

June 29, 2011

Dear Shareholder:

I am writing to inform you that shortly before our originally scheduled June 16<sup>th</sup> annual meeting, we discovered that an error by one of our service providers resulted in many of our shareholders not receiving our May 18, 2011, mailing. This mailing included a proxy statement and proxy card for the June 16<sup>th</sup> meeting. As a result, those shareholders did not have an opportunity to attend the meeting or cast their vote. To rectify this situation, we adjourned the June 16<sup>th</sup> annual meeting and will reconvene at the offices of the bank at 8:30 a.m. on August 11, 2011. At the August 11<sup>th</sup> meeting, we will hold the formal shareholders' vote for directors and conduct any other business that may come before the meeting. Management will not be making a formal presentation of year-end operating results at this meeting. I encourage you to visit our website at [www.choicebank.com](http://www.choicebank.com). We have provided links to the presentation that was provided at the June 16<sup>th</sup> meeting, as well as other pertinent information regarding our annual meeting.

Our records indicate that you may have been one of our shareholders who did not receive the proxy materials we sent in May, including our proxy statement dated May 18, 2011, which is enclosed with this letter. There have been no material changes to the information in our proxy statement since we prepared it in May.

Your vote is important. Whether or not you plan to attend the adjourned meeting on August 11<sup>th</sup>, please act promptly to vote your shares. You may vote your shares by completing, signing, and dating the enclosed proxy card and returning it in the accompanying postage paid envelope provided. You may also vote your shares through the internet by following the instructions set forth on the proxy card. Your right to vote in person at the meeting is not affected by returning the proxy card.

If you have any questions regarding the adjourned meeting or proxy material, please contact us at (920) 230-1300.

Sincerely,



J. Scott Sitter  
President / CEO