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Dear Valued Customers,

We are excited to share some wonderful news with you! As part of our commitment to providing you with exceptional banking services, we are thrilled to announce that PB&T Bank will be acquiring The State Bank, contingent on regulatory approval. The anticipated closing of this acquisition is expected in the first quarter of 2026.

This strategic partnership marks a significant milestone for both institutions; we are eager to embark on this journey together.

At PB&T Bank, we have always prioritized our customers' needs and placed them at the heart of everything we do. Like the State Bank, PB&T Bank is proud of our 135+ year history of serving local markets in Colorado. We share a deep culture of service, a passion for supporting our communities, and a strong commitment to people. Whether it's our customers, our team members, or our neighbors, people have always been at the heart of everything we do.

As a unified institution, we remain dedicated to supporting the communities we proudly serve. This is an exciting step forward in our commitment to providing you and your family with exceptional service and lasting peace of mind.

By combining our resources, expertise, and innovative banking solutions, we are deepening our dedication to your financial well-being. Together, we are creating a stronger financial institution that you can continue to rely on — one that stands by your side, guiding you, supporting you, and helping you reach your financial goals with confidence, trust, and ease.

What does this mean for you?

You can continue to rely on the same great service you've come to expect. As we move forward with our integration, here's what you can look forward to in the first part of 2026:

Expanded Services

You'll gain access to a broader network of branches and an even wider range of financial products and services designed to better meet your unique needs. For a preview, please visit our website: pbandt.bank

Enhanced Technology

We're investing in innovative technology to ensure your banking experience is seamless, secure, user-friendly, and efficient.

Continued Support

Your trusted team of bankers will remain dedicated to you, providing the same personalized service you've always received.

We are confident that this partnership will bring exciting opportunities for all our customers. Our shared commitment to community involvement and your satisfaction will remain at the forefront of our mission as we move forward together.

In coming months, we will provide you with more information about the transition process and how it will enhance your banking experience. We encourage you to reach out to your local branch or visit our websites for updates.

Thank you for your continued trust and loyalty. We are excited about the future and look forward to serving you as a united institution.

Warm Regards,



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