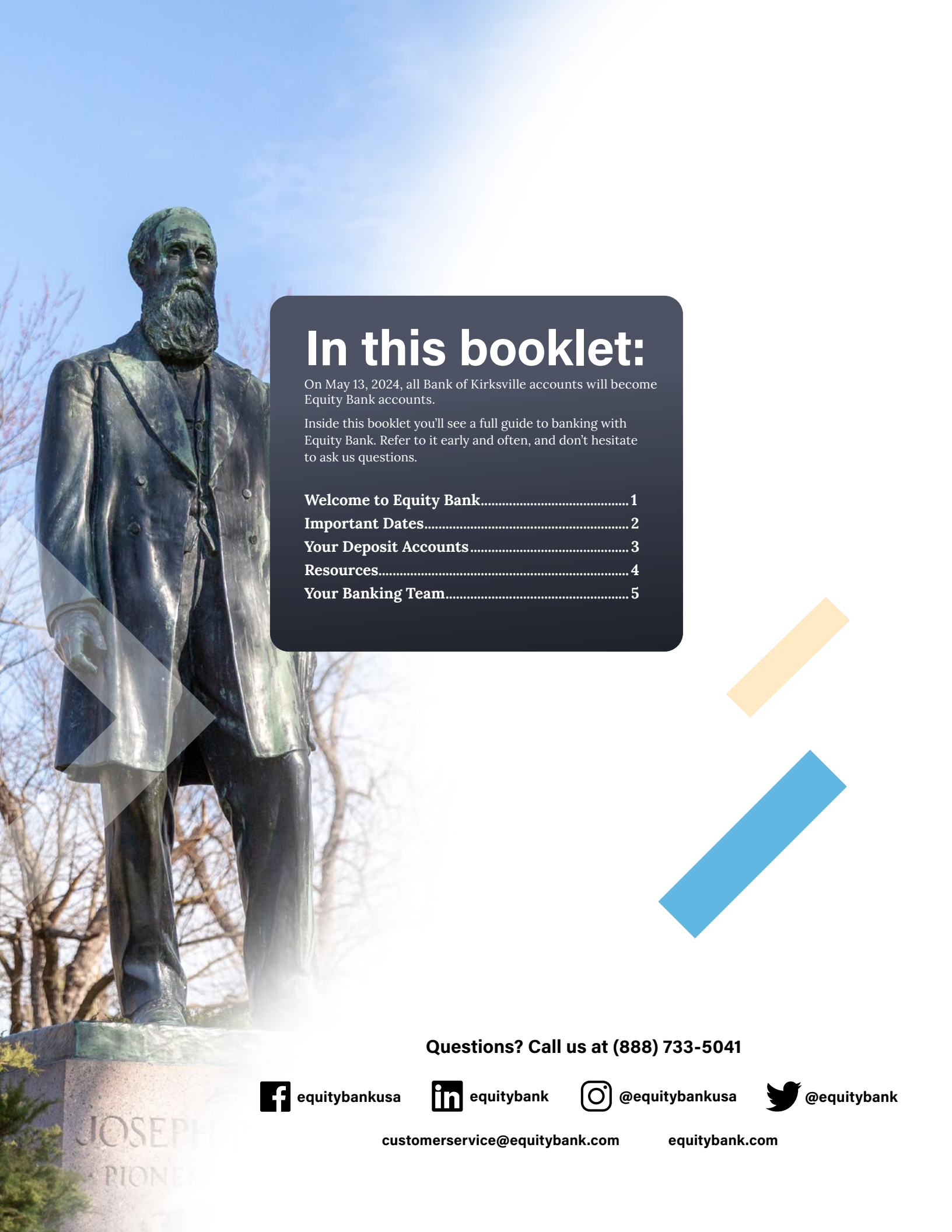


Welcome

Your guide to community banking with Equity Bank.



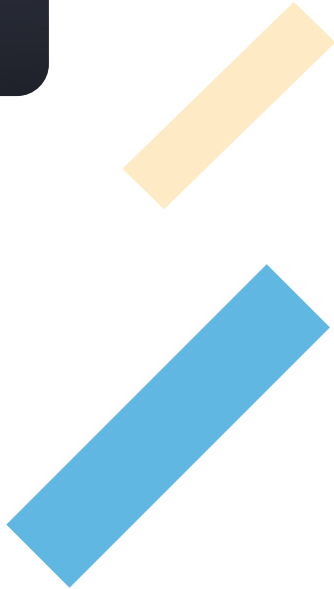


In this booklet:

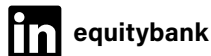
On May 13, 2024, all Bank of Kirksville accounts will become Equity Bank accounts.

