



Welcome to Civista Bank

Community-focused banking for over 138 years.

Your guide to banking with us



CIVISTA[®]
BANK
Focused on You



Here for you.

At Civista, we've been helping customers achieve their financial goals since 1884. We're delighted to welcome you to our banking family.

Beginning Monday, October 24, 2022, as a Civista customer, you'll have the best of both worlds—the same efficient, courteous service you've come to expect plus expanded banking resources, value and convenience.

You'll benefit from our commitment to relationship banking and the communities we serve. A commitment built on knowing you personally, making decisions locally and delivering services to meet your daily and future financial needs with ease.

We offer a full range of accounts and services for individuals and businesses with the digital banking resources you need. Whether you choose to visit a branch or use our mobile app, we're always here for you with personalized solutions.

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As you review this Welcome Guide, we hope you'll feel right at home with us.

If you have any questions or need assistance, please call or visit your local branch office.

Beginning Monday, October 24, 2022, you can contact us at **800.604.9368** anytime to speak with a member of our Customer Care team. You'll also be able to chat with our virtual banking assistant, Penny. Chatbot Penny is available at **civista.bank** and when you log into Civista Digital Banking to answer general questions about your products and services.

Key Dates

We want your transition to Civista Bank to be a smooth and easy experience. Here's what you can expect during the coming weeks.

Right now

- Continue to bank as you currently do, using the same account numbers, checks, debit card, ATM card, online access and branches.

Monday, October 17–Thursday, October 20

- The Bowling Green ATM will be unavailable beginning Wednesday, October 19 and will reopen Monday, October 24.
- The Napoleon East Washington and North Scott Street ATMs will be unavailable beginning Thursday, October 20 and will reopen Monday, October 24.
- **ACTION** If you bank online, we recommend you download or print your recent Henry County Bank transaction history and Bill Pay payees. This information may not be immediately available online at Civista Bank on Monday, October 24.
- **ACTION** Likewise, by Friday, October 21 at 5 p.m., we recommend you download or print eStatements produced June 1, 2022 through October 21, 2022, for access until all historical statements are available in the Civista eStatement portal. Your previous 18 months of HCB statement history will be added to your new Civista Digital Banking eStatement portal by November 30, 2022.
- **ACTION** We also recommend that Business ACH customers save ACH Batch files (with NACHA format).

Friday, October 21

- All former HCB offices in Henry and Wood County locations will close at their normal time.
- Continue to use your HCB debit or ATM card to make transactions.
- After 5 p.m., the HCB mobile app will no longer be available and HCB NetTeller™ online banking will be available for transaction inquiries only through the weekend. Scheduled transfers and payments will process without interruption.

Saturday, October 22–Sunday, October 23

- Branch lobby and drive-up facilities will be closed.
- Continue to use your HCB debit or ATM card over the weekend.
- HCB NetTeller will be available for inquiries only. The HCB mobile app will no longer be available.

Monday, October 24

- **ACTION** Activate and begin using your new Civista Debit Mastercard®.
- Branches and ATMs will reopen Monday morning under the Civista Bank name. Branch lobby and drive-up service hours will remain the same as they are today.
- Access to **Civista Digital Banking** will be available after 9 a.m. (See page 12 of this guide for login instructions.)
- Digital Banking Specialists will be available during extended hours to assist you at **844.842.0268** during the week of October 24: Monday–Friday, 7 a.m.–7 p.m. and Saturday, 8 a.m.–1 p.m.
- Civista Automated Telephone Banking will be available by calling toll-free **877.224.8493**. (See page 11 of this guide for instructions on getting started.)



New for you, beginning Monday, October 24, added security, convenience and peace of mind

With Civista Digital Banking, one login gives you:

- A simplified and consistent experience across all your devices
- Modernized navigation for quick and simple day-to-day banking
- Multi-factor authentication
- Civista CardSwap to update your preferred payment card with popular online retailers
- Financial tools to review your spending trends, set budgets and even view your net worth

Civista FraudEYE: Text Civista at **47334** from your mobile phone number on record to opt in to receive text messages regarding suspicious debit card activity.

