

Exhibit 13

done
7/29/03

File Lynn Smith
405-24091

Post-It® Fax Note	7671	Date	7/29/03	# of pages	3
To	Chris Weick	From	Joe McChade		
Co./Dept.	Merwin	Co.	McGinn Smith		
Phone #		Phone #			
Fax #		Fax #			

For JNL on system

July 29, 2003

McGinn, Smith & Co., Inc.
99 Pine Street
Albany, NY 12207

To Whom It May Concern:

Please accept this letter as authorization to journal \$399.09 and 105,000 shares of Charter One Financial, Inc. from account [redacted] 4-1-3 to the account of Lynn A. Smith account [redacted] 1-1-1.

Sincerely,

David L. Smith, Treasurer
KC Acquisition Corp.

Approved: Patricia A. Siskina
McGinn, Smith & Co., Inc