

NCB Capital Markets' NCB Dividend Re-investment Program

I hereby confirm my agreement to participate in the NCB Re-investment Program as specified by NCB Capital Markets.

I understand that the NCB Re-investment Program is subject to availability of shares on the market and will be invested at such price (and also that the minimum number of shares that can be purchased is a board lot of 100 units).

CUSTOMER'S NAME:

DATED:

ADDRESS: (AT THE JCSD)
