



Attachment 3

Application and Agreement For Irrevocable Standby Letter of Credit

TO: First Union National Bank or First Union Bank International

Date 7-24-02
L/C No. (Bank Use Only)

The undersigned Applicant hereby requests you to issue and transmit by:

Teletransmission  Mail  Overnight Courier  Other; Explain \_\_\_\_\_

an Irrevocable Standby Letter of Credit (the "Credit") substantially as set forth below. In issuing the Credit you are expressly authorized to make such changes from the terms hereinbelow set forth as you, in your sole discretion, may deem advisable.

Applicant (Full Name and Address)  MxEnergy Inc. 20 Summer St. 2 <sup>nd</sup> Floor Stamford, CT 06901	Advising Bank (Designate name & address only if desired)
Beneficiary (Full Name and Address)  Illinois Commerce Commission 527 East Capitol Avenue Springfield IL 62701 Attn; Chief Clerk	Currency and Amount in Figures: <b>\$150,000.00</b> Currency and Amount in Words: <b>One Hundred Fifty Thousand and no/100</b>
	Expiration Date
	* Special Instructions Is EVERGREEN language required? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, what is the number of days notification required for customary non-renewal notice? <input type="checkbox"/> Thirty days <input type="checkbox"/> Sixty days <input type="checkbox"/> Ninety days <input type="checkbox"/> Other _____
Charges: First Union's charges are for our account; all other banking charges are to be paid by beneficiary.	

Credit to be available for payment against Beneficiary's draft(s) at sight drawn on you or your correspondent at your option accompanied by the following documents:

Statement, purportedly signed by the Beneficiary, reading as follows (please state below exact wording to appear on the statement):  
A statement by an authorized representative of the Illinois Commerce Commission stating that MxEnergy is in default and has failed to pay invoices for damages or amount(s) remain unpaid at time of drawing.

Other Documents

1. Copies of commercial invoice(s) marked unpaid.

Special Conditions

1. Partial and multiple drawings are permitted; however the total of all drawings is not to exceed the maximum value of this letter of credit. Invoices may

Issue substantially in form of attached specimen. (Specimen must also be signed by applicant)

Complete only when the Beneficiary (Foreign Bank, or other Financial Institution) is to issue its undertaking based on this Credit.

Request Beneficiary to issue and deliver their (specify the type of undertaking) \_\_\_\_\_ in favor of \_\_\_\_\_ for an amount not exceeding the amount specified above, effective immediately relative to (specify contract number or other pertinent reference) \_\_\_\_\_ to expire on \_\_\_\_\_. (This date must be at least 15 days prior to the expiry date indicated above) It is understood that if the Credit is issued in favor of any bank or other financial or commercial entity which has issue issued or is to issue an undertaking on behalf of the Applicant of the Credit in connection with the Credit, the Applicant hereby agrees to remain liable under this Agreement and Application in respect of the Credit (even after its expiry date) until you are released by such bank or entity.

Each Applicant signing below affirms that it has fully read and agrees to this Application and the terms and conditions attached. In consideration of your issuance of the Credit, the Applicant agrees to be bound by the agreement set forth in this and in the following pages (even if the following pages are not attached to the Application) delivered to you. (Note: If a bank, trust company, or other financial institution signs as Applicant for its customer, or if two Applicants jointly apply, both parties should sign below). Documents may be forwarded to you by the beneficiary, or the negotiating bank, in one mail. You may forward documents to us or our customhouse broker, if specified above, in one mail. We understand and agree that this Credit will be subject to the Uniform Customs and Practice for Documentary Credits of the International Chamber of Commerce (the "UCP") currently in effect.

MxEnergy Inc.  
\_\_\_\_\_  
(Print or type name of Applicant)  
20 Summer St. 2<sup>nd</sup> Floor  
\_\_\_\_\_  
(Address)  
Stamford, CT 06901  
\_\_\_\_\_  
Raymond Abranson  
Authorized Signature (Title)  
\_\_\_\_\_  
Authorized Signature (Title)

\_\_\_\_\_  
(Print or type name of Applicant)  
\_\_\_\_\_  
(Address)  
\_\_\_\_\_  
Authorized Signature (Title)  
\_\_\_\_\_  
Authorized Signature (Title)

Customer Contact: 203-356-1318

Phone: \_\_\_\_\_

**BANK USE ONLY**

(NOTE: Application will NOT be processed if BANK USE ONLY section is not complete.)

