



BANK DEPOSITORY USER

2001 STEERING COMMITTEE

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October 1, 2001

Dear BDUG member,

The BDUG Steering Committee offers its deepest and most heartfelt condolences to our member banks who lost family, friends or business associates during the catastrophic events of Tuesday, September 11th. A donation has been made by BDUG to the New York State World Trade Center Relief Fund in support of the recovery efforts there. Our thoughts and prayers are with everyone across the nation affected by this tragedy.

The resolve of everyone in the financial community has been inspiring. As we attempt to restore our sense of normalcy, the Committee's business turns to the future of the organization. We are now soliciting energetic and experienced individuals to serve as committee members effective January 2002. Involvement by representatives from BDUG's member institutions is crucial to the ongoing success of the organization and its conferences. Membership on the committee offers career development, networking opportunities, and a chance to offer ideas and solutions to industry issues. A Steering Committee member's tenure is four years, with varying and progressive degrees of responsibility. The benefits and rewards of the contributions made to this group by far compensate for the time and energy commitment.

During our search, we review the background and industry involvement of each candidate, as well as the demographics of the financial institution s/he represents. All that is required is a letter of recommendation from the candidate's direct manager, with an acknowledgement of the four-year commitment. Please consider nominating yourself or a colleague to the Steering Committee by forwarding the recommendation letter via e-mail to me @ carol.bright@wachovia.com or by first class mail to:

Carol Bright
c/o Wachovia Bank, N.A.
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Please act now and mail your letter to me by November 15, 2001. If you have any questions about committee membership duties, expenses or commitment, please don't hesitate to call me at (336) 770-5468, or call any other member of the Steering Committee.

Sincerely,

Carol

Carol Bright
Chairperson