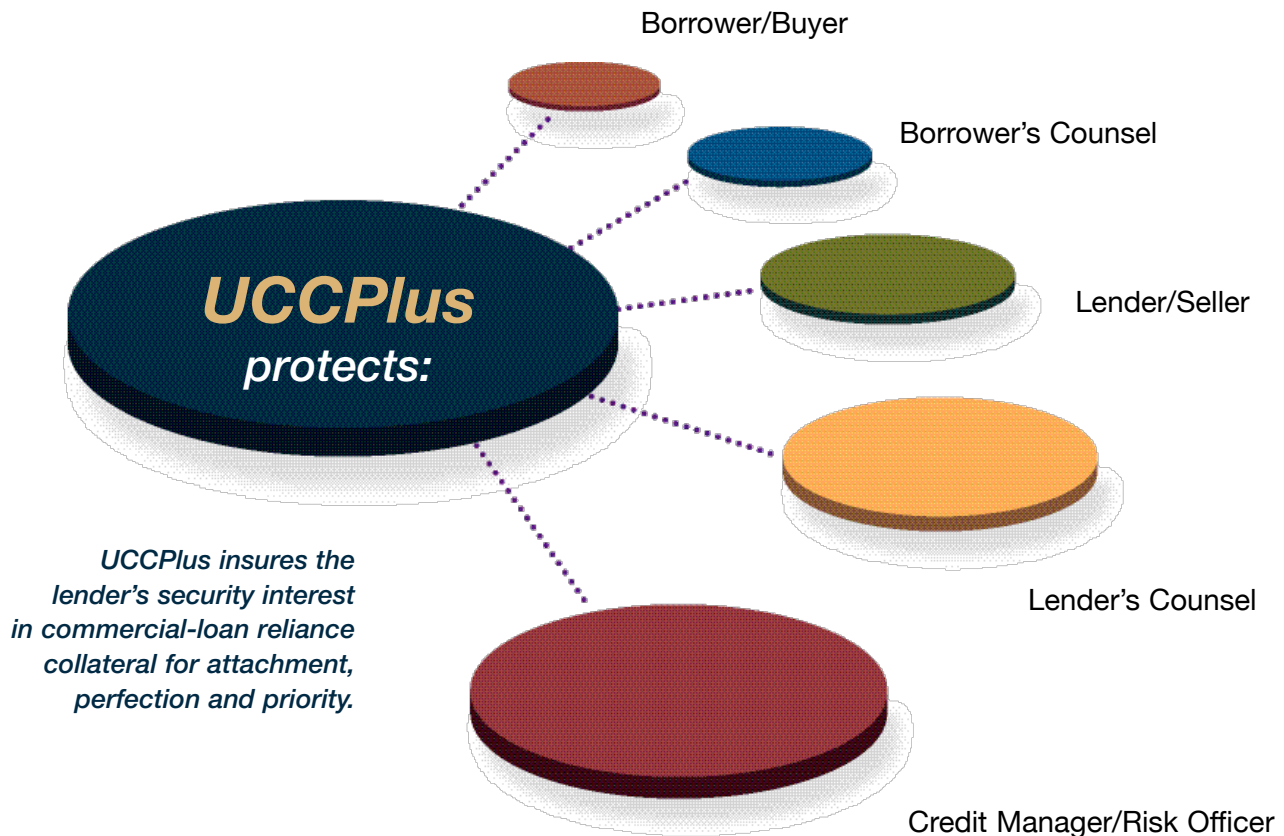


# Know Risk

*The UCCPlus Risk Management Program is the first to help senior credit and risk management professionals improve asset quality by insuring the bank's security interest in commercial loans. Greater collateral protection means better transparency, lower operational risk, reduced loan loss reserves and minimized regulatory capital requirements, which in turn can yield improved liquidity and operating margins.*

*And because of defense costs and life-of-loan protection, UCCPlus improves credit quality, thereby enhancing loan value as an asset to secondary market investors. Better protection that also yields improved institutional and regulatory performance: a strategy for insuring the future in a time of economic uncertainty.*



*For more information, please contact Theodore H. Sprink, Senior Vice President and National Marketing Director at 619-744-4410 or visit [www.uccplus.com](http://www.uccplus.com)*