

2011 Relationship Deepening Study

	Mega Bank	Running Bank	Big Bank	MoonTrust	Survivor Bank
State	California	Alabama	Missouri	Florida	New York
Relationship/Package Account Name	Mega Mixer MM	Super Checking	LAM Account	Confusion Checking	Immunity Checking
Deposit Products Relationship Requirements					
Required Deposit Accounts:					
Retail Deposit Account 1	Mega Checking	N/A	N/A	N/A	Tribal Council MM
Retail Deposit Account 2	N/A	N/A	N/A	N/A	N/A
Target Relationship Balance:					
Target Customer Balance:	\$75,000.00	\$50,000.00	N/A	\$30,000.00	\$1.00
Minimum Balance Requirements:					
Minimum Opening Balance	\$1,000.00	\$15,000.00	N/A	\$1.00	\$1.00
Minimum Balance Required to Waive Maintenance Fee	\$20,000.00	\$20,000.00	N/A	\$10,000.00	N/A
Average Monthly Balance Required to Waive Maintenance Fee	N/A	N/A	N/A	N/A	N/A
Combined Balance Requirements:					
Combined Balance Required to Waive Maintenance Fee	\$75,000.00	\$50,000.00	N/A	\$30,000.00	N/A
Combined Accounts Required:					
Retail Deposit Account 1	CHK	CHK	N/A	CHK	N/A
Retail Deposit Account 2	SAV	SAV	N/A	SAV	N/A
Retail Deposit Account 3	MM	MM	N/A	MM	N/A
Retail Deposit Account 4	CD/IRA	N/A	N/A	CD/IRA	N/A
Retail Asset Account 1	LOANS	N/A	N/A	LOANS	N/A
Retail Asset Account 2	N/A	N/A	N/A	N/A	N/A
Interest Information:					
Method of Compounding	Monthly	Monthly	N/A	Monthly	Monthly
Proprietary Tier 1 Rate/APY	\$1 0.50/0.50	\$1 0.50/0.50	N/A	\$1 0.25/0.25	\$1 0.50/0.50
Proprietary Tier 2 Rate/APY	\$20,000 1.24/1.25	\$20,000 1.00/1.01	N/A	\$25,000 0.75/0.76	\$15,000 0.75/0.76
Proprietary Tier 3 Rate/APY	\$75,000 2.23/2.25	\$50,000 2.45/2.47	N/A	\$75,000 1.00/1.02	\$30,000 0.83/0.85
Proprietary Tier 4 Rate/APY	\$100,000 3.00/3.05	\$100,000 3.60/3.64	N/A	\$100,000 1.23/1.26	\$75,000 1.00/1.02
Proprietary Tier 5 Rate/APY	N/A	\$500,000 3.83/3.86	N/A	\$500,000 1.49/1.53	N/A
Proprietary Tier 6 Rate/APY	N/A	N/A	N/A	\$1,000,000 1.68/1.71	N/A
Interest Paid on Collected/Available	Collected	Collected	N/A	Collected	Collected
Tied to Outside Indices	13 Week T-Bill	N/A	N/A	Money Fund Average	N/A
Maintenance Fees:					
Monthly Fee	\$25.00	\$10.00	\$5.00	\$5.00	\$20.00
Quarterly Fee	N/A	N/A	N/A	N/A	N/A
Annual Fee	N/A	N/A	N/A	N/A	\$300.00
Check Enclosure Fee	N/C	N/C	N/A	\$5.00	N/C
Check Imaging Fee	N/A	N/A	N/A	\$10.00	N/A
Debits:					
Number of Checks Per Month (0, 3, or Unlimited)	3	Unlimited	N/A	Unlimited	Unlimited
Excess Transaction Fee (Reg D)	\$10.00	N/A	N/A	N/A	N/A
Number of Free Paper Debit Items Per Statement Cycle	N/A	N/A	N/A	N/A	2
Excess Paper Debit Item Fee	N/C	N/C	N/A	N/C	\$0.75
Debit Item Fee Waived with Minimum Balance	N/A	N/A	N/A	N/A	N/A
Account Type					
	Relationship	Default	Umbrella	Package	Relationship
Notes:					
	N/A	N/A	N/A	N/A	N/A