Approved: Robert M. Martin City: Stamford, CT Date: 7/23/02  
Robert M. Martin Telephone: 203-406-0050 Fee 1 % Credit Grade \_\_\_\_\_  
(Print name and title) Charge DDA #: \_\_\_\_\_ Customer SIC Code \_\_\_\_\_

DATE OF ISSUE: \_\_\_\_\_

IRREVOCABLE STANDBY LETTER OF CREDIT No. \_\_\_\_\_

BENEFICIARY:

COLUMBIA GAS OF OHIO, INC.  
200 CIVIC CENTER DRIVE  
COLUMBUS, OHIO 43215  
ATTN: PENNY PRICE

APPLICANT:

MxEnergy Inc.  
20 Summer St.  
5<sup>th</sup> Floor  
Stamford, CT 06901

ADVISING BANK:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

AMOUNT: USD \$ 1,500,000.00  
(ONE MILLION FIVE HUNDRED THOUSAND AND 00/100  
UNITED STATES DOLLARS)

DATE AND PLACE OF EXPIRY, \_\_\_\_\_, AT OUR COUNTERS.

WE HEREBY ISSUE OUR IRREVOCABLE STANDBY LETTER OF CREDIT IN FAVOR OF:

200 CIVIC CENTER DRIVE  
COLUMBUS, OHIO 43215  
ATTN: PENNY PRICE

BY ORDER OF AND FOR THE ACCOUNT OF:  
\_\_\_\_\_  
(list applicant)

FOR AN AGGREGATE SUM NOT TO EXCEED USD \$1,500,000.00 (ONE MILLION FIVE HUNDRED THOUSAND AND 00/100 UNITED STATES DOLLARS).

THIS LETTER OF CREDIT IS AVAILABLE BY YOUR DRAFT(S) AT SIGHT DRAWN ON \_\_\_\_\_ (bank name and address) \_\_\_\_\_, ACCOMPANIED BY THE FOLLOWING DOCUMENTS:

1. COPY(IES) OF COMMERCIAL INVOICE(S) MARKED "UNPAID".
2. A STATEMENT SIGNED BY AN AUTHORIZED REPRESENTATIVE OF COLUMBIA GAS OF OHIO STATING THAT \_\_\_\_\_(list applicant)\_\_\_\_\_ IS IN DEFAULT AND HAS FAILED TO PAY INVOICES FOR DAMAGES OR AMOUNT(S) DUE AND SUCH DAMAGES OR AMOUNT(S) REMAIN UNPAID AT TIME OF DRAWING.

ADDITIONAL CONDITIONS:

1. PARTIAL AND MULTIPLE DRAWINGS ARE PERMITTED; HOWEVER, THE TOTAL AMOUNT OF ALL DRAWINGS IS NOT TO EXCEED THE MAXIMUM VALUE OF THIS LETTER OF CREDIT.
2. INVOICE(S) MAY BE PRESENTED IN EXCESS OF THE VALUE OF THIS LETTER OF CREDIT; HOWEVER, PAYMENT MAY NOT EXCEED THE MAXIMUM VALUE OF THIS LETTER OF CREDIT.

~~PHOTOCOPIES FOR DOCUMENTS ARE ACCEPTABLE.~~

-CONTINUED-

Add to Special conditions

Raymond Abranson  
Authorized Signature

TELEXES AND/OR TELECOPIES ARE ACCEPTABLE.

5. EACH DRAFT MUST BE MARKED: DRAWN UNDER (list bank name) CREDIT NO. \_\_\_\_\_.

6. IT IS A CONDITION OF THIS LETTER OF CREDIT THAT IT WILL BE AUTOMATICALLY EXTENDED FOR PERIODS OF ONE YEAR EACH FROM THE PRESENT OR ANY FUTURE EXPIRY DATE, UNLESS WE NOTIFY YOU IN WRITING AT LEAST THIRTY (30) DAYS PRIOR TO SUCH EXPIRY DATE THAT WE ELECT NOT TO FURTHER EXTEND THIS LETTER OF CREDIT. UPON RECEIPT OF SUCH NOTICE, YOU MAY DRAW ON THIS LETTER OF CREDIT BY PRESENTING YOUR SIGHT DRAFT TO US FOR AN AMOUNT UP TO THE UNUSED BALANCE OF THIS LETTER OF CREDIT ON OR BEFORE THE THEN RELEVANT EXPIRY DATE.

WE HEREBY ENGAGE WITH YOU THAT ALL DRAFTS DRAWN UNDER AND IN COMPLIANCE WITH THE TERMS AND CONDITIONS OF THIS IRREVOCABLE STANDBY LETTER OF CREDIT WILL BE DULY HONORED UPON DELIVERY OF DOCUMENTS AS SPECIFIED HEREIN IF PRESENTED TO US AS SPECIFIED.

