



Building Your Future...Together!

Stuart | Atkinson | Bassett | O'Neill | Butte | Spencer

September 21, 2026

Dear TCB Customer,

On April 7, 2026 The Tri-County Bank and Butte State Bank merged our banking operations under the TCB name. The next step in the merger process is to combine our core operating and online banking systems on October 26, 2026. This letter is to inform you of the changes you can expect to your current bank accounts, debit cards, and other products and solutions you utilize.

The current account type you have held at Butte State Bank will no longer be offered as of October 26, 2026. Please refer to the included **Account Conversion Chart** and **Account Conversion Table** that discloses your existing and new product types and any applicable changes to your accounts.

Please contact your local Personal Banker to discuss other TCB account options, including our Kasasa Rewards Checking & Savings Accounts for both personal and businesses.

We have also outlined any further changes, instructions, and additional information you need to prepare for the conversion in the sections below.

Please reach out to your local branch with any questions. The same bank team you are used to working with will be available to assist you with anything you may need before, during, or after conversion.

We appreciate your business and look forward to continuing to deliver innovative financial products and solutions to our customers as we help "Build Your Future Together".

Sincerely,

A handwritten signature in blue ink, appearing to read "Joel Steinhauser", is positioned above the printed name.

Joel Steinhauser
Chief Operations Officer

Here's What You Need to Know:



Routing & Account Number

Your bank account number **WILL NOT CHANGE** as part of the conversion. Your existing checks and ACHs with the previous Butte State Bank routing number will continue to work after conversion. All new check orders and ACHs will use the TCB routing number.

Online Banking Changes

On October 26, 2026 your current online banking login and mobile banking app will no longer be available. You will need to re-enroll at www.tricounty.bank to access your account information. Your current bank account number **WILL NOT CHANGE**. You will need to re-download the TCB Mobile Banking App from your app store.

Debit Cards

You will be re-issued a new TCB debit card sometime in early October to prepare for use on the conversion date of October 26, 2026. Use the instructions in the enclosed mailer to activate this new card anytime between receipt and October 26, 2026 when it becomes active for use. This new card will not work before October 26, 2026.

Continue to use your current BSB debit card until October 26, 2026 and do not destroy until after this date.

ATM Transactions

TCB will maintain the current BSB ATM locations in Butte, Spencer, and Naper. TCB does not accept deposits at any ATM locations.

Certificates of Deposit

Your current Certificates of Deposit will be converted to the new system with no changes. You will receive a mailed notice from TCB as your account approaches maturity with the new term and rate for your product. Please call your local branch to discuss current rates and options.

Interest Rate Sheet

A copy of TCB's rate sheet effective October 1, 2026 for all account types and certificates of deposits is enclosed with this letter. Please refer to the below Account Conversion Chart to determine the rate for your account types.

Account Conversion Chart

Current Account Product	New Product
Primary Checking Account	Regular Personal Checking
Senior Citizens Account	Regular Personal Checking
Student Account	Regular Personal Checking
Prime Checking Account	Regular Personal Checking
Premier Money Market Account	Personal Money Market
Regular Savings Account	Personal Savings
Individual Retirement Account (IRA) Traditional or Roth	Individual Retirement Savings Account (IRA)
Health Savings Account (HSA)	Health Savings Account (HSA)
Business Checking (Primary Non-Personal)	Business Checking
Business Checking (Prime Non-Personal)	Business Interest Checking
Premier Money Market Account (Non-Personal)	Business Money Market

ACCOUNT CONVERSION TABLE

Account Changes Effective October 26, 2026

Highlighted items are changes that could have a Potentially Adverse Effect to your accounts

Other fee changes were previously disclosed on the July 1, 2026 Schedule of Fees

Butte State Bank		The Tri-County Bank	
	Primary Checking	Changing To	Regular Personal Checking
Maintenance Fee	\$3.00 if balance falls below \$500.00 any day of the statement cycle		\$7.50 if balance falls below \$100.00 any day of the statement cycle
Per Check Fee	\$0.15 per check charge for over 20 checks per month		Not applicable
Inactive Fee (No activity on account for one year)	\$0.00		\$5.00 per statement cycle if daily balance falls below \$250.00

	Senior Citizens Primary Checking	Changing To	Regular Personal Checking
Maintenance Fee	\$0.00		\$7.50 if balance falls below \$100.00 any day of the statement cycle
Per Check Fee	\$0.15 per check charge for over 20 checks per month		Not applicable
Inactive Fee (No activity on account for one year)	\$0.00		\$5.00 per statement cycle if daily balance falls below \$250.00

