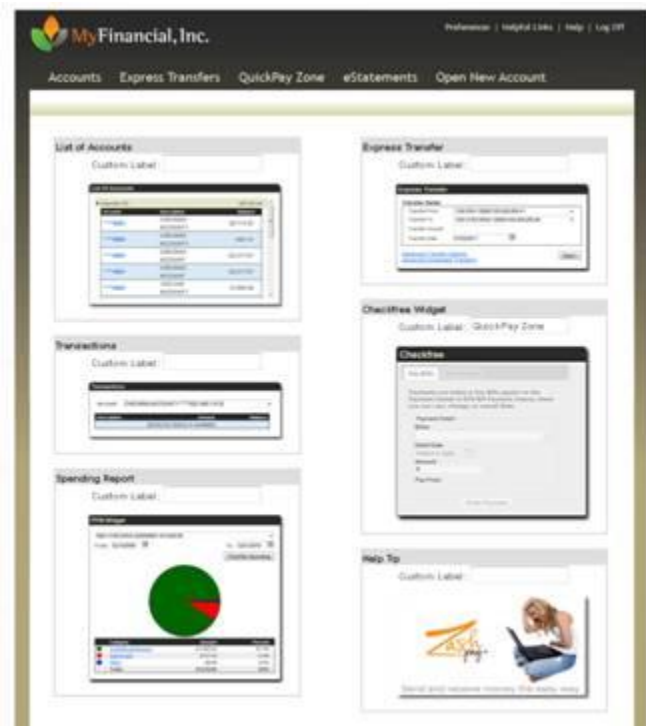


You'll love our improved Internet Banking that takes your online experience to the next level:

- Standard menu options at the top of the screen for quick and easy navigation
- Redesigned home page allows you immediate access to the functions you use most. Access all the information previously available on the Relationship Summary page and more.



Including:

- List of Accounts
- Transactions
- Spending Report
- Express Transfer
- Bill Pay – Quick Pay Zone
- MetaBank's Customized Help Tips

- The Personalized Spending Report is an exciting new feature. This personal financial management tool provides a snapshot of your spending activity. Categorized transactions display in a colorful pie chart. For easy analysis, each category offers a link to transaction details.

