



TBK  BANK

**ACCOUNT
CONVERSION
GUIDE**

DECEMBER 7TH THROUGH
DECEMBER 9TH, 2018



WELCOME TO
TBK BANK

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A LETTER FROM OUR CEO

Greetings! As you have probably heard, the team members and customers of First National Bank of Durango (FNBD) became TBK Bank, SSB at the close of business on September 7, 2018. While the bank's name changed at that time, your account has remained on the FNBD legacy system. At the close of business on December 7, 2018, we will convert your account from the legacy system to the TBK Bank system.

What does this mean for you? To make this conversion more convenient for you, we've developed this guide to use as a reference. In this guide you will find:

- ┌ What you can expect during transition weekend, which will take place December 7 through December 9, 2018. This may include a *brief* interruption of *some* services
- ┌ Information regarding how the features and benefits of your current FNBD account compares to your new TBK Bank account
- ┌ Details on when and how you can start using your new TBK Bank products and services
- ┌ Answers to many frequently asked questions
- ┌ A full list of the TBK Bank branch locations available to you after the conversion

Additional details are also provided in the "Understanding Your Deposit Account" booklet. If you have any questions, or need further information or assistance, please do not hesitate to contact your banker at your local branch. We encourage you to keep an eye on your mail between now and the conversion, as we will send you additional information regarding product and service changes over the next few months.

At TBK Bank, we are pleased to be a part of the communities previously served by FNBD. We look forward to helping you develop and exceed your financial goals.

Sincerely,



Aaron P. Graft
Co-founder, Vice Chairman and
Chief Executive Officer of
TBK Bank, SSB



Aaron Graft and his family

IMPORTANT DETAILS FOR YOU

WHAT IS NOT CHANGING

Branch Hours and Locations: Plus an additional 56 locations in Colorado, Illinois, Iowa, Kansas, New Mexico, and Texas. And, three loan production offices in Colorado.

Direct Deposit and Automated Payments: Your direct deposits and automated payments will continue.

WHAT IS CHANGING

Website: The new website is tbkbank.com

Routing Number: The new routing number is 111909579 for checks, ACH, and wires.

Account Name and Features: Your account(s) will automatically be converted to the TBK Bank account that most closely resembles your existing account. To determine the type of account you currently hold with FNBD, refer to your last checking or savings statement. Please see the Account Conversion Guide on pages 8 and 10. For additional product details, see the "Understanding Your Deposit Account" booklet for complete terms and conditions.

Fees: Please refer to the "Product and Service Fees Conversion Guide" that was enclosed with this guide.

BUSINESS BANKING CUSTOMERS

Please see pages 21 through 25 for information regarding your business account and services.



All times listed are Mountain Standard Time

PERSONAL ONLINE BANKING USERS - SPECIAL NOTES

ACTION REQUIRED: Complete these steps prior to 3:00 pm on Friday, December 7, 2018.

1. Print out and/or save your eStatements for future reference.
2. If you previously used Bill Pay with FNBD, your payees and payments will be made available one business day after you enroll in TBK Bank's Online Banking. Please see pages 16 and 17 for all your online banking information.
3. Print out any recurring internal transfers as you will need to input this information after you enroll in TBK Bank's Online Banking.
4. Quicken and Quick Books users will find instructions on changing banking information at www.tbkbank.com/fnbdurango. Be sure to download your transactions prior to 3:00 pm, Friday, December 7, 2018.



IMPORTANT DATES AND TIMES

CONVERSION WEEKEND: Friday, December 7, 2018 until Monday, December 10, 2018. During this time, we will transfer accounts and upgrade products from your current FNBD account to a TBK Bank Account. There will be a brief interruption of services to ensure the smoothest transition possible. We apologize in advance for any inconvenience.

	FNBD SERVICE	TBK BANK SERVICE
Branches & Drive-up Locations	Locations close at 4:00 pm on Friday, December 7, 2018, and will remain closed until Monday, December 10, 2018.	All branch locations open Monday, December 10, 2018 with the same business hours as the former FNBD branches.
ATMs	The FNBD ATMs will be uninstalled to allow for the installation of new ATMs. ATM availability will be posted at each site.	New TBK Bank ATMs will be installed to bring you a better ATM experience. ATM availability will be posted at each site and online at tbkbank.com/fnbdurango . Current TBK Bank ATMs are available 24/7. For a list of locations, please visit www.tbkbank.com .
ATM and Debit Cards (for purchases and ATM transactions)	Use your current cards for ATM transactions and/or purchases until Friday, December 7, 2018 at 4:00 pm.	For current card customers, you will receive your new TBK Bank card with activation instructions in the coming weeks. You may activate your card at any time and begin using it on Friday, December 7, 2018.
Checks	Continue to use your current FNBD checks until it's time to reorder.	Continue to use your current FNBD checks. When you reorder, you will receive checks with TBK Bank, SSB.
Credit Cards	Continue to use your current FNBD credit card after the conversion to TBK Bank.	Continue to use your current FNBD credit card after the conversion to TBK Bank.
Online Banking	You may continue using your FNBD online banking until Friday, December 7, 2018, after which you may only conduct inquiries until Sunday, December 9 th .	You may enroll for and begin using TBK Bank's online banking on Monday, December 10, 2018 at 6:00 am.
Online Bill Pay	You may continue using your current bill pay until Wednesday, December 5, 2018. Payments pre-scheduled to occur on Friday, December 7, 2018 will process as scheduled. No payments will process on Thursday, December 6, 2018.	Existing bill pay users, please allow one business day after enrolling in online banking for access to bill pay, or contact your local branch for earlier access.
Mobile Banking	You may continue to use your current FNBD mobile app until Friday, December 7, 2018.	You may install and begin using your TBK Bank mobile banking app beginning Monday, December 10, 2018 at 6:00 am.
eStatements	You may wish to print or save any account history as eStatements, scheduled internal account transfers, and electronic alerts will not convert over to TBK Bank's Online Banking.	Please enroll for TBK Bank's Online Banking Monday, December 10, 2018 at 6:00 am and setup internal account transfers, alerts, and eStatements.
Telephone Banking	Transactions can be made until Friday, December 7, 2018, after which you may conduct inquiries until Sunday, December 9 th	You may begin using TBK Bank's Telephone Banking on Monday, December 10, 2018 at 6:00 am by calling (877) 321-4347.



