



MERGER GUIDE

Bank of Cairo & Moberly MERGES WITH Regional Missouri Bank

**Monday,
October 7,
2019**

STRONG. STABLE.

Rooted in North Central Missouri.

Regional Missouri Bank is a locally-owned financial institution offering prompt, quality service to the communities we serve. With over 111 years of experience, RMB is your hometown community bank giving you confidence in the strength and security of your money. We look forward to serving Cairo, Moberly and the surrounding areas.

**Your Guide To Key Information
And Important Merger Updates**

LONGEVITY:

Serving individuals, businesses and families since 1908.

CONVENIENCE:

Eight branch locations and access to all Transfund Surcharge Free ATM's.

FULL-SERVICE BANKING:

RMB offers a broad range of financial products and services delivered with high-quality, personal customer service.

COMMUNITY FOCUSED:

A strong history of dedication to supporting the communities we serve.

OUR MISSION

The mission of Regional Missouri Bank is to be a strong, independent community bank that is the preferred provider of targeted financial services in the communities we serve. This will be accomplished by building strong customer relationships that are continually strengthened by providing the right solutions that combine our experience, financial strength, and technology. We will be responsive to the needs of our customers and communities.

Regional Missouri Bank aims to be an energetic, supportive influence in our markets. We will achieve this by delivering solid, financial services to customers in addition to being leaders engaged in service to the community.



September 1, 2019

Dear Valued Customer,

We'd like to take this opportunity to welcome you to Regional Missouri Bank (RMB)! Our Bank has a history of financial strength and stability dating in excess of 111 years. Regional Missouri Bank is a locally owned bank with branches in Marceline, Keytesville, Salisbury, Glasgow and Paris. We are very excited about the opportunity to now serve Cairo, Moberly, and the surrounding areas. The Bank favors lending local deposits to local people and businesses. Our employees are dedicated to being involved with our local communities. Customers can expect to see the same friendly and familiar faces they've grown accustomed to serving their financial needs!

At the close of business on Friday, October 4, 2019 The Bank of Cairo & Moberly will become Regional Missouri Bank. On Saturday, October 5, the Bank of Cairo & Moberly and Regional Missouri Bank will begin merging all banking center products, services, and bank systems together. The two branches in Moberly will not be open on Saturday, October 5. The banks will reopen for normal business on Monday, October 7, 2019.

Please review this Regional Missouri Bank Merger Guide carefully and keep it for future reference. The Merger Guide contains information regarding the merger – important dates, checklists, information on various products, and frequently asked questions. Our goal is to facilitate a smooth transition for all customers that allows them to complete banking transactions as normal.

Thank you for your patience during this transition. Regional Missouri Bank is looking forward to our new relationship and to serving your financial needs. We will work closely with you to help you achieve your financial goals. Please don't hesitate to call 800-748-7336 or visit one of our branches if you have any questions. We'll be glad to help.

Welcome to Regional Missouri Bank! We appreciate your business.

Sincerely,

Pat Kussman
RMB President/
CEO

Don Reynolds
RMB Chairman
of the Board

Rob Cater
President of
Moberly Market

Craig Plaster
RMB CFO



IMPORTANT DATES

OCTOBER 4:

Bank closes at 2 PM as Bank of Cairo and Moberly. The lobbies will close at that time but, both drive thru locations will be open normal business hours.

OCTOBER 7:

Bank opens at 8 AM as Regional Missouri Bank. Start using your Regional Missouri Bank debit card starting at 2:01 AM **Monday, October 7.**

October 2019						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

FOR YOUR INFORMATION



800-748-7336



regionalmo.bank



facebook.com/regionalmo.bank



Locations:

Moberly Downtown: 207 East Rollins Street
Moberly Hwy 24: 700 Hwy 24 West
Mailing Address: PO Box 547 Moberly, MO 65270

Marceline Main - 1201 South Missouri Avenue
Marceline Uptown - 100 South Main Street USA
Keytesville - 400 West Bridge Street
Salisbury - 301 East Highway 24
Glasgow - 601 First Street
Paris - 301 North Main Street

BANK ABBREVIATIONS:

Bank of Cairo and Moberly (BCM)
 Regional Missouri Bank (RMB)

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NEW MOBERLY HOURS

DOWNTOWN LOCATION

Lobby:

8:00 - 4:00 M - Th
 8:00 - 5:00 Friday
 9:00 - 12:00 Saturday

Drive-Thru:

8:00 - 5:00 M - Fri
 9:00 - 12:00 Saturday

HWY 24 LOCATION

Lobby

8:00 - 3:00 M - Th
 8:00 - 4:00 Friday
 Closed Saturday

Drive-Thru:

8:00 - 4:00 M - Th
 8:00 - 5:00 Friday
 Closed Saturday

MERGER CHECKLIST

**TO ENSURE A SMOOTH TRANSITION DURING THIS MERGER
PLEASE READ THIS GUIDE AND COMPLETE THE CHECKLIST BELOW**

✓	BEFORE MERGER
	Activate your Regional Missouri Bank debit card that will be mailed to you prior to Monday, October 7 .
	Print your statements from your BCM Online Banking for your records.
	Print or download your BCM Online Banking history and Bill Pay history for your records.
	Schedule all bill payments through your current Online Banking to be paid by Monday, September 30 .
✓	DURING MERGER WEEKEND
	Your Moberly branches will be closed on Saturday, October 5 .
	Continue to use your BCM debit card and checks throughout the weekend.
✓	AFTER MERGER
	Your branch will open at 8 AM on Monday, October 7 .
	Start using your Regional Missouri Bank debit card starting at 2:01 AM Monday, October 7 .
	Try out your new account type. If you have any questions or concerns, stop by your branch or call us at 800-748-7336 .
	Enroll in our Online Banking, Bill Pay and E-statement Services.
	After enrollment in Online Banking, download the free Regional Missouri Bank Mobile App.
	Download the free My Mobile Money Access App.
	Bring in your loan payment coupons. We will provide you with a new payment book for your current schedule.
	Call or visit your local branch to order your new checks by January 15, 2020 .

