



Welcome to

PROVIDENCE

BANK

Your Guide to
Key Information
and Important Dates



Welcome to Providence Bank!

We completed the legal merger of Coastal Bank & Trust into Providence Bank a few weeks ago. We are now in the final days of preparing for all accounts to operate under a unified name and banking system.

This Welcome Guide walks you through the dates and details you need to know. We are committed to making this a smooth transition, and we are ready to answer any questions or concerns you may have.

Rest assured, while some things are changing, many things will remain the same:

- **Familiar Faces:** Every Coastal employee was offered a position with Providence Bank. The people you have come to know and trust are here and ready to serve you.
- **Locations:** All Coastal and Providence branches and ATMs will continue to serve customers. Beginning Monday, May 20, you can bank at any of our 10 locations.
- **Check and Debit Cards:** You can continue to use your Coastal checks until you run out and use your debit card until it expires.
- **Digital Services:** Before the merger, Coastal and Providence used a similar operating system. While you will use Providence Bank Mobile and pbknc.com to access digital services after the account transition, your experience will be similar once logged in.
- **Our Commitment to You:** Providence and Coastal share similar cultures, which is one of the reasons we merged. As a larger bank, we can serve our communities at a higher level while offering the same personal service.

As you review this Welcome Guide and learn more about what to expect over the coming weeks, please do not hesitate to contact us. We are here to help and can be reached at:

- Your local branch
- pbknc.com
- 1-877-937-3077

Best regards,

A handwritten signature in black ink that reads "Ted E. Whitehurst". The signature is written in a cursive, flowing style.

Ted E. Whitehurst
President and Chief Executive Officer
Providence Bank

About Providence Bank

FINANCIAL STRENGTH:

More than \$1.2 billion in assets

LONGEVITY:

Founded in 2006 to serve individuals, families, and businesses

CONVENIENCE:

Ten branch locations and one loan production office in Eastern North Carolina and the Triangle

FULL-SERVICE BANKING:

Comprehensive personal and business services

COMMUNITY-FOCUS:

Dedicated to supporting the communities we serve through personalized service and by financing projects that will shape our future



Strong. Committed. Community-Focused Banking.

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What to Expect During the Merger

There are important things to note before and after the transition of Coastal Bank & Trust accounts to Providence Bank. The information below will help you prepare for what is ahead and ensure you continue to experience exceptional service.

Key Dates

Between Friday evening, May 17, and Sunday, May 19, 2024, we will transition Coastal Bank & Trust accounts and services to Providence Bank. As a result, some of the banking services you use may be temporarily offline during the transition period.

Date	What will happen
Prior to Friday, May 17, 2024	<p>Coastal Bank & Trust will operate as usual through the close of business on May 17.</p> <p>Friday, May 17, is the last day bill payments will be sent from Bill Pay within Coastal Bank & Trust's Online Banking.</p>
Friday, May 17, 2024	<p>The transition of Coastal Bank & Trust accounts and systems to Providence Bank begins in the evening.</p> <p>The last Coastal Bank & Trust statement for all accounts will be issued following the end of processing on May 17. All service charges and fees associated with these accounts, including account analysis products, will be waived from the time of the previous statement through this date. New charges will begin to accrue on Saturday, June 1.</p> <p>Coastal Bank & Trust Online Banking and the Mobile Banking app will be unavailable starting at 6 PM Eastern Time on May 17.</p>
Saturday & Sunday, May 18 – May 19, 2024	<p>Coastal Bank & Trust ATMs will be available throughout the weekend, however, withdrawal limits may be lower until Monday, May 20.</p>
Monday, May 20, 2024	<p>Coastal Bank & Trust will be Providence Bank. Visit page 15 or pbknc.com for a complete listing of branch locations.</p> <p>The transition of your accounts to Providence Bank is completed. You may bank at any of our ten branch locations.</p> <p>You may continue using your existing Coastal Bank & Trust debit cards. As cards expire, they will be replaced with a new Providence Bank debit card.</p> <p>Telephone Banking will be operational for your accounts, providing 24/7 access to account information. The toll-free number is 1-800-379-9840. You can check account balances, verify checks and deposits, and transfer funds between accounts. To use Telephone Banking, call the number above and, when prompted, enter your Social Security Number and follow the steps to create your PIN.</p>

