

FEDERAL DEPOSIT INSURANCE CORPORATION  
 QUARTERLY CERTIFIED STATEMENT INVOICE

OMB No. 3064-0057

LINE

I. INSTITUTION INFORMATION

Assessment Period: **ER -2**  
 Certificate Number:  
 Risk Category: **I**  
 Invoice Number:  
 ACH Payment Date: **9/30/2009**

II. ASSESSMENT COMPUTATION

TOTAL DEPOSIT LIABILITIES (from RC-O, Line Item 1 or 4 / DI, Line 510 or 540)		2,683,592,000	1
TOTAL ALLOWABLE EXCLUSIONS (from RC-O, Line Item 2 or 5 / DI, Line 520 or 550)			2
TOTAL ASSESSMENT BASE (Line 1 - Line 2)		2,683,592,000	3
TOTAL TLGP TRANSACTION ACCOUNT GUARANTEE PROGRAM ASSESSMENT BASE (see next page for calculation)		275,554,000	4

III. QUARTERLY PAYMENT COMPUTATION

FDIC Quarterly Multiplier and Payment Amount (Line 3 x Line 5) (Sum of Line 9 on Rate Calc Sheets)	<b>0.0004723</b>	1,267,460.50	5
Less: One-Time Credit Applied		0.00	6
Net FDIC Deposit Insurance Payment Amount		1,267,460.50	7
FICO Quarterly Multiplier and Payment Amount (Line 3 x Line 8)	<b>0.0000255</b>	68,431.60	8
TLGP Transaction Account Guarantee Program (TAGP) Assessment (Line 4 x Line 9 x # of days)	<b>0.0000027</b>	67,703.62	9

IV. ADJUSTMENTS

A. Prior Quarter(s) Quarterly Assessment		0.00	10
B. Prior Quarter(s) TLGP TAGP Assessment		0.00	11
TOTAL Prior Quarter(s) Adjustments (Line 10+ Line 11) (See Below)		0.00	12

V. **SPECIAL ASSESSMENT** (from Special Assessment Summary Sheet, Line 14) 2,185,833.50 13

VI. **LATE PAYMENT PENALTY** 0.00 14

VII. PAYMENT INFORMATION

Routing Transit Number Account Type  
 Account Number  
 Insurance Period **April 01, 2009 through June 30, 2009**

ACH Debit/(Credit)\* represents the amount to be collected/(refunded) this quarter (Lines 7 + 8 + 9 + 12 + 13 + 14) \*If the ACH amount is >\$99 million, then you will receive multiple ACH transactions, in amounts of \$99 million (or less), totaling to the ACH amount.

**ACH Debit / (Credit) 3,589,429.22 15**

VIII. ADJUSTMENTS

Code	Description	Assessment Period	Adjustment Amount FDIC	Adjustment Amount FICO	Interest Amount FDIC	Interest Amount FICO
SUBTOTALS			0.00	0.00	0.00	0.00
TOTAL ADJUSTMENTS PLUS INTEREST						0.00

**REPORT OF CONDITION DATA**

<u>Schedule</u>	<u>Line Item</u>	<u>Description</u>		<b>6/30/2009</b>	<b>AMENDMENTS***</b>
<b>Quarter End Reported Deposits*</b>					
RC-O / DI	1 / 510	Quarter End - Total Gross Deposits	To Line 1 on First Page	2,753,656,000	
RC-O / DI	2 / 520	Quarter End - Total Exclusions	To Line 2 on First Page	0	
RC-O / DI	3 / 530	Quarter End - Total Foreign Deposits		0	
<b>Average Reported Deposits*</b>					
RC-O / DI	4 / 540	Qtly Avg - Total Gross Deposits	To Line 1 on First Page	2,683,592,000	
RC-O / DI	5 / 550	Qtly Avg - Total Exclusions	To Line 2 on First Page	0	
RC-O / DI	6 / 560	Qtly Avg - Total Foreign Deposits		0	
<b>Transaction Account Guarantee Program**</b> See Line 4 on First Page					
RC-O/DI	M.4.a / 570	Amount of noninterest-bearing transaction accounts with balances > \$250k		348,054,000	
RC-O/DI	M.4.b / 575	Number of noninterest-bearing transaction accounts with balances > \$250k		290	

\* For institutions that report both quarter-end deposits and daily average deposits, the daily average amounts are used for the assessment base calculation.

