



Community Bank and Trust – West Georgia LaGrange, Georgia

The following list of responses to frequently asked questions may assist you in understanding what happened at Community Bank and Trust – West Georgia.

On Friday, May 1, 2026, Community Bank and Trust - West Georgia, LaGrange, Georgia, was closed by the Georgia Department of Banking and Finance. The Federal Deposit Insurance Corporation (FDIC) was then appointed Receiver. The FDIC entered into an agreement with Anchor Bank, Palm Beach Gardens, Florida, to assume substantially all the **insured deposits** and certain assets of Community Bank and Trust - West Georgia.

IS MY MONEY SAFE?

Yes! No one lost any **insured money** on deposit as a result of the closure of this bank. The **insured balance** in your deposit account(s) was transferred to Anchor Bank.

If you had more than \$250,000 in your account(s), or if the total of your related accounts exceeds \$250,000, please visit the FDIC's secure Failed Bank Customer Service Center (FBCSC) at <https://resolutions.fdic.gov/fbcsc/s>, to review your account summary statement that details your deposit insurance determination. The FBCSC also allows you to update your payment preference and address information.

DO I HAVE ACCESS TO MY MONEY?

Yes! You may continue to use your same checks, and they will clear up to the insured balance in your account. Your ATM/Debit card will continue to work as usual. The **insured balance** in your account(s), including checking, savings, money markets, certificates of deposit, and retirement accounts, has been transferred to Anchor Bank and will be available for transactions daily.

WHAT HAPPENS WITH MY DIRECT DEPOSITS?

All direct deposits, for example, social security, payroll, veterans' benefits, disability, unemployment or any payment you receive electronically, will continue as usual.

WILL MY AUTOPAYMENTS/BILL PAY/ONLINE BANKING STILL WORK?

Yes! These services will continue as usual. Your routing number and account number will remain the same until you are notified in writing by Anchor Bank.

WILL I RECEIVE INTEREST ON MY INTEREST-BEARING ACCOUNTS?

Yes! Interest on deposits accrued through May 1, 2026, will be paid at your same rate, up to your insured amount. Community Bank and Trust - West Georgia's rates will be reviewed by Anchor Bank, and you will be notified in writing of any changes. You may withdraw funds from any transferred account that are not on hold, **without an early withdrawal penalty until you enter into a new deposit agreement with Anchor Bank.**

WHAT HAPPENS WITH MY BROKERED DEPOSITS?

Substantially all deposits up to their **insured amount**, excluding Cede & Co deposits, have been assumed by Anchor Bank. If you are a customer who has a deposit in Community Bank and Trust - West Georgia through a broker, you **must** contact your broker with any questions.

HOW WILL I GET MY 1098/1099s FOR TAX REPORTING?

Anchor Bank will be responsible for mailing your 1099 tax information. Your 1098 reporting will be done by the FDIC or the servicer of your loan. You will be notified of any changes in ownership or servicing of your loan.

CAN I STILL USE MY SAFE DEPOSIT BOX?

You will have access to your safe deposit boxes. Any changes will be communicated by Anchor Bank.

CAN I OVERDRAFT MY ACCOUNT OR USE A LINE OF CREDIT?

Certain lines of credit have been transferred to Anchor Bank. For questions on the use of existing credit lines and overdrafts, or new lending, please contact them directly.

DO I CONTINUE TO MAKE MY LOAN PAYMENTS?

You should continue to make your payments according to the terms of your written contract. You may continue to send your payments to the same payment address with checks made payable to Community Bank and Trust - West Georgia. You will receive a letter advising you of any changes. If you need to contact an FDIC Loan Representative you may send an email to FDIC.Loans@fdic.gov.

WILL MY ESCROW PAYMENTS STILL BE MADE?

All services previously performed related to your loan will continue. Should you receive notification that any portion of your taxes or insurance was not paid, notify your loan officer immediately.

I HAVE A LOAN IN PROCESS, WHAT DO I DO?

Please contact your current loan officer directly.

I AM A SHAREHOLDER OF COMMUNITY BANKSHARES, INC., WHO SHOULD I REACH OUT TO?

The holding company was not included in the closing of the bank or the resulting receivership. If you are a shareholder, please do not contact or file a claim with the Receiver. You must contact the holding company directly for more information.

Community Bankshares, Inc.

201 Broad Street
LaGrange, Georgia 30240

WHAT IF COMMUNITY BANK AND TRUST – WEST GEORGIA OWES ME MONEY, HOW DO I FILE A CLAIM?

Creditors must submit claims in writing, together with proof of the claim. Please visit the FDIC's secure Failed Bank Customer Service Center to submit your claim electronically at <https://resolutions.fdic.gov/fbcsc/s>. To file a claim via mail, please send it to the following address:

FDIC as Receiver for Community Bank and Trust - West Georgia

600 N. Pearl Street, Suite 700
Dallas, Texas 75201
Attention: Claims Agent

WHAT IF I HAVE A DEPOSIT ACCOUNT AT ANCHOR BANK?

If you have accounts in both Community Bank and Trust - West Georgia and Anchor Bank, they will be insured separately for at least six months following the merger of the banks. This will allow you time to restructure your accounts if necessary.

SHOULD I BE WORRIED ABOUT SCAMS?

If you are concerned about becoming a victim of fraud, be advised that you will not receive any communication from the FDIC requesting any private information. Be watchful for and resistant to any scams to obtain information from you by individuals or entities stating they are acting on behalf of Community Bank and Trust - West Georgia, Anchor Bank, or the FDIC.

WHAT IF I HAVE MORE QUESTIONS?

Contact the FDIC Call Center at the number provided below with any additional questions:

FDIC CALL CENTER: 1- 866-314-1744

Hours of Operation - Eastern Time

Friday: Until 9:00 p.m.

Saturday: 9:00 a.m. – 6:00 p.m.

Sunday: 12:00 p.m. – 4:00p.m.

Monday: 9:00 a.m. – 5:00 p.m.

Thereafter: 9:00 a.m. – 5:00 p.m.

Additional information: <https://www.fdic.gov/bank-failures/failed-bank-list>