Term Sheet
Effective January 1, 2011 to June 30, 2011

Cash Balances
Demand deposit: 0.70%
Interest is calculated and paid monthly based on the average of the opening and closing balance for the month. The interest rate in this term sheet is fixed and guaranteed until replaced by a subsequent term sheet. Deposits and withdrawals can be made at any time.

Loans approved during the effective period of this term sheet

Line of Credit Loan
1 to 5 year term 4.25%
Over 5 years but less than 10 years 4.50%
Over 10 years 4.75%
Interest is calculated monthly based on the average of the opening and closing balance for the month and is subtracted from the account specified in the MOU at the end of each month.
The drawdown period is specified in the MOU for the loan. Repayments of principal begin after the drawdown period expires according to a repayment schedule specified in the MOU for the loan. Earlier repayments can be made without penalty.

Capital Project loan
5 to 10 year term 4.50%
Over 10 years 4.75%
Interest is calculated monthly based on the average of the opening and closing balance for the month and is subtracted from the account specified in the MOU at the end of each month.
The drawdown period is specified in the MOU for the loan. Repayments of principal begin after the drawdown period expires according to a repayment schedule specified in the MOU for the loan. Earlier repayments can be made without penalty.

Terms for Master leases and operating leases will be handled on an individual basis.

Overdraft Loan
For all terms 4.0%
Interest is calculated monthly based on the average of the opening and closing balance for the month and will be subtracted from the account specified in the MOU at the end of each month.
Principal repayments will be subtracted June 1 of each year from the account specified and according to the schedule specified in the MOU.