

8929 SHOAL CREEK BLVD., SUITE 100
AUSTIN, TEXAS 78757
(512) 302-5555

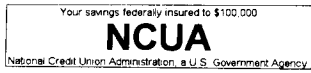
YTD DIVIDENDS 0.00 YTD FINANCE CHARGES 0.00

THE GAITHER GROUP INC 75-1-69
MARK GAITHER
1809 AZALEA DR
CEDAR PARK TX 78613-3544

<p>Visit our 2 Newest Branches! Round Rock & Jollyville Road</p>	<p>Current Auto Rates ALL '98, & '99 MODEL VEHICLES NEW OR USED 6.25% APR ALL '97, & OLDER MODEL VEHICLES 6.75% APR</p>
<p>Is your Auto Loan Rate Too High? <i>Refinance with ATFCU & start saving today!</i></p>	

TRANS DATE MONTH DAY	EFFECT DATE MO DAY YR	DESCRIPTION	TRANSACTION AMOUNT	BALANCE
		0-SHARE SAVING		2500
		PREVIOUS BALANCE		2500
		NEW BALANCE		2500
1104		8-CHECKING DEPOSIT	60000	
ITEMS CLEARED THIS STATEMENT PERIOD				
		ITEM-----AMOUNT-----DATE	ITEM-----AMOUNT-----DATE	
		1118 35.00 11/12	1124 35.00 11/19	
		1122 65.16 11/19	1125 100.00 11/18	
		1123 189.44 11/17		
		5 ITEMS CLEARED 424.60-		
		0 WITHDRAWALS 0.00		
		1 DEPOSITS 600.00	PREVIOUS BALANCE 54.61	
		0 SERVICE CHARGES 0.00	NET CHANGE 175.40	
		NET CHANGE 175.40	NEW BALANCE 230.01	

IN CASE OF ERRORS OR QUESTIONS REGARDING YOUR ACCOUNT, PLEASE REFER TO THE REVERSE SIDE FOR IMPORTANT INFORMATION.



PLEASE DIRECT INQUIRIES CONCERNING OPEN END LOAN ACCOUNT(S) (MARKED WITH AN *) AND ELECTRONIC TRANSFERS TO: 8929 SHOAL CREEK BLVD AUSTIN TX 78757 (512) 302-5555