



P E O P L E S S O U T H E R N B A N K

Member FDIC · Established 1901

November 1, 2018

Dear Valued Customer:

We are very excited to announce that Peoples Southern Bank and River Bank & Trust will come together as one community bank. All three Peoples Southern Bank locations will remain open with the same people and service you've come to expect and begin operating as River Bank & Trust on November 1, 2018.

This merger will offer the same level of personal service you appreciate as a customer of Peoples Southern Bank and provide the added benefit of a wider range of products and services as well as an expanded network of locations and ATMs. River Bank now operates in the following Alabama markets: Prattville with two locations, Wetumpka, Millbrook, Montgomery with two locations, Alexander City, Gadsden, Auburn, Opelika and Daphne.

What does this mean for you? We are creating one of the premier community banks in Alabama that will have the scale and ability to deliver to you the best community-focused banking services available. Our goal is to make the transition as seamless as possible for all our customers. We encourage you to continue to look to your banking team for all your financial needs and questions, whether it's for consumer loans, mortgages, business loans or deposit services.

Please stop by any Peoples Southern Bank office or phone us if you have questions: For our main office in Clanton call 205.755.2240, for our south Clanton office call 205.755.7691, and for our Thorsby office call 205.688.4535. To learn more about River Bank & Trust, please visit www.riverbankandtrust.com. We are confident you will see the legacies of our two banks are very similar—superior customer service, employees engaged in our communities and a deep commitment to excellence in everything we do.

We look forward with great anticipation to serving your financial needs for many years to come.

Sincerely,

A handwritten signature in black ink that reads "Richard Moore".

Richard Moore
President