LEGAL NOTICE

Attached is a list of service providers and software vendors (external third party suppliers) that the Federal Financial Institutions Examination Council (FFIEC), through its member agencies, has examined for Year 2000 readiness. The FFIEC provides this list on an "as is" and "as available" basis as an informational resource for financial institutions regulated by the FFIEC agencies. This list in intended to apprise financial institutions of the Year 2000 examinations and program reviews conducted by the FFIEC of external third party suppliers. Financial institutions that are the clients of service providers may request a copy of an examination report of their service provider from the appropriate Federal banking agency. Financial institutions that use the specific software products listed may request a copy of a Year 2000 review of each of their products from the appropriate Federal banking agency.

Although the FFIEC has taken reasonable measures to ensure the quality of the list, the FFIEC does not warrant the list to be accurate, correct, complete, timely, or without mistake or misrepresentation. The list is subject to change without notice. Without waiver of any defense otherwise provided by law, the FFIEC and its member agencies disclaim all liability, including liability for damages, whether caused directly or indirectly by the use of this list or the information referenced in the list. You should note further that the inclusion or exclusion in the list of an external third party supplier does not constitute legal advice, or an endorsement, favoring, recommendation, or certification as to the Year 2000 readiness of the supplier, or its products and services. As provided in the FFIEC guidance, each financial institution is responsible for communicating with its external third party suppliers in order to determine the extent to which it can rely on their services and products to perform effectively with respect to Year 2000.

The FFIEC reserves the right to change this legal notice at any time and without notice. Use of this list or the information referenced in the list constitutes consent to the above terms.

<u>List of Service Providers and Software Vendors Examined for Year 2000 Readiness as of September 30, 1998</u>