



NON-MEMBER CORRESPONDENT SERVICES AGREEMENT

NON-MEMBER CORRESPONDENT SERVICES AGREEMENT, dated as of _____ ("Agreement") between _____, having its principal place of business at _____ ("Institution") and Federal Home Loan Bank of New York, having its principal place of business at 101 Park Avenue, 5th Floor, New York, NY 10178-0599 ("Bank").

WHEREAS, Institution desires to maintain one or more demand deposit accounts at Bank; and

WHEREAS, from time to time, Institution may wish to utilize various Correspondent Services (as defined herein) offered from time to time by Bank in order to transfer money to and from Institution's demand deposit accounts at Bank; and

WHEREAS, Bank and Institution desire to enter into a comprehensive agreement governing their Correspondent Services relationship;

WHEREAS, the Bank has entered into one or more agreements with Citibank, N.A. ("Custodial Services Provider") for the purpose of enabling and facilitating the provision of the 1LinkSK System;

NOW, THEREFORE, Bank and Institution agree as follows:

ARTICLE I: DEFINITIONS

As used herein, the following terms will have the following meanings.

SECTION 1.01 **Correspondent Services**. Correspondent Services means the services offered from time to time by Bank to Institution that may include, but are not limited to, Settlement, Safekeeping and Item Processing Services, 1Link System Services and 1LinkSK System Services (each as defined herein).

SECTION 1.02 **Demand Transaction**. Demand Transaction means a communication, other than an Item (as defined herein), directing the disbursement of funds from or the acceptance of deposits to Institution's demand deposit account at Bank and may include writings, voice, electronic media or other forms, as may be approved by Bank.

SECTION 1.03 **Deposit Item**. Deposit Item means an Item (as defined herein), the amount of which is to be credited to Institution's demand deposit account at Bank.

SECTION 1.04 **Inclosing Item**. Inclosing Item means an Item (as defined herein) drawn on Institution, the amount of which is to be debited to Institution's demand deposit account at Bank.

SECTION 1.05 **Item**. Item means a NOW account item, a check, a teller's check, a money order or other instrument for the payment of money whether or not it is negotiable.

SECTION 1.06 **Item Processing Services**. Item Processing Services means various services that facilitate the payment of Items and Demand Transactions and the collection of Deposit Items and Demand Transactions, as well as related services, such as disaster recovery services, and supplemental services, such as photographic and adjustment services.

SECTION 1.07 **Settlement Services**. Settlement Services means the services provided by Bank to Institution to post debits or credits to institution's demand deposit account at Bank.

SECTION 1.08 **Safekeeping Services**. Safekeeping Services means the services that facilitate the holding securities or other assets and supplemental services, such as collateral pledging services.

SECTION 1.09 **1Link System and 1LinkSK System**. 1Link System and 1LinkSK System means the current versions of remote site account access systems offered by Bank to its qualifying customers from time to time, as determined by Bank in Bank's sole and absolute discretion.

SECTION 1.10 **1Link System and 1LinkSK System Procedures**. 1Link System and 1LinkSK System Procedures means the procedures included in the Bank's Correspondent Services Manual, as the same may be amended from time to time by Bank, which collectively shall: (i) govern all aspects of Institution's use of the 1Link System and 1LinkSK System; (ii) establish Institution's and Bank's respective obligations and undertakings in connection with the 1Link System and 1LinkSK System; and (iii) limit Bank's liability in connection with Institution's use of the 1Link System and 1LinkSK System.

SECTION 1.11 **1Link System and 1LinkSK System Services**. 1Link System and 1LinkSK System Services means the services offered by Bank, from time to time, to qualifying customers relating to the 1Link System and 1LinkSK Systems, as more fully set forth in the 1Link System and 1LinkSK System Procedures. These include, but are not limited to, book transfers, wire transfers, advances and safekeeping.

