

MEMORANDUM

To: Subscribers to *Banking and Lending Institution Forms*

From: A.S. Pratt & Sons

Subject: Highlights

Enclosed is your latest update to *Banking and Lending Institution Forms*. This update revises or adds information to the following forms:

- Funds Availability
- Model Clauses for Account Disclosures
- General Account Agreements
- Rules and Regulations Applicable to Deposit Accounts