



December 1, 2025

Welcome to Metro City Bank!

We are proud to welcome you to the Metro City Bank family. As you may already know, First IC Bank and Metro City Bank officially merged on December 1, 2025. Accordingly, First IC Bank is no longer in existence and your accounts are now with Metro City Bank.

While the merger is now official, legacy First IC Bank branches will continue to operate under the name, "First IC Bank, a branch of Metro City Bank," as we work toward integrating systems and operations. This integration, referred to as the conversion, is scheduled for the first quarter of 2026. In the meantime, there will be no changes to your current First IC Bank services. You can continue banking just as you always have, with the same trusted team of local bankers by your side.

Later this month, you will receive a Customer Conversion Guide by mail. This guide will highlight the features of Metro City Bank accounts, answer frequently asked questions, and outline key dates and actions related to the upcoming conversion.

IMPORTANT: If your mailing address, phone number, or email address has changed recently, please contact your First IC Bank branch as soon as possible before the conversion to ensure you do not miss any important communications from us.

Until you hear from us again, please continue your banking as usual.

This partnership brings together two strong community banks that share a deep commitment to serving our customers and communities. With more than \$4.8 billion in combined assets, we are excited to offer expanded services and enhanced resources, while staying true to the personalized service and community focus that define us in Georgia, Alabama, New York, New Jersey, Virginia, Texas, California and Florida.

If you have any questions, please contact your local banker. We look forward to continuing to serve you and supporting your financial goals today and in the future.

Sincerely,

A handwritten signature in blue ink, appearing to read "Nack Paek".

Nack Paek
Executive Chairman