

VERIBANC

Beyond 'CAMELS'

COMPETITOR'S REPORT

*"A REPORT COMPILED OF ALL DEPOSIT TAKING
INSTITUTIONS (BANKS AND CREDIT UNIONS)
WITHIN A SELECTED NUMBER OF MILES FROM A
CENTRAL ZIP CODE"*

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FOREWORD

Since our beginning in 1981 VERIBANC[®] has never been paid by any institution to rate it. Following our standards of independence and zero tolerance for bias, no Bank or Credit Union is paying us to provide this information. You can be assured you are getting the **B.E.S.T.** rating's and financial information with VERIBANC[®]'s guarantee: there is no potential for conflict of interest.

THE B.E.S.T.

Balanced - our rating system blends predictability of bank failure with bank ratings degradation. This balance provides unmatched performance that has actually tracked the condition of the banking industry.

Effective - VERIBANC's ROR (Return On Ratings) is over 99 percent. We are able to detect banking problems with a high degree of reliability.

Seasoned - over the past twenty-four years (through the difficult and the good times of the banking industry) our rating system has produced remarkably consistent results.

Transparent - we are the only bank rating company that has always published our track record. Because of our transparency, several insurance companies have audited and approved its use for insuring deposits in excess of the FDIC's limit.

Thank you for your interest in the information VERIBANC[®] provides. We hope you find this report useful and as always, your thoughts on any improvements are welcome.

Sincerely,
VERIBANC[®], Inc.



