

	City Bank	State Bank	National Bank	Web Bank
Web Banking Services Functionality				
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 Inquiry	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 Balances	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
Bill Payment Services Functionality				
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
Online Services Functionality				
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
Common Miscellaneous Services				
Online Statements	Yes	Yes	No	Yes
E-mail Statements	Yes	No	No	Yes
Spanish Website	Yes	No	No	Yes
Other Foreign Language Website	Yes	Yes	No	Yes
E-Alerts	Yes	Yes	No	Yes
Change of Account Information Requests	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.
Other Services				
Online Income Tax Filing	Yes	No	No	Yes
Financial Calculators	Yes	Yes	No	Yes
Investment Services Link	Yes	No	No	Yes
Web Mail Link	Yes	No	No	Yes

	City Bank	State Bank	National Bank	Web Bank
Fees/Charges				
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 Outgoing Domestic Wire Transfer Fee	\$12.00	\$15.00	NA	\$7.50
Online Outgoing International Wire Transfer Fee	\$20.00	\$25.00	NA	\$13.00
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
Online Demo Information				
Account Information Center	Yes	Yes	Yes	Yes
Transfers Center	Yes	Yes	No	Yes
Bill Payment 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
Online Promotions				
Deposit Products	5.45% APY 6 month CD \$10,000 minimum	None	None	6.90% APY 24 month CD \$50,000 minimum
Bill Payment	Free Bill Payment service for the first 6 months	Free Bill Payment service for the first 30 days	None	None
Loan Products Promotion	Home Equity Line: 5.95% for the first 6 months	Auto Loans: 5.90% for 60 months new car purchase	None	First Mortgage: 6.750% fixed for 30-year loan
Credit Cards	Classic Visa Card: 2.90% on balance transfers	None	None	None
Internet Banking	None	Free Web Banking for the first 30 days	None	None
Other Promotions	None	Free entry to win a trip to Hawaii if customer applies for a loan through the bank's website	None	None

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SAMPLE ONLY!

	City Bank	State Bank	National Bank	Web Bank
Mobile Banking				
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
Text Banking				
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

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SAMPLE ONLY!

	City Bank	State Bank	National Bank	Web Bank
Social Networking				
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
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
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
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
Notes:				
	N/A	N/A	N/A	N/A