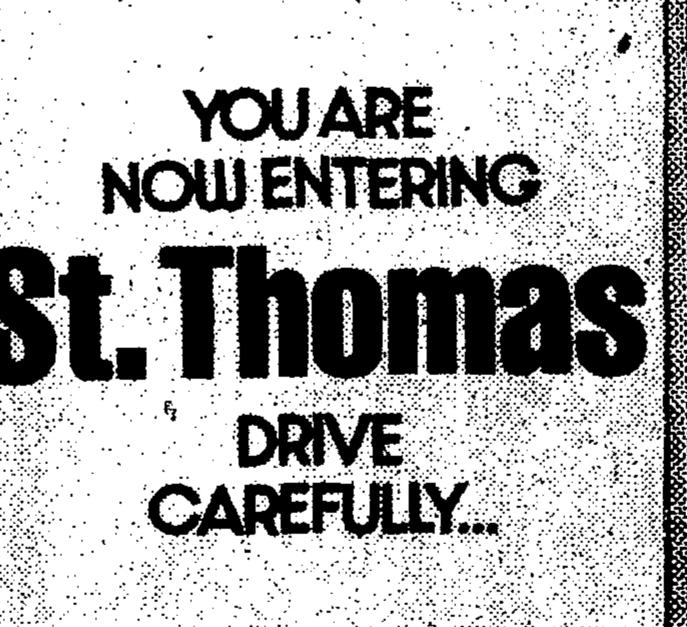
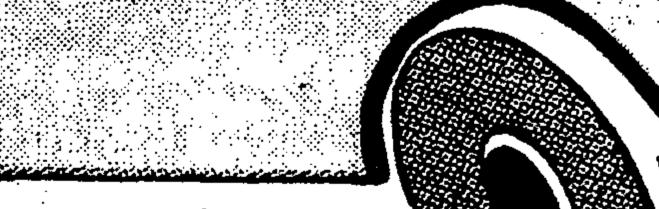
Jamaica National and St. Thomas Mutual

The Directors of Jamaica National Building Society and the St. Thomas Mutual Building Society have been putting their heads together to find ways to serve their savers better. They have decided that it's time to move closer together for the good of all, and have recommended to their members that the two societies merge — to become one as of September 1st. Everyone will benefit — from more efficient, centralised administration and reduced operational costs. From improved service and facilities to savers and borrowers, and from the combined strength and increased assets that will come with the merger.

We invite all our friends to join with us that together we can serve the people of our nation better.





A. Mary