Michael M. Heller
President

Inst Type	Institution Name	Home Office City	State	Color Code and Star Rating	Total Assets (\$000)	Equity Capital (% of Assets)	Domestic Deposits (\$000)	Total Loans (\$000)	Problem Loans (\$000)	Problem Loans to Assets (%)	Return on Assets (ROA) Annualized (%)	Assets Growth from Previous Year (%)
BK	JPMORGAN CHASE BK NA	COLUMBUS	OH	GREEN/*	1,945,467,000	8.70	1,004,101,000	632,482,000	25,416,000	1.31	1.00	2.57
BK	BANK OF AMER NA	CHARLOTTE	NC	GREEN/*	1,433,716,000	12.47	1,034,845,000	784,311,000	33,115,000	2.31	1.01	-2.74
BK	WELLS FARGO BK NA	SIOUX FALLS	SD	GREEN/*	1,373,600,000	10.04	1,000,959,000	788,796,000	29,399,000	2.14	1.42	8.49
BK	CITIBANK NA	SIOUX FALLS	SD	GREEN/*	1,346,747,000	11.01	451,105,000	606,346,000	21,421,000	1.59	0.97	2.54
BK	U S BK NA	CINCINNATI	OH	GREEN/*	360,478,278	10.94	246,123,638	236,949,666	5,959,364	1.65	1.57	4.46
BK	HSBC BK USA NA	MCLEAN	VA	YELLOW/*	179,771,772	10.13	103,036,290	63,616,930	1,920,200	1.07	-0.21	-3.76
BK	UNION BK NA	SAN FRANCISCO	CA	GREEN***/B	105,286,470	13.60	79,621,533	67,790,075	862,729	0.82	0.62	9.31
BK	NORTHERN TC	CHICAGO	IL	GREEN***	102,658,650	6.92	35,409,826	29,385,472	364,672	0.36	0.69	5.68
BK	BANK OF THE WEST	SAN FRANCISCO	CA	GREEN***/B	66,467,781	17.62	47,402,891	47,343,690	1,041,796	1.57	0.80	4.93
BK	COMERICA BK	DALLAS	TX	GREEN***/BB	65,201,888	10.92	52,499,151	45,473,836	446,822	0.69	0.75	-0.08
BK	FIRST REPUBLIC BK	SAN FRANCISCO	CA	GREEN***	42,112,763	9.88	32,082,716	34,059,307	74,476	0.18	1.08	22.46
BK	CITY NB	BEVERLY HILLS	CA	GREEN***/BB	29,373,389	8.79	25,862,900	17,887,348	120,078	0.41	0.73	3.96
BK	EAST W BK	PASADENA	CA	GREEN***/B	24,623,588	9.73	19,673,709	18,142,429	211,216	0.86	1.11	9.32
BK	ONEWEST BANK FSB	PASADENA	CA	GREEN/*	23,468,434	13.45	14,463,119	13,469,966	45,867	0.20	1.23	-9.37
BK	FIRST-CITIZENS B&TC	RALEIGH	NC	GREEN***/B	20,857,559	9.56	17,905,571	13,181,721	190,923	0.92	0.53	-0.24
BK	CALIFORNIA B&TC	SAN DIEGO	CA	GREEN***/BB	10,923,000	13.77	9,327,670	8,576,519	145,698	1.33	1.56	-1.32
BK	ISRAEL DISCOUNT BK OF NY	NEW YORK	NY	YELLOW/**	9,600,085	7.39	5,729,242	4,711,384	64,596	0.67	-0.84	-3.81
BK	CAPITALSOURCE BK	LOS ANGELES	CA	GREEN***	8,078,746	15.30	6,127,690	6,698,093	46,605	0.58	1.86	9.59
BK	CITIZENS BUS BK	ONTARIO	CA	GREEN***/BB	6,660,891	11.85	4,905,675	3,549,898	110,338	1.66	1.57	4.78
BK	PACIFIC WESTERN BK	LOS ANGELES	CA	GREEN***/B	6,526,089	13.96	5,428,164	4,313,683	92,128	1.41	0.29	19.84
BK	BOSTON PRIVATE B&TC	BOSTON	MA	GREEN***/BB	6,251,540	9.17	5,154,691	5,118,443	73,134	1.17	0.95	-0.33
BK	FIRST BK	CREVE COEUR	MO	GREEN***	5,846,566	15.93	4,815,846	2,857,095	160,814	2.75	12.62	-9.69
BK	BANK LEUMI USA	NEW YORK	NY	GREEN***/B	5,191,130	10.54	4,121,854	3,723,907	109,326	2.11	0.20	-3.28
BK	AMERICANWEST BK	SPOKANE	WA	GREEN***	3,913,524	13.21	3,264,587	2,289,289	15,844	0.40	1.03	43.18
BK	OPUS BK	IRVINE	CA	GREEN/*	3,739,457	17.89	2,748,293	2,850,752	10,676	0.29	0.77	30.70
BK	LUTHER BURBANK SAVINGS	SANTA ROSA	CA	GREEN***	3,658,714	12.22	3,126,066	3,397,426	46,449	1.27	1.59	0.06
BK	BANC OF CA NA	IRVINE	CA	GREEN***	3,616,031	10.39	2,946,754	3,154,149	52,589	1.45	1.00	164.06
BK	COMMUNITY BK	PASADENA	CA	GREEN***/B	3,350,600	7.57	2,516,262	2,055,009	36,866	1.10	0.65	9.47
BK	HANMI BK	LOS ANGELES	CA	GREEN***/B	3,049,985	12.58	2,527,526	2,235,054	40,348	1.32	1.40	6.01
BK	BEAL BK SSB	PLANO	TX	GREEN/*	2,559,891	38.72	1,341,531	1,945,995	258,693	10.11	6.76	-22.32
BK	MANUFACTURERS BK	LOS ANGELES	CA	GREEN***	2,303,133	12.32	1,870,507	1,569,592	3,596	0.16	0.17	4.54
BK	GRANDPOINT BK	LOS ANGELES	CA	GREEN***/B	1,975,932	13.62	1,694,408	1,492,679	25,318	1.28	0.40	117.22
BK	PREFERRED BK	LOS ANGELES	CA	GREEN***/B	1,769,080	11.70	1,529,436	1,327,077	14,448	0.82	1.33	13.78
BK	WILMINGTON TR NA	WILMINGTON	DE	GREEN***/B	1,709,513	24.71	1,093,939	508,610	10,823	0.63	0.49	-7.42
BK	CALIFORNIA UNITED BK	ENCINO	CA	GREEN***/B	1,406,959	10.00	1,236,771	931,408	7,118	0.51	0.86	12.84
BK	BANAMEX USA	CENTURY CITY	CA	YELLOW/*	1,234,236	18.12	920,004	415,140	2,849	0.23	-6.40	-19.94
BK	WOORI AMER BK	NEW YORK	NY	GREEN***/B	1,156,416	12.04	1,009,853	874,688	8,816	0.76	6.79	16.78
BK	E*TRADE SAVINGS BANK	ARLINGTON	VA	GREEN**	1,102,216	16.75	911,162	372,621	93,207	8.46	0.68	11.74
BK	FIRST FOUND BK	IRVINE	CA	GREEN***	1,033,994	8.29	809,596	903,279	6,106	0.59	1.69	25.07
BK	PACIFIC MERC BK	COSTA MESA	CA	YELLOW/**	980,696	11.31	787,926	773,563	23,131	2.36	-6.19	-6.85
BK	CALIFORNIA REPUBLIC BK	IRVINE	CA	GREEN/*	857,541	7.11	790,366	491,427	151	0.02	1.29	44.91
BK	ONEUNITED BK	BOSTON	MA	YELLOW/**	616,367	6.66	351,331	369,213	17,498	2.84	-0.16	2.42
BK	1ST CENTURY BK NA	LOS ANGELES	CA	GREEN/*	538,139	9.91	454,819	383,548	953	0.18	0.18	7.81

