

EXAMPLE A

<u>TYPE</u>	<u>REGULATOR</u>	<u>REG-ID</u>	<u>CERT</u>	<u>NAME</u>	<u>CITY</u>	<u>STATE</u>	<u>RATING</u>	<u>EA-TYPE</u>	<u>AML</u>	<u>BSA</u>	<u>CTR</u>	<u>OFAC</u>	<u>SAR</u>	<u>EA-DATE</u>
BK	FDIC	0000000000	00000	ABC BANK	ROLLA	MO	GREEN/***	CD	AML	BSA	CTR	OFAC	SAR	01/04/2006
BK	OCC	0000000000	00000	MNO BANK	ATLANTA	GA	GREEN/*	CD	AML	BSA	CTR	OFAC	SAR	01/19/2006
BK	OCC	0000000000	00000	XYZ BANK NA	MIAMI	FL	N.A.	CD	AML	BSA		OFAC	SAR	01/25/2006

EXAMPLE B

The following Rating Change Alert is provided, at your request, on the following institution(s):

<u>Name</u>	<u>City</u>	<u>State</u>	<u>EA*</u>	Quarter Ending 9/30/06 <u>Current</u> [†] <u>Rating</u>	<u>Previous</u> <u>Rating</u>	<u>Prior</u> <u>Quarter</u> <u>Rating</u>
Banks XYZ Bank	Jeffersonville	NY	FA-11/28/06	Green/*	Green/***	Green/***

† the “current rating” is effective 1/29/2007

The new rating(s) is/are a result of a recent regulatory enforcement action, as summarized above in the EA note column.

There were no downratings for Thrifts, Holding Companies or Credit Unions.

* See ADDENDUM