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WESTPORT
NATIONAL BANK

*A division of
Connecticut Community
Bank, N.A.*

Richard T. Cummings, Jr.
President

February 12, 2009

The Honorable Bob Duff
State of Connecticut
General Assembly
Banks Committee, Room 2400
Legislative Office Building
Hartford, CT 06106

RE: February 27, 2009 Hearing

Dear Senator Duff:

I appreciate your invitation to participate in the above referenced hearing concerning recent developments relating to investments. As I previously expressed, on advice of counsel, and given the existing threat of litigation, I must respectfully decline.

Thank you and best wishes.

Sincerely,

A handwritten signature in dark ink, appearing to read "Richard Cummings, Jr.", with a stylized flourish at the end.

Richard T. Cummings, Jr.

RTC/vt