



Customer Notice of Change

Banking Hours/General Information

- Lee County Bank will be open normal business hours on **Friday, November 3, 2023.**
 - **Lee County Bank will be closed Saturday, November 4, 2023.**
- **Lee County Bank locations will re-open Monday, November 6, 2023, as Two Rivers Bank & Trust.**
 - **New and Extended hours of operation effective November 6, 2023.**
 - Fort Madison Main Office
 - Lobby
 - Monday through Thursday - 9:00 am until 4:30 pm
 - Friday - 9:00 am until 5:00 pm
 - Drive Thru
 - Monday through Thursday - 8:30 am until 4:30 pm
 - Friday - 8:30 am until 5:00 pm
 - Fort Madison Drive Thru
 - Monday through Thursday - 8:30 am until 4:30 pm
 - Friday - 8:30 am until 5:00 pm
 - This location has no lobby or walkup hours.
 - West Point
 - Lobby-
 - Monday through Thursday - 9:00 am until 4:30pm
 - Friday - 9:00 am until 5:00 pm
 - Drive Thru
 - Monday through Thursday - 8:30 am until 4:30 pm
 - Friday - 8:30 am until 5:00 pm
- For determining availability of funds, every day is a business day, except for Saturdays, Sundays, and Federal Holidays. If you make a deposit on a day we are open and before the end of our business day, we will consider that day to be the day of your deposit.
 - Business day cut-off time may vary by branch location. Business hours are posted on each facility's doors, and all Two Rivers Bank & Trust location hours can be found on our website at tworivers.bank.
 - Cut-off time for Two Rivers Bank & Trust ATMs will be no earlier than 4:00 p.m. On a business day.
 - Mobile Deposits confirmed as received before 3:30 pm Central Time on a business day we are open, will be considered to be deposited on that day.
- ATMs will not be able to accept deposits from Friday November 3, 2023, until Tuesday November 7, 2023.
 - You may still make deposits at the branch during business hours.

Account Information

- A paper statement will be produced and mailed for all checking and savings accounts after the end of business day **November 3, 2023.**
 - The statement will reflect account activity from the date of your last statement through November 3, 2023.
 - Electronic Statements (eStatements) will not be available for this special statement cut.
- Accrued interest will be paid on **November 3, 2023.**
- Christmas Club accounts will now be required to have an electronic deposit.
 - Contact us to set up or discuss your electronic deposit options.
- Please see pages 4-7 for additional information regarding your accounts.

Debit Cards

- If you currently have a Lee County Bank debit card or ATM card linked to a checking account, you will receive a new Two Rivers Bank & Trust debit card to your mailing address as a replacement.
- You should receive your new card in the mail the week of October 23, 2023.
- Your new debit card should be activated for use beginning November 6, 2023.
 - Your Lee County Bank debit or ATM card will **no** longer work beginning Monday November 6, 2023.
- To set your PIN on your new card please call 800-290-7893.
- ATM Deposits will no longer be accepted at non-Two Rivers Bank & Trust ATMs.
 - Deposits can still be made at Two Rivers Bank & Trust or (former) Lee County Bank ATMs that accept deposits.
- If your Lee County Bank debit card is used for any recurring payments, you will need to update the payment information to your new Two Rivers Bank & Trust card number after November 6, 2023.
- Your new debit card limits (for both consumer and business) will be \$300 for ATM withdrawals and \$1,000 Point-of-Sale per day.

Overdraft Protection

- Regardless of overdraft status, you will be provided Standard Overdraft Courtesy (please see document titled *Managing and Avoiding Overdrafts*) to all qualifying checking accounts in good standing as part of our service, where we strive to pay items on your account when insufficient funds exist as part of our discretionary service.
- If you are currently Opted-In for overdraft coverage of ATM or one-time debit card transactions, your Opt-In election will not change. The Bank will continue to pay for these items and charge a fee at our discretion unless you Opt-Out.
 - After November 6, 2023, you may call 888-226-6063 to Opt-Out.
- There is no change to overdraft protection that is set up to transfer from another account.
- There will be no changes to the terms of your Home Equity Line of Credit. The billing statement will no longer be included as part of your checking account statement. You will still be able to see advances and payment transactions on your statement activity within online banking and you will receive a monthly billing notice if there is a balance on your account.

Online and Mobile Banking

- Lee County Bank online and mobile banking will be discontinued **November 3, 2023, at 4:00pm.**
- Two Rivers Bank & Trust online and mobile banking will be available on **November 6, 2023.**
- Online or mobile banking users will receive notification of new login information via email.
 - Confirm your current email address with Lee County Bank prior to November 3, 2023, by calling 319-372-2243.
 - Online banking alerts must be reset. If you are receiving deposit or withdrawal alerts for your checking and/or savings account, you will be able to reset your alerts once you login to our new online banking.
- You will not be able to access past statements in the new online banking. Please download them from Lee County Bank online banking prior to November 3rd or visit a local branch to have them printed.
- Mobile deposit on Lee County Bank online banking will be disabled on November 2, 2023.
- Mobile deposit users will need to re-enroll once the new **My Two Rivers** mobile app has been installed.
- Download the **My Two Rivers** app from the App Store, Google Play, or Amazon Appstore.