Important Information

BEFORE Account Transition: May 17, 2024

- **Branches and ATMs.** Bank as you usually would at Coastal Bank & Trust branches and ATMs. ATM functionality will not change; however, ATM withdrawal limits may be lower during the weekend of May 17. Normal limits will resume on Monday, May 20.
- **Deposit Slips and Checks.** Continue to use your Coastal Bank & Trust checks and deposit slips. Order the minimum quantity if you need new checks before the transition.
- **Online Banking and the Mobile Banking App.** Continue to access your accounts via Coastal Online Banking and the Mobile Banking app through 6 PM Eastern Time on May 17. After this time, Coastal Online Banking and the Mobile Banking app will be unavailable. Online Banking history, Bill Pay payees, e-statements, and check images will be available in the Providence Bank system beginning Monday, May 20.
- **Debit Cards.** Continue using your current Coastal Bank & Trust debit card until the card's expiration date. You will receive a new Providence Bank debit card when your card expires.
- **Online Banking, Mobile Banking and Debit Card Help:** Our toll-free customer service number will be available on Monday, May 20, to assist with any questions. The number is 1-877-937-3077. You also may visit any branch location for in-person assistance.

DURING Account Transition: May 18 – May 19, 2024

- Coastal Bank & Trust Online Banking and the Mobile Banking app will be unavailable starting at 6 PM Eastern Time on May 17. You may continue to use Coastal Bank & Trust ATMs; however withdrawal limits may be lower.
- Coastal Bank & Trust debit cards may be used throughout the weekend, however, transaction limits may be lower.

AFTER Account Transition: May 20, 2024

On Monday, May 20, the transition to Providence Bank will be complete. Coastal Bank & Trust will be Providence Bank. Key items to note:

- **Account and Routing Numbers.** The majority of Coastal Bank & Trust account numbers will not change, with one exception. A small portion of Coastal account numbers are already in use at Providence Bank. If your account number is a duplicate, we will contact you directly. Your current routing number will continue to work. For your reference, Providence Bank's routing and transit number is 053112657.
- **Checks and Deposit Slips.** You may continue using your Coastal Bank & Trust checks after the account transition. When you need to order more checks, contact your branch or give your check vendor the new bank name of Providence Bank.
- **Direct Deposits and Automatic Payments.** Providence Bank will continue to accept your direct deposits and automatic payments.
- **Online Banking and Providence Bank Mobile.** Beginning Monday, May 20, you will access our digital banking services through pbknc.com and Providence Bank Mobile. See the Personal Online Banking section on page 8 or the Business Online Banking section on page 11 for complete details.

Personal Checking Accounts

Coastal Bank & Trust personal checking accounts will remain the same or will be moved into a similar Providence Bank personal checking account, as shown below. Fees associated with deposit products will be waived for the statement cycle preceding May 31. Any applicable fees will begin to accrue on June 1.

If You Have This Checking Account at Coastal Bank & Trust:

Free Checking
 Free E Checking
 Patriot Checking
 Interest Checking
 Select Checking
 Platinum Checking
 Fifty Plus Checking
 Money Market Savings
 Platinum MM Savings

You Will Have This Checking Account at Providence Bank:*

CBT Free Checking (no change)
 CBT Free E-Checking (no change)
 CBT Patriot Checking (no change)
 Royal Account
 Royal Account
 Royal Account
 CB Second 50
 CBT Money Market Savings (no change)
 CBT Platinum MM Savings (no change)

*Statement cycles for some accounts may change.

Royal Account

Interest rate tiers and interest rates will remain the same as your current account (rates are subject to change daily).

- Minimum opening deposit of \$100.00.
- Interest is paid on collected funds using the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the collected principal balance in the account each day.
- To avoid a \$15.00 monthly fee, the account must maintain a \$2,000 or more balance during the statement cycle, or maintain a \$10,000 average daily balance in total deposits, or \$20,000 in outstanding loan balances.

CB Second 50 Account

Interest rates are equal to or higher than your current account (rates are subject to change daily).

- Minimum opening deposit of \$100.00.
- Maintain a \$100 or more balance to avoid a \$8.00 monthly fee.

