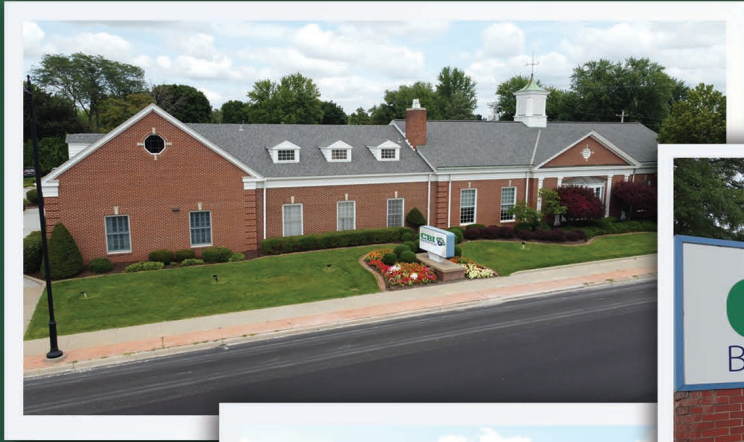


Business Welcome Guide

IMPORTANT INFORMATION FOR BUSINESS CLIENTS OF LEGACY SENB BANK



CBI 
Bank & Trust®
Aim High. Bank Strong.



Welcome to CBI Bank & Trust!

April 1, 2024
Muscatine, Iowa

On behalf of all of us at CBI Bank & Trust, we would like to take this opportunity to extend the warmest of greetings to our new clients in the Quad Cities and Stateline Regions! We look forward to welcoming clients at all 24 of our locations.

Teams of individuals from both banks have been hard at work preparing for the technology update. Here is what you can expect in the weeks ahead:

- The technology update will take place at the close of business Friday, April 19 through Sunday, April 21.
- On Monday, April 22, we will be ready to serve you at all CBI Bank & Trust locations.
- **Please review this Welcome Guide because it covers a few simple steps we ask clients to take before and during the technology update to minimize or eliminate any service issues.**
- This guide also provides information about the issuance of new debit cards, access to your account over the technology update weekend, and more.

We sincerely appreciate the positive feedback and comments we've received since announcing this acquisition. On behalf of everyone at CBI Bank & Trust, we look forward to welcoming you onboard and showing you firsthand what we mean by the phrase "Aim High. Bank Strong!"

Sincerely,



Gregory J. Kistler
CEO
CBI Bank & Trust



Dwayne W. Sieck
President
CBI Bank & Trust



Robert J. Howard
EVP and Regional President
CBI Bank & Trust

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Regulatory Disclosure Documents can be found in the Disclosures booklet included in this mailing.

Key Dates

Before April 19

You will want to review the General Q&As section on the next two pages for an overview of the conversion process, including any action(s) that may be required on your part.

SEE PAGES 3 AND 4

April 22

New CBI Bank & Trust Debit Cards are ready for activation and use. Cards will be mailed to clients in early April.

TECHNOLOGY UPDATE WEEKEND

Friday - Sunday, April 19 – 21

The Quad Cities and Stateline offices will be closed beginning Friday, April 19 at **NOON** and will not re-open until Monday, April 22 for normal banking hours. Clients' data will be transferred to the CBI Bank & Trust computer system and deposit accounts will be converted to equivalent products.

SEE PAGES 18 – 20

Monday, April 22

On Monday, April 22, we will be ready to serve you at all CBI Bank & Trust locations.

SEE PAGE 28

General Q&As

1. What is taking place?

At the close of business (NOON) on Friday, April 19 through Sunday, April 21, all client and account information will be migrated to the CBI Bank & Trust system. On Monday, April 22 all legacy SENB clients will have the ability to transact at all 24 CBI Bank & Trust locations.

2. Is any action required on my part now? Will it be required later?

ACTION REQUIRED

If you currently use certain products, action will be required in order to avoid a disruption in service. Specifically:

- **If you have an SENB Bank Debit Card** you will receive a replacement card by April 19. Instructions will accompany the card. Beginning Monday, April 22, please follow the voice prompts to activate and PIN your card. (See page 7)
- **Download the free BRELLA app to manage and monitor your new CBI Bank & Trust Debit Card.** Activation of your card is required. (See page 8)
- **If you use Business Online Banking/Bill Pay,** you will be required to set up a new password and multi-factor authentication safeguards for your account. (See page 9) If you use Mobile Banking, you will need your new Online Banking password to log in the first time. (See page 10)

Your Online Banking Company Administrator should review all other Cash Management User profiles for accuracy and accessibility. Please review our Cash Management User Guide available at <https://www.cbibt.com/business-ag/checking/treasury-cash-management-user-guides-support>.

- **If you use Mobile Banking,** your SENB mobile app will no longer be available after the technology update. You will be required to download the CBI Family of Banks app after the technology update weekend. (See page 10)
- **If automatic, recurring payments are set up with your SENB Bank Debit Card,** you will need to contact all vendors and provide your new CBI Bank & Trust Debit Card number for transactions occurring on or after Monday, April 22. (See page 13)
- **If you use Quicken® or Quickbooks®,** you will need to access the appropriate conversion guide from the CBI Bank & Trust website, and then use the information in the guide to take specific actions prior to Friday, April 19 and after Monday, April 22 to avoid the permanent loss of your transaction history and/or data. (See page 14)
- **If you use Treasury Management Services:** Our Treasury Management team will be sending additional communications to affected clients providing guidance through the process. If you have questions related to your services, e-mail the team at treasurymanagement@cbibanks.com. Please notify us if you have not received additional communications by Monday April 15th. (See pages 14-15)

3. Will I have access to my funds over the technology update weekend?

You may access your funds using your current SENB Bank checks or your SENB Bank Debit Card. Some limits may apply to the debit card; see page 7 for details. Your legacy SENB Bank Debit Card will no longer work as of Monday, April 22.

4. Will there be any service disruptions during the technology update?

All Digital Banking services will be in view only mode. Balances may not be current throughout the system update weekend.

5. Will my account type change?

That depends on the type of Business account involved. Checking, savings, and money market accounts will change from legacy SENB Bank to CBI Bank & Trust products over the technology update weekend and new terms and conditions will apply afterward. (See pages 18-20)

6. Will Business account provisions, interest rates or fees on my accounts change?

For CDs, loans and lines of credit, the interest rates, terms and conditions will not change at conversion. They will remain in effect until the maturity date.

7. Will account numbers change?

No. In the instance that there is a duplicate account number, your Relationship Manager will reach out prior to the technology update weekend to discuss how it will be handled.

8. Will my SENB Bank checks change?

No. You can continue to use any legacy SENB Bank checks you currently have in stock.

9. Will fees for special banking services change?

Yes. Some fees will change. The CBI Bank & Trust Fee Schedule will apply beginning Monday, April 22. (See the Regulatory Disclosures booklet)

10. Will my deposits continue to be insured by the FDIC?

Yes. Your deposits are FDIC-insured up to the applicable limits allowed by law.

