

Customer Reference Guide

Welcome to CertusBank!

We are pleased to have Parkway Bank as part of our growing bank family.

To help explain our relationship with Parkway Bank and what it means for customers, we have prepared this list of Frequently Asked Questions. Should you have additional questions or wish to discuss any aspects of this transaction, please contact your branch team or find more information at CertusBank.com.

GENERAL INFORMATION

Q Do I need to do anything about my Parkway Bank account(s)?

A No. There's no action needed at this time. Your deposits are safe and accessible. You may continue banking exactly as you have been as a Parkway Bank customer. You can access your money by writing checks, using ATM/ debit cards or online banking as you do today. Checks drawn on Parkway Bank will continue to be accepted as they are today. If you have loans, you should also continue to make your loan payments as usual.

Q Is my money safe?

A Yes! Your deposits with CertusBank are safe, sound, and readily accessible. All deposit accounts, which include checking, savings, money market, CDs and Retirement accounts, have been transferred to CertusBank, regardless of the amount.

All deposits are still FDIC insured. The current FDIC insurance covers deposits up to \$250,000 per depositor for each single owned account, another \$250,000 in jointly held account, and another \$250,000 for retirement funds. Please visit FDIC.gov for additional information regarding FDIC insurance.

Q Will this affect my Parkway Bank account(s) and the way I do my banking?

A No. This transaction will not affect your account(s) or the way you conduct your banking business. Being a part of CertusBank means you can expect to have a high level of service and an unparalleled customer experience. Over time, we will communicate information regarding any changes or added features to your accounts. You will be notified of changes at least 30 days in advance, and we will be happy to walk you through any updates that may occur.

Q Why was this transaction made?

A Parkway Bank's primary regulator determined the bank was unable to continue operating as an independent business entity. At the close of business on Friday, April 26, 2013, Parkway Bank was closed by the North Carolina Office of the Commissioner of Banks (NCCOB), and the Federal Deposit Insurance Corporation (FDIC) was appointed Receiver. Simultaneously, CertusBank assumed the deposits and certain other liabilities and purchased certain related assets of the bank.

Q What does this transaction mean to me?

A With federal regulatory approval, CertusBank assumed the deposits and certain other liabilities and purchased certain related assets of Parkway Bank at the close of business on April 26, 2013.

While Parkway Bank customer deposit and loan accounts will be transferred to CertusBank, customer banking transactions with Parkway Bank remain unchanged at this time.

We are pleased to have you bank with us, and are working closely with the FDIC to make this transition as seamless as possible for you. All of your account numbers will remain the same at this time, and you may continue to use your existing checks, ATM/debit cards and online banking/ bill pay services. You should also continue to make any regular loan payments. Please continue to bank at your Parkway Bank branch location.

Q Will the branch remain in operation?

A Yes. We plan to maintain the current hours of operation. We will notify you in advance with any changes at all branches.

Q Who is CertusBank?

A CertusBank is a financially strong, customer-centered bank that provides certainty and strength in its customers' financial lives. Headquartered in Greenville, South Carolina, CertusBank is a nationally chartered bank with over 700 teammates and operating 35 branches across the Carolinas, Florida and Georgia. We offer a full array of financial services, including retail banking, consumer and business lending, mortgage and Wealth Management services. Having more than \$1.8 billion in assets, we enjoy a strong capital position and are led by a senior leadership team with impeccable credentials and experience. Your money and your accounts are in sound, responsible hands.

Certus is Latin for "certain." We put certainty in our name because we understand our strength comes from the certainty you have that we'll be here for you with dependable, responsible, smart and innovative solutions. CertusBank will work to earn your loyalty by delivering an unparalleled customer experience in ways that benefit you and your financial wellbeing.

For more information about CertusBank, we invite you to visit us at CertusBank.com.

CONTINUED ON NEXT PAGE >

PRODUCT INFORMATION

Q Do I need to come into a branch to do anything?

A No. We always enjoy your visit, however, there is no need to come to the branch to do anything related to the acquisition. Your accounts will continue to work and be serviced as they are today. If there are any changes or features added to your account in the future, we will communicate with you in advance.

Q Will my checking, savings, or CD account number(s) change?

A No. All account numbers will remain the same at this time. If any changes are made or features added to your account in the future, we will communicate with you in advance.

Q Does anything change with my direct deposits, including Social Security?

A No. Your current arrangement for direct deposit, including Social Security, will continue as normal without interruption.

