



May 24, 2022

Dear Equity Bank Customer,

We are pleased to announce that United Bank & Trust will acquire the Belleville, Clyde and Concordia locations of Equity Bank on June 27, 2022. United Bank & Trust, headquartered in Marysville, has deep roots in Marshall, Nemaha, Brown, Clay, Washington, Cloud and Riley counties. We are currently located in nine Kansas communities and are proud to add these locations to the list of communities we serve.

Equity Bank and United Bank & Trust employees have been working together to make the transition as smooth as possible. As a customer of the Belleville, Clyde or Concordia location of Equity Bank, here is what you can expect:

- These Equity Bank locations will close on Friday, June 24th and will reopen as United Bank & Trust at 8:00 am on Monday, June 27th. Employees will be available at the phone numbers listed below Saturday, June 25th from 9:00 am until 1:00 pm.
- On Saturday June 25th, your accounts will be transferred to United Bank & Trust. Specific information regarding this transition is included on the Welcome insert. You can find details about our accounts, terms and conditions and other disclosures in the *Your Deposit Account* booklet included in this mailing.

Please read through the enclosed information. If you have any questions about your account or the services offered by United Bank & Trust, contact us at 785-562-4312. The staff at these three locations or any United Bank & Trust location will be happy to answer your questions.

Welcome to United Bank & Trust. We look forward to serving you.

Sincerely,

A handwritten signature in black ink, appearing to read 'L. Wolfe'.

Leonard Wolfe
President & CEO
United Bank & Trust

Enclosures

Belleville
1404 28th St
785-527-2213

Clyde
413 Washington
785-446-3311

Concordia
302 W 6th St
785-243-2000

WELCOME

Belleville, Clyde
& Concordia*

Important details regarding your new United Bank & Trust account

*Locations and hours will remain the same

IMPORTANT NUMBERS

Routing Number - 101115030

Express Phone Banking - 800-553-1781

Card Activation - 800-992-3808

United Bank & Trust Operations - 785-562-4312

Debit Cards

Your debit card is scheduled to arrive the week of June 20th. You will need to activate your debit card prior to use by following the instructions that are provided with the card.

Checks

Your new checks are scheduled to arrive in your mailbox the week of June 20th. You will receive a starter pack of 25 checks and deposit slips. Bring your Equity Bank checks to any UBT location to receive \$30 off an order of your choice of check styles. Senior Checking account customers will receive a full order of checks.

Loans

Unless notified otherwise, your loans will be transferred to United Bank & Trust.

IMPORTANT! If another institution is initiating a payment on your behalf, you will need to notify them of the new account number and routing number AFTER June 24th.

Direct Deposit/Electronic Debit Payments

To set up future Direct Deposits and Electronic debits, use our routing number 101115030 with your new account number. If you have existing direct deposits and electronic payments, you will need to reach out to the Company to provide them with new account information. If you need assistance with these changes, please contact your local branch.

Deposit Account Numbers

Most account numbers will change. Your new account number will start with a 7 plus zeros added to the beginning of your existing account number to make 10 digits. (i.e. 123456 will be 7000123456; 123456789 will be 7123456789.) The new account number will be noted on the starter check order sent to checking account customers.*If you have a 10 digit account number it will NOT change.

Statements

Your final statement from Equity Bank will include transactions through June 24, 2022. Equity Bank Elite and Preferred Checking customers will receive their first United Bank & Trust statement as of July 1st and will be exempt from service charges until the statement cycle that begins August 2nd. All other checking accounts will receive their first statement in July and will be exempt from service charges until August. Savings accounts are exempt from service charges until Sept. 30, 2022.

Electronic Banking

United Bank & Trust has a full suite of Online and Mobile Banking products to help you manage your accounts. You will receive a mailing in a few weeks that will provide additional details on signing up with United Bank & Trust's electronic banking services.



United
Bank & Trust

Member
FDIC

Call Us!

Beattie: 785-353-2298

Belleville: 785-527-2213

Clay Center: 785-632-3171

Clyde: 785-446-3331

Concordia: 785-243-4000

Linn: 785-348-5521

Manhattan: 785-537-4500

Marysville: 785-562-2333

Sabetha: 785-284-2187

Seneca: 785-336-2123

Washington: 785-325-2202

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*We do what's right for our customers,
regions, and our team members.”*

~ Leonard Wolfe, President & CEO, United Bank & Trust

More Important Information!