11. When can I begin to conduct business at other CBI Bank & Trust locations?

Monday, April 22.

12. How can I learn more about CBI Bank & Trust?

We'd love to have you learn more about us. See pages 24-25 or visit us at cbibt.com.

13. I have additional questions. What should I do?

First, we'd encourage you to refer to the index page to see if the appropriate topic is listed. While we're pretty experienced at handling transactions of this type, we also know that this guidebook couldn't possibly address every question or situation that might arise. If you need assistance or have questions, please get in touch. We'll be glad to help. Here's how you can reach us:

CBI Bank & Trust

Primary Phone: (563) 263-3131

Toll Free Phone: (800) 292-1234

E-Mail: ebanking@cbibt.com

Legacy SENB Bank

Primary Phone: (309) 757-0700

Toll Free Phone: (855) 280-7362

E-mail: ebanking@senb.com

Account Numbers

1. Will my account number change?

No. In the instance that there is a duplicate account number, your Relationship Manager will reach out prior to the technology update weekend to discuss how it will be handled.

Checks & Supplies

1. Can I continue to use my current SENB Bank checks?

Yes. You can continue to use any legacy SENB Bank checks you currently have in stock.

2. I order my checks on my own, from an outside company/provider instead of through the bank. What should I do?

You can continue to order checks through an outside company or provider. Please know it will continue to be at your own expense. You will need to provide your vendor with the routing number for CBI Bank & Trust, **073900742**, along with your current checking account number.

3. How about deposit slips?

The CBI Bank & Trust data processing system is “ticketless” so there is no need for deposit slips.

4. Do you provide bank bags?

Yes. Standard-size vinyl zipper bank bags are available at all of our locations. We’ll waive the usual fee (\$10 per bag) through June 30 – just bring in your legacy SENB Bank bags for a free exchange.

Some additional types of business banking supplies can be ordered through us. Contact a banker for details and pricing.



Statements

1. Will I receive a final SENB Bank statement?

Legacy SENB Bank clients will receive a final paper statement from CBI Bank and Trust for account activity from the most recent cycle cutoff date through Friday, April 19, 2024. An initial statement will be produced from CBI Bank & Trust for account activity from that point going forward to the first regular cycle date on your account. These statements will both cover “short” or abbreviated time periods when compared to your usual statements.

The final “short” statements generated by the legacy SENB Bank system will all be paper statements, even in cases where an account has been designated to receive statements electronically. Issuance of eStatements for those accounts will resume after the technology update.

2. Will statement cycles and statement dates change?

Statements for checking and money market accounts will continue to be issued on a monthly basis. All Business checking accounts will cycle at the end of the month.

Statements for savings accounts at CBI Bank & Trust are issued on a quarterly basis at the end of March, June, September and December, except during months when there is electronic activity (deposits/withdrawals) on the account. In those cases, they automatically revert to monthly issuance.

3. I currently use eStatements. Will this service continue?

Yes. Except for the final “short” statements mentioned above, eStatements will continue to be generated for customers who are enrolled in Online Banking and have selected the option of free eStatements.

4. I currently receive paper statements. Will this service continue?

Yes. You will continue to receive them in the mail, but we highly recommend eStatements for convenience and security purposes. Please contact the bank for details or to convert to this free service.



5. Will I be able to obtain copies of my prior SENB Bank statements through Online Banking?

Yes, but not immediately. There will be a period of 60 to 90 days before they will be available. We recommend printing or saving any statements or transaction history in advance of Friday, April 19. If you need a copy during this interim blackout period, please contact Client Services for assistance at (563) 263-3131.

Debit Cards

1. Can I continue to use my existing SENB Bank Debit Card?

No. New cards are scheduled to go live on Monday, April 22, the same time the old cards are scheduled to be deactivated. You can begin using your new card anytime thereafter, provided you have activated it. For your protection, you should be sure your card(s) are securely destroyed after that time.

2. When will I receive my new CBI Bank & Trust card(s)?

New CBI Bank & Trust cards will arrive in the mail by April 19. Your CBI Bank & Trust Debit Card will be a contactless card.

3. I currently use ApplePay® or Google Pay.™ Do you support these?

Yes. By linking your CBI Bank & Trust Debit Card to one of these digital payment options, our debit cards also support payments with your mobile device using Samsung Pay®, Android Pay,™ Garmin Pay™ and Fitbit Pay.™

4. Will my card number change?

Yes.

5. Will my Personal Identification Number (PIN) change?

You will be prompted to select the PIN for your new card as part of the card activation process (see below). This can be any four-digit number of your choice, including the PIN you currently use for your SENB Bank card. Cards may be activated beginning Monday, April 22.

ACTION REQUIRED

Debit Card Activation*

- Call (800) 717-4923. (Your call MUST be made from a number we have on file.)
- Have your card handy. A voice-response system will ask for your card number, expiration date, 3 digit code from the back of your card, and the last four digits of your **Business Tax ID Number**.
- After your card is activated, you can select the option to change your PIN. You will enter your new number, then re-enter it to confirm.

6. Will there be any problems using my legacy SENB Bank Debit Card or accessing my funds over the technology update weekend?

Temporary daily limits of \$510 for ATM withdrawals and \$2,000 for total purchases will apply to debit cards during the technology update weekend.

We recommend you have a backup plan – for example, taking along a credit card – if you are planning to use your debit card for shopping or if you anticipate spending more than the temporary limits noted above over the technology update weekend.

7. Will the transaction limits for debit cards change?

No.

*Activation information will also be mailed to you along with your card.

8. I would like monitoring of my debit card. Will this be available for my new card?

If you would like to monitor your debit card, you are required to download and use the free BRELLA® app after you activate your new card. (See page 7) It enables you to enroll for transaction alerts and even block and unblock your card when not in use.

ACTION REQUIRED

To take advantage of this protection, download “SHAZAM BRELLA®” in the Apple® App Store® or Google Play™, and register your new CBI Bank & Trust Debit Card number.

ATMs and ATM Access

1. Do you have ATMs at all of your banking locations?

For your convenience, most of our banking locations have an ATM. In addition, we’re a member of the SHAZAM® Privileged Status® network, so you’ll be able to enjoy surcharge-free access at thousands of designated ATMs across the region.

2. What types of functions are available at CBI Bank & Trust-owned ATMs?

We offer the ability to withdraw funds, transfer funds between accounts, and check account balances.

3. Where can I find a list of surcharge free ATMs?

You can find our bank ATM's and the link to the SHAZAM® Privileged Status® ATM Locator on our website at www.cbibt.com/locations.



SHAZAM® Privileged Status® and BRELLA® are trademarks of SHAZAM, Inc.
App StoreSM is a service mark of Apple® Inc. Google Play™ is a trademark of Google LLC.

Online Banking and Bill Pay

1. I have SENB Bank Online Banking. Will I be automatically enrolled in the CBI Bank & Trust system?

Yes. If you are currently enrolled with SENB Bank, your enrollment and username will automatically carry over to the new Online Banking system. If the current username does not meet the criteria of the new system, you will be required to set up a new username.