A COMPETITORS LIST OF DEPOSIT TAKING INSTITUTIONS WITHIN A 25 MILE RADIUS OF ZIPCODE: 90210 (Beverly Hills, CA) Data Page: 2

Inst Type	Institution Name	Home Office City	State	Color Code and Star Rating	Total Assets (\$000)	Equity Capital (% of Assets)	Domestic Deposits (\$000)	Total Loans (\$000)	Problem Loans (\$000)	Problem Loans to Assets (%)	Return on Assets (ROA) Annualized (%)	Assets Growth from Previous Year (%)
BK	GBC INTL BK	LOS ANGELES	CA	GREEN/**/BB	475,769	10.32	417,708	358,421	6,030	1.27	0.86	3.17
BK	TOMATOBANK NA	ALHAMBRA	CA	GREEN/**	406,248	16.56	333,328	334,608	17,121	4.21	2.25	-2.60
BK	FIRST CR BK	WEST HOLLYWOOD	CA	GREEN/**	403,171	37.14	250,633	302,776	13,271	3.29	6.39	-1.89
BK	NATIONAL BK OF CA	LOS ANGELES	CA	YELLOW/*	343,157	6.19	318,136	236,982	4,753	1.39	-0.40	-9.23
BK	BROADWAY FEDERAL BANK F.S.	LOS ANGELES	CA	GREEN/*	332,465	10.26	216,743	257,993	33,341	10.03	0.42	-11.12
BK	EH NB	BEVERLY HILLS	CA	YELLOW/*	214,031	12.21	185,945	151,230	11,483	5.37	-0.48	11.30
BK	PACIFIC CMRC BK	LOS ANGELES	CA	YELLOW/**	173,154	15.13	145,515	146,200	1,888	1.09	-0.61	11.08

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TERMS AND CONDITIONS

The information contained in the Report (the "Report") has been derived from data released by the federal government bank and/or credit union regulatory agencies, which have, in turn, received their information from the institutions that they regulate. Since VERIBANC has not verified independently the data on which the Report is based, VERIBANC makes no warranty, expressed or implied, or representation as to the accuracy, adequacy or completeness of the information contained in the Report. VERIBANC EXPRESSLY DISCLAIMS ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR PARTICULAR PURPOSE that may exist with respect to the Report. VERIBANC further disclaims any and all liability for incidental or consequential damages. Your sole and exclusive remedy against VERIBANC, should any information contained in this report be inaccurate to your detriment, is limited to the return of the purchase price paid by you for the Report.

Since the information contained herein is based on federal regulatory agency reports published at substantial intervals and since the financial condition of the institution described herein may be subject to change within short periods of time, please consult the enclosed page(s) for the date when the data upon which the Report is based was released by the appropriate federal agency. Please check with VERIBANC or the management of the institution itself for additional, updated information should you deem that advisable.

