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#### IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

UBS AG,	)
Opposer,	) ) Opposition No. 01154654
<b>v.</b>	) Opposition No. 91154654
UNITED SECURITY BANK,	) Application Ser. No. 78/059,847
Applicant.	)

#### **DECLARATION OF PATRICK J. JENNINGS**

I hereby declare as follows:

- 1. My name is Patrick J. Jennings and I make this declaration to submit evidence on behalf of Opposer UBS AG ("Opposer") in connection with the above-referenced opposition.
- 2. I am an associate in the Northern Virginia office of the law firm of Pillsbury Winthrop, LLP, which is representing Opposer in this matter. Except where otherwise stated, this declaration is based on my personal knowledge.
- 3. Attached hereto as Exhibit 1 is a true and correct copy of a definition of the letter "e" from The American Heritage Dictionary of the English Language (4th ed. 2000), available at http://www.bartleby.com/61/5/E0000550.html (last visited July 9, 2003).
- 4. Attached hereto as Exhibit 2 is a true and correct copy of a definition of the word "virtual" from The American Heritage Dictionary of the English Language



- (4th ed. 2000), available at http://www.bartleby.com/61/67/V0116700.html (last visited July 9, 2003).
- 5. Attached hereto as Exhibit 3 is a true and correct copy of a definition of the letter "e" from The New Dictionary of Cultural Literacy (3d ed. 2002), available at http://www.bartleby.com/59/23/e.html (last visited July 9, 2003).
- 6. Attached hereto as Exhibit 4 is a true and correct copy of a definition of the letter "e" from The Cambridge Advanced Learner's Dictionary (2003), available at http://dictionary.cambridge.org/define.asp?key=101828&dict+CALD (last visited July 9, 2003).
- 7. Attached hereto as Exhibit 5 is a true and correct copy of a page that lists numerous uses of the letter "e," available at http://www.computeruser.com/resources

  /dictionary/searcher.html?q=l&obj=e (last visited July 9, 2003).
- 8. Attached hereto as Exhibit 6 is a true and correct copy of a page from the FleetBoston Financial Web site, available at http://cards.fleet.com/card\_features/pay\_your\_fleet\_bill.shtml (last visited July 9, 2003). The page indicates that FleetBoston Financial uses the phrase "E-PAY" to refer to its online bill payment services.
- 9. Attached hereto as Exhibit 7 is a true and correct copy of a page from Matra Systems' Web site, available at http://www.matrasystems.com/FREEDOMpages/epay.html (last visited July 11, 2003). The page demonstrates that Matra Systems uses the phrase "e-Pay" in connection with the electronic processing of credit and debit transactions.

- 10. Attached hereto as Exhibit 8 is a true and correct copy of a page from the Illinois

  State Treasurer's Web site, available at http://www.illinoisepay.com/epay/index.jsp

  (last visited July 9, 2003). The page shows that the Illinois State Treasurer offers "E-PAY" services to local governments and their constituents.
- 11. Attached hereto as Exhibit 9 is a true and correct copy of a page from United Security Bank's ("Applicant") Web site, *available at* http://www.unitedsecuritybank.com/epay.htm (last visited July 9, 2003). The page indicates that Applicant uses the phrase "e-Pay" to refer to its online bill payment services. The page also demonstrates that Applicant refers to itself as "USB."
- 12. Attached hereto as Exhibit 10 is a true and correct copy of a page from the City

  National Bank's Web site, *available at* http://www.citynationalbank.com/Pages/

  Internet\_bill\_disc.html (last visited July 9, 2003). The page shows that City National

  Bank uses the phrase "ePay" to refer to its online bill payment services.
- 13. Attached hereto as Exhibit 11 is a true and correct copy of a page from First National Bank Omaha's Web site, *available at* http://www.firstnational.com/fnb/business/cashmgmt/electronic/epay.asp (last visited July 9, 2003). The page demonstrates that First National Bank Omaha offers Visa® ePay services, which facilitate the exchange of standardized and secure bill payments between financial institutions on behalf of consumers and billers.
- 14. Attached hereto as Exhibit 12 is a true and correct copy of a page from Sovereign Bank's Web site, *available at* http://www.sovereignbank.com/retail/loans/

- hmequity/hmeqloc.asp (last visited July 9, 2003). The page indicates that Sovereign Bank customers can have monthly payments automatically deducted from their checking accounts by electing "E-Pay" from a Sovereign Bank checking account.
- 15. Attached hereto as Exhibit 13 is a true and correct copy of a page from the Marine Bank & Trust Company's Web site, *available at* http://marinebankandtrust.com/bill pay\_intro.htm (last visited July 9, 2003). The page shows that the Marine Bank & Trust Company offers an "ePay service" that allows consumers to pay their bills online and that it refers to its online bill payment services as "ePay" services.
- 16. Attached hereto as Exhibit 14 is a true and correct copy of a page from Toyota Financial's Web site, *available at* http://www.toyotafinancial.com/faq/faq\_epay.html (last visited July 9, 2003). The page shows that Toyota offers an "ePay service" that allows consumers to make car payments online.
- 17. Attached hereto as Exhibit 15 are true and correct copies of two pages from the Centurion Bank Web site, *available at* http://www.centurionbank.com/ePay/ (last visited July 9, 2003). The pages demonstrate that Centurion Bank offers "ePay Solutions" and an "ePay funds transfer service."
- 18. Attached hereto as Exhibit 16 is a true and correct copy of a page from e-Pay Services, LLC's Web site, *available at* http://www.epayservices.com/whats\_news. htm (last visited July 9, 2003). The page indicates that e-Pay Services, LLC offers e-commerce solutions.

- 19. Attached hereto as Exhibit 17 are true and correct copies of pages from the Fidelity Information Services Web site, *available at* http://www.fidelityinfoservices.com/afs/ ProductServices/asp?PSID=182&PPSID=173 (last visited July 9, 2003). These pages show that Fidelity Information Services offers a service called "e-Pay Biller Direct." This service includes both "online electronic bill presentment" and "online bill payment capabilities."
- 20. Attached hereto as Exhibit 18 is a true and correct copy of a page from the Web site of EZ E-File Tax Preparers, *available at* http://www.ezefiletax.com/epay.shtml (last visited July 9, 2003). The page describes EZ E-File Tax Preparers' "E-Pay Options."
- 21. Attached hereto as Exhibit 19 is a true and correct copy of a page from SunTrust's Web site, available at http://www.suntrustmortgage.com/epayfaq.asp?stmleft nav=1.1 (last visited July 9, 2003). The page describes SunTrust's "e-Pay" services, which allow consumers to pay their bills online.
- 22. Attached hereto as Exhibit 20 is a true and correct copy of a page from the Web site of Swipe Smart, *available at* http://www.swipesmart.com/id20htm (last visited July 9, 2003). The page demonstrates that Swipe Smart provides "ePay Management" services.
- Attached hereto as Exhibit 21 is a true and correct copy of a page from ePay

  Management LLC's Web site, available at http://www.epayinternet.com/info\_
  index.html (last visited July 9, 2003). The page contains "ePay Internet Information"
  and links to information about "real-time payment processing."

- 24. Attached hereto as Exhibit 22 is a true and correct copy of a page from the Access Group, Inc.'s Web site, *available at* http://www.federalconsolidation.org/whats\_new. htm (last visited July 9, 2003). The page describes the Access Group, Inc.'s "E-Pay services," which allow consumers to look up their payment history, verify amounts of interest, principal, and total due, and schedule single or recurring payments, among other things.
- 25. Attached hereto as Exhibit 23 is a true and correct copy of a page from the Yahoo! Finance Web site, *available at* http://finance.yahoo.com/bph (last visited July 9, 2003). The page indicates that Yahoo! provides finance information and online bill payment services.
- Attached hereto as Exhibit 24 is a true and correct copy of a page from Wells Fargo's Web site, *available at* http://www.wellsfargo.com/per/wfonline/bill\_pay/index.jhtml (last visited July 9, 2003). The page demonstrates that Wells Fargo offers online bill payment services as well as personal finance, investing, and international personal banking services.
- 27. Attached hereto as Exhibit 25 is a true and correct copy of a page from the United Services Automobile Association's ("USAA") Web site, available at http://www.bk.usaa.com/inet/gas\_bank/BkBillPay (last visited July 9, 2003). The page describes USAA's online bill payment services. It also shows that the USAA offers banking and investment services.

- 28. Attached hereto as Exhibit 26 is a true and correct copy of a page from the Bills.com
  Web site, available at http://www.bills.com (last visited July 9, 2003). The page
  describes Bills.com's online bill payment services.
- 29. Attached hereto as Exhibit 27 is a true and correct copy of a page from the Lycos Web site, available at http://howto.lycos.com/lycos/step/1,,10+57+125+23627+ 13683,00.html (last visited July 9, 2003). The page indicates that Lycos refers to "online payments" as "Epays," and that Lycos uses the term "Epay" to denote "electronic payment."
- 30. Attached hereto as Exhibit 28 is a true and correct copy of a page from Opposer's Web site, available at http://www.ubs.com/e/ebanking.software\_tools.html (last visited September 29, 2003). The page demonstrates that Opposer offers a service called "UBS Pay," which allows consumers to "prepare recurring payments offline and send them all together to UBS e-banking in a matter of seconds." It also demonstrates that Opposer offers e-banking services and describes Opposer's "UBS Pay" software and its functions.
- 31. Attached hereto as Exhibit 29 are true and correct copies of definitions of the word "pay" from The Microsoft Bookshelf Dictionary (1987-199) citing The American Heritage Dictionary of the English Language (3d ed. 1992).
- 32. Attached hereto as Exhibit 30 are true and correct copies of nine definitions of the word "pay" from Dictionary.com, *available at* http://dictionary.reference.com/search? =pay (last visited October 2, 2003).

- 33. Attached hereto as Exhibit 31 is a true and correct copy of a definition of the word "banking" from The Microsoft Bookshelf Dictionary (1987-199) *citing* The American Heritage Dictionary of the English Language (3d ed. 1992).
- 34. Attached hereto as Exhibit 32 is a true and correct copy of a definition of the word "bank" from The Microsoft Bookshelf Dictionary (1987-199) *citing* The American Heritage Dictionary of the English Language (3d ed. 1992).
- 35. Attached hereto as Exhibit 33 are true and correct copies of eight definitions of the word "banking" from Dictionary.com, *available at* htt://dictionary.reference.com/search?q=banking (last visited October 10, 2003).
- Attached hereto as Exhibit 34 is a true and correct copy of the first page of results from a Google.com search, available at http://www.google.com/search?hl=en&lr= &ie=UTF-8&oe=UTF-8&q=%22securities%22+a... (last visited on October 9, 2003). The search results indicate that several companies, including Citigroup and Morgan Stanley, offer securities services and online bill payment services.
- 37. Attached hereto as Exhibit 35 is a true and correct copy of a page from the Prudential Financial Web site, *available at* http://www.prudential.com/productsAndServices/0, 1474,intPageID%3D2408%26blnPrinterF... (last visited January 26, 2005). The page shows that Prudential Financial offers securities and investment services as well as online bill payment services.
- 38. Attached hereto as Exhibit 36 is a true and correct copy of a page from the Citigroup Web site, *available at* http://www.citigroup.com/citigroup/products/all.htm (last

- visited October 9, 2003). The page demonstrates that Citigroup offers banking services, investment and asset management services, brokerage services, corporate and investment banking services, online banking services, and online bill payment services.
- 39. Attached hereto as Exhibit 37 is a true and correct copy of a page from the E\*Trade Financial Web site, *available at* http://us.etrade.com/e/t/home/gettingstarted?gxml= oaa\_index.html (last visited October 9, 2003). The page indicates that E\*Trade Financial offers investment services, banking services, lending services, and online bill payment services.
- 40. Attached hereto as Exhibit 38 is a true and correct copy of the first page of results from a Google.com search, available at http://www.google.com/search?hl=en&lr=&ie=UTF-8&oe=UTF-8&q=%22banking%22+and... (last visited October 9, 2003). The search results show that some companies offer banking services and online bill payment services.
- 41. Attached hereto as Exhibit 39 is a true and correct copy of an article that explains how online bill payment works. Terry Savage, *Why Online Bill Payment is Booming*, available at http://moneycentral.msn.com/content/Banking/Betterbanking/P38218.asp (last visited October 9, 2003).
- 42. Attached hereto as Exhibit 40 is a true and correct copy of an article that discusses the appeal of online banking and online bill payment. Kim Komando, *Online Banking's*

- Best Lure: Online Bill Payment, available at http://www.bcentral.com/articles/komando/137.asp (last visited October 9, 2003).
- 43. Attached hereto as Exhibit 41 is a true and correct copy of a page from the American Express Web site, *available at* http://www64.americanexpress.com/banking/products/checking.jsp (last visited October 9, 2003). The page demonstrates that American Express offers banking and investment services as well as online bill payment services.
- Attached hereto as Exhibit 42 is a true and correct copy of a page from the National City Web site, *available at* http://www.nationalcity.com/personal/onlineservices/onlinebanking/default.asp (last visited October 9, 2003). The page indicates that National City offers online banking and online bill payment services as well as investing and wealth services.
- Attached hereto as Exhibit 43 is a true and correct copy of a page from the Central National Bank's Web site, *available at* http://www.centralnational.com (last visited October 9, 2003). The page shows that Central National Bank offers banking services, trust and investment services, online banking services, and online bill payment services.
- 46. Attached hereto as Exhibit 44 is a true and correct copy of a page from the Fleet Web site, available at http://welcome.fleet.com/homelink/online\_bill\_payment.asp (last visited October 9, 2003). The page demonstrates that Fleet offers online bill payment services in connection with its banking services.

- 47. Attached hereto as Exhibit 45 is a true and correct copy of a page from the TCF Bank's Web site, *available at* http://www.tcfexpress.com/cb\_billp.htm (last visited October 9, 2003). The page indicates that the TCF Bank provides online banking services, discount brokerage services, investing services, and online bill payment services.
- 48. Attached hereto as Exhibit 46 is a true and correct copy of a page from Bank Branch Online's Web site, *available at* http://www.bankbranchonline.com/billpay.html (last visited on October 9, 2003). The page shows that Bank Branch Online offers brokerage services, banking services, and online bill payment services.
- 49. Attached hereto as Exhibit 47 is a true and correct copy of a page from Bank One's Web site, *available at* http://www.bankone.com (last visited on October 9, 2003). The page demonstrates that Bank One provides personal finance services, investment services, banking services, and online bill payment services.
- 50. Attached hereto as Exhibit 48 is a true and correct copy of a page from the SouthTrust Web site, *available at* http://www.southtrust.com/st/PersonalBanking/OnlineBanking/OnlineBakingontheWeb/Defa... (last visited October 9, 2003). The page indicates that SouthTrust offers banking services, online banking services, investment and wealth management services, and online bill payment services.
- Attached hereto as Exhibit 49 is a true and correct copy of a page from Maybank's Web site, available at http://www.maybank2u.com.my/business/other\_services/international\_banking/worldwide\_u... (last visited October 9, 2003). The page shows

- that Maybank offers commercial banking services, investment services, online banking services, and online bill payment services.
- 52. Attached hereto as Exhibit 50 is a true and correct copy of a page from the Bankrate.com Web site, *available at* http://www.bankrate.com/brm/publ/onlifees.asp (last visited October 9, 2003). The page demonstrates that many banks offer online bill payment services, including Bank of America, Bank One, Chase Bank, Citibank, E\*Trade Bank, Fleet National Bank, Wachovia, and Wells Fargo Bank.
- 53. Attached hereto as Exhibit 51 is a true and correct copy of a page from the IndyMac Bank's Web site, available at http://www.indymacbank.com/Individuals/Banking/billpay.asp (last visited October 9, 2003). The page indicates that the IndyMac Bank provides online bill payment services in connection with its banking and online banking services.
- 54. Attached hereto as Exhibit 52 is a true and correct copy of a page from the Heartland Bank and Trust Company's Web site, *available at* http://www.hbtbank.com (last visited October 9, 2003. The page shows that the Heartland Bank and Trust Company offers banking and online bill payment services.
- 55. Attached hereto as Exhibit 53 is a true and correct copy of a page from the Wells Fargo Web site, available at http://www.wellsfargo.com/home.jhtml;jsessionid=

  1ENRFVUBDF11ICSYCIRE5YQKBRKUMUM0 (last visited October 9, 2003).

  The page demonstrates that Wells Fargo provides online banking and brokerage services, investing and brokerage services, and bill pay services.

- Attached hereto as Exhibit 54 is a true and correct copy of a page from the Merrill

  Lynch Web site, available at http://www.businesscenter.ml.com.default.aspx?

  content=onlinebanking (last visited October 9, 2003). The page indicates that Merrill

  Lynch offers online business banking services and online bill payment services.
- 57. Attached hereto as Exhibit 55 is a true and correct copy of a page from the Citibank Web site, available at http://www.web.da-us.citibank.com/cgi-bin/citifi/scripts/prod\_and\_serv/prod\_serv\_detail.jsp?BV\_UseBVCookie=yes&BS\_Id =Paym... (last visited October 9, 2003). The page shows that Citibank provides online bill payment services.
- Attached hereto as Exhibit 56 is a true and correct copy of a page from the Lehman Bank's Web site, *available at* http://www.lehmanbank.com/masterYourBanking.do (last visited October 9, 2003). The page demonstrates that Lehman Bank offers banking services, online banking services, and online bill payment services.
- 59. Attached hereto as Exhibit 57 is a true and correct copy of a page from Chase's Web site, *available at* http://www.chase.com/cm/cs?pagename=Chase/Href&urlname= chase/pf/banking (last visited October 9, 2003). The page indicates that Chase provides online bill payments services.
- 60. Attached hereto as Exhibit 58 is a true and correct copy of pages from Applicant's Web site, *available at* http://www.unitedsecuritybank.com/ epay.htm (last visited April 6, 2004). The pages contain information about Applicant and its services. They further show that Applicant refers to itself as "USB."

- 61. Attached hereto as Exhibit 59 is a true and correct copy of a press release that describes Opposer's branding efforts. Press Release, UBS AG, UBS and Swiss Bank Corporation the New Brand.
- 62. Attached hereto as Exhibit 60 is a true and correct copy of a press release announcing the launch of Opposer's UBS brand. Press Release, UBS AG, New Brand, New Web Site (June 7, 2003), available at http://www.ubs.com/e/about/news/20030607a.print. html (last visited October 2, 2003).
- 63. Attached hereto as Exhibit 61 is a true and correct copy of a press release discussing Opposer's single brand strategy. Press Release, UBS AG, UBS Launches Global Single Brand Strategy for all Major Businesses (June 9, 2003), *available at* http://www.ubs.com/e/about/news/20030609a.print. html (last visited October 2, 2003).
- 64. Attached hereto as Exhibit 62 is a true and correct copy of a page from Opposer's Web site, *available at* http://www.ubs.com/e/about/our\_brand.print.html (last visited October 2, 2003). The page provides additional information about Opposer's branding efforts.
- 65. Attached hereto as Exhibit 63 is a true and correct copy of a shareholder's letter issued by Opposer. Shareholders' Letter, UBS AG (May 13, 2003). The letter discusses Opposer's single brand strategy, among other topics.
- 66. Attached hereto as Exhibit 64 is a true and correct copy of a list, compiled by Interbrand, and published by *BusinessWeek*, of the 100 top brands in the world.

BUSINESS WEEK, August 2, 2004 at 68-71. The list indicates that the UBS brand is the 45<sup>th</sup> most valuable global brand.

Patrick J. Jennings

I hereby declare under penalty of perjury that the foregoing is true and accurate.

Date: March 16, 2005

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### **CERTIFICATE OF SERVICE**

The undersigned hereby certifies that true and accurate copies of the foregoing DECLARATION OF PATRICK J. JENNINGS and the documents and printed publications cited therein were served upon the following by first class mail: William M. Woolman, Esq., of Jory, Peterson, Watkins, Ross & Woolman, 555 West Shaw Avenue, Suite C-1, Fresno, California 93704, this 16<sup>th</sup> day of March, 2005.

Patrick J. Jennin



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The American Heritage® Dictionary of the English Language: Fourth Edition. 2000.

**e**-

VARIANT FORMS: also E-

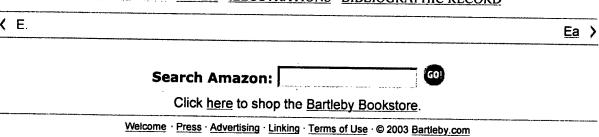
PREFIX: Computer or computer network: e-cash; e-zine. See Usage Note at

virtual.

ETYMOLOGY: From e-mail.

The American Heritage<sup>®</sup> Dictionary of the English Language, Fourth Edition. Copyright © 2000 by Houghton Mifflin Company. Published by the Houghton Mifflin Company. All rights reserved.

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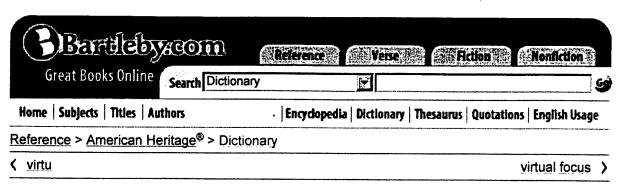
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The American Heritage® Dictionary of the English Language: Fourth Edition. 2000.

#### virtual

SYLLABICATION: vir·tu·al

PRONUNCIATION: | vûr'choo-əl

ADJECTIVE: 1. Existing or resulting in essence or effect though not in actual fact,

form, or name: the virtual extinction of the buffalo. 2. Existing in the mind, especially as a product of the imagination. Used in literary criticism of a text. 3. Computer Science Created, simulated, or carried on by means of a computer or computer network: virtual conversations

in a chatroom.

ETYMOLOGY: Middle English virtuall, effective, from Medieval Latin virtuālis, from

Latin virtus, excellence. See virtue.

OTHER FORMS: vir'tu·al'i·ty (-al'i-te) — NOUN

USAGE NOTE: When virtual was first introduced in the computational sense, it applied

to things simulated by the computer, like virtual memory—that is, memory that is not actually built into the processor. Over time, though, the adjective has been applied to things that really exist and are created or carried on by means of computers. Virtual conversations are conversations that take place over computer networks, and virtual communities are genuine social groups that assemble around the use of e-mail, webpages, and other networked resources. •The adjectives virtual and digital and the prefixes e- and cyber- are all used in various ways to denote things, activities, and organizations that are realized or carried out chiefly in an electronic medium. There is considerable overlap in the use of these items: people may speak either of virtual communities or of cybercommunities and of e-cash or cybercash. To a certain extent the choice of one or another of these is a matter of use or

UBS-000002

convention (or in some cases, of finding an unregistered brand name). But there are certain tendencies. Digital is the most comprehensive of the words, and can be used for almost any device or activity that makes use of or is based on computer technology, such as a digital camera or a digital network. Virtual tends to be used in reference to things that mimic their "real" equivalents. Thus a digital library would be simply a library that involves information technology, whether a brick-andmortar library equipped with networked computers or a library that exists exclusively in electronic form, whereas a virtual library could only be the latter of these. The prefix e- is generally preferred when speaking of the commercial applications of the Web, as in ecommerce, e-cash, and e-business, whereas cyber- tends to be used when speaking of the computer or of networks from a broader cultural point of view, as in cybersex, cyberchurch, and cyberspace. But like everything else in this field, such usages are evolving rapidly, and it would be rash to try to predict how these expressions will be used in the future.

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High School







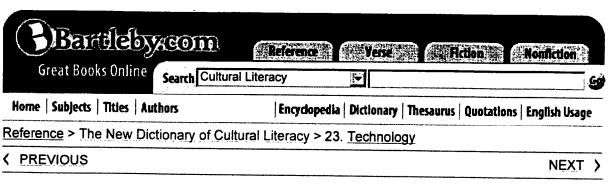
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The New Dictionary of Cultural Literacy, Third Edition. 2002.

A prefix that stands for "electronic" and refers to information technologies, business, and almost anything connected to or transmitted over the Internet. Some examples of its use include e-business, e-commerce, e-book, and e-mail.

The New Dictionary of Cultural Literacy, Third Edition. Edited by E.D. Hirsch, Jr., Joseph F. Kett, and James Trefil. Copyright © 2002 by Houghton Mifflin Company. Published by Houghton Mifflin Company. All rights reserved.

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### **Definition**

(from Cambridge Advanced Learner's Dictionary)

**e-** prefix

ABBREVIATION FOR electronic (ELECTRICAL): e-commerce email

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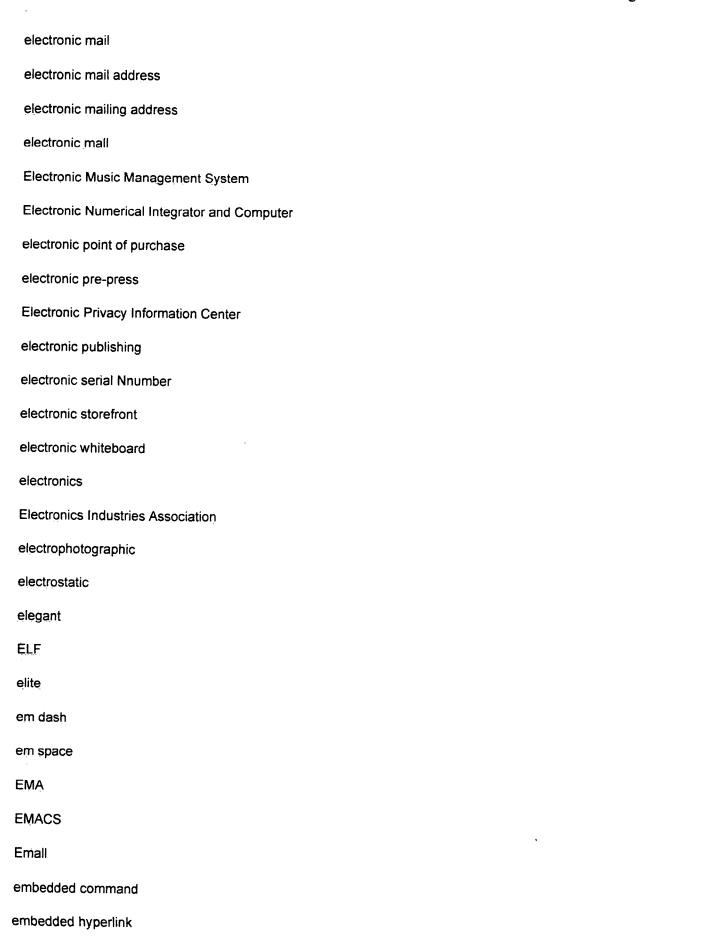
### E INDEX

e-business
e-cash
e-commerce
e-doctor
e-learning
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EARN
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EBCDIC
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ECC
echo cancellation
Eckert-Mauchly Computer Corporation
ECM
ECMA
ECNE
Econet

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ECP **ECPA ECRC** ED **EDAC** EDC **EDGARs EDGE** EDI Edison, Thomas edit **EDLC EDO DRAM EDO RAM** EDP **EDTV** edutainment EE EEC **EEMS EEPROM** EFF **EFM EFTS** EG **EGA EGCS** 

EGP
EHF
EIA
EIA-232D
EIDE
Eight to Fourteen Modulation
EISA
eject button
ELAN
Electrically Erasable Programmable Read Only Memory
electricity
electrode
electromagnetic field
electromagnetic radiation
electromagnetic spectrum
electromagnetic wave
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electronic data processing
Electronic Frontier Foundation
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European Computer Manufacturers Association
European Computer-Industry Research Centre GmbH
European Research Consortium on Informatics and Mathematics
European UNIX Network
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exclamation point		
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extended ASCII		
Extended Binary Coded Decimal Interchange Code		

Extended Data Out Dynamic RAM **Extended Definition TV** extended graphic character set **Extended Graphics Array Extended Industry Standard Architecture** Extended Technology extensible Extensible Forms Description Language Extensible Linking Language Extensible Log Format eXtensible Markup Language Extensible Style Language Extensible Virtual Toolkit extensions exterior gateway protocol external drive external interrupt external modem external storage external unit external viewer extra high frequency extra-density extranet extremely low frequency



#### Fleet Credit Card Services

> Privacy > Security > Site

Manage Your Account:

Home

Consumer Cards

Business Card Card Features Credit Education

**About Us** 

Contact Info Site FAQ

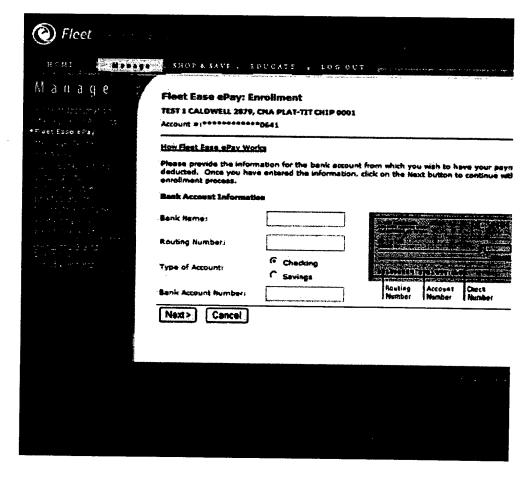
Rewards Benefits Smart Cards Verified by Visa®

- ▼ Cardmember Access
  Account Summary
  Manage Your Account
  Set Alerts
  - Pay Your Fleet Bill Cardmember Access FAQ

Home > Card Features > Cardmember Access > Pay Your Fleet Bill

## Pay Your Fleet Bill

Pay your Fleet credit card bill online anytime, without checks or stamps. It's easy with Fleet's it's FREE!



