

**GBA Member Bank Letterhead**  
*(Sample letter to Member Banks Public Depositors)*

ADD DATE

Person's Name  
Public Depositor  
123 Main Street  
PO Box 123  
Anytown, GA 30000

RE: Pooled Public Deposits

Dear Person's Name:

You may be aware that depository institutions may establish a pool of collateralized securities to be pledged for their public deposit client. This pooled approach is optional at the discretion of the bank and the public depositor. Our bank participates in this pooled process, and our hope is that you will agree to participate as well. There are significant advantages to consider under the pooled arrangement which include:

- Simplified monitoring process
- Reduced administrative oversight
- Reduced audit expense.

GBA Services, Inc. (GBASI), a subsidiary of the Georgia Bankers Association of which we are a member, has been contracted as the administrative agent for the Office of the State Treasurer since April 1, 1999, for the purpose of administering the pool.

GBASI tracks pooled collateral activity associated with each participating depository institution.

Enclosed you will find a document outlining the details of the Georgia State Pledging Pool: **Instructions to Public Depositors using the Pooled Method for Collateralization of Public Funds with Acknowledgement and Circular**. Please read through it and provide the appropriate information and signatures where necessary. I will be calling soon to discuss your participation in the Georgia State Pledging Pool.

Sincerely,

Name on behalf of GBA Member Bank

Enclosures