

Announcing

BETTER BENEFITS

for your accounts.

city.bank



City Bank



City Bank

 Equal Housing Lender Member FDIC All rights reserved ©2020 City Bank.

Apple, the Apple logo, iPod, iTunes, the iTunes logo, and Mac are trademarks of Apple Inc., registered in the U.S. and other countries. Android and Google Play are trademarks for Google, Inc.

TECHNOLOGY CONVERSION

Welcome to City Bank!

We are excited to continue moving through the transition process that will make West Texas State Bank officially part of the City Bank family.

As a City Bank customer, you will experience first-class customer service, innovative banking features and great products such as consumer and business credit card solutions, mortgages for home financing needs, wealth management services such as investments and trust services, online and mobile banking solutions and fraud prevention tools.

The next step in this process is to upgrade your customer data to the City Bank platform. This reference guide contains information on that upgrade and includes details on tasks you can complete in the coming weeks. We advise you to carefully review this guide and use it as a reference. If you have additional questions during this transition, please contact our Customer Xperience Team at (800) 687-2265 or visit our website at city.bank/conversion.

City Bank has a long-standing commitment to our customers and the communities we serve. We look forward to the completion of this conversion so we can provide you and the Permian Basin community with the City Bank level of dedication and service.

Sincerely,



Cory T. Newsom
City Bank President/CEO

We are upgrading your banking experience.

It's time to upgrade your existing data to City Bank platforms. We hope to make this transition as smooth as possible by providing you with this guide. Please read it carefully.

Interruption in Services

Through this transition you will experience an interruption in your banking services such as online banking and mobile banking.

Online Banking and Mobile Banking Interruption Timeframe

March 20 at 5pm - March 23 at 8am

Branch Closing Times

All branches will close at 5pm on Friday, March 20 as we prepare for the data conversion.

Normal business hours will resume on Monday, March 23.

March 20 at 5pm	March 20 at 5pm - March 23 at 8am	March 23
<ul style="list-style-type: none"> Branches close Existing online banking and mobile banking in View Only mode 	<ul style="list-style-type: none"> Branches closed Conversion of existing data to new City Bank systems Existing online banking and mobile banking in View Only mode Use existing West Texas State Bank debit card(s) 	<ul style="list-style-type: none"> Branches resume normal hours Enroll in City Bank digital banking and set up bill payees and transfers Start using new City Bank debit card(s) Download and use City Bank mobile app

Please contact our Customer Xperience Team if you need assistance during this transition.
(800) OUR-BANK (800) 687-2265

YOUR BENEFITS JUST GOT BETTER.

FAQs

Will my debit card number change?

Yes, you will receive a new debit card the week of March 9.

Will my routing number change?

Yes. Your new routing number will be **111301737**. You will need to update any automatic payments or drafts with this new number.

Will my account number(s) change?

No, your account number(s) will stay the same.

Will my account type change?

You should have received a letter with information on your account. Some accounts will change and some accounts will stay the same.

How are NSF's paid?

NSFs will no longer be automatically paid. They will be reviewed and decisioned by your account officer.

Will my loan change?

No. Loan numbers, payment amounts, and payment due dates will not change.

Will I receive new checks?

No. You are welcome to use your current stock of checks until those run out.

How do I order new checks?

After March 23, visit your local branch or call (800) 687-2265 and speak to a Customer Xperience Representative.

Do my direct deposits and automatic drafts need attention?

Yes. You will need to provide the new routing number, **111301737**, to those who deposit or draft your account on March 23 or after.

How do I access online banking?

Go to **city.bank** and look for the Login ID box in the top right corner of the page.

Will my online banking login change?

Yes, your login will change. Please refer to the New Personal Digital Banking section (page 10) of this guide book for further instructions.

Does City Bank have a mobile app?

Yes. Please refer to the Mobile Banking section (page 11) for further instructions.

Additional FAQs may be found at **city.bank/conversion**.

ACCOUNT NUMBERS

Your checking account, savings account and CD account numbers will not change. On March 23, your routing number will change to **111301737**.

Your account type might change. You should have received a letter that details this information.

LOAN INFORMATION

Your loan number, term of your loan, and loan payment amount will not change with this conversion. On March 23, your routing number will change to **111301737**.

We will not be sending out new loan coupon books.

What do you need to do?

On **March 23** or after,

- If your loan is set to automatically draft from your checking account, no action is needed. That draft will continue.
- If you pay your loan through your online banking at wtstatebk.com, you will need to establish a new payment through the digital banking system at **city.bank**. This needs to be done whether you have your payment set to recur every month or you pay manually month-to-month. Refer to the New Personal Digital Banking section (page 10) for further information on how to create that payment.
- If your loan is paid through a third-party, you will need to set up a new payment using the new routing number, **111301737**.

Update to Loan Notices

Loan holders will receive a loan payment notice through the mail. The notice will include a coupon on the bottom of the page that you may use to accompany your loan payment. The coupon will ensure that the payment is posted to the correct account.

