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A Division of Zions First National Bank



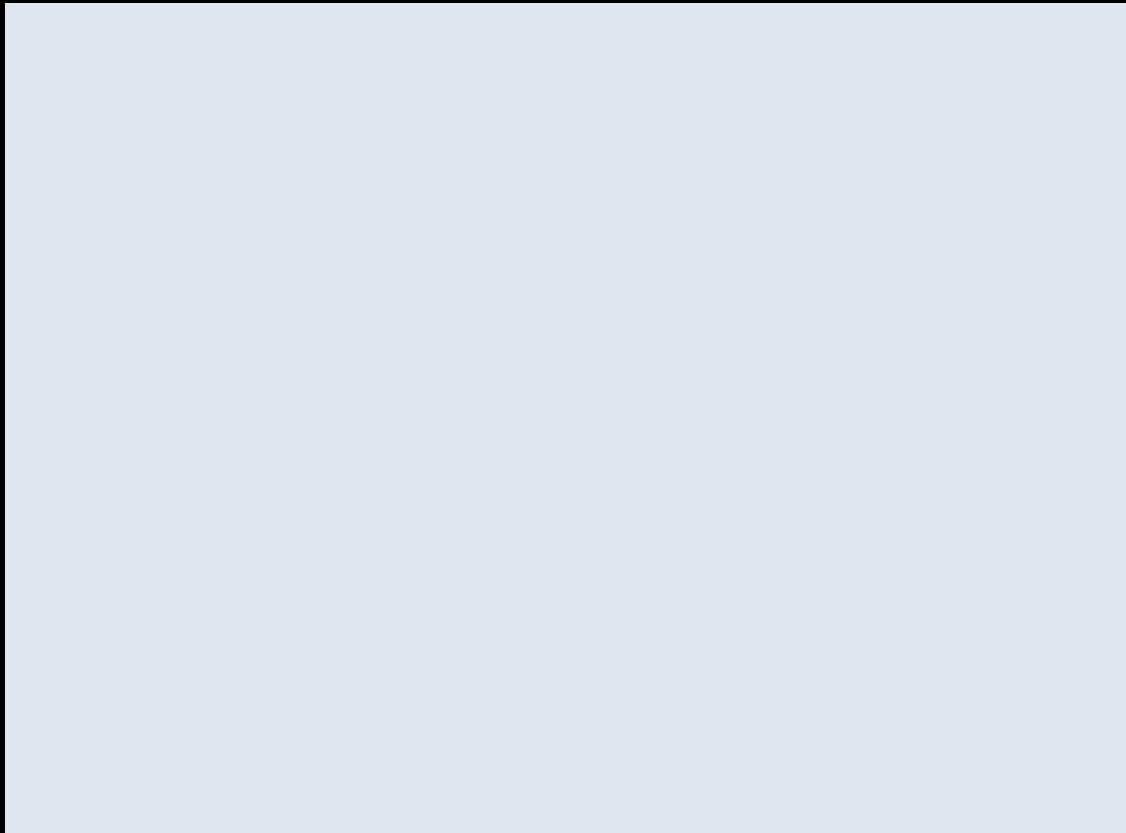


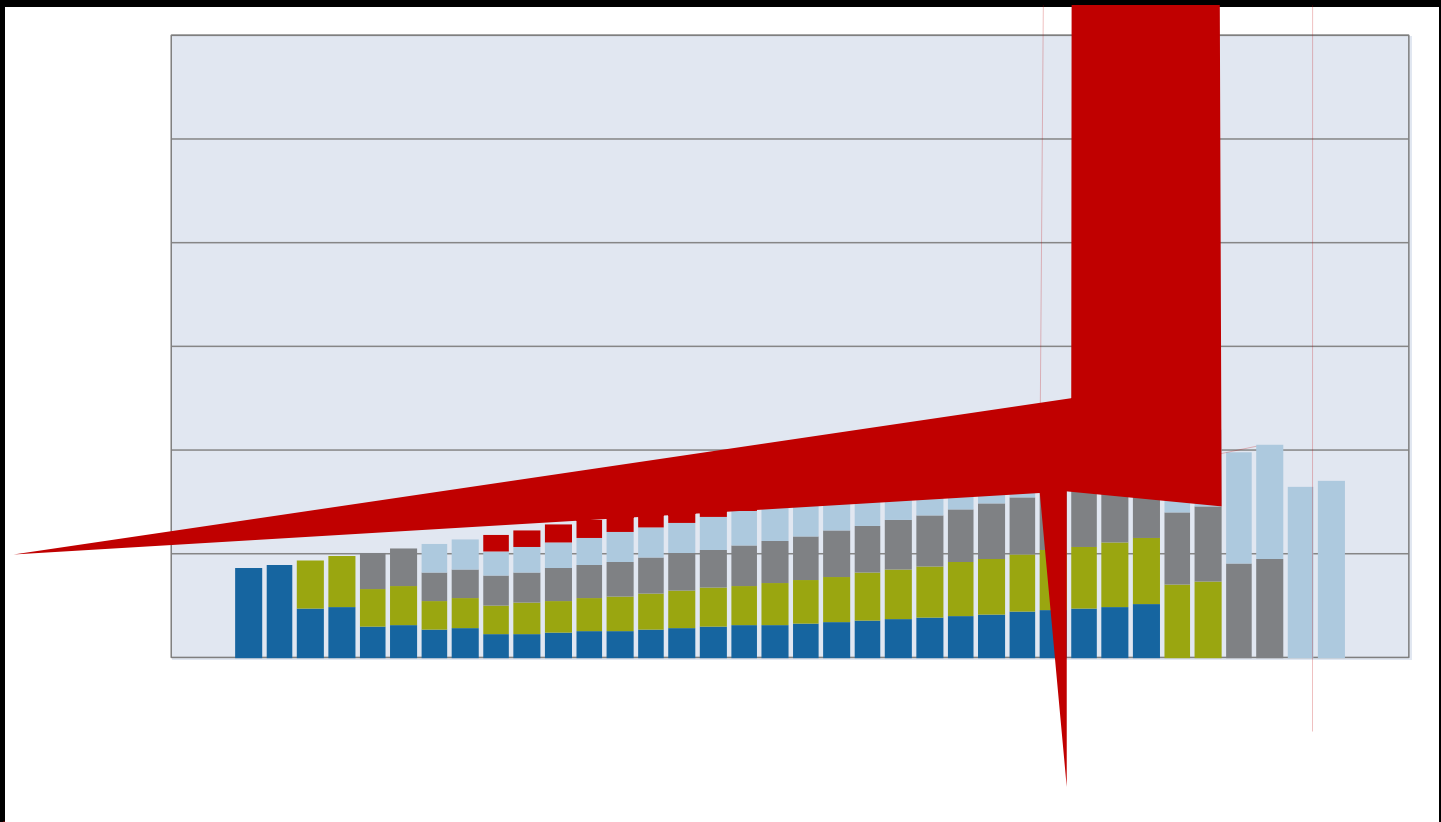




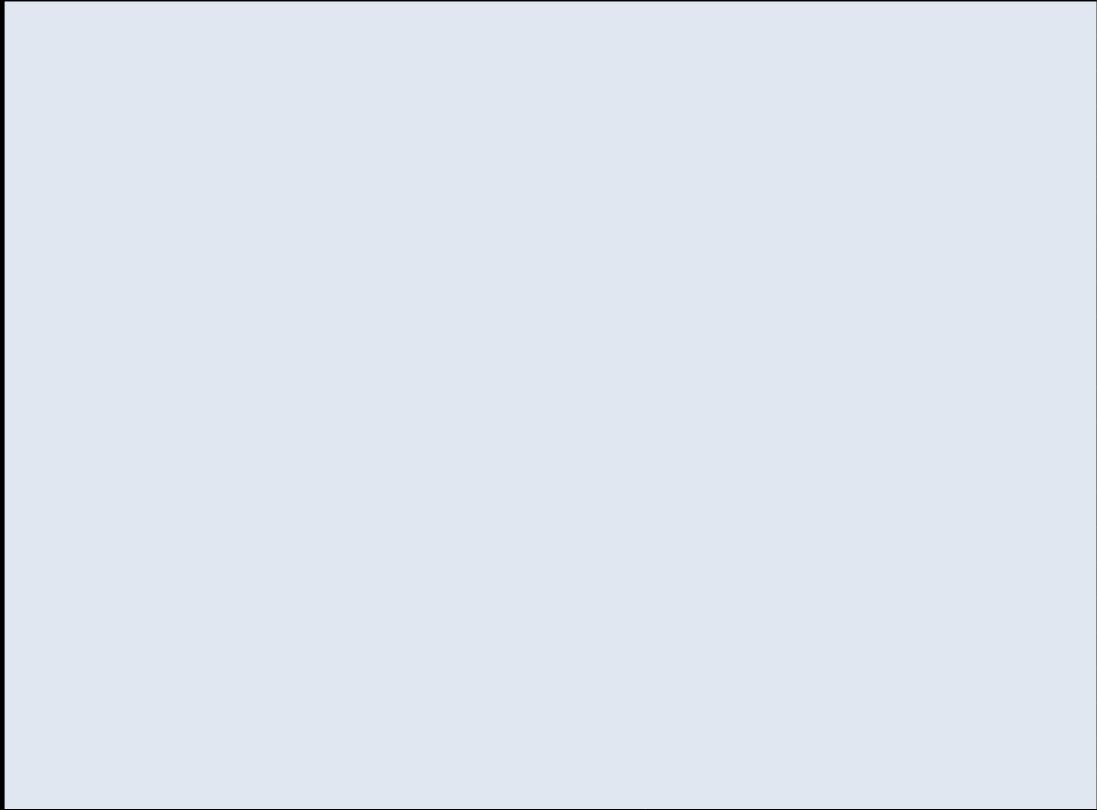






















Alternative	Advantage	Amount	Repayment Ratio
Alternative One	Maximizes size	\$260 million	2.6:1
Alternative Two	Increase flexibility	\$215 million	2.3 :1
Alternative Three	Mitigates immediate tax impact	\$215 million	2.9 :1
Alternative Four	Insurance for current program	\$195 million	N/A

