



IMPORTANT INFORMATION FOR PROGRESSIVE BANK CONSUMER ACCOUNT CUSTOMERS

As you may know, Progressive Bank and Community Bank have agreed to merge. The expected merger date is on or about April 30, 2018, but systems and accounts are not scheduled to convert until May 18, 2018. With this mailing, we are pleased to provide important information that directly pertains to your deposit and loan accounts with us. Please contact your local Progressive Bank office or the Community Bank Customer Service Center at **1-888-223-8099** with any questions or concerns.

Subject to the closing of the merger, the scheduled systems conversion date is May 18, 2018 at which time Progressive Bank branch offices and all bank related accounts will begin the conversion process to Community Bank. This letter contains important information about your accounts and services currently with Progressive Bank, the conversion timelines, and account information that may be specific to your ongoing account relationship with Community Bank.

Enclosed with this letter are an Account Agreement and Schedule of Fees from Community Bank. The documents contain details regarding your accounts and the process by which Community Bank will manage your deposit account relationship beginning May 21, 2018.

OFFICE HOURS DURING CONVERSION WEEKEND

We apologize for any inconvenience, but due to the conversion of your accounts, **ALL Progressive Bank Offices WILL Close at 4:00pm on Friday, May 18, 2018 and will be Closed on Saturday May 19, 2018** and will **Open on Monday May 21, 2018** as your new Community Bank. Please plan accordingly.

Key Reminders:

DEPOSIT ACCOUNTS

- Your account number will NOT change.
- You may continue to use your supply of Progressive Bank checks until at least September 30, 2018, at which time, you should already have a supply of Community Bank checks and deposit slips on hand.

LOAN ACCOUNTS

- Your account number will NOT change.
- Your Progressive Bank, Home Equity Installment, and/or Line(s) of Credit will convert to Community Bank with the same exact terms and conditions.
- You will receive an additional mailing that includes a "Notice of Change in Loan Servicer". Please keep this notice with your loan documents.

AUTOMATIC PAYMENTS

- Any automatic loan payments and transfers that you currently have set up at Progressive Bank will convert to Community Bank.

DIRECT DEPOSIT AND OTHER AUTOMATED PAYMENTS

- The Progressive Bank routing and transit number will be assumed by Community Bank. You **Will Not** need to do anything to change your current direct deposit and/or direct debit entries. All of this activity will be automatically converted by Community Bank for your convenience.
- Community Bank's routing and transit number is **043310980**. Please make a note of this for any future payments starting May 21, 2018.

ATM AND DEBIT CARDS

- If you currently hold Progressive Bank ATM/ Check/Debit Card, you **WILL** receive a new Community Bank Debit MasterCard prior to May 18, 2018.
- Your new DebitMasterCard is to be activated when you receive it by following the instructions on the card carrier.
- You may continue to use your Progressive Bank ATM or Debit MasterCard until Monday, May 21, 2018 (9:00am) at which time you should have already activated your new Community Bank Business Debit MasterCard. You may start to use your new Community Bank Business Debit MasterCard starting Monday, May 21, 2018 at (9:00am).
- Your Card Number **WILL** change. If you have any recurring payments using your Progressive Bank ATM or Debit MasterCard, you will need to contact the merchant or service provider and give them your new card information.

INTERNET BANKING

- Online banking will be inaccessible starting around 4:00pm on Friday, May 18, 2018. Normal access is scheduled to resume sometime on Sunday, May 20, 2018, at which time you should go to www.communitybank.tv to access your accounts.
- Use the same user ID (access ID) and the last 4 digits of your Tax ID Number as your password.
- **NOTE:** Account history (i.e. prior transactions) with Progressive Bank through the close of business on May 18, 2018 will not convert over to the Community Bank online banking system.
- All recurring transfers and/or payments set up on your Progressive Bank online banking system are expected to convert. However, you should monitor your account closely following conversion to ensure that everything converted correctly. \

BILL PAY

- Your payees and scheduled payments should all convert over with limited exceptions.
- You should log in prior to May 18, 2018 and either print or make a note of your payee information so that you have it in the unlikely event that something has to be re-entered.

MOBILE BANKING

- When your Community Bank Internet Banking service becomes available (refer to Internet Banking) you **WILL** need to remove your Progressive Bank Mobile Application from your phone or smart device.
- You **WILL** also need to confirm your Internet Banking login with Community Bank at www.communitybank.tv.
- Once confirmed you **WILL** be able to enroll in the Mobile Banking/Mobile Texting services and then download the Community Bank PA IB Mobile Application from either the Google Play Store or iTunes/Apple Store.
- Mobile Banking includes the feature of Remote Check Deposit with a daily deposit limit of \$2,500.00. Daily limits may be adjusted by contacting Community Bank Customer Service at 1-888-223-8099.

ELECTRONIC STATEMENT - E'Docs

- Your Electronic Document history **Will Not** be converted. You should save your current Progressive Bank documents.
- When your Community Bank Internet Banking service becomes available (refer to Internet Banking), you may then register to begin receiving your statements electronically from Community Bank during your Internet Banking session. **Note:** Not all notices and statements you may currently receive will be available.
- For assistance with this process you may contact Community Bank Customer Service at 1-888-223-8099.

TELEPHONE BANKING

- Telephone banking will be inaccessible starting around 4:00pm on Friday, May 18, 2018 until Monday, May 21, 2018.
- All of your account information should be intact.
- Your account numbers will stay the same.
- Your PIN number **WILL CHANGE** and will be reset to the last four digits of your social security number.
- You will be prompted to change your PIN.
- The toll free number for Community Bank's telephone banking system is **1-888-223-8099**.

To report problems that you experience with any Community Bank product or services, simply call our Customer Service Department, toll free, at 1-888-223-8099 (Monday through Friday, 8:00am to 5:00pm, (holidays excluded) or send an email to bank@communitybank.tv. If you attempt to contact us after normal business hours, we will respond to you as soon as possible on the next business day.

We are very excited to join with Progressive Bank to create a strong, independent community-focused bank. We look forward to serving you for years to come. Welcome to Community Bank!

Sincerely,



Patrick G. O'Brien
President

Enclosures:
Account Agreement
Schedule of Fees