

Front

YourFI | OtherFI

4312 Street Name, City, ST 15234

PRESORTED
FIRST-CLASS MAIL
U.S. POSTAGE
PAID
HARLAND CLARKE

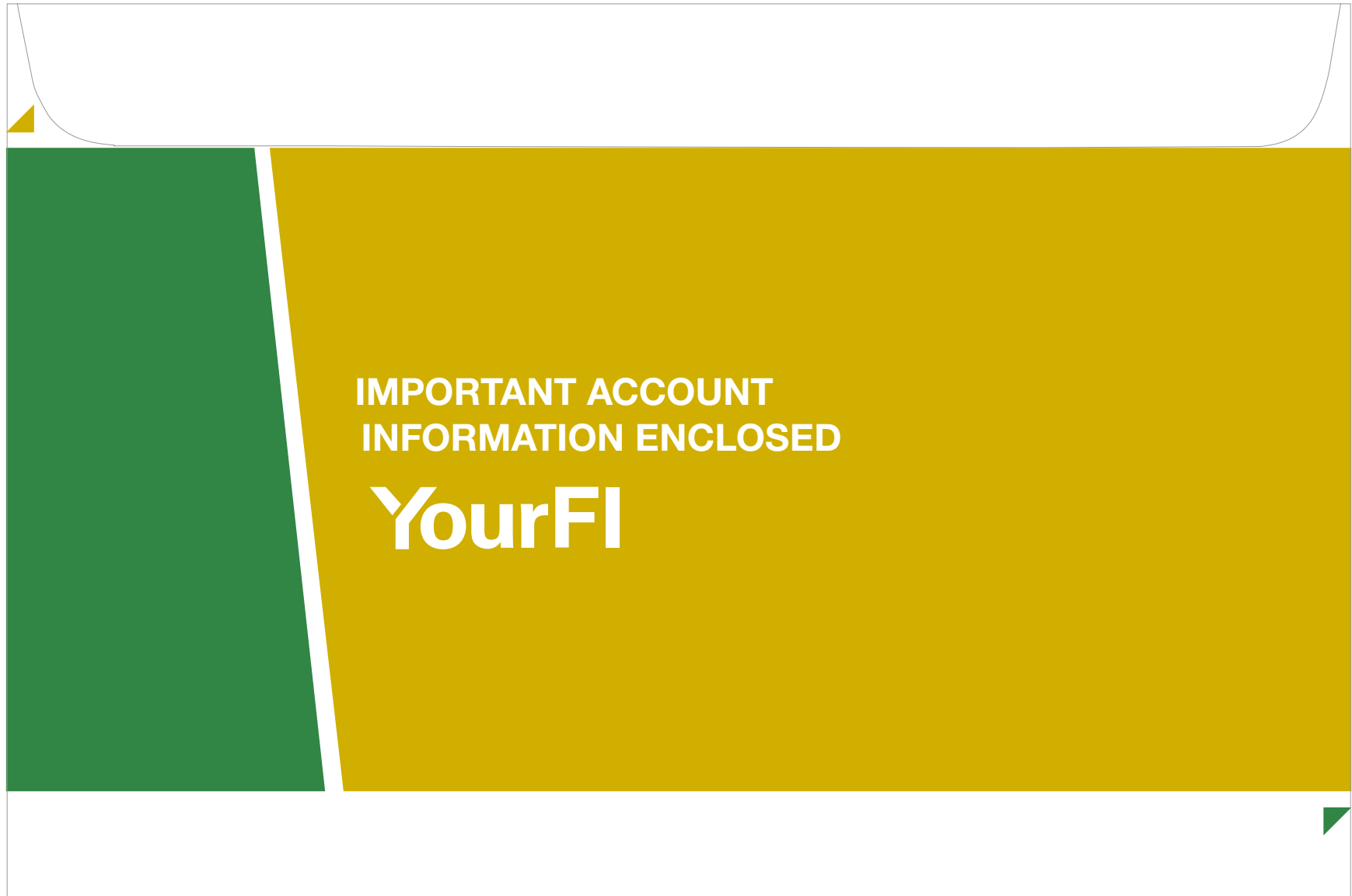
((XFULLNAME))
((XADDRESS1))
((XADDRESS2))
((XCITY)), ((XSTATE)) ((XZIP))-((XZIP4))

Welcome to YourFI!

