

The Peoples Bank is now First US Bank. Drawing on the strengths of two trusted institutions, this merger provides opportunities for an expanded offering of products and services.

Like The Peoples Bank, First US Bank is committed to fostering lasting relationships with our clients by providing exceptional customer service. As we combine into one bank, we will continue to honor the core values our two institutions share.

We know change can be unsettling, but we pledge to keep you informed and keep service interruptions to a minimum. Following are answers to some commonly asked questions:

When does The Peoples Bank become First US Bank?

The Peoples Bank legally became part of First US Bank on September 1, 2018. The systems conversion is scheduled for the weekend of November 10, 2018. Beginning November 13, you will have access to an expanded range of products, services, and technology.

Will the staff at my regular branch be the same?

Yes. You can expect the same bankers, the same locations, and the same great service you have come to depend on.

Will I have the same account(s)?

Yes. You may keep your existing account(s). After the conversion, you can choose to continue in your current account type or explore our new products and services that may earn higher rates or better fit your needs and lifestyle.

There may be some minor changes to some fees after conversion. You will receive a copy of the updated fee schedule the first week in October.

Will I be able to use my current checks and deposits slips?

Yes. Your account number remains the same and your existing supply of checks and deposits slips will continue to work. Re-orders after November 13 will be updated with the First US Bank name and routing number.

Can I continue to use my debit card?

Yes. Your current debit card from The Peoples Bank will remain active through November 12. A new First US Bank debit card will be mailed to you during the last week in October. You will also receive a separate mailing containing instructions for activating the card so it's ready to use beginning November 13. It's important to remember that if you have recurring payments tied to your current debit card you will need to update these payments to your new debit card number to avoid payments being rejected after November 12.

Will my direct deposits, transfers and auto debits continue?

Yes. Your electronic funds transfers, direct deposits and direct debits should continue uninterrupted.

Will banking hours remain the same?

Beginning October 1, our banking hours will be 8:30 a.m. to 4:30 p.m. Monday through Thursday, and 8:30 a.m. to 5:00 p.m. on Friday.

Will I be able to access my accounts online?

Yes. If you are currently enrolled in online banking with The Peoples Bank, you will be able to access your accounts as usual until the conversion date. Your new user ID and instructions for accessing your accounts through First US Bank online banking will be mailed to you the last week of October.

Will my current bill payments convert over to First US Bank Online Bill Pay System?

Yes, once you have logged on to First US Bank's Online Banking, your payees and automatic payments should transfer over. Your new user ID and access instructions will be mailed to you the last week in October. Payment reminders and scheduled transfers between accounts will need to be re-established.

Will I be able to use any office of First US Bank?

Yes. In addition to the locations of The Peoples Bank in Tennessee and Virginia, you may use any of the sixteen banking offices in southwest and central Alabama.

What additional banking services will be available after the conversion?

Beginning November 13, we will be able to offer new personal and business banking options, including high-yield interest checking and money market accounts, flexible loans, and strong cash management services. Plus, our online banking and mobile app with remote deposit will save you time and provide you extra convenience.

What is the routing number for First US Bank for ACH processing?

You may continue to use the same ABA routing number for incoming transfers. For ACH processing initiated beginning November 13, please use First US Bank's ABA routing number which is 062103592.

How do I make a loan payment?

You may continue to make payments as you always have at your local banking center, by transferring from your existing account or by mail.

Who do I contact if I have questions?

Contact your favorite banker as you always have or call the First US Bank customer service line at 855-736-3008. To learn more about First US Bank products and services visit www.firstusbank.com.

About First US Bank:

Founded in 1952, First US Bank is a wholly owned subsidiary of First US Bancshares, Inc., a bank holding company with assets approaching \$800 million, as of September 1, 2018. First US Bank operates 20 banking offices in Alabama, Tennessee and Virginia. First US Bancshares, Inc.'s stock is traded on the Nasdaq Capital Market under the symbol FUSB. Member FDIC. Equal Housing Lender.