Note: The Coastal Bank & Trust Fifty Plus Account monthly fee was \$10. To avoid the monthly fee, the account had to maintain a \$500 or more balance; or a \$1,500 average daily balance; or a \$2,000 combined balance in Checking, Savings, Money Market, CD, or IRA accounts; or have a direct deposit)

Personal Savings Accounts

Coastal Bank & Trust savings accounts will remain the same or will be moved into a similar Providence Bank savings account, as shown below.

Coastal Bank & Trust Savings Account

Minor Savings
Savings

Providence Bank Savings Account

Minor Savings
Personal Savings

Statements for Providence Bank Minor Savings and Personal Savings accounts are processed on the last business day of each quarter (March, June, September, and December).

Minor Savings

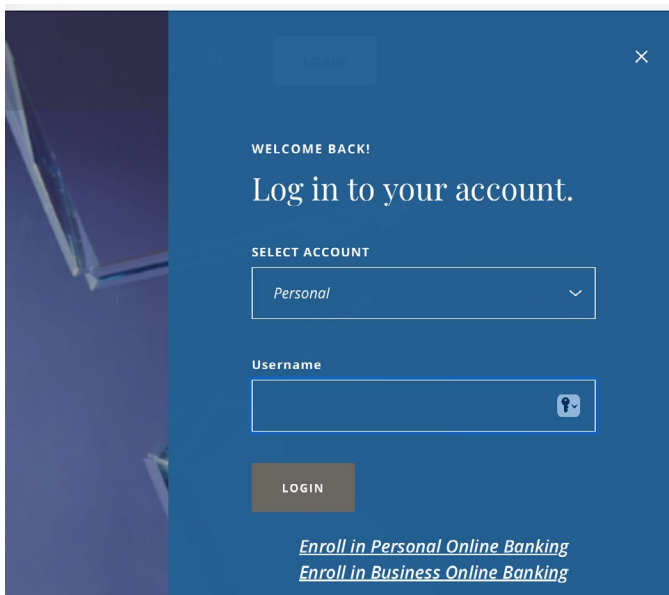
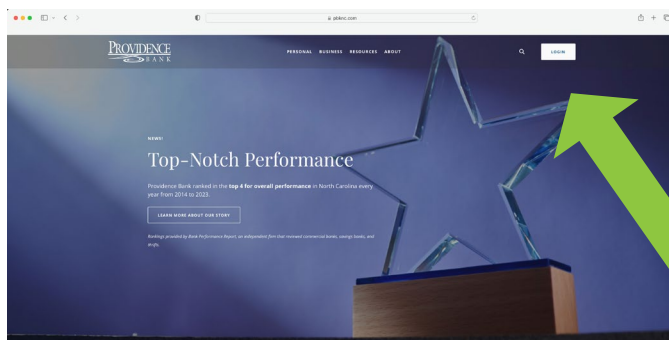
- The interest rate will remain the same as your current account (rates are subject to change daily).
- Interest is compounded daily using the daily balance method and credited monthly.
- Interest begins to accrue on the business day we receive credit for the deposit of non-cash items (i.e. checks).
- Quarterly statements.
- Accrued interest is not received if the account is closed before interest is credited.
- Paper or e-Statements at no charge.

Personal Savings

- The interest rate will remain the same as your current account (rates are subject to change daily).
- Maintain a \$200 or more balance to avoid a \$4.00 monthly fee.
- A per-item charge of \$3.00 will apply for each transaction in excess of three per month. A \$2,500.00 average daily balance is needed to avoid the per-item charge.
- Interest is calculated using the daily balance method. This method applies a daily periodic rate to the principal amount in the account each day. Interest is credited on a quarterly statement cycle.
- Accrued interest is not received if the account is closed before interest is credited.
- Interest begins to accrue on the business day we receive credit for the deposit of non-cash items (i.e. checks).
- Paper or e-Statements at no charge.

Personal Online Banking & Providence Bank Mobile

- Coastal Bank & Trust's Online Banking and Mobile Banking app will be available through 6:00 PM Eastern Time on May 17. Beginning Monday, May 20, Online Banking and the Mobile Banking app will be available through Providence Bank.
- Friday, May 17, is the last day bill payments will be sent from Bill Pay within Coastal Bank & Trust's Online Banking. Coastal Bill Pay will terminate at 6:00 PM Eastern Time on May 17 and will no longer be accessible. Payments scheduled to distribute after May 17, 2024, will be paid by Providence Bank Online Banking. Please review your Bill Pay account carefully to ensure scheduled payments are distributed.
- All Coastal accounts will receive a statement through May 17. This will be your final statement from Coastal Bank & Trust. A new statement will begin on Monday, May 20, following Providence Bank statement cycles, which vary by product type. **e-Statements with check images will carry over from Coastal to Providence and include the last 12 months of history. This history will build to 18 months.**
- We recommend keeping all 2024 Coastal Bank & Trust statements for your records.
- The "Personal Electronic Payment" (PEP) feature within Coastal Bank & Trust's Bill Pay will terminate on May 17, 2024. Beginning Monday, May 20, you can pay a person with an email address or phone number using Zelle®.



