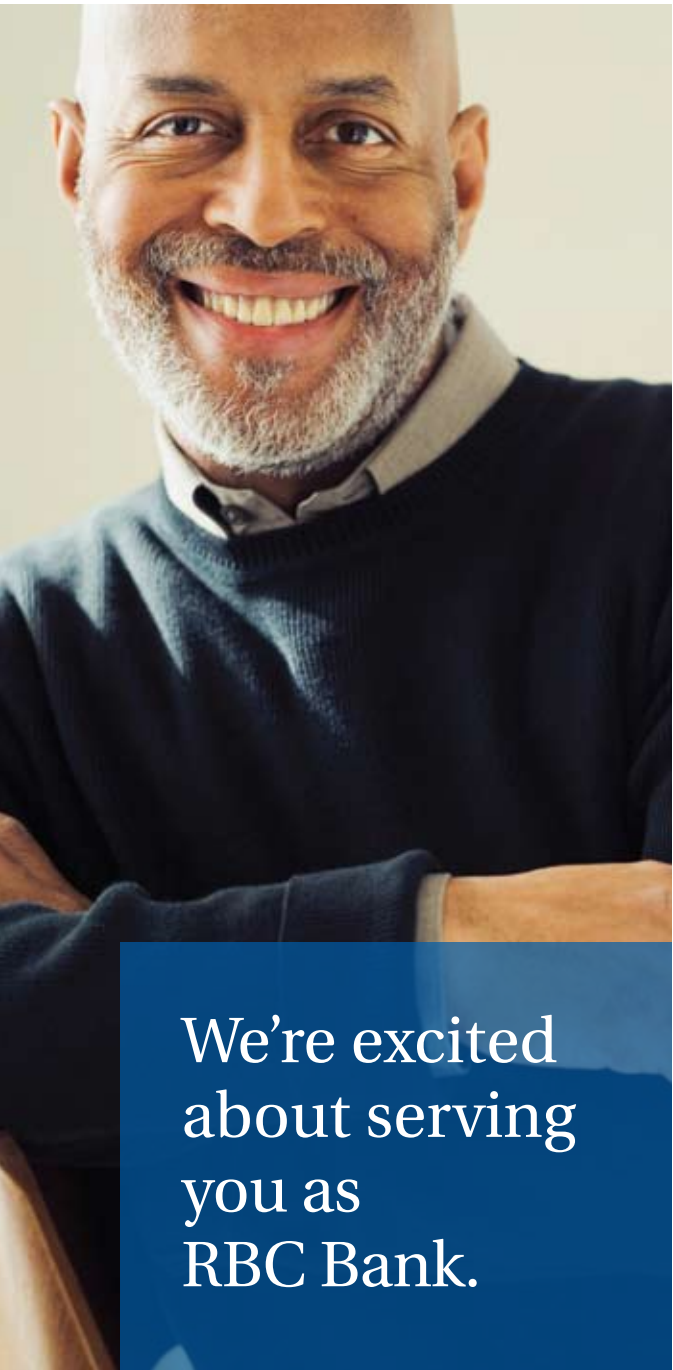




We're looking forward
to being part of the neighborhood.






We're excited
about serving
you as
RBC Bank.

Your bank is in the process of joining the RBC family. And, when this is complete, it will link you to other RBC businesses across the Southeast.

When that happens, you can still expect a hometown touch from your bank and a friendly greeting at your local branch. One of the biggest differences you'll see will be a widely expanded banking network. You'll have access to RBC Bank locations and ATMs stretching from Florida to Virginia, including Alabama, Georgia, North Carolina and South Carolina.

The change to RBC Bank will give you the best of both worlds. The service, personal attention, and local decision-making of a regional bank — plus the expanded products and resources of a large North American bank. This combination helps us deliver giant things to each and every one of our clients.

RBC Bank's move to your neighborhood will happen over the next few months. During that time we'll keep in touch by mail and at your banking center so you know what to expect. This brochure is a start and includes answers to many of the questions you may have right now. Next month, we'll send you a Welcome Kit that will detail your new accounts and what to expect over the conversion weekend. Included will be a toll-free number exclusively for you to call with questions.



Local and regional come together for the best of both financial worlds.

Q. Who is RBC Bank?

A. RBC CENTURA BANK, HEADQUARTERED IN RALEIGH, NORTH CAROLINA, offers a wide range of financial services and advice, including a complete line of banking and mortgage services to individuals, businesses and public institutions throughout the Southeast.

