

Welcome to RCB Bank

Your guide for the transition to
RCB Bank products and services

Chelsea | Oologah

Begins Close of Business April 22, 2022 & Completes April 25, 2022

**RCB
BANK**

That's my bank!

 **Lakeside State Bank**

Keep this booklet until transition completes on April 25, 2022

RCB BANK

That's my bank!

Meet Matt Mason.

Matt Mason is the EVP Market President for RCB Bank in Claremore (2014) and Chelsea (2021) markets.

Prior to RCB Bank, Mason was a commercial lender at a community bank in Fayetteville, AR and has been in some capacity of lending money for over 20 years. During this time, he financed many consumer, commercial, agricultural and small business loans. He has counseled numerous clients on small business financial matters and has taught several classes on starting businesses and business structure.

Mason has a Bachelor of Science in Agriculture Business and a Master of Science in Agriculture Economics from the University of Arkansas. Mason also graduated from the Graduate School of Banking in Colorado.

Mason's community involvement includes serving on the Advisory board for Hillcrest Community Hospital, past president of the board of the Claremore Public School Foundation, President of Claremore Noon Rotary Club, Board Member of Claremore Chamber of Commerce, coaching his son and daughter's sports teams and represents the Bank for many community events. His family is heavily involved at FBC Claremore where they serve in various capacities.

Mason currently resides in Claremore with his wife Jennifer. They have a daughter soon to graduate with a degree in Occupational Therapy at Texas Women's University, a son that is a sophomore at Baylor University and a son that's a sophomore at Claremore High School.



Meet Dusty Mangrum.

Dusty Mangrum is currently the SVP Market President for RCB Bank in Collinsville (2019) and Oologah (2021).

Mangrum has been with RCB Bank for 28 years. He began as a lender and has been market president for multiple markets - previously in Catoosa for 12 years and the Claremore South location for 13 years.

Mangrum attended Ranger Junior College and Southeastern Oklahoma State University to receive a degree in Economics and Business Administration both on scholarship to play football as a tight end.

He is a member of the Collinsville Area Chamber of Commerce.

When not working, Dusty spends time with his wife Teresa. He has one son who is a pharmacist for Chickasaw Nation in Ada and has two grandchildren, Arwen (4) and Ford (2). He enjoys golf and traveling.



Matt and Dusty agree, **"how we treat our customers is the only way we differentiate RCB Bank from other banks."**

Welcome to the RCB Bank family.

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Need to get in touch?

Transition Support: 855.226.5722 (855.BANK.RCB)
Email: info@bankrcb.net

Fraud: 877.361.0814
Monday - Friday 8:00 a.m. - 6:00 p.m.
Saturday and Sunday 8:00 a.m. - 8:00 p.m.,
excluding federal holidays

RCBbank.com Chat:
Monday - Friday 8:00 a.m. to 6:00 p.m.

IMPORTANT DATES & INFORMATION

Beginning Monday, April 25, 2022, your accounts will transition to RCB Bank products and services.

Wed., April 20	What You Should Know
LSB Online Banking / Mobile Banking / Mobile Deposit	Your access to LSB Online Banking, LSB Mobile Banking and LSB Mobile Deposit will be view only the morning of Wednesday, April 20.
Friday, April 22	What You Should Know
eStatements	Download or print copies of your eStatements, if needed, as they will no longer be available.
Customers Utilizing Personal Finance Software	Customers utilizing personal finance software like Quicken/QuickBooks, visit RCBbank.com/Merger for step-by-step instructions to ensure you may continue using your existing registers and avoid duplicate transactions. A backup file must be downloaded before 4:00 p.m. CST on Friday, April 22.
LSB Bill Pay	Your access to LSB Bill Pay within Online Banking will be available until 4:00 p.m. CST on Friday, April 22, 2022. Previously scheduled payments will process as normal through April 22, 2022. <ul style="list-style-type: none">• Payees, regular payments and recurring payments (including eBills) should convert over and process normally.
LSB Telephone Banking - TeleBank	Your access to LSB Telephone Banking - TeleBank will be available until 5:30 p.m. Friday, April 22.
Saturday, April 23	What You Should Know
Drive-Thru Banking	All drive-thru locations will be operating and open with normal hours.
Monday, April 25	What You Should Know
Debit Cards	An RCB Bank debit card will be issued prior to Monday, April 25 to replace your LSB debit card. Your new RCB Bank debit card will be available for activation and PIN selection as soon as the card is received. As of 2:00 a.m. CST on Monday, April 25 , your RCB Bank debit card is available for ongoing use. Your existing LSB debit card will no longer be available for use at that time. Please review your debit card mailing for additional details - coming soon!
Online Banking / Mobile Banking	You may now access RCB Bank Online Banking at RCBbank.com and RCB Bank Mobile Banking through the RCB Bank Mobile Banking app. Please visit page 11 for details on how to sign in for the first time.
Mobile Deposit / Text Banking	To access RCB Bank Mobile Deposit and/or Text Banking, you will need to re-enroll through the RCB Bank Mobile Banking app. Visit RCBbank.com/BankAnywhere or RCBbank.com/TreasuryServices for your on-the-go banking solutions.
eStatements	When you first sign into RCB Bank Online Banking, you will be asked if you would like to sign up for eStatements. You can either click there, or once you are signed into Online Banking, click on eDocuments to enroll. Visit RCBbank.com/eDocuments for information regarding the benefits of eDocuments and instructions for setting up eStatements for the first time.
Bill Pay	RCB Bank Bill Pay is now available. Bill payments, including eBills, setup prior to April 22 will have converted to RCB Bank Bill Pay. Any payments that were tied to an eBill will not process after April 22.
RCB Bank Anytime Banker Phone Line	This will replace the LSB Telephone Banking - TeleBank. RCB Bank Anytime Banker will be available to you beginning Monday, April 25. Anytime Banker is a 24/7 telephone service to help you with your banking needs.