SECTION 1.12 **Security Access Tools**. Security Access Tools means the security, authorization and/or access devices, codes and/or tools required for authorized employees (as defined in the Correspondent Services Manual) of Institution to access the 1Link System and 1LinkSK System; such devices or tools may include, but are not necessarily limited to, Institution identification codes, Institution passwords, employee identification codes, employee passwords, digital certificates, and security tokens, all as more fully set forth in the Correspondent Services Manual. The Institution covenants to maintain reasonable precautions to safeguard user access identifications and login information and obligations to comply with any security requirements prescribed from time to time by the Bank. The Institution further agrees to notify the Bank immediately if it knows or has reasonable grounds to suspect that an unauthorized person has or has had unauthorized access to the 1Link System or 1LinkSK System. The Bank reserves the right to temporarily or permanently restrict or suspend the Institution's use of the 1Link System or 1LinkSK System in the event that an unauthorized person has gained access to the Institution's data or its Security Access Tools, or if the Institution has failed to comply with any security requirements prescribed from time to time by the Bank.

**ARTICLE II: PROVISION OF CORRESPONDENT SERVICES
AND ESTABLISHMENT OF DEMAND DEPOSIT ACCOUNTS**

SECTION 2.01 **Provision of Correspondent Services.** Upon approval by Bank, Institution may obtain such Correspondent Services as are set forth from time to time in Bank's Correspondent Services Manual (as may be amended from time to time, "Manual"). Provision of such services by Bank will be in the manner described in the Manual. Institution agrees to use such services in accordance with and to comply with the procedures and requirements set forth in the Manual.

SECTION 2.02 **Establishment of Account.** Institution hereby requests Bank to establish a primary demand deposit account for Institution at Bank. Institution may establish additional demand deposit accounts at Bank upon approval by Bank. The terms and conditions of each demand deposit account established for Institution will be in accordance with the Manual.

ARTICLE III: DEBITS AND SETOFFS

SECTION 3.01 **Authorization to Debit Accounts.** Bank is authorized to debit Institution's demand deposit accounts from time to time in an aggregate amount equal to all amounts then due and payable to Bank by Institution hereunder or under any other agreement between Bank and Institution. Amounts due and payable to Bank include, but are not limited to, amounts for Demand Transactions honored by Bank; amounts charged to Bank by Federal Reserve Banks, clearinghouses or financial institutions for Inclearing Items; amounts for Demand Transactions; and fees and charges for the provision of various Correspondent Services by Bank. In addition, Bank may, upon prior notification from Bank to Institution regarding billing arrangements with a third party, debit Institution's demand deposit accounts for amounts due and payable by Institution to such third party. In debiting Institution's demand deposit accounts, Bank may give priority to amounts owed by Institution to Bank on outstanding advances or for fees and charges due to Bank under this or any agreement between Bank and Institution or for debits for Items and Demand Transactions in such priorities as Bank, in its sole discretion, may determine and then to amounts due and payable to any third party. Except to the extent that Institution has designated a specific demand deposit account as being the appropriate account for Bank to debit for an amount owing hereunder, all amounts to be debited hereunder will be debited first to Institution's primary demand deposit account. Notwithstanding the foregoing, however, if the amount to be debited to any of Institution's demand deposit accounts exceeds the amount available in that account, Bank may debit any of Institution's other demand deposit accounts, in any order, at Bank's sole discretion.

SECTION 3.02 **Dishonor, Return and Non-Payment.** Bank may dishonor any Demand Transaction if honoring the Demand Transaction would result in charges to Institution's demand deposit accounts that exceed the aggregate amount available in Institution's demand deposit accounts. Bank, in its sole discretion, may also refuse to settle on any and all Inclearing Items and Institution irrevocably grants Bank authority to direct any party holding Inclearing Items for Institution to return such Inclearing Items to the appropriate bank of first deposit prior to the expiration of applicable return item deadlines in any instance where Bank determines that payment of an Inclearing Item would result in charges to Institution's demand deposit accounts that exceed the aggregate amount available in Institution's demand deposit accounts.

