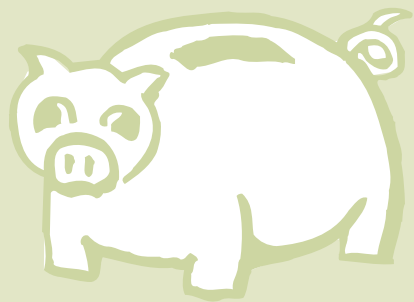
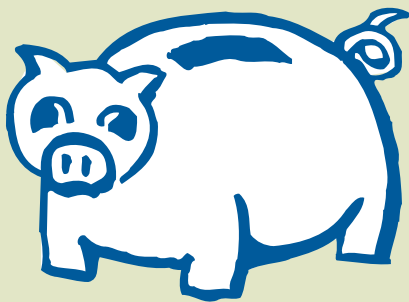
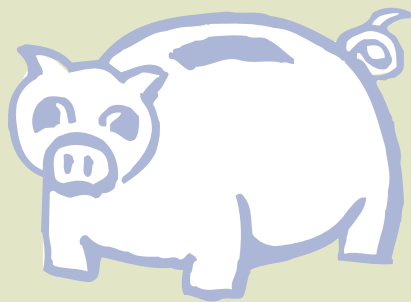


Banking & Financial Services

STATISTICAL SUMMARY OF THE SALT LAKE MARKET



BANKING AND FINANCIAL SERVICES

INTRODUCTION AND METHODOLOGY

Advertising is essential in today's competitive business climate — and market research is crucial for developing cost-effective advertising plans. The information contained in this statistical summary is intended to give you added confidence when making the important marketing decisions that guide the future of your business.

At Newspaper Agency Corporation, we commission in-depth studies of the Salt Lake market to arm our advertisers with superior information about the shopping activities of Salt Lake's consumers. Included in this statistical summary is the most up-to-date information available on the Salt Lake market from the best possible sources. The mainstay of our on-going research program is the 1999 Survey of the Salt Lake Primary Market conducted by Belden Associates, an independent, nationally recognized firm devoted to market research. Belden Associates enjoys a reputation for having the highest technical standards in the industry.

The 1999 study highlights shopping and purchasing behavior, intentions and attitudes of adults in the Salt Lake primary market area (comprised of 628,000 adults in Salt Lake and southern Davis counties). A random sample survey design included an in-depth phone interview of 1,205 respondents, followed by a mailed self-administered questionnaire. Superior information about Salt Lake's consumers will enhance your position in the market and ensure *The Salt Lake Tribune* and *Deseret News* are a part of your successful advertising plan — in other words, our success depends on your success.

At Newspaper Agency Corporation, we are committed to maximizing the effectiveness of your advertising and bringing you the most for your investment. If you have any questions about this study and how your business can use this data to develop advertising strategies, please contact your account executive or NAC's Marketing and Research Department.

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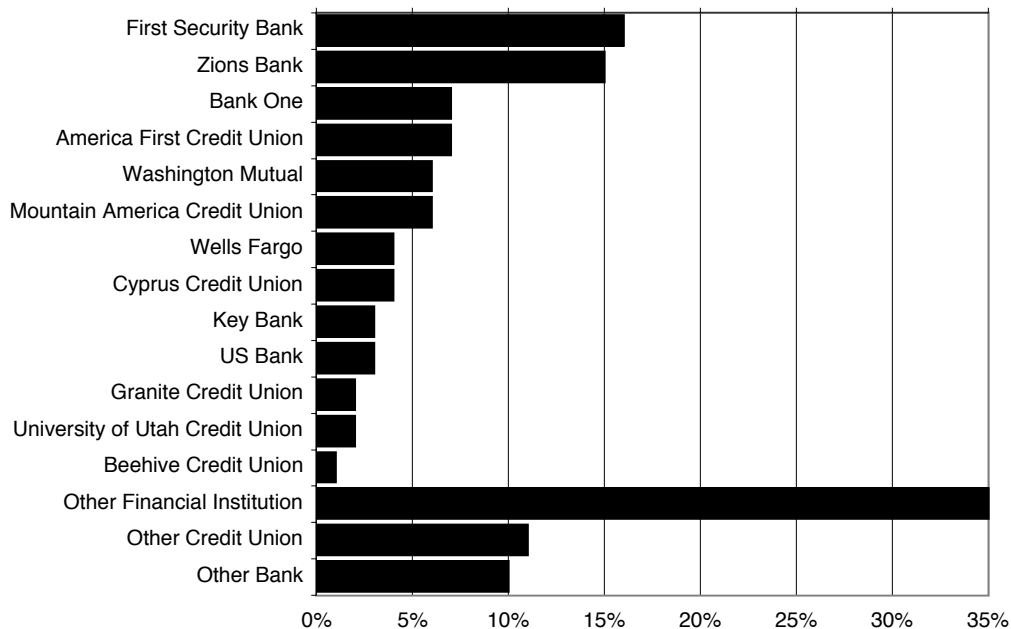
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Sources: All information in this statistical summary is from the Belden Associates, 1999 Survey of the Salt Lake Primary Market Area, unless otherwise noted.



