

THE STILWELL GROUP
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April 7, 2014

Dear Fellow Shareholder,

Below is a picture taken at last year's annual shareholder meeting of our Bank's Chairman. None of the other board members bothered to wake him up.



Photo taken at annual meeting on May 23, 2013 at 2:54 pm.

If you, like me, believe it's time to bring a fresh influence to our Bank's board of directors, please vote the **GREEN** proxy card for Mark Saladin.

Sincerely,

/s/ Joseph Stilwell