

**Lafayette
Bank & Trust****Making Banking Better**Lafayette Bank and Trust Company
P.O. Box 1130
Lafayette, Indiana 47902-1130
Phone: (765) 423-7170
Fax: (765) 423-7280

March 2, 2001

Rich O'Brien
Fax #219-866-4606

Re: Guardianship of Estates

Dear Mr. O'Brien:

Enclosed please find a copy of our fee schedule as it pertains to estates, trusts, investment agency accounts, guardianships, and bill paying accounts. For a guardianship account our fee would be the \$500.00 base fee plus a fee based on the market value of the account (see page 2 of the fee schedule). If we are paying numerous bills for the ward there would be an additional \$650.00 annual fee which would include 96 bills per year. For payroll services we are using an outside accounting firm and passing on a \$50.00 per month charge.

If you have any questions, don't hesitate to call Larry Anthrop or me.

Very truly yours,

LAFAYETTE BANK AND TRUST COMPANY

Kimberly A. Loveless, CTFA
Assistant Vice President
Trust Administration

KAL/tls

Encl.

A Lafayette Bancorporation Company



MEMBER FDIC



Cum gratia

(01/2000)

*1988-567 2101***ADMINISTRATION OF TRUST, INVESTMENT AGENCY ACCOUNTS, AND GUARDIANSHIPS**

Many of our Trusts, Investment Agency Accounts, and Guardianships require us to prudently and profitably manage and protect the assets entrusted to our care. We have total investment responsibility and accountability.

For the services required by the governing instruments and by Indiana Law, we make the following annual charges:

Minimum Annual Charge = \$300.00 or

A base fee of \$300.00 on all accounts, plus:

A fee based upon the fair market value of the accounts:

| | |
|------------------------------|---------------------------|
| \$6 per \$1,000 on the first | \$125,000.00 (\$750.00) |
| \$5 per \$1,000 on the next | \$125,000.00 (\$625.00) |
| \$4 per \$1,000 on the next | \$250,000.00 (\$1,000.00) |
| \$1.50 per \$1,000 over | \$500,000.00 |

*Fiduciary income tax preparation cost will be a Trust expense.

Non-Market Securities valued at cost.

Guardianships: base amount is \$500.00 plus a percentage of Market Value. See above.

Services included for the above fee:

- 1) Twelve (12) statements of investments and transactions annually;
- 2) Twelve distributions/remittances from account annually;
- 3) Income collection;
- 4) 1099 preparation and remittance;
- 5) Safeguarding and custody of assets;
- 6) Individual and on-going, investment management;
- 7) Personal counseling on investment and financial goals;
- 8) Review of Fiduciary Income Tax Returns and payment of Fiduciary Income Tax Estimates;
- 9) Execution of securities transactions at institutional rates;
- 10) Determination of investment objective and asset allocation;
- 11) Voting of proxies.

*1-888 792 8787**T. Beane*

(01/2000)

BILL PAYING ACCOUNTS

Annual Fee \$650.00

Services included for the above fee:

- 1) Eight (8) statements of transactions annually (any additional statements will be \$5.00 per item);
- 2) Income collection;
- 3) 1099 preparation and remittance;
- 4) Routine administration;
- 5) Payment of regular bills, no investment function;
- 6) Issuance of 96 payments per year (any additional payments will be \$5.00 per item).

The fee provisions in this schedule are minimum charges for usual and customary services. If unusual, special or extraordinary services are required, additional charges will be made in accordance with the services performed and the responsibilities assumed at an hourly rate.

Any termination or asset distribution cost will be passed through to the account at cost.