Cover Letter for Collateral Pledge

To:
Federal Reserve Bank of Chicago
Credit Risk Management—12th Floor
230 S. La Salle Street
Chicago, IL 60604

From:
Pledging Depository Institution:
City, State:
ABA Number:

The collateral described below is pledged to the Federal Reserve Bank of Chicago for the purpose of (mark one):

☐Federal Reserve ☐Treasury Investment Program

Loan Data As-Of Date:

Loan Category[1]	FFIEC Call Report Codes	NCUA Call Report Codes	Call Report Codes Included in Pledge[1]	Number of Loans	Dollar Amount of Pledge
Commercial Loans:	4.a. & 8	1.h., 1.j., 1.i., 2.h., 2.j. & 2.i.			
Agricultural Loans:	1.b. & 3	1.b., 1.g., 2.b. & 2.g.			
Commercial Real Estate Loans:	1. e.(1); 1.e.(2); & 1.d.	1.d., 1.e., 2.d. & 2.e.			
Construction Loans:	1.a.(1) & 1.a.(2)	1.a. & 2.a.			
Raw Land Loans:	1.a.(2)	1.a. & 2.a.			
Consumer Loans: Auto, Marine:	6.c. & 6.d.	19 & 20			
Consumer Loans-Unsecured:	6.b. & 6.d.	16			
Consumer Loans-Other: (Specify)	6.b. & 6.d.	16 & 23			
Home Equity Loans or Lines:	1.c.(1) & 1.c.(2)(b)	22			
1-4 Family Mortgage Loans:	1.c.(2)(a)	1.c., 2.c. & 21			
US Agency Guaranteed Loans[2]:	Contact FRBC	Contact FRBC			
Private Banking Loans:	Contact FRBC	Contact FRBC			
Student Loans:	6.d.	17			
			Totals:	0	$0.00

The signer(s) below (or sender(s) if pledge is emailed in accordance with an Electronic Pledge Authorization Letter) 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.

(Signature) Date
Printed Name:
Title:

(2nd Signature if required) Date
Printed Name:
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.