

# BANK SKYNET

Thank you for your interest in Bank SkyNet. Our Board of Directors and management are committed to the goal of this company to be a high performing financial institution.

Our business will always depend and succeed on the many relationships we develop with our customers and the communities we serve. Fellow shareholders and board members are encouraged to actively support our company by allowing us to meet their personal financial needs and by referring others, so that we can also provide them with financial products and services. If you are not currently a shareholder, thank you for seeking information about investment opportunities with Bank SkyNet.

Sincerely

Andrew C. Bearden, Jr.  
Chairman, Board of Directors