



Andrew W. Stein, President | Chief Executive Officer

May 29, 2008

Mr. Tony Coleman
The AaSys Group, Inc.
11301 N US Highway 301
Suite 106
Thonotosassa, FL 33592-3603

Dear Mr. Coleman:

Summit Bank opened for business April 8, 2008. We engaged the AaSys Group to assist us in selecting a data processor and help us to manage the implementation in conjunction with Fidelity National Information Services, our selected processor. The selection of processor was made in January 2008. We charged AaSys and FIS with completing implementation, including installation of equipment and training by April 1, 2008. Both vendors informed us that the schedule was too aggressive and expressed grave concerns about meeting the deadline. Despite the misgivings, John Graham, AaSys project manager assigned to Summit, approached the implementation with the goal of accomplishing our timeframe for opening for business. All parties pushed forward, never succumbing to concerns about the aggressive timeframe. The end result was the bank opened on April 8, 2008. We were ready for our original goal of April 1, 2008, but waited for final regulatory approval.

We could not have opened when we did without the assistance and guidance of AaSys, especially John Graham and David Cabassa. AaSys possessed expertise and experience in all facets of choosing and implementing data processing services and equipment, expertise we did not possess, and I venture to say very few de novo banks would possess. The fee to AaSys was the best pre-opening expenditure we made.

Since our original agreement, we have engaged AaSys to assist us with monitoring our systems and providing offsite data storage as key components of our contingency planning. Both agreements were signed based on our complete confidence in AaSys and its demonstrated expertise and commitment to our business plan.

Please pass our sincere appreciation to John Graham and David Cabassa and the rest of your team. Your efforts and results were outstanding.

Sincerely,

A handwritten signature in blue ink, appearing to read "Andrew W. Stein", written over a light blue horizontal line.

Andrew W. Stein

cc: Frank Hall