

Edon Merger: Frequently Asked Questions

My Deposit Accounts

Can I continue to use my existing check supply and deposit slips?

Yes. Continue using them through December 31, 2021. Checks ordered after October 19, 2020, will include the State Bank name and routing number. If you order checks from another source, please use routing number 041203594, along with your account number.

Will my account or loan numbers change?

Generally, no. A few account holders affected by duplicate account numbers have already been contacted.

When can I access my accounts at other State Bank locations?

On October 19, 2020, you'll be able to access your accounts at any State Bank location.

Are my deposits still insured by the FDIC?

Your deposits will continue to be insured by the FDIC up to the maximum allowed by law. For more information, visit www.fdic.gov/deposit.

What do I need to know about my business accounts?

Business customers will receive a separate letter. Additional resources to follow.

ATM and Visa® Debit Card

Will I need a new ATM or Visa® Debit Card?

Yes. If you currently have an Edon State Bank MasterCard® Debit/ATM Card, you'll be mailed a new State Bank Visa® Debit/ATM. If you haven't received your new card by October 10, 2020, contact us. Your card must be activated before it can be used.

To activate and set your PIN (Personal Identification Number), use the instructions included with your card which state to call the Interactive Voice Response (IVR) system toll free 1.800.992.3808 on or after October 19, 2020. You can also change your PIN at any State Bank ATM beginning October 19, 2020, after you've first activated it via the IVR system. On Monday morning, October 19, 2020, as of 9:00 am ET, you can begin using your new State Bank card. Your

current Edon State Bank card will no longer work at 9:00 am ET that morning. Debit card limits will be reduced over the conversion weekend from 3:30 p.m. Friday, October 16, 2020, through Monday, October 19, 2020, at 9:00 a.m. If you plan on making a large purchase, contact us. If you currently use your debit card to make ongoing automated payments, you will need to provide the merchant your new State Bank card number and expiration date after October 19, 2020.

Do you offer debit card fraud alerts?

Yes. Enroll in our 2Way Text Fraud Alert Service that monitors suspicious transactions on your debit card to prevent fraudulent activity. All personal debit cardholders that have a cell phone number listed on our system will receive an enrollment text on October 16, 2020. Reply "YES" to enroll, "HELP" for help or "STOP" to cancel. If you do not reply "YES" to enroll, you will receive phone calls rather than text messages when debit card fraud is suspected.

Online Banking

How long will I have access to Edon State Bank's Online Banking?

As of October 16, 2020, you will no longer have access to Edon State Bank's Online Banking. On Monday, October 19, 2020, you will have the ability to enroll in State Bank's Online Banking at YourStateBank.com. Contact us for your access PIN.

Automated Deposits, Transfers and Payments

Do I need to make a change to continue to have funds automatically deposited to or debited from my account?

Social Security, payroll, or other funds directly deposited will continue without interruption. Automatic payments or transfers set up for loan or deposit accounts will also continue without interruption unless they are set up through your debit card. You will need to provide the merchant your new card number and expiration date after October 19, 2020.

Account Statements

How will I receive account statements?

You will be mailed a final account statement from Edon State Bank listing all activity through October 16, 2020. Your first statement from State Bank will include all activity beginning October 17, 2020 to the date of the new statement cycle for your State Bank account, which may differ from the date of your previous statement cycle. If you currently receive check images in your paper statement, you will continue to receive free paper check images through the end of the year. Images are also available through Online Banking beginning October 19, 2020.

Can I pick up my statement at the office?

No. For more immediate access to your account statement, ask about our eStatements.

Safe Deposit Boxes

Will I be able to access my safe deposit box?

Yes. Access to your safe deposit box will remain the same.

Mobile Banking

Does State Bank have a Mobile Banking app?

Yes. Mobile Banking, including Mobile Deposit, is another State Bank resource that keeps you connected to your accounts. Beginning October 19, 2020, enroll in State Bank's Online Banking, then under "Options" choose "Mobile Banking Enrollment." Once you're enrolled, download the State Bank Mobile Banking app to your phone or tablet from Google Play or the App Store.

Mobile Wallet

Can I make purchases with Mobile Wallet?

Yes. With Mobile Wallet, State Bank makes it easy to purchase and pay with your debit or credit card using your mobile phone wallet app.

Will CardValet® still be available?

Yes. CardValet® is available for you to reenroll after October 19, 2020.

Wire Transfers

What happens if I receive wire transfers?

Please use the new routing number 041203594 and your account number.

My Loan Accounts

Will my loan payment remain the same?

Yes. Your loan agreement and payment will not change.

Can I still use my current coupon book?

Yes. Continue to use your current coupon book.

Where do I mail my loan payments?

Payments can be mailed to State Bank, 401 Clinton Street, Defiance, OH 43512.

Will additional loan products be available?

Yes. Please contact your local Edon Banking Center for details about credit costs and terms.

Overdraft Transfer

What happens if my account becomes overdrawn?

Savings or checking account transfer - If you currently have sweep transfer coverage for your checking account through a second checking account or a savings account, transfers will continue to be made from these accounts if you write a check for more than your checking account balance. Funds will be transferred in minimum increments of \$50 towards the amount of the overdraft. A \$5.00 fee will apply.
Extended overdraft service - This service will be based on your account type. Please refer to the enclosed disclosure booklet for more information. Please note that if your account qualifies for extended overdraft service, you will receive a separate notification after November 20, 2020.

To do:

- Activate your new State Bank Visa® Debit and/or ATM Card
- Update Debit Card Automatic Payments or Transfers
- Enroll in State Bank's Online Banking and/or eStatements
- Enroll in State Bank's Mobile Banking
- Download Mobile Wallet
- Reenroll in CardValet®
- Attend Grand Opening Celebration