EXCEPT SO FAR AS OTHERWISE EXPRESSLY STATED HEREIN THIS LETTER OF CREDIT IS SUBJECT TO THE UNIFORM CUSTOMS AND PRACTICES FOR DOCUMENTARY CREDITS (1993 REVISION) INTERNATIONAL CHAMBER OF COMMERCE PUBLICATION NO. 500.

*Add to special conditions section.*

\*\*\*\*\*THIS DOCUMENT CONSISTS OF 2 PAGES\*\*\*\*\*

Raymond O. Brauser  
Authorized Signature

# Natural Gas Monthly

## June 2002

**Energy Information Administration**  
Office of Oil and Gas  
U.S. Department of Energy  
Washington, DC 20585

This report was prepared by the Energy Information Administration, the independent statistical and analytical agency within the Department of Energy. The information contained herein should be attributed to the Energy Information Administration and should not be construed as advocating or reflecting any policy position of the Department of Energy or any other organization.

**Table 20. Average City Gate Price, by State, 2000-2002**  
(Dollars per Thousand Cubic Feet)

State	YTD 2002	YTD 2001	YTD 2000	2002			2001	
				March	February	January	Total	December
Alabama	4.67	7.54	3.25	4.49	4.80	4.71	6.62	4.99
Alaska	2.42	2.50	1.60	2.41	2.41	2.44	2.35	2.34
Arizona	3.49	6.70	3.76	3.74	3.35	3.41	5.05	3.27
Arkansas	NA	NA	3.00	NA	5.72	NA	NA	NA
California	2.62	10.16	2.78	2.76	2.42	2.68	6.64	2.80
Colorado	2.78	5.75	2.52	3.15	2.58	2.64	4.21	2.93
Connecticut	NA	10.00	5.66	5.71	NA	6.72	8.12	5.07
Delaware	4.86	7.28	3.40	6.70	4.07	4.47	5.18	4.39
District of Columbia	—	—	—	—	—	—	—	—
Florida	3.39	7.93	3.70	3.51	3.27	3.35	5.21	3.41
Georgia	3.17	8.01	3.46	3.18	4.21	2.44	6.05	3.77
Hawaii	6.21	8.43	7.17	6.03	6.10	6.49	7.86	6.95
Idaho	3.63	5.46	2.57	3.56	3.53	3.77	4.65	3.74
Illinois	3.28	7.78	3.09	3.13	3.16	3.52	NA	NA
Indiana	3.36	NA	2.71	3.37	3.33	3.37	NA	3.60
Iowa	3.45	7.97	3.34	3.51	3.39	3.46	NA	NA
Kansas	3.81	8.38	3.22	3.98	3.80	3.65	6.05	3.92
Kentucky	4.27	7.96	3.79	4.06	4.69	4.08	NA	4.85
Louisiana	NA	8.14	3.08	NA	NA	3.91	NA	NA
Maine	4.23	7.07	4.31	3.99	4.79	4.02	NA	NA
Maryland	NA	8.10	3.80	4.18	NA	NA	NA	NA
Massachusetts	4.08	7.84	3.82	4.29	4.24	3.80	NA	NA
Michigan	4.58	3.83	3.01	4.76	4.45	4.54	4.09	3.55
Minnesota	3.57	7.53	3.21	3.64	3.65	3.42	5.84	4.02
Mississippi	3.86	NA	3.27	3.62	3.76	4.14	NA	4.11
Missouri	3.87	7.46	3.31	4.03	3.97	3.65	6.31	3.61
Montana	2.83	6.03	2.91	2.72	2.64	3.09	3.93	2.39
Nebraska	3.67	8.21	3.26	3.63	3.58	3.77	6.38	3.66
Nevada	4.17	6.07	3.50	4.48	3.83	NA	NA	4.18
New Hampshire	4.32	5.37	4.14	3.88	3.14	7.84	NA	NA
New Jersey	NA	7.59	3.89	NA	NA	NA	NA	NA
New Mexico	2.48	5.41	2.46	2.44	2.23	2.71	NA	2.41
New York	3.90	7.06	3.49	3.98	3.47	4.19	NA	3.81
North Carolina	3.88	9.01	3.78	3.81	3.72	4.06	6.98	4.11
North Dakota	3.36	7.46	3.47	3.23	3.26	3.54	NA	2.51
Ohio	NA	9.10	5.26	NA	4.28	3.63	NA	4.89
Oklahoma	NA	7.66	3.45	NA	4.07	NA	6.83	5.38
Oregon	4.99	4.83	3.05	5.17	5.10	4.75	4.92	5.99
Pennsylvania	4.82	7.50	3.71	4.91	5.20	4.44	6.71	5.20
Rhode Island	NA	8.16	3.33	4.18	4.07	NA	7.42	4.14
South Carolina	4.56	8.46	3.74	4.39	4.30	4.96	6.46	4.95
South Dakota	3.94	8.17	3.65	3.69	4.04	4.10	NA	NA
Tennessee	4.07	7.77	3.32	3.78	3.99	4.35	5.98	4.28
Texas	3.40	7.58	2.93	3.29	3.25	3.61	5.53	3.22
Utah	4.36	6.14	3.51	4.18	4.54	4.34	5.62	5.01
Vermont	5.06	5.28	3.58	4.82	5.01	5.32	4.83	5.15
Virginia	NA	7.55	3.78	3.33	3.99	NA	NA	5.03
Washington	NA	7.28	2.81	NA	NA	3.03	NA	3.88
West Virginia	NA	NA	3.50	3.85	3.82	NA	NA	NA
Wisconsin	3.64	7.70	3.15	3.47	3.74	3.71	5.90	3.50
Wyoming	NA	7.85	4.28	NA	3.98	3.97	6.32	4.44
<b>Total</b>	<b>3.97</b>	<b>7.55</b>	<b>3.41</b>	<b>3.87</b>	<b>3.86</b>	<b>NA</b> 4.16	<b>5.82</b>	<b>4.08</b>