All times listed are Mountain Standard Time

PERSONAL ACCOUNT TRANSITION FAQs

Q *Will my account(s) change?*

A Your account(s) will transfer to the TBK Bank account that is most similar. Please see the guides on pages 8 and 10 that illustrate the changes. You are free to switch into any account of your choosing, if you qualify.

Q *Will I get a new account number?*

A Only if that account number previously exists at TBK Bank. In most cases, your account number will stay the same throughout and after the transition. If there is a need to switch your account number you will be notified prior to December 7, 2018.

Q *Will my account fees change?*

A With the conversion of account types, there will also be account fee changes. Please refer to the account descriptions and fee schedules of TBK Bank in the “Understanding Your Deposit Account” booklet to learn more about the details of your new TBK Bank account.

Q *Will there be a different cutoff time for accepting deposits?*

A At TBK Bank, SSB, any deposit made at a branch before close of business day is considered deposited that day.

Q *Are my deposits FDIC insured?*

A TBK Bank, SSB is a member of the FDIC. Your deposits will be insured up to the maximum of \$250,000 (per depositor) as allowed by the FDIC.

Q *What do I need to do to make sure my Direct Deposit and Automatic Deductions continue?*

A Your automatic transactions will continue with your TBK Bank account. The new routing number will be communicated on your behalf to the originator (your employer, insurance company, etc.). In some cases, the originator may contact you to authorize this change.

Q *When will I receive my final FNBD statement?*

A Final FNBD statements for all checking, savings, and loan accounts will be mailed after December 10, 2018. Deposit statements will reflect interest accrued and credited through December 7, 2018.

Q *I currently have eStatements. Will I continue to receive my statements electronically?*

A Upon enrollment, you will continue to receive eStatements.

Q *Do you offer overdraft protection?*

A TBK Bank has a discretionary overdraft service that is provided to checking accounts in good standing. Please see the “Understanding Your Deposit Account” booklet included with this mailing for complete details and other ways to cover overdrafts, such as a transfer from another deposit account (subject to transfer fee) or an overdraft line of credit (subject to credit approval). You may choose at any time to opt out of the overdraft service by notifying your local banker.

Q *Will my outstanding checks still be honored after transition to TBK Bank?*

A Yes, you will be able to use your current printed checks and they will be honored. When it is time for you to reorder, you will receive TBK Bank checks.

Q *Will I receive a new card?*

A Yes, all FNBD cards will be reissued as TBK Bank cards. You will receive your new card with detailed activation instructions in the coming weeks. Please see page 14 for complete details on cards.

Q *How do I wire funds to TBK Bank?*

A Simply provide the originator of the wire with our bank name (TBK Bank, SSB), our bank routing number (111909579), specify the kind of account (checking, savings, or loan), and the account number you wish to have credited.

Q *If I identify an error on my account, who should I contact?*



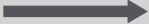
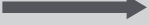
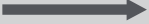
A TBK Bank, SSB
852 Middle Rd., Ste. 101
PO Box 1030
Bettendorf, IA 52722-0018
Phone: 1-866-644-3935

See the “Understanding Your Deposit Account” booklet for complete information.



PERSONAL ACCOUNT CONVERSION GUIDE (EFFECTIVE DECEMBER 7, 2018)

CHECKING ACCOUNTS

YOUR FNBD CHECKING ACCOUNT		YOUR NEW TBK BANK CHECKING ACCOUNT
1st Choice Checking 1st Free Checking Affinity Checking First Gold Club Free Value Checking		Totally Free Checking
1 st Checking With Interest 1 st Gold Club Interest All Inclusive Rewards Rewards Program		VIP Free Interest Checking
Prime Rewards		50+ Free Interest Checking
First Heritage Investment Plus President's Club Rewards with Interest		Premier Interest Checking
Health Savings Account		Premier HSA

OUR PERSONAL CHECKING ACCOUNTS (EFFECTIVE DECEMBER 7, 2018)

	Totally Free Checking	VIP Free Interest Checking	50+ Free Interest Checking	Premier Interest Checking	Premier Health Savings Account
	A FREE account for everyone!	Free checking that earns interest on the entire account!	FREE for customers 50 and over.	An account for those interested in higher interest.	A way to save for medical expenses.
Minimum Opening Deposit	\$50	\$50	\$50	\$50	\$50
Online Banking	✓	✓	✓	✓	✓
Online Bill Pay	✓	✓	✓	✓	✓
eStatements	✓	✓	✓	✓	✓
Mobile Banking[^]	✓	✓	✓	✓	✓
Telephone Banking	✓	✓	✓	✓	✓
Debit Card*	✓	✓	✓	✓	✓
Account Features	No minimum balance; no monthly maintenance service charge; unlimited check writing; no direct deposit requirement.	Competitive interest**; no minimum balance; no monthly maintenance service charge; unlimited check writing; Requires one direct deposit (such as paycheck or Social Security check) or one automatic payment (such as a recurring bill payment) per month.	Competitive interest**; no minimum balance; no monthly maintenance service charge; unlimited check writing.	FREE personalized checks; higher interest rates with collected balances of \$1,500 or more; Competitive interest** if collected balance falls below \$1,500; Unlimited check writing; Only \$10 monthly maintenance service charge if minimum balance falls below \$1,500 any day of the statement cycle.	Interest compounded and credited monthly**; first box of checks free; unlimited check writing.