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**PLEASE READ CAREFULLY THE ACCOMPANYING EXPLANATORY PAGES
WHICH ARE AN INTEGRAL PART OF THIS REPORT.**

VERIBANC®, Inc.

COMPETITOR'S REPORT

INTRODUCTION

VERIBANC® is pleased to present you with our Competitor's Report. The Competitor's Report is similar to our State Ratings Report in style and information content. However, it is custom-configured to the list of institutions (priced initially for one to fifty institutions) that you have requested by zip code and miles. The list of institutions are gathered by distance (closest to furthest) from the zip code entered, and can be sorted by either assets or ratings.

The listing of commercial banks, savings banks, savings associations (thrifts)* and credit unions in this report are the result of selection operations performed on data supplied by the federal regulatory authorities for more than 15,000 financial institutions in the U.S. and its possessions. Following are the definitions which VERIBANC® uses for certain quantities involved in rating the institutions, along with other important information.

DESCRIPTIONS OF THE INFORMATION ON THE DATA PAGES

In the definitions that follow, the bold type corresponds to the headings on the report data page(s) that list the individual institutions. Abbreviations used on the data page(s) are also shown in bold type.

Institution Type indicates if the institution is a **BanK** (regulated by the Federal Deposit Insurance Corporation, the Office of the Comptroller of the Currency or the Federal Reserve Board), a **Savings Association** (regulated by the Office of the Comptroller of the Currency) or a **Credit Union** (regulated by the National Credit Union Administration). Credit unions which do not have the federal insurance coverage of the National Credit Union Share Insurance Fund have the @ symbol following the institution type code.

Institution Name is presented as carried in regulatory agency records, including abbreviations, if any. Since the amount of space on the report is limited to 32 characters, if the name exceeds that length, it is trimmed accordingly. Should any of the institution names be unclear, we cordially invite you to write or call VERIBANC® for clarification. Our address and phone number are listed on the title page of this report.

City is also given according to regulatory records. For institutions with one or more branch offices, the indicated city represents either the location of the principal office or the office from which the institution reports to its regulatory authorities.

State specifies the postal abbreviation for the state associated with the indicated city.

* As of 7/21/2011 all Savings Associations (Thrifts) are regulated by the OCC and the OTS was absorbed by this regulator. Effective January, 2012 all thrifts will become banks, per the 2010 Dodd-Frank Act.

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VERIBANC®'s **Color Code** and **Star Rating** system is based on a combination of criteria explained in the pages that follow. The number of institutions in each rating category is given in the graphs section of the report. VERIBANC®'s rating accuracy has been proven - - since 1981, more than 99 percent of all failing banks have fallen into VERIBANC®'s lower rating categories. Banks that receive special recognition from VERIBANC® for meeting unusually high standards and exceptional attention to safety and soundness are identified as "Blue Ribbon Banks". These institutions are denoted with the letter "B" following the Green/** rating designation. Banks that have received such recognition for eight or more consecutive quarters have the legend "BB".

Since 1982, when we began designating banks for this award, only one* Blue Ribbon Bank has failed.

(Second Line) **Distance from Zip Code Requested (NOT highway miles)** is an approximated distance from the center of the zip code.

Total Assets include loans, investments, buildings, equipment and all other resources held by the institution. Amounts are expressed in thousands of dollars.

Equity is given as a percentage of "Total Assets". Equity measures the amount invested by the institution's stockholders and excludes liabilities to its depositors and other creditors. For mutual institutions and for credit unions, equity is defined as assets less liabilities.

Domestic Deposits are those deposits whose origin is from within any U.S. State, territory or possession and are stated as of the end of the quarter.

Total Loans are the sum of all mortgage loans, nonmortgage and other loans in the categories enumerated

Total Problem Loans, Securities and Derivatives Contracts include all outstanding past due, non-accrual and renegotiated debt items (including problem debt securities) as well as the book value of delinquent interest rate, foreign exchange and other derivatives contracts. Exceptions are those items which are less than 90 days in arrears or have repayment guaranteed by the U.S. government or its agencies.

