

The Community Bank's Guide to
INCREASING
SHAREHOLDER VALUE



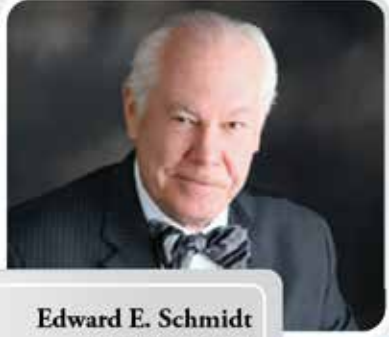
CAMELS CONSULTING GROUP^{LLC}

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".

*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 Hoskins
President & CEO
Texas Advantage Community Bank



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.”

Jim Milroy
President & CEO
1st State Financial, Ltd.



THE RIGHT TOOLS FOR SHAREHOLDER SUCCESSION

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 Investor Focus 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*
- *Easily linked to your bank's website*



INCREASE THE FAIR MARKET VALUE OF YOUR STOCK

CAMELS Financial Optic is a special publication for privately-held financial institutions that delivers third-party analysis of your bank's performance to shareholders and new investors.

Strengthen Shareholder and New Investor Interest

CAMELS Financial Optics provides a quarterly snapshot your bank's performance.

- *Offers third-party performance insights*
- *Prepared in consultation with CEO*
- *Key performance indicators highlighted*
- *Performance metrics at bank and holding company level*
- *Analysis driven graphing*
- *FMV metrics of stock price, price to book value, dividend and income per share analysis*
- *Elevate investor and shareholder communications.*
- *Provided in electronic format for easy distribution to targeted constituents (shareholders, prospective investor, key customer groupings)*



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:

CAMELS Investor Focus—A web-based application linked to your bank website for identification of new investors.

CAMELS Financial Optics—Provides third-party analysis on your bank's performance. Designed to attract new investors and enhance overall shareholder communications.

CAMELS Stock Valuation Program—Comprehensive performance review information, pricing benchmarks, peer group analysis, and valuation conclusions that continually assess an institution's value in the rapidly changing marketplace.

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.

Long-term Dividend Strategy —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.

Shareholder Success—CAMELS Stock Navigation Program

focuses on increasing shareholder investment growth with emphasis on dividend strategies (cash/stock) and specialized stock liquidity programs for the privately held institution.

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 acquisition, capital offering and DRIP program, while steadily increasing FMV.”

Chad L. Hoffman
President & CEO
Richwood Bancshares, Inc.



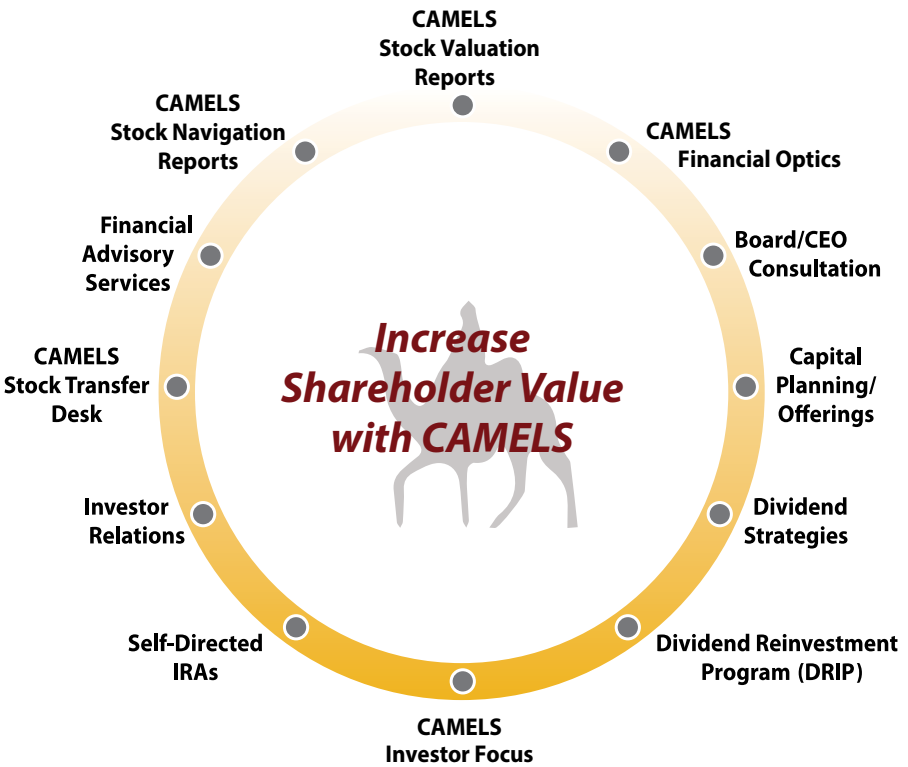
PROVEN SOLUTIONS

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.



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