Digital Wallet: After you've activated your Civista debit card, upload your card to your favorite digital wallet to make convenient mobile payments.



Quick Facts

to help ensure a smooth transition

Your satisfaction is our top priority

We have taken great care to match your current accounts to accounts at Civista Bank that offer similar features and benefits. **To give you time to make sure your account is right for you, we'll waive the monthly service charge and transaction activity fees, if applicable to your account, through Tuesday, January 31, 2023. This waiver applies to all converted personal and business checking and savings accounts and includes the paper statement delivery fee (if one normally applies).**

Same account numbers and checks

- Your account number will remain the same unless you're one of the few customers notified otherwise.
- You can continue to use your existing supply of checks unless notified otherwise in a separate mailing.
- The next time you order checks through the bank, after Friday, October 21, they will be automatically updated with the Civista Bank name and routing number. If ordering from an outside vendor, be sure to use the Civista Bank routing number above.

**Your new routing
number as of
Monday, October 24:
041201635**

No change to direct deposits, automatic payments and transfers

- If you have direct deposits of Social Security, payroll or other regular payments, they will continue without interruption.
- In addition, if you have automatic transfers between your deposit accounts or automatic deductions of loan payments or other payments, these services will also continue.
- If you're notified of a change in an account number, you should use the new number when setting up new electronic deposits and withdrawals after Monday, October 24.

New for you, beginning Monday, October 24

Civista Wealth Management is your trusted advisor when it comes to increasing, protecting and transferring assets. We deliver sophisticated and personalized strategies to help reach your goals. Our services include investment portfolio management, trust administration, foundation and charitable endowment investment management, and guardianship and special needs trusts.

Not FDIC Insured | Not Bank Guaranteed | May Lose Value
Not a Bank Deposit | Not Insured by Any Federal Government Agency
Civista Wealth Management is the trust division of Civista Bank.

New Civista Debit Mastercard®

- › If you currently have an HCB debit card or ATM card, you will automatically receive a new card to replace your current card by early October.

Note: If your card is linked to only a savings account, the Civista debit card you receive can be used only for ATM transactions.

- › A new personal identification number (PIN) will be mailed to you separately a few days after you receive your new card.
- › **ACTION** You must activate and begin using your new card on or after Monday, October 24. Follow the instructions enclosed with your card to activate it.

Once you've activated your card, you can change your PIN to your own personal identification number at any one of our ATMs or by calling 877.224.8493 (choose option 8).

- › **ACTION** If you currently use your debit card or business debit card for any automated deductions, such as a fitness club or cellphone payment, give the merchant your new Civista Bank debit card number and expiration date.

Checking, savings and money market account statements

- › Your final statement from HCB will show transactions through Friday, October 21, and this statement will be mailed to your address on record.
 - Beginning Monday, October 24, your Civista statement will be produced at approximately the same time of the month that it is currently. Business account statements will continue to be produced at month's end.
- › You will receive images of your paid checks with your new statements, just as you do today.
- › You will continue to receive a combined statement if you currently do.

eStatements

- › For future reference, your previous 18 months of HCB eStatements will be added to your Civista eStatement portal by Wednesday, November 30. In addition, your final HCB statement dated October 21, 2022, will be mailed.
- › If you currently receive eStatements, you will continue to receive your statement by electronic delivery.
- › If you currently do not receive eStatements, we encourage you to enroll for eStatements at Civista beginning Monday, October 24 and before Tuesday, January 31, 2023, to avoid the paper statement fee, if applicable to your account.
- › Log in to Civista Digital Banking and select eStatements & Notices.
 - Then follow the on-screen prompts to complete your enrollment for all accounts for which you are the primary owner.

Overdraft protection services at Civista Bank

We offer a variety of ways to protect against overdrawing your checking account. Here's what you need to know about our services.

Overdraft protection

- › If you currently have a checking or savings account or a line of credit linked to your personal checking account for overdraft protection, you will continue to enjoy this service.
- › Transfers will be made automatically for the amount needed to cover your overdraft. Transfers are made in \$1 increments.

