



★ WELCOME TO SPIRIT OF TEXAS BANK

As you may know, Citizens State Bank joined forces with Spirit of Texas Bank last fall, and we are thrilled to soon welcome you to the Spirit of Texas Bank family. The transition of your Citizens State Bank account to Spirit of Texas Bank will begin on July 24 and be completed on July 26, 2020.

★ WHAT DOES THIS MEAN FOR YOU?

We are working hard to make your transition to Spirit of Texas Bank as seamless as possible. For your convenience and peace of mind, this **Important Information Guide** highlights certain changes and addresses key questions you may have about what to expect in the coming weeks. Please review it thoroughly in order to continue banking with as little disruption as possible.

IMPORTANT INFORMATION GUIDE

Most account numbers will remain unchanged. If you are affected by an account number change, you will be notified with a separate communication.

ACCOUNT NUMBERS AND STATEMENTS

- Your final statement from Citizens State Bank will include transactions through July 24, 2020. Transactions after that date will appear on your new Spirit of Texas Bank account statement.
- Your Spirit of Texas Bank account statements and notices will have an updated look after conversion.

ONLINE BANKING AND BILL PAY

- Your current access to the Citizens State Bank online banking system will end on July 24, 2020.
- You will be able to log in to your Spirit of Texas Bank online banking account beginning at 8 a.m. on Monday, July 27, 2020, at our website, www.sotb.com.
- One-time and recurring payments set up through your Citizens State Bank bill pay will continue to post; however, you will be unable to initiate new payments through Citizens State Bank's online bill payment system starting approximately one week before the conversion. You will be able to log in to Spirit of Texas Bank's online bill payment on Monday, July 27, 2020.
- Electronic banking services may be limited or restricted between July 24 and July 27, 2020.

MOBILE BANKING AND MOBILE DEPOSITS

- After signing up for Personal Online Banking, download one of our free mobile apps for iPhone® or Android™ devices from the appropriate app store under "Spirit of Texas Bank."
- This free app also includes consumer Mobile Deposits. Please contact your local branch on or after July 27, 2020, if you need enrollment assistance.

ATM/DEBIT CARDS

- You can continue to use your Citizens State Bank ATM/debit card through July 24, 2020. You will receive a new Spirit of Texas Bank ATM/debit card approximately one week ahead of the transition, and you can begin using this card on July 27, 2020.

- ATM/Debit card usage may be limited or restricted between July 24 and July 27, 2020, so you are encouraged to plan accordingly to meet your cash needs during that weekend.
- If you use your debit card for automatic payments from your account, please provide your new card number to those businesses in time to be effective on July 27, 2020. Your Citizens State Bank card number will no longer be valid after July 24, 2020.
- Spirit of Texas Bank belongs to the Allpoint Surcharge-Free ATM Network, giving you access to 55,000 surcharge-free ATMs across the United States and five other countries around the globe. Please visit our website to access a locator tool to find these ATMs near you. You can also download the Allpoint app to locate surcharge-free ATMs on the go. In addition, Spirit of Texas Bank does not charge for ATM transactions at other banks; however, the other bank may assess a transaction fee. Citizens State Bank belonged to the MoneyPass network, which will no longer be utilized once your account is converted to Spirit of Texas Bank.

PAPER CHECKS

- Unless your account number changes, you may continue to use your existing checks and deposit slips until they are gone. When you get low on your current check supply, please visit your local Spirit of Texas Bank branch to order new checks, which will be updated with Spirit of Texas Bank's routing number.
- If you order checks from a third party, we encourage you to update your next check order with Spirit of Texas Bank's routing number: 113106985.

BRANCH LOCATIONS

- Citizens State Bank branches will have alternative operating hours during the weekend of July 24, 2020, to accommodate conversion activities. Temporary hours will be posted at each branch location in the weeks leading up to conversion weekend.

LOANS

- The terms of your loan(s) will remain the same.
- You will soon begin receiving a monthly loan statement which will provide instructions about how to make your loan payments.

- Loan payments can be made at any Spirit of Texas Bank location beginning July 27, 2020, or online via our Payment Portal at www.sotb.com. You can also mail payments on or after July 27, 2020, to:

Spirit of Texas Bank – Loan Operations
625 University Dr. East
College Station, TX 77840

SAFE DEPOSIT BOXES

Terms and conditions of existing safe deposit box rentals will remain unchanged. Please contact your local branch for terms of new rentals after July 27, 2020.