See footnotes at end of table

**Table 20. Average City Gate Price, by State, 2000-2002**  
(Dollars per Thousand Cubic Feet) — Continued

State	2001							
	November	October	September	August	July	June	May	April
Alabama	4.99	5.16	5.45	6.02	5.62	6.47	6.98	6.33
Alaska	2.30	2.29	2.25	2.22	1.91	2.68	2.23	2.20
Arizona	4.38	3.47	3.93	4.05	3.68	4.24	4.92	5.22
Arkansas	NA	NA	3.93	4.41	NA	NA	NA	NA
California	3.15	2.38	2.71	2.80	2.92	8.08	7.32	7.52
Colorado	3.02	2.28	2.73	3.04	3.14	3.21	3.94	5.21
Connecticut	6.30	4.23	5.84	8.54	7.96	6.98	8.87	9.97
Delaware	4.05	3.19	3.31	3.77	4.80	4.63	5.15	5.96
District of Columbia	—	—	—	—	—	—	—	—
Florida	3.58	2.69	2.98	3.45	3.98	4.56	5.75	6.50
Georgia	4.26	3.55	3.81	3.92	4.35	6.43	5.77	6.14
Hawaii	7.53	7.42	7.92	7.90	7.92	7.76	7.91	7.57
Idaho	3.85	3.48	3.50	3.12	3.60	4.20	6.00	5.24
Illinois	3.56	2.46	2.60	3.99	3.80	4.56	5.03	6.09
Indiana	3.90	NA	NA	3.01	3.08	NA	NA	3.36
Iowa	3.45	2.84	3.80	4.26	5.42	5.40	6.52	6.47
Kansas	4.23	3.01	3.12	4.12	4.17	4.84	6.45	6.59
Kentucky	4.82	4.26	2.36	4.51	NA	6.45	7.18	5.53
Louisiana	NA	3.16	3.47	4.23	NA	4.60	5.03	6.06
Maine	NA	1.48	3.01	6.56	6.61	NA	11.90	5.84
Maryland	5.65	5.13	NA	6.26	6.85	7.62	8.14	5.23
Massachusetts	6.00	3.75	6.15	6.69	7.38	6.73	5.78	6.40
Michigan	3.80	3.68	3.86	4.30	4.36	4.46	4.61	4.90
Minnesota	4.52	2.57	3.66	4.08	4.32	4.84	5.51	6.00
Mississippi	NA	3.35	NA	5.95	4.32	4.68	5.43	6.33
Missouri	4.67	3.57	5.33	6.02	6.38	6.47	7.66	7.35
Montana	3.12	1.96	2.23	2.58	2.85	2.64	3.85	4.09
Nebraska	3.83	2.85	4.13	4.18	4.31	4.96	6.28	7.20
Nevada	5.02	3.57	4.67	5.22	3.63	3.95	NA	6.54
New Hampshire	NA	NA	NA	6.56	5.67	3.59	4.75	4.77
New Jersey	NA	NA	9.29	7.47	8.33	8.06	9.65	8.41
New Mexico	NA	2.36	2.07	2.62	2.48	2.80	3.71	4.55
New York	NA	2.87	2.90	3.64	3.38	3.97	5.22	NA
North Carolina	4.70	4.42	5.02	5.55	5.96	6.07	7.25	7.20
North Dakota	4.34	2.10	2.86	3.10	NA	2.93	4.76	5.64
Ohio	5.38	5.70	5.13	7.63	NA	8.49	6.29	11.56
Oklahoma	5.96	4.00	5.69	5.01	4.92	5.85	6.61	5.95
Oregon	5.41	4.60	5.42	5.07	5.03	4.85	4.70	4.25
Pennsylvania	5.03	5.91	6.32	6.11	6.58	6.75	7.28	7.15
Rhode Island	5.28	6.09	7.90	8.15	7.28	9.96	9.90	8.79
South Carolina	5.01	4.08	4.70	5.01	5.39	5.83	6.94	6.87
South Dakota	3.94	3.25	4.61	4.51	5.98	5.93	7.30	7.50
Tennessee	4.79	3.79	3.51	4.04	4.10	4.91	5.55	5.99
Texas	3.69	2.88	3.16	4.14	4.45	4.78	5.61	5.71
Utah	4.69	4.76	6.65	5.82	5.94	5.48	5.53	5.51
Vermont	3.93	5.06	4.06	4.35	4.14	4.09	4.38	4.70
Virginia	NA	NA	5.49	7.43	6.71	7.52	8.13	4.72
Washington	4.09	3.00	3.56	3.50	NA	4.07	5.41	5.14
West Virginia	4.44	3.95	2.99	4.21	4.53	NA	NA	5.98
Wisconsin	4.33	2.85	3.68	5.04	5.17	4.91	5.18	6.41
Wyoming	4.91	4.69	5.35	6.82	5.26	3.85	6.38	6.91
<b>Total</b>	<b>4.17</b>	<b>3.47</b>	<b>3.64</b>	<b>4.27</b>	<b>4.28</b>	<b>5.36</b>	<b>5.89</b>	<b>6.35</b>

