

# Welcome

Your guide to community banking with Equity Bank.





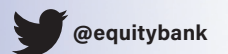
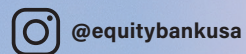
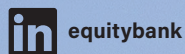
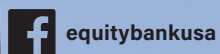
# In this booklet:

On December 6, 2021, all Security Bank of Kansas City accounts, in St. Joseph MO, 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**



[customerservice@equitybank.com](mailto:customerservice@equitybank.com)

[equitybank.com](http://equitybank.com)



For a full list of locations, please visit [equitybank.com/locations](https://equitybank.com/locations).

## Welcome to Equity Bank

Thank you for your support of Security Bank of Kansas City in St. Joseph. We're proud to serve as your community bank. On December 6, 2021, all Security Bank of Kansas City accounts will become Equity Bank accounts.

We know that building a strong local 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!).

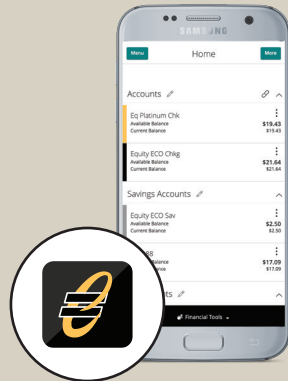
At Equity Bank, we live by our promise, We never forget it's your money. We're a community bank dedicated to going the extra mile for your family, your business, and your community. We rely on strong communities like yours as part of our foundation, and we'll continue to serve as the place to go for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

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



### 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.



### Other Benefits of Your Equity Bank Debit Card.

SecurLOCK can help you control, manage, and monitor card usage from your mobile phone. Card Swap allows you to make one payment card update for all of your favorite online services.



# Important Dates

## Friday, December 3, 2021

Security Bank of Kansas City in St. Joseph will be open for business.

### ✔ Complete Bill Payments and Mobile Deposits by December 3

Online Bill Pay transactions using Security Bank of Kansas City Online Banking must be completed by 2 p.m. on Friday, December 3. On December 6, your bill pay payees and associated payment information, including all your recurring payments, will automatically be connected to your Equity Bank account. Mobile deposits must be completed by 4 p.m. on December 3.

### ✔ Complete Transfers by December 3

Changes to existing transfers or future dated transfers will need to be completed by 9 a.m. on December 2. Same day transfers will be allowed through 4 p.m. on December 3.

Transfers will be restored at 7 a.m. Monday, December 6, at [equitybank.com](http://equitybank.com). Recurring or future dated transfers with an effective date after December 3, 2021, will occur within Equity Bank Online Banking.

## Sunday, December 5, 2021

### ✔ Activate Your Equity Bank Debit Card

We'll mail you a new Equity Bank debit card arriving in November. Watch for the envelope and continue using your Security Bank of Kansas City debit card until December 5.

On December 5, 2021 at 8 a.m. you can activate your new Equity Bank debit card! To activate and set your new PIN number please call 1-833-541-0782.

We will be open to help you with debit card questions on Sunday, December 5! If you should have any questions or experience issues when activating your new debit card, your Equity Bank team will be available to assist you at **602 Edmond Street from 1 p.m. - 5 p.m. on December 5 or by calling 888-733-5041.**

Your Security Bank of Kansas City debit card will be deactivated on December 6, 2021.

# Your Debit Card is Arriving Soon!

We'll mail you a new Equity Bank debit card in November. You can activate this card on December 5, 2021, and start using on December 6, 2021 and you'll never have to pay an ATM fee again. Your Security Bank of Kansas City debit card will be deactivated on December 6, 2021.

## Monday, December 6, 2021

Security Bank of Kansas City accounts will become Equity Bank accounts.

### ✔ Enroll in Equity Bank Online Banking

Visit [equitybank.com](http://equitybank.com) to enroll as a new user. Your past transactions, bill payments, and transfers will show in your history, and you can begin using Equity Bank's online banking.

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

Learn more at [equitybank.com/digital-banking](http://equitybank.com/digital-banking)

### ✔ 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. The payment processing for electronic bill payments will be changing. With Equity Bank Bill Online Bill Pay, funds for electronic bill payments are debited from your account on the Process Date, and sent to the payee on the following business date. On or after December 6, please review your payment schedule dates and adjust accordingly. 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, you'll have access to mobile payment platforms.

### ✔ 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 Security Bank of Kansas City in St. Joseph 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.

### ✔ Direct Deposits and Automatic Payments

Beginning December 6, Equity Bank will start processing your existing direct deposits and recurring payments. Automatic payments that are pending on your Security Bank of Kansas City account will be posted by December 5.

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.



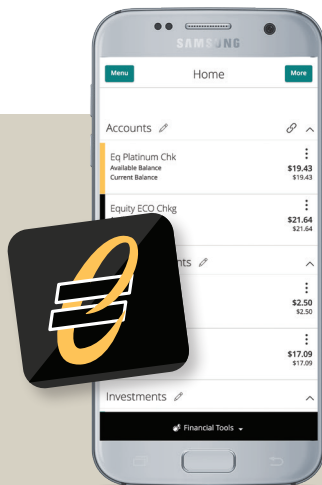
# Your Deposit Accounts

Your current Security Bank of Kansas City checking account will be converted to an Equity Bank account on December 6, 2021.