SECTION 3.03 **Overdraft Loans.** In the event that honoring Demand Transactions or settling for Inclearing Items would result in charges to Institution's demand deposit accounts that exceed the aggregate amount available in Institution's demand deposit accounts, Bank may, in its sole discretion, honor the Demand Transactions and/or

provide settlement for Inclearing Items in which event Bank will have allowed Institution to overdraw its demand deposit accounts during Bank's business day ("daylight overdraft"). By the end of each business day, Institution must have an aggregate amount in collected funds available in Institution's demand deposit accounts sufficient to cover the amount of any daylight overdraft. In the event that Institution's demand deposit accounts remain overdrawn at the end of Bank's business day, Bank will be deemed to have made a loan to Institution in the amount that Institution is overdrawn. Any such loan will be payable to Bank on the next business day. The loan will bear interest at the variable rate, established from time to time by Bank, for overdrafts on demand deposit accounts.

SECTION 3.04 **Setoff and Security Interest**. Each demand deposit account of Institution at Bank is subject to Bank's right of setoff against such account with respect to any indebtedness, now or hereafter outstanding, of Institution to Bank, including, without limitation, all loans heretofore, now or hereafter granted by Bank to Institution, and all other obligations to pay and liabilities of Institution to Bank (collectively, "Indebtedness"). Institution hereby irrevocably grants to Bank a security interest in any and all assets of Institution now or hereafter in the possession of Bank, or held for the account of Bank, to secure any and all Indebtedness, and Institution authorizes Bank to exercise all rights and remedies available to secured creditors in the event of any default with respect thereto. Additionally, Bank may require Institution to maintain minimum balances in Institution's demand deposit accounts in such amounts as Bank considers adequate.

ARTICLE IV: DEPOSITS

Subject to the terms hereof, and to final approval by Bank, Bank will post deposits, including Demand Transactions and Deposit Items, to the appropriate demand deposit accounts of Institution, provided that, as to any such deposit, Bank reserves the right to charge back the amount of the deposit or any part thereof if the deposit or any part thereof is not finally paid. Additionally, Bank may adjust the amount of a deposit if a deposit is credited to Institution's demand deposit account for an incorrect amount, regardless of the reason for the incorrect posting or the time that has elapsed since the original posting. Bank, in its sole discretion, may delay crediting Institution's demand deposit accounts in an amount sufficient to cover the amount of any deposits which have not yet finally been paid.

ARTICLE V: STANDARD OF CARE AND DAMAGES

SECTION 5.01 **Standard of Care**. Bank will exercise ordinary care in providing Correspondent Services. If Bank acts with ordinary care, Bank will have no liability to Institution and Institution will indemnify, defend and hold Bank harmless against any loss or cost, including, but not limited to, attorneys' fees, arising from Bank's provision of Correspondent Services hereunder. Bank will be deemed to have acted with ordinary care in the following circumstances:

- Where an act or omission, whether or not authorized, of an employee, agent or contractor of Institution contributed to the occurrence of the loss or cost;
- Where Institution's failure to examine daily and other Correspondent Service reports provided to Institution, whether electronically or otherwise, by Bank and to notify Bank of discrepancies, within time periods specified by Bank from time to time in the Manual, contributed to the loss or cost, including Institution's failure to review reports of "prepaid items" and reports of 1Link System and 1LinkSK System transactions and notify Bank promptly of erroneous or unauthorized transactions within applicable time periods;
- Where Institution's unauthorized, negligent or fraudulent use of the 1Link System or the 1LinkSK System contributed to the loss or cost, provided that access to the 1Link System or the 1LinkSK System was achieved using Security Access Tools;

