



+ BANKFIRST

P.O. Box 31
Macon, MS 39341



October 1, 2022

Welcome to BankFirst!

We are excited to welcome you to the BankFirst family. As you may have already heard, Sycamore Bank and BankFirst Financial Services officially merged on October 1, 2022.

While the two banks have officially merged, Sycamore Bank and its branches will continue to operate independently, as usual, while we work toward integrating systems and operations into BankFirst through the conversion scheduled for the first quarter of 2023. Outside of the change in ownership, it will be business as usual for now. Other than the new benefits listed below, nothing will change with your Sycamore Bank services, and your current Sycamore team of local bankers will continue to be here to serve you during and after the transition.

In January of 2023, we will send you a Customer Conversion Guide **by mail** that highlights features of BankFirst accounts, answers frequently asked questions and details important dates regarding the upcoming conversion. **IMPORTANT: If your address, phone number, or email address has changed recently, please contact your Sycamore branch to update it as soon as possible (BEFORE the conversion) to ensure that you do not miss important communications from us.**

But, until you hear from us again, please continue your banking business as usual.

This merger combines two well-respected community banks that share a deep commitment to our customers and local communities. With more than \$2.5 billion in combined total assets, our joining allows us to serve you with additional resources—including diversified banking products and services—while still preserving the spirit of community banking in Mississippi and Alabama.

If you have any questions or concerns, please continue to contact your local banker at Sycamore Bank at (662) 562-8201 or visit your local Sycamore branch. We are excited to have the opportunity to contribute to your personal prosperity and business success as your community bank.

Sincerely,

Moak Griffin
President and CEO

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CAPITAL

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Reverse Side: Locations Map >

NEW BENEFITS – AVAILABLE TO SYCAMORE CUSTOMERS – AS OF OCTOBER 1, 2022

As of today, all Sycamore Bank customers have the following new debit card benefits:

NEW

Daily Purchase Limits on Debit Cards Increased from \$1,000/day to \$2,500/day.

NEW

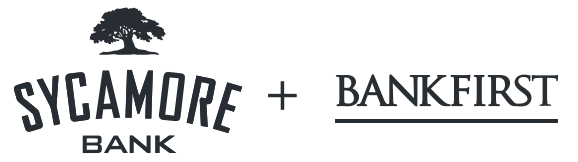
ATM Daily Withdrawal Limits Increased from \$400/day to \$500/day.

NEW

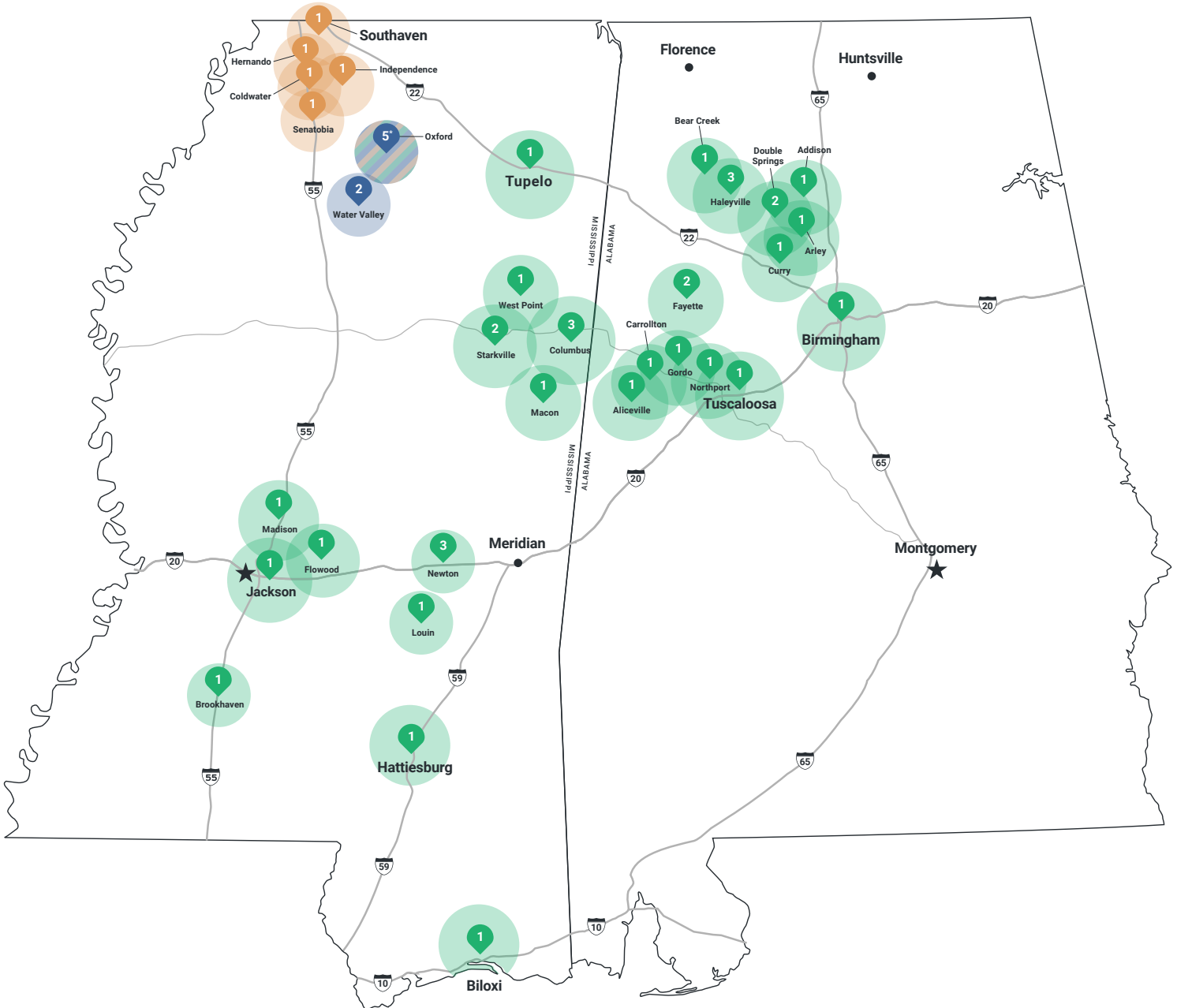
BankFirst ATMs Available for use without a foreign fee.

Visit www.sycamoremerger.com for the most up-to-date information about the merger progress.

BankFirst Locations Map & Footprint



- BankFirst Location
- Sycamore Bank Location
(future BankFirst Location)
- Mechanics Bank Location**
(future BankFirst Location)



* Oxford number (5) includes three Mechanics locations, one Sycamore Bank location, and the existing BankFirst LPO in Oxford, Mississippi

** Announced Definitive Merger Agreement with Mechanics Bank on September 1, 2022. The merger is expected to close in the first quarter of 2023.