

Welcome

Your guide to community banking with Equity Bank.



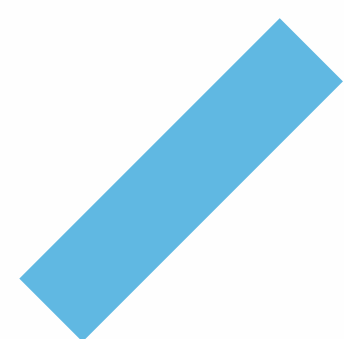
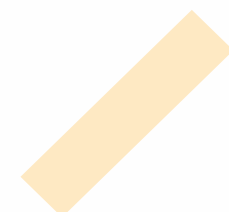


In this booklet:

On October 4, 2021, all American State Bank & Trust accounts will become Equity Bank accounts.

Inside this booklet you'll see a full guide to banking with Equity Bank. Refer to it early and often, and don't hesitate to ask us questions.

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Questions? Call us at (888) 733-5041



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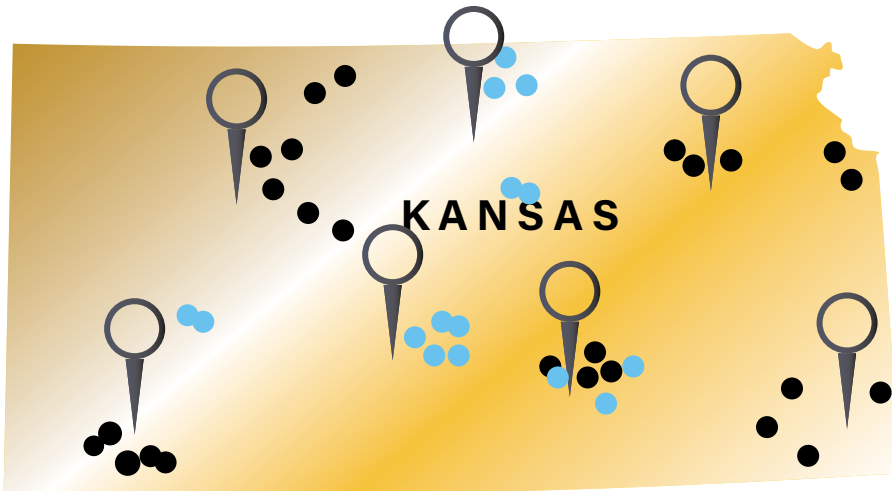
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[@equitybank](https://twitter.com/equitybank)

customerservice@equitybank.com

[equitybank.com](https://www.equitybank.com)



KANSAS FOUNDED

- Equity Bank Location
- Current American State Bank & Trust Location

For a full list of Equity Bank locations, please visit equitybank.com/american

Welcome to Equity Bank

Thank you for your support of American State Bank & Trust. Your banking family just got a lot bigger! On October 4, 2021, all American State Bank & Trust accounts will become Equity Bank accounts.

We know that building a strong community bank takes hard work. We're proud to focus on local banking by working side by side with our customers throughout our local communities, and we look forward to continuing this commitment with our newest customers (that's you!).

At Equity Bank, we live by our promise, We never forget it's your money. We're a community bank dedicated to going the extra mile for your family, your business, your farm, and your community. We rely on strong communities like yours as part of our foundation, and we'll continue to serve as the place to go for all your banking services.

Thank you for your patience, your business, and your trust.



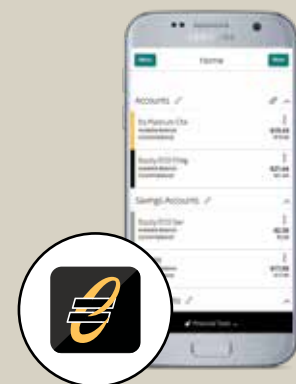
Shop local, save local with Bank Local

Local discounts and national retailer deals to save you money on shopping, dining, travel, and more.



No more ATM fees, ever.

We mean it. Your Equity Bank debit card blocks all fees at any ATM nationwide.



Better tools for better banking.

Mobile deposit and real-time online banking with our Equity Bank mobile app.

Important Dates

Friday, October 1, 2021

American State Bank & Trust will be open for business.

- ✔ **Complete Bill Payments and Mobile Deposits by September 27**
Online Bill Pay transactions using American State Bank & Trust Online Banking must be completed by 12 a.m. on Monday, September 27. Mobile deposits using Snap Deposit must be completed by 1 p.m. on October 1. On October 4, your bill pay contacts and associated payment information, including all your recurring payments, will automatically be connected to your Equity Bank account.
- ✔ **Complete Transfers by October 1**
Changes to existing transfers or future dated transfers will need to be completed by 9 p.m. on September 29. Same day transfers will be allowed through 9 p.m. on October 1.

