

[FORM OF EMAIL FOR BANK TERM FUNDING PROGRAM]

Reference is made to the Bank Term Funding Program first announced by the Board of Governors of the Federal Reserve System (the "Board") on March 12, 2023, as the terms and conditions for such program may be amended, supplemented, or otherwise modified from time to time (the "Program").

The borrower hereby agrees that all advances made pursuant to the Program shall be governed by (i) the terms of the Federal Reserve Banks' Operating Circular 10, *Lending*, as amended, modified, or otherwise supplemented from time to time ("OC-10"); and (ii) the terms and conditions set forth for the Program and such other terms or conditions as may be specified for the Program by the Board or the Federal Reserve Banks, each as amended, supplemented, or otherwise modified from time to time (the "Terms").

Solely with respect to advances made under the Program:

1. All advances made under the Program shall be deemed to be "Advances" for purposes of OC-10.
2. The interest rate applicable to an Advance shall be a fixed rate determined in accordance with the Terms and announced by the Board or the Federal Reserve Banks from time to time.
3. Paragraphs 5.1(a) of OC-10 shall not apply.
4. The borrower, for each request for an advance, shall specify its requested principal amount and term of the advance, which term shall be no more than one year.

To the extent there is any inconsistency or conflict between this email, the Terms, and OC-10, such inconsistency or conflict shall be resolved pursuant to the following order of precedence: (i) the terms of this email shall prevail over the Terms and OC-10; and (ii) the Terms shall prevail over OC-10.

I certify that I am authorized to agree to the terms set forth in this email and the Terms on behalf of the borrower named below. If the borrower has not previously agreed to the terms of OC-10, the borrower agrees that it shall provide any OC-10 documentation that a Federal Reserve Bank requires immediately upon the Federal Reserve Bank's request. This email and the Terms shall be governed by the law of the State in which the head office of such borrower is located.

Name of Borrower: [TYPE BORROWER NAME]

Name of Authorized Person: [TYPE AUTHORIZED PERSON NAME]