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FREEDOM-ePay is a high function EFT (electronic funds transfer) processor for credit and debit transactions. As a member of the FREEDOM family, it has the capability to run as part of the FREEDOM system or integrated with popular existing products such as the IBM 4690 SA, GSA and CDSA.



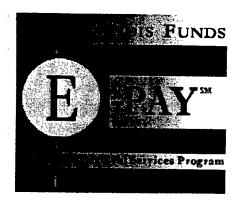
FREEDOM-ePay is flexible. Its layered architecture allows the XML-based ePay protocol to be independent of the network used to connect to the host system.

Substantial reporting capability is available under FREEDOM-ePay. The following information can be reported:



- Audit of all EFT transactions over a given period
- Total of transactions by tender type
- Total of transactions by card type
- Unusual or exceptional transactions, including audactions
- Errors, rejections and reversals
- Outstanding settlement activity
- Current status including outstanding settlements
- EFT performance including transactions per hour
- Hot card file reports (where used)
  "FREEDOM-ePay is a Trademark Registered in the U.S. Patent and Trademark Office"





### Find Government Unit

### Search by:

- Entity Name
- C Jurisdiction Code





Security Statement

Brought to you by:
Illinois State Treasurer
Judy Baar Topinka
and your
Local Public Official

# Welcome from Illinois State Treasurer Judy Baar Topinka

"It's my pleasure to offer the E-PAY service to local governments and their constituents. Now Illinois communities will be able to offer a more efficient way of conducting business at a faster pace while maintaining a high quality of service."



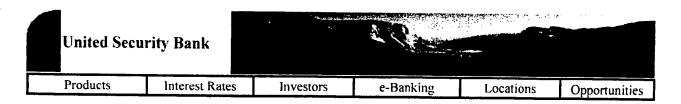
There will be a convenience fee charge for using this system. The local governmental entities who use this system and the State Treasurer's office do not receive any revenue from the fee charged.

## Using The Illinois Funds E-PAY site:

- 1. In the box to the left, enter the name, or partial name, of the government entity to which you wish to make a payment, OR enter the jurisdiction code for that government entity. These entities can include: county treasurers, municipalities, circuit clerks, school districts, community colleges, etc.
- 2. If you entered a name or partial name, select the Entity Name button. If you entered a jurisdiction code, select the Jurisdiction Code button.
- 3. Click the Search button.
- 4. If you entered a name or partial name, you will get a list of available entities that match your entry. Select the appropriate entry from the Search Results to view the Web page for that entity.
- 5. To see a complete list of participating entities, choose the search by entity name option and leave the search box blank.
- If you entered a valid Jurisdiction Code, you will be taken directly to the Web page for that entity.
- 7. The government entity's Web page will list the items that can be paid via E-PAY. Select the one you desire and follow the instructions on the following pages.



Illinois Funds | Illinois State Treasurer



# USB e-Pay Information and AGREEMENT

For \$5.00 per month, use our online payment service to pay anyone with a U.S. address. With this convenient service, you can pay your electric bill, mortgage or even your babysitter online. Save on postage. Make single or recurring payments to anyone with a U.S. address. Schedule payments up to one year in advance. Review, change and cancel payments. Inquire about specific payments. No more trips to the mailbox.

### For existing e-banking customers.

If you're not already an e-Banking customer you must go through First Time User login and establish an

Access ID. If you already access you're account information through the internet then you're ready to signup for USB e-Pay.

### What is Online Payment?

Online payment is the bill pay feature of USB e-Pay that lets you:

- Pay most businesses and individuals anywhere in the United States.
- Schedule single payments up to one year in advance.
- Set up recurring payments (such as you're mortgage, car payment, rent or cable bill).

## How much does Online Payment through the Internet cost?

Online Payment is an optional service and is available for only \$5.00 per month for the first 20 bills you pay and \$0.50 for each additional payment.

## How and when am I billed for Online Payment service?

- The first 6 months of USB USB e-Pay is free
- After the first six months, we will charge the \$5.00 monthly service fee (plus any additional per item charges) through an automatic debit the following month from the checking account you indicate

Do I have to pay the monthly fee if I haven't used USB e-Pay at all during the month? Yes. After the 6 month trial period, all USB e-Pay customers must pay the service fee. Monthly service charges will not be waived during months of inactivity.

# Which of my USB accounts can I use to pay my bills? You may use any United Security Bank consumer checking account.

When will my account be debited you're the payment?

you're account will be debited on the payment date you request.

### Who can I pay?

You can pay anyone with a United States address using USB e-Pay.

## What types of bills may NOT be paid through USB e-Pay?

You cannot use USB e-Pay to pay taxes or court-ordered payments, or to settle securities purchases.

### How are my bills paid?

Payments are sent electronically or by check depending on the merchant's arrangement with our processor. Sometimes a check may be sent even if the payee accepts ACH payments.

## What is the lead time? How far in advance should I set up payments?

To help you schedule enough lead time for you're payment to reach you're payee, we suggest you submit you're payment 5 to 7 business days before you're due date for that payee. The next time you make a payment to that same payee, the minimum required lead time may be different depending on whether that payee can accept electronic payments, in which case the minimum required lead time may be less. Check with the payee to determine how many days it took for the first payment to reach them.

### Can I schedule recurring payments?

Yes. This feature allows you the convenience of scheduling payments to be made on an ongoing basis. This feature is especially convenient for setting up payments that are for the same amount and made at regular frequencies like you're mortgage (every month), water bill (every other month) or car insurance (twice a year).

## How do I cancel a bill payment or a recurring payment?

You can cancel any bill payment (single or the next payment of a recurring payment) by deleting the payment amount and next due date from the Payment screen up until 6:00 p.m. Pacific Time on the indicated Date to be paid. To cancel a recurring payment you will also need to remove the number of remaining payments. If you want to keep the recurring payment but only cancel it for the current payment due all you need to do is change the month field to the next month. All changes must be made by 6:00PM on the next payment date.

## Can I place a stop payment on a bill that has already been sent?

No. Once the payment has been processed, we cannot place a stop payment. You can cancel a bill payment by deleting the payment from the Pending Payment screen up until 6:00 p.m. Pacific Time on the scheduled date

## What is the cut-off time to submit a bill payment?

The cut-off time for submitting payments is 6:00 p.m. Payments submitted after 6:00 p.m. or on weekends or holidays will be processed as if they were submitted on the next Business Day. A Business Day is every calendar day except for Saturdays, Sundays and bank holidays. Payments made on Friday after 6:00pm PST will be considered Monday transactions.

## What is the cut-off time to change or delete pending payments?

The cut-off time to change or delete a pending payment is 6:00 p.m. Pacific Time on the payment Date.

# How will I be notified if a bill payment is canceled due to insufficient funds?

If you have supplied us with an email address, as a courtesy we will email you when a payment has not been processed due to insufficient funds. If this becomes a continual problem we will ask you to refrain from using the e- Pay service.

# What are the advantages of using USB e-Pay rather than automatic deductions for recurring bills?

USB e-Pay provides customers with the same convenience as automatic deductions from you're checking account, including the ability to set up and maintain automatic recurring monthly payments. The advantage of using USB e-Pay over automatic deductions is that you have more flexibility and control over how much you want to pay and when you want the payment to be made.

## How many payees can I list?

An unlimited number of individuals and businesses can be set up as payees.

## How far in advance can I schedule a payment?

You can schedule a payment up to one year in advance.

# How many payments can I schedule in a single month?

You may schedule as many payments as you would like in a month. The USB e-Pay monthly service fee entitles you to schedule up to 20 payments per month from you're designated checking accounts. A fee of \$0.50 will be charged to you're account for each additional payment.

#### How do I enroll?

Once we have completed you're enrollment we will notify you by email.

#### How do I cancel?

Once we have cancelled you USB e-Pay account we will notify you by email.

## No signature requirement.

When payments are processed using the USB e-Pay service you agree that we may debit the designated account without requiring you're signature.

### Account Access.

You are responsible for controlling access to the Internet Services. If you disclose you're Access I.D. or password to another individual you will be liable for transactions generated from you're account.

### Limitation of liability.

USB disclaims liability for any and all claims, losses, costs, expenses (including attorneys' fees), and damages of whatever kind or nature including without limitation general, special, incidental, consequential, punitive, exemplary or treble damages ("Damages") based on any theory of liability, in connection with any use of USB's website and the information contained therein, even if USB has been advised of the possibility of such Damages. The Bank may cancel you're Internet Banking at any time in whole or in part without prior notice and with or without cause. You will remain responsible for all transactions approved by the system prior to the cancellation and for fees associated with the service.

# If you accept these terms & conditions and choose to enroll press I accept" to fill out the enrollment form.

PLEASE CALL 559-248-4944

# Our Commitment to service and privacy









Best viewed at 800x600



### City National Bank eBanking/ePay Disclaimer Notice

We at City National Bank strive to provide our customers with the highest level of online services available. However, certain instances beyond our control can and will occur so short times of inaccessibility should be expected. Furthermore, City National Bank cannot and will not guarantee the accuracy of the information contained within the Internet system.

You may also choose to enroll in City National Bank's bill payment system ePay. City National Bank does not handle the payment of such bills but provides this service through an independent third party Princeton E-com. Therefore City National Bank will not guarantee the completion or accuracy of bill payment transactions. Please allow 5-10 business days for the completion of Internet bill payments. City National Bank is not responsible for any late charges that may be incurred using the ePay bill payment product.

All transactional activity must be submitted by 2:30pm Monday thru Friday to ensure same day posting. Any activity after the 2:30pm deadline will be considered next business day transactions. Please review your Funds Availability documentation provided to you upon the opening of your account. If you have any further questions concerning funds availability, please contact a new accounts representative at any of our four locations.

Kilgore (903) 983-1584 Longview (903) 295-4400 Gladewater (903) 844-2805 Bar-K (903) 663-0000

The Internet is not inherently secure. City National Bank cannot guarantee that downloads from this site will be virus free. Additionally, information that you request from or provide to this site can be intercepted and viewed by an unknown third party. City National Bank requires that all users of the Internet banking system use Internet Explorer 4.0 or higher with a minimum of 128-bit encryption to provide the end-user with the highest measure of security available.

City National Bank does not provide third party Internet vendors with names, addresses, phone numbers, account numbers, or personal information of any kind. Any information that is furnished to a third party is submitted by the customer.

The Premier E-com Internet banking system is a trademark of Information Technology, Inc. Features and services availability is subject to change without notice.

Please call (903) 983-1584 for technical support, questions, or comments.





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Online Services

Personal:

First National Online

Logon | Enroll | Demo

**Business:** 

24 Hour Biz Banker 😿

Logen | Enroll

Apply Now
Technology Solutions
Print & Mail Services
Merchant Services
Business Credit Cards
Checking & Savings
First National Capital
Markets

International
Trade Services

Investments Loans

Retirement Solutions Correspondent Banking

#### Cash & Treasury Management

Receivable Processing Disbursement Processing

Electronic Processing Electronic Checks

Visa ePay

Automated Clearing House

Wire Transfers
Print & Mail Services
FDI

Information Reporting
Document Imaging
Contact Us

Wealth Management Trust & Estates Equipment Financing

### **Electronic Processing**

# Visa® ePay

#### **Overview**

Visa<sup>®</sup> ePay is the fully electronic solution which facilitates the exchange of standardized and secure bill payments between financial institutions on behalf of consumers and billers. Visa has re-designed Visa<sup>®</sup> ePay, incorporating the most innovative enhancements in payment processing, into a service that is unparalleled in the industry.



- 4:00 A.M. ET delivery of remittance information to your financial institution to meet processing windows for same-day posting
- Guaranteed funds (payment surety)
- Choice of formats from your financial institution
- Fewer exception items due to extensive account number mask editing performed by Visa<sup>®</sup> ePay
- Streamlined processing of electronic payments as regular transactions, with costs equal to or less than other remittance payments
- Accelerated receipt of funds and accounts receivable data
- Single point of contact- your financial institution
- Visa<sup>®</sup> ePay Operating Regulations create an environment of confidence for all participants
- Ease of setup with your financial institution using Visa's Universal Biller File
- The industry's largest bill payment processors utilize Visa<sup>®</sup> ePay, delivering high volumes of consumer payments
- Receive payments from originators such as Credit Counseling Agencies

### Credit Counseling Agency Payment and Debt Management Plan Processing

With this service, credit counseling agencies can electronically negotiate with creditors the exchange of creditor debt management plan approvals, balance verifications, debt management plan close-outs, and their related messages. The agencies use Visa<sup>®</sup> ePay to originate financial transactions to make payments to creditors.



**UBS-000038** 

 ${f Visa}^{f @}$  ePay Biller Financial Institutions

Nineteen financial institutions participate in Visa® ePay, including seven of the top twelve cash management banks.

**Visa® ePay Participation**For more information Contact Us today.

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#### Lending

Lending

Rates

Mortgages

Mortgage 101

Home Buyer's Kit

Pre-Approval

Mortgage Application

Home Equity Loan

# Home Equity Line of Credit

Auto Loan

Personal Loan and Lines of Credit

Student Loan

**Credit Cards** 

#### **Home Equity Line of Credit**

A Home Equity Line of Credit is not an ordinary loan. It is a cash reserve based on the equity in your home that you can access simply by writing a check. You can use the money for anything you want... anything at all!

The greatest advantage of the Home Equity Line of Credit is you are charged interest only on the amount you use; and as you pay back the principal, that money becomes available to you again and again. In fact, with a Sovereign Home Equity Line of Credit, you may never have to take out a loan again. And interest may still be deducted at tax time (consult your tax advisor for details)!

Our 100% LTV program will allow you to borrow even if you have little equity built up in your home. And with Sovereign's Home Equity Lines and Home Equity Loans, there are:

- No Application Fees!
- No Annual Fees!

Apply Now

View Rates





### Helping you find the answers...that's why we're here

- How large a line of credit can I obtain?
- Should I consolidate my debts?
- Should I use a home equity loan or an auto loan?
- How much will my loan payments be?
- What will my tax savings be?
- What will it take to pay off my line of credit?

Questions about Home Equity Lines of Credit? Get the FAQ's!

It's easy and convenient to have your monthly payments automatically deducted from your Sovereign Bank checking account. You'll never have to worry about a payment being made on time. If you elect E-Pay from a Sovereign Bank Ultimate Checking account, you will receive a .50% interest reduction. If you elect E-Pay from a non-Ultimate Sovereign Bank checking account, you will receive a .25% interest rate reduction.

As of July 1, 2003, an APR of 4.00% applies to Home Equity Lines of Credit. APR is based on a loan-

to-value (LTV) of 80% or less on 1-2 family owner-occupied residences. For LTVs of 81-90%, add 1.00%; 91-100%, add 2.00%. During the draw period, payments may be made on the principal balance and interest amount or on the interest amount only. APRs on Home Equity Lines of Credit are based on the Prime Rate plus a margin, as published in the Money Rates section of the Wall Street Journal on the first business day of the month and can adjust monthly. There is a Retirement Fee of \$500 if you close the account within 12 months of the date your account was opened and \$200 if the account is closed within 24 months of the date your account was opened. The maximum APR is 18.00% and the minimum APR is 3.49%. A \$35 inactivity fee is applied if the account has no activity within 12 month period. Property insurance is required and flood insurance may be required if it is determined that your property is in a flood zone. A mortgage tax is charged by the following states: Alabama, Florida, Georgia, Hawaii, Kansas, Maryland, Minnesota, New York, Oklahoma, Tennessee, Virginia and the District of Columbia. The cost varies by state and ranges from \$.10 to \$2.00 per \$100 of the mortgage amount. Also, attorney closing fees will apply in states that require an attorney closing.

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ENDER





# **Marine Bank & Trust Company**

LOGIN NOW | Q&A

Banking Serventer Banking Serventer Banking Serventer Banking Serventer Banking Bill Paymer Financial Cester Vero Beach Init.

**ePay** 

Bill Paying has never been easier than with Marine Bank & Trust Company ePay service.

Check out these convenient features:

- Pay bills 24 hours a day, 7 days a week, 365 days a year.
- Pay recurring bills automatically, daily, monthly, quarterly however yo wish.
- Change or delete a scheduled payment online.
- View payment history through eCom online.
- Add or change merchants online.

## LOG ON, PAY BILLS, LOG OFF ....

We ensure privacy and security of your account information and transaction with 128-bit SSL encryption and firewall protection. There is no special software required. Just enroll and start paying bills, it's that easy.

The cost of Bill Pay is less than the cost of mailing a single envelope. You g 20 bill pays a month for the low cost of \$6.00, and if you ever pay more than 20 bills in a month, you are only charged an additional \$.50 for each bill ove 20.

We even give you a trial period - your first two months of service is absolute free! Should you decide to continue after your trial period you do nothing, however, if you decide that Bill Pay is not for you just send us a request in writing to cancel your service. It's that easy.

To enroll just e-mail us a request and we will forward an enrollment form to you or call us at (772) 231-6611 for more information.

Wednesday, July 9, 2003



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# Marine Bank & Trust Company

| ePay | Security |



#### **eCom**

#### **Questions & Answers**

Below are the most frequently asked questions about Internet Banking from Marine Bank & Trust Company. If you have any questions, comments, or concerns, you can <u>e-mail</u> or call us at (772) 231-6611 or (888) 231-6621.

#### **GENERAL PRODUCT QUESTIONS**

- What is eCom?
- How much does eCom cost?
- What are the software and hardware requirements?
- What Internet browsers can I use with eCom?
- How do I sign up for eCom?
- How do I log on to eCom for the first time?
- What do I do if I forget my password?
- How do I change my password?
- How do account transfers work?
- I use Quicken now, but I am very interested in Internet Banking. Wha can I do?

#### What is eCom?

eCom is Marine Bank & Trust Company's Internet Banking Service. eCom lets you use a personal computer and telephone line (modem perform your banking through the Internet, including checking balances, transferring money, paying bills and more. The eCom syst is online real time, which means you will see a more true picture of your accounts.

#### How much does eCom cost?

top

There is no additional charge for our customers to use eCom in orde to access account information, balance your register and conduct transactions, such as account transfers, etc.

Optional online Bill Payment (ePay) is available for \$6.00 per month the first 20 bills and \$.50 for each additional bill paid thereafter. New Bill Pay customers will receive this service free for the first two mont

ePay allows you to pay virtually anyone - companies or individuals - any time. You can even schedule to pay recurring bills, such as car, mortgage and insurance payments.

What are the software and hardware requirements?
 All you need to use eCom is a secure browser, such as Netscape

Navigator™ 5.0, American Online or Microsoft Internet Expiorer® 5.0 You can use any computer that accesses the Internet.

• What Internet browsers can I use with eCom?
You may use Microsoft Internet Explorer® (version 5.0 or higher),
Netscape Navigator™ (version 5.0 or higher) or America Online® (5 or higher). These browsers support secure transactions over the Internet using Secure Socket Layer (SSL) protocol.

#### • How do I sign up for eCom?

Marine Bank & Trust Company customers: go to Internet Banking an follow instructions on that page for an existing customer. Non-Marine Bank & Trust Company customers: Will need to visit our bank to open an account prior to enrolling in our internet service. For more information, please e-mail or call us at (772) 231-6611 or (888) 231-6621.

• How do I log on to eCom for the first time?

To log on, enter your primary checking account number and the password the bank sent you in your welcome letter. At the prompt, change your access id and your password to one you choose. You may use upper or lower case letters and numbers, but must use a combination of numbers and letters.

What do I do if I forget my password?

If you forget your password, you will need to call us at (772) 231-661 or (888) 231-6621, and request your password to be reset.

#### How do I change my password?

To change your password at anytime, click Change Password and enter a new password then submit.

How do account transfers work?

top

You can transfer funds to and from your checking, savings and mone market accounts. On demand transfers happen instantly, scheduled transfers process at 10:00am EST. Sufficient funds must be availab at the time the transfer is created.

 I use Quicken now, but I am very interested in Internet Bankin What can I do?

You can export select transaction information from Internet Banking your Quicken, Microsoft Money or Quickbooks program using the Quicken Import File (QIF) format from the transaction menu.

#### USING BILL PAYMENT (ePay)

top

- How do I get Started?
- How soon can I start making payments?
- Is there anyone I cannot pay?
- Should the payment date I give be the date the payment is actually due?
- How far in advance can I schedule a payment?
- How soon are funds actually taken out of my account?
- What happens if I do not have enough money in my account to cove

bill payment?

- When and how are my payments delivered and how can I ensure tha my payee receives my payment by the due date?
- Why does it take up to six (6) business days for payments?
- When is the last possible opportunity for me to change or cancel a b payment?
- Who do I contact if my payment has not been posted?
- How do I add more merchants/payees?
- How can I be sure no one else can access my bill paying account?

#### How do I get started?

ePay is accessed through the eCom system. So you must first apply for eCom. If you are already enrolled in eCom but not ePay, send us email or give us a call to request ePay access.

• How soon can I start making payments? ePay
It takes approximately 3-5 business days for your enrollment to be
processed and for you to receive confirmation in the mail. Your
welcome letter will contain all the information you need to begin mak
payments.

#### Is there anyone I cannot pay?

Only government taxing authorities, court systems and merchants outside the U.S.

• Should the payment date I give be the date the payment i actually due? ePay

No. You need to allow at least six (6) business days for payments to reach your payee. Be sure to remember that although you can schedule a payment at any time, payments are actually sent to paye only on business days.

How far in advance can I schedule a payment?

There is no set time frame for which you need to schedule a paymen in advance. You can schedule it at anytime for anytime.

- How soon are funds actually taken out of my account? If your payment is a demand payment then the funds are debited fro your account on the scheduled payment day after 10:00am. If inputte on same day as scheduled then debit will occur instantly if after 10:0 am. If your payment is a scheduled payment (monthly, quarterly, weekly, etc) then the payment is debited from your account sometim after 7:00 pm CST.
  - What happens if I do not have enough money in my acco to cover a bill payment?

If funds are not available on the requested payment date, your bill payment will not be processed and you will have to recreate the request again. Please note the next payment date in your Payment List.

 When and how are my payments delivered and how can I ensure that my payee receives my payment by the due date?

After funds are withdrawn from your account, we may remit your payment(s) by electronic funds transfer, or by mailing your payee a check. Because of the time it takes to remit your payment to the pay

they will not receive payment on the scheduled payment date (the da you instructed us to deduct the funds from your account). Therefore, order to provide sufficient time for payments to be received by your payee, the payment date should be at least six (6) business days pri to the bills actual due date.

You may verify receipt of the payment by your payee by contacting them directly or checking your next billing statement for verification o posting of the payment.

ePay

- Why does it take up to six (6) business days for payments Although a number of your payees accept payments electronically, w must send some of them a check through the U.S. mail. Once it is received by the payee, it may also take a day or so for that payee to process the check and post it to your account. Even for electronic payments, it may take two or three days for your account to be poste We send our checks out from two separate locations based on the z code of the payee's address. One site is located in Maryland and th other in Utah.
  - When is the last possible opportunity for me to change o cancel a bill payment?

You can change or delete a bill payment only if it is still showing in y payment list for the payment date you are modifying.

- Who do I contact if my payment has not been posted? First, be sure to allow the six (6) business days for a payee to receiv your payment. If a payee does not post your payment within six (6) business days of the date you requested the payment be processed simply contact the bank, or e-mail us, and describe the problem. We will follow up on the payment and get back to you within 24 hours.
- How do I add more merchants/payee?
   Use the "New Scheduled Payment" button, and complete all boxes, making sure to verify all entered information.
  - How can I be sure no one else can access my bill paying account?

All data is encrypted and is additionally protected with a proxy serve and firewall. You will access the system by entering your Access ID and the Password chosen by you. Only individuals with this informat can access your account. Be certain not to release this information t anyone you do not want to fully authorize as a user on your account.

#### **SECURITY ISSUES**

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- How safe is my account information?
- Where can I find more information about security?
  - How safe is my account information?

Marine Bank & Trust Company uses the latest security technology a state-of-the-industry security software and hardware to ensure your account information remains safe. With proven encryption, firewalls and trusted operating systems incorporated into our overall banking architecture, we have made it possible for secure and authentic transactions to take place over the Internet.

Where can I find more information about security?

Please refer to our <u>Online Security</u> section for more detailed information on how we keep your banking information safe with Internet Banking.

#### **HOW TO REACH US**

 How do I contact the bank if I have a question or commen about Internet Banking?

If you have any questions, comments or concerns you may <u>e-mail</u> or call us at (772) 231-6611 or (888) 231-6621 from 8:30 a.m. to 4:30 p.m. Monday through Friday.

We will respond to e-mail messages with an answer or confirmation notice within 24 hours of receiving the message. Please include you name, mailing address, phone number and a general description of your question so we can promptly review your account activity and respond either by e-mail, telephone or U.S. Mail. Please note that e-mail is not a secure environment like Internet Banking. Please do no include any sensitive information in your e-mail, such as account numbers, passwords or social security numbers.

Can Marine Bank & Trust Company answer questions abomy Internet Service connection?

Your best source of information regarding any issues you have with your Internet connection is your Internet Service Provider (such as AOL, MCI, AT&T, etc.). Their customer service personnel are trained answer all your Internet connection questions.

Can Marine Bank & Trust Company answer questions abomy computer?

The same holds true for any questions about your computer. Contacthe hardware manufacturer or software company for best results.

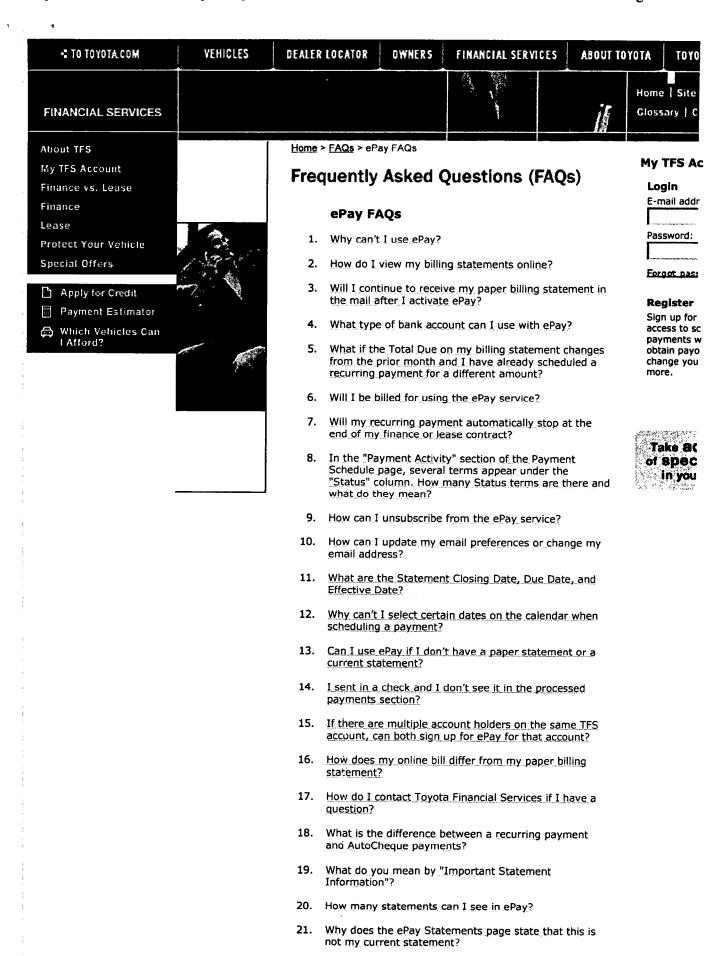
• Can I use Internet Banking from outside the United States Yes! Just use a secure browser such as Netscape Navigator™, Microsoft Explorer® or America Online®.

Wednesday, July 9, 2003



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- 22. Can I get a copy of my paper billing statement?
- 23. Can I make more than one payment in a month?
- 24. What does Payments Made mean?
- 25. When does a recurring payment become a pending payment?
- 26. What is Payment Amount?
- 27. What is the payment Start Date?
- 28. Can I cancel a single recurring payment and continue the payments in subsequent months?
- 29. Can I change bank accounts for my payment?
- 30. What happens if my bank rejects a payment?
- 31. How do I stop a payment?
- 32. Will updating a recurring payment effect all future payments?
- 33. What happens if I remove a bank account?
- What is the difference between my Payment Due Date and the Effective Date.
- 35. What is my routing number?
- 36. Do I need any special hardware and software to use ePay?
- 37. What security measures are used by ePay?
- 38. What does SSL mean?
- 39. How do I print any page in ePay from my browser?

