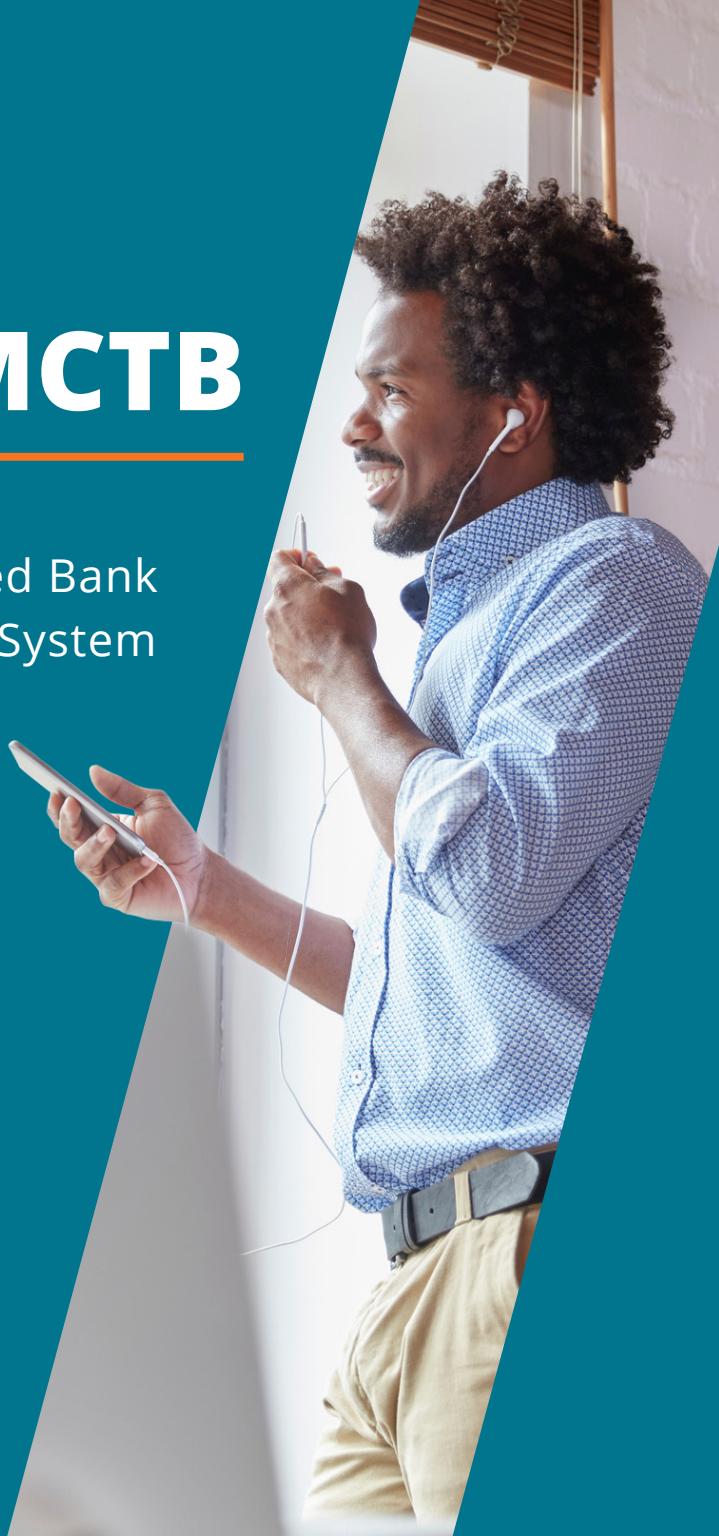




#IAMCTB

An Enhanced Bank
Processing System

Important system
updates affecting
your Citizens Trust
Bank account





As part of Citizens Trust Bank's commitment to providing you with the most up-to-date banking solutions to meet your ever-changing financial needs, we are pleased to provide you details on our upcoming bank processing system upgrade. Our new system will help us continue to provide the extraordinary customer service you have come to expect, while better enabling us to protect your confidential information and offer the most up-to-date products and services.

The conversion to our new system will begin on Friday, July 10, 2020 after the Bank closes at 4PM ET, and will be completed by the morning of Monday, July 13, 2020 at 9AM ET ("Conversion Period", "Conversion").



NEW OR ENHANCED SERVICES AND FEATURES THAT THE CONVERSION WILL ENABLE

Online Banking and Online Bill Payment

Customers will be able to set up email alerts for specific account activity such as balances, transfers, stop payments, etc. Deposit customers will be able to access Online Banking and Online Bill Pay with a single sign-on. Online Bill Pay will also provide access to automated e-Bills from other payees that you may have.

Electronic Delivery of Statements

Receive eStatements free and reduce paper clutter! You may save eStatements electronically for an indefinite period and print as needed.

