GREEN BANK℠

Q & A FOR OPPORTUNITY BANK CUSTOMERS

AN IMPORTANT NOTICE TO CUSTOMERS OF OPPORTUNITY BANK

On June 1st, your bank at 1301 E. Campbell Road became Green Bank. However, you have been and may continue to use your current Opportunity Bank accounts and most of the same services until August 10, 2012. Effective at the close of business on Friday, August 10, 2012 we will change bank signage and complete systems and product conversions.

We urge you to read this Question and Answer document and the enclosed account information very carefully.

We have taken every consideration to ensure the impact of this conversion on you, the customer, will be minimal. Your demand deposit, savings and loan account number(s) will not change. Certificate of Deposit and IRA accounts numbers will have a prefix of 63 added to the beginning of the current account number. You can determine the type and details of the Green Bank account your current Opportunity Bank account will convert to by referring to the enclosed Quick Reference Guide. If this account does not meet your needs, please see your banker after August 13, 2012 for other account options.

Our Customer Service Department at 1-800-316-7572 welcomes the opportunity to assist you Monday through Friday, from 8 a.m. to 5:30 p.m. should you have any concerns or you may call your local branch.

GENERAL INFORMATION

Q: What is the actual acquisition date?

A: The actual date of acquisition was Thursday, May 31, 2012.

Q: When will the actual conversion take place?

A: The actual date of conversion will be Friday, August 10, 2012.

The Richardson location will close at 4:00 p.m. on Friday, August 10, 2012. The branch will be open for business as the Richardson branch of Green Bank on Monday, August 13, 2012. Please use our night depository located at the branch should you need to make deposits during this time. (Refer to Debit/ATM Card section for additional information regarding access to your accounts/funds over conversion weekend.)

Q. What branches can I use after conversion, beginning August 13, 2012?

A: You will be able to use any Green Bank branch. Our locations can be found at www.greenbank.com.

Q: Will my account number change?

A: Your demand deposit, savings, and loan account numbers will not change. Your certificate of deposit and/or IRA account number will have a prefix of 63 added to the beginning of the account number.

Q: Will the branch staff and hours be changing?

A: The current lobby staff and hours will remain the same. As always, you will be notified before we make any changes to our hours of operation.

ABOUT MY DEPOSIT ACCOUNT

Q: Will my deposits still be insured by FDIC?

A: Your existing FDIC insurance coverage did not change at the time of acquisition. If you currently have accounts at both Green Bank and Opportunity Bank, your deposits will continue to be insured separately up to the maximum amount for at least six months after the acquisition. If you have a Certificate of Deposit ("CD"), separate insurance coverage will continue until the later of six months or the earliest maturity date of the CD after the six-month period following the acquisition.

Q: Can I continue using my checks?

A: Yes, you may continue to use your current Opportunity Bank checks. The Green Bank routing and transit number (113024164) should be used on all future check orders. When you are ready to re-order or order new checks, please visit your local Green Bank office or order online through our website at www.greenbank.com by logging into Green Bank's online banking system.

Q: Will there be any change to the order that my items are paid?

A: When processing checks or orders drawn on your account, Opportunity Bank paid the largest items first. Green Bank's policy is to pay checks or orders drawn on your account based on the dollar amount (smallest to largest). For electronic transactions, our policy is to pay them in the order that they are received. (Refer to the Notice Regarding Payment Order of Items enclosed.)

Q: What will happen to automatic payments and direct deposits that are set up on my account?

A: Green Bank will provide a Notice of Change to all providers with whom you have established automatic payments and/or direct deposits. You may also want to notify those providers that, effective August 13, 2012, the Green Bank routing and transit number (113024164) should be used. In some cases it may be necessary to request your assistance if the originator does not make the change based on the information we provide to them. If this is the case, you will be notified separately.

If you have automatic payments set up with service providers using your Opportunity Bank VISA® Debit Card, please notify them to begin using your new Green Bank VISA® Debit Card number and expiration date, effective August 13, 2012, or make alternate payment arrangements.

Q: What changes will occur to Interactive Voice Response (Telephone Banking)?

A. The Toll-Free access number will be 1-877-713-8637; just follow the voice prompts to select the information or service you wish to access. You can access account balance information or make transfers between Green Bank accounts. It's private, secure and free of charge!

Q: Can I still utilize the Opportunity Bank Online banking services?

A: Effective August 13, 2012, your access to Opportunity Bank online banking services will transition to Green Bank NetTeller online banking services.

There will be a temporary service outage during the transition weekend. Prior to August 10, 2012, affected clients will be receiving a letter addressing these changes in more detail.

