



November 1, 2011

Re: Spencer Post Office Box

Dear Customer

For many decades our bank has received its mail at P.O. Box 70 at the Spencer Post Office. Unfortunately, we are seeing more and more evidence that this post office will most likely be closed in the foreseeable future. We are very disappointed about this, but it nevertheless appears to be the plans of the Postal Service.

When the time comes that we can no longer receive mail at our long-held post office box, we will be forced to make a change. This change will require us to redo all of our stationary and business cards as well as all of the many other things on which we place our address. More importantly, we will need to quickly communicate this information with all of our customers.

Instead of waiting for the inevitable, we have decided to go ahead and use our physical address as our mailing address. We are now beginning the process of changing our address on all of our bank statements, stationary, business cards, and many other items.

Additionally, although we are physically located in Spencer, in order to receive mail at our location we must use "Oklahoma City" as the address. So, please be advised that beginning immediately, our mailing address is:

Advantage Bank
8001 NE 23rd Street
Oklahoma City, OK 73141

As we work through this transition, we will keep our present Spencer post office box and we will be able to receive mail at both locations. We encourage you to begin using our new mailing address to avoid any potential issues later when we no longer have a post office box in Spencer. As mentioned above, we will begin making changes on all of our materials over the next few months. Please contact us if you have any questions.

Sincerely

A handwritten signature in black ink that reads 'Randy C. Smith'. The signature is written in a cursive style with a large, prominent 'R' and 'S'.

Randy C. Smith
President & CEO