You may make a payment at any City Bank branch or mail your payment to:

City Bank
PO Box 2040
Lubbock, TX 79408

You may also make a payment by phone using your City Bank account, your account at another bank, or with a debit card. A \$5 fee will be charged for making a payment over the phone if you are not a City Bank account holder. To make a payment over the phone contact the City Bank Customer Xperience Center at (800) 687-2265.

CARD SERVICES

During the week of March 9 you will receive a new debit card for any account to which you have a debit card tied. You will also receive a new PIN (Personal Identification Number) for your new card(s) that will arrive separately.

When and how to activate your new card.

On March 23 or after, you can activate your card using a City Bank ATM or by making a purchase at any vendor using your PIN.

How to change your PIN.

Once your card is active, you can change your PIN by calling the number below or by using any City Bank ATM machine.

PIN change telephone number is (888) 891-2435.

Note: You cannot activate your card with this phone number, you can only change your PIN once your card is active.

Update subscription services with your new card.

After receiving your new card, you will need to update any services where you use your debit card to automatically pay for items. With Card Swap from City Bank, you can enter your new card information for subscribed services such as Netflix, Amazon, Hulu, etc. Once you log in to digital banking at **city.bank**, click the Card Swap tab, choose the service you subscribe to, enter your card number, enter your login credentials, and your payment will be updated with that service.

Add your card to your favorite digital wallet.

It's a convenient way to pay straight from your mobile device.



Manage your card with the City Bank Mobile App and online banking.

With the City Bank Mobile App, you have the ability to manage your debit card(s) from the app, including the ability to turn the card off or on and increase your daily spending limit. For more information, visit the New Personal Digital Banking section (page 10).

Please contact our Customer Xperience Team if you need assistance during this transition.

(800) OUR-BANK (800) 687-2265

STATEMENTS

Your statements will receive an upgrade!

Our clean and easy-to-read statements will be a helpful resource for your banking needs.

Some of our accounts include a \$5 fee for receiving paper statements. To avoid this fee, sign up for electronic delivery of your statements. Please visit the New Personal Digital Banking section for instructions.

Electronic Statements

We will transfer over all of your 2019 West Texas State Bank electronic statements. Should you need statements prior to that time, download them from your West Texas State Bank online banking and save them to your personal device before March 20. **Past statements will not be available immediately after the conversion.**

You will receive two statements in March.

During this transition, two statements will be generated during the month of March:

- You will receive a statement with transactions through March 20, 2020.
- Your next statement will include transactions from March 21, 2020 through the next statement date.
- Printed statement fees for both of these statements will be waived.

Please note that your statement delivery date may change.

New Statement Delivery Dates

Current Statement Date	New Statement Date
1st - 7th of the month	5th of the month
8th - 12th of the month	10th of the month
13th - 17th of the month	15th of the month
18th - 22nd of the month	20th of the month
23rd - 28th of the month	27th of the month
29th - 31st of the month	End of the month

EXISTING ONLINE BANKING

Your West Texas State Bank Online Banking needs attention BEFORE the conversion.

Online Banking will be significantly impacted by this change. It's important to read this page carefully and take the steps necessary to ensure success.

Bill Pay

Your existing payee information will **NOT** be available after the conversion. You will have to establish new payee information in the City Bank digital banking system.


Important Bill Pay Dates

March 20 until 3pm	March 20 after 3pm
Last day to schedule payments through West Texas State Bank online banking.	Payments scheduled after this date through your existing West Texas State Bank online banking will need to be re-entered in digital banking at city.bank .

Note: On March 20 at 5pm, your existing Online Banking will be in View Only mode so it is crucial that you have everything you need from the West Texas State Bank system prior to that date.

Setup New Bill Pay Payments

You will need to re-establish payment accounts and dates.

- On or after **March 23**, log in to the City Bank digital banking system at **city.bank** (see next page for instructions). To establish a new payee, click the "MENU" button in the top left hand corner.
- Then click "PAY BILLS". From there, click the "PAYEES" tab, and press . Follow the instructions to setup a new payee.

Please contact our Customer Xperience Team if you need assistance during this transition.
(800) OUR-BANK (800) 687-2265

PERSONAL DIGITAL BANKING

Digital Banking

The City Bank digital banking system provides features and functionality that will make your digital banking experience a pleasure.

If you have a business account, please see the Business Digital Banking section (page 13) for instructions.

New Login Instructions:


- On **March 23**, go to **city.bank** and look for the login bar in the top right-hand corner and click on "NEW USER? ENROLL NOW."
- To Enroll in Personal Digital Banking, you will need the following information:
 - Account Number
 - This can be found on your West Texas State Bank statements, checks, or by calling your local branch.
 - Last Name as it is listed on your account
 - Social Security Number
 - Date of Birth
 - Zip Code for your physical address

You will set up your own username. If you are unable to enroll, contact our Customer Xperience Center at (800) 687-2265 for assistance.