[^] Your wireless carrier may charge for text and/or data usage when using mobile banking.

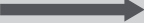
* Four free ATM withdrawals per statement cycle at non-TBK Bank ATM locations; \$2.00 each thereafter.

** Variable interest rate which may be changed at any time.

Other fees such as Overdraft Fees may apply. Non-checking products described may contain additional fees. See the fee schedule in the "Understanding Your Deposit Account" booklet.

PERSONAL ACCOUNT CONVERSION GUIDE (EFFECTIVE DECEMBER 7, 2018)

SAVINGS ACCOUNTS

YOUR FNBD SAVINGS ACCOUNT		YOUR NEW TBK BANK SAVINGS ACCOUNT
First Savings Young Millionaire's Club		Savings Account
Money Market		Money Market Account

OUR PERSONAL SAVINGS OPTIONS (EFFECTIVE DECEMBER 7, 2018)

	Savings Account	Christmas Club	Red Apple Club
Minimum Opening Deposit	\$25	\$5	\$10
Interest**	✓ compounded and credited quarterly	✓ credited at maturity	✓ compounded and credited quarterly
Account Features	<ul style="list-style-type: none"> • Free ATM card[^] • \$2.00 per debit over 6 per month* • \$3.00 monthly maintenance service charge if average daily balance falls below \$50.00 • No monthly maintenance service charge for persons age 50 and over or age 23 and under 	<ul style="list-style-type: none"> • Principal and interest will be paid to you at maturity • TBK Bank will not allow withdrawals on Christmas Club accounts. If you request a withdrawal from your Christmas Club account, the account will either be changed to a Savings Account or closed. 	<ul style="list-style-type: none"> • \$2.00 per debit over 6 per month* • No monthly maintenance service charge • Open to customers age 12 and under • Semi-annual newsletter & coloring contest • Gift upon account opening

	IRA Savings	Money Market Account	Certificates of Deposit and IRAs
Minimum Opening Deposit	\$100	\$500	\$500
Interest**	✓ compounded and credited quarterly	✓ compounded and credited monthly	✓
Account Features	<ul style="list-style-type: none"> • Limited to 6 distributions per month¹ 	<ul style="list-style-type: none"> • Interest** paid on the following collected balance tiers: <ul style="list-style-type: none"> Tier 1 = \$0.00 to \$4,999.99 Tier 2 = \$5,000.00 to \$24,999.99 Tier 3 = \$25,000.00 to \$49,999.99 Tier 4 = \$50,000.00 to \$99,999.99 Tier 5 = \$100,000.00 and above • \$10.00 monthly maintenance service charge if average balance falls below \$500.00 • \$10.00 fee per item if more than 6 transfers/withdrawals per month* 	<ul style="list-style-type: none"> • Variety of terms available for Certificates of Deposit (CDs) and Individual Retirement Accounts (IRAs) • Call a TBK Bank office nearest you for current rates • Early withdrawal penalties may apply to Certificate of Deposit accounts. Please make an inquiry with your local banker. • Interest is paid at maturity on certificates maturing in less than one year. • Interest is compounded and paid semi-annually on certificates with a maturity of one year or longer. • Funds can be withdrawn on automatically renewable certificates within ten (10) calendar days after maturity without incurring a penalty, unless otherwise disclosed. • Interest is not paid after maturity unless the certificate has automatically renewed.

* Transaction limitations - Transfers or withdrawals from a Savings Account, Money Market Account, or Red Apple Club to another account or to third parties by per-authorized, automatic, or telephone transfer are limited to six per statement cycle. If these limits are exceeded, this account may be converted to a checking account or your ability to initiate transfers, withdrawals, or checks to third parties may be restricted.

** Variable interest rate which may be changed at any time.

[^] Four (4) free ATM withdrawals per statement cycle at non-TBK Bank ATM locations; \$2.00 each thereafter.

1. We reserve the right to require at least seven (7) days written notice before any distribution.



CD AND IRA FAQs

Q Will anything change with my Certificate of Deposit?

A TBK Bank, SSB assumed all certificates of deposit (CDs) as of September 7, 2018. The terms and rates will remain unchanged until maturity.

At least 30 days prior to the renewal of your CD, TBK Bank will send a new Truth In Savings disclosure that details the renewal terms of your CD. If your current CD term aligns with one of our existing CD term offerings then your CD will renew into that same term unless you notify us that you do not wish to renew.

If your current term is a term that TBK Bank does not offer, we will renew your term into the nearest TBK Bank term, unless your existing term is exactly 3 months from an existing TBK Bank term in which case we will round up to the nearest term.

- └ Example #1: If a CD has a 14-month term at renewal, the CD would renew into a 12-month term as 12-months is the nearest TBK term offering.
- └ Example #2: If a CD has a 15-month term at renewal, the CD term would be rounded up to an 18-month term, as 18-months is the nearest within 3 months.

