

July 1, 2025

Welcome to BankFirst!

We are proud to welcome you to the BankFirst family. As you may already know, Magnolia State Bank and BankFirst Financial Services officially merged on July 1, 2025. Accordingly, Magnolia State Bank is no longer in existence and your accounts are now with BankFirst Financial Services.

While the merger is now official, legacy Magnolia State Bank branches will continue to operate under the name, "Magnolia State Bank, a branch of BankFirst Financial Services," as we work toward integrating systems and operations. This integration, referred to as the conversion, is scheduled for the fourth quarter of 2025. In the meantime, there will be no changes to your current Magnolia State Bank services. You can continue banking just as you always have, with the same trusted team of local bankers by your side.

In the fourth quarter, you will receive a **Customer Conversion Guide** by mail. This guide will highlight the features of BankFirst accounts, answer frequently asked questions, and outline key dates and actions related to the upcoming conversion.

**IMPORTANT: If your mailing address, phone number, or email address has changed recently, please contact your Magnolia State Bank branch as soon as possible before the conversion to ensure you do not miss any important communications from us.**

Until you hear from us again, please continue your banking as usual.

This partnership brings together two strong community banks that share a deep commitment to serving our customers and communities. With more than \$3.2 billion in combined assets, we are excited to offer expanded services and enhanced resources, while staying true to the personalized service and community focus that define us in Mississippi and Alabama.

If you have any questions, please contact your local banker or call (855) 226-5624. We look forward to continuing to serve you and supporting your financial goals today and in the future.

Sincerely,



Moak Griffin  
President and CEO

BANKFIRST  
CAPITAL

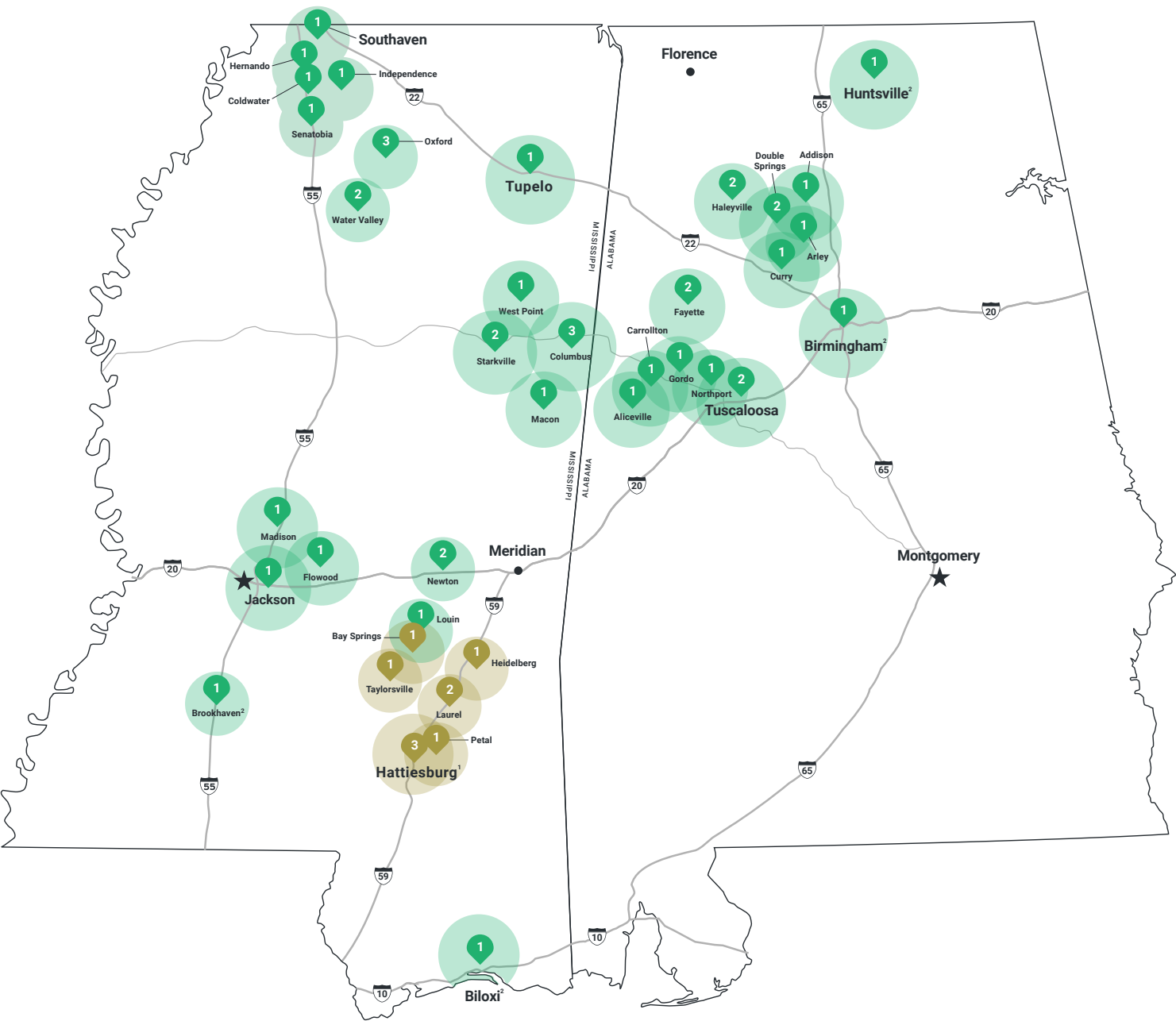
BANKFIRST

**Reverse Side:** Locations Map >

Visit [www.magnoliastatebankmerger.com](http://www.magnoliastatebankmerger.com) for the most up-to-date information about the merger progress.

# BankFirst Locations Map & Footprint

● BankFirst Location      ● Magnolia State Bank, a branch of BankFirst Financial Services Location



<sup>1</sup> Hattiesburg number (3) includes two BankFirst locations and one legacy Magnolia State Bank location.

<sup>2</sup> Loan Production Office