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Deposit Products Relationship/Package Features					
Waived Monthly Maintenance for Additional Accounts	Yes	Yes	No	Yes	No
Account Name 1	Mega Savings	Super Duper Savings	N/A	Left Out Savings	N/A
Account Name 2	Mega Youth Savings	N/A	N/A	N/A	N/A
Account Name 3	N/A	N/A	N/A	N/A	N/A
Free Standard Retail Checks	Yes	Yes	Yes	Yes	No
Discount on Designer Retail Checks	25% off	50% off	15% off	\$10 off	N/A
Free Cashier's Checks	Yes	Yes	Yes	Yes	No
Number of Cashier's Checks Free Per Month	5	3	4	5	N/A
Free Money Orders	Yes	Yes	Yes	Yes	No
Number of Money Orders Free Per Month	5	2	3	5	N/A
Free Travelers Checks	Yes	Yes	Yes	Yes	Yes
Bonus On Deposit Rates:					
CD Account Bonus	0.25%	0.50%	0.15%	0.10%	0.25%
Set Terms or All Terms	All terms	All terms	All terms	Set terms	All terms
IRA Bonus	0.25%	0.50%	0.15%	0.10%	0.25%
Set Terms or All Terms	All terms	All terms	All terms	Set terms	All terms
Money Market Account Bonus	Discretionary	0.10%	Discretionary	0.50%	Discretionary
Interest Checking Account Bonus	N/A	0.10%	N/A	0.30%	N/A
Savings Account Bonus	N/A	N/A	N/A	N/A	N/A
ATM Relationship Features					
Free Foreign ATM	No	Yes	Yes	Yes	Yes
Number of Transactions Free Per Statement Cycle	N/A	5	5	5	5
ATM Surcharge Rebate	No	No	No	No	No
Number of Rebates Per Statement Cycle	N/A	N/A	N/A	N/A	N/A
Relationship ATM/Debit Card Withdrawal Limits:					
Daily ATM Withdrawal Limit	N/A	\$500.00	N/A	\$100.00	\$300.00
Daily ATM Purchase Limit	N/A	\$500.00	N/A	\$100.00	\$300.00
Daily Debit Card Withdrawal Limit	N/A	\$1,000.00	N/A	\$100.00	\$5,000.00
Daily Debit Card Purchase Limit	N/A	Account Balance	N/A	Account Balance	Account Balance
Internet Retail Banking Products					
Free/Discounted Internet Banking	Free	Discounted	Free	Free	Free
Discount Amount	N/A	\$1.00 off	N/A	N/A	N/A
Free/Discounted Internet Bill Pay	No	Discounted	Free	Discounted	Free
Number of Bill Payments Free per Statement Cycle	N/A	30	N/A	15	N/A
Discount on Bill Payment Monthly Charge per Statement Cycle	N/A	\$1.00 off	N/A	\$2.00 off	N/A
Notes:	N/A	N/A	N/A	N/A	N/A

