



June 8, 2009

To the Customers and Shareholders of Forest Commercial Bank,

We have some exciting news to share with you. Sometime during the next few months we will break ground on a new headquarters location for Forest Commercial Bank. The office will be located at 1127 Hendersonville Road in Asheville. The site is just south of the intersection of Hendersonville Road and Rock Hill Road.

The building will be conveniently located and will offer you drive up accessibility to an ATM, night depository and teller window. Architecturally, it will fit within the classic tradition of Asheville. The facility is designed to provide a professional but comfortable place to serve our clients and will help support the continued growth of the Bank. You can stop by our office on Pack Square or visit our website at www.forestcommercialbank.com to see a rendering of the building. We hope to open the new office sometime in the late summer or early fall of 2010.

We appreciate your business very much and look forward to serving you from this location.

Sincerely,

John D. Kimberly
President and Chief Executive Officer



FOREST COMMERCIAL BANK
HENDERSONVILLE ROAD VIEW
Benjamin Jones, Architect Lorraine Plaxico, Illustration



FOREST COMMERCIAL BANK
ENTRY VIEW
Benjamin Jones, Architect Lorraine Plaxico, Illustration