

National Cooperative Bank, N.A.
2011 Crystal Drive, Suite 800
Arlington, VA 22202
Attn: Corporate Banking

Re: Bid Agreement

Dear Sir or Madam,

This letter confirms our agreement to make a Draw as defined and pursuant to terms and conditions set forth in a certain Revolving Bid Note dated _____ by and between _____ Credit Union (the "Borrower") and National Cooperative Bank, N.A. (the "Lender"). The terms of the Draw are set forth below:

Date of Borrowing: _____
Principal Amount: _____
Interest Rate: _____
Index, if applicable: _____
Maturity Date: _____
Repayment terms: **DUE IN FULL AT MATURITY**

The Borrower,

_____ CREDIT UNION

By: _____
Name: _____
Its: _____

AGREED AND ACCEPTED

The Lender,
National Cooperative Bank, N.A.

By: _____
Name: _____
Its: _____

NOTE: 1:00 EST is our standard cut-off time for same-day processing.
CREDIT UNIONS: Forward completed bid form to NCB Service Team at CBbidline@ncb.coop.