Mobile Banking

Bank securely using your mobile phone! Receive alerts, check

balances, perform transfers and more at your convenience anywhere you can receive a cell phone signal.

Remote Deposit

Scan your checks at home or at work and via the Citizens Trust Bank Online Banking system, have them "directly" deposited into your account. No need to come to the bank to make your deposit! This service will be available shortly after conversion.

AND, SPECIFICALLY FOR BUSINESS CUSTOMERS:

If you currently utilize Citizens Trust Bank Business Online Banking, you will be able to access the Remote Deposit service through that same site using a single sign-on.

ITEMS THAT WON'T CHANGE OR BE LIMITED DURING THE CONVERSION PERIOD

Account Numbers

We are very pleased to announce that your account number(s) will not change as a result of the Conversion! Similarly, your Debit Card numbers will stay the same.

However, with our new processing system, there are some changes that will affect the products and services we provide to you, and unfortunately we must temporarily limit or temporarily change the availability of some banking services during the Conversion Period.

We want you to be aware of these changes and temporary service limitations, and ask that you thoroughly read the following pages as they apply to the products and services you utilize through the Citizens Trust Bank. Understanding the changes will help ensure the transition to our new system

causes you as little disruption as possible.

We sincerely apologize for any inconvenience these changes and/or service limitations cause you, and greatly appreciate your patience as our financial representatives adjust to the upgraded, improved systems.

Debit Card & ATM Access

We do not anticipate there being any time you will be unable to access your funds by debit card or Citizens Trust Bank ATMs. We planned the conversion over a weekend (July 10, through July 13, 2020) to minimize the impact on you, while offering limited access to your funds. For customer security during the weekend of conversion, debit transaction limits will be in place from Friday, July 10, at approximately 3PM ET through Monday, July 13, 9AM ET. Debit card transactions and ATM withdrawals:

Business

Debit card transaction \$200
ATM: \$100

Consumer

Debit card transactions \$100
ATM: 100

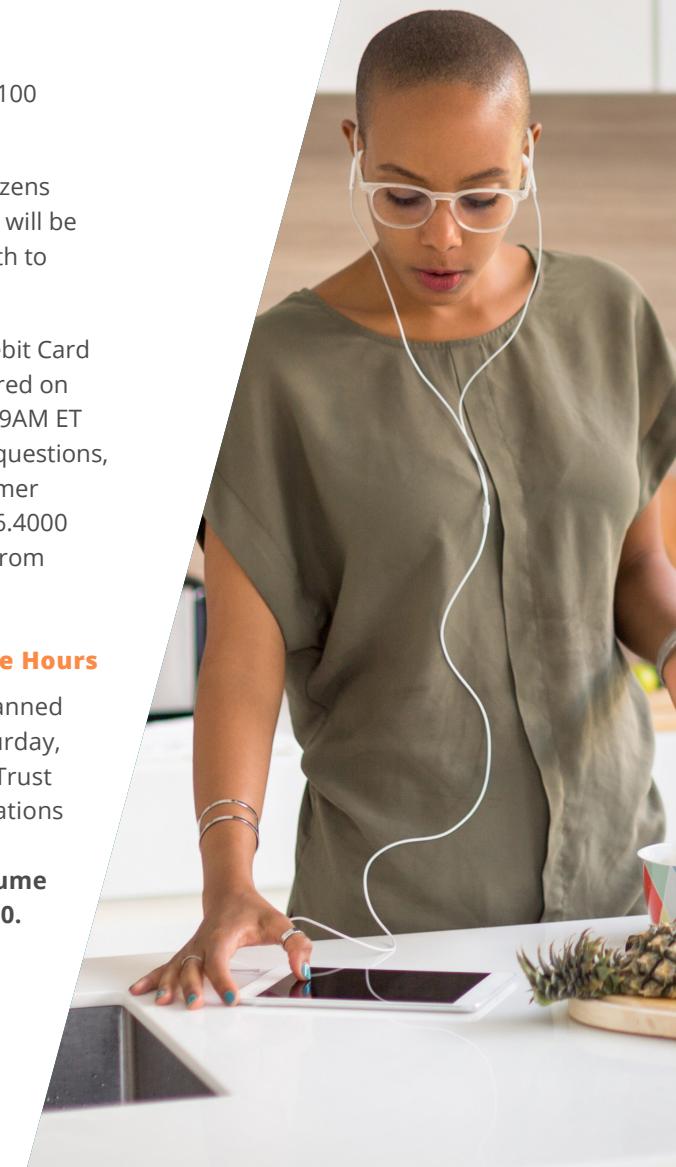
Deposit services at all Citizens Trust Bank ATM locations will be limited the week of July 6th to July 13th, 2020.

