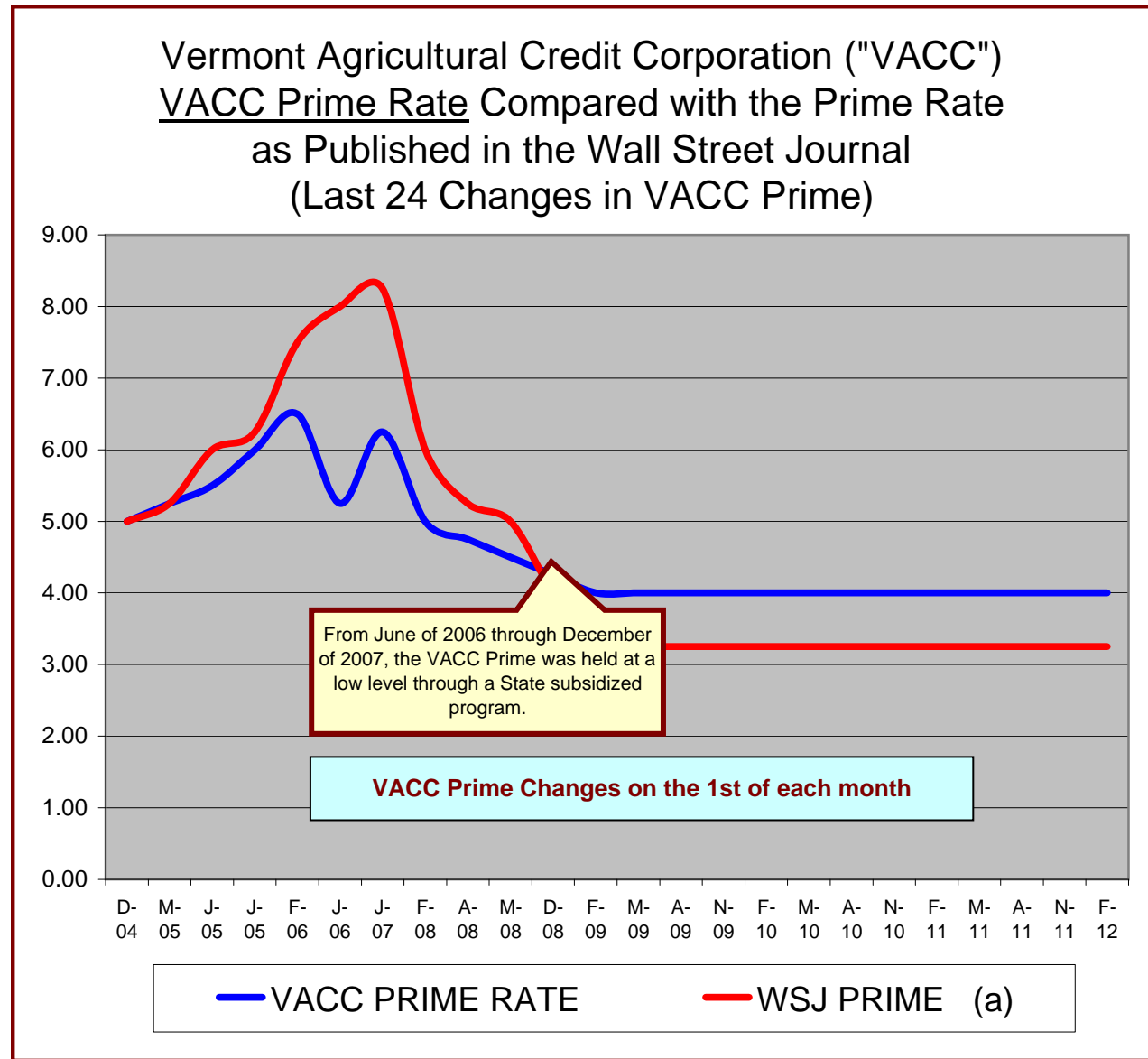


LAST 24 CHANGES IN VACC PRIME	VACC PRIME RATE	WSJ PRIME (a)
12/01/2004	5.00	5.00
03/01/2005	5.25	5.25
06/01/2005	5.50	6.00
07/01/2005	6.00	6.25
02/01/2006	6.50	7.50
06/01/2006	5.25	8.00
07/01/2007	6.25	8.25
02/01/2008	5.00	6.00
04/01/2008	4.75	5.25
05/01/2008	4.50	5.00
12/01/2008	4.25	4.00
02/01/2009	4.00	3.25
05/01/2009	4.00	3.25
08/01/2009	4.00	3.25
11/01/2009	4.00	3.25
02/01/2010	4.00	3.25
05/01/2010	4.00	3.25
08/01/2010	4.00	3.25
11/01/2010	4.00	3.25
02/01/2011	4.00	3.25
05/01/2011	4.00	3.25
08/01/2011	4.00	3.25
11/01/2011	4.00	3.25
02/01/2012	4.00	3.25



(a) The United States Prime Rate as listed in the Eastern print edition of the Wall Street Journal® (WSJ).