\*\* For TLGP TAGP participants only. The amount reported on Line 4 on the first page is equal to either RC-O M.4.a less (RC-O M.4.b x 250k) or DI 570 less (DI 575 x 250k).

**CERTIFICATION**

\*\*\* If you believe the assessment base shown on this invoice is incorrect, please annotate the correct amount in the above schedule. After making any annotation, please sign and date below (your certification as to the correctness of the amounts you are supplying) and mail the annotated invoice to the mailing address set forth below. If you believe the invoice is correct, you do not need to return it to FDIC; certification will be accomplished by paying the amount shown. See the assessments webpage under "Overview of Quarterly Assessment, Signature Confirmation" at <http://www.fdic.gov/deposit/insurance/assessments/invoice.html>. In either case, please retain a copy of this invoice in your files for three years from the ACH payment date.

NAME \_\_\_\_\_ DATE \_\_\_\_\_

(Return to FDIC only if you are reporting amounts different from those printed on this invoice.)

**PAPERWORK REDUCTION ACT NOTICE**

This collection of information has been reviewed and approved by OMB under control number 3064-0057. An agency may not conduct or sponsor, and respondents are not required to respond to this collection unless it displays a currently valid OMB control number. Burden for this collection is estimated to average 20 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Paperwork Reduction Act Clearance Officer, Legal Division, Federal Deposit Insurance Corporation, 550 17th Street, N.W., Washington, DC 20429; and to the Office of Management and Budget, Paperwork Reduction Project (3064-0057), Washington, DC 20503.

**CONTACT INFORMATION**

**MAILING ADDRESS**

FEDERAL DEPOSIT INSURANCE CORPORATION  
 ATTN: ASSESSMENT SECTION E-5071  
 3501 FAIRFAX DRIVE  
 ARLINGTON, VA 22226

FOR RISK RATE QUESTIONS, PLEASE CALL **(800) 759-6596 (Option 1)**  
 OR E-MAIL YOUR QUESTIONS TO: **RRPSAdministrator@fdic.gov**

FOR OTHER INVOICE QUESTIONS, PLEASE CALL **(800) 759-6596 (Option 2)**  
 OR E-MAIL YOUR QUESTIONS TO: **Assessments@fdic.gov**

**Assessment Rate Calculation (Risk Category I)**

Certificate Number

Period **ER2**

Dates to which rate applies 2009-04-01 through 2009-06-30

Pricing Methodology Financial Ratios Method

Risk  
Measure  
Value

Pricing  
Multiplier

Contributions  
to  
Base Rate

LINE

Capital Group Well Capitalized

**I CAMELS Ratings**

	Rating		Weight	=	
Capital Adequacy	2	x	0.25	=	0.50
Asset Quality	2	x	0.20	=	0.40
Management	2	x	0.25	=	0.50
Earnings	3	x	0.10	=	0.30
Liquidity	2	x	0.10	=	0.20
Sensitivity	2	x	0.10	=	0.20
Weighted Average CAMELS Components Rating					2.1000

**II Financial Ratios**

Tier 1 Leverage Ratio	8.661	x	(0.056)	=	(0.485)
Loans Past Due 30-89 Days/Gross Assets	0.840	x	0.575	=	0.483
Nonperforming Assets / Gross Assets	1.395	x	1.074	=	1.498
Net Loan Charge-Offs/Gross Assets	1.251	x	1.210	=	1.514
Net Income before Taxes/Risk-Weighted Assets	(0.583)	x	(0.764)	=	0.445
Adjusted Brokered Deposit Ratio	0.000	x	0.065	=	0.000
Sum of Financial Ratio Contributions to Assessment Rate					3.455

