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Ref. No HAR/CIRCULARS/2016

**7<sup>th</sup> June 2016**

**TO ALL MEMBERS**  
**HARAMBEE SACCO SOCIETY LTD.**

Dear Sir/Madam,

**PAYMENT OF 2015 DIVIDENDS**

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Your Sacco will be paying 9% dividends on share capital and 7 % interest on deposits before 30<sup>th</sup> June 2016.

The money will be credited into your FOSA Account. It was resolved that all members will subsequently access their money through M-sacco, ATMs or Mpesa.

Payments over the counters in the FOSAs will attract an extra charge.

Members are encouraged to ensure that their M-sacco and ATM cards are active. Members can call 0709943000, 0705200200, 0705300300 or send sms to 21920 for activation of M-sacco.

We thank you for patronizing your Sacco.

Yours faithfully,

A handwritten signature in black ink, appearing to read "Peter N. Ndegwa", is written over the typed name.

**PETER N. NDEGWA**  
**CHIEF EXECUTIVE OFFICER**