#### 1. Why can't I use ePay?

Epay may not be available to you for one or more of the following reasons:

You are enrolled in AutoCheque. Please cancel AutoCheque to use ePay.

You have reached the end of your finance or lease term.

Also, if you have an account number that begins with any of the numbers below, ePay is not yet available. ePay is scheduled to be available to you no later than January 2003.

009, 016, 020, 021, 025, 262, 362, 442, 622, 672

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#### 2. How do I view my billing statements online?

To view your billing statements online just register for My TFS Account. Once registered, select the ePay link from the Finance or Lease Account Detail page. After accepting the ePay Terms and Conditions, you will be able to view your statements online for that account.

Register for My TFS Account today.

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## 3. Will I continue to receive my paper billing statement in the mail after I activate ePay?

Yes, currently Toyota Financial Services customers will continue to receive billing statements in the mail after activating and while using ePay.

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#### 4. What type of bank account can I use with ePay?

You may link a checking account and certain types of savings deposits. Please check with your financial institution to confirm which of your bank accounts may be linked to ePay and other electronic bill payment services.

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#### 5. What if the Total Due on my billing statement changes from the prior month and I have already scheduled a recurring payment for a different amount?

To update a single payment out of a series of recurring payments without affecting future recurring payments in that series, update the payment from the "Pending Payments" section of the Payment Schedule page.

You can update a recurring payment in the "Pending Payments" section ten calendar days prior to the effective date.

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#### 6. Will I be billed for using the ePay service?

TFS does not currently charge you a fee for using ePay. Your financial institution may assess a fee in connection with processing ePay transactions on your ePay bank accounts.

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# 7. Will my recurring payment automatically stop at the end of my finance or lease contract?

In most cases, scheduled recurring payments will no longer be debited from your ePay Bank Account once you have paid off your finance or lease account. If a payment is scheduled after the end of your finance or lease contract, that payment may be processed. However, if the payment is processed, you will be entitled to a refund to the extent your account is overpaid.

Your recurring payments schedule can be stopped at any time, by removing it from the "Recurring Payment" section of the Payment Schedule page. If a recurring payment is pending, you may update the payment until the status changes to "In Process". Also, you may have the right to stop payment on an ePay transaction by contacting the financial institution where the applicable ePay Bank Account is held.

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# 8. In the "Payment Activity" section of the Payment Schedule page, several terms appear under the "Status" column. How many Status terms are there and what do they mean?

**In Process** — Toyota Financial Services (TFS) is preparing to send your payment to your bank. Your account should be debited on or after the effective date.

**Processed** — Toyota Financial Services has sent your payment to your bank. Your account should have been debited.

**Cancelled** — Either you or Toyota Financial Services has cancelled your payment. This may happen, for example, if your account has been closed, you have reached the end of your finance or lease term or you account is in bankruptcy.

**Failed** — Your bank has rejected payment. This may happen, for example, if your account has insufficient funds or your account has been closed. Please contact your financial institution for additional information.

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#### 9. How can I unsubscribe from the ePay service?

To unsubscribe from the ePay service, you can follow the link called 'Remove ePay Service' at the bottom of the billing statement. When you unsubscribe from the ePay service you will not be able to view your billing statement online. Also, all one-time or recurring payments that are not "In Process" will be cancelled.

You can re-subscribe to ePay at any time by clicking the ePay link from the Access Account page.

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## 10. How can I update my email preferences or change my email address?

To update your optional email preferences, click the Email Notifications link in the left navigation bar. To change your email address, login to MyTFS section of the website, click on change login, and then change e-mail address.

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## 11. What are the Statement Closing Date, Due Date, and Effective Date?

**Statement Closing Date** — This is the date that debits or credits will cease to affect the amount billed for the statement period reported. Payments received after this date or amounts assessed after this date will appear on your next bill.

**Due Date** — The date that your payment is due. If you schedule a payment with an effective date after the due date, the payment may be subject to late fees and we may have other rights under your retail or lease contract.

**Effective Date** — This is the date that your payment will be credited to your TFS account.



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# 12. Why can't I select certain dates on the calendar when scheduling a payment?

Certain dates cannot be selected because of the time it takes to process the payment. Payments must be scheduled for at least three days ahead of time. Recurring payments cannot be scheduled for the 29th, 30th, or 31st of the month.

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# 13. Can I use ePay if I don't have a paper statement or a current statement?

Yes. You can use the ePay to submit a payment even if you have no statement or current statement available for online viewing.

If you are unsure of how much you currently owe, you can find information on the amount you owe by going to View Account Details, subject to limited exceptions.

Note that if you are enrolled in AutoCheque or your account is through Toyota Credit Puerto Rico, you will not be able to receive a paper statement.

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## 14. I sent in a check and I don't see it in the processed payments section?

The processed payments section is solely for payments made electronically through the ePay service. Only these payments will appear in this section. However, the statements page does reflect your correct account balance as of the corresponding statement date.

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# 15. If there are multiple account holders on the same TFS account, can both sign up for ePay for that

Only the first account holder to enroll may use the ePay service. If you wish to switch the account holder who has ePay access, you may remove the account from the ePay service and register another account holder.

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## 16. How does my online bill differ from my paper billing statement?

Your online statement contains exactly the same information that is contained on your paper billing statement except contact information, which can be accessed on the <u>Contact US</u> page of this web site.

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## 17. How do I contact Toyota Financial Services if I have a question?

Go to the Contact US page of this Web site.

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# 18. What is the difference between a recurring payment and AutoCheque payments?

ePay and AutoCheque are similar in that they both initiate electronic transactions. ePay offers more convenience and flexibility to make payments online and to choose payment effective dates and amounts.

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## 19. What do you mean by "Important Statement Information"?

The important statement information is the information that appears on the back of your paper billing statements.

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#### 20. How many statements can I see in ePay?

ePay will start storing statements the first time you use it, then adds a new statement each time you make a payment or a paper billing statement is issued until you have 12 statements. You will then have 12 rolling statements available to view at any given time.

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# 21. Why does the ePay Statements page state that this is not my current statement?

You will receive this message if the current date is more than 31 days past the Statement Closing date on the statement you are viewing.

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#### 22. Can I get a copy of my paper billing statement?

Yes. Please login to MyTFSAccount and click on more details. You then have the option to generate a billing statement, with limited exceptions.

Note that if you are enrolled in AutoCheque or your account is through Toyota Credit Puerto Rico, you will not be able to receive a paper statement.

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#### 23. Can I make more than one payment in a month?

Yes.. While you can only schedule one recurring payment per TFS account, there is no limit on the number of one-time payments you may schedule for a single TFS Account.

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#### 24. What does Payments Made mean?

This is the total number of payments that you have made using ePay. Payment Activity on ePay refers to payments you have made using ePay and may not be the total number of payments you have made or the number of payments made during the term of your contract.

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# 25. When does a recurring payment become a pending payment?

A recurring payment becomes pending ten calendar days prior to the date that the payment is scheduled to become effective. Once a payment is pending, you may update the payment until the status changes to "In Process".

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#### 26. What is Payment Amount?

Payment Amount is the amount you wish to pay using ePay and can be more or less than your total due. If you have a current billing statement, the Payment Amount will be pre-populated with your total due. If your statement is either unavailable or not current, the Payment Amount will be blank.

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### 27. What is the payment Start Date?

This is the Start Date of your recurring payment. This amount will be scheduled on the same date each subsequent month until the end of your contract or until you update or cancel it. If for some reason a payment is scheduled beyond the term of your contract, that payment may be processed. However if the payment is processed, you will receive a refund to the extent your account is overpaid.

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# 28. Can I cancel a single recurring payment and continue the payments in subsequent months?

Yes. A single recurring payment becomes a pending payment ten calendar days prior to the effective date. You can remove or update this single payment when it appears in the Pending Payments section of the Payments page. However, once the payment is "in process," it may not be canceled or updated.

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## 29. Can I change bank accounts for my payment?

Yes. First confirm that the bank account you want to use is in your list of bank accounts by clicking Bank Account on the left hand side of the page. If the bank account you want to use is not on the list, click Add a Bank Account and follow the instructions.

Once you have confirmed the bank account you want to use is in your list of bank accounts, click Payments on the left hand side of the page and then click Payment Schedule. Then click the update link next to the payment for which you want to switch accounts and select the new bank account from the drop-down menu. However, once a payment is in process, you cannot change the bank account for that payment.

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#### 30. What happens if my bank rejects a payment?

Payments may be returned by a financial institution for insufficient funds, closed accounts, or other reasons. If your payment is returned for any reason, Toyota Financial Services may discontinue your participation in the ePay program. If this occurs, all scheduled payments, except those that are in process, will be canceled. If your bank rejects a payment, you remain obligated to make the payment on time and in the amount then due.

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#### 31. How do I stop a payment?

Go the payment section of ePay and click Payment Schedule. Click the "Remove" link next to the payment. A payment may not be removed once it is in process. A payment is in process on its effective date and the two previous calendar days.

You may also have the right to stop payment on an ePay transaction by contacting the financial institution where the applicable ePay Bank Account is held.

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## 32. Will updating a recurring payment effect all future payments?

Yes, if you update your recurring payment, all future payments, other than payments in process, will be updated. If you wish to only update a single payment in a series of recurring payments, you may select the "Update" link in the Pending Payments section after that payment becomes pending and until the payment is in process.

If a single recurring payment has become pending, you will also need to update that payment individually by clicking the update link in the pending payments box on the payments page. The single payment may not be updated once it is in process.

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#### 33. What happens if I remove a bank account?

If you delete the bank account that is linked to your payment, future payments that are not in process will not be processed. Removing a bank account will not stop or otherwise affect a payment that is "In Process" at the time the bank account is removed. This is true for both one-time and recurring payments.

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## 34. What is the difference between my Payment Due Date and the Effective Date.

The Payment Due Date is the date your payment is due. Effective Date is the date you decide to schedule your payment. If you schedule a payment with an effective date after the payment date, the payment may be subject to late fees and we may have other rights under your retail or lease contract.

To avoid late fees, please select an Effective Date that is on or before your Payment Due Date.

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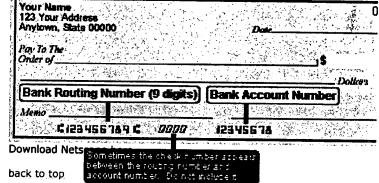
#### 35. What is my routing number?

Your routing number (also referred to as the "Routing Transit" number) is an identification number assigned to a financial institution and each branch office of that financial institution to speed up the processing of transfers between financial institutions.

The sample check graphic below shows where your routing number can be found on your checks.

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36.



#### 37. What security measures are used by ePay?

ePay uses 128-bit SSL encryption. In addition, to help protect your privacy while you are using the service, we will sign you out of the ePay service after 60 minutes of inactivity.

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#### 38. What does SSL mean?

SSL stands for Secure Socket Layer. Once you are logged on to the ePay site, you are viewing your information through SSL technology.

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#### 39. How do I print any page in ePay from my

#### browser?

On the File menu, click Print or click the printer icon on your browser. You can preview how a Web page will look and see how many printed pages it will be by clicking the File menu and then clicking Print Preview.

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**Functionality** 



#### **Business Payment Solutions from Centurion Bank**

Works?

Companies have started to recognize that the value-added activity begins after the customer hits the "buy" button and wishes to settle the amount in a real-time secured environment.

ePay payment solution facility offers a flexible, secure and a medium independent payment gateway service to online merchants and businesses. The merchants need not deviate from their customary operating procedures, as the solution slots into transaction systems that are already in place providing a secure payment authentication mechanism for settlement of transactions in various modes.

List of online merchants offering Centurion Bank's ePay funds transfer service

Centurion Bank offers solutions for

- B2B (Business-to-Business)
- B2C (Business-to-Consumer)
- Supply Chain integration with ERPs and SCM platforms

How ePay works?

Functionalities Supported by ePay Solutions.

Learn more on ePay Funds Transfer Service.

For Business Queries / Assistance, write to us at ePay@centurionbank.com



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## ePay Solutions



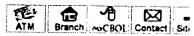
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### **HOW DOES ePAY WORK?**



All your security concerns and apprehensions of paying securely on the been addressed.

ePay Funds transfer website on the internet is internationally accepted secure with 128-bit SSL encryption certification by Verisign.

This is how it works:

- Firstly, You place your order to buy your chosen product or service with the online merch
  - You are asked login and other related logistics details.
  - o You are asked for mode of payment on merchant website where you have to cho Bank ePay option.
- For payment processing of this request, the online merchant transfers you to a secure ce website wherein:
  - You need to enter your VANTAGE 24 debit card with card expiry details ( MM/YY
  - o Post successful verification you need to enter your Internet Banking AVCBOL IP
  - o After your IPin validation, you are shown your available account balance and the are about to confirm to the online merchant.
  - o All this takes place within the secure environment of the bank's website.

After successful confirmation, you are returned to the merchant website and the funds get transf

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e-Pay Services, LLC is pleased to announce that MonsterCommerce is now offering our eftPro echeck solution as an option for their shopping cart.

Visit <u>www.monstercommerce.com</u> to get an overview of the broad functionality this solution offers for e-commerce.

Contact our office for more details regarding this application.



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Powerful Vision.

### United States and Canada



Mortgage Products « Mortgage Electronic Solutions « e-Pay Biller Direct

∉⊠ Email Page

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#### e-Pay Biller Direct

#### What is Fidelity e-Pay Biller Direct?

Bill presentment and payment are important functions that all businesses need to perform efficiently to remain profitable. Until recently, only a handful of providers offered online electronic bill presentment integrated with online bill payment capabilities. Fidelity Information Services (Fidelity), a division of Fidelity National Financial, now provides Fidelity e-Pay Biller Direct. This module to Fidelity Customer CareNet provides lenders' customers the capability to both view and authorize bill

**Quick Links** 

- Brochure: e-Pay
- Thought Leadership Article: "The Future of Electronic Payments"

Content predating April 1, 2003, may reflect our former company name.

payment online. Fidelity provides customized, mortgage-specific, Web-based solutions that leverage and enhance current investments in existing technology platforms, resulting in significant revenue opportunities and lower operational costs.

#### Fidelity e-Pay Biller Direct Features

Customer CareNet has been enhanced to give consumers the ability to view and pay their monthly mortgage statements online via electronic bill presentment and electronic payment drafting. Mortgagors receive e-mail notification when the bill is available and can even generate payment of their bills electronically.

Customer service comment codes are logged for each activity related to e-Pay Biller Direct so that the customer's Internet use can be tracked. Also, e-Pay Biller Direct activity is logged to the Customer CareNet logging system. Additional features include:

- Bidirectional interface with the Fidelity Mortgage Servicing Package (MSP)
- Consumer authentication during the enrollment and activation process
- E-Pay Biller Direct flag automatically set on loan level in MSP
- Payment information processed in MSP

Fidelity's comprehensive, leading-edge technology supports business objectives and provides the foundation for success at many financial services organizations. In fact, more mortgage servicers use MSP than any other servicing system on the market.

#### **Request Information**

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## e-Pay Biller Direct

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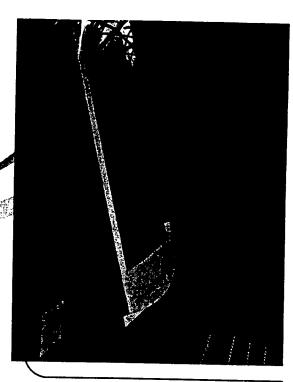
- Bidirectional interface with the Fidelity Mortgage Servicing Package (MSP)
- Consumer authentication during the enrollment and activation process
- E-Pay Biller Direct flag automatically set on loan level in MSP
- Payment information processed in MSP

E-Pay Biller Direct is integrated into Customer CareNet 2.2. It dynamically appears as a menu selection for those borrowers eligible to receive it as an option. It offers the following features and benefits:



Direct Bill – While many Fidelity clients may experiment with various billing consolidators in the marketplace, they are most interested in simply enabling the payment of their mortgage bill by their consumers on their Web site. This type of solution provides the greatest opportunity for generating regular repeat traffic to the lender's site, exponentially increasing the likelihood that the customer is exposed to the lender's marketing and informational messages.

Cost-Savings Focus – Servicers want to achieve cost savings by eliminating the creation of paper bills and the need to landle paper remittances. However, the initial penetration rates of electronic payments have been low, encouraging clients to look for electronic payment solutions that are economical. E-Pay



Biller Direct supports this careful approach by Web-enabling the current MSP billing system, while leveraging the existing MSP drafting headers and approach. A user who understands and knows how to use MSP billing will understand and know how to use this Pay Biller Direct tool. There are no additional interfaces to third parties and no additional vendors in the middle of the transaction. Administration is performed through familiar MSP screens.

**E-Mail Enabled** – Some electronic payment solutions require a customer to go to a specific site to generate a payment with prompting or reminders. E-Pay Biller Direct relies on the electronic communication vehicle of choice – e-mail – to make sure customers know when their bill is posted and ready for payment. It also provides a convenient link that takes the customer directly to the bill payment area of the lender's Web site (or to another page if the lender wishes the customer to see important messages first).

Integrated MSP Solution — E-Pay Biller Direct utilizes real-time access to MSP, the data of record, for presentment to the customer. And, e-Pay Biller Direct provides feedback to MSP in the form of comment codes so that it can continue to be used as the central source of information regarding the borrower's activity.

**Total Customer Service Solution** – E-Pay Biller Direct expands lenders' service offerings to include one of the most vital aspects of customer interaction – the bill – and it does so within the same context and system they are already using to provide other information and assistance to their customers. As a result, borrowers are comfortable navigating through Customer CareNet, and lenders can be assured their customers' bill presentment and payment activity is logged and tracked.

#### Value and Benefits

#### **Enhanced Customer Service and Satisfaction**

- · Lenders' customers can take advantage of payment scheduling capabilities included in e-Pay Biller Direct.
- · Automatic funds transfer makes bill paying easy for the consume
- Online access to the mortgage statement, via the Internet, offers unprecedented convenience, improved customer service and a secure environment.
- Borrowers gain more control over finances because they have the ability to schedule when payments are made electronically.
- Payment applications can be verified online, reducing the number of calls to the lender's customer service center and increasing customer satisfaction.
- E-Pay Biller Direct eliminates postage fees paid by consumers, saving them money and increasing their satisfaction.

#### **Increased Efficiencies**

- E-Pay Biller Direct supports a paperless environment.
- Marketing and cross-selling opportunities are numerous. For example, customized graphical bill design enhance branding effectiveness and optimizes targeted marketing campaigns.
- E-Pay Biller Direct capabilities streamline the billing function and reduce the costs of producing mailing and processing bills and payments.
- Cost savings are realized with e-Pay Biller Direct because loan status and payment information is available to the consumer online.

Fidelity's comprehensive, leading-edge technology supports business objectives and provides the foundation for success at many financial services organizations. In fact, more mortgage servicers use MSP than any other servicing system on the market.



Proven Solutions. Powerful Vision.

For more information about Fidelity e-Pay Biller Direct, contact Fidelity at 800.991.1274, e-mail fnfis.marketing@fnf.com, or visit our Web site at www.fidelityinfoscrvices.com.





### Invest Into Your Home

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Wednesday, July. 9

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### **E-Pay Options**

- With Electronic Funds Withdrawal you can E-File (Form 1040 series and authorize the withdrawal from your checking or savings accoun pay your taxes. IT'S FREE! There are no additional charges for tax payment transactions.
- You will need to know your bank account number and your financia institution's routing transit number.
- Check with your credit union to make sure an electronic withdrawa can be made from your share account.
- ♦ After April 15, 2003, your Federal income tax return payment date be the same date you e-file your balance due tax return.
- With your credit card you can E-File (Form 1040 series) and pay yo taxes.
- You can e-file early and by making a credit card payment, delay ou of-pocket expenses.
- ♦ You receive an electronic acknowledgement once your e-file return accepted and the credit card transaction is authorized.
- You can make credit card payment(s) by phone or Internet and receive a confirmation number at the end of the transaction. You m pay using Visa, MasterCard, American Express, or Discover.

#### **Official Payments Corporation**

Pay by phone: 1-800-2PAY-TAX (1-800-272-9829), toll

free

Web: www.officialpayments.com

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Pay by Phone: 1-888-ALLTAXX (1-888-255-8299), toll free

Web: www.1888ALLTAXX.com

### Customer Service: 1-877-851-9964, toll free

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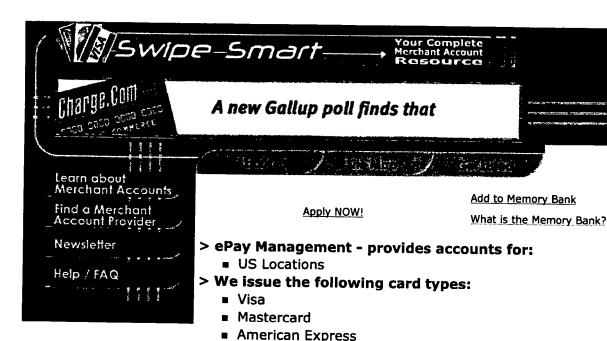
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e-Pay is a free service to any mortgagor who has elected to use e-Bill, b an existing automated payment product with SunTrust Mortgage, Inc (Ex Bi-Weekly). Once you have signed up for e-Bill, you will be offered a cha up for e-Pay. With e-Pay, after you have received your monthly e-Bill No go into our web site and schedule your payment for the upcoming month link provided in the e-Bill Notification and it will take you to our Online Cu Service Center Log In page. Then, go to our Online Payment Options pa the "Receive and Pay Your Mortgage Bill Online" link. From here, just ch have a mortgage statement! View it Now". You will notice a "Schedule P button. Click this to schedule your next mortgage payment. The nice thin Pay is the fact you can schedule your payment for a different day each m Whatever day is most convenient for you! But remember, you must sche payment each month and allow one to two business days for posting (e-Automated Clearing House product and we must submit your payment r the Federal Reserve system). Sign up now.

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#### > We offer these processing types:

- Card Swipe Terminal
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#### > Rates and Fees for Card Swipe Terminal

> Purchase Price	\$376.0
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> Discount Rate	1.59%
> Transaction Fee	\$0.20

#### > Rates and Fees for PC / Mac Based Software

	/ True Duseu Sur
> Purchase Price	\$262.00
> Monthly Lease Price	\$10.99
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> Transaction Fee	\$0.20

### > Rates and Fees for Real-Time Internet Processing

> Purchase Price	\$199.00
> Monthly Lease Price	\$19.99
> Discount Rate	2.39%
> Transaction Fee	\$0.35

#### > Application Approval Time:

- 1-3 days
- > Application Fee:

- **\$0.00**
- > Monthly Statement Fee:
  - **\$10.00**
- > Monthly Minimum Fee:
  - **\$25.00**
- > Daily Batch Fee:
  - **\$0.20**
- > Chargeback Fee:
  - **\$20.00**
- > Average Time to Receive Funds
  - 48 hours
- > Free Services Offered With Account:
  - Free Shopping Cart Programs, Aggressive Referral and Affiliate Programs, Free Search Engine Submission, Free Technical Support
- > Other Important Information You Should Know:
  - For wireless processing information please reference our wireless product website at www.epaywireless.com
- > Contact Information:
  - <u>ePay Management</u>
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Consumer purchases online topped \$31 billion in 1999 and are projected to reach a whopping \$380 billion in 2003.

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Learn more, then save more through student loan consolidation.

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Want to pay your bill electronically? Try E-Pay.

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### Welcome to Yahoo! Bill Pay

Already enrolled?

#### **Getting Started**

Step 1: Secure sign in. Sign in using your Yahoo! ID and your Yahoo! Security Key. If you don't have them, you can get them instantly.

Step 2: Enrollment. Have your Driver's License, Social Security Number and checkbook handy.

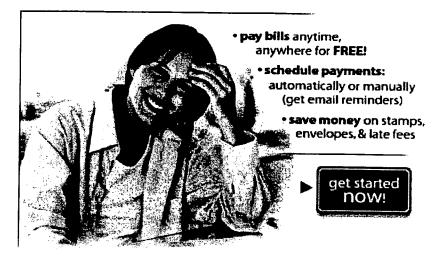
Step 3: Start paying bills! Pay any company or individual in the United States.

#### Security

Yahoo! Bill Pay uses your Yahoo! Security Key.

Data transmitted securely via SSL encryption.

For information on your privacy, check out our Privacy Information.



Premium Plan: Pay anyone, anytime - in one convenient place

- · Save money on stamps, envelopes, and late fees
- · Receive bills electronically from over 200 billers
- · Your payments will be made on the date you set
- · First three months are FREE then just
- \$4.95/mo

\*Includes 12 payments/mo (40¢ for each additional payment)

Basic Plan: Make unlimited payments to over 100 billers

- · Receive bills electronically from over 85 billers
- Try it for free!

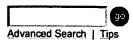
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How Bill Pay Works
Bill Pay Fee Waiver
Bill Pay Fee Waiver
Bill Pay Features
How to Enroll for Bill Pay
Payment Guarantee
eBills Frequently Asked Questions

Bill Pay Enroll Now

#### Ready for Bill Pay?

By now you've heard that Wells Fargo Bill Pay is the easiest, most convenient way to manage and pay your bills online. So isn't it time you tried it?

#### Simplify your life

List of eBillers

- Receive, review, and pay your bills all in one place. Now you can receive your bill online from <u>select merchants</u>, such as your phone, utility and insurance company, department stores, and more.
- Pay any company or individual in the U.S. anytime from anywhere, at your convenience.
- Create a payee list. All of your Bill Pay payees the companies or people you pay – are stored online so you only have to enter the payee information once.
- Schedule payments easily for regular bills of a fixed amount and bills with variable amounts.



Look for this icon when adding your payees to find the companies that offer electronic bill delivery.

#### You're in control

- You tell us how much to pay and when. We take care of the rest. It's that easy.
- Pay bills from multiple Wells Fargo checking accounts.
- Avoid late fees Our payment guarantee means that your payment will be made on time, every time.
- Set categories and create reports, to help keep your finances organized.
- Feel secure guaranteed! Wells Fargo guarantees your online security. Find out more about our security guarantee.

#### Get it for free

Discover how easy it is to stay on top of your bills. Bill Pay is free for the first two months for new customers. It remains free of monthly service charges in any month that the combined balances in your qualifying personal accounts are at least \$5,000 at all times. Otherwise, Bill Pay is \$6.95 per month<sup>1</sup>. For a list of waiver qualifications, go to the Bill Pay fee waiver information.

Enroll for Bill Pay now. It's the ONLY way to pay your bills.

#### Need more information?

Find out more about getting your bills delivered online.

Learn more about Bill Pay Features.

See how Bill Pay works with our Online Demo.

More questions about Bill Pay? Read our Frequently Asked Questions.

Access our recent interactive chat with financial guru Terry Savage.

Get started now by downloading our Quick Start Guide PDF.

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<sup>1</sup>includes up to 25 payments per month; each additional payment costs \$0.40

Pay all your business and personal bills for FREE for the first two months with

the Wells Fargo Business Online SM banking and Bill Pay service. Continue to pay from multiple business and personal checking accounts free of monthly service charges in any month that the combined balances in your qualifying business and personal accounts are at least \$25,000 at all times. Otherwise, Bill Pay is \$9.95 per month (includes up to 25 payments per month; each additional payment costs \$0.40). For a list of qualified accounts, please refer to the Bill Pay fee waiver.

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### **Choose Your Bill Payment Service**

What's the best online bill payment service for you? **usaa.com** offers you three options, with different features for different needs.

Monthly cost:	USAA Web BillPay® FREE for 60 days then \$4.95	USAA with Quicken® or Microsoft® Money FREE for 60 days, then \$6.95	Pay USAA Bills FREE
Pay from these accounts:	Multiple USAA checking accounts	Multiple USAA checking accounts	USAA checking, savin money market, asset management and non- accounts
Integrate your bill pay transactions with financial management software:	MANUALLY Use the export functionality to place bill payment data into Quicken, Microsoft Money, or an Excel® spreadsheet.	AUTOMATICALLY Download bill payment information directly into Quicken or Microsoft Money with one click.	N/A Bills paid on <b>usaa.com</b> appear on your statem an ACH transaction.
Equipment or software needed:	<ul><li>Internet access</li><li>No special browser</li><li>No special software</li></ul>	<ul> <li>Internet access</li> <li>Browser with 128-bit encryption</li> <li>Quicken or Microsoft Money</li> </ul>	<ul><li>Internet access</li><li>No special brows</li><li>No special softwa</li></ul>
Log on from any computer in the world to pay bills:	YES	NO If you're using Quicken on your home PC, that's how you'll access your bill payment service.	YES
	Sign Up Now	Sign Up Now	Pay Bills

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#### BILLS.COM

### Welcome to Bills.com Online Bill Pay

### Simple, Secure, and FREE for 3 Months\*

#### Easy As 1-2-3

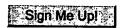
# Step 1: Enrollment Enter the five-character source code "3FREE" in the space provided for 3 months of FREE service. Then add a few pieces

**service**. Then add a few pieces of information and you'll be on your way to hassle-free online bill payment.

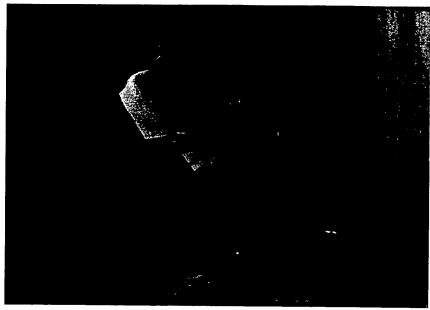
Step 2: Add Payees

Receive online bills and an email payment reminder from about 300 companies, or enter information for ANY bill that you would like to pay - from your electric bill to your baby-sitter.

