

BANK OF ST. ELIZABETH

MID AMERICA BANK
Member FDIC

Good For You and Your Community Too!

Customer Conversion Guide

1511 Friendship Rd
Jefferson City, MO 65101
573-635-0019 | midambk.com
contactus@midambk.com



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Questions?

PRIOR TO OCTOBER 11TH

Contact your local Bank of St. Elizabeth Branch

ON OR AFTER OCTOBER 11TH

Contact your local branch or call Mid America Bank
at 573-635-0019



Welcome to Mid America Bank

Good For You and Your Community Too!

Integrity • Community Focus • Excellence • Service

I am pleased to welcome you to Mid America Bank. For several months, our team has been working tirelessly to smoothly transition the Bank of St. Elizabeth into Mid America Bank. This conversion guide will provide answers to many questions that you may have. As we work through this together, please do not hesitate to reach out to any Mid America Bank facility with questions.

Mid America Bank has continued to be a true locally owned and operated, community bank. We are excited to welcome you to our facilities in Meta, Linn, Wardsville, Holts Summit, Belle and Jefferson City. We know that these will complement the existing Bank of St. Elizabeth locations in St. Elizabeth, Freeburg, Marys Home and Osage Beach.

Mid America Bank and Bank of St. Elizabeth are both deeply tied to the communities we serve. Our mutual long-standing history of community involvement spans a wide range of support including Partner in Education for our local schools, Veterans programs, county fair sponsorships, church picnic donations, volunteering at food pantries, serving on school boards, teaching financial literacy, assisting those in need and much more. Mid America Bank is passionate about continuing to support the communities we serve.

As we approach the final stages of the merger of Bank of St. Elizabeth with Mid America Bank, we are more committed than ever to exceeding your expectations of a community bank. We look forward to continuing our tradition of being Good For You and Your Community Too.

Steve Linton
President & Chief Executive Officer



Locations

10 locations to better serve you!

Branch	Address	Phone
Wardsville - Main Branch	1511 Friendship Road Jefferson City, MO 65101	573-635-0019 (Phone) 573-636-9446 (Fax)
Belle	804 Highway 28 Belle, MO 65013	573-859-3399 (Phone) 573-859-3383 (Fax)
Freeburg	131 Old Vienna Road Freeburg, MO 65035	573-744-5231 (Phone) 573-744-5232 (Fax)
Holts Summit	580 Karen Drive Holts Summit, MO 65043	573-896-4790 (Phone) 573-896-4598 (Fax)
Jefferson City	1200 W Stadium, Ste 100 Jefferson City, MO 65109	573-606-6363 (Phone) 573-469-4325 (Fax)
Linn	502 E Main Linn, MO 65051	573-897-2211 (Phone) 573-897-3201 (Fax)
Marys Home	278 Hwy H Eugene, MO 65032	573-498-3920 (Phone) 573-498-3906 (Fax)
Meta	101 A East 3rd Street Meta, MO 65058	573-229-4256 (Phone) 573-229-4621 (Fax)
Osage Beach	3855 Osage Beach Parkway Osage Beach, MO 65065	573-693-1352 (Phone) 573-693-9490 (Fax)
St. Elizabeth	215 Main Street St. Elizabeth, MO 65075	573-493-2313 (Phone) 573-493-2538 (Fax)

	Lobby Hours	Drive-Thru Hours
Wardsville - Main Branch	Monday - Friday 8:30am to 3:30pm; Saturday 8:00am to 11:00am	Monday - Friday 7:30am to 6:00pm; Saturday 8:00am to 11:00am
Belle	Monday - Thursday 8:00am to 3:30pm; Friday 8:00am to 5:00pm Saturday 8:00am to 11:00am	Monday - Thursday 8:00am to 4:00pm; Friday 8:00am to 5:00pm Saturday 8:00am to 11:00am
Freeburg	Monday - Thursday 7:30am to 4:00pm; Friday 7:30am to 5:00pm; Saturday 7:30am to 11:30am	Monday - Thursday 7:30am to 4:00pm; Friday 7:30am to 5:00pm; Saturday 7:30am to 11:30am
Holts Summit	Monday - Friday 8:30am to 4:30pm; Saturday 9:00am to 12:00pm	Monday - Friday 7:30am to 6:00pm; Saturday 9:00am to 12:00pm
Jefferson City	Monday - Friday 8:30am to 4:30pm; Saturday 9:00am to 12:00pm	Monday - Friday 7:30am to 6:00pm; Saturday 9:00am to 12:00pm
Linn	Monday - Thursday 7:30am to 3:00pm; Friday 7:30am to 4:00pm Saturday 8:00am to 11:00am	Monday - Thursday 7:30am to 3:00pm; Friday 7:30am to 6:00pm Saturday 8:00am to 11:00am
Marys Home	Monday - Friday 7:30am to 3:00pm; Saturday 7:30am to 11:30am	N/A
Meta	Monday - Friday 8:00am to 3:30pm; Saturday 8:00am to 11:00am	N/A
Osage Beach	Monday - Friday 7:30am to 4:00pm; Saturday 7:30am to 11:30am	Monday - Friday 7:30am to 4:00pm; Saturday 7:30am to 11:30am
St. Elizabeth	Monday - Friday 7:30am to 4:00pm; Saturday 7:30am to 11:30am	N/A

