

**Oak Creek
Valley Bank**



JonesBank

April 17, 2019

Dear Valued Customer,

Oak Creek Valley Bank and Valparaiso Insurance Agency joined the Jones Bank team in 2015 when acquired by Jones National Corporation, the parent company of Jones Bank. Since then, both banks continue to focus on the best ways to meet the banking, tax and insurance needs of the Valparaiso community. We're ready to take the next step with you.

This summer, Oak Creek Valley Bank will merge with and become a full-service branch of Jones Bank.

Our banks share many similarities, and we believe this will be a smooth transition. We're proud of our shared vision of building lasting relationships with customers by providing an exceptional banking experience. Oak Creek Valley Bank has served Valparaiso and the surrounding areas for 120 years, staffed with employees who live and work in our community. We're a family-owned and locally managed business, and Jones Bank is one in the same. We are *Neighbors Helping Neighbors!*

Throughout this transition, you can expect the same level of service from the same friendly faces at Oak Creek Valley Bank. As your hometown bank becomes Jones Bank's third location, you'll have access to new products and services such as bill pay and mobile banking, allowing you to make deposits on the go and receive account notifications on your phone.

The merger will be effective July 1, 2019. Throughout July, you will begin to see some Jones Bank visual updates, including the name, signage and logo on communication materials. On August 19, 2019, additional changes will take place with online banking and other services tied to the bank's software.

Look for more details about the transition in your mailbox this summer, and as always, feel free to contact Oak Creek Valley Bank at 402-784-2200 or Jones Bank at 402-643-3602 with any questions you may have!

At Jones Bank, our values guide us forward—Integrity, Service and Community!

Sincerely,

A handwritten signature in blue ink that reads 'Mark J. Blazek'.

Mark J. Blazek
President, Oak Creek Valley Bank

A handwritten signature in blue ink that reads 'Max T. Wake'.

Max Wake
President, Jones Bank