Transfers will be restored at 7 a.m. Monday, October 4, at equitybank.com. Recurring or future dated transfers with an effective date after October 1, 2021, will occur within Equity Bank Online Banking.
- ✔ **American State Bank & Trust Online Banking - View Only**
Your ASB&T online banking account and user ID will begin migrating to Equity Bank. Access to ASB&T online banking will be in view-only mode as of 9 p.m. on October 1, 2021.
- ✔ **Direct Deposits and Automatic Payments**
Beginning October 4, Equity Bank will start processing your existing direct deposits and recurring payments. Automatic payments that are pending on your ASB&T account will be posted by October 3.

Your current electronic transactions, such as direct deposits, automatic payments and ACH transactions, will be automatically matched and directed to your updated account number, with no further action needed from you. If a current provider requests new information, please use the Equity Bank routing number **101105354** and your updated account number, if applicable.
- ✔ **Continue to use your American State Bank & Trust debit card**
Your ASB&T debit card includes the same features as Equity Bank, including No ATM Fees on any ATM in the United States. When your card expires, we will send you a new Equity Bank MasterCard debit card. Your Equity Bank MasterCard will include instructions for activation labeled on the card, and you will be able to select your PIN after activation.
- ✔ **Access to Zelle will be removed on September 27**
Please complete Zelle transactions prior to September 27. Equity Bank Online Bill Pay includes pay-your-friends features!

Monday, October 4, 2021

American State Bank & Trust accounts will become Equity Bank accounts.

- ✔ **Enroll in Equity Bank Online Banking**
Visit EquityBank.com to log into your Equity Bank Online Banking account with your current American State Bank & Trust user ID. In almost all cases, your ASB&T user ID will remain unchanged. In certain cases, we will reach out to you if a login ID is already in use. You may use your current online banking password to log in. You will be required to reset your password. We will ask you to verify your identity using a text, phone call, or email. That's it! You're ready to go!

Your new account features real-time transactions, personal and business budgeting tools, instant payments, and more.

Learn more at equitybank.com/online
- ✔ **Download the App**
Download the Equity Bank mobile app from the App Store or Google Play. Once downloaded, use your ID and password to access your online banking.
- ✔ **Online Bill Pay**
Your online bill payees, scheduled payments, and recurring online bill payments will transfer to Equity Bank's Online Bill Pay. You may also use our mobile app to pay bills!
- ✔ **Apple Pay, Google Pay, Samsung Pay**
Once you receive a new Equity Bank debit card, after your current ASB&T card expires, you'll have access to mobile payment platforms. Want Apple Pay and Google Pay for your card now? Let us know. We'll be happy to order you a new Equity Bank card with full features and functions.
- ✔ **Update Loan Payments**
You may submit your payments through online banking, by calling us, by visiting the lobby or sending to any Equity Bank location, by continuing to mail to your ASB&T office, or by sending directly to:

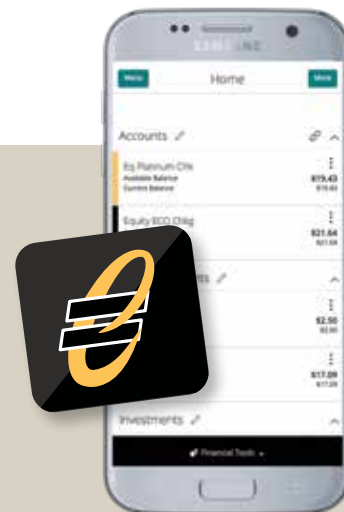
Equity Bank, PO Box 730, Andover, KS 67002

Please note: Equity Bank does not accept loan payments by credit cards or debit cards over the phone. We offer check-by-phone loan payment, or the option to visit a bank location for loan payment options.

BETTER TOOLS =

BETTER BANKING

Managing your money has never been easier with Equity Bank's online banking—the elevated online banking experience you deserve.



Your Deposit Accounts

Your current American State Bank & Trust checking account will be converted to an Equity Bank account on October 4, 2021.

Current American State Bank & Trust Account	New Equity Bank Account
Personal Checking	Essential Checking
Personal Interest Checking	Preferred Checking
Personal Money Market	Tribute Money Market
Personal Savings	ECO Savings Account
Youth Savings	ECO Savings Account
American Eagle Interest Checking	Senior Checking
Free Business Checking	Small Business Checking
Small Business Checking	Small Business Checking
Regular Business Checking	Small Business Checking
Business Checking Analysis	Commercial Checking
Business NOW	Business Interest Checking
Business Money Market	Business Ignite Money Market

Interested in a different Equity Bank checking account?
Learn more at equitybank.com/essential

- **Essential Checking.** Our no-hassle basic checking account with eStatements, online banking, and debit card.
- **Elite Checking.** Includes a bit more, all the anywhere banking tools plus ID Theft Protect, Cell Phone Protection, first order of checks free, and monthly paper statements.
- **Preferred Checking.** Our best account with Bank Local benefits. All banking tools, ID Theft Protect, Cell Phone Protect, Bank Local rewards, and more.

