

WEBSITE

Client: eBank
Product: Website layout and content
Job #:
Title: **www.ebank.com**

Agency:
Date: 6/26/99
Revision:
Note:

HOME PAGE

LIST/SUBLIST/ARTICLE TITLE: HOME

EMPHASIS BOX: **ebank.com** Because banking should be **easy**.

COPY: Banking has **evolved**.

In the beginning, there were the high overhead, brick-and-mortar banks that treated your money like it was theirs, calling all the shots and charging you for every little thing. Then came the rudimentary online "net" banks that offered convenience, but not the complete line of products and services or the higher interest rates you hoped for. Finally, there is ebank.com.

ebank.com is **easy**, **e**lectronic banking with **e**verything for **e**veryone, **e**specially **e**ntrepreneurs.

ebank.com makes it easy by offering you or your small business what no other bank, online or traditional, can. The fastest, accurate-to-the-minute, secured transactions. Internet banking that is [private](#), reliable and [safe](#) -- guaranteed. Complete transaction history accessible 24 hours everyday, in your pajamas or on the road. Interest rates among the highest in the country. Low or no fees. Totally free ATM use. Free bill payment. Transaction download right to your Quicken or MS Money software. A wide variety of attractive consumer and commercial loans backed by an established, FDIC-insured bank. Plus an entire line of quite frankly the most innovative financial products and services for small businesses offered anywhere online. Check out our exclusive eSweep account and you'll see what we mean. And soon, we'll have efficient ebank.com Banking Centers in 17 states staffed with experienced bankers who even make house calls.

The bottom line is this: It's your money. We believe you should be the one in control of it. ebank.com gives you back that control. We're here only to serve you and help you get the most out of banking with the least amount of effort.

We invite you to have a look around at all the reasons why ebank.com is the envy of other banks. And be sure to see our demo of just how easy it is to ebank.

When you're ready to elect ebank.com, simply click the button at the top of any page and we'll have you up and ebanking in no time.

HOME PAGE
CUSTOMER LOG ON

LIST/SUBLIST/ARTICLE TITLE:

CUSTOMER LOG ON

EMPHASIS BOX:

**Behind this door awaits easy
banking and only you have the key.**

COPY:

To obtain secured access to your account,
please enter your Customer Access #, User ID and Privacy
Password. Then click Sign In.

CUSTOMER ACCESS #
[ACCESS # FIELD]

USER ID
[USER ID FIELD]

PRIVACY PASSWORD
[PASSWORD FIELD]

[SIGN IN BUTTON]

Thanks for being an ebank.com customer and Happy
ebanking!

HOME PAGE
OPEN AN ACCOUNT CONFIRMATION

LIST/SUBLIST/ARTICLE TITLE: **OPEN AN ACCOUNT**

EMPHASIS BOX: **Welcome to ebanking!**

COPY: Thank you for opening an ebank.com account. We appreciate the opportunity to serve you and look forward to getting you on your way toward easy banking.

The process will be complete once you have provided a written signature authorizing us to officially open your new account. Your ebank.com Welcome Kit will be sent out to you today. Just sign it and drop it in the post along with your initial deposit. We'll then email you with all the information you need to begin ebanking. Thanks again.

HOME PAGE
OPEN AN ACCOUNT CONFIRMATION
DISCLOSURES

LIST/SUBLIST/ARTICLE TITLE: FINANCIAL DISCLOSURES AND
OTHER LEGAL INFORMATION

COPY: [SEE SANJAY ARORA]

HOME PAGE
PERSONAL BANKING

LIST/SUBLIST/ARTICLE TITLE: **PERSONAL BANKING**

EMPHASIS BOX: **1. Point 2. Click 3. ebank**

COPY: Any transaction you've made when you go to the bank can now be made without going to the bank. ebank.com brings it all to you. Fast. Secured. Accurate-to-the-minute. You can ebank anytime, any place. No long lines. No banker's hours. No waiting for overnight updates. Need to transfer funds from your savings account to your checking account at 6 AM Christmas Day from Grandmother's house? No problem. ebanking is private, reliable and safe – guaranteed.

Personal ebanking means you can choose from a *complete* line of tailored products and services for individuals. No other online bank has as many attractive account choices. No other online bank has such a full complement of complimentary services. We offer eight types of maintenance-free checking, savings and investment accounts. All interest bearing. All FDIC insured to \$100,000. We have consumer loans for everything from home purchases to cars and boats. And very shortly, we'll be adding Private Portfolio Management and Brokerage Services as well.

Click around. Find the ebank.com account that fulfills all your needs. Oh, and be sure to compare the interest yield on these accounts with rates at other banks. Unlike other banks, we're not spending your money on middle managers and expensive new branch buildings, so yields on ebank.com accounts are among the highest in the country.

When you're ready to elect ebank.com, simply click the button at the top of any page and we'll have you up and ebanking in no time.

HOME PAGE
PERSONAL BANKING
PERSONAL CHECKING ACCOUNTS

LIST/SUBLIST/ARTICLE TITLE: **PERSONAL CHECKING
ACCOUNTS**

EMPHASIS BOX: **Your money when you need it.**

COPY: ebank.com personal checking choices are designed to maximize flexibility. It all depends on how *you* like to ebank.

Even ebank.com's basic level checking account, eValue Checking, outshines the competition's high yield accounts.

If you are at least 50 years old, open a Senior Checking account and you'll enjoy all the benefits of eValue Checking plus a few additional ones.

No matter how old you are, you're sure to be interested in the interest you'll earn with an ePlus Checking account.

It doesn't take much to get pampered with all the bonus services that come with ePremium Checking.

Every ebank.com personal checking account comes with the following complimentary services standard:

- ☐ Maintenance-free checking
(ePlus & ePremium accounts require a minimum balance)
- ☐ Free, unlimited ATM Access + 4 machine fee reimbursements per month
- ☐ Free bill payment
- ☐ Free **VISA/ATM Debit** Cards
- ☐ Free Direct Deposit
- ☐ Postage-paid deposit envelopes
- ☐ Free Domestic Wire Transfer
- ☐ Download right into your Quicken, MS Money, spreadsheet or database software
- ☐ Complete transaction history available online
- ☐ Monthly statements

HOME PAGE
PERSONAL BANKING
PERSONAL CHECKING ACCOUNTS
eVALUE CHECKING ACCOUNTS

LIST/SUBLIST/ARTICLE TITLE: eVALUE CHECKING
ACCOUNTS

EMPHASIS BOX: **A very evaluable account indeed.**

COPY: A basic checking account that earns 3.20% APY (as of June 22, 1999) with no maintenance fees and no minimum balance required! How about that! A \$50 minimum opening deposit is all you will need to set up an eValue account that will take care of all your checking needs. And remember...

Every ebank.com personal checking account comes with the following complimentary services standard:

- ☐ Maintenance-free checking
(ePlus & ePremium accounts require a minimum balance)
- ☐ Free, unlimited ATM Access + 4 machine fee reimbursements per month
- ☐ Free bill payment
- ☐ Free VISA/ATM Debit Cards
- ☐ Free Direct Deposit
- ☐ Postage-paid deposit envelopes
- ☐ Free Domestic Wire Transfer
- ☐ Download right into your Quicken, MS Money, spreadsheet or database software
- ☐ Complete transaction history available online
- ☐ Monthly statements

HOME PAGE
PERSONAL BANKING
PERSONAL CHECKING ACCOUNTS
SENIOR CHECKING ACCOUNTS

LIST/SUBLIST/ARTICLE TITLE: SENIOR CHECKING
ACCOUNTS

EMPHASIS BOX: **It pays to be 50.**

COPY: Start with all the benefits of our eValue checking account, which earns 3.20% APY (as of June 22, 1999) with no maintenance fees and no minimum balance required and then add free checks -- just for having had 50 birthdays! Like our eValue account, a \$50 minimum opening deposit is all you will need to set up your Senior checking account. And remember...

