



ANZ Amerika Samoa Bank
Fagatogo Branch
P.O. Box 3790
Pago Pago
American Samoa 96799

<Date>

<Customer name>

<Address1>

<Address2>

<Address3>

<Address4>

Dear <Customer salutation>

Important information about ANZ in American Samoa

The banking environment has changed significantly since ANZ entered US community banking. Like all banks, ANZ is responding to this change by making sure we focus our capital and resources where it will have the most impact.

Following a thorough review of our business in American Samoa, ANZ has made the difficult decision to close its branches and stop providing banking products and services in American Samoa.

Key dates

The key dates for this change are:

Date	Time	Product/Service
August 1, 2022	From 6pm	<ul style="list-style-type: none">ANZ Amerika Samoa Bank (ANZ Amerika Samoa) EFTPOS terminals will cease to operateANZ Amerika Samoa ATMs will cease to operateANZ International Access Cards will be deactivatedAutomated Clearing House (ACH) (ACH or External Transfer) and Wire Transfers through ANZ's Online Banking will not be able to be made and/or processed
August 31, 2022	From 2pm	Wire Transfers Over the Counter will not be able to be made and/or processed
September 30 , 2022	From 3pm	<ul style="list-style-type: none">All ANZ Amerika Samoa branches will close permanentlyAll ANZ Amerika Samoa Night Depository Drop Boxes will cease to be able to be used
September 30, 2022	From 6pm	Access to view statements, balances and secure messages through ANZ Online Banking (OLB) will cease to operate

What do you need to do?

Please ensure you:

- Withdraw your money from, and close, your ANZ Amerika Samoa accounts by 3pm, September 30, 2022. For full details on how to do this, please review the enclosed Frequently Asked Questions (FAQs).
- Inform anyone who sends money (including payroll or social security benefits) to your ANZ Amerika Samoa accounts, that they need to start sending those payments to you at another bank before September 30, 2022.
- Cancel all automatic debits from your ANZ Amerika Samoa accounts and transfer these to another bank before September 30, 2022.
- Continue to make loan repayments to ANZ Amerika Samoa in accordance with your promissory note. We'll provide more information, as soon as possible, about what you need to do for these repayments after September 30, 2022.

What will happen to my account if I do not close it before September 30, 2022?

Your account will be closed automatically, and we will send a check for the remaining balance in your account to the mailing address associated with your account in our files.

If you do not deposit our check with another bank before December 31, 2022, that check will be cancelled, and the amount of the check will be given to the American Samoa Government Department of the Treasury.

If you want to get the money after this has happened, you will need to file a request for your unclaimed money with the American Samoa Government Department of the Treasury. You can contact them on +1 (684) 633-4155 or at www.americansamoa.gov/contactus

Comments on the proposed closure

If you have any comments on ANZ Amerika Samoa's proposed branch closures, please send those comments to:

Federal Deposit Insurance Commission (FDIC)
Division of Risk Management Supervision
San Francisco Regional Office
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 94105

Please note that FDIC does not have the authority to approve or prevent the proposed closure of ANZ Amerika Samoa branches.

How to contact us regarding the closure

We apologize for any inconvenience caused by this closure. We are committed to helping you move your banking from ANZ Amerika Samoa before September 30, 2022.

So please contact us, if you have any questions:

- ANZ Amerika Samoa office: +1 (684) 633-1151
- Clarke Schaumann, CEO, ANZ Guam, Inc.: +1 (671) 488-3973 or clarke.schaumann@anz.com
- Tasi Scanlon, Country Head, ANZ Guam, Inc.: +1 (684) 622 9213 or tasi.scanlon@anz.com

Thank you for banking with ANZ Amerika Samoa. It has been a pleasure to serve you and your community.

Sincerely,



Clarke S. Schaumann
CEO, ANZ Guam, Inc.