Step 3: Securely Pay Bills
Simply mark the Payees that
you would like to pay, enter the
amount and click "Pay." Your
payments are made reliably and
securely, using the latest
Internet technology.



Remember to enter "3FREE" as your promotion code to get 3 months FREE.



Bills.com Online Bill Pay Special\* (details below): It's FREE for three mon enter "3FREE" in the Promotion Code box provided (Step 3 of Enrollmen the Payment Plan heading). Then pay bills for ANYONE online you'd nor with a personal check.

Pay Bills for Local Companies Like: Your Cable Service, Local Teleph Water, Electricity, Gas, Trash, Newspaper, and more...

Pay Bills for National Companies Like: Verizon, Sprint PCS, Sallie Ma Visa/MasterCard, American Express, Homeside Lending, Ford Motor, Ho Depot, AT&T and many more...



Need more information? Take a System Tour, Security Information

It's easy to pay bills online...

<sup>\*</sup> The Bills.com Online Bill Pay Special provides you with 3 months of free online bill pay service, which includes payments per month to anyone with a U.S. mailing address (additional payments are \$.40 each). The 3 month offe that you will not be charged a monthly service fee until after your third month. If you cancel before the end of your t month, you will not be charged. After the first 3 months, the service is only \$6.95 for up to 20 payments per month. additional payment is \$.40.

Save money, save time when you pay your bills online. Bills.com offers a great way to pay your bills automatically bills.com Web Pay, you pay absolutely nothing for the first three months. After that, it's \$6.95 for up to 20 payments for every payment after that. You can access bills.com and pay all your bills from any computer that has Internet ac can keep track of your transactions by exporting files to your personal financial software such as Microsoft Money o Still writing checks? It may be cheaper to pay bills online. We'll try to explain why we feel that way: Each check cos dime. Add that to the climbing cost of postage, and you could save money by paying your bills electronically - and, faster than paying bills the old-fashion way. Bills.com is a secure and easy way to pay all of your bills over the inter-

Every year, U.S. consumers pay 17 billion bills. About 90 percent of Americans pay their bills at least monthly, and spend an average of two hours each month performing the task. Research has shown that heavy adoption of EBP place when consumers can view and pay a significant number of their bills at one Internet site. Consumers' top cho best site for aggregating and paying these bills is at the site of the financial agent they trust. Why will consumers em electronic billing and payment while many other Internet business models are floundering? There's a logical basis. many forms of e-commerce, paying bills electronically can be performed totally online. No shipping, no store visit, n postage stamp is needed to "close the loop."

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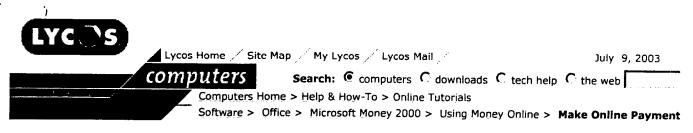
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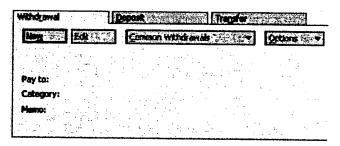
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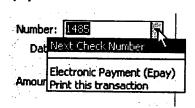
#### Make Online Payments (Epays)

#### Step 1: Start an Epay Transaction



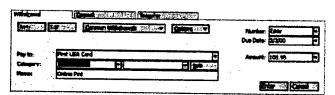
Use an Epay (electronic payment) to pay any bill that varies over time. You enter the Epay transaction information for the account, send it to the bank, and then the bank pays the bill via electronic transfer or by sending a paper check on your behalf. You must create an Epay for each bill or set up a recurring transaction; the bank does not repeat Epays. With the register for the account that's set up for online banking displayed, click the New button on the Withdrawal tab or simply click the tab itself.

Step 2: Choose the Epay



Open the Number drop-down list and choose Electronic Payment (Epay) to specify that the transaction is an Epay. When you send the Epay, your bank will automatically assign the next available electronic payment number (which identifies each Epay just as a check number identifies each check) to the bill transaction.

Step 3: Finish the Transaction



Fill in the rest of the transaction information. When you specify a Due Date entry, note that your bank needs some lead time to process the payment request, especially if it has to mail a check on your behalf. Allow three to four days at least. If the bank can't process your payment in time, Money will prompt you for a later date when you try to finish the payment. Money makes



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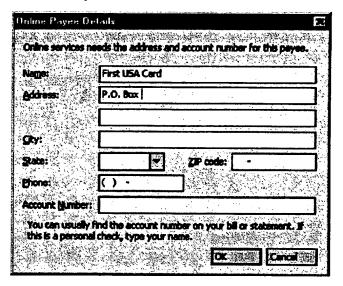
Yes

C No

C Not Applicab submit

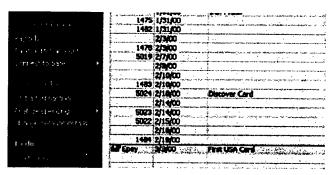
a Memo entry for you; edit it as needed. After you enter all the transaction information, click the Enter button on the form.

Step 4: Enter the Payee Address



Enter the payee address information so that the bank will have that information to process the payment, then click OK to close the dialog box. If you then see a message asking whether to set the bill up as a recurring transaction, you can do so if you prefer by choosing the appropriate option and clicking OK. If you set up the recurring transaction, then return to the account register so you can send the payment.

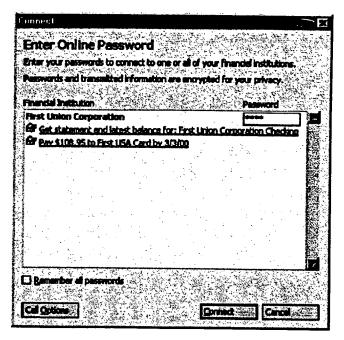
Step 5: Start the Send



Until you send the payment information to the bank, the Epay label (along with the Epay icon) appears in the Num column for the transaction in the account register. To start sending the payment, click the Send Payments link in the To Do list at the left side of the screen. The Connect dialog box appears.

Step 6: Send the Payment

UBS-000093



Enter the account PIN or password in the Password text box, then click the Connect button to start the send. Click Connect again, if prompted, to have your system dial its Internet connection.

Step 7: Close the Summary



After Money completes the call, it displays the Summary dialog box, which verifies that the payment information was sent. Click Close to close the dialog box. Also close your Internet connection, if required, by right-clicking on the connection icon in the system tray and then clicking Disconnect.

Step 8: Identify the Epay

1484 2/18/00		
<b>≥7</b> 5027   3/3/00	irst USA Card	Ni.as

The account register still identifies the Epay with the Epay icon in the Num column. The Num column also includes the electronic payment number assigned by the bank.

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finances with this comprehensive software package for clubs from C-Channel AG. On top of the features covered by NetBanking UBS Edition, it also offers membership administration and double-entry bookkeeping.	Treasurers everywhere can keep track of their club's	can compile invoices, set up accounts receivable lists, issue reminders and process incoming payments.	UBS's software for small and medium-sized enterprises	MacPay makes entering and analyszing payment details even easier for Macintosh users.

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plan your finances, manage your investments and carry out payments, saving you precious time. Keep an eye on all your financial affairs with just a few clicks of the mouse. covered by NetBanking UBS Edition, it also offers Thanks to this comprehensive software package for clubs from C-Channel AG, treasurers everywhere can keep bookkeeping. membership administration and double-entry track of their club's finances. On top of the features ills soliwate for demanding investors makes it easy to

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The new MyPen Light pen-style reader makes it even easier to enter payments electronically. Its integrated optical system reads the code line on any Swiss payment
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banking via Internet or UBS e-banking via mobile terminal professional investors with no advisory requirement. In both cases, orders are issued separately using UBS e-UBS investment advisory services and a package for packages: a specially priced package including access to you calculate the brokerage fees on your executed or planned transactions. We also offer you two service Our Webcalculator for stock-exchange transactions lets

slip and transfers the relevant details to your payment entry software. MyPen Light is the perfect complement to UBS Pay, NetBanking UBS Edition or WinClub & Office

UBS Edition.

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UBS - Software & tools

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# Software

# Free software

Free offline payment entry software from UBS for Windows users.

- → UBS Pay, Version 3.0.013
- UBS BESR e-list, Version 3.0.008

# UBS Pay, Version 3.0.013

transferring your data to MS Excel and MS Money as easy as can be. because it is stored on your hard drive in encrypted form. A number of export options make beneficiaries' details at any time. Unauthorized third parties are not able to manipulate your data interface, archiving and analysis functions, you can call up all your executed payments and just a fraction of the time it takes to enter them directly online. With a user-friendly graphical connecting to the Internet. Payment orders are then sent collectively to UBS via UBS e-banking in This exclusive software from UBS allows you to enter and manage your payments without

- Download, 5.1 Mb (Win95/98/2000/NT4,SP4/ME/XP)
- User Guide, PDF 737 kb 🖪

# Update for UBS Pay 3.0.011/3.0.012

If you are already using UBS Pay 3.0.011 or 3.0.012, you do not need to download the full version of UBS Pay 3.0.013. Simply download the appropriate update:

- Download update for Version 3.0.011, 1.5 Mb (Win95/98/2000/NT4,SP4/ME/XP)



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UBS BESR e-list, Version 3.0.008

# UBS BESR e-list, the accounts receivable system with integrated invoicing from UBS for

UBS-000106

Windows users

UBS BESR e-list is ideal for small and medium-sized enterprises or individuals who just need a simple accounts receivable system with integrated invoicing functions. It manages the collection of your receivables in CHF within Switzerland using banking payment slips with reference number (BESR). The new UBS BESR e-list software replaces the old paper accounts receivable list and is thus an excellent choice for anyone who already works with UBS BESR payment slips, especially

→ Download, 5.0 Mb (Win95/98/2000/NT4,SP4/ME/XP)

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## UBS Pay.

Enter your payments offline.

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#### 1. General information about UBS Pay

#### What can UBS Pay do for you?

This exclusive software from UBS enables you to enter and manage your payments without having to connect to the Internet. Data can then be transferred to UBS via UBS e-banking in a fraction of the time it normally takes to enter payment orders directly online. Thanks to its clear viewing and archiving functions, coupled with additional evaluation options, you have access to all activated payments and your beneficiaries' master data at all times. Data is saved to your hard disk in encrypted form, thereby minimizing the risk of it being manipulated by unauthorized third parties. You also have the option of processing data further in MS Excel and MS Money by means of the various export interfaces.

#### The most important functions at a glance

- **Evaluations**
- Filtering
- Bank master files
- Account transfers
- Bank payments
- Protocols and logfiles
- Data transfers
- Sorting

DTA

- Master data
- Export / Import
- Currencies
- File transfers
- Payments

#### 1.3 **System requirements**

Processor

Pentium / II / III / IV

System memory:

from 32MB RAM

Communication:

Internet access (analogue or ISDN)

Operating system:

Windows 95/98/ 2000/XP/ME/NT 4.0

#### 1.4 Advantages for the user

- Entering and managing your payments without having to connect to the Internet.
- Placing payment orders in a fraction of the time it would normally take to enter them directly online.
- Archiving payments
- Statistic functions give you a precise overview of the payments you have made.
- Saving master data. No need to enter recurring payments.
- UBS Pay can be installed free of charge by means of a UBS e-banking Welcome CD or downloaded from the UBS website at www.ubs.com/e-banking - "Tools and Software"

#### 1.5 Installation using UBS e-banking Welcome CD

#### Important:

Please make sure that you have closed all programs before commencing installation.

- 1. Put the UBS e-banking Welcome CD in the CD-ROM drive of your computer. If the animation does not start automatically, go to point 2. Otherwise follow the instructions on the screen.
- Select Start → Execute. Then click on "Search", and finally select the "pay.exe" file on the UBS e-banking Welcome CD. In the "Execute" dialogue box, click on **OK** to begin installation.
- 3. Then follow the instructions on the screen.
- 4. Restart the computer if requested to do so.

#### **Installation from UBS Internet site**

To install UBS Pay, follow the step outlined below.

Download the UBS Pay software from our website at www.ubs.com/e-banking - "Tools and Software"

#### Important:

Please make sure that you have closed all programs before starting installation.

- 1. Select **Start** → **Execute.** Then click on "Search" and finally select "pay.exe" on your hard drive. In the "Execute" dialogue box, click on **OK** to begin installation.
- 2. Then follow the instructions on the screen.
- 3. Restart the computer if requested to do so.

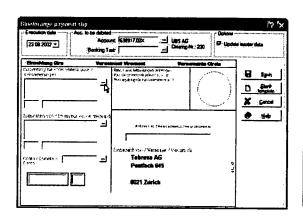
#### 2. Processing payments

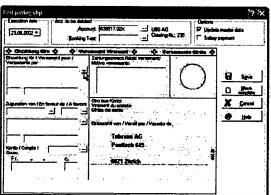
1 Entering paying-in slips

- 1. Activate the pending payments window by selecting **View** → **Pending payments**, or click in the title bar of the pending payments window.
- 2. Under **Payments**, click on **Enter payment** and select the **blue/orange / red paying-in slip** as required, or select the icon for the paying-in slip you require directly from the toolbar. The input screen for blue/orange / red paying-in slips is displayed.
- 3. Complete the input screen with your payment data and click on the **Save** button to store the payment in the database.

图 Tip:

Clicking on the above button gives you access to all the master data you have already entered.







Entering account transfers

- 1. Activate the pending payments window by selecting **Pending payments** from the **View** menu, or click on the tab of the same name in the main view.
- 2. Under **Payments**, click on **Enter Payment** → **Account transfer**, or click on the corresponding button in the title bar.
- 3. Complete the input screen with your payment data and click on the **Save** button.



2.3 Entering bank payments (in and outside Switzerland)

- 1. Activate the pending payments window by selecting **View** → **Pending payments**, or click in the title bar of the pending payments window.
- 2. Under **Payments**, click on **Enter Payment → Bank payment** (payment without voucher), or click on the corresponding button in the title bar.

3. With the help of the options fields, specify what type of payment it is (in Switzerland or abroad). Complete the input screen with your payment data and click on the **Save** button.



in Switzerland

C Abroad



2.4 Deleting payments

Once a payment has been executed, it can either be deleted or archived. Deleting a payment removes it irrevocably from the UBS Pay database. To delete a payment, proceed as follows:

- Click on the payment(s) to be deleted.
- 2. Select Process payments → Delete payment(s) from the Payments menu.
- 3. Click Yes to confirm.

#### 2.5 Copying / duplicating payments

Payments can be copied / duplicated so that similar payments to be credited to the same beneficiary must not be entered several times.

- 1. Click on the payment(s) to be copied.
- Select Process payments → Duplicate payment(s) from the Payments menu.
- Click Yes to confirm.

#### 2.6 Archiving payments

Once a payment has been executed, it can either be deleted or archived. To delete a payment, proceed as follows:

- Click on the payment you want to archive.
- 2. Select Process payments → Archive payment(s) from the Payments menu.
- 3. Specify whether you want to move or copy the payment and click Yes to confirm.

The marked payment(s) can also be moved or copied to the archive by using the Windows "drag and drop" function. You do this as follows:

- 1. Click on the payment(s) to be archived. Keeping your finger on the left mouse button, drag the cursor over the archive window tab.
- 2. If you want to copy the payment(s) to the archive, at the same time press the "Control" key.
- Release the left mouse button and click Yes to confirm.



2.7 Reactivating payments

To move or copy one or more payments from the archive into the table of pending payments, proceed as follows:

Reactivating payments:

1. Click on the payment(s) to be reactivated.

- 2. Select **Process payments** → **Reactivate payment(s)** from the **Payments** menu, or click on the corresponding button in the title bar.
- 3. Click Yes to confirm.

The marked payment(s) can also be moved or copied from the archive into the table of pending payments by using the Windows "drag and drop" function. You do this as follows:

- 1. Click on the payment(s) to be reactivated.
- 2. Keeping your finger on the left mouse button, drag the cursor over the pending payments window tab.
- 3. If you want to copy the payment(s) into the table of pending payments, at the same time press the "Control" key.
- Release the left mouse button and click Yes to confirm.

#### 3. Input options

3.1 Payment input options

There are various configurable options available for inputting payments. To set these options, proceed as follows:

Select Extras → Options.

- 1. You can find the payment input options under the "General" and "Defaults" sections.
- 2. Configure these according to your requirements and confirm the new settings by clicking on **OK**.



3.2 Filtering payments

This function enables you to filter payments on the basis of various criteria which you can select and combine; i.e. only those payments which meet the stipulated criteria are displayed for processing purposes in the window of pending or archived payments. The possible criteria are:

- 1. Payment art (ESR Blue / ES Red (Post Office account) / Bank payment)
- 2. Date from....
- 3. Date to....
- 4. Name of beneficiary
- 5. Payable to account
- 6. Account to be debited
- 7. Booking text
- 8. Amount

If you choose more than one criterion, these are linked by an AND condition. To set a payment filter, proceed as follows:

- Select Process payments → Filter payments from the Payments menu.
- 2. Complete the input screen with the filter criteria. (For detailed help, press function key F1.)
- 3. Confirm by clicking on OK.

#### 3.3 Cancelling payment filters

To cancel a payment filter and make all pending or archived payments visible, proceed as follows:

- Select Process payments → Filter payments from the Payments menu.
- 2. Click on the **Delete filter** button.
- Confirm by clicking on OK.

#### 3.4 Sorting payment filters

To change the sort order of pending or archived payments, proceed as follows:

- Select Process payments → Sort payments from the Payments menu.
- 2. The window which is then displayed shows the sort key's current setting and allows you to change this setting if you so wish. (For detailed help, press function key F1.)
- 3. Confirm by clicking on **OK**.

#### 3.5 Changing the date of all payments

To change the date of all (marked) payments, proceed as follows:

- Mark the payments you want to change or remove all of the markings to change all of the payments.
- Select Process payments → Change date of all payments from the Payments menu.
- 3. Enter the valid date for the highlighted payments.
- 4. Confirm what you have entered by clicking on **OK**.

#### 4. Master data

#### 4.1 Entering accounts to be debited

There are two ways of entering accounts to be debited:

#### **Entering a payment:**

- 1. Enter a payment, giving the account number of the new account to be debited as the account to be debited.
- 2. Save the payment. If the account to be debited is not yet known, the input screen for accounts to be debited is automatically displayed.
- 3. Complete this input screen with the relevant data. (For detailed help, press function key F1.)
- 4. Confirm what you have entered by clicking on OK.

#### Entering master data explicitly:

- 1. Select Own accounts (for debiting purposes) from the Master data menu.
- 2. The window which is then displayed shows all known accounts to be debited. (For detailed help, press function key F1.) By clicking on the **New**, **Modify**, or **Delete** buttons, you can process the accounts to be debited.

#### 4.2 Entering beneficiaries

There are two ways of entering beneficiaries:

#### **Entering a payment:**

- 1. Enter a payment. Enter the beneficiary in the input screen while you are entering the payment.
- 2. Save the payment. If the beneficiary is not yet known, they are automatically added to the database.

#### Entering master data explicitly:

- Select a beneficiary category from the Master data menu.
- 2. The window which is then displayed shows all known beneficiaries in the selected category. (For detailed help, press function key F1.) By clicking on the **New**, **Modify**, or **Delete** buttons, you can process the beneficiaries.

#### 5. Transferring payments

#### 5.1 Payment transfer options

There are various options available for preparing and sending payments to be debited from a UBS bank account (Internet file transfer). To set these options, proceed as follows:

- Select Options from the Extras menu.
- 2. You can find the payment transfer options under the "e-banking" section. Enter your contract details in encrypted form, should you so wish.
- 3. Confirm what you have entered by clicking on OK.



#### 5.2 Creating / transmitting payments files

To group prepared payments into a payments file and send them to UBS, proceed as follows:

- 1. Activate the pending payments window by selecting Pending payments from the View menu.
- 2. Select **Transfer payments** from the **Payments** menu, or click on the corresponding button in the title bar.
- 3. A window for controlling payment processing is displayed. Press F1 for more detailed help.
- 4. Click on the Send button. The payments are grouped in a payments file and finally transmitted to UBS.

#### 6. UBS Pay options

#### 6.1 Displaying / suppressing total amounts

The total amount of the displayed, pending or archived payments can be displayed in the status bar. When there are a large number of payments or if you are using a slow computer, calculating this total value can result in a noticeable loss in performance speed. To switch these options on/off, proceed as follows:

- Select Options from the Extras menu.
- 2. Under General, activate/deactivate the Display total amounts in the status bar option.
- 3. Confirm the new setting by clicking on **OK**.

#### 6.2 Displaying / suppressing the status window

If you have entered a lot of payments, certain file operations can take a few seconds to process. On request, UBS Pay can display a status bar showing the progress of the current operation. To switch these options on/off, proceed as follows:

- Select Options from the Extras menu.
- 2. Under General, activate/deactivate the Display status bar during lengthy operations option.
- 3. Confirm the new setting by clicking on **OK**.

#### 6.3 Operating language

UBS Pay supports German, French, Italian and English. To set the operating lanaguge, proceed as follows:

Select Options from the Extras menu.

- 2. Under General, specify the required language.
- 3. Confirm the new setting by clicking on **OK**.

#### 6.4 Payment view options

To configure the payment view options, proceed as follows:

- 1. Select Options from the Extras menu.
- 2. You can find the payment view options under "General".
- 3. Confirm the new setting by clicking on **OK**.

#### 6.5 Internet configuration

To configure your connection to your Internet service provider, proceed as follows:

- Select Options from the Extras menu.
- You can find the Internet configuration options under "Internet".
- Confirm the new setting by clicking on OK.

#### 7. Export/Import

#### 7.1 Exporting to MS Excel

To export payments to MS Excel, proceed as follows:

Mark those payments which you want to export to MS Excel. If you want to export all visible payments, remove all markings.

- 1. Select Export/Import → Payments → Export to Microsoft Excel from the **Extras** Menu. A window is displayed for selecting the data fields to be exported. Press F1 for more detailed help.
- 2. Confirm your choice of fields by clicking on OK.
- 3. In the dialogue that follows, specify the path and file name of the exported file. This exported file is a file in dBASE format. Confirm what you have entered by clicking on **OK**.
- 4. UBS Pay now searches for MS Excel. It begins by looking for MS Excel 7.0 in the registration database. If this search proves unsuccessful, the win.ini system file is searched for any references to MS Excel. If a reference is found to the MS Excel program directory, MS Excel is started automatically and the payment file is opened.

#### 7.2 Importing from CC WinPay (CC WinBanking)

To transfer payments and master data from a version of CC WinPay, proceed as follows:

- Select Export/Import → Payments → Import of a CC WinPay database backup (CC WinBanking) from the Extras menu.
- 2. A dialogue window for controlling the import is displayed. Press F1 for more detailed help.

#### 7.3 Export to dBase, SDF or CSV

To export payments to a file in dBase, SDF or CSV format, proceed as follows:

1. Mark those payments which you want to export. If you want to export all visible payments, remove all markings.

- 2. Select the command from the Extras → Export/Import → Payments menu that corresponds to the required format. A window is displayed for selecting the data fields to be exported. Press F1 for more detailed help.
- Confirm your choice of fields by clicking on OK.
- 4. In the dialogue that follows, specify the path and file name of the exported file. Confirm what you have entered by clicking on **OK**.
- 5. The export file is now created.

#### 7.4 Exporting to MS Money / UBS Quicken

To export payments to MS Money or UBS Quicken, proceed as follows:

- 1. Mark those payments which you want to export. If you want to export all visible payments, remove all markings.
- 2. Select Export/Import → Payments → Export to Microsoft Money or Export to UBS Quicken from the **Extras** Menu. The difference between exporting to MS Money 3.x and MS Money 4.x lies in the date format MS Money 4 x requires the date in American format, while MS Money 3 x recognizes country-specific date settings.
- 3. In the dialogue that follows, specify the path and file name of the exported file. This exported file is a file in QIF format. Confirm what you have entered by clicking on **OK**.
- 4. The export file is now created.

#### 8. Reports



#### Statistics

The statistics function can be used to generate three different reports covering a specified period of time. The payments can be sorted and consolidated according to the following criteria:

- Booking texts
- Accounts to be debited
- Beneficiaries

UBS presents the statistics in tabular form. In this way, periods of time and categories (beneficiaries, booking texts, accounts to be debited) can be compared with one another more easily. The statistical data can also be exported to MS Excel.

To generate a statistical report, proceed as follows:

- 1. Select **Statistics** from the **Extras** menu.
- 2. Specify the period which you want the statistics to cover (from...to...). If you do not specify any dates here, statistics will be shown for the entire year to date.
- 3. Select one of the three statistics categories.
- 4. Click on the Statistics button. UBS Pay compiles the requested statistics and opens a report window.



#### .2 Statistics tables

Once UBS Pay has gathered together the statistical data, the results are displayed in a new window. The following overview information is provided:

The **title** shows the statistics category (beneficiaries, booking texts, accounts to be debited) and the specified period of time.

**Table** with three columns: a line containing a designation, the total amount and the number of retrieved payments is added for each booking text / account to be debited / beneficiary.

Total amount: the total amount of all payments with the period being processed.

Payment types: Number of payments of each payment type.

The table can be sorted according to designation, amount or number of payments. To do this, click on the appropriate column header.

#### **Buttons:**

Clicking on the **Details** button opens a window showing you details of the payments which are allocated to the highlighted line in the adjacent table.

The MS Excel button transfers the statistics table to a MS Excel table.

#### 8.3 Logfiles and protocols

#### **Payment protocols**

UBS Pay generates a payment protocol for each payment file containing information about the content of the payment file. After the corresponding payment file has been transmitted, the payment protocol – a text file – can be displayed using the standard editor.

For a more comprehensive analysis, you can export the most recent payment protocol to MS Excel or MS Word. To do this, select **Export/Import \rightarrow Last Payments Protocol** from the **Extras** Menu.

#### **Transmission protocols**

UBS Pay generates a protocol for all file transfers to the UBS host system. This protocol contains the following entries for each file transfer (example):

Date / Time

08.05.2002, 13:45

Number of payments:

2

Total amount (all currencies):

245.90

Status of file transfer:

OK

Last message from UBS host:

005999 logged off and applet closed

TB contract:

02300063

File name on UBS host:

px980508.235

You can open the transmission protocol via **View transmission log** under the **Payments** menu. You can also process it further should you so wish.

#### 9. Where to get the software

UBS Pay is free of charge and can be installed by means of

UBS e-banking Welcome CD

Download from UBS website at www.ubs.com/software

# **EXHIBIT 29**

#### pay<sup>1</sup>

pay (pā) *verb*paid (pād), pay·ing, pays

#### verb, transitive

- 1. To give money to in return for goods or services rendered: pay the cashier.
- 2. To give (money) in exchange for goods or services: *paid* three dollars for a hamburger; paid an hourly wage.
- 3. To discharge or settle (a debt or an obligation): paying taxes; paid the bill.
- 4. a. To give recompense for; requite: a kindness that cannot be paid back. b. To give recompense to; reward or punish: I'll pay him back for his insults.
- 5. To bear (a cost or penalty, for example) in recompense: *She paid the price for her unpopular opinions.*
- 6. To yield as a return: a savings plan that paid 12 percent interest.
- 7. To afford an advantage to; profit: It paid us to be generous.
- 8. To give or bestow: paying compliments; paying attention.
- 9. To make (a visit or call).
- 10. Past tense and past participle paid or payed (pād) To let out (a line or cable) by slackening.

#### verb, intransitive

- 1. To give money in exchange for goods or services.
- 2. To discharge a debt or an obligation.
- 3. To bear a cost or penalty in recompense: *You'll pay for this mischief!*
- 4. To be profitable or worthwhile: It doesn't pay to get angry.

#### adjective

- 1. Of, relating to, giving, or receiving payments.
- 2. Requiring payment to use or operate: a pay telephone.
- 3. Yielding valuable metal in mining: a pay streak.

