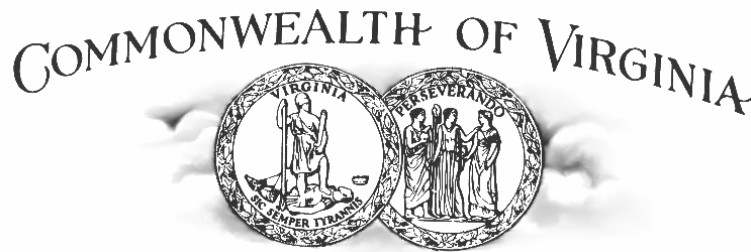


E. J. FACE, JR.
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FINANCIAL INSTITUTIONS



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**STATE CORPORATION COMMISSION
BUREAU OF FINANCIAL INSTITUTIONS**

Consumer Alert - HFC / Household / Beneficial

HSBC Finance Corporation recently announced they would discontinue all new loan originations in the HFC and Beneficial branches. All HFC and Beneficial branch offices will be closed. However, all existing customer accounts will continue to be serviced by HSBC Finance Corporation.

In Virginia, the company operates under the names: Beneficial Discount Co. of Virginia, Beneficial Financial Inc., Beneficial Mortgage Co. of Virginia, Beneficial Virginia, Inc. and Household Realty Corporation of Virginia.

Further information is available directly from the company:

HSBC Customer Service at 1-800-365-0175

www.hfc.com

www.beneficial.com