

Registrar and Transfer Company-Transfer Agent for Woodlands Financial Services Company

Q - Where is the certificate number and what does CUSIP # mean?

A – The certificate number is located in the upper left-hand corner of your certificate. It is a unique number identifying your certificate. The CUSIP # is located in the upper right hand corner of your certificate and is used by the securities industry to uniquely identify each company's stock.

Q – How can I redeem, liquidate or trade my shares for cash?

A – You may sell your shares through a broker. If you do not have a broker, you can call any of the following brokers:

Janney Montgomery Scott, Inc.
1801 Market Street
Philadelphia, PA 19103-1675
(800) 526-6397

Boenning & Scattergood, Inc.
4 Tower Bridge
200 Barr Harbor Dr., Suite 300
West Conshohocken, PA 19428
(800) 883-1212

Monroe Securities, Inc.
100 North Riverside Plaza, Suite 1620
Chicago, IL 60606
(800) 766-5560

Q – What is a medallion signature guarantee?

A – Medallion signature guarantees can be obtained at most financial institutions and brokerages. The application of a medallion signature guarantee provides the authentication by the guarantor that the endorser of a certificate is the registered owner and has the legal authority to sign the certificate.

Q – How can I change or correct the name on my certificate?

A – If your name is wrong or has legally changed, you must endorse the back of the certificate and have your endorsement medallion signature guaranteed. The certificate should be endorsed with the name as it appears on the certificate. Fill out the back of the certificate with the new or corrected name, or supply Registrar and Transfer Company with a letter of instruction. Send the certificate back to the address below. When sending in any certificates through the mail, we recommend purchasing insurance valued at 2% of the certificates current market value. This amount is what it commonly costs to replace a certificate if it is lost in the mail.

Registrar and Transfer Company
Attn: Stock Transfer Department
10 Commerce Drive
Cranford, NJ 07016

Q – How can I change or correct my address?

A – You may notify Registrar and Transfer Company of an address change by calling toll free, or by writing to Registrar and Transfer Company at the address noted below. Please have your Social Security Number (Tax

Identification Number) available for account verification. You may also request a change of address by completing the Change of Address form on your dividend check stub or on the reverse side of your dividend reinvestment statement, if applicable.

Registrar and Transfer Company
Attn: Address Change Department
10 Commerce Drive
Cranford, NJ 07016
1-800-368-5948 or info@rtco.com

Q – How do I transfer my shares to another person?

A – In order to transfer your shares to another person, you must endorse the reverse of the certificate and indicate the name of the person to whom the security is being transferred. You must also include mailing and delivery instructions for the certificate to be returned. Any endorsement must be guaranteed by a medallion signature guarantee. If the transfer involves an estate, corporation, trust or custodial account, please call Registrar and Transfer Company for further instructions.

Q – Where do I send certificates for transfer?

A – All transfers should include a completed Form W-9. You can obtain a Form W-9 from the Internal Revenue Service, the Post Office or on Registrar and Transfer Company's website at www.rtco.com. Important Note: Whenever you mail certificates, it is advisable to insure the certificates for 2% of their current market value. This amount is what it commonly costs to replace a certificate if it is lost in the mail. All transfers should be insured and mailed to:

Registrar and Transfer Company
Attn: Stock Transfer Department
10 Commerce Drive
Cranford, NJ 07016

Q – Where can I obtain general information regarding my account?

A – You may obtain general information regarding your account by calling, toll-free Registrar and Transfer Company at 1-800-368-5948. Please have your Social Security Number (Tax Identification Number) available for account verification and the name of the security that you own. You can also receive account information online at www.rtco.com or by writing to Registrar and Transfer Company at the address provided below. Be sure to include the name of the security that you own and any other information related to your question. Most correspondence will have a response mailed within five business days of the letter being received by Registrar and Transfer Company.

Registrar and Transfer Company
Attn: Investor Relations Department
10 Commerce Drive
Cranford, NJ 07016
info@rtco.com