

MAKING YOUR SWITCH EASY

Changing banks can be a hassle. That's why we want to help make your switch to CB&S Bank easier.

On the following pages you'll find information to help you make a smooth transition to CB&S Bank.

Once your account has been moved to CB&S Bank, we know you'll enjoy our full line of convenient products and services, including:

- Checking
- Savings
- Certificates of Deposit
- Individual Retirement Accounts
- Debit Cards
- Internet Banking and Bill Pay
- eStatements
- ScoreCard Rewards Credit Card
- IDProtect
- Mobile Banking and Mobile Deposit
- Home Mortgages
- Personal Loans
- Commercial Loans
- Treasury Management Services
- Treasury Management Internet Banking
- Business Mobile Banking
- Business Express Deposit
- Workplace Advantage
- Merchant Services
- 24-hour Toll Free AccessLine
- Insurance*
- Investments*

Have further questions? We'll be happy to help you. Call us at 1-877-332-1710.

*Insurance and investments are offered through CB&S Financial Services, Inc. and are: not insured by the FDIC; not insured by any federal government agency; not deposits or obligations of CB&S Bank or its affiliates; not guaranteed by CB&S Bank or its affiliates; and are subject to investment risk, including possible loss of principal.

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1.877.332.1710 www.cbsbank.com



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STEPS TO SWITCH ACCOUNTS

Step 1: Open CB&S Bank checking account

- Stop by any of our convenient locations and a Customer Service Representative will help you choose the account that is right for your needs.

Step 2: Stop using your account at your previous bank

- Allow at least 10 days for all your checks to clear.
- Destroy checks and deposit slips.
- Destroy your debit or ATM card.

Step 3: Move your direct deposits

- Use the enclosed forms to notify anyone making direct deposits into your account of your new account information.
- Remember to inform your employer, Social Security, other government benefit providers, retirement plans or any other payer making direct deposits into your account.

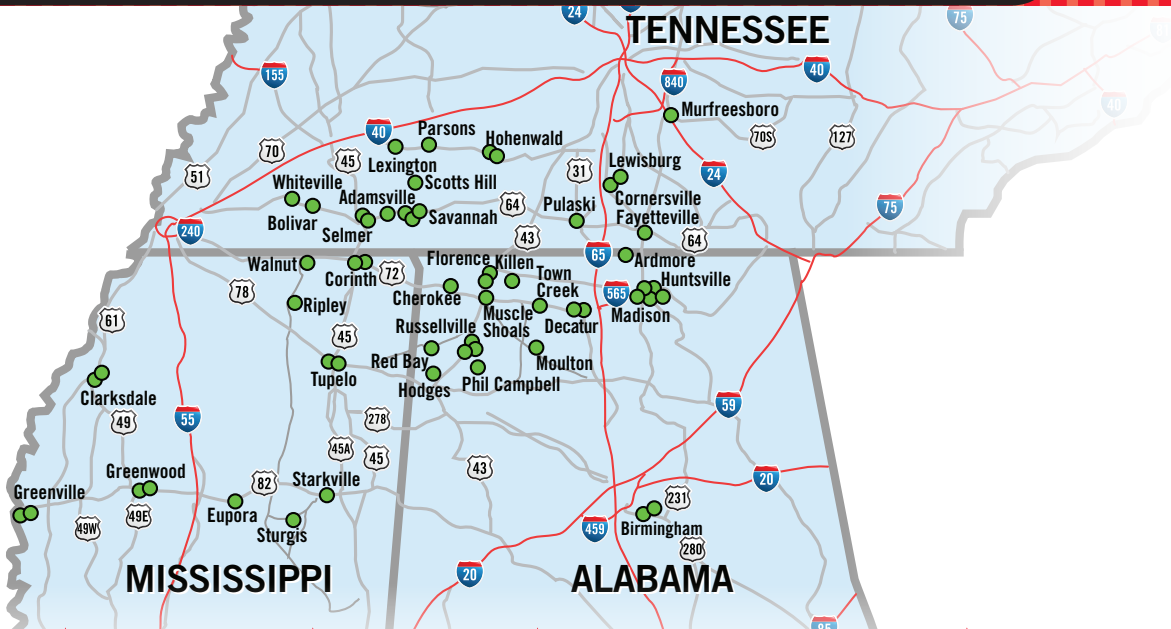
Step 4: Move any automatic payments

- Use the enclosed forms to notify anyone making automatic withdrawals from your account of your new account information.
- Remember to include insurance drafts, gym dues, online services, automatic utility payments and any other payment types currently being deducted automatically from your account.
- If you have Internet Banking/Bill Pay at your previous bank, ensure that recurring payments are cancelled and re-entered into CB&S Bank's Internet Banking/Bill Pay.