- Mobile app users will need to log in online at www.tworivers.bank prior to using the mobile app on or after November 6, 2023.

Bill Pay

- Bill Pay will be unavailable on Lee County Bank's online banking on November 2, 2023, at 4:00pm.
 - The final day of processing payments will be November 3, 2023.
- Bill Pay payees and history will be converted to the new online/mobile banking platform.

- You can begin scheduling payments on your new online/mobile banking on November 6, 2023.
 - Please review your scheduled payments.

Loan/Loan Payments

- Terms and conditions will remain unchanged.
- Payments can be made at Lee County Bank on Friday November 3, 2023.
 - Starting on November 6, 2023, payments can be made at any Two Rivers Bank & Trust.
- Coupon books are no longer needed after November 6, 2023.

Miscellaneous Services

- Checks with the Lee County Bank routing number can continue being used.
 - Any new checks ordered should be updated to have the Two Rivers Bank & Trust routing number- 073900577
- There will be no change to any direct deposits or automatic payments currently set on your account.
- Safe Deposit Box annual rent amount and payment date will not change.
 - If you have auto-debit for your rent payment from a Two Rivers Bank & Trust account, your discount will be \$5.
- Cash Advance services will no longer be available as of November 3, 2023.
 - We encourage you to utilize our ATMs to withdrawal cash.

Business Services

- ACH Origination and Remote Deposit Capture customers will soon receive additional information regarding changes to these services. A member of our Treasury Management team will be reaching out to you regarding this information.

Service Enhancements

- Geezeo – manage your budget, stay on top of your bills, cash flow, and more.
- Zelle® – works between all U.S.-based Banks to provide a fast, safe, and easy way to send money to friends and family right from our app.
- Online and mobile banking notifications are available to alert you of deposits, debit card transactions, low balances and more.
- Debit cards can be managed through online and mobile banking.
- Tap to Pay Debit Cards – Contactless debit cards offer additional convenience and enhanced security.
- Wearable Wallet enrollment with Two Rivers Bank & Trust debit cards.
- Chat Feature through Online Banking.
- Interactive Teller Machines (ITM) Access
 - Extended business hours
 - Monday through Thursday - 7:30am-5:30pm
 - Friday - 7:30am-6:00pm
 - Saturday - 9:00am-12:00pm
- Telebanking – Toll Free 800-370-6723
 - The first time you use this service your PIN will be the last 4 digits of your social security number, then you will set up a new PIN.
- Several additional branch locations to serve your banking needs throughout Iowa.

TWO RIVERS BANK & TRUST

NOTICE OF CHANGE

Personal Account - Conversion Guide

Effective November 6, 2023

See enclosed Checking and Savings Account Information brochure for more detail

	From Account	To Account
	Personal Checking	Free Checking
Monthly Service Charge, if minimum balance requirements not met	\$1.00	\$0
Minimum Balance	\$100 average daily collected balance per cycle	No minimum balance required
Interest Tiers	NA	NA
Statement Cycle	Monthly	End of Month
Additional Information	NA	NA
	From Account	To Account
	Now Account	Premium Interest Checking
Monthly Service Charge, if minimum balance requirements not met	\$5	\$6
Minimum Balance	\$1300 average daily collected balance per cycle	\$1500 if the balance falls below on any day of the month
Interest Tiers	Entire Balance	0 - \$1,499.99 \$1,500.00+
Statement Cycle	Monthly	End of Month
Additional Information	Unlimited check and miscellaneous debit transactions when balance requirements are met; debit transactions are \$0.15 each when balance requirement is not met	No transaction limits. A service charge of \$6 will be imposed every month if the balance in the account falls below \$1500 any day of the month
	From Account	To Account
	Super Now Account	Premium Interest Checking
Monthly Service Charge, if minimum balance requirements not met	\$5	\$6
Minimum Balance	\$2500, average daily collected balance per cycle	\$1500, if the balance falls below on any day of the month
Interest Tiers	\$0.01-\$2499.99 \$2500 +	0 - \$1,499.99 \$1,500.00+
Statement Cycle	Monthly	End of Month
Additional Information	30 free check and miscellaneous debit transactions when balance requirements are met; debit transactions are \$0.20 each when balance requirement is not met	No transaction limits. A service charge of \$6 will be imposed every month if the balance in the account falls below \$1500 any day of the month