WHAT'S NEW OR CHANGING

The bank name will become Regional Missouri Bank.

The features of your deposit accounts

You'll enjoy new deposit account types and features.

The Federal Reserve Routing Number

Your new Routing Number will be **101909097**.

Direct deposit & automatic payments

See page 6 for instructions on how to ensure your automatic deposits and payments continue without interruption.

Frequency of processing

With real-time processing, your account will automatically be updated when a debit card transaction is processed. See page 6 for more details.

Hours of operation

See page 3 for detailed hours.

Online Banking access / Mobile Banking App

See page 9 & 10 for Online Banking & Mobile App instructions.

WHAT'S NOT CHANGING

Your deposit account numbers

Your account numbers won't change.

Your loan account numbers

Your account numbers won't change.

Your loan payment schedule

Continue to make your loan payments as scheduled.

Your accounts remain FDIC insured

All Regional Missouri Bank deposit accounts remain insured by the FDIC up to the maximum amount allowable by law.

Your internal account transfers

Your established funds transfers will remain in effect.

Same outstanding customer service

You'll continue to receive the same outstanding customer service you have received from the staff in Moberly, as well as, at all the other RMB branches.

FREQUENTLY ASKED QUESTIONS

When is the merger weekend?

On Saturday, October 5, BCM and RMB will begin merging all banking center products, services, and bank systems. The banks will reopen for normal business on **Monday, October 7, 2019**.

Will my branch be open during the merger weekend?

The two branches in Moberly will not be open on **Saturday, October 5**.

Will my debit card work during and after the merger weekend?

Your BCM debit card will work until 2 AM **Monday, October 7**. Your RMB debit card will work after 2:01 AM **Monday, October 7**.

Will my BCM Credit Card still work?

Yes, your BCM Credit Card will continue to work as the terms and conditions state.

Will the Moberly branch ATMs work during the merger weekend?

The ATMs will be down for a limited amount of time.

Will the Branch hours of operation change?

Yes, please see the hours of operation on page 3. Our business cutoff time is 4 PM. Any transaction made after 4 PM will be credited on the next business day.

Will my BCM checks continue to work?

Your BCM checks will only be honored until **March 30, 2020**. Please contact your branch to order new checks by **January 15, 2020**.

What is the RMB Routing Number?

If you order checks from a third party, please use RMB's Routing number: **101909097**.

How do I know what my new account(s) type will be?

Based on your former BCM account type, transaction history and balance, we've done our best to recommend an account type that will meet your needs. Please see pages 7 and 8 for a list of BCM account types and the new, corresponding RMB account. If you need to change account types, please contact your Moberly branch staff members.

Do you offer any special services for customers over the age of 50?

Yes, we do. Please stop by or call the branch to learn more about our Re'SPA program.

Do you offer a special savings account for children?

Yes, we do. Please stop by or call the branch to learn more about our Greenback Jack Savings program.

Will my account number or loan number change?

No, unless you are contacted by RMB.

Will my Certificate of Deposit (CD) change?

No. RMB will honor the rate and term on existing CDs you opened with BCM until they mature.

Will interest rates on my deposit account change?

All checking, savings and money market accounts will be paid at RMB's current posted rates after the merger. Contact your local branch for current rates.

Who will be the custodian of my Individual Retirement Account (IRA)?

RMB will become the custodian of your IRA.

Will I have access to my previous bank statements?

Statements can be printed for free prior to your BCM Online Banking access being closed at 2 PM on **Friday, October 4**. Copies of BCM bank statements can also be obtained by contacting your local branch after merger if needed. Standard fees (\$2.00) will apply per statement copy.

What is the RMB website address?

www.regionalmo.bank

Will my Online Banking User ID and password change?

Yes, please refer to page 9 of this guide for instructions to set up Online Banking access.

What will happen to my Bill Payments?

You will need to set up your Payees under RMB's Bill Pay service. Please refer to page 9 of this guide for instructions.

What will happen to my internal account transfers?

If you have scheduled transfers between accounts, loan payments, safe deposit box payments or interest payment transfers, your transfers will be transitioned during our merger.

Does Regional Missouri Bank offer Mobile Banking?

Yes, we do. Please refer to page 10 of this guide for instructions.

Can I still access my Safe Deposit Box?

Yes, continue to use your Safe Deposit Box as normal. The pricing and billing schedules for the safe deposit boxes may change in the future. You will be notified in writing prior to any changes. The annual billing cycle will change to August 15th for **ALL** safe deposit boxes. The next billing will be August 15, 2020.

DIRECT DEPOSIT AND AUTOMATIC PAYMENTS

DIRECT DEPOSITS

IMPORTANT: You will need to contact your employer and any other direct deposit sources to give them your new **Routing Number, 101909097**. You may contact them prior to **Monday, October 7**, but instruct them to use an effective date of **Monday, October 7**. If you receive Social Security Benefits, contact them at 1-800-772-1213 or visit their website at: <http://www.ssa.gov/deposit/howtosign.htm>.

DIRECT DEPOSIT EXAMPLES:

- Paycheck
- Military pay
- Social Security
- Retirement
- Interest or dividend payments
- Annual or semi-annual items
- Income tax refunds
- Government payments (ie. FSA payments)

AUTOMATIC PAYMENTS

IMPORTANT: You will need to contact any companies that take automatic payments from your account each month to pay your bills. You may contact them prior to **Monday, October 7**, but instruct them to use an effective date of **Monday, October 7**. Provide them with the following **Routing Number, 101909097**.

