

Questions and Answers for Customers of Peoples Community Bank



Q1. When will Peoples branches convert to C&F Bank products, systems, and signage?

A1. The transition will begin Friday, April 24, when you begin using your new C&F Visa Debit Card. and be complete on Monday, April 27, which is the first day you'll see new signs at your branch.

Q2. When can I begin using C&F Bank branches and ATMs in other parts of Virginia?

A2. Monday, April 27! Be sure to check cffc.com or our C&F Mobile Banking app for new locations convenient for you. The employees at these branches will be glad to see you!

Q3. Will my account number change? What about the routing number used for automated deposits and payments?

A3. No, neither your Peoples account number nor the Peoples routing number (051404846) will change.

Q4. What will happen to automatic deposits and payments that I currently have on my Peoples account?

A4. These will continue to be applied to your account without interruption or any action on your part.

Q5. Will I experience any disruption in my Peoples online/mobile banking services?

A5. You'll receive information by April 15 on actions you'll need to take to transition your Peoples online and mobile banking systems to the corresponding C&F systems. This information, along with a list of questions and answers, will also be posted on our website's C&F Merger Update page (www.cffc.com/Merger-Update.aspx). You will have limited functionality of these systems on Saturday, April 25, and Sunday, April 26, but don't worry — we'll be here to help you every step of the way.

Q6. Do I need to order new C&F Bank checks?

A6. No — your current checks and deposit tickets will work after the April 27 systems conversion date. The next time you reorder a supply, they'll come in the new C&F branded format!

Q7. Will my current Peoples account benefits and fees change?

A7. C&F Bank Disclosure and Welcome Guides will come to you in the mail soon, detailing any changes in terms and conditions as well as the enhanced features and benefits of your new C&F account. We'll also post these guides online in case you misplace them. Most importantly, feel free to call or visit us if you have any questions.

Q8. Will I get a new C&F Bank Debit Card?

A8. Yes, your new C&F VISA Debit Card with Rewards will arrive by April 23. You'll need to activate and begin using it on Friday, April 24. Your current Peoples MasterCard Debit Card will not work after Thursday, April 23.

Q9. What will happen to CDs I have with Peoples Community Bank?

A9. The terms, conditions, and interest rate will not change on your current Peoples CD(s) until they mature. You will receive updated terms, conditions, and market interest rates if/when you renew or purchase a new C&F Bank CD.

Q10. What's changing with the Peoples branches I visit?

A10. Other than the signs, not much. Please look for the same friendly faces you've seen for years, as well as the same hours of operation. One exciting note — we will install new ATMs at every location by the end of April. These new ATMs will offer many more features and benefits, including the ability to make deposits.

Q11. What will happen to my loan with Peoples?

A11. The terms, conditions, and interest rate will not change on your current Peoples loans(s), but where you mail your payments will change. The new address is: **C&F Bank, Attn: Credit Services, 3600 La Grange Parkway, Toano, VA 23168.**

Q12. What will happen to my safe deposit box with Peoples?

Q12. Nothing until your annual renewal. You'll receive a new bill for payment several weeks before it's due and any change in the fee will be reflected with this statement.