



December 19, 2017

Dear Valued Client,

I hope this letter finds you enjoying the excitement and magic of the Holiday Season. This time of year brings about many different types of changes. The weather is typically the first we notice and the one we always seem to fear because of potential snow, ice and the hazard that comes with navigating it.

It is a time for change at Superior Bank and not one that you should fear (like snow or ice), but one of great opportunities and excitement. On November 9<sup>th</sup>, the Bank was purchased by Paramount Financial Group (PFG). PFG is a locally owned St. Louis company that sees and believes in the importance of community banking in our market.

In addition and on December 22, 2017, the Bank will be changing its name to Paramount Bank. Everyone at the Bank is excited for this change which will bring about new opportunities for all of our current and future customers.

I want to reassure you that all the accounts you have with us will stay the same. You will be able to continue to use your current checks, debit cards, deposit and withdrawal forms that you have. As you reorder checks for deposit accounts, your new checks will reflect the new name of the Bank, Paramount Bank. There have been no changes to our staff who continue to look forward to serving you!

Finally, in celebration of these changes, we are offering a few specials that we hope you take advantage of:

- 20-month CD – 1.20% APY\*
  - Applicable to new deposits only
  - Minimum deposit: \$10,000
- Money Market Accounts – 0.75% APY- 0.90% APY\*\*
  - Interest rate applicable for first 6 months following new account opening or the addition of new deposit (min \$5,000 new deposit required)
  - Eligible balances: \$50,000 to \$99,999.99 – 0.75% APY  
\$100,000+ 0.90% APY

Please note that all funds used to open or add to any existing accounts (i.e. \$5,000 or more), in order to take advantage of the specials described above, must not be currently held at Superior Bank. These specials are being offered for a limited time only and will expire on or before March 30, 2018!

We are happy to assist with any of your banking or mortgage needs and thank you for your past support and confidence in us. We look forward to seeing you soon!

Sincerely,

Kris Weidenbenner  
CEO/President

\* Annual Percentage Yield (APY) is accurate as of 12/18/17 and subject to change without notice. 1.19% interest rate. A minimum of \$10,000 is required to open a CD and must be deposited in a single transaction. A penalty may be imposed for early withdrawals. Fees may reduce earnings. After maturity, if you choose to roll over your CD, you will earn the base rate of interest in effect at that time. \*\* Annual Percentage Yield (APY) for the money market is accurate as of 12/18/17. The rate for balances under \$50,000 is .149%. The rate for balances over \$50,000 is .75%. The rate for balances over \$99,999.99 is .90%. Fees may reduce account earnings. We reserve the right to limit deposits. Personal accounts only. The APY rate is guaranteed until March 30, 2018 for all balance tiers. The minimum balance daily balance to avoid a \$10 service fee is \$2,000 for each account. Member FDIC