



Committed
TO A BETTER
BANKING EXPERIENCE

COMING MAY 2022



WWW.FIRSTCOLORADOBANK.COM



YOUR BETTER BANKING GUIDE
**EVERYTHING
YOU NEED TO KNOW
ABOUT YOUR IMPROVED**
banking experience

A LETTER FROM BRAD & CHRISTY

Hi there!

We are thankful to be YOUR committed community bank! Hopefully you can feel a difference banking with us at First Colorado National Bank. We pride ourselves on tending to individual needs, providing not just great customer service, but friendly, compassionate, and committed customer service. We love it that you can come in with questions and leave with not just answers, but a better understanding of the hows and the whys. Sometimes banking can be confusing, but we have a deep desire to keep it simple. Our products are designed with simplicity in mind. While we have all the features of the big banks (robust online banking, mobile banking, mobile deposit, digital wallet integration, and more!), we maintain a simple fee structure. We don't nickel and dime folks for everything they do in their accounts, and we actually REWARD customers who meet certain criteria in our rewards checking accounts.

We are excited to roll out a new banking experience for you. While change is sometimes frowned upon, we at First Colorado National Bank LOVE bringing you new features and functionality. Some things will be different. Some things will be similar to what you've seen before. And some things may even be the same. Our team is ready to help you learn more about what is in store for May! Please check out the information enclosed, and don't hesitate to reach out with questions! We want you to be ready, armed with information, and empowered to embrace the enhancements.

Know that we earnestly strive to be a hands-on, committed community bank incorporated with relevant loan and deposit products, a simple fee structure, and a diversified digital offering. Whether you've banked with us for 50 years or 5 days, we are thankful you are here, and we are committed to you!

All the best,

Brad Harding
FCNB CEO

Christy Harding
FCNB President



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OUR COMMITTED TEAM

Our team is readily available to help you during this time of change! Please don't hesitate to reach out with any questions or to ask for assistance. We are always happy to help!

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UPDATES ON FACEBOOK
@FirstColoradoNationalBank



UPDATES ON OUR WEBSITE
firstcoloradobank.com/betterbanking

WHAT ISN'T CHANGING

Great news! While some things are changing, many of the things that matter to YOU are not changing!



Your checking and savings account numbers will not change!



Our routing number will not change!



You will still be able to use your checks AND your debit cards going forward. In addition, your debit card PIN will not change.



Your online and mobile banking username will most likely not change (some special characters aren't allowed so we will plan to reach out to you if you will need to change your username before conversion). Even though most usernames aren't changing, your online banking and mobile banking password will have a temporary password of the last 4 digits of your social security number. You will then be able to re-establish your credentials and create a new password.



You will still be able to use the following mobile wallets: Apple Pay, Google Pay, and Samsung Pay.



Your helpful and dedicated team at First Colorado National Bank is not changing and will be expanding to include additional customer service representatives.

We're just a quick phone call away!

Let's get started on the fun stuff!

PREPARING YOU FOR MAY 5-9

THURSDAY, MAY 5

Online & mobile banking will go into view-only mode at 3 PM. Schedule any ACHs, wires, transfers or bill pays before this cutoff time for them to still process. You won't be able to schedule any more of these transactions through online or mobile banking until mid-day May 9. Make sure and plan ahead!



FRIDAY, MAY 6

Some services will be limited.



SATURDAY, MAY 7

Both branches will be closed, but don't worry, we will be feverishly working that day to make this transition as smooth as possible!



SUNDAY, MAY 8

More work behind the scenes that day to get everything ready for the big reveal on Monday!



MONDAY, MAY 9

Go Live Day! The transition will wrap up, and you will see refreshed products & services!

TIPS FOR TRANSITION WEEKEND (MAY 5-9)

DEBIT CARDS

Our debit card system will be in transition from Thursday, May 5 through Monday, May 9. During that time, some debit card functionality will be limited. We will do everything we can to minimize the disruption, but we encourage you to plan ahead!

- Debit card transactions should go through, but we encourage you to have another form of payment handy in case you run into any snags.
- Your debit card transactions will not be visible in online banking from May 5 through mid-day May 9, but don't worry—they are still there and will still post to your account!
- Your available balance may not be visible in online banking during this time frame, so you may want to keep a separate ledger to track any debits and credits.
- Your new online and mobile banking will go live on May 9, and you'll see your transactions then!

