



November 19, 2021

Dear Valued Customer,

On October 8, 2021, Tri-State Bank of Memphis merged with Liberty Bank and Trust Co., which is headquartered in New Orleans, LA. Liberty Bank is the largest African American-owned financial institution in the nation with 49 years of experience providing innovative mortgage, business and personal products and loans that have helped thousands of people build generational wealth.

As our valued customer, this is great news for you since this acquisition allows you to receive a broader range of products and services, while maintaining the individual service to which you are accustomed.

With this acquisition, there are a few things you need to know:

- ✓ Your new Liberty Bank Visa Debit Card and Personal Identification Number (PIN) will be mailed to you separately. **You can begin using your new Visa Debit Card December 6, 2021.**
- ✓ **Your Tri-State Bank Debit Card will no longer be valid starting at 6:00 p.m. on December 4, 2021.**
- ✓ Online Bill Payment will be discontinued after December 2, 2021. You will need to reschedule all payments in Liberty Bank's Online Bill Pay including any reoccurring payments. **Payments scheduled for after December 2, 2021 will not be processed.**
- ✓ **You may continue to use your same checks.** Simply visit your local branch for any new check orders or you may contact our Customer Care Department at 1(800) 883-3943. When ordering checks from an outside vendor the checks should have Liberty Bank's name and the mica routing number (065002108) printed on them.
- ✓ Your account type will be changed on **December 3, 2021.** Your **account number(s) will remain the same.** Please refer to the chart below to determine which account type you will have at Liberty Bank and Trust Company.

PERSONAL CHECKING AND SAVINGS ACCOUNTS	
TRI-STATE BANK	LIBERTY BANK AND TRUST CO.
Regular Checking	Corporate Checking
Checking Plus	Personal Checking
Direct Deposit Transaction	Personal Checking
Money Market Gold Promo	Capital Asset Fund Checking
IMMA Gold	Capital Asset Fund Checking
Regular Savings	Personal Savings

Savings \$500 Min	Personal Savings
Secured Savings	Personal Savings
Special Savings	Personal Savings
Youth Savings	First Savings
BUSINESS CHECKING AND SAVINGS ACCOUNTS	
Econo Checking	Corporate Checking
Tri-Biz Checking	Capital Asset Fund Checking
TSB Checking (Small Business Acct)	Personal Checking

For information on all the accounts, products and services offered at Liberty Bank and Trust Co., visit our website at www.libertybank.net.

- ✓ You will receive a cutoff statement on your former Tri-State Checking and/or Savings account the week of December 3, 2021. Your first month's service charges will be waived on your checking account(s) that are converted to Liberty Bank and Trust Company.
- ✓ Your Direct Deposit will continue without interruption. Knowing how important your Direct Deposit is to you, we encourage you to advise your depositor(s) of Liberty Bank's routing number, which is **065002108**.
- ✓ Online Banking will not be automatically converted. If you are an Online Banking user, you will need to sign-up for Liberty Bank's Online Banking and enroll in all the services including Checkfree Bill Pay, PopMoney, and Mobile Banking. You may enroll starting **December 7, 2021** at www.libertybank.net.
- ✓ Your Savings account statements will be mailed quarterly. Checking account statements will be mailed monthly.
- ✓ Your current rate of interest for your Certificates of Deposit will not change until maturity of the Certificate. At that time, your Certificate will renew at the current prevailing rate.
- ✓ Enclosed is the Terms and Conditions of your account. Please review these items for details regarding your Liberty Bank account.

Now A Little About Liberty Bank and Trust Company

Liberty Bank and Trust is a designated MDI (Minority Depository Institution), providing personal, business, mortgage, automobile, home equity and consumer loans to customers. Founded in 1972 in New Orleans, Liberty has since expanded into ten states and has maintained a dedication to community and business development. The bank's mission is to provide cost-effective delivery of high quality, innovative, customer driven financial products and services to diverse markets, with a focus on disadvantaged communities of color who have traditionally been underserved. Information about Liberty Bank and Trust Company at www.libertybank.net



If you have additional questions about this transition, call the Whitehaven Branch at (901) 576-2332 or call our Customer Care Center at 1-800-883-3943. You may also email us at customercare1@libertybank.net. Follow us on Facebook, YouTube and Twitter @libertybankandtrust.

Liberty Bank and Trust Company welcomes you into our family of satisfied customers and be assured that we will work very hard to continue to provide quality products and services.