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March 16, 2020

The Bank & Trust of Bryan/College Station will complete our systems integration with First Financial Bank over the weekend of April 17th. The purpose of this letter is to convey key points you will need to know as further detailed in the enclosed New Account Guide and Schedule of Fees.

- These changes take effect automatically on **April 20th** and **will require no action on your part.**
- However, you may see some differences between your current account type (as reflected on your monthly account statement) and your new account type. The enclosed New Account Guide has an easy account conversion table detailing the features and benefits of your new account. If, after reviewing the account information or receiving your statement, you believe another account type might better meet your needs, please feel free to contact your officer or come by any branch location and visit with a personal banker and we will find solutions to meet your needs.
- Important details about our Overdraft Privilege Program that protects you against small, inadvertent errors are also enclosed.
- Your base account number will not change; however, the Bryan/College Station Region number of **19**, along with additional zeros, will be added to the front of the base account number equal to 12 digits. *For example, if your current account number is 1234567, your expanded account number would be 190001234567.*
- Do not be concerned about this expansion of account numbers. Your existing checks and deposit slips are fine to use "as is" until your next reorder, and there is nothing you need to do regarding existing direct deposits or automatic drafts. However, please use your expanded 12-digit account number and new routing number 111301122 for future check reorders, wire transfer, and when setting up future direct deposit and automatic drafts beginning April 20th.
- You will receive two (2) statements during the month of April.
 - The first will occur on April 17th and, if applicable, show interest paid from your prior statement date through April 17th. It will be generated in paper format only but should be available electronically by the end of April.
 - The second statement will generate on your regular statement cycle date, either electronically or in paper as you have opted. Your expanded 12-digit account number will be reflected on this second statement.
- Online banking customers will receive a separate communication with important timelines.
- If you currently have a debit card, you will receive a new card with a new debit card number and a separate mailing with your PIN. Instructions regarding activation will be provided in a letter accompanying the card.

If you have any questions or concerns about these forthcoming account changes, please contact any of the familiar names on the back of this letter or call 979-260-2100. You may also visit any of our convenient branch locations. We are happy to answer your questions and explore new options with you. We value your business, and we want to make sure these changes are a WIN/WIN for all parties...especially you!

Sincerely,

Ivan M. Olson
President and CEO

Reminder: Your expanded 12-digit account number and routing number 111301122 should be used for future check reorders, wire transfers, and the setting up of future direct deposit and automatic drafts beginning April 20th.