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MEMORANDUM

June 19, 2006

TO: Dave Transue, Government Affairs Consultant
PENNSYLVANIA ASSOCIATION OF COMMUNITY BANKERS

FROM: Reginald S. Evans

RE: Our File No. 501-05

SUBJ: Deceptive Advertising Update and "Envelope Suggestion" from Pennsylvania Insurance Department

CC: Keith A. Clark

On Friday, June 16, 2006, in the late afternoon, I received a telephone call from Joe Figuerido, Investigator, Pennsylvania Insurance Department. He called to confirm that he received the latest deceptive advertising documents on that date that were sent from our office, to him and Dennis Shoop, on behalf of the Pennsylvania Association of Community Bankers. He said his office will investigate. He also called to provide an "envelope suggestion" to PACB, as indicated below.

Specifically, Mr. Figuerido asked that PACB inform its member banks and anyone else with a deceptive advertising complaint to KEEP THE ENVELOPE AND PROVIDE IT TO THE INSURANCE DEPARTMENT. He explained that oftentimes the envelope is the best evidence to use to locate the sender or person who sent the deceptive advertisement to the customer of the respective bank. As a matter of background to his "envelope suggestion," Mr. Figuerido explained that the Insurance Department works with the U.S. Postal Inspector to locate the sender companies or persons, and that the information from the envelope, such as any coding, can be very helpful to them in searching for and locating the sender.

Please call with any questions or comments. Thank you.


RSE

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