

Dear Valued Customer:

Money Market Accounts

The Board, Management and Team Members of CMMB extend a special thanks to you, one of our valued clients for your confidence and continued support in CMMB.

As you are aware CMMB is now a member of the First Citizens Group. As part of the integration of CMMB into the First Citizens Group, we are working on streamlining some processes and products in an effort to increase the effectiveness and efficiency of our offering to clients. To avoid duplication of product offerings within the group, we have decided to discontinue our Money Market Accounts (MMAs). We will continue to offer the Fixed Income Paper investment, equity brokerage services and portfolio management services.

As an existing client, you can transfer the balance in your MMA as follows:

- 1) To a Fixed Income Paper (FIP) investment, minimum investment US\$1,000 or EC\$3,000 (please see attachment 1 for details)
- 2) To a CMMB Retirement Advantage Plan (RAP), minimum investment EC\$100 (please see attachment 1 for details)
- 3) To a Managed Account, minimum investment US\$25,000 or EC\$50,000.

CMMB is pleased to offer you **preferential rates** upon transfer of your MMA balance to an FIP investment (please see attachment 1 for the FIP rates being offered to you). These rates are 0.50% and 0.25% higher than our regular EC rates.

If the options above do not meet your investment needs, we can process your balance with your consent via a cheque (please see attachment 2 for the authorization form).

We invite you to visit any of our offices between 1 October 2009 to 29 January 2010 to close your money market accounts and avail yourself to the aforementioned options.

For clients who have liens, standing orders, dividend and coupon payments linked to your account, we kindly ask that you contact us to update these arrangements before this date.

Kindly note that your money market account will continue to accrue returns until 29 January 2010. Thereafter it will be converted to an account with a return of zero percent.

For further information you can visit our website: www.mycmmb.com; call us at 1-758-450-2662 or send us an e-mail at stlucia@mycmmb.com.

Once again we thank you and look forward to our continued relationship and doing more business with you in the future.

Sincerely,

Carole Eleuthere-Jn Marie
Country Manager
CMMB St. Lucia/OECS

Sharmaine Francois
Business Dev. Manager
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Attached: 1. Product Options 2. Authorization form