

Welcome to BankNorth! We look forward to serving you, your family and your business for years to come. To ensure that your transition as smooth as possible, we've included the following dates, times and information that will be important to remember.

BankNorth Hours of Service (Lobby and Drive-Up)

Effective September 17, 2018

Warner Location

Monday - Friday 8:00 am – 4:00 pm

Aberdeen (Ken's SuperFair Foods) Location

Monday - Friday 9:00 am – 5:00 pm

Saturday 9:00 am – 12:00 pm

Transaction cutoff for all deposit accounts will be 4:00 pm Monday thru Friday. All Saturday transactions will be effective the following business day. Detailed information describing each of the account products and services is listed below.

Deposit Accounts

First State Bank of Warner checking and savings products have been matched to a similar product currently offered at BankNorth. First State Bank of Warner will produce a final statement for your checking and savings accounts as of September 14, 2018. Your accounts will be converted as follows:

Basic Checking, Business Basic Checking, and Senior Checking Account will convert to *BankNorth Regular Checking*.

NOW Account, Non-Consumer NOW Account, Super NOW, Elite Checking and Non-Consumer Elite Checking will convert to *BankNorth NOW Account*.

Money Market Account and Business Money Market Account will convert to *BankNorth Money Market Deposit Account*.

Passbook Savings, Passbook Savings Account for Minors and Business Passbook Savings Account will convert to *BankNorth Regular Savings*.

Certificate of Deposit terms will remain the same.

Check blanks

Continue to use your First State Bank of Warner checks until your supply is exhausted. Any check blanks ordered through our bank after that time will be updated with the BankNorth logo and routing number.

Online Banking

If you would like to enroll in BankNorth online banking and bill pay please log into ibanknorth.com. Enrollment will be available on September 17, 2018. Customers currently enrolled with First State Bank of Warner will receive an email in mid-August explaining when online services and access will cease.

Mobile Banking

Mobile banking is also available. This product allows you to view accounts, make transfers, pay bills and make mobile check deposits. This product is located in the App Store as BankNorth.

ATM and Debit Card

If you currently have an ATM or Debit card you will receive a replacement card in the mail prior to September 14, 2018. If you do not receive your new BankNorth card by that date please contact us. Your new card can be activated as soon as it's received, however, you cannot begin to use the new card until 4:00 a.m. Monday, September 17. At that time your First State Bank of Warner card will no longer be active.

Automatic Payments and Direct Deposits

Your routing number will be changed to **091305044** effective September 17, 2018. If you currently have direct deposits or automatic payments credited to or deducted from your account, these transactions will continue to go through smoothly. However, when setting up any future payments or direct deposits, you will need to provide these companies with your account number and the new routing number.

Application of Loan Payments

Payments will be applied first to any late charges, second to any accrued unpaid interest, third to principal, and last to any unpaid collection costs.

FDIC Insurance

FDIC insurance covers a depositor's account in any bank up to \$250,000. Therefore, if, as a result of the transaction, you will have funds on deposit at BankNorth in excess of \$250,000, you should pay particular attention to this paragraph. In accordance with Section 8(q) of the Federal Deposit Insurance Act, in a transaction such as this, where the deposits of one financial institution are transferred to another financial institution, separate insurance on the transferred deposits will continue for six months after the date of transfer or, in case of time deposits, the earliest maturity date after the expiration of the six month period. In other words, if the transfer of deposits from First State Bank of Warner to BankNorth causes your deposits at BankNorth to exceed \$250,000, your excess deposits will be insured by the FDIC for six months from the date the transaction takes effect, or, in the case of time deposits, the earliest maturity date after the six month period. Please contact one of our offices if your deposits at BankNorth will exceed \$250,000 as a result of the transaction or if you have any questions.

More Questions or Concerns?

If you have any questions or concerns please contact us in Warner 605-225-9605 or in Aberdeen 605-225-1400. We look forward to building our banking relationship with you.