

Dear Stone Bank Customers,

We would like to inform you of an exciting development happening at Stone Bank. On **December 5**, **2024**, we will be completing a digital upgrade of our bank systems. This will help us meet our long-term growth strategies and further enhance your experience with online and mobile banking.

We began this process over a year ago when we began looking into technology that would enhance our account holders' experiences while also helping us achieve our goals and strategies. As Stone Bank continues to grow, we continue to seek out the best financial technology and tools available to improve your banking experience.

With this digital upgrade, you'll enjoy:

- √ Personalized Financial Planning Tools
- √ Secure Online Communication with a Boulder Banker
- √ More Ways to Send and Receive Money
- √ Enhanced Security Features
- √ Scalable Business Banking Solutions
- √ …and More

While most of the changes will happen behind the scenes, there may be some brief disruptions. We hope to work quickly and efficiently so this upgrade is as seamless as possible for you. Rest assured that the security of your personal information, account details, and funds are our top priority.

You will be receiving key information about our core conversion, including what accounts and services may be affected by mail, email, and our website. You can visit **stonebank.com/digital-upgrade** to find additional information, instructions, and frequently asked questions. Should you have any questions, please contact us at (833) 253-2265. Our staff is happy to assist with any inquiries you may have about the digital upgrade.

Once again, thank you for your continued loyalty with Stone Bank. We are excited about this upgrade and can't wait to better serve you.

Respectfully,

Nick Roach President & CEO Stone Bank