Since 2001, we have been a wholly owned subsidiary of Royal Bank of Canada, which makes us part of one of the largest financial services companies in North America. But our roots are in community banking — we've been taking care of customers in the Southeast for over 100 years. We've been steadily growing over that time, and some of you may already be familiar with us or our commitment to deliver giant things for our customers.

Currently, RBC Centura's multi-faceted customer access network includes more than 340 full-service banking centers, an extensive ATM network, and telephone and Internet banking.

In early April, we will be going through a name change of our own. RBC Centura Bank will change to RBC Bank.[†] The official name change will occur just prior to the conversion of your accounts. Your current bank will then display a new sign showing the RBC Bank name and logo.

The name change to RBC Bank will take some time so you'll continue to see the RBC Centura Bank name for

a while as we transition to the new name. Just know that we are one and the same. No matter the sign on the door or the logo on our business cards, we are steadfast in our commitment to deliver the banking solutions to help you achieve your financial goals.

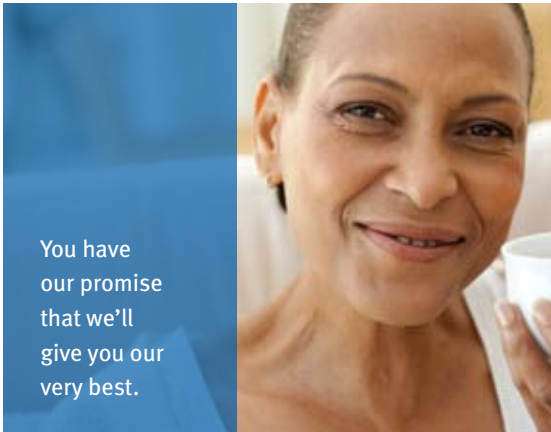
Q. Why is my bank becoming part of RBC Bank?

A. IN FEBRUARY, ten different financial institutions in Alabama, Florida, and Georgia became part of RBC Centura Banks, Inc., also the holding company of RBC Bank. Your bank is one of these ten institutions, all formerly owned by Alabama National Bancorporation. The goal for all of us is to integrate resources to offer you the best possible financial solutions. When the merger is complete, you will have access to more than 430 banking centers across the Southeast.

Q. What do I need to do?

A. NOT MUCH, RIGHT NOW. Between April and the end of June, we will convert all ten of these banks to RBC Bank systems. At that time, your accounts will automatically transfer to RBC Bank accounts, and your current bank will become RBC Bank. You'll be notified well in advance about changes to your accounts and banking processes, and we'll tell you everything you need to know or do. Some business clients may have already received, or will soon receive, information regarding your treasury management products and services. It is important that you return any required

[†] RBC Bank is a trade name used by RBC Bank (USA).



forms or documents as soon as possible to avoid any interruption in your services. If you have any questions, contact your current business banker or the phone number listed in the materials you receive.

We also would appreciate it if you would complete the enclosed survey card. This will provide us with feedback to help make the transition as smooth as possible — and offer you the products and services that are most important to you. If you'll give us your feedback, we'll take your comments and suggestions into serious consideration as we go forward.

Q. What's going to change?

A. THE IMPORTANT THINGS WILL STAY THE SAME. You'll still get personalized attention from the friendly faces you've come to know. And, loan and other decisions will still be made locally. We think you'll find the changes are good ones. We've already mentioned the wider network of banking centers and ATMs — plus some other new products and services. You'll have the extensive resources and technology advantages of a large bank without sacrificing the personal touch that's made you comfortable at your local bank.

Most of all, you'll see what we mean when we say "Let's do something giant." It's a commitment to helping you achieve whatever is most important to you and your family. Whether it's money for college, savings for a family vacation or early retirement, we can do it together.

Q. What does that mean to me?

A. WE UNDERSTAND THAT YOUR RELATIONSHIP WITH YOUR BANK LINKS US TO YOUR LIFE. We respect that relationship, and we strive to make it really work for you. For example, your checking account isn't just a checking account to you — it's the way you pay household bills, access the ATM to get cash for your kids' allowances, buy groceries, and make charitable contributions. A loan is much more than just borrowed money. For our clients, it's the chance to own your first home, pay for college, or get the capital to expand your small business. You have our promise that we'll do everything possible to help you manage the finances that support you, your family, your business, your life. We're here for you. After all, what's giant to us are your goals and dreams.

Q. Will my accounts change?

A. YES. DURING THE ACCOUNT CONVERSION IN APRIL, all personal and business banking accounts will be transferred to the same or similar accounts at RBC Bank.

There will be differences in your accounts — e.g., all deposit and loan account numbers will change. You'll receive updated account transition information over the next month or so. If you do not receive anything from us by the end of March, please contact your current branch so we can send you another package.



