The authorized signer(s) below, or authorized sender of the pledge e-mail, certify that the institution is in compliance with all BIC program requirements per:  
https://www.newyorkfed.org/medialibrary/media/banking/dwindow/BIC_program_requirements.pdf

<table>
<thead>
<tr>
<th>Category</th>
<th>Call Report Codes Included in Pledge ¹</th>
<th>Loans Pledged</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Previous Outstanding Principal Balance</td>
</tr>
<tr>
<td>1-4 Family Mortgage Loans (first lien)</td>
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<tr>
<td>1-4 Family Mortgage Loans (second lien, home equity)</td>
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<tr>
<td>Agricultural Loans</td>
<td></td>
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<tr>
<td>Commercial and Industrial Loans &amp; Leases</td>
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<tr>
<td>Commercial Real Estate Loans</td>
<td></td>
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<tr>
<td>Construction Loans</td>
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<tr>
<td>Consumer Loans and Leases: auto, boat, etc.</td>
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<tr>
<td>Consumer Loans Unsecured</td>
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<td></td>
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<tr>
<td>Credit Card Receivables</td>
<td></td>
<td></td>
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<tr>
<td>Credit Card Receivables Subprime</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Obligations of States &amp; Political Subdivisions (municipalities)</td>
<td></td>
<td></td>
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<tr>
<td>Raw Land Loans</td>
<td></td>
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<tr>
<td>Student Loans</td>
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<tr>
<td>US Agency Guaranteed Loans ³</td>
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</tbody>
</table>

¹ Indicate the applicable call report code(s). Categories are described by reference to FFIEC and NCUA call codes; please consult Federal Reserve Collateral Guidelines.

² If the Current Outstanding Principal Balance declines by ten percent or more from the Previous Outstanding Principal Balance, you must indicate the reason for the decline in the pledge e-mail.

³ Only the guaranteed portion may be pledged.