



DEPARTMENT OF THE TREASURY

WASHINGTON, D.C. 20220

March 23, 2010

**TO: TARP Recipients**

**RE: Special Master Review of Past Compensation Payments**

Our records indicate that your institution received financial assistance under the Troubled Asset Relief Program (“TARP”) before February 17, 2009. Pursuant to Section 111(f) of the Emergency Economic Stabilization Act of 2008, as amended (“EESA”), as implemented by the Department of the Treasury’s Interim Final Rule on TARP Standards for Compensation and Corporate Governance (the “Rule”), the Special Master for TARP Executive Compensation (the “Special Master”) is required to review all bonuses, retention awards, and other compensation paid to the senior executive officers and the next 20 most-highly compensated employees (the “Covered Employees”) of each TARP recipient from the date the recipient first received financial assistance until February 17, 2009. 31 C.F.R. § 30.16(a)(2).

To facilitate the review, the Special Master will require the submission of certain data and a certification from each TARP recipient. Attached to this letter are the instructions for preparation and submission of the attached *Compensation Review Data Request Form* and accompanying certification. A template for completion of the *Form* and certification are also attached. The information requested on this *Form* will be used by the Office of the Special Master in conducting the review required by Section 111(f) of EESA and Section 30.16(a)(2) of the Rule. A complete list of TARP recipients subject to this review is enclosed.

As noted in the enclosed instructions, compensation data is not required for those Covered Employees with “annual compensation” of \$500,000 or less. (The term “annual compensation” is defined in Section 30.1 of the Rule and explained in the attached instructions.) The Special Master has determined that payments to these employees are highly unlikely to be inconsistent with the public interest. Therefore, you need not provide compensation data for these Covered Employees, but you must still submit a signed certification. Please see the enclosed instructions for additional details.

You must confirm receipt of the attached material by sending an electronic mail message to [SpecialMasterReview@do.treas.gov](mailto:SpecialMasterReview@do.treas.gov) no later than April 6, 2010. You must submit the required data and/or a certification to the Office of the Special Master no later than April 22, 2010. You must include your U.S. Treasury ID number (UST#) on all submissions and correspondence. Questions regarding this data request should be directed to the Office of the Special Master at [SpecialMasterReview@do.treas.gov](mailto:SpecialMasterReview@do.treas.gov) or 202-622-1706.

Sincerely,

Kenneth R. Feinberg  
Office of the Special Master  
for TARP Executive Compensation

