

# UNITED BANK **TRANSITION TIMELINE**

On December 3, 2021, United Bankshares, Inc. is expected to acquire Community Bankers Trust Corporation, the parent company of Essex Bank, provided all conditions of closing, including receipt of shareholder approval, have been met. On December 4, 2021, Essex Bank is expected to fully transition to United Bank.

Throughout the enclosed **Welcome Guide**, the following key terms are frequently used regarding the transition:

- **Transition weekend:** Friday, December 3 – Sunday, December 5
- **Friday of transition weekend:** Friday, December 3
- **Monday post-transition:** Monday, December 6

## **CONVERSION HOMEPAGE**

We've created a set of online resources and communications to help you through this process. **Visit [BankWithUnited.com/Essex](https://BankWithUnited.com/Essex) for more details.**

## **TRANSITION WEEKEND OFFICE HOURS** – See page 4 of the **Welcome Guide** for details

<b>Friday, December 3</b>	2:00 p.m. – Essex Bank offices will begin to close to prepare for the transition. Closing times will be staggered by location. Offices will be closed Saturday, December 4. See page 4 of the Welcome Guide for details.
<b>Monday, December 6</b>	9:00 a.m. – Offices will reopen as United Bank.

## **CUSTOMER CARE INFORMATION** – See page 4 of the **Welcome Guide** for details

<b>Friday, December 3</b>	8:00 a.m. – 6:00 p.m. – Essex Bank Customer Service will be available to assist you at <b>800.443.5524</b> .
<b>Saturday, December 4</b>	9:00 a.m. – 3:00 p.m. – United Bank Customer Care becomes available to assist you at <b>800.327.9862</b> .  United Bank Customer Care standard operating hours: <b>Monday – Friday:</b> 8:00 a.m. – 6:00 p.m.   <b>Saturday:</b> 9:00 a.m. – 3:00 p.m.
<b>Monday, December 6</b>	United Bank Online Banking support becomes available. Receive 24/7 online banking support by calling United Bank Customer Care at <b>800.327.9862</b> and following the prompts.

## **TELEPHONE BANKING** – See page 15 of the **Welcome Guide** for details

<b>Friday, December 3</b>	8:00 p.m. – Essex Bank Telephone Banking will begin operating in inquiry-only mode.
<b>Monday, December 6</b>	8:00 a.m. – United Bank Telephone Banking system will be available to assist you at <b>877.334.4646</b> .

## **ACCOUNT STATEMENTS** – See page 7 of the **Welcome Guide** for details

<b>Wednesday, December 1</b>	8:00 p.m. – It is recommended that you print and/or save any Essex Bank Online Banking eStatements by this date. <b>Please note:</b> After this date, debit card activity may not reflect in account activity and account balances shown in Essex Bank Online Banking.
<b>Friday, December 3</b>	Date of your last Essex Bank account statement.

## **VISA® DEBIT CARDS (PERSONAL & BUSINESS)** – See page 13 of the **Welcome Guide** for details

You may continue to use your Essex Bank Debit Card, as these will automatically convert to the United Bank system. PIN numbers will remain the same. All cardholders will receive a newly-issued card in the mail from United Bank in the months following the conversion.

<b>Saturday, December 4</b>	Begin reporting lost or stolen debit cards as of this date by calling United Bank Customer Care at <b>800.327.9862</b> .
<b>Monday, December 6</b>	The standard United Bank daily limits of \$1,025 for ATM withdrawals and \$3,000 for point-of-sale transactions on all debit cards will be in effect.

## PERSONAL & SMALL BUSINESS ONLINE AND MOBILE BANKING

See pages 8–11 of the Welcome Guide for details

If you are currently registered in Essex Bank's Online Banking, your online banking account will automatically convert to United Bank Online Banking on December 6. While some of the online banking features will also automatically convert from Essex Bank to United Bank, you will have to re-establish others within United Bank Online Banking on or after December 6. **You must log in to United Bank Online Banking prior to accessing the *Bank With United* mobile banking app.**

<b>Friday, November 19</b>	5:00 p.m. – New enrollment for Essex Bank Online Banking will be disabled.
<b>Friday, December 3</b>	2:30 p.m. – Essex Bank Bill Pay will be disabled, including any person-to-person or external transfers through the bill pay system. Any bill payments dated after December 3 will automatically be converted to United Bank Online Banking.  5:00 p.m. – <b>Essex Bank Online Banking will be disabled. <i>Please note:</i></b> Any internal or external transfers dated after December 3 are expected to automatically convert to United Bank Online Banking. Visit <b>BankWithUnited.com/Essex</b> for important information regarding transfers.
<b>Monday, December 6</b>	8:00 a.m. – Access to United Bank Online Banking becomes available. Log in at <b>BankWithUnited.com</b> using your Essex Bank Online Banking User ID ( <i>in all lowercase</i> ) and the last six digits of your Social Security number (or Company Tax ID) as your temporary password.  If you have Bill Pay, please validate your scheduled payments and payees post-transition for accuracy through United Bank's Online Banking. <b>You must log in to United Bank online banking prior to accessing the <i>Bank With United</i> mobile banking app.</b>  <b>Please note:</b> If you received a Company ID code, please see page 12-13 of the Welcome Guide for Business Online and Mobile Banking details.

## BUSINESS ONLINE & MOBILE BANKING – See pages 12–13 of the Welcome Guide for details

The below timeline is relevant for customers who received a Company ID through a separate mailing and will be converting to United Bank's Business Edge platform.

<b>Monday, November 22</b>	9:00 a.m. – United Bank Business Edge preview period begins. It is important that administrators define user entitlements and any new templates prior to transition weekend. For more details, please refer to letters sent to your administrator or visit <b>BankWithUnited.com/BeB-QRG</b> .
<b>Thursday, December 2</b>	5:00 p.m. – The preview period for United Bank's Business Edge will end.
<b>Friday, December 3</b>	5:00 p.m. – Essex Bank's Business Online Banking service will be disabled.
<b>Monday, December 6</b>	8:00 a.m. – Access to United Bank Business Edge becomes available at <b>BankWithUnited.com</b> . Should you need any assistance, please contact United Bank Treasury Management Operations at <b>800.615.0112</b> .

## REMOTE DEPOSIT – See page 13 of the Welcome Guide for details

<b>Monday, December 6</b>	9:00 a.m. – Access to United Bank Remote Deposit Capture becomes available. Should you need any assistance, please contact United Bank Treasury Management Operations at <b>800.615.0112, option 2</b> .  <b>Please note:</b> Users may continue to use the same scanning equipment with the same login information they currently use.
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## MORTGAGE LOANS – See page 17 of the Welcome Guide for details

<b>Friday, December 3</b>	<b>Notice of Servicing Transfer:</b> The servicing of your mortgage loan is being transferred effective December 3, 2021. This means that after this date, United Bank will be collecting your mortgage loan payments from you. Nothing else about your mortgage loan will change.
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