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BNC AND PINNACLE JOIN FORCES TO CREATE A COMMUNITY BANK THAT DELIVERS MORE

As the CEOs of BNC Bank/Bank of North Carolina and Pinnacle Financial Partners, we're excited to announce that our two firms have completed the legal aspects of our merger.

Both institutions are committed to the idea that the Southeast deserves a financial services firm that operates with the culture of a community bank and offers sophisticated services with a personal touch. Our highly experienced financial professionals will continue to make decisions on a local level in each market we serve.

While we've accomplished much separately, we'll be able to deliver even more together. Our combined firm will have a four-state footprint concentrated in 11 of the largest urban markets in the Southeast. BNC's leadership team will continue to oversee operations in the Carolinas and Virginia, making the transition as seamless as possible.

You probably have questions about how this change affects you. We expect to convert BNC Bank/Bank of North Carolina's accounts and office signage to Pinnacle in late September. In a couple of months you'll receive a packet of information with details on what you can expect as our two institutions come together. Pinnacle's and BNC's websites will be updated with information for our clients.

Please let us know if you have any questions. We invite you to visit www.pnfp.com/welcome for answers to some frequently asked questions. We look forward to introducing you to Pinnacle Financial Partners.

Sincerely,

Richard D. Callicutt II
President and CEO
BNC Bank/Bank of North Carolina

M. Terry Turner
President and CEO
Pinnacle Financial Partners

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Pinnacle FINANCIAL PARTNERS

ABOUT PINNACLE

Our vision is to be the best financial services firm and the best place to work in the Southeast. This vision has shaped a culture where associates love coming to work every day. Our team creates an experience for clients that is personal, simple and engaging. We offer a full line of financial services from experienced professionals so you have the tools and advice to achieve your goals. More information is available at pnfp.com.

DISTINCTIVE SERVICE. EFFECTIVE ADVICE.

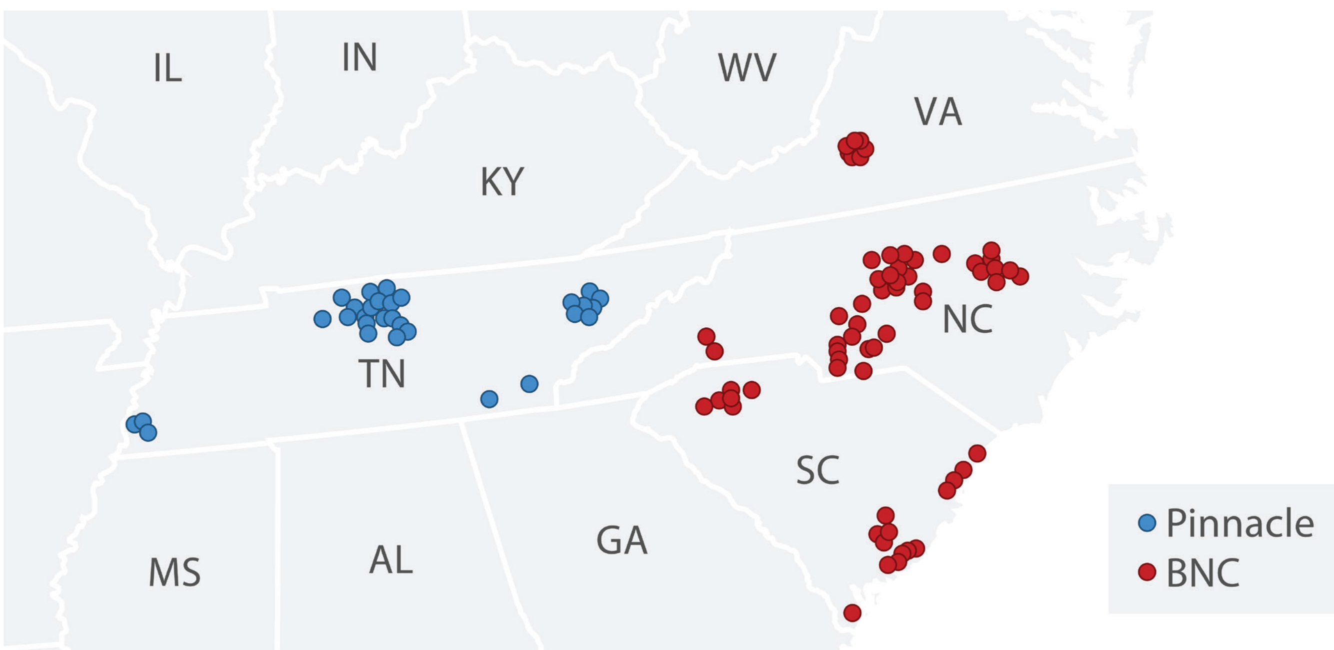
It's not an advertising thing. It's not a tagline. It's our promise to you. See for yourself why Pinnacle clients consistently rate us as "recognizably better" than our competitors.

We answer the phone.
So simple. So distinctive. You won't get the never-ending "press 1 now" options from an automated system when you call our offices.

Local decision making.
Your financial advisor is empowered to make decisions, which means no bureaucracy, hassles or long waits.

Relationships matter.
At Pinnacle, we are focused on providing value — not on charging nuisance fees. Pricing is based on the breadth of the relationship with Pinnacle.

OUR LOCATIONS



Your accounts will continue to be insured by the FDIC. If you have accounts with both BNC Bank and Pinnacle, your current deposits will continue to be insured separately until December 16, 2017. This grace period gives you time to restructure your accounts, if necessary.

FDIC Insurance coverage for your CDs may be impacted by the maturity date and renewal terms.

- CDs are separately insured until the earliest maturity date after the end of the six-month grace period.
- CDs that mature during the six-month grace period and are renewed for the same term and dollar amount are insured separately until the first maturity date after the grace period.
- If a CD matures during the grace period and is renewed on any other term, it will be separately insured only until the end of the grace period.

As always, your banker can provide assistance in answering questions and ensuring that your accounts are structured to maintain the maximum FDIC insurance coverage.