

WELCOME TO BBU BANK!

We are pleased to announce the merger of **Banesco International Corp., Puerto Rico with BBU Bank as of September 1, 2010.**

We welcome you to BBU Bank; a modern, solid and strong financial institution in South Florida, created, licensed and operating under the Federal and State Jurisdiction of the United States of America.

As a client of BBU Bank, your deposits are insured under the protection of the Federal Deposit Insurance Corporation (FDIC). You will benefit from the privacy protection of your personal and financial information under the laws of the United States of America.

The following is a list of the different products and services that BBU Bank offers amongst others:

- Checking Accounts, NOW accounts, Money Markets, Savings Accounts
- Certificates of Deposits
- Debit Card Visa Checkcard,
- Residential Real Estate Loans,
- Commercial Loans,
- 24 hours a day access to your account through BBU Bank Online (www.bbubank.com),
- Electronic Wire Transfers (E-Wires) to make payments to your vendors,
- Electronic Account Statements (E-Statement) to see your daily and monthly activity in a fast and secure way.

We invite you to visit us at www.bbubank.com for more information about the merger and the Bank. If you have any other questions, please call Mrs. Brenda Lozada at 1-787-765-1420 and she will be glad to answer any question you may have.

Welcome to BBU Bank, your Bank in the U.S.!

Yours truly,

Rafael F. Saldaña
President & CEO