Online Banking: First-Time Login Instructions

All Online Banking customers will need to reset their password. When accessing accounts online for the first time on or after May 20, you must use the login portal at pbknc.com. Follow these steps:

1. From your computer or mobile device, use an internet browser to go to pbknc.com.
2. Select the "LOGIN" button in the upper-right corner of pbknc.com.
3. Select "Personal" from the drop-down menu. If you have a business account, follow the instructions on page 11.
4. Enter your Coastal Online Banking username using all lowercase letters and select "Login."
5. Follow the prompts to complete the security authorization.
6. Select "Forgot your password?" and follow the prompts.

Note: While your Coastal Bank & Trust username may have included uppercase letters, it will now be all lowercase.

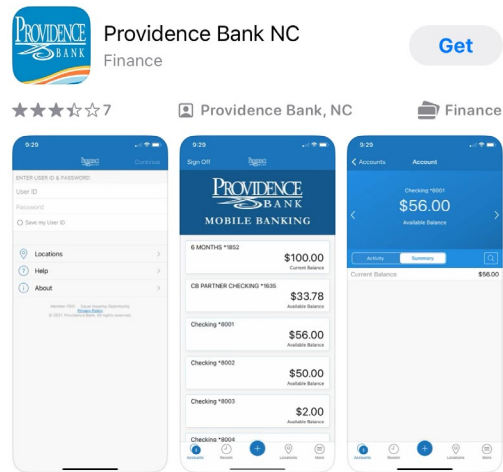
These instructions were updated on Monday, May 20, and differ from the original distribution of the Guide.

After logging in, you can view your accounts and access Bill Pay, including your payees. Contact your local branch or our toll-free number at 1-877-937-3077 if you need assistance.

Providence Bank Mobile

To use our Mobile Banking app, follow these steps:

1. Download the app by searching for "Providence Bank NC" on your device in the app store.
2. Access your accounts online via pbknc.com (see "First-Time" instructions above).



With Online Banking and Providence Bank Mobile, you can:

- Monitor your account(s), including viewing balances and recent transactions.
- Access statements.
- Pay bills or people.
- Transfer funds between accounts.
- Deposit checks (available via the mobile app only; single checks of \$1,000 or less drawn on a U.S. bank; daily limit of \$2,000 for deposits. Official checks, traveler checks, and money orders are not accepted.)
- Enroll in Zelle®, which allows you to send and receive funds from other individuals using their email address or mobile number.
- Locate a branch or ATM.

Before May 17, contact Coastal Bank & Trust to ensure your account information reflects your current telephone number(s) and email address. The security authorization process to access Online Banking requires a telephone call or text message to complete and security procedures.

Business Checking and Savings Accounts

Coastal Bank & Trust business checking accounts will remain the same or will be moved into a similar Providence Bank business checking account, as shown below. Fees associated with deposit products will be waived for the statement cycle preceding May 31. Any applicable fees will begin to accrue on June 1.

Coastal Bank & Trust Checking Account

Business Checking
 Free Business Checking
 Community Checking
 Platinum Business MM Savings
 Business MM Savings
 Business Checking I
 Business Checking II
 Platinum Business Checking
 Commercial Analysis Checking
 IOLTA Account

Providence Bank Checking Account

CBT Business Checking (no change)
 CBT Free Business Checking (no change)
 CBT Community Checking (no change)
 CBT Platinum Business MM Savings (no change)
 CBT Business MM Savings (no change)
 Small Business Checking
 Small Business Checking
 Commercial Checking
 Account Analysis
 IOLTA Checking

Providence Bank Business Checking Accounts:
The table below highlights key account features.

