First Security Bank

Deposit Account Conversion Disclosures

As part of the continuing Conway Bank merger, your current account(s) will be converted to comparable accounts at First Security Bank.

The table below shows the former Conway Bank account types, and which comparable First Security Bank account will be converted to on August 24, 2026.

To provide additional insight into how your banking may be affected, a summary of how your account will remain the same and how it will change during the conversion are included in the table below.

Conversion of Accounts Overview

Conway Bank Account	First Security Bank Account	What Stays the Same	Changes
Regular Checking	**Simple Checking**	-$100 Minimum deposit to open account. -Unlimited check writing, -No interest earned.	-No minimum balance required. -Digital statements required.
Advantage Checking	**Simple Checking**	-$100 Minimum deposit to open account. -Unlimited check writing, -No interest earned.	-No minimum balance required. -Digital statements required. -No discounts on cashier's checks, money orders, or safe deposit boxes. -Foreign ATM fees assessed. -No additional account benefits like AD&D Ins, Cyberscout Life Stages, or cell phone protection.
E-Vantage Checking	**Simple Checking**	-$100 Minimum deposit to open account. -No interest earned.	-No minimum balance required. -Digital statements required. -Unlimited check writing.

Conway Bank Account	First Security Bank Account	What Stays the Same	Changes
Advantage Plus Checking	**Now Checking**	-Monthly compounding of tiered interest. -Digital or print statements at no charge. -Unlimited check writing.	-$1,000 Minimum deposit to open account. -$1,000 Minimum average daily balance to earn interest. And avoid -$5.00 monthly minimum balance fee. and $0.15 per debit item if minimum balance falls below $1,000. -Foreign ATM fees assessed. -No additional account benefits like AD&D Ins, Cyberscout Life Stages, roadside assistance, or cell phone protection. -No discounts on cashier's checks, money orders, or safe deposit boxes.
Personal Money Market	**Security Money Market**	-Monthly compounding of tiered interest. -Limited to six withdrawals** per month. -Digital or print statements at no charge.	-$1,000 minimum deposit to open account. -$1,000 minimum average daily balance to avoid imposition of $5 monthly fee.
Health Savings Account	**HSA Checking**	-$100 Minimum deposit to open account. -Monthly compounding of tiered interest. -Digital or print statements at no charge.	-Debit cards will be issued for withdrawals. -$500 Minimum balance to earn tiered interest.
Personal Savings	**Security Savings**	-Quarterly compounding of tiered interest. -Digital or print statements at no charge.	-$100 Minimum deposit to open account. -$100 Minimum average daily balance to avoid imposition of $3 monthly fee. -Limited to six withdrawals** per month.
Business Checking	**Small Business Checking**	-Minimum deposit to open account $100. -Digital or print statements at no charge. -Non-interest bearing.	-$1000 Minimum average daily balance to avoid imposition of $5 monthly maintenance fee. -$0.18 per debit fee after 250 items. -$0.08 per credit fee after 250 items.

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Conway Bank Account	First Security Bank Account	What Stays the Same	Changes
Business Plus Checking	**Small Business Checking**	-Digital or print statements at no charge.	-$100 Minimum deposit to open account. -$1000 Minimum average daily balance to avoid imposition of $5 monthly fee. -$0.18 per debit fee after 250 items. -$0.08 per credit fee after 250 items. Non-interest bearing.
Business Money Market	**Business Money Market**	-Monthly compounding of tiered interest. -Digital or print statements at no charge. -Limited to six withdrawals** per month.	-$5,000 Minimum deposit to open account. -$5,000 Minimum average daily balance to avoid imposition of $5 monthly fee.
Business Savings	**Business Savings**	-Quarterly compounding of tiered interest. -Digital or print statements at no charge. -Limited to six withdrawals** per month.	-$500 Minimum deposit to open account. -$500 Minimum average daily balance to avoid imposition of $3 monthly fee.
Certificate of Deposit	**Certificate of Deposit**	-No changes until maturity date, interest rate and the principal do not change. -Term-based penalty assessed for early withdrawal.	**-1 Time Rate Bump: Customers are able to request a competitive rate adjustment ONCE per certificate term.** -Call your local branch about rates and terms changes at maturity.

**Withdrawal limitations apply only to transactions that are pre-authorized or processed electronically.

Withdrawals made in person or at ATMs are unlimited and do not count toward monthly withdrawal limits.

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Additional Important Changes

Feature	What to Expect
Account Number	Your account number may change; you will be notified in advance
Routing Number	101105778
Debit Cards	New debit cards will be issued. Existing Conway Bank cards will discontinue working August 24th at 2:00 a.m. FSB cards can be activated on Sunday August 23rd. Consumer ATM withdrawal limits are **$500 per day**. Debit card transactions limits are **$1,200 per day**. Business ATM withdrawal limits are **$500 per day**. Debit card transactions limits are **$2,500 per day**.
Online Banking	You will need to enroll in FSB online banking on or after August 24th. For Bill Pay you will need to re-enroll and set up your payees. No payments will be processed after **August 20, 2026.**
Direct Deposits / Payments	Recommended to update with new account information after August 24th and before May 31, 2027. Visit www.firstsecurityks.com for resources including a switch kit to guide you through this process.
Checks	Continue to use existing checks until December 31, 2026. A complimentary box of standard checks can be ordered upon request until November 30, 2026.
E-mail statements	E-mail statements are no longer available- instead, digital statements can be retrieved through the online banking platform. Re-enrollment required.
Fees & Interest	Your account will follow the **fee schedule** of the First Security Bank. The following fees will change to: ▪ ATM withdrawal or Transfer at a Foreign ATM $ 2.00 ▪ Debit Card Replacement $15.00 ▪ Notary Service $ 5.00 ▪ Research (per hour) $35.00 ▪ Stop Payment $30.00 ▪ Wire Transfer Fee – incoming $20.00

- **Interest Rates,** please contact your local branch for current rates and terms.
- Any changes will be explained in the **Account Conversion Overview and Fee Schedule** provided.
- Account fees and early withdrawal CD penalty may be **waived for the first 90 days.**

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What You Need to Do

- ✅ Review the account conversion overview
- ✅ Update direct deposits and automatic payments with new routing number after August 24, 2026.
- ✅ Activate your new debit card on or after August 23, 2026.
- ✅ Enroll in FSB digital banking, on or after August 24, 2026.
- ✅ Order new checks, on or after August 24, 2026.

What Will Not Change

- Your existing balance will transfer automatically.
- Your funds remain **FDIC insured (up to applicable limits)**
- You will continue to have uninterrupted access to your money.
- Our banking hours will remain the same.
- You will continue to experience the same small town friendly service you have come to expect.

Important Dates

Date	Event
August 21, 2026	Last day using Conway Bank system & final account statement sent to you from the current system.
August 24, 2026	Accounts fully converted
August 24, 2026	New online banking available
August 21, 2026	ATMs will be unavailable after 2:00 p.m. ATMs will be available after 4:00 August 25, 2026.