Please note: You may receive more than one Welcome Booklet depending on how each of your accounts are listed in the Bank's records.

TRANSITION DETAILS

GENERAL ACCOUNT INFORMATION

Product / Service	Details
Debit Card	An RCB Bank debit card will be issued prior to Monday, April 25 to replace your LSB debit card. Your new RCB Bank debit card will be available for activation and PIN selection as soon as the card is received. As of 2:00 a.m. CST on Monday, April 25 , your RCB Bank debit card is available for ongoing use. Your existing LSB debit card will no longer be available for use at that time. Please review your debit card mailing for additional details - coming soon! <ul style="list-style-type: none">• Activate your debit card and choose your PIN by calling toll-free 855-726-4885.• See page 8 for additional debit card details.• After activating your new RCB Bank debit card, please contact any merchants that you have recurring charges scheduled with to update your information.
Account Number	Most account number(s) will remain the same. A handful of accounts will change because of duplication. We will contact you and provide further details in a separate mailing if this affects you.
Bounce Protection	If your LSB account had overdraft privilege, your RCB Bank account will as well. However, your Bounce Protection limit will change to \$500.
Checks and Deposit Slips	No changes are needed at this time. The next time you reorder, you will receive RCB Bank checks and/or deposit slips. If you use a third party, after April 25, make sure to update to the RCB Bank routing number - 103112594.
ACH Debits (Auto Drafts) & Direct Deposits	No changes are needed at this time. We will attempt to notify the originators to have your ACH debits and direct deposits updated to your RCB Bank account information. Any new payments after April 25 will need to use the RCB Bank routing number - 103112594.
Rewards	To be eligible for rewards with your <i>my</i> Cashback Checking, <i>my</i> Interest Checking or <i>my</i> Senior accounts, make sure to sign up for eStatements and activate your RCB Bank debit card. Refer to your product's Truth In Savings disclosure for a full list of eligibility requirements located in the Disclosure Booklet enclosed with this booklet.
Final Account Statement	All accounts will have a final statement processed on April 22 from LSB. Going forward, RCB Bank statements will cut monthly for checking accounts and quarterly for savings accounts.
Bank at Any RCB Bank Location	Beginning Monday, April 25, 2022, you will be able to perform all transactions and have access to all RCB Bank products, services and locations. RCB Bank has over 60 locations across Oklahoma and Kansas. You can find a complete list of RCB Bank locations at RCBbank.com/Locations or on our RCB Bank Mobile Banking app.
FDIC Coverage	Deposits have been insured separately for six months beginning on the purchase date of October 1, 2021. Please contact us if you have concerns about additional coverage after April 1, 2022. Specific information on FDIC coverage can be found at FDIC.gov .

SPECIFIC PRODUCTS & SERVICES

Product / Service	Details
CDs and IRAs	There are no changes until your CD or IRA renews. Your current rate will remain unchanged until maturity. You will receive a renewal notice from RCB Bank if your CD or IRA renews on or after April 25.
Anytime Banker Telephone Service	Will be available to you beginning Monday, April 25. Please use the toll-free phone number going forward - 877-812-4663. Anytime Banker is a 24/7 telephone service to help you with your banking needs. You will be required to set a PIN upon your first call into the Anytime Banker phone line.
Loans	You can make your payment by mail or in person at any RCB Bank office. You may continue to use your current loan payment coupons. Arrangements for loan payments to be automatically transferred from a deposit account will continue.








