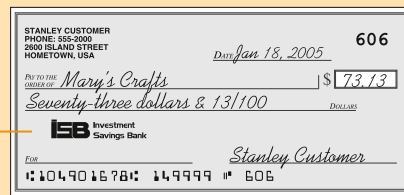


The Dawn of a New Era in Banking

NO MORE
SHOEBOXES
SIMPLE TAX
PREPARATION
FASTER SERVICE

Introducing Image Statements



This is an imaged reproduction of your actual check printed from disk. This document is acceptable in a court of law and by the IRS as your permanent record for proof of payment.

Your checks are sorted by check number and returned in sequence. They appear in column order, beginning with the lowest check number.

01/24/06	607	130.00
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The three sets of numbers clearly printed below each check are for quick reference. They represent the date your check was processed by the bank, the check number, and the amount of the check.

Now you can have fast access to your account information. If you ever need the front or back of any check, just call us! We can fax or mail it out to you usually the same day.

Check Imaging

The Dawn of
a New Era in Banking

ISB Investment
Savings Bank
You're the Reason... We're the Bank

MAIN OFFICE
1201 Eighth Avenue
Altoona, PA 16602
Phone: (814) 944-0843
Fax: (814) 942-6821

HOLLIDAYSBURG
322 Allegheny Street
Hollidaysburg, PA 16648
Phone: (814) 695-7551
Fax: (814) 695-1369

www.investmentsb.com

Member FDIC Equal Housing Lender

ISB Investment
Savings Bank
You're the Reason... We're the Bank

Dear Valued Customer:

From now on, your monthly checking statements will feature a new service offered at no charge to you. While the technical term is check imaging, we refer to it as Image Statements. Both the statement and the image pages are three hole punched and ready to store in a convenient binder. The following are some questions and answers that will help you understand the benefits of Image Statements.

Q What are Image Statements?

Thanks to new technology, we are able to scan the fronts and backs of your original checks into our computer system and permanently store them on disk. The scanned image becomes a permanent digital document, and can be reproduced at any time. It is a vast improvement over the traditional microfilm used to store your records at the bank.

Q How will my monthly statement change?

You will no longer have to sort your own checks. When monthly statements are prepared, our system will gather all of your new digitized checks for the month, organize them by check number, and neatly print them out on 8.5" x 11" sheets of paper for easy storage in a 3-ring binder. These digital check print-outs will be included with your statement instead of the original paper checks.

Q Why is Investment Savings Bank going to this new system?

We have always been committed to bringing you the best in customer service, and keeping up with new technology is a part of that. Image Statements allow us to offer you a better checking service, which improves many aspects of your account. You will find that we can service your needs faster and more efficiently.

Q Will I still get my checks back?

From now on, you will receive your Image Statements containing your imaged checks. Your original paper checks will no longer be returned, however, Image Statements provide a method that is easier to manage, organize, and reconcile.

Q Can I still write my checks the same way?

Yes, but please use black or blue ink, and avoid gel pens.

Q How will this benefit me as a customer?

With Image Statements, you will receive an array of benefits at no additional charge:

1. Easier statement reconciliation. Your checks will be provided in numerical order. Beneath each check, clearly printed, will be the date the check was processed by the bank, the check number and the amount of the check. These features make balancing your checkbook faster and easier than ever before.

2. A ready-made filing system for you. Statements and checks are printed on paper that is already hole punched and ready to store in a three-ring binder which Investment Savings Bank will provide for you. Think about the advantages of having your statements and cancelled checks all together in one place and readily available for fingertip reference. No more overstuffed drawers, bulky envelopes or overflowing shoeboxes.

3. Income tax preparation is easier. Imagine the convenience of having all your checking account records for the year neatly organized in check number order. This will certainly be a helpful feature for you and/or your tax preparer.

4. Enhanced bank research capabilities. When you need information, or copies of the front or back of any check it can be made available almost immediately.

Q What will the bank do with all of the original paper checks?

After scanning your checks for permanent storage, we will keep them for up to 60 days before they are destroyed.

Q What if I need to prove I paid for something?

No problem. Imaged checks are fully accepted by the IRS and in a court of law. We can even enlarge an imaged item for ease of signature and endorsement verification. In fact, due to quality and clarity, an imaged check is preferred over microfilm copies for proof of payment.

Organizing your checking account has never been easier.

Free Statement Organizer



Limit one per checking account customer.

Come in and pick up your free Statement Organizer! It's perfect for storing your statements and it's our gift to you from Investment Savings Bank

ISB Investment Savings Bank
You're the Reason... We're the Bank

Tear along dotted line.

