

(Note: This letter, along with two follow-up letters, generated a 41% cumulative response cross-selling other products to existing customers.)

James A. Sample
123 Street Address
City, Province A1A 1A1

A \$100 Cash Bonus For Our Global Horizons Customers!

Dear Mr. Sample,

A short time ago you were kind enough to accept our invitation for a Royal Trust Global Horizons MasterCard.

Even though Royal Trust has discontinued the Global Horizons program, we value your business at Royal Trust and want to do everything possible to assist you with your financial needs.

That's why I'm writing to you today with this special offer. For a limited time, you can add a \$100 Cash Bonus to your savings account and earn a higher rate of interest.

In fact, this \$100 Cash Bonus, when added to the already competitive rates of our special products described below, will give you the equivalent of a 00.00% interest rate on your money in as little as 90 days.

The Voucher Below Is Worth \$100

Just open a new chequing or savings account at Royal Trust, or add funds to an existing Royal Trust account. For each \$1,000 you deposit, we'll add a Cash Bonus of \$20. Deposit \$5,000 or more and we'll add the maximum \$100 Cash Bonus!

That's \$100 more security in your savings account. Or a \$100 "cushion" in your chequing account -- whichever you prefer.

All you have to do is hand the \$100 Voucher attached to this letter to any Royal Trust representative, make your deposit, then agree to keep these new funds in your Royal Trust account for a minimum of three months.

Earn Higher Interest As Well

At Royal Trust, we have three different accounts that earn extremely competitive rates of interest, while reducing the charges you pay on your everyday banking. These include...

(over, please)

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The Royal Trust T-Bill Savings Account. Earn an investment rate of interest (higher than most bank's 3-month term deposits) ... have 24-hour access to your money ... and pay no withdrawal fees if your average balance is \$1,200 or more.

The Royal Trust Daily Interest Savings Account. Earn a competitive rate of interest on every dollar, calculated daily and paid monthly ... have 24-hour access to your money at thousands of Automated Banking Machines (ABMs) ... and pay no withdrawal fees if your average balance is \$1,200 or more.

The Royal Trust Daily Interest Chequing Account. The best of both worlds: a high rate of interest on your money plus the flexibility of cheque writing.

Save Even More If You Are Over Age 60

If you are 60 years of age or better, you can earn even higher rates of interest and eliminate or reduce many banking fees.

Royal Trust's Global Horizons service gives you 1/4% Bonus Interest on monthly pay GICs ... Daily Interest Savings Accounts .. and Daily Interest Chequing Accounts. Along with free chequing ... free personalized cheques and more. Ask about Global Horizons at any Royal Trust location.

I hope you'll accept this invitation to add a \$100 Cash Bonus to your account as our way of saying thanks for doing business with Royal Trust.

Good customers deserve the best. Stop by any Royal Trust office this week and take advantage of this exclusive offer for our Global Horizons customers.

Sincerely,

P.S. If you have a friend or relative who would like special treatment, please let us know. We will be happy to offer them up to a \$50 Cash Bonus on new funds they deposit at Royal Trust.