

Consumer Welcome Guide

IMPORTANT INFORMATION FOR CLIENTS OF THE LEGACY SENB® BANK



CBI 
Bank & Trust®
Aim High. Bank Strong.



Welcome to CBI Bank & Trust!

March 15, 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 Region! 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 ATM and 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 and a Fee Schedule can be found in the Disclosures booklet included in this mailing.

Key Dates

Before April 19

You will want to review the two-page General Q&As section of this Welcome Guide for an overview of the technology update, 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.

SEE PAGES 7 AND 8

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 15 – 18

Monday, April 22

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

SEE PAGE 24

General Q&As

1. What is taking place?

At the close of business 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 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)
- **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 to come out of 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)

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 will not be current throughout the system update weekend.

5. Will my account type change?

All Kasasa Checking clients will be moved into the new Notably Better Checking product (See Page 15 for details). All other checking accounts will be matched with a similar account offered by CBI Bank & Trust.

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

For CDs, IRAs, loans and Line of Credits, 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 page 15 in 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. This book is called “Consumer Welcome Guide” but I also have business accounts. Will you be providing any specialized information for businesses?

Yes. We’ll be sending out a separate “Business Welcome Guide”.

13. I received several copies of this book. Why?

In order to comply with banking regulations, we are sending a copy to every individual listed as a primary account owner on the bank’s records.

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

We’d love to have you learn more about us. See pages 21-22 or visit us at cbibt.com.

15. 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 & Deposit Slips

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.



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 personal checking accounts will cycle on the 5th 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.

Christmas Club Savings will receive an annual statement in October of each year.

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 some months 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 and ATM Cards

1. Can I continue to use my existing SENB Bank Debit Card and ATM 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.™ ATM cards are not supported.

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 Social Security Number.
- After your card is activated, please make the selection to choose your PIN. You will enter your new number, (you may select your current PIN) then re-enter it to confirm.

6. Will there be any problems using my legacy SENB Bank Debit or ATM 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.

Those with an ATM card may want to consider coming in to one of our convenient locations and withdrawing funds as a backup plan.

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

7. Will the transaction limits for debit cards change?

No.

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.



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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 Social Security 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
- 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 Social Security 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.

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?

Yes. Bill Pay, funds transfer, and other services can be accessed via our app.

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.

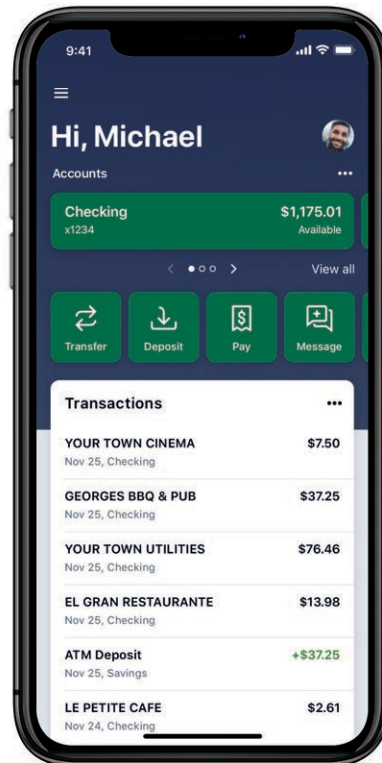
5. Are there any charges for using Mobile Check Deposit?

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



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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 consumer 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. 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.

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

The normal Overdraft Item Charge (Item Paid) fee of \$32 per item applies, with a maximum of 4 overdraft fees per day.

5. 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.

6. I'd like to know if my account is an "eligible account" and/or if it is already protected by the Overdraft Service Program.

In general, the Overdraft Service Program is extended only to accounts in good standing. An account in good standing exhibits, but is not limited to, the following characteristics:

- a) The account owner is current on all loan obligations with us; and
- b) The account is not subject to excessive overdrafts; and
- c) The account is not subject to any legal or administrative order or levy, such as bankruptcy or a tax lien.