- Where the loss arises from Institution's failure to have established Bank Secrecy Act and Office of Foreign Asset Control procedures in place to identify prohibited transactions which involve Specially Designated Nationals, Specially Designated Terrorists, Specially Designated Global Terrorists, or Specially Designated Narcotics Traffickers, Institution may be liable and subject to penalties for failure to block or reject prohibited transactions. For example, Institution's outgoing wire transfers must be reviewed by Institution prior to originating the request to the Bank and Institution's incoming wire transfers must be reviewed prior to releasing the funds to the beneficiary (Institution's customer) as per the wire payment instructions. Institution is responsible for 'Knowing Its Customer' by having a Customer Identification Program for the identification and verification of all new accounts and a periodic review of existing accounts. The Institution shall notify the Bank in writing if it suspects or becomes aware that any transfer may violate regulatory requirements pertaining to any of the foregoing, or may constitute the proceeds of illegal activities.

SECTION 5.02 **Damages**. Bank's liability to Institution for any claim by Institution involving Bank's provision of Correspondent Services will be limited to actual losses or costs incurred by Institution, provided, however, that such liability will not include consequential or other damages, and provided further that the amount of damages will be limited to the face amount of the Items or Demand Transactions at issue.

SECTION 5.03 **Force Majeure**. Bank will not be liable to Institution for any failure to perform properly Bank's duties hereunder if such failure is the result of war, insurrection, weather or other circumstances beyond Bank's control.

SECTION 5.04 **Security Procedures**. All security procedures utilized by Bank in connection with the provision of Correspondent Services shall be deemed commercially reasonable within the meaning of Section 4A of the New York Uniform Commercial Code.

ARTICLE VI: FEES AND SERVICES

Institution will pay Bank the fees and other charges, as set forth in fee schedules published by Bank from time to time for Correspondent Services. Bank may change the fee schedules and may change the nature or scope of the Bank's Correspondent Services upon publication of the changes in the Manual or by otherwise providing written notice to Institution.

ARTICLE VII: SECURITIES SAFEKEEPING

SECTION 7.01 **Authorization for Securities Safekeeping**. Institution hereby authorizes Bank to effect, or to arrange for, the holding, receipt, delivery, or other disposition of securities in accordance with instructions Bank receives or has received from Institution, whether before or after the date of this Agreement. The Bank agrees to comply with any "entitlement order" originated by the Institution and relating to the Institution's account or any financial asset, subject to the terms of this Agreement, the Advances, Collateral Pledge and Security Agreement previously executed by the Institution and/or its predecessor and the Bank, and any Securities Account Control Agreement executed by the Institution, the Bank, and the Custodial Services Provider. In order to provide such services, Bank may designate one or more commercial banks, trust companies, or other financial institutions to provide such services or to retain physical custody of such securities on behalf of Institution. Except as otherwise specified in writing by Institution, Bank, or such designated institution, may deposit or maintain any such securities in book entry form in a centralized securities depository system or other system approved by Bank ("Securities System").

SECTION 7.02 Registration of Securities. Unless otherwise instructed by Institution, all securities received by Bank pursuant to this Agreement in bearer form will be maintained by Bank in such form, and all securities received by Bank in registered form will be maintained by Bank registered in the same manner, until transfer or delivery thereof by Bank at the direction of Institution. Upon such transfer or delivery Bank is authorized, except as otherwise specified in writing by Institution, to indorse or to arrange for the endorsement of such securities in blank on behalf of Institution and to guarantee or to arrange for the guarantee of the absence of endorsement of such security. If so directed by Institution, Bank is authorized to cause any securities received by Bank to be registered or reregistered in the name of Bank or its nominees. In the event of termination of this Agreement, or otherwise at the direction of Institution, Bank will transfer all securities then held by Bank hereunder to Institution or as Institution may direct, and will cause any securities then registered in the name of Bank or nominees to be registered in the name of Institution or as Institution may direct; provided that, if such termination or transfer is at the request of Institution, Institution will, upon demand, pay Bank for Bank's reasonable expenses incident to such transfer and re-registration.

