

**INSTRUCTIONS TO SHAREHOLDERS**  
**MERITOR SAVINGS BANK**

*(Formerly the Philadelphia Savings Fund Society (PSFS))*

The Federal Deposit Insurance Corporation as receiver for Meritor Savings Bank (“FDIC-Receiver”) and Paying Agent for distribution of the judgment awarded to current shareholders of Meritor Savings Bank (“Meritor”) in *Frank P. Slattery, Jr., et al. v. United States* (U.S. Court of Federal Claims, Civil Action No. 93-280) establishes the following instructions for filing a claim.

If you are a current shareholder who holds actual share certificates, you must file a claim for your pro-rata share of the judgment. However, if your shares of stock are held through a nominee holder (e.g. Depository Trust Clearing Corporation (“DTC”) or a depository institution such as a bank or brokerage firm), do not file a claim. The FDIC-Receiver is required to make a distribution directly to DTC which serves as nominee and record owner for brokerage firms and financial institutions for all shares held by DTC. Your broker or financial institution will credit your account with your pro-rata distribution.

I. Enclosed are the forms which must be properly completed, signed and submitted along with the **original share certificates** in order to file a claim:

- ***Certification of Claim,***
- ***Substitute Form W-9,***
- ***Affidavit of Lost, Missing or Destroyed Certificate (if applicable)***

Each contains instructions that you should read and follow carefully.

If you have any questions concerning the *Certification of Claim, Substitute Form W-9 or Affidavit of Lost, Missing or Destroyed Certificate*, please go to the FDIC website at [www.fdic.gov/bank/individual/failed/meritor.html](http://www.fdic.gov/bank/individual/failed/meritor.html) or send an e-mail to [meritor@fdic.gov](mailto:meritor@fdic.gov), or call the FDIC at (866) 621-9281 (M - F 9:00 AM - 5:00 PM EST).

The FDIC-Receiver may request additional documentation in order to prove your claim. Your claim must be proven to the satisfaction of the FDIC-Receiver in order to receive the distribution.

II. The FDIC-Receiver encourages timely submission of your claim. You must submit your claim to:

**Federal Deposit Insurance Corporation as Receiver**  
**Meritor Paying Agent**  
**1601 Bryan Street, Mail Stop 32-1**  
**Dallas, Texas 75201**

You assume all risk of non-delivery. We strongly recommend that you send your claim in such a manner that you will receive a delivery confirmation from the sender you choose (e.g. U.S. Postal Service, FedEx, UPS, etc.). Delivery of the Certification of Claim, Form W-9 and accompanying share certificates will be deemed effective, and risk of loss with respect to the *Certification of Claim, Substitute Form W-9* and accompanying original share certificates will pass, only when these documents are actually received by the FDIC-Receiver.

Please keep a copy of your claim for your records.

## Instructions, (con't)

**Signature Block:** The Certification of Claim, W-9 and, if applicable, the Affidavit of Lost, Missing or Destroyed Certificate(s) must be signed by the owner(s) of the certificate. Any of the certificates surrendered that are owned by two or more joint owners, all such owners must sign the Certification of Claim exactly as they appear on the on the face of the certificate(s). **NOTE:** By signing the Certification of Claim, W-9 or the Affidavit of Lost, Missing or Destroyed Certificate(s), you will be declaring, under penalty of perjury pursuant to 28 U.S.C. § 1746, that you are not making or inviting reliance on any false, forged or counterfeit statement, document or thing for the purpose of influencing, in any way, the action(s) of the FDIC-Receiver. The penalty for these actions is a fine of not more than \$1,000,000 or imprisonment for not more than thirty years or both (18 U.S.C. § 1007).

**Separate Certification of Claims:** If different names appear on different share certificates, it will be necessary to complete, sign and submit as many separate Certifications of Claim as there are different names or groups of names on the certificates.

For example, in their possession, A and B own ten share certificates representing shares of Meritor stock. Of the ten certificates, A owns four, B owns four and together they jointly own two. To claim their distribution, they must complete three Certification of Claim forms and two W-9 forms. One certification form for A listing the four certificates A owns personally, one certification form for B listing the four certificates B owns personally, and one certification, signed by both A and B, for the two certificates jointly owned. Both A and B need to complete a W-9.

