



January 22, 2020

Dear Platte Valley Bank Customer,

On behalf of Platte Valley Bank and Central Bank of the Midwest, we are pleased to welcome you to the Central Bank family! In December, Central Bank successfully completed the acquisition of Platte Valley Bank, creating a partnership between two successful, strong organizations. Our expanded footprint brings to the Northland over 50 locations in the Kansas City area with an extended network of more than 160 branches, allowing us to offer you more products and services and provide care above and beyond what either bank could do alone. In early April, we will begin the process of integrating our banking systems. Until then, nothing will change with your accounts or services, and Platte Valley Bank will continue to serve your banking needs as they have for more than 110 years.

The team at Central Bank understands the care and commitment Platte Valley Bank has provided the Northland, and we are excited to continue to provide the highest level of service in the years to come. Central Bank is deeply rooted in a heritage of community banks with a team that is focused on delivering a legendary experience and building lasting relationships. We look forward to the journey of continuing to build those relationships with you.

More communication will be sent to you in the coming weeks including a green booklet with all of the important information you will need to know about the conversion. Additional communications will also come in the form of email. Please confirm that your current email address and mailing address is on file with Platte Valley Bank so that you don't miss any of this important information.

Thank you for being a valued Platte Valley Bank customer and again, welcome to Central Bank of the Midwest.

Sincerely,

A handwritten signature in black ink, appearing to read "Bill Ferguson".

Bill Ferguson
President & CEO
Central Bank of the Midwest

A handwritten signature in black ink, appearing to read "Doug Gutshall".

Doug Gutshall
President & CEO
Platte Valley Bank