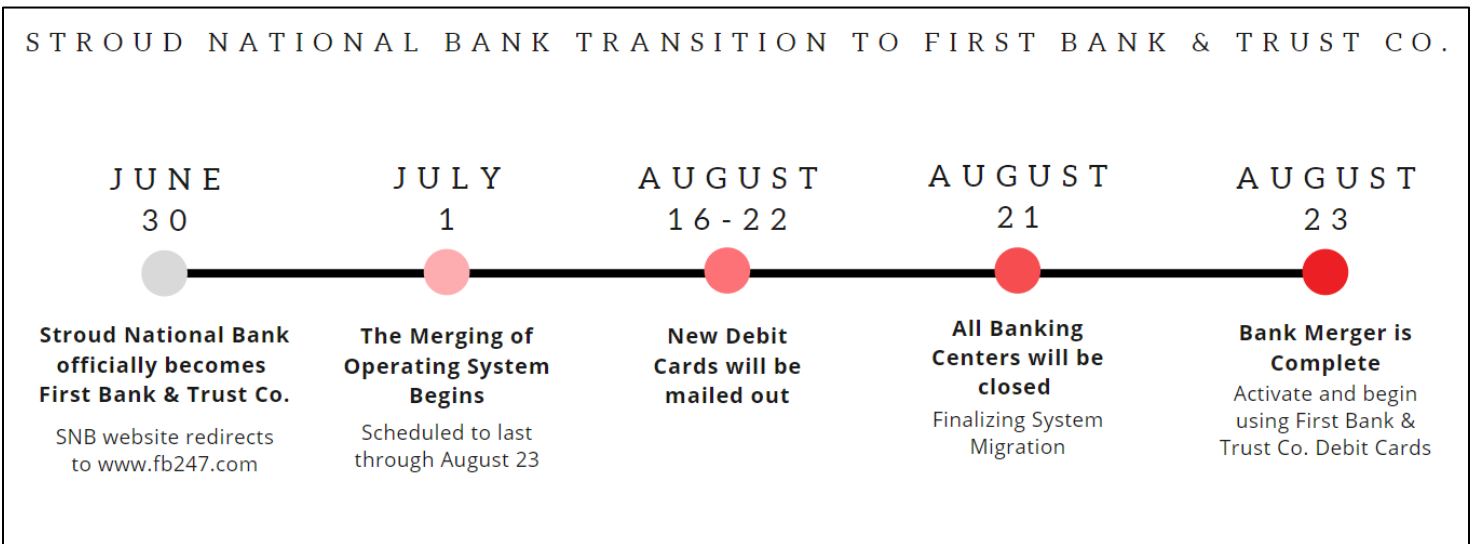




We're More Than Just A Bank... We're Your Bank!

STROUD NATIONAL BANK TRANSITION TO FIRST BANK & TRUST CO.



Welcome to First Bank & Trust Co.!

We are excited for this merger and look forward to serving the Stroud, Perkins, and Wellston communities. Please know we are working diligently behind the scenes to ensure a smooth, seamless transition. You are at the top of our mind and our FIRST priority. Please reference this Merger Guide to help you prepare for the transition of Stroud National Bank to First Bank & Trust Co., June 30-August 23, 2021. If you have any questions, please give us a call at 1-877-976-BANK!

Table of Contents

Communication Letters Mailed Out.....	2
First Things First – Let’s talk Transition Time!	2
What Can I Expect As The Transition Occurs?	3
Stroud National Bank Transition To First Bank & Trust Co.	3
End of Day June 29 – Stroud National Bank Becomes First Bank & Trust Co.	3
June 30 through August 22:.....	3
CHECKS/AUTOMATIC PAYMENTS/DIRECT DEPOSIT	4
Debit Cards	4
Online Banking	4
Additional FAQs.....	5
Daily Cut Off Time	5
What Miscellaneous Charges Does First Bank & Trust Co. Have, And What Charges Will Be Different?	5
Does First Bank & Trust Co. Offer Visa Gift Cards?	5
What Will Happen To My Individual Retirement Account And/Or Certificate Of Deposit(s)?	5
What Will Happen To My Loan Payments?	5
Funds Availability Policy Effective June 30.....	5
Your Guide to First Bank & Trust Co. Accounts	5
Managing Your Account.....	6
Consumer Checking & Savings	6
Business Accounts.....	7
Schedule of Fees - Effective August 23, 2021.....	8
Like and Follow Us!	9