Enclosures

## Appendix – Institution Listing

1st Constitution Bancorp  
1st Enterprise Bank  
1st FS Corporation  
1st Source Corporation  
AB&T Financial Corporation  
Adbanc, Inc  
Alarion Financial Services, Inc.  
Alaska Pacific Bancshares, Inc.  
Alliance Financial Corporation  
AMB Financial Corporation  
American Express Company  
American International Group, Inc (AIG)  
American State Bancshares  
Ameris Bancorp  
AmeriServ Financial, Inc  
Anchor BanCorp Wisconsin, Inc.  
Annapolis Bancorp, Inc.  
Associated Banc-Corp  
Bancorp Rhode Island, Inc.  
BancTrust Financial Group, Inc.  
Bank of America Corporation  
Bank of Commerce  
Bank of Commerce Holdings  
Bank of Marin Bancorp  
Bank of the Ozarks, Inc.  
Bankers' Bank of the West Bancorp, Inc.  
BankFirst Capital Corporation  
BankGreenville Financial Corporation  
Banner Corporation  
Banner County Ban Corporation  
Bar Harbor Bankshares  
BB&T Corp.  
BCSB Bancorp, Inc.  
Beach Business Bank  
Berkshire Hills Bancorp, Inc.  
Bern Bancshares, Inc.  
Blue Valley Ban Corp  
BNC Bancorp  
BNCCORP, Inc.  
Boston Private Financial Holdings Inc.  
Bridge Capital Holdings  
Bridgeview Bancorp, Inc.  
Broadway Financial Corporation  
C&F Financial Corporation  
Cache Valley Banking Company  
Cadence Financial Corporation  
California Oaks State Bank  
Calvert Financial Corporation  
Calwest Bancorp  
Capital Bancorp, Inc.  
Capital Bank Corporation  
Capital One Financial Corporation  
Capital Pacific Bancorp  
Carolina Bank Holdings, Inc.  
Carolina Trust Bank  
Carrollton Bancorp  
Carver Bancorp, Inc.  
Cascade Financial Corporation  
Cathay General Bancorp  
Cecil Bancorp, Inc.  
CedarStone Bank  
Center Bancorp, Inc.  
Center Financial Corporation  
Centerstate Banks of Florida Inc.  
Centra Financial Holdings, Inc.  
Central Bancorp, Inc.  
Central Bancshares, Inc.  
Central Federal Corporation  
Central Jersey Bancorp  
Central Pacific Financial Corp.  
Central Valley Community Bancorp  
Central Virginia Bankshares, Inc.  
Centrix Bank & Trust  
Centrue Financial Corporation  
Chrysler Financial  
Chrysler Group LLC  
CIT Group Inc.  
Citigroup Inc.  
Citizens & Northern Corporation  
Citizens Bancorp  
Citizens Commerce Bancshares, Inc.  
Citizens Community Bank  
Citizens First Corporation  
Citizens Republic Bancorp, Inc.  
Citizens South Banking Corporation  
City National Corporation  
Coastal Banking Company, Inc.  
CoBiz Financial Inc.  
Codus Valley Bancorp, Inc.  
ColoEast Bankshares, Inc.  
Colony Bankcorp, Inc.  
Columbia Banking System Inc.  
Comerica Inc.  
Commerce National Bank  
Commonwealth Business Bank  
Community 1st Bank  
Community Bank of the Bay  
Community Bankers Trust Corporation  
Community Financial Corporation  
Community Holding Company of Florida, Inc.  
Community Investors Bancorp, Inc.  
Community Partners Bancorp  
Community Trust Financial Corporation  
Community West Bancshares  
Congaree Bancshares, Inc.  
Corning Savings and Loan Association  
Country Bank Shares, Inc.  
Crescent Financial Corporation  
Crosstown Holding Company  
CVB Financial Corp  
DeSoto County Bank  
Dickinson Financial Corporation II

## Appendix – Institution Listing

DNB Financial Corporation  
Eagle Bancorp, Inc.  
East West Bancorp  
Eastern Virginia Bankshares, Inc.  
ECB Bancorp, Inc.  
Emclair Financial Corp.  
Encore Bancshares Inc.  
Enterprise Financial Services Corp.  
Equity Bancshares, Inc.  
Exchange Bank  
F & M Bancshares, Inc.  
F & M Financial Corporation  
F&M Financial Corporation  
F.N.B. Corporation  
Farmers Bank  
Farmers Capital Bank Corporation  
FCB Bancorp, Inc.  
FFW Corporation  
Fidelity Bancorp, Inc.  
Fidelity Financial Corporation  
Fidelity Southern Corporation  
Fifth Third Bancorp  
Financial Institutions, Inc.  
Financial Security Corporation  
First Bancorp  
First BanCorp  
First Bank of Charleston, Inc.  
First Bankers Trustshares, Inc.  
First Banks, Inc.  
First California Financial Group, Inc  
First Choice Bank  
First Citizens Banc Corp  
First Community Bank Corporation of America  
First Community Bankshares Inc.  
First Community Corporation  
First Defiance Financial Corp.  
First Express of Nebraska, Inc.  
First Financial Bancorp  
First Financial Holdings Inc.  
First Financial Service Corporation  
First Horizon National Corporation  
First Litchfield Financial Corporation  
First Manitowoc Bancorp, Inc.  
First Menasha Bancshares, Inc.  
First Midwest Bancorp, Inc.  
First Niagara Financial Group  
First PacTrust Bancorp, Inc.  
First Resource Bank  
First Security Group, Inc.  
First Sound Bank  
First Southern Bancorp, Inc.  
First ULB Corp.  
First United Corporation  
First Western Financial, Inc.  
Firstbank Corporation  
FirstMerit Corporation  
Flagstar Bancorp, Inc.  
Flushing Financial Corporation  
FNB United Corp.  
FPB Bancorp, Inc.  
FPB Financial Corp  
Fresno First Bank  
Fulton Financial Corporation  
General Motors  
Georgia Commerce Bancshares, Inc.  
GMAC  
Goldwater Bank, N.A.  
GrandSouth Bancorporation  
Great Southern Bancorp  
Green Bankshares, Inc.  
Greer Bancshares Incorporated  
Gregg Bancshares, Inc.  
Guaranty Federal Bancshares, Inc.  
Hampton Roads Bankshares, Inc.  
Hawthorn Bancshares, Inc.  
Heartland Financial USA, Inc.  
Heritage Commerce Corp.  
Heritage Financial Corporation  
HF Financial Corp  
Hilltop Community Bancorp, Inc.  
HMN Financial, Inc.  
Home Bancshares, Inc.  
Hometown Bancshares, Inc.  
HopFed Bancorp  
Horizon Bancorp  
Huntington Bancshares  
Hyperion Bank  
Iberiabank Corporation  
Idaho Bancorp  
Independence Bank  
Independent Bank Corp.  
Independent Bank Corporation  
Indiana Community Bancorp  
Intermountain Community Bancorp  
International Bancshares Corporation  
Interwest Bancshares Corporation  
JP Morgan Chase & Co.  
Katahdin Bankshares Corp.  
KeyCorp  
Lakeland Bancorp, Inc.  
LCNB Corp.  
Leader Bancorp, Inc.  
Legacy Bancorp, Inc.  
Liberty Bancshares, Inc. (Jonesboro, AR)  
Liberty Bancshares, Inc. (Springfield, MO)  
Liberty Financial Services, Inc.  
LNB Bancorp Inc.  
Lone Star Bank  
LSB Corporation  
M&T Bank Corporation  
Magna Bank  
MainSource Financial Group, Inc.

