



January 5, 2018

Dear Valued Customer,

As you may be aware, on September 26, 2017, Stonegate Bank became a part of the Centennial Bank family. This is an exciting time as Centennial and Stonegate 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 and Stonegate Bank employees have worked hard to ensure the smoothest transition possible. Conversion of computer systems will begin Friday, February 9th with completion on Monday, February 12th. Once the conversion is complete, customers will still enjoy services such as Online Banking and surcharge-free use of Publix[®] ATMs¹ but will now have access to additional banking conveniences. Centennial Bank offers a Mobile and iPad[®] App³ with mobile deposits function¹, mobile wallet options such as Apple Pay[®], Samsung Pay[®], and Android Pay[™] and Instant-Issue Debit MasterCard^{®4} with custom images! You will also enjoy Nationwide ATM's with fee refunds² and many additional banking locations throughout Florida, Alabama, Arkansas and New York.

Below we have highlighted some of the major details about what you can expect and how you will be affected by this brief process. Enclosed you will also find an account products guide and disclosures that offer important account information. Prior to conversion, you will receive a full booklet with details about each product.

Please keep this information for reference as February approaches.

What to Expect by 2/10/18:

- **Debit/ATM Cards:** You should receive your new Centennial Bank MasterCard[®] Debit Card the week of 2/05/18. You should receive your PIN in a separate mailer. You will be able to activate your card(s) on or after 2/09/18 via a pin-based or ATM transaction anywhere MasterCard[®] is accepted. On or after 2/12/18, you can change your PIN at any Centennial Bank ATM or by calling 866-392-9952. **Your current Stonegate MasterCard[®] Debit/ATM Card will not work as of 2/12/18.**
- **Online Banking:** During the weekend of Friday, 2/09/18 – Sunday, 2/11/18, Online Banking services will not be accessible. On Monday, 2/12/18, you will be able to sign into Centennial Bank's online banking system by logging into www.my100bank.com. **Please Note:** A new Online Banking customer ID and password will be mailed to you prior to 2/09/18. Begin using your new customer ID and password on Monday, 2/12/18.
- **Cash Management:** Cash Management customers will receive detailed information regarding the Centennial Cash Management system and training in a separate mailing. Stonegate Bank Cash Management services (ACH origination, wire origination, scheduled transfers, etc.) will be converted to the Centennial Bank Cash Management system over the 2/09/18 weekend.
- **E-Statements:** If you currently receive E-Statements, you will continue to receive future statements electronically via Online Banking at www.my100bank.com under the Documents Link. Please print or save any previous E-Statements that you may need to reference prior to February 9, 2018, as they will not be available through Centennial Bank's Online Banking system. All final Stonegate Bank statements will be printed and mailed 2/09/18 via U.S. mail as E-Statements will not be available for the final statement.
- **Mobile Banking (Mobile App, Text Banking, Mobile Web Browser)^{1,3:}** From Friday, 2/09/18 to Monday, 2/12/18, Mobile Banking will not be accessible. Mobile Banking will be available on Monday, 2/12/18. Please visit our website at www.my100bank.com/ebanking/mobile-banking for details about our mobile banking service features³, service benefits, and how to get started by enrolling your accounts in Online Banking. On the site you will also find links to the Apple[®] App Store[®] and Google Play[™] to download the free mobile app^{1,3}.
- **Bill Pay:** All pre-scheduled and recurring payments set through Bill Pay will be paid. However, you will not be able to change payments or create any new payments through Bill Pay from 5pm EST on Thursday, 2/08/18 through Sunday, 2/11/18.

Beginning Monday, 2/12/18, Centennial Bank Bill Pay will be fully available by logging into www.my100bank.com. Business sub-users will need to be reestablished by the business administrator on/after Monday, February 12th.

There are **four main changes** to the way Bill Pay payments will process beginning 2/12/18:

1. Your scheduled Bill Payments will be sent without verifying that your account has the funds. To prevent accidentally overdrawing your account, please manage your balance considering your outstanding bill payments;
2. When Bill Pay processes a payment electronically, the payment will be debited from your account on the delivery date, as opposed to the business day before the delivery date;
3. When Bill Pay processes a payment with a check, the payment will not be debited from your account until the date the check clears; and
4. Bill payment cutoff time is at 4:00pm EST. Any payments entered after the cutoff will not process until the following business day.

- **Checks:** You *will not* have to order new checks as your Stonegate Bank checks will continue to work. Your first re-order of checks placed after 2/09/18 will be changed automatically to Centennial Bank and our new routing number. **Please Note:** If you order checks from a source other than us, you will need to provide the new routing number to your source when re-ordering after 2/09/18. The new routing number is 082902757 (for use only after 2/09/18).
- **Telephone Banking:** From Thursday, 2/08/18 to Monday, 2/12/18, Telephone Banking services will not be accessible. Centennial Bank's 24 hour automated account information center will be available to all Stonegate Bank customers beginning Monday, 2/12/18. Telephone banking services will be available by calling 877-591-4663. Please note that upon initial access to Telephone Banking a temporary PIN will be requested. The temporary PIN will be the last 4 digits of your SSN. Follow the prompts to establish your permanent PIN.
- **Statements:** Due to the data conversion, all Stonegate Bank checking, money market, and savings accounts will have a final statement generated on 2/09/18. Please review your final statement carefully for information concerning any applicable interest or service charge. For Business Analysis account holders, the January analysis charge will be applied on 2/09/18. Statement drop dates may change for some accounts after conversion.
- **Home Equity/Personal Lines of Credit:** If you have a home equity or personal line of credit your final Stonegate Bank detailed billing statement will be generated on 2/09/18 and mailed to you. This statement is being sent to you *for informational purposes only* and should be retained for your records. Your payment due date will remain the same.
- **Account/Fee Information:** We will be converting your account into the Centennial Bank product that most closely matches your current product. Please review the enclosed product grid for important account type changes. If you are not sure of your current account type you can find it on your monthly statement. We invite you to meet with one of our representatives any time after 2/12/18 to learn about the variety of products we have to offer and determine if there is another product that would better suit your needs.
- **Wire Transfers:** If you initiate any wire transfers on or after 2/12/18, provide our new routing number to the company or bank involved. The new routing number is 082902757 (for use only on or after 2/12/18.)
- **ACH:** Transactions such as direct deposits and automatic payments will automatically transition to Centennial Bank. When establishing new direct deposits or automated payments please be sure to utilize Centennial Bank's routing number (082902757) along with your account number.
- **Overdraft Privilege:** Overdraft Privilege is available on most checking accounts, both business and personal. Enrollment is automatic. Please read accompanying information explaining Overdraft Privilege program in detail.

Thank you for the loyalty and the trust you have placed in us, we do not take it for granted. If you have questions regarding the conversion or information in this letter, please visit your local branch or our website at www.my100bank.com. We appreciate your business and look forward to serving you now, and for years to come.

Sincerely,



Dave Seleski
Regional President, Florida
Centennial Bank, formerly Stonegate Bank

¹Some restrictions may apply.

²Receipt must be presented to Centennial Banker within 60 days of the transaction for refund of ATM fees.

³Message and data rates may apply from your carrier.

⁴Must have Centennial Bank checking account to receive debit card.