	Full Time Student Primary Checking	Changing To	Regular Personal Checking
Maintenance Fee	\$0.00		\$7.50 if balance falls below \$100.00 any day of the statement cycle
Per Check Fee	\$0.15 per check charge for over 20 checks per month		Not applicable
Inactive Fee (No activity on account for one year)	\$0.00		\$5.00 per statement cycle if daily balance falls below \$250.00

	Prime Checking	Changing To	Regular Personal Checking
Interest Bearing	Yes		No
As of October 26, 2026 this account will no longer be interest bearing.			
Maintenance Fee	\$0.00		\$7.50 if minimum balance falls below \$100.00 any day of the statement cycle
Per Check Fee	\$0.15 per check charge for over 20 checks per month		Not applicable
Inactive Fee (No activity on account for one year)	\$0.00		\$5.00 per statement cycle if daily balance falls below \$250.00

	Premier Money Market	Changing To	Personal Money Market
Maintenance Fee	\$0.00		\$10.00 if the average daily balance falls below \$2500.00 during each statement cycle

	Premier Money Market (Continued)	Changing To	Personal Money Market (Continued)
Interest Rate Tier	Interest Rate & Annual Percentage Yield (APY)	Interest Rate Tier	Interest Rate & Annual Percentage Yield (APY)
\$2500.00 – \$10000.00	0.50% Interest Rate 0.50% Annual Percentage Yield	Up to \$4999.99	0.05% Interest Rate 0.05% Annual Percentage Yield
\$10000.01 – \$25000.00	0.65% Interest Rate 0.65% Annual Percentage Yield	\$5000.00 – \$24999.99	0.65% Interest Rate 0.65% Annual Percentage Yield
\$25000.01 – \$50000.00	0.75% Interest Rate 0.75% Annual Percentage Yield	\$25000.00 – \$99999.99	0.90% Interest Rate 0.90% Annual Percentage Yield
\$50000.01 – \$100000.00	0.90% Interest Rate 0.90% Annual Percentage Yield	\$100000.00 – \$249999.99	1.15% Interest Rate 1.16% Annual Percentage Yield
\$100000.01 – \$150000.00	1.00% Interest Rate 1.00% Annual Percentage Yield	\$250000.00 and up	1.30% Interest Rate 1.31% Annual Percentage Yield
\$150000.01 – \$200000.00	1.15% Interest Rate 1.16% Annual Percentage Yield		
\$200000.01 and over	1.30% Interest Rate 1.31% Annual Percentage Yield		
Interest Change Frequency	At the Bank's discretion once per week every Tuesday		At the Bank's discretion on the first business day of every month
Withdrawal Fee	\$0.50 per check charge for over 3 withdrawals per month		\$2.00 each withdrawal after 15 transactions in a statement cycle
Statement Cycle	10th of the month		End of month
Inactive Fee (No activity on account for one year)	\$0.00		\$5.00 per statement cycle if daily balance falls below \$250.00

	Regular Savings	Changing To	Regular Savings
Interest Rate	0.25% Interest Rate 0.25% Annual Percentage Yield		0.25% Interest Rate 0.25% Annual Percentage Yield
Interest Change Frequency	At the Bank's discretion once per quarter on the first day of Jan, April, July, Oct		At the Bank's discretion on the first business day of each month
Withdrawal Fee	Not applicable		\$2.00 each withdrawal after 15 transactions in a statement cycle
Inactive Fee (No activity on account for one year)	\$0.00		\$5.00 per statement cycle if daily balance falls below \$250.00
Closing Account Fee	\$0.00		\$25.00 fee to close your account within six months of the opening date

	IRA Savings	Changing To	IRA Savings
Interest Rate Tier	Interest Rate & Annual Percentage Yield (APY)	Interest Rate Tier	Interest Rate & Annual Percentage Yield (APY)
\$0.01 and over	2.00% Interest Rate 2.02% Annual Percentage Yield	\$0.01 and over	3.00% Interest Rate 3.03% Annual Percentage Yield
Interest Change Frequency	At the Bank's discretion once per quarter on the first day of Jan, April, July, Oct		At the Bank's discretion on the first business day of every month
Limitations	Six (6) transfers from your account every four (4) weeks		One transfer per month for an IRA distribution

	IRA Savings (Continued)	Changing To	IRA Savings (Continued)
Transfer Fee	\$0.00		\$25.00 if you request transfer to another institution
Inactive Fee (No activity on account for one year)	\$0.00		\$5.00 per statement cycle if daily balance falls below \$250.00
Closing Account Fee	\$0.00		\$25.00 if you close your account within six months of opening date

