



July 25, 2024

Re: Technology Suite Enhancement (Retail/Consumer)

Dear Valued Clients,

We understand that you have many choices for your financial services partner/provider, and we do not take this responsibility lightly. For many years, we have utilized a proprietary core banking system to deliver our services to our clients. After significant research, evaluation and analysis, we have elected to partner with Jack Henry to become First Century Bank's new core platform provider. Jack Henry's continued dedication to enhance its product suite will enable First Century Bank to offer its clients top notch technology and an enhanced user experience.

We are in the midst of planning this conversion and will be communicating everything that you need to know so that this transition is as easy as possible for you. We will be converting to the Jack Henry Silverlake system on September 16, 2024.

In August, you will receive detailed information about the transition and how to access information in the new system. For our retail consumer clients, we will be sending out communications through a variety of channels. Email communications will be delivered much more quickly than regular mail. If you have online banking, please update your email address within the online banking system as soon as possible. If you do not have online banking, please call our First Call team at 706-335-8200 or email contactus@myfcbusa.com to update your email address. We will contact you at the number we have on file to confirm email address changes sent via email. Having updated email addresses will ensure that you receive information as quickly as possible.

We are excited to offer you this streamlined user experience and functionality and believe that this change will only enhance our service level to you. Thank you for allowing us to serve your financial service needs.

Sincerely,

A handwritten signature in black ink that reads 'William Blanton'.

William Blanton
CEO