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SYSTEM ENHANCEMENTS



Carolina Trust Bank

CarolinaTrust.com


Dear Valued Customer:

I am pleased to tell you about enhancements we are making at Carolina Trust that will make your overall banking experience even better. To provide you with improved customer service, we have invested in a new state of the art data processing system which will allow for future growth and to provide you with better service and enhanced features. While our goal is to minimize customer impact there will be some interruption of services while we complete the upgrade between Friday evening April 7th and Monday morning April 10th when our Bank will be live on the new system.

We greatly appreciate your patience during the first several days of operating on the new system as our staff adjusts to the changes. We have invested a significant amount of time in training and pledge to minimize any inconvenience to you. We trust you will find our new services to be worth the effort.

We value your relationship with us and our ongoing mission is to maintain our own high standards of customer service—to know you by sight, greet you by name, and thank you for your business at every opportunity. We look forward to continuing to serve you.

Sincerely,



Jerry L. Ocheltree
President and CEO



The following are some changes that you need to be aware of:

Deposit Accounts:

- The appearance of your checking, savings and money market statements will change slightly. If you have any questions about the new format, please contact your local branch for assistance. If your checking statement is normally scheduled for the 10th of the month, you can expect it be created a few days earlier on the 7th for the month of April only.
- The Excessive Withdrawal Fee for transactions exceeding the withdrawal limitations on savings and money market accounts will be assessed at the time of each excessive transaction.
- The Dormant Account Fee if no activity or contact with us for a period of 12 months for checking accounts and 36 months for savings accounts will be assessed on the last day of the month.
- The Carolina Commercial Checking account will have a new cycle for counting account analysis charges. Account activity for April will be analyzed from April 10th - April 25th with service charges assessed on April 28th. Going forward account activity will be collected from the 26th of the prior month to the 25th of current month with service charges assessed on the last business day of the current month.

Loan Accounts:

- As an added benefit to you, customers currently utilizing a coupon book for their loan payment will begin receiving a monthly loan statement detailing their account activity and billing information. This loan statement will be generated 15 days prior to your scheduled payment date and will have a return envelope enclosed for your convenience. Please begin remitting your payment to us with this statement notice.

Ready Cash Overdraft Protection Lines of Credit

- If you have a Ready Cash Overdraft Protection Line of Credit and your statement is normally scheduled for the 10th of the month, your April statement and payment will be created and drafted on April 7th. Ready Cash accounts cycling on the 7th will receive a paper statement. eStatements will resume with the May 10th statement.
- Beginning April 10, 2017 Ready Cash Overdraft Protection Line of Credit accounts will have a payment due date of 25 days after your statement date. If your payment is currently set to draft from your checking account, this will occur as normal on the new payment due date.
- Previous eStatements received through our Online Banking for your Ready Cash Overdraft Protection Line of Credit will no longer be accessible after April 7, 2017. **If you have not archived these statements and wish to do so you will need to print or download them by April 7, 2017.**
- Effective April 10, 2017, Ready Cash Overdraft Protection Line of Credit consumer accounts will be reported to the credit bureau.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit bureau report.

Ready Cash Overdraft Protection & Home Equity Lines of Credit

- Beginning April 10, 2017, the finance charge billed each month will not be shown as capitalized to your credit line balance nor reduce your availability of advances for this billed amount.

