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BNCCORP, INC. 322 East Main P.O. Box 4050 Bismarck, ND 58502-4050 [www.bnccorp.com](http://www.bnccorp.com) Telephone: (701) 250-3040 FAX: (701) 222-3653

May 14, 2018

Dear Stockholder,

You are invited to attend the Annual Meeting of Stockholders of BNCCORP, INC. to be held at 8:30 a.m. (Central Daylight Time) on Wednesday, June 27, 2018, at BNC National Bank, 322 East Main Avenue, Second Floor Conference Room, Bismarck, North Dakota.

At this year's meeting, you are being asked to (i) elect one director, and (ii) ratify the appointment of the independent auditor. The accompanying Notice of Annual Meeting of Stockholders and Proxy Statement describe these items. I urge you to read this information carefully.

Please note that attendance at the Annual Meeting will be limited to BNCCORP stockholders as of the record date for the Annual Meeting with appropriate evidence of ownership. I hope many BNCCORP stockholders will find it convenient to be present at the meeting, and I look forward to greeting those able to attend.

It is important that your shares be represented and voted whether or not you plan to be present. Therefore, please sign, date, and promptly mail the enclosed proxy or voting instruction card in the return envelope provided.

Thank you.

Sincerely,

Timothy J. Franz  
President and CEO