

February 20, 2018



Dear Client,

In October 2017, Gibraltar Private Bank & Trust entered into a definitive agreement to be purchased by IBERIABANK Corporation, whereby Gibraltar Private Bank & Trust will merge with and into IBERIABANK. The proposed merger is expected to close on March 23, 2018 subject to required regulatory approval and customary closing conditions.

In advance of this transition, we'd like to take this opportunity to introduce you to IBERIABANK and their Private Client services. Much like Gibraltar Private Bank & Trust, IBERIABANK puts the client first. The company's philosophy focuses on local decision making, which means you will continue to work with an outstanding team of private bankers that understand your specific needs.

Over the weekend of March 23-25, 2018, we will convert your accounts and services to the IBERIABANK systems and open as IBERIABANK on Monday, March 26, 2018. As a valued Gibraltar Private Bank & Trust client, you will become an IBERIABANK Private Client, and we want to assure you that we are fully committed to making this transition as seamless as possible.

The enclosed Client Information Guide is designed to introduce you to IBERIABANK Private Client services and assist you with the conversion of your accounts. You will find important information about deposit and loan accounts, Wealth Management services, Online Banking, Mobile Banking, Debit Cards and more. Over the coming weeks, you will receive additional communication by mail and email outlining specific steps to take before the merger. Until our name is changed to IBERIABANK and our banking systems are converted in March, please continue to conduct your banking transactions as you have in the past.

We are proud to join the IBERIABANK family and look forward to sharing the many benefits of this new partnership. If you have any questions about this transition, please don't hesitate to contact your private Banker.

Thank you for the opportunity to continue serving your private banking needs.

Sincerely,

A handwritten signature in blue ink, appearing to read "Angel Medina, Jr.", with a long horizontal stroke extending to the right.

Angel Medina, Jr.
President & Chief Executive Officer
Gibraltar Private Bank & Trust

IBERIABANK Private Client is the brand name for private client banking products and services offered by IBERIABANK. Deposits are not insured separately.