

April 19, 2007

Notification for Correspondent Bank Customers

The members of the Wolfsberg Group, to encourage their correspondent bank customers to observe the payment messaging standards set forth in the Statement on Payment Message Standards, intend to send a notification to their correspondent bank customers that will include language substantially as set forth below:

[Addressed to Correspondent Bank Customer]

You and we share a common commitment to prevent the use of the payment system for money laundering, terrorist financing or transactions in violation of relevant sanctions. In furtherance of that commitment, we abide by the attached statement of payment message standards, and we expect you to do so as well with respect to your correspondent relationship with us.