



In a bank-wide effort to reduce the impact to our environment, we are transitioning to online statements for our Self-Directed Account Options (“SDO”) and “going green”. Effective after the 6/30/09 trust statements are produced, monthly and quarterly trust statements (if currently being provided) will only be available to SDO participants online, through Portfolio Online. Portfolio Online is the online tool that SDO participants have access in order to place trades as well as monitor their account activity. In the event that a SDO participant no longer has access to Portfolio Online, the participants will be contacted in the coming weeks with their access information.

In addition to the online trust statements, SDO participants will receive an annual hard copy trust statement for the prior year mailed to their address on record, shortly following the end of each plan year. Participants may contact a Participant Service Representative at 1-800-876-9557 for assistance in accessing their SDO statement online or to request a copy of any previous statement.

If you have any questions regarding the statements or any of the information provided, please let me know.

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