Please see the “Understanding Your Deposit Account” booklet for complete terms and conditions.

Q Will anything change with my IRA?

A TBK Bank, SSB assumed all IRAs and became the new custodian of your plan(s) as of September 7, 2018. The term and rate will remain unchanged on your fixed rate and/or variable rate IRAs until maturity.

At least 30 days prior to the renewal of your IRA CD TBK Bank will send a new Truth In Savings disclosure that details the renewal terms of your IRA CD. If your current IRA CD term aligns with one of our existing CD term offerings then your IRA CD will renew into that same term unless you notify us that you do not wish to renew.

If your current term is a term that TBK Bank does not offer, we will renew your term into the nearest TBK Bank term, unless your existing term is exactly 3 months from an existing TBK Bank term in which case we will round up to the nearest term.

- └ Example #1: If an IRA CD has a 14-month term at renewal, the IRA CD would renew into a 12-month term as 12-months is the nearest TBK term offering.
- └ Example #2: If an IRA CD has a 15 month term at renewal, the IRA CD term would be rounded up to an 18 month term, as 18-months is the nearest within 3 months.

Please see the “Understanding Your Deposit Account” booklet for complete terms and conditions.

Q Will anything change with my Open Ended IRA?

A TBK Bank, SSB assumed all Open Ended IRAs and became the new custodian of your plan(s) as of September 7, 2018.

Open Ended IRAs will be converted to an IRA 18-month Add to Certificate of Deposit on December 7, 2018. To best serve you and your retirement needs, the new IRA 18-month Add to Certificate of Deposit will allow:

- └ Competitive interest rates, comparable to our current 18-month CD rate
- └ Ability to make IRA contributions at any time
- └ IRA distributions may be subject to early withdrawal penalties

Q Will I be penalized if I withdrawal funds exceeding the \$250,000 maximum FDIC insurance limit?

A In certain cases, a time deposit, or a portion of one, may be paid before maturity without being subjected to early withdrawal penalties. This applies when the bank pays the portion of the time deposit on which federal deposit insurance has been lost as a result of the merger of two or more federally insured banks in which the depositor previously maintained separate time deposits, for a period of 12 months from September 7, 2018. This only applies to customers that have times deposits in both banks.

ATM AND DEBIT CARD FAQs

Q *Will my FNBD cards be replaced?*

A Yes. All FNBD cards will be reissued as TBK Bank cards. You will receive your new TBK Bank card with detailed activation instructions in the coming weeks. You may activate your new card at any time after you receive the card. However, it will not work until Friday, December 7, 2018. Until that time, please continue to use your current FNBD card.

Q *How do I activate my new TBK Bank card?*

A Upon receipt of your new TBK Bank card simply call (800) 992-3808 to activate the card and select your PIN. Activation information will also be included within the mailing that contains your new card. Once activated, the card can be used for purchases or ATM transactions beginning Friday, December 7, 2018.

Q *Will I be able to use my existing card for ATM and debit transactions?*

A Yes, your existing card will continue to work until Friday, December 7, 2018 at 4:00 pm. Prior to that time we will re-issue you a TBK Bank card. You may begin using your new card on Friday, December 7, 2018 at 10:00 am.

Q *Will I be able to manage my debit card?*

A CardValet® lets you take control of your new debit card by giving you the ability to define when, where, and how your card is used. Simply download the CardValet® app; then customize usage settings and alert preferences to manage your card.

Q *Will I have to pay for any ATM fees I incur on transition weekend?*

A You may use your new TBK Bank card as usual at all TBK Bank ATMs without incurring a fee.

Q *Can I link my Savings or Money Market Account to my card for ATM withdrawals?*

A Yes. You may link your Savings or Money Market Account to a TBK Bank card for ATM access; but for purchases, a checking account is required.

Q *What happens to the recurring payments that I have set up to occur automatically through my current card?*

A If you have recurring payments debited from your account through your card, you will need to contact those companies to give them your new card number for automatic payments occurring on or after Monday, December 10, 2018 at 6:00 am.

Q *How do I change the PIN assigned to my new TBK Bank card?*

A When you call to activate your card, you will be prompted to select your PIN. If you choose to change your PIN at a later time, you may do so at any TBK Bank ATM or by calling (800) 992-3808.

Q *Will I be able to use a Digital Wallet?*

A Instead of carrying cash, you can choose the security and convenience of paying quickly and securely with Apple Pay®, Samsung Pay, MasterPass, and Google Pay™. Add your TBK Bank debit card to your digital wallet beginning Friday, December 7, 2018 at 10:00 am to make purchases in-store or through an app on your device of choice.

TELEPHONE BANKING FAQs

Q *When may I begin using telephone banking?*

A You may begin using telephone banking on Monday, December 10, 2018 at 6:00 am by calling (877) 321-4347.

Q *How do I use telephone banking?*

- A**
1. Call (877) 321-4347
 2. Enter your account number and the last four digits of your taxpayer identification number when prompted for a PIN.
 3. Follow the voice instructions.

Q *What hours is telephone banking available?*

A TBK Bank, SSB offers 24-hour telephone access to your account information by dialing toll free (877) 321-4347. You may perform balance inquiries, telephone transfers, and obtain account activity information.





CONVENIENT
BANKING IS
EASY BANKING

PERSONAL ONLINE BANKING AND ONLINE BILL PAY FAQs

Q *May I continue to use the FNBD online banking system?*

A You may continue to use the FNBD online banking system until Friday, December 7, 2018. We will send you additional detailed communications regarding your online banking prior to December so you'll know what to expect and how to make a smooth transition to the TBK Bank Online Banking system.