Every ebank.com personal checking account comes with the following complimentary services standard:

- ☐ Maintenance-free checking
(ePlus & ePremium accounts require a minimum balance)
- ☐ Free, unlimited ATM Access + 4 machine fee reimbursements per month
- ☐ Free bill payment
- ☐ Free VISA/ATM Debit Cards
- ☐ Free Direct Deposit
- ☐ Postage-paid deposit envelopes
- ☐ Free Domestic Wire Transfer
- ☐ Download right into your Quicken, MS Money, spreadsheet or database software
- ☐ Complete transaction history available online
- ☐ Monthly statements

HOME PAGE
PERSONAL BANKING
PERSONAL CHECKING ACCOUNTS
ePLUS CHECKING ACCOUNTS

LIST/SUBLIST/ARTICLE TITLE: **ePLUS CHECKING
ACCOUNTS**

EMPHASIS BOX: **Checking that makes cents.**

COPY: Our ePlus checking account has all the value of an eValue checking account...plus...4.05% APY (Annual Percentage Yield as of June 22, 1999). Now if you can find a checking account that comes with a 4.05% yield anywhere else online, take it. But you won't. There is no service charge for this account if you maintain a \$1000 average daily balance. Remember...

Every ebank.com personal checking account comes with the following complimentary services standard:

- ☐ Maintenance-free checking
(ePlus & ePremium accounts require a minimum balance)
- ☐ Free, unlimited ATM Access + 4 machine fee reimbursements per month
- ☐ Free bill payment
- ☐ Free **VISA/ATM Debit** Cards
- ☐ Free Direct Deposit
- ☐ Postage-paid deposit envelopes
- ☐ Free Domestic Wire Transfer
- ☐ Download right into your Quicken, MS Money, spreadsheet or database software
- ☐ Complete transaction history available online
- ☐ Monthly statements

HOME PAGE
PERSONAL BANKING
PERSONAL CHECKING ACCOUNTS
ePREMIUM CHECKING ACCOUNTS

LIST/SUBLIST/ARTICLE TITLE: **ePREMIUM CHECKING ACCOUNTS**

EMPHASIS BOX: **A checking account with the works.**

COPY: ePremium checking accounts contain everything but the kitchen sink. The most popular services offered by ebank.com are combined into one convenient account. Let's start with the yield. 4.05% APY (Annual Percentage Yield as of June 22, 1999). Checking account yields don't get any better. On top of that, you'll get bonus rates on CDs and reduced loan rates. There are several ePremium freebies: free checks, free traveler's checks and free cashier's checks. And remember...

Every ebank.com personal checking account comes with the following complimentary services standard:

- ☐ Maintenance-free checking
(ePlus & ePremium accounts require a minimum balance)
- ☐ Free, unlimited ATM Access + 4 machine fee reimbursements per month
- ☐ Free bill payment
- ☐ Free VISA/ATM Debit Cards
- ☐ Free Direct Deposit
- ☐ Postage-paid deposit envelopes
- ☐ Free Domestic Wire Transfer
- ☐ Download right into your Quicken, MS Money, spreadsheet or database software
- ☐ Complete transaction history available online
- ☐ Monthly statements

No service charges apply to ePremium accounts if any of the following are maintained: \$5,000 minimum checking balance \$5,000 minimum savings balance \$10,000 minimum money market balance \$15,000 in any combination of the above including IRAs or Roth IRAs \$10,000 BancLine or Home Equity BancLine.

HOME PAGE

PERSONAL BANKING

PERSONAL SAVINGS AND INVESTMENT ACCOUNTS

LIST/SUBLIST/ARTICLE TITLE:

PERSONAL SAVINGS AND
INVESTMENT ACCOUNTS

EMPHASIS BOX:

Planning ahead pays off.

COPY:

Building net worth? Want to really be ready for retirement? When it comes to smart investing, ebank.com offers four very smart options. Pick the one that's right for you and watch your money grow – online.

[eSavings Accounts](#), ebank.com [Certificates of Deposit \(CDs\)](#) and [eMoney Market Accounts](#) earn higher yields than any other major online bank. That's reason enough to check them out.

Every breadwinner should take advantage of the tax-free contributions of an [Individual Retirement Account \(IRA\)](#) from ebank.com.

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PERSONAL BANKING
SAVINGS AND INVESTMENT ACCOUNTS
eSAVINGS ACCOUNTS

LIST/SUBLIST/ARTICLE TITLE: **eSAVINGS ACCOUNTS**

EMPHASIS BOX: **Rainy days bring dividends.**

COPY: It's the smart thing to do with your money. Put it in an eSavings account and watch it grow safely with a 2.65% APY (Annual Percentage Yield as of June 22, 1999). Among major online banks, it's a yield that won't be beat. The interest is compounded daily and credited quarterly. There are no monthly service charges and no minimum balance requirements. It's all very simple. Another smart thing to do is link your eSavings account to your ebank.com checking account for Overdraft Protection. All it takes is a \$100 minimum deposit.

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PERSONAL BANKING

PERSONAL SAVINGS AND INVESTMENT ACCOUNTS

CERTIFICATES OF DEPOSIT (CDs)

LIST/SUBLIST/ARTICLE TITLE:

**CERTIFICATES OF
DEPOSIT (CDs)**

EMPHASIS BOX:

It's mature to let your money mature.

COPY:

Strong, sound earnings. If this is your financial objective, as it should be, consider the long-term protection and high yield of an ebank.com Certificate of Deposit (CD). With a \$500 minimum deposit, you can begin earning a maximum return on your investment. Check out these yields: 5.40% APY on a 6 month CD. 5.75% APY on a 12 month CD. 6.05% on a 30 month CD. (Annual Percentage Yield as of June 22, 1999). These yields will not be topped by any major online bank. Your interest will be paid monthly, quarterly, semi-annually or at maturity. You decide whether to reinvest interest, deposit it to another account or be paid by check. Certificates can be renewed automatically. Choose from a wide variety of ebank.com CDs with terms ranging from one month to 60 months.

Please note that a penalty will be imposed for early withdrawal.

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PERSONAL BANKING

PERSONAL SAVINGS AND INVESTMENT ACCOUNTS

INDIVIDUAL RETIREMENT ACCOUNTS (IRAs)

LIST/SUBLIST/ARTICLE TITLE:

**INDIVIDUAL RETIREMENT
ACCOUNTS (IRAs)**

EMPHASIS BOX:

Goes nice with that gold watch.

COPY:

Start planning for your future now. It doesn't take much. ebank.com IRAs are a simple, convenient, sound way to invest money so you can really enjoy your golden years.

At ebank.com, flexible IRA options are available for all your retirement investment needs. With a \$500 minimum deposit, you'll accrue the following benefits:

- ☐ Investment options ranging from six months to 60 months
- ☐ Interest compounded daily
- ☐ Potential tax-free and/or tax-deductible contributions
(consult your tax advisor)
- ☐ Roth and Education IRAs options
- ☐ Transactions managed electronically
- ☐ Immediate, real-time information accessible 24 hours a day
- ☐ Withdrawals from a regular IRA may be made without penalty after reaching age 59-1/2.

A substantial interest penalty, as required by law, is charged for early withdrawals from a regular IRA.

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PERSONAL BANKING

PERSONAL SAVINGS AND INVESTMENT ACCOUNTS

eMONEY MARKET ACCOUNTS

LIST/SUBLIST/ARTICLE TITLE:

**eMONEY MARKET
ACCOUNTS**

EMPHASIS BOX:

Where your money grows.

COPY:

While other online banks may claim to have Money Market accounts that are among the highest paying in the country, they still aren't as high as ebank.com eMoney Market accounts. They may not like to hear we that offer a 5.15% APY (Annual Percentage Yield as of June 22, 1999), but you will. With only a \$1000 minimum deposit, you can earn our emarket yield while having access to your funds through over-the-counter transactions. The interest is compounded daily and credited monthly. There is no service charge when you maintain a \$1,000 minimum daily balance. And you are allowed six free transfers (check, debit or money) each month.

HOME PAGE
PERSONAL BANKING
COMPLIMENTARY SERVICES

LIST/SUBLIST/ARTICLE TITLE: **COMPLIMENTARY
SERVICES**

EMPHASIS BOX: **ebanking on-line sure beats standing
in one.**

COPY: If you just wanted a place to store your money, you could stuff your mattress or bury **it**. You expect more from a bank. And at ebank.com, we deliver even more than you expect. It's not that we are trying to impress you with bells and whistles; it's just that we believe you should really benefit from letting us hold your funds, or what's the point of ebanking. Most of the "extras" that you pay for at other banks are complimentary standard services at ebank.com. Click on the pages to the right where we've highlighted a few of those services.

