



**THE SAME BANKING SERVICE YOU'VE
COME TO DEPEND ON - AND MORE!**

Dear Valued Client,

As you may know, KCB Bank and Academy Bank have recently joined forces. We are excited about this opportunity which joins two strong community banks, both with great histories and reputations in the communities we serve. With the newly combined resources of both banks, you'll enjoy greater convenience to manage your money quickly and efficiently - giving you time to do the things that matter most to you.

At this time, we expect to convert all KCB Bank accounts over the weekend of October 19, 2019. While many things about your accounts and services will remain unchanged, you will see some changes which become effective October 21, 2019. Enclosed you will find the following:

- A summary of current KCB Bank checking and savings products and how they will be transitioned including any product changes you should be aware of.
- Frequently Asked Questions document to answer questions that might be top-of-mind.
- A step-by-step guide on how to reestablish Online Banking and Mobile Banking.
- A timeline of actions to assist you during the transition.

We are excited about the new opportunities this merger will provide for our clients. Academy Bank is a family-owned, community bank with the goal of being the "go-to" bank for associates, clients and the communities we serve.

Welcome to Academy Bank.

Respectfully,

A handwritten signature in black ink, appearing to read 'Paul Holewinski'.

Paul Holewinski
Chief Executive Officer
Academy Bank

A handwritten signature in black ink, appearing to read 'Larry R. Ellington'.

Larry R. Ellington
President/Chief Executive Officer
KCB Bank