Must be on Institution's Letterhead.

Should not predate the Board meeting date on the Authorizing Resolutions for Borrowers

FORM OF LETTER OF AGREEMENT
[Letterhead of the Borrower]

Dallas

Date: _____

Federal Reserve Bank of _____
Address
City, State, Zip

2200 N. Pearl St.
Dallas, TX 75201

Attention:

Credit Risk Management

In consideration of being able to request Advances from and incur Indebtedness to you and in consideration of your making Advances to us we agree to the provisions of your Operating Circular No. 10, effective October 15, 2006, as amended and supplemented from time to time thereafter ("Circular;" capitalized terms used but not defined herein shall have the meaning specified in the Circular).

Modify this paragraph as needed to include what documents your institution is submitting.

[Enclosed are (1) certified copies of the Certificate, (2) certified copies of the resolutions that you requested and (3) documents(s) containing the name, title, and signature of those persons authorized to request Advances from and to pledge our assets to you.][1]

Any notices required under the Lending Agreement may be directed to the following department(s): [list department(s) and address(es)].

List of complete address to send notices or advices. Please include a shared email address if possible

Depository Institution's Legal Name

_____
Full Legal Name of Borrower

By: _____[2]
Authorized signature(s)

_____
Name(s)

_____
Title(s)

There must be 2 Authorized Persons' Signatures, Names and Titles on the Letter of Agreement IF the Institution requires 2 Authorizing Persons as noted in Paragraph 2 of the Resolution for Authorized Borrowers.

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[1] Each Borrower should contact the Bank for instructions as to whether this paragraph and the referenced documents, forms of which are provided as part of this Appendix 3, must be submitted.

[2] The signatory or signatories should be authorized to sign documents on behalf of the Borrower as provided in the Authorizing Resolutions for Borrowers required by OC-10.