*Important information regarding your
OtherFI Account...*

IMPORTANT ACCOUNT INFORMATION ENCLOSED

Back



IMPORTANT ACCOUNT
INFORMATION ENCLOSED

YourFI

Inside





((XFULLNAME))
((XADDRESS1))
((XADDRESS2))
((XCITY)), ((XSTATE)) ((XZIP))-((XZIP4))

Dear Judy Swanson,

We are excited to announce that on Month XX, 20XX, the merger of OtherFI and YourFI will be complete. To ensure your seamless transition to YourFI, we've included:

- **Overview of YourFI Personal and Business Banking Products and Services.** Provides information of the products and services offered
- **Timeline of Important Events.** Informs what you can expect (and steps you may need to take) throughout the transition process
- **Important Information.** Answers your most commonly asked questions
- **Online Account Setup: Personal and Business Banking.** Instructs how to set up online accounts at yourfi.com
- **Sharing of Personal Information.** Explains how your personal information can and can't be shared
- **Consumer Disclosures Booklet.** Provides detailed overview of products and services, related fees and service charges, changes to current accounts

Also included in this packet are three convenience checks, which you may begin using now.

For more detailed information about our products and services offered, please visit yourfi.com.

We appreciate your business and look forward to continuing to serve you.

Sincerely,

John M. Smith, Jr.

John M. Smith, Jr.
President & CEO
YourFI

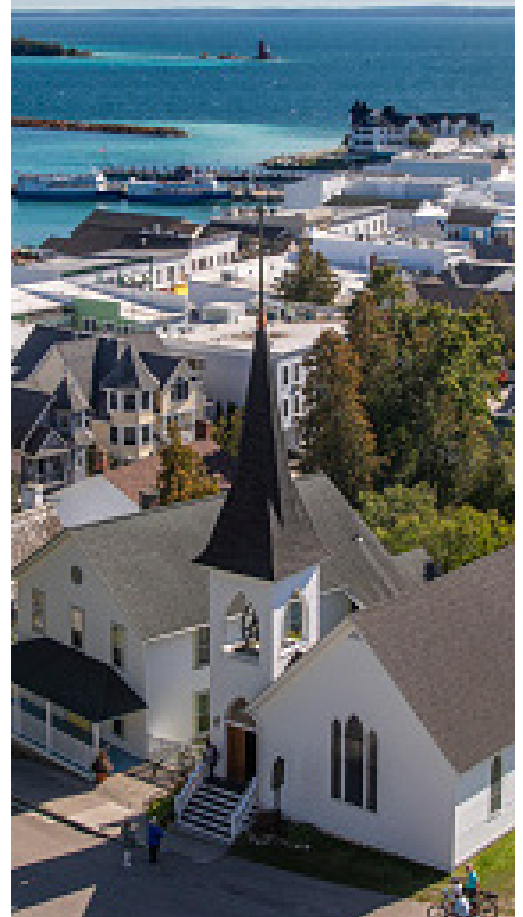
Welcome!

On Day, Month XX, 20XX, you will be a member of the YourFI family!

This document contains important information about the transfer process and how it will impact your banking experience.

Download the free YourFI mobile app to your Apple or Android smart device after Month XX.

If you have questions, call YourFI at 800-555-1234.





This Is Us

YourFI was founded in XXXX with the idea to establish a financial institution designed to cater to the unique needs of our communities and its residents, businesses, and civic organizations. More than XX years later, we continue that tradition by evolving and growing to provide big bank products with the same friendly, personal service that you have come to expect from your hometown financial institution.

Today, just like then, we understand that it is the people and the businesses who make our community what it is. By supporting the financial health and well-being of our community's residents

and businesses, we serve as a knowledgeable personal financial guide and a valued business partner.

YourFI also has earned a reputation as a good community steward, giving to the areas we serve both financially and through volunteerism and hard work.

We want to be more than just your financial institution—we want to be a trusted friend.

Welcome to the YourFI family. We look forward to getting to know you.

Community Investment

YourFI believes that success is measured, not just by the bottom line, but by our impact on those around us—our impact on the people and businesses we serve.