TRANSITION DETAILS (cont)

ONLINE AND MOBILE BANKING PRODUCTS & SERVICES

Product / Service	Details
Online Banking	Your access to LSB Online Banking, LSB Mobile Banking and LSB Mobile Deposit will be view only the morning of Wednesday, April 20. As of Monday, April 25, you may access RCB Bank Online Banking at RCBbank.com . Online Banking credentials will be mailed to you prior to Monday, April 25. Please reference page 11 for details on how to sign in for the first time. Businesses using Treasury Services within Online Banking will receive a separate communication with details on how to access your account for the first time.
- Scheduled Transfers	All scheduled transfers previously scheduled (including future dated) through the LSB Online Banking system will continue to process as normal on the RCB Bank Online Banking system up to and following April 22.
- Bill Pay	Your access to LSB Bill Pay within Online Banking will be available until 4:00 p.m. CST on Friday, April 22, 2022. Previously scheduled payments will process as normal through April 22, 2022. <ul style="list-style-type: none">• Payees, regular payments and recurring payments (including eBills) should convert over and process normally.
- eDocuments	Prior to Friday, April 22, download or print copies of your eStatements, if needed, as they will no longer be available. Beginning Monday, April 25, when you first sign into RCB Bank Online Banking, you will be asked if you would like to sign up for eStatements. You can either click there, or once you are signed into Online Banking, click on eDocuments to enroll. Visit RCBbank.com/eDocuments for information regarding the benefits of eDocuments and instructions for setting up eStatements for the first time. <ul style="list-style-type: none">• An additional fee will be applied to any account that elects to receive paper statements. Fees are included in the Account Disclosures Booklet included in the welcome packet.
- Personal Finance Software Transaction Info	Customers utilizing personal finance software like Quicken/QuickBooks, visit RCBbank.com/Merger for step-by-step instructions to ensure you may continue using your existing registers and avoid duplicate transactions. A backup file must be downloaded before Friday, April 22. <ul style="list-style-type: none">• Transactions Monday, April 25 and after will be available in RCB Bank Online Banking.
Mobile Banking App	LSB Mobile Banking will be view only the morning of Wednesday, April 20. Beginning Monday, April 25, RCB Bank Mobile Banking will be available through the RCB Bank Mobile Banking app. <ul style="list-style-type: none">• Download the RCB Mobile Banking app available for iPhone®, iPad® and Android™ devices using the Apple App Store® and Google Play™.
Mobile Deposit / Text Banking	To access RCB Bank Mobile Deposit and/or Text Banking, you will need to re-enroll through the RCB Bank Mobile Banking app. Visit RCBbank.com/BankAnywhere or RCBbank.com/TreasuryServices for your on-the-go banking solutions.

PERSONAL ACCOUNT TRANSITION

As of **Monday, April 25, 2022**, your account(s) will transition to the below RCB Bank account(s). We've done our best to transition your account to the RCB Bank account that offers the most similar benefits. However, if you see an account that you believe better suits your needs, we will be glad to help you switch. Just come by the Bank to see us or give us a call.

Current LSB Account	moves to	New RCB Bank Account	Rewards	Qualifications to earn Rewards
Free Checking Basic Checking		my Cashback Checking	<ul style="list-style-type: none"> • Get 10¢ on purchases \$10+ • 5¢ on purchases under \$10 	<ul style="list-style-type: none"> • Use debit card for purchases 10x per rewards cycle • Maintain eStatements
Gold Now Account Super Now Account		my Interest Checking	<ul style="list-style-type: none"> • Earns interest. Visit RCBbank.com/Rates for current rates • Up to \$10 in ATM fee rebates per rewards cycle 	<ul style="list-style-type: none"> • Use debit card for purchases 10x per rewards cycle • Maintain eStatements • Have at least one ACH credit or debit per rewards cycle
Senior Rewards Checking		my Senior Checking	<ul style="list-style-type: none"> • Earns interest. Visit RCBbank.com/Rates for current rates • One box of free checks per year 	<ul style="list-style-type: none"> • For ages 50 & better • Use debit card for purchases 6x per rewards cycle • Have at least one ACH credit or debit per rewards cycle
Priority Checking		RCB Club Checking	<ul style="list-style-type: none"> • \$20,000 Accidental Death and Dismemberment Insurance • Free Checks (one box per order) 	None
Premiere MMDA HIFI MMDA		my Money Market	<ul style="list-style-type: none"> • Earns interest. Visit RCBbank.com/Rates for current rates 	• \$2,500 minimum balance to earn interest
Savings Senior Rewards Savings		Regular Savings	Earns interest. Visit RCBbank.com/Rates for current rates.	None
Kids Savings Account		Kid's Savings	Earns interest. Visit RCBbank.com/Rates for current rates.	None

INTEREST CALCULATIONS & OTHER FEES FOR CHECKING AND SAVINGS

By continuing to use your account after Friday, December 10, 2021, you agree to be bound by the terms of the RCB Bank Deposit Agreement and service charges disclosed in this mailing.

