

STATE GUARANTY
Bank

P.O. BOX 429 (580) 822-4466 202 N. MAIN
OKEENE OKLAHOMA 73763

HP *HIGH PLAINS BANK*

ALVA

810 E. Okla Blvd.
P.O. Box 784
Alva, OK 73717
PH (580) 327-1777
Fax (580) 327-1775

BOISE CITY

20 W. Main
P.O. Box 789
Boise City, OK 73933
PH (580) 544-2616
Fax (580) 544-2623

CORDELL

200 N. College
P.O. Box 218
Cordell, OK 73632
PH (580) 832-3780
Fax (580) 832-3771

KEYES

301 S. Polk
P.O. Box 7
Keyes, OK 73947
PH (580) 546-7511
Fax (580) 546-7671

OKEENE

202 N. Main
P.O. Box 429
Okeene, OK 73763
PH (580) 822-4466
Fax (580) 822-4465

April 26, 2019

Subject: State Guaranty Bank merger with High Plains Bank

Dear Customer:

As you may or may not have heard, State Guaranty Bank is merging with High Plains Bank, member FDIC. High Plains Bank has locations in Alva, Keyes, Boise City and Cordell. Okeene will be the new main branch. We have included a copy of High Plains Bank common features which fees and charges will become effective June 1, 2019.

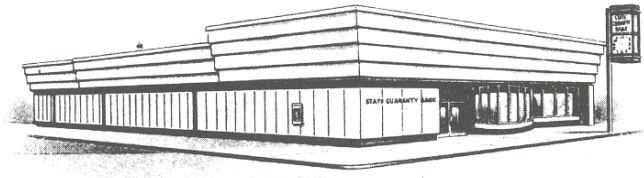
The merger will involve some changes of which you will need to be aware. The merger will be completed after the close of business on May 31. We will attempt to address some of your concerns with this letter.

Deposit Accounts: All your present accounts will be transferred to High Plains Bank. There will be very few account number changes and those customers will be contacted directly. The State Guaranty Bank checks you are using now will continue to work. You will be assisted in changing your checks to High Plains Bank checks with your next check order.

Debit Cards: Your State Guaranty Bank debit card will continue to work thru Sunday, June 2nd. On or around May 20th, you will receive a new High Plains Bank debit card. You will also receive a new PIN in a separate letter. The new cards can be activated starting the morning of June 3rd in one of 3 ways.

1. You can activate the card by calling the toll free number that is on a sticker on the front of the card.
2. You can activate the card by calling the bank at 580-822-4466.

(continued on reverse)



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3. You can activate the card by using the mailed PIN to complete a pinned transaction.
Watch for two separate mailings with your new card and new PIN.

Internet Banking: We will be moving to High Plains Bank internet banking. Unfortunately, nothing from your State Guaranty Bank internet banking will transfer. Those customers with Bill Pay will not be able to use that feature after May 23rd. Watch for emails concerning signing up for High Plains Bank internet banking which will include a new Bill Pay.

ATM: The ATM will be unavailable on the morning of June 3rd while it is moved to our new processor.

Credit Reporting: Loans will no longer be reported to the credit bureau after May.

We are excited about this merger. We hope that the changes will not be to inconvenient. If you have any questions or concerns, please feel free to call.

Sincerely,

Kenneth Westfahl
President
State Guaranty Bank