

FAQ

CITIZENS BANK *of* WEST VIRGINIA

FREQUENTLY ASKED QUESTIONS

Why Did The Name Change Happen?

Due to the legal requirements of converting from a national bank, chartered by the Office of the Comptroller of the Currency to a state bank, chartered by the State of West Virginia, we had to remove "national" from our name. This charter change represents a positive and progressive step forward for Citizens Bank of West Virginia.

Will There Be A Change In Ownership Or Management Of The Bank?

No. You will be served by the same team of knowledgeable, experienced bankers. There are no changes in ownership or management of the Bank.

Do Customers Need To Do Anything?

You do not need to do anything as a result of our name change. Accounts and services will remain the same. You can continue to do your banking as you always have. We'll simply have a new name and new look.

Will I Continue To Have FDIC Insurance On My Accounts?

Yes. Citizens Bank of West Virginia is an FDIC member. Your deposit accounts are insured by the FDIC.

Can I Continue To Use My Citizens National Bank Checks?

Yes. It is not necessary to replace your Citizens National Bank checks as your bank account and routing number will not change. You may continue to use your existing supply of checks and deposit tickets until you are ready to reorder new ones. New checking statement organizers are available at any Citizens Bank office.

Can I Continue To Use My CNB Visa Check Card Or ATM Card?

Yes. Existing Citizens National Bank check and ATM cards will continue to work until their expiration date as your account number will remain the same. However, we do plan to reissue new cards with our new name and logo this summer. In the meantime, please continue to use your card as you always have.

Will I Need A New Loan Payment Book?

No. You may continue to use your existing coupons and pay your loan as you always have.

Will Direct Deposit And Automated Payments Continue As Scheduled?

Yes. All terms and conditions of your personal or business banking will remain the same. Direct Deposit of social security, pension, payroll or government payments will continue without interruption.

Will I Need New Passwords For Online Banking?

No. Your log on access and password will remain unchanged.

Will The 24-Hour Telebanking Number Change?

No. The number 1.888.444.4262 will remain the same.

Will The Website Address Change?

Yes. Our new website is: www.citizenswv.com. However, for a period of time citizensnationalbank.com and cnbelkins.com will be redirected to the new address.

If I Have More Questions, Who Should I Call?

You may call our corporate office in Elkins at 304.636.4095 or 800.797.5790 and we will be happy to answer all your questions. You may also e-mail us at CustomerService@citizenswv.com.



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SAME GREAT BANK.