AUTOMATIC PAYMENT EXAMPLES:

- Mortgage payment
- Loan payments
- Insurance - Home/Life/Health/Car
- Utilities - Water/Gas/Electric
- Telephone/Cell Phone
- Memberships/Subscriptions
- Investments/Annuities

AUTOMATIC DEBIT CARD PAYMENTS:

If your BCM debit card is used to pay for Internet services, insurance, etc., provide your new RMB card number to these merchants so your service is not interrupted.

YOUR NEW ROUTING NUMBER: 101909097

INCOMING WIRE INSTRUCTIONS

Wire transfers are a fast way to send money from one bank to another. Here are the RMB wiring details:

Swift Code (if required): MIBBUS44

ABA Routing #**086505273**

Midwest Independent Bank

P.O. Box 104180

910 Weathered Rock Rd

Jefferson City, MO 65102

Further Credit to:

Account #204182

Regional Missouri Bank

1201 S. Missouri Ave.

Marceline, MO 64658

RE:

Customer's Name

Customer's Account Number



REAL-TIME PROCESSING

With RMB you'll have the most up-to-date account information available immediately whether you make a deposit at one of our branches or use your debit card.

Since RMB is real-time you may see an initial authorization on your account when your debit card is used. The initial authorization and the actual posted transaction may differ in amounts. Once the merchant sends their debit card transactions for processing the actual amount of your transaction will post to your account and the initial authorization will be removed.

The following are examples when the authorization and the actual amount may differ:

- Pay at the pump gas stations
- Restaurants when tip is left

REGIONAL MISSOURI BANK ACCOUNTS

FORMER BANK OF CAIRO & MOBERLY ACCOUNT NAMES RECEIVED FROM BCM	NEW REGIONAL MISSOURI BANK ACCOUNT AND DETAILS <i>Effective October 7, 2019</i>	INTEREST INFORMATION IF APPLICABLE		
		BALANCE TIER	INTEREST RATE	INTEREST APY
Regular Checking BCM Advantage Checking	New type - Regular Checking	N/A		
	Free Debit / ATM Card Unlimited Check Writing No minimum balance required Statement cycle 15 th of the month			
Regular Small Business Checking Regular Large Business Checking Organization Checking	New type - Business Checking	N/A		
	\$100.00 to open account ¹ You may make an unlimited number of deposits into your account. Statement cycle end of the month			
Super Checking Account Interest Bearing Checking (Business)	New type - NOW Checking or Business Checking Interest Bearing	Variable Interest Rate²		
	\$2,000 to open account ¹ \$7.00 per monthly statement cycle if minimum balance is below \$2,000 If account is closed before interest is paid, depositor will forfeit accrued interest. Interest is calculated on the average daily balance Interest paid monthly Personal - Statement cycle 15 th of the month Business - Statement cycle end of the month	\$.01 - \$2,500.00	0.05%	0.05%
		\$2,500.01 - \$10,000.00	0.15%	0.05%-0.13%
		\$10,000.01 - \$9,999,999.00	0.20%	0.13%-0.20%
Insured Money Market Insured Money Market - Business	New type - Money Market Account	Variable Interest Rate²		
	\$1,000 to open account ¹ \$6.00 monthly charge if average daily balance is under \$1,000 Unlimited in person withdrawals 6 withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instructions, or by check, draft, debit card or similar order payable to a third party per statement cycle. \$1.00 each for withdrawals in excess of 6 per statement cycle If account is closed before interest is paid, depositor will forfeit accrued interest. Interest is calculated on the average daily balance Interest paid monthly Personal - Statement cycle 15 th of the month Business - Statement cycle end of the month	\$.01 - \$50,000.00	0.30%	0.30%
		\$50,000.01 - \$150,000.00	0.50%	0.30%-0.43%
		\$150,000.01 - \$9,999,999.00	1.25%	0.43%-1.24%
H S A Savings H S A Checking	New type - H S A NOW Account	Variable Interest Rate²		
	\$100 to open account ¹ Checks must be ordered through RMB to ensure proper codes and must be paid for when order is placed. No minimum balance required Interest is calculated on the daily balance If account is closed before interest is paid, depositor will forfeit accrued interest. Interest paid monthly Statement cycle 15 th of the month	\$.01 - \$2,000.00	0.10%	0.10%
		\$2,000.01 - \$5,000.00	0.15%	0.10%-0.13%
		\$5,000.01 - \$25,000.00	0.20%	0.13%-0.19%
	\$25,000.01 - \$9,999,999.00	0.25%	0.19%-0.25%	

REGIONAL MISSOURI BANK ACCOUNTS

FORMER BANK OF CAIRO & MOBERLY ACCOUNT NAMES RECEIVED FROM BCM	NEW REGIONAL MISSOURI BANK ACCOUNT AND DETAILS <i>Effective October 7, 2019</i>	INTEREST INFORMATION IF APPLICABLE		
		BALANCE TIER	INTEREST RATE	INTEREST APY
Savings Account Savings Account (Business)	New type - Passbook Savings Account	Variable Interest Rate²		
	\$100 to open account ¹	\$0	0.30%	0.30%
	\$5.00 semi-annually if daily balance falls below \$100. Free to students. \$10.00 per month fee if account becomes dormant. 6 withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instructions, or by check, draft, debit card or similar order payable to a third party per statement cycle. Unlimited in person withdrawals. If account is closed before interest is paid, depositor will forfeit accrued interest. Minimum balance requirement is waived as long as you are a full time student under the age of 23. Interest is calculated on the daily balance. Interest paid semi-annually on the 15 th of June and December. Statement cycle will be the 15 th of the month or quarter			
	Greenback Jack Passbook Savings	Variable Interest Rate²		
	\$10.00 to open account ¹	\$0	0.30%	0.30%
	Must be under the age of 12. 6 withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instructions, or by check, draft, debit card or similar order to a third party per statement cycle. Unlimited in person withdrawals. If account is closed before interest is paid, depositor will forfeit accrued interest. Earn 1 stamp per \$5 deposit (maximum of 40 stamps per day) to be redeemed for prizes. Interest paid semi-annually on the 15 th of June and December Statement cycle will be the 15 th of the month or quarter			

- 1 Minimum to open account only applies to new accounts opened after October 7, 2019. BCM accounts converted to RMB accounts during merger will have opening deposit minimum waived.
- 2 At our discretion, we may change the interest rates for this account. Effective date of this rate is August 22, 2019.