Transaction / Withdrawal Fee	Online Banking	Interest Bearing	Debit Card	Paper Statement / eStatement	Maintenance Fee
None	Yes	No	Yes	<ul style="list-style-type: none"> • \$0 with eStatements • \$2/mo. with paper statements • Statement images included 	None
None	Yes	Yes	Yes	<ul style="list-style-type: none"> • \$0 with eStatements • \$2/mo. with paper statements • Statement images included 	None
None	Yes	Yes	Yes	<ul style="list-style-type: none"> • \$0 with eStatements • \$2/mo. with paper statements • Statement images included 	None
None	Yes	No	Yes	<ul style="list-style-type: none"> • \$0 with eStatements • \$2/mo. with paper statements • Statement images included 	<ul style="list-style-type: none"> • \$9 if the balance falls below \$700 any day in the statement cycle • \$5 if the balance is above \$700.
None	Yes	Yes	Yes	<ul style="list-style-type: none"> • \$0 with eStatements • \$2/mo. with paper statements • Statement images included 	<ul style="list-style-type: none"> • \$0 if balance \$2,500+ • \$10/mo. < \$2,500
<ul style="list-style-type: none"> • First 9 quarterly withdrawals/debits are free • \$10/ea. withdrawal after 9 	Yes	Yes	Yes	<ul style="list-style-type: none"> • \$0 with eStatements • \$2/quarter with paper statements 	<ul style="list-style-type: none"> • \$0 if balance is \$25+ • \$5 if the balance falls below \$25 any day in the quarter
None	Yes	Yes	Upon Request	<ul style="list-style-type: none"> • \$0 with eStatements • \$2/quarter with paper statements 	None

RCB BANK DEBIT CARD

ABOUT YOUR NEW VISA® DEBIT CARD

How do I activate my card and set my PIN?

Call toll-free 855-726-4885 and enter the information requested any time after the card has been received.

Can I change my PIN later?

Yes, you may call toll-free 855-726-4885 and enter the information requested. You may also change your PIN at any RCB Bank ATM or RCB Bank location during normal business hours.

Do I have to enter my PIN for purchases?

No. If the merchant allows DEBIT, you can enter your PIN. If not, you will have to select CREDIT.

Some merchants allow you to take a cash withdrawal in addition to your purchase; you can select DEBIT and enter your PIN if you want cash back.

Or you can select CREDIT and, if asked, sign the receipt for all other purchases.

How do I report a lost or stolen card?

Contact RCB Bank immediately at 877-361-0814. You may also cancel the card using online banking by clicking on the Options tab, then click ATM/Debit Card. Report a lost or stolen card as quickly as possible to limit the amount you may lose from unauthorized transactions.

Purchase limits \$2,500

ATM Withdrawal limit \$750

Cards not activated within 60 days or have no activity for 12 months will be canceled to prevent fraud.

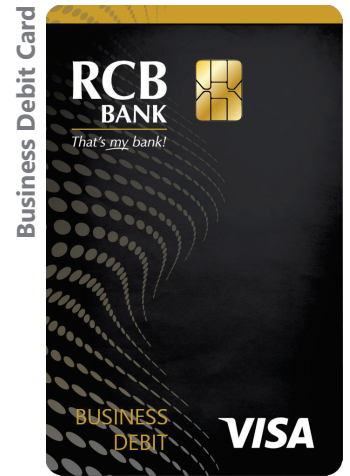
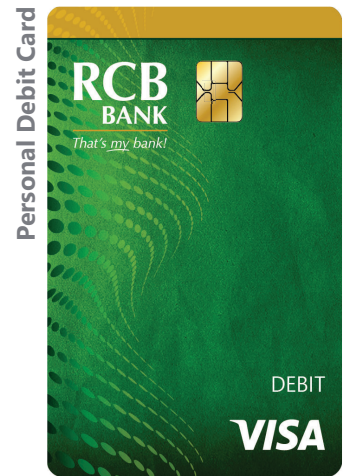
Learn more about Financial Security at RCBbank.com/Security.

