

CAPSTONE BANK

March 7, 2013

Dear Patriot State Bank Customer:

Welcome to CapStone Bank! We value your ongoing banking relationship and are eager to continue helping you reach your financial goals.

We would like to take this opportunity to update you on key events regarding our merger. At the close of business on Friday, April 5, we will begin the transition of Patriot State offices to CapStone. On the following Monday, April 8, these offices will reopen under the CapStone name. At that time, you will begin to realize the benefits of the merger, including new products and services, a larger branch and ATM network, and more.

While the name of your bank is changing, you will discover that the important aspects of how you do business with your bank will be unaffected. Your transactions and other financial needs will be handled by the same friendly, professional bankers who have served you for years. The merger of our two companies reflects our common commitment to maintain the high standards of personal service that customers of CapStone and Patriot State have come to expect. Our partnership will simply allow us to continue building on that commitment.

To help you understand how you may be affected by the merger, we have prepared the enclosed booklet, which includes important account information and answers to many questions you may have. While we have made every effort to minimize the merger's impact on you, we want to make you aware of any changes to your accounts and other aspects of your banking relationship.

Please be advised that no action is required on your part. However, I encourage you to read the booklet carefully to completely understand the features and benefits of your accounts as well as the advantages of banking with CapStone.

If, after reviewing the booklet, you have any questions or would like additional information, please call any of our offices. We are excited about having you as a customer and promise to do everything possible to earn your business every day.

Sincerely,



Michael S. Patterson
Chairman, President and CEO

Enclosure