October 1, 2015

OIR Global Services LLC,
P.O. Box 363823
San Juan, Puerto Rico 00936-3823

RE: CLOSING ACCOUNT

Dear Ms. Rivera:

This letter constitutes notice to you that, under Your Deposit Account Terms and Conditions Agreement, we have chosen to exercise our option to discontinue servicing your account referenced above, within the next 10 calendar days from the date of this letter.

You may close your accounts at any time on or before October 11, 2015 otherwise; your account will be closed by the bank on said date. A cashier’s check in the amount of the collected funds available on the accounts as of that date will be issued and sent to you via Registered Mail to the last address shown in our records, within seven (7) working dates after the closing of the account.

Any checks drawn against the accounts and presented for payment to the Bank after the closing of the account will be returned stamped “Account Closed”. It is recommended that upon receipt of this letter you make immediate arrangements in order to minimize accounts activity and thus the possibility of returned items.

If you required additional information regarding this process you may contact the undersigned.

Sincerely,

[Signature]

Maria Mercedes Norcisa
Vice President