

August 5, 2019

<<Citizens State Bank Member Name>>
<<Citizens State Bank Member Address>>
<<Citizens State Bank Citizens State Bank Member Address>>

<<Dear Citizens State Bank Customer>>:

RE: CSB Merges with VyStar Credit Union

Welcome to VyStar! We are pleased to announce that our merger with CSB was finalized on August 2, 2019. This merger makes it possible for you and your family to become members of VyStar Credit Union.

In early July, CSB primary account holders were mailed a packet of information about the pending merger and VyStar membership. This packet can be obtained at VyStar Branch locations (previously CSB) in Perry, Steinhatchee and Gainesville, or by contacting our Call Center at (904) 777-6000 or 1 (800) 445-6289, Option 7, any day of the week, from 7:00 a.m. to 7:00 p.m., excluding holidays.

In this initial communication, all CSB primary account holders, except those who were already VyStar members, were asked to sign and return an Opt-In Agreement acknowledging their intent to become members. If you have already returned this agreement, thank you, and no further action is required at this time.

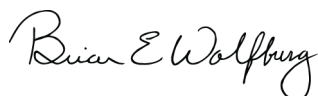
If you have not returned the required Opt-In Agreement, one is enclosed along with a postage-paid return envelope for your convenience. You can also access and submit this agreement electronically by visiting www.vystarcu.org/opt-in or by contacting our Call Center.

On August 2nd, all CSB deposit and loan accounts were transferred to VyStar for us to begin servicing them officially. Your deposits are now federally insured up to \$250,000 for each account category through the NCUA, who administers the National Credit Union Share Insurance Fund (NCUSIF), and are no longer insured by the FDIC. If you choose not to become a VyStar member, you will continue to have full, uninterrupted access to all your accounts and related services going forward. However, to obtain additional VyStar products and services, such as a new loan or a new deposit account, you will be required to become a member.

In mid-October, we will begin the consolidation process which will involve the switching of all CSB systems to VyStar, including information and transaction processing systems that perform deposit, loan and credit processing, accounting, reporting, etc. VyStar is committed to making this process as seamless as possible for you. We will notify you in advance of any changes that impact you and your account(s).

On behalf of the entire VyStar team, we welcome you to the VyStar family.

Sincerely,



Brian E. Wolfburg, President/CEO
VyStar Credit Union

Enclosures