Opportunity Bank, N.A.

GREEN BANK

Joint letter to customers

May 1, 2012

Dear Opportunity Client,

We are excited to announce that Opportunity Bank will soon become Green Bank! With current assets in excess of $1.3 billion, Green Bank is in the top eight percent of banks in the country, and is uniquely focused on serving Texas customers. Green Bank offers a wide variety of banking products including competitive deposit rates and locally made loan decisions.

Currently, Green Bank has three offices in the north Dallas area--private banking offices in Preston Center and Uptown and a commercial loan office on Sherry Lane. Anchored in Houston with seven locations, the bank also serves the Austin market.

Still subject to regulatory approval, the merger is expected to occur in late May. Your accounts will not move to Green Bank's system until August. Until that time, your accounts, services, FDIC insurance, statement dates, online banking and ATM/debit card access will remain the same. Equally important, the same professional Opportunity bankers will continue to serve you.

Opportunity Bank and Green Bank are working closely together to make this transition as efficient as possible. We will communicate our progress and let you know in advance of any and all changes that might impact your accounts.

Enclosed is a brochure about Green Bank. We are certain that you will enjoy working with Green Bank in the future. The Opportunity Bank team appreciates the confidence you have placed with us and we look forward to continuing to serve you as Green Bankers. We encourage you to stop by or give us a call if you have any questions about the transition.

Sincerely,

Thomas R. Yenne
Texas Market President
Opportunity Bank, N.A.

Bart Bearden
Dallas Market President
Green Bank, N.A.