SECTION 7.03 Payments on Securities. If Institution's securities are registered in name of Bank or a nominee or are bearer securities, Bank will arrange for the collection on a timely basis of all interest, dividend, principal and other payments of such securities, and Bank will advise Institution of any call or offer for payment or exchange of such securities. However, with respect to securities issued outside of the United States and other securities as to which information regarding interest, dividend, principal or other payments or exchanges is not readily available to Bank or the public in New York, whether by reason of the limited distribution of such securities or otherwise, Bank will be responsible only for safekeeping, and not for collecting such payments, effecting such exchanges or similar matters. In the event any security held hereunder in a Securities System is called for partial redemption by the issuer thereof, the called portion will be allotted among the respective accounts having interests in such security pursuant to such impartial method as may be prescribed by such Securities System or, if no such method is prescribed, otherwise on an impartial basis.

SECTION 7.04 Debiting and Crediting of Accounts of Institution. Any cost, expense or other charge payable in connection with any transaction or service relating to securities held or to be held hereunder will be paid by Institution and may be debited by Bank against Institution's demand deposit accounts. Proceeds or payments received by Bank with respect to, or arising out of, transactions concerning such securities will be credited by Bank to Institution's demand deposit accounts.

SECTION 7.05 Confirmations and Reports. Bank will from time to time provide Institution with such confirmations and periodic reports of transactions effected and securities held hereunder as Bank, in its discretion, deems appropriate. Institution will provide Bank with confirmations of any instructions given by Institution to Bank relating to securities held or to be held hereunder, at such times and in such form as Bank may request.

SECTION 7.06 Bank's Standard of Care. Bank will not be responsible for failure to execute or for a mistake in the execution of instructions of Institution, nor for failure to provide or for a mistake in providing securities safekeeping services hereunder, unless such failure or mistake arises out of gross negligence or willful and wanton misconduct by Bank. Bank's liability for any loss or damage suffered by Institution or third persons arising from any acts or omissions of any financial institution with which it contracts for the provision of services under this Article, including the Custodial Services Provider, will not exceed the aggregate amount, if any, that Bank actually recovers from such financial institution or its successors in interest for such loss or damage. Bank and its Custodial Services Provider shall be entitled to rely on instructions furnished to Bank by Institution in accordance with the procedures and requirements set forth in the Correspondent Services Manual, and shall not be liable for

failure to execute instructions which are not in compliance with such procedures and requirements or if it reasonably doubts the contents, authorization, or origination of any instruction. The Bank shall not be responsible or liable for verifying the contents of any instructions or data received from the Institution. Should the Bank elect to verify such instructions or data in any particular instance, it shall not be deemed to have incurred any obligation to do so in the future, or to have waived its rights hereunder. Bank will not be responsible for the genuineness of any securities deposited with Bank by Institution and maintained in the form deposited. Bank will not be liable to Institution as a result of Bank's failure to provide any confirmation or periodic report in a timely manner or as a result of the inadequacy of, or errors in, any confirmation or report. Bank will have no duty of inquiry or otherwise with respect to the nature or ownership of any securities held, received, delivered, or otherwise disposed of hereunder, or with respect to Institution's authority under federal or state laws or regulations to undertake any securities transaction, nor will Bank be deemed to have made any determination as to the propriety or suitability of any securities transaction effected pursuant to Institution's instructions. In the event Institution conducts Safekeeping services for its customers, Bank will not be responsible for Institution's failure to screen third party settlement instructions against the OFAC list before transmitting said instructions to the Bank. Safekeeping services and accounts are not bank deposits or insured by the FDIC or any other entity, and are subject to investment risks, including possible loss of principal amount invested

SECTION 7.07 Damages. In no event will Bank be liable for consequential damages or other losses or damages. With regards to services related to 1LinkSK System, the Institution is prohibited from recovering from the Bank, or the Bank's affiliates or subcontractors, including the Custodial Services Provider, special or punitive damages, indirect or consequential loss or damage, loss of business or business opportunity, loss of revenue, loss of profits, loss of anticipated savings, loss of goodwill and loss or corruption of data, whether arising from negligence or under any indemnity or otherwise. This Agreement does not create any relationship, contractual or otherwise, between the Institution and such Custodial Services Provider.