For a full list of features and benefits on your deposit account, please see enclosed Your Deposit Accounts booklet.

Enjoy no monthly service charges on your consumer account for three statement cycles or 90 days (whichever is less).

Checks

Please continue using your American State Bank & Trust checks until your supply runs out, or through January 4, 2022. In almost all cases, your account number will not change, and American State Bank & Trust checks will be valid until January 4, 2022. You may reorder checks at equitybank.com, or using the Equity Bank mobile app.

Electronic Payments and Deposits

When you set up future direct deposits and recurring payments, please use the Equity Bank routing number **101105354** and your existing account number.

Statements

Online statement history with ASB&T will be available within Equity Bank online banking for 18 months. ASB&T will mail you a final paper statement on or after Monday, October 4.

Equity Bank offers complimentary e-Statements on Essential and Preferred Checking.

Paper statements are available with Essential and Preferred Checking Accounts for a \$5 per month statement fee. Paper statements are available with Eco Savings Accounts for a \$5 per month paper statement fee whether statement is received monthly or quarterly.

Enjoy no monthly paper statement charges on your consumer account for three statement cycles or 90 days (whichever is less).

CDs

American State Bank & Trust certificates of deposit or individual retirement accounts will retain the same interest rate, terms and conditions until maturity.

Loans

You may notice a few enhancements to your loan statement and notices, but all American State Bank & Trust loan and mortgage accounts will remain with the same terms and conditions. If you currently remit payments using an American State Bank & Trust coupon book, continue doing so through the term of your loan.

Bank Local

Our Bank Local rewards app, by Equity Bank, is ready for use with Preferred checking accounts. Visit equitybank.com/banklocal and follow the prompts. Enter ASBEQUITY as your code!

Safe Deposit Boxes

Your American State Bank & Trust safe deposit box rent will remain the same.

Your Debit Card is Your Life. Make it your own.

Upgrade Now to a Personalized Card at No Charge! Your ASB&T card works just like an Equity Bank debit card, but you can get a free personalized card today! Stop by any Equity Bank location or visit us online to personalize your new card:
EquityBank.com/MyDesign



Resources



Customer Care Team

Let our local team help you with balance information, online banking, transition questions, and more!

Equity Bank Toll Free (888) 733-5041
Hours: 8:00 a.m. - 6:00 p.m.



Equity Bank Network

Visit one of our locations in Kansas, Missouri, Arkansas, and Oklahoma.

equitybank.com/connect/locations-and-hours



Frequently Asked Questions

For a list of answers to frequently asked questions related to this transition, please visit equitybank.com/american

Important Numbers & Contacts

Equity Bank Routing Number

101105354

Equity Bank Customer Service Center

1 (888) 733-5041

24/7 Telephone Banking

1 (800) 856-5807

Lost or Stolen Card

1 (833) 285-2284

equitybank.com

customerservice@equitybank.com



Your Banking Team



Friendly faces and familiar teammates are ready to greet you as part of the Equity Bank family! Stop by and say hello! We look forward to continuing to serve all your banking needs!



Great Bend



Great Bend



Larned



St. John



Mackville



Rose Hill



Augusta



Wichita



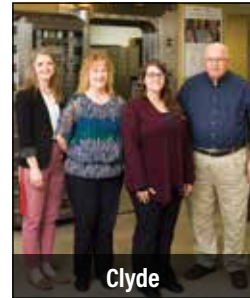
Wichita



Wichita



Belleville



Clyde



Concordia



Salina



Salina



Garden City



Garden City



Holcomb

Kansas

- | | | | |
|-------------|--------------|---------------|-----------|
| Almena | Garden City | Larned | Rose Hill |
| Andover | Great Bend | Liberal | Salina |
| Augusta | Grinnell | Mackville | St. John |
| Belleville | Hays | Neodesha | Topeka |
| Clyde | Holcomb | Norton | Wichita |
| Coffeyville | Hoxie | Overland Park | |
| Concordia | Hugoton | Pittsburg | |
| Ellis | Independence | Quinter | |

Oklahoma

- Cordell
- Guymon
- Newkirk
- Ponca City
- Tulsa

Arkansas

- Berryville
- Eureka Springs
- Harrison
- Pea Ridge

Missouri

- Blue Springs
- Clinton
- Higginsville
- Kansas City
- Knob Noster
- Lee's Summit
- Sedalia
- Sweet Springs
- Warrensburg
- Warsaw
- Windsor




equitybank.com

1 (888) 733-5041



Member FDIC

 Equal Housing Lender