#### noun

- 1. The act of paying or state of being paid.
- 2. Money given in return for work done; salary; wages.
- 3. a. Recompense or reward: *Your thanks are pay enough.* b. Retribution or punishment.
- 4. Paid employment: the workers in our pay.
- 5. A person considered with regard to his or her credit or reliability in discharging debts.

#### — phrasal verb.

pay off

1. To pay the full amount on (a debt).

- 2. To effect profit: a bet that paid off poorly.
- 3. To get revenge for or on; requite.
- 4. To pay the wages due to (an employee) upon discharge.
- 5. *Informal*. To bribe.
- 6. *Nautical*. To turn or cause to turn (a vessel) to leeward. pay out
- 1. To give (money) out; spend.
- 2. To let out (a line or rope) by slackening.

pay up

To give over the full monetary amount demanded.

- idiom.

pay (one's) dues

To earn a given right or position through hard work, long-term experience, or suffering: She paid her dues in small-town theaters before getting a part in a Broadway play.

pay (one's) way

To contribute one's own share; pay for oneself.

pay the piper

To bear the consequences of something.

pay through the nose Informal

To pay excessively.

[Middle English *paien*, from Old French *paiier*, from Late Latin, to appease, from Latin *pācāre*, to pacify, from *pāx*, *pāc-*, peace.]

Word History: Given the unpeaceful feelings one often has in paying bills or income taxes, it is difficult to believe that the word pay ultimately derives from the Latin word  $p\bar{a}x$ ,"peace." However, it is not the peace of the one who pays that is involved in this development of meaning. From  $p\bar{a}x$ , meaning "peace" and also "a settlement of hostilities," was derived the word  $p\bar{a}c\bar{a}re$ , "to impose a settlement on peoples or territories." In Late Latin  $p\bar{a}c\bar{a}re$  was extended in sense to mean "to appease." The Old French word paiier that developed from Latin  $p\bar{a}c\bar{a}re$  came to have the specific application "to pacify or satisfy a creditor," a sense that came into Middle English along with the word paien (first recorded around the beginning of the 13th century), the ancestor of our word pay.

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# **EXHIBIT 30**



pay

Look it up

Home

4.

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Dictionary - Thesaurus

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#### 9 entries found for pay.

pay<sup>1</sup> Pronunciation Key (pa) v. paid, (pad) paying, pays v. tr.

- 1. To give money to in return for goods or services rendered: pay the cashier.
- 2. To give (money) in exchange for goods or services: paid four dollars for a hamburger; paid an hourly wage.
- 3. To discharge or settle (a debt or obligation): paying taxes; paid the bill.
  - a. To give recompense for; requite: a kindness that cannot be paid back.
    - b. To give recompense to; reward or punish: *I'll pay him back for his insults*.
- 5. To bear (a cost or penalty, for example) in recompense: She paid the price for her unpopular opinions.
- 6. To yield as a return: a savings plan that paid six percent interest.
- 7. To afford an advantage to; profit: It paid us to be generous.
- 8. To give or bestow: paying compliments; paying attention.
- 9. To make (a visit or call).

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Italian or Spanish!

Free Toolbar!
Find the answers
fast with the

Past tense and past participle paid or payed (p ad) To let out (a line or cable) by slackening.

#### v. intr.

- 1. To give money in exchange for goods or services.
- 2. To discharge a debt or obligation.
- 3. To bear a cost or penalty in recompense: You'll pay for this mischief!
- 4. To be profitable or worthwhile: It doesn't pay to get angry.

adj.

- 1. Of, relating to, giving, or receiving payments.
- 2. Requiring payment to use or operate: a pay toilet.
- 3. Yielding valuable metal in mining: a pay streak.

n.

- 1. The act of paying or state of being paid.
- 2. Money given in return for work done; salary; wages.

3.

- a. Recompense or reward: Your thanks are pay enough.
- b. Retribution or punishment.
- 4. Paid employment: the workers in our pay.
- 5. A person considered with regard to his or her credit or reliability in discharging debts.

## Phrasal Verbs: pay off

- 1. To pay the full amount on (a debt).
- 2. To effect profit: a bet that paid off poorly.
- 3. To get revenge for or on; requite.
- 4. To pay the wages due to (an employee) upon discharge.
- 5. *Informal* To bribe.
- 6. *Nautical* To turn or cause to turn (a vessel) to leeward.

pay out

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- 1. To give (money) out; spend.
- 2. To let out (a line or rope) by slackening.

#### pay up

To give over the full monetary amount demanded.

#### Idioms: pay (one's) dues

To earn a given right or position through hard work, long-term experience, or suffering: She paid her dues in small-town theaters before being cast in a Broadway play.

#### pay (one's) way

To contribute one's own share; pay for oneself.

#### pay the piper

To bear the consequences of something.

#### pay through the nose Informal

To pay excessively.

[Middle English paien, from Old French paiier, from Late Latin pacage, to appease, from Latin, to pacify, subdue, from pake, pace. See pagin Indo-European Roots.]

Word History: Given the unpeaceful feelings one often has in paying bills or income taxes, it is difficult to believe that the word pay ultimately derives from the Latin word  $p^{\bar{a}}x$ , "peace." However, it is not the peace of the one who pays that is involved in this development of meaning. From  $p^{\bar{a}}x$ , meaning "peace" and also "a settlement of hostilities," was derived the word  $p^{\bar{a}}c^{\bar{a}}re$ , "to impose a settlement on peoples or territories." In Late Latin  $p^{\bar{a}}c^{\bar{a}}re$  was extended in sense to mean "to appease." The Old French word pailer that developed from Latin  $p^{\bar{a}}c^{\bar{a}}re$  came to have

the specific application "to pacify or satisfy a creditor," a sense that came into Middle English along with the word *paien* (first recorded around the beginning of the 13th century), the ancestor of our word *pay*.

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To coat or cover (seams of a ship, for example) with waterproof material such as tar or asphalt.

[Obsolete French peier, from Old French, from Latin picare, from pix, pic-, pitch.]

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#### pay

\Pay\, n. 1. Satisfaction; content. --Chaucer.

2. An equivalent or return for money due, goods purchased, or services performed; salary or wages for work or service; compensation; recompense; payment; hire; as, the pay of a clerk; the pay of a soldier.

Where only merit constant pay receives. -- Pope.

There is neither pay nor plunder to be got. --L'Estrange.

<u>Full pay</u>, the whole amount of wages or salary; maximum pay; especially, the highest pay or allowance to civil or military officers of a certain rank, without deductions.

Half pay. See under Half.

Pay day, the day of settlement of accounts.

Pay dirt (Mining), earth which yields a profit to the miner. [Western U.S.]

Pay office, a place where payment is made.

<u>Pay roll</u>, a roll or list of persons entitled to payment, with the amounts due.

Source: Webster's Revised Unabridged Dictionary, © 1996, 1998 MICRA, Inc.

#### pay

\Pay\, v. t. [OF. peier, fr. L. picare to pitch, i? pitch: cf. OF. peiz pitch, F. poix. See <u>Pitch</u> a black substance.] (Naut.) To cover, as bottom of a vessel, a seam, a spar, etc., with tar or pitch, or waterproof composition of tallow, resin, etc.; to smear.

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#### pay

\Pay\ (p[=a]), v. i. To give a recompense; to make payment, requital, or satisfaction; to discharge a debt.

The wicked borroweth, and payeth not again. --Ps. xxxvii. 21.

2. Hence, to make or secure suitable return for expense or trouble; to be remunerative or profitable; to be worth the effort or pains required; as, it will pay to ride; it will pay to wait; politeness always pays.

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#### pay

\Pay\, v. t. [imp. & p. p. <u>Paid</u>; p. pr. & vb. n. <u>Paying</u>.] [OE. paien, F. payer, fr. L. pacare to pacify, appease, fr.

pax, pacis, peace. See <u>Peace</u>.] 1. To satisfy, or content; specifically, to satisfy (another person) for service rendered, property delivered, etc.; to discharge one's obligation to; to make due return to; to compensate; to remunerate; to recompense; to requite; as, to pay workmen or servants.

May no penny ale them pay [i. e., satisfy]. --P. Plowman.

[She] pays me with disdain. --Dryden.

2. Hence, figuratively: To compensate justly; to requite according to merit; to reward; to punish; to retort or retaliate upon.

For which, or pay me quickly, or I'll pay you. --B. Jonson.

3. To discharge, as a debt, demand, or obligation, by giving or doing what is due or required; to deliver the amount or value of to the person to whom it is owing; to discharge a debt by delivering (money owed). "Pay me that thou owest." --Matt. xviii. 28.

Have patience with me, and I will pay thee all. -- Matt. xviii. 26.

If they pay this tax, they starve. -- Tennyson.

4. To discharge or fulfill, as a duy; to perform or render duty, as that which has been promised.

This day have I paid my vows. -- Prov. vii. 14.

5. To give or offer, without an implied obligation; as, to pay attention; to pay a visit.

Not paying me a welcome. --Shak.

To pay off. (a) To make compensation to and discharge; as, to pay off the crew of a ship. (b) To allow (a thread, cord, etc.) to run off; to unwind.

Source: Webster's Revised Unabridged Dictionary, © 1996, 1998 MICRA, Inc.

pay

n: something that remunerates; "wages were paid by check"; "he wasted his pay on drink"; "they saved a quarter of all their earnings" [syn: wage, earnings, remuneration, salary | v 1: give money in exchange for goods or services; "I paid four dollars for this sandwich"; "Pay the waitress, please" 2: convey, as of a compliment, regards, attention, etc.; bestow; "Don't pay him any mind"; "give the orders"; "Give him my best regards"; "pay attention" [syn: give] 3: cancel or discharge a debt; "pay up, please!" [syn: pay up, ante up] [ant: default] 4: do or give something to somebody in return; "Does she pay you for the work you are doing?" [syn: pay off, make up, compensate] 5: render; "pay a visit"; "pay a call" 6: bear (a cost or penalty), in recompense for some action; "You'll pay for this!"; "She had to pay the penalty for speaking out rashly"; "You'll pay for this opinion later" 7: bring in; as of investments; "interest-bearing accounts"; "How much does this savings certificate pay annually?" [syn: yield, bear] 8: be worth it; "It pays to go through the trouble" 9: as in the expressions "give thought to"; "give priority to", etc. [syn: give, devote] 10: discharge or settle; "pay a debt"; "pay an obligation" 11: make a compensation for: "a favor that cannot be paid back"

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pay

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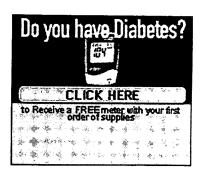
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# **EXHIBIT 31**

### bank·ing

bank·ing (băng'kĭng) *noun Abbr.* bkg.

- 1. The business of a bank.
- 2. The occupation of a banker.

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### bank<sup>2</sup>

bank (băngk) *noun* Abbr. bk.

- a. A business establishment in which money is kept for saving or commercial purposes or is invested, supplied for loans, or exchanged. b. The offices or building in which such an establishment is located.
- Games. a. The funds of a gambling establishment. b. The funds held by a dealer or banker in some gambling games. c. The reserve pieces, cards, chips, or play money in some games, such as poker, from which the players may draw.
- 3. a. A supply or stock for future or emergency use: a grain bank. b. Medicine. A supply of human tissues or other materials, such as blood, skin, or sperm, held in reserve for future use.
- 4. A place of safekeeping or storage: *a computer's memory bank.*
- 5. Obsolete. A moneychanger's table or place of business.

verb

banked, bank·ing, banks

verb, transitive

To deposit in or as if in a bank.

### verb, intransitive

- 1. To transact business with a bank or maintain a bank account.
- 2. To operate a bank.
- phrasal verb.

bank on

To have confidence in; rely on.

[French *banque*, from Old Italian *banca*, bench, moneychanger's table, from Old High German *banc*.]

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### bank<sup>1</sup> $\square$ P Pronunciation Key (băngk) n.

- 1. A piled-up mass, as of snow or clouds. See Synonyms at <u>heap</u>.
- 2. A steep natural incline.
- 3. An artificial embankment.
- 4. The slope of land adjoining a body of water, especially adjoining a river, lake, or channel. Often used in the plural.
- 5. A large elevated area of a sea floor. Often used in the plural.
- 6. Games. The cushion of a billiard or pool table.
- 7. The lateral inward tilting, as of a motor vehicle or an aircraft, in turning or negotiating a curve.

### v. banked, bank·ing, banks

v. tr.

- 1. To border or protect with a ridge or embankment.
- 2. To pile up; amass: banked earth along the wall.
- 3. To cover (a fire), as with ashes or fresh fuel, to ensure continued low burning.
- 4. To construct with a slope rising to the outside edge: The turns on the racetrack were steeply

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banked.

5.

- a. To tilt (an aircraft) laterally and inwardly in flight.
- b. To tilt (a motor vehicle) laterally and inwardly when negotiating a curve.
- 6. Games. To strike (a billiard ball) so that it rebounds from the cushion of the table.
- 7. Sports. To play (a ball or puck) in such a way as to make it glance off a surface, such as a backboard or wall.

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### v. intr.

- 1. To rise in or take the form of a bank.
- 2. To tilt an aircraft or a motor vehicle laterally when turning.

[Middle English, of Scandinavian origin.]

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### bank<sup>2</sup> □ Pronunciation Key (băngk) n.

- a. A business establishment in which money is kept for saving or commercial purposes or is invested, supplied for loans, or exchanged.
- b. The offices or building in which such an establishment is located.
- 2. Games.

3.

- a. The funds of a gambling establishment.
- b. The funds held by a dealer or banker in some gambling games.
- c. The reserve pieces, cards, chips, or play money in some games, such as poker, from which the players may draw.
- a. A supply or stock for future or emergency

use: a grain bank.

- b. <u>Medicine</u>. A supply of human tissues or other materials, such as blood, skin, or sperm, held in reserve for future use.
- 4. A place of safekeeping or storage: a computer's memory bank.
- 5. <u>Obsolete.</u> A moneychanger's table or place of business.

### v. banked, bank-ing, banks

v. tr.

To deposit in or as if in a bank.

### v. intr.

- 1. To transact business with a bank or maintain a bank account.
- 2. To operate a bank.

### Phrasal Verb: bank on

To have confidence in; rely on.

[Middle English banke, from French banque, from Old Italian banca, bench, moneychanger's table, from Old High German banc.]

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### bank³ ☐ Pronunciation Key (băngk)

- 1. A set of similar or matched things arranged in a row, especially:
  - a. A set of elevators.
  - b. A row of keys on a keyboard.
- 2. Nautical.

- a. A bench for rowers in a galley.
- b. A row of oars in a galley.
- 3. Printing. The lines of type under a headline.

### tr.v. banked, banking, banks

To arrange or set up in a row: "Every street was banked with purple-blooming trees" (Doris Lessing).

[Middle English, bench, from Old French banc, from Late Latin bancus, of Germanic origin.]

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banking Pronunciation Key (bang king)

- 1. The business of a bank.
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### banking

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### banking

Bank Bank, v. t. [imp. & p. p.  $Banked(b[a^{][ng]kt)$ ; p.

pr. & vb. n. <u>Banking</u>.] 1. To raise a mound or dike about; to inclose, defend, or fortify with a bank; to embank. `Banked well with earth." --Holland.

- 2. To heap or pile up; as, to bank sand.
- 3. To pass by the banks of. [Obs.] -- Shak.

To bank a fire, To bank up a fire, to cover the coals or embers with ashes or cinders, thus keeping the fire low but alive.

Source: Webster's Revised Unabridged Dictionary, © 1996, 1998 MICRA, Inc.

### banking

\Bank"ing\, n. The business of a bank or of a banker.

<u>Banking house</u>, an establishment or office in which, or a firm by whom, banking is done.

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### banking

n 1: engaging in the business of banking 2: transacting business with a bank

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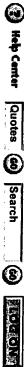
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The Basics

# Why online bill payment is booming

swear off stamps forever It's getting simpler, faster and cheaper all the time. Here's all you need to know to

### By Terry Savage

Terry Savage

easier to get started than you might think. to anyone from anywhere. It saves time, money - and it's safe. Best of all, it's a lot technology makes it simple to pay any bill online, now is the time to start. The If you haven't started paying your bills

will pay bills online. estimated 40 million American households is starting to take off. By 2005, ar That's the main reason online bill payment

> HOME EQUITY LINE OF CREDIT RATES AS LOW AS

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stuffing envelopes and finding stamps - only to realize you put the stuff in the envelope Aren't you tired of writing your checks, then rewriting the information in your check register, backward so the address doesn't show through the little window? You're wasting as much as LendingTree

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four hours a month on this task, according to some estimates

from pen and paper checks to issuing payment instructions using your computer. You can do it At its most basic, paying your bills online is simply a matter of switching

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online or via a personal-finance program like Microsoft Money or Quicken.

allows you to decide in your reply whether to pay now or schedule the payment for later companies now make your bills available online, too. The most convenient form is an e-mail that What's making paying bills faster, less prone to error and far less of a chore is that so many

give up writing checks. part with your paper checks entirely, not to worry. Paying bills online doesn't mean you have to looks very familiar. There's nothing to relearn about writing online checks. If you're reluctant to No matter what service you use, when you pay online, you'll see a check on your screen that

transfers. But almost 66% of payees will get a paper check -- like your brother-in-law waiting to collect on a football bet. And even if you pay all your bills online, there's still a huge paper trail. Some companies, such as utilities, banks or the local department store, will get your payments as computerized funds

sent to your brother-in-law and see the endorsement If your bank returns checks with your monthly statements, you can turn over the check that was

help you: sure you're not overdrawn. Especially if you arrange to have bills sent to you electronically, it can Moving your bill payment online offers more than a regular look at your bank balance to make

- **Get organized.** Every time you write a check online, the transaction gets added to a register that subtracts the payment for you so you have a better sense of your current balance.
- Save time. Enter your account number and address the first time you pay a bill, and the anywhere you can access your account online. computer remembers all the information. And you can pay anyone at any time from
- Manage your money better. You can schedule payments so you don't miss due dates. your payments quickly and easily and save time when you work on your income taxes You can check your account balances. With Microsoft Money or Quicken, you can sort all
- Save money. Most banks charge a modest fee to process transactions, though many

now don't. In any case, if you send out enough payments, the cost is less than the cost of stamps.

### Security

been very few instances of fraud involving bill-payment transactions on the Web. All your no matter where you issue your instructions. payment instructions are encrypted at the highest level of security as they travel to your bank -The biggest initial objection most people have to paying bills online is security, but there have

90% of those transactions — CheckFree — offers its own guarantee against fraud and delays. most financial institutions outsource their online bill pay operations, the company that processes covered by Regulation E, which protects you against fraudulent use of your account if, say, your fees if you've scheduled a payment properly and the payment still ends up late The fraud protection terms mirror those of Regulation E. The company will cover up to \$50 in late lesser of the amount involved or \$50. That same protection exists with online bill pay. But since checkbook, cash card or credit card is stolen. The regulation limits your liability generally to the your instructions in time, you'll never have to pay interest charges on overdue bills. Your bank is Online bill payment is made more secure by guarantees against fraud and delays. So if you give

giving a greater level of privacy to your financial life. And, in fact, when you use online banking, fewer people see your checks as they are processed

### Where to start

through the process bank's Web site to get started or speak with one of the bank's online experts who will guide you far, the most popular sites for online bill payment are banks and credit unions. Just go to your such as MSN Money, Yahoo! and America Online, to banks and other financial institutions. So Start by paying your bills online using any one of hundreds of services, ranging from portal sites

to pay their bills securely right from their sites. Portals have been competing to get your online In addition, many portals and financial services firms are adding features that entice bill-payers

auto refinancing offers to sales of life insurance or investment products the site. That gives them a chance to promote their latest financial offerings - from mortgage or bill payment business, because they know you'll come back regularly -- and visit other parts of

of the banks, so they encourage the integration of your bill-payment and investing data. You can pay with a click from your Schwab One account, and keep earning interest on your money Brokerage firms such as Charles Schwab see a chance to expand their business at the expense market until the day the check clears

presentment - means more revenue paper checks. So the Post Office isn't worried about letter carriers' bags being too light. But they Service. Remember, most of the bills you pay online are still sent out as computer-generated recognize that capturing online bill payments – and being a leader in the new field of online bill Surprisingly, one of the largest and most aggressive players in the arena is the U.S. Postal

# What's next? Online bill presentment

Companies promoting bill payment are just as interested in sending you their bills online because they see substantial cost savings. Mailing a bill out costs \$2 for processing and postage, but a bill can be presented online for 35 cents to 50 cents.

directed to the Web site where you do your banking. It becomes a sort of online mailbox click to pay. But banks and portals also offer online bill presentment - so you can have your bills You can register at a company's own Web site, set up your banking information, and then just

time to meet the due date. Most sites send e-mail when bills arrive made that month. Then with another click, you can pay immediately - or schedule payment in Clicking on a bill displays the details; a credit card bill would show all the individual charges you

bill arrives via e-mail, your instructions to pay are actually encrypted and routed back through mail, and you can pay the bill or check the details from within that message. Again, though the e-mail address - or a new one you may set up specifically for this purpose. Your bill arrives by eyour bill-pay site Another opportunity in online bill presentment is "e-bill via e-mail." It works through your regular

## So what should you do?

All the technology is established — and made easy. Here's what I suggest:

- Install Microsoft Money or Quicken on your computer. That way you can download information and sort it immediately.
- PIN for security purposes. Contact your bank or favorite financial portal for information about enabling your account take more than a few minutes. Some financial institutions, however, insist on mailing your (PIN). Getting started -- either on the Web site or by calling a toll-free number -- shouldn't for bill payment. You'll need to establish a user ID and personal identification number
- Get started. If you're timid, just pay two or three bills online the first month. For the rest of you pay electronically or by paper. your bills, write paper checks. Remember, you're still using the same account whether
- Sign up for online bill presentment. You can find a list of all companies offering this and tell them where you'd like your bills directed. Then you can pay from anywhere, service at Checkfree.com. (See link at left under "Related Sites.") Go to their Web sites

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# Online banking's best lure: online bill paying

Tech Commands / Kim Komando



few clicks, people can pay their been one of the brightest. With a Of all the promises made by the Internet, online banking has

has cleared bills, check their balances and see what

at all. meaning that they conducted at least one online account query in the 20% of all U.S. Internet users were "active online banking customers," Networks in early 2003 found that only about act on that promise. Research by comScore Up to now, Internet users have been slow to banking customers, the vast majority were not online banking customers fourth quarter of 2002. While others were considered "inactive" online

Networks, a Reston, Va.-based Internet behavioral research firm. the Internet," says Mike Sinco, director of analytics for comScore payment services ranks these two activities among the fastest growing on "The rate at which consumers are adopting online banking and billincreased overall use of the Internet, online banking is gathering steam. However, with increased promotion of online banking by banks, and with



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An executive for Bank of America says that its percentage of business customers using online banking has tripled since early 2002. Bank of America, according to comScore Networks, has the most online banking customers of any U.S. bank, followed by Wells Fargo and Citibank.

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## What's this mean for you?

why you, as a business owner and consumer, should be doing your banking online. Here are a ēw. What I'd like to say is, "Get with the program." But I won't. However, there are many reasons

- Your account balance is available night and day.
- You can easily transfer money between your accounts, both business and personal.
- You can easily tell which payments have cleared.



But the best reason, far and away, is online bill paying. This can make your life much simpler.

Didn't I just see you fumbling around to find your checkbook? Instead of writing a check, finding a stamp and running off to the mailbox, you simply click a few buttons on the bank's Web site. Several bills can be paid in minutes.

# Security concerns not warranted

(Low, indeed, but it does represent a 42% increase since the first quarter of 2002.) paid at least one bill online in the fourth quarter of 2002, according to comScore Networks. But, alas, only about 12% of the online banking customers

So, I hear you saying, "If this is such a great idea, Kim, why has it taken so long to catch on?"

why can't somebody else? on the Internet still frightens a lot of people. If I can sign on and pay bills, the skeptics ask, Security appears to be the public's No. 1 concern. The idea of putting a bank account number

accounts at Amazon.com and other retailers and use online services such as America Online Lots of people trade stocks online. They subscribe to Microsoft bCentral products, have But they can't — because you have a password. It's just like other products on the Internet. These accounts, too, are protected with passwords.

required by law, they promise to make you whole in case someone gets into your account. Additionally, most banks protect you 100% in case of fraud. So, even though it may not be

unbreakable. It's transparent; you only know it is there because the lock icon in the browser's as Microsoft Internet Explorer and Netscape Navigator, use 128-bit encryption. That is virtually checking balances or seeing what has cleared, are encrypted. Modern Internet browsers, such status bar closes. When you sign into your account, you are in a secure area. Actions you take, even if just

take time to make people comfortable with online transactions. I consider this much safer than putting a paper check in a mailbox. But it is simply going to

# Some paper checks still needed

you enter the amount next to the name of the payee. Click a button to submit the payment, "payees" (the phone company, other utilities, your suppliers, etc.). When you receive a bill, So how does online bill paying work? You use the bank's Web site, and set up a list of and you're done,

immediately. write one occasionally. For instance, the guy who fixes your network may expect to be paid Even if you're paying bills online, you'll have a supply of checks from the bank. You'll need to

invoice number, so we send paper checks to FedEx. include the account number and the invoice number. The bank doesn't have a place to put the you write a check online. For example, we do a lot of business with FedEx and we need to There may also be situations where you want to enclose the biller's invoice. You can't do that if

separate register. And transferring money between accounts is generally simple. Checking your balance online is easy — handy if you don't do a good job of maintaining a

balances that were twice as high as the average online banking customer. were more than twice as likely to remain active online banking users — and carried bank loyal online banking customers. The comScore research found that those paying bills online Note also that people who pay bills through their bank's online bill-payment service are more

# Other benefits not as beneficial

regularly is downloading of bookkeeping data. You write your checks and complete other Other supposed benefits of online banking are less valuable, in my opinion. One that is touted banking transactions, and that data is downloaded directly to your personal or your business

accounting software. But few people use this service.

site. I agree. When this is automated, it will be a very worthwhile service. as too difficult to use. He believes it needs to be simplified and integrated into the bank's Web Rob Johnston, a senior vice president at Bank of America, says his online customers perceive it

mailing in the form every couple years isn't a big deal, but I can't deny that reordering online is Another benefit is reordering checks online. Of course, you may not be using many checks. And handy.

bills online, rather than through the mail. Who does that benefit? The biller. I prefer to get the One of the benefits touted by banks is online bill presentment. This just means you get your presentment, see this article.) paper versions, but maybe you'll like this service. (For a more enthusiastic view of online bill

going back to checks. Don't get me wrong: Although online banking is sometimes over-hyped, it is worth pursuing. It is safe and handy. The bill-paying service alone makes signing up worthwhile. I can't imagine

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**Account Features** 

Interest Rate<sup>1</sup>

you each year).

**Annual Percentage** 

Yield

0.15%

0.15%

**Check Writing** 

Unlimited check writing privileges First set of checks provided free

Check images provided with monthly statement

**ATM Access** 

Free unlimited ATM transactions<sup>2</sup> (withdrawals.

transfers, inquiries)

ATM Card accepted at almost all ATMs.

Surcharges imposed by other banks rebated automatically up to 4 times per month, up to

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Surcharge-free transactions guaranteed at over

7,400 American Express-owned ATMs nationwide. Click here for a list of ATM networks that accept our ATM card.

**Debit Access** 

Free unlimited PIN-based debit transactions Free unlimited online access

Internet Banking **Online Bill Payment** 

Free unlimited online bill payment

Phone Banking

Free unlimited access

**Customer Service** 

Account Representative support 24 hours a

day, 7 days a week

Minimum Opening **Balance** 

\$100

**Overdraft Protection** 

Overdraft protection up to \$5,000;18.99% fixed

Annual Percentage Rate

**Monthly Fees** 

\$9.00 monthly fee waived if you:

(a) maintain an average minimum balance of

\$2,500 in this account OR

(b) maintain average minimum combined balances of \$5,000 in the following Membership B@nking accounts: Money Market, Checking, Savings and outstanding balances on

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opened after July 1999.

**FDIC Insured** 

Yes, up to \$100,000

At this time, ATM access is not available outside the United States.

Maximum Deposit of \$500,000 per depositor.

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<sup>&</sup>lt;sup>1</sup>Interest rate is effective as of 10/07/2003. At our discretion, we may change the interest rate at any time without notice.

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Balance

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**FDIC Insured** 

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## Personal Online Banking



Enroll now in Online Banking and enjoy the fastest, easiest way to bank and pay your bills. And it's all free for all personal accounts.

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## **Online Banking features**

- Reviéw account activity
- Transfer funds
- Pay bills
- Order checks
- · View online versions of your monthly checking, savings and combined statements
- Use with Quicken®
- Maintain your account

More about Online Bill Payment >

More about online statements >

## View online demos

Start here to see how Online Banking is shaped to your life.

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Online Bill Payrr

Frequently aske Answers to freque questions about C Online Bill Paymer statements, fund Quicken, security technical issues.

