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MEMORANDUM Ref #2010-4.19.2

TO : ALL AGENTS

FROM: Craig R. Lynd, KELTIG General Counsel

DATE : 4/19/2010

RE : Bank Closure Alert
Riverside National Bank of Florida, Fort Pierce, Florida

On Friday, April 16, 2010, Riverside National Bank of Florida (CERT #24067), Fort Pierce, FL was closed by the Office of the Comptroller of Currency. All deposits, excluding certain brokered deposits, were transferred to the acquiring institution. For further information, please visit the FDIC web site: Riverside National Bank of Florida (www.fdic.gov).

Please contact KELTIG directly if you should have any questions or concerns. For a list of all Agent Memorandums, please visit the Agents' portion of our website at www.keltig.com.