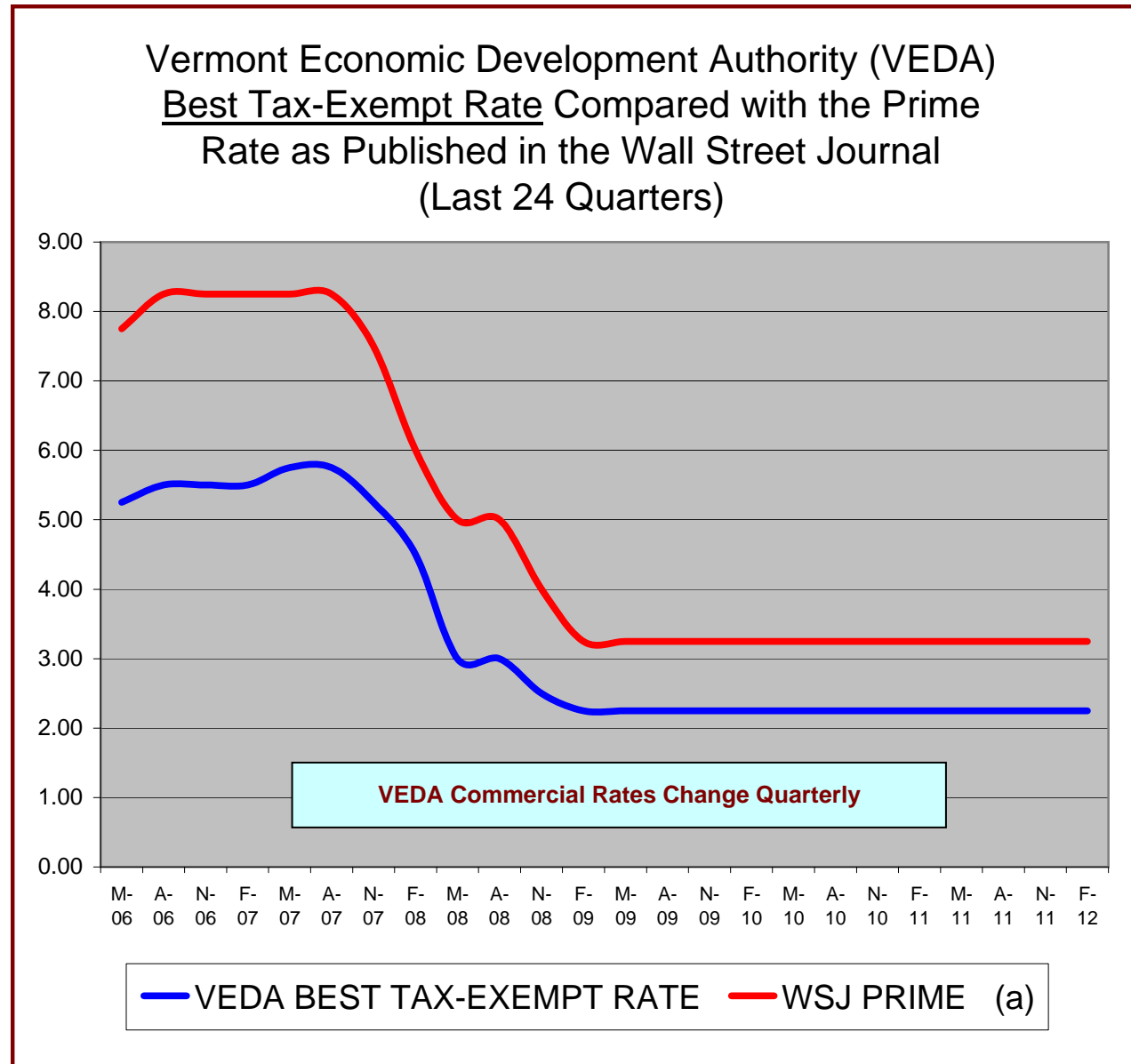


LAST 24 QUARTERS	VEDA BEST TAX-EXEMPT RATE	WSJ PRIME (a)
05/01/2006	5.25	7.75
08/01/2006	5.50	8.25
11/01/2006	5.50	8.25
02/01/2007	5.50	8.25
05/01/2007	5.75	8.25
08/01/2007	5.75	8.25
11/01/2007	5.25	7.50
02/01/2008	4.50	6.00
05/01/2008	3.00	5.00
08/01/2008	3.00	5.00
11/01/2008	2.50	4.00
02/01/2009	2.25	3.25
05/01/2009	2.25	3.25
08/01/2009	2.25	3.25
11/01/2009	2.25	3.25
02/01/2010	2.25	3.25
05/01/2010	2.25	3.25
08/01/2010	2.25	3.25
11/01/2010	2.25	3.25
02/01/2011	2.25	3.25
05/01/2011	2.25	3.25
08/01/2011	2.25	3.25
11/01/2011	2.25	3.25
02/01/2012	2.25	3.25



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