

**CERTIFICATION FOR PURPOSES OF SECTION 5318(j) AND 5318(k)
OF TITLE 31, UNITED STATES CODE**

[OMB Control Number 1505-0184]

The information contained in this Certification is sought pursuant to Sections 5318(j) and 5318(k) of Title 31 of the United States Code, as added by sections 313 and 319(b) of the USA PATRIOT Act of 2001 (Public Law 107-56).

The undersigned respondent, _____
_____ ("Respondent"), has established one or more accounts with PACIFIC NATIONAL BANK ("Covered Financial Institution") to receive deposits from, make payments on behalf of, or handle other financial transactions related to Respondent (the "Correspondent Accounts"). The Respondent hereby certifies, by an individual authorized to make such certification, as follows:

1. Respondent (check appropriate box and complete Annex I):

- (a) Maintains a place of business that (i) is located at a fixed address (other than solely an electronic address) in a country in which Respondent is authorized by such country to conduct financial activities, at which location Respondent employs one or more individuals on a full-time basis and maintains operating records related to its financial activities; and (ii) is subject to inspection by the government authority that licensed Respondent to conduct financial activities (hereinafter referred to as a "**physical presence**");
- (b) Does not have a **physical presence** in any country, but the Respondent (i) is an affiliate of a U.S. depository institution, U.S. credit union, or non-U.S. financial institution that maintains a **physical presence** in a country; and (ii) is also subject to supervision by the same government authority in the country that regulates such affiliated depository institution, credit union, or non-U.S. financial institution (the Respondent is thus a "**regulated affiliate**"); or
- (c) Does not have a **physical presence** in a country and is not a regulated affiliate.

2. Respondent (check appropriate box):

(a) Does not provide financial services to any non-U.S. financial institution that does not have a **physical presence** in any country and that is not a regulated affiliate; or

(b) Provides financial services to a non-U.S. financial institution that does not have a **physical presence** in any country and that is not a **regulated affiliate**, but Respondent will not after December 25, 2001 use any Correspondent Account with the Covered Financial Institution to provide financial services to any non-U.S. financial institution that does not have a physical presence in any country and that is not a **regulated affiliate**.

3. Respondent has no owner(s) (as defined below) except as set forth in Annex II. For purposes of this Certification, an owner means any large direct owner, any indirect owner, and certain small direct owners.

A **large direct owner** is a **person** who (1) owns, controls, or has power to vote 25 percent or more of any class of voting securities or other voting interests of the Respondent; or (2) controls in any manner the election of a majority of the directors (or **individuals** exercising similar functions) of the Respondent.

A **small direct owner** is a **person** who owns, controls, or has power to vote less than 25 percent of any class of voting securities or other voting interests of the Respondent. The identity of a small direct owner need not be set forth in Annex II unless two or more small direct owners (1) in the aggregate own 25 percent or more of the voting securities or interests of the Respondent and (2) are owned by the same **indirect owner**.

If any **direct owner** is majority-owned by another **person**, or a chain of majority-owned persons, an **indirect owner** is any **person** in the ownership chain of the **direct owner** who is not majority-owned by another person.

If any two or more small direct owners (1) in the aggregate own, control, or have power to vote 25 percent or more of any class of voting securities or other voting interests of the Respondent and (2) and are majority-owned by the same person, or by the same chain of majority-owned persons, an indirect owner is any person in the ownership chain of such small direct owners who is not majority-owned by another person.

For purposes of this Certification, (i) "**person**" means any individual, financial institution, corporation, partnership, limited liability company or any other legal entity; (ii) voting securities or other voting interests means securities or other interests that entitle the holder to vote for or select directors (or individuals exercising similar functions); and (iii) members of the same family* shall be considered one person.

* The same family means parents, spouses, children, siblings, uncles, aunts, grandparents, grandchildren, first cousins, second cousins, stepchildren, stepsiblings, parents-in-law and spouses of any of the foregoing.

4. The individual or entity ("Agent") identified in Annex III, resident in the United States at the address (not a post office box) set forth in Annex III, is authorized to accept service of legal process from the Secretary of the Treasury or the Attorney General of the United States pursuant to Section 5318(k) of title 31, United States Code.

5. Respondent shall notify in writing within 30 calendar days each financial institution in the United States at which it maintains a Correspondent Account of any change in facts or circumstances as reported in this Certification and the Annexes hereto.

6. Respondent understands that each financial institution in the United States at which it maintains a Correspondent Account may provide a copy of this Certification to the Secretary of the Treasury and the Attorney General of the United States.

I, _____ (name), certify that I have read and understand this Certification and the Annexes hereto and that the statements made in this Certification and the Annexes hereto are true and correct.

This Certification is made on behalf of _____
(name of Respondent), a financial institution organized under the laws of _____
(specify country). I understand that the statements contained in this Certification and the Annexes hereto may be transmitted to one or more departments or agencies of the United States of America for purpose of fulfilling such departments' and agencies' governmental functions.

[Signature]

[Title]

Executed on this _____ day of _____, 200__.

Received, reviewed and accepted by:

Name: _____

Title: _____

For: _____
[Name of Covered Financial Institution]

Date

Annex I

1. To be completed if Respondent checked paragraph 1(a) of the Certification:

(A) Respondent maintains a place of business at

[Street Address]

in _____.

[Country]

(B) The government authority that has the right to inspect the place of business referred to in (A) is

_____.

[Name of Government Authority]

2. To be completed if Respondent checked paragraph 1(b) of the Certification:

(A) Respondent's affiliate that is regulated is

_____, which maintains a physical presence at

[Name of Affiliate]

[Street Address]

in _____.

[Country]

(B) The government authority that supervises both the Respondent and its affiliate is

_____.

[Name of Government Authority]

Annex III

**Name and Address
of Agent Designated to Accept Service of Legal Process**

<i>Name</i>	<i>Address</i> (No Post Office Boxes)	<i>Phone No.</i>	<i>Fax No.</i>	<i>E-mail Address</i>