



City Bank

October 15, 2019

In July, City Bank announced the planned acquisition of West Texas State Bank. This exciting endeavor allows City Bank to expand into the Permian Basin and serve a loyal customer base that understands and appreciates our community-focused approach to banking.

For its part, West Texas State Bank recognized the level of customer service and innovation City Bank offers through products such as consumer and business credit card solutions, mortgages for home financing needs, wealth management services such as investments and trust services, online and mobile banking solutions and fraud prevention tools.

The transition is a simple two-step process. On October 31, 2019, West Texas State Bank will become City Bank. Customers will then have access to 21 City Bank locations and 23 City Bank ATMs across Texas and Eastern New Mexico.

Step two involves upgrading customer data to the City Bank platform, which will occur on March 23, 2020. Additional information on this process will be provided in the coming months. In the meantime, there is nothing you need to do. Continue to conduct your banking as you always have, using your same debit card and checks.

For your convenience, we've enclosed a list of questions and answers for you to reference. If you have further questions or need specific assistance, call or visit your local branch.

City Bank and West Texas State Bank share a long-standing commitment to their customers and the communities they serve. We look forward to continuing that tradition as we work together in the coming months.

Sincerely,

Cory T. Newsom
City Bank President/CEO

Les Robbins
West Texas State Bank President