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Telephone Retail Banking Products					
Relationship Banking Telephone Number (Only)	N/A	1-800-555-9999	N/A	N/A	1-800-555-6789
Customer Service Telephone Number	1-800-555-Bank	1-888-555-4321	1-800-Big-Bank	1-888-555-1234	1-800-555-Bank
Miscellaneous Fee Waivers					
Free Overdraft/NSF	Yes	No	No	Yes	No
Number of Overdraft/NSF Free Per Month	2	N/A	N/A	1	N/A
Free Stop Payment	Yes	Yes	No	Yes	No
Number of Stop Payment Free Per Month	2	2	N/A	5	N/A
Free Incoming Domestic Wires	Yes	Yes	No	Yes	No
Number of Incoming Domestic Wires Free Per Month	1	2	N/A	5	N/A
Free Incoming Foreign Wires	No	Yes	No	Yes	No
Number of Incoming Foreign Wires Free Per Month	N/A	2	N/A	5	N/A
Free Outgoing Domestic Wires	No	Yes	No	Yes	No
Number of Outgoing Domestic Wires Free Per Month	N/A	2	N/A	5	N/A
Free Outgoing Foreign Wires	No	Yes	No	Yes	No
Number of Outgoing Foreign Wires Free Per Month	N/A	2	N/A	5	N/A
Credit and Loan Services					
Credit Card Annual Fee Waived	Yes	Yes	Yes	Yes	Yes
Introductory Rate	2.99% for 6 months	N/A	N/A	2.99% for 6 months	0.00% for 6 months
Credit Card APR	12.99%	12.99%	12.99%	15.00%	19.99%
Overdraft Protection Annual Fee Waived	Yes	Yes	Yes	Yes	Yes
Overdraft Protection APR	10.50%	4.60%	10.50%	10.50%	10.50%
Discount on Consumer Loan Rates	Yes	Yes	Yes	Yes	Yes
Secured Consumer Line of Credit	0.25%	0.10%	0.25%	1.50%	0.05%
Unsecured Consumer Line of Credit	0.25%	0.10%	0.50%	1.50%	0.05%
Secured Consumer Term Loan	0.25%	0.10%	0.20%	1.27%	0.05%
Unsecured Consumer Term Loan	0.25%	0.10%	0.20%	1.21%	0.05%
Consumer Real Estate Term Loan	No	No	No	No	No
Discount on Consumer Loan Fees	No	Yes	Yes	Yes	Yes
Secured Consumer Line of Credit	N/A	N/A	N/A	Opening fee waived	N/A
Unsecured Consumer Line of Credit	N/A	N/A	N/A	N/A	N/A
Secured Consumer Term Loan	N/A	N/A	N/A	N/A	N/A
Unsecured Consumer Term Loan	N/A	N/A	N/A	N/A	N/A
Consumer Real Estate Term Loan	N/A	No closing costs	\$200 off closing costs	No points, No set-up fee	No points, set-up, or c/c.
AutoPay Required For Loan Rate/Fee Discount	No	Yes	Yes	No	Yes
Trade and Investment Services					
Discount on Equity Trade	Yes	No	Yes	Yes	Yes
Discount on Each Equity Trade	25%	N/A	25%	10%	30%
Financial Planning Available	Yes	No	Yes	No	Yes
Sweep Option	Yes	Yes	Yes	No	Yes
FDIC Savings Vehicle	Savings	Money Market	Savings	N/A	Money Market
Mutual Funds	Yes	Yes	Yes	N/A	Yes
Other Sweep Options	No	No	No	N/A	No
Notes:	N/A	N/A	N/A	N/A	N/A

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Identity Theft Protection Programs					
Free Identity Theft Services	No	Yes	No	No	Yes
Program Details:	N/A	Super Checking customers receive Identity Theft insurance up to \$10,000 with no deductible. This coverage helps to offset certain recovery costs, including legal fees, lost wages, and expenses.	N/A	N/A	Customers receive free identity theft protection and credit monitoring.
Miscellaneous Services					
Free/Discount on Safety Deposit Box	Discount	No	Discount	Free	Discount
Safety Deposit Box Size	3x5	N/A	All	3x5	3x5
Discount on Safety Deposit Box Annual Fee	25% off	N/A	\$15.00 off	N/A	\$1.00 off
Free Notary Public	Yes	Yes	Yes	Yes	No
Accidental Death Insurance	Yes	No	Yes	Yes	Yes
Amount of Coverage	\$100,000.00	N/A	\$25,000.00	\$100,000.00	\$5,000.00
Company Newsletter	Yes	Yes	Yes	No	Yes
Delivery Frequency	Quarterly	Semi-Annual	Quarterly	N/A	Quarterly
Retail Purchasing Discounts	Yes	Yes	Yes	Yes	Yes
Retail Travel Discounts	Yes	No	Yes	Yes	Yes
Combined Statement Summary:	Yes	Yes	Yes	Yes	Yes
Special Promotions For Relationship Customers:	N/A	N/A	Win a free \$10K CD	N/A	N/A
Notes:	N/A	N/A	N/A	N/A	N/A