If you have any questions or want to verify that the Overdraft Service Program has been extended to your account(s) please contact Client Services at (563) 263-3131 anytime after the technology update weekend. We will be happy to assist you.



Availability of Deposits

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.

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

Our Funds Availability Policy is provided on page 10 in the Regulatory Disclosures booklet included with this Guide. Our bankers will also be happy to assist you with any questions you might have.



Direct Deposit & Automatic Transfers/Payments

1. What do I need to do to ensure Direct Deposit and 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 those borrowers in advance of the technology update 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 & Individual Retirement Accounts

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

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

2. Will the account numbers on my CDs and IRAs 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 and IRAs may change at maturity.

4. Will my CDs and IRAs continue to automatically renew?

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

Account Conversion

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 23.

Notice of Change in Terms

The charts on pages 15-18 in this section provide summary product information which will go into effect on April 22. These charts, along with the corresponding Truth In Savings Act (TISA) that begins on page 10 in the accompanying Regulatory Disclosures booklet, constitute the **Notice of Change In Terms** that we are required to provide in advance to accountholders.

Checking Account Conversion Chart

Your SENB Bank Account:	Your New CBI Bank & Trust Account:
<p>Reward Checking</p> <p>Reward Saver Checking</p> <p>Kasasa Cash[®]</p> <p>Kasasa Cash[®] with Kasasa Saver[®]</p> <p>Kasasa Cash Back[®]</p> <p>Kasasa Cash Back[®] with Kasasa Saver[®]</p>	<p>Notably Better Checking</p> <ul style="list-style-type: none"> • No minimum balance • No monthly service fee • Competitive interest rate if requirements are met • 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, cycle on the 5th of the month ▶ Choice of paper or eStatements • Monthly qualification cycle requirements: <ul style="list-style-type: none"> ▶ 12 debit transactions per cycle ▶ 1 ACH direct deposit or automated payment each cycle • No-Annual-Fee Debit Card • Free BRELLA[®] card protection app • Free Online Banking and Bill Pay • Free Mobile Banking/Mobile Deposit • Overdraft Service Program (See p. 4 in the accompanying Regulatory Disclosures booklet.) • See pages 13-14 in the enclosed disclosure packet for full Truth In Savings disclosure.

Your SENB Bank Account:	Your New CBI Bank & Trust Account:
<p>Regular Checking</p> <p>SENB Essential Checking</p>	<p>Absolutely Free Checking</p> <ul style="list-style-type: none"> • No minimum balance • No monthly service fee • No interest • 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, cycle on the 5th of the month ▶ 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 (See p. 4 in the accompanying Regulatory Disclosures booklet.) • See page 10 in the enclosed disclosure packet for full Truth In Savings disclosure.

(continued) >

Your Current SENB Bank Account:	Your New CBI Bank & Trust Account:
<p>Homefree Checking</p> <p>Super NOW Checking</p>	<p>Direct Interest Checking</p> <ul style="list-style-type: none"> • No minimum balance and no monthly service fee • Pays interest; competitive rate • 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, cycle on the 5th of the month ▶ 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 (See p. 4 in the accompanying Regulatory Disclosures booklet.) • See page 10 in the enclosed disclosure packet for full Truth In Savings disclosure.

Savings Account Conversion Chart

Your Current SENB Bank Account:	Your New CBI Bank & Trust Account:
<p>Statement Savings</p> <p>Reward Saver®</p> <p>Kasasa Saver® with Kasasa Cash®</p> <p>Kasasa Saver® with Kasasa Cash Back®</p>	<p>Savings Account</p> <ul style="list-style-type: none"> • \$100 minimum balance required during the statement month • \$6.00 monthly service fee if daily balance is less than \$100, with 30-day grace period • Pays interest; variable rate • Interest credited quarterly • 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 • First 25 withdrawals/debits per month are free; then \$3.00 per excess withdrawal • 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 • See page 11 in the enclosed disclosure packet for full Truth In Savings disclosure.

