

In accordance with regulatory changes concerning ATM Balances, we are informing you of a change regarding your ATM/Debit Card service. Previously, ATM receipts for balance inquiries displayed the total funds available for use with your ATM/Debit Card. This could have included amounts that were available in your Savings Accounts, Overdraft Protection and other attached lines of credit.

Starting February 1, 2010, ATM receipts will only display your current checking account balance. Your current balance will not include the other available funds that may automatically transfer into your checking account in the event of an overdraft. However, these amounts will continue to remain available for ATM/Debit Card transactions.

Withdrawing more than your current balance may result in an overdraft on your account, which may access any available funds that are attached for this purpose. Accessing these funds may result in finance charges or additional fees.

Please contact your local office of BlackRidgeBANK with any questions or concerns regarding this change.

Member FDIC

