



A Letter to Our SGB Customers

Greetings!

At South Georgia Bank, we strive daily to provide our customers with the best banking experience possible. In fact, our mission is to provide banking services that exceed the expectations of our customers, shareholders, and employees. Part of that mission is to constantly evaluate our platforms and look for improved technologies that will enhance the services we provide. With that in mind, we are excited to announce that we will be implementing a system upgrade to our technology platform that will enable us to make your banking experience even better!

▶ **What does this mean for you?**

Our new system will be operational at the start of business on Monday, July 10, 2023. Over the next few weeks, you will receive information regarding the system upgrade, how your banking experience will improve, changes in certain aspects of our platform and answers to frequently asked questions.

In addition to the above, you will also receive timeline information relative to certain platform upgrades such as online banking, mobile banking, ATM availability and debit card limits for the weekend of the upgrade.

Please note that the system upgrade should have minimal outward customer impact on most of the products and services that you depend upon each day. Any changes that occur will be outlined in our information booklet. In fact, once our upgrade is complete, I think you will welcome the new functionality of our platforms that will empower you to manage your banking needs more efficiently.

▶ **A final note.**

I feel certain some of you have experienced system upgrades at other financial institutions. We feel this upgrade will involve minimal transition from the customer perspective. For example, account numbers will remain the same, checks will remain the same and debit cards will remain the same.

Thank you in advance for your patience as we implement this new and improved technology system. We are excited about the changes and the new ways we can make your banking experience efficient, safe, simple, and reliable. If you have any questions, please visit our website at southgabank.com or contact us at 912-654-1051. Better yet, stop by and visit one of our locations and allow us to share our excitement about your future banking experience.

A handwritten signature in cursive script that reads "Bran Thompson".

Bran Thompson

Chief Executive Officer, South Georgia Bank