CONFIDENCE, STRENGTH, SECURITY, AND COMMITMENT

Regional Missouri Bank has a long history of providing financial services to our neighbors and friends. Our staff is dedicated to our customers and your community because **COMMUNITY MEANS FAMILY**. We have grown **DEEP ROOTS** serving your family's financial needs and will continue to strengthen our relationships. We look forward to serving the Cairo, Moberly and surrounding area for many years to come. RMB's friendly and professional staff will greet you with a smile and provide knowledgeable, personalized service.

SECURE, SIMPLE ONLINE BANKING PROVIDES 24/7 ACCOUNT ACCESS

ONLINE BANKING (Personal & Business)

Free, secure, and easy-to-use

- View account balances and history
- Transfer funds between accounts (one-time and recurring transfers)
- Access eStatements
- View checks written
- Make loan payments

Let's get started:

- Sign up for online banking at our website www.regionalmo.bank.
- Choose your personal user ID and password when enrolling.
- We will verify your enrollment information against the information on our system.
- An email will be sent within 2 business days confirming you can Log In.
- You will be able to view accounts on which you are a sole or joint owner.

RMB's online banking solutions are loaded with convenient, timesaving benefits!

BILL PAY (Personal & Business)

Pay one-time or recurring bills with ease:

- Schedule payments in advance
- Set up payment reminders
- Ensure payments are received on time
- Have all payee information in one convenient place
- Retain funds until paper drafts are presented for payment
- Avoid paper clutter
- More secure than paper billing

Let's get started:

- Sign up through Online Banking by clicking on Bill Pay. The service is provided by iPay.
- The service is free as long as it is used at least once every 90 days. The monthly service charge is \$6.00 if the service becomes inactive.
- Your enrollment is immediately approved.
- Bill Pay items clear your account as an ACH.
- Bill Pay issues can be resolved by clicking on the "chat" button while logged in to Bill Pay or calling Customer Service at 866-863-2993.
- You will need to set up each of your payees as these will not convert from your previous bill pay vendor.

E-STATEMENTS

Free, simple, and good for our environment!

Let's get started:

- Log into Online Banking
- Click on Services
- Click on Electronic Statement, read, and agree to Terms & Conditions
- Enter your e-mail address** where the verification code will be sent to complete the enrollment process
- Once you receive the verification code, log into Online Banking, click on Services then Electronic Statement
- Select the accounts you would like to receive E-statements
- Enter verification code that was e-mailed to you
- Click Submit to complete the enrollment process

**Please note that if an e-mail address does not automatically populate in the enrollment process above, you will need to add an e-mail address where you want your statement notifications to go (Services > Change Info).

E-mails will be sent from Regional Missouri Bank to the e-mail address that is listed inside of Online Banking each month when your statement is ready.

To view the e-statement in Online Banking, Go to e-Statements > Select the Account > Click on the DDA Rendered Statement > Select which Statement you would like to view. These statements will be archived here. You will now have the ability to view, save and /or print your statements at your convenience!

REGIONAL MISSOURI BANK IS NOW OFFERING COMBINED STATEMENTS.

CHECKING

SAVINGS

CERTIFICATE OF DEPOSITS SUMMARY

LOAN SUMMARY

 *can be combined to create*
ONE MONTHLY STATEMENT!

Contact your local branch to sign up today!

MANAGE BANKING ACTIVITIES ANYTIME, ANYWHERE!

MOBILE BANKING

Fast, secure, and free app for customers enrolled in online banking¹

- Available to personal and business customers
- Keep track of your finances — even on the go:
 - View account balances
 - Review history
 - Transfer funds between accounts
 - Receive alerts
 - Pay bills²
 - Deposit checks³
- Available via web-enabled cell phone or device
- Utilize this service by web browsing and/or by App download – iPhone® or Android™
- Save valuable time and effort

To get started with mobile banking, simply download the free app to your device, and log in using the online banking credentials you have set up with RMB.

- 1 Wireless carrier data rates may apply.
- 2 Online customers must first setup transfer and bill pay accounts prior to using these features.
- 3 Limit of one check per deposit. 99¢ fee per check



MOBILE DEPOSIT

Save time by depositing checks¹ anytime, anywhere from your mobile phone².



- Sign your check and take a picture of the front and back of your check, following the on-screen instructions
- Select the checking account into which you want to make the deposit
- Enter the check amount
- Verify that everything on the screen is correct, then hit “Submit”
- Mobile Deposit Users must enroll in the program and be approved
- We'll confirm that the check has been received

- 1 Limit of one check per deposit. 99¢ fee per check
- 2 Mobile customers must complete enrollment. See branch for details.

It's easy to manage your debit card and protect yourself from fraud with the **My Mobile Money Access Debit Card App.**

Free mobile app that provides card security
Manage and monitor your debit card from your mobile device



- Ability to alert and deny transactions based on merchant type, location, and transaction.
- Receive fraud alerts if a transaction is conducted using your account that is suspected fraudulent.
- Ability to turn your card on and off if your card has been misplaced.
- Control multiple cards associated with account.

SET CUSTOM SPENDING CONTROLS and MORE with the My Mobile Money Access App.

Ask for **free KASASA® checking.**

Please contact your local RMB branch AFTER the merger about KASASA® account options!

