

# 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 Banker or Customer Service at 1-800-362-1688.



**COMMERCIAL BANKING**



# GENERAL SERVICES

## Account Numbers and Bank Routing Number

All account numbers will stay the same; however, our routing number will change on April 11, 2016. For your reference, the new routing number is **073000642**.

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## 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**.

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## Business Debit Cards

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

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## Checks and Deposit Tickets

Continue using the supply of checks and deposit tickets you have. However, as new checks and deposit tickets are ordered, please note the following:

- If a third party check vendor is used, update the bank routing number to **073000642** when it comes time to re-order. (If new checks or deposit tickets are ordered, please do not use them until April 11, 2016.)
  - If checks and deposit tickets are ordered through the bank or our partner Harland Clarke, the routing number will automatically be updated.
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## Deposit Statement and Account Analysis Cycle

- In April, two separate deposit statements (April 1-8, 2016; April 11-30, 2016) will be issued to coincide with our system conversion.
  - The April account analysis cycle will cover the entire month, containing data from both before and after the systems merger in the same account number. Any account analysis relationships will remain the same.
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## Products, Rates, Fees and Terms and Conditions

All products, rates, fees and associated Terms & Conditions will remain the same.

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## Wire Transfers

**ACTION NEEDED:** If you receive wire transfers please inform the wire originator that the routing number will need to be changed to **073000642**, effective April 11, 2016.



# BUSINESS INTERNET BANKING SERVICES

**Bankers Trust Business Internet Banking and associated services shown here will experience a temporary service disruption. Business Internet Banking will be unavailable starting at 5:00 p.m., Friday, April 8, 2016, through 7:00 a.m., Monday, April 11, 2016.**

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## Internet Banking, Bill Pay and Alerts

**NO ACTION NEEDED:** All bank data and existing alerts will be converted to our new system. Current Company ID, User ID and password or token will remain the same.

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## Positive Pay and Account Recon Services

**ACTION NEEDED:** For Checks Issued Files submitted for Check Positive Pay or Full Account Recon on or after Monday, April 11, 2016, the bank identification must be updated:

- If your file contains the bank routing number, it must be updated to **073000642**, otherwise it will be rejected.
- If your file contains the bank identification number of **187**, it must be updated to **769**, otherwise it will be rejected.
- If your custom file format definition within Business Internet Banking defaults either the routing number or bank identification number, you will need to add a new definition on or after April 11, 2016, with the updated values.

**NO ACTION NEEDED:** ACH Positive Pay and Check Positive Pay exceptions will be available for decisions at the normal time on Monday, April 11, 2016.

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## 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 Business mobile app will no longer work. At 7:00 a.m. on Monday, April 11, 2016, your account details will be available using the replacement app, which can be downloaded on your mobile device.

Here is how:

- Uninstall the Bankers Trust M+ Business CR app.
  - Download the Bankers Trust M+ Business app (search for Bankers Trust in your app store).
  - Log in to the new app with your same Business Internet Banking credentials.
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## New Features Available

Several new technology features will be available starting April 11, 2016, including:

- Mobile Check Viewing
- Business Mobile Approvals
- Image Search Module
- eZBusiness Single-Sign On

If you would like to learn more, contact your banker.



# OTHER

## ACH Origination

### ACTION NEEDED:

- **NO ACH ORIGINATION** will be accepted on Friday, April 8, 2016. All ACH files or transactions must be submitted by 4:00 p.m. on Thursday, April 7, 2016.
- Effective April 11, 2016, please change the Originating Depository Financial Institution (ODFI) to **073000642** for file transmissions or ACH file uploads.

**NO ACTION NEEDED:** Bankers Trust will make all of the required changes in the background for the Business Internet Banking ACH templates.

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## Business Credit Cards and Purchasing Cards

There are no changes for business credit cards or purchasing cards.

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## Direct Connect

Information and transition details for Direct Connect will be available in late March on [BankersTrust.com/CRMergerComm](http://BankersTrust.com/CRMergerComm).

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## Loans

There are no changes for loans through Bankers Trust.

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## Remote Deposit

### ACTION NEEDED:

- On April 11, 2016, remove any bookmarks for Remote Deposit if you have previously bookmarked the login page. Go to [BankersTrust.com](http://BankersTrust.com), select 'Remote Deposit Services' from the Business drop-down menu to ensure you're accessing the correct login page. Your User ID and password will not change. If you use the single sign-on feature from Business Internet Banking, this will be re-directed into the new Remote Deposit system.
  - Submit all scanned deposits in pending status by 7:30 p.m. on Friday, April 8, 2016. Any items scanned but not submitted will be purged through the merger process and will need to be re-scanned and resubmitted on Monday, April 11, 2016.
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*Thank you for your patience and cooperation during our systems merger. If you have any questions, please stop in, contact your Banker or call Customer Service at 1-800-362-1688.*

