Notice to Customers
October 17, 2013

Earlier this year, we announced that Bank of the Rio Grande N. A. was acquired by the Strategic Growth Bancorp family of community banks. We are deeply rooted in New Mexico and our continued focus on community banking, and are now part of a family of banks in the region that includes the oldest bank in the Southwest – the First National Bank of Santa Fe, founded in 1870.

Bank of the Rio Grande N. A. and its affiliate, Mile High Banks, recently received regulatory approval to become divisions of The First National Bank of Santa Fe and its bank charter. Effective November 1, 2013, the three banks will become one FDIC–insured institution, and Bank of the Rio Grande N. A. and Mile High Banks will each operate as divisions of The First National Bank of Santa Fe.

What this means for you as a depositor:

- After charter consolidation, effective November 1, 2013, we will be one FDIC-insured institution.
- Your FDIC Deposit Insurance covers all deposit accounts, including checking and savings accounts, money market deposit accounts and certificates of deposit. The standard insurance amount is $250,000 per depositor, per insured bank, for each account ownership category.
- In the case of a merger or acquisition, separate deposit insurance coverage is maintained for a period of 6 months. This is designed to protect our customers and provide ample time to restructure account ownerships, if necessary, to ensure continued FDIC insurance coverage.

If you would like more information, please speak to any branch representative.

Thank you for your continued trust in us. We couldn't be more excited for the future!

Member FDIC