2 free checking accounts. Your choice of rewards.

	Kasasa Cash®	Kasasa Cash Back®
Free checking	✓	✓
Monthly reward	3.00% APY* paid on balances up to \$10,000. 0.05% APY* paid even when qualifications aren't met.	4.00% cash back on debit card purchases – earn up to \$8 each month.*
Refunds on ATM withdrawal fees, nationwide*	Up to \$25 per month*	Up to \$25 per month*
No minimum balance to earn rewards	✓	✓
No monthly maintenance fees	✓	✓
Free debit card & online banking	✓	✓
Unlimited checking	✓	✓
Minimum deposit to open	\$50	\$50

Add Kasasa Saver® – an automatic way to save!

Have your rewards transferred into a free Kasasa Saver account – where you can earn up to a 1.00% APY* – or a 0.05% APY*, even if you don't meet your qualifications for the month! \$5.00 minimum deposit to open the Saver account.

Here's how to earn your Kasasa® rewards...

Enrollments must be in place and all of the following transactions and activities must post and settle to your Kasasa Cash or Kasasa Cash Back account during each Monthly Qualification Cycle:

	Kasasa Cash®	Kasasa Cash Back®
Enroll in and agree to receive e-statements	✓	✓
Have one direct deposit or ACH payment or ACH credit	✓	✓
Have at least 12 debit card purchases post and settle	✓	✓

A \$50.00 minimum deposit is required to open the account.

*Qualification Information: Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our bank as ATM transactions, non-retail payment transactions and purchases made by debit cards not issued by our bank. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards. "Monthly Qualification Cycle" means a period beginning one (1) business day prior to the first day of the current statement cycle through one (1) business day prior to the close of the current statement cycle. Reward Information: Rewards vary by account. Depending on what Kasasa account you open, you will receive the following rewards when you meet your account's qualifications during a Monthly Qualification Cycle. Kasasa Cash: Balances up to \$10,000.00 receive APY of 3.00% and balances over \$10,000.00 earn 0.25% interest rate on the portion of balance over \$10,000.00 resulting in a range from 3.00% to 0.50% APY depending on the account's balance. Kasasa Saver: (Linked to a Kasasa Cash or Kasasa Cash Back account): Balances up to \$25,000.00 in your Kasasa Saver account receive an APY of 1.00% and balances over \$25,000.00 earn 0.30% interest rate on the portion of balance over \$25,000.00 resulting in a range from 1.00% to 0.44% APY depending on the account's balance. ATM Fee Refunds: you will receive refund up to \$25.00 for nationwide ATM fees incurred during the Monthly Qualification Cycle in which you qualified. When your Kasasa account qualifications are not met all balances in a Kasasa Cash account earn 0.05% APY; all balances in a Kasasa Saver account earn 0.05% APY; and ATM fees are not refunded. Rewards and ATM fee refund will be credited to the appropriate Kasasa account on the last day of statement cycle. Automatic transfer from Kasasa Cash to Kasasa Saver occurs within one day and may cause an overdraft to your Kasasa Cash account if the account's balance is less than the transferred amount when transfer occurs. *When linked to the Kasasa Saver account, the interest earned within the linked Kasasa Cash account does not compound since it is automatically transferred to the Kasasa Saver account. Due to non-compounding, the actual interest amount transferred from the Kasasa Cash account to the Kasasa Saver account may be less than the advertised Kasasa Cash APY, if the advertised APY is represented without a linked Kasasa Saver account. APY = Annual Percentage Yield. APYs accurate as of 08/22/2019. Rates and rewards are variable and may change after account is opened. Fees may reduce earnings. Additional Information: Account approval, conditions, qualifications, limits, time frames, enrollments, log-ons and other requirements apply. A \$50.00 minimum deposit is required to open the Kasasa Cash or Kasasa Cash Back account. A \$5.00 minimum deposit is required to open the Kasasa Saver account. Qualifications of this account are: being enrolled in and agreeing to receive e-statements, at least 1 monthly ACH debit or credit and at least 12 POS (debit card purchases – not including ATM withdrawals or transfers) must post and settle to your account in the monthly qualification cycle. Limit 1 account per social security number/individual taxpayer identification number. There are no recurring monthly maintenance charges or fees to open or close this account. A Kasasa Cash or Kasasa Cash Back account is required to have a Kasasa Saver account. A linked Kasasa Saver account is required for automatic savings. Contact one of our bank service representatives for additional information, details, restrictions, processing limitations and enrollment instructions. Member FDIC. Kasasa, Kasasa Cash, Kasasa Cash Back and Kasasa Saver are trademarks of Kasasa Ltd., registered in the U.S.A.

PERSONAL & BUSINESS LOANS

HOME LOANS (RMB NMLS# 402763)

Home Mortgage Loans

- Competitive rates for home purchase, refinance, or construction
- Available for primary residence, second homes, vacation homes, or investment properties
- A wide range of terms customized to your unique situation

Construction Loans

- Competitive rates for your primary or secondary construction project
- Pay off interest quicker; payments are interest-only during construction phase

Land Loans

- Competitive rates for the purchase of land
- Flexible repayment terms to fit your budget
- Lenders with working knowledge of local area

Mobile Home Loans

- Affordably finance the purchase of a mobile home with the help of your local bank

BUSINESS

Business Term Loans

- Financing available for machinery, working capital, operational expenses, and more
- Repayment terms customized to fit your business's unique needs

Business Lines of Credit

- Provides greater financial flexibility; funds are available right as you need them
- Apply once then use again as needed thereafter
- Revolving credit – as principal is repaid, more becomes available for use

Commercial Real Estate Loans

- Competitive rates for the purchase, refinance, or construction of commercial properties
- Financing for land development available



PERSONAL LOANS

Auto Loans

- Purchase a new or used vehicle at a competitive rate with a variety of terms
- Friendly, local service from your community bank