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Manhattan Bancorp  
Marquette National Corporation  
Marshall & Ilsley Corporation  
MB Financial Inc.  
Mercantile Capital Corp.  
Meridian Bank  
Metro City Bank  
MetroCorp Bancshares, Inc.  
Mid Penn Bancorp, Inc.  
Middleburg Financial Corporation  
Midland States Bancorp, Inc.  
MidSouth Bancorp, Inc.  
Midwest Banc Holdings, Inc.  
Midwest Regional Bancorp, Inc.  
MidWestOne Financial Group, Inc.  
Mission Community Bancorp  
Mission Valley Bancorp  
Monadnock Bancorp, Inc.  
Monarch Community Bancorp, Inc.  
Monarch Financial Holdings, Inc.  
Monument Bank  
Morgan Stanley  
Morrill Bancshares, Inc.  
Moscow Bancshares, Inc.  
MutualFirst Financial, Inc.  
Nara Bancorp, Inc.  
National Penn Bancshares, Inc.  
NCAL Bancorp  
New Hampshire Thrift Bancshares, Inc.  
New York Private Bank & Trust Corporation  
NewBridge Bancorp  
Nicolet Bankshares, Inc.  
North Central Bancshares, Inc.  
Northeast Bancorp  
Northern Trust Corporation  
Northway Financial, Inc.  
Northwest Bancorporation, Inc.  
Northwest Commercial Bank  
Oak Ridge Financial Services, Inc.  
Oak Valley Bancorp  
OceanFirst Financial Corp.  
Ojai Community Bank  
Old Line Bancshares, Inc.  
Old National Bancorp  
Old Second Bancorp, Inc.  
OneUnited Bank  
Pacific Capital Bancorp  
Pacific City Financial Corporation  
Pacific Coast Bankers' Bancshares  
Pacific Coast National Bancorp  
Pacific Commerce Bank  
Pacific International Bancorp  
Park National Corporation  
Parke Bancorp, Inc.  
Parkvale Financial Corporation  
Pascack Community Bank  
Patapsco Bancorp, Inc.  
Patriot Bancshares, Inc.  
Peapack-Gladstone Financial Corporation  
Peninsula Bank Holding Co.  
Peoples Bancorp  
Peoples Bancorp Inc.  
Peoples Bancorp of North Carolina, Inc.  
PGB Holdings, Inc.  
Pierce County Bancorp  
Pinnacle Financial Partners, Inc.  
Plains Capital Corporation  
Plumas Bancorp  
Popular, Inc.  
Porter Bancorp, Inc.  
PremierWest Bancorp  
Princeton National Bancorp, Inc.  
PrivateBancorp, Inc.  
Puget Sound Bank  
Pulaski Financial Corp  
QCR Holdings, Inc.  
Redwood Capital Bancorp  
Redwood Financial, Inc.  
Regional Bankshares, Inc.  
Regions Financial Corp.  
Reliance Bancshares, Inc.  
Rising Sun Bancorp  
Rogers Bancshares, Inc.  
S&T Bancorp  
Saigon National Bank  
Sandy Spring Bancorp, Inc.  
Santa Clara Valley Bank, N.A.  
Santa Lucia Bancorp  
SCBT Financial Corporation  
Seacoast Banking Corporation of Florida  
Seacoast Commerce Bank  
Security Bancshares of Pulaski County, Inc.  
Security Business Bancorp  
Security California Bancorp  
Security Federal Corporation  
Severn Bancorp, Inc.  
Shore Bancshares, Inc.  
Signature Bank  
Somerset Hills Bancorp  
Sound Banking Company  
South Financial Group, Inc.  
Southern Bancorp, Inc.  
Southern Community Financial Corp.  
Southern Illinois Bancorp, Inc.  
Southern Missouri Bancorp, Inc.  
Southwest Bancorp, Inc.  
State Bancorp, Inc.  
State Bankshares, Inc.  
State Capital Corporation  
State Street Corporation  
StellarOne Corporation  
Sterling Bank

