

IMPORTANT NOTICE

The Depository Trust Company



B #: 6045-09
Date: December 29, 2009
To: All Participants
Category: Reorganization
From: Reorganization Announcements
Attention: Operations Manager, Reorganization Manager
Subject: Important Information about Brokered Certificates of Deposit (CDs) – New South Federal Savings Bank – Exception Processing

Participants are advised that Beal Bank, Plano, Texas, has acquired the deposits of New South Federal Savings Bank effective December 18, 2009.

As a result, the interest rates on the CDs have changed. For complete details, please refer to the notice to holders via DTC's LENS service, doc # LG20091230 - 053.

Under the FDIC guidelines, account holders may choose to withdraw (i.e., receive payment) any or all of the balance of their holdings without penalty and with accrued interest at any time prior to maturity.

To facilitate this process, participants may submit early redemption instructions using the "CERR" PTS function. The function will be open to accept instructions up until seven days prior to the maturity date of the security.

Since the CERR PTS function is not specifically designed to accommodate instructions without supporting documentation and the death of a beneficial owner, some exception processing is required.

Therefore, participants must complete the following sections in the "Exempt CD Early Redemption Comments" screen in order to process a valid instruction through DTC:

A (Name of Beneficial Owner) – for bulk instruction enter firm name

C (Adjudication of Incompetency) – place an "X" at the cursor

D (Document Certification) – place an "A" at the cursor

A complete list of the affected securities is attached.

CUSIP	Descript	Rate Prior to Assumption	(Maturity Date)
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Non-Confidential

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64880T3Z8	NEW SOUTH FED SVGS BK IRONDALE	3.500%	04/16/2010
64880T4E4	NEW SOUTH FED SVGS BK IRONDALE	3.550%	04/23/2010
64880T4H7	NEW SOUTH FED SVGS BK IRONDALE	3.550%	04/30/2010
64880T5C7	NEW SOUTH FED SVGS BK IRONDALE	3.900%	12/21/2009
64880T5F0	NEW SOUTH FED SVGS BK IRONDALE	3.950%	12/28/2009
64880T5N3	NEW SOUTH FED SVGS BK IRONDALE	4.000%	01/04/2010
64880T5P8	NEW SOUTH FED SVGS BK IRONDALE	4.150%	07/12/2010
64880T5X1	NEW SOUTH FED SVGS BK IRONDALE	4.150%	07/19/2010
64880T5Y9	NEW SOUTH FED SVGS BK IRONDALE	4.000%	12/23/2009
64880T6C6	NEW SOUTH FED SVGS BK IRONDALE	3.800%	01/22/2010
64880T6D4	NEW SOUTH FED SVGS BK IRONDALE	4.250%	07/26/2010
64880T6E2	NEW SOUTH FED SVGS BK IRONDALE	4.250%	07/26/2010
64880T6J1	NEW SOUTH FED SVGS BK IRONDALE	3.850%	02/03/2010
64880T6K8	NEW SOUTH FED SVGS BK IRONDALE	4.250%	08/02/2010
64880T6M4	NEW SOUTH FED SVGS BK IRONDALE	4.200%	08/09/2010
64880T6N2	NEW SOUTH FED SVGS BK IRONDALE	4.050%	02/08/2010
64880T6Q5	NEW SOUTH FED SVGS BK IRONDALE	4.000%	01/08/2010
64880T6S1	NEW SOUTH FED SVGS BK IRONDALE	3.800%	03/03/2010
64880T6T9	NEW SOUTH FED SVGS BK IRONDALE	4.000%	08/20/2010
64880T6U6	NEW SOUTH FED SVGS BK IRONDALE	3.850%	02/22/2010
64880T6W2	NEW SOUTH FED SVGS BK IRONDALE	4.250%	12/28/2010
64880T6X0	NEW SOUTH FED SVGS BK IRONDALE	4.200%	08/30/2010
64880T6Y8	NEW SOUTH FED SVGS BK IRONDALE	3.900%	02/26/2010
64880T7A9	NEW SOUTH FED SVGS BK IRONDALE	4.000%	09/03/2010
64880T7C5	NEW SOUTH FED SVGS BK IRONDALE	4.000%	09/13/2010
64880T7F8	NEW SOUTH FED SVGS BK IRONDALE	4.000%	09/10/2010
64880T7G6	NEW SOUTH FED SVGS BK IRONDALE	4.000%	03/12/2010
64880T7H4	NEW SOUTH FED SVGS BK IRONDALE	4.000%	09/17/2010
64880T7J0	NEW SOUTH FED SVGS BK IRONDALE	3.650%	01/18/2010
64880T7K7	NEW SOUTH FED SVGS BK IRONDALE	4.150%	09/17/2010
64881ABF3	NEW SOUTH FED SVGS BK IRONDALE	1.850%	01/08/2010
64881ABG1	NEW SOUTH FED SVGS BK IRONDALE	2.050%	04/09/2010
64881ABH9	NEW SOUTH FED SVGS BK IRONDALE	2.000%	03/16/2010
64881ABK2	NEW SOUTH FED SVGS BK IRONDALE	2.150%	07/16/2010
64881ABL0	NEW SOUTH FED SVGS BK IRONDALE	2.350%	01/18/2011
64881ABM8	NEW SOUTH FED SVGS BK IRONDALE	1.900%	02/03/2010
64881ABN6	NEW SOUTH FED SVGS BK IRONDALE	2.600%	01/21/2011
64881ABP1	NEW SOUTH FED SVGS BK IRONDALE	2.000%	01/15/2010
64881ABQ9	NEW SOUTH FED SVGS BK IRONDALE	2.000%	01/21/2010

64881AAM9	NEW SOUTH FED SVGS BK IRONDALE	4.000%	4/8/2010
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64881AAN7	NEW SOUTH FED SVGS BK IRONDALE	4.250%	10/12/2010
64881AAP2	NEW SOUTH FED SVGS BK IRONDALE	4.150%	10/12/2010
64881AAQ0	NEW SOUTH FED SVGS BK IRONDALE	3.850%	5/14/2010
64881AAS6	NEW SOUTH FED SVGS BK IRONDALE	4.100%	11/15/2010
64881AAR8	NEW SOUTH FED SVGS BK IRONDALE	4.150%	11/15/2010
64881AAT4	NEW SOUTH FED SVGS BK IRONDALE	4.000%	5/19/2010
64881AAZ0	NEW SOUTH FED SVGS BK IRONDALE	3.000%	3/11/2010
64881AAX5	NEW SOUTH FED SVGS BK IRONDALE	3.400%	3/3/2010
64881ABA4	NEW SOUTH FED SVGS BK IRONDALE	3.250%	6/11/2010
64881ABD8	NEW SOUTH FED SVGS BK IRONDALE	2.000%	1/7/2010
64881ABC0	NEW SOUTH FED SVGS BK IRONDALE	1.800%	4/5/2010
64881ABE6	NEW SOUTH FED SVGS BK IRONDALE	2.350%	7/7/2010

If there are any questions regarding this Important Notice please contact DTC's Customer Service Help Center at (888) 382-2721.

Any questions regarding instruction processing should be directed to Roy Scarpulla at (212) 855-4193 or James Prochaska at (212) 855-7210.