Look forward to many new products and services.

Q. Will I need new checks?

A. NO, NOT RIGHT AWAY. After the account conversion in April, you'll be able to continue using the existing checks you have until your next order. Next month, a Welcome Kit will be sent to you with complete information regarding your new RBC Bank accounts.

Q. What about other transaction slips and coupons?

A. FOR NOW, CONTINUE TO USE YOUR CURRENT MATERIALS. You'll receive more information about loan payment coupons, deposit tickets, and other transaction slips in the Welcome Kit next month.

Q. Will my direct deposits continue?

A. YES, UNLESS WE NOTIFY YOU OTHERWISE, DIRECT DEPOSITS (E.G., PAYROLL OR SOCIAL SECURITY) will continue. However, after the account conversion in April, we do suggest that you check to make sure there have been no unexpected interruptions.

Q. If I have a debit/ATM card, will I need to get a new one?

A. YES. YOU SHOULD RECEIVE A NEW RBC BANK VISA* CHECK CARD (which qualifies you for participation in a free rewards program), complete with activation

and usage instructions, about one week prior to the account conversion in April.

Q. Will I have to pay ATM fees?

A. THERE IS NO CHARGE FOR YOUR CARD — IT'S A FREE BENEFIT with all RBC Bank personal and business checking accounts. You'll be able to use your new RBC Bank Visa Check or ATM card at any RBC Bank ATM or Presto! brand ATM at Publix Super Markets free of charge. Refer to the Account Disclosure information in the Welcome Kit you receive next month regarding fees charged by other financial institutions when you use our cards at their ATMs.

Q. What kind of Internet and telephone banking will be available?

A. RBC BANK OFFERS EVERYDAY BANKING OPTIONS THAT LET YOU BANK WHEN IT'S CONVENIENT FOR YOU. This includes personal and business Online Banking with Free Bill Pay. We also offer 24-hour automated telephone service to check account balances and transactions or to transfer funds. If you currently use Internet banking, your account will transfer to RBC Bank. Look for the Online Banking section in the Welcome Kit you receive next month.

Q. What types of products and services do you have for businesses and business owners?

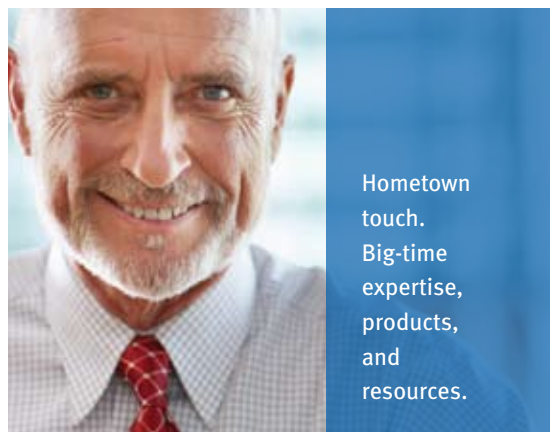
A. YOU'LL BE GLAD TO KNOW THERE'S A LONG LIST OF PRODUCTS AND SERVICES for businesses, business owners and professionals, as well as for larger commercial companies. We offer a full range of business checking, savings, lending and payroll services. In addition, we offer treasury management services, leasing, and merchant card services.

Our Private Banking suite of products and services is tailored to meet the changing needs of professionals and high net-worth clients.

Q. What will happen to my investment accounts?

A. IF YOU CURRENTLY HAVE INVESTMENT OR WEALTH MANAGEMENT SERVICES through your bank or one of its affiliates, you'll be receiving a separate mailing with information about changes to these services.

We'll keep you updated every step of the way.



Q. Will there be changes to my mortgage?

A. YOUR MORTGAGE TERMS AND CONDITIONS WILL NOT CHANGE at account conversion in April. However, the servicing or payment address may change. Look for more information in the Welcome Kit we'll send you next month.

