

IMPORTANT NOTICE

The Depository Trust Company



#: 7590-10
Date: 11/10/2010
To: All DTCC Participants, Paying Agents and Issuers
Category: Operations, Asset Servicing, Principal and Income
From: DTC Asset Services
Attention: Officer / Operations Managers
Subject: Accelerated Maturities on Certificates of Deposit (CDs)

Recently, DTC has received early funding for Certificates of Deposit (CDs) from several banks wishing to accelerate the maturity payment for their CDs. These principal payments have included interest in full through the originally scheduled maturity date.

While there has been discussion with customers and DTC regulators regarding these events and whether the securities allow for an accelerated maturity, DTC has considered the alternatives to processing the payments – returning funds to the bank or DTC holding funds to the original maturity – and DTC believes that the most appropriate course of action is to process the payments. As such, this notice communicates DTC’s intent to announce and allocate these events provided that appropriate notification, the necessary documentation and principal payment with full interest to maturity is received by DTC.

Questions regarding this notice should be directed to Ed Collins, Director, P&I Cash Processing at ecollins@dtcc.com or (813) 470-1020.

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