



Frequently Asked Questions

We are excited to be uniting Legacy Bank with InBank. Combining our institutions will result in a stronger organization, increasing the potential for strategic community investment and growth opportunities for our businesses and consumers. Please be assured that our goal is to complete a smooth transition with frequent communication along the way. We believe that we are better together than we are individually, and our combined customers, communities and associates benefit tremendously!

Is there anything I need to do?

No. It's business as usual now and for several months ahead. You will receive information in advance of the systems and technology conversion and any changes that may affect your account(s). And we'll be with you every step of the way!

You will continue to have the same personal attention, the same strong support to our local communities and the same volunteerism from our employees. In addition, you will gain access to a wider collection of products and services when the merger is complete.

Why is Legacy Bank merging with InBank?

- Our two organizations share a very similar mission, vision and purpose, demonstrated by a long history of genuine commitment to our customers and our local communities.
- The merger will provide improved product and service offerings, greater capacity, and greater convenience for our customers.
- InBank shares our commitment to significant involvement in our local communities.

How do we know the conversion will go smoothly?

As a valued customer of Legacy Bank, we know that you are accustomed to service beyond expectations. We promise that this level of service will not only be met but will be exceeded.

Both banks are local and deeply connected to the needs and goals of the communities we serve. We share common cultures and operate with a very similar philosophy of high-touch service.

We will provide communications to guide you through this transition and ease your mind with detailed information around account numbers, direct payments and direct deposits, debit cards, loan payments, online banking and more.

How will my account(s) be impacted?

There will be no changes to your account(s) until the system transition takes place later in 2022. Until then, Legacy Bank's existing account agreements and all other contracts will continue to govern your account(s), and you can continue to bank as usual using your Legacy Bank debit card, checks and deposit slips, website, and online banking. You should also

continue to make any loan payments as usual. We will notify you in writing well in advance about any changes to your account(s) and services due to conversion. We are focused on ensuring a smooth transition.

Can I continue to use my existing checks, debit card, and/or ATM card?

Yes, please continue to use your existing checks, debit and ATM cards.

Will the bank's name change?

Our objective is to combine the best of both organizations, honor our past and embrace the future. Legacy Bank will adopt the InBank name over time, but the people providing you the same local service will continue to be there to assist you.

Will my account or loan number change?

For now, your account numbers will remain the same. In the unlikely event a change is needed, you will be notified well in advance and we will handle all of the details.

Will my direct deposits, automated payments, and transfers continue to be connected to my account?

Yes. All these services will continue without interruption at this time. If you need to make changes, please contact your banker.

How about my safe deposit box?

There will be no change to your safe deposit service.

Will my deposits still be FDIC-insured?

Yes. Your deposit accounts will continue to be insured by the FDIC. The standard FDIC insurance amount is \$250,000 per depositor, per insured bank, for each ownership category.

What online banking changes should I expect?

You will continue to have access to the same online banking pages and information you have today. Later in 2022, you will view a different online banking screen, but continue to access complete account information, make transfers between accounts, pay bills electronically and view check images.

Will any branches be closed after the merger?

Locations are a critical part of our success, today and in the future integrated company. There are no plans to close any locations at this time. Management from both banks will take into consideration many factors that allow for us to best service our customers including physical locations and technology.

Who should I contact with additional questions?

You can call the same people you call today with any questions. The phone numbers will remain the same, so feel free to contact your Legacy Bank branch or Relationship Manager. They will be available to answer any questions you may have.