

May 11, 2007

Dear Cumberland Bank Internet Banking Customer:

Our records indicate that you have elected to access your monthly checking account statement(s) electronically via our Internet Banking System. As I am sure you are aware, after May 18<sup>th</sup>, Cumberland Bank will become part of GreenBank and we are eagerly anticipating this change. The purpose of this letter is to make you aware of the options you have for receiving your statement(s) electronically once we become part of GreenBank:

- The most recent three months of statements generated after May 18<sup>th</sup> will always be available in PDF or HTML or Text format within GreenBank's Internet Banking system: "GreenNet". In addition, you will be able to view the most recent 120 days of check images (starting with checks posting after May 18<sup>th</sup>) by using the "Transactions" functions within GreenNet.

You will automatically be set up in GreenNet as of May 21<sup>st</sup> and should have received specific instructions for signing on to GreenNet for the first time in a separate mailer. If for some reason you did not receive this mailer or have trouble signing on to GreenNet on or after May 21<sup>st</sup> please call the GreenBank Customer Service Center at 1-800-639-5111.

- If you would like a more permanent archive of your statements and check images, we encourage you to sign up for GreenBank's **free** E-Statement service.

To sign up, simply e-mail [customerservice@greenbankusa.com](mailto:customerservice@greenbankusa.com) and include your name, the last 4 digits of the account number(s) you want set up and a phone number and time to call you back. We take your privacy and security seriously so we will confirm with you by phone before setting up your account(s) for E-Statements. Or, if you prefer, stop by any Cumberland Bank / GreenBank branch and sign an E-Statement authorization form.

Once set up for E-Statements, you will receive a monthly e-mail indicating your statement(s) is ready and directing you to a secure site where you can log in and view, print, copy and/or download your statement(s) and check images.

- Until June 30<sup>th</sup>, you may continue to sign on to the Cumberland Bank Internet Banking system and to view the eVue statements and images dated May 18<sup>th</sup> and earlier. On June 30<sup>th</sup> the Cumberland Bank website and Internet Banking system will be taken out of service. Since statements and images prior to May 21<sup>st</sup> will not be available on GreenNet, we encourage you to print, copy or download your eVue statements and images prior to June 30<sup>th</sup>.

In addition, we would like to offer you the opportunity to request a **free** CD-ROM containing any or all of your eVue statements and images. To make this request, simply e-mail [customerservice@greenbankusa.com](mailto:customerservice@greenbankusa.com) and include the last 4 digits of the account number(s) and the statement dates you want included on the CD-ROM.

We appreciate your business and look forward to continuing to serve you as we make the transition to GreenBank.

Sincerely,

Danny Herron  
President