HOME PAGE
PERSONAL BANKING
COMPLIMENTARY SERVICES
FREE BILL PAYMENT

LIST/SUBLIST/ARTICLE TITLE: FREE BILL PAYMENT

EMPHASIS BOX: **Bills. Bills. Bills.**

COPY: Unlimited bill payment. Do you realize what this means? No more licking **stamps**. No more envelope **hassles**. No more time wasted writing checks. No more going out to mail bills. At 33 cents a bill, think how much you save in a year! And it's FREE. Even our valued small business customers enjoy bill payments free for the first six months.

Whether it's a recurring utility bill or a one time payment to an individual, the bill or payment is sent to the payee as it always has been. The only difference is now you don't have to do the sending.

All bill payments are authorized by you. You are in control at all times. You schedule when payments go out -- up to a year in advance. It doesn't matter if it's for a fixed or variable amount. If the payee is set up for electronic transfer, an all-electronic transfer is made. If the payee is not, an electronic-to-check transfer is made. The payment is then charged to the account you specify. Everything's automatic.

Furthermore, ebank.com guarantees that we will pay any late charge incurred should a payment arrive late to a payee due to an error on the part of our staff or vendors.

**HOME PAGE
PERSONAL BANKING
COMPLIMENTARY SERVICES
FREE ATM USE**

LIST/SUBLIST/ARTICLE TITLE: FREE ATM USE

EMPHASIS BOX: **Money for nothing.**

COPY: With your free ebank.com ATM card (Automated Teller Machine card), you can access cash from your account at hundreds of thousands of Cirrus ATMs **nationwide**. Anytime.

While we do not charge for ATM withdrawals, other financial institutions may. Not to worry. ebank.com will reimburse your account should you be charged by another financial institution -- up to four withdrawals per month! The reimbursement will automatically show up as a credit on your online account and monthly statement.

HOME PAGE
PERSONAL BANKING
COMPLIMENTARY SERVICES
VISA/ATM DEBIT CARDS

LIST/SUBLIST/ARTICLE TITLE: **VISA/ATM DEBIT CARDS**

EMPHASIS BOX: **Swipe ☐ PIN ☐ OK ☐ Go**

COPY: It looks like a credit card. It feels like a credit card. It isn't a credit card. It's actually two cards in one. It works like both a check and an ATM card. So leave your checkbook at home. When you would normally write a check, swipe your **VISA/ATM Debit** card instead and the amount of the purchase is automatically subtracted from your account. As a matter of fact, because you ebank, you'll be able to see that debit on your account within minutes of the purchase. There will be no per debit fee. They're great at the grocery store checkout. You can even ask for cash back at no charge. Like any card with the VISA symbol, it is accepted worldwide. Your card also carries the Cirrus symbol, so that means you can withdraw cash from any of hundreds of thousands of ATMs bearing the Cirrus logo.

HOME PAGE
PERSONAL BANKING
COMPLIMENTARY SERVICES
DOWNLOAD TO QUICKEN, MS MONEY AND OTHER
SOFTWARE

LIST/SUBLIST/ARTICLE TITLE: DOWNLOAD TO QUICKEN,
MS MONEY AND OTHER
SOFTWARE

EMPHASIS BOX: **All together now!**

COPY: Intuit's Quicken and Microsoft's Money are two powerful personal finance management tools. Working with them *and* ebank.com accounts will really keep you on top of your finances. Wouldn't it be handy, though, if you could automatically import ebanking account data right into these software applications? Wouldn't it also be convenient to send account information in an ASCII comma-delimited format to a database program or a spreadsheet like Microsoft Excel?

You can.

HOME PAGE
PERSONAL BANKING
COMPLIMENTARY SERVICES
DIRECT DEPOSIT

LIST/SUBLIST/ARTICLE TITLE:

DIRECT DEPOSIT

EMPHASIS BOX:

The shortest distance between two points.

COPY:

It's payday and your co-workers are all wasting their lunch hour standing in line at the bank. Not you. You opted for ebank.com's Direct Deposit. Paychecks, government checks and many other types of checks can be sent directly to the ebank.com account of your choice. Your account is credited the amount of the check each payday and you never even have to lift a finger. If you'd like, we can arrange to split your deposit into different ebank.com accounts. Or part of your deposit could go to your ebank.com account and the rest to another financial institution.

HOME PAGE
PERSONAL BANKING
ACCOUNT SERVICES

LIST/SUBLIST/ARTICLE TITLE: ACCOUNT SERVICES

EMPHASIS BOX: **The little things add up.**

COPY: ebanking is all about eliminating banking hassles. Quite often those hassles are in the little things banks overlook. We've tried not to overlook them.

When you log on to your account, you have access to your complete transaction history. Navigating your online account statement is easy, informative and intuitive. *It looks just like your check register.* Transactions are filtered by type. Everything you want to know about your account -- as far back as you want -- is right at your fingertips, 24 hours a day, 7 days a week, 365 days a year. And each month you will be mailed a monthly statement -- combined if you have more than one account.

When you run out of personalized ebank.com checks, you can place a re-order online. Since you are using automatic ebank.com bill payment, you probably won't have to re-order very often. Something else you can order online is deposit envelopes, which of course, are pre-paid.

Mailing in pre-paid deposit envelopes is only one method you have of depositing funds to your account. You may choose to set up your paycheck for Direct Deposit or you may have funds wire transferred into your account. Domestic transfers are free. You may have funds transferred automatically into your account from accounts at other financial institutions, say a bank in your office building. This, too, is free and is a smart way for small businesses or individuals who must deal with cash to make deposits.

Bounced checks can be so irritating. Bounced checks can be a thing of the past. With ebank.com Overdraft Protection, qualified customers receive a credit line to cover checks or debits to checking accounts that exceed the funds available in that account. An Overdraft Protection line of credit may also be established for savings, money market or credit card

accounts. A minimum of \$100 is advanced each time Overdraft Protection is activated.

Should your computer go down or you are unable to get to a computer, you have the same easy, secure access to your account by telephone. Automated telephone transactions allow you to check your account, transfer funds between accounts, order checks, etc. anytime, day or night.

What else can you do at ebank.com? Well, you can stop payments on checks and even automatic bill payments. You can view cancelled checks at no charge. You can get Money Orders and Traveler's Checks. And, of course, you can buy Savings Bonds.

**HOME PAGE
PERSONAL BANKING
CONSUMER LOANS**

LIST/SUBLIST/ARTICLE TITLE: CONSUMER LOANS

EMPHASIS BOX: **American dreams financed here.**

COPY: This is one of our favorite parts of the job – helping people afford the expensive things in life. And we wouldn't be helping if the financing was expensive, too. So if you are trying to buy a home, a car or just about anything for that matter, we have a variety of versatile financing plans, all with attractive terms and rates among the best in the country. ebank.com lets you apply online for a [Mortgage](#), [Home Equity BancLine](#), [BancLine Secured Loan](#) or [eCLOC \(Consumer Line of Credit\)](#). Your online application is sent over a secured server to ensure the protection of your privacy.

HOME PAGE
PERSONAL BANKING
CONSUMER LOANS
LOAN APPLICATION

LIST/SUBLIST/ARTICLE TITLE: APPLY FOR A LOAN

EMPHASIS BOX: **Let's get started.**

COPY: Applying for a loan doesn't get any easier than this. You can find out if you qualify to borrow from us, by simply filling out the following questionnaire in the privacy of your home or office. And speaking of privacy, maintaining yours is very important to us. That's why we make a promise to you that no third party will be given your personal information. We need this information solely to evaluate your loan candidacy.

We thank you for your interest in an ebank.com loan.

HOME PAGE
PERSONAL BANKING
CONSUMER LOANS
MORTGAGES

LIST/SUBLIST/ARTICLE TITLE: **MORTGAGES**

EMPHASIS BOX: **Home sweet home loans.**

COPY: They say it's getting harder and harder to own a home these days. Evidently, mortgages. They're designed to turn your dream of home ownership into a reality. Because everyone's idea of home differs, you need options. Each of our mortgages has its own unique advantages with varying rates and payment schedules. But all rates are competitive and all terms are flexible and attractive. Choose between fixed, adjustable and jumbo-rate mortgages.