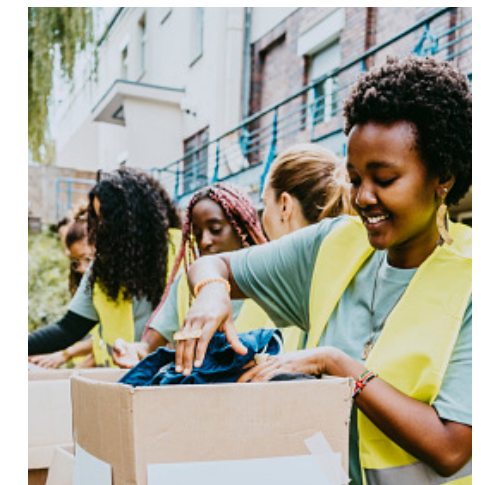
Following that mindset, YourFI contributes to the community through donations, sponsorships, and volunteerism. Our employees do not hesitate to roll up their sleeves to give back to the community and those we serve.



YourFI employees donate several hours each year to the local food bank, helping ensure food security for local residents.



There's no better gift than the gift of life. Our employees are encouraged to donate blood regularly, and YourFI hosts numerous blood drives throughout the year.



YourFI employees donate their time and energy to support the local Civic Group fundraiser each year. This fundraiser benefits area residents.

Timeline of Important Dates

PRIOR TO MONTH XX, 20XX

Print the account history from your OtherFI Online Banking account. This history will not carry over to the YourFI Online Banking system.

MONTH XX

We will mail your new YourFI ATM/Debit Card(s).
You can use the card after Month XX.

MONTH XX

Bill Pay for OtherFI customers will be turned off Month XX with no access until Month XX.

MONTH XX

Call 1-800-555-1234 to activate your card and select a PIN. Beginning Month XX, update your card number with merchants for any recurring bills.
You will receive a final OtherFI statement dated Month XX, 20XX.

MONTH XX

Your account(s) will transition from OtherFI to YourFI over the weekend of Month XX–XX, 20XX.
Online Banking will not be available during the conversion.

MONTH XX

If you are a Business customer, you will be contacted by a YourFI Treasury Management officer who will provide information on the following:

- Business Online Banking
- Business Bill Pay
- ACH Credits/Debits
- Direct Deposit Payroll
- Remote Deposit Capture

MONTH XX

You can begin using YourFI Online Banking service with Bill Pay on Day, Month XX, 20XX. If you use Online Banking Alerts, you will need to recreate them once you've signed in to Online Banking. For an Online Banking demo, visit yourfi.com.

MONTH XX

MONTH XX, 20XX

Your routing number will change to 123456789. You must communicate this change to anyone making Direct Deposits into your account or anyone deducting automatic payments out of your account.

Personal Banking

Checking

YourFI checking accounts offer state-of-the-art features and benefits with the personal service of a community financial institution:

- Checking Product 1
- Checking Product 2
- Checking Product 3
- Checking Product 4

Savings

Whether you're a spender or a saver, YourFI has you covered. We are ready to help you find the right solution for your savings needs:

- Savings Product 1
- Savings Product 2
- Savings Product 3
- Savings Product 4

Loans & Lines

When it comes to personal loans and lines of credit, you can count on YourFI to help you make the best financial decisions. We offer a variety of lending solutions designed to meet your specific financial needs.

Credit Cards

YourFI has designed a customer-focused credit card program to help you manage your money. Whether you are looking for a card offering cash back or no annual fee, or if you are trying to build or establish credit, we have a card to meet your needs.



Business Banking

We understand the importance of the businesses and nonprofits that reside in our community and have tailored products to meet their specific needs.

Checking

YourFI offers checking solutions tailored to the needs of businesses and nonprofits, both small and large:

- Business Checking Product 1
- Business Checking Product 2
- Business Checking Product 3
- Business Checking Product 4

Savings

Our savings solutions are designed to help your excess capital grow:

- Business Savings Product 1
- Business Savings Product 2
- Business Savings Product 3
- Business Savings Product 4

Lending

YourFI customized loan options offer flexible interest rates, easy repayment terms, and maximum credit availability. Whether you are growing your company, covering time gaps in revenue collection, or simplifying your vendor payments, our lending solutions are designed to help you run your small business effectively.

Services

Cash management services is another way we help our businesses effectively and profitably manage cash flow. We offer:

- Business Service 1
- Business Service 2
- Business Service 3
- Business Service 4



Important Information

Notices & Account Statements

All notices and statements will have a different look, reflecting our name change.

Funds Availability

Some changes have been made to our Funds Availability Policy, which can be found in the Consumer Disclosures Booklet.