Step 5: Close your old account

- After all checks have cleared, use the enclosed form to notify your previous bank that you are closing your account.
- The bank will send you a check for your remaining balance.

LOCATIONS AND ATMS



ALABAMA LOCATIONS

★ MAIN OFFICE OF CB&S BANK

200 S. Jackson Ave.
P.O. Box 910
Russellville, AL 35653
Phone: (256) 332-1710
Fax: (256) 332-3949

★ Birmingham

1301 Doug Baker Blvd.
Birmingham, AL 35242
(205) 408-7160

Mortgage Services

2807 Greystone Commercial Blvd.
Suite 44
Birmingham, AL 35242
(877) 332-1710

★ Cherokee

1045 1st St.
Cherokee, AL 35616
(256) 359-6111

★ Decatur

1825 Beltline Rd. SW
Decatur, AL 35601
(256) 351-7721

★ Decatur

1424 6th Ave. SE
Decatur, AL 35601
(256) 309-5260

★ Florence-Downtown

320 S. Pine St.
Florence, AL 35630
(256) 766-7005

★ Florence

2975 Hough Rd.
Florence, AL 35630
(256) 314-4370

★ University of North Alabama Student Recreation Center

Student Recreation Center
Florence, AL 35632

★ University of North Alabama Guillot Center

Guillot Center
Florence, AL 35632

★ Hodges

1481 Hwy. 172
Hodges, AL 35571
(205) 935-3101

★ Huntsville

4009 University Dr. NW
Huntsville, AL 35816
(256) 830-6690

★ Huntsville-Downtown

521 Madison St. SE
Huntsville, AL 35806
(256) 519-2085

★ Huntsville-Perimeter Park

6104 University Dr. NW
Huntsville, AL 35806
(256) 705-1950

★ Huntsville-Hampton Cove

6388 Hwy. 431 S.
Owens Cross Roads, AL 35763
(256) 539-6234

★ Killen

Center Star
6452 Hwy. 72 E.
Killen, AL 35645
(256) 757-2126

★ Madison

8018 Hwy. 72 W.
Madison, AL 35758
(256) 705-1960

★ Moulton

11963 AL Hwy. 157
Moulton, AL 35650
(256) 974-6020

★ Muscle Shoals

2000 E. Avalon Ave.
Muscle Shoals, AL 35661
(256) 386-0700

★ Phil Campbell

3571 Broad St.
Phil Campbell, AL 35581
(205) 993-5315

★ Red Bay

407 4th St. SW
Red Bay, AL 35582
(256) 356-9547

★ Russellville

Franklin Plaza
14015 Hwy. 43
Russellville, AL 35653
(256) 332-5110

★ North Russellville

15290 Hwy. 43 N.
Russellville, AL 35653
(256) 332-5600

★ Town Creek

333 Church St.
Town Creek, AL 35672
(256) 685-3332

MISSISSIPPI LOCATIONS

★ Clarksdale

301 John Lee Hooker Ln.
Clarksdale, MS 38614
(662) 621-1208

★ Clarksdale

726 Desoto Ave.
Clarksdale, MS 38614
(662) 624-4101

★ Corinth

110 Alcorn Dr.
Corinth, MS 38834
(662) 287-1945

★ Corinth

200 S. Harper Rd.
Corinth, MS 38834
(662) 284-9710

★ Eupora

513 W. Fox Ave.
Eupora, MS 39744
(662) 258-8214

★ Greenville

342 Washington Ave.
Greenville, MS 38701
(662) 334-7400

★ Greenville

1700 Highway 1. S.
Greenville, MS 38701
(662) 334-1532

★ Greenwood

820 W. Park Ave.
Greenwood, MS 38930
(662) 459-2100

★ Greenwood

400 Fulton St.
Greenwood, MS 38930
(662) 453-4244

★ Ripley

14331 Hwy. 15 N.
Ripley, MS 38663
(662) 837-4860

★ Starkville

303 Hwy. 12 W.
Starkville, MS 39759
(662) 324-4864

★ Sturgis

2720 MS Hwy. 12 W.
Sturgis, MS 39769
(662) 465-7442

★ Tupelo

86 S. Thomas St.
Tupelo, MS 38803
(662) 620-1120

★ Walnut

28171 Hwy. 15
Walnut, MS 38683
(662) 223-4073

TENNESSEE LOCATIONS

