

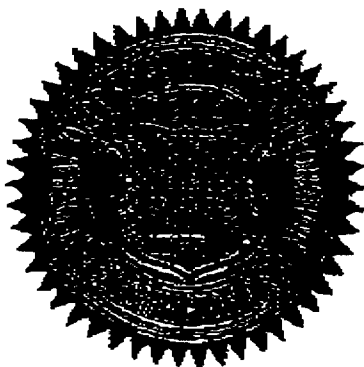
FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D. C.

Hereby certifies that the deposits of each depositor in



are insured to the maximum amount provided by the
Federal Deposit Insurance Act



No. 19048

In testimony whereof, witness my signature and the seal of the
Corporation this 8TH day of JANUARY 2001

Robert L. Feldman
EXECUTIVE SECRETARY

Donna Saurone
CHAIRMAN OF THE BOARD OF DIRECTORS