



Looking forward.

February 2008

A special message for our clients:

You recently received a mailing regarding the changes that will happen over the next few months when Indian River National Bank becomes part of RBC Centura Bank, subject to receipt of all applicable regulatory approvals. It's an exciting time for all of us.

In that letter, we promised to keep you up-to-date on what's happening as we move forward. We are sending this information to you today to introduce RBC Centura Bank and welcome you on behalf of our entire team. We want to assure you that we'll keep many of the good things that made you choose IRNB to begin with, while bringing diverse service offerings, capabilities, and a wider network of locations to our new customers.

We want to make the transition from IRNB as easy as possible for you and we'll provide the information and support you need prior to the account conversion in April. In the next few weeks, you will be sent a Welcome Kit from us with very specific information about your new banking relationship. This Welcome Kit will include details about your personal and business deposit accounts, loan accounts, various financial services, and how the account conversion will occur.

For now, we've enclosed a brochure that provides answers to many of the initial questions you may have about what to expect during the transition. You'll also read about the fact that, just prior to the account conversion in early April, we will be going through a change of our own. We are currently known as RBC Centura Bank and will become known as RBC Bank. During the account and bank location conversion, IRNB branches and all your accounts will transition to RBC Bank.

We're developing a special toll-free Welcome Hotline to answer any questions you may have after reviewing your account information and how your accounts will transition to RBC Bank. The special phone number and email address will be included in your Welcome Kit. In the

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meantime, we hope you find the enclosed brochure helpful. If you have any further questions after reading through it, please visit your local IRNB branch.

Together we are building a strong financial institution that will offer an extensive network of products, services, and resources across the Southeast. You'll have the convenience of more banking centers and ATM locations. You'll enjoy the same friendly service and local decision-making you've come to expect. And you'll soon see what we mean when we say "*Let's do something giant.*" We want to be a part of your future and give you the financial tools and products you need.

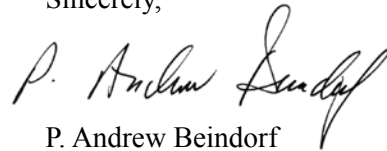
We look forward to the transition ahead and helping you accomplish what's giant to you.

Sincerely,



Scott Custer
Chairman & CEO
RBC Centura Bank

Sincerely,



P. Andrew Beindorf
President and CEO
Indian River National Bank