IMPORTANT NOTE: Your account history, eStatements, scheduled internal account transfers, and electronic alerts will not convert over to TBK Bank's Online Banking automatically. Please enroll for TBK Bank's Online Banking Monday, December 10, 2018 at 6:00 am and setup internal account transfers, alerts, and eStatements.

Q *What happens with my FNBD Online Bill Pay account?*

A You will continue to use your Online Bill Pay account until Wednesday, December 5, 2018. No payments will process on Thursday, December 6, 2018. We are happy to share with you that all payments pre-scheduled to occur on Friday, December 7, 2018 will process as scheduled. Previously scheduled bill payments and payees that you added to the FNBD Bill Pay system will transfer and be available to you after enrollment in TBK Bank's Online Banking. Please allow one business day to access bill pay or contact your local branch for earlier access.

Q *How do I enroll in Online Banking?*

A Beginning Monday, December 10, 2018 at 6:00 am, you will be able to enroll in Online Banking by visiting www.tbkbank.com.

1. On the homepage, you'll click "Online Banking" located at the top of the screen and select "Personal".
2. The online banking log in screen will open and you'll select the Enroll Now link under username and password.
3. Enter the requested information and select "Enroll"
 - If the entered information does not match our records you will be unable to move forward until the information is corrected.
4. Review the Terms and Conditions and select "I agree" to accept.
5. Select the username and password that you will use to access Online Banking, and then select "Continue."
6. Create your challenge questions and answers using the options provided, and then select "Continue."
 - Select "Don't challenge me again on this device" if you do not wish to answer the challenge questions each time you access Online Banking.
7. You will be provided the following enrollment options for eStatements:
 - Enroll – Activate eStatements
 - Ask Me Later
 - Decline – If you do not wish to activate eStatements
8. You will be provided the following enrollment options for Mobile Banking:
 - Enroll – Activate Mobile Banking
 - Ask Me Later
 - Decline – If you do not wish to activate Mobile Banking
9. Once enrollment is complete, you will then be redirected to the TBK Bank Online Banking account page.

PERSONAL MOBILE BANKING FAQs

Q *Will I be able to use my mobile device to access my accounts?*

A Yes, download the TBK Bank Mobile Banking app beginning Monday, December 10, 2018 and login. If you currently have the FNBD Mobile Banking app installed, delete the app from your mobile device.

Q *How do I use Mobile Deposit?*

A Mobile Deposit is a feature available to consumers once you install and begin using the TBK Bank Mobile Banking app.



Q *How do I enroll in Online Bill Pay?*

A If you previously had Bill Pay with FNBD, your payees and payments will be made available one business day after you enroll in Online Banking. For earlier access, contact your local branch beginning Monday, December 10, 2018.

New Users:

Beginning Monday, December 10, 2018 at 6:00 am, once you have completed Online Banking enrollment, you will immediately have access to Bill Pay.

1. Visit www.tbkbank.com and then log into Online Banking.
2. Select “Bill Pay” at the top of the page to begin Online Bill Pay enrollment and setting up payees.

Q *Will I be able to transfer funds to another financial institution using Online Banking?*

A Yes. Your ability to transfer funds to another financial institution is available through Online Banking.

1. Visit www.tbkbank.com and log into Online Banking.
2. Select “Bill Pay” at the top of the page and then select “Transfer Money.”
3. Select “Add an Account” and follow the instructions to setup your account at another financial institution.

Q *Will I be able to transfer funds to another person?*

A Yes. Transferring funds is available by logging into Online Banking.

1. Visit www.tbkbank.com and then log into Online Banking.
2. Select Bill Pay at the top of the page.

Q *How do I setup alerts?*

A Once you have enrolled in Online Banking, you will be able to setup alerts.

1. Visit www.tbkbank.com and log into Online Banking.
2. Select “Enroll” located above your account balances.
3. Select “Add Email” or “Add Mobile” and then “Send Activation Code.”
4. Once you have entered the activation code for your email address or mobile number, select “Alert Options” to begin setting up alerts.
5. Select the category of alert that you wish to setup.
6. Select the alert that you wish to setup.
7. Follow the on-screen instructions and choose your method of notification.
8. Select “Save.”

Note: Once you have enrolled in Alerts using Online Banking; you can use the Mobile Banking app to setup alerts by selecting “More” and then “Alerts” after logging in.



OVERDRAFT PROTECTION FAQs

Q *Will anything change with my overdraft protection?*

A If you have a line of credit attached to your checking account, it will transfer to TBK Bank's Express Line on Friday, December 7, 2018. The terms and conditions of your original agreement will change. The minimum payment amount will change from "\$15.00 to 5% of the outstanding balance or \$25, whichever is greater; and the date the payment is automatically deducted from your checking account will change from 25 days after the checking account statement is produced to 10 days after your checking account statement is produced. Annual Express Line Fee is decreasing from \$25 to \$15.00. Overdraft protection fee is \$5.00 per transfer.

MORTGAGE LOAN FAQs

Q *Will my loan terms change?*

A Your mortgage payment amount, payment due date, and all the other terms of your mortgage loan will remain the same.

Q *If I currently receive a notice for my mortgage, will this continue?*

A You will continue to receive notices. If you currently make your loan payment electronically, your payment will continue as scheduled. Payment may also be made at any TBK Bank location beginning Monday, December 10, 2018.

HOME EQUITY LINE OF CREDIT FAQs

Q *Will the features of my Home Equity Line of Credit (HELOC) change?*

A Your terms, interest rate, payment amount, and due date will not change.