Use this table to see what your Equity Bank account will be converted to.

Consult the 'Your Deposit Accounts' booklet for complete details on each United Bank & Trust account.

Equity Bank account	United Bank & Trust account
Elite Checking	Premier Checking
Essential Checking	Foundation Checking
Preferred Checking	Premier Checking
Senior Checking	Legacy Checking
Ignite MMDA	MMDA Personal
Tribute MMDA	MMDA Personal
Equity ECO Savings	Personal Savings*

*Savings accounts where the Primary account holder is under the age of 18 will be moved to our Youth Savings product after June 27th.

Branch Transactions	4 pm
Mobile Deposits \$1,000 or less	5 pm
Mobile Deposits over \$1,000	4 pm
ATM Withdrawals	6 pm
Debit Card Transactions	6 pm
Ubankonline Same Day Transfers	5 pm
Incoming Wires	4 pm
Outgoing Domestic Wires	2 pm
Outgoing Foreign Wires	1 pm

Please Note our Cut Off Times

Certificates of Deposit

The current rate and maturity of your Certificate of Deposit account or IRA will not change.

Consult the 'Your Deposit Account' booklet for complete details for new Certificate of Deposit terms.

IRAs

Your IRAs will be transferred to United Bank & Trust. An IRA Specialist will reach out to you after June 27th to discuss your IRA Plan. Transactions through June 24th will be reported to you by Equity Bank on forms 5498R and 1099R in 2023. Transactions after June 24th will be reported to you by United Bank & Trust in 2023.

FDIC Insurance

If you have accounts with United Bank & Trust and Equity Bank, your accounts will continue to be insured separately until December 26, 2022. Certificates of Deposit issued by Equity Bank are insured until the earliest maturity date after December 26th. If you have questions about FDIC coverage, please contact a Personal Banker at your local branch.

Express Phone Banking

1-800-553-1781 is available to all customers. The system will prompt you to enter your new 10 digit account number. You will then be asked for your personal identification number (PIN). Your initial PIN is the last four digits of your social security number. For security reasons, you will be required to change your PIN the first time you use the system.

Where to find us

722 Main St
Beattie, KS 66406

1404 28th St
Belleville, KS 66935

502 Lincoln Ave
726 West Crawford
Clay Center, KS 67432

413 Washington
Clyde, KS 66938

2010 Lincoln
302 W 6th
Concordia, KS 6690

300 4th St
Linn, KS 66953

221 N 4th St, Suite A
Manhattan, KS 66502

823 Broadway
203 N 18th
Maysville, KS 66508

935 Main St
105 S Washington
511 Paramount
Sabetha, KS 66534

502 Main
602 North St
Seneca, KS 66538

229 C St
Washington, KS 66968

ubankonline.com



We're online! Visit our website for a complete list of branches, office hours, phone numbers, and ATM locations.

Important Dates

The date for conversion of your Equity Bank account to United Bank & Trust is fast approaching. Here is a list of things to remember for the weekend of June 24th.

Friday, June 24, 2022

Online bill payments

Online bill payments using your Equity Bank account can be initiated until 4:00 pm on Friday June 24th. Scheduled payments after June 24th will not be completed.

Make sure to record all payment information (Payee, Address, Account Number) from Equity Bank's bill pay site prior to June 24th so that you can enter the information into United Bank & Trust's Upay – Bill Pay site on June 27th.

Online transfers and Mobile Deposits

Online transfers and Mobile Deposits made prior to 6:00 pm on June 24th will be processed by the end of the business day. Transfers scheduled to be completed after June 24th will need to be re-scheduled through United Bank & Trust's online banking.

Statements

You will continue to access your previous Equity Bank account statements using your existing Equity Digital Banking user ID and password. Access will continue through October 31, 2022. Use these statements to make a list of automatic payments that you receive.

Debit Cards

Your United Bank & Trust debit card was mailed May 31st. Continue to use your Equity Bank debit card through June 24th. Once activated, your United Bank & Trust debit card can be used beginning at 6:00 pm CST on June 24th. Remember to update your card number with any Merchant site your card is saved on.



