

[Date]

[Client's Name]  
[Client's Address]  
[Client's Address]  
[Client's Address]

Dear Valued Client,

**Re: Bank Standardization Project – Clients Notice – Products and Services  
Communiqué 2 of 4**

Thank you for your engagement on our previous communication, we wish to further advise of changes to our Suite of Products and Services. The following outlines our updates.

**WHAT'S NEW!**

Class Type	New Product	Description
<b>Savings Account</b>	Save to Own	This product is designed to assist soon-to-be home owners to save towards owning a new home. in a stand-alone account
<b>Current Account - Corp</b>	JMMB Smart Business - SME	Smart Business SME is geared towards partnering with our Small and Medium Enterprise Clients.

**REBRANDED PRODUCTS**

Class Type	Existing Product Name	Rebranded Product Name
<b>Savings Account</b>	A+ Savings Account	Youth Account
<b>Current Account - Retail</b>	ProChequing Account	JMMB EzAccess Pro
	Private Plus Account	JMMB EzAccess - Private Plus
<b>Current Account - Corp</b>	Current Account Business	JMMB Smart Business – Corp
<b>Fixed Deposit</b>	Advanced Term Deposit	JMMB Advantage
	Term Deposit	Certificate of Deposit

**DISCONTINUED PRODUCTS AND SERVICES**

Class Type	Existing Product / Service Name	Description
<b>Debit Cards</b>	<b>PowerPay Pseudo Credit Card</b>	Our pseudo credit card will no longer be offered after the transition. Current Account holders will be contacted directly to discuss your options to dissolve this facility.
	<b>Linx Cards</b>	Linx Cards will no longer be issued to JMMB clients. Linx Clients will now be upgraded to our Visa International Debit Cards with Chip and Pin Technology. This includes our Youth Account holders. Clients with Linx cards will receive more details about the

Class Type	Existing Product / Service Name	Description
		upcoming changes in a subsequent letter.
Services	Telebanking	Once our transition is complete, this service will be terminated. We strongly encourage you to sign up for Online Banking which would offer the ability to perform these transactions and much more.
	Hold-Mail	Once our transition is complete, we will no longer offer a hold mail service. Clients will be contacted to update their mailing address on record
	Local Electronic Payment Processing -ACH and RTGS	We advise that ACH transactions now carry a limit of up to TT\$500k  Transactions over this amount will be processed via RTGS

The features and benefits of all our products will be found on our website when this change comes into effect in early 2020. Please stay tuned to JMMB Website for further updates!

You can find previous letters sent to clients on our website [tt.jmmb.com/bankstandardization](http://tt.jmmb.com/bankstandardization) if should you have any additional queries as it relates to these changes, you can contact us via email at [infott@jmmb.com](mailto:infott@jmmb.com) with the caption "**System Changes**". We thank you for your continued partnership and we look forward to serving you.

Kind Regards,

*Lisa-Maria Alexander*  
Chief Marketing Officer – Trinidad and Tobago