See footnotes at end of table.

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WACHOVIA

[Word version](#)[PDF color version](#)*(Corporate Facts as of March 31, 2002)***Assets:** \$320 billion**Deposits:** \$180 billion**Stockholders' Equity:** \$29 billion**Employees:** More than 82,000**Headquarters:** Charlotte, N.C.**Ranking:**

Fourth-largest bank holding company in the United States based on assets. Fifth-largest U.S. broker/dealer based on registered representatives. Second-largest deposit share nationally.

**Financial Services:**

Full financial services through offices under the First Union and Wachovia names along the East Coast in 11 states - Connecticut, New York, New Jersey, Pennsylvania, Delaware, Maryland, Virginia, North Carolina, South Carolina, Georgia and Florida - plus Washington, D.C. The company also offers full-service brokerage with offices in 49 states through First Union Securities Inc. and Wachovia Securities Inc. as well as global services through more than 30 international offices.

**Customers:** 9 million households and 900,000 businesses; 4 million online enrollments.

**Branches:**

Personal service and objective advice through 2,800 financial centers and 600 retail brokerage offices. These staffs include 8,100 registered representatives.

**ATMs:** Convenient access to 4,600 automated teller machines.

**Toll-Free Banking:** First Union (1-800-413-7898); Wachovia (1-800-922-4684)

**Online Banking:** [www.firstunion.com](http://www.firstunion.com); [www.wachovia.com](http://www.wachovia.com)

**Products and Services:**

Complete banking services, plus complete brokerage services, asset management, wealth management and innovative products for individual customers. Financial expertise in treasury services, corporate and investment banking and international banking for business customers. Also offer credit and debit card products, trust services, mortgage banking and home equity lending.

**Key Subsidiaries:** Wachovia Bank N.A., Wachovia Securities, Wachovia Mortgage

**Management:**

L.M. Baker Jr., Chairman  
G. Kennedy Thompson, President and CEO  
Robert P. Kelly, Chief Financial Officer

**Stock:**

1.4 billion shares of common stock outstanding. Stock trades on the New York Stock Exchange under the WB symbol.

**Capital:**

Exceeded all 2002 regulatory guidelines (estimated):  
Tier 1: 7.51% (4% minimum)  
Total: 11.60% (8% minimum)  
Leverage: 6.50% (3% - 5% minimum)

**Asset Quality:**

Loans written off as losses as a percent of average loans: less than 1% (0.83%)  
Nonperforming assets as a percent of loans and leases: 1.21%

**Debt Rating:**

Senior debt rated A1 by Moody's Investors Service, A by Standard & Poor's and A+ by Fitch; ratings reflect investment grade securities.