	Small Business Checking	Commercial Checking	IOLTA	Account Analysis
Key Features	No monthly service fee. Includes a limited number of transactions per statement period at no additional charge.	Designed for companies with a larger number of transactions.	Available for attorneys and law firms.	Reduced fees when maintaining a higher account balance.
Opening Deposit	\$300	\$300	\$100	\$300
Additional Benefits	Includes 150 total items processed per statement cycle at no charge. (checks, deposits or items deposited)	N/A	N/A	N/A
Monthly Balance Requirement Fee	N/A	\$14 (waived)	N/A	\$14
How to Avoid Monthly Service Charge	N/A	Waived	N/A	Based on earnings credit
Activity Fees	\$0.40 per item charge for each check, deposit or item deposited over the included 150 per statement cycle.	N/A	N/A	See "Schedule of Fees for Commercial Account Analysis" in accompanying Disclosure booklet.
Paper Statements	No charge for paper, e-Statements or online banking statements	No charge for paper, e-Statements or online banking statements	No charge for paper, e-Statements or online banking statements	No charge for paper, e-Statements or online banking statements

Before May 17, contact Coastal Bank & Trust to ensure your account information reflects your current telephone number(s) and email address. The security authorization process to access Online Banking requires a telephone call or text message to complete the advanced security procedures.



Business Cash Management with Online Banking

Businesses using the services below will be contacted directly by the bank to ensure a smooth transition:

- Business Online Banking
- ACH Origination and Wire Transfers
- Remote Deposit Capture
- Positive Pay

Dates to Note

Coastal Bank & Trust's Online Banking will be available through 6:00 PM Eastern Time on May 17. Beginning Monday, May 20, Online Banking will be available through Providence Bank.

Friday, May 17, is the last day bill payments will be sent from Bill Pay within Coastal Bank & Trust's Online Banking. Coastal Bill Pay will terminate at 6:00 PM Eastern Time on May 17 and will no longer be accessible.

Payments scheduled to distribute after May 17, 2024, will be paid by Providence Bank Online Banking. Please review your Bill Pay account carefully to ensure scheduled payments are distributed.

Important Items to Note:

- 90 days of transaction history will be available on Monday, May 20, beginning at 8:30 AM Eastern Time.
- Building on the initial 90 days, we will add a rolling 18 months of transaction history for access via Business Online Banking.
- Pending transfers (internal and external) scheduled through Friday, May 17, will be processed.
- Scheduled (recurring) internal and external account transfers dated May 18 or later will not carry over from Coastal Bank & Trust to Providence Bank. Those transactions must be scheduled within Providence Bank Business Online Banking once it is available on Monday, May 20.
- ACH and Wire templates will carry over from Coastal Bank & Trust to Providence Bank.
- ACH and Wire transactions scheduled through Friday, May 17, will be processed on May 17.
- Scheduled (recurring) ACH and Wire transactions dated May 18 or later will not carry over from Coastal Bank & Trust to Providence Bank. Those transactions must be scheduled within Providence Bank Business Online Banking once it is available on Monday, May 20.
- Loan and CD account details and activity will be available beginning Tuesday, May 21.

Your Transitioned Accounts

Certificates of Deposit (CDs) and Individual Retirement Accounts (IRAs)

- Your account number, annual percentage yield, maturity date, and early withdrawal penalty will not change when your account is transferred to Providence Bank.
- If you currently receive interest checks or interest transfers, you will continue to do so with Providence Bank.
- Prior to the maturity date, you will receive a notice explaining the rollover terms. You will have ten (10) calendar days after the maturity date to withdraw the funds without penalty or make account changes.
- For current interest rates, you may call or visit any Providence Bank location or visit our website at pbknc.com
- If you currently receive a required minimum distribution from Coastal Bank & Trust, your distributions will continue.

Personal and Commercial Loans and Lines of Credit

- Terms for your loan(s) and/or line(s) of credit will remain the same. If individual circumstances result in any change, we will contact you directly.
- All commercial loan billing notices will be generated 20 days prior to the payment due date.
- All consumer loan billing notices will be generated 15 days prior to the payment due date.
- All Home Equity Line of Credit and Overdraft Line of Credit notices will continue to be generated on the same billing cycle as they were at Coastal Bank & Trust.
- If your loan payment is automatically drafted, the draft will continue without interruption. If you mail your loan payments, note the updated mailing address:

Providence Bank
Loan Processing Department
PO Box 7727
Rocky Mount, NC 27804-0727

Overdraft Line of Credit

If you currently have an Overdraft Line of Credit attached to one or more accounts with Coastal Bank & Trust, this overdraft line of credit will continue as part of your new banking relationship with Providence Bank.

