

**AUTOMATED LOAN DEPOSIT (ALD) COVER LETTER**

**TO:** Federal Reserve Bank of New York  
 Discount Window Staff  
 Collateral Processing Team  
**33 Liberty Street, 9<sup>th</sup> Floor**  
 New York, NY 10045  
 Phone: 866-226-5619  
 Fax: 212-720-5686

**FROM:** \_\_\_\_\_  
 (Name of Depository Institution)  
 Address: \_\_\_\_\_  
 City, State, and Zip: \_\_\_\_\_  
 ABA #: \_\_\_\_\_

The Collateral Described Below is Pledged to the Federal Reserve Bank of New York for  Discount Window,  Payments System Risk, and/or  Treasury Investment Program

Collateral Type	# of loans in BIC Pool	Current Value
Commercial Loans	_____	\$ _____
Commercial Real Estate Loans	_____	\$ _____
Construction Loans	_____	\$ _____
Private Banking Loans	_____	\$ _____
EXIM Bank Guaranteed Loans	_____	\$ _____
1-4 Family Mortgages	_____	\$ _____
Home Equity Lines of Credit	_____	\$ _____
Auto Loans	_____	\$ _____
Other (Specify)	_____	\$ _____

**Location of facility housing collateral (if different from mailing address above):**

Institution/Operations Center Name: \_\_\_\_\_ Street: \_\_\_\_\_ City, State Zip: \_\_\_\_\_

**A signature on this cover sheet certifies that:**

- (a) All loans included in the pledge are owned by the pledging bank (or owned by an affiliate of the pledging bank 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, 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.

Submitted By: \_\_\_\_\_  
 (Authorized Signature) (Title) (Print Name) (Date)

Submitted By: \_\_\_\_\_  
 (Authorized Signature) (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.