M/023/007

First Security Bank

FIRST SECURITY BANK OF UTAH, N.A.
PAYSON OFFICE 048
95 NORTH MAIN
PAYSON UTAH 84651

RO 33
CUSTOMER SERVICE WITHIN THE SALT LAKE AREA 246-6600
OUT OF THE SALT LAKE AREA 1-800-574-6600

MARCH 9, 1995

INTEREST NOTICE

NORTH LILY MINING
FOR UTAH STATE DEPT NATURAL RES
355 W NORTH TEMPLE
SALT LAKE CITY UT 84180-1114

TAX ID NUMBER	
ACCOUNT NUMBER	F [illegible]
NEW BALANCE	$178,141.33
CURRENT INTEREST RATE	7.500%
ANNUAL PERCENTAGE YIELD	7.825%
INTEREST AMOUNT	$3,278.67
ISSUE/RENEWAL DATE	03/15/91
MATURITY DATE	03/15/96

The interest on your MONEY MASTER INSURED TIME DEPOSIT FIXED RATE account for the period beginning 12/16/94 and ending 03/15/95 has been added to the account number shown above. The new balance, interest rate, interest amount, maturity date, and annual percentage yield earned are also listed.

Please contact us if you have any questions. We appreciate your business.

If your TAX ID number is missing or incorrect, please call us.

MEMBER FDIC

0003

SPECIFIC ACCOUNT CONDITIONS

Money Master Insured Time Deposit Account - [redacted]ate

- The interest rate and annual percentage yield on this account will remain fixed until maturity.
- The term of this account may range from two (2) months to five (5) years. The specific term you have chosen is disclosed on the reverse side of this notice.
- This account will automatically renew at maturity for an additional like term. A new interest rate and annual percentage yield may be assigned when the deposit renews, which will remain fixed until the next maturity date. You will have ten (10) calendar days after maturity to withdraw funds without penalty.
- A deposit of at least $500 is required to open this account.
- Additional deposits to this account are not permitted except at maturity.

Money Master Insured Time Deposit Account - Variable Rate

- The interest rate and annual percentage yield on this account may change at any time at our discretion.
- The term of this account may range from two (2) months to five (5) years. The specific term you have chosen is disclosed on the reverse side of this notice.
- This account will automatically renew at maturity for an additional like term. A new, variable interest rate and annual percentage yield may be assigned when the deposit renews. You will have ten (10) calendar days after maturity to withdraw funds without penalty.
- A deposit of at least $500 is required to open this account.
- Additional deposits of at least $100 may be made to this account at any time. Deposits by an automatic transfer from a First Security Bank checking or savings account may be made in any amount.

Special Day Time Deposit Account

- The interest rate and annual percentage yield on this account will remain fixed until maturity.
- The term of this account may range from fourteen (14) days to five (5) years. The specific term you have chosen is disclosed on the reverse side of this notice.
- This account will not automatically renew at maturity. If you do not renew the account, your deposit will be placed in a non-interest earning account. No interest will be paid after final maturity.
- A deposit of at least $500 is required to open this account unless the maturity is between fourteen (14) and sixty-two (62) days, in which case a deposit of at least $10,000 is required to open the account.
- Additional deposits to this account are not permitted.

GENERAL ACCOUNT CONDITIONS

- To determine the annual percentage yield, we assume the interest will remain on deposit until maturity. A withdrawal will reduce earnings.
- Interest begins to accrue for the deposit of non-cash items (for example, checks) no later than the business day credit is received under the applicable availability schedule established by the Federal Reserve pursuant to the Expedited Funds Availability Act and Regulation CC.
- We use the daily balance method to calculate the interest on this account. This method applies a daily periodic rate to the principal in the account each day.
- If funds are withdrawn from this account before maturity, Federal Reserve regulations require an early withdrawal penalty, unless the withdrawal is due to death or incompetency of an owner. If the account automatically renews, the owner(s) may withdraw all or part of the balance of the account on any maturity date or within ten (10) calendar days thereafter without penalty. The penalty is at the interest rate being paid at the time of withdrawal and applies regardless of the length of time the funds have remained on deposit. The penalty is in terms of interest on the amount withdrawn and may require reduction in the principal sum of the account. The penalty for early withdrawal is as follows:

  Accounts with maturities of:

Seven to 31 days	All interest earned to date of withdrawal, or all interest that could have been earned for one-half the maturity period, whichever is greater.
32 days to 12 months	One month's interest earned or that could have been earned.
More than 12 months	Three month's interest earned or that could have been earned.

- We reserve the right to change any of the terms and conditions of this account provided we so notify you in writing at least thirty (30) days in advance.
- If this account automatically renews at maturity, a notice of renewal will be mailed to you fifteen (15) days prior to maturity. We reserve the right not to renew the account at any maturity date upon mailing to you thirty (30) days in advance of the maturity date a notice of our election not to renew.
- Interest checks and notices relative to this account will be mailed to your last known address.