Normal limits for ATM/Debit Card transactions will be restored on Monday, July 13, 2020 by 9AM ET. Should you have further questions, please contact our Customer Contact Center at 678.406.4000 Monday through Friday, from 8:30 AM – 6:00 PM, ET.

Financial Center Office Hours

In preparation for the planned system upgrades on Saturday, July 11, 2020 all Citizens Trust Bank financial center locations will be closed. **Normal business hours will resume on Monday, July 13, 2020.**

If you have any questions or concerns, or encounter any issues, **please contact us at 678.406.4000** and we will be happy to assist you.





CHECKING ACCOUNT CUSTOMERS

You will receive two (2) statements in the month of July. The first statement will be produced July 10th, during conversion. The second statement will be produced on your normal monthly statement day July 31st and at month-end thereafter. Regular fees will apply.

SAVINGS ACCOUNT CUSTOMERS

You will receive two (2) statements in the month of July. The first statement will be produced July 10th, during conversion. Your next statement will be produced on September 30th, and all statements thereafter will be generated on a quarterly basis, unless you have electronic activity during a given month for which a statement will be generated at the end of that month. Interest payment and fee assessment will continue to occur and post at the end of each month.

CITIZENS TRUST BANK PERSONAL ONLINE BANKING

Availability

Online Banking access, will be limited to inquiry only during the conversion period **Friday, July 10, at 3PM ET**, until **Monday, July 13, at 9AM ET**.

Citizens Trust Bank Online Banking Access

Please access the new Citizens Trust Bank Online Banking from www.ctbconnect.com to ensure that you are directed to the new site as the use of "favorites" or "bookmarks" within your browser may direct you to our old electronic banking site which will be disabled.

Usernames and Passwords

When you first logon to the new Citizens Trust Bank Online Banking system, you will be asked to input your current username. Follow the system prompts to create new password. Your new Password must be at least 8 characters long and contain at least one uppercase letter, one lowercase letter, and one

number. Your new Password will be case sensitive.

Mobile Banking

In order to use the new, improved Citizens Trust Bank Mobile Banking app (CTBMobile) you must download the app from the APPLE and/or Google Play stores. From ctbconnect.com you are required to log on to Citizens Trust Bank Online Banking, register your device at the "Mobile Banking Center" to access your account through CTBMobile.

Account Transfers

Account transfers most likely will not convert. This includes any transfer templates and recurring transfers. It also includes any one-time transfers you have setup to occur following the cutoff date, **Friday, July 10, 2020**. You will need to re-establish these on **Monday, July 13, 2020**. We recommend you print any such transfers prior to the unavailability of the system so they can easily be re-entered.

Account Nicknames

Account nicknames will not convert. You will need to re-establish these when the system becomes available **Monday, July 13, 2020**.

Quicken / Quickbooks Download

If you download transactions into Quicken or Quickbooks, you will need to do this prior to system unavailability, **Friday, July 10, at 3:00 PM ET**. It is likely that any transactions not downloaded will not be available for download when the system becomes available again **Monday, July 13, 2020 at 9 AM ET**.



CITIZENS TRUST BANK BUSINESS ONLINE BANKING

Availability

The cutoff time for all Citizens Trust Bank Business Online Banking access during the conversion period will be **Friday, July 10, at 3PM ET**. After this cutoff time, the system is expected to be unavailable until **Monday, July 13, at 9AM ET**.

Citizens Trust Bank Online Banking Access

Please access the new Citizens Trust Bank Business Online Banking from www.ctbconnect.com to ensure that you are directed to the new site as the use of "favorites" or "bookmarks" within your browser may direct you to our old electronic banking site which will be disabled.

Usernames and Passwords

When you first log into the new Citizens Trust Bank Online Banking system, you will be asked to input your current Company ID, Username, and a Starter Password. The Starter Password is Ctb1+last 4 digits of your

Company's EIN. Via a secure email communication, you will then be asked to change your Password to a new Password (Example: Ctb19876). As a Business customer you will receive a new Company ID.

Account Transfers

Account transfers will not convert. This includes any transfer templates and recurring transfers. It also includes any one-time transfers you have setup to occur following the cutoff date, **Friday, July 10, 2020**. You will need to re-establish these on **Monday, July 13**. We recommend you print any such transfers prior to the unavailability of the system so they can easily be re-entered.

Account Nicknames

Account nicknames will not convert. You will need to re-establish these when the system becomes available **Monday, July 13, 2020**.

ACH Templates

ACH templates will convert. While Bank staff will do their utmost to ensure all information they enter is correct, it is your responsibility to verify this information and correct any errors when the system becomes available **Monday, July 13 at 9AM ET**. As such, we recommend you print all ACH templates prior to the system becoming unavailable, **Friday, July 10, at 3PM ET**.

