



“Service Beyond Expectations”

Notice Concerning FDIC Deposit Insurance

Effective December 15, 2020, WinFirst Bank (“WinFirst Bank”) merged with and into Summit Community Bank, Inc., Moorefield, West Virginia (“Summit Community Bank”). WinFirst Bank now operates as a branch of Summit Community Bank and will continue to use its name until we integrate our data processing systems on May 24, 2021.

Under FDIC rules, the basic FDIC insurance amount prior to the merger was \$250,000 for each depositor at each bank. After WinFirst Bank merged into Summit Community Bank, the two banks became one entity. As a result, your combined total of funds deposited at Summit Community Bank must be less than \$250,000 in order for your money to be fully protected.

Summit Community Bank, Inc.