

Re: Important Information Regarding Your Online Banking Service

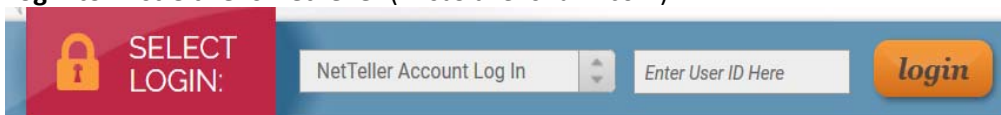
On December 8, 2017, the S&T Bank branch located at 141 West Beaver Avenue, State College, and its customers, will become part of First Citizens Community Bank. On Monday, December 11, 2017, you may access First Citizens NetTeller online banking system.

Prior to December 8, 2017, please take the following steps:

- Download or print statement history from S&T Bank's online banking system (Accounts Tab). At least 13 months of statement history are available, provided your account has been open that long.
- Record any transfers established in S&T Bank's online banking (Pay And Transfer tab) so you can re-create those transfers in First Citizens NetTeller online banking.
 - The last date a transfer will occur on S&T Bank's online banking is 12/8/17. If you have transfers scheduled to occur shortly after 12/8/17, you may want to adjust the transfer date to 12/8/17 or earlier.
 - External transfers are not supported in NetTeller. If you're using S&T Bank's External Transfer feature, please call the State College office at 814-231-8010 to discuss alternatives.
- If you're using S&T Bank's online Bill Payment feature (Pay And Transfer tab):
 - The last date a payment will occur on S&T Bank's bill payment is 12/8/17. If you have payments that must occur shortly after 12/8/17, you may want to adjust the payment date to 12/8/17 or earlier.
 - Record any payee information established on S&T Bank's bill payment so you may create your payees in First Citizens NetTeller online banking. Data required includes payee name, address, and your billing account number; you may also enter this data directly from your bills.
 - Record any recurring payments established on S&T Bank's online banking so you may create your payments in NetTeller.
 - Print any S&T Bank bill payment history that you wish to retain.

On or after December 11, 2017, please take the following steps:

- **Login to First Citizens NetTeller** (FirstCitizensBank.com)



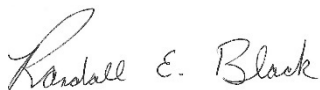
- You will receive your NetTeller Login ID in a separate letter prior to the acquisition date. Your temporary password will be the last 4 digits of your Tax ID number.
 - You'll be prompted to change your password at first login. You'll also be given the opportunity to "change your NetTeller ID." This lets you establish a login "nickname" that you can easily remember.
 - Verify your account information. All accounts that you're the primary owner of should be included. Call our Contact Center at 800-326-9486 if you need to add or remove accounts, or if you have account-related questions.
 - Create any one-time or recurring transfers between your First Citizens accounts (NetTeller / Transfers tab)
- **Bill Payment (free for State College customers):**
 - If you plan to use our bill pay service, click on the bill payment tab and follow the instructions to enroll.

- Add your payees. You'll need the payee's name, address, and your billing account number. The system will determine whether each payee is paid via check or electronically.
- Add your payments. We recommend making your payment 3 business days prior to the due date for electronic payees, or 7 business days prior to the due date for check payees.
- **Customize NetTeller:**
 - Use the Options tab to change your Personal info (e.g., email address, password, watermark, etc.), establish Account nicknames (i.e., "pseudo name") or change the order of your accounts, establish Display defaults, and establish various balance and transactional Alerts. Alerts may be received via email or at login.
 - Establish a custom start page using the My NetTeller option under the NetTeller tab.
- **Mobile Banking** – after logging into NetTeller, download our iPhone or Android Mobile Banking App and use your NetTeller online banking credentials to access Mobile Banking. Instructions are at FirstCitizensBank.com (Personal / Services / Mobile Banking).
 - You can apply for Mobile Deposit through our Mobile Banking App. Our standard limits are \$2,500 daily / \$5,000 monthly for consumer accounts, or \$5,000 daily / \$10,000 monthly for business accounts. (If you currently have higher limits than these, your current limits will be honored by First Citizens.) During the enrollment process, you may be presented with a fee schedule; however, Mobile Deposit is free to all State College customers.
- **E-statements** – enrollment is available at FirstCitizensBank.com (Personal / Services / e-Statements).

Please see the NetTeller User Guide included with this letter for an overview of NetTeller features.

We hope our Online and Mobile Banking services satisfy the needs of you and your family. If you have any questions, please feel free to call your State College office at 814.231.8010 or call us at 800.326.9486.

Sincerely,



Randall E. Black
CEO & President