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January 1, 2012

Dear COLOTRUST Participant:

On December 30th you may have received a system generated message from COLOTRUST stating authorized signatories for your COLOTRUST account were deleted. There is no need for you to respond to this message and your authority to access and transact for your account will remain the same.

As you likely know, COLOTRUST has changed the investment advisor and pool administrator. Public Trust Advisors has succeeded Cutwater Asset Management in this capacity as of January 1, 2012. In accordance with this change, Cutwater had to turn off each COLOTRUST participant's ability to enter transactions on Cutwater's Client Connection system after the close of business Friday, December 30, 2011. However, you will continue to have full access to your account through MYACCESS, a Public Trust Advisors application, which will be available at the start of business January 3, 2012, on COLOTRUST.com.

Best wishes for a wonderful 2012!