



January 14, 2019

Dear Valued Customer,

As a valued customer, we want you to be among the first to hear our exciting news:

## **CNB is now VeraBank!**

After 89 wonderful years operating as Citizens National Bank, we are changing our name to VeraBank. (Vera rhymes with Sarah.)

### **Why?**

As the bank has continued to grow, a name change became necessary to avoid confusion with other like-named banks. We feel VeraBank is unique, simple, transparent, and identifiable.

### **Our Promise to You**

We will still have the SAME GREAT EMPLOYEES, SAME LEADERSHIP, SAME OWNERSHIP, SAME PRODUCTS, and SAME GREAT SERVICE as before, but with a different name.

### **What You Need to Know**

In the coming weeks, you will receive more detailed information about what this name change will mean for your local branch. It's our intention that this transition will not affect your service or our banking operations in any way.

Though we are changing our name, we are not changing who we are or our commitment to our employees, customers, shareholders, or communities. It is our great hope that you will be just as proud of your association with VeraBank as you have been with Citizens National Bank. After all, what really matters is not changing.

Thank you for your partnership!

Sincerely,  
Your VeraBank Team

### **To Learn More**

To learn more about our new name and brand, please visit our dedicated page with videos, FAQs and more at [CNBTexas.com/verabank](http://CNBTexas.com/verabank).