



June 8, 2020

Dear Client,

I want to welcome you to the new Royal Banks of Granite City, a Division of Royal Banks of Missouri. I am excited to share the news that we plan to complete our purchase of the First Bank Granite City location in July and consolidate this location into the company on Saturday, July 18, 2020. We will open this branch on Saturday, July 18th as Royal Banks of Granite City, a Division of Royal Banks of Missouri.

First, let me say how proud I am of our new First Bank partners and my Royal Banks of Missouri team. We will continue to provide the excellent service that you, as a valued client, have come to expect and truly deserve. At the same time, we have worked hard to mold our company into the best community bank in the region. We have received strong community support and obtained approval from our regulators to move forward in our new communities.

Our retail banking clients will continue to be served by the original eleven Royal Banks of Missouri locations and the two additional full service locations in Jerseyville and Granite City. Most importantly, the retail banking team at each of our current locations will remain in place to provide the professional and friendly service you have come to expect. We will offer an expanded array of products and services. Telephone, online and mobile banking will continue to provide our retail clients with exceptional service!

Commercial Clients will enjoy our lending capacity! Royal Banks of Missouri brings one of the strongest commercial lending organizations to the region. We will provide expanded online banking services, as well as improved cash management products.

Included in this guide are important dates and information about our products and services. Please take the time to review the enclosed information. I know you will find it to be helpful. However, if you have any questions please contact your Relationship Banker or Commercial Loan Relationship Manager.

I know the value of a strong financial partner and promise we will strive every day to exceed your expectations. Thank you for placing your trust in Royal Banks of Granite City!

Sincerely,

A handwritten signature in black ink, appearing to read "Mitchell P. Baden".

Mitchell P. Baden  
President and Chief Executive Officer

