

CHARLES J. ROBASSE, President

The recent closure of a few large publicly traded banks has highlighted the necessity of a stable and well capitalized banking system. It has also raised the awareness of the differences between the large banks and our local community banks.

The three large banks that were closed during the week of March 5, 2023 were niche banks focusing on start-ups, venture capital, technology and cryptocurrencies—industries with highly volatile deposit needs. Their stock was also publicly traded, allowing for fluctuations in their capital.

- As a community bank, Integrity Bank Plus remains well capitalized with a
 private stockholder base. We were chartered 89 years ago and are positioned
 to continue to serve our customers and community for generations to come.
- We serve our local community, focusing on all of our customers from main street to rural country roads and everything in between.
- As a community bank customer, you have access to our experienced team, and we stand ready assist you at all times with any of your questions or concerns.
- Integrity Bank Plus takes pride in our relationship-based business model, focused on building long-term trust with our customers. After all, we live in your community too, and your success is our success.
- Nobody has ever lost a dime of FDIC-insured deposits up to \$250,000. For those customers who have questions whether additional insurance coverage is needed, we are prepared to assist you in identifying whether additional insurance coverage is necessary and ensuring your deposit needs are met.

If you have questions about your coverage or would like to learn more about FDIC insurance and how it works, we encourage you to access **FDIC.gov** or give us a call—we answer our phones.



