



INTERNET GAMBLING

The Unlawful Internet Gambling Enforcement Act of 2006 and its implementing regulations require financial institutions to establish and implement written policies and procedures that are reasonably designed to identify and block, or otherwise prohibit, unlawful Internet gambling transactions.

Bank Leumi USA ("BLUSA") will not maintain a deposit account for a commercial customer which engages in an Internet gambling business. BLUSA may accordingly review the deposit, ACH, and funds transfer (as beneficiary) activities of commercial customers. BLUSA may require commercial customers to certify that they do not engage in an Internet gambling business.

Thank you for your cooperation.