Check Protect

- › Check Protect is offered as an overdraft privilege for select personal and business checking accounts in "good standing." Eligible customers will be enrolled automatically upon qualification after Monday, October 24 and will receive additional information at that time.
- › Check Protect provides you with a safety net. When used, Check Protect can save you from additional charges associated with having a check returned to a merchant.
- › There is no additional cost associated with this privilege unless you use it, at which time you will be charged the current NSF item paid fee of \$37 for each item or withdrawal processed.
- › **ACTION** If you would like Civista to cover overdrafts that occur because of one-time debit and ATM transactions, please contact your branch or call us at **800.604.9368** to opt in for this service after Monday, October 24.

Standard overdraft practices

- › We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.
- › Under our standard overdraft practices, we will charge a fee of \$37 each time we pay an overdraft, if we return an item for non-sufficient funds or if the account is overdrawn.
- › We do not authorize and pay overdrafts for ATM transactions or one-time debit card transactions unless you have opted in for this service.

For the Check Protect Customer Overdraft Policy and the definition of an account in "good standing," please refer to the Account Disclosures booklet.



Posting order

In the normal course of business, we generally pay items presented in the branch (over-the-counter transactions) or at an ATM first, then electronic transactions, and then checks in serial number order.

Credit cards

New for you! Whether you want to pay down balances faster, maximize cash back, earn rewards or begin building your credit history, we have the ideal card¹ for you. Visit civista.bank/personal/bank/credit-cards to find the right match for your needs.

Deposit boxes

Deposit boxes are offered in a variety of sizes and subject to branch availability. Contact your local branch for available sizes and pricing. The annual service fee is charged on the anniversary date. The HCB \$2.00 autopay discount and \$10.00 senior discount will expire at annual renewal, and box pricing is subject to change at that time.

¹The creditor and issuer of these cards is Elan Financial Services, pursuant to separate licenses from Visa U.S.A. Inc., and Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.



Access to Your Accounts

At Civista Bank, it's easy to bank when and how you choose. Here's a guide to the services available to you.

Civista Bank Branches

- › Continue to bank at your same branches. You'll see the Civista Bank name outside and the same friendly faces and familiar people inside, ready to serve you as always.
- › All current Henry and Wood County locations and branch hours will remain the same.
- › You can also access your accounts at any one of our other 34 branch locations across southeastern Indiana and southwest, central and northern Ohio. For locations, visit [civista.bank](https://www.civista.bank).

ATMs

You can use your Civista Bank debit card at any Civista Bank ATM with no fee. For locations, visit civista.bank.

Telephone Banking

New for you! For 24/7 automated account information, call Civista Telephone Banking toll-free at **877.224.8493** beginning Monday, October 24.

Getting started

- › The first time you select an account option within Telephone Banking, you will be asked to establish a personal identification number (PIN).
- › To do this, you will need to enter the applicable deposit or loan account number and your Social Security Number (Taxpayer Identification Number [TIN] or Employer Identification Number [EIN] for businesses).
- › Then follow the voice prompts to establish a PIN of your choice for future use.

Note: As a first-time user or when changing your PIN, you will need to input a mobile phone number on record with the bank and will be sent a secure access code via text to enter before creating your PIN.

Learn more at civista.bank/telephone-banking

Civista Debit Mastercard®

- › Your debit card offers Civista FraudEYE alerts for suspicious debit card activity and digital wallet capability with Apple Pay and Samsung Pay. Plus, you'll enjoy convenient control over your card with digital banking to turn your card on/off, report a card lost or stolen, send us travel notifications and even request temporary card increases. Standard daily limits are \$500 for personal cards at the ATM and \$3,500 for purchases. For business cards, \$500 at the ATM and \$5,000 for purchases.
- › Beginning Monday, October 24, the HCB customizable card activity alerts and spending limits feature will not be available. Civista expects a similar feature to be launched in 2023. In the meantime, you can set general account transaction alerts with Civista Digital Banking.

Digital Banking

Civista Digital Banking gives you convenient access and security features to easily manage your money anytime, anywhere. Plus, you'll have financial tools for more control and insight into your spending and saving. With Civista Digital Banking, you'll have one easy-to-use and consistent experience across all your devices—smartphone, tablet and computer.