(continued) >

Your Current SENB Bank Account:

Your New CBI Bank & Trust Account:

Buddy's Kids' Club Savings

Smart Saver Account for Teens

Student Savings

- No minimum balance and no monthly service fee until age 19
- Mini-Millionaire Club and Teen Club
- Pays interest; variable rate
- Interest credited quarterly
- ATM withdrawals:
 - ▶ 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
- First 25 withdrawals/debits per month are free; then \$2.50 per excess withdrawal
- Statements:
 - ▶ Issued quarterly
 - ▶ Choice of paper or eStatements
- Free Online and Mobile Banking
- See page 11 in the enclosed disclosure packet for full Truth In Savings disclosure.

Your Current SENB Bank Account:

Your New CBI Bank & Trust Account:

Health Savings Account (HSA)

Health Savings Account (HSA)

- No minimum balance and no monthly service fee
- Pays interest; variable rate
- Interest credited monthly
- Withdrawals permitted for qualifying medical expenses
- Statements:
 - ▶ Issued monthly, cycle at the end of the month
 - ▶ Choice of paper or eStatements. Paper Statement fee of \$3.00 per cycle; no fee for eStatements
- Free Online and Mobile Banking
- See page 12 in the enclosed disclosure packet for full Truth In Savings disclosure.

Your Current SENB Bank Account:

Your New CBI Bank & Trust Account:

Holiday Club

Christmas Club

- No minimum balance and no monthly service fee
- Pays interest; variable rate
- Interest credited annually
- Withdrawals not permitted except for annual pre-holiday (October) disbursement
- Statements:
 - ▶ Issued annually
 - ▶ Choice of paper or eStatements
- Free Online and Mobile Banking
- See page 12 in the enclosed disclosure packet for full Truth In Savings disclosure.

Money Market Conversion Chart

Your Current SENB Bank Account:

Your New CBI Bank & Trust Account:

**Premium Money Market
Super Saver Money Market**

Choice Money Market

- \$2,500 minimum daily 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:
 - ▶ 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:
 - ▶ Issued monthly, cycle at the end of the month
 - ▶ Choice of paper or eStatements
- Free Online and Mobile Banking
- See page 11 in the enclosed disclosure packet for full Truth In Savings disclosure.

Loans & Lending

Loan Conversion Q&As

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

No. These provisions will remain the same until the maturity date of each loan.

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.

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 24.

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

Telephone Banking

1. **I currently use SENB Bank Telephone Banking. Will my User ID and account information automatically carry over to CBI Bank & Trust?**

No. Information will not be automatically carried over to the new system.

2. **I would like to continue using Telephone Banking. What should I do?**

ACTION REQUIRED

CBI Bank & Trust offers a basic Telephone Banking product. Beginning Tuesday, April 23, call the CBI Bank & Trust Telephone Banking line at (563) 263-9000 to register and access your account information.

3. **Are any other options to Telephone Banking available?**

Yes! If you have a smart phone or mobile device, we highly recommend using Mobile Banking rather than Telephone Banking. Further information is provided on page 10 of this guide, and at www.cbibt.com/personal/online-mobile-banking

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

Kids' Saving Club

1. **Does CBI Bank & Trust offer a youth banking program?**

CBI Bank & Trust offers the Mini-Millionaires Club for kids up to and including age 12. It even features a mascot, Percy the Penguin, much like the Kids' Club. When Mini-Millionaire members reach age 13, they automatically 'graduate' into our Teen Banking Club. Additional information can be found at www.cbibt.com/personal/kids-club.

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**.