	Health Savings Account	Changing To	Health Savings Account
Interest Rate Tier	Interest Rate & Annual Percentage Yield (APY)	Interest Rate Tier	Interest Rate & Annual Percentage Yield (APY)
\$0.01-\$4999.99	0.10% Interest Rate 0.10% Annual Percentage Yield	Up to \$4999.99	0.20% Interest Rate 0.20% Annual Percentage Yield
\$5000.00-\$9999.99	0.20% Interest Rate 0.20% Annual Percentage Yield	\$5000.00-\$9999.99	0.40% Interest Rate 0.40% Annual Percentage Yield
\$10000.00 and over	0.35% Interest Rate 0.35% Annual Percentage Yield	\$10000.00 and up	0.50% Interest Rate 0.50% Annual Percentage Yield
Interest Change Frequency	At Bank's discretion		At the Bank's discretion on the first business day of every month
Transfer Fee	\$0.00		\$25.00 if you request transfer to another institution
Inactive Fee (No activity on account for one year)	\$0.00		\$5.00 per statement cycle if daily balance falls below \$250.00
Closing Account Fee	\$0.00		\$25.00 if you close your account within six months of opening date

	Primary Business Checking	Changing To	Regular Business Checking
Maintenance Fee	\$3.00 / statement cycle if balance goes below \$500.00 any day of the statement cycle		\$10.00 if the average daily balance falls below \$250.00 during the statement cycle
Per Check Fee	\$0.15 per check charge for over 20 checks per month		Not applicable
Inactive Fee (No activity on account for one year)	\$0.00		\$5.00 per statement cycle if daily balance falls below \$250.00

	Prime Business Checking	Changing To	Business Interest Checking
Maintenance Fee	\$0.00		\$10.00 if the average daily balance falls below \$5000.00 during the statement cycle
Per Check Fee	\$0.15 per check charge for over 20 checks per month		Not applicable
Interest Rate Tier	Interest Rate & Annual Percentage Yield (APY)	Interest Rate Tier	Interest Rate & Annual Percentage Yield (APY)
\$500.00 - \$2499.99	0.05% Interest Rate 0.05% Annual Percentage Yield	Up to \$4999.99	0.15% Interest Rate 0.15% Annual Percentage Yield
\$2500.00 and Over	0.15% Interest Rate 0.15% Annual Percentage Yield	\$5000.00 and up	0.20% Interest Rate 0.20% Annual Percentage Yield
Inactive Fee (No activity on account for one year)	\$0.00		\$5.00 per statement cycle if daily balance falls below \$250.00

	Premier Money Market (Non-Personal)		Business Money Market
Maintenance Fee	\$0.00		\$10.00 if the average daily balance falls below \$2500.00 during each statement cycle
Withdrawal Fee	\$0.50 per check charge for over 3 withdrawals per month		\$2.00 each withdrawal after 15 transactions in a statement cycle
Interest Rate Tier	Interest Rate & Annual Percentage Yield (APY)	Interest Rate Tier	Interest Rate & Annual Percentage Yield (APY)
\$2500.00 - \$10000.00	0.50% Interest Rate 0.50% Annual Percentage Yield	Up to \$4999.99	0.05% Interest Rate 0.05% Annual Percentage Yield
\$10000.01 - \$25000.00	0.65% Interest Rate 0.65% Annual Percentage Yield	\$5000.00 - \$24999.99	0.65% Interest Rate 0.65% Annual Percentage Yield
\$25000.01 - \$50000.00	0.75% Interest Rate 0.75% Annual Percentage Yield	\$25000.00 - \$99999.99	0.90% Interest Rate 0.90% Annual Percentage Yield
\$50000.01 - \$100000.00	0.90% Interest Rate 0.90% Annual Percentage Yield	\$100000.00 - \$249999.99	1.15% Interest Rate 1.16% Annual Percentage Yield
\$100000.01 - \$150000.00	1.00% Interest Rate 1.00% Annual Percentage Yield	\$250000.00 and up	1.30% Interest Rate 1.31% Annual Percentage Yield
\$150000.01 - \$200000.00	1.15% Interest Rate 1.16% Annual Percentage Yield		
\$200000.01 and over	1.30% Interest Rate 1.31% Annual Percentage Yield		

Contact your local Personal Banker to discuss other TCB account options, including our *Kasasa Rewards Checking & Savings Accounts* for both personal and businesses.



Use the camera on your device to scan this QR code to visit our website and learn more.

