



Important dates For new RBC Bank clients.

Please read the following information very carefully. Review the chart for important dates relating to your new RBC Bank accounts and services. You'll see general information about the change to RBC Bank in the enclosed Welcome brochure, and specific information about the transfer of your accounts on the enclosed personalized Account Summary. If you have any questions, please stop by your local branch, visit www.rbcbankusa.com/anb, or call the toll-free RBC Bank Welcome Hotline at 1-888-769-2544.

	WHAT IS HAPPENING?	WHEN?
Merger/account conversion	Your bank will become part of RBC Bank. Computer systems will be integrated, and your accounts will be transferred to comparable RBC Bank accounts.	Beginning Friday, June 20, 2008, at 2:00 p.m.
Account and branch conversion weekend	Your branch will be closed. You will be able to access your accounts via ATMs during that weekend.	Friday, June 20, 2008, at 2:00 p.m. through Sunday, June 22, 2008.
Debit and ATM cards	Debit and ATM card customers will receive a new RBC Bank Visa Check Card or ATM card and PIN in the mail a week prior to the conversion. If you do not receive your card and PIN by June 20, please call us.	You may activate your new RBC Bank card upon receipt. However, you cannot begin to use it until after 4:00 p.m. on Friday, June 20, 2008.
Credit cards	Credit cards will convert to RBC Bank Visa credit cards after the bank conversion in June.	Thursday, July 10, 2008.
Full access to your new RBC Bank accounts	You will be able to access your new RBC Bank account at any RBC Bank branch or through Online Banking or by telephone banking.	Starting on Monday, June 23, 2008.
Deposit account numbers, checks and deposit slips	Your account numbers will change, but you can continue to use your checks and deposit slips until you reorder.	Your account numbers will change on Friday, June 20, 2008, at 2:00 p.m.
Deposit account statements	Your current bank will send you a statement as of June 20, 2008. All transactions after June 20 will appear on your first RBC Bank account statement.	Depending on your account cycle date, you'll receive your first RBC Bank statement between June 26 and July 26, 2008.
Online banking and bill payment	If you currently have Internet banking or online bill payment, it will convert to RBC Bank Online Banking and Bill Pay. Please refer to the enclosed Welcome brochure for more details.	You can begin using RBC Bank Online Banking and Bill Pay on Monday, June 23, 2008.
Loan and payment information	Loan accounts will convert to RBC Bank. Please refer to your enclosed, personalized Account Summary for specific loan account information, and the Welcome brochure for additional information, including any changes in your payment process.	Loan accounts will convert on Friday, June 20, 2008, at 2:00 p.m.

