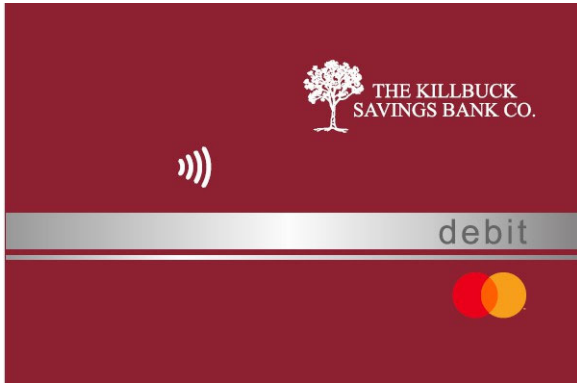


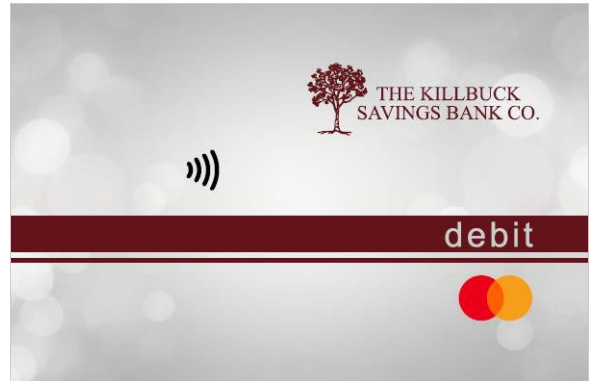
THE KILLBUCK SAVINGS BANK CO.



Default Option- Consumer- Burgundy



Consumer- Silver



Default- Business- Burgundy



Business- Silver



HSA- Silver

