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July 17, 2019

We would like to share an update with you about the upcoming merger of Summit Bank of Kansas City and Citizens Bank & Trust. As you know, we take great pride in always striving to provide the best products and services to you. This merger of two exceptional banks will bring many additional benefits for you and enhance our banking relationship. Once the merger is completed in August, Citizens Bank & Trust will have twenty locations throughout Kansas City and Northwest Missouri communities to provide access to innovative products and services just for you.

As we work through the next few months, Summit Bank of Kansas City will transition to Citizens Bank & Trust. During this transition, you will be able to conduct your banking business just as you always have. In September, you will receive information regarding important dates when helpful changes will be implemented. Please be assured we have processes in place to make this transition as seamless as possible.

I am confident that you will enjoy and appreciate your new financial options and hope that you are as excited as we are. We greatly appreciate your continued business and look forward to the many benefits to come.

Sincerely,

A handwritten signature in blue ink, appearing to read "R. Viar", is written over the word "Sincerely,".

Richard L. Viar
President & Chief Executive Officer