Q *Will the timing of my monthly statement change?*

A Your monthly billing statement will generate 24 days before your payment due date, instead of 25 days before your payment due date. If you currently make your loan payment electronically, your payment will continue as scheduled. Payment may also be made at any TBK Bank location beginning Monday, December 10, 2018.

PERSONAL, HOME EQUITY, AND AUTO LOAN FAQs

Q *Will the features of my personal or auto loan change?*

A Your terms, interest rate, payment amount, and due date will not change.

Q *Will I continue to receive statements for my loan?*

A You will continue to receive statements. If you currently make your loan payment electronically, your payment will continue as scheduled. Payment may also be made at any TBK Bank location beginning Monday, December 10, 2018.




A man with a beard and glasses, wearing a blue shirt and a dark striped apron, stands with his arms crossed in a bicycle shop. He is smiling and looking towards the camera. Behind him, several bicycles are hanging on the wall, and a blue bicycle is prominently featured in the foreground. The background is slightly blurred, showing the interior of the shop with various tools and equipment.

YOUR PASSION IS
YOUR BUSINESS.
HELPING YOU
SUCCEED IS
OUR SPECIALITY.

IMPORTANT DATES AND TIMES FOR YOUR BUSINESS

	FNBD SERVICE	TBK BANK SERVICE
Business Online Banking	Business Online payment origination will be unavailable at 4:00PM MT on Friday December 7, 2018 . "View Only" access will be available until 9:00PM MT Sunday, December 9, 2018.	TBK Bank's Small Business Online or Commercial Center Online access will be available by 8:00AM MT on Monday, December 10, 2018 .
Mobile Business Banker	Mobile Banking access will no longer be available after 4:00PM MT on Friday, December 7, 2018 .	You will access online banking and download the app on Monday, December 10, 2018 at 8:00AM MT .
Business Bill Pay	The last day for processing business bill payments is Wednesday, December 5, 2018 .	If you were enrolled in Business Bill Pay prior to conversion, it will be activated at 8:00AM MT on Monday December 10, 2018 . You must re-enter payee information.
Wire Transfer Origination	The last day for Wire Transfer Origination is Friday, December 7, 2018 .	A Treasury Management Representative will contact you to gather required documentation and to provide log in credentials for designated users/originators by December 3, 2018. Wire origination will be available 8:00AM MT on Monday, December 10, 2018 .
ACH Origination	The last day to process an ACH file is Thursday, December 6, 2018 for settlement on Friday, December 7, 2018.	A Treasury Management Representative will contact you to gather required documentation and to provide log in credentials for designated users/originators by December 3, 2018. ACH origination will be available 8:00AM MT on Monday, December 10, 2018 .
Remote Deposit / Mobile Deposit	You may continue to make deposits by Remote Deposit or Mobile Deposit until 4:00PM MT Friday, December 7, 2018 .	A Treasury Management Representative will contact you to gather required documentation and to provide log in credentials for designated users by December 3, 2018. We will determine that your existing equipment is compatible with TBK software. An appointment will be scheduled immediately upon conversion to install TBK drivers to allow you to continue to make remote deposits.
Internal Transfers	Internal transfers can be processed until 4:00PM MT on Thursday, December 6, 2018 .	Internal Transfers will be available on 8:00AM on Monday, December 10, 2018 to authorized users.
eStatements	A paper statement will be mailed on all accounts on December 7, 2018. This will include all activity since your last statement.	If you were enrolled in eStatements prior to conversion, you will be enrolled in eStatements in the Small Business and Commercial Center business online solutions. Your first statement will include activity from December 10, 2018 through your new statement cut-off date.

 Note: All times listed are Mountain Standard Time



BUSINESS TRANSITION FAQs

Q *Will my accounts change?*

A Your accounts will transfer to the TBK Bank account that is most similar. The chart on page 24 illustrates the changes. You may switch to a different account type if it is more suitable to your needs and you meet the qualifications.

Q *Will I get a new account number?*

A Only if that account number previously exists at TBK Bank. In most cases, your account number will stay the same throughout and after the transition. If there is a need to switch your account number you will be notified prior to December 7, 2018.

Q *Are my deposits FDIC insured?*

A TBK Bank, SSB is a member of the FDIC. Your deposits will be insured up to the maximum of \$250,000 (per depositor) as allowed by the FDIC.

Q *Will TBK Bank become my merchant service provider?*

A Your merchant account will continue to be serviced by your current merchant service provider. You do have the option to switch to our processor by completing the applications and approval process.

If you choose to remain with your current merchant services provider, you will want to provide them with TBK Bank's routing number along with the date of change.

Q *What will happen to my incoming electronic deposits and payments?*

A Your incoming electronic deposits and payments will not be interrupted. **The new routing number will be communicated on your behalf to the originator. In some cases, the originator may contact you to authorize this change.**

Q *What does TBK Bank's Treasury Management Services consist of?*

A TBK Bank offers a full suite of Treasury Management products and services to help businesses optimize cash flow. These services offer flexibility with the security features required by business owners. Full or restricted access to services is determined and can be managed by authorized individuals within your company. The basic online service includes eStatements, internal transfers between TBK Bank business accounts, stop payments, Small Business Bill Pay, and Business Mobile Banking with mobile deposit capability.

Middle market and large corporations or companies with more complex Treasury needs will have access to our more advanced Treasury Management services and file delivery options for ACH origination, Wire Transfers, Remote Deposit, Lockbox and Positive Pay. We have Treasury Management services to automate payables and receivables management and fraud prevention right at your fingertips.