**III Long-Term Debt Issuer Rating**

	Rating	Converted <sup>1</sup>
Average Converted Long-Term Debt Issuer Rating		x [ ] = [ ]

**IV Assessment Rate Calculation**

<b>Part A - Financial Ratios Method</b>		
Uniform Amount		11.861
Weighted Average CAMELS Components Rating	2.100 x 1.095	2.300
Sum of Contributions (Lines 1 + 3 + 4) <sup>2</sup>		17.616
Initial Base Assessment Rate from Financial Ratio Method		16.000
<b>Part B - Large Bank Pricing Method</b>		
Converted Financial Ratio Method		
Weighted Average CAMELS Components Rating		
Uniform Amount		
Sum of Contributions (Lines 2 + 7 + 8 + 9) <sup>2</sup>		
Initial Base Assessment Rate from Large Bank Pricing Method		
<b>Part C - Assessment Rate Calculation</b>		
Assessment Methodology Used (Line 6 or 11)	FRM	16.00
Risk Adjustment ("Large" Risk Category I Institutions only) <sup>3</sup>		0.00
Unsecured Debt Adjustment		(1.21)
Secured Liability Adjustment		4.10
Brokered Deposit Adjustment (Risk Category II, III, IV only)		
Increase/(Decrease) to Base Rate Schedule <sup>4</sup>		0.00
<b>Assessment Rate</b>	Annual (Basis Points) (Lines 12 + 13 + 14 + 15 + 16 + 17) <sup>5</sup>	18.89
	Quarterly (Basis Points) <sup>6</sup> 91 of 91 days	4.723
	Quarterly Assessment Multiplier (Line 19 x 0.0001)	0.0004723

**V Unsecured Debt Adjustment**

Allowable long-term senior unsecured debt (\$000)	52,054	21
Allowable long-term subordinated debt (\$000)	0	22
Qualified Tier 1 capital (\$000)	29,936	23
Total allowable long-term debt and qualified Tier 1 capital (\$000)	81,990	24
Domestic deposits (\$000)	2,704,185	25
(Total long-term debt and qualified Tier 1 capital / domestic deposits) * 40 bp	1.213	26
Initial base assessment rate (basis points)	16.00	27
<b>Unsecured debt adjustment (basis points)</b> (Line 26 limited to -5.00 bp)	(1.21)	28
Base assessment rate after the unsecured debt adjustment (basis points)	14.79	29

**VI Secured Liability Adjustment**

Secured liabilities (\$000)	1,425,105	30
Domestic deposits (\$000)	2,704,185	31
Secured liabilities as a percentage of domestic deposits (Line 30 / Line 31)	52.7 %	32
Percentage exceeding 25% threshold (Line 32 – 25%)	27.7 %	33
Percentage exceeding 25% threshold limited to maximum of 50%	27.7 %	34
Base assessment rate after the unsecured debt adjustment (basis points)	14.79	35
<b>Secured liabilities adjustment (basis points)</b> (Line 34 * Line 35)	4.10	36
Base assessment rate after secured liabilities adjustment (basis points)	18.89	37

**VII Brokered Deposit Adjustment**

Brokered deposits (\$000)		38
Domestic deposits (\$000)		39
Brokered deposits as a percentage of domestic deposits (Line 38 / Line 39)		40
Percentage exceeding the 10% threshold (Line 40 – 10%)		41
Percentage exceeding the threshold * 25 (Line 41 * 25)		42
Base assessment rate after secured liabilities adjustment (basis points)		43
<b>Brokered deposit adjustment (basis points)</b> (Line 42 limited to 10.00 bp)		44
Base assessment rate after brokered deposit adjustment (basis points)		45

