



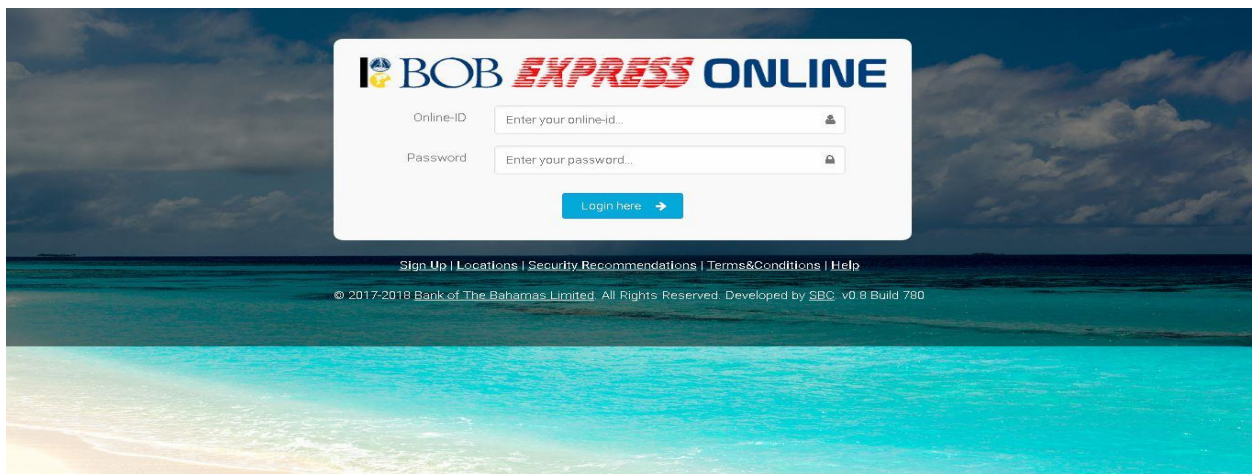
Dear Valued Customer:

Effective January 20, 2019, our BOB Express Online PERSONAL BANKING customers will be able to bank online using mobile devices (mobile phones or tablets). We have enhanced our online banking platform to dynamically recognize mobile devices and adapt to the display sizes and shapes of those devices. With BOB Express Online on Mobile you will be able to:

- Bank from anywhere at any time using wireless devices.
- Enjoy convenience, freedom and ability to complete banking transactions ON THE GO 24/7.
- Enjoy all the great features of BOB Express Online banking with Mobile functionality

Personal Banking Customers using BOB Express Online on a mobile device will experience the change from 12 noon on January 20, 2019. When you select the Personal Banking Login at the Login Portal page, the platform will dynamically recognize your device and take you to the right login page. If you are on a mobile device this will be your new login page (Login URL can be saved as a link for faster access.)

MOBILE LOGIN PAGE



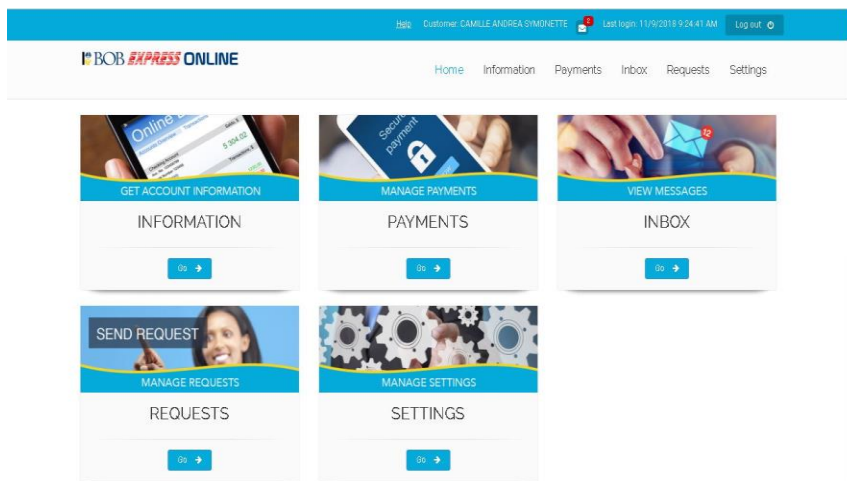
DESKTOP LOGIN PAGE

If you are on a desktop or laptop this will be your login page (i.e. same as usual):



MOBILE LANDING PAGES

On a mobile device you will see these options after you login



We hope you'll enjoy the convenience and flexibility of BOB Express Online on Mobile.

Should you have any questions about this new product feature please contact our Call Centre Monday through Sunday 7:00a.m. - 11:00p.m. (including holidays) at

(242) 461-3510 Local
(242) 300-0111 Family Island Toll Free
(877) 204-5110 International Toll Free