



ANZ Guam, Inc.  
P.O. Box EQ  
Hagatna  
Guam 96932

<Date>

<Customer name>  
<Address1>  
<Address2>  
<Address3>  
<Address4>

Dear <Customer salutation>

### Important information about ANZ in Guam

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 they will have the most impact.

Following a thorough review of its business in Guam, ANZ has made the difficult decision to close its Guam based bank located at 424 West O'Brien Drive in Hagatna, and stop providing banking products and services in Guam from **January 31, 2023**.

### Key dates

The key dates for this change are:

Date	Time	Product/Service
January 16, 2023	From 6pm	<ul style="list-style-type: none"><li>ANZ Guam, Inc. (ANZ Guam) POS terminals and ATMs will cease to operate.</li><li>ANZ International Access Cards, ANZ Mastercard Credit Cards, and ANZ Mastercard Debit Cards will be deactivated.</li><li>Automated Clearing House Origination, BillPay payments and Wire Transfers through ANZ Online Banking (OLB) will not be able to be made and/or processed, except for the purpose of transferring your money to close your account.</li><li>Time Certificate of Deposit auto-renewals will cease.</li><li>Issuance of check books will cease.</li><li>Over the Counter (OTC) cash and check deposits will no longer be accepted and/or processed unless required to clear items.</li><li>All ANZ Guam Night Depository Drop Boxes will cease to be available for use.</li><li>OTC Wire Transfers will not be able to be made and/or processed except for the purpose of transferring your money to close your account.</li></ul>
January 31, 2023	From 4pm	<ul style="list-style-type: none"><li>ANZ Hagatna Branch will permanently close.</li></ul>
	From 6pm	<ul style="list-style-type: none"><li>OLB will no longer allow access to view statements, balances and secure messages.</li></ul>

## What do you need to do?

Please ensure that you do the following:

### Before **January 31, 2023**:

- Inform anyone who sends money (including payroll or social security benefits) to your ANZ Guam accounts that they need to start sending those payments to you at another bank.
- Cancel all automatic debits from your ANZ Guam accounts and transfer these to another bank.

### By **4pm on January 31, 2023**:

- Withdraw your money from, and close, your ANZ Guam accounts. For full details on how to do this please visit the ANZ Hagatna Branch or [anz.com/guam](http://anz.com/guam)

## Loan repayments

Please continue to make loan repayments to ANZ Guam in accordance with your promissory note.

We will provide more information, as soon as possible, about what you need to do for loan repayments after January 31, 2023.

## What will happen to my account if I do not close it before 4pm on January 31, 2023?

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

If you do not deposit our check with another bank before **May 12, 2023** the check will be cancelled, and the amount will be given to the Treasurer of Guam (pursuant to Guam's laws relating to escheat and unclaimed property).

To access your money from the Treasurer of Guam you will need file a request for your unclaimed money. You may contact the Department of Administration, Financial Management Division at (671) 477-1007.

## What will happen to my Safe Deposit Box?

Before **4pm on January 31, 2023** you will need to come into our ANZ Guam branch to close your Safe Deposit Box and retrieve its contents.

Any Safe Deposit Boxes which have not been closed by **4pm on January 31, 2023** will be drilled open with an ANZ Guam and legal representative present, and the contents will be handed over as unclaimed property to the Banking Commissioner (Department of Revenue and Taxation). You can contact the Banking Commissioner at [adminoffice@revtax.guam.gov](mailto:adminoffice@revtax.guam.gov) to learn how to claim your property.

## Honoring checks

From **January 31, 2023** the Federal Reserve will no longer honor checks drafted against ANZ Guam accounts. This means:

- If you have written a check and it hasn't been paid by ANZ Guam by **January 31, 2023**, it will not be honored and will be returned to the payee.
- Some payees may charge fees as a result of a check being returned and you may be required to pay that fee.
- To avoid the possibility of the Federal Reserve dishonoring and returning unpaid checks to you (and the possibility of being charged fees) we strongly recommend that you stop writing checks against your accounts by **January 24, 2023**.
- ANZ Guam will not accept any responsibility for the dishonoring of checks.

### **Insured deposits with ANZ Guam**

No new deposits or additions to existing deposits may be made after **January 31, 2023**.

The FDIC does not have the authority to approve or prevent the closure of ANZ Guam. This notice is provided pursuant to Section 42 of the Federal Deposit Insurance (FDI) Act.

### **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 Guam before **January 31, 2023**.

For more information regarding this letter, the insured status of your accounts or if you have any questions, please contact us:

ANZ Guam: (671) 479-9000

Clarke Schaumann (CEO, ANZ Guam, Inc.):

- Direct line: +1 (671) 488-3973; or
- Email: [clarke.schaumann@anz.com](mailto:clarke.schaumann@anz.com)

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

Sincerely,



**Clarke S. Schaumann**  
CEO, ANZ Guam, Inc.