COVER LETTER

TO:	Federal Reserve Bank of Minneapolis Credit/PSR Department P.O. Box 90 Minneapolis, MN 55480-0291	**FROM:**	Bank Name: ABA #: Address: City & State: Contact(s):

The collateral described below is pledged to the Federal Reserve Bank of Minneapolis.

Category of Collateral*	# of loans	Amount of Pledge
☐ Commercial Loans		$
☐ Commercial Real Estate Loans		$
☐ Agricultural Loans		$
☐ Construction Loans		$
☐ Raw Land Loans		$
☐ Consumer Loans		
Type: ☐ Unsecured		$
☐ Secured		$
☐ 1-4 Family Mortgage Loans (first lien)		$
☐ 1-4 Family Mortgage Loans (second lien, home equity)		$
☐ Credit Card Receivables		$
☐ Student Loans		$
☐ Private Banking Loans		$
☐ US Agency Guaranteed Loans		$

A name, title, and/or signature on this cover sheet certifies that:
(a) All loans included in the pledge are owned by the pledging bank (or 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 (60 days for 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; and
(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) All loans included in the pledge abide by all other eligibility requirements.

Submitted By: _____
(Authorized Signature) (Title) (Print Name) (Date)

Submitted By: _____
(2nd Authorized Signature, if required) (Title) (Print Name) (Date)

*For Reserve Bank pledging purposes, loan types are determined by the purpose of the loan. For example, commercial real estate loans are loans made for commercial real estate purposes (such as to purchase or renovate industrial condominiums or commercial office buildings), regardless of whether the loan is actually secured by commercial real estate. Additionally, loans made to an individual for personal use are consumer loans.