**Dear Valued Customer,**

Thank you for banking with Centennial Bank, formerly known as Mountain Commerce Bank (MCB).

We are writing to inform you of an upcoming change to certain Automated Clearing House (ACH) transfer services. Effective **September 30, 2026**, MCB will discontinue its ACH transfer service that enables recurring transfers between your MCB account and an account at another financial institution. This change is a result of the recent acquisition and our ongoing efforts to align products and services with those offered by Centennial Bank.

This discontinuation of service will affect customers who have authorized MCB to:

- Originate a recurring ACH debit from an account at another financial institution for deposit into your MCB account; or
- Debit your MCB deposit account and send recurring ACH credits to an account at another financial institution

To avoid any interruption in your recurring transfers, please make alternative arrangements before September 30, 2026.

**Below is a list of options for transferring funds to your MCB account from another financial institution:**

- Use the bill pay service offered by the other institution
- Send a wire transfer from the other institution to your MCB account
- Deposit checks from another financial institution into your MCB account via mobile deposit, remote deposit capture or at any MCB branch location

**Below is a list of options for transferring funds from your MCB account to another financial institution:**

- Using MCB Bill Pay, which includes built-in fraud controls designed to help reduce the risk of unauthorized payments
- Sending a wire transfer from your MCB account to another financial institution
- Deposit checks drawn off your MCB account at another financial institution

If you have questions about this change or would like assistance selecting an alternative transfer method, please visit your local branch or call 866-622-1910.

We appreciate your business and look forward to continuing to serve your financial needs.

**Sincerely,**

*Centennial Bank*