

	City Bank	State Bank	National Bank	Web Bank
<b>Small Business Web Banking Services Functionality</b>				
Product Name	CityOnLine	State Web Banking	Online Banking	Web Banking
Web or PC Based Product	Web	Web	PC	Web
Web Site Address	www.citybank.com	www.statebank.com	www.nationalbank.com	www.webbank.com
Web Customer Service E-mail	Yes	Yes	Yes	Yes
Web Customer Services E-mail Address	help@citybank.com	websupport@statebank.com	cust.serv@nationalbank.com	webhelp@webbank.com
Web Customer Service Telephone	Yes	No	Yes	Yes
Web Customer Service Telephone Number	1-800-555-5555	1-877-555-5555	1-888-555-5555	1-855-555-5555
Software Required	No	No	Yes	No
Prior Day Balance	Yes	Yes	Yes	Yes
Prior Day Transactions History	Yes	Yes	Yes	Yes
Prior Day Transactions History Limit (in days)	45	45	30	45
Current Day Balance	Yes	No	No	Yes
Current Day Transactions History	Yes	No	No	Yes
Current Day Information Time Delay	Real Time	Real Time	Real Time	Real Time
Internal Account Aggregation	Yes	No	No	Yes
External Account Aggregation	Yes	No	No	Yes
Ability to Export Data	Yes	Yes	Yes	Yes
Check Image viewing	Yes	No	No	Yes
Online Statements	Yes	No	No	Yes
E-mail Statements	Yes	No	No	Yes
<b>Small Business Entitlements</b>				
User Roles (allow one or more user to view or transact on accounts)	Yes	Yes	Yes	Yes
Ability to Modify User Roles	Yes	No	Yes	Yes
Ability to Monitor Individual User Activity	Yes	Yes	Yes	Yes
Single Log-in Sequence for Personal and Business Accounts	Yes	No	Yes	Yes
<b>Small Business Bill Payment Services Functionality</b>				
Bill Payment Service	Yes	Yes	No	Yes
One-Time Bill Payment	Yes	Yes	No	Yes
Repetitive Bill Payment	Yes	No	No	Yes
Bill Payment History	Yes	Yes	No	Yes
Bill Presentment (Business to Consumer)	Yes	No	No	Yes
<b>Small Business Online Services Functionality</b>				
Online Addition/Deletion of Specific Accounts	Yes	No	No	Yes
Online Account Opening	Yes	No	No	Yes
Online Loan Applications	Yes	Yes	No	Yes
Online Live Customer Service Chat	Yes	Yes	No	Yes
<b>Small Business Online Transaction Initiation</b>				
ACH Payment One-Time	Yes	Yes	Yes	Yes
ACH Payment Repetitive	Yes	Yes	Yes	Yes
Account Transfer	Yes	Yes	Yes	Yes
Federal Tax Payment	Yes	No	Yes	No

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**SAMPLE ONLY!**

	City Bank	State Bank	National Bank	Web Bank
<b>Small Business Common Miscellaneous Services</b>				
Online Statements	Yes	Yes	No	Yes
E-mail Statements	Yes	No	No	Yes
Spanish Website	Yes	Yes	No	Yes
Other Foreign Language Website	Yes	Yes	No	Yes
E-Alerts	Yes	Yes	No	Yes
Change of Account Information Request	Yes	No	No	Yes
Customer E-mail Tested Response Time	30 minutes	No response	24 hours	2 weeks
Quality of the Response	Responded in less than one day with the correct answer.	Automatic response in less than one day, but never provided another response with an answer.	Responded in less than one day with incorrect answer.	Responded two weeks later with correct answer.
<b>Small Business Other Services</b>				
Financial Calculators	Yes	Yes	No	Yes
Investment Services Link	Yes	No	No	Yes
Small Business Consulting Services	Yes	Yes	Yes	No
Small Business Research Services	Yes	Yes	Yes	No
Web Mall Link	Yes	No	No	Yes
<b>Small Business Fees/Charges</b>				
Web Banking Fee	No Charge	\$5.95	No Charge	No Charge
Web Banking with Bill Payment Fee	\$5.95	\$14.95	NA	No Charge
Number of Bill Payments Included in the Monthly Fee	45	15	NA	Unlimited
Fee for Each Additional Bill Payment	\$0.50	\$0.50	NA	NA
Bill Payment NSF Fee	\$25.00	\$27.00	NA	\$5.00
Web Stop Payment Fee	\$25.00	\$28.00	NA	\$5.00
Online ACH Origination Fee	\$0.16	\$0.15	\$0.25	\$0.06
Online Federal Tax Payment Fee	\$2.00	\$3.00	\$5.00	\$2.50
Online Outgoing Non-Repetitive Domestic Wire Transfer Fee	\$12.00	\$15.00	NA	\$7.50
Online Outgoing Repetitive Domestic Wire Transfer Fee	\$10.00	\$10.00	NA	\$6.00
Online Outgoing Non-Repetitive International Wire Transfer Fee	\$20.00	\$25.00	NA	\$13.00
Online Outgoing Repetitive International Wire Transfer Fee	\$15.00	\$20.00	NA	\$12.00
Online Account Transfer Fee	\$5.00	\$7.50	NA	\$1.00
Check Photocopy Fee	\$2.00	\$5.00	NA	No Charge
Statement Photocopy Fee	\$5.00	\$10.00	NA	No Charge
Check Re-order Fee	No Charge	No Charge	NA	No Charge
Check Image Viewing Fee	No Charge	NA	NA	No Charge
Software Fee	No Charge	No Charge	\$100.00	No Charge
<b>Small Business Online Demo Information</b>				
Account Information Center	Yes	Yes	Yes	Yes
Transfers Center	Yes	Yes	No	Yes
Bill Payment Center	Yes	Yes	No	Yes
Federal Tax Payment Center	Yes	Yes	Yes	Yes
New Account Opening Center	Yes	Yes	No	Yes
Self-Service Center	Yes	No	No	Yes
Customer Service Center	Yes	Yes	Yes	Yes
Help Center	Yes	No	No	Yes
User Information Center	Yes	No	No	Yes
<b>Small Business Online Promotions</b>				
Deposit Products	4.00% APY on Business Money Market Account \$25,000 minimum	None	None	None
Bill Payment	None	Free Business Bill Payment service for the first 30 days	None	None
Loan Products Promotion	None	Unsecured Business Line of Credit: limited documentation required for lines of \$50,000 or less	None	Business Home Equity Loan: 7.00% fixed APR for a five-year term loan
Credit Cards	None	None	None	None
Internet Banking	None	Free Web Banking for the first 30 days	Free Online Balance Reporting for Business	None
Other Promotions	None	None	None	None