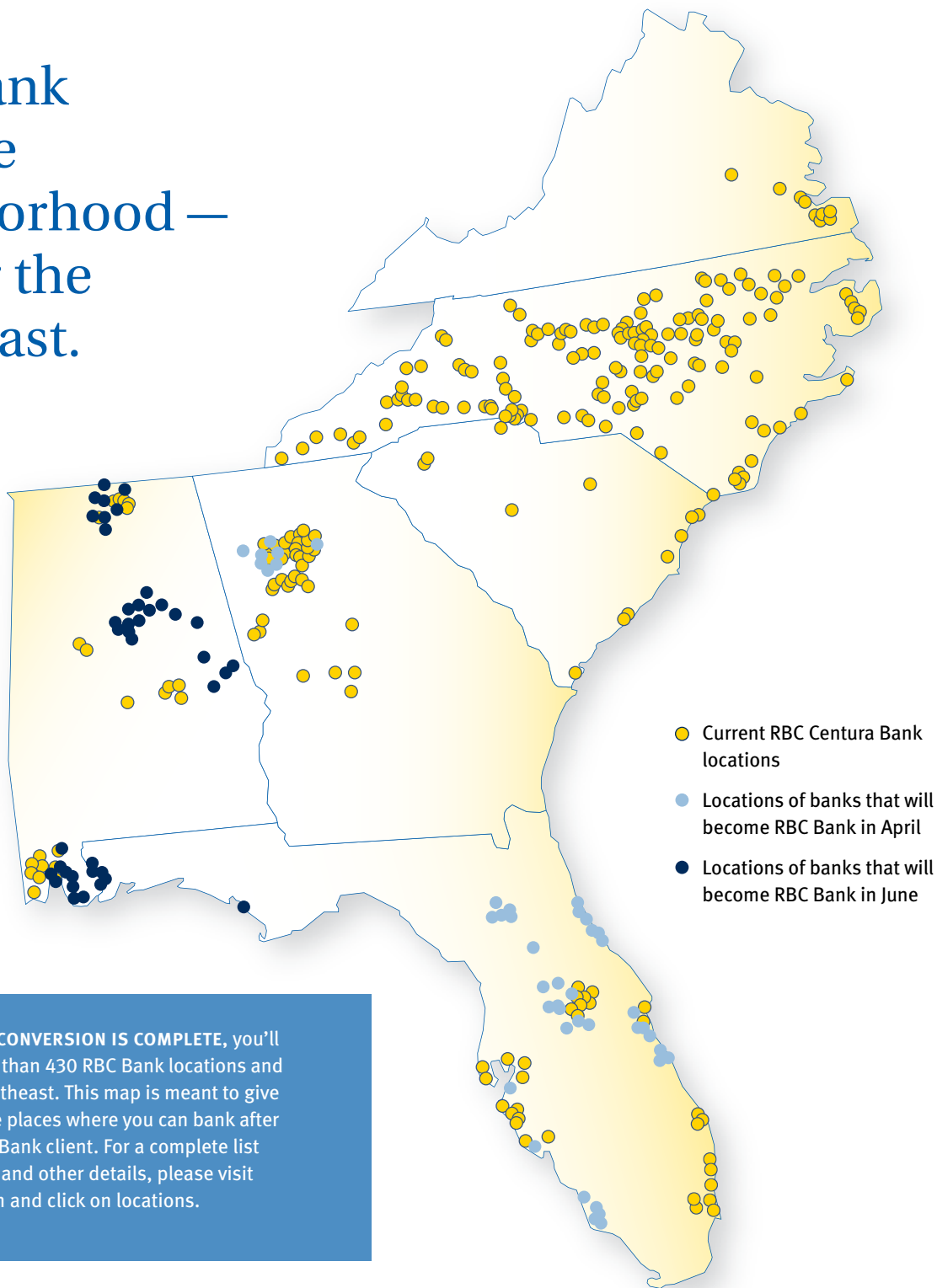
Q. Will my safe deposit box move?

A. UNLESS YOU ARE NOTIFIED OTHERWISE, your safe deposit box location will not change.

Q. What should I do if I have more questions?

A. FOR NOW, REVIEW THE INFORMATION PROVIDED HERE. Next month, you'll receive more detailed information on your specific accounts. At that time, you will be able to call our Welcome Hotline or visit your branch for information about your particular accounts and the transition to RBC Bank.

RBC Bank
is in the
neighborhood —
all over the
Southeast.



ONCE THE ACCOUNT CONVERSION IS COMPLETE, you'll have access to more than 430 RBC Bank locations and ATMs across the Southeast. This map is meant to give you an idea of all the places where you can bank after you become an RBC Bank client. For a complete list of current locations, and other details, please visit www.rbccentura.com and click on locations.



Together,
we can do
something giant.

Looking forward.

We're looking forward to providing you with the service, personal attention, and local decision-making of a regional bank, along with the expanded products and resources available as being part of one of North America's leading financial services organizations. The following banks will become RBC Bank during two account conversions this year:

IN APRIL,

Indian River National Bank
Community Bank of Naples, N.A.
Millennium Bank
CypressCoquina Bank
The Peachtree Bank
Florida Choice Bank
Georgia State Bank

IN JUNE,

First American Bank
First Gulf Bank, N.A.
Alabama Exchange Bank

Let's do something giant.®



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EQUAL HOUSING
LENDER Member FDIC

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