

ADMINISTRATIVE/SHAREHOLDER SERVICE FEE DISCLOSURE

It is the policy of The First National Bank in Sioux Falls Trust Department to charge a fee for fiduciary services. The fee charged is based upon the nature and scope of the services provided; the fiduciary responsibilities assumed; the cost of providing such services; and a reasonable profit for the Bank, all consistent with state law concerning fiduciary compensation.

When exercising investment responsibility on behalf of an account, the Bank may invest in mutual funds, including money market funds. Such investments will be made in accordance with the investment objectives of the account; taking into account the fund's performance history, future performance expectations, and the fund's ratings by independent rating services. The Bank will monitor each fund investment on an ongoing basis to ensure that the selected investment continues to be an appropriate investment for the account.

Many fund companies pay administrative or shareholder service fees to financial institutions that invest customer assets in their funds in order to defray the cost of the various services associated with investing in such funds. The Bank may enter into an agreement with a fund company pursuant to which the Bank will perform administrative or shareholder services and will receive compensation for such services from the fund company. This service fee will be one-quarter of one percent of the value of the fund investment. The charge for such fees is typically included in the expenses of the fund. The Bank's receipt of the service fees will assist us in providing a high quality of service and at the same time minimize future fee increases. Your signature below will evidence your receipt of this disclosure and acknowledge your consent to allow the Bank to receive an administrative/shareholder service fee from mutual fund companies with which we invest assets of your account either now, or in the future.

ACKNOWLEDGMENT & CONSENT

The signature below shall serve as acknowledgment of the receipt of the foregoing disclosure and shall evidence our consent for The First National Bank in Sioux Falls to receive from various mutual fund companies an administrative/shareholders service fee of one-quarter of one percent of the fund investment. This consent shall further indicate our approval of the decision to undertake this activity on behalf of our accounts.*

By: _____

Title: _____

*CITY OF RAPID CITY, SOUTH DAKOTA