Personal Term Loans

- Competitive rates for a wide variety of personal needs with customized repayment plans

Recreational Vehicle (RV) Loans

- Flexible repayment terms to fit your budget
- Prompt decision-making and processing in North Central Missouri

AGRICULTURE

Operating Lines of Credit

- Provides greater financial flexibility with a wide range of long-term or seasonal agribusiness needs
- Only pay interest on the part that's used

Working Capital Loans

- Competitive rates for a wide range of agribusiness-related needs
- Repayment terms customized to fit your operation's unique needs
- Lenders experienced in Missouri agricultural standards

Equipment Loans

- Tailored loan terms for your new or used agricultural equipment needs
- Meet needs without cutting into working capital or savings

Livestock Loans

- Purchase of livestock with accommodating repayment terms that work uniquely for your operation
- Lenders with understanding of local agricultural principles

Farm & Land Loans

- Competitive rates for the purchase, refinance, or construction of farmland or agribusiness real estate
- Repayment terms customized to fit your business's unique needs
- Lenders with knowledge of local agricultural real estate

FEE SCHEDULE

IMPORTANT INFORMATION

Limits and fees - the following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

ATM/DEBIT CARD

Any ATM or debit card that has not been used to make a withdrawal from an ATM machine or to make a purchase for a period of at least six months will be closed even if it has not reached its expiration date.

DESCRIPTION	FEE
Account Research Fee / per hour	\$ 20.00
ATM /Debit Card Replacement (at time of replacement)	\$ 5.00
ATM Foreign ¹ Terminal Use (at time of transaction)	\$ 1.00
Automatic Transfer when used to prevent overdrafts on accounts (per transfer)	\$ 2.00
Cashier's Check	\$ 5.00
Collection Items (incoming or outgoing)	\$ 10.00
Daily Overdraft Charge (<i>fee commences on the 8th day the account is in overdraft status</i>)	\$ 5.00
Deposited Check Return	\$ 6.00
Dormant Account <i>No Customer Activity for 1 year - This monthly fee will be imposed after your first dormancy notice, unless you sign and return the dormancy notice. The fee will commence 30 days after the notice of dormancy is mailed.</i>	\$ 10.00
Fax Services - Incoming (per page)	\$ 1.00
Fax Services - Outgoing (first page only)	\$ 2.50
Fax Services - Outgoing (each additional page)	\$ 1.00
Garnishment	\$ 20.00
H S A Checks (to be determined at account opening and to be paid for prior to check order)	Varies
Mobile Deposit (A fee of \$ 0.99 cents will be charged for each mobile deposit item.)	\$ 0.99
Money Orders	\$ 2.00
Overdrafts (per item) <i>The overdraft fee above applies to overdrafts created by check, in-person withdrawal, ATM withdrawal or other electronic means.</i>	\$ 25.00
Photocopies (each)	\$ 0.25
Return Check or Insufficient Funds/NSF Check - (per Item)	\$ 25.00
Special Statement (each)	\$ 2.00
Stop Payment (each)	\$ 30.00
Wire Transfer - Incoming (each)	\$ 15.00
Wire Transfer - Outgoing (each)	\$ 20.00
Wire Transfer - International (each)	\$ 45.00
Wire Transfer - Repetitive Wire (each)	\$ 5.00

1 Foreign ATMs are those ATMs not owned by Regional Missouri Bank or not in the Transfund Surcharge Free Network.

IMPORTANT ACCOUNT DISCLOSURE INFORMATION

REGULAR CHECKING

Minimum balance to open - The minimum balance required to open this account is \$50.00. **Deposit limitations** - You may make an unlimited number of deposits into your account.

BUSINESS CHECKING

Minimum balance to open - The minimum balance required to open this account is \$100.00. **Deposit limitations** - You may make an unlimited number of deposits into your account.

NOW ACCOUNT

Rate information - At our discretion, we may change the interest rates for this account. **Tier 1** - An interest rate of 0.20% will be paid only for that portion of your average daily balance that is \$10,000.01 or more. The annual percentage yield (APY) for this tier will range from 0.13% to 0.20%, depending on the balance in the account. **Tier 2** - An interest rate of 0.15% will be paid only for that portion of your average daily balance that is \$2,500.01 or more, but less than or equal to \$10,000.00. The annual percentage yield (APY) for this tier will range from 0.05% to 0.13%, depending on the balance in the account. **Tier 3** - An interest rate of 0.05% will be paid on the entire portion of your average daily balance that is less than \$2,500.01. The annual percentage yield (APY) for this tier is 0.05%. The interest rates and annual percentage yields may change at any time. **Compounding frequency** - Interest will be compounded monthly. **Crediting frequency** - Interest will be credited into this account monthly. **Effect of closing an account** - If you close your account before interest is credited, you will not receive the accrued interest. **Average daily balance computation method** - Interest is calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use to make this calculation is daily. **Accrual of interest on noncash deposits** - Interest will begin to accrue on the first business day after the banking day you deposit noncash items (for example, checks) into your account. **Minimum balance to open** - The minimum balance required to open this account is \$2,000.00. **Minimum balance to avoid Service Charge** - A Service Charge of \$7.00 will be imposed every monthly statement cycle unless you maintain a minimum balance of \$2,000.00 for the monthly statement cycle. **Deposit limitations** - You may make an unlimited number of deposits into your account.

