



WE LOOK FORWARD TO SERVING YOU AS SCSB!

On February 1, 2022, First State Bank and Shelby County State Bank merged. This past year has been an interesting time of meeting new customers, integrating our staff, and participating in new communities as we prepare for the system conversion to take place. In the meantime, we'd like to keep you updated on things to come.

The system conversion is targeted for **April 17, 2023**. Prior to that date, you will be mailed new account packets and new debit cards with specific instructions. Your day-to-day banking needs will remain largely unchanged. Some products and technology may change slightly from what you're used to, but they will have the same or similar capabilities. Our goal is to ensure you're happy with accounts and services that work best for you.

ACCOUNT FAQ's

Will my account numbers remain the same?

Yes.

Will I need to sign new forms?

No, you will not need to sign any new forms. Your accounts will automatically be transferred to SCSB.

Do I need to order new checks?

No. You will receive a new box of SCSB checks in the mail. You may continue to use your FSB checks until you receive your SCSB checks. Feel free to bring your old checks to any of our branch locations to be shredded.

What will happen with my automatic withdrawals and direct deposits?

Rest assured, no action needs to be taken on your part. All automatic withdrawals and direct deposits connected to your account number will continue as usual. If you have any recurring payments linked to your debit card, you'll need to update that information with the payee.

What will happen to my CD or IRA?

SCSB will honor the existing terms on your Certificates of Deposits (CDs) until the maturity of your current term. When the CD matures, you'll have the opportunity to renew with SCSB terms. Information on renewal will be provided on your CD maturity notice. If you are currently receiving interest checks, you will be contacted to have interest payments set up to be automatically deposited into the account of your choosing.

How will loan payments work?

You can continue to make your loan payments as you currently do. For your convenience, we recommend you set up payments to be made automatically if you haven't done so already.

Will I have the same access to the ATMs in my area?

Yes. You already have access to an expanded ATM network with more than 55,000 locations worldwide. This means surcharge-free access to any Allpoint, Circle One, or SCSB ATM. These locations can be found on the “Find ATM/Branch” menu on www.scsbnet.com.

**Do I still have the same access to my safe deposit box?**

Yes. You will continue to access your safe deposit box the same way with the same keys.

When can I use my new debit card?

Beginning Monday, April 17, you will be able to use your new debit card. Your old debit card will not work starting on this date. If you have any recurring payments linked to your debit card, you'll need to update that information with the payee.

Will I see fee increases?

You will be notified directly if your monthly service charge is changing or being eliminated, with the option to change to an account type that best suits your needs.

Will I still access online banking and mobile banking in the same way?

On or after April 17, 2023 you will need to enroll in your new online banking at www.scsbnet.com. Once enrolled online, you can have mobile access by downloading the SCSB app from the Apple Store or Google Play.

How will BillPay change? (Do I need to set up new payees?)

Yes, you will need to set up your payees. However, please note that our website has many merchant payees already partially set up. When entering a new payee, you can simply “search” to see if the merchant already exists on the system. You can then add your account information for that merchant.

What are my mobile deposit limits?

Consumers can deposit up to ten items or a maximum of \$40,000 per day per User ID. Businesses are allowed to deposit up to ten items or a maximum of \$75,000 per day.

Should I expect someone to call or email me to verify my deposit account information?

No, no one from SCSB will ever call or email to ask for your personal, confidential information. If you call us; however, we may ask you for information to verify your identity.

Once the conversion is complete, you'll also have access to an expanded branch network. SCSB has locations in Harlan (2), Elk Horn, Panama, Portsmouth, Irwin, Shelby, and Avoca. In addition to these locations, SCSB has agreements with affiliate banks located in Iowa and Nebraska, allowing customer deposit and withdrawals to take place at their branches.

SCSB's mission: **Building Relationships that Promote Family, Service, and Community.**