Longer Delays May Apply

Funds you deposit by check may be delayed for a longer period of time if:

- We believe a check you deposit will not be paid
- You redeposit a check that had been returned unpaid
- You have overdrawn your account repeatedly in the last six months
- The check presented is for more than \$5,000

Checks for Deposit

- We accept checks made payable to you with a current date drawn on a US financial institution. Checks must be endorsed with "For YourFI Mobile Deposit Only" above your signature.
- We do not accept money orders, cashier's checks, or tax refund checks.

Debit/ATM Cards

Your current Debit/ATM card number will stay the same. A month before your card expires, you will be mailed a new card with a new design but same card number and PIN.

You can activate your new card by:

- Calling 800-555-1234 and following the voice prompts
- Visiting yourfi.com/activate and following the on-screen instructions

Money Orders

Money order limits will increase from \$500 to \$1,000.

ATM Deposits

You can make deposits to your YourFI account at any OtherFI ATM location. You can find branch and ATM locations at yourfi.com/locations.

Online Banking

- You will continue to use your OtherFI User ID and Password.
- Update any otherfi.com bookmarks or favorites you had to yourfi.com.

Account Limits

The maximum single check amount that we allow you to deposit is \$1,000 for a maximum aggregate dollar limit of \$5,000 per day.

Mobile Banking

- On Month XX, 20XX, our Mobile Banking app for both Apple and Android devices will be rebranded with our new name, logo, and colors.
- Mobile Banking will have the same functionality (i.e., Mobile Deposit, People Pay, Texting).
- You can still use Apple Pay®, Google Pay®, and Samsung Pay™.
- Continue to use your current debit card information on Apple Pay, Google Pay, and Samsung Pay on your mobile device.

Employees

We're committed to retaining all OtherFI and YourFI employees, so you should continue to see the same friendly faces at your local branch.

Locations

Our current branch locations will remain open without any change to their operating hours.

Account Numbers & Routing Number

You will retain the same account number for both deposit and loan accounts, consumer and business.

Your new routing number will be 123456789.

Checks

You may continue to use your current checks until you run out. When you are ready to order new checks:

- Go to www.OrderMyChecks.com
- Visit any of our [branch locations](#)
- Call **800-555-1234**

Apple and Apple Pay are trademarks of Apple Inc., registered in the U.S. and other countries. Android and Google Pay are trademarks of Google LLC. Samsung Pay is a registered trademark of Samsung Electronics Co., Ltd. Samsung Pay is available on select Samsung devices.



Welcome to YourFI

Convenience Checks

If you have run out of OtherFI checks and are waiting on your new YourFI checks to arrive, you may use these convenience checks.

These checks have been printed with your new account and routing numbers and will be honored anywhere checks are accepted.

YOUR NAME 101
123 YOUR STREET 00-00/000
ANYWHERE, U.S.A. 12345

Date _____

Pay to the Order of _____ \$ _____

Dollars Details on back

YourFI

For _____ MP

⑆000000000⑆ 1234567890⑈

Harland Clarke

YOUR NAME 101
123 YOUR STREET 00-00/000
ANYWHERE, U.S.A. 12345

Date _____

Pay to the Order of _____ \$ _____

Dollars Details on back

YourFI

For _____ MP

⑆000000000⑆ 1234567890⑈

Harland Clarke

YOUR NAME 102
123 YOUR STREET 00-00/000
ANYWHERE, U.S.A. 12345

Date _____

Pay to the Order of _____ \$ _____

Dollars Details on back

YourFI

For _____ MP

⑆000000000⑆ 1234567890⑈

Harland Clarke

Automatic Check Reorder

We can keep track of the number of checks you write and order a new supply when you run low.

To set up this feature:

1. Choose **Customer Service**
2. Then choose **Account Services**
3. Then choose **Order Checks & Supplies**

Security Features exceed industry standards and include:

- MobileMark®: Mobile Deposit check mark to indicate check has been deposited via mobile device
- The Security Weave® pattern on back designed to deter fraud
- Microprint (MP) lines printed on front and back
- The words "ORIGINAL DOCUMENT" across the back
- Padlock icon visible on front and back

Do not cash if:

- Any of the features listed above are missing or appear altered
- Fugitive Ink on back looks pink or has disappeared
- Brown stains and colored spots appear on both front and back, and in Chemical Wash Detection Box