Communication Letters Mailed Out

June 28 - [Letter on Behalf of Stroud National Bank](#)

July 1 - [Welcome Letter from First Bank & Trust Co.](#)

First Things First – Let’s talk Transition Time!

June 30, 2021, Stroud National Bank will merge with First Bank & Trust Co. During the last month, you have probably noticed little to no changes. At the close of business on June, 29, 2021, Stroud National Bank will become First Bank & Trust Co., and you will officially be a First Bank & Trust Co. customer. There will be some transition time in order to merge our operating systems. This transition time is anticipated to finish, August 23, 2021.

What Can I Expect As The Transition Occurs?

Our goal is to make the transition process as seamless as possible. If you have additional questions or concerns once you've had a chance to review the information in this guide, we encourage you to contact us for assistance.

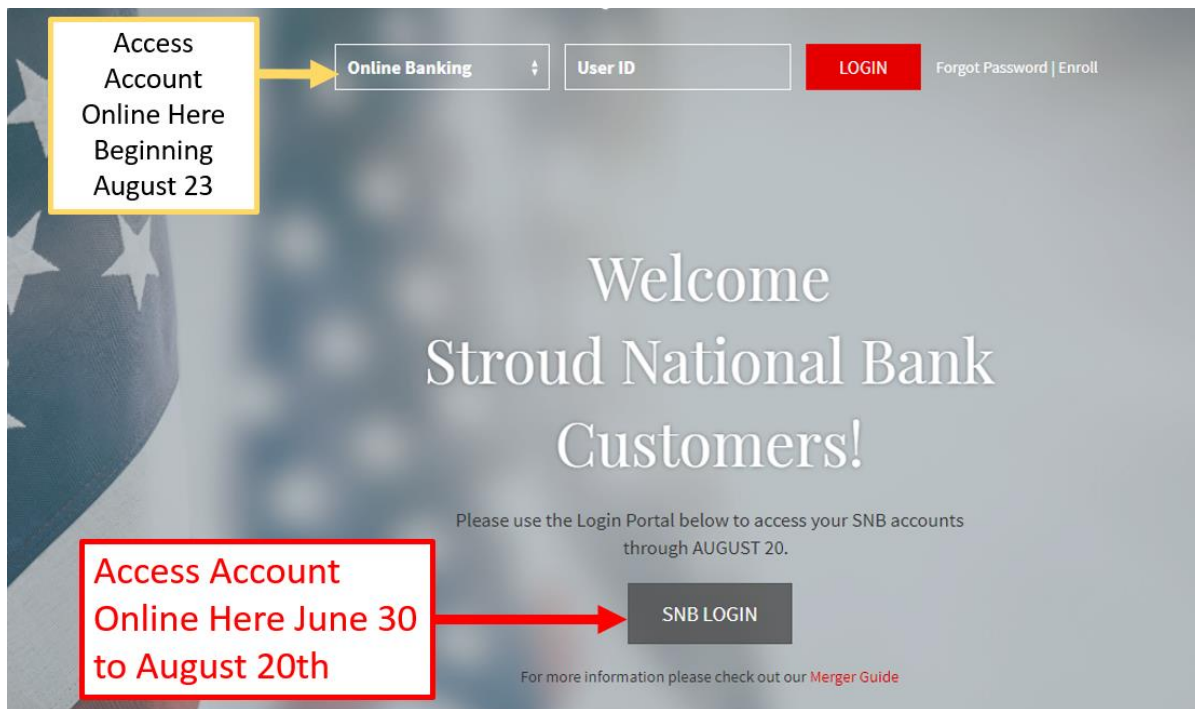
Stroud National Bank Transition To First Bank & Trust Co.

