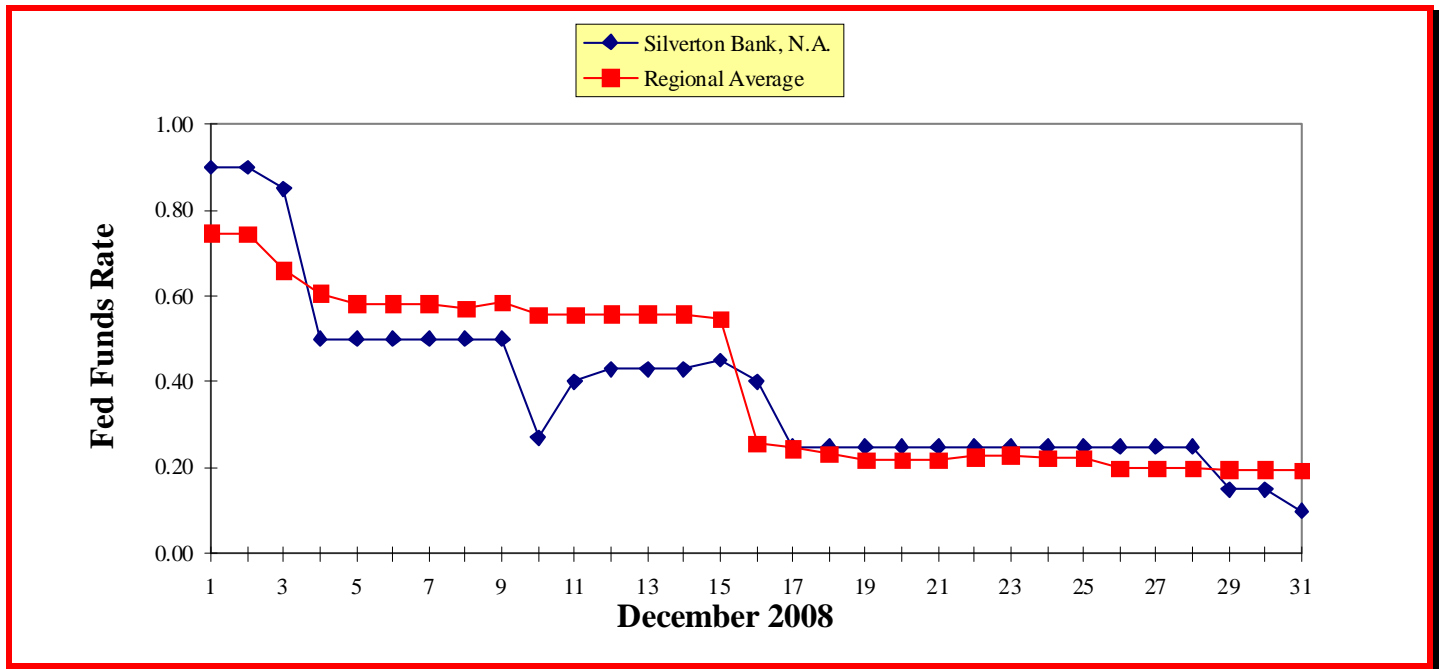


Silverton Bank, N.A.

Maximize Your Fed Funds Investment



Average Fed Funds Rate Paid In December 2008

Silverton Bank, N.A. Agent Rate 0.38%
Regional Average * 0.40%

**Regional Average = Monthly average of Fed Funds Rate paid by Compass, IBBF, Regions and SunTrust*

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%