

October 8, 2009

K2E

Attn: Val Steed  
1401 North 300 West  
Centerville UT 84014

## IMPORTANT INFORMATION REGARDING AUDIT CONFIRMATION REQUESTS

Dear Val:

As you may already be aware, SVB has partnered with Capital Confirmation Inc. (CCI) to provide you and your clients with an efficient, online solution for account audit confirmations. Starting November 15, 2009, SVB will require that all audit confirmation requests are submitted online via the CCI website.

### ONLINE AUDIT CONFIRMATIONS

Submitting audit confirmations online will provide you and your clients many benefits including:

- Quicker turnaround of audit confirmations
- Ability to track the status of your confirmation requests 24/7
- Reduced fraud risk using CCI's secure online channel
- Online access to historical requests for 24 months and offline access for up to 5 additional years

### WHAT YOU NEED TO DO

If your firm has not yet registered with CCI, please register at [www.confirmation.com](http://www.confirmation.com) and begin submitting your SVB and SVB Securities account confirmation requests online. If you are already submitting your requests online through the CCI website, there is nothing additional that you need to do.

### WHAT YOU NEED TO KNOW

- **Registration:** During the registration process, you will need to provide a primary contact at your client's business for each account. Once your registration has been submitted, CCI will validate all parties involved, including user information, addresses, and applicable licenses. The validation process normally takes 24-48 hours at which time you will be able to begin submitting your requests online.
- **Fees:** There is no cost to register your firm with CCI. Fees are assessed per request per account. You will be charged \$20 per account for the first five accounts for which you submit requests and \$0.50 per account thereafter. For example, a confirmation request with three client accounts would be charged \$60, and a request with six client accounts would be charged \$100.50.
- **Process:** Each time you submit an audit confirmation request, CCI will assign a tracking number to the request (AUD number) and send an authorization email to the account's primary contact. Your client will need to verify the information and accept the Consent of Disclosure agreement before the request will be sent to SVB for processing.

### WE VALUE YOUR BUSINESS

If you have any questions regarding the audit confirmation process or CCI, please contact CCI's customer support team at 866.325.7201 or 615.844.6222.

Sincerely,

Dave Meshriy  
Head of Fraud, Research and BSA



BOK Financial Processing Center  
Attn: Verification of Deposit and Credit Department  
P.O. Box 2300  
Tulsa Oklahoma 74102-2300

October 9, 2009

## **NEW Depository/Commercial Loan Audit Confirmation REQUEST PROCESS**

Senior Auditing Partner:

Effective November 1, 2009, BOK Financial, which includes Bank of Oklahoma, Bank of Texas, Bank of Arkansas, Bank of Arizona, Bank of Albuquerque, Bank of Kansas City and Colorado State Bank and Trust will no longer respond to mailed and faxed Audit Confirmation requests for Depository and Loan Accounts. Instead, we will only accept electronic requests via Confirmation.com, a service provided by Capital Confirmation, Inc.

In an effort to provide our clients with the best solutions and service in the marketplace, and to continue to be on the forefront of new technologies being adopted by the accounting industry, BOK Financial entered into an arrangement with Capital Confirmation Inc. to provide our clients and their auditors with a simple, on-line solution for timely Audit Confirmations.

By fulfilling all of our Audit Confirmations through Confirmation.com, BOK Financial will be able to deliver the high level of quality that this service continues to provide. Some of the key benefits of using Confirmation.com are listed below:

- Reduces the auditor's time spent on confirmations by an average of 50%<sup>1</sup>
- Electronic confirmations offer a more secure and reliable process and reduce the risk of fraud
- You can utilize Confirmation.com to submit electronic Audit Confirmations to over 125 other financial institutions
- Expedites the response of the Audit Confirmations, which supports our mutual efforts to enhance our clients experience by providing better service.

If your firm is not one of the 6,600 firms currently using Confirmation.com, you must first register with Capital Confirmation Inc. Registration is available at no cost at [www.confirmation.com](http://www.confirmation.com). You may begin using Confirmation.com immediately upon registration. For additional information, please contact capital confirmation at 866-325-7201, Monday – Friday, 8 am to 5 pm Central Time or BOK Financial at 918-619-0986, option #4.

BOK Financial has thoroughly researched solutions to improve the Audit Confirmation process and by working with Capital Confirmation we can provide you and our customers the best experience in the market today.

Sincerely,

Tiffany Hemmert  
Manager, Verification of Deposit and Credit  
BOK Financial

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<sup>1</sup> AICPA Case Study: CPA Firm Smith, Turner & Reeves Finds Solution to Help Improve Accuracy, Efficiency and Security of Audit Process. May 2004.

In 2007, both the Auditing Standards Board and the Professional Issues Task Force issued guidance allowing for electronic audit confirmations: Interpretation of AU Section 330, The Confirmation Process issued March 2007; and the Updated Practice Alert 03-1 Audit Confirmations issued June 2007.

October 23, 2009

Dear Auditor,

Effective December 1, 2009 BBVA Compass will implement a new process for **Depository and Commercial Loan** account Audit Confirmations. We will no longer respond to mailed and faxed Audit Confirmation requests. Instead, we will only accept electronic requests via Capital Confirmation Inc.

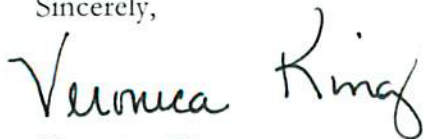
Capital Confirmation Inc. (CCI) has been a trusted service provider to BBVA Compass since 2004 and has helped fulfill thousands of Audit Confirmation requests. The CCI service is a secure, single source web service that complies with accounting industry standards for confirmations. Through this arrangement, BBVA Compass will be able to deliver the high level of quality and privacy that CCI continues to provide. The Capital Confirmation service will expedite the response of Audit Confirmations and will offer a more secure and reliable process that is less susceptible to fraud within an audit.

To begin using the automated service, you must register your firm with Capital Confirmation, Inc. Registration is available at no cost at [www.confirmation.com](http://www.confirmation.com), and you may begin using CCI immediately upon registration. Upon utilizing this service, CCI will charge a fee to the audit firm directly.

After January 1, 2010, if you request Audit confirmations directly from BBVA Compass, we will direct you to the CCI site and will not respond to the request until it is submitted through CCI.

For more information, please contact CCI at 866-325-7201, Monday – Friday 8 a.m. to 5 p.m. Central Time or the BBVA Compass Huntsville Credit Department at 256-532-6521.

Sincerely,



Veronica King  
VP Credit Section Manager



One M&T Plaza, Buffalo, NY 14203

October 16, 2009

K2E - Val Steed  
1401 North 300 West  
Centerville UT 84014-3313

**Re: Electronic Audit Confirmations**

Attention - Head Audit Partner:

Since 2006, M&T Bank has been using Confirmation.com, an online audit confirmation service, to process its customers' audit confirmation requests. Confirmation.com, a service by Capital Confirmation, Inc., has allowed M&T Bank to return audit confirmation requests faster and in a more secure environment.

This program has been so successful that beginning December 1, 2009, M&T Bank will process all audit confirmation requests through Confirmation.com.

To begin using this service, you must register your firm with Capital Confirmation, Inc. Please visit [www.confirmation.com](http://www.confirmation.com), click on the 'Sign up' button appearing next to New Auditor Registration and follow the simple instructions. As an alternative, you may also call Capital Confirmation Customer Support at 1-866-325-7201, Monday – Friday, 8 am to 5 pm Central Time.

Sincerely,

*John Bauman*

John Bauman  
Vice President