

# FAQS

You have questions? We've got answers.

## When will Citizens Bank & Trust become Southern Bank?

**A:** The official change occurs on *Friday, February 24* at the close of business. The bank will open on *Monday, February 27* as Southern Bank.

## Aside from the name, what is changing?

**A:** In short, not a lot. Your account name and details may change, but you'll continue to receive the same great service that you're accustomed to, with the addition of some new products and services.

## How will you communicate information?

**A:** During this transition, we will utilize many communication channels to reach customers in the best ways possible. You may receive direct mail and email correspondence, as well as messages from our text messaging platform, Southern Messenger. Information is also available at **[www.mysouthernbank.com](http://www.mysouthernbank.com)**, which is a dedicated site for you. You can also follow Southern Bank on social media for additional announcements, resources, and information.

## Can I still utilize telebanking services?

**A:** When Citizens Bank & Trust becomes Southern Bank on *Monday, February 27*, please begin using the new telebanking phone number: **1-877-448-8444**. The first time you call in, you will select a new PIN number to be used when calling in to telebanking. When you call the telebanking number, be prepared to enter your account number via your phone's keypad.

## How do products and services compare?

**A:** This merger brings together the best of both Citizens Bank & Trust and Southern Bank, with a wide range of products and services for the benefit of our customers. Southern Bank is proud to offer interest checking, a spending and savings account combo, and accounts for kids and teens. We're focused on making banking as convenient as possible for customers, including mobile banking with mobile check deposit and CardValet fraud protection. We encourage you to explore all of our products and services at **[www.bankwithsouthern.com](http://www.bankwithsouthern.com)**.

## MONEY MARKET & SAVINGS ACCOUNTS

### Will the interest rates, interest rate tier levels, balance requirements or fees be different on my new account?

**A:** In most cases, the rate, requirements, and fees remain the same, or are more favorable for you. See the enclosed booklet for specific details regarding your account type.

### Should I continue using my Citizens Bank & Trust checks for my money market account?

**A:** Unless you are notified of an account number change, please continue to use your Citizens Bank & Trust checks. When it is time to order new checks, you can do so by contacting your Southern Bank branch, contacting the Resource Center at **(855) 452-7272**, or ordering online at **[www.bankwithsouthern.com](http://www.bankwithsouthern.com)**. If you receive a new account number, a Personal Banker from your local branch will be in contact to help you get started with new Southern Bank checks.

### Will I need to change my direct deposit and automatic payments?

**A:** Yes, but not immediately. You will have plenty of time to request changes to the originator of the direct deposit or ACH after the merger. However, if you set up anything new, use the **new routing number - 281573259**. **In most instances, your account number will remain the same; if it changes, you'll be notified by a Personal Banker from your local branch.**

## CHECKING ACCOUNTS

### Should I continue to use my Citizens Bank & Trust checks?

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### Will the interest rates, balance requirements and fees be different on my new account?

**A:** In most cases, rates, balance requirements and fees are more favorable for you. See the enclosed booklet for specific details regarding your account type.

## CREDIT CARDS

### Will there be any changes to my Citizens credit card?

**A:** No, your credit card account information and benefits will not change and you may continue to use it. In the future, we will issue you a Southern Bank branded credit card.

## CDS

### Will the interest rate or maturity date change on my CDs on the day of conversion?

**A:** No. However, as your CD matures, the term and rate are subject to change. Be sure to review your CD maturity notice when it is mailed to you.

### Do I need to bring in my Citizens Bank & Trust CD certificate and exchange it for a Southern Bank certificate?

**A:** No. In fact, it does not even have to be exchanged when the CD matures. The account can automatically roll over, and your Citizens Bank & Trust certificate will continue to serve as your account record with Southern Bank.

### If I currently receive a monthly or quarterly interest check or direct deposit into a Citizens Bank & Trust savings or checking account, will that continue to occur?

**A:** Yes. We have arranged for those interest payments or transfers to continue to occur on the same day of the month or quarter.

## LOANS

### How will this impact my loans or lines of credit?

**A:** Your interest rate, terms and conditions will remain the same. Beginning *February 27*, you can make payments by visiting any Southern Bank branch or mailing your payment to **PO Box 520, Poplar Bluff, MO 63902**. Payments can also be made through your online banking account. You can expect to begin receiving Southern Bank loan statements as soon as March 18. Loan statements are generated 20 days before the next scheduled due date.

### Will the due dates for any of my loan payments change?

**A:** You will be notified if your payment due date changes.

### Should I continue to use the Citizens Bank & Trust loan payment coupons that I currently have?

**A:** No. You will start receiving a monthly statement.

## DEBIT CARD

If you currently have a Citizens Bank & Trust debit card, you can expect to receive a new Southern Bank debit card in the mail as soon as February 10.

You may begin using your Southern Bank debit card after 8pm on Friday, February 24. If you do not receive your Southern Bank debit card by Monday, February 27, please visit your branch to obtain a new debit card.

Over the weekend, you will be unable to view an accurate balance at ATMs. Account balances will be correct on Monday, February 27.

On Monday, February 27, your Citizens Bank & Trust debit card will be disabled.

If you use your debit card to make automatic bill payments, be sure to provide the vendor with your new Southern Bank debit card number to continue making payments after Monday, February 27.

## SOUTHERN MESSENGER

We use text messaging, Southern Messenger, to stay in touch with you about your accounts, holiday hours, special offers, general financial know-hows, and Southern Bank news.

Each text message contains a unique link takes you to your personalized feed. The messages come from (573) 345-5201 - and you can expect to start receiving them in the new year.

Don't worry you can opt-out at any time - but most people don't because it makes their banking life better.

## ATM USAGE

With your new Southern Bank Mastercard® debit card, you'll have surcharge-free access to ATMs in the Moneypass network - Moneypass waives the fee from institution that owns the ATM. However, there is a \$2 Access Fee if you use a non-Southern Bank ATM. You can find Moneypass ATMs by visiting [moneypass.com](http://moneypass.com)