MERGER GUIDE

REGIONAL MISSOURI BANK

MEMBER FDIC

Bank of New Cambria
MERGES WITH
Regional Missouri Bank

MONDAY, NOVEMBER 10, 2025

ESTABLISHING NEW ROOTS, GROWING STRONGER, CONNECTING COMMUNITIES

Regional Missouri Bank is a locally owned financial institution offering prompt, quality service to the communities we serve. With over 117 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 New Cambria, Bevier and the surrounding areas. With a foundation built on strength and service, we continue to grow – branch by branch, community by community. Together, we're cultivating a future that honors our past and embraces new beginnings.

YOUR GUIDE TO **KEY INFORMATION** AND **IMPORTANT MERGER UPDATES**

LONGEVITY:

Serving individuals, businesses and families since 1908.

CONVENIENCE:

Eleven branch locations and access to all MoneyPass® Surcharge-Free ATMs.

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.

REGIONAL MISSOURI BANK
MEMBER FDIC

1-800-748-7336 • regionalmo.bank

Member FDIC
EQUAL HOUSING LENDER

Dear Valued Customer,

We would like to take this opportunity to welcome you to Regional Missouri Bank (RMB)! Our bank has a history of financial strength and stability in excess of 117 years. Regional Missouri Bank is a locally owned bank with branches in Marceline, Keytesville, Salisbury, Glasgow, Paris, Moberly and Brookfield. We are very excited about the opportunity to now serve New Cambria, Bevier 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, November 7, 2025, the Bank of New Cambria will become Regional Missouri Bank. On Saturday, November 8, the Bank of New Cambria and Regional Missouri Bank will begin merging all banking center products, services and bank systems together. The two branches in New Cambria and Bevier will not be open on Saturday, November 8. The banks will reopen for normal business on Monday, November 10, 2025.

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 **1-800-748-7336** 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

IMPORTANT DATES

NOVEMBER 7:
Bank closes at 2:00 PM as Bank of New Cambria. You can start using your Regional Missouri Bank debit card at 5:01 PM **Friday, November 7.**

NOVEMBER 10:
Bank opens at 8:00 AM as Regional Missouri Bank.

November 2025						
Sun	Mon	Tue	Wed	Thurs	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						

FOR YOUR INFORMATION

1-800-748-7336

regionalmo.bank

facebook.com/regionalmo.bank

Locations:

New Cambria: 200 South Main Street
Mailing Address: P.O. Box 10
Bevier: 1003 State Highway C
Mailing Address: P.O. Box 37

Marceline Main: 1201 South Missouri Avenue
Marceline Downtown:
100 North Main Street USA
Keytesville: 400 West Bridge Street
Salisbury: 301 East Highway 24
Glasgow: 601 First Street
Paris: 301 North Main Street
Moberly Downtown: 207 East Rollins Street
Moberly Hwy 24: 700 Hwy 24 West
Brookfield: 216 North Main Street

BANK ABBREVIATIONS:
Bank of New Cambria (BNC)
Regional Missouri Bank (RMB)

UPDATED NEW CAMBRIA HOURS

NEW CAMBRIA LOCATION

Lobby:
Mon-Thurs: 8:00 AM - 3:00 PM
Fri: 8:00 AM - 4:00 PM
Sat: Closed

Drive-Thru:
Mon-Thurs: 8:00 AM - 4:00 PM
Fri: 8:00 AM - 5:00 PM
Sat: Closed

BEVIER LOCATION

Lobby:
Mon-Thurs: 8:00 AM - 3:00 PM
Fri: 8:00 AM - 4:00 PM
Sat: By appt only

Drive-Thru:
Mon-Thurs 8:00 AM - 4:00 PM
Fri: 8:00 AM - 5:00 PM
Sat: 9:00 AM - 12:00 PM

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MERGER CHECKLIST

TO ENSURE A SMOOTH TRANSITION DURING THIS MERGER, PLEASE READ THIS GUIDE AND COMPLETE THE CHECKLIST BELOW.	
✓	**BEFORE MERGER**
	Print your statements from your BNC Online Banking for your records by **Thursday, November 6**.
	Print or download your BNC Online Banking history for your records by **Thursday, November 6**.
	Activate your Regional Missouri Bank debit card that will be mailed to you prior to **Friday, November 7.**
	You can start using your Regional Missouri Bank debit card at 5:01 PM **Friday, November 7**.
✓	**DURING MERGER WEEKEND**
	All RMB branches including New Cambria and Bevier will be closed on **Saturday, November 8**.
	Continue to use your BNC checks throughout the weekend.
✓	**AFTER MERGER**
	Your branch will open at 8:00 AM on **Monday, November 10**.
	Try out your new account type. If you have any questions or concerns, stop by your branch or call us at **1-800-748-7336**.
	Enroll in our Online Banking, Bill Pay and e-statement services.
	After enrollment in Online Banking, download the free Regional Missouri Bank Mobile App.
	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 **March 1, 2026**.

