

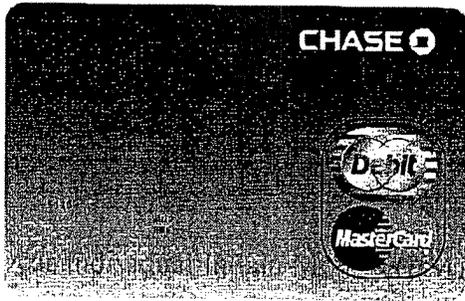


United States Department of the Interior
OFFICE OF THE SPECIAL TRUSTEE FOR AMERICAN INDIANS
Washington, D.C. 20240

October 15, 2007

Dear Individual Indian Monies (IIM) account holder:

I am excited to announce a new debit card program that the Office of the Special Trustee for American Indians (OST) is launching for account holders living in the states of Arizona, Oklahoma and Washington to provide the benefits of receiving IIM funds electronically, even if you don't have a bank account. OST is working with the U.S. Department of the Treasury and JP Morgan Chase Bank to offer this program to trust beneficiaries who currently receive their trust funds by check.



Benefits of participating in the new debit card program include:

- Safer, faster receipt of your trust funds;
- Elimination of the inconvenience and fees associated with cashing checks;
- Accessibility to make cash withdrawals at ATMs nationwide;
- The convenience of using your debit card to pay

for goods and services anywhere MasterCard® is accepted and getting cash from your account when you make purchases at many stores. And best of all, there are no fees for basic services (other JP Morgan Chase Bank fees may apply if a cardholder chooses optional card services).

This is an optional program that is offered as a benefit to improve trust services offered to Indian trust beneficiaries.

In the coming weeks, you will receive information in the mail about the debit card program and how you can sign up. I urge you to carefully read the information provided and consider participating in this new and exciting program. In the meantime, if you have any questions about this program, please contact the Trust Beneficiary Call Center toll-free at 1-888-678-6836, your Fiduciary Trust Officer, or visit the "What's New" tab on the OST web site at www.doi.gov/ost.

Sincerely,

Ross O. Swimmer

Special Trustee for American Indians