

Important Information Regarding Your Account

Dear Valued Customer:

Welch State Bank is providing you with important information and dates concerning your account. Welch State Bank is acquiring deposit accounts of the South Coffeyville Branch of Regent Bank. The change will take place Friday January 14th and the branch will reopen on Saturday January 15th as Welch State Bank. There will be no changes in office staff.

If you receive **governmental direct deposit(s)**, you must call the agency and change the bank routing number to Welch State Bank's routing number: **103104942**. Your account number will not change. If you come by the branch, Welch State Bank will be glad to assist you in making those changes.

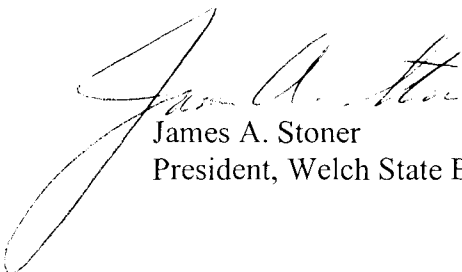
If you are a **Debit/ATM** card holder, please watch for your new card and PIN number in the mail. Your new cards will be mailed by Transfund on January 4th, 2011. You may activate your card at anytime, but it will not be functional until after 12:00pm on Saturday January 15, 2011. Your existing Regent Bank card will not function after 6:00pm on Friday January 14, 2011.

Replacement **checks** will be mailed to you on January 3, 2011. You should begin using these January 15, 2011. We will pay you up to \$25.00 for your old Regent Bank checks if you bring them by the South Coffeyville Branch.

You will need to re-apply for Internet Banking with Welch State Bank as soon as possible after January 15th, 2011. You may apply for Internet Banking by visiting our website (www.welchstatebank.com) and clicking on the "Apply Now" link. Internet Banking and Bill Pay are **FREE** services.

Our goal is to provide you with the best in customer service and products you desire. If you have any questions please feel free to contact the Welch State Bank at 918-788-3373.

Sincerely,



James A. Stoner
President, Welch State Bank