

The Community Bank's Guide to
INCREASING
SHAREHOLDER VALUE



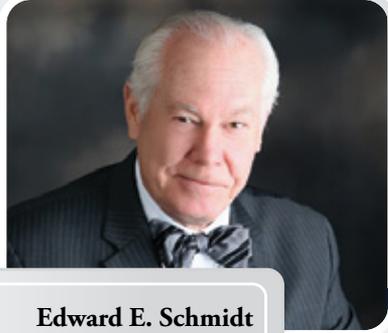
CAMELS CONSULTING GROUP_{LLC}

Increasing Shareholder Value

camelsgroup.com

AN EXPERIENCED PARTNER

*Dedicated to
Your
Success*



Edward E. Schmidt
President & CEO
CAMELS Consulting Group, LLC

Dear Community Bank Colleague,

The role of community banks has never been more important to the strength of the Main Street economy that so many rely on for prosperity. At the same time, community banking institutions are grappling with the challenges of reinventing their shareholder bases, meeting existing shareholder expectations and operating productively and profitably.

CAMELS Consulting Group can help you meet these challenges with sound guidance and proven solutions. Drawing on our decades of executive-level banking experience and our work with community banks across the country, CAMELS goes beyond making recommendations and proposing solutions – we create and execute sustainable initiatives that your management team can implement, reducing the need for continual consultant involvement.

I invite you to review this guide to learn how CAMELS' signature solutions can help your institution meet its operational goals and increase shareholder value. You can find additional information on our website (CAMELSgroup.com) or, contact me directly by phone, 614.746.4634, or email: eschmidt@CAMELSGroup.com.

Sincerely,

A handwritten signature in black ink, appearing to read 'Edward E. Schmidt', written in a cursive style.

Edward E. Schmidt
President & CEO
CAMELS Consulting Group

CAMELS STOCK NAVIGATION PROGRAM:

Satisfy Your Shareholders' Expectations for Increased Value and Manage Shareholder Succession

CAMELS Stock Navigation Program is a sustainable solution that helps to solve the single most important issues facing bank boards and management today: managing shareholder succession and meeting shareholder expectations related to the value of their investment in the institution.

Empowering banks to increase their liquidity, incorporate cash and stock dividend strategies and ensure their readiness to raise capital, CAMELS Stock Navigation program addresses the 'how to' of driving growth through an energized shareholder base providing an effective framework for future capital raising. Our proprietary program identifies prospective shareholders from your customer base and through community-focused investors.

CAMELS Stock Navigation Program incorporates a comprehensive investor relations program focusing on the communication of Fair Market Value and bank performance to existing and prospective shareholders.

Main Street shareholder cultivation is lower cost and creates more organic growth for banks in comparison to prospecting for shareholders on Wall Street. CAMELS Stock Navigation Program identifies prospective shareholders from your customer base and through community-focused investors.

***“CAMELS Stock
Navigation Program
has helped
tremendously in driving
a culture of ownership
within the communities
we serve.”***

Mike J. Burke, Jr.
President & CEO
Capac Bancorp, Inc.



CAMELS STOCK VALUATION: *The Foundation of Fair Market Value*

Appraising and benchmarking individual per share value each quarter is essential for privately-held, independent financial institutions to maintain shareholder interest and communicate shareholder value on an ongoing basis.

CAMELS Stock Valuation, performed quarterly, supports annual updates for privately-held institutions and establishes Fair Market Value (FMV)—a key component for increasing stock liquidity. CAMELS Stock Valuation reports provide boards of directors the financial analysis critical to the ongoing assessment of your bank's value. Reports support establishing FMV for DRIPs, self-directed IRAs, option plans, large block stock offerings, estate divestitures, and minority interest sales.

Benchmark your bank's value with the best. Visit CAMELSGroup.com to order your Stock Valuation Report.

“CAMELS Stock Valuation Program provides both shareholders and investors Fair Market Value (FMV) updates supporting liquidity of our stock.”

David C. Walker

Executive Vice President & CFO
Level One Bancorp, Inc.



GET THE RIGHT TOOLS FOR SHAREHOLDER SUCCESS

CAMELS provides not only expertise, knowledge and proven solutions for shareholder success, we also offer unique and powerful Web and cloud-based platforms that connects your entire team in the process of increasing shareholder value.

