

 **FIRST BANK**
AND TRUST

IS BECOMING

BankPlus[®]



Dear FIRST BANK AND TRUST customers,

SINCE 1991, First Bank and Trust has continuously looked for better ways to serve its customers. To this end, today we are thrilled to announce First Bank and Trust is becoming part of BankPlus, one of the most innovative banks in the region, whose customer-focused banking philosophy mirrors that which you have come to rely on.

As of March 1, 2022, First Bank and Trust is now part of BankPlus. However, the conversion of your accounts to BankPlus accounts will not take place until the close of business on Friday, August 19, 2022. When this conversion is complete, it will mean greater service and convenience for all First Bank and Trust and BankPlus customers.

BankPlus and First Bank and Trust share the same banking philosophy, developed over decades of serving communities and businesses. As a result, we know the value of preserving relationships. So when your local First Bank and Trust location becomes a BankPlus location in August, you can count on the same quality service from the same friendly faces and experienced local decision makers.

The BankPlus slogan, "It's more than a name. It's a promise.," sums up an ongoing commitment to deliver enhanced banking products and the latest technology with the highest level of service. Once First Bank and Trust fully integrates into BankPlus on August 19, 2022, you'll enjoy even more banking choices, newer technology and enhanced services like advanced online and mobile banking tools.

All First Bank
and Trust accounts
and locations convert
to BankPlus at
the close of business
Friday,
August 19, 2022.



The merger also means there will be over 90 locations to serve you throughout Mississippi, Louisiana, Alabama and Florida after the conversion of your accounts in August.

In this pamphlet, you'll find answers to many immediate questions. Over the next six months, we will continue communicating more details. Please know that we are working together to ensure a seamless transition for all customers in August.

First Bank and Trust was built by focusing on relationships. Now, as a part of BankPlus, we look forward to expanding relationships with our customers and building stronger communities.

A handwritten signature in black ink that reads "William A. Ray".

William A. Ray
President & Chief Executive Officer
BankPlus

A handwritten signature in black ink that reads "Gary B. Blossman".

Gary B. Blossman
Chief Executive Officer
First Bank and Trust

FAQs

FREQUENTLY ASKED QUESTIONS



Will there be any change to my current direct deposits or automatic transfers?

Your current direct deposits will continue with no interruption. Automatic transfers will also continue as scheduled unless we notify you otherwise.

Will I experience an immediate change to my checking or savings account(s)?

Not at first. If there are any changes to any of your accounts, we will notify you well ahead of the August 19, 2022, conversion date.

Will my savings, checking, CD, IRA and loan account numbers remain the same after the conversion?

Yes, your account numbers will remain the same.

Can I continue using my current checks and deposit tickets?

Yes, you may continue using your First Bank and Trust checks and deposit slips. There will be no interruption in your usage of these items.

Can I continue using my First Bank and Trust debit card?

Yes, for the time being, you may continue to use your First Bank and Trust debit card. As we move closer to the account conversion date of August 19, 2022, we will issue you a BankPlus Visa® Debit Card.

Can I use any First Bank and Trust or BankPlus ATM?

Yes, as of March 1, 2022, you may use any BankPlus or First Bank and Trust ATM at no charge.

Can I bank at any BankPlus location now?

Not yet. Except for using BankPlus ATMs free of charge, you will not be able to transact any other banking business at BankPlus locations until after the conversion on August 19, 2022. For now, continue to manage your current First Bank and Trust account(s) just as you do today. Once our systems are merged at close of business on August 19, 2022, you will be able to conduct business at any one of over 90 BankPlus locations.

Can I continue to use online and mobile banking?

Yes. Continue to access First Bank and Trust's online banking and mobile app. We will share more information and instructions on how to log in to BankPlus' enhanced online and mobile banking systems soon.

