**Marketing approach to Bank Customers IRA Holders**

Dear IRA Customer,

I am writing today to provide you with a special announcement that BANK NAME, based on a considerable number of requests from both customers and shareholders, has now incorporated a "Self-Directed IRA” account as part of its IRA products available to customers. This new account will allow IRA customers who may be existing or prospective shareholders of HOLDING COMPANY NAME (“BHC”) to accomplish two important objectives … invest in a stock that offers the potential for long-term growth and that simultaneously offers the ability to place that investment (BANK HOLDING COMPANY NAME common stock) in your Self-Directed IRA account.

On behalf of the board of directors of BANK HOLDING COMPANY NAME and management of BANK NAME, we are very excited about this new account and the investment benefits that it affords existing and future IRA customers. While we recognize that a Self-Directed IRA is not suited for every investor, we would like to acquaint you with the many features of this program.

You will be receiving a special invitation by phone to meet at your local BANK NAME office at a time convenient to your schedule (early evening hours available), so that we may explain in a confidential setting the program in detail. *(This special informational meeting is not being offered in a group setting but only in individual meetings.)* We will also provide a copy of BANK HOLDING COMPANY NAME year-end financial report.

We look forward to the opportunity to meet and present the Self-Directed IRA program. We feel that this new Self-Directed IRA can be a valued feature of your investment portfolio.

Sincerely,

OFFICER NAME

President/CEO

*This letter is neither an offer to sell nor a solicitation of an offer to buy any securities. Funds held in corporate stock are not insured by the FDIC or any other government agency. Investments involve varying degrees of risk, including loss of principal. Please review HOLDING COMPANY NAME financial statement and discuss with your financial advisor before making any decision to invest in the common stock of HOLDING COMPANY NAME. HOLDING COMPANY NAME is a privately held company and the securities although do trade do not trade on an exchange. Please carefully read the IRA agreement provided by BANK NAME HERE and consult with your own advisors.*