System availabi

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## **Online Banking**



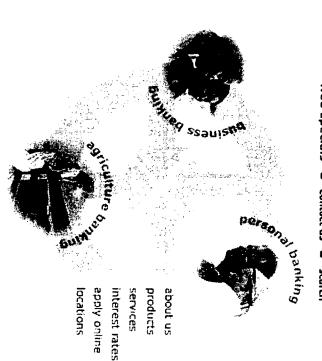
Access My Account Internet Privacy **Bank Privacy** Online Demo

## Credit Report



# Central National Bank

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financial goals with innovative services including Online Banking and Online Bill Payment. make our customers and the communities we serve successful. We look forward to helping you achieve your Since 1884, Central National Bank has been serving the Midwest with quality financial advice and solutions that help

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## Fleet HomeLink Online Banking Directory

## **▶** Product Information

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You can track how much you have paid to any of your payees on Fleet HomeLink by choosing Add/Edit Payees within the main menu and then selecting a payee.



- Not FDIC Insured
- No Bank Guarantee
- May Lose Value

## Online Banking & Bill Payment

## Bank Anywhere, Anytime With Fleet HomeLink Online Banking

HomeLink Home | HomeLink Login | Sign Up | Fleet Hame

Fleet HomeLink<sup>SM</sup> online banking gives you the information you need to manage your finances effectively, and most Fleet accounts can be accessed through Fleet HomeLink.

## Do All This With Fleet HomeLink™ Online Banking

- View your Fleet checking, savings, Cash Reserve, Money Market, credit card, CD, IRA, and credit lines, including home equity line accounts, when they are linked for HomeLink access.
- Check up-to-the-minute account balances 24 hours a day. Look at account activity the way you want - sort by date or transaction type.
- View up to the last 18 months\* of account activity for your Checking, Savings, Cash Reserve, and Credit Card. 180 days of transaction history is available for Installment Loans, and Line of Credit Accounts. You can also download your information in 90day increments into programs such as Quicken® or Microsoft® Money.
- Make immediate, future-dated, or ongoing fixed-amount transfers to any accounts linked to your Fleet card for online banking access
- Use Balance Forecasting to calculate your future balances based on scheduled online banking transactions.
- Use online banking's customized alerts to notify you if any account balances are above or below a specified amount, or if a bill payment has not cleared after a predetermined amount of time.
- Change your mailing address online.
- Custom name your linked accounts for easy recognition.
- Send secure messages directly to our Online Services Representatives.

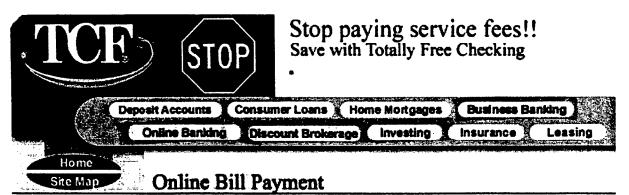
## With Fleet HomeLink<sup>SM</sup> Online Bill Payment, You Can...

- Make payments to virtually anyone in the USA.
- Set up ongoing, fixed-amount payments such as insurance or car loan payments - to take place automatically.
- View bill payment activity for the last 18 months\*.
- Cancel or change a payment up to 11:59 p.m. (Eastern time) the night before the payment is scheduled to go out.

Interested in wireless access to Online Banking? Learn more.

\*18 months of history will become available as your transactions accumulate, for most customers a full 18 months will be available by March 2003.

Product Information | Sign Up | Wireless Access | HomeLink Forum | Security | Fleet Home



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CommandLine Card

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Online Bill Payment

**Extended Office Hours** 

## Paying your bills online at TCF Bank has never been easier!

Paying your bills online is a safe, fast and convenient way to manage your finances.

No more need for stamps or envelopes. No more check writing hassles.

For just \$5.95 per month you get 10 bill payment transactions. Each transaction in excess of 10 per month is just an additional 40¢ per item.

## To pay your bills online, you must first be enrolled in TCF's Online Banking service.

To enroll in TCF's Online Banking service, click here

To add Online Bill Payment to your existing TCF Online Banking service:

- Sign in to Online Banking
- Click on the Payments tab
- Click on Enroll

With the convenience of online account access and bill payment, banking with TCF will never be the same again!

Bill Payment monthly fee and per item fees are subject to change.

Member FDIC

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## See Also

Online Banking Checking Accounts Money Market Accounts Online Security

## **Should You Pay Your Bills Online?**



Save time and money by paying your bills online. You can all but eliminate the need for stamps, stuffing and licking envelopes and hoping the Postal Service will deliver your payments on time. Simply sign up for an

online bill payment service and you'll save money and greatly reduce the time it takes each month to pay those bills.

## How it Works Bill Pay at Online Banks

Most online banking services offer free bill pay with unlimited monthly transactions. Just set up your payees once - then pay their bills every month through the online service. Since your bank account and the bill payment service are the same, you have complete records of all transactions.

## Examples of Online Banks with Free Bill Pay

Bank	Transactions/Month	Monthly Fee
American Express	Unlimited	NONE

## Hints on comparing bill pay services

Compare Fees. Most online banks offer free unlimited bill pay services. But make certain that the service means unlimited—unlimited log-ons, unlimited number of bills paid per month—and doesn't have hidden charges.

Understand "Accounting" Practices. Bill payment services deduct the funds from your selected account in 2 ways: the funds are deducted 4 days before or on the date the payment is due OR the funds are deducted when the payee (the individual or company to which the payment was made) cashes or accepts the payment.

Selecting the Right Account. When using bill payment services, remember to double check the fees associated with withdrawals from your selected accounts. For instance, your Money Market Account will have transaction fees for excessive withdrawals whereas your checking account probably will not.

## **BANK=ONE**

October 09, 2003

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No stamps. No envelopes. No hassles. No fees

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Personal Finance

[4] Small Business

Private Client Services 4

Our site is easy to use and gives you FREE access to your

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accounts. See for yourself.

Commercial

Services @ Home Equity @

A Savings Cords Co For financial solutions, we're the smart choice

Special Offers



Savings, new at Bank One. Learn more. Introducing Premier One®



with Disney's Visa® Credit Enjoy Disney Rewards SM Card from Bank One Learn How

## Apply for an Account

to open your new account one click away. Find out how services and much more of credit? Searching for a account? Interested in a line under one roof. You're just We offer these financial low interest rate credit card? Looking for a new checking

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Market information provided

by Pinnacor.

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- » Savings
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Commercial

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Give us feedback

1-800-285-2546

## Online Banking

Small Business

Online Banking offers you convenient, safe, 24-hour access to your personal SouthTrust accounts. Log in anytime, anywhere you have Internet access.

## With Online Banking you can:

- Review personal account details, including balances and transactions
- Schedule single and recurring transfers between eligible SouthTrust personal accounts
- Pay your bills online with the optional Online Bill Payment service
- View images (front and back) of cleared checks and deposit slips
- Export account transactions from Online Banking into Quicken® or Microsoft® Money\*

## Who can enroll?

Any SouthTrust customer who has at least one of the following personal account types can enroll in Online Banking:

- Checking
- Savings
- Money Market
- Certificate of Deposit
- IRA
- Mortgage
- Credit Card
- Personal Line of Credit
- Home Equity Line of Credit
- Personal Loan
- Overdraft Protection

## What do I need to get started?

All you need is a computer with Internet access. No additional software is necessary.

## How much does it cost?

Online Banking has no sign-up fee and no monthly fee. Online Bill Payment costs just \$5.95 per month\*\*, with no limit on the number of bills you can pay. Online Bill Payment is only available for checking account types with unlimited check-writing privileges.

How do I sign up?

ACCESS ACCOUNTS

Online Banking

APPLY ONLINE

Online Banking

Now you can sign up for Banking at your <u>financi</u>

Need help learning how Banking? Click <u>here</u> fo **demo**.

Online BIII Payment is e convenient than ever.



UBS-000215

To take a demo tour or to enroll, visit your local SouthTrust financial center or apply online today.

**Browser Requirements** Security

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<sup>\*</sup>SouthTrust does not provide Quicken or Microsoft Money software.

<sup>\*\*</sup> Bill Payment is free for Maximum Advantage Banking, Dimension Financial Management Account and Professional Banking (including MediBanc and LegalBanc) customers.

Malaysia

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Online Banking

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## **United States of America**

## MAYBANK NEW YORK

Other Services 💯

Maybank New York has been in operation since 1984 and is licenced by the New York State Banking Department to undertake domestic commercial banking and offshore banking activities.

Maybank New York's treasury and credit departments primarily engages in wholesale banking with emphasis in corporate lending, treasury and capital markets and trade finance. The branch also participates in loan syndications and bi-lateral arrangements.

## **Products & Services**

- Loans & Advances
- Trade Financing
- Fixed Income Products/Bonds

## **Branch Address**

Maybank New York 9th Floor, 400 Park Avenue New York, NY 10022 USA

Tel: + 1 212 303 1300 Fax: + 1 212 308 0109

Office Hours: Mondays to Fridays: 9am to 5pm

Saturdays, Sundays & Public Holidays: Closed



Maybank New York located on the 9th floor, 400 Par

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- Maybank Offices Worldwir
- Maybank Offices in ASEAI Countries
- FAQ
- Products & Services

## Contacts

- General Manager Wan Mohd. Fadzmi Wan Othman wfadzmi@maybankusa.com
- Operation Manager Poh Choon Kim pckim@maybankusa.com
- · Treasury Manager Frank Farina ffarina@maybankusa.com

- Credit Officer Nor Akmar Wallace awallace@maybankusa.com
- · Compliance Officer Tony Pinho tpinho@maybankusa.com

## **Related Links**

www.bankinginfo.com.my

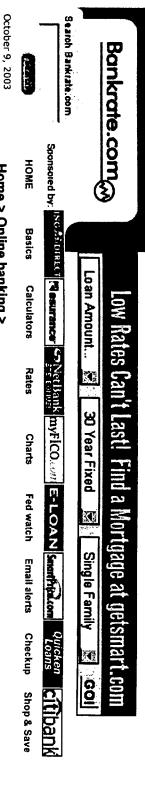
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는 무



Home > Online banking >

Rates & News

# **PC/Online Banking Services and Fees**

service, account type or method of access. For an explanation of the terms used click here. The table below shows the institution's cost for access and bill pay. The cost of service may vary based upon the level of

:	800 800	Bar 877	WW	Bar 800	W	Bar 800	Am 888	888 888	
Citibank	Chase Bank 800-242-7324 www.chase.com	BankDirect 877-839-2737 www.bankdirect.com	www.bankone.com	Bank One 800-482-3675	www.bankofamerica.com	Bank of America 800-792-0808	American Express Centurion Bank 888-356-1006 www.americanexpress.com/banking	American Bank 888-366-6622 www.pcbanker.com	Institution
None	None	None	90	90	90 days	None	None	None	Free Trial Period
Free access Free bill pay	Free access Free bill pay	Free access Free bill pay \$5 inactivity fee after 90 days	Free access \$4.95 for Unlimited Unlimited bill pay	Free access \$4.95 for Unlimited Unlimited bill pay	90 days \$9.95 access Free bill pay	Free access Free bill pay	Free access Free bill pay	Free access Free bill pay	PC/Online Banking Fee
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	Unlimited			Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Free Bill Pay Sessions (per mo.)
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**Higher Standards** 

**Bank of America** 



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	E*TRADE Bank 800-ETBANK-1	None	Value Checking Free access Free bill pay	Unlimited Unlimited	Internet	Internet 9/4/2003 Yes
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Advice

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bill pay	Free access \$6.95 for	Regular Checking
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		Internet
		9/4/2003 Yes

pay

Checking & ATM CDs / Savings **Automobiles** 888-278-9898 www.ebank.com days 180 bill pay Free access \$5.95 Unlimited Unlimited Internet 9/4/2003 Yes

Frugal U. Credit unions Credit cards Flagstar Bank www.firstib.com First Internet Bank of Indiana 800-642-0039 888-873-3424 None None bill pay Free access \$2.95 for Unlimited Unlimited Free access Free bill Unlimited Unlimited Internet Internet 9/4/2003 Yes 9/4/2003 No

IRA Center Insurance Home equity Investing 800-225-5353 Fleet National Bank www.flagstarbanking.com 90 days All other customers Free access \$4.50 for Unlimited Unlimited Internet 9/4/2003 No

Money markets Mortgages - Refi www.fleet.com None None bill pay access Free bill pay Fleet One Gold Free Unlimited Unlimited Internet 9/4/2003 No 9/4/2003 No

None Free access Free bill Fleet One Premier pay \$5 inactivity fee Free access Free bill Unlimited Unlimited Unlimited Unlimited Internet Internet 9/4/2003 Yes

None None Personal Checking after 3 months pay \$5 inactivity fee Free access Free bill Interest Checking Unlimited Unlimited Unlimited Unlimited Internet 9/4/2003 Yes Internet 9/4/2003 Yes

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Nexity Bank

www.nexitybank.com

www.netbank.com 888-256-6932

after 3 months

NetBank

Web banking deals

Moving

Mortgages

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www.usbank.com	800-872-2657	U.S. Bank
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	www.usbank.com None \$5.95 access Unlimited Unlimited MS	bill pay  None \$5.95 access Unlimited MS

VirtualBank 877-998-2265 www.virtualbank.com	WWW. LISTOFIE
90 day:	None
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Internet	MS Money Quicken
Internet 9/4/2003 Yes	9/4/2003 No

Washington Mutual Bank	www.wachovia.com	800-WACHOVIA	Wachovia Bank
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<sup>\*</sup> Mortgage rate may include points. See rate tables for details. Click here.

\* To see the definition of overnight averages <u>click here</u>.

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http://www.bankrate.com/brm/publ/onlifees.asp

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Banking Services



## Main Page

## Open A New Account Login to Online Banking

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- Money Market
- Checking
- Savings

## Retirement Accounts

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Investment Center

## **Credit Card**

· Visa ®

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- How To Enroll
- Bill Pay Online Banking Demo
- Maintenance Schedule

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- E-mail Updates
- Lost/Stolen Check Card
- Financial News Archive
- Financial Calculators

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- Help Center
- FAQs
- Glossary
- Bank Branch Locations

## Bill Pay

feature makes it easier and frees up your time to do the things you really like to do! Bill pay is available if you have an eligible IndyMac Bank checking account, and signing up for bill pay is simple through IndyMac Bank's online banking service. Paying monthly bills the traditional way can be time-consuming and tedious. The IndyMac Bank® Bill Pay

Using bill pay is so easy, you may never want to handle this chore yourself again. It's the ultimate in personal banking convenience

## Scheduling Online Bill Payments

may be imposed as a result of your failure to transmit payment instructions at least five (5) business days manner that they will be paid on time. You are responsible for available funds and any late charges that business days before the payment is due. It is your responsibility to request payments be made in such a Once you're approved, you may schedule a payment date for any business day up to 364 days in advance. prior to the payment due date. To ensure timely payment, you should enter and transmit your payment instructions at least five (5)

## **Bill Pay Fees**

Check Copy: Stop Payment: Non Sufficient Fee/Uncollected Funds (Paid or returned): \$25.00 \$20.00 \$3.00

# Online Bill Payment Monthly Service Charges

Online Bill Payment with Value Checking: \*Bill Pay fees will be assessed to your account on the 5th of each month. Online Bill Payment with Premium Checking: \$5.00 \$5.00

## **Cut-Off Times**

**Fund Transfers** 

11:00 P.M., Pacific Standard Time

En Español

7:00 P.M., Pacific Standard Time Transactions received after the cutoff time will be posted the following business day.

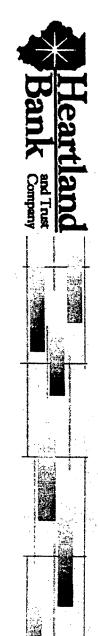
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### Online Banking

CAM Log On HBO Log On Commercial Account Manager HBO Information

### Locations & info

**ATM Locations** 

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Simple Switch Reorder Checks Information

### Loans

Credit Cards Mortgage Application Calculators

## Agriculture Services

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Site Map

## Welcome to Heartland Bank Online

I Pay fees waived when used monthly!!..... Bill Pay fees waived when used monthl

Bill Pay fees waived when used monthly! (October 1, 2003)

least once each month to make a payment.\* That's right! Heartland Bank now waives your online Bill Pay charge if you use it at

no stamps, no envelops, and no hassles! only payments. Think about it — just a few keystrokes and you're done. No checks to write Online bill payment allows you to pay bills electronically and securely from any PC with Internet access. You can set up recurring bills like loan payments or rent and make one-time

## Signing up is easy!

service, simply click on the Bill Payment button once you've logged into online banking. You will be prompted to complete and submit the application online, to be reviewed by online Bill Pay enrollment is completely electronic. If you are already enrolled in our online banking banking administrator, Barb Carr.

If you have not yet registered for online access to your accounts, you will need to complete this step first. To register for online banking, click here. For more information about the benefits of online banking, click here.

Don't hesitate any longer! Use it and you'll love it! If you would like additional information, please e-mail Barb Carr at bcarr@hbtbank.com or you can reach her by phone at 309.662.4444 (toll-free 888.897.2276).

will be charged \$5.95. If no bill payment is made during the monthly statement cycle using Bill Pay, your account



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Make Heartland Bank your choice.



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4.0 (compatible; MSIE 6.0; Windows NT 5.0; Q312461)
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Internet Explorer Netscape Navigator

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http://www.hbtbank.com/

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Individuals

Small Business

Commercial

**About Wells Fargo** 

## Online Banking & Brokerage

## Wells Fargo Online 🐑 🔹 Sign On

View your accounts online in less than a minute. Get Started Now Set up your accounts online



Home Mortgage, Home Equity, and more Check Today's Rates

Credit Planning, Retirement, and more Learn About

More >>

Time Accounts (CDs)

Checking & Savings ATM & Check Card

Bill Pay Banking

Online Banking

Individuals

- or service. It's fast! Apply Online
  - Apply Now for an account
- check status. Finish saved applications or

Home Mortgage Home Equity Loans Loans & Credit Credit Cards Student Loans

> Mutual Funds Brokerage

R S S

Investing & Insurance

Se Habla Español

Financial Consultants

Historically low rates
Home Equity rates as low as
4.00% APR, no points, and low fees. Get an instant decision when you apply online.

> More >> Insurance

we can help. Leam More. on your own or with guidance Meeting your needs. your needs? Whether you invest Is your investment firm meeting

More >> Auto Loans

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### **EXHIBIT 54**



\*Log In \*Contact Us

Business Financing

Retirements and Benefits

\*Product Finder \*Press Room \*FAQs

Glossary

**Business Center** 

Selling Your Business



# Online Business Banking Services

banking activities. Key features include: account, you and designated employees can perform a wide range of electronic business with more control over your day-to-day cash management needs. Integrated with the WCMA® WCMA Cash Manager $^{f B}$  is a 24-hour online business banking service designed to provide you

## Information Reporting

Cash Management

Cash Management

- Obtain comprehensive balance and transaction reporting on your WCMA account
- Access current and historical cash, portfolio and available balance information.
- View electronic transfers, check disbursements, deposits, Visa<sup>®</sup> Business card activity and lockbox receipts.

For information on the various types of reports, click Available Reports.

## Transaction Processing

Optional Business

Cash Management Profiler

**Business Card Service** 

Merrill Lynch Visa

Services

Online Business Banking WCMA SubAccounts WCMA Account

Merrill Lynch Visa

**Business Signature Card** 

- Process transactions in your WCMA account through a single electronic portal
- Initiate U.S. dollar-denominated wire transfer disbursements to external bank accounts with same-day settlement.
- Transfer funds between your enrolled WCMA accounts
- Initiate a variety of receipt and disbursement transactions using the ACH settlement network.
- Automate the collection of client receivables
- Automate the movement of funds from external bank accounts to your WCMA account with the cash concentrator feature.
- Pay bills.

Find a Branch Office

FASBUSINESS FE

Electronic Tax Payment

Merchant Card Service Lockbox Service Paychex Payroll Service

Service

File federal and state payroll tax payments electronically.



- Segregate information and access levels among authorized users.
- Separate responsibilities by:
- Designating who can create or release transactions.
- o Establishing spending limits for employees.
- Authorizing who can access account balance and transaction information.

### Security

softwarethe same level of security the U.S. Department of Defense uses to allow military personnel online access to their payroll records. integrity of all data, WCMA Cash Manager uses Secured Socket Layer (SSL), 128-bit encryption Protect your data from unauthorized viewing and modification. To maintain security and

For more information, view:

- WCMA Cash Manager Tour
- WCMA Cash Manager Sign-up
- WCMA Fee Schedule
- Frequently Asked Questions
- Get a Brochure
- Contact Us

office near you. You can also contact a Merrill Lynch Financial Advisor or use the <u>branch office locator</u> to find an

WCMA and Working Capital Management Account are service marks of Merrill Lynch & Co., Inc.

WCMA Cash Manager is a service mark of Merrill Lynch & Co., Inc.

Merrill Lynch, Pierce, Fenner & Smith Incorporated is a registered broker-dealer, not a bank and the WCMA account is not a bank account. Banking services are provided by licensed banks or by third parties through arrangements with licensed banks. Unless otherwise indicated, investment products are not FDIC-insured, not guaranteed by a bank and may lose

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### **EXHIBIT 55**



PRODUCTS & SERVICES | PLANNING & TOOLS

INVESTING & MARKETS HEL

HELP DESK

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smartdeals

MY CIT

Your check is already in the mail

## Bills & Payments at-a-glance

We make sure your check's in the mail

Citi can help take the worry and planning out of bill payment, so you can focus on what really counts.

get details >

Citibank's FREE

Online Bill Payment service helps make sure

your bills are paid

on time.

learn more

Online Bill Payment

Citibank customers can use this free service to:

- Quickly schedule one-time or recurring payments
- Easily track past & future payments.

## **Citibank Auto Deduct**

get details >

If you have a Citibank <u>checking</u> account, sign-up for this **free** repayment service when applying for a Citibank home equity <u>line</u> of credit or <u>loan</u>, & you may be eligible for a better rate.

CitiPhone Banking®

Not near a computer? Pay your bills by calling a Citibank representative for just \$4.95/month.

get details >

Citi Cards

relatedsites

See all Citi Bills & Payments Options >

Benefits of Paying Bills
 Online

relatedtopics

- Bill Payment Restrictions
- Bill Payment Lead Times

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CE **3** 

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UBS-000230

### **EXHIBIT 56**



October 9, 2003

Master Your Banking

Personal Banking Build Today Savings

Online Banking
Home Financing

Орел Сте

Finance a Home

Secure Your

### **Products**

Checking Account with Interest

WealthBuilder Account

Lehmen Bank Credit Card

### Services

Online Bill Pay

Transfer Funds
Overdraft Protection
Direct Deposit

### **Tools**

What's it worth to Reduce My Spending?

Should I Pay Off Debt or Invest in Savings?

How Much Will My Savings Be Worth?



### **Master Your Banking**

YOU WANT TO BE IN THE DRIVER'S SEAT.

You've probably heard that banking online gives you instant, 24-hour access to your account. But online banking is not just about convenience. It is a way of banking which finally puts you in the driver's seat.

### IT'S ABOUT CONTROL.

Imagine all your financial information at Lehman Bank — including bank accounts, mortgages, and CDs — brought together onto a single, secure web page. Your entire transaction history is at your fingertips, along with the ability to pay bills online or transfer funds between your Lehman accounts — or even to and from your non-Lehman account — anytime, easily. And your Lehman Bank Credit Card balance is just a click away.

### IT'S ABOUT CHOICE.

Our <u>Checking Account with Interest</u> gives you so many ways to get to your money: ATM withdrawals, check writing, online bill pay, check card purchases, and electronic transfers. It's about access. There are many ways to get help: through the web, by e-mail, or by phone to our customer service center.

### IT'S ABOUT SECURITY.

Your money and your privacy could not be safer. Our <u>security system</u> and the safeguard of <u>128-bit encryption</u> ensure that only you have access to your financial information. We offer the safety of <u>overdraft protection</u>, and each depositor is <u>FDIC Insured</u> up to \$100,000.

If you are interested in money management, try some of our online planning tools. They can help you figure out how much you could save by reducing your spending, whether you should pay off your debt or invest in savings, or how much your savings will be worth in the future.

Let us take care of your financial needs. Apply Now.

THINKIN OR REI



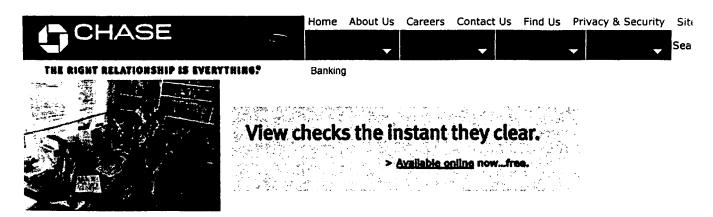
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-- J. PE

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### **EXHIBIT 57**



### **Related Topics**

- > Checking Account Comparison Chart
- > ATM/Debit Card
- > Savings & CDs
- > Overdraft Protection
- > Statement Options
- > Reorder Checks



or





Chase is the right connection for all of your banking needs. You can get more for your money by linking your Chase accounts. Then, balances in all your accounts can work together to help you avoid monthly fees.

### Make the connection with these Chase banking options:

### > Checking Accounts

Whether you write just a few checks or want personalized attention, Chase has the checking account for you.

### > Savings Accounts & CDs

Chase offers a range of savings products to help you meet your shortand long-term financial goals. From savings and money market accounts to certificates of deposit accounts (CDs), you'll earn competitive interest rates.

### > ATM/Debit Cards

Use your Chase Banking Card with the MasterCard® logo at more than 28 million MasterCard locations worldwide. No more time spent writing checks - your purchases are deducted directly from your checking account.

Plus, you can choose to earn frequent flyer miles with the <u>Chase/Continental Airlines® Banking Card</u> or recreational activities award points with the <u>Chase Banking Card</u> with Leisure Rewards<sup>SM</sup>.

### Online Account Access<sup>SM</sup>

Access your Chase accounts any time, any day with Chase Online<sup>SM</sup>. You can transfer money instantly between your linked deposit accounts, review deposit account information, including which checks have cleared and when, even pay your bills online for **FREE**.

Plus, you'll get the big picture of all of your account activity with a <u>consolidated monthly statement</u>. If you are not a Chase customer, <u>open a Chase account</u> online, call **1-800-CHASE24\*** or visit a branch today.

UBS-000232

<sup>\*</sup>If you are a Chase customer, ServiceLine<sup>SM</sup> representatives are available to assist you 6 a.m. - midnight ET (5 a.m. - 11 p.m. CT). Automated account information is available 24 hours a day, 7 days a week. In New York, call 935-9935 from area codes 212,516,718,914, and Rochester NY. In the Houston, TX area, call 713-216-7000. All other areas please call 1-800-935-9935. Hearing impaired customers with TDD equipment can call 1-800-CHASETD.

This site is directed at persons in the United States only. Persons outside the United States may visit International Banking.

JPMorgan Chase Bank. Member FDIC.

