

Attn: Trading and Market Making/Legal and Compliance/Operations/Systems UNIFORM PRACTICE ADVISORY (UPC # 077-2003) May 1, 2003

Surrey Bank & Trust- Common Stock (OTCBB:SRBT)

Effective May 1, 2003, Surrey Bank & Trust (SRBT or "the bank") reorganized as Surrey Bancorp through the formation of a holding company. The change was effected on the OTC Bulletin Board (OTCBB) on May 1, 2003 under the symbol SRYB. Concurrent with the reorganization, the company effected a 6 for 5 forward split payable on May 1, 2003 to holders of record on April 30, 2003, the ex-date for which is May 1, 2003.

Members are advised that the company has elected to replace all of the existing SRBT bank certificates with shares of the newly formed holding company (SRYB). Therefore, in conjunction with the mailing of the additional split shares, the bank will also mail holding company certificates in replacement of record holders' existing bank shares. (For example: record position of 100 SRBT bank shares will be issued 120 SRYB new holding company shares.) Old SRBT bank certificates are deemed null and void.

Questions regarding the eligibility status at DTC should be directed to your relationship manager at DTC.

Questions regarding this notice should be directed to: Market Integrity Department, 203.375.9609.

Dorothy L. Kennedy Director