

TRUST OFFICER'S QUESTIONNAIRE

CHARTER NO. _____

GENERAL INSTRUCTIONS: *This questionnaire is to be typed and completed by the principal trust officer of the institution. It will be part of the Report of Examination. Each request for information requires a detailed answer unless otherwise noted. If the space provided is inadequate to answer your question, signed supporting schedules must be attached. If any request is not applicable, insert the word "None".*

1. List any assets for which the trust department/company is responsible that have not been entered on the records of the bank/company.

2. Since the previous examination, have any assets been: (1) purchased from or sold to any fiduciary account by the bank/company, its holding company, or any affiliate; (2) sold, transferred, or assigned from any fiduciary account to any other account within the department/company; or (3) purchased from or sold to any fiduciary account by any bank/company director, officer, employee, or insider? If so, provide details, including: (a) name of the fiduciary account involved; (b) name of the party who purchased or sold the asset; (c) date of the transaction; (d) description of the asset; (e) the amount paid; (f) fair market value of the asset, with means of determination, and (g) authority for the transaction (*e.g., order of court, terms of the instrument, etc.*).

3. Since the previous examination, list all accounts for which written complaints have been received by the department/company or account administrator from beneficiaries or any other interested party. Indicate the nature of such complaints and action taken in response to such complaints.

4. Since the previous examination, have any sums been paid, assets exchanged, fees or commissions waived, or similar compromise actions taken as a result of actual, threatened, or potential litigation? If so, provide complete details.

5. If the bank/company is the defendant in any suits in law or equity, arising from the conduct of its fiduciary business, give the name of the plaintiffs, amounts sued for, nature of or basis for litigation, and probable result.

6. Has the bank/company incurred any direct or indirect liabilities resulting from fiduciary activities, including unsatisfied judgments, which are not reflected on the books of the bank/company? If so, provide complete details.

7. Has the bank/company or any of its directors or officers given any guarantees or assurances of any nature in connection with fiduciary activities? If so, provide complete details.

8. Describe any cash sweep arrangements used by the department/company. Indicate how often amounts are swept, the balance(s) swept down to, any standard sweep increments, the type(s) of deposit(s) and/or investment(s) swept into, how any fees are calculated, the types of initial disclosures to and authorizations from customers, and the types of periodic disclosures provided to customers and beneficiaries.

9. Describe any "soft dollar" arrangements with brokerage firms and/or mutual funds. Name the brokerage firm(s) and/or mutual fund(s). Indicate the nature and value of the soft dollar benefits derived by this institution. Describe the types of initial disclosures to and authorizations from customers, and the types of periodic disclosures provided to customers and beneficiaries.

10. Describe any securities lending activities. Indicate the organization(s) to whom securities have been lent, the account(s) involved, the volume of securities lent, the nature and value of the collateral received, and describe the types of initial disclosures to and authorizations from customers, and the types of periodic disclosures provided to customers and beneficiaries.

11. Has any director, officer, or employee engaged in trust administration at any time been convicted of any criminal offense involving dishonesty or breach of trust?

12. Since the previous examination has any director, officer, or employee of the bank/company embezzled, abstracted, or otherwise criminally misused any fiduciary funds or assets? If so, have all reports been made to governmental bodies and the institution's insurance carrier?

13. During the last calendar year did all trust personnel take annual vacations which required them to be continuously absent from their duties for a minimum two week period? If not, give the name(s) of the person(s) and indicate principal duties performed.

14. What electronic products or services, if any, does the institution offer? For example, a web site, telephonic account inquiries, etc.

15. Does the institution process data internally, or is it serviced by an external data processing provider. Please provide the name and address of any external data processor.

16. List all other contingent liabilities or obligations that are not carried on the department/company books or previously disclosed in this questionnaire. Such liabilities or obligations may include, but are not limited to: guarantees by the department/company for its benefit or other parties; a pledge of assets; agreements to purchase an asset; or incur a liability or obligation.

17. Since the previous examination, have any trust directors, officers, or employees accepted gifts from trust customers, either directly or indirectly? Have the gifts been reported to and approved by the Board of Directors? Do gifts comply with bank policy and applicable regulations? List name of account; value and nature of gift; date received or reported; and name of trust director, officer, or employee.

18. Has department/company adopted and implemented policies and procedures for a "Customer Identification Program?" Have any accounts been opened by non-U.S. citizens? If so, list accounts.

19. Does the department/company establish, maintain, administer, or manage any correspondent accounts with "shell banks"(foreign banks that have no physical presence in any jurisdiction)?

20. Are names and identification numbers of trust clients checked against Office of Foreign Assets Control (OFAC)?

21. Have any trust funds been received from or sent to a foreign financial institution? If so, provide list of accounts and transaction details.



I hereby certify that the foregoing statements are true and correct to the best of my knowledge and belief.

Officer's Name & Title	Name and Address of the Institution
Officer's Signature	Date

This is an official document. Any false information contained in it may be grounds for prosecution and may be punishable by fine and/or imprisonment.