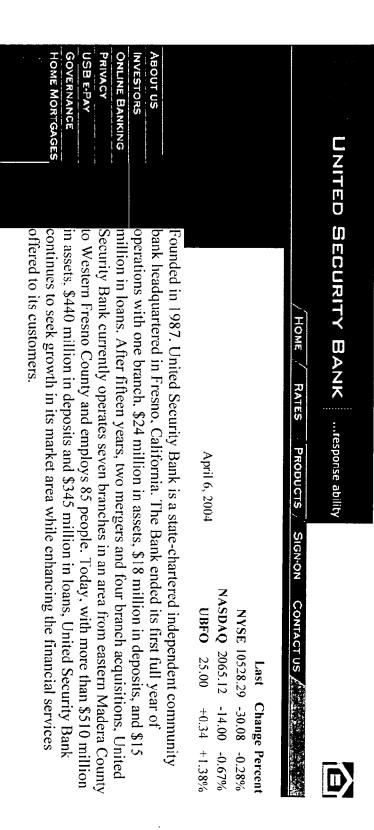
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UBS-000233

### **EXHIBIT 58**





1.888.683.6030

CONTACT INFO

info@unitedsecuritybank.com

customers. the business and professional community and individuals located in Fresno and Madera bank structure allows us respond quickly and provide personalized service to our meeting the financial needs of the community we serve. Our independent community Counties. The business and local community knowledge possessed by our Board of providing a full range of competitively priced commercial banking services primarily to Directors and Management enables United Security Bank to offer superior service when United Security Bank was established by local business people with the purpose of

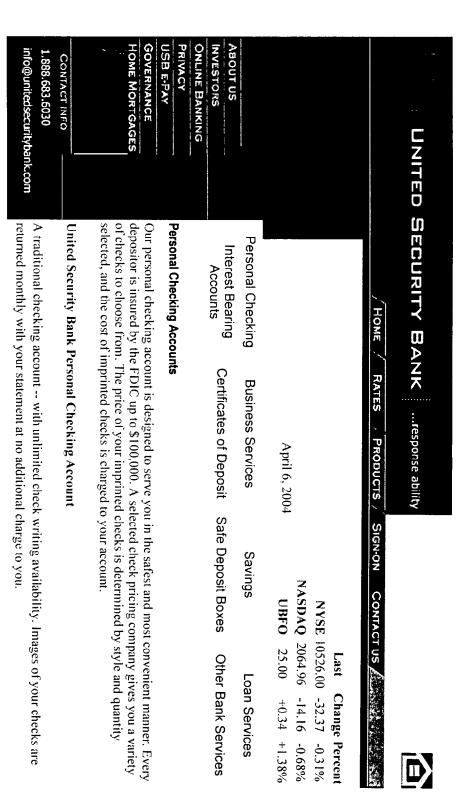
staff is comprised of talented professional bankers who understand and appreciate the principles of community banking - prompt response and superior personal service. Our businesses. As a local independent bank, United Security believes strongly in the array of loan and deposit products provided to individuals and small to medium sized Oakhurst, Caruthers, San Joaquin, Firebaugh and Coalinga. The Bank offers a wide United Security Bank has seven branches including two in Fresno, and one each in

enables United Security Bank to provide a quality level of service not found elsewhere. commercial real estate and construction lending, as well as small business financing, challenges facing businesses in the local community. Expertise in such areas as

shareholder value through increased and consistent net income and earnings per share. rewarded over the years with increased stock prices and increasing dividends. makes strategic business sense for its shareholders. As a result, shareholders have been business opportunities present themselves. This growth strategy is based on enhancing share in the local community, as well as expansion into new markets when sound United Security Bank will pursue acquisitions and opportunities to expand only when it Our primary business strategy at United Security Bank is to focus on increased market

a "5-Star Rating" by Bauer Financial Reports, while Veribank recognizes United Community Reinvestment Act (CRA) performance. The Bank is also regularly awarded as determined by the Findley Reports and is rated outstanding by bank regulators in Security Bank as a top "Blue Ribbon Bank." soundness. The Bank consistently maintains a "Super Premier Performing Bank" rating United Security Bank has consistently received the highest bank ratings for safety and

Member FD





## Checking Account Charges

Minimum opening balance.	\$100.00
\$500.00 minimum or \$1000.00 average available opening balance.	No monthly service charge.
Below minimum or average available balance.	\$8.00 monthly service charge.
*Overdraft Privilege.	Up to \$700.00

## United Security Bank Basic Banking Account

For customers with minimal monthly checking needs. USB offers a simple checking plan which limits

returned monthly in your statement at no additional charge. you to only 6 checks per statement cycle for a flat monthly service charge. Images of your checks are

Minimum Opening Balance.	\$100.00
Monthly service charge.	\$3.00
Charge per check in excess of 6 per month.	\$1.00 each
*Overdraft Privilege	Up to \$700.00

## United Security Bank Classic Checking Account

Personalized Classic checks are provided by the Bank free of charge. Interest is paid monthly on all If you have reached your 62nd birthday, you are eligible to enjoy the plan which offers you unlimited check writing privileges with no monthly service charge on your personal checking account.

A monthly statement is issued and mailed to you with images of your checks enclosed. We encourage you to use our Automatic Direct Deposit for government checks.

 Minimum Opening Balance\$200.00
*Overdraft Privilege up to \$700.00
 Free Cashier's Checks.
 Free Money Orders.
 Free American Express Traveler Cheques.
 Free ATM Card.
Free small safe deposit box with total balances over \$10,000.

## Free Checking Account

ATM accessibility. receive quality service from United Security Bank. You will have unlimited check writing privileges and We will give you more for less. With this account you can enjoy no monthly service charge and still

Minimum opening balance	\$25.00
Required to order duplicate style checks	Price varies depending on style & quantity ordered
Truncated statements (no images)	
Copies of checks.	\$1.00 ea
*Overdrast privilege.	\$400.00

Back to Top

## **Business Accounts & Services**

## United Security Bank Business Advantage Checking

delivery, interstate long distance service, car rentals, office products and much more. Visit any of our branches to get detailed information on how this account can begin saving you time and money. This premier business checking account offers a total package of savings and convenient services available to our valued business customers. Receive preferred rates on merchant card services, overnight

This product is available for our high volume accounts.

Minimum to open.	\$200.00
Monthly Service Charge.	\$15.00

## **Business Checking Account Fees and Charges**

Minimum to open.	\$200.00
Service charges are based on minimum and average balance during the month	and average balance during the month.
2500.00 minimum or \$4000.00 average balance. No Charge	No Charge
Below minimum or average available balance.	\$10.00
Business Checking Statements are issued at the end of each month	issued at the end of each month.

## **High Volume Accounts**

Rate Sheet located at the new accounts desk. Service change based on account analysis. For current analysis charges, refer to Business Analysis

### **Business Savings**

inimum to open.	\$100.00
ngs accounts earn the same interest a funds in your checking account, in	Business savings accounts earn the same interest as personal savings accounts. If you have surplus funds in your checking account, inquire about this type of savings.
	n. \$100.00  ngs accounts earn the same interest as personal savings accounts. If yo funds in your checking account, inquire about this type of savings.

### Rate

Market rate is determined by United Security Bank's base rate.

Other Services for Businesses

Wire Transfer Service
Telephone Transfer Service
Night Depository Service
Merchant Depository Accounts
Federal Tax Deposit Service
Payroll Service

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### Savings

### **Personal Savings**

Interest added to the account every quarter. Pays market rate interest compounded on your collected balance on a 365 day basis (366 leap year).

Minimum opening balance.	\$100.00
Minimum daily balance to avoid service charge.	\$300.00
Service charge if below minimum per statement cycle.	\$7.50
Minors (under 18) and seniors (62 and older) Minimum to open. No quarterly service charge	\$100.00
Savings Overdraft Transfers.	\$5.00 per Transfer

### **Business Savings**

funds in your checking account. Inquire about this type of savings. Business savings accounts earn the same interest as personal savings accounts. If you have surplus

## Terms and Conditions

- 1. The respective rights and obligations of Depositor and Bank relating to the account shall be governed by and subject to (a) the terms and conditions as disclosed in the Bank's Deposit Agreement and amended, without notice thereof to Depositor except as herein otherwise provided. directives; and (c) the by-laws, rules and regulations of Bank as now in force, or hereafter adopted or Disclosure; (b) all present and future applicable laws and governmental rules, regulations, orders and
- 2. Bank reserves the right to require Depositor to give notice in writing of an intended withdrawal of all or any part of the account seven days before such withdrawal is made.

- \$1.00 per transaction. person. There will be a service charge for excessive withdrawals (more than 3 in any calander month) of Depositors can make any number of transfers by mail, messenger, automated teller machine (ATM) or in item. The Bank reserves the right to close Savings Accounts that exceed these withdrawal limits. made for the purpose of covering an overdraft. The fee for this type of excessive withdrawal is 10.00 per party excepting any transfer made for the purpose of repaying a loan with the Bank other than a loan telephonic transfers from the account to another account of the depositor within the Bank, or to a third 3. Depositor is permitted, during any calendar month, no more than six (6) pre-authorized, automatic, or
- Schedule of Rates and Charges. and subject to such rules as may be determined by Bank from time to time and publish in Bank's 4. Interest on the account shall be computed, credited and paid at such a rate and times, in such manner,

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## Interest Bearing Accounts

## United Security Bank Now Account

Earns market rate of interes	Earns market rate of interest on your collected balance.
Minimum opening deposit.	\$200.00
\$1.000.00 minimum or \$2,500.00 average available balance.	No Charge
Below minimum or average available balance.	\$10.00

### Note:

This account is available only to individuals.

## United Security Bank Business Now Account

Minimum opening deposit	\$200
\$2500 minimum or \$5000 average balance	no charge
Below minimum or average balance monthly service charge	\$12.00
Note: this account is available only to sole proprietorships and certain non-profit organizations (i.e., educational, religious, or charitable associations.)	rships and certain non-profit organizations (i.e

- Check images will be returned in the monthly statement.
- Unlimited check writing.
- Earns market rate of interest on all of your collected balance

### Interest

date. No interest is paid if the account closes before the statement date. Interest is compunded daily on a 365 basis (366 in a leap year) and paid monthly on your statement

### Rates

changed at any time. The Bank pays market rate of interest on all balances. Rates are established by the Bank and can be

## United Security Bank Money Market Account

the account closes before the statement date. Earns market rate of interest on your collected balance. Interest is compounded daily on a 365 day basis (366 in a leap year), and paid monthly on the day your statement is prepared. No interest is paid if

₹,500.00
You are permitted an unlimited number of withdrawals in person, by messenger or by mail. You may
have a combined total of six (6) telephone or preauthorized transfers and checks to third parties (of
Withdrawals over the permitted number may be returned. The fee for each excessive withdrawal will
be \$10.00. The Bank reserves the right to close Money Market Accounts with excessive withdrawals.

or any part of the account seven days before such withdrawal is made. Bank reserves the right to require Depositor to give notice in writing of an intended withdrawal of all

### Rate

Tiered rate structure for following balances:
Under \$2.500.00
\$2.500.00 --- \$49,999.99
\$50,000.00 --- \$99,999.99
\$100,000.00 -- \$249,999.99

\$250,000.00 and above Market rate is determined by United Security Bank's base rate.

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### Loan Services

makers you need. innovative solutions to your loan needs, experienced loan officers, and direct access to the decision United Security Bank loan services are characterized by highly competitive interest rates, creative and

Compare our response time to others! Your loans are processed in a timely manner because all decisions are made right here in Fresno.

and relaxing atmosphere. Our goal is to provide personalized and professional handling of your loan needs in a comfortable

We offer the following types of loans:

Commercial Loans

- Working Capital
- **Business Expansion**
- Accounts Receivable

Equipment Financing

- Professional Loans
- Small Business Administration
- Standby Letters of Credit

Consumer Loans

- Automobiles
- Home improvement
- Household/Personal (secured and unsecured)
- FAST CASH Overdraft Protection

Real Estate Loans

- Interim Construction
- Commercial Real Estate

at your discretion. You can write checks in excess of your checking account balance up to the limit approved on your FAST CASH OVERDRAFT PROTECTION ACCOUNT. The FAST CASH/Overdraft Protection Account Check allows you the flexibility of borrowing funds

amount deposited to your checking account. Upon approval of your credit application, you will be granted a credit line to use at your pleasure. There is no charge for this pre-approved credit line until you use it. You are only charged for the actual

Money is transferred in increments of \$100.00 and there is a fee of \$2.00 per transfer.

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## Certificates of Deposit

They are either single maturity or automatic renewable. Following is a schedule of Certificates of Deposit available. Time Certificates of Deposit are investment instruments issued by the Bank for a specific period of time.

Time Certificates of Deposit	
Under \$100,000.00	
Minimum opening balance.	\$1,000.00
For information on current rates,	For information on current rates, please call the Bank: 888.683.6030
Time Certificates of Deposit Over \$100.000.00	
Rates on Certificates of Deposit over \$100	Rates on Certificates of Deposit over \$100,000.00 change daily. Please call for quotes.

## Individual Retirement Account (IRA)

Minimum opening balance.	\$1,000.00
Annual maintenance fee.	\$10.00
Traditional IRAs Roth	Traditional IRAs Roth IRAs Educational IRAs

## Early Withdrawal Penalties

Withdrawal of funds from a time deposit prior to maturity are subject to the following penalties:

- days after the deposit. 1. Seven (7) days interest on the amount withdrawn if the withdrawal is made within the first six (6)
- penalty. 2. Time deposits with an original maturity of one year or less are subject to one month's interest

penalty. 3. Time deposits with an original maturity of more than one year are subject to three months interest

or not named on the deposit instrument, withdrawals can be made before maturity without forfeiture of Upon death or "judicial declared incompetence" of any owner of a time certificate of deposit, whether

Member FDIC

Accounts insured up to \$100,000.00 by the Federal Deposit Insurance Corporation.

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### Safe Deposit Boxes

certificates. No more fear of losing irreplaceable family treasures to fire or theft at home. Your valuables those things you can't afford to lose are both safe and accessible. No more searching for lost birth deserve the best protection possible, and that protection is available at United Security Bank. Avariety of box sizes are available for rent on an annual basis. You can enjoy the security of knowing Around the clock protection for your documents and valuables is now available at United Security Bank.

If you have any of the following, you should have it stored safely in a safe deposit box:

- Birth/Marriage Certification/Adoption Papers\*
- Rare Coin Collections/Jewelry/Stamps
- Family Records/Military Papers/Photos/Letters
- Wills/Life Insurance Policies\*
- Passports/Social Security/Naturalization Papers
- Court Decrees/Powers of Attorney
- Contracts/Trust Deeds/Tax Records
- Securities/Stock/Savings Certificate/Savings Bonds
- Leases/Legal Documents

should be kept at home. \*For quick reference, photocopies of all birth/marriage certificates, wills and insurance policies

The rental fee for this valuable service varies according to the size of the box:

2x5	Box Sizes
\$20.00	Annual Rent*

3x5	\$30.00
4x5	\$40.00
5x5	\$50.00
3x10	\$60.00
5x10	\$80.00
10×10	\$125.00

<sup>\*</sup>Rental fees must be paid in advance.

Other safe deposit box fees:
Forcible Entry.....Bank's Cost

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### Other Bank Services

Check Cashing	No Charge
ATM Network Withdrawals.	\$1.00
Check Imaging	
)	\$500.00 one time
On Diskette. setup  Monthly Charge.	\$25.00
E-Banking (Account inquiries, transfers).	No charge
E-Pay (online Bill Payment)	No Charge
Photocopies.	\$1.00 each
Replacement Cards.	\$5.00 each
Collections	
98	920.00
Domestic Wires	
Incoming and Outgoing.	\$20.00
International Wires	
Incoming	\$20.00
	\$40.00
Cashier's Checks.	Customer \$6.00 Non-Customer \$8.00

Statement Bosonsilistics and Assembly Brooks	Money Orders.	Customer \$4.00 Non-Customer \$6.00
Statement Necolicination and Account Records   \$30.00 per nour	Statement Reconciliation and Account Records	\$30.00 per hour
Research \$30.00 minimum	Research	\$30.00 minimum

## Other Related Charges Affecting all Accounts

Non-sufficient Funds (returned Checks).	\$18.00 per item
Overdraft (paid checks)	\$22.00 per item
>Daily Maxinum.	\$160.00 per day
Deposited Checks Returned.	\$5.00 per item
Stop Payment Orders.	\$18.00 per item
Redeposited checks	\$1.00 per item
Interim Statement Requested.	\$5.00 per statement
Bookkeeping Inquiries.	\$2.00
Dormant Accounts (After 12 months inactivity).	Regular Service Charge
Legal Processes.	\$50.00 each Attachments, Executions, Tax Levies, Restraining Orders (when this charge has been assessed for an attachment, no additional charge is made for the subsequent Execution).
Check Imprinting Charges	Varies with the type and style of check selected. Cost includes base price, handling charge and sales tax charge on gross purchase price.
Night Depository. Annual Fee per Bag.	\$20.00
Travelers Checks.	1% - 1 1/2 % of amount purchased
Notary Fees Customer.	No Charge
Telephone Inquiries. Check/balance verification.	\$2.00
Telephone Transfers.	\$2.00

### No Fee Services

Bank by mail.

Automatic Transfers from one account to another account within the Bank. (Excluding savings

overdraft coverage.)

Direct Deposit of Federal payments and other payroll accounts

USB Bank-Net phone inquires......888.683.6030

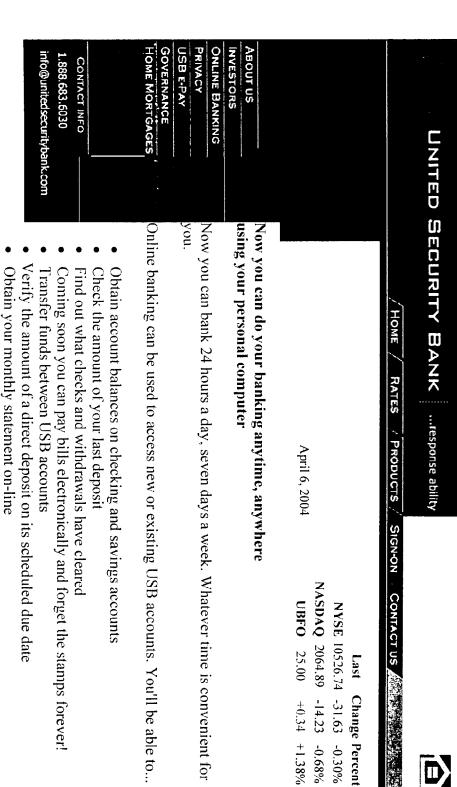
Internet banking @ www.unitedsecuritybank.com

We want to be helpful. If you experience any difficulties with Bank services, please contact one of our officers, or see the "Contact US" section of this web site.

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UBS-000250





Generate reports on your account activity

Export your transactions to popular financial software packages

To speak to a personal banker and learn more about USB online banking, please contact

### Specifications

your branch.

The following conditions must be fulfilled for the system to function properly and effectively:

## GENERAL INSTRUCTIONS

- The browser must preferably be <u>Microsoft Internet Explorer 4.71</u> or higher, or alternatively <u>Netscape Communicator 4.05</u> or higher.
- Use of 800x600 monitor with 16-bit colour is recommended.
- After logging-in the online banking system it is advisable not to use the REFRESH those used by the system (secure environment - https). (RELOAD) and STOP keys, and not to use the BACK key to move to pages other than
- is again automatically disconnected ("Idle Timeout"). For reasons of security and in order to provide better service to our clients, there is a 15logging-in to the system the client does not perform any transaction within 3 minutes, he minutes the client is automatically disconnected from the system. In addition, if after minute limit to complete transactions ("Process Timeout"). After the expiration of the 15

## MICROSOFT INTERNET EXPLORER 4.0

- In the View / Internet Options / Advanced menu, under Security / Cookies select requested to accept a cookie, you must do so. Always accept cookies. If you have selected Prompt before accepting cookies, when
- The secure mode must be activated (Secure Sockets Layer 2 and 3). In the View / Internet Options / Advanced menu, under Security select SSL3.0 and SSL2.
- Javascript must be activated. (default option)
- Style Sheets must be activated. (default option)

## **MICROSOFT INTERNET EXPLORER 5.0**

- access to the system. In the Tools / Internet Options / Content / AutoComplete... / User names and automatically the passwords you entered. As a result, non authorized users may have passwords on forms is inactive. Otherwise, Internet Explorer 5.0 or above registers
- In the Tools / Internet Options / Security in the Custom Level option the: Allow must be activated. cookies that are stored on your computer / Allow per session cookies (not stored)
- In the Tools / Internet Options / Security in the Internet category the Security Level for this zone must be Medium.
- In the Tools / Internet Options / Advanced under Security the: SSL 3.0 and 2.0 must be activated.
- Javascript must be activated. (default option)
- Style Sheets must be activated. (default option)

## NETSCAPE COMMUNICATOR

- In the Edit / Preferences... / Advanced menu, under Advanced select Accept all cookies. If you have selected Warn me before accepting a cookie, when requested to accept a cookie, you must do so.
- In the Edit / Preferences... / Appearance menu, under Fonts, select Use document-specified fonts, including Dynamic Fonts.
- In the Edit / Preferences... / Advanced menu, under Advanced select Enable Javascript.
- In the Edit / Preferences... / Advanced menu, under Advanced select Enable style sheets.

### Security

on the Internet (128bit encryption). Thus, in every transaction performed, the messages exchanged between the client and the Bank's Web Server are encrypted. United Security Bank has obtained the maximum possible security currently available

Currently, such encryption is available internationally in two levels:

- 40-bit encryption and
- 128-bit encryption.

The difference between them is considerable.

- 40-bit encryption means that there are 2<sup>40</sup> potential keys that may be used to encrypt messages, though only one functions on each on-line session.
- encrypt messages, though only one functions on each on-line session. Therefore there are 288 times more key combinations than in 40-bit encryption. 128-bit encryption means that there are 2128 potential keys that may be used to

# USB provides the 128-bit encryption security level.

each session. In the table below, you can see how each browser activates or not the secure mode on

The icons below appear at the bottom of each browser.

Browser
Netscape Communicator 4.0
Microsoft Internet Explorer (any version)

Secure Connection Insecure Connection

a no icon

to log-in, while the Bank also uses additional security systems (Firewall) which control Beyond encryption, subscribers use personal ID numbers (User ID, Secret Passwords)

and record each user's access to its systems.

Subscribers are responsible for safeguarding their personal security codes. In the event of disclosure to third parties, they must notify the Bank immediately.

UNITE	UNITED SECURITY BANK		response ability		
Products	Interest Rates	Investors	e-Banking	Locations	Governance
Corporate Profile	SEC Filings	Financial News	Stock Quote/Chart	ite/Chart	Executive Officers
Financial Highlights	Reports	Ownership Profile	e Analyst Estimates	stimates	Event Calendar
Request Information	FAQ	Glossary	IR Site Map	Мар	

## **Frequently Asked Questions**

## What is United Security Bank's customer base?

with credit needs ranging from \$25 thousand to \$10 million. primarily in Fresno and Madera Counties. Business customers annual sales range from \$250 thousand to \$10 million, United Security Bank's primary customers are individuals, as well as small business and commercial clients located

## What is United Security Bank's core business?

Security's core business. Small business financing and indirect broker referred home improvement lending are other and businesses. Commercial real estate and construction development lending comprise a substantial part of United United Security Bank offers a wide range of loan and deposit products, including Internet banking, to both individuals areas where we specialize.

# Why can United Security Bank provide superior service to its customers?

believe in offering the very best personalized service to their clients. management and staff enables United Security Bank to make informed decisions, offer superior service, and anticipate Because United Security is a local independent bank, the business and local community knowledge possessed by our the financial needs of customers in the communities we serve. Decisions are made locally and quickly by staff who

## What is our long-term corporate growth strategy?

expanding into new markets when sound strategic opportunities present themselves. This growth strategy is based on enhancing shareholder value through increased and consistent profitability and planned asset management The business strategy of United Security Bank is focusing on increased market share in the communities we serve, and

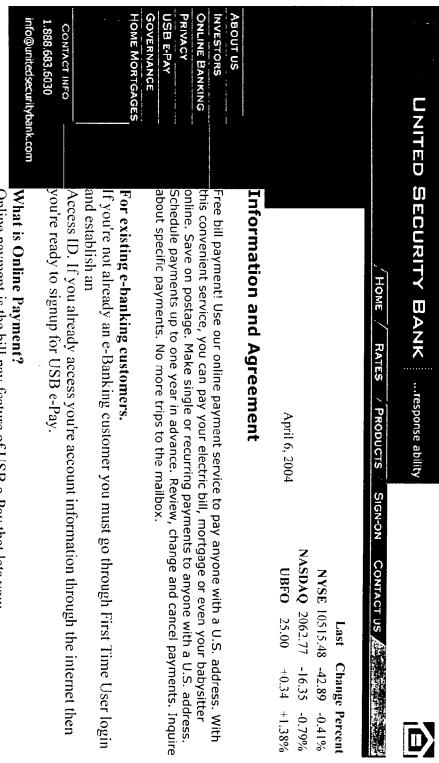
# How do we continue to produce superior financial results for our shareholders?

dividends to our shareholders. Stability is the key to our success. It is reflected in the way we manage our loan ultimately reflected in the our stock price. portfolio, control costs, show profitability, and demonstrate capital strength. Stability in growth and earnings are Superior financial results are achieved through planned growth in assets, and consistent growth in earnings and

## What can you tell me about United Security Bank's stock?

Market makers for the stock include Hoefer & Arnett, The Seidler Companies, and Hill Thompson, Magid & Company. Contact investor relations at the United Security Bank, or your broker for further information. The stock of United Security Bank is publicly traded on the NASDAQ National Market under the symbol "UBFO".

Does United Security Bank have a dividend reinvestment program and how can I participate? Yes, we offer a dividend reinvestment plan (DRIP) and any shareholder may participate. This allows you to automatically reinvest the quarterly cash dividend from your shares without the cost of a dealers commission. Everything is done automatically for you - all you have to do is sign up! In addition, the plan offers stock certificate safekeeping, fractional share investing, shareholder statements and automatic investing by electronic charge to your bank account.





accessories.

Online payment is the bill pay feature of USB e-Pay that lets you:

Pay most businesses and individuals anywhere in the United States

- Schedule single payments up to one year in advance.
- Set up recurring payments (such as you're mortgage, car payment, rent or cable

# How much does Online Payment through the Internet cost?

Online Payment is an optional service and is available at no additional cost.

# How and when am I billed for Online Payment service?

Never!

# Which of my USB accounts can I use to pay my bills?

You may use any United Security Bank consumer checking account.

### Who can I pay?

You can pay anyone with a United States address using USB e-Pay.

# What types of bills may NOT be paid through USB e-Pay?

You cannot use USB e-Pay to pay taxes or court-ordered payments, or to settle securities purchases.

### How are my bills paid?

payments. with our processor. Sometimes a check may be sent even if the payee accepts ACH Payments are sent electronically or by check depending on the merchant's arrangement

# What is the lead time? How far in advance should I set up payments?

payee to determine how many days it took for the first payment to reach them. payments, in which case the minimum required lead time may be less. Check with the suggest you submit you're payment 5 to 7 business days before you're due date for that lead time may be different depending on whether that payee can accept electronic payee. The next time you make a payment to that same payee, the minimum required To help you schedule enough lead time for you're payment to reach you're payee, we

### Can I schedule recurring payments?

ongoing basis. This feature is especially convenient for setting up payments that are for water bill (every other month) or car insurance (twice a year). the same amount and made at regular frequencies like you're mortgage (every month), Yes. This feature allows you the convenience of scheduling payments to be made on an

# How do I cancel a bill payment or a recurring payment?

deleting the payment amount and next due date from the Payment screen up until 6:00 p.m. Pacific Time on the indicated Date to be paid. To cancel a recurring payment you You can cancel any bill payment (single or the next payment of a recurring payment) by

next payment date. change the month field to the next month. All changes must be made by 6:00PM on the recurring payment but only cancel it for the current payment due all you need to do is will also need to remove the number of remaining payments. If you want to keep the

# Can I place a stop payment on a bill that has already been sent?

cancel a bill payment by deleting the payment from the Pending Payment screen up No. Once the payment has been processed, we cannot place a stop payment. You can until 6:00 p.m. Pacific Time on the scheduled date

## What is the cut-off time to submit a bill payment?

bank holidays. Payments made on Friday after 6:00pm PST will be considered Monday Business Day. A Business Day is every calendar day except for Saturdays, Sundays and p.m. or on weekends or holidays will be processed as if they were submitted on the next transactions. The cut-off time for submitting payments is 6:00 p.m. Payments submitted after 6:00

# What is the cut-off time to change or delete pending payments?

the payment Date. The cut-off time to change or delete a pending payment is 6:00 p.m. Pacific Time on

# How will I be notified if a bill payment is canceled due to insufficient funds?

problem we will ask you to refrain from using the e- Pay service. payment has not been processed due to insufficient funds. If this becomes a continual If you have supplied us with an email address, as a courtesy we will email you when a

## recurring bills? What are the advantages of using USB e-Pay rather than automatic deductions for

and when you want the payment to be made deductions is that you have more flexibility and control over how much you want to pay recurring monthly payments. The advantage of using USB e-Pay over automatic from you're checking account, including the ability to set up and maintain automatic USB e-Pay provides customers with the same convenience as automatic deductions

### How many payees can I list?

An unlimited number of individuals and businesses can be set up as payees.

## How far in advance can I schedule a payment?

You can schedule a payment up to one year in advance.

# How many payments can I schedule in a single month?

checking accounts. A fee of \$0.50 will be charged to you're account for each additional service fee entitles you to schedule up to 20 payments per month from you're designated You may schedule as many payments as you would like in a month. The USB e-Pay monthly

### How do I enroll?

Once we have completed you're enrollment we will notify you by email

### How do I cancel?

Once we have cancelled you USB e-Pay account we will notify you by email.

### No signature requirement.

the designated account without requiring you're signature. When payments are processed using the USB e-Pay service you agree that we may debit

### Account Access.

you're Access I.D. or password to another individual you will be liable for transactions generated from you're account. You are responsible for controlling access to the Internet Services. If you disclose

### Limitation of liability.

fees associated with the service. responsible for all transactions approved by the system prior to the cancellation and for in whole or in part without prior notice and with or without cause. You will remain possibility of such Damages. The Bank may cancel you're Internet Banking at any time website and the information contained therein, even if USB has been advised of the general. special, incidental, consequential, punitive, exemplary or treble damages attorneys' fees), and damages of whatever kind or nature including without limitation USB disclaims liability for any and all claims, losses, costs, expenses (including ("Damages") based on any theory of liability, in connection with any use of USB's

Select I ACCEPT to continue then Enroll



### **UBS and Swiss Bank Corporation - the new brand**

The logo of the new bank created from the merger between Swiss Bank Corporation and Union Bank of Switzerland will be composed of Swiss Bank Corporation's keys and the lettering "UBS". This combines the elements with the richest tradition from the corporate designs of both predecessor organizations into a harmonious new corporate identity.

