



January 3, 2017

Dear Bank Customer:

We have changed our name from Kennett National Bank to Kennett Trust Bank. As of January 1, 2017, we converted our National Bank charter to a State-Trust Bank charter. So, naturally, we cannot use "National" in our bank's name. Our new name will be Kennett Trust Bank. A State Trust-Bank charter gives us all of the same powers as a National Bank plus a few more if we should choose to take advantage of them in the future.

There will be no changes in the bank's ownership, management, or employees as a result of the conversion. Our ABA routing number will stay the same. Your account numbers will stay the same. All existing loan and deposit documents are still binding so there will be no need to change or update them for the conversion. You can keep using your old checks until they run out and you can keep using your debit cards until they expire or we send you a new one.

What will happen in the first days as KTB? All new documents will be in the name of Kennett Trust Bank. We will start answering the phone "Kennett Trust Bank". We will use new stationary. Old brochures will be replaced. New signs will go up. Our web-site address will change, but if you use the old address you will be automatically forwarded to the new address. The same goes for e-mail, it will also be forwarded to the new address. It may take a few days for all of this to take place.

If you have questions, please feel free to contact any of our helpful employees. As always, we value your business and your friendship.

David M. Dalton, CEO

Kennett Trust Bank