NAME OF HOME BANKERS SAVINGS AND TRUST COMPANY CHANGED TO INSULAR LIFE SAVINGS AND TRUST COMPANY

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For your information and guidance, the corporate name of HOME BANKERS SAVINGS AND TRUST COMPANY has been changed to INSULAR LIFE SAVINGS AND TRUST COMPANY effective January 6, 1993.

Adopted: 19 Feb. 1993

(Sgd.) FELICIANO L. MIRANDA, JR.
Deputy Governor

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