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 5 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 5 for more details.

Hours of operation
See page 2 for detailed hours.

Online Banking access / Mobile Banking App
See pages 8 and 9 for Online Banking and Mobile App instructions.

WHAT'S NOT CHANGING

Your deposit account numbers
Your account numbers won't change unless you are contacted by RMB.

Your loan account numbers
Your account numbers won't change unless you are contacted by RMB.

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 New Cambria and Bevier, as well as at all the other RMB branches.

When is the merger weekend?
On Saturday, November 8, BNC and RMB will begin merging all banking center products, services and bank systems. The banks will reopen for normal business on **Monday, November 10, 2025**.

Will my branch be open during the merger weekend?
All RMB branches including New Cambria and Bevier will not be open on **Saturday, November 8**.

Will my debit card work during and after the merger weekend?
Your BNC debit card will work until 4:59 PM **Friday, November 7.** Your RMB debit card will work after 5:01 PM **Friday, November 7**.

Will the New Cambria and Bevier branch ATMs work during the merger weekend?
The ATMs may be unavailable during the merger weekend.

Will the branch hours of operation change?
Yes, please see the hours of operation on page 2. Our business cutoff time is 5:00 PM. Any transaction made after 5:00 PM will be credited on the next business day.

Will my BNC checks continue to work?
Your BNC checks will only be honored until **April 30, 2026**. Please contact your branch to order new checks by **March 1, 2026**.

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 type(s) will be?
Based on your former BNC account type, transaction history and balance, we've done our best to recommend an account type that will meet your needs. Please see pages 6 and 7 for a list of BNC account types and the new, corresponding RMB account. If you need to change account types, please contact your New Cambria or Bevier 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 BNC until they mature.

Will interest rates on my deposit accounts 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 BNC Online Banking access being closed. To ensure you have access, we recommend printing any needed statements before the end of the day on **Thursday, November 6**. Copies of BNC bank statements can also be obtained by contacting your local branch after the merger, if needed. Standard fees ($2.00) will apply per statement copy. Your final BNC statement will be mailed to you and will not be available through online banking.

What is the RMB website address?
regionalmo.bank

Will my Online Banking user ID and password change?
Yes, please refer to page 8 of this guide for instructions to set up Online Banking access.

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.

What will happen to my online banking transfers?
If you have scheduled transfers between accounts or loan payments, you will need to reset them up through RMB's online banking once you log in. These transfers will not carry over during the merger.

Does Regional Missouri Bank offer Mobile Banking?
Yes, we do. Please refer to page 9 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 15 for ALL safe deposit boxes. The next billing will be **August 15, 2026.**

Do you offer debit card fraud monitoring services?
Yes, your debit card is monitored 24/7 for unusual activity. If a suspicious transaction occurs, you may receive a text or email to confirm or deny the charge. You may receive a phone call from the RMB Fraud Prevention Center if you don't respond.

DIRECT DEPOSITS 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 on **Monday, November 10.** If you receive benefits from Social Security, visit their website at: **www.ssa.gov/deposit/howtosign.htm**. For additional help, please contact your local branch.

DIRECT DEPOSIT EXAMPLES:

- **Paycheck**
- **Military pay**
- **Social Security**
- **Retirement**
- **Interest or dividend payments**
- **Annual or semi-annual items**
- **Income tax refunds**
- **Government payments (i.e., 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 companies on **Monday, November 10**. 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 BNC 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 uses 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 of when the authorization and the actual amount may differ:

