



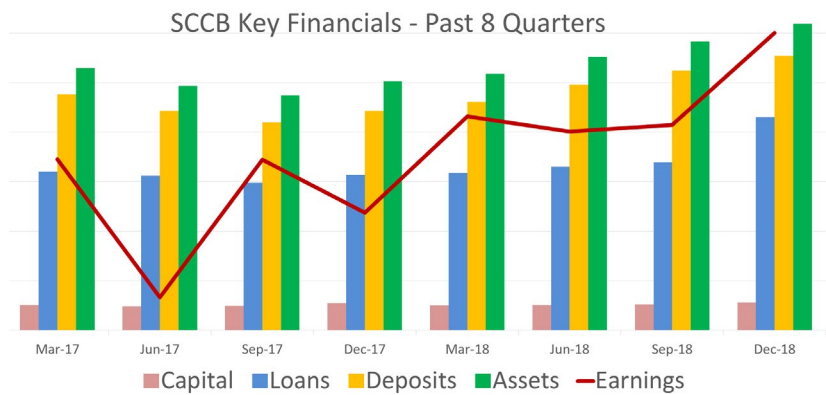
DATE: March 22, 2019
TO: Partners, friends, customers and supporters of South Carolina Community Bank, soon to be Optus Bank
FROM: Dominik Mjartan, President and CEO
SUBJECT: 2018 Year End Review and Name Change Update

We will be officially changing the name of the bank from South Carolina Community Bank to Optus Bank on April 1, 2019. On May 13, 2019, new products, services and upgraded mobile services will launch. Our new brand and innovative products and services will enhance our historical focus and mission of creating wealth-building opportunities for everyone, regardless of background, privilege, or zip code.

IMPORTANT CUSTOMER DETAILS ABOUT THE NAME CHANGE AND UPGRADES ON THE FOLLOWING PAGES.

On behalf of the hard working and committed team, board members, shareholders and supporters, I'm pleased to share the following 2018 highlights:

- 2018 was the first year of profitability and growth in ten years. Total assets increased by 25% to \$65 million; non-performing assets declined by 49% to \$1.6 million.
- Made 175 new loans totaling \$17 million helping finance small businesses, homes and affordable housing. Opened 270 new deposit accounts totaling \$22.13 million to provide wealth building and transaction account services to our customers and supporters.
- Financial empowerment and technical assistance provided to nearly 100 people, entrepreneurs (primarily minorities and women), including another minority owned bank.
- Removed from troubled bank list
- Created three new full time positions
- Received \$233,000 Bank Enterprise Award from the U.S. Treasury's CDFI Fund
- Launched Women in Banking Training Program with Columbia College and partnerships with other nonprofits, including the City of Columbia Office of Business Opportunities.
- Opened new facility, developed new brand, technology, products all scheduled to launch on May 13, 2019.



I am most grateful for your continued support and patronage of SCCB/Optus Bank and welcome the opportunity to hear from you. Please do not hesitate to contact me at dmjartan@sccommunitybank.net or 803-231-2233. For more updates on the launch of our new brand and products, visit www.optus.bank.

March 22, 2019



Optus Bank Launch

We will be officially changing the name of the bank from South Carolina Community Bank to Optus Bank on April 1, 2019. On May 13, 2019, new products, services and upgraded mobile services will launch.

Our new brand and innovative products and services will enhance our historical focus and mission of creating wealth-building opportunities for everyone, regardless of background, privilege, or zip code.

What you need to know:

- Your accounts will remain the same. After April 1, we will rebrand statements and notices to reflect the Optus Bank name.
- Optus Bank is a new name for the existing South Carolina Community Bank, it is not a “sister” organization or a subsidiary. All existing locations and ATMs will receive new signage within the coming days.
- As part of our efforts to rebrand the Bank, we will be going through a systems’ conversion on May 10 that will enable Optus to offer you more expansive business banking and mobile services as well as convenience services for personal accountholders. – see reverse for more information regarding the conversion

Whether you are just getting started on your wealth-building journey, or you are an established, successful, small business owner seeking to grow your business even further, we would like the opportunity to serve you.



March 15, 2019



Optus Bank is pleased to announce that on Friday, May 10th, we will be converting to a new computer data processing system. We believe you will be very pleased with the enhanced service this new system will allow us to provide. Below is some information you will find useful.

Checks: No Change. Continue to use your current checks. The next time you need to order checks, they will have the new bank name and logo on them.

Banking Hours: No Change. Banking hours will remain the same.

Deposit Account Statements: Special statement at conversion! All deposit customers will receive an account statement as of May 10th, even if this is not their normal statement cycle. This May statement will coincide with the conversion to our new data processing system. After this statement in May, the statement cycles will return to their normal schedule, including an end of month statement in May. Loan statements won't be affected.

Deposit and Loan Account Numbers: All account numbers will stay the same. You will continue to make loan payments the same way you do today. If you're setup for automatic loan payments, that setup will transfer over and should continue without intervention. Any automated payments or debits you have setup for your account will continue to post properly and not need you to change anything or setup again.

Debit/ATM Card Changes: You will get a new Optus Bank Mastercard debit card. **Keep using your old card until May 13th.** On that date, your old card will stop working. Please activate your new card immediately upon receipt using the phone number associated with your account. You will not receive a new PIN # for your new card. You'll set your PIN # when you call the activation number. If you do not receive your new card by May 5th please contact us. If you have recurring transactions tied to your existing debit card, please contact the vendor or merchant and provide them with your new card number on or after May 13th.

Web/Mobile/Tablet Banking: Upgraded System! Starting Monday May 13th, you will log in directly to our NEW online banking platform via our homepage at <https://bankoptus.com>. Please delete any previously bookmarked login websites. **Your old credentials will not work.** You will need to re-enroll by going to <https://bankoptus.com> and clicking on "Enroll". After conversion, you will be able to access additional functionality via the web and mobile app, stay tuned for more information!

Bill Pay: After May 10th, all payments will be scheduled in the new bill pay system. The ability to set up bill payments or external transfers on the current system will be disabled at 3pm on May 10th. All payments scheduled prior to May 10th on the current bill pay system will transfer over and not need to be cancelled or re-scheduled. We will also transfer all existing bill pay payees you have set up prior to the conversion.

Telephone Banking: After May 13th, you can access Telephone Banking at 833-MY-OPTUS. Your login ID will be your SSN, and your new password will be the last 4 digits of your SSN. You will have an ability to establish an updated password after login.