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 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 community ties.
- 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 state line (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 24 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 Jonathan D. 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

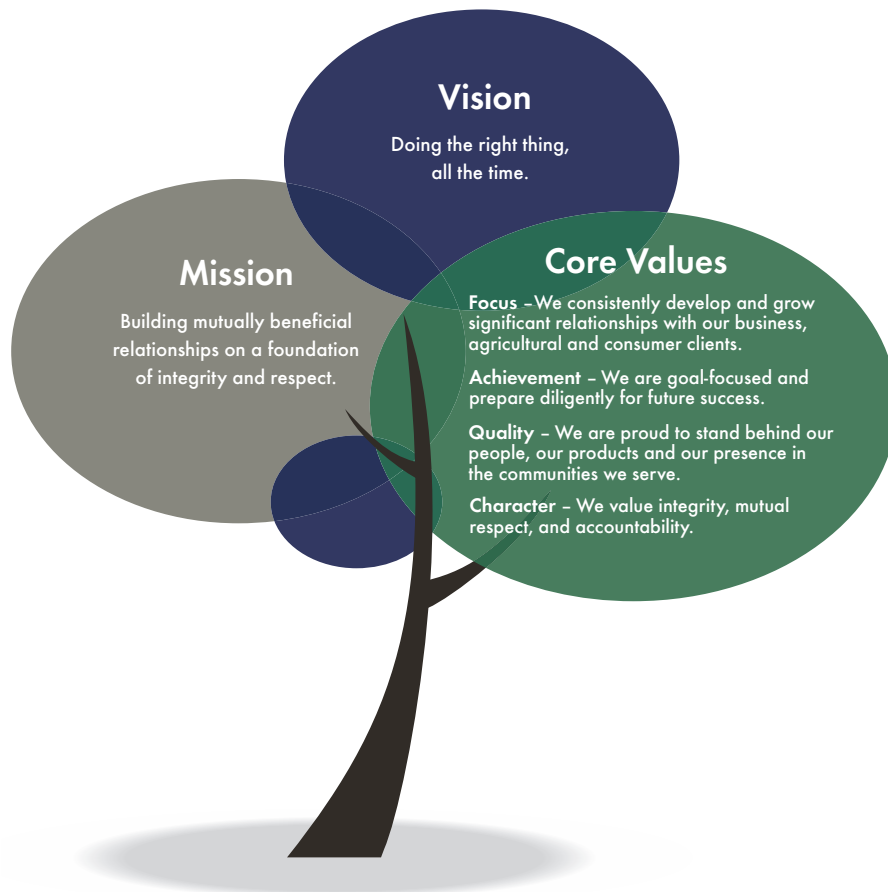
- We were chartered and organized in 1933. Until a name change to CBI Bank & Trust in 2015, we were known as Central State Bank.
- Other banks that have come into the CBI Bank & Trust charter include Freedom Security Bank, West Chester Savings Bank, F&M Bank (merged into CBI Bank & Trust – nka F&M Bank,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

