

March 8, 2011

It has recently come to our attention that Entrust Great Lakes, LLC , has already, or intends to increase its fees for administering your shares of Grand River Commerce, Inc. held in an IRA or other tax qualified account. It is our understanding that the principals at Entrust Great Lakes, LLC will be communicating with you directly to advise of their new pricing structure for account maintenance as well as any other ancillary charges. As the Entrust decision impacts your holdings, we have been working to find a solution that is best suited to your needs.

Therefore, we would like to direct your attention to our website at: www.grandriverbank.com specifically, the "Investor Relations" tab which will have information about potential solutions for you to consider. Neither the bank nor the bank holding company can advise you on how or where to place your shares of stock, but we can offer a non-exclusive list of alternatives with contact information, in an effort to assist you through the transition of stock placement, should you decide to move your shares. As a reference, please note our trading symbol is GNRV and our CUSIP Number is 386441 109.

At present, there are broker dealers who have expressed a desire to assist our shareholders with the placement of Grand River Commerce, Inc. stock in the form of a newly created account. During our initial public offering, there were many broker dealers who, as a policy, did not allow their clients to place unlisted or sparsely traded stock in their portfolios, thus the need for a custodial agent like Entrust. Today, the situation may have changed given the growth of our company and the fact that we are represented by Howe Barnes Hoeffler and Arnett in Chicago to actively make a market for us. Thus, if you have a securities broker or investment advisor who previously was not interested or allowed to hold our stock, it may be worth another discussion to determine if that position still applies.

As the developments with Entrust Great Lakes, LLC were unforeseen, we understand the challenge the situation may present for you and it is with that in mind that we've attempted to provide a few alternatives for you to consider. Again, please refer to the Investor Relations tab on our website.

As always, we are grateful for your investment in Grand River Commerce, Inc. and your support of Grand River Bank and we hope we are providing the appropriate level of assistance to meet your needs.

With best regards,

Robert P. Bilotti
Chairman & CEO

Securities are not deposits or other obligations of Grand River Bank and are not guaranteed by the bank or insured by the Federal Deposit Insurance Corporation (FDIC). Securities are not guaranteed or insured by the Securities Investors Protection Corporation (SIPC). Statements concerning future performance and expectations constitute forward-looking statements that are subject to a number of risks and uncertainties that might cause actual results to differ materially from stated expectations.

Certain statements in this letter may contain forward-looking statements within the meaning of Section 21E of the Securities Exchange Act of 1934, as amended. These statements are not guarantees of future performance and involve numerous assumptions, uncertainties, and opportunities, both general and specific. Risk exists that these statements may not be fulfilled. We caution readers not to place undue reliance on the forward-looking statements, as a number of factors could cause future company results to differ materially from these statements. We disclaim any obligation to update any forward-looking statement to reflect future events or developments except as required by law.

Any reference to brokerage services, broker dealers, advisory firms or the like, are references to services provided by those licensed to perform such services and are not offered as services of Grand River Commerce, Inc. or its subsidiary, Grand River Bank.

Check with your current financial advisor or stock broker if you have one. The stock is no longer an IPO stock and is traded over the counter under the name:

GNRV
Grand River Commerce, Inc.
CUSIP 386441 109

Local firms that state they are able to hold the stock:

Raymond James:

Thomas Sytsma
The Sytsma Group, Independent Firm
4120 Chicago Dr. Ste. 1
Grandville, MI 49418
616.531.4186 ph; 616.531.5770 fax
Thomas.Sytsma@thesytsmagroup.com
www.thesytsmagroup.com

Mark Zichterman
Zichterman & Clark Capital Management
mark.zichterman@raymondjames.com
616-395-4150 Phone; 616-395-4140
Fax: 1-866-589-0774
www.zccapital.com

Patrick Bykerk
Branch Manager / Financial Consultant
56th Street Professional Centre Office
4124 56th St. SW, Ste. 1
Grandville, MI 49418
patrick.bykerk@raymondjames.com
(p) 616.726.6399
(f) 616.726.6388
<http://www.raymondjames.com/56thStreetProfessionalCentre/Home.aspx>

Schwab:

David Hodge, CFA
Gimbal Capital Management
4364 Liberty Square
Grandville, MI 49418
www.gimcap.com
(616) 257-6700 ph, (616) 257-6707 fx
dhodge@gimcap.com

Cantella & Company:

Gary Rajah
Registered Principal
Rajah Asset Management
13378 Cannonsville West
Coral, MI 49322
Meeting Place:
311 Lyon NE
Grand Rapids, MI 49503
Website: www.grajah.com
Email: invest@grajah.com
(616) 813-3472 - cell
(616) 984-6050 - office
Member FINRA/SIPC

Grand River Commerce, Inc. and Grand River Bank are providing the information on these firms in response to shareholder inquiries. Neither Grand River Commerce nor Grand River Bank makes any recommendation, express or implied, as to the qualifications or abilities of any firm or individual listed. Please consult your attorney or tax consultant for advice.

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