

**FORM OF LETTER OF AGREEMENT**

Date: \_\_\_\_\_

Federal Reserve Bank of St. Louis  
Credit Risk Management  
P.O. Box 442  
St. Louis, MO 63166-0442

Attention:

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).

Any notices required under the Lending Agreement may be directed to the following department(s):

\_\_\_\_\_  
Full Legal Name of Borrower

By \_\_\_\_\_<sup>1</sup>  
Authorized signature

\_\_\_\_\_  
Name

\_\_\_\_\_  
Title

\_\_\_\_\_  
Authorized Signature

\_\_\_\_\_  
Name

\_\_\_\_\_  
Title

<sup>1</sup> 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.