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West Town Launches Insurance Agency

West Town Bank & Trust has been, and continues to be, one of the industry's top financial performers. Our diversification of product and service offerings has been a key to our success. Along these lines, and to ensure our ongoing success, I am pleased to announce the opening of West Town Insurance Agency. We offer homeowners, auto, commercial, life, and health insurance products. The agency has initially partnered with Snyder Insurance — who has access to over 150 carriers and 30 states — but will operate as an independent agency that is a wholly owned subsidiary of West Town Bank & Trust.

West Town Bank & Trust

North Riverside Branch
7820 West 26th Street
North Riverside, IL 60546
708.447.3330

Cicero Branch:
4852 West 30th Street
Cicero, IL 60804
708.652.2000

Raleigh LPO:
8450 Falls of Neuse Rd
Suite 202
Raleigh, NC 27615
919.948.1987

Albemarle Bank & Trust "A West Town Bank"

Greenville Branch
4051 S. Memorial Blvd
Suite B
Winterville, NC 28590
252.321.2507

Edenton LPO:
216 South Broad Street
Edenton, NC 27932
252.482.4400

Insurance Agency:
216 South Broad Street
Edenton, NC 27932
252.368.4017



Joining us to head the efforts is Leah Farmer (left) as SVP of Insurance Operations. Leah has over 19 years of insurance agency experience including operations, sales and service of personal and commercial lines, and accounting. Also joining us is Alison Pippins (right) as VP of Insurance Operations, with experience in agency accounting and marketing and is a licensed agent as well.

We had been looking at a number of strategies on how to deliver insurance products to our customers and the agency concept made the most sense. However, I knew that a sound, efficient operations platform is the critical piece to ensure the best customer experience — not just at policy inception — but ongoing management of the process. Having the best and smartest employees has always been my goal for the entire bank and I couldn't be more pleased to find that level of talent in Leah and Alison.

Please don't hesitate to contact either Leah or Alison as they will be happy to answer your insurance questions or perform an insurance review to ensure you are getting the best coverage at the best cost. West Town Insurance Agency looks forward to working with you on all of your insurance needs!

Leah Farmer, AAI
lfarmer@westtownins.com

Alison Pippins
apippins@westtownins.com

(252) 368-4017

Thanks,

A handwritten signature in blue ink that reads 'Eric Bergevin'.

Eric Bergevin
President/CEO



Welcome! Leah Farmer and Alison Pippins

Financial Highlights

*West Town
Bank & Trust
First Quarter
2015*

Income Summary

Net Interest Income
Provision for Loan Losses
Non-Interest Income
Non-Interest Expense
Earnings Before Taxes
Income Tax Expense
Net Income

**Three Months Ended
March 31, 2015**

**Three Months Ended
March 31, 2014**

Actual

Actual

1,737,478

1,365,862

210,933

200,341

6,675,734

3,321,313

6,629,480

3,932,022

1,572,798

554,813

624,199

211,475

948,599

343,338

Balance Sheet

Assets
Loans
Earning Assets
Deposits
FHLB Advances & Other Borrowings
Stockholders' Equity

206,403,587

154,250,167

139,270,127

119,562,271

187,288,973

146,527,696

161,289,866

119,137,355

20,000,000

16,000,000

20,718,929

16,506,267

Key Performance Ratios

Return on Average Assets
Return on Average Stockholders' Equity

2.06%

0.93%

19.00%

8.54%

Capital

Book Value of Stock
Tier 1 Leverage Ratio

\$15.70

\$12.42

10.88%

10.94%



Great Harvest Bread Co. Opens With Bank's Help

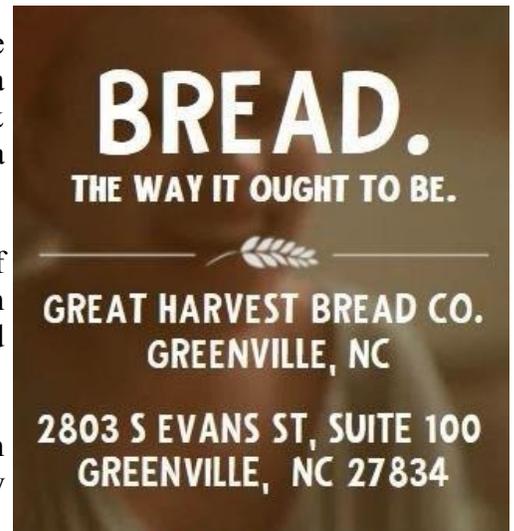
Greenville, NC — The Greenville office of **Albemarle Bank & Trust** is excited to announce that Bread Breakers, Inc. has recently opened the Greenville franchise of Great Harvest Bread Co. Gregg and Kim Green, owners of the local franchise bakery, were the first commercial loan customers that the Greenville branch worked with soon after opening in July, 2014.

“I’m a bread fanatic, so I was very excited that we were given the opportunity to work with Gregg and Kim and assist them in realizing a dream that they have had for some time,” stated Jerry Brett, SVP & Regional Executive for the bank. “It was fun to watch a shell of a building turn into a fully operational bakery and restaurant.”

“We broke a franchise record selling 350 sandwiches and 695 loaves of bread the first day we were open,” an excited, but tired, Gregg Green commented after their first day. Gregg is a former Army Chaplain and Kim was a stay at home mom before beginning their new venture.

Located on a busy thoroughfare in Greenville, the new bakery has been well received and early indications are that they are well on their way to a great success.

“This type of relationship is at the heart of what we are great at. We encourage our stockholders and customers to refer us to existing small businesses or to those who are thinking about going into business for themselves. We appreciate the opportunity to talk with — and hopefully work with — anyone who has that entrepreneurial spirit,” Jerry added.



CONGRATULATIONS!

Chicago, IL — At the Annual Meeting of the Bank's Shareholders on April 20, 2015, both **Eric Bergevin and Joe Snyder** were reelected to the board of directors, each to a 3-year term. Congratulations to both!



5340 Spectrum Drive, Suite K
Frederick, MD 21703

RAYMOND JAMES

INVESTMENT SERVICES

Update on Stock Trading (WTWB)

In an effort to improve the marketability of West Town Bank & Trust common stock, we have asked Raymond James and Associates to begin trading our shares. Raymond James is one of North America's leading full-service investment banks, with an extensive presence across the United States, Western Europe and Canada.

With over 6,300 retail financial advisors across 50 states, the Financial Services group combines extensive experience across all sectors of the financial

services industry. The group has closed more than 650 financial services transactions representing more than \$200 billion in deal value since 2000. Raymond James makes markets in more than 600 financial institutions and publishes research on 160 U.S. depository institutions.

Raymond James and Associates is now quoting a market in West Town Bank & Trust under the symbol **WTWB** on the Over the Counter Markets. We believe this should

provide shareholders with improved liquidity for their shares. The quoted price of our stock will change over time, depending primarily upon the supply and demand for shares.

Shareholder inquiries are welcome regarding buying and selling shares of West Town Bank & Trust. Please feel free to

Lou Coines
Office Line: 800-800-4693
Direct Line: 312-655-2964
222 S. Riverside Plaza, 7th Fl
Chicago IL 60606