If you're currently enrolled in online banking at HCB

- On Monday, October 24, Civista Digital Banking will replace your current HCB online and mobile banking applications.
- Your online banking and bill pay service will transfer automatically to Civista Bank, and you will be enrolled in Civista Digital Banking. For your convenience, your Bill Pay payees and any recurring or prescheduled payments will also transfer.

Please note these important dates and information

- Beginning Friday, October 21 at 5 p.m., HCB online banking and bill pay will be available for inquiries only and the HCB mobile app will be discontinued.
- Scheduled payments will be processed without interruption.
- On Monday, October 24, you may begin accessing your accounts through Civista Digital Banking after 9 a.m.

Your first-time login

1. **Visit civista.bank and click on the LOGIN link** or download the CB Mobile Banking App to login. (Be sure to update your favorites in your web browser.)
2. **Enter your CURRENT User ID and password** that you use today for NetTeller mobile and online banking.
3. For added security, you'll be asked to **select a secure delivery option** (phone call or text) to receive a Secure Access Code. Enter your Secure Access Code.
4. **Set your new password**, following the password requirements listed.
5. **Accept the First-Time Login Disclosure.** You'll be shown our digital banking terms and conditions. Please review and click accept to proceed.
6. **Register your device**—only if you are logging in from a personal device. If you choose not to register your device, a Secure Access Code will be required each time you log in.

Download the Civista CB-Mobile Banking App

Download the Civista mobile app at the App Store or Google Play, available for iPhone and Android.¹

ACTION Be sure to upload your new Civista Debit Mastercard® to your digital wallet for mobile payments.

With Civista Digital Banking, one login does it all

Enjoy the convenience of a simplified and consistent experience across all of your devices—smartphone, tablet and computer.

- › Modernized navigation for quick and simple day-to-day banking
- › More personalization and control with drag and drop account files
- › Even greater security with multi-factor authentication and account activity alerts
- › Manage your money from a single login—even view accounts at other financial institutions with our new personal financial management tools.² Learn more at civista.bank/financial-management-tools.
- › One stop to update your preferred payment card with popular online retailers and subscriptions like Amazon, Netflix, Venmo and more with Civista CardSwap.³ Learn more at civista.bank/cardswap.

For business banking customers

If you currently initiate ACH with Magic-Wrighter:

You will be contacted personally about your new digital services through Civista Bank.

New for you:

- › A separate login to view and manage business and personal accounts
- › Manage multiple business users and assign account access and activity permissions.

If you're not currently enrolled in online banking

Go to civista.bank on or after Monday, October 24 to enroll or click the Enroll link on the Civista Mobile App.

Learn more. See demo videos.

Visit civista.bank/digital-banking-resources.

Questions?

Call the Digital Banking Hotline at **844.842.0268**.

¹Apple, the Apple logo and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Android is a trademark of Google, Inc. Standard wireless carrier charges may apply.

²Linking external accounts is dependent on servicer's ability and permissions.

³Listed companies are neither sponsors nor endorsers of this product.



Personal Checking Accounts

All of our checking accounts offer you the convenient access you expect, so you can bank securely anywhere, anytime, any way you want. Your account offers these added conveniences:

- Civista Digital Banking, including our mobile app, gives you a consistent, easy-to-use experience on all your devices. You'll discover many free financial tools for more control and insight into your spending and saving. (See pages 12 and 13 to learn more.)
- Pay bills and people with Bill Pay Plus
- eStatements
- 24/7 automated Telephone Banking
- Automatic fund transfers
- Civista Debit Mastercard®

To give you time to familiarize yourself with your new account, the monthly service charge and paper statement delivery fee, if applicable to your account, will be waived through January 31, 2023.

For the new name of your checking account, please see the reverse side of the enclosed letter.

