

Dear Valued Customer,

On behalf of our entire team, thank you for your patience throughout our core banking system upgrade. From the well-wishes we received before and after the upgrade, to the understanding you continue to extend to our team, we are truly humbled and honored to be your bank.

Your Banking Partner

While we worked around the clock to limit the inconvenience and uncertainty during this system change, there were still some debit card and other issues that may have affected you, and we greatly appreciate your understanding.

We have now been on our new system for almost three weeks. As we optimize behind the scenes, you may still experience some changes. We are working to minimize any impact and provide you with a better banking experience going forward.

Here for You

Please know that we remain committed to personalized, local service to help strengthen your financial life. If you have any questions or concerns, we are here for you at our branches, by phone or by email. Please <u>click here</u> for our contact information.

Again, on behalf of the Arrow Family of Companies, I want to thank you for placing your trust in us. We appreciate your business and will continue to provide the best service possible for years to come.

Tom Murphy

President and CEO



Part of the Arrow Family of Companies

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