



Dear 1st State Bank Customer,

I am pleased and excited to inform you that 1st State Bank is upgrading the technology supporting our core operating systems and customer applications. This upgrade will provide you with both new and enhanced functionality. We continually strive to improve your banking experience, both with the service our staff provides and the technology you utilize.

Our system upgrade will begin on Thursday, May 16 and conclude on Monday, May 20, 2024. During this process, we anticipate temporary interruptions or restrictions with certain services. We apologize in advance for the inconvenience this may cause. However once completed, our upgraded systems will provide enhanced Online Banking services, a new Mobile App with added business banking services, expanded debit card management capabilities and much more.

To keep you informed and well prepared for these exciting changes, we will be providing you with various communications over the coming weeks. Expect updates through traditional mail, our website, bank statements, and online banking. Keep an eye out for future announcements as they will provide you with detailed information on what to expect before and during the upgrade.

Enclosed with this letter is our first update providing you with valuable information regarding the delivery of your bank statements. Please review this update thoroughly.

For your convenience, we will be providing a QR code and a link in each communication that will lead you to our website. Here, you will find a dedicated page, housing all current and previous system updates, along with a Frequently Asked Questions document we will be updating throughout the upgrade process.

We are looking forward to sharing the new features of our upgrade and providing you with the information you need to know to prepare for these changes. If you have any questions, we encourage you to contact your 1st State banker, local branch or visit our website at www.1stState.Bank.

Thank you for your continued trust in 1st State Bank. We look forward to bringing you an even better banking experience.

Sincerely,

A handwritten signature in dark blue ink, appearing to read 'James R. Milroy', written in a cursive style.

James R. Milroy
President & CEO