



John S. Szuch
Chairman

February 9, 2011

Mr. George A. Isaac, III
President/CEO
GAI Capital Limited
P.O. Box 50009
Santa Barbara, CA 93150

Dear George:

I have worked with you on a number of corporate banking relationships, some of which involved you as CEO. I am very familiar with your strong strategic, financial and managerial capabilities.

You were a Director during the entire 15 years of existence of Capital Bank, a publicly listed national bank. As you are aware, Capital Bank was sold to Fifth Third Bancorp for \$266 million dollars. During your involvement with Capital Bank, you served as Chairman of the Audit, Compensation and Investment Committees. You also acted as a liaison with bank regulators on a number of sensitive issues and were the lead advisor among our Directors in the negotiations which led to the very successful sale of Capital Bank to Fifth Third Bancorp. Your keen analytical ability and negotiating skills were instrumental in facilitating the transaction.

Subsequent to the sale of Capital Bank to Fifth Third Bancorp, you were actively involved as a Director of Fifth Third Bank (Northwestern Ohio) and played a lead role in advising management on the operation of this Fifth Third affiliate. You were also instrumental in identifying managers at Fifth Third Bancorp who had significant upward potential and your strong recommendation led to the appointment of our current affiliate President, who is very highly regarded throughout the Fifth Third Bancorp organization.

You have been a personal advisor to me throughout my business career and I have relied heavily on your advice. I appreciate and commend your strong analytical capabilities, your business judgment as well as your good common sense.

I thank you for the assistance you have provided and wish you continued success. I would be pleased to serve as a reference for you as a Board candidate or management consultant.

Very truly yours,

A handwritten signature in black ink, appearing to read 'John S. Szuch', written over a horizontal line.

John S. Szuch
Chairman

JSS/cam