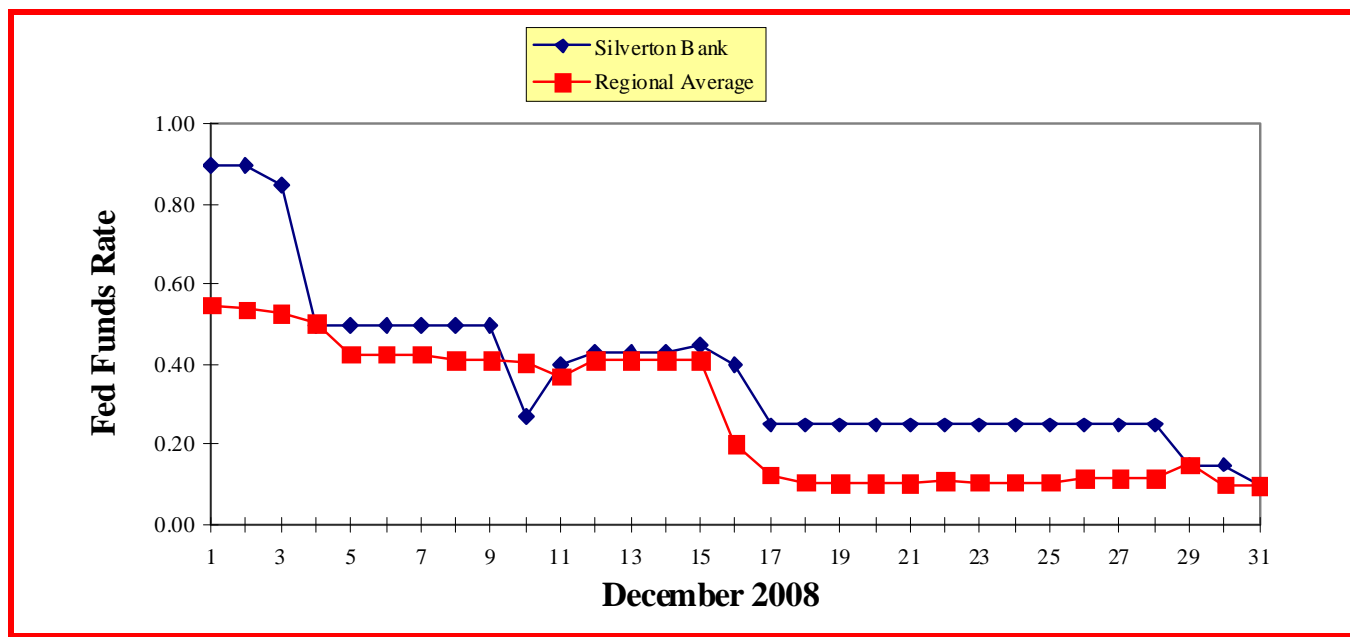


# Silverton Bank

## Maximize Your Fed Funds Investment



### Average Fed Funds Rate Paid In December 2008

Silverton Bank Agent Rate	0.38%
Regional Average *	0.27%

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

### **Silverton Bank 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%