Important Note: Your Digital Banking User ID and new password will also be used to log in to the mobile app.

eStatements

You will need to enroll in eStatements.

1. Click "E-DOCS" in the Menu Bar.
2. Select "STATEMENTS AND NOTICES."
3. Select "ACCEPT" to enroll all accounts into Electronic Delivery.
4. All available statements should now be visible.
5. To verify your current email address for notifications, select your name in the top right corner, and select "PREFERENCES."
6. For mobile devices, instead of your name, select this icon  at the top right and then select "PREFERENCES."
7. Scroll to the bottom of the page and confirm the correct email address is entered. If the email is incorrect, navigate back to the home page of digital banking and select the Services menu to update your contact information.

Note: Some City Bank accounts are charged a \$5 fee for receiving paper statements so it is important to enroll in eStatements to avoid that fee.

MOBILE BANKING

The City Bank mobile app offers great functionality and easy-to-use features.

With the personal mobile app, you can make transfers, both internal and external, manage your City Bank debit card, increase spending limits, and much more!



On or after March 23

Download the City Bank App to get started.



Log In to the Mobile App

You can use your same username and password from digital banking at **city.bank** to log in to the mobile app.

If you do not have a digital banking username or password yet, you will need to enroll through the mobile app.

- You will need the following information:
 - Account Number
 - This can be found on your West Texas State Bank statements, checks, or by calling your local branch.
 - Last Name as it is listed on your account
 - Social Security Number
 - Date of Birth
 - Zip Code for your physical address

You will set up your own username. If you are unable to enroll, contact our Customer Xperience Center at (800) 687-2265 for assistance.

Please contact our Customer Xperience Team if you need assistance during this transition.

(800) OUR-BANK (800) 687-2265

SOLUTIONS THAT MEAN BUSINESS.

BUSINESS DIGITAL BANKING

Digital Banking at **city.bank**

New Login Instructions:

- You will receive a letter in the mail and a phone call from City Bank about your digital banking prior to March 23. For most business users, you will have the same username for the **city.bank** system that you currently use for the West Texas State Bank system.
- On **March 23**, go to **city.bank** and find the login bar (top right corner).
- Enter your User ID.

Important Note: Your digital banking User ID and new password will also be used to log in to the mobile app. See the Mobile Banking section below for further instructions on the app.

If you do not have a username or password on March 23 or after, you will need to contact our Treasury Management team at (806) 771-3233 or treasurymgmt@city.bank.

On March 23, the following services will be ready to use:

- Cash Management - Wires/ACH
- Positive Pay
- Commercial Remote Deposit Capture

A City Bank representative will contact you prior to March 23 to help you set these up on the City Bank system.

Please note: Existing ACH and Wire recipients stored in the West Texas State Bank system will not be available with the City Bank system. For help, contact Treasury Management (806) 771-3233 or treasurymgmt@city.bank.

Mobile Banking

With the City Bank Business App, you can view business accounts, transfer funds, and take advantage of additional features such as:

- conduct wire transfers*
- manage Positive Pay* (fraud prevention software)
- manage ACH transactions*

*Some features require approval. Contact our Treasury Management team for more information.



On or after March 23

Download the City Bank Business App to get started.



Please contact our Customer Xperience Team if you need assistance during this transition.
(800) OUR-BANK (800) 687-2265

OUR GOAL IS TO HELP YOU ACHIEVE YOURS.

TO-DO CHECKLIST

Around March 1

- ☐ Download your prior statement history from West Texas State Bank online banking as statements will not be immediately available with City Bank digital banking.
- ☐ Make a note of recurring bill payments and their due dates. **Your payee information will not transfer to City Bank digital banking.** New information will need to be established.
- ☐ Make a note of bill payments scheduled after March 20; they will need to be re-entered at **city.bank** on or after March 23.

March 20 until 3pm - last date to pay bills through your West Texas State Bank online banking

(Note: Any payments scheduled after March 20 at 3pm on the West Texas State Bank system WILL NOT be processed.)

Friday, March 20

- **Branches will close at 5pm.**
Normal business hours will resume Monday, March 23.
- **Online Service Interruption**
Online Banking and Mobile Banking will be in **View Only** mode from 5pm on Friday, March 20 through 8am on Monday, March 23.
- ☐ *Have a secondary payment method (credit card or checks ready) just in case your debit card service is interrupted.*

Monday, March 23 or After

- ☐ City Bank digital banking now available at **city.bank** - log in with your new credentials.
- ☐ Download the City Bank mobile app - City Bank offers a personal and a business app. Enroll or use the same credentials used from online banking at **city.bank**. (the same username and password will work for both services)
- ☐ Establish recurring bill payments and external transfers
- ☐ Enroll in eStatements
- ☐ Activate City Bank debit card(s)
- ☐ Update automatic payments with new debit card or account information