



May 5<sup>th</sup>, 2020

Dear Valued Customer,

On June 15<sup>th</sup> we will be going through a “Core Conversion”, meaning we are undergoing a major software update to bring you the latest technology. We have made a considerable investment in both time and money to bring you these exciting improvements in order to better serve you, our valued customers. Just another example of how we are truly “Invested in your loyalty”.

Some of the new exciting features include:

- Mobile App
- Real time Internet Banking
- Telebank Updates
- Electronic Statements

We will be reissuing all new debit cards as a part of the conversion process. All new debit cards are being issued the week of May 22<sup>nd</sup>, and your secure PIN will be mailed separately the following day. We’ve included a debit card conversion timeline with this letter to inform you of important dates, refer to the timeline attached.

We’re confident this investment of time and dollars is worthwhile as it will benefit both our valued customers and employees by creating a more efficient and user-friendly banking experience. As with any changes, there are bound to be bumps along the way, but we are doing everything possible to provide a smooth transition for our customers and employees.

If you have any questions in the meantime, please don’t hesitate to contact us. Our knowledgeable staff is here to answer any questions or concerns you may have about this process.

We truly appreciate your patience throughout this transition, and we thank you for being a valued customer.

Sincerely,

A handwritten signature in black ink, appearing to read 'Brant Bonham', written over a horizontal line.

Brant Bonham  
President

<b>Debit Card Conversion Timeline</b>	
Week of May 22 <sup>nd</sup>	<ul style="list-style-type: none"> <li>• New debit cards will begin to be issued, PIN's will be issued separately.</li> </ul>
Week of June 8 <sup>th</sup>	<ul style="list-style-type: none"> <li>• Customers will start to receive new debit cards in the mail, followed by PIN's</li> <li>• Continue to use existing cards.</li> </ul>
Saturday June 13 <sup>th</sup>	<ul style="list-style-type: none"> <li>• Customers will be able to activate new debit cards.</li> <li>• Be sure to update any recurring transaction with your new card number.</li> <li>• Old cards will be available to use up to the morning of June 15<sup>th</sup>.</li> <li>• If you need assistance with setting up your new debit card, our staff will be available to help the following Monday the 15<sup>th</sup>.</li> </ul>
Monday June 15 <sup>th</sup>	<ul style="list-style-type: none"> <li>• Old debit cards will be turned off and no longer be available to use, please destroy old card.</li> </ul>