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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