**History:**

First Union (founded in 1908 in Charlotte, N.C.) and Wachovia (founded in 1879 in Winston, N.C.) merged on Sept. 1, 2001, to create Wachovia Corporation. Wachovia (pronounced wa-KO-vee-yah) is the Latin form of the name "Wachau," which was given to the tract of land in the Piedmont region of North Carolina settled by Moravians in 1753. The name honored the settlers' connections to the Wachau Valley along the Danube River.

**Media Contact:**

Virginia Mackin  
Head of Corporate Communications  
704-374-6444

**Investor Contact:**

Alice Lehman



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## Wachovia Bank, N.A.

### Research Links

10 records

Report Type	Date	Title
Banking Statistics	6 MAY 2002	WACHOVIA BANK, N.A.
Rating Action	16 APR 2001	MOODY'S CONFIRMS CREDIT RATINGS OF FIRST UNION CORPORATION AND WACHOVIA CORPORATION (SENIOR DEBT FOR BOTH AT A1); ACTION FOLLOWS MERGER ANNOUNCEMENT
Summary Opinion	1 JUN 1999	WACHOVIA BANK, N.A.
Opinion Update	22 FEB 1999	WACHOVIA BANK, N.A.
Rating Action	5 MAR 1998	MOODY'S CONFIRMS CREDIT RATINGS OF FIRST UNION CORPORATION (SENIOR AT A1) AND CORESTATE FINANCIAL CORPORATION (SENIOR AT A1)
Rating Action	19 NOV 1997	MOODY'S REVIEWS FOR POSSIBLE UPGRADE THE CREDIT RATINGS OF FIRST UNION CORPORATION (SENIOR AT A1) AND CORESTATES FINANCIAL CORPORATION (SENIOR AT A1)
Rating Action	21 JUL 1997	MOODY'S PLACES THE CREDIT RATINGS OF SIGNET BANKING CORP. (Baa1) AND SUBSIDIARIES UNDER REVIEW FOR POSSIBLE UPGRADE AND CONFIRMS RATINGS OF FIRST UNION (A1) AND SUBSIDIARIES
Rating Action	4 JAN 1996	MOODY'S RAISES RATINGS OF FIRST UNION CORPORATION AND FIRST FIDELITY CORPORATION (SENIOR DEBT TO A1)
Rating Action	27 JUL 1995	MOODY'S ASSIGNS FINANCIAL STRENGTH RATINGS TO 288 U.S. BANKS
Rating Action	19 JUN 1995	MOODY'S REVIEWS CREDIT RATINGS OF FIRST UNION AND FIRST FIDELITY (SENIOR AT A2) AND SUBSIDIARIES FOR POSSIBLE UPGRADE

### Analyst Information

**Analyst:** Sean Jones  
**Backup Analyst:** Rosemarie Conforte  
**Managing Director:** Edward Young  
**Rating Group:** Financial Institutions  
 › [Contact Moody's](#)

### Rating Information

**LT Senior-Most Rating:** Aa3, Nov 20 1998 , Senior Unsecured - Dom Curr  
**ST Most Recent Rating:** P-1, Aug 1 1990 , ST OSO  
**Watchlist Status:** No  
**Direction:**  
**Date:**

