Account Conversion Information and Critical Dates

Account Number – Checking account and savings account numbers will change. First Citizens National Bank will make every effort to automatically update your account number and routing number information with any third party you have authorized to debit or credit your CFB&T account. For example, direct deposits, utility bill payments, insurance premiums, etc.

Account Conversion – Your current CFB&T account will be converted to a similar First Citizens National Bank account as reflected on the Account Conversion Chart. Detailed product disclosure information is enclosed with this mailing. The Account Conversion Chart and disclosure information is also available from our website www.firstcitizens-bank.com . Applicable service charges on checking accounts will be waived until February 1, 2013 and services charges on Regular and First Time Savings accounts will be waived until April, 1, 2013, allowing time to become familiar with the new account features and benefits.

Outstanding Checks, Automatic Debits and Credits on your CFB&T Account – First Citizens National Bank and CFB&T will work together to ensure outstanding items are paid on your new account. Please begin using your new First Citizens National Bank checks on December 8, 2012.

Replacement Checks –By now, you have received First Citizens National Bank complimentary replacement checks. At your convenience, please contact or visit the branch and place an order for permanent checks.

Debit Cards – If you previously had a CFB&T check card you have received a new First Citizens National Bank VISA Check Card and PIN number. Please activate and begin using your new VISA Check Card on December 8, 2012.

Checking Account and Savings Account Statements – You will continue to receive a monthly checking account statement. Every effort has been made to retain the same checking account cycle date. Savings Account statements are generated on a quarterly basis. First Citizens National Bank provides a statement organizer. Simply pick up a free binder at any First Citizens National Bank Financial Center.

If your CFB&T statement was an electronic statement, you will need to re-enroll for an electronic statement through Online Banking. If you have always received a paper statement but prefer to change to an electronic statement, you may also enroll for an electronic statement through Online Banking.

Online Banking and Bill Pay -As a new First Citizens National Bank customer, you will need to re-enroll for *Online Banking*. Histories, payees and recurring payments will not convert from the CFB&T Online Banking/Bill Pay system. To help you prepare for this change, here are some important steps for you to take before December 7:

- Cancel all scheduled and recurring **transfers** that are effective December 7 or later.
- Cancel all scheduled or recurring **Bill Payments** that are effective December 7 or later.
- Your payees will not convert over to FCNB Bank's Bill Pay. Please print out your current Payee information (address, etc.) so that you will have the information needed to set them up in FCNB Bill Pay.
- E-statements – Download all current CFB&T electronic statements.

Enclosed you will find an Online Banking Enrollment Form, for your convenience. You may complete this form and return to the Cool Springs Branch location in Franklin or by email to cmservices@firstcitizens-bank.com. An Electronic Services Specialist will set up your online banking credentials and contact when access is ready. Or you may complete the self-enrollment process at www.firstcitizens-bank.com. Should you have questions, you may contact an Electronic Services Specialist by calling 877.809.4890.

Account Conversion Information and Critical Dates
Continued

Certificate of Deposits (CD) – The account number for your CFB&T Certificate of Deposit will change to a new First Citizens National Bank Certificate of Deposit account number. You will retain the same interest rate, interest payment options and maturity date as the original CFB&T CD. Upon maturity, you will receive a maturity notice and will have a 10 day grace period before the Certificate of Deposit automatically renews. On December 10, 2012 First Citizens National Bank will mail you a new Certificate of Deposit.

Individual Retirement Accounts (IRA) – As the new Custodian of your Individual Retirement Account, First Citizens National Bank will mail IRA customers a new Custodial Agreement on December 10, 2012. It will be necessary to sign the forms and return as soon as possible.

Telephone Banking – access to CFB&T telephone banking will cease as of the close of business on December 7, 2012. On December 10, 2012, you may activate First Citizens National Bank's telephone banking service, First Connection, by calling the toll-free number 800-321-3262.

December 7, 2012 – CFB&T will close the Cool Springs branch location at 3:00 p.m. After that time, your CFB&T debit card will no longer work, access to CFB&T Online Banking and CFB&T telephone banking will cease.

December 10, 2012 – The Cool Springs branch location will re-open as First Citizens National Bank.