Ready? Click over to our Loan Application page and let's see about getting you home.

HOME PAGE
PERSONAL BANKING
CONSUMER LOANS
HOME EQUITY BANCLINE

LIST/SUBLIST/ARTICLE TITLE: HOME EQUITY BANCLINE

EMPHASIS BOX: **A house is more than a home. Let
yours work for you.**

COPY: Our Home Equity BancLine allows you to utilize the equity in your home to fi
benefit from loans up to 85% of the appraised value of your
home minus first mortgage. As you would expect from
ebank.com, the terms are attractive and the adjustable
interest rates are among the best you'll find anywhere. The
ebank.com Home Equity BancLine starts at \$5,000.

[Ready? Click over to our Loan Application page and let's
see about getting you a Home Equity BancLine.](#)

HOME PAGE
PERSONAL BANKING
CONSUMER LOANS
BANCLINE SECURED LOAN

LIST/SUBLIST/ARTICLE TITLE: **BANCLINE SECURED
LOAN**

EMPHASIS BOX: **Go ahead and get it. All we ask is
that you pick a good color.**

COPY: Got kids and need a minivan? Had your eye on a sports car? Retired and ready for an RV to see America in? With a BancLine Secured Loan, we can make purchasing your next auto, RV, or boat simple, quick and easy. Both new and used vehicle financing is available. Remember, this is ebank.com so you know the terms will be convenient and the rates among the best in the country. Credit protection insurance is also available.

Ready? Click over to our Loan Application page and let's see about getting you on the road.

HOME PAGE
PERSONAL BANKING
CONSUMER LOANS
eCLOC (CONSUMER LINE OF CREDIT)

LIST/SUBLIST/ARTICLE TITLE: **eCLOC (CONSUMER LINE OF CREDIT)**

EMPHASIS BOX: **Go to the well as many times as you need.**

COPY: Never feel overextended. Never come up short. When you have an ebank.com line of credit, you'll have plenty in reserve when you need it. As with all ebank.com financing options, the terms and rates will be among the best you can find. Easily access your eCLOC anytime via the Internet to satisfy your specific funding needs.

Ready? Click over to our Loan Application page and let's see about getting you an ebank.com line of credit.

HOME PAGE
PERSONAL BANKING
CONSUMER LOANS
VISA AND MASTERCARD CREDIT CARDS

LIST/SUBLIST/ARTICLE TITLE: VISA AND MASTERCARD
CREDIT CARDS

EMPHASIS BOX: **One word: Plastic.**

COPY: It's getting pretty hard to go through life without a credit card. And rightly so. Why not take advantage of the convenience you get with a VISA or MasterCard credit card? Life's transactions are so much simpler that way. There's no need to carry around lots of vulnerable cash. Both cards are accepted all around the world. Pay for dinner in Seattle or a hotel room in Saudi Arabia. With a VISA or MasterCard credit card from ebank.com, there are other benefits, too. You will find the annual percentage rate on ebank.com credit cards very competitive. You will find there is no annual fee. [] Every ebank.com credit card comes with flexible payment options and Overdraft Protection to qualified customers.

Ready? [Click over to our Loan Application page and let's see about getting you a card.](#)

HOME PAGE
PERSONAL BANKING
CONSUMER LOANS
OVERDRAFT PROTECTION

LIST/SUBLIST/ARTICLE TITLE: OVERDRAFT
PROTECTION

EMPHASIS BOX: **You're covered.**

COPY: Bounced checks can be so irritating. Bounced checks can be a thing of the past. With ebank.com Overdraft Protection, qualified customers receive a credit line to cover checks or debits to checking accounts that exceed the funds available in that account. An Overdraft Protection line of credit may also be established for savings, money market or credit card accounts. A minimum of \$100 is advanced each time Overdraft Protection is activated.

[Ready? Click over to our Loan Application page and let's see about getting you protected.](#)

HOME PAGE
PERSONAL BANKING
PRIVATE PORTFOLIO MANAGEMENT

LIST/SUBLIST/ARTICLE TITLE: PRIVATE PORTFOLIO
MANAGEMENT

EMPHASIS BOX: **The big picture.**

COPY: We all like to make money. But we all choose different securities in which to invest. That's why it is nice to have the individual attention you get with Private Portfolio Management. With a little help from ebank.com and our services partner, Online Resources, you will soon be able to access stocks, bonds and other investment vehicles with the click of a mouse. We will beginning providing you with this service in the third quarter of 1999. We encourage you to check back here at that time. In the meantime, you'll want to browse our site because ebank.com has plenty of other ways to grow your money.

HOME PAGE
PERSONAL BANKING
BROKERAGE SERVICES

LIST/SUBLIST/ARTICLE TITLE: **BROKERAGE SERVICES**

EMPHASIS BOX: **We can already hear that opening bell.**

COPY: It's an online bank. It's an online brokerage. No, it's an online bank AND an online brokerage. At least, ebank.com will be both as of the third quarter 1999. ebank.com will partner with the investment experts at Online Resources to offer our customers investment advice and assistance with trades. We look forward to helping you profit from the invaluable research and information compiled by Online Resource's brokerage professionals. It won't be too long now. We encourage you to check back here in the fall. In the meantime, you'll want to browse our site because ebank.com has plenty of other ways to grow your money.

HOME PAGE
COMMERCIAL BANKING

LIST/SUBLIST/ARTICLE TITLE: COMMERCIAL BANKING

EMPHASIS BOX: **ebank.com** Because banking should be **easy**.

COPY: ebank.com is **easy**, **e**lectronic banking with **e**verything for **e**veryone, **e**specially **e**ntrepreneurs.

ebank.com makes it easy by offering your small business what no other bank, online or traditional, can. The fastest, accurate-to-the-minute, secured transactions. Internet banking that is private, reliable and safe -- guaranteed. Complete transaction history accessible 24 hours everyday, in your pajamas or on the road. Interest yields among the highest in the country. Low or no fees. Totally free ATM use. Free bill payment for 6 months. Transaction download right to your Quicken, MS Money or spreadsheet software. A wide variety of attractive commercial loans backed by an established, FDIC-insured bank. Plus an entire line of quite frankly the most innovative financial products and services for small businesses offered anywhere online. Check out our exclusive eSweep account and you'll see what we mean. And soon, we'll have efficient ebank.com Banking Centers in 17 states staffed with experienced bankers who even make office calls.

The bottom line is this: It's your money. We believe you should be the one in control of it. ebank.com gives you back that control. We're here only to serve you and help you get the most out of banking with the least amount of effort.

When you're ready to elect ebank.com, simply click the button at the top of any page and we'll have you up and ebanking in no time.

**HOME PAGE
COMMERCIAL BANKING
eSWEEP ACCOUNTS**

LIST/SUBLIST/ARTICLE TITLE: eSWEEP ACCOUNTS

EMPHASIS BOX: **Why didn't anyone think of this before?**

COPY: This is the banking product you've been waiting for. ebank.com's eSweep account is the best banking advantage your business has ever had. Whatever you do, do not tell the competition about this one.

ebank.com's eSweep account is a sophisticated money management tool that links a business checking account with an investment account. This linkage optimizes returns on working capital by investing incoming funds until the moment they are needed to cover disbursements. The checking account balance is adjusted automatically, without customer intervention, to a predetermined target level by transferring funds to or from the investment account as needed. This way all your business' short-term assets are fully invested, yet remain available and liquid. Your dividends accrue daily and are paid monthly.

The eSweep account is based on Commercial Money Market Mutual Funds. These funds offer competitive interest rates without sacrificing liquidity, while providing outstanding flexibility. Your company will have access to a variety of funds, all highly regulated by the SEC. Your company's eSweep account is maintained with a minimum balance of \$50,000 and a nominal charge of \$4.95 per month.