- Gas stations when paying at the pump
- Restaurants when leaving a tip

REGIONAL MISSOURI BANK ACCOUNTS

FORMER BANK OF NEW CAMBRIA ACCOUNTS NAMES RECEIVED FROM BNC	NEW REGIONAL MISSOURI BANK ACCOUNT AND DETAILS	INTEREST INFORMATION IF APPLICABLE		
		BALANCE TIER	INTEREST RATE	INTEREST APY
Regular Checking (consumer) Free Checking	**NEW TYPE - Regular Checking** $50 to open account[1] Free Debit Card Unlimited Check Writing No Minimum Balance required Statement cycle at end of the month	N/A		
Regular Checking owned by business entity (non consumer)	**NEW TYPE - Commercial Checking** $100 to open account[1] You may make an unlimited number of deposits into your account. Free Business Debit Card Unlimited Check Writing Statement cycle at end of the month	N/A		
NOW Account VIP Checking Super Checking Super Checking Plus	**NEW TYPE - NOW Checking** $2,000 to open account[1] $7.00 per monthly statement cycle if minimum balance is below $2,000 Free Consumer Debit Card Unlimited Check Writing If account closed before interest is paid, depositor will forfeit accrued interest. Interest is calculated on the daily balance Interest paid monthly Statement cycle at end of the month	**Variable Interest Rate[2]**		
		$150,000.01 - $9,999,999.00	0.25%	0.12%-0.25%
		$50,000.01 - $150,000.00	0.15%	0.05%-0.12%
		$.01 - $50,000.00	0.05%	0.05%
Money Market (consumer) Money Market owned by business entity (not consumer)	**NEW TYPE - Money Market Account** $10,000 to open account[1] $10.00 monthly charge if daily balance is under $10,000 If account closed before interest is paid, depositor will forfeit accrued interest. Interest is calculated on the daily balance Interest paid monthly Statement cycle at end of the month	**Variable Interest Rate[2]**		
		$150,000.01 - $9,999,999.00	2.25%	1.01%-2.25%
		$50,000.01 - $150,000.00	1.25%	0.50%-1.01%
		$.01 - $50,000.00	0.5%	0.5%

Account options continued on next page.

FORMER BANK OF NEW CAMBRIA ACCOUNTS NAMES RECEIVED FROM BNC	NEW REGIONAL MISSOURI BANK ACCOUNT AND DETAILS	INTEREST INFORMATION IF APPLICABLE		
		BALANCE TIER	INTEREST RATE	INTEREST APY
Passbook Savings Christmas Club Kids Club Savings	**NEW TYPE - Savings Account**	**Variable Interest Rate[2]**		
	$100 to open account[1] $5.00 semi-annual service charge if daily balance falls below $100. If you have over 6 withdrawal transactions per month, you will be charged a $1.00 per transaction fee Minimum balance requirement and service charge is waived as long as you are a full time student under the age of 23 If account closed before interest is paid, depositor will forfeit accrued interest. Interest is calculated on the daily balance Interest credited semi-annually on the 15th of June and December Statement cycle will be the 15th of the quarter or end of the month. *See Truth In Savings Disclosure for details.*	$0	0.35%	0.35%
	GREENBACK JACK SAVINGS	**Variable Interest Rate[2]**		
	$10 to open account[1] Must be under the age of 12 Earn 1 stamp per $5 deposit (maximum of 40 stamps per day) to be redeemed for prizes. If account closed before interest is paid, depositor will forfeit accrued interest. Interest is calculated on the daily balance Interest credited semi-annually on the 15th of June and December Statement cycle will be the 15th of the quarter or end of the month. *See Truth In Savings Disclosure for details.*	$0	0.35%	0.35%

1 Minimum to open account only applies to new accounts opened after November 10, 2025. BNC 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 September 1, 2025.

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 New Cambria, Bevier, 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.

ONLINE BANKING (Personal & Business)

Free, secure Online Banking provides 24/7 account access

- View account balances and history
- Transfer funds between accounts (one-time and recurring transfers)
- Access e-statements
- View checks written
- Make loan payments with some exclusions

Let's get started:

1. Sign up for Online Banking at our website at **regionalmo.bank**.
2. Click on "Online Banking," then select "Enroll" to begin the setup.
3. Click "Register a New Account" and select the option to register your individual or business account.
4. Review and accept the disclosure terms to proceed.
5. Verify your identity and receive a one-time passcode via email, text or voice call.
6. Create your personalized username and password to complete registration.

*RMB's Online Banking solutions are loaded with **convenient, time-saving 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.
- Avoid paper clutter.
- More secure than paper billing.

