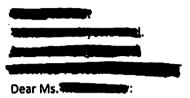


December 24, 2010



On July 28, 2010 Main Street Bank agreed to a consent order with the Federal Deposit Insurance Corporation and the Commissioner of the Texas Department of Banking. This consent order requires that Main Street Bank meet certain elevated tangible capital requirements by December 31, 2010 and March 31, 2011. In order to meet such capital requirements, Main Street Bank must shrink in size by these dates.

Our records indicate the following time deposits placed with us by you on behalf of your SEE EXHIBIT A customers:

Under your deposit account terms and conditions agreements, we may close these accounts at any time upon reasonable notice to you and tender of the account balance personally or by mail. In order to meet these elevated capital requirements, we are hereby tendering the balance of the account. We are also including interest to January 3, 2011.

We appreciate your deposit and wish you the best in the New Year.

Very truly yours,

Regional President

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