



Dear Shareholder:

We are pleased to notify you that as of July 21, 2014 **Computershare** became the new stock transfer agent and registrar for SouthPoint Bank. Computershare provides you the flexibility to access information and process transactions using their toll-free shareholder services center, automated telephone support system and internet capabilities.

Contacting Computershare

Please direct your inquiries and transaction requests to Computershare using the options listed below:

Telephone inquiries: 1-800-662-7232 (U.S.)
 1-781-575-4238 (non U.S.)

E-mail inquiries: web.queries@computershare.com

Written requests: Computershare
 P. O. Box 30170
 College, Station, TX 77842-3170

By Overnight delivery: Computershare
 211 Quality Circle, Suite 210
 College Station, TX 77845

Investor Centre

You can also manage your account online via Investor Centre, Computershare's Web-based tool for shareholders. Here you can view your account details, update your account information and process various transactions. Registration is quick and easy. You can access Investor Centre at www.computershare.com/investor.

Sincerely,

J. Stephen Smith
Chairman, President and Chief Executive Officer