Civista Bank Checking Account

Account Highlights

STAR Checking

Our premier checking account—earn interest, save on everyday banking services, enjoy an array of added benefits

To activate your BaZing Bonus Benefits:

- Go to BaZing.com anytime from October 24 – December 30, 2022, or download the BaZing app
- Click the **Get Started** button
- Enter your email address
- Enter **CB22** as your temporary password
- Follow the prompts to set your unique password



- No monthly service charge with a minimum daily account balance of \$1,500 or more. Otherwise, a \$10 monthly service charge applies.
- Tiered interest rates so the higher your balance, the more you earn: \$.01–2,499.99; \$2,500–49,999.99; \$50,000–99,999.99; \$100,000+
- Additional fee-free ATMs: The first four non-Civista ATM transaction fees per statement period are waived. In addition, we'll rebate up to four ATM surcharges assessed by other ATM owners per month.¹
- Unlimited transactions
- We will automatically sweep available funds from a designated personal account when you need it at no additional charge.
- Two free boxes of select style checks annually
- Free deposit box for one year, subject to availability
- Free coin machine use at select Civista Bank locations
- Cellphone protection^{2,3}
- Shopping, dining and travel discounts at BaZing.com or with the BaZing mobile app
- Healthcare savings for pharmacy, vision and hearing services
- Identity theft services—up to \$2,500 reimbursement for expenses incurred restoring your identity^{2,3}
- Roadside assistance²
- Travel accidental death coverage^{2,3}

^{1, 2, 3}See page 17 for more information.

For detailed information about the terms and conditions of these accounts as well as any other charges that may apply, please see the enclosed Account Disclosures booklet.

For the new name of your checking account, please see the reverse side of the enclosed letter.

Civista Bank Checking Account

Account Highlights

Compass Checking

More value-added services for everyday savings

To activate your BaZing Bonus Benefits:

- Go to BaZing.com anytime from October 24 – December 30, 2022, or download the BaZing app
- Click the **Get Started** button
- Enter your email address
- Enter **CB22** as your temporary password
- Follow the prompts to set your unique password



- Unlimited transactions
- One free box of select style checks annually
- Free deposit box for one year, subject to availability
- Enroll in eStatements to avoid monthly paper statement delivery fee
- Cellphone protection^{2,3}
- Shopping, dining and travel discounts at BaZing.com or with the BaZing mobile app
- Healthcare savings for pharmacy, vision and hearing services
- Identity theft services—up to \$2,500 reimbursement for expenses incurred restoring your identity^{2,3}
- Roadside assistance²
- Travel accidental death coverage^{2,3}
- \$8 monthly service charge with eStatements⁴
- Monthly service charge waived for current military service members and veterans presenting a qualifying military/veterans ID with a recurring monthly direct deposit into the account

Free Checking

All the basic services and access you need

- Enjoy all benefits listed on page 14, available with all Civista checking accounts
- No minimum balance and no monthly service charge
- Unlimited transactions
- Enroll in eStatements to avoid monthly paper statement delivery fee⁴

^{2,3,4}See page 17 for more information.

For detailed information about the terms and conditions of these accounts as well as any other charges that may apply, please see the enclosed Account Disclosures booklet.

For the new name of your checking account, please see the reverse side of the enclosed letter.

Civista Bank Checking Account

Account Highlights

Student Free Checking

Everything you need to keep your finances organized, secure and convenient—for students ages 16–24⁵

- No minimum balance
- No monthly service charge
- Expanded ATM access
- eStatements are account standard. Optional paper statement may be substituted for \$3 per month.
- Open a savings account with \$25 or more and keep your savings separate from your everyday spending. The minimum daily balance on a Statement Savings account is waived as long as you have your Student Free Checking account.

To learn more,
scan the QR code.



One Choice

A fresh start for those who may have experienced banking challenges in the past

- \$12 monthly service charge
- eStatements are account standard⁴
- Unlimited transactions
- Convenient account access with Civista Digital Banking

¹The non-Civista ATM transaction fee is \$4.50. ATM surcharges vary by ATM owner.

²Subject to additional terms and conditions.

³Insurance products are: NOT FDIC-INSURED, NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY, NOT GUARANTEED BY THE BANK.

⁴Optional paper statement may be substituted for \$6 per month.

⁵Accounts opened by a minor (under 18) require a joint owner 18 years of age or older on the account.