Current Security Bank of Kansas City Account	New Equity Bank Account
Green Leaf	Essential Checking
Personal Checking	Essential Checking
Gold Leaf	Elite Checking
Platinum Leaf	Preferred Checking
High & Free Checking	Preferred Checking
Interest Checking	Preferred Checking
Primetime Checking	Senior Checking
Primetime Plus Checking	Senior Checking
Personal Savings	Eco Savings
Youth Savings	Eco Savings
Health Savings Account	Health Savings Account
Holiday Club	Christmas Club
Money Market	Tribute Money Market
Veterans Checking	Essential Checking
Business Checking	Commercial Analysis Checking
Small Business Checking	Small Business Checking
Business Interest Checking	Business Interest Checking
Business Savings	Business Savings
Business Money Market	Business Ignite Money Market
Not-For-Profit Checking	Community Non Profit Checking

Interested in a different Equity Bank checking account? Learn more at [equitybank.com/essential](https://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 one statement cycle or 30 days (whichever is less).

## Checks

Please continue using your Security Bank of Kansas City checks until your supply runs out. Security Bank of Kansas City checks will be honored up to March 4, 2022. You may reorder checks at [equitybank.com](https://equitybank.com) or using the Equity Bank 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 for the prior 12 months with Security Bank of Kansas City will be available within Equity Bank online banking. Security Bank of Kansas City will mail you a final paper statement on or after Monday, December 6.

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 one statement cycle or 30 days (whichever is less).

## CDs

Security Bank of Kansas City 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 Security Bank of Kansas City loan and mortgage accounts will remain with the same terms and conditions. If you currently remit payments using an Security Bank of Kansas City 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 and Elite checking accounts. Visit [equitybank.com/banklocal](https://equitybank.com/banklocal) and follow the prompts to start using your BankLocal discounts, including ID Theft and Cell Phone protection!

## Safe Deposit Boxes

Your Security Bank of Kansas City safe deposit box rent will remain the same.

**BETTER TOOLS =**

**BETTER BANKING**

Managing your money has never been easier with Equity Bank's real time, real fast, real secure online banking. The elevated online banking experience you deserve.

# 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/locations](http://equitybank.com/locations)



## Frequently Asked Questions

For a list of answers to frequently asked questions related to this transition, please visit [equitybank.com/st-joseph](http://equitybank.com/st-joseph)

# Important Numbers & Contacts

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## Equity Bank Routing Number

101105354

## Equity Bank Customer Service Center

1 (888) 733-5041

## 24/7 Telephone Banking

1 (800) 856-5807

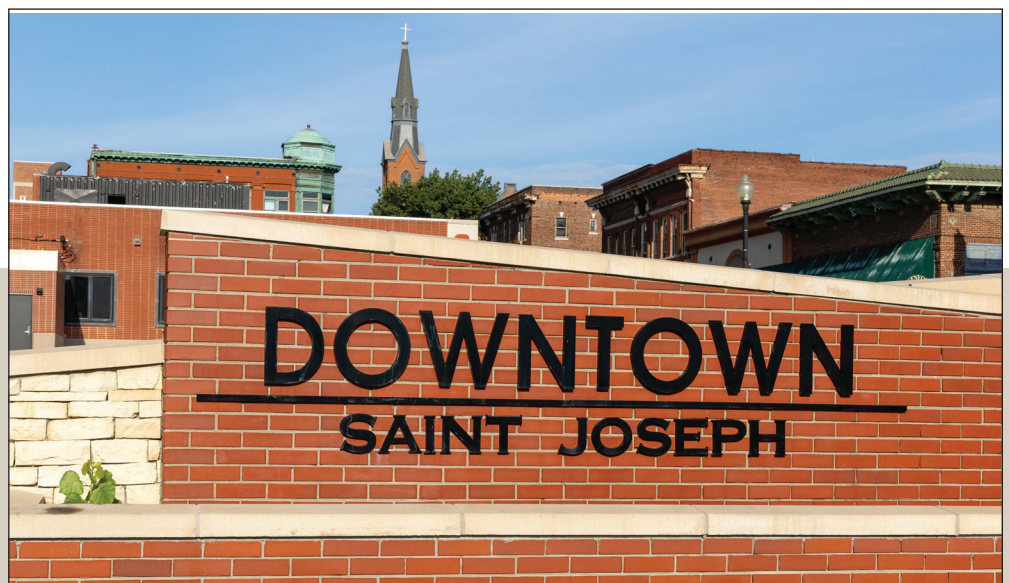
## Lost or Stolen Card

1 (833) 285-2284

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[equitybank.com](http://equitybank.com)

[customerservice@equitybank.com](mailto: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!



## Kansas

Almena	Garden City	Larned	Rose Hill
Andover	Great Bend	Liberal	Salina
Augusta	Grinnell	Macksville	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  
 St. Joseph

Sweet Springs  
 Warrensburg  
 Warsaw  
 Windsor



[equitybank.com](http://equitybank.com)

1 (888) 733-5041



Member FDIC

 Equal Housing Lender