You will be able to log into the CBI Bank & Trust system beginning Monday, April 22. You will use the last four digits of your Business Tax ID Number as your initial password, and you will be prompted to change it the first time you log in.

2. How do I log in to Online Banking for the first time?

ACTION REQUIRED

- Go to www.cbibt.com
- Click on the green “ONLINE BANKING LOGIN” box in the upper corner
- A drop-down box will appear; select BUSINESS
- In the “USERNAME” box, enter your SENB Bank username and press “Sign In”
- A new dialog box will appear asking you for your password
- Enter the last four digits of your Business Tax ID number as your password, then press “Sign In”

Then follow the instructions to enter a new permanent password of your choice. You will also be asked to make some selections to set up Multi-Factor Authentication (MFA) to protect your account.

Your Online Banking Company Administrator should review all other Cash Management User profiles for accuracy and accessibility. Please review our Cash Management User Guide available at <https://www.cbibt.com/business-ag/checking/treasury-cashmanagement-user-guides-support>.

3. I have SENB Bank Online Bill Pay. Will I be automatically enrolled in the new system?

Yes.

4. Will my Bill Pay vendor and payment information automatically carry over?

Yes. All Bill Pay vendor and payment information will carry over EXCEPT for e-Bills (bills that are presented to you by the vendor electronically through Bill Pay). e-Bills will not carry over and you will need to re-establish them.

5. Will internal (within the bank) transfers and loan payments that are set up through SENB Bill Pay carry over to the new system?

Yes.

6. What are the cutoff dates for access to the SENB Bank Bill Pay system and for the processing of payments through the SENB system?

The final date that clients will be able to access SENB Bank Bill Pay is Wednesday, April 17. The last date that payments will be processed through the system is Friday, April 19. All transactions after that date will be processed through the CBI Bank & Trust Bill Pay system.

Mobile Banking

1. After the technology update, can I continue using the SENB Bank Mobile Banking app to access my accounts?

No. The SENB Mobile Banking app will no longer be available.

ACTION REQUIRED

Beginning Monday, April 22, go to the Apple® App StoreSM or Google Play.TM Search for “CBI Family of Banks” and then download the app. You will need your new permanent Online Banking password to log in the first time (see the “Action Required” box on the previous page).

2. Is a special username and/or password required?

You will use the same username and password that is used for Online Banking access.

3. Are the same services available through Online Banking also available through Mobile Banking?

Balances, transaction history, transfers and settings are available on our app. All additional services are available in Business Online Banking.

4. Is Mobile Check Deposit available?

Yes. It’s an integral part of our Mobile Banking app. Some special provisions and rules apply to its use. Please contact any CBI Bank & Trust location for details or click the "Support" button inside the app for assistance.

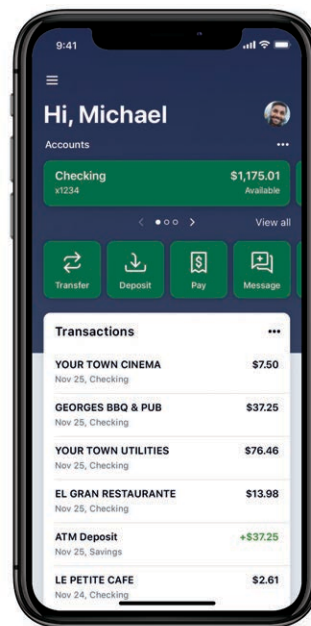
5. Are there any charges for using Mobile Check Deposit?

We do not charge for Mobile Deposit. However, since it’s a part of our Mobile Banking system, charges from your wireless service provider may apply.

Download today on



www.cbibt.com



Overdraft Protection

1. Does CBI Bank & Trust offer overdraft protection?

Yes. We offer two types of overdraft protection. The first links another one of your accounts (savings, money market, checking) to your checking account, and funds are automatically transferred to cover any overdrafts. This service is free. The second is a discretionary Overdraft Service Program that's included with our business checking products and provided to eligible accounts (see Question 6 below for a definition of "eligible accounts").

2. I currently have automatic transfer overdraft protection set up with SENB Bank. Will this automatically carry over to the new system?

Yes. No action is required on your part.

3. Does CBI Bank & Trust charge a fee for automatic overdraft protection transfers?

No.

4. Do I need to enroll or take any action for my account to be protected by the Overdraft Service Program?

No action is required on your part.

5. Are there any fees associated with using the Overdraft Service Program?

The normal Overdraft Item Charge (Item Paid) fee of \$32 per item applies.

6. I would like to learn more about the Overdraft Service Program.

Please refer to the Overdraft Service Program document on Page 4 of the Regulatory Disclosures booklet included with this guide.



Availability of Deposited Funds

1. Will there be a change in the availability of funds deposited to my account?

SENB Bank and CBI Bank & Trust use slightly different approaches to the availability of deposited funds. In most cases, clients will not notice any difference after the technology update unless they are accustomed to accessing the funds from certain types of deposits the same day the deposits are made. This type of access may no longer be available.

Funds from your check deposits will be available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you will have access to them for debit card purchases, issuing checks, and withdrawing the funds in cash.

2. How does availability of deposits work at CBI Bank & Trust?

We're guided by the general principle of making deposited funds available to our clients just as soon as they're made available to us through the banking system. To do this, deposits are classified into several groups, each with a different type of availability. In general:

- **Electronic Direct Deposits, Cash, and Wire Transfers** are available the same day of deposit.
- **U.S. Treasury Checks, State and Local Government Checks and Cashiers/Certified Checks** and similar instruments are available the first business day after the day of deposit.
- **Other Checks** will usually be available the first business day after the day of deposit.

In fairly infrequent cases, longer delays may apply. We will still make at least a portion of your deposit available to you the first day after your deposit and will provide an explanation of the situation to you.

3. I have further questions about the availability of deposits. What should I do?

Our Funds Availability Policy is provided in the Regulatory Disclosures booklet included with this Guide. Our bankers will also be happy to assist you with any questions you might have.



Automatic Transfers/Payments

1. What do I need to do to ensure automatic transactions continue?

In most instances, no action is needed. In some instances, where account numbers are changing, we will reach out to individual clients and assist them in providing updated information to vendors.

2. I have automatic payments set up through SENB Bank's Online Banking Bill Pay system. Do I need to take any action to ensure that they continue?

No. The information will be automatically carried over to the new system.

3. I currently have an automatic payment set up to come out of an account at another financial institution to make a loan payment at SENB Bank. Do I need to take any action to ensure that this continues?

In most cases, the payments should continue to be processed as usual with no action required on your part. In a small number of instances, account numbers for loans will change and the other financial institution will need to be notified. We are reaching out to borrowers in advance of conversion weekend in order to make any necessary arrangements.

4. I currently have automatic payments that are set up to be charged to my SENB Bank Debit Card. Do I need to take any action to ensure that they continue?

ACTION REQUIRED

Yes. You will want to contact the vendor(s) and change the card number and expiration date to that of your new CBI Bank & Trust Debit Card for any payments or charges that will be made on or after Monday, April 22.