Problem Loans as a % of Assets states the portion of the bank's entire loan portfolio as well as securities and derivatives contracts that fall into the "Total Problem Loans, Securities and Derivatives Contracts" category expressed as a percentage of Total Assets.

Return On Assets (ROA – Annualized) is Quarterly Net Income, Annualized expressed as a percentage of Total Assets.

*Fraud committed by the president whereby he was surreptitiously diverting deposits for his personal use.

[†]except for the first reporting period of the year when a prior period's "year-to-date" income is not needed. For banks and credit unions, when needed previous quarter income data is not available, the current reporting quarter's net income for these institutions is estimated by dividing their year-to-date net income by the quarter number.

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Assets Growth from Previous Year is calculated by subtracting the previous quarter's asset value from the current quarter's asset value and then dividing that result by the previous quarter's asset value. We then express this ratio as a percentage.

In addition to the situations noted above, if a data item for a particular institution is not available, not applicable or not meaningful, the notation **N.A.** is also used. The footnotes at the bottom of each data page present the applicable reporting date for each type of institution, as well as the corresponding date when the data were released by federal regulators. When VERIBANC[®] prepares reports based on the most recently available information, it is possible for one or two segments of the industry (i.e. banks, savings associations and/or credit unions) to have their data as much as one quarter "behind".

THE VERIBANC[®] COLOR CLASSIFICATION SYSTEM

The VERIBANC[®] color code is a quick-look measure of an institution's condition based on its equity strength and profitability. Three color categories are used - - green, yellow and red. The criteria applied by VERIBANC[®] to determine the color category assigned to an institution are as follows:

GREEN The institution's equity exceeds five percent of its assets and it was profitable during the most recent reporting quarter. Of the three color categories, this is the highest based on the criteria described.

YELLOW The institution's equity is between three and five percent of its assets or it incurred a net loss during the most recent reporting quarter. Both of these conditions may apply. If there was a net loss, the loss was not sufficient to erode a significant portion of the institution's equity. The items that result in a yellow classification merit your attention.

RED The institution's equity is less than three percent of its assets or it incurred a significant net loss during the most recent reporting quarter (or both). The item or items that result in a red classification deserve your close attention.

THE VERIBANC[®] STAR CLASSIFICATION SYSTEM

In addition to the color code, VERIBANC[®] assigns each institution Three Stars (***) , Two Stars (**), One Star (*) or No Stars (U). The star rating considers future trends and contingencies not accounted for in the color classification. The criteria used by VERIBANC[®] to determine the number of stars assigned to an institution are as follows:

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THE VERIBANC® STAR CLASSIFICATION SYSTEM (continued)

- *** The institution must meet the following primary conditions: equity which exceeds five percent of assets, equity which exceeds four percent of assets after deducting for problem loans, securities and securities-type contracts in excess of loan loss reserves and positive net income of the most recent reporting period. Banks and thrifts must also satisfy all three regulatory capital requirements (see below) and must not have any recent, serious regulatory sanctions against them. In addition, insider lending at an institution must not exceed a significant percentage of equity. If the bank is owned by a holding company, all of the holding company's banks, taken together as if they were a single bank, must meet the criteria necessary for the group to receive at least a Two Stars rating. An institution may only have two or fewer volatile periods of asset growth/shrinkage over the past ten quarters. For banks and credit unions, problem investments also include investments that, if sold, would realize less than their cost plus specific investment reserves.
- ** The institution must meet any two of the three primary conditions for the Three Stars category and has equity which exceeds its unreserved problem loans, securities and securities-type contracts. If the institution had a net loss during the most recent reporting period, the loss was not significant. Banks and thrifts must also satisfy all three federal capital requirements (see below) and must not have any recent serious regulatory sanctions against them. Additionally, if the bank is owned by a holding company, all of the holding company's banks, taken together as if they were a single bank, must meet the criteria necessary for the group to receive at least a Two Stars rating. A Two Stars rating is applied to an institution that has three volatile periods of asset growth/shrinkage over the past ten quarters. For banks and credit unions, that have investments with a current market value that is less than their cost, that difference must not exceed equity plus specific investment reserves.