BANKING MARKET SHARE

	Percent of adults who hold accounts
First Security Bank	16%
Zions Bank	15%
Bank One	7%
America First Credit Union	7%
Washington Mutual	6%
Mountain America Credit Union	6%
Wells Fargo	4%
Cyprus Credit Union	4%
Key Bank	3%
US Bank	3%
Granite Credit Union	2%
University of Utah Credit Union	2%
Beehive Credit Union	1%
Other Financial Institution	35%
Other Credit Union	11%
Other Bank	10%



BANKING CROSS-SHOPPING PATTERNS

For adults who hold accounts at the institution.

	America First Credit Union*	Bank One*	First Security Bank	Mountain America Credit Union*	Washington Mutual*	Zions Bank
America First Credit Union*		3%	6%	3%	3%	9%
Bank One*	3%		10%	2%	7%	10%
First Security Bank	3%	4%		6%	4%	4%
Mountain America Credit Union*	3%	2%	17%		2%	4%
Washington Mutual*	4%	8%	12%	2%		5%
Zions Bank	4%	5%	4%	2%	2%	

How to read: This table shows the percentage of an institution's customers that also bank at another institution. **For example:** 3 percent of America First customers also bank at Bank One. **Note:** Other institutions were not profiled due to small sample size.

BANKING DEMOGRAPHIC PROFILE

For adults who hold accounts at the institution.

