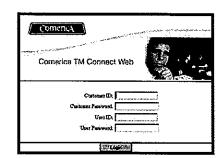**Comerica Bank**

Date
Customer
Company
Address
City, ST 00000

Comerica Treasury Management Connect Web℠ has arrived

Within the last month, you should have received a letter from us announcing the name change of Comerica NetVision® to Comerica Treasury Management Connect Web℠ (TM Connect Web℠). The letter also introduced TM Connect Web as part of Comerica's new Treasury Management Connect℠ suite of online applications.

Beginning January 23, 2006, TM Connect Web will have a new look and enhancements for the Balance Reporting, ACH, and Check Services modules. We are continually evolving our technology to provide you with additional benefits and to enhance your online experience with Comerica now and in the future.

Accessing TM Connect Web's suite of powerful cash management tools will be the same as NetVision is today, either through Comerica's home page or directly to the existing URL. While the existing NetVision URL will provide access, users will be redirected to a new URL: https://www2.comerica.com/TMConnectWeb/cgi-bin/login.cgi. User IDs and passwords remain unchanged.

We've enclosed details on the TM Connect Web upgrade for your reference. Please share this information with those in your organization who will be using TM Connect Web. Updated user guides that incorporate the new name and enhancements are available. If you'd like copies, simply call the appropriate number listed below.

We are looking forward to bringing you Comerica TM Connect Web. The new enhancements reflect direct response to customer feedback and the future enhancements we have planned will further optimize your online experience. If you have any questions about TM Connect Web or other Comerica treasury solutions, please call your Treasury Management Sales Officer or Comerica Treasury Management Customer Service.

Michigan: 1-800-852-3649
Texas Division: 1-800-688-6996
Western Division: 1-800-639-4691

Sincerely,

Bridgit C. Chayt
First Vice President
Treasury Management

Enclosure

Comerica Treasury Management Connect Web^{SM} Enhancements

We are pleased to announce the enhancements detailed below with the rollout of Comerica Treasury Management Connect Web (TM Connect Web).

Commercial Loan Balances for Balance Reporting Module

Commercial loan accounts have been added as an available selection under Prior Day Balance Reporting. Summary balances are updated once each business day by 7:00 a.m. ET.

Procedure:
- Contact Treasury Management Customer Service to complete the required implementation documents for setting up the commercial loan account number(s) you want to view.
- View the account in TM Connect Web just like any other balance reporting account.

Comerica Bank-Canada Deposit Balances for Balance Reporting Module

Comerica Bank-Canada deposit accounts processed through Royal Bank of Canada (RBC) have been added as an available selection under Prior Day Balance Reporting. Summary balances are updated once each business day by 8:00 a.m. ET. These balances were previously available only through data exchange vendors.

Procedure:
- Contact Treasury Management Customer Service to complete the required implementation documents for setting up the deposit account number(s) you want to view.
- View the account in TM Connect Web just like any other balance reporting account. The Comerica Branch Transit number 06019, followed by five zeros, will precede your seven digit account number.

Notes to Current Users:
- Comerica Bank will receive your balance reporting information directly from RBC. You do not need to contact your data exchange vendor to eliminate your service with RBC. Effective January 23, 2006, RBC will automatically stop sending your balance reporting information to the data exchange vendor. When you logon to TM Connect Web on January 23, you will notice that the account name is titled "Comerica Bank-Canada" instead of "Royal Bank of Canada" and the string of numbers "0601900000" will precede your seven digit account number.
- Your Canadian accounts are through Comerica Bank.

Balance Information Retention

We have increased the retention period for multi-bank accounts from seven calendar days to 45 calendar days. Once the full history is built, this will standardize the retention period for all previous day balance reporting accounts to 45 calendar days.

Enhanced Domestic Wire Confirmation Process

We have changed the workflow for domestic wires to strengthen the FED confirmation process. This enhanced process will reduce the number of rejects incurred.

Additional Payment Methods for ACH Module	New ACH (Automated Clearing House) disbursement/collection payment methods have been added to include WEB, TEL, Child Support, and Cross Border. • WEB is used to create debit entries that were initiated on the Internet. • TEL is used to facilitate the use of automated payments for one-time consumer debit entries for transactions initiated via telephone. • The Child Support feature provides an electronic method for sending child support obligations withheld from employees' wages by means of ACH credit payments. • Both Consumer and Corporate Cross Border are available to create debit and credit entries. The SEC Codes (PBR and CBR) allow the payments to be easily identified as a cross border payment. This payment method is only available between the United States and Canada. Procedure: • Contact Treasury Management Customer Service to complete the required implementation documents for setting up the payment types you want to initiate. • Create the payment in TM Connect Web just like any other payment method.
Initiate Unbalanced Files for ACH Module	An unbalanced file is one where the Bank originates the offset entry.
Hold All / Remove Hold All Button Files for ACH Module	This function allows users to place a hold on all payees in a profile with one click of a button. The user then has the option to select only one payee or a subset of payees versus the entire group of payees.
Range Requests for Check Services Module	Range requests up to 50 items can now be performed for check inquiries, stop payment requests, and cancellations of stop payments. These features were previously available only as a single inquiry/request. Photocopy requests remain single threaded.