



## WE LOOK FORWARD TO SERVING YOU AS SCSB!

In February, we announced that First State Bank and SCSB had merged, creating a 13-branch network in Western Iowa. Much work is going on behind the scenes by the teams in both markets to complete the conversion in spring 2023. In September you'll notice the First State Bank brand will transition to the SCSB brand on signage outside bank locations in Ida Grove, Battle Creek, Danbury, Mapleton, and Odebolt.

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.

After the first of the year, you will start to receive communications from us about transitioning to SCSB accounts and services and learning more about banking with us. In addition to receiving direct communications, you can also expect to see regular updates at [scsbnet.com](https://scsbnet.com) and [firststbk.com](https://firststbk.com).

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 [scsbnet.com](https://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** and we look forward to demonstrating the value of doing business with SCSB. Thank you for your patience as we prepare to welcome you in 2023.

A handwritten signature in black ink, appearing to read "K Campbell".

Kevin Campbell  
President & CEO

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