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MEMORANDUM Ref #2009-06.23

TO : ALL AGENTS

FROM: Craig R. Lynd, KELTIG General Counsel

DATE: 06/23/2009

RE : Special Banking/Funding Alert
Community State Bank, Starke, Florida

The Federal Deposit Insurance Corporation (FDIC) has issued a special alert as follows:

Various banking institutions have alerted the FDIC that counterfeit cashier's checks bearing the bank's name may be in circulation. The name of the bank is as follows:

Community State Bank, Starke, Florida

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.