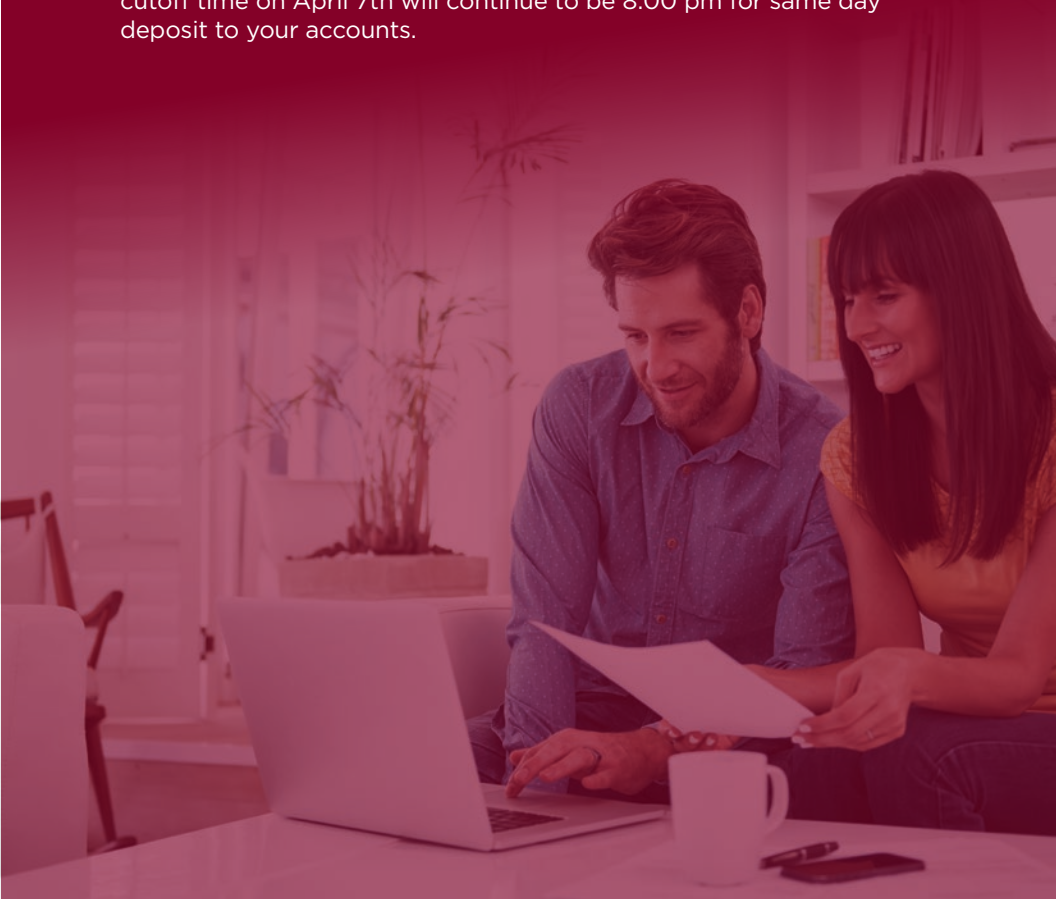
Service Interruptions

The Bank has made every possible attempt to reduce the direct impact to customers during this system upgrade. Given the nature of system improvements however, there will be some delays and interruptions in service. Please consult the following timeline for service interruption dates. We apologize for any inconvenience.

For up to the minute changes and notifications please visit our website at www.carolinatrust.com.

There will be no interruption in using your Carolina Trust Bank Visa Debit or ATM cards during the weekend of April 7th - 9th. ATM and point of sale merchant transactions will not be affected. Your PIN number will remain the same.

Remote deposit services will continue with no interruptions. The cutoff time on April 7th will continue to be 8:00 pm for same day deposit to your accounts.



Mobile Banking

IMPORTANT DATE/TIME	DESCRIPTION
April 7, 2017 at 7:00 PM	System will be unavailable.
April 10, 2017 at 8:00 AM	System will be live with no functionality changes.

Online Banking / Bill Payment

The Online banking system will resume with a slightly different look. However, it will have all the same features and functionality. Stay tuned to the Online Banking site for more information.

IMPORTANT DATE/TIME	DESCRIPTION
April 7, 2017 at 7:00 PM	System will be placed in INQUIRY only mode.
<hr/> <i>You will be able to view history, transactions and accounts but no new activities can be performed</i> <hr/>	
April 10, 2017 at 8:00 AM	System will be live with no functionality changes.
<hr/> <p>Your Online Banking User ID and password are not changing.</p> <p>You will not lose access to your previous history, scheduled and recurring transactions or deposit account eStatement access from prior to the system upgrade.</p>	



iTalk Telephone Banking

IMPORTANT DATE/TIME

DESCRIPTION

April 7, 2017 at 7:00 PM

System will be placed in INQUIRY only mode

You will be able to hear history, transactions and accounts but no new activities can be performed

April 10, 2017 at 8:00 AM

System will be live with no functionality changes.

Your PIN will not be changing.

DON'T FORGET ABOUT MOBILE BANKING TRANSFERS



BANK-2-BANK

Send money from your CTB account to an account at another financial institution.



PAY A FRIEND

Send money from your CTB account to friends and family.



Carolina Trust Bank

CarolinaTrust.com

LOCATIONS

DENVER (704) 483-9598
1293 Highway 16 North
Denver, NC 28037

HICKORY (828) 322-1912
11 13th Avenue NE
Hickory, NC 28601

MOORESVILLE (704) 799-6702
Loan Production Office
125 E Trade Court
 Mooresville, NC 28117

FOREST CITY (828) 245-2262
142 North Watkins Drive
Forest City, NC 28043

LAKE LURE (828) 487-6001
103 Arcade Street
Lake Lure, NC 28746

VALE (704) 462-5180
9584 Highway 10 West
Vale, NC 28168

GASTONIA (704) 867-4000
534 South New Hope Road
Gastonia, NC 28054

LINCOLNTON (704) 735-1104
901 East Main Street
Lincolnton, NC 28092

WEST (704) 732-8051
799 Highway 27 West
Lincolnton, NC 28092



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