Personal Savings and Money Market Accounts

With your Civista Bank savings or money market account, you'll have great benefits while earning competitive rates. Benefits include:

- › Civista Digital Banking, including mobile app
- › eStatements
- › 24/7 automated Telephone Banking
- › Automatic fund transfers
- › ATM Access

To give you time to familiarize yourself with your new account, the monthly service charge and paper statement delivery fee, if applicable to your account, will be waived through Tuesday, January 31, 2023. This will give you time to enroll in eStatements and avoid the paper statement delivery fee if applicable to your account.

Please see the enclosed *Account Disclosures* booklet for service charges that may apply to your account after this date.

For the new name of your savings or money market account, please see the reverse side of the enclosed letter.

Civista Bank Savings and Money Market Account	Account Highlights
Statement Savings <i>An account designed to make saving on a regular basis easy and rewarding</i>	<ul style="list-style-type: none"> • No monthly service charge with a minimum daily account balance of \$200 or more. Otherwise, a \$2 monthly service charge applies. • Earn interest on balances of \$100 or more • Interest compounded and credited quarterly
KidCents Savings <i>Designed for kids under age 18—helps teach the value of starting to save early</i>	<ul style="list-style-type: none"> • No monthly service charge • No minimum balance to earn interest • Earn interest from the first penny • Interest compounded and credited quarterly
Holiday Savings Club Account <i>Save for holiday expenses with ease</i>	<ul style="list-style-type: none"> • Reactivate your account for 2023 with a minimum deposit of \$1 before February 17, 2023 • No monthly service fee • An Automatic Fund Transfer (AFT) is an easy way to add to your account • No interest is paid on this account • 2023 Holiday Savings Club Accounts will automatically close and a \$25 fee will be assessed if withdrawal occurs before October 10, 2023. Last date of deposit: October 6, 2023.
Health Savings Account Single and Family Plans <i>A smart way to save for future medical expenses</i>	<ul style="list-style-type: none"> • \$3 monthly service charge • Competitive tiered interest rates • Free checks • Free debit card for easy access
Money Market Investment Account <i>Earn higher interest rates as your balance grows</i>	<ul style="list-style-type: none"> • No monthly service charge with a minimum daily account balance of \$2,500 or more; otherwise, a \$12 monthly service charge applies • Earn tiered interest rates on balances starting at \$2,500 • eStatements are account standard¹

¹Paper statement delivery is available with a \$6 monthly service charge.

For detailed information about the terms and conditions of these accounts as well as any other charges that may apply, please see the enclosed Account Disclosures booklet.

Certificates of Deposit and Individual Retirement Account Time Deposits

When your account transfers to Civista Bank

- There will be no change in your existing CD rate or term until maturity.
- There will be no change to your interest distributions.

At maturity

- Your renewal notice will indicate the new term, as well as the early withdrawal penalty that will apply to your CD going forward.
- You will have a 10-day grace period after the maturity date, during which you can withdraw funds, add funds or change the term without penalty.
- Otherwise, we will automatically renew your CD on your maturity date for the most similar term available at the interest rate available at that time, as indicated on your renewal notice.
- Existing Public Fund CDs will not automatically renew.
- **Note:** The 15-Month Positive Growth CD will become a 13-month CD at renewal with the ability to add additional deposits of \$50 or more throughout the 13-month term.

To learn more about term options and current Annual Percentage Yields (APYs), contact your local branch.

Beginning Monday, October 24, you can contact your local branch or call Customer Care at **800.604.9368** for term options and APYs.

Personal Lending

Existing Personal Installment Loans, Mortgages and Home Equity Lines of Credit

Your loan terms will remain the same.

For Equicheck Line of Credit customers

You can continue to use your line of credit advance checks just as you do today.

Payment instructions for all loans

ACTION If you currently use a coupon book, you will begin receiving a loan billing notice to remind you of your next payment. Billing notices will begin generating Monday, October 24 for future loan payments. Coupon books will no longer be issued, and you should securely destroy your existing coupons effective Monday, October 24.

If you currently receive a loan billing statement, you will continue to receive a statement.

Automatic payments will also continue without interruption.

Additional payment options include:

- Transfer funds from Civista Digital Banking > Pay > Pay a Loan
- Telephone Banking Transfer at **877.224.8493**
- In branch or by mail

PLEASE NOTE your new payment address:

Civista Bank
P.O. Box 5016
Sandusky, OH 44871-5016

Payment due dates

Your payment due date remains the same.



