

Name: _____
Address: _____
Address Line 2: _____
City, State Zip: _____
Email: _____

Opt-In Agreement & Instructions for First Commerce Credit Union

First Commerce Credit Union ("First Commerce") has purchased substantially all of the assets and liabilities of The Citizens Bank ("Citizens Bank"). **The transaction closed on April 1, 2020.** First Commerce welcomes the opportunity to provide you with the same high level of service you have come to expect from the same friendly faces at Citizens Bank.

There are three convenient ways to elect to join First Commerce and transfer your accounts to First Commerce:

1. By mail: Complete this "Opt-in" and send it back to Citizens Bank, P.O. Box 128, Nashville, GA 31639.
2. Email: Scan and email a completed copy of this form to Opt-In@FirstCommerceCU.org.
3. Fax: A copy of the completed form can be faxed to (850) 922-4697, Attention: "Opt In."

If you choose not to become a member of First Commerce by signing and returning this Opt-In Agreement as instructed above, we will contact you to discuss options available for you to make a smooth transition of your accounts.

Soon we will send you more information about the transition of your account(s), loan(s), and/or other products. In the meantime, if you would like to learn more about First Commerce, please visit our website at www.FirstCommerceCU.org or call us at 1-800-533-5772 to speak with a representative. We look forward to serving you.

Opt-In Agreement for First Commerce Credit Union

If you opt-in by initialing below, the transfer of your account(s), loan(s), and/or other product(s) to First Commerce Credit Union ("First Commerce") will occur immediately following the closing of the transaction whereby First Commerce will purchase substantially all of the assets and liabilities of The Citizens Bank ("Citizens Bank"). This transaction closed on April 1, 2020.

The transfer of your account(s), loan(s), and/or other product(s) will only be effective if the transaction closes; if it does not, this Opt-In Agreement will be null and void.

_____ Opt-in: By initialing this line and signing below, I agree to have my Citizens Bank account(s), loan(s), and/or other products transferred to First Commerce.

Signature: _____

Date: _____

Phone: _____