

EXHIBIT "B"



1-800-862-6200

Call Citizens' PhoneBank anytime for account information, current rates and answers to your questions.

Commercial Account Statement



Beginning June 01, 2008 through June 30, 2008

US002 BR145

GALBO & ASSOCIATES CLIENT TRUST  
 IOLA  
 420 MAIN STREET  
 BUFFALO NY 14202

Commercial Checking

SUMMARY

Balance Calculation

Previous Balance	50.07	
Checks	.00	-
Debits	.07	-
Deposits & Credits	38,000.00	+
Interest Paid	45.24	+
<b>Current Balance</b>	<b>38,095.24</b>	=

Balance

Average Daily Balance	31,716.66
<b>Interest</b>	
Current Interest Rate	1.74%
Annual Percentage Yield Earned	1.75%
Number of Days Interest Earned	30
Interest Earned	45.24
Interest Paid this Year	45.59

GALBO & ASSOCIATES CLIENT TRUS  
 IOLA  
 Client Trust Checking  
 400130-305-0

Previous Balance

50.07

TRANSACTION DETAILS

Debits

Other Debits

Date	Amount	Description
06/02	.07	DDA Interest Transfer 4002518530

Total Debits

.07

Deposits & Credits

Date	Amount	Description
06/04	38,000.00	Deposit

Total Deposits & Credits

38,000.00

Interest

Date	Amount	Description
06/30	45.24	Interest

Total Interest Paid

45.24

Current Balance

38,095.24

Daily Balance

Date	Balance	Date	Balance	Date	Balance
06/02	50.00	06/04	38,050.00	06/30	38,095.24

NEWS FROM CITIZENS

--Great news! Beginning in May through June 2008, we're enhancing Online Bill Payment to offer you faster payments. In most cases, you'll be able to pay your bills in as little as 24 hours. And with a new convenient payment calendar, you'll be able to determine the



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Statement

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*Commercial Checking continued from previous page*

**NEWS FROM CITIZENS (continued)**

earliest day your payments will be received. It's just another way Citizens is working to make banking better for our valued customers.

GALBO & ASSOCIATES CLIENT TRUS  
IOLA  
**Client Trust Checking**  
400130-305-0