

09

1999

Morgan Guaranty Trust Company of New York
345 Park Avenue, New York, NY 10154-1002

Account Number: ■■■■■■■■■■

FINANCIAL TRUST COMPANY, INC.

Confidential

Asset Account Portfolio

September 1 - September 30, 1999

Gift Processing

The holiday season will soon be here. If you
plan to make securities gifts this year,
please notify us before December 1, 1999.

This will provide us with sufficient time to
process your request and meet the
year-end deadline.

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Portfolio Summary

Account Transactions

Account Officers

Service Specialist: SCOTT/DENCKER

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FINANCIAL TRUST COMPANY, INC.

C/O AMERICAN YACHT HARBOR

6100 RED HOOK, QUARTERS #2

ST THOMAS US VIRGIN ISLDS 00802

09

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Portfolio Summary

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FINANCIAL TRUST COMPANY, INC.

Asset Account Portfolio

September 01, 1999 - September 30, 1999

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Account Transactions

Cash Activity Summary

Amount this

Period USD

Beginning Balance

Ending Balance

No Activity This Period

.00

.00

Amount Year

to Date USD*

In Case of Errors or Questions About Your Electronic Transfers.

Telephone us at 1 (800) 576-6221 or write us at 500 Stanton Christiana Road, 1/OPS, Newark, DE 19713-2107 as soon as you can, if you think your statement is wrong or if you need more information about a transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number. (2) Describe the error or the transfer you are unsure about, and

explain as clearly as you can why you believe it is in error or why you need more information. (3) tell us the dollar amount of the suspected error. If you contact us orally, you must send us your complaint or question in writing within 10 business days in order to preserve your rights. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this (20 days for purchases using VISA Check Card or for

international transactions), we will credit your account for the amount you think is in error, so that you will have the use of money during the time it takes us to complete our investigation.

In case of errors or questions about your statement, including your line of credit.

If you think that your statement is incorrect or if you need more information about a transaction on your statement including a line of credit transaction, you must write to us on a separate sheet describing the error and send it to: J.P. Morgan,

Private Client Services, 345 Park Avenue, New York, NY 10154-1002. We must hear from you no later than 60 days after the statement on which the error or problem appeared is sent. You can telephone us at 1-800-576-6221 but doing so will not

preserve your rights.

In your letter, please provide the following information: (1) your name and account number; (2) the dollar amount of the suspected error; and (3) a

description of the error and explanation, if you can, why you believe there is an error. If you need more information, you must describe the item you are unsure about.