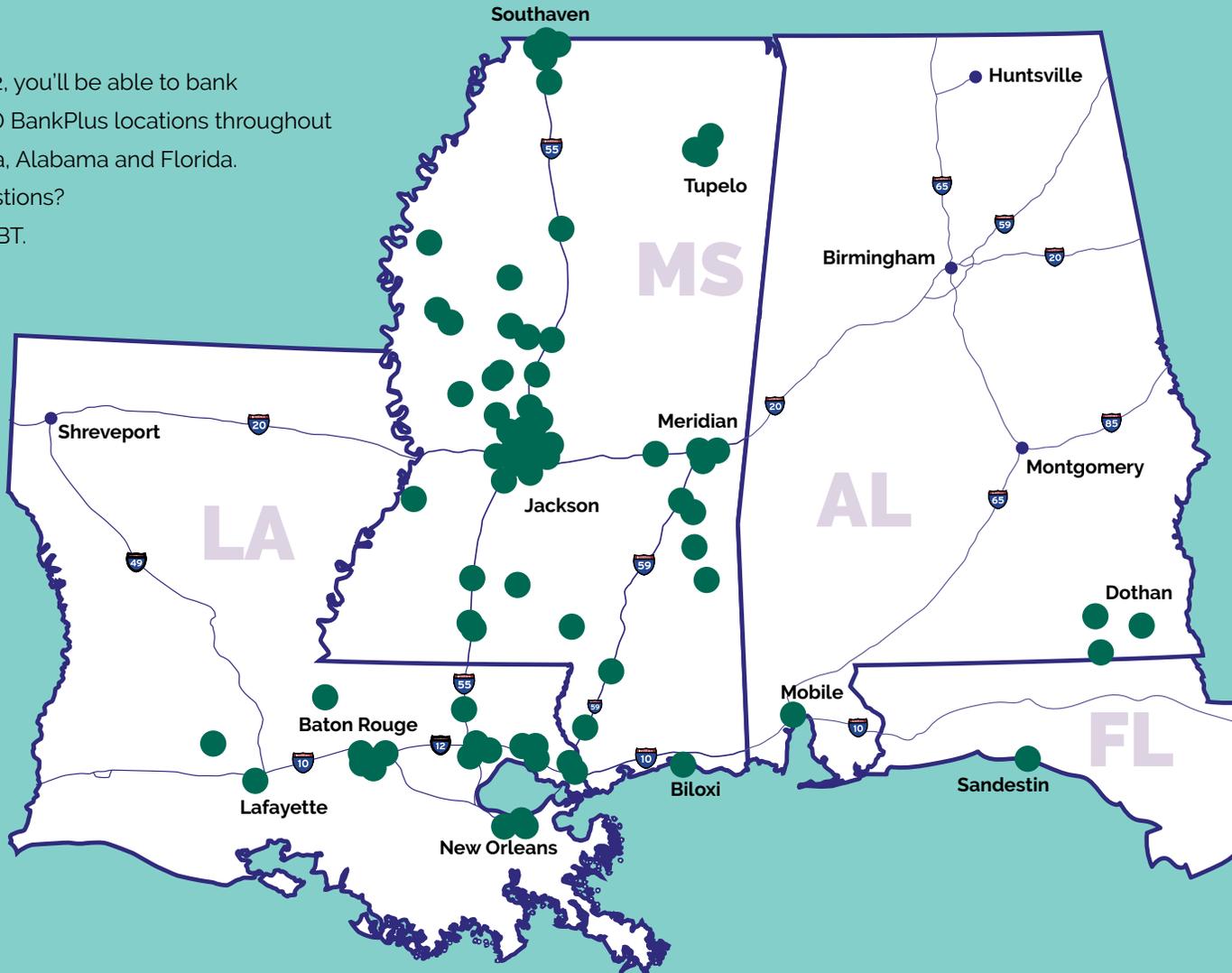
For live customer support during regular business hours, please continue to call First Bank and Trust at 877-426-2498 until close of business on August 19, 2022.



Map

COMBINED BRANCH LOCATIONS

After August 19, 2022, you'll be able to bank at any one of over 90 BankPlus locations throughout Mississippi, Louisiana, Alabama and Florida. Have additional questions? Visit bankplus.net/FBT.



385-A Highland Colony Pkwy

Ridgeland, MS 39157

**Welcome to
BankPlus.**