	From Account	To Account
	BIG Account	Grandfathered- No Changes
Monthly Service Charge	NA	
Minimum Balance	No minimum balance required	
Interest Tiers	\$0.01-\$15,000- if qualified \$15,000 + - if qualified Entire balance if not qualified	
Additional Information	Qualifications required each statement cycle to qualify for higher interest rate- 10 posted POS debit card transactions, 1 posted ACH debit/credit, 1 digital banking login, receive e-statements Account receives up to \$25 in nationwide ATM fee refunds when statement cycle qualifications are met	
	From Account	To Account
	Answer Money Market	Personal Money Market Savings
Monthly Service Charge, if minimum balance requirements not met	\$5	\$10
Minimum Balance	\$2500, average daily collected balance per cycle	\$1500, average daily collected balance per cycle
Interest Tiers	\$0.01-\$99,999.99 \$100,000-\$199,999.99 \$200,000-\$999,999.99 \$1 Million +	0 - \$24,999.99 \$25,000-\$99,999.99 \$100,000-\$499,999.99 \$500,000-\$999,999.99 \$1,000,000.00+
Statement Cycle	Monthly	End of Month
Excess Withdrawal Fee (per w/d over 6 per month)	\$10	\$10
Additional Information		A service charge of \$10 will be imposed each month that the average daily balance falls below \$1500.
	From Account	To Account
	Savings Account	Grandfathered- No Change
Monthly Service Charge, if minimum balance requirements not met	\$1 if the account falls below the minimum balance on any day of the month	
Minimum Balance	\$100	
Excess Withdrawal Fee (per w/d over 6 per month)	\$1	
Statement Cycle	Quarterly	
Additional Information	Minimum balance fee is waived for individuals 22 year of age and younger	

	From Account	To Account
	Christmas Club	Christmas Club
Monthly Service Charge	NA	NA
Minimum Balance	\$0.01 each day	No minimum balance required
Statement Cycle	Yearly Mid-October	Yearly- October 30 th
Additional Information	You may not make any transfers from this account or to 3rd parties; all funds from this account will be disbursed by check or transferred to another account held at the bank the last business day of the account period. If any withdrawal is made from this account before the end of the club year then this account may then be closed and interest forfeited.	Electronic deposits from another account with us or direct deposit is required. You may not make any transfers from this account or to 3rd parties; all funds from this account will be transferred to another account held at the bank the last business day of October each year. There is no term limit on this account, the account will remain open after the funds are transferred out and can continue being used.
	From Account	To Account
	Health Savings Account	Health Savings Account
Monthly Service Charge	\$1.50	\$0
Minimum Balance	NA	NA
Interest Tiers and Interest Rates/APY	\$0.01-\$9,999.99 \$10,000-\$24,999.99 \$25,000-\$49,999.99 \$50,000 +	0 - \$4,999.99 \$5,000.00-\$19,999.99 \$20,000.00-\$34,999.99 \$35,000.00-\$49,999.99 \$50,000.00-\$64,999.99 \$65,000+
Statement Cycle	3 rd of Each Month	End of Month
Additional Information	Funds held in savings account and sweep to checking account	Funds will be held in a checking account
	From Account	To Account
	Certificate of Deposit	Grandfathered- No Change
Additional Information	There will be no changes to your maturity date, interest rate/APY, or term.	
	From Account	To Account
	Individual Retirement Plan	Grandfathered- No Change
Additional Information	There will be no changes to your interest rate/APY or plan.	

TWO RIVERS BANK & TRUST

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Business Account - Conversion Guide

Effective November 6, 2023

See enclosed Checking and Savings Account Information brochure for more detail

	From Account	To Account
	Business Checking	Free Business Checking
Monthly Service Charge, if minimum balance requirements not met	\$4.50	\$0
Minimum Balance	\$400, average daily collected balance per cycle	No minimum balance required
Interest Tiers	NA	NA
Statement Cycle	End of Month	End of Month
Additional Information	30 free debit transaction per cycle, excess debit transactions \$0.15 each if average daily balance requirement not met	
	From Account	To Account
	Basic Checking	Free Business Checking
Monthly Service Charge	NA	NA
Minimum Balance	No minimum balance required	No minimum balance required
Interest Tiers	NA	NA
Statement Cycle	End of Month	End of Month
	From Account	To Account
	Business Money Market	Business Money Market Savings
Monthly Service Charge, if minimum balance requirements not met	\$5	\$10
Minimum Balance	\$2500, average daily collected balance per cycle	\$1500, average daily collected balance per cycle
Interest Tiers	\$0.01-\$9,999.99 \$10,000-\$24,999.99 \$25,000-\$49,999.99 \$50,000 +	0 - \$24,999.99 \$25,000-\$99,999.99 \$100,000-\$499,999.99 \$500,000-\$999,999.99 \$1,000,000.00+
Statement Cycle	End of Month	End of Month
Excess Withdrawal Fee (per w/d over 6 per month)		\$10
Additional Information	6 debits allowed per month; 3 two party checks allowed per statement cycle	A service charge of \$10 will be imposed each month that the average daily balance falls below \$1500.00
	From Account	To Account
	Business Savings	Grandfathered- No Changes
Monthly Service Charge, if minimum balance requirements not met	\$1	
Minimum Balance	\$100, if balance falls below on any day of the cycle	
Statement Cycle	Quarterly	

	From Account	To Account
	Certificate of Deposit	Grandfathered- No Change
Additional Information	There will be no changes to your maturity date, interest rate/APY, or term.	