End of Day June 29 – Stroud National Bank Becomes First Bank & Trust Co.

Other than signage being changed, it's business as usual. Your Stroud National Bank Debit Card will continue to work as normal until the transition is complete. You can expect to receive your new First Bank & Trust Co. Debit Card between August 16 and August 22, to be activated no earlier than August 23. Great news! You will no longer be charged \$1.00 per month for your Debit Card.

June 30 through August 22:

Beginning June 30, the Stroud National Bank website of www.Stroudnb.com will redirect to www.FB247.com. During the transition you will be provided a separate, temporary login portal on our website homepage, where you will be able to access your SNB accounts through August 20.



August 20 – Final Stroud National Bank Statement Will Drop

During the month of August, depending on your current statement cycle, you could potentially receive 2 to 3 statements. From August 1 through 19, the SNB statement cycles will process as normal. On August 20, SNB will send one final statement to all customers. On August 21, you will change over to the First Bank & Trust Co. statement cycles.

Banking Centers Closed on Saturday, August 21

On Saturday, August 21, the Stroud, Perkins, and Wellston banking centers including the drive-thru, will be closed in order to complete the merge of the Stroud National Bank operating system into the First Bank & Trust Co. operating system. We will resume normal business hours on Monday, August 23.

Beginning Monday, August 23

All accounts will be converted to First Bank & Trust Co. accounts. While our goal is to retain your account number, a small number of checking and savings account numbers will need to be updated as part of the conversion process. If your account number is changing, you will be notified by mail.

CHECKS/AUTOMATIC PAYMENTS/DIRECT DEPOSIT

Beginning August 23, 2021, you can begin to use your new First Bank & Trust Co. Debit Card(s) and bank routing number (103102106):

- Confirm with all automatic payments and direct deposit sources that your account number and routing number has been updated.
- Although your routing number will be changing, you may continue to use your existing checks until you order new checks.

Rest assured, all outstanding checks as well as automatic payments and direct deposits will continue to be processed.

Debit Cards

- Your current SNB Debit Card will work through August 22.
- You can expect to receive your new Debit Card between August 16-22. If you do not currently have an active Debit Card, you will not receive one.
- If you do not receive your new Debit Card, please give us a call or stop by as we will now offer Instant Issue Debit Cards.
- Activate and begin using your First Bank & Trust Co. Debit Card(s) on August 23.
- Cut up or shred your Stroud National Bank Debit Card(s).
- Update any automatic or recurring charges that you were paying with your Stroud National Bank Debit Card.

Our [Switch Kit](#) is available to help you identify automatic deposits and/or recurring deductions.

Online Banking

From June 30 through August 20, you will log into the SNB app as normal. For access to online banking, you will use the temporary login portal provided on the homepage of www.fb247.com.

From August 20 through August 22, in order to finalize the system migration, access to online banking and the SNB Mobile App, will be unavailable. We apologize in advance for any inconvenience this may cause.

Beginning 8:00 a.m., Monday, August 23, use your Stroud National Bank Online User ID at www.fb247.com to login into your online banking. Your User ID and password will stay the same for the first login. The system will then prompt you to change your username. You may also be prompted to select a new security image and answer new security questions. To access your account through the mobile app, please download the First Bank & Trust Co. Mobile App through the App Store or Google Play and use the same credentials as stated above.

All Bill Pay and Automatic Payments setup or scheduled through SNB Online Banking, will transfer over to First Bank & Trust Co. as scheduled without any interruption.

Additional FAQs

Daily Cut-off Time

Beginning August 23, End of Day Processing for First Bank & Trust Co. will be 6:00 p.m. Monday through Friday. This means ATM deposits and any other items that come in after 6:00 p.m. Monday through Friday, will process the next business day.

