



June 8, 2011

Dear Valued Customer,

We are very proud to announce that on July 25, 2011, the offices of Premier American Bank will be rebranded as Florida Community Bank! In January of 2010, just one week after Bond Street Holdings purchased Premier American Bank, we purchased Florida Community Bank. In the 17 months since then, we have gone on to purchase five other institutions, each of which has been rebranded under the Florida Community Bank name, making us the 6<sup>th</sup> largest independent bank in Florida. Now we are very excited to bring the strength of that brand to you!

While this is certainly an exciting transition for us, we understand that you may have some hesitation and questions. The enclosed guide is designed to answer those questions and provide you with more information on the upcoming name change to Florida Community Bank.

Rebranding Premier American Bank as Florida Community Bank is another important step towards building the best Florida Based, Florida Focused bank. While the name of your bank is changing, the bigger story is what will not. The branches and people you know will still be here, ready to put the strength of the Florida Community Bank brand to work for you.

We are committed to making this transition as seamless as possible, but should you have any questions please do not hesitate to call our Customer Service Support team at 1-866-764-0006. We extend our sincere appreciation for your ongoing relationship and we warmly welcome you to the ***Stronger Than Ever*** Florida Community Bank.

Sincerely,

Kent Ellert  
President & Chief Operating Officer