

8. TAX DEDUCTIBILITY. You should consult a tax advisor regarding the deductibility of interest and charges for the line of credit.

9. VARIABLE RATE FEATURES. This line of credit has a variable rate feature and the annual percentage rate (corresponding to the periodic rate) and the minimum monthly payment can change as a result. The annual percentage rate includes only interest and not other costs. The annual percentage rate is based on the value of an index. The index is the base rate on corporate loans posted by at least 70% of the 10 largest U.S. banks known as the Wall Street Journal U.S. Prime Rate and is published in the Wall Street Journal. To determine the annual percentage rate that will apply to your line of credit, we add a margin to the value of the index. Ask us for the current index value, margin, and annual percentage rate. After you open a line of credit, rate information will be provided on periodic statements that we send you.

10. RATE CHANGES. The annual percentage rate can change monthly after remaining fixed for 1 day. There is no limit on the amount by which the rate can change in any one year period. The maximum ANNUAL PERCENTAGE RATE that can apply during the line of credit is 18.000 percent. The minimum ANNUAL PERCENTAGE RATE that can apply during the line of credit is 4.000 percent.

11. MAXIMUM RATE AND PAYMENT EXAMPLES. If you had an outstanding balance of \$10,000.00 the minimum monthly payment at the maximum ANNUAL PERCENTAGE RATE of 18.000 percent would be \$205.60. The maximum annual percentage rate could be reached in the 1st month (1 month) following an initial hold of 1 day.

12. HISTORICAL EXAMPLES. The following table shows how the annual percentage rate and the minimum payments for a single \$10,000.00 credit advance would have changed based on changes in the index over the last 15 years. The index values are from the first business day of January. While only one payment amount per year is shown, payments would have varied during each year. The table assumes that no additional credit advances were taken, that only the minimum payment was made, and that the rate remained constant during each year. It does not necessarily indicate how the index or your payments would change in the future.

Year	Index (%)	Margin* (%)	ANNUAL PERCENTAGE RATE (%)	Minimum Monthly Payment (\$)
1996	8.500	0.500	9.000	130.60
1997	8.250	0.500	8.750	120.20
1998	8.500	0.500	9.000	114.25
1999	7.750	0.500	8.250	101.74
2000	8.500	0.500	9.000	100.00
2001	9.500	0.500	10.000	100.00
2002	4.750	0.500	5.250	100.00
2003	4.250	0.500	4.750	100.00
2004	4.000	0.500	4.500	100.00
2005	5.250	0.500	5.750	100.00
2006	7.250	0.500	7.750	100.00
2007	8.250	0.500	8.750	100.00
2008	7.250	0.500	7.750	100.00
2009	3.250	0.500	4.000 (K)	N/A
2010	3.250	0.500	4.000 (K)	N/A

* This is a margin we have used recently; your margin may be different.

(K) This reflects a lifetime floor of 4.000 percent.

This is not a commitment to make a loan.

You hereby acknowledge receipt of this Home Equity Plan Disclosure and a copy of the Home Equity Brochure on today's date.

Signature _____

Date _____