



August 25, 2011

Dear Liberty Bank customer:

Your Bank is making some big changes that we would like to share with you. The biggest change involves our new data service provider, Jack Henry and Associates. Nationally, Jack Henry is one of the largest providers of data services to financial institutions. In addition, we are also updating the look and feel of our website.

The conversion to a new system will enhance our ability to serve you in the future. The bulk of the changeover will take place over Labor Day weekend and for the most part will be seamless to you as a customer. There will be some changes that will require your cooperation and patience. We will contact you directly by mail with instructions specific to your accounts with us and also post these mailings at our website [www.libertybankna.com](http://www.libertybankna.com). These subsequent mailings will identify the account or service boldly on the communication. The system changes will not affect your terms and conditions with the Bank but there will be some changes in procedures and in the look of statements and forms.

If, after reading any instruction communication from us, you would like to discuss the communication for any reason, do not hesitate to call us at (216) 359-5500. You will be directed to a Liberty Bank employee familiar with the correspondence. You can also check our website for frequently asked questions about the conversion.

The changes we are making are solely for the purpose of providing better service to you. We welcome your comments and appreciate your confidence and patience.

Thank you for banking with Liberty!

Sincerely yours,  
Liberty Bank, N.A.

William A. Valerian  
President and CEO