Business Checking Accounts

At Civista Bank, your business checking account offers:

- › Free Business Debit Mastercard®
- › Civista Digital Banking
- › Treasury Management Services for managing your cash flow and fraud risks
- › Merchant Services for card processing

To give you time to familiarize yourself with your new account, the account monthly service charge, transaction activity fees and paper statement delivery fees, if applicable, will be waived through Tuesday, January 31, 2023. Please see the enclosed *Account Disclosures* booklet for service charges that may apply to your account after this date.

For the new name of your business checking account, please see the reverse side of the enclosed letter.

Civista Bank Business Checking Account	Account Highlights
Business Classic Public Fund Classic <i>Designed for businesses with a smaller number of monthly transactions</i>	<ul style="list-style-type: none"> • No monthly service charge • Includes up to 150 transaction items per statement cycle (excludes debit card transactions); \$0.37 per transaction over 150 • See the enclosed <i>Account Disclosures</i> booklet for additional charges that may apply to this account
Business Vantage <i>Designed for growing businesses</i>	<ul style="list-style-type: none"> • \$15 monthly service charge • Includes up to 400 transaction items per month (excludes debit card transactions); \$0.35 per transaction over 400 • See the enclosed <i>Account Disclosures</i> booklet for additional charges that may apply to this account
Business Choice Public Fund Choice <i>For businesses with traditionally higher activity volumes</i>	<ul style="list-style-type: none"> • \$20 monthly service charge • Earnings credit available on account balances to offset monthly maintenance and transaction fees • See the enclosed <i>Account Disclosures</i> booklet for transaction charges that apply to this account
Business Interest Public Fund Interest IOLTA/IOTA <i>Enjoy the ability to earn interest with the convenience of a traditional account</i>	<ul style="list-style-type: none"> • \$20 monthly service charge • Earn tiered interest on balances starting at \$2,500 • See the enclosed <i>Account Disclosures</i> booklet for transaction charges that apply to this account

eStatements are the standard delivery method for all business checking statements. A paper statement delivery option is available for \$10 per month. This fee is waived with the Public Fund checking accounts.

For detailed information about the terms and conditions of these accounts as well as any other charges that may apply, please see the enclosed *Account Disclosures* booklet.

Business Savings and Money Market Accounts

With your Civista Bank savings or money market account, you'll earn competitive rates. Plus, enjoy Digital Banking services with our mobile app.

To give you time to familiarize yourself with your new account, the account monthly service charges, transaction activity fees and paper statement delivery fees, if applicable, will be waived through Tuesday, January 31, 2023. Please see the enclosed *Account Disclosures* booklet for service charges that may apply to your account after this date.

For the new name of your savings or money market account, please see the reverse side of the enclosed letter.

Civista Bank Business Savings and Money Market Account

Account Highlights

Business Savings

Public Fund Savings

Convenient way to start saving for that special project for your business and to reach your savings goals

- No monthly fee with a minimum daily account balance of \$300 or more. Otherwise, a \$4 monthly fee applies.
- Earn interest on balances of \$100 or more. Interest compounded and **credited quarterly.**

Business Money Market Investment Account

Public Fund Money Market Investment Account

A money market account offering higher rates for higher balances

- No monthly fee with a minimum daily account balance of \$2,500 or more. Otherwise, a \$12 monthly fee applies.
- Earn tiered interest rates on balances of \$2,500 or more. Interest compounded and **credited monthly.**

eStatements are the standard delivery method for business accounts. A paper statement delivery option is available for \$10 per month. This fee is waived with the Public Fund accounts. For detailed information about the terms and conditions of these accounts as well as any other charges that may apply, please see the enclosed Account Disclosures booklet.

Business Lending

Commercial Loans and Lines of Credit

- › Your term, interest rate and payment amount will remain the same.
- › Continue to send in your tax returns and financial statements the same way you do today, as outlined in your loan documents.