**Claims by Fiduciaries:** Certification of Claim executed by trustees, executors, administrators, guardians, officers of corporations, or others acting in a fiduciary capacity who are not identified as such on the certificate(s) must be accompanied by documentation proving proper authority to act.

**Address and Address Changes:** This notice has been sent to the address listed in our records. If your permanent address is different and should be changed on our records, please use that address in Box A. Please include your phone number so we will be able to reach you if we have questions about your submission.

**Lost Certificates:** If your certificates are lost, please so indicate in Box A next to the certificate number, complete the Certificate of Claim and Affidavit of Lost, Missing or Destroyed Certificate(s) included and return them to the FDIC-Receiver. The FDIC-Receiver reserves the right to require additional submissions regarding lost certificates, including a surety bond. If you have other documentation evidencing your ownership of lost certificates please include a copy of that documentation with your submission. Failure to provide all requested information, (i.e. certificate number(s), number of shares, etc.) may delay the payment of your distribution.

**Form W-9:** Please fill out the Form W-9 on the following page and return it with the other materials to be delivered to the FDIC-Receiver. If you do not fill out and return the Form W-9, you may be subject to backup withholding. Include one for each shareholder shown on the certificate. Make additional copies of the W-9 form as needed.

**CERTIFICATION OF CLAIM – MERITOR DISTRIBUTION**

In connection with the Court ordered distribution in *Frank P. Slattery, Jr., et al. v. United States* (U.S. Court of Federal Claims, Civil Action No. 93-280) to the current and lawful holder(s) of Meritor share certificate(s) listed below, the holder(s) hereby surrender(s) the share certificates representing Meritor Stock for a cash distribution.

The undersigned hereby represents and warrants, under penalty of perjury, that the undersigned is, as of the date hereof, the lawful holder of the Meritor Shares represented by the enclosed certificate(s), has good, marketable and unencumbered title to such Meritor Shares and full power and authority to sell, assign and transfer the Meritor Shares represented by the enclosed share certificate(s) free and clear of all liens, claims and encumbrances. The undersigned will, upon request, execute any additional documents necessary or desirable to complete the surrender of the enclosed Meritor Shares as the FDIC-Receiver as Paying Agent may require.

**All holders must complete Boxes A and B and enclose their share certificates.**

<b>CERTIFICATES ENCLOSED</b>			
	Name, Address and Telephone No. of Holder(s) (please print)	Certificate Number(s)	Number of Shares
<b>BOX A</b>			
		<b>Total Shares</b>	

The signature(s) on this *Certification of Claim* must correspond exactly with the name(s) as reflected on the surrendered share certificate(s). If a transmitted certificate(s) is held of record by two or more joint owners, all such owners must sign this *Certification of Claim*. If any shares are registered in different names on several certificates, it will be necessary to complete, sign and submit as many separate *Certifications of Claim* as there are different names or groups of names. If this *Certification of Claim* is signed by a trustee, executor, administrator, guardian, officer of a corporation, attorney-in-fact or other person acting in a fiduciary capacity, such person should so indicate when signing, and proper evidence of the signer's authority to act must be submitted.

<b>BOX B</b>	<b>SIGN HERE</b> (all registered holders)
	I (We) declare, under penalty of perjury, that the submissions and representations made herein are true and correct.
	_____ Signature of Owner
	_____ Printed Name
	_____ Phone Number
	_____ Date
	_____ Signature of Owner
	_____ Printed Name
	_____ Phone Number
	_____ Date

<p align="center"><b>SUBSTITUTE</b></p> <p align="center"><b>Form W-9</b></p>	<p><b>Part 1</b>—PLEASE PROVIDE YOUR TIN IN THE BOX AT THE RIGHT AND CERTIFY BY SIGNING AND DATING BELOW.</p>	<p align="center">_____ Social Security Number</p> <p align="center">or</p> <p align="center">_____ Employer Identification Number</p>
<p align="center">Department of the Treasury Internal Revenue Service</p> <p align="center"><b>Payer's Request for Taxpayer Identification Number ("TIN")</b></p>	<p><b>Part 2</b>—Certification—Under penalties of perjury, I certify that:</p> <p>(1) The number shown on this form is my correct Taxpayer Identification Number (or I am waiting for a number to be issued to me – Place check mark in Part 3 and complete Certificate of awaiting Taxpayer Identification Number) and</p> <p>(2) I am not subject to backup withholding because: (a) I am exempt from backup withholdings, or (b) I have not been notified by the Internal Revenue Service (the "IRS") that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding.</p> <p>(3) <b>Certification Instructions</b>—You must cross out Item (2) if you have been notified by the IRS that you are currently subject to backup withholding because of under-reporting interest or dividends on your tax return. However, if after being notified by the IRS that you were subject to backup withholding you received another notification from the IRS that you are no longer subject to backup withholding, do not cross out Item (2).</p>	
<p><b>SIGN HERE</b> →</p>	<p>Signature: _____</p> <p>Date: _____, 2012</p>	<p align="center"><b>Part 3</b></p> <p align="center">Awaiting TIN _____</p>

