

MSB

MAGNOLIA STATE BANK

December 2, 2020

Dear Valued Customer:

We at the Bank of Eastman appreciate the privilege of serving you for all your banking needs. You are truly part of our family. Since 1997, we have operated as the Bank of Eastman in our Dodge County market and Magnolia State Bank in our Jones and Baldwin County markets. This year, we have officially adopted the Magnolia State Bank name across all of our locations. While you will notice a change in our signage and name, you will still find the same friendly faces you have come to trust for your banking needs at each of our locations. This name change does not mean that we are opening a new bank. It does not mean we are merging. It simply means that we are adopting one name across all of our locations. By eliminating different names for different geographies, the bank is better able to connect with all its customers.

In early 2021, all of our branches will officially become Magnolia State Bank. Our website will automatically reroute you to our new and enhanced website, www.bankmsb.com. Please update your bookmarks and favorites. Other details to be aware of:

- Routing, account, and loan numbers will not change
- Your login to our online banking and cash management features will not change.
- Direct deposit, auto draft, and bill pay information will not change
- You will still be able to use your current checks, deposit slips, loan coupons, credit cards, and debit/ATM cards with no problems.
- You may continue using our current mobile banking app. It will automatically update when the new version is released.
- As your debit and credit cards renew, you will receive new MSB branded cards
- Your bankers' email will be updated to firstname.lastname@bankmsb.com. For example, to reach George Burdell, you would email him at gburdell@bankmsb.com
- Our social media presence will begin to reflect the new name in early 2021.

Again, we at Magnolia State Bank appreciate the trust you have placed in us over the years. As we move into the future with our unified name across all markets, you can rest assured that our commitment to you is unwavering. We are still here for you as we have always been. Only now, some of us will be wearing a different shirt.

Sincerely,

Jolene J. Carroll

Jolene J. Carroll
President/CEO