



CHANGES TO FOREIGN CURRENCY CONVERSION AND CROSS-BORDER TRANSACTION FEES

Effective April 7, 2006, the Currency Conversion section of the agreement related to your MasterCard branded debit card is amended to read as follows:

Currency Conversion and Cross-Border Transaction Fees

If you conduct a transaction with your Card in a currency other than US Dollars, MasterCard will convert the charge into a US Dollar amount. The MasterCard currency conversion procedure includes use of either:

- A government-mandated exchange rate, or
- A wholesale exchange rate selected by MasterCard.

The exchange rate MasterCard uses will be a rate in effect on the day the transaction is processed. This rate may differ from the rate in effect on the date of purchase or the date the transaction was posted to your account.

MasterCard charges us a Currency Conversion Assessment of 20 basis points (.2% of the transaction) for performing the currency conversion. In addition, MasterCard charges us an Issuer Cross-Border Assessment of 80 basis points (.8% of the transaction) on all cross-border transactions regardless of whether there is a currency conversion.

As a result, we charge you a Currency Conversion fee of .2% and a Cross-Border Transaction fee of .8%. The Cross-Border Transaction Fee is charged on all Cross-Border transactions regardless of whether there is a currency conversion.

A cross-border transaction is a transaction processed through the Global Clearing Management System or the MasterCard Debit Switch in which the country of the merchant is different than the country of the cardholder.

Your continued use of the Card on or after April 7, 2006 acknowledges acceptance of these amended terms. All other terms of the agreement remain unchanged.

* Fees may be subject to state and local taxes, which vary by location.

Deposit and loan products offered by WestStar Bank, Member FDIC.

Equal Housing Lender