Fact Act

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 report.



Debit Cards

If you have a Coastal Bank & Trust debit card, you may continue using it until it expires. It will be replaced with a Providence Bank debit card before expiration.

Current Debit Card Limits

ATM Withdrawal	\$505 per day
Purchase	\$2,500 per day
Offline Limits	\$125 per day (ATM) \$225 per day (purchases)

Debit Card Limits Beginning May 20, 2024

ATM Withdrawal	\$1,000
Purchase	\$2,000
Offline Limits	Same as above

Direct Deposit, Automatic Deductions and Payments

Providence Bank will continue to accept direct deposits and automatic payments.

If you believe someone has transferred or may have transferred money from your account without your permission, call your local branch immediately to report all pertinent information that may help our investigation. Notify us in writing of all unauthorized transfers within 14 days of the oral notification by sending a letter to: Operations Department, Providence Bank, PO Box 7727, Rocky Mount, NC 27804-0727.

e-Statements

If you receive your deposit account statement electronically, you will be automatically enrolled to continue to receive e-Statements with Providence Bank. e-Statement notifications will be sent by email from Providence Bank (Pbestatementedelivery@pbknc.com) with the subject line: "Your Providence Bank statement is available." Review the Online Banking section of this Guide for step-by-step instructions for online account access.

Telephone Banking

If you wish to access your accounts via phone, Providence Bank offers Telephone Banking. Please note the following:

- Telephone Banking account access will begin on Monday, May 20, 2024, by calling 1-800-379-9840.
- The first time you use Telephone Banking, you will be asked to enter your Social Security or Tax Identification number. You will be prompted to create a PIN.

Hours of Operation

Lobby Hours

Monday – Friday 9:00 AM – 5:00 PM

Drive-Thru Hours

Monday – Friday 9:00 AM – 5:30 PM



Other Important Information

Funds Availability

Please refer to our Regulation CC Funds Availability Disclosure provided in the accompanying Disclosure Book for further information regarding the availability of deposits.

Tax Reporting

If you have interest-earning accounts or reportable loans, you will receive a 1099 and/or 1098 from Providence Bank for the 2024 calendar year.

FDIC Insurance

Your deposit at Providence Bank will continue to be insured by the FDIC up to the maximum amount permitted by federal regulation.

- Customers with deposits held at Coastal Bank & Trust and Providence Bank will continue to be insured separately for six months.
- Any account opened at a Coastal Bank & Trust location between April 10, 2024, and May 17, 2024, will be considered a Providence Bank deposit for FDIC insurance purposes.
- Certificates of Deposit (CDs) will be insured separately for six months from April 9, 2024, or until maturity, whichever is later. After the six-month grace period, your Coastal Bank & Trust and Providence Bank deposits will be combined for the purpose of determining FDIC coverage.
- Please refer to the FDIC website ([fdic.gov](https://www.fdic.gov)) for additional information about deposit insurance or contact any Providence Bank office.



Interest Calculation

Providence Bank uses the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in your account. Interest is compounded daily and credited monthly and begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks). If you receive interest checks or interest transfers from your Certificate(s) of Deposit, you will continue to do so when your account is transitioned to Providence Bank.

Safe Deposit Boxes

As your Safe Deposit Box renews, your rental fee is detailed below (based on box size) and is either lower or the same as your current fee:

3 x 5	\$30.00	5 x 10	\$60.00
3 x 10	\$45.00	10 x 10	\$100.00

Locations

Beginning Monday, May 20, 2024, you can complete banking transactions at any of our 10 branches.

