Bank smart. Build trust.

Grandpoint.

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September 26, 2013

To Our Customers,

It is our pleasure to inform you that Grandpoint Bank and Gilmore Bank have completed our merger after receiving final shareholder and regulatory approvals. The transaction combines two organizations that share a mutual commitment to exceptional customer service. Our complementary product offerings ensure you will have access to a full spectrum of personal and commercial banking services.

As a Gilmore Bank client, you will see very few changes at this time. The name will change to Grandpoint Bank, but you will continue to work with many of the same people you've enjoyed banking with for years. We've enclosed a list of frequently asked questions, which we hope will be helpful in responding to questions you might have regarding the merger.

Once we combine our operations in early December, you will begin to see some changes. We will make every effort to make the transition easy for you, and we'll keep you fully informed of our progress. We anticipate completing this process by December 9. While we expect the systems conversion to proceed smoothly, we know that change can be challenging. If you have any questions or concerns as we merge our operations, please don't hesitate to call your branch manager. Grandpoint and Gilmore share a common goal of providing exemplary service to our clients, and we are committed to resolving customer concerns quickly.

We are excited about the new opportunities our merger creates to provide you with added convenience, expanded banking capabilities, and the same exceptional service you have always received from Gilmore Bank.

Sincerely,

Don M. Griffith
Chairman & CEO