

FNB/ Highlands Bank Merger With ViewPoint Bank

Frequently Asked Questions

With the exciting news of the impending merger between FNB/ Highlands Bank and ViewPoint Bank, you will undoubtedly have many questions. We have prepared the following Frequently Asked Questions to assist you. It is our intention to maintain an environment of open and honest communication with you our clients. Please do not hesitate to contact us if you have any other questions not covered in the following FAQ. As always we appreciate your business and look forward to continuing to serve you as North Texas' premier community bank.

Q. Will my deposits still be FDIC insured?

- A. Yes. Your deposits will continue to be insured by the FDIC according to applicable rules and limits. If you have questions or concerns about larger deposits or FDIC limits, visit you local branch, call the FDIC customer information line at 1-877-275-3342, or visit online at www.FDIC.gov.

Q. What if I currently have deposits at both FNB/Highlands and ViewPoint Bank and the combined deposits exceed \$250,000? Are all funds insured?

- A. If your combined deposits at both institutions exceed the \$250,000 limit, they will be separately insured for six months from the effective dated of the transaction.

CDs are separately insured until the first maturity date.

Q. Will there be any changes to the interest rates on my CDs?

- A. No. We will both honor the rates, terms and conditions on your Certificate of Deposit. As each CD reaches maturity, you will be able to renew at the variety of rates and terms offered at that time.

Q. Can I conduct my FNB/Highlands Bank business at a ViewPoint Branch?

- A. Not at this time. There will a short transition period before we are able to convert the operating systems and product platforms to accommodate this. Currently we anticipate the conversion to take place in the early 2012. Until then, you should continue to use your usual FNB/Highlands branch for conducting your banking business.

Q. What if I use Treasury Management services?

- A. At this time, there will be no changes to your Treasury Management services. We will make sure to notify you well in advance of improvements, additional conveniences, and other potential changes that may affect you as a client of FNB/Highlands Bank.

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Q. What if I have a FNB/Highlands Bank loan or line of credit?

A. Continue making your payments just as you do today.

Q. Will I incur any costs as a result of the changes?

A. We recognize that changing account numbers will mean you have items such as checks and check stock that you can no longer use. It is the Bank's intent that this transaction should be neutral to our customers in terms of out-of-pocket costs.

Q. Who is ViewPoint Bank?

A. ViewPoint Bank is a \$3 Billion bank founded in 1952 and headquartered in Plano, Texas. ViewPoint operates 25 full service branches in the Metroplex. Visit their website at www.Viewpointbank.com to learn more.

Q. Can you tell me more about what this change in ownership will mean to me as a client?

A. Upon completion of this merger you will enjoy new benefits, including but not limited to the following:

- You will be able to enjoy an expanded branch network of 30 branches in Dallas, Collin, Jack, and Wise Counties.
- You will have access to a broader array of products and services.
- You will be able to rely on the financial stability of the combined company with high levels of capital, above the level deemed "well capitalized" by the bank's regulators.
- You will know we are based in North Texas and managed by local bankers.

Q. Will the branches change their names to ViewPoint Bank?

A. Yes. However, the name will not change until we are able to convert FNB/Highlands operating systems and the product platform. At this time we expect the conversion to take place in the early 2012.

Q. Will any branches be closed?

A. There is no overlap of FNB/Highlands Bank and ViewPoint branches. As such, we do not anticipate any branch closures at this time.