INVESTOR SERVICES PROGRAM FEE SCHEDULE

Reinvestment of quarterly dividend: Shareholders may elect to reinvest all or part of their cash dividends	None
Purchase of shares with initial investment	$15.00
Purchase of shares with additional investments via check (per investment)	$5.00
Purchase of additional shares via automatic debit of bank account (per investment): • Individual • Recurring monthly debit	 $3.50 $2.00
Transfer shares as gift	No charge
Certificate safekeeping	No charge
Certificate issuance	No charge
Sale of shares (full and partial)	$15.00
Trading fee for purchases	$.06 per share
Trading fee for sales	$.12 per share
Current year duplicate statement	No charge
Duplicate statement – prior year	$20.00 per year
Insufficient funds or rejected automatic debit of bank account	$35.00 per occurrence

Cascade Financial Corporation
Effective September 1, 2003
Mellon Bank, N.A.
Program Administrator