



August 14, 2015

To Whom It May Concern:

Taylorsville Savings Bank first heard about SIB Fixed Cost Reduction through their outreach to the North Carolina Bankers Association. Their business model was very interesting, and we felt that they might be able to help us save money on our operating expenses, so we signed up for a review.

We have now just completed the process after a quick and efficient review by SIB. Having had a chance to examine their findings, I am happy to report that SIB's project was very successful, and is already resulting in a reduction of our monthly expenses.

SIB identified several specific opportunities to save money on our vendor services, including security alarm, armored car service, payroll processing service, and telecommunications. Their work will leave us with a lasting improvement in our monthly costs that will continue for years into the future.

We are grateful to SIB for their work with Taylorsville Savings Bank, and we would recommend them to our peers in the banking industry.

Regards,

A handwritten signature in black ink that reads "Timothy N. Kever".

Timothy Kever, President
Taylorsville Savings Bank

A decorative graphic at the bottom of the page consisting of three overlapping blue mountain peaks of varying heights and shades of blue.

www.TaylorsvilleSavings.com



Member
FDIC

Main Office
107 Main Ave. Dr.
Taylorsville, NC 28681
(828) 632-4228

Bethlehem Office
9645 Hwy 127 N
Hickory, NC 28601
P.O. Box 6103
Hickory, NC 28603
(828)495-8201

Hiddenite Office
4708 Hwy 90 E
Hiddenite, NC 28636
P.O. Box 254
Hiddenite, NC 28636
(828) 632-4157



3600 Glenwood Avenue, Suite 300 | Raleigh, NC 27612
o: 919-659-9000 | f: 919-659-9001

December 8, 2016

To Whom It May Concern:

Yadkin Bank has enjoyed a successful and productive audit of our fixed costs by SIB.

SIB reviewed a variety of expense categories at our locations, which include approximately 70 branches in the Carolinas. SIB found tens of thousands of dollars in savings opportunities in areas such as waste removal, document shredding, property tax, landscaping, and utilities.

As a growing company, we try to make all reasonable efforts to keep our costs under control, so working with SIB was an easy decision. They made the process easy on us and they produced real, lasting results.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Jonathan Hornaday', is written over a faint, light blue circular watermark or background.

Jonathan Hornaday
Senior Vice President