Rocky Mount: Sunset Avenue

2401 Sunset Ave
Rocky Mount, NC 27804
(252) 937-3077

Rocky Mount: Winstead Avenue

450 N. Winstead Ave.
Rocky Mount, NC 27804
(252) 937-2265

Nashville: Washington Street

241 W Washington Street
Nashville, NC 27856
(252) 462-2265

Raleigh: Barrett Drive

3701 Barrett Drive
Raleigh, NC 27609
(919) 307-3011

Tarboro: Main Street

325 Main Street
Tarboro, NC 27886
(252) 824-1161

Wilson: Nash Street

3710 Nash Street North
Wilson, NC 27896
(252) 243-5588

Jacksonville, NC

2414 North Marine Blvd.
Jacksonville, NC 28546
(910) 577-3200

Holly Ridge, NC

300 US Hwy. 17 N.
Holly Ridge, NC 28445
(910) 541-3811

Richlands, NC

8800 Richlands Hwy.
Richlands, NC 28574
(910) 601-0780

Morehead City, NC

4737 G Arendell St.
Morehead City, NC 28557
(252) 458-2999

New Bern: Loan Production Office

242 Middle Street
New Bern, NC 28560
(252) 646-4655



Frequently Asked Questions

Can I access my accounts during the conversion to Providence Bank?

Coastal Bank & Trust's Online Banking and Mobile Banking app will be available through 6:00 PM Eastern Time on May 17. Bill Pay access will terminate on Friday, May 17. Beginning Monday, May 20, Online Banking and the Mobile Banking app will be available through Providence Bank. See the Personal Online Banking section on page 8 or the Business Online Banking section on page 11 for complete details.

Will the fees associated with my account change?

Depending on your account, your fees may change. Please review the accompanying Fee Schedules in the Providence Bank Disclosure booklet.

Will my account number change?

The majority of Coastal Bank & Trust account numbers will remain the same, with one exception. A small portion of Coastal account numbers are already in use at Providence Bank. If your account number is a duplicate, we will contact you directly.

Where do I send my loan payments?

Please mail loan payments to:
Providence Bank
Loan Processing Department
PO Box 7727
Rocky Mount, NC 27804-0727

Will I need new checks and deposit slips?

You may continue using your Coastal Bank & Trust checks after your account transition. When you order new checks, they will reflect Providence Bank.

How will I access Online Banking and Providence Bank Mobile for the first time on or after May 20?

Personal Online Banking users will follow the instructions on page 8. Business Online Banking and Cash Management users follow the instructions on page 11.

What will happen to my bill payees and automatic payments and transfers?

For complete details, review the Online Banking sections in this Guide (for personal or business, depending on your account type).

What will happen to my overdraft line of credit?

Your overdraft line of credit will be maintained as part of your new banking relationship.

Will the statement date for my deposit accounts change?

The statement date for your accounts may change. You will receive your last Coastal Bank & Trust statement(s) through May 17 for all accounts. Statement dates will be based on Providence Bank's schedules going forward.



Will the interest rates on my accounts change?

Depending on your account, your interest rate may change. Please review the product tables in this guide and the accompanying disclosures for specific information.

Will the Personal Identification Number (PIN) for my debit card change?

No. We will not immediately replace any Coastal Bank & Trust debit cards. As your card nears expiration, a Providence Bank replacement card will be issued.

Are my debit card withdrawal and purchase limits changing?

Yes. The limits on your debit card will be changing as outlined below:

Current Debit Card Limits

ATM Withdrawal	\$505
Purchase	\$2,500

Debit Card Limits Beginning May 20, 2024

ATM Withdrawal	\$1,000
Purchase	\$2,000

If I use my debit card at an ATM not operated by Providence Bank, will my account incur a fee by the operator of that ATM?

No. Providence Bank will absorb the usage fee charged by the ATM operator.



Read more
about our story:



Top-Notch Performance

Providence Bank ranked in
the top 4 for overall performance in
North Carolina every year from 2014 to 2023.

Now that Coastal Bank & Trust has joined Providence Bank,
enjoy the peace of mind that comes with banking with one of
North Carolina's top banks for overall performance while continuing
to be served by the same offices and people you already know.



Rankings provided by Bank Performance Report, an independent firm that reviewed commercial banks, savings banks, and thrifts.



PROVIDENCE
BANK

VISA

Digital Debit Card

By May 20, or soon after, you can add the Providence Bank debit card to the digital wallet on your mobile device.

Look for more details on pbknc.com.

PROVIDENCE



BANK

We're Here for You

As a community bank, Providence Bank is here and ready to respond to the needs of our customers. If you would like to contact us, you can do so in several convenient ways.

Just call, click, or come by!

Telephone Banking: 1 800 379-9840

Website: pbknc.com

Visit or call your local branch.



Find us online!