HOME PAGE
COMMERCIAL BANKING
BUSINESS eVALUE CHECKING ACCOUNTS

LIST/SUBLIST/ARTICLE TITLE: BUSINESS eVALUE
CHECKING ACCOUNTS

EMPHASIS BOX: **Entrepreneur checking that stays late
and works weekends.**

COPY: If you are serious about growing your company, let's get to work. A Business eValue checking account is the banking tool that will help you get it done. If you're driving ahead, you can't let any assets idle. Your Business eValue checking funds won't. They'll be earning 3.20% APY (as of June 22, 1999). With a Business eValue checking account, your company will also benefit from:

- ☐ Free, unlimited ATM Access + 4 machine fee reimbursements per month
- ☐ Free bill payment for the first six months
- ☐ No per-item fee for the first 150 debits and credits per statement cycle
- ☐ Free **VISA/ATM Debit** Cards
- ☐ Free Direct Deposit
- ☐ Postage-paid deposit envelopes
- ☐ Free Domestic Wire Transfer
- ☐ Download right into your Quicken, MS Money, spreadsheet or database software
- ☐ Complete transaction history available online
- ☐ Instant electronic access to cleared checks
- ☐ Comprehensive monthly statements

No service fees apply to Business eValue checking accounts if your company maintains a minimum daily balance of \$1000 or a average daily balance of \$2500.

HOME PAGE
COMMERCIAL BANKING
COMMERCIAL SAVINGS ACCOUNTS

LIST/SUBLIST/ARTICLE TITLE: COMMERCIAL SAVINGS
ACCOUNTS

EMPHASIS BOX: **Your money should work as hard as
you.**

COPY: Businesses and organizations of every size will benefit from the commercial savings options offered by ebank.com. All are simple, easily managed means to build assets with a variety of terms and yields among the highest in the country.

[Business eSavings Accounts](#), ebank.com [Certificates of Deposit \(CDs\)](#) and [Business eMoney Market Accounts](#) earn higher yields than any other major online bank. That's reason enough to check them out.

You owe it to your future and your employees' future to take advantage of the tax-free contributions of an [Individual Retirement Account \(IRA\)](#) from ebank.com.

HOME PAGE
COMMERCIAL BANKING
COMMERCIAL SAVINGS ACCOUNTS
BUSINESS eSAVINGS ACCOUNTS

LIST/SUBLIST/ARTICLE TITLE: **BUSINESS eSAVINGS
ACCOUNTS**

EMPHASIS BOX: **Success through safe, secure,
sensible long-term growth**

COPY: It's the smart thing to do with your company's money. Put it in an Business eSavings account and watch it grow safely with a 2.65% APY (Annual Percentage Yield as of June 22, 1999). Among major online banks, it's a yield that won't be beat. The interest is compounded daily and credited quarterly. There are no monthly service charges and no minimum balance requirements. It's all very simple. Another smart thing to do is link your company's Business eSavings account to your Business eValue checking account for Overdraft Protection. All it takes is a \$100 minimum deposit.

HOME PAGE
COMMERCIAL BANKING
COMMERCIAL SAVINGS ACCOUNTS
CERTIFICATES OF DEPOSIT (CDs)

LIST/SUBLIST/ARTICLE TITLE: CERTIFICATES OF
DEPOSIT (CDs)

EMPHASIS BOX: **It's mature to let your money mature.**

COPY: Strong, sound earnings. If this is your company's financial objective, as it should be, consider the long-term protection and high yield of an ebank.com Certificate of Deposit (CD). With a \$500 minimum deposit, you can begin earning a maximum return on your business investment. Check out these yields: 5.40% APY on a 6 month CD. 5.75% APY on a 12 month CD. 6.05% on a 30 month CD. (Annual Percentage Yield as of June 22, 1999). These yields will not be topped by any major online bank. Your interest will be paid monthly, quarterly, semi-annually or at maturity. You decide whether to reinvest interest, deposit it to another account or be paid by check. Certificates can be renewed automatically. Choose from a wide variety of ebank.com CDs with terms ranging from one month to 60 months.

Please note that a penalty will be imposed for early withdrawal.

HOME PAGE

COMMERCIAL BANKING

COMMERCIAL SAVINGS ACCOUNTS

SMALL BUSINESS RETIREMENT ACCOUNTS

LIST/SUBLIST/ARTICLE TITLE:

**SMALL BUSINESS
RETIREMENT ACCOUNTS**

EMPHASIS BOX:

Goes nice with that gold watch.

COPY:

Apply the same long-term planning that goes into creating a successful business to planning a successful retirement. Turn to an ebank.com Small Business Retirement account, one of the most powerful tools at your disposal.

At ebank.com, simple, convenient and flexible IRA options are available for all your retirement investment needs. With a \$500 minimum deposit, you'll accrue the following benefits:

- ☐ Investment options ranging from six months to 60 months
- ☐ Interest compounded daily
- ☐ Potential tax-free and/or tax-deductible contributions (consult your tax advisor)
- ☐ Roth and Education IRAs options
- ☐ Transactions managed electronically
- ☐ Immediate, real-time information accessible 24 hours a day
- ☐ Withdrawals from a regular IRA may be made without penalty after reaching age 59-1/2.

A substantial interest penalty, as required by law, is charged for early withdrawals from a regular IRA.

HOME PAGE

COMMERCIAL BANKING

COMMERCIAL SAVINGS ACCOUNTS

BUSINESS eMONEY MARKET ACCOUNTS

LIST/SUBLIST/ARTICLE TITLE:

**BUSINESS eMONEY
MARKET ACCOUNTS**

EMPHASIS BOX:

Where your money grows.

COPY:

While other online banks may claim to have Money Market accounts that are among the highest paying in the country, they still aren't as high as ebank.com eMoney Market accounts. They may not like to hear we that offer a 5.15% APY (Annual Percentage Yield as of June 22, 1999), but you will. With only a \$1000 minimum deposit, your company can earn our emarket yield while having access to your funds through over-the-counter transactions. The interest is compounded daily and credited monthly. There is no service charge when you maintain a \$1,000 minimum daily balance. And you are allowed six free transfers (check, debit or money) each month.

**HOME PAGE
COMMERCIAL BANKING
COMPLIMENTARY SERVICES**

LIST/SUBLIST/ARTICLE TITLE: **COMPLIMENTARY
SERVICES**

EMPHASIS BOX: **ebanking on-line sure beats standing
in one.**

COPY: If you just wanted a place to store your money, you could stuff your mattress or bury **it**. You expect more from a bank. And at ebank.com, we deliver even more than you expect. It's not that we are trying to impress you with bells and whistles; it's just that we believe you should really benefit from letting us hold your funds or what's the point of ebanking. Most of the "extras" that you pay for at other banks are complimentary standard services at ebank.com. Click on the pages to the right where we've highlighted a few of those services.

HOME PAGE
COMMERCIAL BANKING
COMPLIMENTARY SERVICES
FREE BILL PAYMENT

LIST/SUBLIST/ARTICLE TITLE: FREE BILL PAYMENT

EMPHASIS BOX: **Bills. Bills. Bills.**

COPY: Unlimited bill payment. Do you realize what this means? No more licking **stamps**. No more envelope **hassles**. No more time wasted writing checks. No more going out to mail bills. At 33 cents a bill, think how much you save in a year! And it's FREE. Even our valued small business customers enjoy bill payments free for the first six months.

Whether it's a recurring utility bill or a one time payment to an individual, the bill or payment is sent to the payee as it always has been. The only difference is now you don't have to do the sending.

All bill payments are authorized by you. You are in control at all times. You schedule when payments go out -- up to a year in advance. It doesn't matter if it's for a fixed or variable amount. If the payee is set up for electronic transfer, an all-electronic transfer is made. If the payee is not, an electronic-to-check transfer is made. The payment is then charged to the account you specify. Everything's automatic.

Furthermore, ebank.com guarantees that we will pay any late charge incurred should a payment arrive late to a payee due to an error on the part of our staff or vendors.

**HOME PAGE
COMMERCIAL BANKING
COMPLIMENTARY SERVICES
FREE ATM USE**

LIST/SUBLIST/ARTICLE TITLE: FREE ATM USE

EMPHASIS BOX: **Money for nothing.**

COPY: With your free ebank.com ATM card (Automated Teller Machine card), you can access cash from your account at hundreds of thousands of Cirrus ATMs **nationwide**. Anytime.

While we do not charge for ATM withdrawals, other financial institutions may. Not to worry. ebank.com will reimburse your account should you be charged by another financial institution -- up to four withdrawals per month! The reimbursement will automatically show up as a credit on your online account and monthly statement.

