

AUTHORIZATION FORM

Dividend Reinvestment and Common Stock Purchase Plan
for
Perpetual Federal Savings Bank

I hereby appoint Continental Stock Transfer & Trust Company ("Continental"), or its successor as appointed by The Company, as my Agent, subject to the terms and conditions of the Dividend Reinvestment and Common Stock Purchase Plan ("Plan") as set forth in the accompanying Plan Description, receipt of which is hereby acknowledged. I authorize Continental, as such Agent, to apply my dividends and distributions as selected below toward the purchase of full and fractional shares of The Company's Common Stock.

I wish to enroll in the Dividend Reinvestment & Common Stock Purchase Plan as indicated below.

_____ **Dividend Reinvestment** --- I wish to apply dividends on all shares of The Company's Common Stock registered in my name to purchase additional shares.

I authorize The Company to pay to Continental for my account all cash dividends on the shares indicated hereon for the purpose of purchasing additional shares of the Company's common stock for my benefit. This appointment and authorization is given with the understanding that, subject to the procedures established under the Plan, I may terminate my participation in the Plan by so notifying Continental in writing.

Date: _____

Print name: _____

Mailing Address: _____

Daytime Phone # _____

Signature: _____

Account Number: _____