STATEMENTS

All accounts will receive a free paper statement that will be generated on May 5. This means if you receive e-statements, you will actually receive a paper statement instead. (Your transaction ledger in online banking won't be affected!) Make sure and save your monthly e-statements ahead of this transition.

- You should not have to re-enroll in e-statements if you were already enrolled. You will continue to receive e-statements after May 5 if you are enrolled. The above paper statement is a one-time event.

ATMS

Both the ATM at the Paonia Branch and at the Delta Branch will be down during this time frame. Feel free to use an ATM on the MoneyPass® Network to still get cash without paying fees!

KASASA ACCOUNTS

All Kasasa accounts will automatically qualify for rewards during the month of May.

Prepare ahead of time for this weekend by following the tips detailed ahead!

Plan ahead for transition weekend!

TIPS FOR TRANSITION WEEKEND (CONT.)

FOR THOSE WHO ORIGINATE ACHS OR WIRES ONLINE

ACH batches and wire initiations need to be done before May 5.

- If you have any ACH batches you want to originate between May 5 and May 9, please set those up BEFORE May 5 so that those will still process as scheduled.
- If you have any wires you want to initiate online, please enter those before May 5.

ONLINE/MOBILE BANKING & BILL PAY

Both online and mobile banking may be visible, but it won't have the most up-to-date information displayed.

- Any Bill Pays set up before May 5 will still go out, but you won't be able to schedule any during this time frame.
- External account transfers will not carry forward into the new online banking platform. We encourage you to save any external account details from your online banking before May 5 for easier set-up.
- Make sure and plan ahead! Schedule any bill pays before May 5 and keep a separate ledger if you need to that weekend!

EXPANDED CUSTOMER SERVICE REPRESENTATIVES

Starting May 9, you may meet some new customer service representatives when you call the bank! We will have additional customer service representatives to help answer your questions. They are highly trained and extremely knowledgeable and will be able to get you the answers you need! Don't hesitate to call, swing by either branch, or check out our website if you have ANY questions.

WHAT DOES MONDAY, MAY 9 & BEYOND LOOK LIKE?

CHECK OUT THE FOLLOWING PAGES TO FIND OUT!

Keep your transition hassle-free by planning for May 5-May 9! During those dates, keep track of your balance outside of online banking, withdraw extra cash in advance, and have another form of payment handy when making debit card purchases!

OUR ACCOUNTS ARE ABOUT TO GET A REFRESH

WE'RE EXCITED TO LET YOU KNOW
THAT WE'RE DUSTING OFF OUR ACCOUNT
DETAILS, AND THERE ARE SOME
ADDITIONAL CHANGES STARTING MAY 6!

KASASA CHANGES

Your rewards checking and savings accounts will look a little different starting May 6! We will no longer be part of the Kasasa group, but we will have similar rewards checking and savings accounts for you to enjoy!

ACCOUNT NAME CHANGES

- Kasasa Cash will now be **Rewards Cash**.
- Kasasa Cash Back will now be **Rewards Cash Back**.
- Kasasa Tunes will now be **Rewards Tunes**.
- Kasasa Saver will now be **Rewards Cash Saver** OR **Rewards Cash Back Saver**.

QUALIFICATION CYCLE CHANGES

- Rewards Checking accounts will have a monthly statement and qualification cycle instead of the 2nd Tuesday through the Monday prior to the 2nd Tuesday.
- Rewards Savings accounts will have the following statement cycle: 6th of the month through the 5th of the following month.
- Qualification notifications will be visible on your e-statements, so you won't need to wait for an email notification. Plus you'll see the rewards deposited into your checking account following each qualifying statement cycle.

REWARDS CHANGES

- When you qualify for your rewards, those will remain in your rewards checking account and will not be automatically transferred to your savings account.
- When you qualify for your rewards, you will be eligible for up to \$12 in nationwide ATM refunds each month. To save even more on ATM fees, check out the MoneyPass® network!
- Even if you don't qualify for your rewards, you can still use any MoneyPass® network ATM without a surcharge! All US Banks and 7- Eleven convenience stores are on the MoneyPass® network, in addition to many others! Over 37,000 surcharge free ATMs are at your disposal.