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.

- Welcome to Equity Bank..... 1**
- Important Dates..... 2**
- Your Deposit Accounts 3**
- Resources..... 4**
- Your Banking Team..... 5**



Questions? Call us at (888) 733-5041



customerservice@equitybank.com

equitybank.com

JOSEPH
PIONEER



Welcome to Equity Bank

Thank you for your support of Bank of Kirksville. Your banking family just got a lot bigger! On May 13, 2024, all Bank of Kirksville 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.



*Early Pay gives you access to your direct deposit up to two days early. Equity Bank cannot guarantee if or when ACH transactions can be credited to your account early. Our ability to credit your account depends on when your payer sends information to us and on certain information transmitted in the ACH electronic file. If you don't want to be enrolled in Early Pay you can visit your local branch or call Equity Bank Customer Care Center at (888) 733-5041 to opt out.



No more ATM fees, ever.

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



Fast funds, happy wallet: Get your paycheck sooner

Equity Bank Perks Plus and Rewards checking account holders with direct deposit paychecks can now get paid up to two days early.*



Small change adds up to big savings.

Activate AutoSave, and every time you use your debit card, we'll automatically round up to the nearest dollar and put that money directly into your savings account.

Important Dates

Friday, May 10, 2024

- ✔ **Complete Bill Payments by May 10**
Online Bill Pay transactions using Bank of Kirksville Online Banking must be completed by 4:00 p.m. on Friday, May 10. On May 13, 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 May 10**
Changes to existing transfers or future dated transfers will need to be completed by 9 p.m. on May 9. Same day transfers will be allowed through 4 p.m. on May 10.

Transfers will be restored at 7 a.m. Monday, May 13, at equitybank.com. Recurring or future dated transfers with an effective date after May 10, 2024, will occur within Equity Bank Online Banking.
- ✔ **Bank of Kirksville Online Banking - View Only**
Your Bank of Kirksville online banking account and user ID will begin migrating to Equity Bank. Access to Bank of Kirksville online banking will be in view-only mode as of 4 p.m. on May 10, 2024.
- ✔ **Direct Deposits and Automatic Payments**
Your current electronic transactions, such as direct deposit, automatic payments, and ACH transactions, will be automatically matched and directed to your updated account. Before August 30th, you will need to contact each of the transaction providers to update your information to the Equity Bank routing number 101105354 and your updated account number, if applicable.
- ✔ **Continue to use your Bank of Kirksville debit card**
You will receive an Equity Bank Mastercard in the near future, but until then, continue to use your Bank Of Kirksville card.

Monday, May 13, 2024

Bank of Kirksville accounts will become Equity Bank accounts.

- ✔ **Access Equity Bank Online Banking**
Visit EquityBank.com to log into your Equity Bank Online Banking account with your current Bank of Kirksville user ID. In almost all cases, your Bank of Kirksville user ID will remain unchanged. In certain cases, we will reach out to you if a login ID is already in use. You will be required to reset your password. We will ask you to verify your identity using a text or phone call. 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 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 Bank of Kirksville office, or by sending directly to:

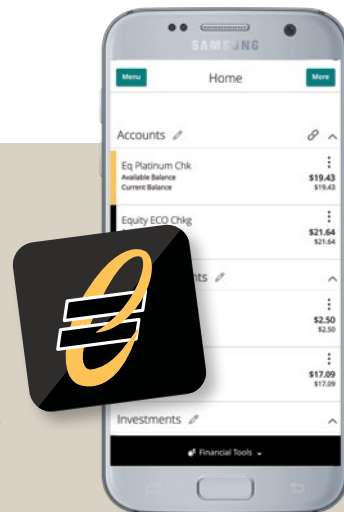
Equity Bank, PO Box 730, Andover, KS 67002

Please note: Equity Bank does not accept loan payments by credit cards or debit cards over the phone. Please 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 Bank of Kirksville checking account will be converted to an Equity Bank account on May 13, 2024.

