



FOR RELEASE

Contact for information: Leticia Davis

Phone: 914-7841

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Cayman National Appoints Senior Vice President to Its Card Services Department

Cayman National Bank was one of the early Banks to offer an international credit card in the Cayman Islands, and today its Card Services Department issues MasterCard Gold and Standard credit cards and VISA debit cards and acquires VISA, MasterCard and American Express cards. As a leader in the area of card services, Cayman National Bank is focused on providing quality card and merchant products and superior customer service to its clients. To further promote this commitment, the Bank has recently appointed Mrs. Michele Ebanks as Senior Vice President with responsibility for the Card Services Department.

With over 15 years of banking experience, Mrs. Ebanks will serve Cayman National Bank in enhancing its existing credit and debit card operations, and merchant services business. Her responsibilities will include Compliance with the standards from the leading providers of payment solutions (VISA, MasterCard and American Express), Card Security, Chargebacks Administration and Merchant Services. She will also contribute towards the company's success by developing and implementing new products and services, as well as adding value to the current suite of card products offered by Cayman National Bank.

"Driven by the rapid growth of technology and market demand, Cayman National Bank is equipped to enhance its existing operations to satisfy our customers' needs," states Mrs. Ebanks. "Part of my strategy is the implementation of new procedures that will complement our existing card security and quality standards and to further enhance our card programme. I am looking forward to these challenges in my new post."

Since 1987, Mrs. Ebanks served Cayman National in several positions including Information Technology, Personnel and Project Management departments. Her expertise focused on the development of Cayman National's first multi-currency ATM application and Caycheque debit card. She implemented in-house processing for the merchant business and established a learning centre for in-house training and self-study. She also spearheaded the implementation of the Phoenix Banking System and Financialware's Proof of Deposit and Imaging systems, the launch of Cayman In-Touch – Telephone Banking, Cayman Global – Internet Banking, and is Project Manager for the establishment of the Bank's new Customer Service Center in West Bay which will soon be available to customers.

"Mrs. Ebanks is a dedicated employee and valuable leader who deserves this recognition. Her leadership and experience would significantly contribute to our becoming the premier service provider in the areas of Card Issuing and Merchant Services in the Cayman Islands. I wish her continued success and congratulate her on her recent promotion," commented Cayman National Bank President, Mr. Ormond Williams.

Mrs. Ebanks, who holds two Bachelor of Science degrees in Mathematics and Computer Science, and Secondary Education resides in the district of West Bay with her husband, Leslie, and her two children, Jessica and Kaleb. In addition to her career and family responsibilities, she is involved in activities within the local community, school and church.

Cayman National Bank, a wholly owned subsidiary of Cayman National Corporation, is the official bank of the Cayman Islands Amateur Swimmers Association's Senior Swim Team and the Quincentennial Celebrations.

Caption for photo:

Mrs. Michele Ebanks, Cayman National's new Senior Vice President of the Card Services Department.