



July 18, 2025

Dear Valued Customer,

I'm writing to inform you of an important update at SouthTrust Bank that will help us serve you better: we will be upgrading our core computer system beginning October 24, 2025.

This upgrade is part of our commitment to providing you with reliable, secure, and modern banking services. The core system powers nearly everything we do—your deposits, loans, statements, digital banking, and more. By investing in this upgrade, we're laying the foundation for a better banking experience for you.

What's Changing

Improved Reliability: Enhanced system performance and reduced downtime.

Better Service: Upgraded tools will allow us to serve you more efficiently in-branch, online, and by phone.

Enhanced Features: More robust and user-friendly digital banking options are on the way.

What to Expect

The system conversion will begin the evening of October 23, 2025, and continue through the weekend.

Some services, such as online and mobile banking, may be temporarily unavailable during the conversion window. We will provide detailed information closer to the date so you can plan accordingly.

Your account numbers, balances, automatic payments, and transaction history will remain safe and unchanged.

No Action Is Needed

There is nothing you need to do at this time. Our team is fully prepared and working hard behind the scenes to ensure the transition is as seamless as possible for you.

We'll be sending additional updates and reminders as we get closer to the conversion. If you have any questions in the meantime, please contact your local branch for more information.

We thank you for your continued trust and loyalty with SouthTrust Bank and ask for your patience during this transition. We are confident that this upgrade will offer an even better banking experience, and we look forward to meeting all your financial needs today, and in the future with our improved capabilities.

Sincerely,

A handwritten signature in black ink, appearing to read "S. Jackson".

Steven H. Jackson
President & CEO
SouthTrust Bank, N.A.