<sup>1</sup> Please see Appendix B to Subpart A of the final rule - <http://www.fdic.gov/deposit/insurance/initiative/09FinalAD35.pdf>  
<sup>2</sup> Sum of "Contributions" (**Lines 5 and/or 10**) cannot be less than the minimum or more than the maximum base rate.  
<sup>3</sup> "Large" Risk Category I Institutions are subject to a potential risk rate adjustment of up to ± **1.0** basis points.  
<sup>4</sup> This FDIC Board approved adjustment, applicable to all institutions, reflects the rate differential above or below the base rate schedule.  
<sup>5</sup> Well-capitalized de novo institutions without CAMELS ratings are charged an annual rate equal to the adjusted minimum rate plus **two** basis points.  
<sup>6</sup> The quarterly assessment rate is equal to one-quarter of the annual assessment rate pro-rated for the number of days indicated. The dates for which the rate is effective can be found at the top of this form.

If you have any questions about the calculation pages, call (800) 759-6596 and select option 1 or email [RRPSAdministrator@FDIC.GOV](mailto:RRPSAdministrator@FDIC.GOV)

**SPECIAL ASSESSMENT SUMMARY STATEMENT**

LINE

**I. INSTITUTION INFORMATION**

Special Assessment Number: SA001 09/15/2009  
 Assessment Period: ER2  
 Certificate Number:

**II. REPORTED DATA**

TOTAL ASSETS (From Call Report Schedule RC, Line Item 12 / TFR Schedule SC, Line Item 60)	4,623,310,000	1
TIER 1 CAPITAL (From Call Report Schedule RC-R, Line Item 11 / TFR Schedule CCR, Line Item 20)	251,643,000	2
TIER 1 CAPITAL ADJUSTMENTS (From Call Report Schedule RC-R, Line Item 28a)	0	3

**III. SPECIAL ASSESSMENT COMPUTATION -- STANDARD**

Special Assessment Base (Line 1 less Line 2 + Line 3. Line 4 cannot exceed Line 1)	4,371,667,000	4
Special Assessment Multiplier -- Standard	0.0005000	5
Special Assessment Payment Amount -- Standard (Line 4 x Line 5)	2,185,833.50	6

**IV. SPECIAL ASSESSMENT COMPUTATION -- ALTERNATE**

Quarterly Deposit Insurance Assessment Base (from Line 3 of the Assessment Period ER-2 quarterly invoice)	2,683,592,000	7
Special Assessment Multiplier -- Alternate	0.0010000	8
Special Assessment Payment Amount -- Alternate (Line 7 x Line 8)	2,683,592.00	9

**V. SPECIAL ASSESSMENT PAYMENT AMOUNT**

Special Assessment Payment Amount (the lesser of Line 6 or Line 9 above)	2,185,833.50	10
Less: One-Time Credit Applied	0.00	11
Net Special Assessment Payment Amount (Line 10 + Line 11)	2,185,833.50	12

**VI. ADJUSTMENTS**

Prior Special Assessment(s) (See Section VII below)	0.00	13
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**Special Assessment Amount Due (Line 12 + Line 13) (to Invoice, Line 13)** 2,185,833.50 14

**VII. ADJUSTMENTS**

<u>Code</u>	<u>Description</u>	<b>Special Assessment Number</b>	<b>Adjustment Amount</b>	<b>Interest Amount</b>
	SUBTOTALS		0.00	0.00
	TOTAL ADJUSTMENTS PLUS INTEREST (to Line 13 above)			0.00

# Summary Statement Of One-Time Assessment Credit

Statement Date: 9/15/2009

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## I. INSTITUTION INFORMATION:

Certificate Number:

Institution Name:

Address:

Period: ER2

Debit Date: 9/30/2009

Payment for: April 01, 2009 - June 30, 2009

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## II. SUMMARY OF ONE-TIME ASSESSMENT CREDIT

