

Ms. Jennifer Nugent-Hill
Assistant Chief Executive Officer
Economic Development Authority
8000 Nisky Shopping Center, Suite 620
St. Thomas, USVI 00802

**Re: Financial Trust Company, Inc.
2012 Contribution to the VI EDA Workforce Development Fund**

Dear Ms. Nugent-Hill:

Enclosed please find a check in the amount of TWENTY-TWO THOUSAND FIVE HUNDRED DOLLARS (\$22,500.00) payable to the VI EDA Workforce Development Fund. This payment is being made on behalf of Financial Trust Company, Inc. as its required contribution for the year 2012.

Please note that due to the fact that Financial Trust Company, Inc. is no longer in existence, this payment is being made from our firm's trust account. Kindly confirm receipt of this contribution in writing to me at the address noted above.

Thank you.

Regards,



Erika A. Kellerhals

enclosure