



## *Just the Bank for You!*

Together, we entered a new era in banking on March 1, 2018. First Community Bank and The First, A National Banking Association, headquartered in Hattiesburg, Mississippi, became one. Please accept this letter as our official WELCOME to you from the Directors, Officers, and Employees of The First!

Both banks began with home town folks who wanted a true community bank that would be responsive to the needs of our friends and customers. So, a bank was created where decisions were made locally by bankers you have known and trusted for a lifetime. First Community Bank and The First are one and share one goal...to deliver extraordinary personal service to our friends and customers.

Here are a few things we would like for you to know as we grow together.

- You will continue to do business with bankers you have known and trusted for a lifetime.
- You will continue to have a full array of financial services and products now with the strength of a community bank with \$2.2 billion in assets.
- You will now have 56 convenient locations for banking and ATM services in South Alabama, Mississippi, Louisiana, and Florida.
- Your bank is highly rated, receiving a 5 Star Rating (the highest given) by Bauer Financial.
- You will be part of a hometown bank that's even better and more convenient for you.

During this transition, you will see the signage change but you will still be able to conduct business as usual at these locations. We will continue to provide you with up to date information regarding the merger details and will remain focused on making this transition as easy and seamless as possible.

Please be assured that The First and First Community Bank will continue to follow the guiding principles set out by our founders focusing on being responsive and providing exceptional personal service to our clients, as we continue to grow our bank across the Gulf South region.

Sincerely,

M. Ray "Hoppy" Cole, CEO & President  
The First, A National Banking Association

Jenny Hunt, CEO & President  
First Community Bank