The Institution acknowledges that the security of transmissions over the internet can never be guaranteed and that the Bank shall not be responsible for: the Institution's continued access to the internet, any interception or interruption of any communications through the internet, or changes to or losses of data through the Internet. Institution acknowledges that the Bank's Custodial Services Provider may suspend access to the 1Link System or 1LinkSK System if it suspects a breach of security, whether that breach relates to the Institution's data or to data of other users.

Institution further acknowledges and accepts the "Terms and Conditions" annexed hereto as Exhibit A and incorporated by reference herein with respect to Institution's employees' consent to the 1LinkSK System click-through agreement.

SECTION 7.08 Force Majeure. Force Majeure Events are events beyond the reasonable control of a party which occur after the date of signing of this Agreement, which could not have been averted by taking reasonable precautions against their occurrence or the harm done thereby, and whose effects are not capable of being overcome without unreasonable expense and/or loss of time to the party concerned. Force Majeure Events shall include (without being limited to) war; acts of God; acts of government; acts of terrorism, natural disasters; fire and explosions; labor disputes (to the extent that the event is not caused by the employees of the party claiming relief); fraud or forgery (other than on the part of the party seeking relief from its obligations); computer viruses, bombs, worms or other malicious codes; inability to obtain or the interruption of communication facilities or the failure of or the effect of rules or operations of any funds transfer system; and any event (including any act or

omission of any third party, including the Custodial Services Provider) which is not listed above and which is beyond its reasonable control.

SECTION 7.09 Institution Responsibilities. The terms and conditions between the Bank and the Institution shall include:

The Institution shall use the 1LinkSK System in accordance with this Agreement and the user documentation provided by the Bank's Custodial Services Provider, and agrees that Bank's Custodial Services Provider: (i) may monitor use of the 1LinkSK System by the Bank's Institutions to review compliance by the Institution with this Agreement; and for auditing and customer service purposes; (ii) may store, copy and use Institution data in connection with performing its obligations to the Bank and with activities reasonably related to its performance of managing Institution's accounts; (iii) is authorized to receive the Institution data, and to process that data in any way in connection with the provision of the services and activities reasonably related to the 1LinkSK System, including for statistical and risk analysis purposes; and (iv) may transfer the Institution data to its affiliates and subcontractors, who may process that Institution data in connection with the provision of the services and activities reasonably related to the 1LinkSK System, including for statistical and risk analysis purposes. The Institution acknowledges that use of the 1 LinkSK System other than in accordance with this Agreement and the user documentation provided by the Bank's Custodial Services Provider may require corrective measures, including temporary or permanent restriction of access to such system.

The Bank shall, where reasonably practicable, give the Institution reasonable notice of any downtime; the Bank shall not be liable for any failure to provide the 1LinkSK System services as a result of any planned or scheduled downtime which is required: (i) for the purposes of maintaining or developing the 1LinkSK System; (ii) to meet any requirements of applicable law; or (iii) to address security issues.

The Institution shall not reverse-engineer, decompile, or disassemble any part of the 1LinkSK System to which it is given access in connection with this Agreement, nor shall the Institution access or generate corresponding higher level code, access the logic intrinsic thereto, or aid or permit any other person to do so in relation to the 1LinkSK System. The Institution shall not: (i) engage in illegal or unlawful activities through the 1LinkSK System, which shall include gaining unauthorized access to other computer systems and the transfer, via the System, of fraudulent, defamatory, infringing, obscene, or indecent material; (ii) obtain or attempt to obtain access, through whatever means, to areas of the 1LinkSK System, which are restricted or confidential; or (iii) otherwise interfere with or disrupt the 1LinkSK System or any network or website which may be connected to the System.