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	City Bank	State Bank	National Bank	Web Bank
<b>Mobile Banking</b>				
Monthly Fee	No Charge	\$5.95	N/A	No Charge
Carriers Supported				
1)	AT&T-Cingular	Verizon	N/A	N/A
2)	Sprint	T-Mobile	N/A	N/A
3)	Verizon	N/A	N/A	N/A
4)	N/A	N/A	N/A	N/A
5)	N/A	N/A	N/A	N/A
Bill Payment	\$4.95	N/A	N/A	N/A
Accounts Accessible	Checking, Savings, Money Market, and Loans	Checking, Savings, Money Market, CDs, and IRAs	N/A	N/A
Account Information	Balances, transactions, checks cleared	Balances, transactions, checks cleared	N/A	N/A
Transfers	Account to account within City Bank	Accounts to any other State Bank account as well as other financial institutions	N/A	N/A
Alerts	Fraud and balance	Fraud and balance	N/A	N/A
Location Finder	Yes	NA	N/A	N/A
Other Services	Rate Tracker	NA	N/A	N/A
<b>Text Banking</b>				
Monthly Fee	N/A	\$4.95	N/A	No Charge
Carriers Supported				
1)	N/A	AT&T-Cingular	N/A	AT&T-Cingular
2)	N/A	N/A	N/A	N/A
3)	N/A	N/A	N/A	N/A
4)	N/A	N/A	N/A	N/A
5)	N/A	No	N/A	No
Accounts Accessible	N/A	Checking, Savings, Money Market, CDs, and IRAs	N/A	Checking, Savings, Money Market, CDs, and IRAs
Account Information	N/A	Balances, transactions, checks cleared	N/A	Balances, transactions, checks cleared
Transfers	N/A	Accounts to any other State Bank account as well as other financial institutions	N/A	Accounts to any other Web Bank account as well as other financial institutions
Alerts	N/A	Fraud and balance	N/A	Fraud and balance
Location Finder	N/A	N/A	N/A	N/A
Other Services	N/A	N/A	N/A	N/A
Notes:	None	None	None	None

**2011 Small Business Virtual Banking and Social Networking Report**

	City Bank	State Bank	National Bank	Web Bank
<b>Social Networking</b>				
Facebook	Yes	No	Yes	No
Details	Displays deposit and loan rates. Users can ask questions and make comments.	N/A	Provides users a link to the bank's news feed.	N/A
MySpace	No	No	Yes	No
Details	N/A	N/A	Displays deposit rates.	N/A
Twitter	No	Yes	Yes	No
Twitter Username	N/A	@AskStateBank	@National Bank	N/A
Details	N/A	Users can ask questions and make comments.	Users can ask questions and make comments.	N/A
<b>Virtual Communities</b>				
Virtual Communities	Yes	No	Yes	No
Details	Offers a virtual world where customers can earn virtual money and redeem it for virtual rewards. Customers can also communicate with each other in this virtual world.	N/A	Offers a virtual online community called Cyberbank. Users can earn Cyberbank points and compete with other users by playing certain online Cyberbank games allowing them the opportunity to earn even more Cyberbank points.	N/A
<b>Blog</b>				
Blog	No	Yes	No	No
Details	N/A	Hosts a blog on its site where customers can stay updated on the status of the merger, post on various topics, and communicate with the bank's employees.	N/A	N/A
<b>Links to Other Online Community Sites</b>				
Links to Other Online Community Sites	Yes	Yes	No	No
Details	Displays links to digg.com & reddit.com	Displays link to delicious.com	N/A	N/A
<b>Notes:</b>				
Notes:	N/A	N/A	N/A	N/A