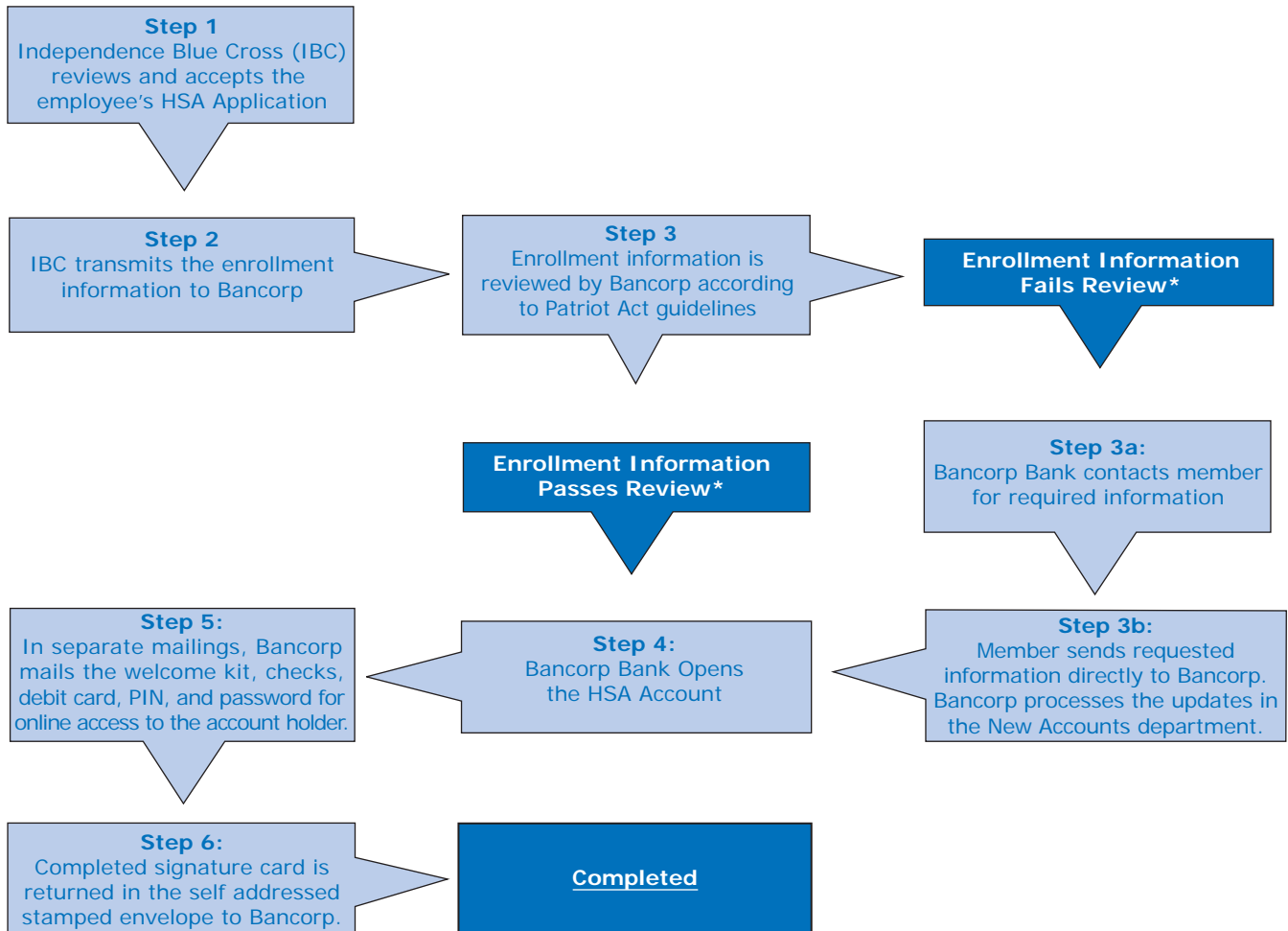


What Happens Next?



Welcome Kits are customized for each account holder. Welcome Kits contains the following:

Welcome Letter:

Explains the purpose of the welcome kit and the information contained

Signature Card:

A signature card is mailed to each account holder. This form allows the account holder to review the name, ssn, and address used to open the account. The form also allows for the account holder to add a beneficiary or authorized signer to the account. Once additions or revisions are made, the form is sent back to Bancorp for updating.

Getting Started Guide & Getting Online:

Provides information on how the account can be accessed along with a list of features.

Deposit Options:

Provides information on ways money can be added to the account.

*Reasons for failure of review include: P.O. Box/Apartment listed as primary residence, recent name change due to marriage or divorce, less than 2 years living at primary residence