



April 29, 2010

Dear First Trust Bank Stockholder:

We recently mailed you proxy material in connection with our upcoming Annual Meeting of Stockholders to be held on May 20, 2010. According to our records, we have not yet received your proxy.

**It is very important** that your shares be voted, regardless of the number of shares you own.

Please take a moment to **VOTE** your shares by returning your proxy in the envelope provided. If your shares are held with a broker or bank, you can also vote by telephone or the internet by following the enclosed instructions.

Our Board of Directors recommends a “FOR” vote on all proposals.

Please disregard this letter if you already voted your shares. Thank you for your cooperation and support.

Sincerely,

A handwritten signature in black ink that reads "Jim Bolt". The signature is written in a cursive, flowing style.

James T. Bolt, Jr.  
President and Chief Executive Officer