

09-11-12

STATE OF TENNESSEE



DAVID H. LILLARD, JR.
STATE TREASURER

TREASURY DEPARTMENT

615.741.2956
David.Lillard@tn.gov

STATE CAPITOL
NASHVILLE, TENNESSEE 37243-0225

Sender's telephone: 615.253.6150
Sender's email: Alison.Cleaves@tn.gov

Hand-Delivery

September 28, 2012

Cody York
Secretary of State
Publications Division
312 Rosa L. Parks Avenue
Snodgrass Tower, 6th Floor
Nashville, Tennessee 37243

Re: *Heritage Bank and Trust
Withdrawal from the Collateral Pool*

Dear Mr. York:

I serve as an Assistant General Counsel with the Department of Treasury. The Department administers the collateral pool program which allows participating qualified public depositories to pool their eligible collateral pledged to the Department in order to secure the repayment of public deposits. In order for a qualified public depository to withdraw from the collateral pool, the depository must give written notice to the State Treasurer and to its public depositories pursuant to Tenn. Code Ann. §9-4-516(a) and (b). Statute also requires the State Treasurer to timely publish the withdrawal notice in the Tennessee Administrative Register which shall constitute notice to all depositories. I have enclosed a copy of the withdrawal notice for publication in the "Announcements" section of the Tennessee Administrative Register.

Thank you and if you have any further questions or concerns, please do not hesitate to contact me.

Yours very truly,

Alison Cleaves
Assistant General Counsel

Enclosure

CC: Christy Allen, Assistant Treasurer for Legal, Compliance and Audit
Tim McClure, Director of Cash Management

RECEIVED
2012 SEP 28 PM 2:00
OFFICE OF
SECRETARY OF STATE

217 S. James Campbell Boulevard
P. O. Box 1970
Columbia, TN 38402-1970

Phone 931-388-1970
Fax 931-388-1979
heritagebankandtrust.com



September 28, 2012

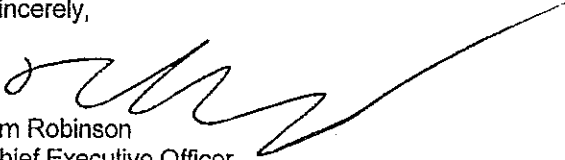
Department of Treasury
Attn: Tim McClure, Director of Cash Management
502 Deaderick Street, 11th Floor
Nashville, TN 37243

To Whom It May Concern:

As of today, Heritage Bank & Trust wishes to withdraw from participating in the State of Tennessee's Collateral Pool Program. We are aware of the 180 day mandatory notice which must be given. Please accept this letter as Heritage Bank and Trust's notice to withdraw from the collateral pool effective March 28, 2013.

Should you have any questions, please call me at 931.388.1970.

Sincerely,


Jim Robinson
Chief Executive Officer