Q Will there be changes to my CD or IRA?

A If there are any changes to your rates of your interest earning accounts, you will receive a notice in advance detailing the specifics.

You can withdraw some or all of your funds from your deposit accounts without penalty until you enter a new agreement with CertusBank, provided you are not using your deposits to secure a loan.

If you currently receive interest payments, those payments will also continue without interruption.

Q Will I incur an early withdrawal penalty if I close my CD before maturity?

A No. You may withdraw funds from any transferred account without an early withdrawal penalty until you enter into a new deposit agreement with CertusBank, provided it is not used as collateral on a loan. Entering into a new deposit agreement can be done by opening a new CD with CertusBank, or making a deposit to, or a withdrawal from, your account.

Q What about my online banking access? Can I continue to pay bills online?

A Yes. Please continue to access your online banking and bill paying service through ParkwayBankNC.com. In advance of changes to our banking systems, we will provide notice and any assistance to ensure you can access your accounts online.

Q A merchant will not honor my check. What can I do?

A You can provide a copy of this document or our "Depositor Letter" since both documents state all deposits have been transferred to CertusBank, and it is business as usual. Interested parties may also contact the FDIC at 1.877.275.3342 or FDIC.gov with questions.

Q What will happen to the checks which have not cleared my account?

A Checks drawn on Parkway Bank will continue to clear as they do today.

Q Can I cash my interest check or cashier's check?

A Yes. Interest and cashier's checks will continue to clear.

Q Will there be changes related to my safe deposit box?

A No. It is business as usual. No action is required as a result of this transaction. You may go to your branch and access your safe deposit box during normal business hours or make an appointment by calling your branch location.

Q Are there any changes to fees or charges due to this transaction?

A No, not at this time. We will notify you in the event there are changes to fees.

Q Will my products remain the same?

A Yes. At this time, your current products and services will remain unchanged. As we integrate our systems and review products and services at both banks, some changes may be made to your accounts. You will be notified at least 30 days in advance of any changes, and we will be happy to walk you through any changes that may occur.

Q What if I already have other deposit accounts with CertusBank? How will that affect my FDIC insurance coverage?

A The accounts transferred to CertusBank will be separately insured for at least six months after the transition. This grace period gives you the opportunity to restructure the accounts, if necessary.

If you are a deposit customer you will receive additional information about insurance on your deposit accounts via U.S. Mail within 7 days of the transaction. Please read the letter and enclosed documents carefully and contact us with additional questions, or go to the FDIC website at FDIC.gov.

CONTINUED ON NEXT PAGE >

LOAN AND INSURANCE INFORMATION

Q What about my loans?

A All loans have been purchased by CertusBank and will continue to be serviced as they have been in the past. Your interest rate, payment amount and due date have not changed. You will continue to make payments as you have in the past. If your payment is deducted from a deposit account, like a checking account, it will continue to do so. You may continue to make your checks payable to Parkway Bank and send your payments to the same address you have always used. Please contact your local branch for more information on your loans.

Q Will my automatic transfer still occur on its assigned date?

A Yes. You should experience no disruption in this service. We encourage you to check your bank account the day after your scheduled draft to verify the transaction. If the transaction did not occur, please notify us and we will promptly research your account.

Q What if I have insurance policies with Parkway Insurance?

A Please contact the FDIC at 1.877.275.3342 or FDIC.gov for more information on your insurance policies.

Q How and where do I make my payments?

A You should continue to make your payments as agreed. Please make checks payable to Parkway Bank and utilize the same payment address information.

ADDITIONAL INFORMATION

Q Can I close my account?

A While you have the option to close your account, rest assured that CertusBank appreciates your business and we're willing to work hard to earn it. We have a history of delivering an unparalleled customer experience and superior financial performance.

Q What if I have additional questions?

A If you have more questions about your account(s) or about this transition, simply visit or call your local branch. A bank representative will be there to answer your questions, or you may email us at CertusBankOnline@CertusBank.com. We will be happy to help you.

YOUR LOCAL BRANCHES

GRANITE FALLS OFFICE

45 Falls Avenue
Granite Falls, NC 28630
p 828.313.1005

HUDSON OFFICE

596 Central Street
Hudson, NC 28638
p 828.728.3884

LENOIR OFFICE

509 Wilkesboro Boulevard NE
Lenoir, NC 28645
p 828.758.1414

We hope you have found this guide to be helpful. We are privileged to be your financial partner. As always, thank you for banking with us, we appreciate your business.