INTEREST RATE SHEET

Effective Date: October 1, 2026

Interest-Bearing Checking Accounts					
Account Type		Daily Balance	Min to Open	Interest Rate	APY
Kasasa Cash*	Tier 1	Up to \$9,999.99	\$25	3.93%	4.00%
	Tier 2	\$10,000 and Up		0.35%	4.00% to 0.35%
	*If qualifications are not met on Kasasa Cash			0.05%	0.05%
Good Ol' Joe*	Tier 1	\$5,000 to \$9,999.99	\$0	0.15%	0.15%
	Tier 2	\$10,000 and Up		0.20%	0.20%
	*Minimum balance to obtain APY is \$5,000				
Business Cash*	Tier 1	Up to \$24,999.99	\$25	3.93%	4.00%
	Tier 2	\$25,000 and Up		0.35%	4.00% to 0.35%
	*If qualifications are not met on Business Cash			0.05%	0.05%
Business Interest	Tier 1	Up to \$4,999.99	\$5,000	0.15%	0.15%
	Tier 2	\$5,000 and Up		0.20%	0.20%

Money Market Accounts					
Consumer and Business					
Account Type		Daily Balance	Min to Open	Interest Rate	APY
MMDA	Tier 1	Up to \$4,999.99	\$5,000	0.05%	0.05%
	Tier 2	\$5,000 to \$24,999.99		0.65%	0.65%
	Tier 3	\$25,000 to \$99,999.99		0.90%	0.90%
	Tier 4	\$100,000 to \$249,999.99		1.15%	1.16%
	Tier 5	\$250,000 and Up		1.30%	1.31%

Savings Accounts					
Account Type		Daily Balance	Min to Open	Interest Rate	APY
Regular Savings		All	\$5	0.25%	0.25%
Kasasa Saver* With Kasasa Cash or CashBack Checking	Tier 1	Up to \$14,999.99	\$25	1.00%	1.00%
	Tier 2	\$15,000 and Up		0.35%	1.00% to 0.35%
	*If qualifications are not met on Kasasa Checking			0.05%	0.05%
Christmas Club Savings		All	\$0	1.00%	1.00%
Higher Learning	Tier 1	Up to \$499.99	\$25	0.15%	0.15%
	Tier 2	\$500 to \$9,999.99		0.25%	0.25%
	Tier 3	\$10,000 and Up		0.35%	0.35%
Business Saver* With Business Cash or Business CashBack	Tier 1	Up to \$99,999.99	\$25	2.99%	3.00%
	Tier 2	\$100,000 and Up		0.35%	3.00% to 0.35%
	*If qualifications are not met on Business Reward Checking			0.05%	0.05%
Business Regular Savings		All	\$5	0.25%	0.25%

Health Savings Accounts					
Account Type		Daily Balance	Min to Open	Interest Rate	APY
HSA	Tier 1	Up to \$4,999.99	\$25	0.20%	0.20%
	Tier 2	\$5,000 to \$9,999.99		0.40%	0.40%
	Tier 3	\$10,000 and Up		0.50%	0.50%

Certificates of Deposit			
A penalty may be imposed for withdrawals before maturity.			
Consumer and Business			
Term	Minimum Deposit to Open	Interest Rate	APY
14-31 Day	\$500	0.50%	0.50%
3 Month	\$500	0.50%	0.50%
6 Month	\$500	3.00%	3.03%
9 Month	\$500	3.75%	3.80%
12 Month	\$500	3.00%	3.03%
18 Month	\$500	3.90%	3.96%
24 Month	\$500	3.50%	3.55%
36 Month	\$500	3.50%	3.55%
48 Month	\$500	3.25%	3.29%
60 Month	\$500	3.25%	3.29%
Individual Retirement Accounts (IRAs) Traditional, Roth, and SEPP Retirement Plans			
12 Month	\$500	3.00%	3.03%

Individual Retirement Accounts (IRAs)					
Account Type		Daily Balance	Min to Open	Interest Rate	APY
Roth IRA Custodial Savings	Tier 1	Up to \$499.99	\$25	3.00%	3.04%
	Tier 2	\$500 to \$24,999.99		3.00%	3.04%
	Tier 3	\$25,000 and \$99,999.99		3.00%	3.04%
	Tier 4	\$100,000 to \$249,999.99		3.00%	3.04%
	Tier 5	\$250,000 and Up		3.00%	3.04%
Traditional IRA Custodial Savings	Tier 1	Up to \$499.99	\$25	3.00%	3.04%
	Tier 2	\$500 to \$24,999.99		3.00%	3.04%
	Tier 3	\$25,000 and \$99,999.99		3.00%	3.04%
	Tier 4	\$100,000 to \$249,999.99		3.00%	3.04%
	Tier 5	\$250,000 and Up		3.00%	3.04%

Interest on Lawyer Trust Account (IOLTA) Checking					
*Interest cannot remain in this account and will be distributed					
Account Type		Balance	Min to Open	Interest Rate	APY
IOLTA*	Tier 1	Up to \$4,999.99	\$5,000	0.15%	0.15%
	Tier 2	\$5,000 and Up		0.20%	0.20%

The interest rate(s) and annual percentage yield(s) (APYs) are current as of the date at the top of this sheet.

The interest rate and APY may change after account opening.

The APY assumes interest and principal will remain on deposit until maturity.

Fees could reduce the earnings on the account.

For current interest rates and APYs, please contact us at (800) 422-5675.