



Valued Customer:

As you know, Congress recently enacted the Credit Card Accountability Responsibility and Disclosure (CARD) Act legislation regarding a consumer's use of their credit card. As a valued customer of Citizens Trust Bank, we want you to know how your account will be affected by the CARD Act in February 2010.

Currently, you have "over the credit limit" coverage on your account which means that we will pay transactions that cause you to go over your credit limit. If you go over your credit limit, we will charge you a fee of \$30.00 and your Annual Percentage Rate (APR) may be increased.

Effective February 22, 2010, "over the credit limit" coverage on your account will be removed; therefore, any transaction that would cause you to exceed your credit limit may be declined. To avoid this inconvenience, you can manage your Citizens Trust Bank credit card account online by visiting mycardstatement.com to view your current account summary, available credit, statements, recent transactions, and billing information or you can call the number on the back of your credit card anytime during the day or night to obtain balance information.

You can choose to keep "over the credit limit" coverage on your account which authorizes us to pay transactions that cause you to go over your credit limit by calling us at **1-888-214-3099** or writing us at:

**Citizens Trust Bank
Attention: Credit Card Coordinator
Loan Administration Department
P.O. Box 4485
Atlanta, Georgia 30303**

Please note you will still incur a \$30.00 over the credit limit fee and possible increase in your APR with this authorization. If you have any questions regarding your account or information from this letter, call us at our toll free number. We appreciate your business and thank you for banking with Citizens Trust Bank.