Let's get started:

1. Sign up through Online Banking by clicking on "Bill Pay." The service is provided by iPay.
2. 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.**
3. Your enrollment is immediately approved.
4. Bill Pay items clear your account as an ACH.
5. Bill Pay issues can be resolved by calling Customer Service at **866-863-2993**.

E-STATEMENTS

Free, simple and good for our environment!

Let's get started:

1. Log in to Online Banking.
2. Click on "E-statements."
3. Read and agree to the Terms & Conditions.
4. Click "Sign eAgreement"
5. Enter the confirmation code in the eSign box, and then click "I Agree" to complete the process.
6. Select the accounts for which you would like to receive e-statements.
7. Click "Next," and then click "Enroll" to finish.

Emails will be sent from Regional Missouri Bank each month when your statement is ready to the email address that is listed in Online Banking.

To view the e-statement in Online Banking, go to "E-Statements," click on "View Statements" and 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 offering

COMBINED STATEMENTS.

CHECKING

SAVINGS

CERTIFICATE OF DEPOSITS SUMMARY

can be combined to create:

ONE MONTHLY STATEMENT!

Contact your local branch to sign up today!

MOBILE BANKING

Fast, secure, and free app for customers enrolled in online banking[1]

- 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 bills[2]
  - Deposit checks
- 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.

MOBILE DEPOSIT

Save time by depositing checks[1] anytime, anywhere from your mobile phone.

- Your account must be opened and in good standing for 60 days to be eligible for Mobile Deposit services. You'll receive an email once your account has been approved.
- Sign your check and take a picture of the front and back of your check, following the on-screen instructions
- Proper endorsement is: 'For Mobile Deposit Only to Regional Missouri Bank then Customer Signature or Business Name.' The full endorsement must be written on the back of the check.
- 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"
- The app will indicate if your check was successfully submitted. You will receive an email when your check is accepted or rejected.

1 Mobile customers must complete enrollment. See branch for details.

It's easy to manage your debit card and protect yourself from Fraud with CardHub

Centralized feature within RMB online banking and 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 CARDHUB

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	5.00% APY* paid on balances up to $10,000. 0.05% APY* paid even when qualifications aren't met.	5.00% cash back on debit card purchases – earn up to $10 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 2.00% 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 5.00% and balances over $10,000.00 earn 0.10% interest rate on the portion of balance over $10,000.00 resulting in a range from 5.00% to 0.55% 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 2.00% 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 2.00% to 0.64% APY depending on the account's balance. ATM Fee Refunds: you will receive refunds 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 refunds 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 9/1/2025. Rates and rewards are variable and may change after account is opened. Fees may reduce earnings. Additional Information: Account approval, conditions, qualifications, limits, timeframes, 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.

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
- 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
- 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
- Interest only accrues on principal that is advanced
- 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

IMPORTANT INFORMTION:

Limits and Fees – the following fees may be assessed against your account, paid by you for services used and the following transaction limitations, if any, apply to your account.

ATM/DEBIT CARD NOTICE:

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.

DEPOSIT SERVICES		
Account Balancing (Per Hour)	$	10.00
ATM Withdrawals at any non-RMB ATMs (charged at time of transaction)	$	1.00
Debit Card Replacement fee – standard card mailed to customer – (Not charged if fraud involved. Charged at time of replacement card order in all other cases.)	$	10.00
Debit Card Instant Issue Replacement fee – (Not charged if fraud involved. Charged at time of replacement card order in all other cases.)	$	20.00
Automatic Transfer Fee when used to prevent overdrafts (per transfer fee)	$	2.00
Check Printing – (RMB HSA check cost varies and must be paid for prior to the check order.)		Varies
Copies of Checks (each)	$	.25
Counter Checks (each)	$	.25
Deposit Account Closed Within 90 Days Of Opening-Does not apply to Kasasa or InControl Accounts	$	10.00
Deposit Check/ACH Return (Per Item)	$	6.00
Dormant Acct Fee – 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 or contact the bank. The fee will commence 30 days after the notice of dormancy is mailed.	$	10.00
Excess Activity (Over 6 per month) on Savings/each ****Fee no longer applies to Money Market Accounts**	$	1.00
Garnishment	$	20.00
Special Statements or Reprints of Statements (each)	$	2.00
Stop Payment (each)	$	30.00
Undeliverable Mail – (assessed on each returned mail after second item returned by post office)	$	5.00
ONLINE BANKING CONSUMER AND BUSINESS		
Online Banking		FREE
Online Bill Pay – Fee applies ONLY if Bill Pay is NOT USED once every 90 days/FREE if used	$	6.00
Mobile Banking App (Data Charges May Apply)		FREE
Mobile Deposit – per check deposited fee has been removed (Data Charges May Apply)		FREE
eStatements		FREE