SECTION 7.10 Application of this Article. The provisions of this Article VII will exclusively govern the standard of care and damages applicable to the Bank's securities safekeeping services.

ARTICLE VIII: AUTHORIZED PERSONS

The Secretary or an Assistant Secretary of Institution will from time to time after execution of this Agreement certify to Bank on forms provided by Bank the names and specimen signatures, including facsimile signatures, of the persons who are authorized to initiate Demand Transactions, and/or to execute securities transactions and the Secretary or Assistant Secretary will further certify that all such persons are also authorized to perform any other acts incident to carrying out the power conferred on such persons, and Bank may rely upon such certification without inquiry or further authorization and notwithstanding that the directed action may appear to benefit the person directing the action. Such persons need not be employees of Institution. Such certifications will continue in effect until expressly revoked by

Institution, notwithstanding that subsequent certifications may authorize other persons to act for and on behalf of Institution.

ARTICLE IX: DURATION OF TIME PERIOD FOR PERFORMANCE OF SERVICES

The provision of services under this Agreement will continue until terminated by either Bank or Institution upon receipt of written notice by Bank or Institution.

ARTICLE X: ENTIRE AGREEMENT

This Agreement embodies the entire agreement and understanding between the parties hereto relating to the subject matter hereof and supersedes all prior agreements between such parties, whether written or oral, which relate to such subject matter.

ARTICLE XI: WAIVER

The waiver by either party of any right hereunder or of any failure to perform or breach by the other party shall not be deemed as a waiver of any other right hereunder or of any other breach or failure by such other party whether of a similar nature or otherwise.

ARTICLE XII: ENFORCEABILITY

The provisions of this Agreement shall be severable and should any provision be held to be illegal, unenforceable or void, the remaining provisions shall continue in full force and effect without impairment in any way.

ARTICLE XIII: GOVERNING LAW

This Agreement is governed by the statutory and common law of the United States, and to the extent that Federal law incorporates or defers to state law, the laws of the State of New York, including the Uniform Commercial Code as in effect in New York without giving effect to New York's conflict of laws provisions.

IN WITNESS WHEREOF, Institution and Bank have caused this Agreement to be signed in their respective names by their duly authorized officers as of the date first above mentioned.

(Name of Institution)

FEDERAL HOME LOAN BANK OF NEW YORK

By: _____

By: _____

Title: _____

Title: _____

By: _____

Title: _____

CORPORATE ACKNOWLEDGMENT

STATE OF _____, COUNTY OF _____) ss:

On this ___ day of _____, 20___, before me personally came _____, to me known, who, being by me duly sworn, did depose and state that [s]he resides at _____; that [s]he is the _____ of _____, the corporation described in and which executed the above instrument; that [s]he knows the seed of said corporation; that the seal affixed to said instrument is such corporate seal; that it was so affixed by order of the Board of Directors of said corporation; and that [s]he signed his (her) name thereto by order of the Board of Directors of said corporation.

Notary Public

FEDERAL HOME LOAN BANK OF NEW YORK CORPORATE ACKNOWLEDGMENT

STATE OF NEW YORK, COUNTY OF NEW YORK) ss:

On this ___ day of _____, 20___ before me personally came _____, and _____, to me known, who, being by me duly sworn, did depose and state that they reside at _____; that they are the Vice Presidents of the Federal Home Loan Bank of New York, the corporation described in and which executed the above instrument; that they know the seal of said corporation; that the seal affixed to said instrument is such corporate seal; that it was so affixed by order of the Board of Directors of said corporation; and that they signed their names thereto by order of the Board of Directors of said corporation.

Notary Public

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Service Provider(s): Citigroup Inc. and its affiliates.

Designated to Receive Notification of Claimed Infringement:

Name: General Counsel
Address: Federal Home Loan Bank of New York
101 Park Avenue, 5th Floor
New York, NY 10178-0599
Telephone: 212-441-6822
FAX: 212-949-2007

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