



March 15, 2023

Dear Customers and Friends of Civista Bank,

In response to the sudden closures of Silicon Valley Bank in California and New York-based Signature Bank over the March 10, 2023 weekend, there has been significant attention in the news media to the banking system's resiliency and the Federal Deposit Insurance Corporation (FDIC). We recognize that you may have questions about the security of your deposits and want to share some important information about the protection of your deposits with Civista Bank. **Most importantly, we want to assure you that our capacity to preserve and protect your money is and remains strong.**

Here are some key distinctions about how we operate and why your money is secure with Civista:

Civista Bank serves a local and diverse customer base of individuals, community businesses, public entities and non-profits. This diversification provides a consistently strong capital position.

- Federal and state banking regulators have emphasized the unique circumstances that led to the collapse of the two failed banks and their highly concentrated service to venture capital firms, technology start-ups and cryptocurrency business.
- Civista Bank holds no assets in tech equity investments nor cryptocurrency business.

Civista Bank is especially well-capitalized with strong liquidity, exceeding our banking regulators requirements.

- The industry as a whole has become substantially more resilient over the last 15 years in large part to regulations requiring stronger and more conservative capital and risk profiles.
- Civista Bank has been named as one of the best U.S. Banks in the country based on financial performance. This recognition is for bank's ranging in asset size from \$1 billion to \$5 billion and includes financial metrics measuring profitability, capital adequacy, asset quality and total shareholder return.

As an FDIC-insured bank, deposits into Civista Bank are automatically insured up to at least \$250,000 per depositor, per ownership category (single, joint, trust, business, employee benefit and certain retirement accounts). We can help you maximize FDIC coverage beyond \$250,000 by structuring accounts in different ownership categories.

- The FDIC is an independent agency of the United States government that protects bank depositors against the loss of their insured deposits. In the 88-year history of the FDIC, no one has ever lost a penny of an insured deposit.
- Want to learn more or review your coverage? In addition to talking with your Civista Banker, the www.fdic.gov website provides detailed information and the Electronic Deposit Insurance Estimator (EDIE) to review coverage by account type and ownership.

We are here for you and appreciate your continued trust in Civista Bank.

Your Civista banker is here to help you assess, understand, and structure your deposit accounts. Please contact your banker or a member of our leadership team with any questions.

Sincerely,

A handwritten signature in black ink that reads "Dennis G. Shaffer".

Dennis G. Shaffer | CEO and President