ATM Locations

Belle Mid America Bank 804 Hwy 28 Belle, MO 65013	Iberia Poe's Place 2328 Hwy 17 Iberia, MO 65486	Linn Mid America Bank 502 E Main St Linn, MO 65051	St. Elizabeth Wilde's General Store 722 Hwy 52 St. Elizabeth, MO 65075
Eugene Former Fairway Groceries Building 14100 Redfield Dr Eugene, MO 65032	Jefferson City Mid America Bank 1200 W Stadium Blvd, Ste 100 Jefferson City, MO 65109	Marys Home Mid America Bank 278 Highway H Eugene, MO 65032	Wardsville Mid America Bank 1511 Friendship Rd Jefferson City, MO 65101
Freeburg Mid America Bank 131 Old Vienna Rd Freeburg, MO 65035	Jefferson City Riverpark Building 627 West McCarty Street Jefferson City, MO 65101	Osage Beach Mid America Bank 3855 Osage Beach Parkway Osage Beach, MO 65065	Westphalia Joe's Market 1980 Highway 63 Westphalia, MO 65085
Holts Summit Mid America Bank 580 Karen Dr Holts Summit, MO 65043	Linn Casper's Conoco 66 1763 Hwy 50 E Linn, MO 65051	St. Elizabeth Mid America Bank 215 Main Street St. Elizabeth, MO 65075	Find all of our ATM locations on our website at midambk.com

Important Dates & Information

Mailing Address	1511 Friendship Road Jefferson City, MO 65101
Phone	573-635-0019
Website	midambk.com
Email	contactus@midambk.com
Routing Number	081514748

Conversion Timeline

All times are in Central Daylight Time (CDT)

Prior to October 7 th		<ul style="list-style-type: none"> Activate & establish the PIN for your new Mid America Bank debit card. Do not begin using it until 5pm, Friday October 7th. Save/archive your Bank of St. Elizabeth statements Save/archive your Bill Pay history, payees & reoccurring payment information. Download your 12/31/21 & prior Bank of St. Elizabeth transaction history for financial software.
Friday, October 7th- Monday, October 10th		Conversion Weekend
Friday, October 7 th		<ul style="list-style-type: none"> Bank of St. Elizabeth ATM locations may experience intermittent connectivity during the conversion weekend. You are welcome to use any Mid America Bank or foreign ATM if you have cash needs during the weekend.
	3:00pm	<ul style="list-style-type: none"> Bank of St. Elizabeth Online & Mobile Banking (including Bill Pay) goes into inquiry only mode.
	5:00pm	<ul style="list-style-type: none"> Stop using & destroy your Bank of St. Elizabeth debit card. Begin using your new Mid America Bank debit card once activated. Update your merchant/service providers with your new Mid America Bank debit card number for automatic payments. This should be done on or after October 7th, but before your next automatic payment is due.
Saturday, October 8 th		BANK OF ST. ELIZABETH BRANCH LOCATIONS CLOSED
Monday, October 10 th		COLUMBUS DAY - ALL BRANCH LOCATIONS CLOSED
	10:00pm	<ul style="list-style-type: none"> Bank of St. Elizabeth Online & Mobile Banking deactivated.
Tuesday, October 11 th		<ul style="list-style-type: none"> Bank of St. Elizabeth accounts, branches and ATMs officially convert to Mid America Bank. Log in to Mid America Bank's Online & Mobile Banking platform using your Bank of St. Elizabeth username & temporary password, establish your new password, security questions, re-enroll in eStatements and accept the Terms & Conditions. See pages 18-19. Update any direct deposits with Mid America Bank's routing number: 081514748.

Frequently Asked Questions

Conversion

When does Bank of St. Elizabeth merge with Mid America Bank?

The conversion will occur October 7th-10th, 2022. All Bank of St. Elizabeth locations officially convert to Mid America Bank beginning Tuesday, October 11th. Additional information about any affects during that weekend are detailed in this guide.

Will Bank of St. Elizabeth's name change?

Yes, Bank of St. Elizabeth, Bank of Freeburg, Marys Home Bank and Bank of St. Elizabeth at the Lake will all be known as Mid America Bank. While the name will change, the quality service you receive will not.

Where can I conduct my banking?

For now, please continue banking at your local branch. Beginning October 11th, you will have access to full-service banking at all current Mid America Bank locations (listed in the 'Locations' section of this guide). Starting October 11th, you can also bank via Online and Mobile Banking once you have enrolled in those services with Mid America Bank. For more information about Online and Mobile Banking, see the 'Online & Mobile Banking' sections of this guide.