**NOTE: FAILURE TO COMPLETE AND RETURN THIS FORM MAY RESULT IN BACKUP WITHHOLDING OF 31% OF ANY PAYMENTS MADE TO YOU PURSUANT TO THE DISTRIBUTION. IF THERE IS MORE THAN ONE SHAREHOLDER, EACH SHOULD COMPLETE A W-9 FORM.**

**YOU MUST COMPLETE THE FOLLOWING CERTIFICATE IF YOU CHECKED THE BOX IN PART 3 OF SUBSTITUTE FORM W-9**

<p><b>CERTIFICATE OF AWAITING TAXPAYER IDENTIFICATION NUMBER</b></p>
<p>I certify under penalties of perjury that a taxpayer identification number has not been issued to me, and either:</p> <p>(1) I have mailed or delivered an application to receive a taxpayer identification number to the appropriate Internal Revenue Service Center or Social Security Administration Office, or</p> <p>(2) I intend to mail or deliver an application in the near future. I understand that, notwithstanding that I have checked the box in Part 3 (and have completed this Certificate of Awaiting Taxpayer Identification Number), 31% of all reportable payments made to me will be withheld until I provide a properly certified taxpayer identification number to the Receiver.</p> <p>Signature: _____</p> <p>Date: _____, 2012</p> <p>Name (Please Print): _____</p>

**Affidavit of Lost, Missing or Destroyed Certificate(s)**

If you are unable to locate some or all of the original share certificates representing your shares of stock of Meritor Savings Bank, you must complete this certification. Your signature must be notarized. The certificate(s) representing the following shares of stock has/have been lost, stolen, seized, or destroyed:

Certificate Number(s): \_\_\_\_\_ Number of Shares: \_\_\_\_\_  
\_\_\_\_\_   
\_\_\_\_\_

The account number on the certificate(s) \_\_\_\_\_.

*NOTE: The account number appeared above the name and address on the certificate. It begins with 1533 or 1533-0 or 1533-00 followed by a nine (9) digit number.*

(1) I (We) hereby certify, under penalty of perjury, that: (a) I (we) have made or caused to be made a diligent search for such share certificate(s) and have been unable to find or recover it/them; (b) I (we) have not sold, assigned, pledged, transferred, deposited under any agreement, or hypothecated the shares of Meritor Savings Bank stock represented by such share certificate(s), or any interest therein, or assigned any power of attorney or other authorization respecting the same that is now outstanding and in force, or otherwise disposed of such share certificate(s); and (c) no person, firm, corporation, agency, or government, other than me (us), has or has asserted any right, title, claim, equity, or interest in, to, or respecting such shares of Meritor Savings Bank stock.

(2) I (We) also agree, in consideration of compliance with the foregoing request, (a) to surrender immediately to the FDIC-Receiver or its agent the lost share certificate(s) should it/they hereafter come into my (our) possession or control and (b) to indemnify and hold harmless the Receiver and any person or entity now or hereafter acting in any capacity for the FDIC-Receiver from and against any and all liability, loss damage and expense, including attorneys' fees, suffered or incurred by any of them regarding the payment of the liquidating distribution to the person executing this *Affidavit of Lost, Missing or Destroyed Certificate(s)*.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

STATE OF \_\_\_\_\_

COUNTY OF \_\_\_\_\_

On this \_\_\_ day of \_\_\_\_\_, 2012, before me, a Notary Public duly authorized in the state and county named above to take acknowledgements, personally appeared \_\_\_\_\_, known to me to be the individual who executed the foregoing Affidavit.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

\_\_\_\_\_  
Notary Public