Certificates of Deposit

1. Will the interest rates or other terms and conditions change on my Certificates of Deposit (CDs)

No. Interest rates, Annual Percentage Yields (APYs), terms, early withdrawal penalties and all other provisions of CDs will remain in effect until the next scheduled maturity date for each of your accounts.

2. Will the account numbers on my CDs change?

No. Your account numbers will remain the same unless you are notified.

3. Will I continue to receive maturity notices in the mail?

Yes, you will receive a notice prior to the maturity date for each account. Please read it carefully and pay special attention to any information or instructions that may be included, because the terms and conditions of CDs may change at maturity.

4. Will my CDs continue to automatically renew?

If your CD is currently set to renew automatically, it will continue to do so unless you are notified otherwise via your maturity notice.

Quicken® and QuickBooks®

1. **I use Quicken® or Quickbooks® with my accounts at SENB Bank. Are these services supported for CBI Bank & Trust accounts?**

Yes.

2. **Is there anything I will need to do to prepare for the conversion?**

ACTION REQUIRED

Yes, there are some steps you will definitely want to take prior to Friday, April 19 and on or after Monday, April 22 in order avoid the possibility of permanent loss of your account history and/or information.

These important steps are provided in several guides that are accessible on the CBI Bank & Trust website at: www.cbibt.com/guidebooks

We highly recommend that you download the guide(s) applicable to the product(s) you use, and to follow the step-by-step instructions.

Treasury Management Services ACH Services

1. **Does CBI Bank & Trust offer Treasury Management services?**

Yes. CBI Bank & Trust offers a robust suite of Treasury Management products and services.

2. **How do I access my Treasury Management ACH services?**

Go to www.cbibt.com and log into your Business Online Banking. (see Online Banking section with log in details) Once you log in, select the Cash Management tab to access all of your Treasury Management products and services.

3. **Are there Admin Capabilities and am I able to add users myself to my online profile?**

Yes. Your company admins can access the add/edit user option from the Cash Management tab to add and edit your user profiles.

4. **Who will have ACH access?**

Your company's Full Access User will have full ACH access, and will be able to assign ACH access to all other Cash Management Users.

5. **Can I create and submit my own ACH transactions?**

Yes. If you currently have ACH capabilities, you will have the option to import/upload a file or create a file manually in our system. CBI Bank & Trust will not initiate or submit files on behalf of the customer.

6. **Will my ACH files currently set up in the SENB Bank Online Banking system be automatically transferred into the CBI Bank & Trust system?**

Yes. ACH Templates and a list of ACH Recipients will be transferred over. Additional information regarding these files will be forthcoming.

7. Will my recurring ACH files transfer over?

Yes. Any recurring ACH files you have set up should automatically transfer over. Please review these recurring batches for accuracy.

8. Do you have an ACH submission cutoff time?

Yes. Our ACH file submission cutoff time is 4:00 pm each business day. Times may vary on holidays. After the 4:00 pm cutoff time, your options for effective dates will adjust to the next available effective business date.

9. I currently receive a One-Time Passcode via text or email to submit an ACH Batch. Will I still receive the codes the same way?

Our standard system process uses text verification or soft token for out-of-band verification. If your company operating regulations require you to use a hard token, we can work with you to provide one.

10. Do you provide training for your Treasury Management products and services?

Yes. We offer multiple user guides and can also accommodate over the phone and in-person training. You can reach out to CBI Bank & Trust Treasury Management staff with any questions you have regarding Treasury Management products.

Important Dates, Times, and Required Actions For Treasury Management Users

ACTION REQUIRED

- The last day to originate ACH files on the SENB Bank system is Thursday, April 18th at 3:00 p.m. Please do not originate any files with an effective date after Friday, April 19th. If you have files that must be effective dated Monday, April 22nd or Tuesday, April 23rd, please contact the CBI Bank & Trust Treasury Management Team no later than Monday, April 15th.
- You will be able to access the SENB Bank system in a view-only mode from 3:00 pm Thursday, April 18th through Sunday, April 21st. Please note during this time, your account balances shown may not be accurate. You may also see some pending account activity on Friday morning. After Sunday, the SENB Bank online banking, and access to your transaction history and ACH batch files will no longer be available.
- It is important that you print, download and save any SENB Bank transactions, statements, images or files no later than Thursday, April 18th!



Fraud Protection-Check Positive Pay & ACH Fraud Filters

1. When is the last time I can issue checks I have written, into the SENB Bank system?

All newly issued checks should be loaded into the Positive Pay system before 3:00 PM on Thursday, April 18th. Any checks issued after that time will need to be uploaded into the CBI Bank & Trust system after 8:00 AM on the morning of Monday, April 22nd.

2. How will I process any exceptions on Friday, April 19th, if the SENB Bank system is unavailable?

If you have any exception items to be processed on Friday, April 19th, you will be contacted by someone in our Treasury Management Department.

3. When will I start using the CBI Bank & Trust system to enter checks or process exceptions?

You will begin using the CBI Bank & Trust system, which is available on our Business Online Banking Cash Management screens on Monday, April 22nd. Any Cash Management User with exception processing functions on their User Profile will receive an email regarding any check or ACH exceptions you may have. The Positive Pay and ACH Filter User Guide may be found on our website at www.cbibt.com/business-ag/checking/treasury-cash-management-user-guides-support.

4. Will the issued checks and my ACH approved list be transferred to the CBI Bank & Trust system?

Yes. All outstanding checks and any ACH companies that have been added before Thursday, April 18th will automatically transfer. At this time, changes to the ACH approved list does need to be maintained by our Treasury Management Business Resource Center. Please contact them at **(563) 262-3880** or via email at tmbrc@cbibanks.com for more information or to make any changes.

5. Does CBI Bank & Trust offer Payee Positive Pay?

Yes. Recommended for any company using Positive Pay, Payee Name Validation is an integral part of our Fraud Protection system.

6. Will I be able to review a list of outstanding checks?

Yes. Log in to Online Banking, click on Cash Management and from there, click on the blue Reporting link. Select the gray Positive Pay button. On the next screen, select the account(s), and the date range you wish to review. Scroll down and click Submit.

7. What is the cutoff time for processing check or ACH exceptions?

On the CBI Bank & Trust system, all exceptions must be processed by 10:00 AM. Any exceptions not processed by that time will be returned.

8. What do I do if there is a fraudulent check or ACH entry on my account?

Mark the exception item to be returned; if you need assistance please contact the Treasury Management Business Resource Center at **(563) 262-3880** or via email at tmbrc@cbibanks.com.

Remote Deposit

1. What will happen to my Remote Deposit Services?

- In order to activate your system with CBI Bank & Trust, we will need to update your current system with the appropriate scanner driver software. We will contact you with detailed information starting with emails, then directly, to assist in the conversion process.
- After 4:00 p.m. (CDT) on Thursday, April 18, 2024, your existing Remote Deposit system will no longer be active. In most cases, you will keep your existing hardware. If replacement hardware is needed, we will contact you prior to April 15th.
- You will be able to log into the CBI Bank & Trust Remote Deposit system beginning Monday, April 22, 2024.

