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AUG 31 2011

August 29, 2011

Mrs. Cecile deJongh
Manager
Financial Trust Company, Inc.
6100 Red Hook Quarters, B3
St. Thomas, VI 00802-1348

Dear Mrs. deJongh,

LATE FILING NOTICE

This notice is to inform you that as of August 26, 2011 the scheduled report has not been filed with the Economic Development Commission. A detailed breakdown of the past due report is listed below:

<u>REPORT</u>	<u>PERIOD ENDING</u>
EDC Annual Report	December 31, 2010

Please check your records and notify us immediately if your records show differently. Otherwise, we would appreciate submission of the reports. If additional time is required to complete this report you may request an extension in writing to: Mrs. [REDACTED] Compliance Director.

In accordance with the EDC Rules and Regulations, Section 723-1(a) Fines for Violation, a late reporting fine of \$100 will be assessed on the 31st day and 10% compounded daily thereafter through the 90th day. Assessments of fines are made upon the receipt of your reports.

Your cooperation is greatly appreciated. Should you require additional assistance, please contact me at [REDACTED]

Sincerely,

[REDACTED]
Compliance Officer