April 6, 2026

Dear Valued Customer,

We are pleased to announce an important development regarding the future of our organization. Mountain Commerce Bank has merged with Centennial Bank, uniting two well-established institutions that share a strong commitment to service excellence, financial stability, and community stewardship.

Centennial Bank, a subsidiary of Home BancShares, Inc., is headquartered in Conway, Arkansas, and is recognized as one of the nation's strongest financial organizations. The bank remains dedicated to delivering exceptional customer service and offers a comprehensive suite of commercial and retail banking services for businesses, investors, individuals, and municipalities. With branch locations across Arkansas, Florida, South Alabama, Texas, and New York, customers will benefit from increased convenience, expanded branch and ATM access, and consistent, reliable service across all markets.

This partnership strengthens our ability to enhance the products, services, and technology available to you, while maintaining the personalized banking experience you have come to expect. Together, we are better positioned to meet your evolving financial needs and further support the communities we serve.

In the months ahead, we will work diligently to integrate our systems and operations with a target of full integration by the end of 2026. Prior to the system conversion you will receive a comprehensive notification that will provide information about how this transaction affects your accounts and the steps you may need to take to ensure a smooth transition. In the meantime, please continue to conduct business as usual. All bankers and customer service representatives you currently work with will continue to be available to meet all your needs. Our primary objective is to ensure a smooth transition with minimal disruption to your banking experience.

As of April 1, 2026, if you have deposit accounts at both the former Mountain Commerce Bank and Centennial Bank, FDIC rules generally provide that deposits you held at each bank before the merger will be insured separately for a limited six-month period after the merger. After that period, deposits may be added together for FDIC insurance purposes. FDIC coverage is determined by the standard maximum deposit insurance amount and by how your accounts are titled (for example, individual, joint, trust, or certain retirement accounts). We encourage you to review your account ownership and total balances across both banks in advance of the end of the applicable period.

Certain time deposits (such as CDs) may continue to receive separate coverage for a longer period, generally until the first maturity date after the limited period, depending on the terms of the account. CDs that mature within the first six months and are renewed for the same term and amount (with or without accrued interest) will continue to be separately insured until their first maturity date after the grace period ends. CDs renewed on different terms, or those that are not

renewed and converted to savings or demand deposits, will generally be separately insured only through the end of the six-month grace period.

For questions regarding FDIC insurance coverage, please contact your local branch or visit www.mcb.com.

We are confident in the opportunities this merger creates for our customers and our long-term success. Thank you for your continued trust and partnership.

Sincerely,

William E. “Bill” Edwards, III

Centennial Bank
President of Tennessee