



June 15, 2026

Dear Valued Customer,

Over the past few months, we have been working thoughtfully behind the scenes to prepare for an important System Upgrade that will bring enhancements across our banking products, services, online banking, and general banking solutions. These improvements are designed to make your overall banking experience more secure, convenient, and dependable.

The **System Upgrade** will happen in **August 2026**. This significant investment reflects our ongoing commitment to providing you with safe, secure, and dependable products and services — and the value we place on the relationship we share with you.

Planning Ahead for a Smooth Transition

- If your contact information (phone number, email address, or mailing address) has changed, please contact your local branch or banker to update your information.
- In the coming weeks, please keep an eye out for more detailed communications from FirstTier Bank in your mailbox, on our website (www.firsttierbanks.com), or by following our LinkedIn page (www.linkedin.com/company/firsttier-bank).
- In our upcoming communications, we will share helpful FAQs, important dates, details about which banking services will be available, and specific action items that may be necessary for your account(s) and/or services.
- We will also provide more information about the enhanced products, services, online banking tools, and general banking solutions that are part of this System Upgrade.

Our goal is to keep you informed, supported, and confident throughout this transition, so you always know what to expect.

Thank you in advance for your patience and understanding during this transition. We genuinely appreciate your continued trust in FirstTier Bank, and we are committed to making this upgrade smooth and straightforward.

Regards,

A handwritten signature in blue ink that reads "Tim Wiens".

Timothy Wiens
Chairman/CEO
FirstTier Bank