HOME PAGE
COMMERCIAL BANKING
COMPLIMENTARY SERVICES
VISA/ATM DEBIT CARDS

LIST/SUBLIST/ARTICLE TITLE: **VISA/ATM DEBIT CARDS**

EMPHASIS BOX: **Swipe ☐ PIN ☐ OK ☐ Go**

COPY: It looks like a credit card. It feels like a credit card. It isn't a credit card. It's actually two cards in one. It works like both a check and an ATM card. So leave your checkbook at home. When you would normally write a check, swipe your **VISA/ATM Debit** card instead and the amount of the purchase is automatically subtracted from your account. As a matter of fact, because you ebank, you'll be able to see that debit on your account within minutes of the purchase. There will be no per debit fee. They're great at the grocery store checkout. You can even ask for cash back at no charge. Like any card with the VISA symbol, it is accepted worldwide. Your card also carries the Cirrus symbol, so that means you can withdraw cash from any of hundreds of thousands of ATMs bearing the Cirrus logo.

HOME PAGE
COMMERCIAL BANKING
COMPLIMENTARY SERVICES
DOWNLOAD TO QUICKEN, MS MONEY AND OTHER
SOFTWARE

LIST/SUBLIST/ARTICLE TITLE: DOWNLOAD TO QUICKEN,
MS MONEY AND OTHER
SOFTWARE

EMPHASIS BOX: **All together now!**

COPY: Intuit's Quicken and Microsoft's Money are two powerful
personal finance management tools. Working with them *and*
ebank.com accounts will really keep you on top of your
finances. Wouldn't it be handy, though, if you could
automatically import ebanking account data right into these
software applications? Wouldn't it also be convenient to
send account information in an ASCII comma-delimited
format to a database program or a spreadsheet like
Microsoft Excel?

You can.

HOME PAGE
COMMERCIAL BANKING
COMPLIMENTARY SERVICES
DIRECT DEPOSIT

LIST/SUBLIST/ARTICLE TITLE:

DIRECT DEPOSIT

EMPHASIS BOX:

The shortest distance between two points.

COPY:

It's payday and your co-workers are all wasting their lunch hour standing in line at the bank. Not you. You opted for ebank.com's Direct Deposit. Paychecks, government checks and many other types of checks can be sent directly to the ebank.com account of your choice. Your account is credited the amount of the check each payday and you never even have to lift a finger. If you'd like, we can arrange to split your deposit into different ebank.com accounts. Or part of your deposit could go to your ebank.com account and the rest to another financial institution.

HOME PAGE
COMMERCIAL BANKING
ACCOUNT SERVICES

LIST/SUBLIST/ARTICLE TITLE: ACCOUNT SERVICES

EMPHASIS BOX: **The little things add up.**

COPY: ebanking is all about eliminating banking hassles. Quite often those hassles are in the little things banks overlook. We've tried not to overlook them.

When you log on to your account, you have access to your complete transaction history. Navigating your online account statement is easy, informative and intuitive. *It looks just like your check register.* Transactions are filtered by type. Everything you want to know about your account -- as far back as you want -- is right at your fingertips, 24 hours a day, 7 days a week, 365 days a year. And each month you will be mailed a monthly statement -- combined if you have more than one account.

When you run out of personalized ebank.com checks, you can place a re-order online. Since you are using automatic ebank.com bill payment, you probably won't have to re-order very often. Something else you can order online is deposit envelopes, which of course, are pre-paid.

Mailing in pre-paid deposit envelopes is only one method you have of depositing funds to your account. You may choose to set up your paycheck for Direct Deposit or you may have funds wire transferred into your account. Domestic transfers are free. You may have funds transferred automatically into your account from accounts at other financial institutions, say a bank in your office building. This, too, is free and is a smart way for small businesses or individuals who must deal with cash to make deposits.

Bounced checks can be so irritating. Bounced checks can be a thing of the past. With ebank.com Overdraft Protection, qualified customers receive a credit line to cover checks or debits to checking accounts that exceed the funds available in that account. An Overdraft Protection line of credit may also be established for savings, money market or credit card

accounts. A minimum of \$100 is advanced each time Overdraft Protection is activated.

Should your computer go down or you are unable to get to a computer, you have the same easy, secure access to your account by telephone. Automated telephone transactions allow you to check your account, transfer funds between accounts, order checks, etc. anytime, day or night.

What else can you do at ebank.com? Well, you can stop payments on checks and even automatic bill payments. You can view cancelled checks at no charge. You can get Money Orders and Traveler's Checks. And, of course, you can buy Savings Bonds.

HOME PAGE
COMMERCIAL BANKING
COMMERCIAL LOANS

LIST/SUBLIST/ARTICLE TITLE:

COMMERCIAL LOANS

EMPHASIS BOX:

ebank.com Your silent partner.

COPY:

Flexible financing fast. That's the ebank.com edge. Sole proprietors, partnerships, corporations, churches and community organizations can all take advantage of ebank.com's no-nonsense commercial financing terms and rates that can compete with any online lender.

ebank.com has designed a whole host of customized options to help grow your business and meet its short and long term goals.

- ☐ SBA Loans
- ☐ Commercial Loans
- ☐ eBLOC (Business Line of Credit)
- ☐ Variable or Fixed Rate Real Estate Loans
- ☐ Leasing Secured Loans
- ☐ Commercial Equipment Loans
- ☐ Construction Loans
- ☐ Working Capital Loans
- ☐ Accounts Receivable Loans
- ☐ **Overdraft Protection**
- ☐ **VISA and MasterCard credit cards with a low annual fee**

Because your time is so valuable, we have streamlined the application process so that it can be begun right over the Internet. Note that a secured server is used to ensure all information is kept confidential.

HOME PAGE
COMMERCIAL BANKING
COMMERCIAL LOANS
LOAN APPLICATION

LIST/SUBLIST/ARTICLE TITLE: APPLY FOR A LOAN

EMPHASIS BOX: **Let's get started.**

COPY: Applying for a loan doesn't get any easier than this. You can find out if you qualify to borrow from us, by simply filling out the following questionnaire in the privacy of your home or office. And speaking of privacy, maintaining yours is very important to us. That's why we make a promise to you that no third party will be given your personal information. We need this information solely to evaluate your loan candidacy.

We thank you for your interest in an ebank.com loan.

**HOME PAGE
COMMERCIAL BANKING
COMMERCIAL LOANS
eBLOC (BUSINESS LINE OF CREDIT)**

LIST/SUBLIST/ARTICLE TITLE: eBLOC (BUSINESS LINE OF CREDIT)

EMPHASIS BOX: **The backing to operate like one of the big boys.**

COPY: To meet the need for operating credit, ebank.com can provide your business with a line of credit. As with all ebank.com financing options, the terms and rates will be among the best you can find. Easily access your eBLOC anytime via the Internet to satisfy your business' specific funding needs.

HOME PAGE LOANS

LIST/SUBLIST/ARTICLE TITLE: LOANS

EMPHASIS BOX: **The best things in life are homemade.**

COPY: ebank.com is backed by an established bank. That means ebank.com generates quality loans itself, unlike “net” banks that scrounge for big banks’ lousy leftover loans. So whatever you plan to use the extra funds for, you know the solid financing you get from ebank.com is going to come with the most attractive terms and rates in the country.

[Consumer Loans](#)

[Commercial Loans](#)

HOME PAGE INVESTMENTS

LIST/SUBLIST/ARTICLE TITLE: INVESTMENTS

EMPHASIS BOX: **Put your money to work for you.**

COPY: Whether you are growing your business or driving toward personal goals, ebank.com has a savings and investment plan that will get you there.

We're excited to announce that in the third quarter of 1999, we'll be adding Private Portfolio Management and Brokerage services. Until then, here are some great ways for your money to make money.

