

Cover Letter for Collateral Pledge to the Federal Reserve Bank of Chicago

Pledging Depository Institution	
ABA	
City, State	
Loan Data as-of Date	

FRB Code	Loan Category ¹	FFIEC Call Report Codes	NCUA Call Report Codes	Corresponding Call Report Codes Included in Pledge ¹	Number of Loans Pledged in the Category	Outstanding Balance of Loan Category Pledged
710	Commercial and Industrial	4. 4.a. 9. 9.a. 9.b. 9.b.(1). 9.b.(2). 2. 2.a.(1). 2.a.(2). 2.a. 2.b. 10.b.	1.h. 1.i. 1.j. 2.h. 2.i. 2.j. 13.			
705	Agricultural Production	3.	1.g. 2.g.			
780	Agricultural (secured by Farmland)	1.b.	1.b. 2.b. 11.			
780	Commercial Real Estate (nonfarm nonresidential)	1.e.(1). 1.e.(2). 1.d.	1.c. 1.d. 1.e. 2.c. 2.d. 2.e. 11. 12.			
790	Construction	1.a.(1). 1.a.(2).	1.a. 2.a.			
791	Raw Land	1.a.(2).	1.a. 2.a. 11.			
741	Consumer <i>Secured</i> : Auto, Marine	6.b. 6.c. 6.d.	5. 6. 8.			
740	Consumer <i>Unsecured</i> :	6.b. 6.d.	4.			
743	Consumer Leases	10.a.	7.			
744	Student	6.d.	3.			
842 / 845	Credit Card Receivables	6.a.	1.			
750	1-4 Family Mortgage	1.c.(2)(a).	9.			
760	Home Equity Loans or Lines of Credit	1.c.(1). 1.c.(2)(b).	10.			
550	Bank Loans to State / Local Municipalities	8.	n/a			
720 / 725	US Agency Guaranteed Loans/Guaranteed Loan Portions ²	Contact FRBC	Contact FRBC			
				Totals:		

The signer(s) below (or sender(s) if pledge is emailed in accordance with the OC-10 list) certify that:

- (a) All loans included in the pledge are owned by the pledging institution (or owned by an affiliate of the pledging institution and held in an approved affiliate pledge arrangement) and maintained free of any adverse claim;
- (b) No loans included in the pledge are *past due more than 30 days* (or *60 days* for 1-to-4 Family Mortgage Loans or Consumer Loans), on non-accrual status, restructured and/or renegotiated, or classified;
- (c) No loans to insiders, affiliates/subsidiaries, or foreign obligors are included in the pledge;
- (d) The value of the entire collateral pool (before any substitutions) did not decrease by more than 10% during the previous month;
- (e) A new collateral listing will be submitted if the aggregate value of the loans included in the pledge declines by 10% or more *before* the next collateral listing update is due;
- (f) This cover letter and the accompanying loan detail information were sent using an encrypted email service; and
- (g) This cover letter and the accompanying loan detail information together constitute a Collateral Schedule as defined in Operating Circular 10 if the pledge is for Federal Reserve purposes.

Authorized Signer

Date

Authorized Signer (if required)

Date

Printed Name:

Printed Name:

Title:

Title:

¹ For Reserve Bank pledging purposes, loans should be classified and coded according to the Report of Condition and Income ("call report") definitions. Contact the Federal Reserve Bank of Chicago at 800-380-3762 if you have any questions.

² Only the guaranteed portion of the US Agency Guaranteed loans will receive the guaranteed margin. The remaining non-guaranteed portion must be pledged under the respective loan category, depending on the agency, and the regular loan margin will be applied. Both the guaranteed and non-guaranteed portions of the loan must be pledged.