2. Do I log into a separate site outside of online banking to use Remote Deposit Capture?

Yes. You will log into <https://smartpay.profitstars.com/business/login/cbibt>



For Additional Information & Answers

Who can I contact with Treasury Management questions?

You may reach out to your Treasury Management Team for any questions you may have regarding all Cash/Treasury Management products and services.

- Treasury Management Business Resource Center: TMBRC@cbibanks.com or (563) 262-3880.

Our goal is to make this a smooth transition for you and your staff.

Account Conversion Mapping

What's Happening?

Beginning the close of business on Friday, April 19 – Sunday, April 21, all SENB Bank checking, savings and money market accounts will be matched with a similar account offered by CBI Bank & Trust. If you believe a different type of account would better meet your needs, it is easy to change; please contact us. You'll find our contact information on page 26.

Checking Account Conversion Charts

Your Current SENB Account:	Your New CBI Bank & Trust Account:
Small Business Checking	Absolutely Free Business Checking <ul style="list-style-type: none">• No minimum balance• No monthly service fee• No interest• 1,000 FREE monthly transaction items*• ATM withdrawals:<ul style="list-style-type: none">▶ At CBI Bank & Trust ATMs: Free▶ At SHAZAM® Privileged Status® network: Free▶ All others: We do not charge, but the owner of the ATM may assess a fee• Statements:<ul style="list-style-type: none">▶ Issued monthly▶ Choice of paper or eStatements• No-Annual-Fee Debit Card• Free BRELLA® card protection app• Free Online Banking and Bill Pay• Free Mobile Banking/Mobile Deposit• Overdraft Service Program <p>*If 1,000 free monthly transactions are exceeded, the account may be converted to another checking product.</p>

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Checking Account Conversion Charts, *continued*

Your Current SENB Bank Account:	Your New CBI Bank & Trust Account:
<p>Business Checking</p>	<p>Commercial Analysis Checking</p> <ul style="list-style-type: none"> • No minimum balance • \$15 monthly service fee • Transactions are \$0.15 • Activity fees may be offset by earnings credit allowance paid on average investable balance • ATM withdrawals: <ul style="list-style-type: none"> ▶ At CBI Bank & Trust ATMs: Free ▶ At SHAZAM® Privileged Status® network: Free ▶ All others: We do not charge, but the owner of the ATM may assess a fee • Statements: <ul style="list-style-type: none"> ▶ Issued monthly ▶ Choice of paper or eStatements • No-Annual-Fee Debit Card • Free BRELLA® card protection app • Free Online Banking and Bill Pay • Free Mobile Banking/Mobile Deposit

Your Current SENB Bank Account:	Your New CBI Bank & Trust Account:
<p>Business Checking with Interest</p>	<p>Business Interest Checking</p> <ul style="list-style-type: none"> • \$5,000 minimum balance required during the statement month • \$6.00 monthly service fee if minimum balance requirement is not met • 1,000 FREE monthly transaction items* • Pays interest; variable rates • Statements: <ul style="list-style-type: none"> ▶ Issued monthly ▶ Choice of paper or eStatements • ATM withdrawals: <ul style="list-style-type: none"> ▶ At CBI Bank & Trust ATMs: Free ▶ At SHAZAM® Privileged Status® network: Free ▶ All others: We do not charge, but the owner of the ATM may assess a fee • No-Annual-Fee Debit Card • Free BRELLA® card protection app • Free Online Banking and Bill Pay • Free Mobile Banking/Mobile Deposit <p><small>*If 1,000 free monthly transactions are exceeded, the account may be converted to another checking product.</small></p>

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Savings Account Conversion Charts

Your Current SENB Bank Account:	Your New CBI Bank & Trust Account:
<p>Business Savings Account</p>	<p>Business Savings Account</p> <ul style="list-style-type: none"> • \$100 minimum balance required during the statement month • \$6.00 monthly service fee if minimum balance requirement is not met • First 25 withdrawals/debits per month are free; then \$3.00 per excess withdrawal • Pays interest; variable rate • Interest credited quarterly • Statements: <ul style="list-style-type: none"> ▶ Issued quarterly (monthly if combined with a checking account or if there are any electronic transactions) ▶ Choice of paper or eStatements • Free Online and Mobile Banking

Money Market Conversion Chart

Your Current SENB Bank Account:	Your New CBI Bank & Trust Account:
<p>Business Premium Money Market</p>	<p>Choice Business Money Market</p> <ul style="list-style-type: none"> • \$2,500 minimum balance required during the statement month • \$10.00 monthly service fee if minimum balance requirement is not met • First 25 withdrawals/debits per month are free; then \$3.00 per excess withdrawal • Pays interest; tiered variable rates • Interest credited monthly • ATM withdrawals: <ul style="list-style-type: none"> ▶ At CBI Bank & Trust ATMs: Free ▶ At SHAZAM® Privileged Status® network: Free ▶ All others: We do not charge, but the owner of the ATM may assess a fee • Statements: <ul style="list-style-type: none"> ▶ Issued monthly ▶ Choice of paper or eStatements • Free Online and Mobile Banking

Loans & Lending

Loan Conversion Q&As

1. Will account provisions, fees or interest rates for my loans change?

No. The provisions of each loan will remain the same.

2. Will my account numbers change?

Account numbers for loans will change in a small number of instances. We are reaching out to borrowers in advance of the technology update in order to make any necessary arrangements.

3. Will the amount of my loan payments or the due date change?

No. There will be no change to the terms of your loan.

4. I have my loan set up for automatic payments. Is there any action I need to take to ensure that they will continue to be made after the technology update?

If they are currently being made by automatic transfer from your checking or savings account at SENB Bank, or as a recurring transaction through the SENB Online Banking or Online Bill Pay system, this information will automatically carry over to the CBI Bank & Trust system.

In most cases, the payments should continue to be processed as usual with no action required on your part. In a small number of instances, account numbers for loans will change and the other financial institution will need to be notified. We are reaching out to borrowers in advance of the technology update weekend in order to make any necessary arrangements

5. I make my loan payments by check each month at a legacy SENB Bank office. Do I need to make any changes or take any special actions?

Make your check payable to “CBI Bank & Trust”, and continue to make your loan payments as usual.

6. I currently mail my monthly payments to an office of the legacy SENB Bank. Should I continue to do so?

Yes. You can continue mailing them to the same address. Make your check payable to “CBI Bank & Trust” and use the name “CBI Bank & Trust” on the mailing envelope.

7. Can I make my loan payments at any other CBI Bank & Trust location?

Yes. Beginning April 22, you can use any CBI Bank & Trust location. They’re listed on page 28.

8. I have additional questions about my loan. What should I do?

Please call or stop by the bank. We’ll be happy to assist you.

9. I receive my escrow analysis yearly; when will I receive it from CBI Bank & Trust?

All escrow analysis statements are generated once a year, in October, with payment due date changes effective with the December payment.