[Commercial Savings Accounts](#)

[Personal Savings and Investment Accounts](#)

HOME PAGE
CURRENT YIELDS

LIST/SUBLIST/ARTICLE TITLE:

CURRENT YIELDS

COPY:

Personal Accounts	Annual Percentage Yield (APY)
eValue Checking	3.20%
Senior Checking	3.20%
ePlus Checking	4.05%
ePremium Checking	4.05%
eSavings	2.65%
6 month CD	5.40%
12 month CD	5.75%
30 month CD	6.05%
eMoney Market	5.15%

Business Accounts	Annual Percentage Yield (APY)
Business eValue Checking	3.20%
Business eSavings	2.65%
6 month CD	5.40%
12 month CD	5.75%
30 month CD	6.05%

Business eMoney Market	5.15%
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We invite you to compare our account yields with other major online banks.

APY COMPARISONS
AS OF JUNE 22, 1999

Personal Checking Accounts	Annual Percentage Yield (APY)
ebank.com eValue Checking	3.20%
ebank.com Senior Checking	3.20%
Net.B@nk NetValue Checking	3.05%
Telebank True.net Checking	3.15%
CompuBank Interest Checking	2.02%
Security First Basic Checking	0.00%

Personal Checking Accounts	Annual Percentage Yield (APY)
ebank.com ePlus Checking	4.05%
ebank.com ePremium Checking	4.05%
Net.B@nk SuperValue Checking	4.00%

Personal Savings Accounts	Annual Percentage Yield (APY)
ebank.com eSavings	2.65%
Telebank SmartSaver Savings (*Balances under \$1000)	2.55%
CompuBank Personal Savings	2.53%
Security First Basic Savings	2.60%

Personal Certificates of Deposit (CDs) – 6 Month	Annual Percentage Yield (APY)
ebank.com CD	5.40%
Net.B@nk CD	5.35%
Telebank CD	5.20%
CompuBank CD	4.59%
Security First CD	5.30%

Personal Certificates of Deposit (CDs) – 12 Month	Annual Percentage Yield (APY)
ebank.com CD	5.75%
Net.B@nk CD	5.70%
Telebank CD	5.67%
CompuBank CD	4.71%
Security First CD	5.45%

Personal Certificates of Deposit (CDs) – 30 Month	Annual Percentage Yield (APY)
ebank.com CD	6.05%
Net.B@nk CD	5.75%
Telebank CD	6.00%
CompuBank CD	4.71%
Security First CD (*24 month)	5.80%

Personal Money Market Accounts	Annual Percentage Yield (APY)
---------------------------------------	--------------------------------------

ebank.com eMoney Market	5.15%
Net.B@nk Money Market	5.13%
Telebank Money Market	4.80%
CompuBank Personal Money Market	3.04%
Security First (*25,000 Minimum Average Daily Balance)	4.50%

Business Savings Accounts	Annual Percentage Yield (APY)
ebank.com Business eSavings	2.65%
CompuBank Personal Savings	2.53%

Business Certificates of Deposit (CDs) – 6 Month	Annual Percentage Yield (APY)
ebank.com CD	5.40%
CompuBank CD	4.59%

Business Certificates of Deposit (CDs) – 12 Month	Annual Percentage Yield (APY)
ebank.com CD	5.75%
CompuBank CD	4.71%

Business Certificates of Deposit (CDs) – 30 Month	Annual Percentage Yield (APY)
ebank.com CD	6.05%
CompuBank CD	4.71%

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Business Money Market Accounts	Annual Percentage Yield (APY)
ebank.com Business eMoney Market	5.15%
CompuBank Personal Money Market	3.04%

LIST/SUBLIST/ARTICLE TITLE: ABOUT US

EMPHASIS BOX: **A real bank in a virtual world.**

COPY: ebank.com is an independent, national unitary thrift bank serving small businesses and consumers through ebanking over the Internet. We have parted with tradition in order to give out customers banking the way it should be – easy. We exploit every edge afforded us by Internet technology.

Today's Internet technology allows us to offer the broadest range of state-of-the-art products and services. Old products and services and even new ones you had never dreamt of can be provided by ebanking. And they are all faster, more flexible and cost less than ever before. ebanking customers access their accurate-to-the-minute accounts anytime, day or night. ebank.com passes along interest yields among the highest in the country. We are able to do this because conducting business in the virtual world has virtually no overhead.

We invite you to explore our web site. Start with an examination of our commitment to security and privacy. (We know this is a legitimate concern you may have, but we would not be here if we didn't truly believe we have eliminated this concern.) Then see what all the buzz is about ebanking. We are confident you will like what you see.

LIST/SUBLIST/ARTICLE TITLE: SECURITY

EMPHASIS BOX: **Security you can ebank on.**

COPY: Your money is safe. Your account is safe. Protecting your money and account are paramount to us.

ebank.com eliminates every concern you might have about the security of ebanking. To begin with, Internet transactions are actually safer than most credit card transactions. But when you ebank, you're not actually transacting over the "Internet" in the way you might think. When you ebank, you are conducting your financial business over a secured server using encrypted transmissions, which means the information you send to and receive from ebank.com is not available on the Internet in a form that can be read. Your data is encrypted or "scrambled" by Secure Sockets Layer, or SSL, which is the Internet's encryption security protocol standard.

On top of that, you have two more built-in safeguards at either end of the process. On your end, only you can access your account information and funds, because only you know your Customer #, User ID and Privacy Password. None of these is stored on the web server or Internet banking server. On our end, ebank.com's ebanking systems function behind an impenetrable "firewall" of software and hardware which prevents any unauthorized entry. All Internet servers are located at a secure site where access is restricted to key card holders and by security camera monitoring. Finally, ebank.com conducts independent vulnerability testing and enhanced Internet penetration testing to continually ensure that all of these internal and external safeguards remain state-of-the-art and vigilant.

LIST/SUBLIST/ARTICLE TITLE: PRIVACY POLICY

EMPHASIS BOX: **Privacy is your right and our responsibility.**

COPY: ebank.com's commitment to your Internet privacy is uncompromising and absolute.

Because we gather certain types of information about the visitors of our site, we feel you should fully understand the terms and conditions surrounding the capture and use of that information. This privacy statement discloses what information we gather, how we use it, and who has access to it.

At this web site we collect personal information such as name, postal address, email address, telephone and fax numbers. This information is used to enhance visitor's experience at our site, for internal tracking purposes, and to enable us to contact users of the site. We will not disclose, sell, display or make available to third parties any personal information we capture from this web site unless required to do so by law. The one exception would be in providing ebank.com partners with information necessary to conduct an authorized service, requested by you. In such cases, only information pertinent to completing your authorized business will be supplied.

Two additional reminders: E-mail transmissions are not secure. Information you send could be viewed in transit by a third party. We therefore request that you only send us or ask for sensitive information such as account numbers and PINs after logging onto your secured ebank.com account. Also, it should be noted that in order to enhance your visit to ebank.com, we use "cookie" technology. A cookie is a small data file that contains non-personal information such as a user ID that the site uses to track the pages you've visited. It is written to your hard drive, but cannot read data off your hard drive or read cookie files created by other sites. Cookies usually expire when a user turns off the browser,

when the web server has determined that the transaction is complete, or at a specified date.

If you should have any questions or concerns about ebank.com's privacy policy, please contact Melissa Ricketts at the address, email or telephone listed below.

Melissa Ricketts
2410 Paces Ferry Road, Suite 190
Atlanta, GA 30339
mricketts@ebank.com
770.863.9225

LIST/SUBLIST/ARTICLE TITLE: YEAR 2000

EMPHASIS BOX: **Ready!**

COPY: A Year 2000 Letter to Our Customers

Ebank.com is aware of and recognizes the concern over the "Year 2000" potential problem. This problem is pervasive and complex, impacting virtually every organization in the world. With the turn of the century, it will be essential for our systems to identify the year 2000.

The Office of the Thrift Supervision (OTS) and the Federal Financial Institutions Examination Council (FFIEC) recommends that all phases of the Year 2000 Project for critical systems be complete to allow for sufficient testing and implementation. We will meet or exceed the OTS's and FFIEC's recommendation. The following is an overview of our Year 2000 compliance efforts.

We have formed a task force, under the management of a senior executive, to ensure all our critical applications will be Year 2000 compliant. Already, due to advance preparation, our applications have passed testing methodologies and any further purchases will be guided by Y2K readiness.

Our task force has compiled an itemized software inventory list including vendor-licensed and internally-owned software. We have prioritized the list based on how critical each application is to our business.

