

**FRBNY Borrower-In-Custody (BIC) Collateral Pledge Cover Letter
Group Deposit Method**

To: Federal Reserve Bank of New York Discount Window Staff 33 Liberty Street, 9th Floor New York, NY 10045 Phone: 866-226-5619	From: [Pledging Depository Institution Name] [Street Address] [City, State, Zip] [ABA Number]
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Location of facility housing collateral if different from above depository institution mailing address. [Name of Facility], [Street Address], [Floor Number], [City], [State], [Zip]

The collateral described below is pledged to the Federal Reserve Bank of New York for Discount Window collateral or Payment System Risk purposes. You may delete any collateral types that are not applicable to your institution. You may also expand on any collateral type descriptions as needed. Do not make any other changes to this document. Making any other changes to this form without pre-approval from the Discount Window Staff may delay the processing of your pledge. Refer to Instructions for Pledge Cover Letter.

Collateral Type	Number of Loans	Weighted Average Int Rate	Weighted Average Maturity Date	Original Par/Principal Amount	Current Outstanding Balance
Agricultural Loans - Minimal					
Agricultural Loans - Normal					
Commercial Loans - Minimal					
Commercial Loans - Normal					
Commercial Real Estate Loans - Minimal					
Commercial Real Estate Loans - Normal					
Construction Real Estate Loans - Minimal					
Construction Real Estate Loans - Normal					
Export-Import Bank Guaranteed Loans					
Auto Loans or Leases					
Consumer Loans Unsecured					
Consumer Loans Secured (other than auto)					
Private Banking Loans					
1-4 Family Mortgage Loans					
Home Equity Loans or Lines					
Credit Card Receivables - Prime					
Credit Card Receivables - Subprime					
Student Loans					
Other (Specify)					

The authorized signer(s) below or authorized e-mail sender certify that: (1) The institution is in compliance with all BIC program requirements (http://www.newyorkfed.org/banking/dwindow/BIC_program_requirements.pdf). (2) An updated collateral listing will be submitted immediately if the current outstanding balance of the loans in the pledge declines by 10 percent or more before the next collateral listing update is due. (3) The pledge (excluding consumer loans) was reviewed for borrower and/or industry concentrations over 25 percent and was either reported to the FRBNY or removed from the pledge. For institutions with multiple BIC arrangements (e.g., commercial loans, commercial real estate loans, consumer loans, etc.), all monitoring is required to be done at the individual BIC level.

	Signed By (Authorized Pledgor/Email Sender):	Print Name	Title	Date
1)				
2)				