Line

1. Beginning Credit Balance as of 7/1/2009	0.00
2. Credits from Acquisitions: <sup>1</sup>	0.00
3. Credits Transferred in: <sup>1</sup>	0.00
4. Credits Transferred out: <sup>1</sup>	0.00
5. Total of Prior Period Adjustments: <sup>2</sup>	0.00
6. Other Credit Adjustments:	<u>0.00</u>
7. Total Available Credit:	0.00
8. Credit Used this Period: <sup>3</sup>	<u>0.00</u>
9. Ending Credit Balance as of 9/30/2009	<u><u>0.00</u></u>

<sup>1</sup> See next page for transaction details

<sup>2</sup> See the Adjustments (Section VIII) on the front of the invoice.

<sup>3</sup> Credit Used this Period is the sum of Invoice, Line 6 + Special Assessment Summary Statement, Line 11

**Summary Statement Of One-Time Assessment Credit**  
**Acquisition, Transfer & Adjustment History for ER2 Period**

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Statement Date: 9/15/2009

Certificate Number:

Institution Name:

A. Acquisitions:

Cert# Acquired Institution Name	Date Acquired	Assessment Base (In Dollars)	Assessment Base Ratio	Credit Amount Actual Dollars
-----	-----	-----	-----	-----
Total Carried to Line 2 on front		\$0		\$0.00

B. Transfers In:

Cert# Transferred From	Tran. Date	Credit Amount
-----	-----	-----
Total carried to Line 3 on front		\$0.00

C. Transfers Out:

Cert# Transferred To	Tran. Date	Credit Amount
-----	-----	-----
Total carried to Line 4 on front		\$0.00

D. Prior Period Adjustments

See Section VII on the front of the invoice for details of any prior period adjustments	\$0.00
Total carried to Line 5 on front	\$0.00

## Guidelines for the FDIC Quarterly Certified Statement Invoice Period ER-2 ♦ Payment Date September 30, 2009

**New FDIC Assessment Rates** - All rates below are annual and in basis points (“bps”) which are cents per \$100.00 of assessable deposits. An annual rate is converted to a quarterly multiplier by dividing the annual rate by 10,000 (to move the decimal point), dividing by 4 (for a quarterly rate), and then rounding to 7 decimal places. See FIL-12-2009 (<http://www.fdic.gov/news/news/financial/2009/fil09012.html>) for more rate information.

All insured institutions with a CAMELS composite rating will be charged an annual rate between:

	Risk Category I	Risk Category II	Risk Category III	Risk Category IV
Initial Base Assessment Rate	12 to 16	22	32	45
Unsecured Debt Adjustment (added)	-5 to 0	-5 to 0	-5 to 0	-5 to 0
Secured Liability Adjustment (added)	0 to 8	0 to 11	0 to 16	0 to 22.5
Brokered Deposit Adjustment (added)	N/A	0 to 10	0 to 10	0 to 10
<b>Total Base Annual Assessment Rate</b>	<b>7 to 24.0</b>	<b>17 to 43.0</b>	<b>27 to 58.0</b>	<b>40 to 77.5</b>

<u>Quarterly Multipliers</u>	Risk Category I:	.0001750 to .0006000
	Risk Category II:	.0004250 to .0010750
	Risk Category III:	.0006750 to .0014500
	Risk Category IV:	.0010000 to .0019375

### Definitions

Risk Category I -- Well Capitalized with generally a CAMELS composite of 1 or 2

Risk Category II -- Well Capitalized with generally a CAMELS composite of 3; or Adequately Capitalized with generally a CAMELS composite of 1, 2, or 3

Risk Category III -- Well or Adequately Capitalized with generally a CAMELS composite of 4 or 5; or Undercapitalized with generally a CAMELS composite of 1, 2, or 3

Risk Category IV -- Undercapitalized with generally a CAMELS composite of 4 or 5

Well Capitalized is Total Risk-Based Capital Ratio equal to or greater than 10 percent, Tier 1 Risk-Based Capital Ratio equal to or greater than 6 percent, and Tier 1 Leverage Capital Ratio equal to or greater than 5 percent.