  Padlock design is a certification mark of Check Payment Systems Association

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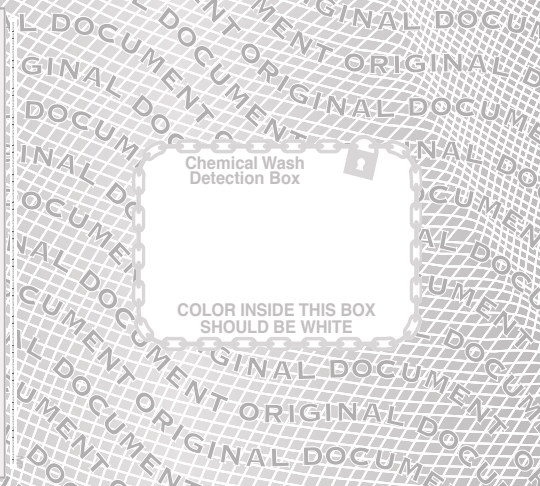
  Padlock design is a certification mark of Check Payment Systems Association



CHECK HERE IF MOBILE OR REMOTE DEPOSIT

AT _____ (FINANCIAL INSTITUTION NAME)

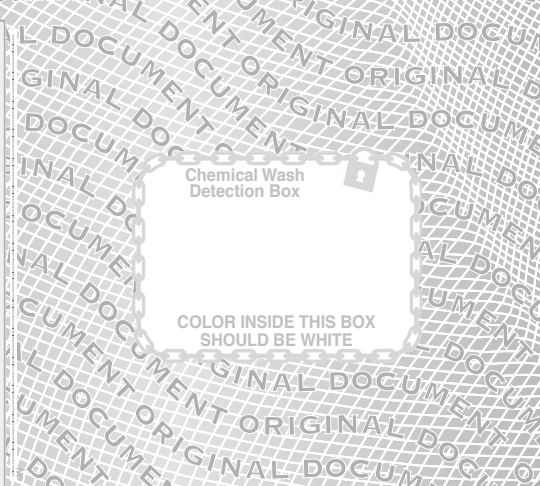
X
ENDORSE HERE



CHECK HERE IF MOBILE OR REMOTE DEPOSIT

AT _____ (FINANCIAL INSTITUTION NAME)

X
ENDORSE HERE



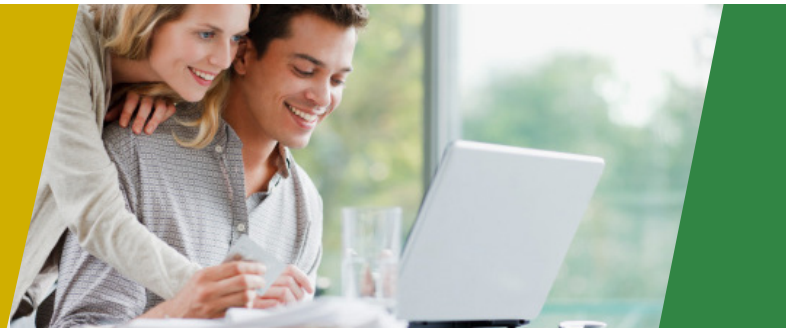
CHECK HERE IF MOBILE OR REMOTE DEPOSIT

AT _____ (FINANCIAL INSTITUTION NAME)

X
ENDORSE HERE

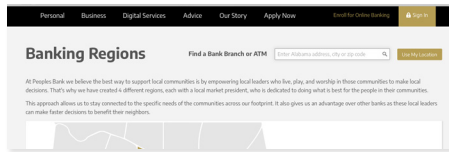
YourFI

Online Account Setup: Personal Banking



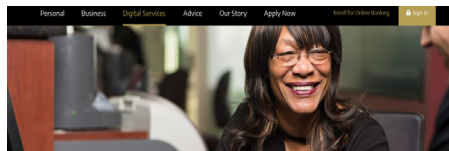
Online Banking:

Beginning at X:XXpm on Day, Month XX, the OtherFI Online Banking will no longer be available as we prepare for conversion. You will be able to view and initiate new transactions on the YourFI website on Day, Month XX.



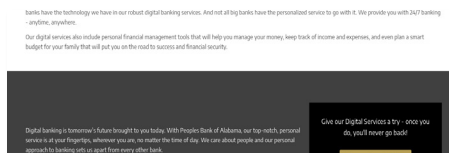
Step 1:

During your first login starting on Day, Month XX, enter your existing user name. You may be prompted to go through Advanced Login Authentication, which requires either the receipt of a phone call or text message to obtain a security code.



