

April 6, 2009

Effective April 24, 2009, we will be relocating to the Towson office of Smith Barney. Please make a note of our new address and telephone numbers.

**Smith Barney**  
**501 Fairmount Avenue**  
**Suite 200**  
**Towson, MD 21286**

**(410) 821-7700 (Main Number)**

**(866) 470-0961 (Toll-Free Number)**

**(866) 286-3145 (Fax Number)**

**(410) 339-3707 (Joseph Boddiford Direct)**

**(410) 339-3709 (William Koras Direct)**

**(410) 339-3708 (Shannon Roberts Direct)**

This move will have no disruption to your accounts or services. If you currently use FMA® checks or an FMA® card, have automatic funds transferred or use Smith Barney online access, this change will have no impact on you. You can continue to use these services without interruption. Please do not hesitate to call us with questions about these or any other issues. As always, our objective is to assist you with meeting your financial goals. If you have any questions or concerns, please contact us at (410) 771-3455. We look forward to serving you from our new location.

**Joseph S. Boddiford, III**  
**Vice President – Wealth Management**  
**Branch Manager**

**William A. Koras, CFP®**  
**Second Vice President – Wealth Management**

**Shannon L. Roberts**  
**Client Service Associate**

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