



Canadian Imperial Bank of Commerce

441 Dundas Street
Woodstock ON

Tel: 905 259 0697
Fax: 519 537 3147

January 15, 2018

Mr. Neil Vincent Reeve
274 Josephine Street
P.O. Box 90
Wingham, ON
N0G 2W0

Dear Mr. Reeve,

It was a pleasure speaking with you recently on January 12, 2018 about our up-coming Banking Centre changes. As I explained, we will be closing our Blyth Banking Centre at 442 Queen St., Blyth, ON N0M 1H0 and relocating to the Wingham Banking Centre at 14 Victoria St. E., Wingham, ON N0G 2W0 on September 20, 2018 at 5:00 PM.

We are very aware that our business relies heavily on the loyalty of our clients. That is why I want to emphasize that we did not make this decision without a great deal of consideration. I am pleased to inform you that our Wingham Banking Centre will provide more convenient hours, two full function Instant Teller machine with barrier free access and free parking.

Every effort will be made to transfer as many employees as possible to our Wingham Banking Centre or other CIBC locations. All our clients' banking records and accounts are being transferred automatically to minimize any inconvenience and to ensure continuity of service. Their accounts can also be transferred to other CIBC Banking Centres upon request.

Although the decision to close the Banking Centre is finalized, CIBC will be hosting a Community Information Meeting. The meeting will provide an open forum at which clients and the community can meet with representatives of CIBC to exchange views and concerns, and discuss any proposals on how the impact of the Banking Centres relocation might be reduced. The meeting will be held on April 19, 2018 from 7:00 PM to 9:00 PM at the Blyth & District Community Centre, 377 Gypsy Lane, Blyth, ON N0M 1H0.

You may wish to contact the Financial Consumer Agency of Canada (FCAC), which has the authority to ask CIBC to hold a formal meeting between the bank, representatives of the FCAC and interested parties in the vicinity of the Banking Centre, in order to exchange views about the closure of the Banking Centre. The FCAC may require the bank to hold such a meeting if the bank has not consulted the community in the area affected by the closure well enough to ascertain the views of interested persons in the community with regard to the closure, or an individual or community representative from the area affected by the closure, has submitted a written request for the meeting to the FCAC, and that request is not frivolous or vexatious. For more information you can contact the FCAC at 1-866-461-FCAC (3222) or visit www.fcac-acfc.gc.ca.

If you have any further concerns or questions regarding this transfer that have come to mind since our meeting, please don't hesitate to call me at 519-537-6221.

Sincerely,

A handwritten signature in black ink, appearing to read 'R. Walters', with a stylized, cursive script.

Ryan Walters
District Vice -President

To contact the Commissioner, send a letter to: Ms. Lucie Tedesco, Commissioner, Financial Consumer Agency of Canada, 427 Laurier Avenue West, 6th Floor, Ottawa, ON. K1R 1B9