



CERTIFICATION

To be executed in duplicate. One is to be retained in the files of the institution together with a copy of the annual report to stockholders and the other is to be sent to the Department of Financial Services

I, _____ do hereby certify that I am
(Name of Officer)

_____ of _____
(Official Title) (Name of Institution)

And that:

- a) A copy of an annual report prepared in conformity with Part 24 of the General Regulations of the Superintendent of the State of New York was mailed on

_____ to each stockholder entitled to vote at the annual meeting to be held on
Date

Date

- b) The report was sent to the address as it appeared on the record of stockholders, or to such other address as the stockholder may have directed.

Signature

Date