The combination of two familiar elements in their familiar colours underlines the new bank's desire for continuity and reflects its goal of combining the strengths of the two merger partners to build one of the most successful banks in the world.

The new financial services group will operate under three visual identities:



the corporate brand and the brand for the Private & Corporate Clients Division in Switzerland and the Private Banking Division worldwide



the brand for the Investment Banking Division



the brand for the Institutional Asset Management Division

The key insignia - like a coat-of-arms - symbolizes the values to which the new bank is committed: trust in strength and the entrepreneurial initiative to open up new business opportunities.

The combination of the modified key insignia with the red lettering is a powerful expression of the new bank's creative strength. Red is an active colour, denoting dynamism and a capacity for innovation.

The provisional name "United Bank of Switzerland" was discarded after careful consideration. "UBS" was retained because "UBS" will over time come to be perceived as a name in its own right and be associated with the services the new bank provides.

**UBS UNION BANK OF SWITZERLAND** 

SWISS BANK CORPORATION



### News

June 07, 2003

### New brand, new website

Today not only marks the launch of UBS's single brand around the world. We have also comprehensively redesigned our website, giving it a new structure while increasing the range and scope of information we provide.

The UBS Location Finder is one of the new features, making it far easier for you to find out information about our more than 1,000 branches around the world.

You can also now find information about all our businesses and Business Groups on the central www.ubs.com homepage. Some of you will notice that the independent UBS Warburg and UBS PaineWebber homepages have been taken down. To access the information previously available on those sites, access our "UBS Investment Bank" and "Wealth Management in the USA" links.

We have also comprehensively reworked and standardized the design and content of the UBS website, which now has over 30,000 pages. Among the improvements we have introduced is the increased resolution of the pages, which will optimize PC screen space utilization for a majority of the more than one million people who visit our website every month. The larger font sizes we are now using will also improve readability.

### Links

- → UBS Location Finder
- → UBS Investment Bank
- → Wealth Management in the USA
- → Business Banking in Switzerland
- → Wealth Management in Switzerland
- → Wealth Management worldwide

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### News

June 09, 2003

UBS launches global single brand strategy for all major businesses

Wealth management, asset management, investment banking – there are many faces to our business. But at its heart is a single intention – to understand your needs, so we can help you make the right financial decisions. With that in mind, we've made a change. Not to our commitment, of course. Nor to our service, or the people who provide it. It's just that, when you have only one aim, all you ever really need is one name.

Today UBS implements the single brand strategy first announced in November 2002 - all major businesses will now operate under the brand 'UBS'. This step represents a significant milestone in UBS's corporate history - the single brand mirrors UBS's integrated business model and our ambition to deliver 'one firm' to our clients.

The move to the single brand is being marked by the launch of a high profile multilingual global advertising campaign which will run until mid-July in the press in global and local titles and on through the summer on selected airport billboards.

For more information about UBS and what we can do for you, please use our Service Finder.

- → Global advertising campaign
- → Service Finder

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### Our Brand

UBS is more than just a name or logo. It is a promise to our clients.

The image UBS conveys is essentially the sum of experiences our customers, employees and shareholders have with us. For this reason, **our brand must deliver on the promises it makes**.

In the financial services industry, the strength of a company's brand is one of the main factors that attract and retain clients. At the end of last year, we decided to move to a **single brand** because it best reflects our integrated business model and the "one firm" approach we deliver to our clients. Since June 9, 2003, we use UBS as the only brand for our major businesses.

Delivering a consistent client experience

Before deciding to move to a single brand, we conducted a thorough review of our brand strategy. The results showed that all our different client groups had similar expectations:

- the relentless pursuit of their financial success
- access to the resources of a global powerhouse
- proactive advice
- a choice of solutions
- a close relationship with UBS
- understanding of their individual goals and motivations.

Adopting UBS as the single brand for our firm symbolizes both our total commitment to delivering this experience to our clients right across our businesses as well as focusing above all on our clients' needs and goals.

### Related information

- → Media Release: Announcement of new brand strategy (12 Nov 2002)
- → UBS News: Launch of single brand (9 Jun 2003)
- → Advertising campaign (Jun-Jul 2003)

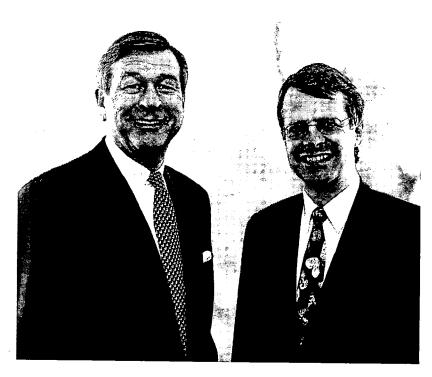
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### Shareholders' Letter



Dear Shareholders,

We started 2003 with a cautious outlook, and the events of this past quarter have again made revenue growth hard to find. However, UBS has once more delivered robust results in turbulent times. Indeed, through the past three years, a period of uncommon difficulty for our industry, we have never been disappointed with our overall performance. We have had no need for restructuring, for deep cuts, for changes of course - all things that can sap the confidence of clients and employees alike. Again this quarter, we have proved that we can protect and even enhance shareholder returns, despite tough markets. We kept a strong grip on costs, pushing our cost/income ratio to its lowest since mid-2001. And by managing our capital resources tightly, we have again improved the return on shareholders' equity.

Taking a look at some business highlights for this quarter, Private Banking reported very strong net new money inflows with flows into its European wealth management initiative at record levels. UBS PaineWebber again attracted strong. positive inflows of net new money. In total, private clients placed CHF 11.1 billion in new assets with us, showing the value they place on our financial strength and individualized advisory services. Business Banking Switzerland generated higher volumes in its Swiss mortgage business, reinforcing its market leadership. UBS Global Asset Management funds continued to report strong relative investment performance while its institutional business experienced strong inflows into equity mandates. And UBS Warburg's Fixed Income, Rates and Currencies business reported its best quarterly performance since 1999.

The new holding company comprising our five fully owned private banks and GAM, our specialist asset manager, is now set up and has begun to make changes. The three Swiss-German private banks – Armand von Ernst, Bank Ehinger and Cantrade – are now merging under the name Ehinger & Armand von Ernst.

Turning to our financial performance, net profit in first quarter 2003 was CHF 1,214 million, down 11% from the same quarter a year earlier. Before goodwill and adjusted for the gain from the sale of Hyposwiss in first quarter 2002, net profit fell just 7%.

Compared to the same period a year earlier, income and expenses in first quarter 2003 were both significantly impacted by the US dollar's 20% weakening against the Swiss franc, with about half of the overall change in both measures driven by currency moves. In fact, this effect accounts for almost the entire 7% year-on-year drop in adjusted profit.

Operating income was down 19% from a year earlier, and, adjusted for the sale of Hyposwiss, it was 18% lower. Apart from the currency effects, the decrease was mainly due to poor equities trading conditions and low equity market levels,

which affected asset-based revenues. Encouragingly, private equity writedowns at UBS Capital returned to more moderate levels, decreasing to CHF 123 million in first quarter 2003 from CHF 383 million in the same quarter a year earlier. Our fixed income business contributed significantly in near-perfect trading conditions. Revenues in the Fixed Income, Rates and Currencies business rose 4% from a year earlier and doubled compared to fourth quarter 2002, despite the negative currency effect.

Our credit businesses, despite another quarter of generally weak economic conditions, have again proved resilient. Aggregate net credit loss expense during the quarter amounted to CHF 104 million, compared to CHF 85 million in the same quarter in 2002 and the net recovery of CHF 11 million we recorded in fourth quarter 2002

Costs remained under tight control. Operating expenses fell 20% when compared to first quarter 2002, reaching their lowest level since the merger with PaineWebber. General and administrative expenses were cut in practically all business areas and sectors. Performance-related compensation also fell.

### 9 June 2003 - one firm, one brand

All our businesses will operate under the single brand UBS from 9 June. Preparations are well on track and at UBS we are proud of this significant milestone in our corporate history. A single brand mirrors our integrated business model, the way we deliver 'one firm' to our clients, allowing them to access all of our services wherever and whenever they are required.

Our new brand strategy is also an important cornerstone in our organic growth drive. In the financial services industry, a strong brand is one of the major factors influencing new client acquisition and retention. It can be the deciding factor behind clients' choice of financial provider.

For any company, however, a brand is not only a name or a logo. It should represent how a company defines itself. For our clients, UBS stands for the relentless pursuit of their success, giving them access to proactive advice and all the resources of a global powerhouse. With UBS they should always feel confident they have made the right financial decision.

### Outlook

Markets and trading conditions are tough and will likely remain so. But while some further degree of volatility cannot be excluded, we do feel that the downward pressure on our industry from the business and market environment could be beginning to ease and that the worst earnings declines may be behind us.

Our businesses are proving highly competitive and we remain convinced that our strategy is the right one. Although the timing of a return to sustained revenue growth is hard to predict, we are still in a position to protect and enhance shareholder returns by flexing costs and tightly managing capital. At the same time, because of our successful strategic initiatives, we continue to be well placed to profit from growth opportunities as they arise.

13 May 2003

**UBS AG** 

Marcel Ospel Chairman Peter Wuffli President

### THE GLOBAL BRAND SCOREBOARD

### The 100 Top Brands Here's how we calculate the power in a name

**LOTS OF INGREDIENTS** go into ranking the world's most valuable brands. To even qualify for the list, each brand must have a value greater than \$1 billion, derive about a third of its earnings outside its home country, and have publicly available marketing and financial data. One or more of those criteria eliminate such heavyweights as Visa, Wal-Mart, Mars, and CNN. We don't rank parent companies, which explains why Procter & Gamble doesn't show up. And airlines are not ranked because it's too hard to separate their brand's impact on sales from factors such as routes and schedules.

**BUSINESSWEEK CHOSE** Interbrand Corp.'s methodology because it evaluates brands much the way analysts value other assets: on the basis of how much they're likely to earn in the future. Then the projected profits are discounted to a present value, based on the likelihood that those earnings will actually materialize.

THE FIRST STEP IS figuring out what percentage of a company's revenues can be credited to a brand. (The brand may be almost the entire company, as with McDonald's Corp., or just a portion, as it is for Marlboro.) Based on reports from analysts at J.P. Morgan Chase, Citigroup, and Morgan Stanley, Interbrand projects five years of earnings and sales for the brand. It then deducts operating costs, taxes,

and a charge for the capital employed to arrive at the intangible earnings. The company strips out intangibles such as patents and customer convenience to assess what portion of those earnings is due to the brand.

FINALLY, THE BRAND'S strength is assessed to determine the risk profile of those earnings forecasts. Considerations include market leadership, stability, and global reach—its ability to cross both geographical and cultural borders. That generates a discount rate, which is applied to brand earnings to get a net present value. BusinessWeek and Interbrand believe this figure comes closest to representing a brand's true economic worth.

RANK 2004 / 2003		33	2004 BRAND VALUE \$MILLIONS	2003 BRAND VALUE \$MILLIONS	PERCENT CHANGE	COUNTRY OF OWNERSHIP	DESCRIPTION	
1	L	1	COCA-COLA	67,394	70,453	-4%	U.S.	Little innovation beyond its flagship brand and poor management has caught up with Coke as consumers' thirst for cola has diminished.
2	2	2	MICROSOFT	61,372	65,174	-6%	U.S.	Its logo pops up on 400 million computer screens worldwide. But virus plagues and rival Linux took some luster off Gates & Co.
3	3	3	IBM	53,791	51,767	4%	U.S.	A leader in defining e-business, with services making up more than half of Big Blue's sales.
4	Ļ	4	GE	44,111	42,340	4%	U.S.	With acquisitions in areas from bioscience to bomb detection, it's easier to buy GE's new theme of "imagination at work."
5	;	5	INTEL	33,499	31,112	8%	U.S.	No longer just inside PCs, Intel is using its muscle to set the agenda for everything from wireless standards to the digital home.
6	;	7	DISNEY	27,113	28,036	-3%	U.S.	Long the gold seal in family entertainment, but newcomers like Nickelodeon and Pixar are siphoning off some of its brand equity.
7	,	8	McDONALD'S	25,001	24,699	1%	U.S.	Big Mac has pulled out of a two-year slump but still has to battle its reputation for supersizing the world's kids.
8	}	6	NOKIA	24,041	29,440	-18%	Finland	Tough times for the mobile-phone giant as its market share has slipped and younger buyers turn to rivals such as Samsung.
9	)	11	TOYOTA	22,673	20,784	9%	Japan	With rock-solid quality and the edge in hybrid cars, the Japanese auto maker is on track to overtake Ford in worldwide sales.
10	)	9	MARLBORO	22,128	22,183	0%	U.S.	The No. 1 name in cigarettes has cut prices and upped marketing to beat back the challenges of higher taxes and fewer smokers.
11	L	10	MERCEDES	21,331	21,371	0%	Germany	With wobbly profits and quality problems, the luxury car brand is struggling to retain premium status.
12	?	12	HEWLETT-PACKARD	20,978	19,860	6%	U.S.	Covering everything from digital cameras to service, the IT giant wants to dominate the middle ground between Dell and IBM.
13	}	13	CITIBANK	19,971	18,571	8%	U.S.	New CEO Charles Prince has spurred on global expansion and boosted the consumer credit division.
14	ļ	15	AMERICAN EXPRESS	17,683	16,833	5%	U.S.	A recent federal court ruling that allows banks to issue Amex cards should give the brand another boost.
15		16	GILLETTE	16,723	15,978	5%	U.S.	Despite the tougher competition from Schick, the King of Blades still reigns with new products like the battery-powered M3Power.

RANK 2004 / 2003	2004 BRAND VALUE \$MILLIONS	2003 BRAND VALUE \$MILLIONS	PERCENT CHANGE	COUNTRY OF OWNERSHIP	DESCRIPTION
<b>16</b> 17 <b>CISCO</b>	15,948	15,789	1%	U.S.	The networking behemoth used slick TV ads and key acquisitions like Linksys to extend its reach.
<b>17</b> 19 <b>BMW</b>	15,886	15,106	5%	Germany	The Bavarian auto maker is powering higher sales with a raft of new models from the sleek 6 Series sports coupe to the X3 baby SUV.
<b>18</b> 18 HONDA	14,874	15,625	-5%	Japan	Overtaken by Nissan at home and falling further behind rival Toyota in the U.S. market.
<b>19</b> 14 <b>FORD</b>	14,475	17,066	-15%	U.S.	Ford is trying to make quality "Job One" again after an embarrassing run of glitches, but leery consumers haven't yet regained trust.
<b>20</b> 20 <b>SONY</b>	12,759	13,153	-3%	Japan	It was late to the LCD TV boom, and the PS2 video game console is slipping. Worse, rival Samsung is in Sony's face.
<b>21</b> 25 <b>SAMSUNG</b>	12,553	10,846	16%	S. Korea	No longer known just for undercutting the prices of big Japanese brands, the Korean consumer-electronics dynamo is suddenly cool.
<b>22</b> 23 <b>PEPSI</b>	12,066	11,777	2%	U.S.	Targeted marketing and ads abroad with stars like soccer icon David Beckham have enabled the No. 2 cola maker to steal some of Coke's fizz.
23 21 NESCAFE	11,892	12,336	-4%	Switzerland	It's still the world's favorite instant coffee but even products like Ice Java struggle against hip upscale brands like Starbucks.
24 22 BUDWEISER	11,846	11,894	0%	U.S.	The growing global low-carb trend has left Bud flat. Plus, it's under attack from bulked-up and feisty rival Miller.
<b>25</b> 29 <b>DELL</b>	11,500	10,367	11%	U.S.	With its reputation for low prices and fast delivery, Dell continues to leave competitors in the dust.
26 27 MERRILL LYNCH	11,499	10,521	9%	U.S.	A painful overhaul is behind it. Now the retail brokerage is back in hiring and expansion mode.
27 26 MORGAN STANLEY	11,498	10,691	8%	U.\$.	The investment bank's reputation is rising along with mergers and stock issuances, its specialty.
28 24 ORACLE	10,935	11,263	-3%	U.S.	The database-software business is up, but CEO Lawrence Ellison's fight to buy rival PeopleSoft makes Oracle look like a corporate raider.
<b>29</b> 28 <b>PFIZER</b>	10,635	10,455	2%	U.S.	The pharma industry's powerhouse, with 11 products each expected to top \$1 billion in annual sales this year.
<b>30</b> 31 <b>J.P. MORGAN</b>	9,782	9,120	7%	U.S.	The marquee investment bank had a solid year, and now can extend its reach with its \$58 billion acquisition of Bank One Corp.
<b>31</b> 33 NIKE	9,260	8,167	13%	U.S.	With allegations of sweatshop operations behind it and a growing soccer line, Nike rules the athletic market.
<b>32</b> 30 MERCK	8,811	9,407	-6%	U.S.	The drugmaker has tried to bolster its lineup with more partnerships, but patent expirations and research flops still pinch.
<b>33</b> 37 <b>HSBC</b>	8,671	7,565	15%	Britain	After snapping up Household International in 2003, the "world's local bank" is making inroads in the U.S. market.
<b>34</b> 35 <b>SAP</b>	8,323	7,714	8%	Germany	Its establishment image and sharp marketing have helped SAP thrive in a volatile software market.
<b>35</b> 39 <b>CANON</b>	8,055	7,192	12%	Japan	Hot digital cameras and printers boosted sales. Next up: an expanded line of sleek color copiers.
36 38 KELLOGG'S	8,029	7,438	8%	U.S.	Jumping on the low-carb bandwagon has kept Kellogg's cereal business crackling.
37 41 GOLDMAN SACHS	7,954	7,039	13%	U.S.	With record profits, it remains one of the most prestigious institutions on Wall Street.
<b>38</b> 36 <b>GAP</b>	7,873	7,688	2%	U.S.	The retail chain has revived its brand with fresh fashions and celebrity endorsements.
39 NEW SIEMENS	7,470	New	New	Germany	The Munich conglomerate behind everything from phones to power plants is seeing a payoff from years of global image building.
<b>40</b> 43 IKEA	7,182	6,918	4%	Sweden	The Swedish home furnishing chain is now pushing cheap chic furnishings as far as Russia and Asia.
41 44 HARLEY-DAVIDSON	7,057	6,775	4%	U.S.	The motorcycle icon has lowered seat heights to woo women and trimmed prices, but production limits put a brake on growth.
<b>42</b> 40 HEINZ	7,026	7,097	-1%	U.S.	Despite wacky colors and cute ads, it's proving hard to boost value in foods like ketchup and beans.
<b>43</b> 50 <b>APPLE</b>	6,871	5,554	24%	U.S.	The iPod digital music player gave one of tech's coolest brands the consumer electronics hit of the year.
44 45 LOUIS VUITTON	6,602	6,708	-2%	France	It has a hot Murakami line and Jennifer Lopez in its ads, but is Vuitton getting over-exposed?

### THE GLOBAL BRAND SCOREBOARD

RANK 2004 / 2003	2004 BRAND VALUE \$MILLIONS	2003 BRAND VALUE \$MILLIONS	PERCENT CHANGE		DESCRIPTION
45 NEW UBS	6,526	New	New	Switzerland	With a consolidated brand and its catchy "You and Us" campaign, the world's biggest asset manager is booming.
46 32 NINTENDO	6,479	8,190	-21%	Japan	It has an unrelenting focus on kids, but has Nintendo abandoned the gamers who have grown up?
<b>47</b> 46 MTV	6,456	6,278	3%	U.S.	The music network pumps cash for parent Viacom, and has an international reach that's the envy of U.S. media rivals.
48 42 VOLKSWAGEN	6,410	6,938	-8%	Germany	Aging models and missteps make consumers write off the people's car as pricey and a bit dull.
49 47 L'OREAL	5,902	5,600	5%	France	Expansion in Asia and smart targeting of ethnic markets have the personal-care group looking prettier every day.
<b>50</b> 52 ACCENTURE	5,772	5,301	9%	U.S.	The tech services giant has its mojo back, with a contract to secure U.S. borders, and more consulting work.
<b>51</b> 48 <b>XEROX</b>	5,696	5,578	2%	U.S.	The copier maker is starting to convince customers that it can be a digital document one-stop-shop.
52 55 WRIGLEY'S	5,424	5,057	7%	U.S.	Sales are up as the gum maker looks to push popular brands into more mouths worldwide.
<b>53</b> 34 KODAK	5,231	7,826	-33%	U.S.	Removed from the Dow and only dominant in a film business that shrinks every year.
<b>54</b> 49 KFC	5,118	5,576	-8%	U.S.	Despite efforts to make the brand seem healthier, the world still focuses on the middle name in Kentucky Fried Chicken.
55 51 PIZZA HUT	5,050	5,312	-5%	U.S.	The low-carb craze crimped pizza sales, and the chain's tardiness in diversifying its menu didn't help.
56 56 COLGATE	4,929	4,686	5%	U.S.	With a growing lead over Crest in markets from Russia to China, the toothpaste company is smiling.
<b>57</b> 54 KLEENEX	4,881	5,057	-3%	U.S.	The big name in tissues can't blow off fierce price-cutting by rivals or higher costs in pulp and paper.
<b>58</b> 57 <b>AVON</b>	4,849	4,631	5%	U.S.	The cosmetic company's door-to-door model is performing beautifully in foreign markets like Brazil and China.
<b>59</b> 53 <b>GUCCI</b>	4,715	5,100	-8%	Italy	Sales were slipping even before influential creative director Tom Ford said an April arrivederci.
60 NEW EBAY	4,700	New	New	U.S.	With everything from vintage jewelry to new DVDs, it's where the world shops for bargains.
<b>61</b> 65 <b>YAHOO!</b>	4,545	3,895	17%	Switzerland	The Internet portal has found riches in sponsored search but former partner Google is muscling into its turf.
62 60 NESTLE	4,529	4,460	2%	France	Chocolate is the key ingredient, but the Swiss giant is moving into nutritional supplements and fitness bars.
63 62 DANONE	4,488	4,237	6%	France	Strong sales of dairy products and bottled water keeps the French food company in good health.
64 61 CHANEL	4,416	4,315	2%	U.S.	Successful couture and Nicole Kidman ads have kept this fashion house on people's lips, hips, and wrists.
65 59 PHILIPS	4,378	4,464	-2%	Netherlands	The Dutch electronics giant has scored some hits, but it's still struggling to fend off Asian rivals
66 74 AMAZON.COM	4,156	3,403	22%	U.S.	It dumped TV ads to cut prices, jump-starting sales and building its position as the Wal-Mart of the Web.
<b>67</b> 63 KRAFT	4,112	4,171	-1%	U.S.	There's new low-carbs packaging but critics accuse the food giant of producing products that make kids fat.
68 75 CATERPILLAR	3,801	3,363	13%	U.S.	The equipment manufacturer is plowing ahead as the industrial sector strengthens.
<b>69</b> 67 <b>ADIDAS</b>	3,740	3,679	2%	Germany	The German maker of athletic wear dominates in soccer, but is still trying to find its footing in the U.S.
<b>70</b> 68 <b>ROLEX</b>	3,720	3,673	1%	Switzerland	For high-end consumers, the leading luxury watch maker's appeal is timeless.
<b>71</b> 76 <b>REUTERS</b>	3,691	3,300	12%	Britain	American CEO Tom Glocer's cost cuts and new products are helping the info giant turn the corner.
<b>72</b> 69 <b>BP</b>	3,662	3,582	2%	Britain	Now second only to ExxonMobil in size, BP is raking in cash thanks to high oil and gas prices.
<b>73</b> 66 <b>TIME</b>	3,651	3,784	-4%	U.S.	Softer advertising pulls down the brand even as its book division pumps out bestsellers.

RANK 2004 / 2003	2004 BRAND VALUE \$MILLIONS	2003 BRAND VALUE \$MILLIONS	PERCENT CHANGE	COUNTRY OF OWNERSHIP	DESCRIPTION
74 NEW PORSCHE	3,646	New	New	Germany	The high-end Cayenne SUV produced record profits and turbocharged the brand.
<b>75</b> 70 <b>TIFFANY</b>	3,638	3,540	3%	U.S.	The lure of its diamonds, pearls, and silver is strong but Japan is looking tarnished and U.S. store sales are down.
76 81 MOTOROLA	3,483	3,103	12%	U.S.	Motorola is relevant again, with its clam-shell phones gaining in Europe and in new markets like China.
77 79 PANASONIC	3,480	3,257	7%	Japan	It boasts some of the best technology in must-have items like recordable DVDs and plasma-screen TVs.
<b>78</b> 78 <b>HERTZ</b>	3,411	3,288	4%	U.S.	Healthy international markets help the king of car rental roar again, even amid rising gas prices.
<b>79</b> 73 <b>HERMES</b>	3,376	3,416	-1%	France	The maker of silk scarves and Kelly handbags hopes designer Jean Paul Gaultier can freshen its image.
80 71 DURACELL	3,362	3,438	-2%	U.S.	Relentless discounting and promotions continue to commoditize the world of batteries.
81 NEW AUDI	3,288	New	New	Germany	The new A8 and strong global expansion have made Audi a profit engine. It's even thriving in China.
<b>82</b> 64 <b>AOL</b>	3,248	3,961	-18%	U.S.	Federal accounting inquiries and a messy merger have tarnished the AOL name as it fights to keep customers.
83 82 HENNESSY	3,084	2,996	3%	France	Parent LVMH is toasting the popularity of cognac with the world's young urbanites, especially among the hip-hop set.
<b>84</b> 83 <b>SHELL</b>	2,985	2,983	0%	Brit./Neth.	The energy giant is struggling to recuperate from a reserves downgrade and a boardroom bloodbath.
85 77 LEVI'S	2,979	3,298	-10%	U.S.	Even its iconic 501 jeans are discounted these days and brands like Diesel are finding legs with young shoppers.
86 85 SMIRNOFF	2,975	2,806	6%	Britain	The best-selling vodka builds on its popularity with Smirnoff Twist and "malternatives" such as Smirnoff Ice.
87 86 JOHNSON & JO	<b>HNSON</b> 2,952	2,706	9%	U.S.	Holding firm in a tough market, it had a hit with a drug-coated stent. But competition looms there, too.
88 NEW ING	2,864	New	New	Netherlands	ING Direct and a forceful U.S. marketing push put the Dutch financial services firm on the map.
89 88 MOET & CHAN	<b>IDON</b> 2,861	2,524	13%	France	Strong growth in Japan and the U.S. keeps the world's leading champagne brand bubbling along.
<b>90</b> 89 <b>NISSAN</b>	2,833	2,495	14%	Japan	Having pushed aside Honda in Japan, it's gaining North American share with Titan trucks and the Altima sedan.
91 NEW CARTIER	2,749	New	New	France	The bejeweled panther has shed cheaper items and held tight to its luxury status through tough times.
92 NEW ESTEE LAUDE	<b>R</b> 2,634	New	New	U.S.	This fixture of the high-end cosmetics counter is now expanding in middle markets like retailer Kohl's.
93 NEW ARMANI	2,613	New	New	Italy	Known for classy clothes, it's expanding into everything from home furnishings to hotels and restaurants.
<b>94</b> 84 <b>BOEING</b>	2,576	2,864	-10%	U.S.	It has lost commercial market share to rival Airbus, as execs try to erase the taint of a Pentagon hiring scandal.
<b>95</b> 87 <b>PRADA</b>	2,568	2,535	1%	Italy	Still the preserve of pretty stars but rapid expansion and debt could dilute some of Prada's exclusive cachet.
<b>96</b> 91 <b>MOBIL</b>	2,492	2,407	4%	U.S.	It got a boost from reformulated motor oil and its status as NASCAR's official lubricant.
<b>97</b> 92 <b>NIVEA</b>	2,409	2,221	8%	Germany	The mid-market skin-care line is now a leader in plumping up men's faces, too.
98 93 STARBUCKS	2,400	2,136	12%	U.S.	Global expansion, new products, and yet more variations on the humble cup of java boost the coffee hut's appeal.
99 90 HEINEKEN	2,380	2,431	-2%	Netherlands	Sales may be flat at Europe's largest brewery, but the 141-year-old Amsterdam brand remains the world's favorite premium brew.
100 95 POLO RL	2,147	2,048	5%	U.S.	It has consolidated control of its clothing brand, pushing same-store sales up 11% in the last quarter of 2003.

The brand valuations draw upon publicly available information, which has not been independently investigated by Interbrand. Valuations do not represent a guarantee of future performance of the brands or companies. Data: Interbrand Corp., J.P. Morgan Chase & Co., Citigroup, Morgan Stanley, BusinessWeek