

October 17, 2013

To the Customers of Western National Bank:

We are extremely pleased about the upcoming merger of Western National Bank and Frost Bank. Our organizations share a similar philosophy, and we look forward to the opportunity to serve you when the merger of these two outstanding financial institutions is completed, which is anticipated to occur in mid-January 2014, after the satisfaction of certain closing conditions, including receipt of regulatory approval. Until the closing of the merger, Western National Bank and Frost Bank will continue to operate as separate institutions.

As a Western National Bank customer, you have enjoyed access to a strong, well-run bank, a high level of service and a commitment to customer relationships. And that's exactly what you will receive at Frost Bank, which is pleased to welcome Western National Bank customers into the Frost family. Frost Bank is one of the largest banks based in Texas, with a 145-year tradition of delivering what Texas customers want – a relationship-based financial institution with a commitment to decision-making at a local level. Most important, our banks share similar cultures and values. We both believe in community-oriented banking and delivering superior customer service. This merger will provide you access to a broader range of banking, investment, and insurance services, superior technology such as the Frost mobile app, and the convenience of Frost's extensive network of financial centers and ATMs across the state.

Midland/Odessa is a new region for Frost, and we are delighted about this opportunity to serve you. We want to reassure you we do not anticipate any changes to the branch network in Midland and Odessa. However, because Frost already has 22 financial centers in San Antonio, the Western National Bank location in San Antonio will permanently close at the close of business on the day the merger is completed, currently anticipated to be Friday, January 17, 2014. If you use this location, you will find several convenient Frost locations nearby, where Frost employees will welcome you. Please see the following page for additional details.

As we approach the closing, you will be hearing more about the merger, along with detailed information about the range of services and benefits that will soon be available to you. You can learn more about Frost at [frostbank.com](http://frostbank.com). Building long-term relationships is the cornerstone of our business philosophies. We look forward to this merger as a continuation of the banking relationship you enjoy today.

Sincerely,

A handwritten signature in black ink, appearing to read "Jack Wood".

Jack Wood  
President and CEO  
Western National Bank

A handwritten signature in black ink, appearing to read "Dick Evans".

Dick Evans  
Chairman and CEO  
Frost Bank

The information below is the official legal notice that we are required to give you when we close a location. We realize that this language is somewhat formal. What you need to know is that the decision to close a financial center is never made easily, but we feel we can continue to provide our customers with great service from one of our other financial centers nearby. We appreciate your loyalty and patience as we work to make this a smooth transition.

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At the close of business on the day of the closing of the merger of Western National Bank and Frost Bank, which is currently scheduled for Friday, January 17, 2014, Western National Bank's San Antonio facility, located at 12800 San Pedro Avenue, will close permanently (lobby at 4p.m. and motor bank at 5p.m). Account(s) held at this location will be transferred to a nearby Frost location with no action necessary on your part. If you have a safe deposit box at this location, we will send you additional information about how this change will affect you.

We look forward to seeing you at any of Frost's 22 financial centers in San Antonio, including the following nearby locations:

- 281 North, 16500 San Pedro Ave
- Liberty, 11900 Blanco Rd
- North Frost, 1250 NE Loop 410
- Park North, 734 NW Loop 410

For additional Frost locations in the San Antonio area, please visit our website at [frostbank.com](http://frostbank.com).

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#### Questions and Answers Regarding the Merger of Western National Bank and Frost Bank

Q. Who is Frost?

A. Cullen/Frost Bankers, Inc. (NYSE: CFR) is a financial holding company, headquartered in San Antonio, with \$22.6 billion in assets at June 30, 2013. Among the top 50 largest U.S. banks and one of 24 banks included in the KBW Bank Index, Frost provides a wide range of banking, investments and insurance services to businesses and individuals across Texas in the Austin, Corpus Christi, Dallas, Fort Worth, Houston, Rio Grande Valley and San Antonio regions. Founded in 1868, Frost has helped clients with their financial needs during three centuries. Additional information is available at [frostbank.com](http://frostbank.com).

Q. What does this change mean to me as a customer? Will there be changes in the way the bank is operated?

A. There will be some changes, but rest assured that we will communicate with you throughout the process. WNB and Frost have very similar operating and business cultures, and you'll still get the service you expect. You will still be doing business with people you know. In addition, you'll have access to a broader range of banking, investment and insurance products, superior technology such as the Frost mobile banking app, and the convenience of Frost's vast network of financial centers and ATMs across the state.

Q. Will the WNB name be continued after the merger?

A. No. Upon the closing of the merger, WNB will merge into Frost, and the WNB name will not be retained. However, WNB will continue to operate as an independent institution until the merger closes, currently scheduled for Friday, January 17, 2014. The closing of the merger is subject to certain closing conditions, including receipt of regulatory approval.

Q. Will my WNB checks be honored by Frost?

A. Yes, you can continue to use WNB checks. When you reorder checks, you will do it through Frost.

**We know you will have many questions and concerns about how your current accounts, products and services, like your debit card, online banking and bill pay, may be affected with the transition of WNB to Frost. We are actively working on determining how to make those changes with as little impact to you as possible. We are committed to making this a smooth transition for you. As decisions are made about accounts, products and services, we will update this Questions and Answers document. We will post it on both banks' websites so you can refer to it at any time at [wnbonline.com](http://wnbonline.com) or [frostbank.com](http://frostbank.com).**