

## Welcome to SCSB!

**First State Bank and SCSB are excited to inform you that we are now one company.** You will continue to see the familiar FSB brand for several more months, and most importantly, you will continue to work with the same great group of bankers. SCSB is a longstanding, trusted financial institution with a community focus and values that match FSB's. Both banks share a common vision of providing superior customer service and improving the quality of our communities. Joining forces was a natural progression of our institutional growth and will provide mutual benefits to our customers.

SCSB is headquartered in Harlan, Iowa, with eight bank locations in Harlan (2), Elk Horn, Panama, Portsmouth, Irwin, Shelby, and Avoca. This recent merger with FSB will add five more locations to SCSB, including offices in Ida Grove, Battle Creek, Danbury, Mapleton, and Odebolt.

## How will this merger affect your accounts?

For now, banking will continue to be "business as usual" for you, and there will be no changes to your current accounts and loans. We expect a seamless transition to SCSB, and we will communicate regularly to help you prepare for the eventual conversion to SCSB products and services. Current bank personnel and bank hours will remain the same, and all lending decisions will continue to be made locally. Enclosed is a copy of SCSB's privacy policy, reiterating our commitment to protecting your financial information.

Your basic FDIC insurance coverage is **\$250,000 per depositor at each bank**. Now that FSB and SCSB have merged, it may impact your FDIC coverage if you have deposits at both banks totaling \$250,000 or more. Please contact us if you have any questions regarding your FDIC coverage.

You now have access to an expanded ATM network with more than 55,000 locations worldwide. You will have surcharge-free access to any Allpoint, Circle One, or SCSB ATM. These locations can be found on the "Find ATM/Branch" menu on the SCSB website [www.scsbnet.com](http://www.scsbnet.com).



We're sure you will have questions about this merger and encourage you to contact us at your convenience. **We will continue to communicate upcoming transitions regularly on SCSB's website and through direct mailings.** We thank you in advance for your support as we begin this important new chapter.

Sincerely,



Kevin Campbell  
CEO