

22nd September, 2008

Ohazurume Tina Charles
Jos 1 Branch
North Central Region

Dear Tina

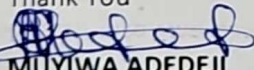
LETTER OF COMMENDATION

It is with great pleasure that I inform you that you have emerged 1st position in the Regional Incentive Award for Transaction Officers for North Central Region (July – August, 2008)

Management is pleased with your performance and has found you worthy of commendation. We encourage you not to rest on your oars but to keep up the good work as an ambassador of this great Bank.

Congratulations!

Thank You



MUYIWA ADEDEJI

DGM BANKING OPERATIONS

CC: ROE, NORTH CENTRAL REGION
BOM, JOS 1 BRANCH
SUPPORT STAFF
RIL

Tina,

Thank you for always
bringing the team together.
I really appreciate your
thoughtfulness in remembering
my birthday and the rest
of our team!

It is a joy to work
with you!

Lori 1/6/24

Merry Christmas Tina Charles.
Thank you for all the hardwork
you put into the SOC. It has
been great having you on our
team. *John*

Enjoy the much deserved
rest this holiday season & thank you
for everything you do for us!
John

Happy Holidays!
Thanks for all
you do!
-Matt