

DATES YOU NEED TO KNOW

WEEK OF SEPT.

02 DEBIT CARD

RECEIVE FNB DEBIT CARD

ACTIVATE CARD & SELECT PIN

SEPT. 17 USE FNB CARD

PRIOR TO SEPT.

14 ONLINE STATEMENTS

DOWNLOAD OR PRINT CCSB STATEMENTS

IF YOU WISH TO HAVE FUTURE ACCESS

SIGN UP AFTER YOUR FIRST FNB STATEMENT ARRIVES

SEPT.

17 STATEMENTS

FINAL CCSB STATEMENTS MAILED

SEPT.

17 ONLINE BANKING ACCESS

ONLINE BANKING SIGN-UP BEGINS

ACCESS APPROVED WITHIN 1-2 DAYS

BEGIN USING DIGITAL SERVICES

DEBIT CARDS

If you have a debit card, you will receive your new FNB Debit Card prior to September 17. As soon as you receive it, follow the instructions to activate the card and set up your PIN. On September 17, begin using your new FNB card and your CCSB card will no longer be active. After September 16, please destroy your CCSB card.

ONLINE STATEMENTS

If you wish to archive any of your CCSB Online Statements, log in to Online Banking at www.clarkebank.com prior to September 14 and download or print your statements. Please remember that although you will not be able to view your CCSB statement online after September 14, you have the option to contact customer service to receive copies.

After you receive your first FNB paper statement, you can sign up for online statements through your FNB Online Banking account.

STATEMENTS

You will receive a final CCSB statement summarizing transactions through September 17.

ONLINE ACCESS

1. Beginning September 17, visit the First National Bank website, www.FNB247.com.
2. Click "Sign Up" under the "Online Banking" section in the top, right-hand corner. Complete the registration process. Remember your username and password.
3. Reminder: set up any recurring transfers you may have previously had in place.

On September 18, log in to www.FNB247.com to begin using Online Bill Pay, Mobile Banking, Text Banking, Mobile Deposit, Purchase Rewards and Money Management™.

On September 15, CCSB online access will no longer be accessible.

ONLINE BILL PAY

If you are currently an Online Bill Pay user, you will be receiving instructions in the mail during the week of August 20 to guide you through this process.

FREQUENTLY ASKED QUESTIONS

Will my Account Number change? What about the routing number?

Your account numbers will not change, and your direct deposits and automatic withdrawals will continue to process as normal. First National Bank's routing number is 073902274, however, First National Bank has also acquired CCSB's routing number, 073921653.

Will I receive new checks?

You can continue to use your current CCSB checks. When it is time to reorder, follow the same process you have used in the past. The checks will simply arrive with the new First National Bank logo. No action is needed at this time.

What about my Debit Cards?

If you have a debit card, you will receive your new FNB Debit Card prior to September 17. As soon as you receive it, follow the instructions to activate the card and set up your PIN. On September 17, begin using your new FNB card and your CCSB card will no longer be active. After September 16, please destroy your CCSB card.

What if I have provided my Debit Card number to service providers to process payments electronically?

Once you receive your new card, you will need to contact any specific service providers that you have provided your card number and update the card information. For example, if you provided your card number to the cell phone/TV/Internet providers to pay your monthly subscriptions/invoices, please contact them and update your card information. Let them know that the new card will be active on September 17.

Are there fees to use your Debit Card?

First National Bank has NO annual fee for the debit card and does not charge our customers transaction fees, even if you use an ATM not owned by us. We are also part of the Privileged Status ATM network, so you may use thousands of Privileged Status ATMs across Iowa without paying transaction fees. Please note that other banks many charge you for using their ATMs.

How do I access Online Banking?

Beginning September 17, 2018, you can register for Online Banking at www.FNB247.com. Then, after September 18, you can begin using Online Banking, Online Bill Pay, Mobile Banking, Mobile Deposit and Text Banking to access your accounts. More information about First National Bank's suite of Digital Banking Services is available on Page 10-11 for Personal Accounts and Page 18-19 for Business Accounts.

FREQUENTLY ASKED QUESTIONS

I currently receive my statements online. Does First National Bank offer Online Statements?

Yes, but you will need to enroll. Once you have registered for Online Banking at www.FNB247.com, you will have the option to enroll to receive your statements online. There are NO fees for this service. To enroll, you will:

- Log into Online Banking
- Click on the "Online Statements" tab
- Accept the Online Statement Disclosure form
- Open the PDF and click "yes" to confirm that you can view the statement

If you are currently receiving online statements from CCSB, we would suggest saving or printing any statements in which you would like future access. Please remember that although you will not be able to view your CCSB statement online after September 14, you have the option to contact our Customer Service Center or visit the office to receive copies.

Will I still have mobile access with First National Bank?

Yes! First National Bank offers Mobile Banking, to make banking on-the-go easy!

Once you sign up for Online Banking, you can begin using Mobile Banking and all the available features after September 18. Download the apps from the Apple iTunes® or Android™ Google Play Store. At the app store, search for "First National Bank Ames."



FNB Mobile Banking

Finance



I use Online Bill Pay. How will the transition process work for my current online bill payments?

As an Online Bill Pay customer, you will be receiving instructions in the mail during the week of August 20 to guide you through this process. If you have any questions prior to receiving this information, please contact us at 641-342-6581

What if I am a Loan Customer?

If you are a CCSB loan customer, all loan payments by check should be made payable to First National Bank after September 14. If you have been mailing your loan payments to CCSB, please continue to mail or deliver payments to the same address as you have been doing. All automatic payments will process as usual.

What if I have a CCSB credit card?

If you are a CCSB credit card holder your card will remain active, although after September 2018, there will no longer be an affiliation between our Bank and TCM – the current credit card provider. Please call Nicole Jacobson at 641-342-6581 with any questions.

What if I am interested in applying for a new credit card?

We offer the opportunity to apply for a First National Bank credit card secured through UMB. To learn more or apply online, visit: <https://www.FNB247.com/personal/access/credit-cards>.

What if I want to apply for a loan?

The same great lending team in Osceola is ready to help. Stop by our office at 139 South Main Street, call 641-342-6581 or simply visit www.FNB247.com. At the top center of the page, click on the "Apply Online." This tab provides many online applications, including mortgage and home equity applications.

Osceola Lending Team:

Dave Selene

Jerry McIntire

Vicky Halvorsen

Nicole Jacobson

Email: (available after September 15)

Dave.Selene@FNB247.com

Jerry.McIntire@FNB247.com

Vicky.Halvorsen@FNB247.com

Nicole.Jacobson@FNB247.com

What about other account relationships?

Certificates of deposit, savings accounts, Individual Retirement Accounts (IRAs) and safe deposit boxes require no action. First National Bank will become the custodian of IRAs effective after the close of business on September 14, 2018.

Are the Banking Hours changing? What are the Bank Hours?

The Banking Hours will remain the same. All locations will be open as follows:

139 South Main Street Osceola, IA 50213

Lobby Hours

Monday-Friday 9am-4pm
Saturday Closed

1320 Jeffreys Drive Osceola, IA 50213

Lobby Hours

Monday-Friday 9am-4pm
Saturday 9am-Noon

Drive up Hours

Monday-Friday 7:30am-5:30pm
Saturday 8am-1pm

415 Maple Street Murray, IA 50174

Lobby Hours

Monday-Thursday 9am-Noon
Friday 9am-Noon, 1-3pm
Saturday Closed