



May 7, 2018

Dear Community State Bank Customer:

Thanks to your support, Community State Bank was ranked a 5-star Institution again by the Bauer Financial Group. Now it's time to let you know how we will continue that 5-star service through exciting technology enhancements that are coming your way starting in 2018!

We are in the process of updating our core bank technologies. The current technology that we employ at Community State Bank was first installed more than 18 years ago. As you know, technology evolves at a rapid pace. One of our greatest priorities as a community bank this year is to ensure that our technology is safe, reliable, secure, and up to date. As such, we will begin employing award-winning technology at the beginning of May that will help us to better serve your needs.

What this means for YOU, is that within the next 18 months you will have access to the following new products and features:

- A new Mobile Banking app
- A new telephone banking system
- A new Community State Bank Website
- New Personal and Business Debit Cards
- Remote Deposit Capture for businesses
- The ability to make deposits at Community State Bank ATMs
- A new and improved Online banking experience for both personal and business use
- The ability to "freeze" your debit card if you misplace it and receive alerts when it is used
- And Many More exciting new products!

The best way for you to stay up-to-date on our technology upgrade (which will begin on May 18, 2018) is to visit our website, [www.communitystatebank-fl.com](http://www.communitystatebank-fl.com), where we will post any information that you need to know in order to start using our new products and enhanced technologies. Or, just stop by either of our branches and ask any of our employees for the latest update.

The first update you may notice is that of our telephone banking system. This will be upgraded and be available to you starting the week of May 21<sup>st</sup>. When you call in the first time, the system will walk you through a simple process to re-register and change your PIN. We have made sure that the numbers to call in will remain the same.

As always, we look forward to serving you as we answer your questions and meet your banking needs. So once again we say, thank you for your ongoing support as we continue to make Community State Bank - "Where Today Meets Tomorrow."

Sincerely,

Jeff Oody  
President and CEO