## FORM OF LETTER OF AGREEMENT TO CORRESPONDENT CREDIT AND PAYMENT AGREEMENT

Date:		
Federal Reserve Bank of Richmond P.O. Box 27622 Richmond, VA 23261		
Attention:		
In order to request advances from you through a correspondent and in order to make payments to you through a correspondent, we agree to the provisions of the Correspondent Credit and Payment Agreement, currently an ancillary agreement appended to your Operating Circular No. 10, effective October 15, 2006, as amended and supplemented from time to time thereafter. We designate		
Name of depository institution		
By: Authorized signature	_1 	
Name		
Title		
By:  Authorized signature  (must be completed if Borrower's Authorizing Res	2 - solutions require two signatures)	
Name		
Title		

The signatory or signatories should be authorized to sign documents on behalf of the Borrower as provided in the Authorizing Resolutions for Borrowers required by OC-10.

Second signatory, if necessary, should be someone authorized to sign documents on behalf of the Borrower as provided in the Authorizing Resolutions for Borrowers required by OC-10.

We agree to act as Correspondent for	and, as
such, to be bound by the provision of the Corresponded ancillary agreement attached to your Operating Circul from time to time ("Correspondent Agreement"). Pur Agreement, we are furnishing below a list of individual may provide an advice of credit or debit entries made individuals are also authorized to instruct the Reserve accordance with Paragraph 5 of the Correspondent Agreement Agreement.	lar No. 10, effective October 15, 2006, as amended suant to paragraph 3.1 of the Correspondent als to whom the Federal Reserve Bank of Richmond under the Correspondent Agreement. These Bank not to debit our account or to reverse a debit in
Name of Correspondent	
By: Authorized signature(s)	
Names(s)	
Title(s)	
E-Mail Address	
Date	
Individuals permitted to receive notification of credit and Payment Agreement and authorized to instruct the Account or to reverse a debit: [list between 3 and 5 cm]	
Name	Title