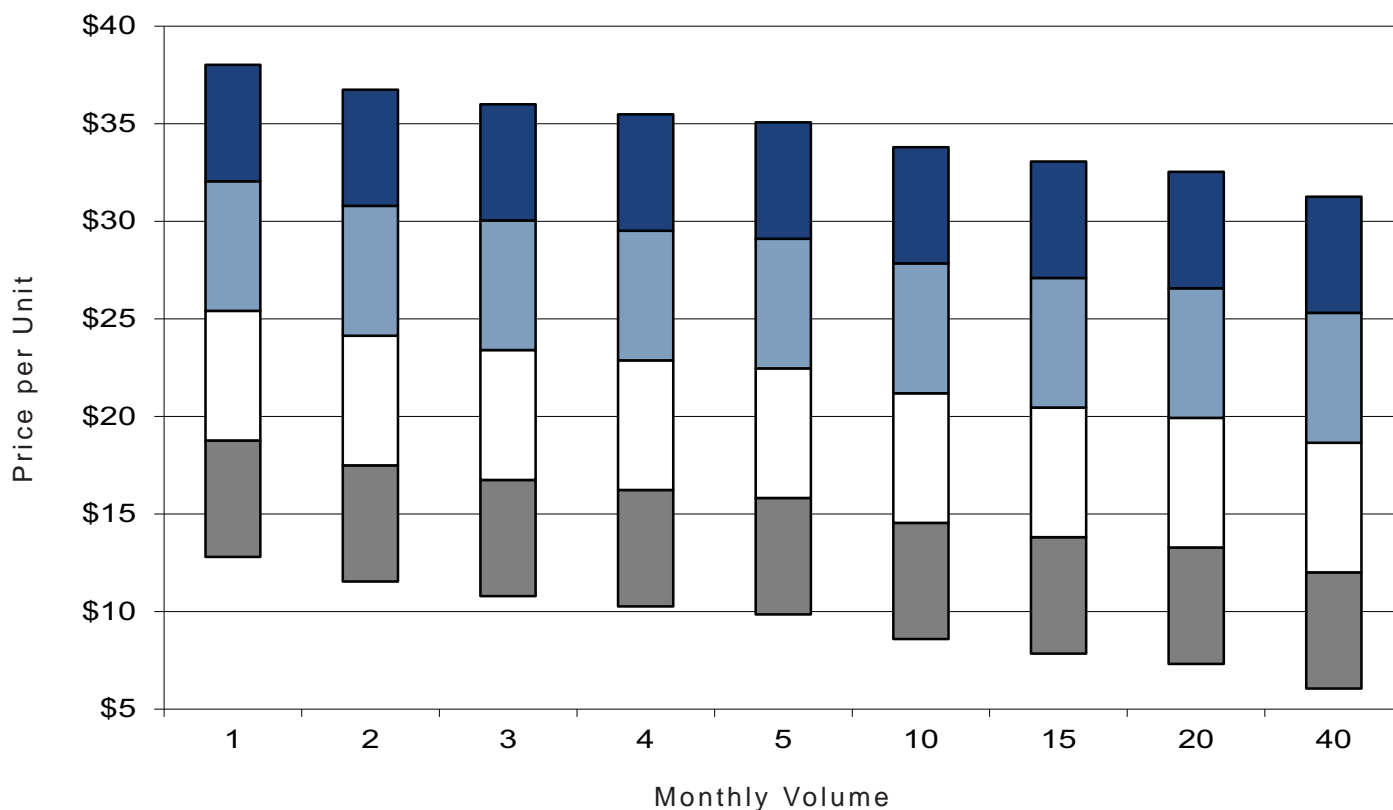


ACCOUNT MAINTENANCE

Monthly fixed charge for a DDA account.