Will I be able to use my accounts during conversion weekend, October 7th-10th, 2022?

You will have limited access to your accounts during conversion weekend. You will be able to write checks, as needed. See the 'Debit & HSA Cards' section of this guide for more information regarding debit card use over the weekend.

Will I be able to access my accounts via Online & Mobile Banking during conversion weekend, October 7th through the 10th?

Bank of St. Elizabeth's Online & Mobile Banking will be placed into inquiry only mode beginning Friday, October 7th and will be deactivated on Monday, October 10th. You may enroll and begin using Mid America Bank's Online & Mobile Banking on or after Tuesday, October 11th.

Will Bank of St. Elizabeth ATMs be available the conversion weekend, October 7th – October 10th?

Bank of St. Elizabeth ATMs may experience intermittent connectivity between Friday, October 7th-October 10th. You are welcome to use any Mid America Bank or foreign ATM if you have cash needs during the weekend.

Will branch hours remain the same?

Yes. A detailed listing of all branch locations and hours may be found in the 'Locations' section of this guide.

Will the Bank's routing number change?

Yes. The Mid America Bank routing number is 081514748.

Who will issue my 2022 IRS tax reporting forms?

You will receive your 2022 tax reporting forms (if applicable) from Mid America Bank.

Where do I go for more information?

Call Mid America Bank at 573-635-0019, email us at contactus@midambk.com or visit midambk.com/merger

Frequently Asked Questions

Deposit Accounts

When will my Bank of St. Elizabeth account convert to a Mid America Bank account?

Your account will automatically convert to Mid America Bank beginning of business Tuesday, October 11th.

How will my Checking and Savings Accounts change?

Details regarding account changes may be found in the 'Personal Product Information' and 'Business Product Information' sections of this guide as well as the Important Account Information booklet which accompanied this guide.

Will the interest rate I am earning on my Certificate of Deposit change?

No, your certificate of deposit account's current interest rate is guaranteed to maturity.

What will happen to my Bank of St. Elizabeth bank statements?

We suggest printing/archiving your Bank of St. Elizabeth Statements, check copies, etc. for your records. You will be able to view 18 months of eStatements in Mid America Bank's Online & Mobile Banking platform. However, those statements will likely not be available for viewing in Mid America Bank's Online & Mobile Banking until late 2022 or early 2023.

Will I continue to receive a statement with my deposit account?

Yes. How you will receive your statement (paper or eStatement) will depend on account type. A paper statement fee may apply. Statements can also be viewed in Online & Mobile Banking. Upon logging in to Mid America Bank's Online or Mobile Banking platform for the first time (see the 'Online & Mobile Banking' sections of this guide for more information on this) you will be prompted to re-enroll in eStatements and accept the Terms & Conditions. If you do not have Online & Mobile Banking and wish to enroll in eStatements, contact a Mid America Bank associate.

Can I receive alerts on my account?

Yes, activate and set up alerts through Online or Mobile Banking.

Will automatic transfers between my deposit accounts continue?

Yes.

I currently have my Bank of St. Elizabeth account set up for direct deposit, will I need to update this?

Yes, on or after October 11th, please update the routing number with your employer and any other direct deposits to Mid America Bank's routing number, 081514748.

Will my stop payments remain in effect?

Yes.

Will processing and cut-off times change on my account?

Yes. Mid America Bank offers extended processing times therefore transactions will be processed same day.

What is Mid America Bank's wire processing schedule?

Domestic wires may be processed from 8:00am to 4:00pm, Monday-Friday on normal banking business days. International wires may be processed from 8:00am to 2:30pm, Monday-Friday on normal business banking days.

Frequently Asked Questions

Deposit Accounts Continued

I have accounts at both Bank of St. Elizabeth and Mid America Bank. Will my deposit accounts continue to be FDIC-insured?

Yes, please be assured that your deposits will continue to be FDIC-insured up to the maximum allowed by law. If you currently have deposits at both banks and these deposits total more than the FDIC insurance limits because of this change, your deposit at each bank will continue to be insured separately for a period of six (6) months after the transition. Your Certificates of Deposits will continue to be separately insured until the earliest maturity date after the end of the six-month period. After the transition period, your funds at the combined banks will be added together for the purpose of determining the amount of your FDIC coverage. If you have more than \$250,000 in combined deposits, we will be pleased to discuss different ways that your accounts may be insured at Mid America Bank. If you would like information about coverage, please visit your local branch.

Debit & HSA Cards

When do I need to stop using my Bank of St. Elizabeth debit card?

Your Bank of St. Elizabeth debit card will become inactive at 5:00 PM on Friday, October 7th.

Will I receive a new debit card?

If you currently have a Bank of St. Elizabeth debit card, you will be issued a replacement Mid America Bank debit card.

How do I activate my new Mid America Bank debit card?

