



March 26, 2007

Mr. John H. Lewis, Jr.
Senior Partner
Lewis and Associates, LLC
1668 Government Street
Mobile, Alabama 36604

Dear John,

I just wanted to let you know how pleased BankTrust was with the cost savings you were able to uncover for us. Your staff and partners were very thorough, professional and non-evasive with their review. As I have told you before, I think your cost reduction business model is very sound and you should be extremely successful. On behalf of the bank and our shareholders, I want to thank you for a job well done.

Best Regards,

A handwritten signature in cursive script, appearing to read 'F. Michael Johnson'.

F. Michael Johnson
Executive Vice President