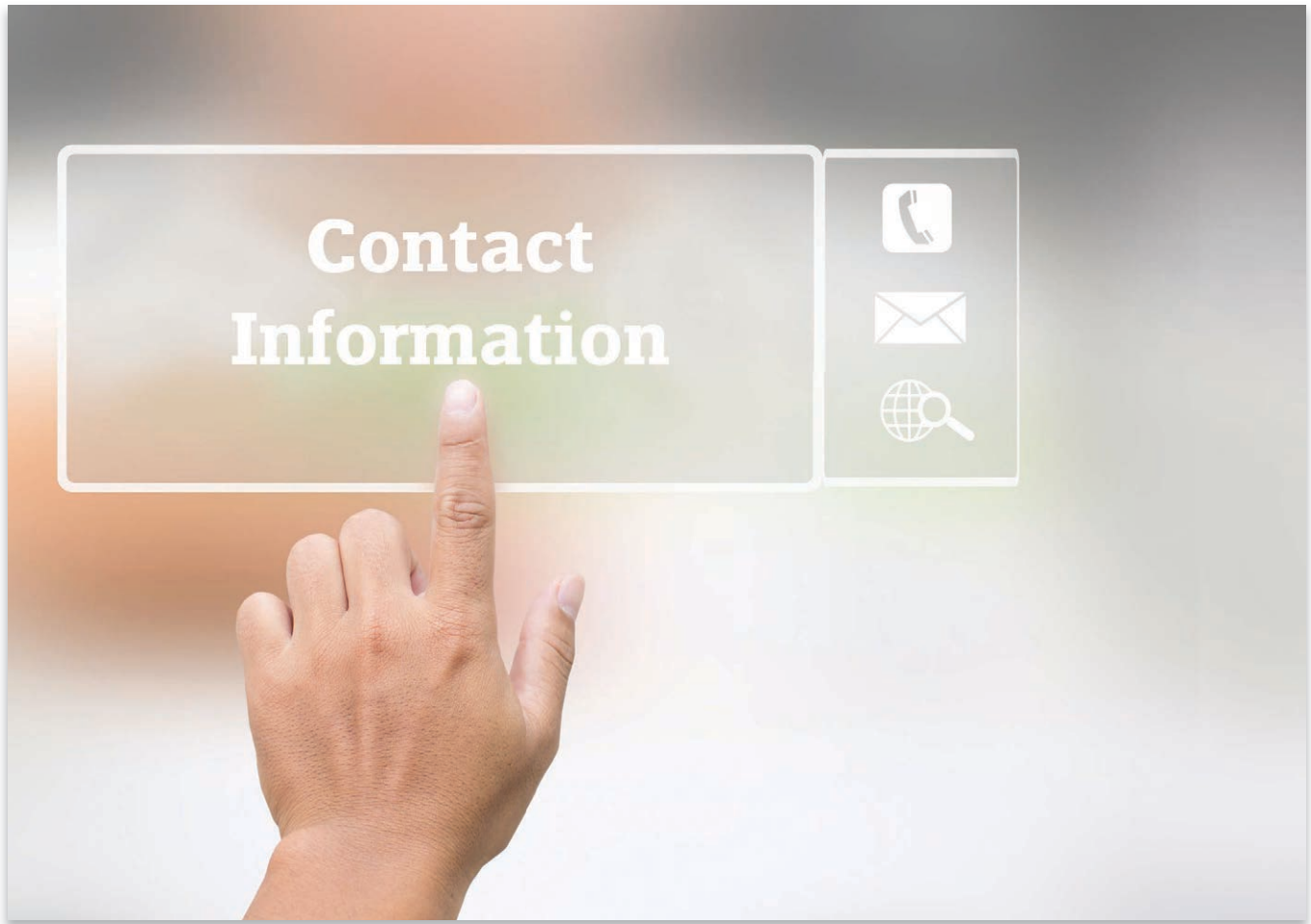
Branding, Mission & Vision

- 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

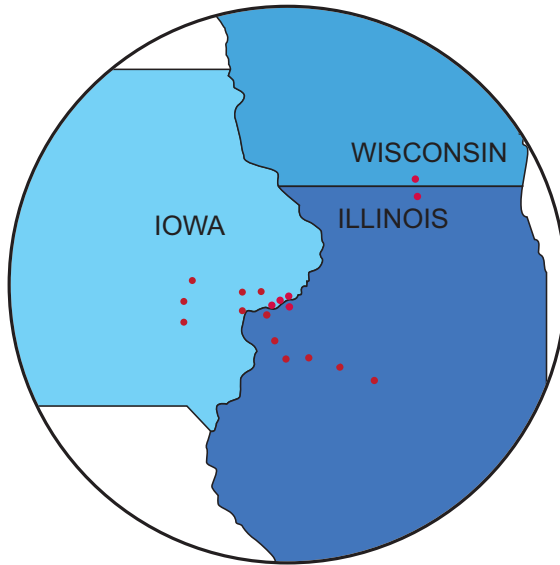
- Our website address is www.cbibt.com and our site is optimized for mobile devices.
- We can be found on Facebook by searching for CBI Bank & Trust. We invite you to “follow” us!





- 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 Saturdays and 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

