INTEROFFICE MEMO

To: Keoto Employees

From: President’s Office

Re: Recent purchase of TFN Corp.

As many of you are well aware, Keoto has recently purchased TFN Corp.®. This is an exciting time for Keoto employees and we are looking forward to the vast opportunities that this purchase has opened up. Senior Management is presently working on a plan to integrate the two businesses. Thus, we will be reorganizing our corporate structure in the upcoming months. Understandably, there is concern among employees as to whether this reorganization will affect them personally. As planning is presently underway, it is impossible to assess at this juncture how the reorganization will affect you personally. When such a plan is put into place, your immediate supervisor will inform you how or if this change will concern you. As we believe in keeping communication mediums open, feel free to direct any questions you have to us. We will inform you of any new developments as they occur.

Keoto Management