

Important Information

ABOUT THE CEDAR RAPIDS — DES MOINES BANK MERGER

The weekend of April 8-10, 2016, we will combine systems with our sister-bank in Des Moines to complete our merger process. While most of the changes will happen behind-the-scenes, there may be some actions you need to take. Please review this information carefully and take the outlined steps to ensure:

- All of your services transition smoothly, and
- You know what to expect leading up to and following the systems integration.

Based on the services listed, please identify those you use and what actions you need to take (if any). If you have any questions, please contact your Relationship Banker or Customer Service at 1-800-362-1688.



GENERAL SERVICES

Debit Cards

Temporary Service Interruption April 8-11, 2016.

Because of our system conversion during this weekend, **you'll want to plan ahead:**

- ATMs WILL NOT display balances, and receipts WILL NOT include the available balance.
- Debit card limits, including withdrawals and purchases, may be reduced April 8-10, 2016. Please have an alternate payment method available.
- **NOTE:** On Monday, April 11, 2016, debit card use may be intermittent in the early morning hours. Please plan to have a back-up form of payment if you plan to use your debit card that morning.

Action Needed: None.

Continue using your debit card and associated PIN. When your current card expires, a new one will be issued.

Automatic Payments (and other ACH Debits) and Direct Deposit (and other ACH Credits)

Beginning April 11, 2016, the following will occur:

- Existing Automatic Payments and Direct Deposits will **automatically** be routed into the new routing number **073000642**.
 - Bankers Trust will send notifications of the new routing number to these originators to update their systems. This automated process will address most ACH transactions, however we will contact you for assistance if we identify any transactions not being updated by the originators. You can also proactively notify any existing originators of the new routing number to ensure all your ACH transactions are changed in a timely fashion.
 - **Action Needed:** For any NEW Automatic Payments or Direct Deposits after April 8, please use the new routing number **073000642**.
-

Checks

Action Needed: None.

Continue using the supply of checks you have.

- If you use a third party check vendor, update the bank routing number to **073000642** when it comes time to re-order.
 - If you order checks through the bank, the routing number will automatically be updated.
-

Easy Access Automated System

Temporary Service Interruption:

During the weekend of April 8-10, 2016, Easy Access will provide a balance as of the end of day Friday, April 8, 2016. If necessary, you will be able to report a lost or stolen card. No other functionality or updates will be available. Balances will be updated on Monday, April 11, 2016.

Action Needed: None.



INTERNET BANKING SERVICES

Bankers Trust Internet Banking and the associated services shown on the following two pages will be unavailable April 8-10, 2016. On April 11, 2016, you will be required to log in to Bankers Trust Internet Banking from BankersTrust.com instead of using a bookmark or 'favorites' site. For the first log in you must use a computer rather than mobile device and complete an additional security step prior to accessing the following services.

Bill Pay

Action Needed: Prior to April 7, 2016, review scheduled and recurring bill payments set for April 8-10, 2016, to prevent processing delays.

Here's how:

- Log in to Bankers Trust Internet Banking, and click on the 'Pay and Transfer' tab near the top of the page and select 'Pay Bills.'
- On the upper right-hand side, under 'Pending Payments,' review any payments scheduled to send April 8-10, 2016.
- Edit the payment(s) to be sent prior to April 8, or after April 11, 2016, to avoid delays.
- Bill Pay services will resume as normal on April 11, 2016.

People Pay

Action Needed: On April 11, 2016, confirm payments and contacts transferred correctly, and review your alert delivery methods.

Here's how:

- Log in to Bankers Trust Internet Banking and click on the 'Pay and Transfer' tab near the top of the page and select 'Pay People.'
- Review the list of payments and contacts for accuracy.
- You can change the alert delivery method by selecting the 'Change' link and choosing email and/or text.

Personal Finance Manager (PFM)

Action Needed: On April 11, 2016, re-enroll in Personal Finance Manager.

Here's how:

- Log in to Bankers Trust Internet Banking and click on the 'Personal Finance' tab near the top of the page.
 - Read and accept the Personal Finance Disclosure.
 - Accounts held at other financial institutions can be linked to the application by clicking on 'Link Account.' In the search field, enter the name of the other financial institution and select the appropriate one. You will be prompted to enter your login credentials for the account at the other financial institution.
 - PFM alerts are separate from Bankers Trust Internet Banking alerts. To set up or change alerts:
 - Log in to Internet Banking and click on the 'Personal Finance' tab. Then select 'Manage Personal Finance Alerts.'
 - Choose your desired PFM alerts by checking the box under 'Email' and clicking 'Update Alerts' at the bottom of the page.
- 

INTERNET BANKING SERVICES (CONTINUED)

Internet Banking Alerts

Action Needed: On Monday, April 11, 2016, log in to Bankers Trust Internet Banking to review standard alerts and re-establish your custom alerts (if applicable).

Here's how:

- Log in to Bankers Trust Internet Banking.
- Review and re-establish alerts by going to the 'Customer Service' tab, then 'Manage Alerts.'
 - For customized alerts, select the account from the dropdown menu. Click 'Go.' Click 'Add' for any additional alerts.
 - For service alerts, select the 'Service Alerts' tab. Click 'Add' for any additional alerts.

Apple Pay

Action Needed: On Monday, April 11, 2016, open the Apple Pay app on your iPhone 6 or higher or to re-establish service for your Debit card. No updates are needed for Credit cards.

Here's how:

- Open Passbook and remove Bankers Trust Debit card currently stored in Apple Pay
- Within Passbook select the 'Add Credit or Debit Card' link or the + in the top right hand corner of the Passbook
- Use the camera feature to capture your card information automatically or the link at the bottom of the screen will allow you to manually enter the card information
- Enter the security code found on the back of the card
- Now you are ready

Mobile Banking

Action Needed: Replace the mobile banking app on your mobile device on or after April 11, 2016.



At the close of business on Friday, April 8, 2016, the Cedar Rapids Bankers Trust mobile app will no longer work. On Monday, April 11, 2016, your account details will be available using the replacement app, which can be downloaded on your mobile device.

Here's how:

- Uninstall the Bankers Trust M+ Personal CR app.
- Download the Des Moines Bankers Trust M+ Personal Mobile App (search for Bankers Trust in your app store).
- Log in to Mobile Banking App. **NOTE: You can only access the Mobile Banking App after you have first logged in to Bankers Trust Internet Banking on a computer.**

Thank you for your patience and cooperation during our systems merger. If you have any questions, please stop in, contact your Relationship Banker or call Customer Service at 1-800-362-1688.