Note: Business services and Treasury Management products may be subject to additional fees. Please contact a Treasury Management Sales Officer for full details.

Q *What happens with my FNBD Online Bill Payment account?*

A You will continue to use your online Bill Payment account until Wednesday, December 5, 2018 at 10:00 am. Post-conversion, you will have Bill Pay available if you had it prior to conversion. Keep copies of your payee information. You will be required to re-establish your payees after conversion. Assistance will be available upon request.



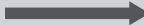
Q *Does Business Online Banking have different cut-off times?*

A Business Online Banking services are available 24/7; however, some services have processing cutoff times as follows:

- ACH Origination 4:00 pm MST
- Domestic Wire Origination . . . 2:30 pm MST
- Remote Deposit Capture 5:00 pm MST
- Internal Transfers 5:00 pm MST
- Positive Pay Reviews 11:00 am MST

BUSINESS ACCOUNT CONVERSION GUIDE (EFFECTIVE DECEMBER 7, 2018)

CHECKING ACCOUNTS

YOUR FNBD CHECKING ACCOUNT		YOUR NEW TBK BANK CHECKING ACCOUNT
1 st Business Checking 1 st Business Checking with Interest 1 st Choice Business 1 st Commercial Interest Business Basic Business Checking with Interest		Totally Free Business Checking
Business Rewards with Interest COLTAF Account CARHOF Account		Business Checking with Interest
First Commercial First Commercial Analysis		Commercial Checking

SAVINGS ACCOUNTS

YOUR FNBD SAVINGS ACCOUNT		YOUR NEW TBK BANK SAVINGS ACCOUNT
First Savings Young Millionaire's Club		Savings Account
Business Money Market		Money Market Account

OUR BUSINESS CHECKING ACCOUNTS

	Totally Free Business Checking	Business Checking with Interest	Commercial Checking
	The totally free, fully loaded account for your business.	Sole proprietors and not-for-profit organizations will earn interest on checking dollars.	For the larger business with complex banking needs.
Minimum Opening Deposit	\$50	\$50	\$50
Transactions*	1,000 free per month	1,000 free per month	15¢ per item
Free or Interest Bearing Personal Checking Accounts for Your Employees	✓	✓	✓
Debit Card[^]	✓	✓	✓
Online Banking	✓	✓	✓
eStatements	✓	✓	✓
Account Features	No minimum balance; no monthly maintenance service charge.	Competitive interest compounded daily and paid monthly**; \$1,500 minimum balance to avoid a monthly maintenance service charge of \$10 (not-for-profit organizations are exempt from monthly maintenance service charge); unlimited check writing.	No minimum balance; Earnings credit allowance to help offset transaction fees; Only \$20 monthly maintenance service charge; Treasury Management Services available

* Transactions include checks paid, checks deposited, ACH debits, ATM & POS transactions.

[^] Four free ATM withdrawals per statement cycle at non-TBK Bank ATM locations; \$2.00 each thereafter.

** Variable interest rate which may be changed at any time.

Please see page 11 for our Savings Account and Money Market information.

OUR LOCATIONS

WESTERN DIVISION

- ┌ 37 branches, which includes 3 loan production offices in Colorado
- ┌ 2 branches in Western Kansas
- ┌ 3 branches in New Mexico



CORPORATE LOCATION

- ┌ TBK Bank Headquarters
- ┌ 1 branch in Dallas



MIDWEST DIVISION

- ┌ 10 branches in the Quad Cities metro area
- ┌ 8 branches throughout Northern and Central Illinois



COLORADO

Akron

175 E. 1st St.
Akron, CO 80720

Bayfield

351 Bayfield Ctr.
Bayfield, CO 81122

Brighton

30 N. 4th Ave.
Brighton, CO 80601

4900 E. Bromley Ln., Ste. 100
Brighton, CO 80601

Buena Vista

725 Hwy 24 N.
Buena Vista, CO 81211

Colorado Springs

(Loan Production Office Only)
104 S. Cascade, Ste. 103
Colorado Springs, CO 80903