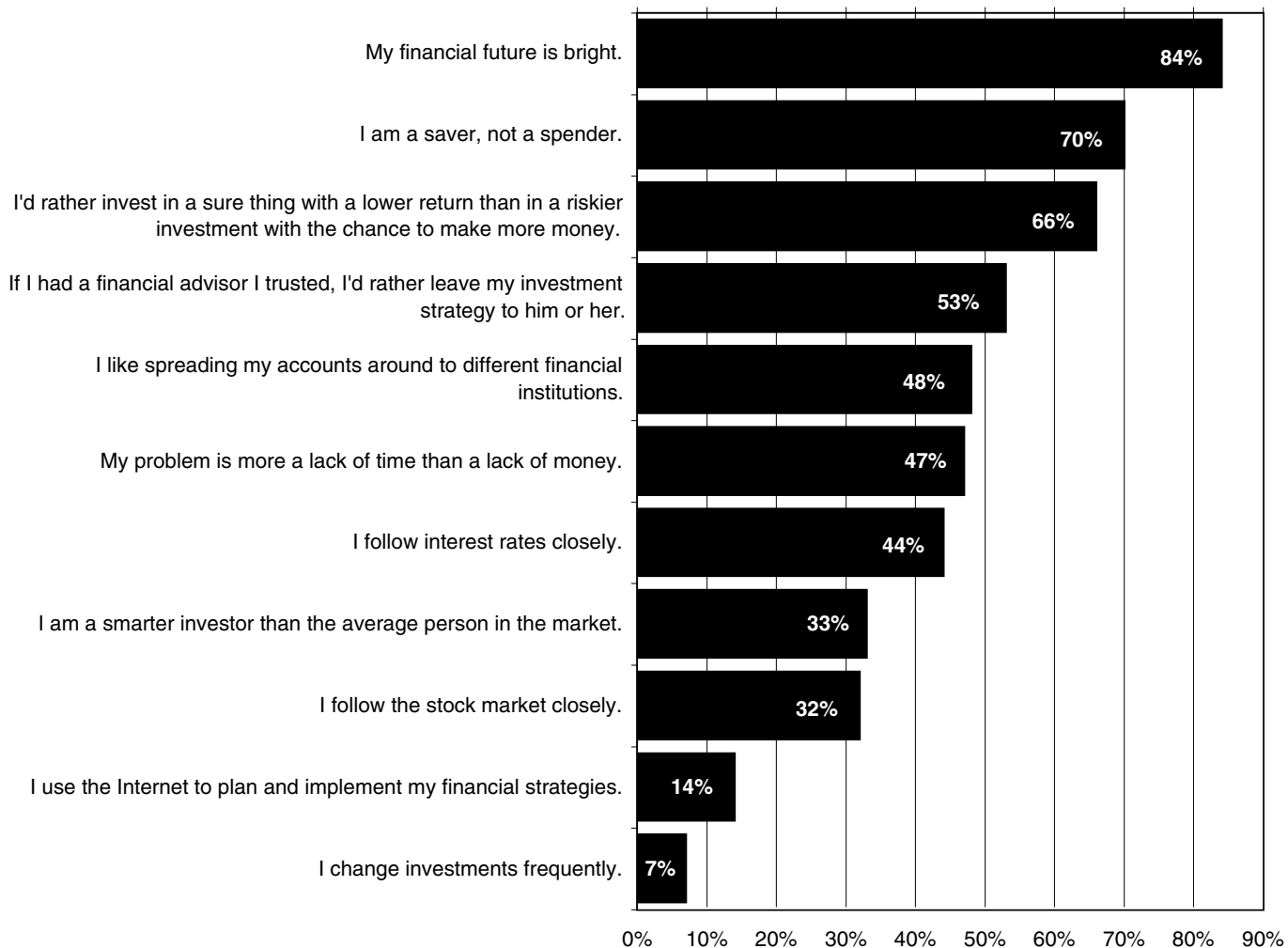
	Market	America First Credit Union*	Bank One*	First Security Bank	Mountain America Credit Union*	Washington Mutual*	Zions Bank
Market Share							
Percentage of Adults	100%	7%	7%	16%	6%	6%	15%
Number of Adults	628,000	43,900	45,300	99,700	37,600	38,400	96,000
Gender							
Male	49%	46%	51%	50%	57%	48%	42%
Female	51%	54%	49%	50%	43%	52%	58%
Age							
18-24	13%	17%	7%	11%	8%	17%	10%
25-34	21%	34%	12%	17%	25%	21%	18%
35-44	24%	19%	19%	31%	24%	28%	22%
45-54	18%	15%	17%	15%	30%	19%	26%
55-64	10%	3%	19%	11%	6%	7%	6%
65 or Older	14%	11%	26%	15%	7%	6%	17%
Homeownership							
Own	75%	80%	93%	79%	84%	73%	77%
Rent	25%	20%	7%	21%	16%	27%	23%
Marital Status							
Married	67%	66%	75%	70%	76%	64%	74%
Single	18%	22%	10%	14%	12%	15%	12%
Divorced	10%	8%	7%	9%	9%	21%	9%
Widowed	5%	4%	8%	7%	3%	ns	6%
Education Level							
Bachelor's Degree or Higher	32%	25%	33%	40%	28%	43%	31%
Some College or Technical Training	33%	32%	37%	28%	37%	30%	49%
High School Grad or Less	35%	44%	31%	31%	35%	27%	20%
Occupation							
Executive, Professional, Technical	29%	28%	32%	30%	28%	37%	30%
Sales, Clerical	24%	25%	26%	26%	26%	26%	25%
Blue Collar	22%	29%	17%	20%	28%	21%	17%
Retired	15%	8%	22%	14%	4%	12%	17%
Homemaker	7%	10%	4%	7%	7%	4%	5%
Not Employed	4%	1%	ns	4%	7%	1%	6%
Household Income							
Below \$25,000	14%	13%	13%	14%	10%	8%	12%
\$25,000 - \$34,999	17%	15%	17%	13%	11%	23%	17%
\$35,000 - \$49,999	25%	29%	14%	22%	33%	14%	19%
\$50,000 - \$74,999	24%	30%	31%	24%	28%	22%	25%
\$75,000 or More	20%	13%	25%	27%	18%	33%	27%
Readership							
Daily	55%	38%	67%	63%	54%	50%	59%
Sunday	65%	59%	73%	67%	64%	61%	60%

**small sample size; interpret with caution*

Note: Other institutions were not profiled due to small sample size.

