

Welcome

Your guide to community banking with Equity Bank.



In this booklet:

On August 25, 2025, all NBC Oklahoma 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



[equitybankusa](#)



[equitybank](#)



[@equitybankusa](#)



[@equitybank](#)

customerservice@equitybank.com

equitybank.com



Welcome to Equity Bank

Thank you for your support of NBC Oklahoma. Your banking family just got a lot bigger! On August 25, 2025, all NBC Oklahoma 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, Rewards, Simply Free, and Senior 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, August 22, 2025

- ✓ **Complete Bill Payments by August 22**
Online Bill Pay transactions using NBC Oklahoma Online Banking must be completed by 4:00 p.m. on Friday, August 22. Any payments scheduled to be processed after August 22 will need to be setup through Equity Bank Online Banking.
- ✓ **Complete Transfers by August 22**
Changes to existing transfers or future dated transfers will need to be completed by 9 p.m. on August 21. Same day transfers will be allowed through 4 p.m. on August 22.

Transfers will be restored at 7 a.m. Monday, August 25, at equitybank.com. Recurring or future dated transfers with an effective date after August 22, 2025, will occur within Equity Bank Online Banking.
- ✓ **NBC Oklahoma Online Banking - Access**
Your NBC Oklahoma online banking account and user ID will begin migrating to Equity Bank. Access to NBC Oklahoma online banking will no longer be available as of 4 p.m. on August 22, 2025. Please ensure to download any needed account activity and/or electronic statements that you may need prior to that time.
- ✓ **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 November 30th, 2025, 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 NBC Oklahoma debit card**
You will receive an Equity Bank Mastercard in the near future, but until then, continue to use your NBC Oklahoma card.

Monday, August 25, 2025

NBC Oklahoma 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 NBC Oklahoma user ID and password. In almost all cases, your NBC Oklahoma 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 Pay information will not transfer to your new Equity Bank account. You will need to set up payees, scheduled payments, and recurring online bill payments in Equity Bank's Online Bill Pay.
- ✓ **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 NBC Oklahoma 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 or call customer care for assistance 888-733-5041.



**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 NBC Oklahoma checking account will be converted to an Equity Bank account on August 25, 2025.

If you have this NBC Oklahoma Account	It is now this Equity Bank Account
Green Business Analysis	Analysis Checking Public Funds to Public Funds Checking
Green Savings Business	Biz Eco Savings
Green Reserve Business (MMDA)	Business Ignite
Money Market Business	Business Ignite
Green Business Interest	Business Interest Checking
IOLTA	IOLTA Checking
Green Plus (NOW)	Perks Plus
Opportunities	Perks Plus
Green Reserve (MMDA)	Prestige Money Market
Money Market Personal	Prestige Money Market
Green Prime	Senior Checking
Club Account	Simply Free Checking
Exclusive Green Checking	Simply Free Checking
Free Checking	Simply Free Checking
Free Checking Plus	Simply Free Checking
Freedom	Simply Free Checking
Green Checking	Simply Free Checking
Regular Checking	Simply Free Checking
Top Flight Checking	Simply Free Checking
Green Savings	Simply Savings
Business Economy	Small Business Checking
Free Checking Plus Business	Small Business Checking
Green Business	Small Business Checking Public Entities - Public Funds Checking
Sweep Investments	Small Business Checking
Green Plus Business (NOW)	Sole Proprietors to Sole Prop Checking Non-Profit to Community Checking Public Funds to Public Fund Int Checking

Interested in a different Equity Bank checking account?

Learn more [at equitybank.com/checking](https://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 two statement cycles or 60 days (whichever is less).

Checks

Please continue using your NBC Oklahoma checks until your supply runs out, or through November 30, 2025. In almost all cases, your account number will not change, and NBC Oklahoma checks will be valid until November 30, 2025. Your first order of checks is covered

up to \$15 through our third-party vendor. Contact your local banker for more information.

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

NBC Oklahoma will mail you a final paper statement on or after Monday, August 25.

Equity Bank offers complimentary e-Statements on all accounts. Paper statement fee is \$5 if added to applicable checking account. See "Your Deposit Accounts" booklet for details.

Loans

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

Early Pay

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

Safe Deposit Boxes

Your NBC Oklahoma safe deposit box rent will remain the same.

CDARS and ICS Accounts

Intrafi CDARS and ICS accounts will have no changes.

CDs

Transaction Limitations

At maturity you will no longer be allowed to make deposits into your certificate of deposit or conduct any withdrawals of the principal balance without incurring the disclosed early withdrawal penalty.

Minimum Balance Requirement

Effective August 25, 2025, the minimum balance requirement to maintain your account will no longer apply.

Minimum Balance to Obtain the APY Disclosed

Effective August 25, 2025, the minimum balance to obtain the annual percentage yield will no longer apply. Your certificate of deposit will earn the disclosed annual percentage yield on the entire balance.

18-Month Individual Retirement Account Variable Rate

At maturity your certificate of deposit will no longer be a variable rate but will convert to a fixed rate. Prior to maturity, you will receive a renewable certificate of deposit disclosure that will let you know how to obtain information on the new rate.

Club and Opportunities Accountholders

Your club and opportunities benefits, including any insurance, provided in your program will terminate effective August 25, 2025. This program has been discontinued and the benefits will no longer be available. There is nothing you need to do on your part.

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/nbc

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!



Altus - Main



Altus - Sequoyah



Alva



Enid



Kingfisher



Oklahoma City - Penn



Oklahoma City - Western

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

Altus
Alva
Enid
Guymon
Kingfisher
Newkirk
Oklahoma City
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



EQUITY
BANK

equitybank.com

1 (888) 733-5041



Member FDIC



Equal Housing Lender