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December 9, 2013

Dear Valued Customer,

**Re: Reporting Customer Information under FATCA**

Heritage Bank would like to take this opportunity to advise its United States (US) Citizens and residents about the Foreign Account Tax Compliance Act (FATCA) and its significance to the parties concerned and their accounts held with our Bank.

The Foreign Account Tax Compliance Act (FATCA) is an Act legislated under the laws of the United States of America (US) that requires US Persons to report their financial accounts held outside the United States and for foreign financial institutions to report to the International Revenue Service (IRS) about their American client. Failure or non-compliance with the Act results in a 30% withholding of certain payments to accounts held by non-cooperating citizens. FACTA applies to all domestic and international (offshore) financial institutions operating in Belize.

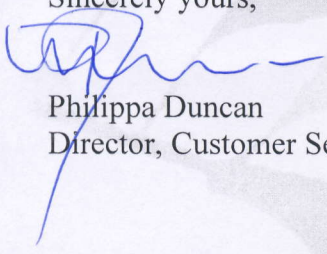
Heritage Bank therefore advises all customers that it will be complying with the requirements of FATCA and will be reporting to US Authorities the relevant information on US Persons maintaining accounts at its Bank.

As a consequence, Heritage Bank has amended its terms and conditions for account holders of which due notice is now given. In accordance with Section 32 of Heritage Bank's Depository Agreement General Terms and Conditions, Heritage Bank notifies all customers of amendments to the said Terms and Conditions and the applicability of FATCA to all Accounts held by US Persons. The amendments allow Heritage Bank to comply with the requirements of the US Authorities and release and discharge Heritage Bank, its directors, employees, and related parties from all liabilities arising from Heritage Bank providing information relating to bank accounts held at Heritage Bank to US Authorities.

Heritage Bank appreciates your cooperation in providing us with your United States tax identification number (TIN), social security number (SSN), or other relevant information as may be required under FATCA. Failure to comply with this request could result in Heritage Bank being obliged to close your account.

For further information of FACTA you can visit the website at [www.irs.gov/FATCA](http://www.irs.gov/FATCA).

Sincerely yours,

  
Philippa Duncan  
Director, Customer Services