ACCOUNT CHANGES

Our accounts are getting a refresh, and most of our accounts will see a few differences starting May 6. Below you will find all of the important changes you will need to know about your account!

FEE CHANGES

- Please keep your information updated with the bank! Starting May 6, we will be assessing a Bad Address Fee of \$5 if we receive a piece of returned mail. Please don't forget to update the bank with your current address and information so that we can stay in touch about your accounts!
- Instead of fee waivers for enrolling in e-statements for the business accounts, we will be charging for paper statements starting May 6. This doesn't change the overall fee total, just how it is assessed. For the Simple, Craft, and Elite Business Accounts, a \$5 paper statement fee will be assessed for each statement cycle. This also pertains to those older account products transitioning to a Simple or Craft business account.
- Because savings and money market accounts should be used for setting money aside and conducting few transactions, the excessive transaction fee for savings and money market accounts will include six debits each month at no charge. After that, additional debits are \$1.00/transaction.

TDA ACCOUNT NUMBER CHANGES

- CD and IRA account numbers may be slightly different. This won't affect your account or your account agreement.

SIMPLE, CRAFT, & ELITE BUSINESS ACCOUNT CHANGES

- E-statements will continue to be free of charge for the above business accounts! Paper statements will be \$5 each. To avoid that fee, just sign up to receive e-statements instead.
- Business accounts will have a transaction fee, but don't worry – you get a lot of free transactions with each account! Simple Business and Craft Business accounts get 200 free debits each statement cycle, while Elite Business accounts get 400 free debits each statement cycle. After that, it's only 25¢ per debit.

All Kasasa accounts will automatically qualify for rewards in May!

Don't hesitate to call the bank if you have any questions about these changes!

ACCOUNT CHANGES (CONT.)

SERVICE CHARGES & INTEREST-BEARING ACCOUNTS

- If your account has a service charge, it will be calculated using the average balance instead of the minimum balance. This gives you a little more flexibility in the account and makes it easier to avoid the service charge! If your account does not have a service charge now, that won't change.
- All interest-bearing accounts except for Piggy Bank Savings, Simple Saver, IRAs and CDs will compound monthly and credit to the account monthly.

ACCOUNT NAME CHANGES

- First Non-Profit Checking will now be **Non-Profit Business Checking**.
- First 55 Checking will now be **Legacy Checking**.
- First Business Checking will now be **Simple Business Checking**.
- Preferred Money Market will now be the **Manager's Money Market**.
- First Business Savings will now be **Simple Business Savings**.
- Business customers in the First NOW Account **will be moved to Craft Business Checking**.
- First Savings will now be **Simple Saver**.

OTHER ACCOUNT CHANGES

- The Piggy Bank Savings and Simple Saver will receive quarterly statements.
- The High Yield Business Savings and Simple Business Savings will receive monthly statements.
- The Rewards Cash Saver and Rewards Cash Back Saver will also receive monthly statements.
- The Craft Business Accounts will receive two free checks at account opening instead of portable business checks or a credit.
- The Non-Profit Business Accounts will receive two free checks at account opening instead of portable business checks.

**TO LEARN MORE ABOUT THE
ACCOUNTS WE CURRENTLY OFFER,
FIND ADDITIONAL DETAILS ON OUR WEBSITE!**

DEBIT CARD UPDATES

Great news! We will be rolling out contactless cards on May 9! You will automatically receive a new debit card with contactless payment capabilities when your current debit card expires.

DEBIT CARD DETAILS

- Don't worry! Your current debit card will continue to work. You can continue using your current card until it expires, or you can order a new card for only \$5!
- The format and card color will be different. Don't forget to look for the contactless symbol in the upper right-hand corner and use your contactless card at participating merchants!