BUSINESS CHECKING - INTEREST BEARING

Rate information - At our discretion, we may change the interest rates for this account. **Tier 1** - An interest rate of 0.20% will be paid only for that portion of your average daily balance that is \$10,000.01 or more. **Tier 2** - An interest rate of 0.15% will be paid only for that portion of your average daily balance that is \$2,500.01 or more, but less than or equal to \$10,000.00. **Tier 3** - An interest rate of 0.05% will be paid on the entire portion of your average daily balance that is less than \$2,500.01. The interest rates may change at any time. **Compounding frequency** - Interest will be compounded monthly. **Crediting frequency** - Interest will be credited into this account monthly. **Effect of closing an account** - If you close your account before interest is credited, you will not receive the accrued interest. **Average daily balance computation method** - Interest is calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use to make this calculation is daily. **Accrual of interest on noncash deposits** - Interest will begin to accrue on the first business day after the banking day you deposit noncash items (for example, checks) into your account. **Minimum balance to open** - The minimum balance required to open this account is \$2,000.00. **Minimum balance to avoid Service Charge** - A Service Charge of \$7.00 will be imposed every monthly statement cycle unless you maintain a minimum balance of \$2,000.00 for the monthly statement cycle. **Deposit limitations** - You may make an unlimited number of deposits into your account.

MONEY MARKET ACCOUNT

Rate information - At our discretion, we may change the interest rates for this account. **Tier 1** - An interest rate of 1.25% will be paid only for that portion of your average daily balance that is \$150,000.01 or more. The annual percentage yield (APY) for this tier will range from 0.43% to 1.24%, depending on the balance in the account. **Tier 2** - An interest rate of 0.50% will be paid only for that portion of your average daily balance that is \$50,000.01 or more, but less than or equal to \$150,000.00. The annual percentage yield (APY) for this tier will range from 0.30% to 0.43%, depending on the balance in the account. **Tier 3** - An interest rate of 0.30% will be paid on the entire portion of your average daily balance that is less than \$50,000.01, if your average daily balance is \$1000.00 or more. The annual percentage yield (APY) for this tier is 0.30%. The interest rates and annual percentage yields may change at any time. **Compounding frequency** - Interest will be compounded monthly. **Crediting frequency** - Interest will be credited into this account monthly. **Effect of closing an account** - If you close your account before interest is credited, you will not receive the accrued interest. **Average daily balance computation method** - Interest is calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use to make this calculation is daily. **Accrual of interest on noncash deposits** - Interest will begin to accrue on the first business day after the banking day you deposit noncash items (for example, checks) into your account. **Minimum balance to open** - The minimum balance required to open this account is \$1,000.00. **Minimum balance to obtain the disclosed annual percentage yield** - You must maintain a minimum average daily balance of \$1,000.00 in your account to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use to make this calculation is daily. **Minimum balance to avoid Service Charge** - A Service Charge of \$6.00 will be imposed every monthly statement cycle unless you maintain a minimum average daily balance of \$1,000.00. **Deposit limitations** - You may make an unlimited number of deposits into your account. **Withdrawal limitations** - You may make six withdrawals per month. A \$1.00 fee will be imposed for each additional withdrawal. The following are not deemed to be included in the six transfers: withdrawals made by mail, messenger, ATM, or in person. **Limitations on frequency of transfers** - During any monthly statement cycle, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, or by check, draft, debit card or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the financial institution.

IMPORTANT ACCOUNT DISCLOSURE INFORMATION

BUSINESS MONEY MARKET

Rate information - At our discretion, we may change the interest rates for this account. **Tier 1** - An interest rate of 1.25% will be paid only for that portion of your average daily balance that is \$150,000.01 or more. **Tier 2** - An interest rate of 0.50% will be paid only for that portion of your average daily balance that is \$50,000.01 or more, but less than or equal to \$150,000.00. **Tier 3** - An interest rate of 0.30% will be paid on the entire portion of your average daily balance that is less than \$50,000.01. The interest rates may change at any time. **Compounding frequency** - Interest will be compounded monthly. **Crediting frequency** - Interest will be credited into this account monthly. **Average daily balance computation method** - Interest is calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use to make this calculation is monthly. **Accrual of interest on noncash deposits** - Interest will begin to accrue on the first business day after the banking day you deposit noncash items (for example, checks) into your account. **Minimum balance to open** - The minimum balance required to open this account is \$1,000.00. **Minimum balance to avoid Service charge** - A service charge of \$6.00 will be imposed every monthly statement cycle unless you maintain a minimum daily balance of \$1,000.00 for the monthly statement cycle. **Deposit limitations** - You may make an unlimited number of deposits into your account. **Withdrawal limitations** - You may make six withdrawals per month. A \$1.00 fee will be imposed for each additional withdrawal. The following are not deemed to be included in the six transfers: withdrawals made by mail, messenger, telephone, ATM, or in person. If account is closed before interest is paid, depositor will forfeit accrued interest. **Limitations on frequency of transfers** - During any monthly statement cycle, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, or by check, draft, debit card or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the financial institution.

HSA - NOW

Rate information - At our discretion, we may change the interest rates for this account. **Tier 1** - An interest rate of 0.25% will be paid only for that portion of your daily balance that is \$25,000.01 or more. The annual percentage yield (APY) for this tier will range from 0.19% to 0.25%, depending on the balance in the account. **Tier 2** - An interest rate of 0.20% will be paid only for that portion of your daily balance that is \$5,000.01 or more, but less than or equal to \$25,000.00. The annual percentage yield (APY) for this tier will range from 0.13% to 0.19%, depending on the balance in the account. **Tier 3** - An interest rate of 0.15% will be paid only for that portion of your daily balance that is \$2,000.01 or more, but less than or equal to \$5,000.00. The annual percentage yield (APY) for this tier will range from 0.10% to 0.13%, depending on the balance in the account. **Tier 4** - An interest rate of 0.10% will be paid on the entire portion of your daily balance that is less than \$2,000.01. The annual percentage yield (APY) for this tier is 0.10%. The interest rates and annual percentage yields may change at any time. **Compounding frequency** - Interest will be compounded monthly. **Crediting frequency** - Interest will be credited into this account monthly. **Effect of closing an account** - If you close your account before interest is credited, you will not receive the accrued interest. **Daily balance computation method** - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day. **Accrual of interest on noncash deposits** - Interest will begin to accrue on the first business day after the banking day you deposit noncash items (for example, checks) into your account. **Minimum balance to open** - The minimum balance required to open this account is \$100.00. **Deposit limitations** - You may make an unlimited number of deposits into your account. **Additional Terms** - The following additional terms apply to this account: HSA checks must be paid for by the customer via check or cash. NO CHECK ORDER CAN BE DEBITED FROM THE HSA ACCOUNT.

