National Cooperative Bank

Exhibit A to

Revolving Bid Note Form

of Bid Agreement

National Cooperative Bank, N.A.
2011 Crystal Drive, Suite 800
Arlington, VA 22202
Attn: Correspondent 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 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 (To be completed by NCB): ____________________
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: 3:00 PM 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**.