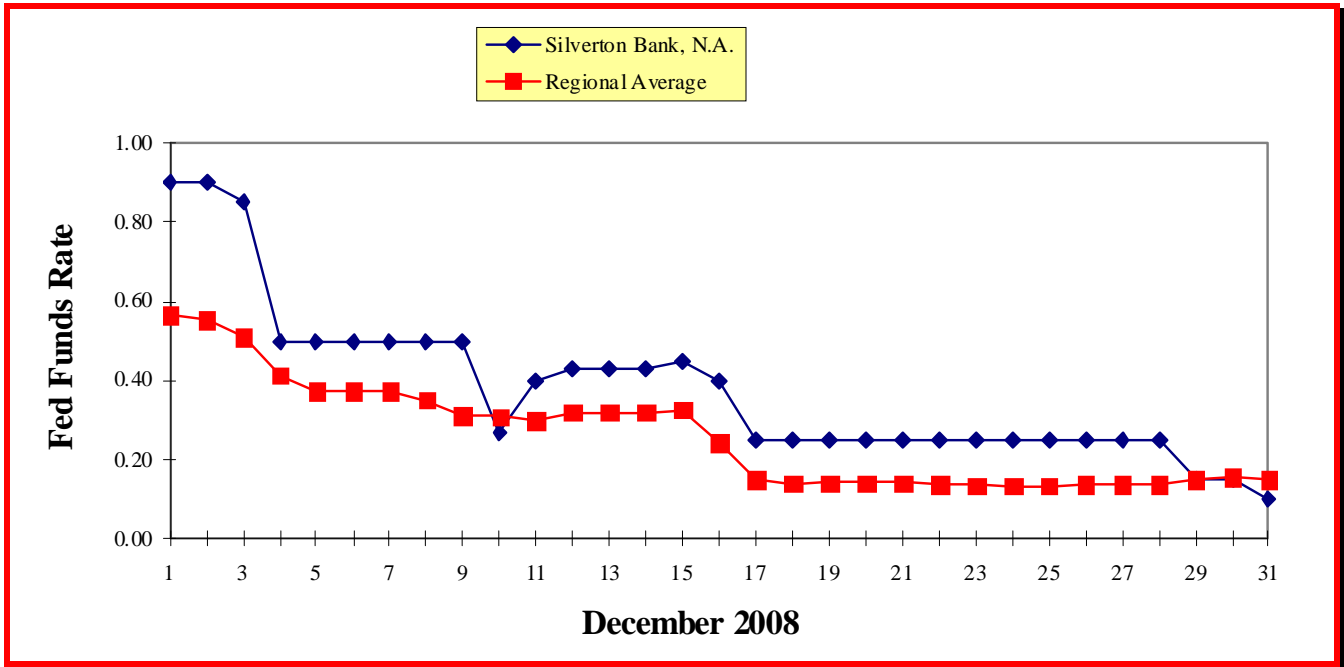


Silverton Bank, N.A.

Maximize Your Fed Funds Investment



Average Fed Funds Rate Paid In December 2008

Silverton Bank, N.A. Agent Rate	0.38%
Regional Average *	0.26%

**Regional Average = Monthly average of Fed Funds Rate paid by Bank of America, Federal Home Loan Bank of Atlanta, Nexity, SunTrust, Synovous, and Wachovia*

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%