Identifying Investors, One Name at a Time

CAMELS ShareholderLink is the first shareholder and investor development tool that:

- Increases the liquidity of your stock
- Reinvents your shareholder base
- Supports capital offerings
- Drives greater organic growth
- Provides a tracking platform for managing buy/sale transactions



GET THE RIGHT TOOLS FOR BUSINESS SUCCESS

CAMELS BusinessLink is an intuitive, cloud-based application that channels individual sales efforts into productive results for your bank—giving directors, management, officers, and staff the tools they need to contribute to the bank's growth and profitability.

Power-up Your Relationship Pipeline Anytime, Anywhere

CAMELS BusinessLink is an easy-to-learn system that can be used on any internet-enabled device to manage new and existing relationships and advance your sales pipeline by tracking leads, providing referrals, increasing loan production, and organizing related tasks.



SHAREHOLDER SUCCESS STARTS WITH THE RIGHT PARTNER

To be successful, community banks need an experienced partner they can rely on for innovative solutions and trusted advice—CAMELS Consulting Group delivers both including:

Self-Directed IRAs—CAMELS provides a turn-key solution for banks to implement a self-directed IRA program (bank stock only), to secure long-term investment dollars for stock purchases, to handle large block transactions and to support liquidity.

CAMELS Stock Transfer Desk—An internal transfer desk that complies with state and Security Exchange Commission (SEC) securities statutes giving privately-held financial institutions the ability to facilitate buying and selling of their common stock.

Advisory Services—Starting with a process of assessment and intent, CAMELS focuses on increasing availability of capital and providing the strategic support necessary for the continued growth of your bank.

Dividend Reinvestment Plans (DRIPs)—Offer the opportunity to provide added value to shareholders. CAMELS DRIP program is specifically tailored for community banks: economical to implement, easy to manage, and widely accepted by shareholders.

Strategic Planning—CAMELS can help you take your financial institution to the next level of operating performance and increased shareholder return with our effective strategic planning process.

Corporate Governance—CAMELS focuses on continual review of corporate governance ensuring shareholders, growth in their investment.

“CAMELS provided guidance in capital expansion, as we navigated through a stock split, a successful capital offering and DRIP program, while steadily increasing FMV.”

Chad L. Hoffman

President & CEO
Richwood Bancshares, Inc.

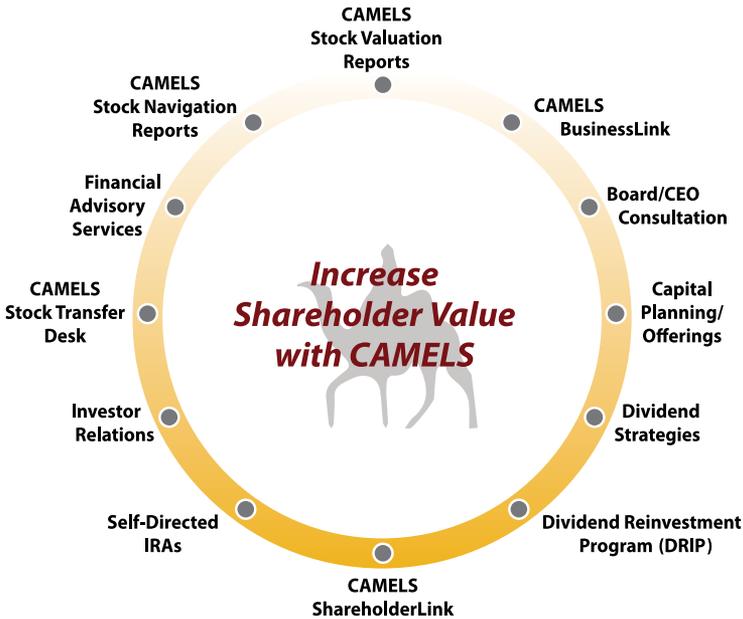


PROVEN SOLUTIONS

For increasing shareholder value

At CAMELS Consulting Group, we focus on one thing:
**Providing privately-held and publicly-traded community banks with
proven solutions to increase shareholder value.**

Led by Edward E. Schmidt, recognized for his extensive experience in bank valuation, investment banking and shareholder management, CAMELS offers a comprehensive suite of solutions exclusively designed for the community bank sector.



CAMELS CONSULTING GROUP L.L.C.
Increasing Shareholder Value

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