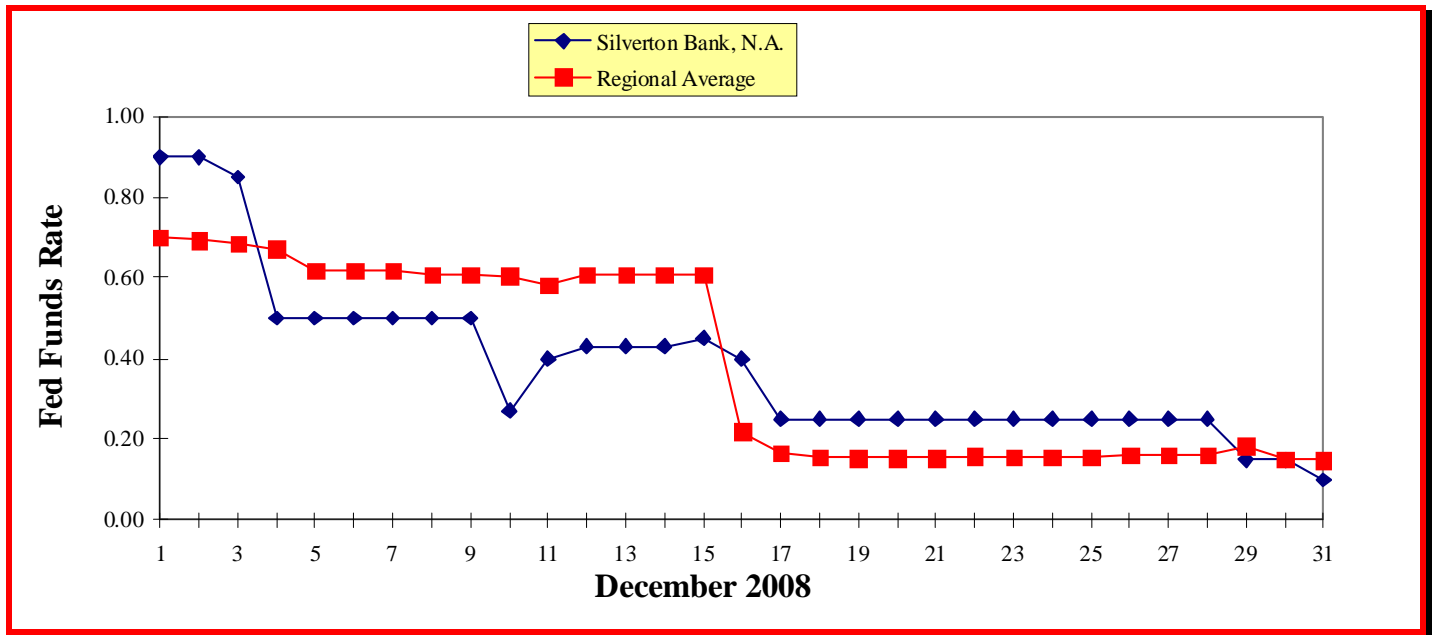


# Silverton Bank, N.A.

## Maximize Your Fed Funds Investment



### Average Fed Funds Rate Paid In December 2008

Silverton Bank, N.A. Agent Rate	0.38%
Regional Average *	0.38%

*\*Regional Average = Monthly average of Fed Funds Rate paid by Compass, Nexity, Regions and Synovus*

### Silverton Bank, N.A. Capital Ratios as of 12/31/08

Total Risk-Based Capital Ratio	10.72%
Tier I Risk-Based Capital Ratio	8.44%
Leverage Ratio	6.67%