



B #:	1388-14
Date:	July 17, 2014
To:	All Participants
Category:	Dividends
From:	Supervisor, Stock Dividend Department
Attention:	Dividend Managers, Cashiers, and Reorganization Managers
Subject:	Optional Dividend: Coconut Grove Bankshares INC CUSIP: 19188R104 Record Date: 07/01/14 Payable Date: 07/31/14 Rate: \$0.50 per share DTC EDS Cut-Off: 07/24/14 at 8:00 P.M. New York time

***** WARNING TIME CRITICAL *****

Coconut Grove Bankshares, Inc. has declared a dividend in the amount of \$.50 per share, payable in either cash or stock (but not both) at the election of each common holder. The dividend is payable on or about 07/31/2014 to holders of record at the close of business on 07/01/2014.

Option #1 Cash: You may elect to receive cash at a rate of \$0.50 per share. **(Default)**

Option #2 Shares: You may elect to receive the distribution in additional common shares of Coconut Grove Bankshares, Inc. at a rate of \$0.50 per share. The number of shares to be issued will be determined by dividing the total dollar amount of the distribution by the declared strike price of \$29.83. Fractions will be paid cash in lieu (CIL) at the beneficial holder level.

This share election provides for sub accounting on the "EDS" function. DTC Clients may submit instructions to receive cash in lieu of fractions at the beneficial owner level.

THE DIVIDEND POSITION AND ALLOCATION HISTORY (DPAL) OPTION, ACCESSED VIA THE PTS DIVIDEND ANNOUNCEMENTS INQUIRY FUNCTION (DIVA), SHOULD BE USED TO CONFIRM YOUR RECORD DATE POSITION HISTORY.

CLINETS SHOULD SUBMIT ELECTION INSTRUCTIONS OVER THE PARTICIPANT TERMINAL SYSTEM (PTS) THROUGH THE ELECTIVE DIVIDEND SYSTEM (EDS) FUNCTION.

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CLIENTS SHOULD SUBMIT ELECTION INSTRUCTIONS OVER THE PARTICIPANT TERMINAL SYSTEM (PTS) THROUGH THE ELECTIVE DIVIDEND SYSTEM (EDS) FUNCTION.

Clients not responding to the above option by 07/24/14 at 8:00 P.M. New York time will receive the mandatory distribution in accordance with Option #1 (Cash).

If there are any questions regarding this Important Notice, or the processing of related instructions via EDS, clients should contact DTC's Customer Help Line at (888) 382-2721.

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