

TRUST INVESTMENT ACCOUNT - TOTAL RETURN ANALYSIS ¹

Period Ending June 30, 2010

<u>MANAGER</u>	Fiscal Year <u>2001</u>	Calendar Year <u>2001</u>	Fiscal Year <u>2002</u>	Calendar Year <u>2002</u>	Fiscal Year <u>2003</u>	Calendar Year <u>2003</u>	Fiscal Year <u>2004</u>	Calendar Year <u>2004</u>	Fiscal Year <u>2005</u>	Calendar Year <u>2005</u>
DOMESTIC EQUITY										
Hanson & Doremus Investment Management	29.41%	17.41%	-7.78%	-18.01%	-1.89%	42.55%	29.10%	15.92%	22.25%	19.18%
Prentiss Smith & Co.	7.59%	13.69%	3.60%	-7.35%	7.70%	18.17%	11.47%	13.25%	11.00%	10.68%
S&P 500	-13.56%	-11.89%	-17.99%	-22.11%	0.25%	28.69%	19.14%	10.90%	6.32%	4.91%
DOMESTIC FIXED INCOME										
Sentinel Asset Management, Inc.	10.34%	10.07%	9.41%	9.48%	8.92%	5.43%	3.48%	5.56%	7.42%	3.07%
RBC Global Asset Management (Access Capital) ²										
Barclays (formerly Lehman) Aggregate	10.23%	8.44%	8.63%	10.25%	10.40%	4.10%	0.32%	4.34%	6.80%	2.43%
TOTAL FUND DOLLAR WEIGHTED RETURN	11.27%	11.62%	7.94%	5.15%	8.59%	11.24%	7.59%	8.14%	10.17%	6.64%
Total Fund Target	7.52%	6.57%	3.94%	3.29%	9.23%	9.94%	4.96%	6.23%	6.76%	3.27%
TOTAL FUND MARKET VALUE (\$ million)	\$26.5	\$32.6	\$33.3	\$34.9	\$37.3	\$38.8	\$39.3	\$41.1	\$43.5	\$48.6

<u>MANAGER</u>	Fiscal Year <u>2006</u>	Calendar Year <u>2006</u>	Fiscal Year <u>2007</u>	Calendar Year <u>2007</u>	Fiscal Year <u>2008</u>	Calendar Year <u>2008</u>	Fiscal Year <u>2009</u>	Calendar Year <u>2009</u>	Fiscal Year <u>2010</u>
DOMESTIC EQUITY									
Hanson & Doremus Investment Management	21.10%	20.28%	29.13%	14.32%	-14.64%	-38.44%	-28.04%	22.93%	10.42%
Prentiss Smith & Co.	15.77%	16.61%	20.09%	10.85%	-4.96%	-23.98%	-9.34%	35.30%	12.30%
S&P 500	8.63%	15.80%	20.60%	5.50%	-13.13%	-37.00%	-26.21%	26.42%	14.43%
DOMESTIC FIXED INCOME									
Sentinel Asset Management, Inc.	0.26%	5.31%	6.12%	7.61%	9.10%	7.81%	8.77%	5.03%	7.80%
RBC Global Asset Management (Access Capital) ²									
Barclays (formerly Lehman) Aggregate	-0.81%	4.33%	6.12%	6.96%	7.12%	5.24%	6.06%	5.94%	9.49%
TOTAL FUND DOLLAR WEIGHTED RETURN	5.86%	9.48%	12.02%	9.47%	3.10%	-3.62%	2.40%	13.06%	9.82%
Total Fund Target	2.19%	7.96%	10.62%	6.80%	1.14%	-6.59%	-1.19%	13.18%	12.06%
TOTAL FUND MARKET VALUE (\$ million)	\$49.7	\$52.8	\$55.5	\$58.8	\$59.3	\$55.7	\$59.2	\$66.1	\$60.6

<u>MANAGER</u>	Quarter Ended <u>9/30/2009</u>	Quarter Ended <u>12/31/2009</u>	Calendar Year <u>2009</u>	Quarter Ended <u>3/31/2010</u>	Quarter Ended <u>6/30/2010</u>	Fiscal Year <u>2010</u>	Portfolio Value <u>6/30/2010</u>	Portfolio Percent <u>6/30/2010</u>
DOMESTIC EQUITY								
Hanson & Doremus Investment Management	15.28%	4.18%	22.93%	3.81%	-11.43%	10.42%	\$7,686,864	12.7%
Prentiss Smith & Co.	13.93%	6.10%	35.30%	2.87%	-9.69%	12.30%	\$8,519,767	14.1%
S&P 500	15.60%	6.00%	26.42%	5.40%	-11.40%	14.43%		26.8%
DOMESTIC FIXED INCOME								
Sentinel Asset Management, Inc.	2.48%	-0.90%	5.03%	2.08%	3.98%	7.80%	\$41,356,202	68.3%
RBC Global Asset Management (Access Capital) ²	3.15%	0.83%	9.76%	1.65%	2.79%	8.67%	\$3,001,263	5.0%
Barclays (formerly Lehman) Aggregate	3.74%	0.20%	5.94%	1.78%	3.49%	9.49%		73.2%
TOTAL FUND DOLLAR WEIGHTED RETURN	6.22%	1.13%	13.06%	2.44%	-0.20%	9.82%		
Total Fund Target	7.52%	2.06%	13.18%	2.89%	-0.75%	12.06%		
TOTAL FUND MARKET VALUE (\$ million)	\$62.8	\$66.1	\$66.1	\$64.5	\$60.6	\$60.6	\$60,564,096	100.0%

Notes:

1. Includes cash balances of: Hanson - \$100,595, Prentiss - \$192,870, Sentinel - \$1,953,270 as of June 30, 2010.
2. Access Capital added to Trust Investment Account on October 12, 2007.