Other Services

Safe Deposit Boxes

1. I have a safe deposit box at SENB Bank. Will there be any changes?

Your existing contract will not change until the next renewal date. No action is required on your part at the present time.

Safe Deposit Box Conversion Chart

Annual safe deposit box fees are listed at right and effective April 22, 2024.

Your New CBI Bank & Trust Annual Rental Fees:	
3x5	\$30
4x5	\$30
5x5	\$32
3x10	\$40
4x10	\$45
4x11	\$45
5x10	\$55
10x10	\$90

Night Deposit Services

1. I have arrangements with the bank for night deposit services. Will they remain the same?

Yes. Any existing arrangements with legacy SENB Bank will continue to be in effect until such a time that night deposit clients are notified otherwise.

Wire Transfers

1. How do I send or receive wire transfers with CBI Bank & Trust?

For **Domestic** wires beginning Monday, April 22, 2024, make sure any incoming wire transfers contain CBI Bank & Trust’s routing number and your account number if applicable. If your wire transfer does not have the appropriate routing number listed, your wire transfer could be delayed or returned. To initiate an outgoing wire transfer, or instructions for **International** wires, contact your local banker. CBI Bank & Trust’s routing number is **073900742**.

2. What is CBI Bank & Trust’s wire processing schedule?

- Business clients can initiate outgoing wire transfers, set up a PIN, and authorize signers for outgoing wires at any of our offices. Online wires are not available at this time.
- Incoming wire transfers received by CBI Bank & Trust Monday through Friday, (excluding federal holidays) before 3:00 p.m. (CST) will be posted to the business’ account on that day. Any incoming transfers received after the 3:00 p.m. cut-off time will be posted to the business’ account on the next business day.
- Outgoing wire transfers completed Monday through Friday (excluding federal holidays), before 2:00 p.m. (CST), will be sent the same day. Any outgoing transfers completed after the 2:00 p.m. (CST) cutoff will be sent out on the next business day.

Treasury Management Available Services

At CBI Bank & Trust, we know how much time and effort you put into making your business a success. We're here to help you make your money work harder for you, while simplifying your day to day tasks.

The goal of CBI Bank & Trust's Treasury Management is to help you spend less time worrying about your finances and more time focused on running your business. Here's a brief overview of some of our services:

- **Business Online Banking:** Timely access to account information from anywhere with internet capabilities.
- **ACH (Automated Clearing House) Origination Services:** Easily make electronic payments or collections via our Business Online Banking.
- **Direct Deposit Payroll:** Pay your employees electronically, while saving money on paper checks.
- **Remote Deposit Capture:** Deposit all of your checks from your desk instead of bringing them by the bank.
- **Fraud Protection Services:** An easy and critical way to help protect your company funds from financial fraud. Services include:
 - Positive Pay (checks)
 - ACH Block/Filter (electronic debits)
- **EDI (Electronic Data Interchange):** Easily decipher ACH addenda information contained within ACH credits and debits on your account with a report that can be e-mailed to you.
- **Sweep Accounts:**
 - ZBA-Zero Balance Account/Target Balance Account (TBA)
 - Investment Sweeps
 - ICS (Insured Cash Sweeps)
 - LOC (Line Of Credit) Sweeps
- **Account Analysis:** Ideal tool that calculates and tracks your monthly account activity. Clients with multiple accounts, or with a high volume of transactions, may benefit from Account Analysis.
- **Business Credit Cards:** Make purchases and build your business' credit history.
- **Credit Card Processing:** Take debit and credit card payments in person, online, or over the phone.
- **And many more!**

Get Started Today!

It's time to start working smarter instead of harder. Let CBI Bank & Trust's Treasury Management team help you manage your business' finances. It's easy to get started.

Simply contact us at TreasuryManagement@cbibanks.com or **(563) 262-3880** and one of our relationship specialists will be in touch to answer your questions and help you get started with Treasury Management services!

Trust & Wealth Management Services

Trusts and trust-related services have the perception of being complicated financial accounts available only to those in higher income brackets. However, they can be beneficial for many people regardless of income. At CBI Bank & Trust, our Trust & Investment Department can help you decide if a trust is the right option for you, your financial situation and your future goals and wishes.

Living Trusts: A designated trustee (our Trust Department) is given responsibility for managing your assets during your lifetime for the benefit of the eventual beneficiaries, thereby bypassing the often complex and expensive legal process of probate. It can be structured to be “revocable,” meaning you have the ability to change the terms or end the arrangement if you wish.

Trust Under Will: This offers financial security for your loved ones after your death. An estate plan is created with the assistance of our Trust professionals and your legal advisor. A Trust Under Will can provide income and support to one or more beneficiaries, such as your spouse or any minor children, and ensure that funds are distributed and invested according to your pre-established goals.

Farm Management: A great service for farm owners who lack the time or expertise to manage their property day-to-day. We recommend crop rotations, project income and expenses and help select prospective tenants. Regular communication (personal contact, reports and periodic statements) ensure you are kept in the loop.

Power of Attorney: CBI Bank & Trust is willing to act as Power of Attorney to help maintain smooth management and avoid problems when you either determine it is time to allow someone else to handle your finances or when you no longer can do it yourself. We serve as an independent third party professional that helps keeps peace within the family.

Estate Executorship & Settlement: CBI Bank & Trust is named as the executor of your estate and ensures your estate is settled according to your instructions. This shifts this burden from your family to experienced Trust professionals. As an independent third party, we can often help keep harmony in the family during a stressful period.

Individual Retirement Accounts: IRAs set up through our Trust Department can protect the tax-advantaged status of lump sum distribution from your pension, 401(k) or tax-deferred retirement plan. You'll also enjoy the benefit of professional management of your money and friendly, local service.

Employee Benefit Plan Administration: Services for administering SIMPLE IRAs, SEP IRAs and similar retirement programs for corporations, partnerships and individuals. We can also manage complex retirement programs such as 401(k)s and Qualified Pension Plans. We have the ability to manage the creation of new retirement plans, as well as facilitating and enhancing the servicing of existing plans.

Wealth & Investment Management: We can have full authority to act within the given direction or you can request that we get permission before transactions are made. You also receive services like investment advice, record keeping, safekeeping of securities, collection of income and bill payment. Interest and dividend payments are reinvested in accordance to your directives. Saves you the time and effort that goes with managing investments and reinvesting interest and dividends.

To Learn More...

If you're interested in learning more, please contact Jon Holthe, Senior Vice President & Senior Trust Officer, at 563-262-3124.

About CBI Bank & Trust

We're proud of our organization and we invite you to learn more about us. Here are some key facts about the bank, including references to online sources where you can learn more.

