Dear Valued Loan Customer,

As you may be aware, on April 1st, 2026, Mountain Commerce Bank became a part of the Centennial Bank family. This is an exciting time as Centennial Bank and Mountain Commerce Bank are two high performing franchises with similar operating philosophies and, most importantly, share the value of customer focus and a commitment to providing the highest quality of customer service.

As the changeover begins, you are probably wondering how this impacts you. Centennial Bank and Mountain Commerce Bank employees have worked hard to ensure the smoothest transition possible. Conversion of computer systems will begin on Friday, November 6th, with completion on Monday, November 9th. Below we have highlighted some of the major details about what you can expect and how you will be affected by this brief process.

Loan Account Number Change: Your new Centennial Bank loan account number will include your existing loan number with an additional five digit "note number" appended to the end (Ex. 9876543211-10001). Your current loan account number will make up the first 10-digits of the new loan account number. The new account number can be seen on your first billing statement after November 9th, 2026.

Bill Pay Customers: If you use Bill Pay to make loan payments to Centennial Bank from another institution, you must update the loan account number to the new account number format mentioned below. The account number format is 17 digits, starting with the Note number followed by the Account number, with 0's in between to ensure 17 digit length. Failure to update your loan account number may result in a delay in the posting of your loan payment. Please contact the financial institution that the Bill Pay is originating from to avoid delays in the posting of your loan payment.

Examples of formatting:

- Loan 1234567890-50001 would be 50001001234567890 (5 digit Note, two 0's, 10 digit Acct)
- Loan 12345-50001 would be 50001000000012345 (5 digit Note, 7 0's, 5 digit Acct)
- Loan 1234567-00001 would be 00001000001234567 (5 digit Note, five 0's, 7 digit Acct)

ACH Loan Payments: ACH loan payments currently set up through Mountain Commerce Bank will continue without interruption. The transaction will show up as coming from Centennial Bank. Please verify with your institution if anything needs to be updated due to the name change.

Home Equity Line of Credit Checks: If you use HELOC checks, the checks will continue to process without interruption. When new HELOC checks are ordered, the new checks will contain the updated loan account number and format.
have an existing coupon booklet, you can continue to use them until the coupons run out.



Billing Statements: After conversion, you will begin to receive a billing statement for your loan payment(s) via mail/e-statement, even if you have a coupon booklet.

Please review the information provided carefully and feel free to contact us with any questions or concerns at any Centennial Bank branch, by calling our Customer Care Center at 888-372-9788, or online at www.my100bank.com.

Thank you for your loyalty. We look forward to building a lasting relationship and providing you with all your future banking needs.

Sincerely,
Centennial Bank