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Dear Valued Customer,

Bank of Cairo and Moberly would like to thank you for your loyalty and continued support throughout our 114-year history. The upcoming merger between Bank of Cairo and Moberly (BCM) and Regional Missouri Bank (RMB) is quickly approaching. Employees from both organizations have been diligently working for several months to ensure a smooth transition of the banking products and services.

At the close of business on Friday, October 4, 2019, Bank of Cairo and Moberly will become Regional Missouri Bank. The lobbies will close at 2 PM on October 4, but the Drive-Thru at both BCM branches will remain open for normal business hours that day. Both of our Moberly locations will be closed on Saturday, October 5th so that the merger of banking systems, products and services can start. The BCM ATM's will be unavailable for a limited time during the merger process. Effective Monday, October 7, 2019, the Moberly branches will open as Regional Missouri Bank. A Merger Guide will be mailed to you in the coming weeks. Please carefully review the information and keep it for future reference. It will contain important dates, checklists, frequently asked questions, product and service details along with information on items you may need to act on.

There are many benefits associated with the merger. Some of these benefits include:

- An expanded network of six additional branches in Marceline, Salisbury, Keytesville, Glasgow and Paris
- A broad array of products and services, including consumer loans, mortgages, business services, enhancements to online and mobile banking platforms.
- Our Financial Planning and Investment Center will continue to offer access to a large variety of products and services.

Bank of Cairo and Moberly was founded in 1905 with a proud legacy of financial strength. Regional Missouri Bank is a locally owned bank just like BCM and has a history of financial strength and stability dating back in excess of 111 years. Both community banks share similar values, and together we look forward to a mutually beneficial relationship supporting the communities where we live and work.

We want to assure you that we are committed to being responsive to the needs of our customers and the communities we serve. Your loyalty and trust are sincerely appreciated.

Sincerely,

Rob Cater
President
Bank of Cairo and Moberly

Craig Plaster
CFO
Bank of Cairo and Moberly

Mission Statement

Bank of Cairo & Moberly will remain a locally-owned community bank providing our customers premier service with INTEGRITY, ACCOUNTABILITY, and TEAMWORK.

Member FDIC