DIRECT DEPOSIT AND ACH DEBITS

Your direct deposits and withdrawals will be forwarded to Spirit of Texas Bank for at least 60 days following conversion. After 60 days, ACH items delivered via the Citizens State Bank routing number may be returned.

We recommend that you provide your employer and other merchants who credit or debit your account via ACH Spirit of Texas Bank's routing number, and if applicable, your new account number. Spirit of Texas Bank's routing number is 113106985.

This routing number will be effective as of July 27, 2020.

SPIRIT OF TEXAS BANK LOCATIONS AND HOURS

<https://www.sotb.com/locations.aspx>

CDs AND IRAs

Interest rates now in effect for your CDs and IRAs will remain unchanged until your renewal date. At that point, rates may change to reflect current market conditions.

BUSINESS DEPOSITS

If you use Treasury Management Services, you will be contacted separately regarding transition of your services.

CLIENT SERVICES

If you have questions regarding the transition to Spirit of Texas Bank or need additional assistance, please contact your local branch or call us at 800-989-2956.

Representatives available
Monday–Friday, 8 a.m. – 5 p.m.



SPIRIT OF TEXAS BANK

TEXANS HELPING TEXANS



SIGNING IN TO YOUR NEW ONLINE BANKING ACCOUNT

With the Spirit of Texas Bank Online Banking System (called NetTeller) and Bill Pay, you can access your accounts anytime to monitor activity, transfer funds,* pay bills, and more. You can begin using the Spirit of Texas Bank Online Banking Service with Bill Pay on Monday, July 27, 2020. If you use Online Banking Alerts, you will need to recreate them once you've signed in to Online Banking. To access online banking, please visit www.sotb.com.

*Fees may apply.



PERSONAL ONLINE BANKING ACCOUNT VIEW



STEP ONE

On Monday, July 27, 2020, go to www.sotb.com.

Most User IDs will remain unchanged. If you are affected by a User ID change, you will be notified with a separate communication.

From the home page, click **Online Banking** in the upper right corner. Enter your User ID in the Online Banking pop-up box, then press the **LOGIN** button.

This will bring you to the login page for NetTeller. **The initial password will be the last four digits of the enrolled user's Social Security or Tax ID number.**



STEP TWO

Set up your password

The next couple of steps will walk you through easily completing enrollment by selecting a Personal Identification Image, recording personal security questions, and establishing a personalized password. Passwords must meet the following criteria:

- Be between 8 and 25 characters
- Contain at least 1 special character (characters allowed + _ ~ ! @ \$ % *)
- Contain at least 1 letter
- Not match or contain your User ID
- Contain at least 1 number
- Not match a previously used password

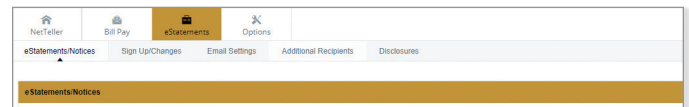
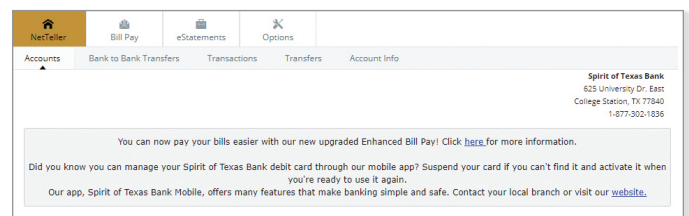


STEP THREE

LOGON HOME PAGE & DASHBOARD

Once logged in, several tabs are available:

- **NetTeller** gives you basic online banking functionality.
- **BillPay** lets you set up online bill payments. Your current payees will be transferred to our bill pay system, but please verify the accuracy of this information as soon as possible beginning July 27, 2020.
- **eStatements** enables you to enroll for eStatements.
- **Options** helps you manage your online banking access, account displays, set up alerts, manage your ATM/debit card, enroll in Mobile Banking, and perform several other self-service functions.



STEP FOUR

Mobile Banking

To sign up for Mobile Banking, you must be enrolled in personal online banking. Visit the **Options** tab within NetTeller to enroll in Mobile Banking. Once enrolled, be sure to download the Spirit of Texas Bank Mobile app from your App Store, and follow the instructions for logging in from your mobile device.