TIER I BANKS

Expected Price Quartiles by Volume



EXPECTED PERCENTILE PRICES

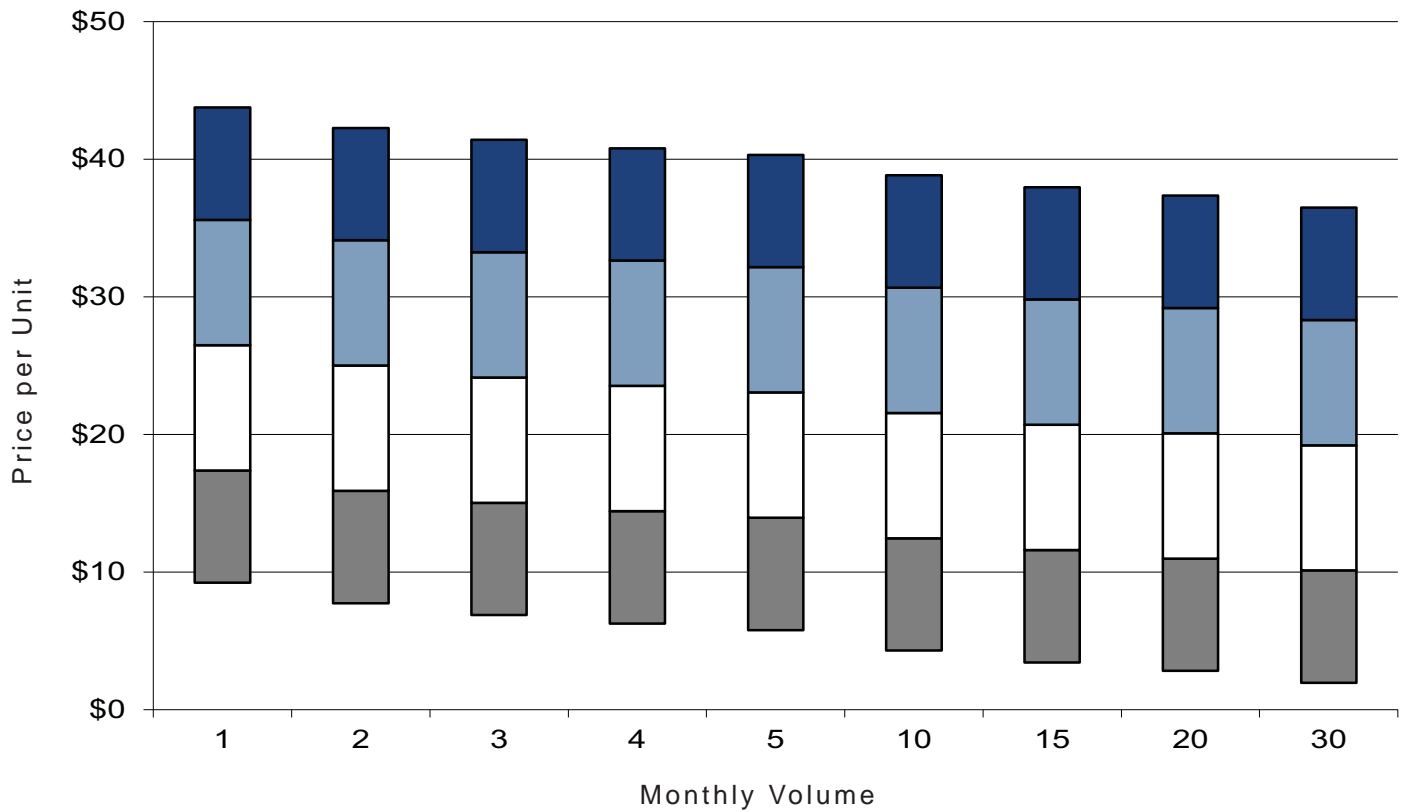
	1	2	3	4	5	10	15	20	40
90th	\$38.01	\$36.74	\$36.00	\$35.47	\$35.07	\$33.80	\$33.06	\$32.53	\$31.26
75th	\$32.05	\$30.79	\$30.04	\$29.52	\$29.11	\$27.84	\$27.10	\$26.57	\$25.30
50th	\$25.41	\$24.14	\$23.40	\$22.87	\$22.46	\$21.19	\$20.45	\$19.93	\$18.66
25th	\$18.76	\$17.49	\$16.75	\$16.23	\$15.82	\$14.55	\$13.81	\$13.28	\$12.01
10th	\$12.81	\$11.54	\$10.80	\$10.27	\$9.86	\$8.59	\$7.85	\$7.32	\$6.06

ACCOUNT MAINTENANCE

Monthly fixed charge for a DDA account.

TIER 2 BANKS

Expected Price Quartiles by Volume



EXPECTED PERCENTILE PRICES

	1	2	3	4	5	10	15	20	30
90th	\$43.76	\$42.28	\$41.41	\$40.80	\$40.32	\$38.84	\$37.97	\$37.36	\$36.49
75th	\$35.60	\$34.11	\$33.25	\$32.63	\$32.16	\$30.67	\$29.81	\$29.19	\$28.33
50th	\$26.49	\$25.01	\$24.14	\$23.53	\$23.05	\$21.57	\$20.70	\$20.08	\$19.22
25th	\$17.38	\$15.90	\$15.03	\$14.42	\$13.94	\$12.46	\$11.59	\$10.98	\$10.11
10th	\$9.22	\$7.74	\$6.87	\$6.25	\$5.78	\$4.30	\$3.43	\$2.81	\$1.95