



## Customer Talking Points

### 1. Introduction and Reassurance:

- a. "Hello [Customer's Name], I wanted to share some exciting news with you. Our bank has merged with Georgia Banking Company. This change is aimed at enhancing the services and products we offer to you."
- b. "I understand that change can be concerning, but I want to assure you that this merger is a positive step for all of us. We are excited about the opportunities this merger brings and are confident that it will benefit you in the long run."

### 2. Will the bank change names?

- a. "Yes. Upon completion of the merger on March 3<sup>rd</sup>, 2025, Georgia Primary Bank will operate as a division of Georgia Banking Company. You can expect to see temporary branding at the branches, website and online banking that will include "Georgia Primary Bank, A Division of Georgia Banking Company".
- b. The permanent GBC branding and signage will occur closer to the system integration mid-September."

### 3. Will my deposits still be FDIC-insured?

- a. "Yes, deposits at GPB and GBC will have FDIC coverage. Please refer to the FDIC Quick Reference document about the coverage limits."
- b. "Generally speaking, deposits held at GPB are separately insured from deposits at GBC for six months after the merger. This six-month grace period allows you the opportunity to restructure your accounts if necessary. For more information on FDIC insurance and to calculate ways to maximize your coverage per insured institution visit <https://edie.fdic.gov>.



**4. Will my GPB branch close due to the merger?**

- a. "No. The two branch locations will remain open to meet the needs of our community."

**5. Where can I transact business?**

- a. "Please continue to bank as you do today. Although Georgia Primary Bank is a division of Georgia Banking Company, they will operate on a separate platform until the system integration occurs mid-September. We will notify you when you can begin using all the Georgia Banking Company locations."

**6. How will the merger impact my accounts and services?**

- a. "Your current accounts, loans, and other banking services will remain unchanged. You can continue to use your existing checks, debit cards, and online banking services as usual."
- b. "There will be no immediate changes to your branch locations or the friendly staff to which you are accustomed."

**7. Will there be any changes to my deposit account numbers or banking information?**

- a. "No, your current account numbers will remain the same."

**8. Do I need to update my automatic payments and direct deposits?**

- a. "No, all current automatic payments and direct deposits will continue to process using the existing information."

**9. Is there anything I need to do right now?**

- a. "No. You will receive information in advance of any changes. We'll be with you every step of the way. Your relationship manager and local bankers will help guide you through this transition process."



**10. What changes can I expect in terms of customer service and branch locations:**

- a. "Our commitment to providing exceptional customer service remains our top priority. In fact, GBC has earned best-in-class customer service ranking amongst peer banks with assets \$1B-\$5B for two consecutive years. We are dedicated to making this transition as smooth as possible for you."
- b. "If you have any questions or concerns, please do not hesitate to reach out to us. We are here to help and support you through this transition."
- c. "The GPB locations will continue to operate business as usual, with permanent GBC signage occurring closer to the system integration mid-September."

**11. How long will the system integration process take?**

- a. "In the coming months (mid to late September), you can look forward to the new GBC signage and to new and improved services that will enhance your banking experience. We will keep you informed about any updates and improvements."
- b. "Our combined resources will allow us to offer more competitive rates and improved technology to better serve your needs."

**12. What should I do if I have concerns or issues during the transition?**

- a. "You can contact the same people you call today with any questions. The phone numbers will remain the same, so feel free to contact your bank branch or relationship manager. They will be available to answer questions you may have."
- b. "Thank you for your continued trust and loyalty. We look forward to serving you even better in the future."



### **Will My Insurance Coverage (FDIC) Be Affected?**

Accounts you opened at Georgia Primary Bank prior to the merger with Georgia Banking Company will continue to be insured by the FDIC.

If you had deposit accounts with both Georgia Primary Bank and Georgia Banking Company prior to the merger, the FDIC will separately insure those deposits accounts for six months after the effective date of the merger (on March 1, 2025, or until September 1, 2025).

The six-month grace period gives you the opportunity to consider how to maximize FDIC deposit insurance coverage for your accounts.

Any Georgia Primary Bank deposit account you had prior to the merger and new deposit accounts established after the merger, with Georgia Banking Company, will not be separately insured. They will be combined to determine applicable FDIC insurance limits. This is because Georgia Banking Company and Georgia Primary Bank are now the same FDIC insured institution.

After six months, your former Georgia Primary Bank deposits and your Georgia Banking Company deposits will be combined for purposes of determining your FDIC deposit insurance coverage.

### **Special Information for Certificate of Deposit (CDs)**

Any CD you have at Georgia Primary Bank prior to the merger effective date (on March 1, 2025) is separately insured until its next maturity date after the six-month period following the merger.

If your former Georgia Primary Bank CD automatically renews for the same term and amount (either with or without accrued interest) within six months of the merger, it will continue to be separately insured until its next maturity date.

If your former Georgia Primary Bank CD matures during the six-month grace period and is renewed on any other basis or not renewed and thereby becomes a regular savings deposit or demand deposit, it will be separately insured only until the end of the six-month grace period.

The six-month grace period gives you the opportunity to consider how to maximize FDIC deposit insurance coverage for your accounts.

For additional information on FDIC insurance, visit the FDIC website at [www.fdic.gov](http://www.fdic.gov).