Monday, June 27, 2022

Enroll in Online Banking

Visit Ubankonline.com to enroll in United Bank & Trust's internet banking service. See the enclosed brochure for information on our Online Banking and Mobile Banking products and services. Don't have a computer? Enrollment is available using our UBT Mobile app.

Download our UBT Mobile App

Download the UBT Mobile app from the App Store or from Google Play. Your Username and password are the same for both Ubankonline.com and UBT Mobile.

Enroll in UPay-Pay Bills

Click on UPay-Pay Bills on Ubankonline.com or Transfer & Pay on the UBT Mobile app to enroll. Once enrolled, set up your billers and begin to schedule payments. You can also set up Account to Account transfers and register to send money with Zelle®.

See helpful videos and tutorials about all of our online services on our Education Center link located at the bottom of Ubankonline.com.

Add Debit Cards to MyCards

Use the UBT Mobile app to take control of your cards and track spending. Tap My Cards under Quick Links on UBT Mobile and add your new United Bank & Trust debit card. Use My Cards to easily add the card to Apple Pay and Google Pay.

Update Direct Deposit and Automatic Payments

Update your direct deposits and automatic payments to our routing number – 101115030 – and your new account number, which is found on your check order. We have included an authorization form with this mailing. Contact your local United Bank & Trust location for assistance. Current direct deposits and automatic payments will be routed to United Bank & Trust until September 30, 2022.



We want to make the transition from Equity Bank to United Bank & Trust as smooth as possible. Switching direct deposits and automatic payments to United Bank & Trust will require new authorizations to be completed with the new routing number and account number. Here are a few ways to accomplish this:

- Log in to your account with the company and make the change. Some companies require the account to go through an account verification process before you can use it.
- Use the attached authorization form: complete the company information including your account number with the company, add your new United Bank & Trust account number and the account name, and then sign and deliver to the company.
- Contact the company directly to request a change to the routing number and account number.

Please be sure to start making these changes after June 24th. Transactions using your Equity Bank account occurring after June 24th will be re-routed to United Bank & Trust until September 30, 2022. If you need assistance with these changes, please visit any of our United Bank & Trust locations after June 27th and one of our staff will be happy to assist.

In order to determine who you need to contact, look for automatic payments and credits posted to your account in the past few months. Here is a list of companies you may pay or receive payments from:

Farm Service Agency (FSA)	contact your local office
KPERS	888-275-5737
Social Security Admin – Salina Office	877-405-3494
Blue Cross Blue Shield of Kansas	800-432-3990

Utilities:

• Black Hills Energy	888-890-5554
• City of Belleville	785-527-2288
• City of Clifton	785-455-3711
• City of Clyde	785-446-3300
• City of Concordia	785-243-2670
• EcoWater of NCK	785-243-1602
• Evergy	800-383-1183
• Kansas Gas Service	800-794-4780
• Prairie Land Electric	785-243-3381
• Rolling Hills Electric	800-530-5572
• Twin Valley Telephone	800-515-3311

Remember to update payment account information with the following:

Credit Card companies
Cellular Phone providers
Life, Home, Auto and other Insurance companies



Date: _____

Company Name: _____

Company Address: _____

City, State, Zip: _____

Account Number with Company: _____

RE: Authorization to Change Automatic ACH Credit and/or Debit account information

I hereby authorize the above listed Company to change the account information listed in my previous authorization to the following:

United Bank & Trust Routing Number: 101115030

United Bank & Trust Account Number: _____

Account Name: _____

Please contact me at phone number _____ if you have any questions regarding this authorization.

Customer Signature

Date

Customer Name - Printed

Redirection of Payroll Direct Deposit

Name: _____

Address: _____

City/State/Zip: _____

Social Security Number: _____

Employee Number (If Applicable): _____

I, _____, authorize the direct deposit of my payroll check to be changed from my current bank account # _____ at Equity Bank to my **United Bank & Trust** account(s):

Checking	Savings	Account Number	Amount/Percent to be Deposited
<input type="checkbox"/>	<input type="checkbox"/>	_____	_____
<input type="checkbox"/>	<input type="checkbox"/>	_____	_____

Effective Date: _____

ABA Routing Number: 101115030

Signature: _____

Date: _____

*Attach a voided check from the UBT account. (Contact United Bank & Trust to obtain check if no checks were ordered or have not yet been received.)