Step 2:

Enter your existing Online Banking password. You may be prompted to change the password.



Step 3:

Agree to the YourFI Online Banking Agreement.

If you have set up any alerts in the OtherFI Online Banking site, please make note of them and set them up the same way in the YourFI Online Banking site on Day XX. They will not convert automatically.

Bill Pay:

The last Day to make a Bill Payment via the OtherFI Bill Pay will be Day, Month XX.

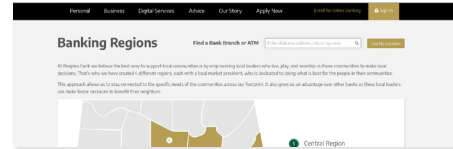
Your recurring and future online bill payments, your payee information, and all of your payment history will be saved and carried forward to the YourFI Bill Pay site.

You may access the YourFI Bill Pay via the Online Banking site starting on Day, Month XX.

eStatements:

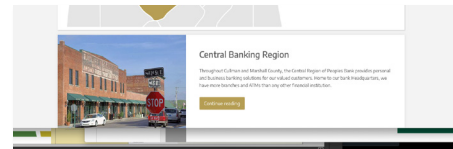
If you currently receive electronic statements, a final statement from OtherFI will be sent electronically, dated Month XX.

On Day, Month XX, you need to enroll in YourFI eStatements.



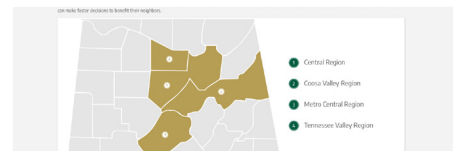
Step 1:

Log in to Online Banking.



Step 2:

Click **Accounts**.



Step 3:

Click **Statements** and then **View Statements**. Accept the YourFI eStatement agreement. If you do not enroll in eStatements prior to Month XX, 20XX, you will receive a paper statement from YourFI.

Quicken®/QuickBooks™

If you use Quicken or QuickBooks, you will need to re-establish your YourFI accounts on or after Day, Month XX.

QuickBooks is a trademark of Intuit Inc., registered in the United States and other countries. Quicken is a registered trademark of Intuit Inc., used under license.

Scan this code to download the YourFI mobile app.

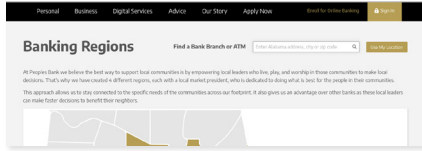


Our feature-rich mobile bank app makes banking easy and convenient. You will have full access to all of your accounts: complete transactions, view statements, communicate with our team, and more.

Online Account Setup: Business Banking

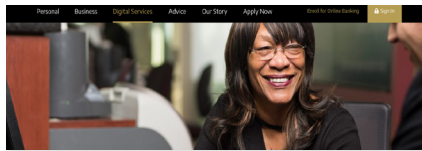
Online Banking:

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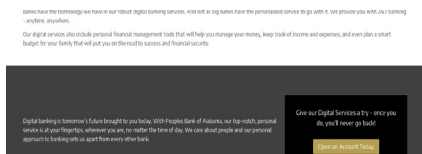
Step 1:

During your first login starting on Day, Month XX, enter your existing user name. You may be prompted to go through Advanced Login Authentication, which requires either the receipt of a phone call or text message to obtain a security code.



Step 2:

Enter your existing Online Business Banking password. You may be prompted to change the password.



Step 3:

Agree to the YourFI Online Banking Agreement.

If you have set up any alerts in the OtherFI Online Business Banking site, please make note of them and set them up the same way in the YourFI Online Business Banking site on Day XX. They will not convert automatically.

Bill Pay:

The last Day to make a Business Bill Payment via the OtherFI Business Bill Pay will be Day, Month XX.

Your recurring and future online bill payments, your payee information, and all of your payment history will be saved and carried forward to the YourFI Business Bill Pay site.

You may access the YourFI Business Bill Pay via the Online Business Banking site starting on Day, Month XX.

