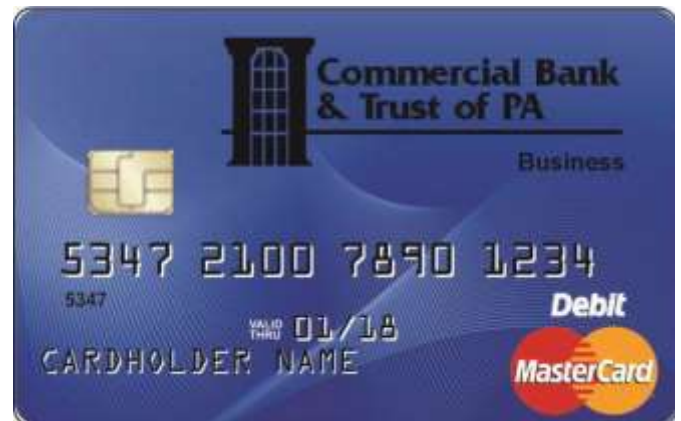


ATTENTION DEBIT CARD HOLDERS

EMV Chip Enhanced Debit Cards



Consumer Debit Card



Business Debit Card

Commercial Bank & Trust of PA will be issuing EMV Chip technology Debit Cards to current card holders in the next several months. You will need to activate the new card within 30 days of receiving it. Failure to activate your new card within 30 days will cause your card to be cancelled. Current Debit Cards that do not have an EMV Chip will be cancelled after 30 days of receiving your new card.

If you have any questions regarding the EMV Chip enhanced Debit Cards, please consult a banking associate.

www.cbthebank.com