



Notice to All RBC FINCO Clients

April 10, 2014

Please be advised that RBC FINCO will make the following changes to its branch network by May 31, 2014:

1. The RBC FINCO Main Branch currently located in the Financial Centre, Shirley and Charlotte Streets will relocate to RBC Royal Bank Main Branch, Bay Street creating a third shared RBC Royal Bank and RBC FINCO location in downtown Nassau effective May 12, 2014. The banking hours at the shared location will be 9:30a.m. to 3:00p.m. from Monday to Thursday and from 9:30a.m. to 4:30p.m. on Fridays.
2. The RBC FINCO Mortgage Centre, located Prince Charles Drive, will be consolidated with the RBC FINCO Carmichael Branch effective May 5, 2014. The banking hours for the consolidated location will be Monday to Friday 11:00am to 7:00p.m. and Saturdays from 11:00a.m. to 3:00p.m. for mortgage lending and deposit account opening and maintenance. The banking hours for RBC Royal Bank, Carmichael will continue to be 9:30a.m. to 3:00p.m. from Monday to Thursday and from 9:30a.m. to 4:30p.m. on Fridays for all services at RBC Royal Bank. RBC FINCO customers will also have access to cheque cashing, deposits, drafts, wire transfers and other over-the-counter services during these hours.
3. RBC FINCO will outsource its cheque cashing, deposits, drafts, wire transfers and other over-the-counter services to RBC Royal Bank. This will be the case at the new shared Bay Street location (effective May 12, 2014) and at the existing shared locations at Carmichael Road (effective May 5, 2014) and Freeport, Grand Bahama (effective May 19, 2014). These changes will create a single more convenient customer service line. At the three shared locations, RBC FINCO will continue to manage its deposit account opening and maintenance; and all mortgage lending.

RBC FINCO's Palmdale and Robinson Road branches are not impacted by this announcement.

If you are a client of RBC FINCO Main Branch, your RBC FINCO account will automatically transfer to the new RBC FINCO and RBC Royal Bank shared location on Bay Street on May 12, 2014. Your account number will remain the same, and you do not need to take any action.

If you are a client of RBC FINCO Mortgage Centre, Prince Charles Drive, your RBC FINCO account will automatically transfer to the RBC FINCO Carmichael Branch on May 5, 2014. Your account number will also remain the same and you do not need to take any action.

RBC FINCO clients will continue to have access to their accounts at any of the five RBC FINCO locations across the Bahamas. These include:

RBC FINCO Main Branch (Bay St., effective May 12, 2014)	Phone: (242) 502 7700
RBC FINCO Carmichael Branch, Carmichael Road	Phone: (242) 676 7500
RBC FINCO Palmdale Branch, Rosetta Street	Phone: (242) 302 2500
RBC FINCO Robinson Road Branch, Robinson Road	Phone: (242) 397 1300
RBC FINCO Freeport Branch, East Mall Dr. & Explorer's Way	Phone: (242) 352 8896

Thank you for choosing RBC FINCO as your bank. We appreciate your business and look forward to serving you at any of our convenient locations. Should you have questions about any of these changes kindly contact your branch manager at any of the above branch locations.