

FDIC #: _____

LOC#: _____

DATE: _____



AmTrust North America

An AmTrust Financial Company

*To be able to save this form after the fields are filled in, you will need to have Adobe Reader 9 or later. If you do not have version 9 or later, please download the free tool at: <http://get.adobe.com/reader/>.

Excess Deposit Bond Application

For the purposes of this application, the term applicant means the parent company or insured and all subsidiaries or joint insureds.

Applicant Bank: _____

Street: _____ City & State: _____ Zip Code: _____

If Publicly Traded, provide symbol and exchange:	Percentage of total shares owned directly or beneficially by directors and officers:	By attachment provide a list of all owners in excess of 10% along with affiliation, if any, to Bank.

Please provide the following:

LINE OF INSURANCE	CURRENT CARRIER	LIMIT	EXPIRATION DATE
D&O		\$	
FI Bond		\$	
Property & Casualty		\$	

1. Has there been a change in controlling ownership (10% or more) in the past 5 years? Yes No

If yes, please provide details.

2. Have there been any changes in Chairman of the Board, President, Executive Vice President, Chief Financial Officer, Chief Operation Officer, Chief Lending Officer or other senior management in the past 5 years? Yes No

If yes, please provide details.

3. Have there been during the past 5 years or are there now pending, any oral or written demands for monetary damages or non-monetary relief, civil or criminal proceedings, formal civil administrative or regulatory proceedings against the applicant bank, or any of its directors, officers, or employees? Yes No

If yes, please attach details, including the damages sought and current status.

4. Has any Director or Officer been charged with or convicted of any criminal act or been the subject of a criminal investigation within the past 5 years? Yes No

If yes, please provide full details.

5. Does the applicant's lending to any one insider, as defined by FDIC Regulation O, exceed 10% of the applicant's equity capital? Yes No

If yes, please attach full details, including the insider involved, the amount and type of loan.

6. Are any insider loans past due or classified? Yes No

If yes, please attach full details, including the insider involved, the amount and type of loan, the reason for classification and the number of days past due.

7. Has the applicant been involved in sub-prime lending, directly, via a subsidiary or through investing in funds/securities backed by sub-prime loans in the past 5 years? Yes No

If yes, please provide details including the size of the sub-prime portfolio or investments and the amount of such loans which are past due.

8. As a result of a safety & soundness examination, is the applicant operating under a Cease and Desist Order, Memorandum of Understanding or similar agreement with any regulatory agency? Yes No

If yes, please attach full details on the nature of the order or agreement and plans to comply.

9. Was your Composite Camel Rating other than a 1 or 2? Yes No
Provide date of last regulatory exam.

10. Were total adversely classified assets from the most recent regulatory exam in excess of 40% of equity capital? Yes No
If yes, please attach an action plan for reducing the amount of adversely classified assets.

11. Were there any violations of law cited as a result of the most recent regulatory exam? Yes No
If yes, please attach full details including the corrective actions taken.

12. Have all criticisms from the most recent regulatory exam been reviewed by the Board of Directors and have appropriate corrective actions been taken? Yes No

If no, please explain why.

13. During the past 3 years, has the applicant been alerted to any concentration of credit that warranted a reduction or correction?

Yes No

If yes, please attach full details.

14. Please attach a copy of the following:

- a. The most recent CPA audit or directors' exam and/or internal audit.
- b. The CPA's management letter on internal controls along with responses to any recommendations made.

Check, if none were issued:

- c. A list of all directors and senior officers of the applicant including their principal business affiliations.
- d. Report of Specified Account Holders.

Fraud Warning

Any person who knowingly and with intent to defraud any insurance company or another person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which may be a crime and may subject the person to criminal penalties.

ALABAMA, ARKANSAS, LOUISIANA, NEW MEXICO, RHODE ISLAND, VIRGINIA and WEST VIRGINIA: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an Application for insurance is guilty of a crime. In Alabama, Arkansas, Louisiana, Rhode Island and West Virginia that person may be subject to fines, imprisonment or both. In New Mexico, that person may be subject to civil fines and criminal penalties. In Virginia, penalties may include imprisonment, fines and denial of insurance benefits.

COLORADO: It is unlawful to knowingly provide false, incomplete or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

DISTRICT OF COLUMBIA, KENTUCKY and PENNSYLVANIA: Any person who knowingly and with intent to defraud any insurance company or other person files an Application for insurance or statement of claim containing materially false information or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime. In District of Columbia, penalties include imprisonment and/or fines. In addition, the Insurer may deny insurance benefits if the Applicant provides false information materially related to a claim. In Pennsylvania, and subjects such person to criminal and civil penalties.

FLORIDA and OKLAHOMA: Any person who knowingly and with intent to injure, defraud or deceive the Insurer, files a statement of claim or an Application containing any false, incomplete or misleading information is guilty of a felony. In Florida it is a felony to the third degree.

KANSAS: an act committed by any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto.

MAINE: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or denial of insurance benefits.

MARYLAND: Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or knowingly or willfully presents false information in an Application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

NEW JERSEY: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

NEW YORK: Any person who knowingly and with intent to defraud any insurance company or any person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars (\$5,000) and the stated value of the claim for each such violation.

OHIO: Any person who, with intent to defraud or knowing that he is facilitating a fraud against the Insurer, submits an Application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

OREGON: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance may be guilty of a crime and may be subject to fines and confinement in prison.

TENNESSEE and WASHINGTON: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines and/or denial of insurance benefits.

Applicant: _____

By: _____ Date: _____

(Signature and Title)

Agency Name: _____ Agency #: _____

Address: _____

City/State/Zip: _____

Submit Application to:
banksubmissions@amtrustgroup.com

AmTrust North America
Attention: Financial Institution Division

800 Superior Avenue E., 21st Floor • Cleveland, OH, 44114
Phone: 866.327.6904 • Fax: 216.328.6251
www.amtrustfi.com

