

November 7, 2018

«Customer_Name»
«Additional_Name»
«Address_Line_1»
«City» «ST» «Zip»

RE: Discontinuation of the It Adds Up program

As a valued customer of TBK Bank we want to inform you that with the conversion from First National Bank of Durango on December 7, 2018, the It Adds Up program associated with your debit card will be discontinued at that time. This letter is to notify you of the upcoming product discontinuation and there is nothing that you will need to do.

If you would like to continue to grow your savings account without having to remember to make frequent deposits, you are able to set up automatic transfers from your checking account to your savings account through TBK Bank's online banking system on December 10, 2018.

If you have any questions, please don't hesitate to contact your local branch. As always, we thank you for your continued business.

Sincerely,



Kenyon Warren
SVP, Head of Retail Banking