When your Mid America Bank debit card arrives by mail, it will include instructions to activate the new card and establish your Personal Identification Number (PIN). You may activate the card as soon as you receive it, but it will not work until 5:00pm Friday, October 7th.

Can I begin using my Mid America Bank debit card as soon as I receive and activate it?

No. Cards may be activated as soon as they are received but cannot be used until 5:00pm Friday, October 7th. After activating your new card, save your card and PIN until it's time to begin using it.

Will my Personal Identification Number (PIN) on my debit card change?

During activation of your new Mid America Bank debit card, you will need to set up a Personal Identification Number (PIN) of your choosing.

What are the purchase limits on my Mid America Bank debit card?

\$3,000 daily

What are the ATM withdrawal limits on my Mid America Bank debit card?

\$500 daily

Will automatic payments currently set up on my Bank of St. Elizabeth debit card continue on my Mid America Bank debit card?

No. On or after October 7th, you will need to contact each vendor where the card is set up for automatic payments and provide them with your new, activated Mid America Bank debit card information.

Can I sign up to receive debit card alerts?

Yes, you can sign up to receive debit card alerts through Online or Mobile Banking.

Will my Bank of St. Elizabeth debit card continue to work in my digital wallet?

No, you'll need to update your digital wallet and add your new Mid America Bank card.

Frequently Asked Questions

Debit & HSA Cards Continued

I currently have an ATM card to access funds from my Bank of St. Elizabeth savings account. Will I receive a new ATM card for my Mid America Bank savings account?

No, Mid America Bank does not offer ATM cards for saving accounts.

My current Bank of St. Elizabeth debit card is contactless. Will my new Mid America Bank debit card be contactless as well?

No. While Mid America Bank's debit cards are not contactless, they are compatible and can be added to your digital wallet for contactless payments with Apple Pay, Google Pay, Samsung Pay, Garmin Pay and Fitbit Pay.

Checks for Checking Accounts, HSAs, HELOCs & Construction Loans

Can I still use my current supply of checks?

Yes, for a limited time.

How do I order new checks?

Checks may be ordered by contacting your local branch, calling 573-635-0019 or online at <https://orderpoint.deluxe.com/personal-checks/welcome.htm?execution=e1s1>

Overdraft

Will my overdraft protection transfers on my checking account remain in place?

Yes.

Does Mid America Bank offer any overdraft coverage options?

Yes. Mid America Bank offers several types of overdraft coverage. For additional information please review the *Important Account Information* booklet enclosed with this guide or visit:

<https://midambk.com/personal-banking/other-services>

Safe Deposit Boxes

Will the access to my Safe Deposit Box change?

No, you will continue to have access to your safe deposit box just as you have in the past.

Will the rent on my safe deposit box remain the same?

Yes, your safe deposit box rental fee will remain the same. However, if you receive a discount for having your safe deposit box payment set up on automatic payment, this discount will no longer be offered.

My safe deposit box lease payment is currently set up on automatic payment, will this change?

No, your automatic payment will continue as it has in the past.

Does Mid America Bank offer automatic safe deposit box rental payments?

Yes, rental payments are debited annually on the anniversary of your safe deposit box lease. Contact a Mid America Bank associate for more information.

Online & Mobile Banking

Does Mid America Bank offer Online Banking?

Yes, additional information may be found in the 'Online Banking' section of this guide.

Does Mid America Bank offer Mobile Banking?

Yes, additional information may be found in the 'Mobile Banking' section of this guide.

Frequently Asked Questions

Online & Mobile Banking Continued

When will I no longer have access to my Bank of St. Elizabeth Online & Mobile Banking?

Bank of St. Elizabeth's Online & Mobile banking applications will be placed into inquiry only mode at 3:00pm on Friday, October 7th and deactivate on Monday, October 10th. Beginning Tuesday, October 11th your Bank of St. Elizabeth accounts will be active in Mid America Bank's Online & Mobile Banking once you enroll.

Will my Bank of St. Elizabeth log in credentials work with Mid America Bank's Online & Mobile Banking?

Your Bank of St. Elizabeth username will transfer to Mid America Bank's Online & Mobile Banking platforms. See the 'Online & Mobile Banking' section of this guide for more information.

Will I have access to my account information in Mid America Bank's Online and Mobile Banking?

Yes, you will be able to access your account information once you have established your new password, established security questions and accepted the Terms & Conditions.

Will my current recurring or scheduled transfers continue in Mid America Bank's Online Banking platform?

Yes, your recurring and schedule transfers will continue as they have in the past.

Will there be any effects on Bill Pay during conversion weekend, October 7th – October 10th?

Bank of St. Elizabeth's Bill Pay will be placed into inquiry only mode at 3:00pm on Friday, October 7th and deactivate on Monday, October 10th. Beginning Tuesday, October 11th your Bank of St. Elizabeth Bill Pay payees and recurring payment information will be active in Mid America Bank's Online & Mobile Banking once you enroll. If your first Bill Pay payment to a payee falls between October 10th and 16th, 2022; there may be a one time delay in getting to your designated payee.