Adequately Capitalized is not Well Capitalized and is Total Risk-Based Capital Ratio equal to or greater than 8 percent, Tier 1 Risk-Based Capital Ratio equal to or greater than 4 percent, and Tier 1 Leverage Capital Ratio equal to or greater than 4 percent.

Undercapitalized is neither Well Capitalized nor Adequately Capitalized.

See: [http://www.fdic.gov/deposit/insurance/assessments/capital\\_groups.html](http://www.fdic.gov/deposit/insurance/assessments/capital_groups.html) for more information on capital groups.

The FDIC has introduced three adjustments that could be made to an institution's initial base assessment rate: (1) a potential decrease for long-term unsecured debt, including senior and subordinated debt and - for small institutions - a portion of Tier 1 capital; (2) a potential increase for secured liabilities above a threshold amount; and (3) for non-Risk Category I institutions, a potential increase for brokered deposits above a threshold amount.



**Newly insured institutions** (those insured less than 5 years) will be charged the following rates:

Newly insured institutions **without a CAMELS** composite rating will be charged an annual rate between:

	Risk Category I	Risk Category II	Risk Category III	Risk Category IV
Initial Base Assessment Rate	14	22	32	45
Secured Liability Adjustment (added)	0 to 7	0 to 11	0 to 16	0 to 22.5
Brokered Deposit Adjustment (added)	N/A	0 to 10	0 to 10	0 to 10
<b>Total Base Annual Assessment Rate</b>	<b>14 to 21.0</b>	<b>22 to 43.0</b>	<b>32 to 58.0</b>	<b>45 to 77.5</b>

Newly insured institutions **with a CAMELS** composite rating will be charged an annual rate between:

	Risk Category I	Risk Category II	Risk Category III	Risk Category IV
Initial Base Assessment Rate	12 - 16	22	32	45
Secured Liability Adjustment (added)	0 to 8	0 to 11	0 to 16	0 to 22.5
Brokered Deposit Adjustment (added)	N/A	0 to 10	0 to 10	0 to 10
<b>Total Base Annual Assessment Rate</b>	<b>12 to 24.0</b>	<b>22 to 43.0</b>	<b>32 to 58.0</b>	<b>45 to 77.5</b>

### FDIC Special Assessment

A special assessment is being collected on September 30, 2009, and is included in the quarterly invoice packet. Please see FIL-23-2009 at: <http://www.fdic.gov/news/news/financial/2009/fil09023.html>.

### ACH Payment Requirements

The ACH amount on line 15 of the invoice is due **Wednesday, September 30, 2009**; any net refund will also settle on this day. Please note:

- Payment must be by ACH; check payments will be returned.
- **If your institution, or correspondent bank, has ACH filters in place, the filters should be set to accept the FDIC assessment debit(s) which will probably be significantly higher because of the new FDIC rates and the Special Assessment.**
- If your payment amount is greater than \$99,000,000.00, you will receive multiple ACH debits. For example, if your payment amount is \$354,648,100.82, then you will receive four debits (three for \$99,000,000.00 and one debit for the remaining balance of \$57,648,100.82).
- ACH debits are sometimes bundled together. A debit amount might need to be unbundled in order to identify the FDIC charge.
- Currently, only negative confirmation of payment is provided; that is, your institution is contacted if your ACH debit rejects. We will telephone your institution immediately upon notification of a rejection in order to obtain correct ACH information for a re-launch of the debit amount. Any failure to make prompt payment can result in civil money penalties. Please see FIL-43-2007: <http://www.fdic.gov/news/news/financial/2007/fil07043.html>.