Q: What if I want Green Bank, N.A. to authorize and pay overdrafts on my ATM and everyday debit card transactions?

A: If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, complete the enclosed form and return to Green Bank in the enclosed postage paid envelope.

IMPORTANT DEBIT/ATM CARD INFORMATION

Q: Can I still use my Opportunity Bank VisaTM Check Card?

A: You will no longer be able to use your Opportunity Bank VISA® Debit Card after approximately 12:00 a.m., August 13, 2012. However, you will receive a new Green Bank VISA® Debit Card prior to conversion, which you will be able to use as of August 13, 2012. Green Bank VISA® Debit Cards can be used at any ATM where you see the PULSE™ or PLUS™ logo or as a debit card at VISA® merchants worldwide. Green Bank never charges our customers a fee to use our ATMs.

Your new Green Bank VISA® Debit Card will be mailed on August 1, 2012. Your secure PIN will be sent in a separate mailing on August 3, 2012. You will be able to activate your card at any ATM and change your assigned PIN number at any Green Bank ATM or stop by a convenient banking location. If you have not received both your card and your secure PIN by August 10, 2012, please call Customer Service at 1-800-994-0640.

If you have automatic payments set up with service providers using your Opportunity Bank VISA® Debit Card, please notify them to begin using your new Green Bank VISA® Debit Card number and expiration date, effective August 13, 2012, or make alternate payment arrangements.

ABOUT MY CD OR IRA

Q: Will my IRA be affected by the acquisition?

A: Green Bank became the successor custodian or trustee of your IRA as of June 1, 2012.

Q: Will my Certificate of Deposit be affected by the acquisition?

A: Certificates currently under contract will not change until their maturity date. You will be notified at the maturity of your CD or IRA of the new rate, term and maturity date.

Account Numbers: Effective August 13, 2012 your Certificate of Deposit and IRA account numbers will be modified. Your account number(s) will begin with “63” followed by your current account number.
Example: Current Account Number = 4019789 New Account Number = 634019789

NOTE: After August 13, 2012, interest on your CD or IRA will change from monthly compounding to quarterly compounding at its next maturity. There will be no change if your interest is paid monthly by check, ACH or deposited to another Green Bank account. Interest on your Time Deposit is compounded daily but will change to simple interest at maturity.

ABOUT MY STATEMENT

You will continue to receive your regular statement through August 10, 2012. Opportunity Bank systems will produce statements for all transaction accounts on August 10, 2012, and any interest due will be paid. Monthly service charges will not be imposed on this statement. After August 13, 2012, you will receive your new Green Bank statement at its regularly scheduled time. Information on your statement date is provided on the Quick Account Comparison Chart included in this package of information.

You will notice on your first statement from Green Bank that we are waiving all monthly maintenance fees for the first month to welcome you to Green Bank.

ABOUT MY LOAN

Q. What branches can I use to make loan payments?

A: You may continue to use the Richardson branch location. In addition, you will be able to use any Green Bank branch as well. Our branch locations can be found on the Green Bank website (www.greenbank.com).

Q: Will my loan number change?

A: No, your loan number will remain the same.

Q: Where should I mail payments?

A: All payments should be mailed to:

Green Bank, N.A.
P. O. Box 980608
Houston, TX 77098

Q: What will happen to automatic payments that are set up from my Opportunity Bank deposit account?

A: Your payments will continue to be made as scheduled. You do not need to take any action.

Q: What will happen to automatic payments that are set up from my account at another bank or payments that I currently make through Online Bill Payment?

A: Green Bank will provide a Notice of Change to the bank where the automatic payments are drawn. You may also want to notify those providers that, effective August 10, 2012, the Green Bank routing and transit number (113024164) should be used. In some cases it may be necessary to request your assistance if the originator does not make the change based on the information we provide to them.

If you currently make your payments via Online Bill Payment you will need to update the payee and address with your new Green Bank information.

ABOUT MY LOAN BILLING NOTICE

Please send in your loan payment with the Opportunity Bank billing notice if you have already received one. Going forward, Green Bank will send you a billing notice 15 days prior to the date your payment is due. However your obligation to pay as agreed is not affected by your failure to receive a notice.

ABOUT MY LOAN PAYMENT

All loan payments received will be posted to your loan as billed on the notice, but posted effective dated as of the date received by the Bank.

ABOUT MY SAFE DEPOSIT BOX

Q: What will happen to my Safe Deposit Box?

A: There will be no change to your Safe Deposit Box contract, keys or rental rates.