



December 29, 2003

Dear Fellow Shareholders:

We are about to finish our seventh month in business, and we will be sending you the Bank's year-end results shortly. The Board of Directors and the staff of Trinity Bank are especially thankful for your investment in and support of our bank.

We have some exciting news!!! Several months ago, SAMCO Capital Markets (a Dallas based investment banking firm) approached us in their capacity as a Market Maker to sponsor our stock for trading on the OTC Bulletin Board (OTCBB). After serious consideration, the Board of Directors of Trinity Bank approved taking this first step in becoming a publicly-traded company.

Our application to trade on the OTCBB was subsequently approved by the National Association of Securities Dealers, and today, December 29, Trinity Bank was officially listed under the symbol TYBT. I have enclosed a copy of the first quote that we were able to obtain. The OTCBB:

- provides access to more than 3,600 securities;
- includes more than 330 participating Market Makers; and
- electronically transmits real-time quote, price, and volume information.

While none of our shareholders have expressed an interest in selling their shares, we do have a number of individuals who have expressed interest in purchasing shares. The purpose of listing Trinity Bank shares on the OTCBB is to provide our shareholders greater potential liquidity via a more ready market to sell or buy those shares.

If you have any interest in buying or selling Trinity Bank shares, I have enclosed a confidential card and pre-addressed envelope that will enable SAMCO to build a database. If you have no interest in buying or selling the Bank's shares at this time, you do not need to do anything. In addition to SAMCO, we also expect other investment banking firms to sign on as Market Makers in the near future.

We hope you share our enthusiasm in this exciting news. One of the major attributes of a good investment is liquidity – the ability to buy or sell quickly at a market price. We believe that listing the shares of Trinity Bank, N.A. on the OTCBB makes good sense for all involved.

If you have any questions or need any further information, please call me at 817-569-7227.

Sincerely,

Jeffrey M. Harp
President