

Important Update about your Rewards Checking and Savings Account

Dear Customer,

We are reaching out to share an update regarding your **Keystone Rewards Checking and/or Savings** account as we prepare for the **transition to Third Coast Bank**.

As part of this transition, we are simplifying our product offerings to better serve our customers. This means the **Keystone Rewards program is ending**, and these specific accounts will not continue with Third Coast Bank. While the rewards program is changing, our commitment to you – and to providing clear, straightforward banking – remains the same.

What This Means For You

- Your accounts will transition to **well-established Third Coast Bank** account options designed to keep your banking easy and secure.
- You will continue to have **full access to your money**, including online and mobile banking, debit card and ATM services.
- There is **nothing you need to do right now**.

What's Changing

Your accounts will transition as follows:

Rewards Checking → Superior Interest Checking

- **\$50 minimum to open**
- **\$10 monthly maintenance fee**, or **no fee** with **\$1,500 minimum balance**
- **\$2 monthly paper statement fee** (enroll in electronic statements to **avoid this fee**)
- **Tiered interest based on your balance:**

Balance	Interest Rate	Annual Percentage Yield (APY)
\$0 to \$24,999.99	3.00%	3.00%
\$25,000 to \$99,999.99	3.25%	3.25%
\$100,000 to \$249,999.99	3.50%	3.50%
\$250,000 & above	3.50%	3.50%

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Rewards Savings →

TCB Personal Savings

- \$50 minimum to open
- \$15 monthly maintenance fee, or **no fee** with \$2,500 minimum balance
- \$2 monthly paper statement fee (enroll in electronic statements to **avoid this fee**)
- Tiered interest based on your balance:

Balance	Interest Rate	Annual Percentage Yield (APY)
\$0 to \$24,999.99	2.50%	2.50%
\$25,000 to \$99,999.99	2.75%	2.75%
\$100,000 to \$249,999.99	3.00%	3.00%
\$250,000 & above	3.00%	3.00%

Please note: These interest rate tiers apply specifically to Keystone conversion customers and may differ from standard account offerings. Rates are subject to change. APY assumes reinvestment of principal and interest. Fees may reduce earnings.

Rewards associated with the program will end effective July 17th. Any final rewards or interest will be processed on the last banking day before the conversion to Third Coast Bank.

Here For You – Every Step of the Way

If you'd like to review your new account or explore other Third Coast Bank options that may better fit your needs, our team is happy to help. Please stop by a branch or call us at **833-844-7708** to speak with one of our bankers.

Thank you for trusting us with your financial needs. We truly value your relationship and look forward to continuing to serve you as Third Coast Bank.

Sincerely,

Third Coast Bank