PERSONAL DEBIT CARDS



Moss Green

BUSINESS DEBIT CARDS



Grey

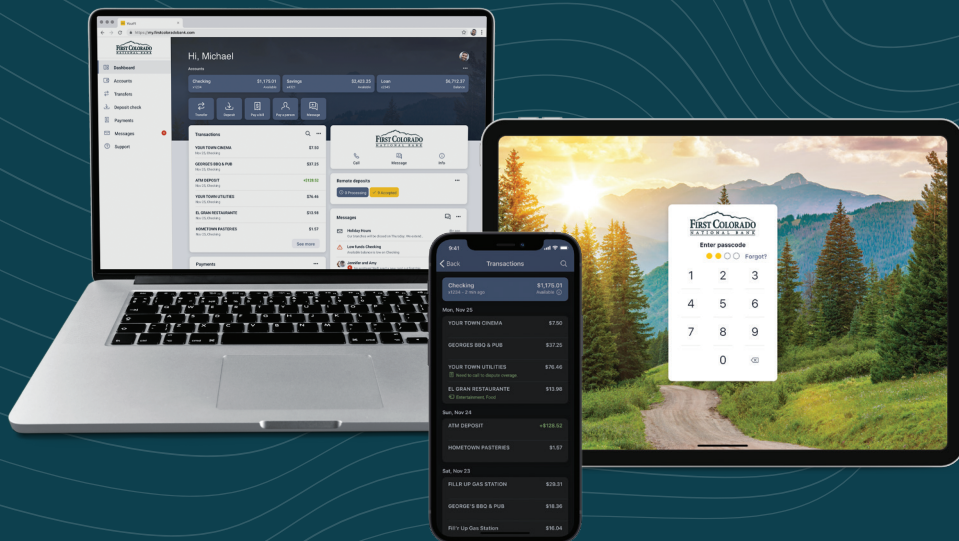
MONEYPASS® ATM NETWORK

- Can't get to a bank branch but want to avoid ATM fees? We're part of the MoneyPass® ATM network!
- There are THOUSANDS of MoneyPass® network ATMs nationwide, including any US Bank ATM and 7-Eleven convenience store ATM. Look for the MoneyPass® ATM logo to avoid those fees!

Don't hesitate to call the bank if you have any questions about these changes!

New debit cards are coming, but your current card will still work!

DIGITAL BANKING IS ABOUT TO GET REINVIGORATED



A NEW DIGITAL EXPERIENCE

We hope you have enjoyed our new website! Go to FirstColoradoBank.com to check out and explore the beautiful new site!

ONLINE BANKING BEFORE MAY 5

- To get to your online banking, just continue to log in through the new website. To enroll or if you forgot your online banking password, click Login to access those options. Online banking will have a new look and feel on May 9 after our transition weekend.

ONLINE BANKING ON MAY 9

- Starting on Monday, May 9, FCNB users will experience a refreshed online and mobile banking experience.
- The new online banking will have the same functionality of the previous system with a few upgrades or changes. You will still have Bill Pay, Mobile Deposit, Quickbooks and Quicken interfaces, and debit card on/off functions.
- Good news! Bill Pay payees should transfer over and scheduled payments are still scheduled to process going forward. External account transfers will not carry forward into the new online banking platform. We encourage you to save any external account details from your online banking before May 5 for easier set-up.
- If you use the Quickbooks or Quicken interfaces, you may have to reconnect those to your bookkeeping software account. If you run into any issues during the re-connect process, feel free to reach out to us, and we can get you additional information to help with this transition!

E-STATEMENTS AND CHECK IMAGES

- Heads up! In online banking, please save your recent e-statements and check images before May 5.
- Your register will transfer over, but your e-statements and check images will not be available in online banking until around the end of June. As always, the bank can provide a printed copy of your full statement if needed.
- Your e-statements that are generated at the end of May will be in online banking immediately, but the e-statements and check images prior to May 5 will be in online banking in late June.
- Paper statements are \$5 each, so we encourage you to save your statements from online banking to avoid that fee!

Time for a refresh!

GETTING STARTED ON MAY 9

We can't wait for you to check it out! On May 9, our new online banking and mobile app will go live. Check out the instructions below on how to get started!

GETTING STARTED & LOGGING IN

ONLINE BANKING

- 1** Visit **FirstColoradoBank.com** from your computer and click LOGIN.
- 2** Enter your current FCNB online banking username and the last 4 of your social security number as your password.
- 3** Follow the steps to establish two-factor authentication.

If your username has any special characters that aren't allowed, we plan to reach out to you before conversion to encourage you to change it before May 5!

