

The Depository Trust Company

IMPORTANT

B#: 0401-06

DATE: October 13, 2006

TO: All Participants

CATEGORY: Corporate Trust

FROM: Sal DiPaola

ATTENTION: Operations Manager

SUBJECT: Addition to the List of Direct Registration System (DRS)
Eligible Issues

The following issue will be eligible for the Direct Registration System (DRS)/ Profile Modification System:

CUSIP	Description	Transfer Agent	LPA	Effective Date
44041F105	Horizon Financial Corp.	American Stock	7805	10/25/06

All Participant Withdrawal-by-Transfer (WT) requests that do not specify a DRS indicator in the requests will default to a DRS book-entry position (an S transaction).

This issue will be identified with special indicators on the Eligible Corporate Securities File (ELISC) and (ELISCD) on CCF and the Eligible Securities Inquiry (GWIZ) on PTS.

For further information, please contact your Relationship Management representative