Quicken®/QuickBooks™

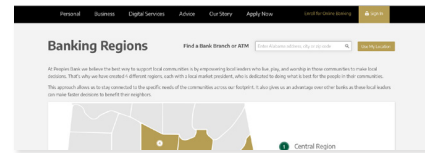
If you use Quicken or QuickBooks for your business, you will need to re-establish your YourFI business accounts on or after Day, Month XX.



eStatements:

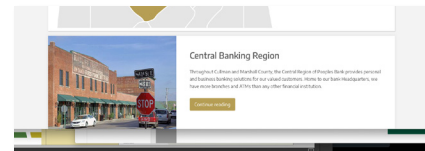
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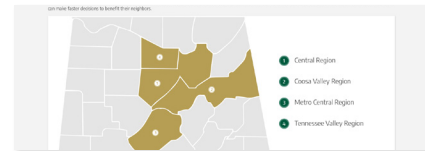
Step 1:

Log in to Online Business Banking.



Step 2:

Click **Accounts**.



Step 3:

Click **Statements** and then **View Statements**. Accept the YourFI eStatement agreement. If you do not enroll in eStatements prior to Month XX, Year, you will receive a paper statement from YourFI.

Scan this code to download the YourFI mobile business app.



Our feature-rich mobile business app makes banking easy and convenient. You will have full access to all of your accounts: complete transactions, view statements, communicate with our team, and more.

FACTS

WHAT DOES YOURFI DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Credit history and employment information

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons YourFI chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does YourFI share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes— to offer our products and services to you	YES	NO
For joint marketing with other financial companies	YES	NO
For our affiliates' everyday business purposes— information about your transactions and experiences	YES	NO
For our affiliates' everyday business purposes— information about your creditworthiness	NO	We don't share
For affiliates to market to you	NO	We don't share
For nonaffiliates to market to you	NO	We don't share

Questions?

Call 1-800-555-1234 or go to yourfi.com

What we do

How does YourFI protect my personal information?	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p>
How does YourFI collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Apply for a loan or give us your income information • Open an account or make deposits or withdrawals from your account • Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes—information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include others such as Our Mortgage Company and Advisory Services.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>YourFI does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include Credit Card Companies.</i>

Other Important Information

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YourFI

Consumer Disclosures
Booklet

Effective Month XX, 20XX

yourfi.com



Consumer Schedule of Fees

Effective Month XX, 20XX

(All information identified in bold & italic below represents a change in the products term.)

Schedule of Fees on Personal Accounts

Balance Information – Balance requirements to avoid service fees refer to the minimum average daily balance. The average daily balances are calculated by adding the balance in the account for each day for a statement cycle and dividing that figure by the number of days in the cycle.

Minimum and average daily balance requirements are based on ledger balance, while interest accrues on bank collected balance for Interest Checking, Money Market Deposit Account (MMDA), Regular Savings and Youth Savings Accounts. Interest accrues on MMDA - Gold and Certificates of Deposit on the ledger balance from day of deposit.

Interest and Other Information for Checking, Savings & Money Market Products

Rate Information – Current interest rates and Annual Percentage Yields (APY) are available at any YourFI banking locations or by calling 1-800-555-1234.

Variable Rates – All interest-bearing checking, savings, and money market deposit accounts earn a variable rate of interest. At our discretion, the interest rate and APY may change at any time.

Compounding and Crediting – Interest on all interest-bearing checking, money market deposit accounts, savings and youth savings accounts are compounded and credited monthly.

Balance Computation Method – We use the daily balance method to calculate interest; this method applies the daily periodic rate to the bank collected balance in the account each day. See note 5 for Money Market Gold Account variance.

Non-Cash Deposits – If you deposit a non-cash item, such as a check, interest will begin to accrue no later than the business day the bank receives provisional credit for the deposit.

Transaction Limitations for Savings and Money Market Accounts – We require by contractual agreement a restriction on the number of transfers or withdrawals that can be conducted from Savings and Money Market Accounts. No more than six transfers or withdrawals, or a combination of such transfers or withdrawals per monthly statement cycle, to another account (including a transaction account) of the depositor at YourFI or to a third party by means of a pre-authorized or automatic transfer (ACH, telephone, internet banking, overdraft protection, etc.) or withdrawals by check, draft, debit card, or similar order made by the depositor. If you exceed these limitations, you will be charged an Excess Transaction Fee of \$10 per transaction.

Withdrawal Restrictions for Savings and Money Market Accounts – Federal regulation permits YourFI, at its sole discretion, at any time, to impose a seven (7) day advance notice of withdrawal requirement in order for you to withdraw money from your savings or money market accounts.



YourFI

1-800-555-1234

yourfi.com

