



CENTRIC FINANCIAL CORPORATION



AMERICAN STOCK  
Transfer & Trust Company, LLC

American Stock Transfer & Trust Company, LLC

6201 15<sup>th</sup> Avenue

Brooklyn, NY 11219

Tel: 800-937-5449

[www.amstock.com](http://www.amstock.com)

Global Resources | Local Service | Customized Solutions

Jack Smith & Jane Smith  
100 North Central Boulevard  
Naples Center  
Maple Township, NJ 77777

December 5, 2016

Account: 900000000

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Dear Valued **Centric Financial Corporation** Shareholder:

**Centric Financial Corporation** is pleased to announce that it has appointed American Stock Transfer & Trust Company, LLC (AST) as our new transfer agent. Effective **December 5, 2016**, all shareholder records will be transferred to AST. Beginning **December 5, 2016**, you should contact AST for any questions relating to your **Centric Financial Corporation** stock ownership as follows:

**ONLINE ACCOUNT ACCESS:**

Accessing the AST Web site is designed to be simple and secure. In order to access your **Centric Financial Corporation** account online, please follow these steps:

Step 1: Go to <http://www.amstock.com>

Step 2: Click on **Corporate and Shareholder Login** located at the top right hand corner of the page.

Step 3: Click on **Shareholder Account Access**, and complete the short registration process to create your unique login ID.

\*Please note the following classifications of ownership do not have online access to account information: Individual IRAs, Corporate Entities, Non-Resident U.S. Citizens, Resident Aliens, and U.S. Citizens Living Abroad.

A live customer service representative may be reached via the AST Web Chat button to assist you in navigating our website.

**TELEPHONE AND E-MAIL ASSISTANCE:**

You may reach an AST representative by dialing (1-800) 937-5449 and selecting Option 1 or by dialing (718) 921-8124. You may also e-mail AST at [info@amstock.com](mailto:info@amstock.com).

Customer service representatives are available 8 a.m. to 8 p.m. Eastern Time, Monday through Friday.

**FOR MAIL INQUIRIES:**

To contact AST via postal mail:

**Centric Financial Corporation**  
c/o American Stock Transfer & Trust Company, LLC  
6201 15<sup>th</sup> Avenue  
Brooklyn, NY 11219

Please note that, as a prudent measure in order to prevent your **Centric Financial Corporation** shares from being deemed dormant and treated as abandoned property under certain state statutes, we recommend that you log into your AST account online, or contact AST via letter, phone, or e-mail, at least once a year.

We are confident that our partnership with AST will provide you with superior customer service and support for all your shareholder transactions. Please see the reverse side of this letter for answers to questions you may have regarding your account. If you have further questions about this change please call 717-909-8305 or 717-909-8303, or email [investors@centricbank.com](mailto:investors@centricbank.com).

Sincerely,

Patricia A. Husic  
President & CEO



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## Shareholder FAQs Regarding the Transition to American Stock Transfer (AST)

### What action do I need to take at this time?

No action is necessary. All of your information will be transferred to AST.

### Do I need to exchange my stock certificates?

No exchange is necessary.

### How can I convert my stock certificate to electronic (book entry) form?

Please note that going forward **Centric Financial Corporation** will be recording new shares for any purchases in electronic (book entry) form. Should you wish to convert your pre-existing shares to electronic (book entry form) please submit your paper stock certificate(s) with a brief letter of instructions to the following address:

#### **Centric Financial Corporation**

Attn: Physical Transfer Department - Deposits  
American Stock Transfer & Trust Company, LLC  
6201 15<sup>th</sup> Avenue  
Brooklyn, NY 11219.

### What will happen to certificates that I previously sent to **Centric Financial Corporation**?

All shareholder correspondence will be forwarded to AST and processed as soon as possible.

### Will AST have my historical account information?

Yes, all account information is being transferred to AST.

### If I change my address at Centric Bank will that change carry over for my stock?

No, you will need to change your address with American Stock Transfer for the address change to be reflected on your stock.