



MONROE
FINANCIAL PARTNERS

Corporate Broker Annual Letter

April 30, 2015

Mr. Doyle Thigpen
Chief Financial Officer
The Little Bank
1011 Red Banks Road
Greenville, NC 27858

Dear Mr. Thigpen:

This letter is provided pursuant to Section 4.2(6) of OTCQX Rules for U.S. Banks.

Monroe Financial Partners, Inc. (MFP) is a U.S. registered broker-dealer and a member in good standing with FINRA. MFP is not currently subject to any sanctions resulting from any disciplinary actions from any federal or state securities regulator, or from any self-regulatory organization that would prohibit or restrict his or her ability to serve as Corporate Broker. MFP has been approved by OTC Markets Group to serve as a Corporate Broker, continues to satisfy the standards for serving as a Corporate Broker as provided in the "Application to Serve as a Corporate Broker," and is competent and able to serve and to exercise independent judgment as the Company's Corporate Broker without reservation.

MFP has reviewed, for the most recent reporting period, the Company's disclosure that has been posted via the OTC Disclosure & News Service or EDGAR.

Sincerely,

Steven Schroeder