



MCB

MADURO & CURIEL'S BANK (BONAIRE) N.V.

June 2013

Esteemed MCB Client

In a continuous effort to provide excellent service to our valued customer, Maduro and Curiel's Bank (Bonaire) N.V. would like to inform you that we have recently completed various upgrades to our existing systems to serve you better. For our Internet Banking users the Online Transaction History now displays up to date information for transactions on your Current or Savings accounts 24 hours a day, 7 days a week. In the coming months we will be unveiling a "new look" of our MCB Corporate application consistent with our MCB@Home and MCB Small Business format that will facilitate ease of navigation through the site.

In April we also introduced a change in the way that online International Payments (wire, SWIFT) are processed in our internet banking applications. The result will be more rapid execution of payments and less chance for error as online input validation is enhanced.

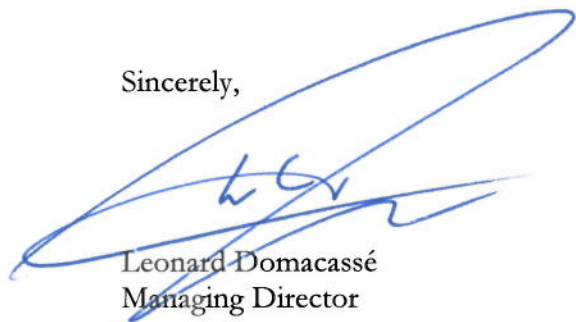
With the new online International Payment all payments will process automatically, consequently we cannot continue honor our existing agreements to add the correspondent bank charges (Beneficiary Deduction charges) to the amount to be paid as we previously did. If these charges are for your account, they should be added to the amount to be paid of your online payment request.

Special attention is requested to please always ensure the correct BIC (SWIFT Code) and IBAN are entered and that they do not contain ABA number, spaces or decimals, etc. This exercise will ensure that your payments will continue to be processed without interruption.

We would like to take this opportunity to thank you for your loyal support as an MCB Online Banking client. We commit to continuing to bring you the best possible experience in our branches and across all our non-branch channels as Bo Banko Amigu.

Please do not hesitate to call us at 715-5563 or 715-5567 if you have questions or need assistance.

Sincerely,



Leonard Domacassé
Managing Director