

March 2, 2009

Dear Benjamin Franklin Bank VISA® Check Card Holder,

We are writing to inform you that the **"Points Express"** program offered by Benjamin Franklin Bank will be discontinued. On March 31, 2009 reward points will no longer be accrued when using a Benjamin Franklin Bank VISA® Debit card as a credit.

Points accrued through March 31, 2009 will be available for redemption no later than April 13, 2009. All accrued points must be redeemed on-line or by phone no later than May 6, 2009. Points not redeemed by May 6, 2009 will be forfeited.

Redeeming points is easy.

- Simply visit www.BankwithBen.com and click on the "Points Express" logo on the lower right section of Ben's home page. The Points Express login screen will appear and you may begin redeeming your points. If you need help with your username and/or password there is a link in the login box that will help you.
- Or call the Points Express Service Center toll free at 1.877.292.4787 to determine your accrued points and place your order.

If you have any further questions you may call 1.800.528.7000.

Regards,



Karen Niro
Vice President Systems & Operations