FINANCIAL ATTITUDES

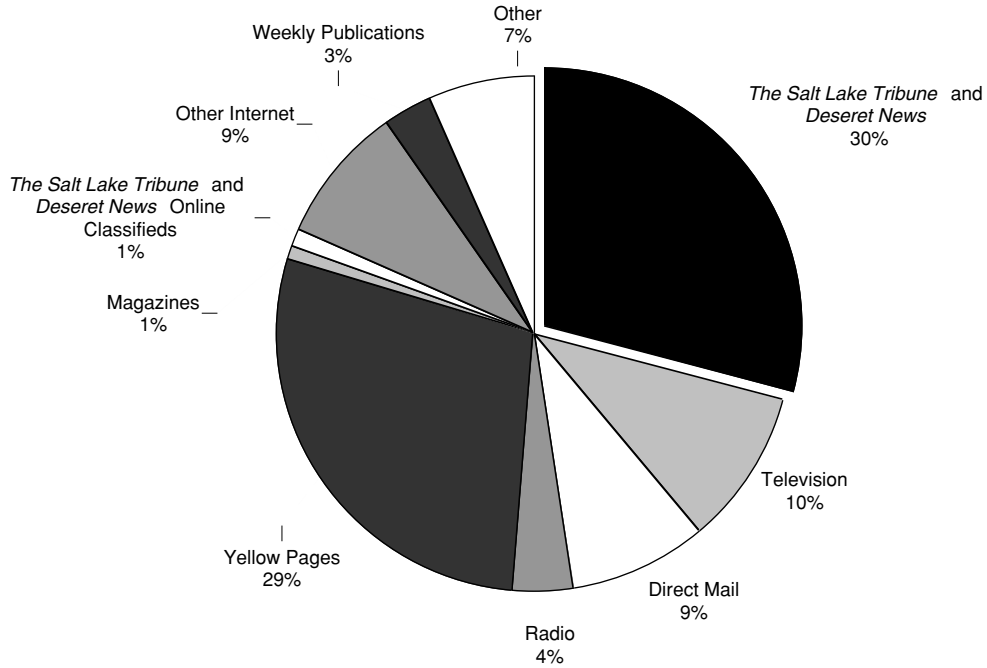
Percentage of adults who agree with the following statements:



TYPES OF ACCOUNTS HELD BY SALT LAKE AREA ADULTS

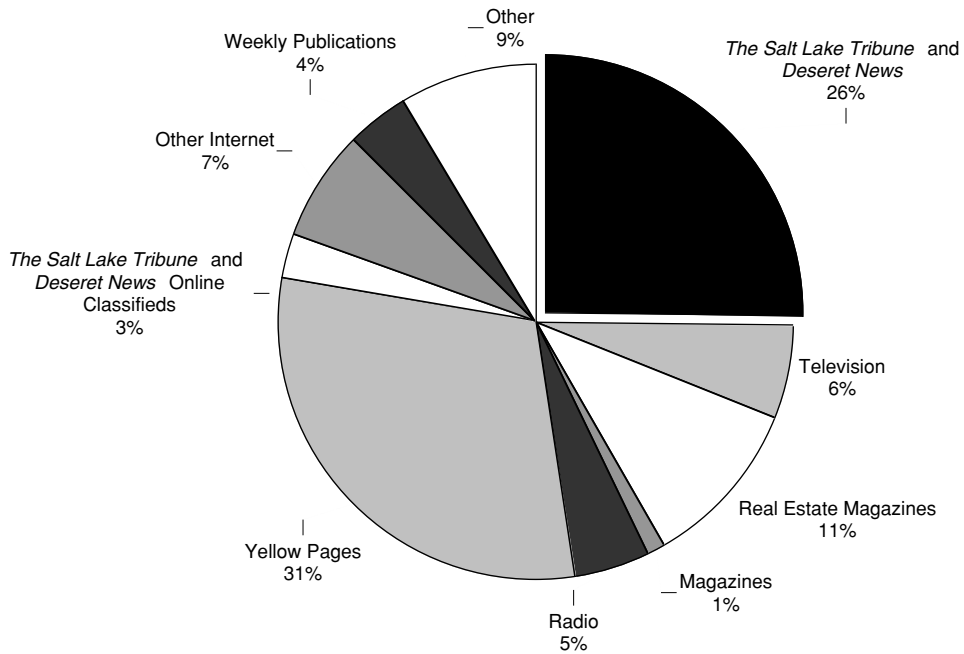
	Number of adults owning	Percent of adults owning
Deposit or checking account	561,200	89%
Any consumer or mortgage loan	328,000	52%
Brokerage or investment account	191,900	31%