What Miscellaneous Charges Does First Bank & Trust Co. Have, And What Charges Will Be Different?

The First Bank & Trust Co. [Schedule of Fees](#) does differ somewhat from Stroud National Bank. The new Fee Schedule will take effect Monday, August 23.

Does First Bank & Trust Co. Offer Visa Gift Cards?

Yes, we do! And they make the perfect gifts! Gift Cards can be loaded with amounts from \$20 - \$750 and can be used anywhere VISA is accepted, excluding ATMs.

What Will Happen To My Individual Retirement Account And/Or Certificate Of Deposit(s)?

You will continue to hold your Stroud National Bank Individual Retirement Accounts (IRA) and Certificate of Deposits at the same rate of interest you are earning currently until maturity. You will receive notice prior to maturity regarding renewal information.

What Will Happen To My Loan Payments?

You will continue to make your loan payments as you have previously. If you send in loan coupons with your payment, continue to include your current coupons with your payments. If your loan is automatically deducted from your checking account, the date the loan payment is deducted will remain the same, as well as the terms and conditions of your loan.

Funds Availability Policy Effective June 30

First Bank & Trust Co. Funds Availability Policy

Our general policy is to allow you to withdraw funds deposited in your account on the first business day after we receive your deposit. Funds from electronic direct deposits will be available on the same day as we receive the deposit. In some cases, we may delay your ability to withdraw funds beyond the first business day. Then, the funds will generally be available by the second business day after the day of deposit. If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds already on deposit in your account. Generally, those funds will be made available to you at the time funds from the check we cashed would have been available if you had deposited it.

Your Guide to First Bank & Trust Co. Accounts

The following information will outline how your existing accounts will transition to First Bank & Trust Co. accounts as of August 23. While we have done our best to convert your account to a comparable option, please remember we have a wide range of checking and savings account options for you. Please refer to our website, www.fb247.com, for more details on our account offerings.

Managing Your Account

Consumer Checking & Savings

If your Stroud National Bank account type was:	Your First Bank & Trust Co. account type will be:	New Account Terms
Freedom Checking Classic Checking Economy Checking	First Freedom	<ul style="list-style-type: none"> • FREE Debit Card • FREE E-Statements (paper statements available for a \$2 monthly fee) • FREE Mobile Banking • FREE Firstline/Bank by Phone • Interest Bearing: No • Overdraft limit: \$500 • Monthly Maintenance Fee: \$0
Prestige Club	First Advantage	<ul style="list-style-type: none"> • FREE Debit Card • FREE E-Statements or Paper Statement • FREE Mobile Banking • FREE Firstline/Bank by Phone • FREE Checks • Overdraft limit: \$1,000 • Interest Bearing: Yes, if over \$1,500 • Monthly Maintenance Fee: \$12 • Monthly Maintenance Fee can be waived with a combined total deposit relationship of \$10,000
Senior Prestige	First Class Plus	<ul style="list-style-type: none"> • FREE Debit Card • FREE E-Statements or Paper Statement • FREE Mobile Banking • FREE Firstline/Bank by Phone • FREE Checks • Overdraft Protection: \$800 • Interest Bearing: No • Monthly Maintenance Fee: \$0
Super NOW	First Rate	<ul style="list-style-type: none"> • FREE Debit Card • FREE E-Statements or Paper Statement • FREE Mobile Banking • FREE Firstline/Bank by Phone • Overdraft limit: \$1,000 • Interest Bearing: Yes, if over \$500. • Monthly Maintenance Fee: \$9 • Monthly Maintenance Fee can be waived with minimum balances of \$1,500
Money Market	First Money Market	<ul style="list-style-type: none"> • # of Debits Free: 6 • Interest Bearing: Yes • Monthly Maintenance Fee: \$10 • Monthly Maintenance Fee can be waived with minimum balances of \$2,500
Savings	First Savings	<ul style="list-style-type: none"> • Interest compounded and paid: Monthly • Withdraw limits: 3 per month, \$2 for each additional withdraw • Monthly maintenance Fee: \$0