## Appendix – Institution Listing

Sterling Bancshares, Inc.  
Sterling Financial Corporation  
Stewardship Financial Corporation  
Stockmens Financial Corporation  
Stonebridge Financial Corp.  
Summit State Bank  
Sun Bancorp, Inc  
SunTrust Banks, Inc.  
Superior Bancorp Inc.  
Surrey Bancorp  
Susquehanna Bancshares, Inc  
SVB Financial Group  
Synovus Financial Corp.  
Syringa Bancorp  
Taylor Capital Group  
TCB Holding Company, Texas Community Bank  
TCF Financial Corporation  
TCNB Financial Corp  
Tennessee Commerce Bancorp, Inc.  
Tennessee Valley Financial Holdings, Inc.  
Texas Capital Bancshares, Inc.  
Texas National Bancorporation  
The Bancorp, Inc.  
The Bank of Currituck  
The Bank of Kentucky Financial Corporation  
The Bank of New York Mellon Corporation  
The Baraboo Bancorporation  
The Connecticut Bank and Trust Company  
The Elmira Savings Bank, FSB  
The First Bancorp, Inc.  
The First Bancshares, Inc.  
The Freeport State Bank  
The Goldman Sachs Group, Inc.  
The Little Bank, Incorporated  
The PNC Financial Services Group Inc.  
The Queensborough Company  
Three Shores Bancorporation, Inc  
TIB Financial Corp  
Tidelands Bancshares, Inc  
Timberland Bancorp, Inc.  
Todd Bancshares, Inc.  
TowneBank  
Treaty Oak Bancorp, Inc.  
Tri-County Financial Corporation  
Trustmark Corporation  
U.S. Bancorp  
UBT Bancshares, Inc.  
UCBH Holdings, Inc.  
Umpqua Holdings Corp.  
Union First Market Bankshares Corporation  
United Bancorp, Inc.  
United Bancorporation of Alabama, Inc.  
United Community Banks, Inc.  
United Financial Banking Companies, Inc.  
Unity Bancorp, Inc.  
US Metro Bank  
Uwharrie Capital Corp  
Valley Commerce Bancorp  
Valley Community Bank  
Valley Financial Corporation  
Valley National Bancorp  
Virginia Commerce Bancorp  
VIST Financial Corp.  
W.T.B. Financial Corporation  
Wainwright Bank & Trust Company  
Washington Banking Company  
Washington Federal Inc.  
WashingtonFirst Bankshares, Inc  
Webster Financial Corporation  
Wells Fargo & Company  
Wesbanco Bank Inc.  
West Bancorporation, Inc.  
Westamerica Bancorporation  
Western Alliance Bancorporation  
Western Community Bancshares, Inc.  
Western Illinois Bancshares Inc.  
Whitney Holding Corporation  
Wilmington Trust Corporation  
Wilshire Bancorp, Inc.  
Wintrust Financial Corporation  
WSFS Financial Corporation  
Yadkin Valley Financial Corporation  
Zions Bancorporation