Current Bank of Kirksville Account	New Equity Bank Account
Business Checking	Small Business Checking
Business MM	Business ECO Savings
Business Savings	Business ECO Savings
Public Checking	Public Funds Checking
Public Savings	Public Funds Savings
Public MM	Public Funds MM
Non-Profit/Org Checking	Community Checking
Non-Profit/Org Savings	Business Eco Savings
Non-Profit/Org MM	Ignite Money Market
Interest Bearing Checking	Simply Free
LTD Checking	Simply Free
Gen Gold*	Simply Free
PAL Checking	Simply Free
Regular Checking	Simply Free
Check Mate Checking	Simply Free
Electronic Debits	Simply Free
Prime Time Checking	Senior Checking
Interest Bearing Gen Gold	Perks Plus Checking
Money Market	Tribute Money Market
Regular Savings	ECO Savings
PAL Savings	ECO Savings
Christmas Club	Christmas Club

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

- **Rewards Checking.** You're in control with Rewards Checking –a supercharged account with tons of extras!
- **Perks Plus Checking.** You're covered with Perks Plus Checking –a flexible account that has your back.
- **Simply Free Checking.** You're first with Simply Free Checking –an everyday account that works for you.

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 Bank of Kirksville checks until your supply runs out, or through August 30, 2024. In almost all cases, your account number will not change, and Bank of Kirksville checks will be valid until August 30, 2024.

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

Bank of Kirksville will mail you a final paper statement on or after Monday, May 13.

Enjoy no monthly paper statement charges on your consumer account for 12 months. Customers must enroll in e-statements through Online Banking.

Equity Bank offers complimentary e-Statements on all accounts. Paper statement fee is \$5 if added to any checking account.

CDs

Bank of Kirksville 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 Bank of Kirksville loan and mortgage accounts will remain with the same terms and conditions. If you currently remit payments using an Bank of Kirksville coupon book, continue doing so through the term of your loan.

Early Pay

Equity Bank Perks Plus and Rewards checking account holders with direct deposit paychecks can now get paid up to two days early.**

Safe Deposit Boxes

Your Bank of Kirksville safe deposit box rent will remain the same.

*If you're currently participating in an annual program, such as Emergency Roadside Assistance, you will receive a letter giving you the option to continue receiving the service at the regular retail price.

Effective November 30th, 2024, members will no longer be covered by the Consumer Protection Services including but not limited to Identity Theft Protection featuring Restoration Rescue®, 90-Day Purchase Protection, Extended Warranty, Accidental Death and Dismemberment Insurance or any other insurance-based benefit. Identity Theft coverage and all monitoring services will cease for all covered members at 12:01 AM on November 30th, 2024.

Travel services will no longer be available after the termination date. If you have booked travel plans prior to that date, don't be concerned. Your current arrangements will be honored by, and you can continue to expect the same service you're accustomed to receiving.

No new travel bookings will be allowed after the termination date, and rebates will not be provided on pre-booked travel that takes place after the termination date.

Additional family members will no longer have access to the Program services. Please notify any additional family members of the change.

**Early Pay gives you access to your direct deposit up to two days early. Equity Bank cannot guarantee if or when ACH transactions can be credited to your account early. Our ability to credit your account depends on when your payer sends information to us and on certain information transmitted in the ACH electronic file. If you don't want to be enrolled in Early Pay you can visit your local branch or call Equity Bank Customer Care Center at (888) 733-5041 to opt out.

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: M-F 8:00 a.m. - 6:00 p.m.
Sat 8:00 a.m. - 12:00 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/kirksville

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!



Kirkville - Downtown



Kirkville - North



Kirkville - Walmart



Downing



La Plata



Macon



Memphis



Moberly

Kansas

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

Oklahoma

- Guymon
- Newkirk
- Ponca City
- Tulsa

Arkansas

- Berryville
- Eureka Springs
- Harrison
- Pea Ridge

Missouri

- | | |
|--------------|---------------|
| Blue Springs | Macon |
| Clinton | Memphis |
| Downing | Moberly |
| Higginsville | Sedalia |
| Kansas City | St. Joseph |
| Kirkville | Sweet Springs |
| Knob Noster | Warrensburg |
| La Plata | Warsaw |
| Lee's Summit | Windsor |




equitybank.com

1 (888) 733-5041



Member FDIC

 Equal Housing Lender