

January 11, 2010

On behalf of the employees at InsurBanc, I wish you all a healthy and prosperous New Year!

As we are all aware, 2009 was a challenging year for the financial industry and although the economy shows signs of some recovery, it is likely that conditions will continue to test the strength and stability of banking institutions in 2010. As a result, businesses will continue to struggle when seeking out capital to finance their strategic objectives.

We are proud of the fact that InsurBanc had a terrific year in 2009, profitable and with plenty of liquidity to provide credit to independent insurance agents across the country. We funded almost 30% more agency financing to new clients over the prior year.

When InsurBanc opened its doors in 2001, it adopted a philosophy of conservative investments and lending policies. We maintain this discipline today in all our business decisions and are optimistic for a very strong 2010 and beyond. InsurBanc's financial condition remains sound with our financial ratios well above regulatory requirements.

Lastly, please keep in mind that we are a bank that was founded by and for independent insurance agents and we dedicate our entire bank to your unique financing needs. As a result of our understanding of the complex workings of your business, we have developed relevant financial solutions to help you succeed.

I would like to thank our clients for their trust and support of InsurBanc and we welcome the opportunity to serve more independent agents in the coming year. The trust of our clients and the hard work of our talented employees have allowed us to remain a strong, stable bank for the insurance industry.

Please feel free to contact me or any member of our senior staff with questions you may have about InsurBanc or your financial needs.

InsurBanc – Your industry, your agency, your bank.

Sincerely

David W. Tralka
President & Chief Executive Officer