

Direct Deposit of Dividends through Wells Fargo Bank, N.A., Dividend Disbursing Agent

Why should I sign up for Direct Deposit?

• **To get your money faster.**

Your dividend is available to you early on payment date. There is no waiting for the check to arrive in the mail.

• **To simplify your life.**

You don't have to sign or deposit checks — your dividend is automatically credited to your account. If you are traveling or ill, your dividend is available to you on payment date. It's one less thing you have to handle.

• **To be safe.**

There are no checks to be lost, stolen or delayed. Direct Deposit is the safe, sure way to get paid.

• **To save time.**

No more special trips to the bank to make a deposit. With Direct Deposit, you have time to spare.

Q. Do I have to open an account in a certain bank?

A. No. Most banks, credit unions and savings and loans offer Direct Deposit. Chances are the financial institution where you have your account is one of them. Call them and ask.

Q. What is a "routing number" or "ABA number"?

A. It is an identification number assigned to the bank or bank branch at which your checking or savings account is located. It is usually a 9-digit computer number that is located at the bottom of your check or savings deposit slip.

A routing number must start with a 0, 1, 2 or 3. You will need to contact your Bank to obtain the correct routing number for your checking or savings account if the routing number on your deposit slip does not start with a 0, 1, 2 or 3.

Q. If I don't deposit my dividend check to my account myself, how do I know for sure the money is available? I don't want my checks to bounce.

A. Direct Deposit is truly more reliable than checks. But it may take some time to get used to it and become confident in it. Your dividend payment will be in your account early each payment date. For the first payment or two, you might want to call your bank and verify the deposit, for your own peace of mind. Soon you'll take it for granted that your money is there.

Q. Without a check, how will I know the amount of my dividend?

A. Your checking or savings statement will show the amount of your dividend deposit.

Q. What if I want to change banks or accounts?

A. The Shareowner Relations Department will be glad to help you make changes to your Direct Deposit program at any time.

Q. Can I stop Direct Deposit?

A. Yes. You can go back to dividend checks any time you wish. But, once you see how convenient and reliable Direct Deposit is, we don't think you'll ever want the inconvenience of checks again.

Q. Without a bank deposit slip, how do I reconcile my checkbook?

A. Your bank statement will show the details of each Direct Deposit.

Q. I consider how much money I receive in dividends to be confidential information. Will Direct Deposit infringe on my confidentiality?

A. No. In fact, it may enhance it. Dividend information goes directly from our department to your financial institution electronically.

Q. Can I have my dividend deposited to my savings account rather than my checking account?

A. Yes. Your dividend will be deposited to whichever account you specify when you sign up.

Q. Who can answer additional questions regarding Direct Deposit?

A. Please call the phone number located on the front of the letter or send your inquiry to:

Shareowner ServicesSM
P.O. Box 64862
St. Paul, MN 55164-0862

Please change my address as indicated below:

CHG AGT/CR ACH 1004