The AMERICAN FINANCE ASSOCIATION Publishers of The Journal of FINANCE

Prof. James Schallheim Executive Secretary and Treasurer

To Whom it May Concern,

This is to confirm that the person below is an active member in good standing of the American Finance Association, entitled to all the rights and privileges of a regular membership under our bylaws.

Roni Setyawan

The American Finance Association (AFA) is the world's oldest academic finance association. It was organized "to provide for the mutual association of persons with an interest in finance; to improve public understanding of financial problems; and to provide for an exchange of ideas through the distribution of a periodical and other media". The AFA publishes the research *Journal of Finance* six times a year and holds an annual research-conference meeting as part of the Allied Social Science Associations group.

The American Finance Association was organized in 1940. In 1952 we were incorporated in the state of Illinois under the general not-for-profit corporation act. We are a 501-C (3) not-for-profit educational corporation (tax ID 13-6111495).

Please contact membership@afajof.org if you have any questions.

Jim Schallheim

Executive Secretary-Treasurer American Finance Association Jim.schallheim@eccles.utah.edu

Jan Alalle.

801-581-4434



AMERICAN FINANCE ASSOCIATION

Publisher of the Journal of Finance

Prof. David H. Pyle Executive Secretary and Treasurer

Date: 3 March 2013

To Whom It May Concern:

This is to confirm that the person below is a student member in good standing of the American Finance Association, entitled to all rights and privileges of a student membership under our bylaws.

Roni Setyawan

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Regards,

David H. Pyle

American Finance Association

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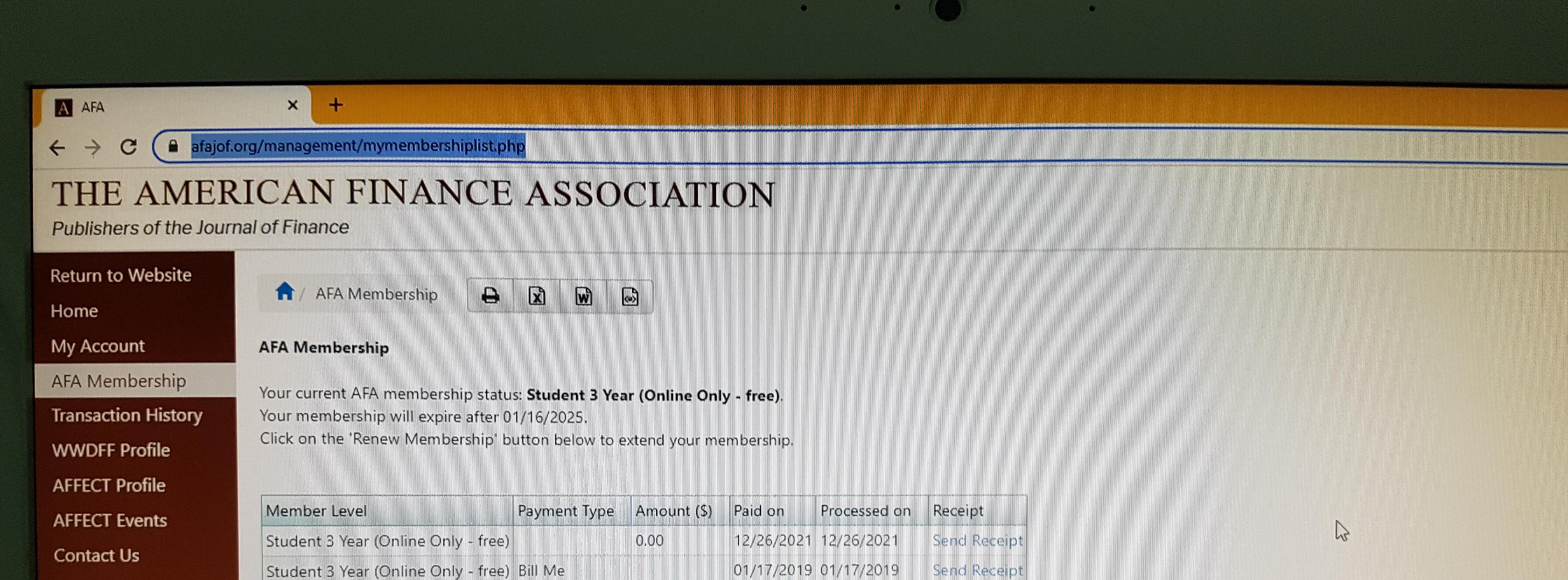
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