

CONVERSION TABLE

CURRENT ebank ACCOUNT	NEW ACCOUNT at conversion
eValue eBudget	Free & Easy Checking <i>No minimum balance</i>
ePremium ePrime eFree ePlus Business Checking w/ interest Iolta	NOW Account Checking <i>\$500 average daily balance this is not a tiered account</i>
Business eValue	Simply Business Free Checking <i>No minimum balance</i>
Business Checking Analysis	Business' Best Checking <i>No minimum balance</i>
eMoney Market ePremier Money Market Business Money Market Business Money Market Investment Account	Stearns Select Money Market Account <i>No minimum balance</i>
eSavings Business eSavings	Passbook Savings <i>\$50 average daily balance this is not a tiered account</i>
Traditional Money Market IRA Roth Money Market IRA Sep Money Market IRA	Passbook IRA Account <i>No minimum balance this is not a tiered account</i>
Certificates of Deposit	Certificates of Deposit

Following are the account terms and conditions. Only the highlighted items will be different for your account at close of business 3/5/2010, all other items will remain the same.

Interest rates and annual percentage yields are current as of 2/5/2010. Refer to the table above for new account names.

Free & Easy Account. No minimum balance • Account is truncated (no checks or items returned with the statement) • \$2 service charge per month if you choose to receive imaged checks • \$25 monthly fee if account is inactive or dormant with a balance below \$50.*

NOW Account. Account is interest bearing. The interest rate is 0.25% and the APY is 0.26%. • Your interest rate and APY may change. At our discretion, we may change the interest rate on your account daily. • Interest begins to accrue no later than the business day the bank receives credit on noncash items (e.g. checks). Interest is compounded and credited monthly. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. • Monthly maintenance charge of \$8.00 and \$.15 for each check or debit if the average daily balance in the account drops below \$500. The average daily balance is calculated by adding the principal in the account each day and dividing that amount by the number of days in the statement cycle. • \$25 monthly fee if account is inactive or dormant with a balance below \$50 for personal accounts only.*

Simply Business Free Checking. For businesses with low monthly transaction activity. • No monthly maintenance fee. • 100 free items per month, including checks, deposits, withdrawals, and items within deposits (over 100 items per month is \$0.20/item)

Business' Best Checking. Only pay for what you use. • Earn a non-cash earnings credit (call about the current rate & margin) that may offset or reduce fees and charges. • Monthly maintenance charge: \$6.00; checks processed during statement period: 12¢ each; deposits credited during statement period: 12¢ each; deposited items during statement period: -on us: 5¢ each, -clearing: 12¢ each, -transit: 12¢ each • No charge for deposit of coin and currency

Stearns Select Money Market Account. This tiered account is interest bearing. • No minimum balance required. • The interest rate on daily balances of \$90,000 or more is 1.04% and the APY is 1.04%. The interest rate on daily balances of \$25,000, but less than \$90,000 is 0.50% and the APY is 0.50%. The interest rate on daily balances of \$24,999.99 or less is 0.25% and the APY is 0.25%. • Interest begins to accrue no later than the business day the bank receives credit for the deposit on non-cash items (e.g. checks). The interest rate and APY paid on the entire balance in your account may fluctuate weekly, at our discretion. Interest is compounded and credited monthly. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account daily. • Preauthorized or automatic transfers out of your account are limited to 6 per month (calendar or statement cycle) by check, electronic check, draft, debit card, Point of

Sale, bill pay or other payment order to a 3rd party as well as transfers out by telephone, internet or through an automated clearing house. You are allowed one free outgoing wire transfer per month. • A \$25 closed account fee will be charged for accounts closed within three months of the open date.

Passbook Savings. Account is interest bearing. The interest rate is 0.25% and the APY is 0.25%. Your interest rate and APY may change. At our discretion, we may change the interest rate on your account daily. • Interest begins to accrue no later than the business day the bank receives credit on noncash items (e.g. checks). We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account daily. Interest is compounded and credited semi-annually on June 30 and Dec. 31. • Monthly maintenance charge of \$3 if the average daily balance drops below \$50. The average daily balance is calculated by adding the principal in the account each day and dividing that amount by the number of days in a month. The maintenance charge may be waived for customers age 62 and over and 17 and younger. • Preauthorized or automatic transfers out of your account are limited to 6 per month (calendar or statement cycle) by check, electronic check, draft, debit card, Point of Sale, bill pay or other payment order to a 3rd party as well as transfers out by telephone, internet or through an automated clearing house.

Passbook IRA Account. Account is interest bearing. The interest rate is 0.50% and the annual percentage yield is 0.50%. Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account quarterly. • Interest begins to accrue no later than the business day the bank receives credit on noncash items (e.g. checks). Interest is compounded and credited annually. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account daily. • You may make only one preauthorized transfers from your account per four week period. Refer to your plan for complete disclosure and fee information.

Certificates of Deposit. Certificates issued by eBank may be redeemed at any time without penalty up to the stated existing maturity date. Certificates issued by Stearns Bank N.A. after 8/21/09 will have the following penalties imposed if any of the deposit is withdrawn before the maturity date: 90 days interest for certificates with terms of less than 12 months; 180 days interest for certificates with terms 12 months and greater.

**Account is considered inactive if there's been no customer activity in six months and is considered dormant if account has been inactive for three years.*