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MEMORANDUM Ref #2008-11.3

TO : ALL AGENTS

FROM: Craig R. Lynd, KELTIG General Counsel

DATE: 11/3/2008

RE : Counterfeit Checks Alert

FirstAtlantic Bank, Jacksonville, Florida, has contacted the Federal Deposit Insurance Corporation (FDIC) to report that counterfeit checks bearing the institution's name are in circulation.

The counterfeit items display the routing number **063092770**, which is assigned to FirstAtlantic Bank. The items also display the name and address of a company in the top-left corner. The bank's name appears in the top-center area and a padlock icon is shown in the lower-right corner.

Authentic official checks display a security statement within the top and bottom borders. The bank's logo, name and address appear in the top-left corner. The words "OFFICIAL CHECK" appear above the signature line.

Be aware that the appearance of counterfeit items can be modified and that additional variations may be presented.

Agents can access additional details concerning the FDIC's Special Alert at:
<http://www.fdic.gov/news/news/SpecialAlert/2008/sa08208.html> .

Please contact KELTIG directly if you should have any questions or concerns. For a list of all company memoranda please visit the Agents' portion of our website at www.keltig.com.