



**THE UNITED STATES VIRGIN ISLANDS**

**OFFICE OF THE GOVERNOR  
GOVERNMENT HOUSE**

**Charlotte Amalie, V.I. 00802  
340-774-0001**

**Cecile R. de Jongh  
FIRST LADY**

June 30, 2008

Director of Banking and Fiduciary Service  
c/o British Virgin Islands Financial Services Commission  
Pasca Estate Road Town, Tortola  
British Virgin Islands

Re: Mr. Paul Gourieux

The purpose of this letter is to provide a reference for Mr. Paul Gourieux whom I have known as an employee and friend for a period of seven years.

I first met Paul when I interviewed him in the summer of 1998 for a lending position at the St. Thomas, Virgin Islands branch of Chase Manhattan Bank; a position he officially began in August of 1998. At that time, I was in charge of consumer and commercial lending for the US and British Virgin Islands. I hired Paul as an Assistant Vice President in charge of consumer lending. I was immediately impressed with Paul due to his intelligence, incredible work ethic, and amiable demeanor.

Within a few months of his filling the position, Paul became indispensable to me as well as to others on my lending and processing teams; he was integral to all the successes we had. Paul and I worked together for three years prior to my departing the bank to pursue other career opportunities. Although we no longer work together, Paul and I have maintained a close personal and professional friendship. Therefore, I believe I know Paul well enough to provide you with an accurate assessment of his character.

As an employee, Paul was hard-working and highly committed to his career. He always did more than his share of work on projects we needed to complete. He often took the initiative on issues, was willing to pick up any slack, and provided insightful solutions to problems that presented themselves. I was glad to work with him, since my superiors always praised the assignments with which he assisted. I found that I could rely on his innate intelligence and felt confident that his work product would be nothing less than excellent. Paul was pleasant to everyone in the office, and he took the time to mentor those who were junior to him.

As a friend, Paul is a standout. He is a loyal, honest, considerate, and supportive individual who has the ability to see and understand things from another person's perspective. He is a great direct communicator and knows how to raise and discuss issues and problems in a non-threatening manner. There is nothing of negative consequence when it comes to Paul. Paul Gourieux is a fine, well-balanced person with an abundance of positive qualities. I highly recommend Paul for whatever position he may decide to take on next. He is the type of employee that anyone would be happy to work with.

Sincerely,

A handwritten signature in black ink, appearing to read "Cecile R. de Jongh".

Cecile R. de Jongh  
First Lady