Certificate of Deposit Rates

Certificate of Deposit			IRA		
Term	Interest Rate	Annual Percentage Yield	Term	Interest Rate	Annual Percentage Yield
60 months	.45%	.45%	60 months	.45%	.45%
48 months	.35%	.35%	48 months	.35%	.35%
36 months	.30%	.30%	36 months	.30%	.30%
30 months	.25%	.25%	30 months	.25%	.25%
24 months	.25%	.25%	24 months	.25%	.25%
18 months	.20%	.20%	18 months	.20%	.20%
12 months	.20%	.20%	12 months	.20%	.20%
182 Days	.10%	.10%	182 Days	.10%	.10%
91 Days	.05%	.05%	91 Days	.05%	.05%
Pay Yourself	.20 %	.20%	12 month	.45%	.45%
First variable	.45% auto*	.45% auto*	variable		

Interest compounds quarterly. Minimum balance of \$500 to open. Withdrawal of interest will reduce earnings. Early withdrawal penalties apply. See the Truth in Savings section of the *Your Deposit Accounts* brochure for complete details.
 *Earn .25% interest adjustment when making an auto deposits of at least \$50 per month.

Savings Account Rates

Account	Minimum Balance to Earn Interest	Interest Rate	Annual Percentage Yield (APY)
Premier Savings	\$1	.15%	.15%
Personal Savings	\$1	.10%	.10%
Youth Savings	\$1	.10%	.10%
Christmas Club*	\$1	.10%	.10%
Treasury Savings	Below \$25,000.00	.10%	.10%
	\$25,000.00 - \$99,999.99	.10%	.10%
	\$100,000.00 - \$249,999.99	.15%	.15%
	\$250,000.00 and over	.20%	.20%

Variable rate accounts; rate may change. Interest is paid quarterly. Minimum opening balance is \$50 except for Youth Savings (\$5) and Premier Savings (none). Fees could reduce earnings. APY assumes interest remains on deposit. Transaction restrictions apply. See the Truth in Savings section of the *Your Deposit Accounts* brochure for complete details.
 *Interest is paid annually.

Rates Effective as of 5/24/2022



Money Market Account Rates

Interest Balance Tier	Interest Rate	Annual Percentage Yield (APY)
\$0.00 - \$2,499.99	.00%	.00%
\$2,500.00 - \$9,999.99	.10%	.10%
\$10,000.00 - \$24,999.99	.10%	.10%
\$25,000.00 - \$49,999.99	.10%	.10%
\$50,000.00 - \$99,999.99	.15%	.15%
\$100,00.00 and over	.20%	.20%

Variable rate account; rate may change. Interest is paid quarterly. Minimum opening balance is \$50. A minimum balance of \$2,500.00 must be maintained each day to avoid a \$10 monthly maintenance fee. Fees could reduce earnings. APY assumes interest remains on deposit. Transaction restrictions apply. See the Truth in Savings section of the *Your Deposit Accounts* brochure for complete details.

Checking Account Rates

Account	Minimum Balance to Earn Interest	Interest Rate	Annual Percentage Yield (APY)
Legacy Checking	\$1,000.00	.10%	.10%
Loyalty Checking	\$1,000.00	.10%	.10%
Premier Checking	\$0.00 - \$20,000.00*	.20%	.20%
	\$20,000.01 and over*	.15%	.15% -.20%
	Not Qualified	.10%	.10%
Health Savings Checking	\$0.00-2,499.99	.00%	.00%
	\$2,500.00 - \$9,999.99	.10%	.10%
	\$10,000.00 - \$24,999.99	.10%	.10%
	\$25,000.00 and over	.15%	.10%

Variable rate accounts; rate may change. Interest is paid quarterly. Minimum opening balance is \$50. Maintenance and transaction fees apply. Fees could reduce earnings. APY assumes interest remains on deposit. See the Truth in Savings section of the *Your Deposit Accounts* brochure for complete details.

*Earn interest for each tier when qualified.