If the ACH information on the invoice is incorrect, your authorized FDICconnect Coordinator, or authorized user who has access to the Assessment Payment Information transaction, should submit corrections by **COB, Friday, September 25, 2009**. ACH changes can only be submitted through FDICconnect using the Assessment Payment Information transaction. For assistance, go to: <http://www.fdic.gov/deposit/insurance/assessments/fdicconnect.html>.

FDIC 6420/07A (4-07)

**Payment by the Surviving Institution for Merged or Acquired Institutions** - If your institution merged with, or assumed the deposits of, another FDIC insured member in an unassisted transaction during the **third quarter of 2009**:

1. The invoices of any acquired institutions will be available to the survivor's FDICconnect coordinator and/or authorized users. The steps for downloading acquired institution invoices are found at: <http://www.fdic.gov/deposit/insurance/assessments/fdicconnect.html>.
2. The survivor's RTN and ACH account will be used to satisfy the payment for the survivor and any acquired institutions as listed on FDICconnect. The survivor is responsible for ensuring the accuracy of the ACH information on each invoice and ensuring that its authorized account is funded for the combined total of all invoices.
3. The surviving institution should immediately contact the Assessments Section at 1-800-759-6596, Option 2, if an acquisition does not appear on the survivor's FDICconnect list of acquisitions. Please have the details of the merger available: institution names, certificate numbers, and transaction date. If an institution other than your own acquired some or all of the deposits, your institution might not be liable for the entire payment. If this is the case, contact the Assessments Section at the number above.

**Transaction Account Guarantee Program (TAGP)** – If your institution is participating in the TAGP, the number of days guaranteed for **Period ER-2** is **91** days (April 1 – June 30, 2009 inclusive). The TAGP computation consists of:

- The **Guarantee Base** which is equal to the amount of non-interest bearing transaction accounts less (the number of accounts times \$250,000.00) and
- The **Daily Multiplier** which is equal to the annual rate in basis points divided by 365 days and rounded to 7 decimal places.

The **Guarantee Fee** on line 9 of the invoice is equal to the number of days guaranteed in the quarter times the **Guarantee Base** amount times the **Daily Multiplier**.

A sample computation (that does not represent any specific institution) follows.

If the amount of deposits reported on RC-O 4a or DI 570 is **\$5,000,000.00**; and

if the number of accounts reported on RC-O 4b or DI 575 is **9**; and

the annual rate for the TAGP is **10** basis points; and

the number of days guaranteed for Period ER-1 is **91** days (April 1 – June 30, 2009 inclusive); then

**Guarantee Base** = \$5,000,000.00 - (9 accounts x \$250,000.00) = \$2,750,000.00; and the

**Daily Multiplier** = (.0010/365) rounded to 7 decimal places = .0000027; and the

**Guarantee Fee** = 91 days x \$2,750,000.00 x .0000027 = **\$675.68**.

**One-Time Assessment Credit** - Beginning in June 2008, if an institution has sufficient credit and is in a rate category considered to pose a low risk to the insurance fund, the credit offset on line 6 of the invoice is 90% of the FDIC premium amount on line 5. The credit offset for those qualifying institutions with remaining credit returns to 100% with the June 2011 payment. If an institution has credit remaining after the credit offset to the FDIC premium on the enclosed invoice, the Special Assessment is offset with the remaining credit balance up to 90% of the Special Assessment amount or offset with the total remaining credit balance whichever is smaller.

**Accounting for FDIC, TAGP, & FICO** - The net FDIC amount (line 7) and the TAGP amount (line 9) are payments for the **second quarter of 2009** and the estimated amount of these payments should have been accrued (for those institutions on an accrual basis) as of **June 30, 2009**. The FICO amount (line 8) does not represent a payment that covers a specific time period. Rather, it is a charge that must be expensed but not necessarily over any time period.

**For More Information** – Go to: <http://www.fdic.gov/deposit/insurance/assessments/index.html> for a comprehensive overview of assessments plus more detail on any of the topics above.

FDIC 6420/07A (4-07)