

October 6, 2014



Dear Valued Customer:

Welcome! Beginning November 8, 2014, your Equity Bank accounts and services will officially be TriCentury Bank accounts and services. Thank you for banking with us, and thank you for your patience. We're proud to begin officially serving you.

This letter serves as your reference for TriCentury accounts, services, and procedures following our conversion from Equity Bank. We think you'll find this transition period convenient, and we've worked hard to minimize disruption and keep serving you. Please don't hesitate to reach out with any questions. The following is a summary of the changes related to your account relationship(s) with TriCentury Bank:

**Account Changes**

- Your current Equity Bank account(s) will be automatically converted to a similar TriCentury Bank account. Your account number(s) will remain the same, however, the bank routing number will change. **Your new TriCentury Bank routing number will be 101106942.**
- The grid below details your account description with Equity Bank, and your new TriCentury Bank account description. We're confident we have the best solution to fit your needs, but if you feel a different type of TriCentury account may suit you better, we're happy to visit with you about any of our product offerings.

**PERSONAL ACCOUNTS**

<b>Previous Equity Bank Account</b>	<b>New TriCentury Bank Account</b>
Impact Checking	TriCentury Checking
SMART Checking	TriCentury Checking
ECO Checking	TriCentury Checking
First Rewards/First Club Senior/First Club Senior Family Checking	TriCentury Checking
Advantage Club Checking/Select Club Checking	TriCentury Checking
Equity Gold Checking	Premier Personal Checking
Equity Platinum Checking	Premier Personal Checking
First Preferred Checking/Executive Checking	Premier Personal Checking
Platinum Money Market/Fed Funds MMDA	Gold Money Market
Titanium Money Market	Gold Money Market
Equity ECO Savings	TriCentury Savings
Equity Gold Savings	TriCentury Savings
Impact Savings	TriCentury Savings

**BUSINESS ACCOUNTS**

<b>Existing Equity Bank Account</b>	<b>New TriCentury Bank Account</b>
Small Business Checking	Business Checking
Sole Proprietor (DBA) Checking	Business Checking
Commercial Analysis Checking	Business Checking
Premier Business Checking	Premier Business Checking
Community Checking	Premier Business Checking
Public Funds Checking	Premier Business Checking

- Enclosed, please find our updated Account Agreement & Truth-in-Savings Disclosure, Fee Schedule, Rate Chart, Privacy Policy, Funds Availability Policy Disclosure, Electronic Funds Disclosure, Overdraft Protection Policy with Opt-In/Opt-Out form, and Substitute Check Policy.
- Your Equity Bank checking account Courtesy Pay program will end Friday, November 7, 2014. To participate in the TriCentury Bank Overdraft Protection Program, please complete and return the Overdraft Protection Policy with Opt-In/Opt-Out form to our De Soto or Spring Hill branch location.
- All Certificates of Deposits and IRAs will transfer to TriCentury Bank with the same interest rate, terms and conditions until maturity. A separate IRA letter describing these changes will be mailed to you in the near future.

### Checks

- We will soon ship you a brand new supply of TriCentury checks, at no charge! These new checks will reflect your new routing number and TriCentury Bank information, and you should receive your new checks around November 1, 2014. **After November 7, please begin using your TriCentury Bank checks, and discontinue use of your Equity Bank checks.** If you have not received new checks by November 7, please contact us.
- Checks you have written on your Equity Bank account, using Equity Bank's routing number, will be honored during the transition period.
- If you order your checks through an alternate supplier, please contact us for information regarding order placement.

### Debit Cards

- You will receive your TriCentury Bank MasterCard Debit Card in early November 2014. Once you receive your card, you may activate your new card by calling the number provided on the sticker on the front of the card. At that time, you will also be able to select your own personal identification number (PIN) for your new TriCentury Bank Debit Card. Your new TriCentury Bank Debit Card will begin to work on Friday, November 7, after 9 p.m. After 9 p.m. on Friday, November 7, your Equity Bank debit card will no longer function. Your card number will change, and you may begin updating any automatic debit card payments on November 8.

### Online Banking, Bill Pay, Transfers, and Mobile Banking at [www.tricentury.com](http://www.tricentury.com)

- Equity Bank Online Bill Pay and Mobile Banking access **will be deactivated at 6 p.m. on Thursday, November 6, 2014.** Your final Equity Bank bill payments must be scheduled by 6 p.m. on Thursday, November 6, with a payment date no later than Thursday, November 13, 2014. Future or recurring payments scheduled after November 13 **must be cancelled** in the bill pay system by 6 p.m. on Thursday, November 6.
- **Online account transfers using Equity Bank Online Banking must be completed by 6 p.m. on Friday, November 7, 2014.**
- After Friday, November 7, 2014, Equity Bank Online Banking will remain open **for inquiry only**, and will close permanently for TriCentury Bank customers after approximately 90 days. Access to your accounts with current balances and transaction details will be available at [www.tricentury.com](http://www.tricentury.com) beginning Monday, November 10.
- To enroll in internet banking at TriCentury Bank, visit [www.tricentury.com](http://www.tricentury.com) beginning Saturday, November 1, 2014. The enrollment process will allow you to activate your internet banking account by using your existing account number. Please note, your TriCentury Bank accounts will show zero balance until November 10. You may also choose to enroll in TriCentury Bank Bill Pay and Mobile Banking options, and you will be able to set up your bill payment options within TriCentury Bill Pay, with payment details and full payee

information. With questions about timing or setup of your TriCentury Bill Pay options, and transitioning your Equity Bank bill pay activity, please contact us. We're happy to help!

#### **Automatic Payments and Direct Deposit Items Using Your Bank Account Number**

- Your current automatic payments and direct deposits using your Equity Bank checking account number will be routed to TriCentury Bank beginning November 8, 2014. This change should be seamless and instantaneous. However, please note: If automatic payments and bills occur using (a) your debit card, or (b) Equity Bank online bill pay, you will need to manually change these items. Please give us a call with any questions. We are happy to help you through it. **When you set up new ACH items on or after November 8, please use your new routing number: 101106942.** We encourage you to contact your current employer and service providers to confirm they will begin using your new routing number effective November 8. ACH items processed using the Equity Bank routing number during our transition period will be routed appropriately.

#### **Telephone Banking**

- Equity Bank telephone banking access will end at 6 p.m. on Friday, November 7, 2014.
- TriCentury Bank's telephone banking will be available Monday, November 10, 2014 by calling 1-800-480-1747 and following the instructions.

Thank you for your patience and understanding during our conversion process. We are working hard to minimize any disruption or inconvenience to you. We look forward to being your community bank!

With any questions or concerns, or if you simply want to know more about TriCentury Bank, our products, or our services, please contact our branch managers at the following numbers:

- **Levon Kassabian**, TriCentury Bank De Soto, **913-583-3222**
- **Rebecca Neussen**, TriCentury Bank Spring Hill, **913-592-5700**

In addition, with any questions, you may also contact me. We're proud to begin serving you, and thank you for banking with TriCentury Bank.

Sincerely,



L. Travis Hicks  
CEO  
TriCentury Bank