

Welcome

Your guide to community banking with Equity Bank.





In this booklet:

On February 17, 2026, Frontier Bank 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



equitybankusa



equitybank



@equitybankusa



@equitybank

customerservice@equitybank.com

equitybank.com



Thank you for your support of Frontier Bank. Your banking family just got a lot bigger! On February 17, 2026, all Frontier Bank 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.

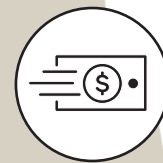


*Early Pay gives you access to your direct deposit up to two days early. Equity Bank cannot guarantee if or when ACH transactions can be credited to your account early. Our ability to credit your account depends on when your payer sends information to us and on certain information transmitted in the 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

Monday, February 9, 2026

- ✓ **Complete Bill Payments by February 9**
Online Bill Pay transactions using Frontier Bank Online Banking must be completed by 5:00 p.m. on Monday, February 9. After February 9, no new payments may be scheduled through Frontier Online Banking. Any payments previously scheduled to be processed after February 9 will be processed on the scheduled date, including recurring payments. Starting February 17, new payments may be scheduled through Equity Bank Online Banking.

Friday, February 13, 2026

- ✓ **Complete Transfers by February 13**
Changes to existing transfers or future dated transfers will need to be completed by 9 p.m. on February 12. Same day transfers will be allowed through 4 p.m. on February 13.

Transfers will be restored at 7 a.m. Tuesday, February 17, at equitybank.com. Recurring or future dated transfers with an effective date after February 13, 2026, will occur within Equity Bank Online Banking.
- ✓ **Frontier Bank Online Banking - Access**
Your Frontier Bank online banking account and user ID will begin migrating to Equity Bank. Access to Frontier Bank Online Banking will no longer be available as of 4 p.m. on February 13, 2026. 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 June 30, 2026, 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 Frontier Bank debit card**
You will receive an Equity Bank Mastercard in the near future, but until then, continue to use your Frontier Bank card.

Tuesday, February 17, 2026

Frontier Bank 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 Frontier Bank user ID and password. In almost all cases, your Frontier Bank user ID will remain unchanged. In certain cases, we will reach out to you if a login ID is unavailable. 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.

Please use this as an opportunity to update your contact information with Frontier Bank before it converts over to Equity Bank in February.

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.
- ✓ **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 Frontier Bank 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 Frontier Bank checking account will be converted to an Equity Bank account on February 17, 2026

If you have this Frontier Bank Account	It is now this Equity Bank Account
Personal Accounts	
Frontier Checking	Simply Free Checking
Frontier Free	Simply Free Checking
Frontier Interest Checking	Rewards Checking
Frontier Premier Checking	Rewards Checking
Frontier Savings	Simply Savings
Frontier Kids Club	Simply Savings
Companion Money Market	Prestige Money Market
Money Market	Prestige Money Market
Premier Money Market	Prestige Money Market
Business Accounts	
Frontier Business Interest Checking*	Small Business Checking
Frontier Commercial*	Small Business Checking
Frontier Business*	Sole Proprietors to Sole Prop checking Non-Profit to Community Checking Small Business Checking
Frontier Savings*	Business Eco Savings
Money Market Business*	Business Ignite MMDA
Companion Money Market	Business Ignite MMDA
Premier Money Market	Business Ignite MMDA
IOLTA or Client Trust Accounts	IOLTA Checking

*Public Funds Accounts

The following accounts used for Public Funds will become Public Funds Checking with Equity Bank: *Frontier Business Interest Checking, Frontier Commercial, Frontier Business, Frontier Checking, Frontier Free, Frontier Interest Checking, & Frontier Premier Checking.* *Frontier Savings* used for Public Funds becomes *Public Funds Savings* with Equity Bank. *Money Market Business* and *Money Market* used for Public Funds becomes *Public Funds MMDA* with Equity Bank.

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 two statement cycles or 60 days (whichever is less).

Checks

Please continue using your Frontier Bank checks until your supply runs out, or through June 30, 2026. In almost all cases, your account number will not change, and Frontier Bank checks will be valid until June 30, 2026. Your first order of checks is covered up to \$25 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

Frontier Bank will mail you a final paper statement on or after Tuesday, February 17.

Equity Bank offers complimentary e-Statements on all accounts.

Loans

All Frontier Bank loan and mortgage accounts will remain with the same terms and conditions. If you currently remit payment using a Frontier Bank 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 Frontier Bank safe deposit box rent will remain the same.

CDARS and ICS Accounts

Intrafi CDARS and ICS accounts will have no changes.

Health Savings Accounts

Information regarding your account and HSA debit card will be shared via a separate mailing.

Heritage Club and Kids Club

Customers enrolled in Heritage Club or Kids Club will continue to enjoy the benefits of these programs.

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, Oklahoma, and Nebraska.

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/frontier

Important Numbers & Contacts

Equity Bank Routing Number

101105354

Equity Bank Customer Care 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!



Falls City



Lincoln - Glynoaks



Lincoln - O Street



Madison



Norfolk



Omaha



Pender

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
Enid
Guymon
Kingfisher
Newkirk
Oklahoma City
Ponca City
Tulsa

Arkansas

Berryville
Eureka Springs
Harrison
Pea Ridge

Missouri

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

Nebraska

Falls City
Lincoln
Madison
Norfolk
Omaha
Pender



EQUITY BANK

equitybank.com

1 (888) 733-5041



Member FDIC



Equal Housing Lender