



RBC Bank™

Welcome.

March 11, 2008

On behalf of everyone at RBC Bank — Indian River National Bank — and the other banks joining our Southeastern network, welcome! Pending all applicable regulatory approvals, ten banks¹ owned by Alabama National Bancorporation will become part of RBC Bank. Your bank, IRNB, is one of these ten. Over the weekend of April 11, 2008, your IRNB accounts and services will transfer, and the name of your bank will change to RBC Bank.

This Welcome Kit is designed to give you the information you need to know about this change.

Personal account summary — this lists the name and number of each deposit, loan, and service account you now have at IRNB. You'll see the corresponding name and number of each new RBC Bank account, and a brochure page number reference for more details.

Welcome brochure — this is a guide to your new personal banking products and services.

Important dates insert — this lists important dates associated with the conversion to RBC Bank.

Consumer account disclosure — this includes terms, conditions, and fees associated with RBC Bank deposit and loan products and services, including safe deposit boxes.

Most important, we want you to know that people matter to us. Community matters to us. You can expect the same friendly service and local decision-making you've always enjoyed. You'll have access to a larger banking center and ATM location network, along with trusted partners and advisors to take care of your financial needs. If we can assist you in any way, please visit your local IRNB branch. Or go to www.irnb.com and click on the "RBC Bank Merger" button for more information. Or call our Welcome Hotline, 1-888-769-2544.

We look forward to meeting you and having the opportunity to do something giant together.

Sincerely,

Scott Custer
Chairman and CEO

¹ The ten acquired banks include: Indian River National Bank, Community Bank of Naples, N.A., Millennium Bank, CypressCoquina Bank, Florida Choice Bank, The Peachtree Bank, Georgia State Bank, First American Bank, First Gulf Bank, N.A., and Alabama Exchange Bank.

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