September 3, 2026

Dear Valued Customer,

Centennial Bank, formerly known as Mountain Commerce Bank (MCB), is committed to make the transition to Centennial Bank products, services, and systems as smooth and seamless as possible. After the conversion is complete, you will have access to additional banking conveniences through Centennial Bank.

As part of the conversion process, MCB personal credit cards will no longer function. MCB personal credit cards **will close on October 13, 2026**.

What does this mean?

- Effective October 13, 2026, your MCB personal credit card will be permanently closed.
- Your ScoreCard rewards will remain available for redemption through October 12, 2026. You can visit scorecardrewards.com to redeem. Effective October 13th, unredeemed points will be canceled.
- If you currently have access to mycardstatement.com, you can make online payments through October 12, 2026. Effective October 13th, you will no longer be able to log into mycardstatement.

What should you do?

If you would like to close your account earlier than October 13th, please consider the following options:

- Centennial Bank offers several competitive credit card options through TCM Bank, N.A. (TCM Bank). TCM Bank has been a trusted credit card partner of Centennial Bank for over 16 years. See if you pre-qualify today by visiting [include direct URL or shortened URL]. If you have an outstanding balance on your MCB credit card, a balance transfer is offered. All credit card accounts are subject to credit approval. If you are approved, your card will be issued with the Centennial Bank logo.

  To find these options on the Centennial Bank website at my100bank.com:
  Select Personal, then Personal Loans, then Personal Credit Cards.

- If you apply and are approved for a new Centennial Bank/TCM Bank credit card, your MCB credit card will be immediately permanently closed.
- If you contact us and request to close your MCB credit card, we will complete your request, and your MCB credit card will be immediately permanently closed.
- If you use your MCB credit card to make automatic payments to external companies (for example, streaming subscriptions, membership clubs, utility providers), we remind you to change those payments.

Timeline

Beginning now:

- The link to the TCM Bank personal credit card application is available to you on my100bank.com.
- If your account has been paid to a $0 balance, to close your existing MCB credit card account prior to the date mentioned above, you may contact us in one of the following ways:
  - Call us at 866-622-1910 and request to close your MCB personal credit card.
  - Visit your local branch and request to close your personal credit card.

Effective October 13, 2026, if you have not already taken steps to close your MCB personal credit card, the account will be closed. If your account has an outstanding balance, terms of repayment (rate, monthly payment, fees) will not change. You will continue to receive a monthly billing statement. The mailing address for payments will continue to be on the monthly statements.

Payments on and after October 13, 2026, if your account has an outstanding balance:

- Payments can be made at a local branch through November 5th, 2026, 5:00 pm. Thereafter, payments cannot be processed at a local branch.
- Payments may be mailed to:
  Centennial Bank, P.O. Box 906, Conway, AR 72033

Key features of Centennial/TCM credit cards:

- Competitive Rates[1]
- Reward points and cash back options[2]
- Fraud monitoring and zero fraud liability
- Cell Phone Protection[3]
- Free Credit Score[4]
- Mobile payments for a quick and secure way to pay
- Mobile app for easy account management on the go

Thank you for your understanding as we make this change. Please review this information carefully. If you have questions, please visit your local branch or call us at 866-622-1910.

We look forward to continuing to serve your banking needs.

Sincerely,

Bill Edwards
Centennial Bank, formerly Mountain Commerce Bank

[1] See the card application's Important Disclosures for current terms, rates and fees. This card is issued by TCM Bank, N.A. Subject to credit approval.
[2]In order to access rewards, your account must be open and in good standing.
[3]Certain terms, conditions and exclusions apply. In order for the coverage to apply, you must charge your eligible cellular wireless bill to your covered TCM Bank-issued card. To learn more about this benefit or to file a claim visit the FAQ section at www.cardbenefitservices.com or call 1-866-894-8569.
[4] FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries. FICO® Scores are updated quarterly. You may not see your FICO® Score right away. Some exclusions apply. Cardholders receiving employee pricing are not eligible.