

EXCESS BANK EMPLOYEE DISHONESTY BOND
STANDARD FORM NO. 28 (Revised to January, 1986)

I. INSTITUTIONS ELIGIBLE FOR FORM 28

National Commercial Banks and State Commercial Banks

II. FORM 28 COVERAGE SYNOPSIS

Form 28 provides coverage on an excess basis, for loss resulting directly from dishonest or fraudulent acts committed by an employee acting alone or in collusion with others, with the manifest intent to cause the insured to sustain such loss and to obtain a financial benefit for the employee or another person or entity. However, if some or all of the insured's loss results directly or indirectly from loan transactions, that portion of the loss is not covered unless the employee has received a financial benefit of at least \$2,500.

III. OPTIONAL COVERAGE ADDED BY RIDER

None.