Will I be able to pay my bills online with Mid America Bank?

Yes. We suggest archiving your Bank of St. Elizabeth Bill Pay history, payees & recurring payment information for validation purposes.

Will my Bill Pay recurring or scheduled transfers continue in Mid America Bank's Bill Pay platform?

Yes, your Bill Pay recurring and schedule transfers will continue as they have in the past. We suggest archiving your Bank of St. Elizabeth Bill Pay history, payees & recurring payment information for validation purposes.

Will my Bank of St. Elizabeth transaction history be available for download into financial software from Mid America Bank?

Yes, for transactions occurring 1/1/22 or after. If you need your Bank of St. Elizabeth transaction history for 12/31/21 and prior, you must download it from Bank of St. Elizabeth prior to Friday, October 7th.

Will I continue to receive statements for my accounts via email?

No, to protect your sensitive information, account statements will no longer be emailed directly to you. Instead, you may elect to receive eStatements. You will be notified when statements are ready to view in Online & Mobile Banking.

What will happen to my eStatements for my Bank of St. Elizabeth accounts?

You will be able to view 18 months of eStatements through Mid America Bank's Online & Mobile Banking. However, those statements will likely not be available for viewing in Online & Mobile Banking until late 2022 or early 2023.

Does Mid America Bank offer Mobile Deposits?

Yes.

Personal Product Information

Personal Checking Accounts

Current Bank of St. Elizabeth Account	New Mid America Bank Account
Regular Checking	<p>Select Checking:</p> <ul style="list-style-type: none"> Digital Banking <ul style="list-style-type: none"> Online Banking Online Bill Pay eStatements¹ Mobile Banking with Card Controls Mobile Check Deposit Zelle®² Unlimited Check Writing MasterCard® Debit Card³ \$25 minimum opening deposit \$300 minimum balance - \$5 minimum balance fee each statement cycle if account balance falls below \$300 any day of the statement cycle
PayU Cash Back	<p>Reward Checking:</p> <ul style="list-style-type: none"> Digital Banking Unlimited Check Writing MasterCard® Debit Card³ \$25 minimum opening deposit No minimum balance Earn our highest checking interest⁴ when you meet minimum statement cycle requirements: <ul style="list-style-type: none"> 16 MasterCard® debit card purchases⁵ that post and clear One or more direct deposits totaling at least \$200 Receive statements electronically (eStatements) Up to \$20 of out-of-network ATM fees automatically reimbursed each month if minimum statement cycle requirements are met \$3.95 monthly service charge – Reduced \$0.25 for each debit card purchase during the statement cycle; Eliminated with 16 or more debit card purchases that post and clear during the statement cycle.
PayU Interest	<p>Reward Checking:</p> <ul style="list-style-type: none"> Digital Banking Unlimited Check Writing MasterCard® Debit Card³ \$25 minimum opening deposit No minimum balance Earn our highest checking interest⁴ when you meet minimum statement cycle requirements: <ul style="list-style-type: none"> 16 MasterCard® debit card purchases⁵ that post and clear One or more direct deposit(s) totaling at least \$200 Receive statements electronically (eStatements) Up to \$20 of out-of-network ATM fees automatically reimbursed each month if minimum statement cycle requirements are met \$3.95 monthly service charge – Reduced \$0.25 for each debit card purchase during the statement cycle; Eliminated with 16 or more debit card purchases that post and clear during the statement cycle.
Super NOW Account	<p>SuperNOW Account:⁶</p> <ul style="list-style-type: none"> \$1,000 minimum opening deposit \$1,000 minimum balance - \$10 minimum balance fee each statement cycle if balance falls below \$1,000 any day of the statement cycle Tiered Interest⁷ – Interest will not be paid if account balance falls below \$1,000 any day
Full account information may be found in the enclosed document, "Important Account Information"	

¹ Paper statements are optional for a fee each statement cycle. Please refer to the Mid America Bank Fee Schedule for details.

² Fees may apply.

³ Replacement card fee may apply. Please refer to the Mid America Bank Fee Schedule for details.

⁴ Interest rate and annual percentage yield (APY) are variable and subject to change at Mid America Bank's discretion. Fees may reduce earnings on this account. Lower APY applies to balances over \$10,000 and when minimum statement cycle requirements are not met.

⁵ ATM transactions do not count as MasterCard debit card purchases.

⁶ Only certain individuals and/or entities may maintain NOW accounts as governed by 12 CFR 204.130. Please see Bank for details on eligibility.

⁷ Interest rate and annual percentage yield (APY) are variable and subject to change at Mid America Bank's discretion. Fees may reduce earnings on this account. To obtain the Annual Percentage Yield (APY) disclosed, you must maintain a minimum balance of \$1,000 in the account each day.

