CHAMBER OF ILOILO RURAL BANKS, INC.

C/O Valiant Rural Bank Valiant Bldg., Mabini Street, Iloilo City Tel nos: (033) 336-6396 Fax No: (033) 337-4223

March 17, 2014

Dear Fellow Rural Bankers:

We are pleased to inform you that Chamber of Iloilo Rural Banks, Inc. will be hosting the 2014 Annual Visayas Management Conference on April 29-30, 2014 at the Amigo Terrace Hotel corner Delgado and Iznart Streets, Iloilo City with the theme:

"MEETING THE DEMANDS OF PRESENT AND FUTURE REGULATORY FRAMEWORK: EXPLORING ALTERNATIVES IN THE BANKING INDUSTRY"

For your ready reference and guidance, we are providing the following:

- 1. Circular Letter covering the authorized expenses
- 2. Registration Form
- 3. Advertising Contract
- 4. Hotel Rates and Locations
- 5. Sea Trip Schedule & Flight Schedule

May we request delegates to register early preferably through your Federation Presidents to avoid the long queuing during registration day at the convention venue. Early registrants for the convention on or before April 10, 2014 will be given a discount of Php 500.00. We appreciate your giving us your specific time of arrival in Iloilo City so we can arrange transportation to pick you upon your arrival.

We look forward to seeing you soon and for a fruitful and meaningful convention!

Very truly yours,

President

CHAMBER OF ILOILO RURAL BANKS, INC.

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March 17, 2014

CIRCULAR LETTER TO ALL RURAL BANKS IN THE VISAYAS (Region 6, 7 and 8)

Subject: 2014 Annual Visayas Management Conference

The CHAMBER OF ILOILO RURAL BANKS, INC. is pleased to announce the holding of the 2014 Visayas Management Conference on April 29-30, 2014 (Tuesday & Wednesday) at Amigo Terrace Hotel, corner Delgado and Iznart Streets, Iloilo City.

The theme of this conference is: "MEETING THE DEMANDS OF PRESENT AND FUTURE REGULATORY FRAMEWORK: EXPLORING ALTERNATIVES IN THE BANKING INDUSTRY"

With this in mind, below are the guidelines covering allowable expenses for each participant:

- 1. Registration Fees:
 - A) Early birds: P 4,000.00

 Member banks who will register on or before 5 P.M. of April 10, 2014 (Thursday)
 - B) Late Registrants: P 4,500.00 Registration fee after 5 P.M. of April 10, 2014 (Thursday)
- 2. Actual transportation expenses from the rural bank to the Conference Venue and return.
- 3. Each delegate is entitled to:
 - a. Maximum allowance of Five Thousand Pesos (PhP5,000.00) per day for a period of four (4) days.
 - Actual transportation expenses from the rural bank to the Conference Venue and return.
 - c. Maximum representation allowance of Six Thousand Pesos (Php 6,000.00)

Interested rural banks may send their delegates to the said Conference. It is understood that the expenses above shall be borne by the participating rural banks concerned.

We look forward to having you at the Conference.

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President