MISCELLANEOUS SERVICES		
Account Research Fee Per Hour – minimum charge 1 hour	$	20.00
Cashier's Check	$	6.00
Coin Exchange – non-customer only	5% of coin total	
Deposit Bags – first bag is FREE – additional bags	$	5.00
Fax Services – Incoming Per Page	$	1.00
Fax Services – Outgoing First Page	$	2.50
Fax Services – Outgoing Each Additional Page	$	1.00
Foreign Currency (Purchase)	Actual Cost	
Foreign Currency (Sell)	Actual Cost	
Money Orders	$	3.00
Notary Services – Customer		FREE
Photocopies (Each)	$	.25
COLLECTION ITEMS		
Collection Item (incoming or outgoing)	$	10.00
WIRE TRANSFER FEES		
Incoming Wire	$	15.00
Outgoing Wire	$	20.00
International Wire	$	45.00
Repetitive Wire	$	5.00
SAFE DEPOSIT BOXES		
Lost Key Replacement – each key	$	20.00
Drilling Box	Actual Cost	
Late Payment Fee – if payment is not made within 60 days of due date, late fee will apply	$	10.00
Box prices vary based on size. Contact your local branch for available sizes and annual rental fee. Annual rental fee will be discounted $10 per year if paid by automatic payment.		
NSF/OVERDRAFT FEES		
Overdraft Fee (OD Fee) – Per Item/Transaction – This fee may be imposed for overdrafts created by checks, in-person withdrawals, ATM withdrawals or other withdrawals by electronic means. ****Maximum daily fee is $150. *Per Item presented means each time an item is presented, including representment. Please see our Overdraft Addendum for a full description of RMB's overdraft program.**	$	30.00
Return Fee (Ret. Fee or Return Item Fee) – Per Item – This fee may be imposed for overdrafts created by checks, in-person withdrawals, ATM withdrawals or other withdrawals by electronic means. ****Maximum daily fee is $150. *Per Item presented means each time an item is presented, including representment. Please see our Overdraft Addendum for a full description of RMB's overdraft program.**	$	30.00

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.

COMMERCIAL 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 CHECKING (CONSUMER) AND BUSINESS INTEREST CHECKING (NON CONSUMER)

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 $150,000.01 or more. The annual percentage yield (APY) for this tier will range from 0.12% to 0.25%, depending on the balance in the account. **Tier 2 -** An interest rate of 0.15% will be paid only for that portion of your daily balance that is between $50,000.01 and $150,000.00, but less than or equal to $50,000.01. The annual percentage yield (APY) for this tier will range from 0.05% to 0.12%, depending on the balance in the account. **Tier 3 -** An interest rate of 0.05% will be paid on the entire portion of your daily balance that is between $0.01 and $50,000.00. 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.

Daily balance computation method – We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal 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 $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 - CONSUMER OR COMMERCIAL

Rate information - At our discretion, we may change the interest rates for this account. **Tier 1 -** An interest rate of 2.25% will be paid only for that portion of your daily balance that is $150,000.01 or more. The annual percentage yield (APY) for this tier will range from 1.01% to 2.25%, depending on the balance in the account. **Tier 2 -** An interest rate of 1.25% will be paid only for that portion of your daily balance that is between $50,000.01 and $150,000.00, but less than or equal to $50,000.01. The annual percentage yield (APY) for this tier will range from 0.50% to 1.01%, depending on the balance in the account. **Tier 3 -** An interest rate of 0.50% will be paid on the entire portion of your daily balance that is between $0.01 and $50,000.00. The annual percentage yield (APY) for this tier is 0.50%. 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 – We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal 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 $10,000.00.

Minimum balance to avoid Service Charge - A Service Charge of $10.00 will be imposed every monthly statement cycle unless you maintain a minimum daily balance of $10,000.00.

Deposit limitations - You may make an unlimited number of deposits into your account.