Ownership

- The bank is a wholly-owned subsidiary of Central Bancshares, Inc., a company that's also based in Muscatine, with total assets approaching \$1.5 billion and 24 locations in eastern Iowa, west-central and north-central Illinois and Wisconsin.
- Central Bancshares, Inc. is a closely-held organization. Our stock is not publicly listed or traded. The majority of shares are held by a relatively small number of individuals who live in and/or have strong ties to our community.
- To learn more, visit our parent company's website, www.cbibanks.com

Market Area

- Our primary market area is comprised of Johnson, Muscatine, Scott and Washington Counties in eastern Iowa; Mercer, Rock Island, Knox, Peoria, and Warren Counties in west-central Illinois; and the Stateline (Roscoe/Beloit) region of Illinois/Wisconsin, and the surrounding geographic areas.
- We serve an estimated 50,000 individuals, families, and businesses.
- With the prevalence of ATMs, online and mobile banking services, we support the needs of a growing number of clients across the country and around the world. The majority of them originally came from and still maintain ties to our primary market area.

Locations

- With the legacy SENB Bank offices that will come online in April, we will soon have 24 banking locations, all in our primary market area. See the map on page 28 for a complete listing.

Products & Services

- We offer a full line of financial products and services designed to meet the needs of individuals, families, and businesses in our market area.
- We're noted for being particularly strong and a market leader in the areas of Commercial Banking, Agricultural Banking, and Mortgage Lending. For more information on any of these products or services, please contact us.
- We offer tools for sound wealth management. Our Trust & Investment Department can help you with your estate planning needs, while acting as trustee or executor. We also offer a full range of money management skills and emphasis on responsive, personal service that is rare in today's business world. If you're interested in learning more, please contact Jon Holthe, Senior Vice President & Senior Trust Officer, at 563-262-3124.

Financial Standing

- Our total assets are approaching \$1.5 billion. Total loans are \$1.0 billion and total deposits are \$1.4 billion. (Quarter-end information as of December 31, 2023.)
- In terms of size, this makes us one of the largest locally-based banks in our market area and places us in the top 10-15% of Iowa banks.
- Using regulatory standards as a key measure, we are considered well-capitalized and financially strong.

History

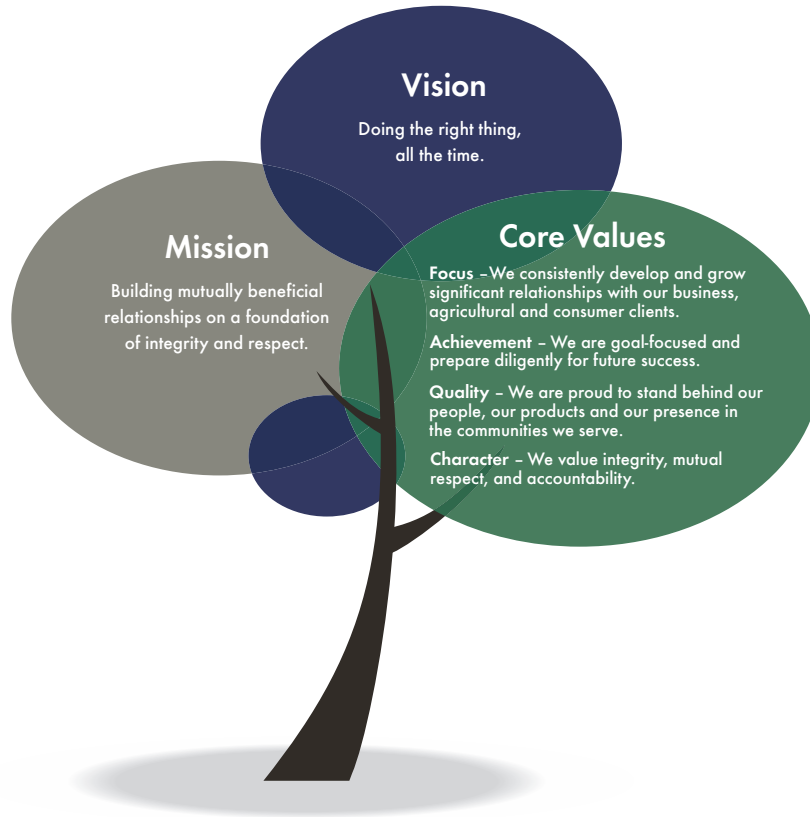
- We were chartered and organized in 1933. Until a name change to CBI Bank & Trust in 2015, we were known as Central State Bank.
- Other banks that have come into the CBI Bank & Trust charter include Freedom Security Bank, West Chester Savings Bank, F&M Bank (merged into CBI Bank & Trust – nka F&M Bank, Division of CBI Bank & Trust), Buffalo Prairie State Bank, Walcott Trust & Savings Bank and the Joy office of Farmers-Merchants Bank of Illinois.

