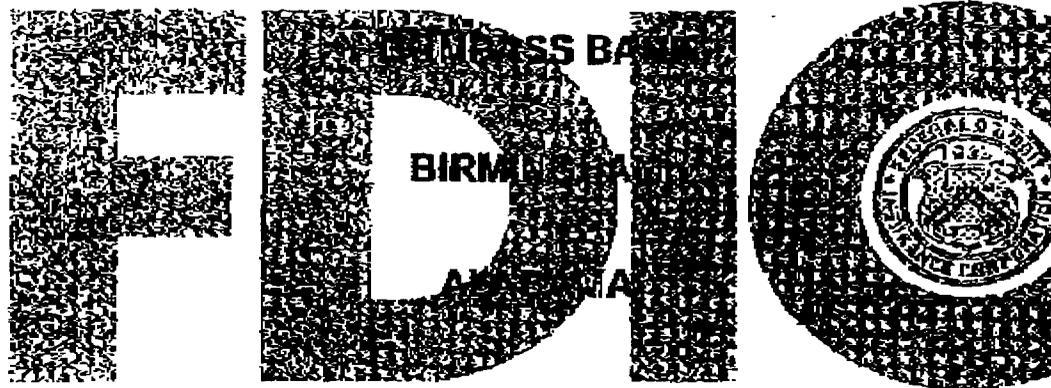


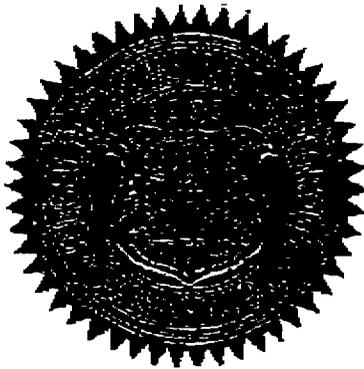
FEDERAL DEPOSIT INSURANCE CORPORATION

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**
Robert C. Felber
EXECUTIVE SECRETARY

In testimony whereof, witness my signature and the seal of the
Corporation this **14TH** day of **JUNE, 2002**
[Signature]
MEMBER OF THE BOARD OF DIRECTORS