



Dear Valued Customer,

In December 2019, Select Bank & Trust announced the acquisition of three Entegra Bank, a division of First Citizens Bank, branches: Holly Springs (30 Hyatt Road, Franklin, N.C.), Highlands (473 Carolina Way, Highlands, N.C.) and Sylva (498 East Main, Sylva, N.C.) We're hard at work preparing for the conversion, which is anticipated to take place the weekend of April 17, 2020. Both institutions are committed to a smooth and easy transition and are excited for the future of these communities.

Select Bank & Trust was founded in 2000, celebrating 20 years of serving our customers this year, and has a strong reputation of being committed to a sense of community and living its mission: To be the bank of choice in the communities we serve by providing exceptional customer service, superior products and experienced bankers using a common sense approach to banking. We serve communities in three states, North Carolina, South Carolina and Virginia with our headquarters in Dunn, North Carolina.

Many things are not changing, such as many of the wonderful team members that serve you, and Select Bank & Trust's commitment to you, the customer. A few things, including the name of your branch, will be changing. Some other things that are important to know:

- **Digital banking changes** – You'll need to re-enroll in Digital Banking (Online and/or Mobile). Access to statements may take some time to transition over so if previous statements are needed consider printing statements leading up to April 17, 2020 (of course they will be available upon request by your branch after April 17, 2020). In addition, you'll need to set up your Bill Pay with Select Bank & Trust after conversion. No information will be transitioning over from your current Bill Pay set-up. If you currently have payees entered, we suggest you note the full payee information, including account number, for easier entry.
- **Branch hours** – The lobby will be open 9 a.m. – 5 p.m., Monday through Thursday, and 9 a.m. – 6 p.m. on Fridays. Drive-thru service will be available 8:30 a.m. – 5 p.m., Monday through Thursday, and 8:30 a.m. – 6 p.m. on Fridays.
- **Account Changes** – We do know that your account type will be changing. We have taken great care in trying to transition your account type to the closest possible match at Select Bank. For example, we know all Bonus Checking account holders will move to our Easy Green Checking, our high rewards, interest bearing account with many great benefits. Overall, we think you'll be pleased with the Select Bank & Trust solutions.

All information will be detailed in a complete **Welcome Guide**, arriving to you in the coming weeks, to help you feel prepared for the transition. In the meantime, continue to bank at your Entegra Bank branch as usual.

While some things will look a bit different when the three branches open as Select Bank & Trust on Monday April 20, 2020, rest assured that decisions on things that matter to you will still be made locally by people who know you and are familiar with the place you call home. Select Bank is a community bank with great employees who enjoy serving you and your neighbors. That is the heart of who we are.

We appreciate your business and look forward to serving you.

Sincerely,

A handwritten signature in black ink that reads "William L. Hedgepeth II".

William L. Hedgepeth II
President & CEO
Select Bank & Trust