### Issuer Details

**Ticker:** 10199Z  
**Domicile:** UNITED STATES  
**Broad Industry:** BANKING  
**Specific Industry:** U.S. BANK

Previous Name: FIRST UNION NATIONAL BANK

▶ Related Issuers

## Current Rating List

101 records

<i>Debt Id</i>	<i>Class</i>	<i>Curr</i>	<i>Rating</i>	<i>Date</i>	<i>Action</i>	<i>Watch Direction/Date</i>
33737XCZ9	Senior Unsecured	USD	Aa3	20 NOV 1998	Assign	No
33737XFC7	Senior Unsecured	USD	WR	30 APR 2002	Withdrawn	No
33737XFE3	Senior Unsecured	USD	Aa3	12 MAY 1999	Assign	No
33737XFF0	Senior Unsecured	USD	Aa3	12 MAY 1999	Assign	No
33737XFW3	Senior Unsecured	USD	WR	15 MAY 2002	Withdrawn	No
33737XFX1	Senior Unsecured	USD	WR	15 MAY 2002	Withdrawn	No
33737XGN2	Senior Unsecured	USD	Aa3	10 JUN 1999	Assign	No
33737XHB7	Senior Unsecured	USD	WR	11 JUN 2002	Withdrawn	No
33737XGY8	Senior Unsecured	USD	Aa3	23 JUN 1999	Assign	No
33737XGR3	Senior Unsecured	USD	Aa3	23 JUN 1999	Assign	No
33737XGZ5	Senior Unsecured	USD	Aa3	23 JUN 1999	Assign	No
33737XHC5	Senior Unsecured	USD	WR	14 JUN 2002	Withdrawn	No
33737XHD3	Senior Unsecured	USD	Aa3	23 JUN 1999	Assign	No
33737XHE1	Senior Unsecured	USD	Aa3	23 JUN 1999	Assign	No
33737XHH4	Senior Unsecured	USD	Aa3	23 JUN 1999	Assign	No
33737XHJ0	Senior Unsecured	USD	Aa3	23 JUN 1999	Assign	No
XS0098448136	Senior Unsecured	USD	Aa3	21 JUN 1999	Assign	No
33737XHG6	Senior Unsecured	USD	Aa3	23 JUN 1999	Assign	No
XS0098578775	Senior Unsecured	USD	Aa3	23 JUN 1999	Assign	No
33737XHL5	Senior Unsecured	USD	Aa3	25 JUN 1999	Assign	No
33737XHN1	Senior Unsecured	USD	Aa3	9 JUL 1999	Assign	No
33737XHX9	Senior Unsecured	USD	Aa3	24 AUG 1999	Assign	No
XS0100465565	Senior Unsecured	USD	Aa3	11 AUG 1999	Assign	No

 33737XFG8	Senior Unsecured	USD	Aa3	15 OCT 1999	Assign	No
 33737XFH6	Senior Unsecured	USD	Aa3	15 OCT 1999	Assign	No
 33737XLH9	Senior Unsecured	USD	Aa3	21 JUL 2000	Assign	No
 33737XMN5	Senior Unsecured	USD	WR	17 JUL 2002	Withdrawn	No
 33737XMS4	Senior Unsecured	USD	WR	17 JUL 2002	Withdrawn	No
 33737XNA2	Senior Unsecured	USD	Aa3	8 AUG 2000	Assign	No
 33737XNB0	Senior Unsecured	USD	Aa3	8 AUG 2000	Assign	No
 33737XNK0	Senior Unsecured	USD	Aa3	1 SEP 2000	Assign	No
 33737XNM6	Senior Unsecured	USD	Aa3	1 SEP 2000	Assign	No
 33737XNN4	Senior Unsecured	USD	Aa3	6 NOV 2000	Assign	No
 33737XNP9	Senior Unsecured	USD	Aa3	6 NOV 2000	Assign	No
 33737XNR5	Senior Unsecured	USD	Aa3	6 NOV 2000	Assign	No
 33737XNS3	Senior Unsecured	USD	Aa3	6 NOV 2000	Assign	No
 33737XNT1	Senior Unsecured	USD	Aa3	6 NOV 2000	Assign	No
 33737XNY0	Senior Unsecured	USD	Aa3	6 NOV 2000	Assign	No
 33737XNX2	Senior Unsecured	USD	Aa3	6 NOV 2000	Assign	No
 33737XPE2	Senior Unsecured	USD	Aa3	6 NOV 2000	Assign	No
 33737XPM4	Senior Unsecured	USD	Aa3	11 DEC 2000	Assign	No
 33737XPL6	Senior Unsecured	USD	Aa3	11 DEC 2000	Assign	No
 33737XPN2	Senior Unsecured	USD	WR	28 MAY 2002	Withdrawn	No
 33737XPP7	Senior Unsecured	USD	Aa3	11 DEC 2000	Assign	No
 33737XPQ5	Senior Unsecured	USD	Aa3	14 DEC 2000	Assign	No
 33737XPV4	Senior Unsecured	USD	Aa3	9 MAR 2001	Assign	No
 33737XPX0	Senior Unsecured	USD	Aa3	9 MAR 2001	Assign	No
 33737XPW2	Senior Unsecured	USD	Aa3	9 MAR 2001	Assign	No
33737XPZ5	Senior	USD	WR	16 JUL 2002	Withdrawn	No