Saving Accounts

Current Bank of St. Elizabeth Account	New Mid America Bank Account
Regular Savings	<p>Regular Savings:</p> <ul style="list-style-type: none"> \$25 minimum opening deposit \$25 minimum balance must be maintained in the account each day to obtain the disclosed annual percentage yield (APY)⁸ No limitations on number of withdrawals and transfers to another account or to a third party each statement cycle No ATM card provided to access this account
PayU Savings	<p>Prime Time Savings:</p> <ul style="list-style-type: none"> \$25 minimum opening deposit No minimum balance Earn a higher interest rate⁹ when you have an automatic transfer of at least \$10 from any Mid America Bank account to your Prime Time Savings account each statement cycle No limitations on number of withdrawals and transfers to another account or to a third party each statement cycle No ATM card provided to access this account
PayU Kids	<p>Junior Eagle Savings:</p> <ul style="list-style-type: none"> Primary account holder must be under 18 years of age. A secondary account holder of at least 18 years of age must also be on the account. \$5 minimum opening deposit No minimum balance When primary account holder reaches 18 years of age, the account will be automatically converted to the Bank's Regular Savings account No limitations on withdrawals and transfers to another account or to a third party each statement cycle
Money Market Account	<p>Money Market Account:</p> <ul style="list-style-type: none"> \$10,000 minimum opening deposit \$1,000 minimum balance - \$10 minimum balance fee each statement cycle if balance falls below \$1,000 any day of the statement cycle Tiered Interest¹⁰ – Interest will not be paid if account balance falls below \$1,000 any day No limitations on withdrawals and transfers to another account or to a third party each statement cycle

⁸ Interest rate and annual percentage yield (APY) are variable and subject to change at Mid America Bank's discretion. Fees may reduce earnings on this account.

⁹ Interest rate and annual percentage yield (APY) are variable and subject to change at Mid America Bank's discretion. Fees may reduce earnings on this account. Lower APY applies to accounts without a qualifying automatic transfer.

¹⁰ Interest rate and annual percentage yield (APY) are variable and subject to change at Mid America Bank's discretion. Fees may reduce earnings on this account. To obtain the Annual Percentage Yield (APY) disclosed, you must maintain a minimum balance of \$1,000.00 in the account each day.

If these accounts do not suit your needs, we have other accounts available. Please contact your local branch for additional information.

For Prime Time Savings accounts, set up a monthly automatic transfer in Online or Mobile Banking, or by reaching out to a Mid America Bank associate to earn the higher interest rate.

Individual Retirement Accounts (IRAs)

Will Mid America Bank become the custodian of my IRA?

Yes, beginning October 11th, Mid America Bank will be custodian of your IRA.

What changes can I expect with my IRA account?

If your current Bank of St. Elizabeth IRA is held as a Certificate of Deposit, you will continue to earn your rate until your Bank of St. Elizabeth CD rate matures. At maturity, your IRA account will convert to Mid America Bank's IRA savings account. Upon conversion, your interest rate and Annual Percentage Yield (APY) will convert to Mid America Bank's current IRA Savings interest rate and APY.

If your current Bank of St. Elizabeth IRA is a savings account, your account will convert to Mid America Bank's IRA savings account. Please see the enclosed document Important Account Information for complete information on the terms of Mid America Bank's IRA Savings account.

Will I receive a reminder for Required Minimum Distributions?

Yes, in January each year you will receive an annual notice informing you of your required minimum distribution from Mid America Bank.

Health Savings Accounts (HSAs)

Will Mid America Bank become the custodian of my HSA?

Yes, beginning October 11th, Mid America Bank will be the custodian of your HSA.

Is there a minimum balance I need to maintain in my HSA?

A minimum balance fee of \$2.50 will be imposed each statement cycle if the balance in the account falls below \$2,500.00 any day of the statement cycle.

Will I be issued a new Mid America Bank card for my HSA account?

Yes. See the 'Debit & HSA Cards' FAQ section of this guide for more information.

Will I continue to receive free checks with my HSA account?

No. Checks for HSA accounts can be ordered by contacting your local Mid America Bank branch or online at: <https://orderpoint.deluxe.com/personal-checks/welcome.htm?execution=e1s1>

Additional Personal Banking Information

More Services for a Complete Banking Experience! Empowering you with the banking tools to finance your dreams!

- Online & Mobile Banking (see applicable sections in this guide)
- Bill Pay
- Zelle®
- Digital Wallet
- Mobile Deposit Capture
- Money Market Accounts
- Credit Cards
- Cashier's Checks
- Wire Transfers
- Safe Deposit Box
- Coin Machine (at select locations)
- Night Deposit
- Notary Service
- Overdraft Coverage

Contact a Mid America Bank associate today to learn more about these additional services!