Payment instructions

- › **ACTION** If you currently use a coupon book, you will begin receiving a loan billing notice to remind you of your next payment. Billing notices will begin generating Monday, October 24 for future loan payments. Coupon books will no longer be issued, and you should securely destroy your existing coupons effective Monday, October 24.
- › If you currently receive a loan billing statement, you will continue to receive a statement.
- › Automatic payments will also continue without interruption.
- › Additional payment options include:
 - Transfer funds from Civista Digital Banking > Pay > Pay a Loan
 - Telephone Banking Transfer at **877.224.8493**
 - In branch or by mail

› **PLEASE NOTE your new payment address:**

Civista Bank
P.O. Box 5016
Sandusky, OH 44871-5016

Your line of credit

- › Your annual line of credit review will be handled in the same manner as always. Your loan officer will contact you personally prior to the scheduled maturity date of your line of credit to discuss renewal terms and make sure you have the right type of financing for your needs.
- › For advances and principal repayments, please contact your loan officer.

Business Services

Tools and resources to help you grow your business and save you time

At Civista Bank, you'll have access to an array of cash management and digital banking services designed to help you manage your receivables and payments with greater efficiency. Here's an overview of some of the services available to you. For more information, contact your business banker.

Remote Deposit Capture

Remote Deposit Capture is like bringing the bank's teller window to your business. You can deposit money orders, consumer checks, cashier's checks and commercial checks electronically with a secure check processing system.

- › Receive funds faster into your accounts
- › Reduce time away from the office making daily deposits

ACH Services

Save time and money by using our Automated Clearing House (ACH) services to:

- › Offer employee direct deposit
- › Submit electronic tax payments
- › Receive and make electronic vendor payments

Zero Balance Account (ZBA) Sweep

You can consolidate multiple checking account balances into one. This service gives you the flexibility to pool funds into one account while maintaining your individual accounts for unique tracking purposes. As checks are presented, funds are automatically transferred to or from the primary account. This is ideal for multiple store locations or separating payroll and other expense accounts.

Line of Credit Sweep

This service connects your Civista Commercial Line of Credit and checking account for automatic fund transfers to pay down your line of credit.

Positive Pay for Reducing Check Fraud

Increase peace of mind while reducing your fraud exposure with this automated fraud detection tool. Checks presented for payment are compared electronically to an authorized list of checks issued. Unmatched items can be reviewed online for “pay or return” decisions. Save time and money by avoiding a potentially fraudulent transaction.

ACH Positive Pay

This fraud protection service offers the ability to view, filter and approve or return incoming entries to your accounts at Civista Bank.

Line of Credit Overdraft Protection Transfer

This service links your Civista Commercial Line of Credit and checking account to cover potential overdrafts up to your Commercial Line of Credit available balance.

Online Wire Transfer

Do you routinely use wire transfers? If so, this service gives you the ability to conveniently initiate transfers from the Civista Digital Banking portal.

Merchant Services

Today’s customers expect credit and debit card acceptance for their purchases, and they need quick authorization and efficient settlement services.

We have a variety of easy-to-use Merchant Service solutions available through Elavon—an industry leader in payment acceptance for more than 25 years.

Desktop Banker

Need to research an item quickly? Our user-friendly imaging solution enables controlled and secure access to images of checks, deposits and statements stored on a disk with easy-to-use search features.

We're focused on the community.

We strongly believe in investing in the communities that we serve. Whether it's through charitable donations, in-branch events or volunteering out in the community, our team is dedicated to making a difference.

Each year, Civista holds a Focused on Our Community Volunteer Week when employees work at designated nonprofit organizations throughout our footprint.

Our team members also enjoy Casual for a Cause Fridays, which bring awareness and raise funds for community groups on designated Fridays throughout the year.

How to contact us—beginning Monday, October 24, 2022

Whether it's online, on the phone or in person at your local branch office, we always look forward to speaking with you.

Contact Customer Care at 800.604.9368 anytime

We're here for you 24/7/365.

Call Civista Telephone Banking at 877.224.8493

Toll-free 24/7 automated account information

Visit us online at civista.bank

Speak with a Digital Banking Specialist:

Toll-free at **844.842.0268**, 8 a.m.—5 p.m. Monday–Friday



Chat with Penny

Available at civista.bank 24/7/365



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