Business Accounts

If your Stroud National Bank account type was:	Your First Bank & Trust Co. account type will be:	Change in Account Terms
Small Business Checking	Free Business	<ul style="list-style-type: none"> • Free items per month: 200 • Cost per item thereafter: \$.25 • Monthly Maintenance Fee: \$0
Commercial Checking	Commercial Checking	<ul style="list-style-type: none"> • Earnings Credit: Per \$100 Average Daily Balance (credit cannot exceed monthly service charge) • \$.15 per Debit item • \$.025 per "On Us" item deposited • \$.056 per "Transit" item deposited • Monthly Maintenance Fee: \$6
Commercial Investment Checking	Interest Commercial Checking	<ul style="list-style-type: none"> • Interest Bearing: Yes • \$.15 per Debit item • \$.025 per "On Us" item deposited • \$.056 per "Transit" item deposited • Monthly Maintenance Fee: \$6
Corporate Money Market	Commercial Money Market	<ul style="list-style-type: none"> • Free debits per month: 6 • Cost per debit after the first free 6: \$10 • Monthly Maintenance Fee: \$10 • Monthly Maintenance Fee can be waived with minimum balances of \$2,500

First Bank & Trust Co.

Schedule of Fees - Effective August 23, 2021

Fees that may be assessed for bank services

E-Banker – Online Banking	FREE
E-Pay – Online Bill Pay Monthly Maintenance Fee	FREE
E-Pay – Excess Item Fee (first 7 items per statement cycle free)	\$ 0.40
Mobile Banking	FREE
Firstline 1-888-306-BANK (2265)	FREE
Notary Service	FREE
ATM/Check Card Monthly Fee	FREE
Foreign ATM Transaction	\$ 2.00
International ATM Fee	\$ 5.00
ATM/Check Card Replacement	\$ 5.00
Collection Item Fee (Each)	\$ 7.50
Garnishment Fee	\$ 25.00
Levy Fee or Other Legal Fee	\$ 30.00
Copy Fee (Per Page)	\$ 0.25
Insufficient Funds (NSF) Returned Item Charge	\$ 27.00
Insufficient Funds (NSF) Paid Item Charge	\$ 27.00
Overdraft Privilege (OD Priv) Paid Item Charge	\$ 27.00
Returned/Reprocessed Item Fee	\$ 5.00
Dormant Account Charge (Annual Charge)	\$ 20.00
Wire Transfer (Outgoing) – Customer	\$ 15.00
Wire Transfer (Incoming) – Customer	\$ 10.00
Wire Transfer (International) – Customer	\$ 45.00
Wire Transfer (Outgoing) – Non-Customer	\$ 30.00
Wire Transfer (Incoming) – Non-Customer	\$ 30.00
Wire Transfer (International) – Non-Customer	\$ 60.00
Telephone Transfer Fee	FREE
Account Research (Per Hour/1 Hr Min)	\$ 25.00
Cashier's Check Fee – Customer	\$ 5.00
Cashier's Check Fee – Non-Customer	\$ 10.00
Stop Payment Order Fee	\$ 27.00
Caution Fee (For 90 Days)	\$ 25.00
Snapshot/Temporary Statement	\$ 2.00
Sweep Transfer Fee	\$ 1.00
Statement Reconciliation (Per Hour/1 Hr Min)	\$ 20.00
Fax Fee (Per Page)	\$ 1.00
Gift Cards – Fee Per Card	\$ 5.00
Overdraft Accrual Charge – Commercial Accounts:	
Daily Fee Assessed on Overdrawn Balance	\$ 4.00
Interest Charged on Overdrawn Balance	18% APR
Overdraft Accrual Charge – Consumer Accounts:	
If overdrawn more than 5 days, by more than \$10.00 (Daily Fee)	\$ 1.00

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