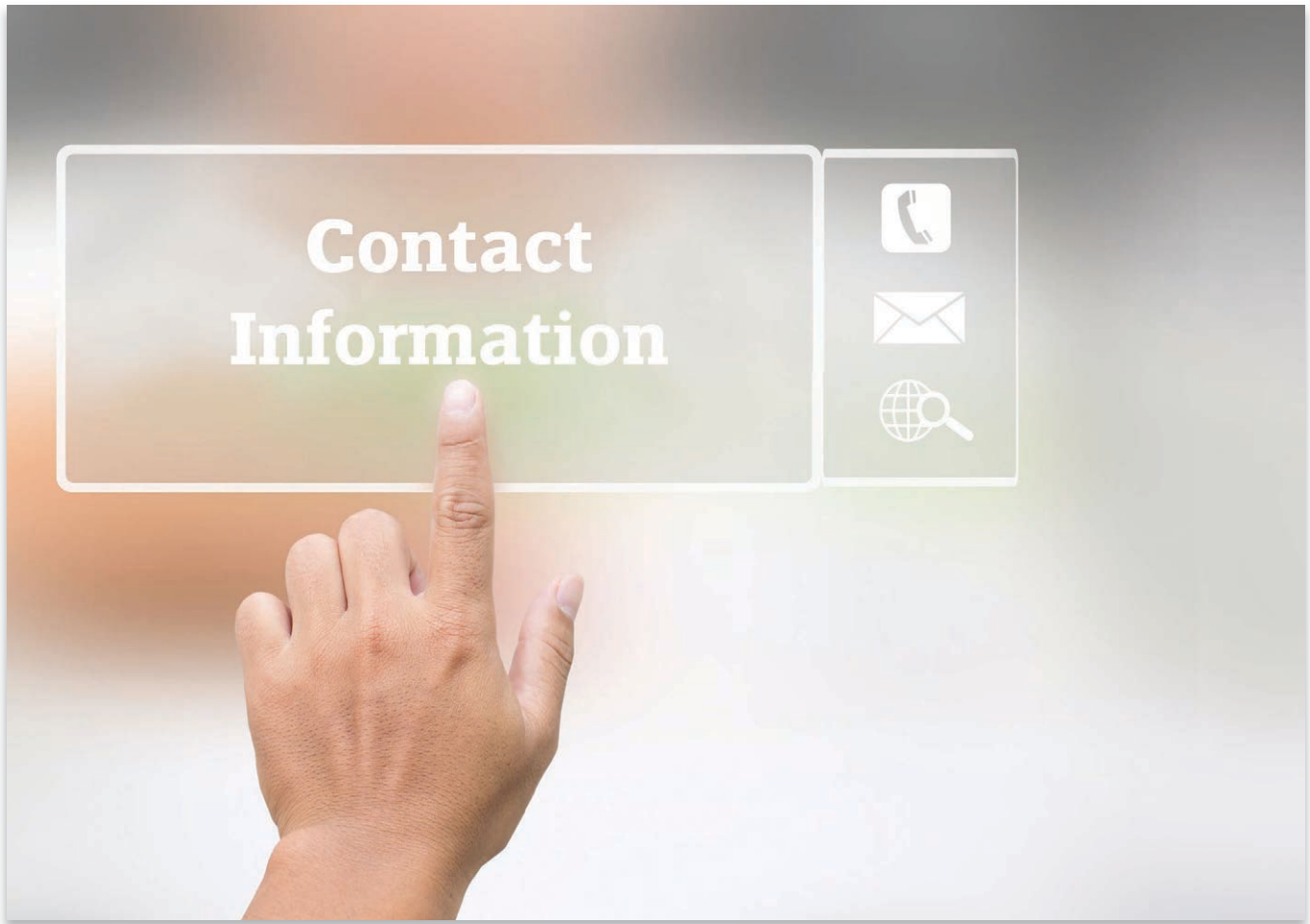
Branding, Mission & Vision

- Our brand tagline, “**Aim High. Bank Strong.**” combines the aspirations of our clients with the ability we possess to help them reach their goals.
- Our vision statement, “**Doing the right thing, all the time.**” guides our interactions with our clients and the communities we serve.
- Our mission statement, “**Building mutually beneficial relationships on a foundation of integrity and respect.**” defines what we strive to do every day.

On The Internet

- Our website address is www.cbibt.com and our site is optimized for mobile devices.
- We can be found on Facebook or LinkedIn by searching for CBI Bank & Trust. We invite you to “follow” us!

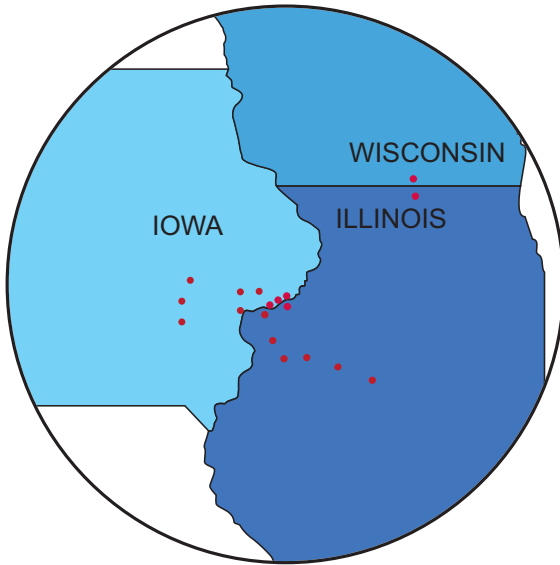




Contact Information

- Our primary mailing address is **CBI Bank & Trust, P.O. Box 146, Muscatine, IA 52761**
- Our primary phone number is **(563) 263-3131** in Muscatine, and our toll-free phone number is **(800) 292-1234**. To call your closest branch directly, please use the locations page on our website at **www.cbibt.com/locations**.
- The lines above are staffed 8:00 a.m. to 5:00 p.m. Monday through Friday.
- Our Hy-Vee Super Bank in Muscatine is open on Sundays. Bankers at this location can handle most informational requests and pass along messages and advanced information for a follow up if needed. The phone number is **(563) 263-3169**.
- Our client service e-mailbox is **ebanking@cbibt.com**
- Our e-mail format protocol is **Firstname.Lastname@cbibt.com**

Banking Locations



Illinois

Brimfield Office

F&M Bank, Division of CBI Bank & Trust
123 East Knoxville Street, Brimfield, Illinois
(309) 446-3344

Buffalo Prairie Office

CBI Bank & Trust
20228 183rd Avenue W, Buffalo Prairie, Illinois
(309) 537-3176

Galesburg - Main Street Office

F&M Bank, Division of CBI Bank & Trust
21 East Main Street, Galesburg, Illinois
(309) 343-7141

Galesburg - Henderson Street Office

F&M Bank, Division of CBI Bank & Trust
1230 North Henderson Street, Galesburg, Illinois
(309) 344-3700

Galesburg - Seminary Square Office

F&M Bank, Division of CBI Bank & Trust
2616 Veteran's Drive, Galesburg, Illinois
(309) 344-3232

Joy Office

CBI Bank & Trust
101 West Main Street, Joy, Illinois
(309) 584-4146

Moline Office

CBI Bank & Trust
3535 Avenue of the Cities, Moline, Illinois
(309) 757-0700

Monmouth Office

F&M Bank, Division of CBI Bank & Trust
2 Americlnn Way, Suite D, Monmouth, Illinois
(309) 734-5757

Peoria Office

F&M Bank, Division of CBI Bank & Trust
4900 North Glen Park Place - Suite A, Peoria, Illinois
(309) 683-2881

Roscoe Office

CBI Bank & Trust
5206 Elevator Road, Roscoe, Illinois
(815) 681-7362

Iowa

Bettendorf Office

CBI Bank & Trust
3401 53rd Avenue, Bettendorf, Iowa
(563) 332-7723

Buffalo Office

CBI Bank & Trust
120 Washington Street, Buffalo, Iowa
(563) 381-3150

Coralville Office

CBI Bank & Trust
140 Holiday Road, Coralville, Iowa
(319) 688-9005

Davenport - Downtown Office

CBI Bank & Trust
101 West Second Street — Suite 100, Davenport, Iowa
(563) 322-9900

Davenport - East Village Office

CBI Bank & Trust
2036 East River Drive, Davenport, Iowa
(563) 884-9000

Davenport - Paul Revere Square Office

CBI Bank & Trust
2322 East Kimberly Road, Davenport, Iowa
(563) 333-3010

Kalona Office

CBI Bank & Trust
402 Avenue B, Kalona, Iowa
(319) 656-2265

Muscatine - Downtown Office

CBI Bank & Trust
301 Iowa Avenue, Muscatine, Iowa
(563) 263-3131

Muscatine - Park Avenue Office

CBI Bank & Trust
1521 Park Avenue, Muscatine, Iowa
(563) 263-3144

Muscatine - Hy-Vee Super Bank

CBI Bank & Trust
Located Inside Muscatine's Hy-Vee Supermarket
(563) 263-3169

Walcott Office

CBI Bank & Trust
101 West Bryant Street, Walcott, Iowa
(563) 284-6202

Washington Office

CBI Bank & Trust
1060 West Monroe, Washington, Iowa
(319) 653-2265

Wilton Office

CBI Bank & Trust
710 West 5th Street, Wilton, Iowa
(563) 732-5131

Wisconsin

Beloit Office

CBI Bank & Trust
2215 Cranston Road, Beloit, Wisconsin
(608) 313-6662





www.cbibt.com

