

Frequently Asked Questions Regarding the Merger of Gladewater National Bank into Citizens Bank

1) **WHEN WILL THE MERGER OCCUR?**

Citizens Bank has filed for approval with the regulatory agencies and this process usually takes approximately 60 to 90 days. We anticipate the merger to occur sometime during late third quarter or early fourth quarter of 2018.

2) **DO I NEED TO CHANGE ANYTHING ON MY ACCOUNT?**

No. You do not have to do anything. We will convert your accounts automatically on the day of conversion which is scheduled for the first week in December. The exact day will be provided to you at a later date.

3) **WILL MY CHECKING ACCOUNT NUMBER CHANGE?**

No. We anticipate that your account number will remain the same. If we find that your account number is a duplicate of an existing number, we will let you know and provide you with a different number. Your bank routing number will change, so it will be important that you use your new Citizens Bank checks beginning on the day of conversion.

4) **WHAT ABOUT MY DIRECT DEPOSITS, DO I HAVE TO NOTIFY THEM?**

No. You do not need to do anything at this time. We are working behind the scenes to make sure all of these electronic items will be re-routed correctly to Citizens Bank. Should we need anything from you to assist us in this process we will contact you.

5) **DO I NEED TO GET NEW CHECKS PRINTED?**

No. Citizens Bank will provide you with a free box of new checks. You will also receive a free Debit/ATM card for your convenience. You will need to begin using your new checks and Debit/ATM card on the day of conversion.

6) **DO MY ACCOUNTS HAVE FDIC COVERAGE?**

Yes. You will have the same FDIC coverage that you have now.

7) **WILL THIS BANK BUILDING OR HWY 80 LOCATION BE CLOSED?**

No. The location on 678 Main and the location on Hwy 80 will remain open.

8) **WILL I RECEIVE THE SAME ACCOUNT BENEFITS FOR MY DEPOSIT, CD AND LOAN ACCOUNTS?**

During the process of this merger, we will be working diligently to ensure that you receive comparable, if not improved benefits for your deposit, CD and loan accounts. The interest rates on your current loans or CDs will not change prior to their stated maturity.

9) **WILL NEW PRODUCTS BE OFFERED TO GLADEWATER NATIONAL CUSTOMERS?**

Yes. Mobile banking with mobile deposit capture, mobile banking alerts, account and debit card fraud protection, online education and e-statements, as well as remote deposit capture and cash management products for commercial customers.

10) **OTHER QUESTIONS**

For any additional questions, please contact Luke Kimbrough or Jeanene Jalomo at (903) 845-5566.