HSA CHECKING

Rate information - At our discretion, we may change the interest rates for this account. **Tier 1 -** An interest rate of 0.01% will be paid only for that portion of your daily balance that is $150,000.01 or more. The annual percentage yield (APY) for this tier will range from 0.01% to 0.01%, depending on the balance in the account. **Tier 2 -** An interest rate of 0.01% will be paid only for that portion of your daily balance that is between $50,000.01 and $150,000.00, but less than or equal to $50,000.01. The annual percentage yield (APY) for this tier will range from 0.01% to 0.01%, depending on the balance in the account. **Tier 3 -** An interest rate of 0.01% will be paid on the entire portion of your daily balance that

HSA CHECKING CONTINUED

is between $0.01 and $50,000.00. The annual percentage yield (APY) for this tier is 0.01%. 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 – We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal 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 deposits up to the maximum contribution allowed each year.

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.

SAVINGS

Rate information - At our discretion, we may change the interest rate for this account. The interest rate on this account is 0.35% with an annual percentage yield of 0.35%. 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 semiannually.

Crediting frequency - Interest will be credited into this account semiannually.

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 – We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal 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. See additional terms below for students.

Deposit limitations - You may make an unlimited number of deposits into your account.

Limitations on frequency of withdrawals - If you have over 6 withdrawal transactions per month, you will be charged a $1.00 per transaction fee.

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 SAVINGS

Rate information - At our discretion, we may change the interest rate for this account. The interest rate on this account is 0.35% with an annual percentage yield of 0.35%. 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 semiannually.

Crediting frequency - Interest will be credited into this account semiannually.

Daily balance computation method – We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal 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 withdrawals - If you have over 6 withdrawal transactions per month, you will be charged a $1.00 per transaction fee.

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 Savings Account. All unused stamps must be redeemed before your 13th birthday.

CONFORMING LOAN PAYMENT NOTICE FOR ALL LOANS AT REGIONAL MISSOURI BANK

In order for your payment to be considered conforming, payments must be made in US currency. All loan payments must be accompanied by either account number, loan payment notice or payment book. You can make a payment at Regional Missouri Bank by:

- Mailing the payment to any Regional Missouri Bank location listed below using the **mailing address** shown.
- Make loan payments in person to personnel at any of our banking locations listed below.
- Make a payment through an internal transfer in Regional Missouri Bank's online banking platform. Payments made before 7:00 PM Monday through Friday, except holidays, will be posted on the business day they are received.

Nonconforming payments may take longer to process. For in-person payments or mailed payments, Regional Missouri Bank has a business day cutoff time of 5:00 PM Central Time at all locations, Monday through Friday, except bank holidays. **Not all Regional Missouri Bank locations are open until 5:00 PM**. Please see below for the hours each Regional Missouri Bank location is open.

All in-person or loan mailed payments received after 5:00 PM CT, Monday through Friday, will be posted to the account on the next business day or as otherwise permitted by law.

New Cambria Branch **Mailing Address: PO Box 10** **Physical Address: 200 South Main Street** **New Cambria, MO 63558** **(660) 226-5211** **Lobby Hours:** Monday – Thursday: 8:00AM – 3:00PM Friday: 8:00AM – 4:00PM Closed on Saturday **Drive-up Hours:** Monday – Thursday: 8:00AM – 4:00PM Friday: 8:00AM – 5:00PM Closed on Saturday	**Bevier Branch** **Mailing Address: PO Box 37** **Physical Address: 1003 State Highway C** **Bevier, MO 63532** **(660) 773-5211** **Lobby Hours:** Monday – Thursday: 8:00AM – 3:00PM Friday: 8:00AM – 4:00PM Saturday: By Appointment Only **Drive-up Hours:** Monday – Thursday: 8:00AM – 4:00PM Friday: 8:00AM – 5:00PM Saturday: 9:00AM – 12:00PM
Marceline Main Branch **Mailing Address: PO Box 458** **Physical Address: 1201 S. Missouri Ave.** **Marceline, MO 64658** **(660) 376-2077** **Lobby Hours:** Monday – Thursday: 8:00AM – 3:00PM Friday: 8:00AM – 5:00PM Saturday: 9:00AM – 12:00PM **Drive-up Hours:** Monday – Friday: 8:00AM – 5:00PM Saturday: 9:00AM – 12:00PM	**Marceline Downtown Branch** **100 N. Main Street USA** **Marceline, MO 64658** **(660) 376-2077** **Lobby Hours:** Monday – Friday: 8:00AM – 3:00PM Closed on Saturday **Drive-up Hours:** Monday – Friday: 8:00AM – 4:00PM Closed on Saturday

