



June 20, 2019

Dear Valued Customer

We announced our proposed merger with First American Bank a few weeks ago. We are excited about this opportunity and want to share with you why we are merging, and how the merger will affect us.

First American Bank is a \$5 billion asset, 53 branch metropolitan Chicago financial institution that acquired the Bank of Coral Gables in 2014. Like us, it is a family owned community bank that shares our values in providing our customers with easily accessible personalized service. As a larger institution, it will strengthen us in technology, commercial banking, wealth management and compliance. First American found in us an enthusiastic partner with deep roots in Miami's vibrant Hispanic community. Although they are much larger overall, their presence in South Florida is less than half of ours. Consequently, you will continue to see the same familiar faces of the staff that has cared for you. Together, we intend to expand our reach throughout the Greater Miami metropolitan area.

Consumers will have **surcharge free** access to over 55,000 ATMs nationally through the Presto and all point networks. You will be able to withdraw cash without surcharge from ATMs conveniently located in Publix, Winn Dixie, Walgreens, CVS, Costco, Target, Speedway, Kroger and Safeway stores among others. And, you will be able to register your new debit cards in Apple Pay®, Goggle Pay® and Samsung Pay® digital wallets.

Businesses will benefit from First American's \$65 million lending limit. First American is an SBA Preferred Lender. This means that complex needs, like working capital lines secured with foreign receivables, can be internally underwritten. For larger borrowers, the burden of managing cash needs can be reduced by automatically sweeping the exact amount needed in a checking account from an associated line of credit.

First American Bank's Wealth Management Group holds \$2.5 billion in assets under management. They provide complete investment and related services for pension and 401(k) plans, as well as investment and fiduciary services to individuals through skilled advisors in wealth and estate planning.

We have filed with the various regulatory authorities for their approval, a process which we anticipate will take us into the fourth quarter. During this time we will be planning the integration. When the merger is approved, we will close and operate as two separate banks for a short time. The final conversion and consolidation is tentatively planned for the weekend of January 18, 2020. We anticipate that your account number will not change and that you will retain your checks. As we approach conversion, we will be in touch regarding new debit cards, any changes that you may experience in your new account and any modifications to our plans that we may need to make.

We will provide updates through our website and in written correspondence as our plans evolve. Please feel free to contact me, or any of our staff, should you have any questions. We look forward to your continued business.

Sincerely,

Guillermo Diaz-Rousselot
President/CEO

EXECUTIVE OFFICE

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