



Hello Everyone,

Last week, QCRH announced the acquisition of Guaranty Bank and the plan to merge it into SFC Bank. It's an exciting partnership that will enable growth and expanded products and services to our clients in the southwest Missouri region.

We appreciated the chance to speak with many employees last week about the merger and we were impressed with all of the great questions and interactions throughout our visit.

Over the next few months, there will be many decisions made. We will use this newsletter as a vehicle to provide you with integration updates, including changes related to organizational structure, processes, systems, and more. Please review the Frequently Asked Questions (FAQs) below to learn more about the timing of some of these decisions.

Thanks to every employee for your continued support. We believe if we approach our new partnership *as one bank and one team with one goal*, we'll be very successful in creating the number one bank in southwest Missouri. With the great people we have on our combined team, there is no doubt we can accomplish that goal!

Thank you and we look forward to seeing you again soon.



Larry Helling, CEO



Todd Gipple, President, COO, CFO

MARK YOUR CALENDAR

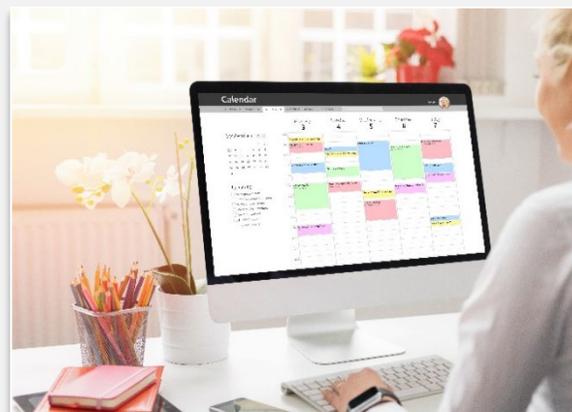
We want to make it easy for you to stay updated. So, we've created this newsletter for you.

Every Wednesday starting on Dec. 1, you will receive the latest news and updates about the integration.

Tell us what's on your mind.

If you have questions or suggestions about content you'd like to see included, please email

QCRHCorporateCommunications@qcrh.com



FREQUENTLY ASKED QUESTIONS



When will staffing and organizational decisions be announced?	When will a decision about the core operating system for the new combined bank be made?	When will we find out what changes will be made to our employee benefits?
<p>It's important to make thoughtful decisions about staffing quickly so we can inform those impacted.</p> <p>We are currently reviewing the org chart and will talk directly with employees in potentially duplicative positions about their roles and responsibilities before final decisions are made.</p> <p>We plan to communicate with all individuals regarding their roles by Dec. 6.</p>	<p>We understand this decision is an important one and significantly impacts our integration efforts.</p> <p>We are in the final stages of making this decision.</p> <p>We expect to share more details about the next steps in our Dec. 1 update.</p>	<p>An employee's benefits are an important part of the total compensation package.</p> <p>We are currently evaluating the plans offered at both banks. Based on the current assessment, we believe the benefits offered through QCRH are similar to those provided at Guaranty Bank.</p> <p>We will be providing an initial side-by-side look at the QCRH and Guaranty benefits before the end of the year. Decisions about the timing of benefits changes will be communicated in Q1 of 2022.</p>

INTEGRATION PLANNING



Over the next few weeks, QCRH, SFC Bank and Guaranty Bank M&A teams will meet to share information and begin the integration planning. The team will be focused on several areas, including:

- People and Benefits
- Products and Services
- Business Processes and Systems
- Policies and Procedures

CONTACT US

If you have questions about the merger or the integration planning, please send them to:

Integration Questions

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