

Important Information Regarding Your Home Equity Line of Credit

October 1, 2018

Dear First Landmark Bank HELOC Client:

As you may already be aware, First Landmark Bank has officially merged with National Bank of Commerce.

Beginning the weekend of October 26, 2018 and ending October 29, 2018, we will merge the bank operations of our two companies into one system. This will give us the opportunity to operate more efficiently as we continue to serve you.

According to our records, you have a Home Equity Line of Credit (HELOC). Currently, the payment due date is the day of the month when you first opened the line of credit. For example, if your HELOC was opened on 1/12/17, your current payment is due on the 12th of each month. **Beginning, October 29, 2018, we will convert the billing date of your Home Equity Line of Credit (HELOC) as follows:**

Loans with statements dropping on

- 1st through the 10th will move to the 5th
- 11th through the 20th will move to the 15th
- 21st through the 31st will move to the 25th

As a result of the statement drop dates moving, the due dates will also be adjusted. Payments will be due approximately 25 days after the statement date. The first billing cycle after this change may result in a shorter or longer statement cycle than normal. This will normalize after 1-2 billing cycles. Please pay the payment amounts shown on your next statements.

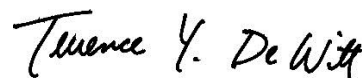
If your payment is processed by way of systematic auto debits, the auto debit will convert and will draft the loan payment on the new due date of the loan. If you have specified a certain date for your auto draft, the specified date will not convert and will default to the new due date of the loan.

If you have any questions about your HELOC account or other services available from First Landmark Bank, please contact us at 770.792.8870, stop by any of our convenient locations, or visit our website at www.firstlandmark.com.

Sincerely,



R. Stanley Kryder
CEO



Terrence Y. DeWitt
President