★ Parsons

51 W. Main St.
Parsons, TN 38363
(731) 847-6316

★ Pulaski

307 W. Madison St.
Pulaski, TN 38478
(931) 363-1582

★ Savannah

325 Main St.
Savannah, TN 38372
(731) 925-3913

★ Savannah

1105 Wayne Rd.
Savannah, TN 38372
(731) 925-2220

★ Savannah

410 Water St.
Savannah, TN 38372
(731) 925-3913

★ Scotts Hill

10081 Hwy. 114 W.
Scotts Hill, TN 38374
(731) 549-3121

★ Selmer

731 Mulberry Ave.
Selmer, TN 38375
(731) 646-1351

★ Selmer

138 E. Court Ave.
Selmer, TN 38375
(731) 645-8077

★ Whiteville

2515 Hwy. 64
Whiteville, TN 38075
(731) 254-2199

★ Adamsville

237 E. Main St.
Adamsville, TN 38310
(731) 632-3346

★ Ardmore

26314 Main St.
Ardmore, TN 38449
(931) 427-6126

★ Bolivar

724 W. Market
Bolivar, TN 38008
(731) 658-2536

★ Cornersville

131 S. Main St.
Cornersville, TN 37047
(931) 293-2185

★ Fayetteville

1422 Huntsville Hwy.
Fayetteville, TN 37334
(931) 438-2080

★ Hohenwald

30 W. Main St.
Hohenwald, TN 38462
(931) 796-2277

★ Hohenwald

557 E. Main St.
Hohenwald, TN 38462
(931) 796-2592

★ Lewisburg

771 N. Ellington Pkwy.
Lewisburg, TN 37091
(931) 359-5999

★ Lexington

386 W. Church St.
Lexington, TN 38351
(731) 967-7601

★ Murfreesboro

706 S. Church St.
Murfreesboro, TN 37130
(615) 494-3163

★ ATM Locations

★ ATM Only

DIRECT DEPOSIT CHANGE REQUEST

Employer/Company Information

Name: _____

Address: _____

City, State, ZIP: _____

Phone Number: (_____) _____

Employee ID/Account Number: _____

Personal Information

Name: _____

Address: _____

City, State, ZIP: _____

Phone Number: (_____) _____

Social Security Number (if necessary): _____

New Bank Account Information

Bank Name: CB&S Bank

Account Type: Checking Savings

Routing Number: 062201559

Account Number: _____

I authorize the above named employer/company to direct deposit into my new bank account. I have included a voided check for your records.

Customer Signature: _____ Date: _____

AUTOMATIC PAYMENT CHANGE REQUEST

Company Information

Name: _____

Address: _____

City, State, ZIP: _____

Phone Number: (_____) _____

Account Number: _____

Personal Information

Name: _____

Address: _____

City, State, ZIP: _____

Phone Number: (_____) _____

Other: _____

New Bank Account Information

Bank Name: CB&S Bank

Account Type: Checking Savings

Routing Number: 062201559

Account Number: _____

I authorize the above named company to automatically debit my new bank account. I have included a voided check for your records.

Customer Signature: _____ Date: _____

BANK ACCOUNT CLOSING REQUEST

Bank Information

Bank Name: _____

Address: _____

City, State, ZIP: _____

Phone Number: (_____) _____

Account Type: Checking Savings

Account Number: _____

Name(s) on Account: _____

Personal Information

Name: _____

Address: _____

City, State, ZIP: _____

Phone Number: (_____) _____

Other: _____

I have recently changed banks. Please close my account and send any remaining balance to the address on my account.

Customer Signature: _____ Date: _____

Customer Signature: _____ Date: _____