Business Product Information

Business Checking Accounts

Current Bank of St. Elizabeth Account	New Mid America Bank Account
Regular Business Checking	Business Checking <ul style="list-style-type: none"> • No Maintenance Fee • Unlimited Check Writing • Monthly Bank Statements¹ • Digital Business Banking- Includes Online Banking with ability to view account balances, make loan payments, eStatements, set up account alerts and more • MasterCard® Debit Card² • Only \$50 Minimum Deposit to Open

If this account does not suit your needs, we have other accounts available:

Additional Business Checking Accounts	
Business Standard	<ul style="list-style-type: none"> • 50 Transactions³ Per Statement Cycle <ul style="list-style-type: none"> ◦ \$0.35 per transaction item for 51 items or more in a statement cycle • Digital Business Banking- Includes Online Banking with ability to view account balances, make loan payments, eStatements, set up account alerts and more • MasterCard® Debit Card² • Only \$25 Deposit to Open • No Minimum Balance
Business Plus	<ul style="list-style-type: none"> • 150 Transactions³ Per Statement Cycle <ul style="list-style-type: none"> ◦ \$0.35 per transaction for 151 items or more in a statement cycle • \$30 Monthly Maintenance Fee- Waived if a \$5,000 minimum balance is maintained • Remote Deposit Discount for One Location • Digital Business Banking- Includes Online Banking with ability to view account balances, make loan payments, eStatements, set up account alerts and more • MasterCard® Debit Card² • Only \$25 Deposit to Open
Business Premium	<ul style="list-style-type: none"> • Earnings Credit Based on Collected Balance – Used to offset fees associated with account • \$0.15 per transaction item³ • \$20 Monthly Maintenance Fee • Digital Business Banking- Includes Online Banking with ability to view account balances, make loan payments, eStatements, set up account alerts and more • MasterCard® Debit Card² • Only \$25 Deposit to Open
Business Interest	<ul style="list-style-type: none"> • 250 Transactions³ Per Statement Cycle <ul style="list-style-type: none"> ◦ \$0.35 per transaction for 251 items or more in a statement cycle • Tiered Interest⁴ – Interest will not be paid if account falls below \$1,000 any day of the statement cycle • \$10 Monthly Maintenance Fee • Digital Business Banking- Includes Online Banking with ability to view account balances, make loan payments, eStatements, set up account alerts and more • MasterCard® Debit Card² • \$1,000 Minimum Deposit to Open • \$1,000 minimum balance - \$10 service charge each statement cycle if balance falls below \$1,000 any day of the statement cycle

¹ Paper statements are optional for a fee each statement cycle. Please refer to the Mid America Bank Fee Schedule for additional details.

² Replacement card fee may apply. See Bank for details.

³ Transaction items include debits, credits, and deposited items.

⁴ Interest is compounded and credited to the account monthly. At our discretion, your interest rate and Annual Percentage Yield (APY) may change at any time. Fees may reduce earnings on this account. To obtain the Annual Percentage Yield (APY) disclosed, you must maintain a minimum balance of \$1,000 in the account each day.

If you are interested in one of these additional Business Checking Accounts, please contact your local branch for additional information.

Additional Business Banking Information

Mid America Bank offers a full range of banking solutions for your business. From collecting payments for your business to making sure your employees are paid on time, the treasury management services offered by Mid America Bank are focused on improving your business' processes and adding efficiency. In addition to helping with payments and receivables, these services can also protect your business from fraud. Empowering you to grow your business!

- Collection Solutions
 - ACH
 - Remote Deposit Capture
 - Merchant Services
- Payable Solutions
 - Business Debit Cards
 - Purchasing Cards (PCard)
 - ACH
 - Wire Transfers
 - Bill Payment
- Fraud Prevention
 - Positive Pay
- Cash Concentration Solutions
 - Loan Sweeps
 - Investments Sweeps
 - Zero Balance Accounts
- Coin & Currency Orders
- Safe Deposit Boxes
- Wire Transfers
- Cashier's Checks
- Notary Services
- Night Deposit
- Overdraft Coverage

Talk with our Business Professionals about these services today!

Treasury Management Department
1511 Friendship Road
Jefferson City, MO 65101
573-635-0019
treasurymanagement@midambk.com

Online Banking

We understand that some times there just isn't time to get to the bank to manage your money. At Mid America Bank, we give you the tools to manage your money on your time with our Online Banking services. Once you are enrolled, you can access your accounts in a secure environment to perform a wide range of functions.

If you are an existing Bank of St. Elizabeth Online & Mobile Banking user, your Bank of St. Elizabeth username will transfer to Mid America Bank's Online & Mobile Banking platforms.

On or after October 11th, log in for the first time at midambk.com using the below temporary password:

MAB[Last 6 Digits of Your Social Security Number]

Ex: If your social security number is 123-45-6789, your temporary password would be MAB456789

During the first time logging in to Mid America Bank's Online or Mobile Banking platform, you will be prompted to change the temporary password and establish security questions. Additionally, you will re-enroll in eStatements and accept the Terms & Conditions. This can be completed in either Online or Mobile Banking but does not need to be done in both.

