CARROLLTON BANK

August 28, 2023

Name Address City, State Zip

Our top priority continues to be providing convenient banking to you at every step, so you can do your banking *your way* – easily, on your timeline, and with plenty of human support when you need it.

That's why we've decided to make additional investments in technology at Carrollton Bank, which will include an enhanced online and mobile banking platform that will be available to you this fall.

This upgrade is scheduled to begin at 5 p.m. Friday, October 6, and will be completed by 8 a.m. Tuesday, October 10 (Monday, October 9 is Columbus Day and a Federal Holiday). In the near future, we'll be sharing more details about the new features and enhancements you can expect to see. For the time being, <u>there's nothing you need to do</u>.

Rest assured:

- ✓ Your account number(s) and bank routing number will remain the same.
- \checkmark You won't need to order new checks or get a new debit card.
- ✓ Your online username won't change.
- ✓ ATMs will be available throughout the upgrade for cash withdrawals.

We'll be offering extended-hours assistance from our bankers throughout the weekend of October 6-9 and for a few weeks after, so you'll have plenty of helpful support and assistance at your fingertips should you need it. While we don't expect to have any issues, we want to ensure that it's smooth sailing for all our customers.

If you have any questions right now about this technology upgrade, please call your local Carrollton Bank. Our people will be ready to answer any questions you may have.

Thanks for banking with us.

Sincerely,

Tom Houry

Thomas W. Hough Chairman & CEO

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