	Unsecured						
 33737XQA9	Senior Unsecured	USD	Aa3	9 MAR 2001	Assign	No	
 33737XQD3	Senior Unsecured	USD	Aa3	9 MAR 2001	Assign	No	
 33737XQG6	Senior Unsecured	USD	Aa3	9 MAR 2001	Assign	No	
 33737XQF8	Senior Unsecured	USD	Aa3	9 MAR 2001	Assign	No	
 33737XQH4	Senior Unsecured	USD	Aa3	9 MAR 2001	Assign	No	
 33737XQJ0	Senior Unsecured	USD	Aa3	9 MAR 2001	Assign	No	
 33737XQK7	Senior Unsecured	USD	Aa3	9 MAR 2001	Assign	No	
 33737XQL5	Senior Unsecured	USD	Aa3	9 MAR 2001	Assign	No	
 33737XQQ4	Senior Unsecured	USD	Aa3	9 MAR 2001	Assign	No	
 33737XQR2	Senior Unsecured	USD	Aa3	9 MAR 2001	Assign	No	
 33737XQS0	Senior Unsecured	USD	Aa3	9 MAR 2001	Assign	No	
 33737XQT8	Senior Unsecured	USD	Aa3	9 MAR 2001	Assign	No	
 33737XQU5	Senior Unsecured	USD	Aa3	9 APR 2001	Assign	No	
 33737XQX9	Senior Unsecured	USD	Aa3	9 APR 2001	Assign	No	
 33737XQV3	Senior Unsecured	USD	Aa3	9 APR 2001	Assign	No	
 33737XRA8	Senior Unsecured	USD	Aa3	27 AUG 2001	Assign	No	
 33737XRB6	Senior Unsecured	USD	Aa3	27 AUG 2001	Assign	No	
 33737XRC4	Senior Unsecured	USD	Aa3	27 AUG 2001	Assign	No	
 33737XRD2	Senior Unsecured	USD	Aa3	27 AUG 2001	Assign	No	
 33737XRF7	Senior Unsecured	USD	Aa3	27 AUG 2001	Assign	No	
 33737XRG5	Senior Unsecured	USD	WR	20 MAY 2002	Withdrawn	No	
 33737XRK6	Senior Unsecured	USD	Aa3	27 AUG 2001	Assign	No	
 33737XRL4	Senior Unsecured	USD	Aa3	27 AUG 2001	Assign	No	
 33737XRM2	Senior Unsecured	USD	Aa3	27 AUG 2001	Assign	No	
 33737XRN0	Senior	USD	Aa3	27 AUG 2001	Assign	No	

	Unsecured						
 33737XPR3	Senior Unsecured	USD	Aa3	27 AUG 2001	Assign	No	
 33737XPU6	Senior Unsecured	USD	Aa3	27 AUG 2001	Assign	No	
 33737XQZ4	Senior Unsecured	USD	Aa3	27 AUG 2001	Assign	No	
 33737XQN1	Senior Unsecured	USD	Aa3	28 SEP 2001	Assign	No	
	Senior Unsecured Bank Note Program	USD	Aa3	17 NOV 1994	Assign	No	
	Senior Unsecured Bank Note Program	USD	Aa3	24 AUG 1995	Assign	No	
	Senior Unsecured Bank Note Program	USD	Aa3	23 JUN 1999	Assign	No	
	Senior Unsecured MTN	USD	Aa3	19 MAR 1999	Assign	No	
	LT Deposit Note/CD Program	USD	Aa3	10 MAY 1993	Upgrade	No	
	LT OSO		Aa3	10 MAY 1993	Upgrade	No	
	LT Issuer Rating		Aa3	28 APR 1994	Assign	No	
	Bank Financial Strength		B+	27 JUL 1995	Assign	No	
	Subordinate Bank Note Program	USD	A1	7 MAR 1996	Assign	No	
	Subordinate Bank Note Program	USD	A1	23 JUN 1999	Assign	No	
 33738MAA9	Subordinate	USD	A1	3 JUL 1996	Assign	No	
 33738XAA5	Subordinate	USD	A1	14 NOV 1996	Assign	No	
 33738MAB7	Subordinate	USD	A1	3 DEC 1998	Assign	No	
 33738MAC5	Subordinate	USD	A1	3 DEC 1998	Assign	No	
 33738MAD3	Subordinate	USD	A1	17 MAR 2000	Assign	No	
 33738MAE1	Subordinate	USD	A1	24 AUG 2000	Assign	No	
	Subordinate MTN	USD	A1	19 MAR 1999	Assign	No	
	ST Bank Note Program	USD	P-1	17 NOV 1994	Assign	No	
	ST Bank Note	USD	P-1	24 AUG 1995	Assign	No	

	Program					
	ST Bank Note Program	USD	P-1	23 JUN 1999	Assign	No
	ST Deposit Note/CD Program	USD	P-1	26 DEC 1985	Assign	No
	Other Short Term	USD	P-1	19 MAR 1999	Assign	No
	ST OSO		P-1	1 AUG 1990	Assign	No

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