Personal Online Banking Enrollment

Ready to give Online Banking a try for the first time? On or after October 11th, you may begin your Mid America Bank Online Banking enrollment*. To get started scan the QR code at the bottom of the page or visit https://web13.secureinternetbank.com/PBI_PBI1151/Enroll/081514748

Existing Bank of St. Elizabeth Online & Mobile Banking users do not need to complete this step

Personal Online Banking

- 24-hour access to your accounts
- View your account balances
- Make account transfers
- View eStatements
- Set up account alerts
- Zelle[®]: a convenient way to send money right from your mobile banking app or online banking account. Find it in Online Banking under "Bill Pay."
- Bill Pay
 - Pay virtually anyone
 - Same or next day payments
 - Receive eBills
 - Set up automatic payments
 - Set up reminders

Business Online Banking

All the features included in Personal Online Banking plus:

- Control account information with multiple levels of access for staff
- Download transaction history for financial software
- Set up stop payments and wire transfers (fees may apply)

To enroll in Business Online Banking, contact a Mid America Bank associate today!



Mobile Banking

Need to quickly check your account balance? Or deposit a check? Or make sure that bill payment you made was processed? You can do all that and more with the Mobile Banking App from Mid America Bank. Our app gives you control of your finances from almost anywhere with just a few simple taps to log in on your mobile device.

If you are an existing Bank of St. Elizabeth Online & Mobile Banking user, your Bank of St. Elizabeth username will transfer to Mid America Bank's Online & Mobile Banking platforms.

On or after October 11th, log in for the first time in the Mid America Bank Mobile App using the below temporary password:

MAB[Last 6 Digits of Your Social Security Number]

Ex: If your social security number is 123-45-6789, your temporary password would be MAB456789

During the first time logging in to Mid America Bank's Online or Mobile Banking platform, you will be prompted to change the temporary password and establish security questions. Additionally, you will re-enroll in eStatements and accept the Terms & Conditions. This can be completed in either Online or Mobile Banking but does not need to be done in both.

Personal Online Banking

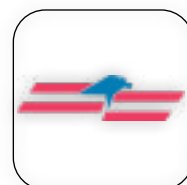
- 24-hour access to your accounts
- View your account balances
- Make account transfers
- View eStatements
- Set up account alerts
- Locate a Mid America Bank branch or ATM nearest to your current location
- Bill Pay
 - Pay virtually anyone
 - Same or next day payments
 - Receive eBills
 - Set up automatic payments
 - Set up reminders
 - To enroll, visit Mid America Bank's Online Banking platform
- Card Controls
 - Find full card information for easy online payments
 - Control where your card can be used
 - Set up transaction alerts
 - Get spending and transaction insights
- Zelle®: a convenient way to send money right from your mobile banking app or online banking account. Find it in Mobile Banking under "Transfer & Pay" tab once you enroll in Bill Pay via Online Banking.
- Mobile Deposit: Make mobile deposits directly from your phone! All checks deposited using Mobile Deposit must be endorsed as shown below. Any check lacking this endorsement may be rejected.

Your Signature or Business Name
For Mobile Deposit Only at
Mid America Bank

Download the Mid America Bank Mobile Banking App from the App Store or Google Play Store



App Store



Google Play Store

Loan Information

General Loan Information

Will the terms of my loan change?

No, the terms of your loan will remain the same as they are now.

Will anything change regarding how I advance on my line of credit?

No, you will continue to advance on your line of credit as you currently do.

I currently have a Home Equity Line of Credit (HELOC) with a checkbook, can I continue to use the checks?

Yes. For more information on checks, see the 'Checks for Checking Accounts, HSAs, HELOCs & Construction Loans' section of this guide

Will I continue to receive a detailed loan statement?

No, but you will receive a Loan Payment Notice if the loan is not set up on ACH or Coupon Book. Mid America Bank does offer the option to include loan summaries on account statements by request. Contact a Mid America Bank associate for more information.

How do I request a payoff amount or inquire about the balance of my loan?

Contact Loan Administration, see contact information below.

Loan Payments

Where do I mail my loan payments?

Loan payments may be made at any of Mid America Bank branch location or mailed to:

Mid America Bank
Attn: Loan Administration
1511 Friendship Road
Jefferson City, MO 65101

Will my pre-authorized automatic loan payments continue?

Yes.

How do I set up my loan for automatic payments?

Contact Loan Administration, see contact information below.

I currently have a coupon book for loan payments, can I continue to use it?

Yes, you may continue to use your coupon book to make payments.

Loan Administration Department

Mid America Bank
Loan Administration
1511 Friendship Road
Jefferson City, MO 65101
573-635-0019
loanadmin@midambk.com

Contact Loan Administration regarding:

- Payoff request
- Loan balance inquiry
- Set up, edit or delete automatic loan payments
- Escrow
- Lien Releases
- Credit Life Insurance