PREFERRED ADVERTISING SOURCE FOR FINANCIAL SERVICES



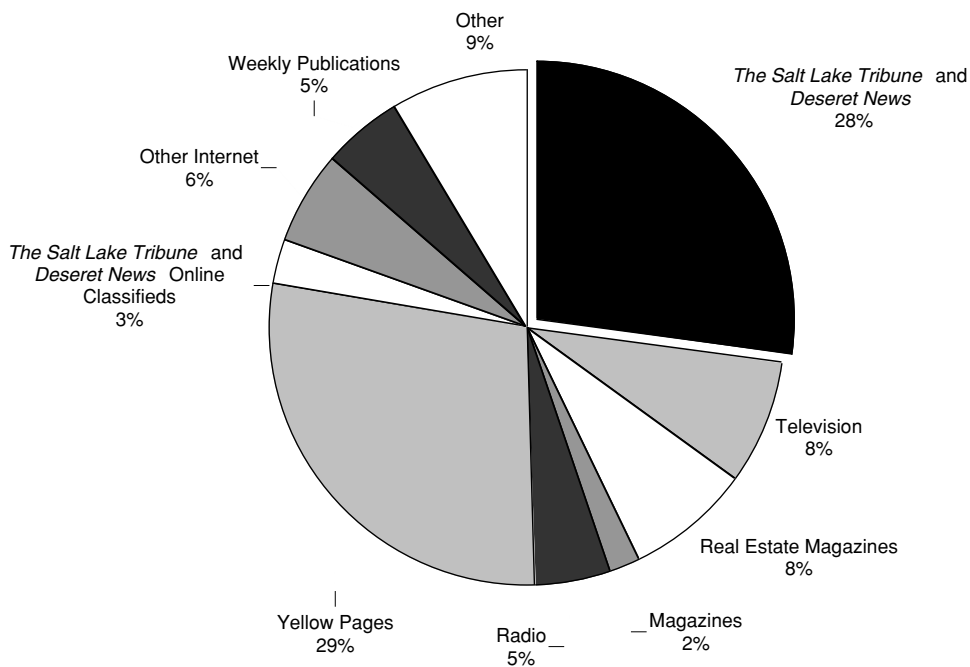
Note: Percentages may total more than 100 percent because some respondents chose more than one source.

PREFERRED ADVERTISING SOURCE FOR MORTGAGES



Note: Percentages may total more than 100 percent because some respondents chose more than one source.

PREFERRED ADVERTISING SOURCE FOR HOME EQUITY LOANS



Note: Percentages may total more than 100 percent because some respondents chose more than one source.

STOCK PURCHASE INTENTIONS

For the 173,600 adults (29 percent) who plan to purchase stocks or bonds in the next 12 months.

	Percent of potential securities buyers
Plan to purchase online	16%
Plan to purchase through a traditional broker	66%
Both online and through a traditional broker	18%

READERSHIP BY INSTITUTION

	Daily	Sunday
Market	55%	65%
Any bank	58%	65%
Any credit union	49%	64%
Other financial institution	59%	70%

NEWSPAPER AGENCY CORPORATION

ADVERTISING AGENT FOR THE SALT LAKE TRIBUNE AND DESERET NEWS

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