Salisbury Branch
301 E. Hwy 24, Salisbury, MO 65281
(660) 388-6060

Lobby Hours:
Monday – Thursday: 8:00AM – 3:00PM
Friday: 8:00AM – 5:00PM
Saturday: 9:00AM – 12:00PM

Drive-up Hours:
Monday – Friday: 8:00AM – 5:00PM
Saturday: 9:00AM – 12:00PM

Keytesville Branch
400 W. Bridge St., Keytesville, MO 65261
(660) 288-3233

Lobby Hours:
Monday – Thursday: 8:00AM – 3:00PM
Friday: 8:00AM – 4:00PM
Saturday: By Appointment Only

Drive-up Hours:
Monday – Thursday: 8:00AM – 4:00PM
Friday: 8:00AM – 5:00PM
Saturday: 9:00AM – 12:00PM

Glasgow Branch
601 First St., Glasgow, MO 65254
(660) 338-2236

Lobby Hours:
Monday – Thursday: 8:00AM – 3:00PM
Friday: 8:00AM – 4:00PM
Saturday: By Appointment Only

Drive-up Hours:
Monday – Thursday: 8:00AM – 4:00PM
Friday: 8:00AM – 5:00PM
Saturday: 9:00AM – 12:00PM

Paris Branch
301 N. Main Street, Paris, MO 65275
(660) 327-4175

Lobby Hours:
Monday – Thursday: 8:00AM – 3:00PM
Friday: 8:00AM – 4:00PM
Saturday: By Appointment Only

Drive-up Hours:
Monday – Thursday: 8:00AM – 4:00PM
Friday: 8:00AM – 5:00PM
Saturday: 9:00AM – 12:00PM

Moberly Downtown Branch
Mailing Address: PO Box 547
Physical Address: 207 E. Rollins St.
Moberly, MO 65270
(660) 263-2280

Lobby Hours:
Monday – Thursday: 8:00AM – 4:00PM
Friday: 8:00AM – 5:00PM
Saturday: 9:00AM – 12:00PM

Drive-up Hours:
Monday – Friday: 8:00AM – 5:00PM
Saturday: 9:00AM – 12:00PM

Moberly Hwy 24 Branch
700 Hwy 24 West, Moberly, MO 65270
(660) 263-8119

Lobby Hours:
Monday – Thursday: 8:00AM – 3:00PM
Friday: 8:00AM – 4:00PM
Closed on Saturday

Drive-up Hours:
Monday – Friday: 8:00AM – 4:00PM
Closed on Saturday

Brookfield Branch
216 N. Main Street, Brookfield, MO 64628
(660) 258-9900

Lobby Hours:
Monday – Thursday: 8:00AM – 3:00PM
Friday: 8:00AM – 5:00PM
Saturday: By Appointment Only

Drive-up Hours:
Monday – Friday: 8:00AM – 5:00PM
Saturday: 9:00AM – 12:00PM

WELCOME TO
REGIONAL MISSOURI BANK

Please visit your local office to say hello and celebrate our commitment to serving you as an 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 **regionalmo.bank**.

REGIONAL MISSOURI BANK
MEMBER FDIC

1-800-748-7336 • regionalmo.bank

Member FDIC

EQUAL HOUSING LENDER

REGIONAL MISSOURI BANK: **117 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 its 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, Missouri. In October 2019, the merger between the Bank of Cairo & Moberly and Regional Missouri Bank was completed, adding two branches in Moberly to the RMB family. Our ninth branch was opened in August 2022 in Brookfield.

Bank of New Cambria: 92 Years Strong

Founded in 1933 during the Great Depression, the Bank of New Cambria was born out of resilience and community spirit. After two local banks failed, residents came together to establish a new institution focused on stability and service. Operating from the former State Bank building, the bank quickly became a trusted financial partner for the area.

Over the decades, it expanded services, modernized facilities and opened a branch in Bevier, all while staying true to its mission of supporting local families, farmers and businesses.

