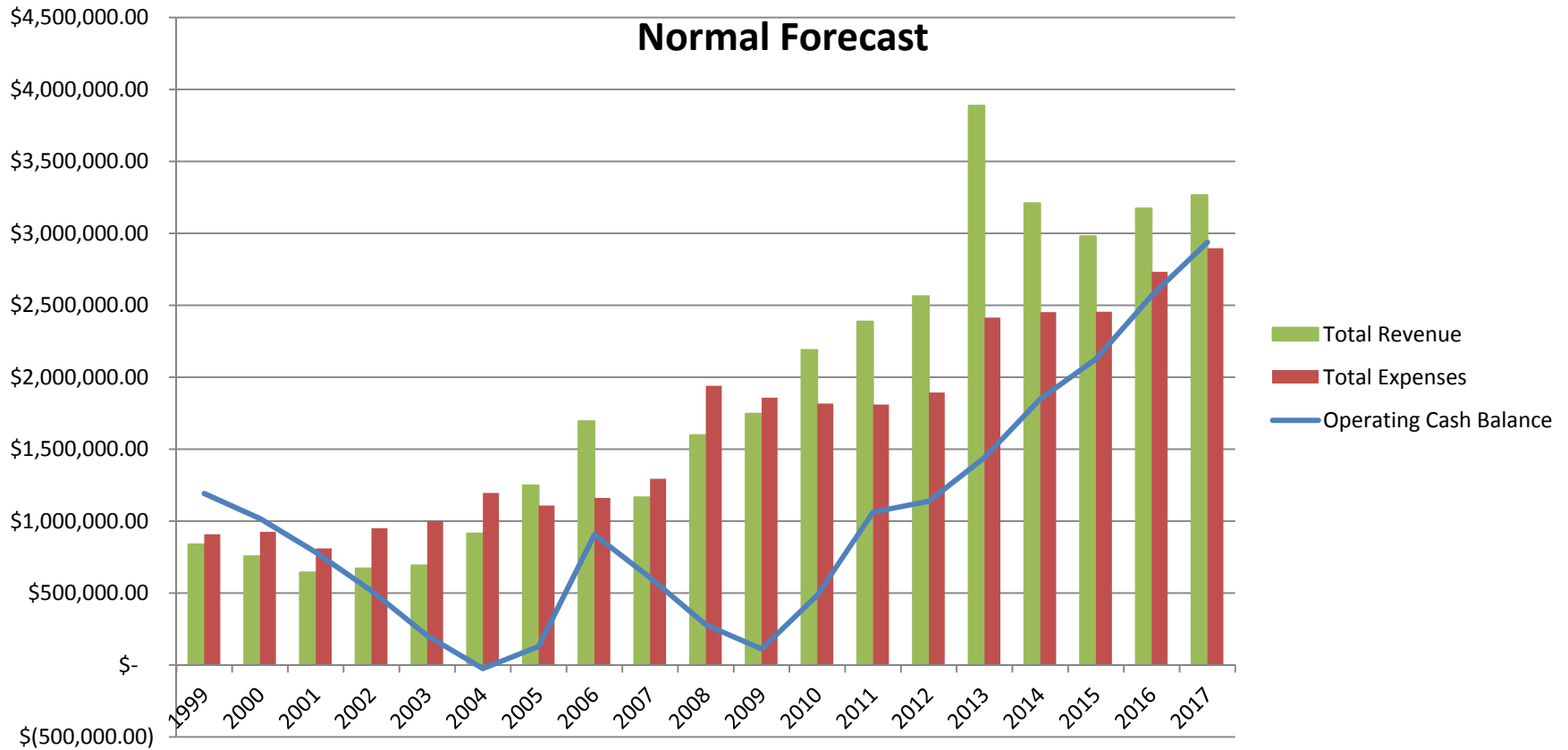
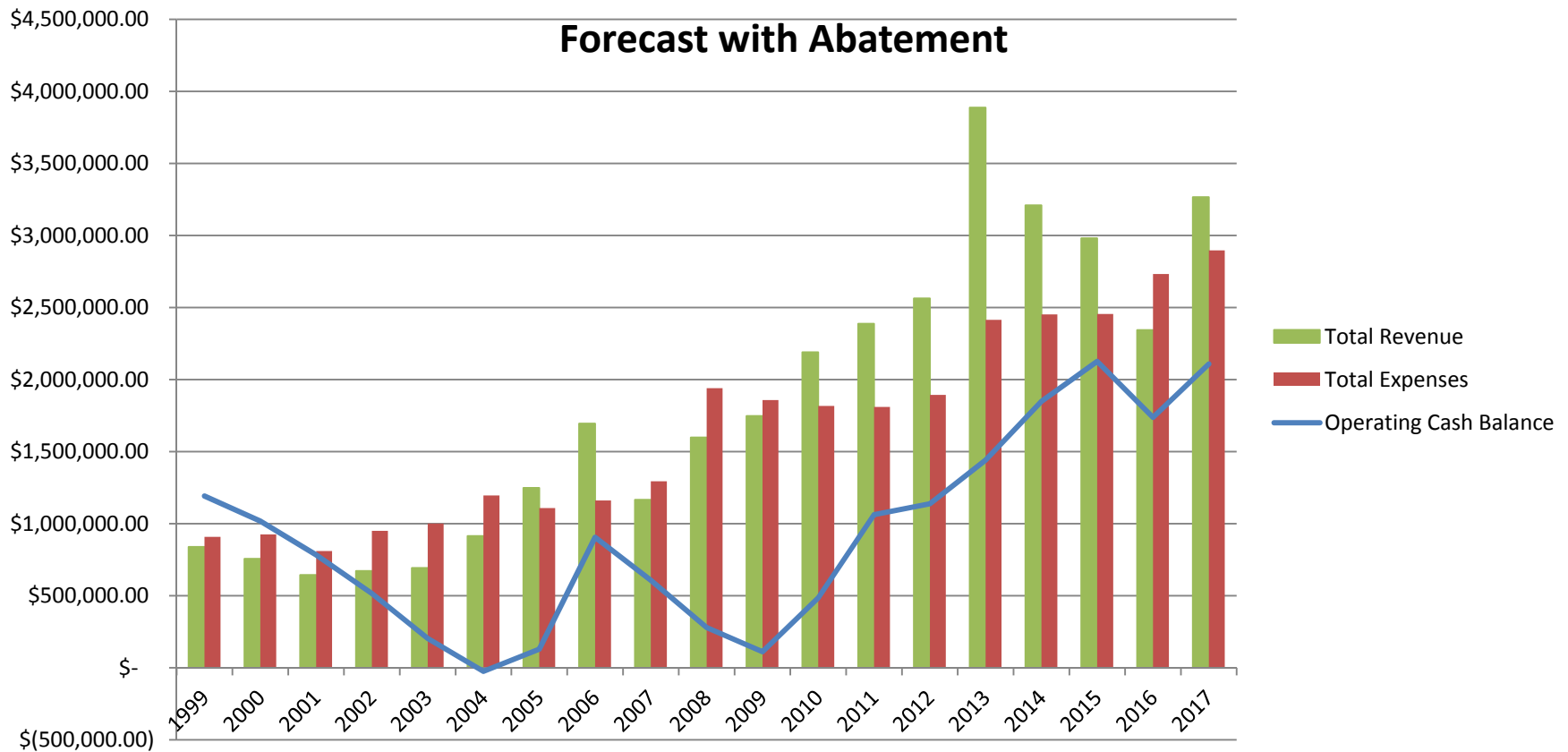


Past Years Performance plus Next Two Year Forecast



2016 Bank Fee Abatement



Forecast Assumptions

- Bank revenue growth of 2%
- Trust revenue growth of 5%
- Other revenue flat
- Three new FTEs beginning 2016
- Operating expenses increase 6%

Trust Resolution Fund Balance & Mortgage Settlement Fund Balance

