



July 22, 2008

Dear Security One Bank Customer:

We are pleased to report that shareholders of Security One Bank have approved our name change to John Marshall Bank. Over the next several months, you will begin to see our new name on our web site, on account statements and other correspondence with our customers.

Nothing is changing but the name. Your accounts will continue to be serviced by the same employees; you may continue to use your Security One Bank checks; and user names and passwords will remain the same for online banking and bill pay services.

The change in our name is related to recent additions to our board of directors and senior management team, and a recently completed stock offering of \$22 million. These changes have significantly strengthened the bank and will allow us to expand our products and services, particularly to the local small business market.

We thank you for doing business with us and look forward to continuing our relationship with you as John Marshall Bank.

Should you have any questions regarding our name change, please do not hesitate to contact us.

Sincerely,

A handwritten signature in black ink, appearing to read "John R. Maxwell".

John R. Maxwell
Chairman & CEO

A handwritten signature in black ink, appearing to read "Carl E. Dodson".

Carl E. Dodson
Chief Operating Officer