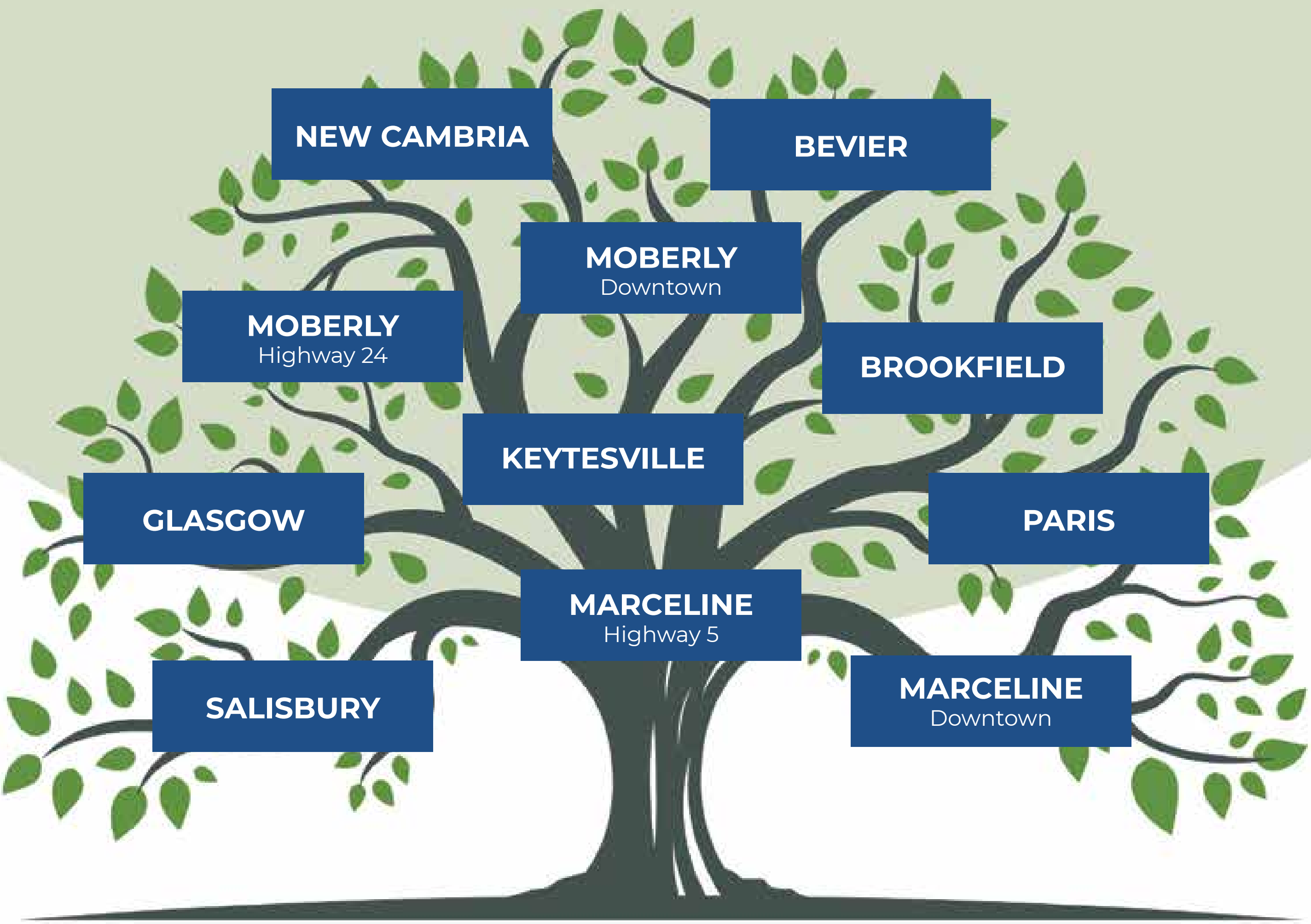
Now part of Regional Missouri Bank, the legacy of the Bank of New Cambria lives on, rooted in community and built on trust.

Continuing Together Into the Future

This merger highlights the stability and strength of community banking with 209 years of combined service to customers between the two institutions. The Board of Directors and employees assure customers that they remain committed to operating as a community bank offering a broad range of financial products and services delivered with high-quality, personal customer service. Customers can expect to see the same friendly and familiar faces you've grown accustomed to serving your financial needs. By merging the two banks, customers will gain additional services, as well as access to a total of 11 branches and 11 ATMs throughout North Central Missouri.

Establishing New Roots, Growing Stronger, Connecting Communities

Banking with your local bank means creating a large impact in your community!



Regional Missouri Bank

Member FDIC