Quicken / Quickbooks Download

If you download transactions into Quicken or Quickbooks, you will need to do this prior to system unavailability, **Friday, July 10, at 3PM ET**. It is likely that any transactions not downloaded will not be available for download when the system becomes available again **Monday, July 13 at 9AM ET**.

Wire Templates

Wire templates will convert. While Bank staff will do their utmost to ensure all information they enter is correct, it is your responsibility to verify this information and correct any errors when the system becomes available **Monday, July 13 at 9AM ET**. As such, we recommend you print all wire templates prior to the system becoming unavailable, **Friday, July 10, at 3PM ET**.

ONLINE BILL PAYMENT— CITIZENS TRUST BANK BILLPAY

Availability

Friday, July 10, 2020, 9AM ET you will not able to process a new bill payment. Any prior payments with a "Payment Date" through Thursday, July 16, 2020 will be processed through the current Bill Pay processor. Any payments, including recurring payments, due after Thursday, July 16th should be scheduled through the new Bill Pay platform.

Payee

You will not have to re-enter any information for payees. This information will come over to the new system.

Payment History

Bill payment history will convert.
You will have access to the last 6 months.

eBills

Your existing eBills will be canceled as of Friday, July 10, 2020, at 9AM ET. A cancellation notice will be sent to the "Biller". **To avoid paper statement delivery customers are advised to re-establish eBill(s) through the new Bill Pay platform.**



A photograph of a man and a woman in a living room. The man is carrying the woman in his arms, and they are both smiling. There are cardboard boxes and a small red chair with a basket on it in the background, suggesting they have just moved into a new home.

TELEPHONE BANKING CITIZENS TRUST BANK TELEBANC

Availability

Transfers and payments will not be able to be made through Telephone Banking from **Friday, July 10, at 3PM ET, through Monday, July 13, at 9AM ET.** Telephone Banking will be available during this time, but for account balance and transaction information only.

Access

Customers must use their Alt Access ID's to use the system. A new PIN must be established after using the Alternate Access ID. The format the customer must use is the DOB and last 4 of SSN (MMDDYYYYSSSS). For example, if the date of birth is 1/1/1990 and the SSN is 1234, the customer should enter 010119901234.

CITIZENS TRUST BANK LOANS

All consumer and commercial loan payments through the Citizens Trust Bank in-person, online and/or phone platforms will be unavailable beginning 3PM on Friday, July 10th through 9AM, ET on Monday, July 13, 2020. We encourage you to plan early to meet your scheduled loan payment obligations.

Citizens Trust Bank Loan payments and loan funding will be suspended until Monday, July 13, 2020. All loan

payments received by U.S Mail between Thursday, July 9, 2020 and Sunday, July 12, 2020, the scheduled conversion weekend, will be posted by close of business on Monday, July 13, 2020.

If you need further assistance prior to the scheduled conversion weekend feel free to contact Citizens Trust Bank Loan Administration at 404.575.8280.

CITIZENS TRUST BANK NEW FEATURES

Enhanced Online Security

Introducing Online Out-of- Band Authentication. The Internet AND your mobile operator through SMS text messaging work simultaneously to offer improved security when accessing your accounts online. The enhanced core conversion will leverage **Online Out-of- Band Authentication technology** to validate you as Citizens Trust Bank online banking account holder. Acting like a digital key allowing access to the online and mobile banking platforms the Online Out-of- Band Authentication technology will provide you increased security against your accounts being compromised and threats of fraud.

New Online and Mobile Banking Management Tools and Enhancements

Beginning Monday, July 13, 2020, **External Transfers**, or transferring money between your Citizens Trust Bank accounts and other accounts outside of CTB will be more convenient. Using External Transfers

makes it easy to send money between your accounts, including your loan payments at Citizens Trust Bank and your accounts at other financial institutions. Best of all, you can transfer funds from anywhere and at any time in Online Banking.

Your debit card is completely under your control. With the Citizens Trust Bank Card Controls solution your CTBMobile app gives you the ability to control when, where and how your debit card can be used. With this incredible security feature, you will have full control over your spending. Turn your card off if you misplace it; set spending limits on your card; even control where your card is used and how much can be spent when using it! **This feature is completely free and available now on your CTB Mobile app for personal accounts.**

Digital Payments—Coming soon after this conversion

Android and Apple Pay, as well as Zelle, the convenient way to move

money within minutes between friends, family, and other people you know and trust, **all, on the way!**

We're committed to your financial success. The upgrade to the bank's core operation systems will allow us to continue to offer you access to the financial tools, practical strategies, and more — all designed to help you increase your financial ability to reach your financial goals.

***Business customers may have different privileges and restrictions.**

