

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**INCLUDE OFFICERS AND EMPLOYEES OF FEDERAL
RESERVE BANK ACTING AS EFTS AGENT AS
EMPLOYEES**

This endorsement modifies insurance provided under the following:

COMMERCIAL CRIME COVERAGE FORM
COMMERCIAL CRIME POLICY
EMPLOYEE THEFT AND FORGERY POLICY

PROVISIONS

The Definition of "Employee" is amended to include any officer or employee of a Federal Reserve Bank that acts as your agent for the operation of an electronic fund transfer system, but only while those persons are acting on your behalf or have the care and custody of covered property.