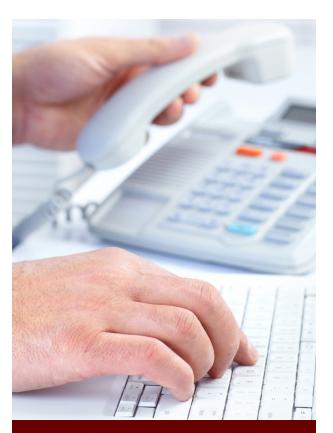## OTHER SERVICES

PORTFOLIO MANAGEMENT FOR:

- **INDIVIDUALS**

- **401K PLANS**

- **DEFINED BENEFIT PLANS**

- **ENDOWMENT ACCOUNTS**

- **TRUST ACCOUNTS**

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NILES
Asset Management

Providing Asset/Liability

Management Services

to

Financial Institutions

Niles Asset Management, Inc. also assists financial institutions, including banks, thrifts, and credit unions, in the area of Asset/Liability management. This involves helping these institutions develop risk management policies and strategies in the areas of:

- Interest Rate Risk Management
- Liquidity Management
- Investment Portfolio Management
- Policy Formulation
- Simulation Modeling
- Management/Board Training

As part of this process, Niles Asset Management, Inc. develops and maintains a comprehensive A/L modeling process designed to assist companies in the development of sound strategic decision making and to help satisfy A/L regulatory requirements. This technology provides financial institutions with the capability of utilizing simulation modeling.

> "Niles Asset Management has been a strategic partner in providing SeaComm with effective asset/liability management direction.
>
> They have been invaluable in working with us to actively manage our growing investment portfolio, while at the same time offering solid advice in the areas of policy, interest rate risk and contingency funding planning."
>
> **Scott Wilson, President & CEO**
> **SeaComm Federal Credit Union**
> **Massena, New York**

NILES
Asset Management

A/L Management Services
for Banks & Credit Unions

- **INTEREST RATE MANAGEMENT**
- **LIQUIDITY MANAGEMENT**
- **INVESTMENT PORTFOLIO MANAGEMENT**
- **POLICY FORMULATION**
- **SIMULATION MODELING**
- **MANAGEMENT/BOARD TRAINING**

Terry L. Niles, CFP®
Niles Asset Management, Inc.
Brushton, New York

"Building Wealth Through Disciplined Asset Management"

Ryan T. Niles, Financial Analyst
Niles Asset Management, Inc.
Canton, New York