

Current Business Date September 15, 2006



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ELANA LAHAM TRA PLAN 7104 LINDSAY AVE SE APT 207 AUBURN WA 98092-8281

By Phone:

To Contact U.S. Bank 1-800-US BANKS

(1-800-872-2657)

Portland

Metro Area:

503-US BANKS (503-872-2657)

TDD:

1-800-685-5065

Internet:

usbank.com

Thank you for investing your funds in a U.S. Bank Certificate of Deposit. Your certificate will be maturing soon and we want you to know how much we appreciate your business. We invite you to take another look at our certificate rates. We offer great rates on all terms all the time. Plus, our service is backed by our exclusive Five Star Service Guarantee.

We'd like to draw your attention to some important information regarding your account:

Certificate Account Number 6-535-0378-5962

Maturity Date 10/03/06

Balance at Maturity \$179,711.52

Term at Renewal 3 months

Renewal. If you wish to automatically renew your certificate under the terms enclosed, no action is required on your part. It will renew for another 3 month term and your next maturity date will be 01/03/07. The interest rate and annual percentage yield (APY) will be determined as of 10/03/06. Just call U.S. Bank 24-Hour Banking and Financial Sales for your new rate at that time.

Other Options. You have a grace period of 10 calendar days from the 10/03/06 maturity date to make changes to your certificate. Simply call U.S. Bank 24-Hour Banking or stop by your nearest branch between 10/03/06 and 10/13/06 and a representative will be happy to assist you by quoting rates, changing terms, or redeeming your certificate.

FDIC Insurance. As always, certificates are insured by the FDIC up to \$100,000, with retirement certificates separately insured for an additional \$100,000.

Thank you for choosing U.S. Bank.

Member FDIC

(Durarath X. Mck)