



November 25, 2022

These are exciting times for Limestone Bank and its customers. In October, we announced Limestone Bank's plan to become part of Peoples Bank. Peoples Bank is a community bank recognized by Forbes as a Best-In-State Bank in 2020 and 2021, recognized by American Banker as a Best Bank To Work For in 2021 and 2022, with 113 bank branches in Kentucky, Ohio, West Virginia, Virginia, Washington D.C. and Maryland. Pending shareholder and regulatory approval, the merger is expected to be completed in the second quarter of 2023.

What this means for you

There is no immediate change. You will continue to see the same familiar faces at our locations. Starting in the second quarter of 2023, you will learn more about Peoples Bank and the added value and services we can provide you thanks to the upcoming merger.

Why this is great news

As a Peoples Bank customer, you will have access to a community bank with a greater array of financial products and services, including trust & wealth management and insurance products, all delivered with the same local customer service you have come to expect. Your branch network will soon expand to over 130 locations.

Peoples Bank and Kentucky

Peoples Bank has a strong commitment to community and will continue in the footsteps of Limestone Bank in making a positive and meaningful difference in the Bluegrass State. You can learn more about Peoples Bank's commitment to communities at peoplesbankcorp.com.

The door is open

Over the years, Limestone Bank has worked to provide you quality products delivered with personal customer service. Should you have any questions, our teams are available to help in any way possible. Just stop by any Limestone Bank or Peoples Bank location – or call Limestone Bank at 877.369.2265 or Peoples Bank at 800.374.6123. The door is open. Come see us soon.

Sincerely,

A handwritten signature in black ink that reads 'Charles Sulerzyski'.

John Taylor
Limestone Bank
President and CEO

Chuck Sulerzyski
Peoples Bank
President and CEO