



October 11th, 2017

Dear Valued Customer:

During the period of November 9th thru November 13th, Twin City Bank will be making significant improvements to our computer system. We are excited that these updates will allow us to serve you better and faster, but the improvements also require some changes that will impact your customer experience. We are working hard to minimize the disruption, but there may be some unavoidable inconveniences and interruptions of service. Here are some important details you should know:

BRANCH BUSINESS HOURS

During this transition, the Bank drive-through and lobby will be open during the normal times. We are here to assist you with your banking needs and to answer any questions you have related to the system updates.

STATEMENTS

The statements you receive after November 9th will have a slightly different look than the current format. You will also receive one extra statement that will include the activity from your last statement date through November 9th due to the transition. The activity from November 10th through your normal statement date will be from the new system in the new format.

DEBIT CARDS

If you are a current Debit Card Customer, a new debit card will be mailed prior to November 9th to replace your current debit card that will be CANCELLED on that day. On or after November 10th, you will be able to activate your new debit card by following the directions you will receive with your new card. Please note that the new card can not be activated prior to November 10th because that is the first day the new cards have access to the new upgraded computer system. Please be advised that any auto deductions you have on your current card will need to be transferred to your new card after November 10th.

We understand that some of these changes are an inconvenience to our customers. As an acknowledgement of this inconvenience, we are waiving all of our service fees for ATM and Debit Card usage in non Twin City Bank machines from November 10th through November 30th. In addition, if you bring in your statement or ATM receipt, we will also reimburse you for charges assessed by other Banks for using their machines during this period.



ONLINE BANKING

After 3PM PST on Thursday November 9th, our current Personal/Commercial Online Banking program will be discontinued. To access our new and improved Online Banking product, starting Friday November 10th, each user will be required to re-enroll on the Twin City Bank website.

To our Bill Pay User:

You'll have to re-register for this service on or after November 10th. We are unable to transfer your current Payees. Please take steps to document the payees you will want to pay going forward. We will be contacting you to help with this process before conversion day.

To our Business Customers that Originate ACH Files or make deposits via our Remote Deposit Capture Service:

Both of the programs you use today, **will be unavailable the 9th & 10th of November.**

We will be contacting you to help with this process before conversion day.

As the only locally owned Community Bank, we remain committed to be your Cowlitz County banking partner while continuing to deliver the outstanding customer service you deserve. Please do not hesitate to contact us at (360) 414-4101 if you have any questions about this upcoming transition.

Sincerely,

Neil Zick
President/CEO