Dacono

418 8th St.
Dacono, CO 80514

Denver

6171 N. Washington St.
Denver, CO 80216

Durango

1155 S Camino Del Rio
Durango, CO 81303

125 Sawyer Dr.
Durango, CO 81303

259 W 9th St.
Durango, CO 81301

311 W College Dr.
Durango, CO 81301

(Loan Production Office Only)
915 Main St.
Durango, CO 81301

Evans

3650 35th Ave.
Evans, CO 80620

Fairplay

801 Main St.
Fairplay, CO 80440

Firestone

5855 Firestone Blvd.
Firestone, CO 80504

Granada

108 E. Goff
Granada, CO 81041

Holly

101 N. Main St.
Holly, CO 81047

Hudson

580 Dahlia St.
Hudson, CO 80642

Johnstown

10 Angove Ave.
Johnstown, CO 80534

Keenesburg

550 E. Woodward Ave.
Keenesburg, CO 80643

La Junta

310 E. 3rd St.
La Junta, CO 81050

Lamar

100 W. Pearl St.
Lamar, CO 81052

LaSalle

207 1st Ave.
LaSalle, CO 80645

Littleton

(Loan Production Office Only)
2336 W. Main St.
Littleton, CO 80120

Longmont

401 Coffman St.
Longmont, CO 80501

Mead

141 Main St.
Mead, CO 80542

Milliken

1300 Broad St.
Milliken, CO 80543

Otis

102 N. Washington St.
Otis, CO 80743

Pagosa Springs

27 Talisman Dr.
Pagosa Springs, CO 81147

703 San Juan St.
Pagosa Springs, CO 81147

Pueblo

1515 Fortino Blvd.
Pueblo, CO 81008

Pueblo West

94 S. Tiffany Dr.
Pueblo West, CO 81007

Severance

399 W. 4th Ave.
Severance, CO 80546

Springfield

1030 Main St.
Springfield, CO 81073

Sterling

122 W. Main St.
Sterling, CO 80751

Strasburg

56641 Colfax Ave.
Strasburg, CO 80136

Stratton

141 Colorado Ave.
Stratton, CO 80836

Westminster

11145 Sheridan Blvd.
Westminster, CO 80020

Yuma

615 W. 8th Ave.
Yuma, CO 80759

ILLINOIS

Canton

801 N. Main St.
Canton, IL 61520

Chadwick

123 Main St.
Chadwick, IL 61014

East Moline

1523 8th St.
East Moline, IL 61244

701 Avenue of the Cities
East Moline, IL 61244

Elgin

3151 US Hwy 20
Elgin, IL 60124

Havana

101 W. Main St.
Havana, IL 62644

Milan

102 1st Ave. E.
Milan, IL 61264

Moline

2040 1st St. A
Moline, IL 61265

2115 48th St.
Moline, IL 61265

Morrison

211 W. Main St.
Morrison, IL 61270

Mt. Carroll

309 N. Clay St.
Mt. Carroll, IL 61053

Rapids City

1700 2nd Ave.
Rapids City, IL 61278

Savanna

229 Main St.
Savanna, IL 61074

Silvis

1300 John Deere Exp.
Silvis, IL 61282

Sterling

215 3rd Ave.
Sterling, IL 61081

IOWA

Bettendorf

852 Middle Rd.
Bettendorf, IA 52722

Davenport

5210 Jersey Ridge Rd.
Davenport, IA 52807

3325 W. Kimberly Rd.
Davenport, IA 52806

KANSAS

Elkhart

432 Morton St.
Elkhart, KS 67950

Tribune

423 Broadway
Tribune, KS 67879

NEW MEXICO

Albuquerque

7401 Jefferson St. NE
Albuquerque, NM 87109

Gallup

1600 E. Hwy 66
Gallup, NM 87301

Grants

824 W. Santa Fe Ave.
Grants, NM 87020

TEXAS

Dallas

12700 Park Central Dr.
Suite 1700, 18th Floor
Dallas, TX 75251



WHAT DOES TBK STAND FOR?

TBK is our stock ticker symbol, but TBK stands for much more. We stand for excellence. What started from humble beginnings has grown into a bank with small-town values and the resources to make a difference. We are a bank that stands for you.

TBK stands for rolling up our sleeves on behalf of our customers, because that's what they deserve.

TBK stands for lending a helping hand to individuals, small business owners, and entrepreneurs, because we've been there.

TBK stands for investing in our communities, because that's what neighbors do.

With team members ready to answer everyday questions, to the latest technology that makes banking more convenient, TBK Bank stands for helping the people and businesses in our communities succeed.



“Things I want to jump into people’s mind when they think of TBK are different, creative, and epic.”

- AARON P. GRAFT,
FOUNDER & CEO

A group of four people are gathered around a dark table in a cafe or restaurant. They are all laughing and looking at a smartphone held by a man on the right. The man is wearing a blue denim shirt and has a beard. The woman on the left has curly hair and is wearing a white tank top. The background features wooden shelves with various items and two pendant lights hanging from the ceiling. The overall atmosphere is warm and social.

TBK STANDS
FOR ROLLING
UP OUR
SLEEVES

You are the core of what we do. Whether you're looking for banking solutions for yourself or your business, our goal is to make sure we take your challenges as our own. Meaning when it's time to go the extra mile, we don't hesitate.

We know you. We want to hear about your weddings and see new baby pictures because we're your friends and neighbors. We're here to help you with the everyday transactions to the biggest events. Because whatever success means to you, we're here to help.

We know that behind every business is a person with their own hopes and dreams, and we can share in that vision. By celebrating your 'ups' and helping with your 'downs', we can share in your drive. By building a relationship that lasts, we can help you prosper.





TBK STANDS
FOR INVESTING
IN OUR
COMMUNITIES

YOUR COMMUNITY IS OUR COMMUNITY

TBK Bank is an integral part of the communities we serve. We're made up of your friends and neighbors. People you know, people you trust, people who value you and the important things in your life.

Through our philanthropic relationships with local and national nonprofits, volunteer activities, and other community investments, we're strengthening our communities and growing local economies. Each year, TBK Bank gives back a minimum of 1% net income each year to our communities. Just like you, we're invested in the places where we live and work.

Our team members bring our compassionate culture to life each day. In addition to financial contributions, they generously give of their time and talents to community organizations that are meaningful for them personally. Examples of volunteerism include delivering meals to homebound residents, coaching youth sports teams, serving as a reading buddy for students at local schools, helping to coordinate community festivals and events, and dedicated involvement in a variety of local organizations and clubs.

At TBK Bank we understand the needs of your family and the community. We're making banking simpler, more people-focused and more passionate, so that no matter what life throws your way, we're ready. Whether we're going above and beyond to find the best solution for you or rolling up our sleeves to participate in local events, we'll do whatever it takes to help make our community a better place.



TBK BANK

www.tbkbank.com



TBK Bank, SSB

MEMBER
FDIC



NMLS# 421828