

GIBRALTAR PRIVATE
Bank & Trust
is becoming
IBERIABANK

February 26, 2018

We are excited about the upcoming merger of Gibraltar Private Bank & Trust and IBERIABANK and look forward to sharing the many advantages of our combined teams and resources. While the name of the Bank is changing, the same outstanding team of bankers will continue to serve your financial needs.

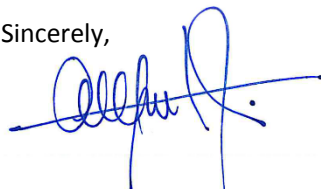
Over the weekend of March 23, 2018, the Gibraltar Private Bank & Trust systems will be converted to the IBERIABANK operating system. To help you prepare for the transition of your Treasury Management services, we are providing the enclosed *What to Expect - Client Information Guide*. This guide will walk you through our services and help you during the transition.

Your Treasury Management fees will remain the same as your current Gibraltar Private Treasury Management fees. The enclosed fee schedule will apply to any new Treasury Management services you elect to use in the future.

We will be conducting web-based training sessions to help familiarize you with our online capabilities. Please watch for more information about these training opportunities.

Our team stands ready to address any questions you might have. Please contact your Private Banker or call (877) 202-4690. We appreciate your relationship and look forward to continuing to provide you with the service you deserve.

Sincerely,



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