

**Annex "A"**

August 3, 2015

**To our Valued Members:**

On November 26, 2013, we have ratified the proposed amended By-Laws, more particularly Article III, Sec.7A, a.1., a.2.b and c thereof which classify capital contribution into fixed/non-withdrawable and withdrawable and the setting-up of ceiling as required under BSP Circular 789. The amended By-Laws requires a member to make an initial capital contribution of Two Thousand (Php2,000.00). A member may increase his fixed/non-withdrawable capital contribution from time to time but not to exceed the amount of Forty Six Thousand Pesos (Php46,000.00), inclusive of the initial capital contribution. The total withdrawable capital contribution of a member shall not exceed, at any time, the ceiling of ten times (10x) his fixed/non-withdrawable capital contribution subject to the condition that he has no outstanding balance more than the capital contribution.

To implement the said provisions, the JUSLA is requesting you to indicate your preferred fixed/non-withdrawable capital contribution which you must maintain for the duration of your membership. The amount must be between Two Thousand Pesos (Php2,000.00, minimum ceiling) and Forty Six Thousand Pesos (Php 46,000.00, maximum ceiling) but you may opt to immediately set your preferred fixed/non-withdrawable capital contribution at the maximum ceiling of Php 46,000.00. Should you have any question, please call 523-55-27 or 524-12-41 loc. 305.

However, for those members whom JUSLA cannot personally confer with regarding the above matter, JUSLA will, at the outset, set your fixed/non-withdrawable capital contribution at P46,000.00. In the meanwhile, we would like to request proper acknowledgement from you for confirmation whether you are agreeable to the said amount or opt for a smaller amount as your fixed/non-withdrawable capital contribution.

Failure to hear from you within thirty (30) days from receipt of this letter will be taken by us as an implied assent to JUSLA's setting of your fixed/non-withdrawable amount at P46,000.00.

Thank you for your continued patronage.

Very truly yours,

**JUSLA Board of Trustees**

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The Board of Trustees  
JUSLA Office

Sir/Mesdames:

May I request that my fixed/non-withdrawable capital contribution be set / increase to \_\_\_\_\_ pesos (Php \_\_\_\_\_ effective immediately. I understand that the said amount is non-withdrawable, and must be maintained or may be increased for the duration of my membership, but cannot be decreased unless I am in default in my monthly amortization of my outstanding obligation with JUSLA.

Thank you.

\_\_\_\_\_  
Signature of Member over Printed Name  
Date: \_\_\_\_\_

**Note: Please attach one (1) photo copy of member's valid ID.**