PASSBOOK SAVINGS

Rate information - At our discretion, we may change the interest rate for this account. The interest rate on this account is 0.30% with an annual percentage yield of 0.30%. The interest rate and annual percentage yield may change at any time. **Limitations on rate changes** - The interest rate for your account will never be more than 5.25%. **Compounding frequency** - Interest will be compounded semi-annually. **Crediting frequency** - Interest will be credited into this account semi-annually. **Effect of closing an account** - If you close your account before interest is credited, you will not receive the accrued interest. **Daily balance computation method** - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day. **Accrual of interest on noncash deposits** - Interest will begin to accrue on the first business day after the banking day you deposit noncash items (for example, checks) into your account. **Minimum balance to open** - The minimum balance required to open this account is \$100.00. **Minimum balance to avoid Service Charge** - A Service Charge of \$5.00 will be imposed semi-annually if your daily balance falls below \$100.00. If your account becomes dormant we will impose a monthly service charge of \$10.00. **Deposit limitations** - You may make an unlimited number of deposits into your account. If account is closed before interest is paid, depositor will forfeit accrued interest. **Limitations on frequency of transfers** - During any calendar month or statement cycle, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, or by check, draft, debit card or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the financial institution. **Additional Terms** - The following additional terms apply to this account: AS LONG AS YOU ARE A HIGH SCHOOL STUDENT OR A FULL TIME COLLEGE STUDENT AND UNDER THE AGE OF 23 WE WILL WAIVE THE MINIMUM BALANCE REQUIREMENT.

GREENBACK JACK PASSBOOK SAVINGS

Rate information - At our discretion, we may change the interest rate for this account. The interest rate on this account is 0.30% with an annual percentage yield of 0.30%. The interest rate and annual percentage yield may change at any time. **Limitations on rate changes** - The interest rate for your account will never be more than 5.25%. **Compounding frequency** - Interest will be compounded semi-annually. **Crediting frequency** - Interest will be credited into this account semi-annually. **Daily balance computation method** - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day. **Accrual of interest on noncash deposits** - Interest will begin to accrue on the first business day after the banking day you deposit noncash items (for example, checks) into your account. **Minimum balance to open** - The minimum balance required to open this account is \$10.00. **Deposit limitations** - You may make an unlimited number of deposits into your account. **Limitations on frequency of transfers** - During any calendar month or statement cycle, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, or by check, draft, debit card or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the financial institution. If account is closed before interest is paid, depositor will forfeit accrued interest. **Additional Terms** - The following additional terms apply to this account: There is a limit of 40 STAMPS PER DAY that can be earned or redeemed. The account holder must be between birth and 12 years of age. On your 12th birthday your account will be changed to a Student Passbook Savings Account. All unused stamps must be redeemed before your 13th birthday.

Welcome to Regional Missouri Bank

Please visit your local office to say hello and celebrate our commitment to serving you as a RMB customer!

Questions?

We're committed to making your transition to Regional Missouri Bank smooth and stress-free. That's why we've put together this comprehensive Merger Guide. After reviewing this, if you have any questions please feel free to call our dedicated team of individuals to assist with any questions or concerns that you may have.

For questions regarding Regional Missouri Bank products and services, please call **1-800-748-7336** during regular business hours.

You may also visit our website at www.regionalmo.bank

From Humble Beginnings to Over a Century of Service

Regional Missouri Bank: 111 Years Strong

Regional Missouri Bank, originally known as the Bank of Bynumville, was established in the Bynumville community in May 1908, with a capital stock of \$10,000.

The bank's name changed to Regional Missouri Bank in 1978, and a second bank was built in Marceline in 1982. To better serve it's customers, Regional Missouri Bank's Board of Directors moved the bank from Bynumville to Salisbury. This bank opened for business in 1997. Regional Missouri Bank opened a third facility in July 2000 in downtown Marceline. In October 2006, Regional Missouri Bank acquired its fourth branch located in Keytesville - formerly known as the Bank of Keytesville. In July 2012, Regional Missouri Bank acquired its fifth branch in Glasgow formerly known as Glasgow Savings Bank. In April 2014, the bank purchased the UMB branch located in Paris, MO.

Bank of Cairo & Moberly: 114 Years Strong

When the 20 subscribers of stock in the new "Bank of Cairo" met at the Masonic Hall in 1905, they had no idea what the future had in store. They could not have foreseen the 1920s economic boom nor the 1930s economic bust and subsequent depression.

What they did envision was a bank of their own providing a safe haven for their earnings and their savings. They also wanted a bank that makes sound loans to the farmers and proprietors and acts as financial hub for the area.

Today, after 100 plus years, the Bank of Cairo is known as the Bank of Cairo & Moberly. It subscribes to the same basic goals set out by the original stockholders.

Continuing Together Into the Future

Regional Missouri Bank and the Bank of Cairo & Moberly have both enjoyed the periods of prosperity and have held firm during times of hardship. Whatever the future brings, Regional Missouri Bank intends to be there. It will continue to be a financial hub and carry on the progressive yet conservative traditions reflecting the posture of the people it serves. Whether the prosperity of the early 1900s, the Depression of the 1930s, the calm of the 1950s or the roller-coaster economy of the 1980s, the Bank of Cairo & Moberly, now as Regional Missouri Bank, will provide the good, sound services intended by our founders.

