**SEMINAR INVITATION**

Date

Dear Firstname Lastname

Address

City, ST ZIP

Dear FirstName:

**Bank Name is pleased to introduce a new Self-Directed Individual Retirement (IRA) program.**

The Self-Directed IRA program was developed in response to requests from current and prospective shareholders of Dart Financial Corporation (DFC), the holding company of Dart Bank, as a way to invest in the company over the long-term. The Self-Directed IRA has been specifically designed allowing you to acquire shares of DFC stock in an IRA, providing the opportunity to invest in a stock with the potential for long-term growth. As an existing IRA account holder of Dart Bank, you can transfer your current IRA account into a Self-Directed IRA without penalty or fee’s.

Our IRA team has worked diligently over the last few months to develop this special program and on behalf of the Board of Directors of DFC and management of Dart Bank, I would like to personally invite you to learn more on how a self-directed IRA and DFC stock might be of value to you. 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 investment program.

In the next few days, you will be receiving a special invitation by phone to meet at your local Dart Bank office at a time convenient to your schedule (early evening hours available), so that we may explain the program in detail – these are private meetings, not group sessions. We will also provide you with a copy Dart Financial Corporation’s most recent financial statement for your review of DFC’s stock, as a suitable investment.

Our team looks forward to the opportunity to meet and present the new program. We believe the Self-Directed IRA can play an important part in your overall investment portfolio.

Sincerely,

Designated Officer

Title

*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. There is risk in using a Self-Directed IRA to purchase stock of Dart Financial Corporation, as the investment is not insured against loss. Please carefully read the IRA agreement provided by Dart Bank and consult with your own advisors.*