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THE VERIBANC® STAR CLASSIFICATION SYSTEM (continued)

- * The institution meets at least one of the primary conditions for the Three Stars category, reports equity which exceeds three percent of assets and also exceeds unreserved problem loans, securities and securities-type contracts. If the institution had a net loss during the most recent reporting period, the loss was not significant. Moreover, if the institution is a bank or a thrift, it meets at least two of the three federal capital requirements for tier one (core) capital and total capital as a percentage of risk weighted assets and tier one capital as a percentage of average assets. A bank may also receive no higher than a One Star rating if it has been subject to a serious regulatory sanction, or if all of the banks in its holding company, taken together as if they were a single bank, receive a One Star or a No Star rating. A One Star rating is assigned if an institution has four or more volatile periods of asset growth/shrinkage over the past ten quarters. Also, a bank or credit union may receive a One Star rating if, absent other reasons for downrating as stated above, the difference between the cost and current market value of its investments exceeds the institution's equity plus specific investment reserves.

NO STARS (U) The institution does not meet the criteria stated above.

*** All institutions under the control of their Federal Regulator or have been closed are identified with a "FAILED" designation.**

OTHER IMPORTANT INFORMATION

VERIBANC® emphasizes that it does not express an opinion, or give advice or a warranty, as to the strength of the institutions listed in this report. Our clients are cautioned that other criteria, objective and subjective, which state and federal bank regulators do not release to the public as a matter of course, may be important in assessing the strength of the financial firms on the list. The list of institutions herein is intended only as a brief guide for our clients and the information contained in them should not be considered or relied upon as representing the complete financial picture of any of the listed institutions.

VERIBANC® has extensive additional data for each of the banks listed on the page(s) which follow(s), including data on cash flow, balance sheets, past due and problem loans, repossessed real estate and all of the items released in the regulatory call reports. If you believe that additional information is necessary, VERIBANC® invites you to contact us for a quotation on your additional data needs.

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Other special factors that apply to this list are described below:

- This report is in no way representative of the banking, thrift or credit union industry as a whole, or of any institutions other than those named.
- The information contained in this report has been derived from data released by the Federal Regulators that in turn have received their information from the banks, thrifts and credit unions themselves. Since VERIBANC® has not independently verified the data on which this report is based, it makes no warranty or representation as to its accuracy, adequacy or completeness.
- The data upon which this report is based is considered by the regulatory agencies to be preliminary. As such, it is subject to revision, amendment, rounding, forced balancing, correction of transcription errors and other adjustments.
- The information provided in this report is for the fiscal period stated on the data page(s) of the report. The date these data were released by the regulatory agencies to VERIBANC® is also indicated on the report data page(s). Other data exist, not available to VERIBANC® which provide similar, more current information about the institutions named in the report. This other data, when available, may materially change the amounts and indicators herein.
- VERIBANC® does not give warranty or advice, nor does it express an opinion, as to the financial condition of any financial institution. Accordingly, the report should not be taken to mean that VERIBANC® or the federal regulatory authorities consider any of the institutions mentioned herein to be either financially strong or in difficulty. The assessments of the Federal Reserve Board, the Federal Deposit Insurance Corporation, the Office of the Comptroller of the Currency or the National Credit Union Administration on the financial viability of any one financial institution are not known to VERIBANC®. A review of the other data and criteria considered by federal regulators in assessing the financial condition of banks may be important in determining the condition of the institutions described in this report.

VERIBANC® invites you to recheck the ratings of your banks, thrifts, and credit unions when the next set of data is released by the government regulatory agencies. The approximate dates when new information is expected to replace VERIBANC®'s current data on banks, savings banks, thrifts and credit unions are:

First Quarter (ending March 31) data are usually released by May 31,
Second Quarter (ending June 30) data are usually released by August 31,
Third Quarter (ending September 30) data are usually released by November 30,
Fourth Quarter (ending December 31) data are usually released by February 28.

VERIBANC® HOPES YOU FIND THIS REPORT USEFUL
AND WELCOMES YOUR COMMENTS

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