

Jeremiah W. (Jay) Nixon
Governor
State of Missouri



Department of Insurance,
Financial Institutions
and Professional Registration
John M. Huff, Director

DIVISION OF FINANCE

301 West High Street, Room 630
P.O. Box 716
Jefferson City, MO 65102-0716
(573) 751-3242
(573) 751-9192 FAX
www.finance.mo.gov

Debra Hardman
Acting Commissioner

December 4, 2015

TO THE MANAGING OFFICER OF THE INSTITUTION ADDRESSED:

Section 362.340 of the Revised Statutes of Missouri requires the Board of Directors of each bank or trust company to review and approve the institution's primary insurance program at least once each calendar year. The action of the Board must then be recorded in the minutes and a report filed with the Commissioner of Finance.

The reporting requirements for the year **2016** may be satisfied by completing the attached form and mailing it to this office or as an alternative; you may use the fill-in form "[2016 Insurance Program](#)" and email it to peggy.neubert@dof.mo.gov. If the primary coverage approved by the Board of Directors equals or exceeds the minimum coverage as shown, the program will be approved.

Very truly yours,

A handwritten signature in cursive script that reads "Debra Hardman".

Debra Hardman
Acting Commissioner

DH:pn
Enclosure

MISSOURI DIVISION OF FINANCE

P. O. Box 716

Jefferson City, Missouri 65102

(573) 751-3242

INSURANCE PROGRAM

If other affiliates are insured under the same primary bond, please include a list showing the name and total assets of each insured bank or company.

1. Date of board meeting when insurance coverages were reviewed: _____
2. Total assets per daily statement on same date: _____
3. Name of Bonding Company: _____
4. Amount of Financial Institution Crime Bond (Please note that the minimum coverage requirement is based on single loss limit amount)
 - Aggregate Liability Limit _____
 - Single Loss Limit of Liability _____
 - Expiration Date: _____ Deductible Limit: _____
5. If applicable, Amount of Form 28 Excess Coverage: _____
 - Expiration Date: _____
6. Other coverages included in Financial Institution Crime Bond:

<u>TYPE OF COVERAGE</u>	<u>LIMIT AMOUNT</u>
A. Employee Dishonesty	_____
Is this coverage extended to include Employee Benefit Plans?	_____ Yes _____ No
B. Robbery, including Misplacement	_____
C. Burglary	_____
D. Forgery -- Clause D	_____
Are loan participations included?	_____ Yes _____ No
Securities -- Clause E	_____
E. Extortion Coverage: Persons _____ Property _____	
7. Does Bond include a rider adding Trading Loss? _____ Yes _____ No
8. Does Bond include a Computer Systems Rider? _____ Yes _____ No
9. Combination Safe Depository:
 - Coverage A (Legal Liability) _____
 - Coverage B (Customer's Property) _____
10. Estimated Value of Bank-owned Buildings & Contents: _____
 - Insured Amount: _____
11. Amount of General Liability Insurance: _____
12. Trust Powers Exercised: _____ Yes _____ No
 - Trust Department Errors & Omissions Insurance Carried: _____ Yes _____ No
13. Cyber Insurance: Coverage Amount: _____ Deductible: _____

Bank or Trust Company

Address

Officer's Signature and Title

City and State

Zip Code

MISSOURI DIVISION OF FINANCE
P. O. Box 716
Jefferson City, Missouri 65102

TOTAL ASSETS		2016 MINIMUM PRIMARY COVERAGE REQUIRED
\$	-0- up to \$ 74,999,999	\$ 1,000,000
\$	75,000,000 up to \$ 99,999,999	\$ 1,175,000
\$	100,000,000 up to \$ 149,999,999	\$ 1,675,000
\$	150,000,000 up to \$ 249,999,999	\$ 2,175,000
\$	250,000,000 up to \$ 499,999,999	\$ 3,425,000
\$	500,000,000 up to \$ 999,999,999	\$ 4,675,000
\$	1,000,000,000 up to \$ 1,999,999,999	\$ 9,675,000
\$	2,000,000,000 up to \$ 2,999,999,999	\$ 14,675,000
\$	3,000,000,000 up to \$ 4,999,999,999	\$ 19,675,000
\$	5,000,000,000 and over	\$ 30,000,000