The task force has compiled a Year 2000 compliance questionnaire which will be mailed to all vendors and suppliers with whom we do business. Of special importance are any vendors or suppliers with whom we perform data exchanges. We will form contingency plans based on the results of this questionnaire.

Please consider this letter to be formal notification regarding our commitment to be ready for the Year 2000. If you should have any questions or concerns, please contact Melissa Ricketts at the address, email or telephone listed below.

Melissa Ricketts
2410 Paces Ferry Road, Suite 190
Atlanta, GA 30339
mricketts@ebank.com
770.863.9225

HOME PAGE
ABOUT US
DISCLOSURES

LIST/SUBLIST/ARTICLE TITLE:

**FINANCIAL DISCLOSURES
AND OTHER LEGAL
INFORMATION**

COPY:

[SEE SANJAY ARORA]

LIST/SUBLIST/ARTICLE TITLE: EMPLOYMENT
OPPORTUNITIES

EMPHASIS BOX: **Careers@**

COPY: ebank.com is a *the* place to work. We're staffed by a great bunch of experienced Internet banking professionals. But with our growth, we are always considering new applicants, particularly IT professionals, Banking Operations professionals and Customer Service Representatives.

If you would like to be a part of the ebank.com team, begin by emailing your resume to careers@ebank.com. Please include the position you are seeking to fill as well as your salary requirements. You may also send us your resume by fax or mail:

Fax
770-863-9226

Mailing Address
ebank.com
2410 Paces Ferry Road
Atlanta, Georgia 30339

Thank you for your interest in ebank.com.

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SITE SEARCH

LIST/SUBLIST/ARTICLE TITLE:

SITE SEARCH

EMPHASIS BOX:

Seek and ye shall find.

COPY: Enter your search word(s) or phrase:

[KEYWORD SEARCH FIELD]

[SEARCH BUTTON]

LIST/SUBLIST/ARTICLE TITLE:

FREQUENTLY ASKED
QUESTIONS

COPY:

[How safe is my money?](#)

[How safe are banking transactions over the Internet?](#)

[Could service get interrupted?](#)

[How do I make a deposit?](#)

[How do I pay bills?](#)

[How do I get cash?](#)

[Is it possible to talk to a real person?](#)

[How can ebank.com offer such great interest rates?](#)

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[Does ebank.com have plans for any new products and services in the future?](#)

Q: How safe is my money?

A: Completely. Right down to the last penny. Your deposits are fully insured by the Federal Deposit Insurance Corporation (FDIC) up to \$100,000.

Q: How safe are banking transactions over the Internet?

A: Very. They're actually safer than most credit card transactions. But when you ebank, you're not actually transacting over *the Internet* in the way you might think. When you ebank, you are conducting your financial business over a secured server using encrypted transmissions, which means the information you send to ebank.com is not available on the Internet in a form that can be read. On top of that, you have two more built-in safeguards at either end of the process. On your end, only you can access your account information and funds, because only you know your Customer #, User ID and Privacy Password. On our end, ebank.com's ebanking systems function behind an impenetrable "firewall" which prevents any unauthorized entry.

Q: Could service get interrupted?

A: In order to ensure reliable access to ebank.com, a redundant network has been implemented as well as server "mirroring" to reduce any service outage due to hardware

failures or software bugs to no more than a few minutes. "Mirroring" creates a continuous backup of all data and is stored in two physical locations to assure access reliability. In the event of an access interruption over the Internet, you will continue to have access to your funds by several means, including, automated telephone transactions, ATM/Debit cards, customer service and paper checks.

Q: How do I make a deposit?

A: Mailing in pre-paid deposit envelopes is one way. ebank.com will provide you with all the envelopes you need.

You may choose to set up your paycheck, government check or many other types of checks for Direct Deposit. Your account is credited the amount of the check each payday and you never even have to lift a finger. If you'd like, we can arrange to split your deposit into different ebank.com accounts. Or part of your deposit could go to your ebank.com account and the rest to another financial institution.

Yet another way to deposit is to have funds wire transferred into your account. Domestic transfers are free. You may have funds transferred automatically into your account from accounts at other financial institutions, say a bank in your office building. This, too, is free and is a smart way for small businesses or individuals who must deal with cash to make deposits.

Q: How do I pay bills?

A: Using ebank.com personalized checks, you could continue to write checks as you always have. Or we suggest you take advantage of our free online bill payment. After you have given us a list of who you want paid, all you have to do is enter when and how much. ebank.com handles all the rest electronically. You can set up fixed recurring payments so you won't have to enter the amount and date each time. You can change or stop payments prior to the scheduled payment date. You are in complete control.

Q: How do I get cash?

A: With your free ebank.com ATM card (Automated Teller Machine card), you can access cash from your account at hundreds of thousands of Cirrus ATMs nationwide. Anytime.

While we do not charge for ATM withdrawals, other financial institutions may. Not to worry. ebank.com will reimburse your account should you be charged by another financial institution -- up to four withdrawals per month! The reimbursement will automatically show up as a credit on your online account and monthly statement.

Q: Is it possible to talk to a real person?

A: Absolutely. In fact, we're very proud of our friendly customer service representatives. They are knowledgeable banking professionals who can assist you with all your ebanking needs. Customer service hours are 7a.m. - Midnight Monday - Friday and 10a.m. - 6p.m. Sunday EST/EDT. Your toll-free customer service number is 1-800-592-6853.

Q: How can ebank.com offer such great interest rates?

A: It all comes down to passing along cost savings, or should we say, not passing along cost overhead. Instead of spending a lot of your money to put a bank on every corner, we would rather to put a bank in every business and home for next to nothing. The Internet is a very inexpensive way for us to conduct banking business. We benefit from its low costs, so you benefit from its low costs. According to industry statistics, the average payment transaction on the Internet is only about \$.04. This compares with \$.26 for a computer transaction using a bank's own software, \$.54 for a telephone banking service, and \$1.44 for a bank branch. Plus, ebank.com is backed by an established bank. That means ebank.com generates quality loans itself, unlike "net" banks that scrounge for big banks' lousy leftover loans.

Q: What is an eSweep account?

A: ebank.com's eSweep account is a sophisticated money management tool that links a business checking account with an investment account. This linkage optimizes returns on working capital by investing incoming funds until the moment they are needed to cover disbursements. The checking account balance is adjusted automatically, without customer intervention, to a predetermined target level by transferring funds to or from the investment account as needed. This way all your business' short-term assets are fully invested, yet remain available and liquid. Your dividends accrue daily and are paid monthly.

Q: Does ebank.com have plans for any new products

and services in the future?

A: We sure do. Big plans. Very shortly, ebank.com will be opening efficient ebank.com Banking Centers in 17 states. These will not be expensive, over-staffed branch offices like you are accustomed to. The building is not what is important. ebank.com Banking Centers will be small facilities. They won't even have a vault. The focus will be on personal attention to our small business and loan customers. Staffed by an experienced loan officer and an administrative assistant, the centers will be flexible. The loan officer will work to accommodate your busy schedule, even coming to your business to serve you.

Look for an ebank.com Banking Center near you soon.

LIST/SUBLIST/ARTICLE TITLE: ebank.com NEWS

EMPHASIS BOX: **Stop the Presses!**

COPY: We at ebank.com never stop working on new ways to make your ebanking easier. Because of that, ebank.com is making news – almost every day! If you are interested in keeping up with ebank.com and all of our hot new products and services, just click on the press releases below.

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ebank.com NEWS

PRESS RELEASE #1, #2, #3, ...

LIST/SUBLIST/ARTICLE TITLE: ebank.com NEWS

EMPHASIS BOX: **For immediate release.**

COPY: [INSERT APPROPRIATE PRESS RELEASE]

LIST/SUBLIST/ARTICLE TITLE:

CONTACT US

EMPHASIS BOX:

How may we help you?

COPY:

Do you have a question or comment about ebank.com?
Would you like additional information on any of our products
or services? If so, please e-mail us at the applicable
address below. We'd like to hear from you. We'll get back
to you via email as soon as we can.

If you are already an ebank.com customer, please contact
us through your secured account instead.

comments@ebank.com
questions@ebank.com
tellmemore@ebank.com
customerservice@ebank.com

Don't like e-mail? You can also reach us by phone, fax or
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Thanks and Happy ebanking.