MOBILE BANKING



Mobile banking users will delete the current yellow app called "First Colorado National Bank" and download the app with the white background titled "First Colorado" on May 9 (pictured to the left). You may need to know your Apple ID or Google Play username and password to download a new app.

IMPORTANT DATES

**THURS.
MAY 6
@ 3PM**

The conversion to our new digital banking platform will begin. At this time, your mobile and online banking may be in view-only mode. Bill Pay, scheduled transfers, transactions, etc. will still process. You will not be able to schedule transfers or Bill Pays during this time, but pre-scheduled ones will still process. Please plan ahead and get those items scheduled before May 5!

**MON.
MAY 9
@ NOON**

Your new FCNB digital banking will be available! Head to FirstColoradoBank.com to log in or download our new First Colorado mobile banking app to get started!

UPDATED PRIVACY NOTICE

We are excited to share that we have additional services and expertise we can offer our customers through our affiliate relationships! We are now part of a multi-bank holding company; therefore, we now have partnerships with mortgage experts, private client services, business services, and treasury management services! We are thrilled to be able to bring these additional services to you. We are more than your local bank. We are committed to providing expanded relationships in other areas of banking we haven't offered in the past.

WHAT DOES THIS REALLY MEAN?

- We plan to share information to our affiliate banks so that experts can reach out and see if you'd like to receive any expanded banking services.
- As you know, we've been a simple bank with simple products—so we're excited to have additional resources like investment products, traditional mortgages, and a suite of business product experts we can introduce you to!

WE HOPE YOU CHECK OUT THESE ADDITIONAL SERVICES!

- We encourage you to expand your relationship with First Colorado National Bank by engaging with our new partners! They, too, are committed community bankers who value relationships and provide phenomenal customer service.
- As always, you can opt out of this service! Just contact the bank, and get added to our opt out list. Then your contact information won't be shared with our affiliates. To opt out of this information sharing, just call the bank at 970-527-4141 or 970-874-0100 and let the customer service representative know you'd like to be added to the opt out list.
- You can also email us at contactus@firstcoloradobank.com to make that request as well.

Follow these steps to log into online and mobile banking on May 9!

Additional services are coming thanks to our affiliate relationships!

FACTS		WHAT DOES First Colorado National Bank DO WITH YOUR PERSONAL INFORMATION?	
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.		
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none">▪ Social Security number and Account Balances▪ Account Transactions and Transaction Histories▪ Overdraft History and Checking Account Information		
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons First Colorado National Bank chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does First Colorado National Bank share?	Can you limit this sharing?
For our everyday business purposes—such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus		Yes	No
For our marketing purposes—to offer our products and services to you		Yes	No
For joint marketing with other financial companies		Yes	No
For our affiliates' everyday business purposes—information about your transactions and experiences		Yes	No
For our affiliates' everyday business purposes—information about your creditworthiness		No	We don't share
For our affiliates to market to you		Yes	Yes
For nonaffiliates to market to you		No	We don't share
To limit our sharing	<ul style="list-style-type: none">▪ Call 970-527-4141 or 970-874-0100▪ Email us: contactus@firstcoloradobank.com <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>		
Questions?	Call 970-527-4141 or email contactus@firstcoloradobank.com		

Who we are	
Who is providing this notice?	First Colorado National Bank
What we do	
How does First Colorado National Bank protect my personal information?	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>We maintain physical, electronic and/or procedural safeguards that comply with federal standards to guard your nonpublic personal information.</p>
How does First Colorado National Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ open an account or apply for a loan ▪ give us income information or use your credit or debit card ▪ make deposits or withdrawals from your account <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ sharing for affiliates' everyday business purposes – information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone?	Your choices will apply to everyone on your account – unless you tell us otherwise.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ Our affiliates include companies with common ownership under OakStar Bancshares, Inc. and financial companies, such as financial institutions, wealth management companies, and BrightOak, LLC.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ Nonaffiliates we share with can include mortgage companies, solar panel installers, and insurance companies.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ Our joint marketing partners include third party service providers who may be used to market our products to you.
Other important information	

Notes

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FIRST COLORADO

NATIONAL BANK

WWW.FIRSTCOLORADOBANK.COM

Committed
TO A BETTER
BANKING EXPERIENCE