ATM LOCATIONS

RCB Bank has an agreement with Transfund to provide surcharge-free TransFund ATMs to RCB Bank cardholders. Additionally, Transfund has an agreement with the following convenience stores for surcharge-free ATMs in the following states:

QuikTrip:	7-Eleven:	OnCue:
AZ IA NE OK TX	OK	OK

For a full list of RCB Bank ATMs and ITMs please visit RCBbank.com/Locations or you can download the TransFund ATM Locator App to easily locate thousands of surcharge-free ATMs from your mobile device.



ADDITIONAL SERVICES

LENDING

Personal Loans

Financing options to meet your individual needs. We take the time to understand your goals and help you find the best financing solution.

- Auto, boat, RV - new, used, refinance
- Home improvement or remodel
- New home construction
- General consumer loan
- Home Equity Line of Credit (HELOC)
- Mortgage

Commercial Loans

Take the next step. Let us help you expand your business, purchase equipment or improve your cash flow.

- Business purchases
- New construction
- Equipment
- Vehicles
- Property
- Lines of credit
- Small Business Administration (SBA)

Farm & Ranch

Achieve your long-term goals. Let's talk.

- Land
- Equipment
- Operating
- Livestock
- Crops
- Farm Service Agency (FSA)

Business Leasing

Get your fleet off the ground. Commercial and professional leasing for qualified counties, municipalities and not-for-profit corporations.

- Tax-exempt and taxable lease purchases
- Revenue bonds leasing
- General obligation bonds leasing
- Capital leases
- Other special governmental financing instruments

Typical Term Limits⁷

- Real estate up to 240 months
- Equipment financing ranging from 24- to 120-months depending on specific application

TRUST & INVESTMENT SERVICES

Your goals. Our priority. You don't have to be wealthy to get started building your investment portfolio. We offer solutions for both beginning and seasoned investors.

- IRA & 401(k) rollovers
- Trust & estate planning
- Ranch, farm, oil & gas management
- Gifting strategies
- Business succession
- Financial planning
- Investment services

Plan your success with us.

- Conservative, long-term approach
- No hidden fees
- No cost, no obligation portfolio reviews

Connect with us at [RCBbank.com/Trust](https://www.rcbbank.com/Trust) or by phone:

Eastern Oklahoma
918.342.7100

Central & Western Oklahoma
580.718.2783

Southern Kansas
620.221.5078

Central & Northern Kansas
316.247.7699

⁷With approved credit. Terms, qualifications and other restrictions apply.

⁷The RCB Bank leasing segment will consider lease terms up to 240 months, but not to exceed the reasonable useful life of the asset being financed.

Investment products are not a deposit. Not insured by the FDIC or any federal government agency. Not guaranteed by the Bank. Subject to risk and may go down in value. Ask for details.

BANK ANYWHERE WITH RCB BANK

BANK ANYWHERE PRODUCTS & SERVICES

Bill Pay

Pay and track bills with ease. Set one-time or recurring payments to companies and individuals. View payment history. eBills available.

Access through Online Banking at RCBbank.com or within the RCB Bank Mobile Banking app.

Mobile Banking

Anytime, Anywhere. Access your account on the go. View balances. Transfer money. Pay bills. Find the nearest ATM or bank location.

- Free RCB Mobile Banking app available for iPhone®, iPad® and Android™ devices.

Mobile Deposit⁴

Deposit checks from your phone. Made specifically for those times when you can't make it into the bank. Deposit checks anytime, anywhere.

Sign up inside our app or for more info visit any location or call **855.226.5722**.

Text Banking⁵

Safeguard your money. Set transaction alerts, view account balances and transfer money with simple text messages.

- There are no bank fees for Text Banking.

Mobile Pay⁶

Unlock new ways to pay with your RCB Bank debit card. Whether you have an Apple or Samsung device, your mobile device can be the virtual wallet you take everywhere with you. Just look for the Apple or Samsung symbol at checkout.

Mobile payment wallets use encryption codes to protect personal data. A customer's card number is NEVER stored on their device OR at the point of sale. Mobile pay masks the customer's card number by assigning a random number for each purchase. It offers a much greater level of security for financial data.

Security is our top priority.

We employ advanced security technologies to ensure optimum online and mobile banking protection.

Read more about how we protect you online at RCBbank.com/Security.



Apple Pay



⁴Message and data rates may apply. Subject to eligibility and further review. Deposits are subject to verification and not available for immediate withdrawal. Deposit limits and other restrictions may apply.

⁵Standard carrier fees for data and text messaging may apply. Funds may not settle or be available immediately.

⁶Message and data rates from carriers may apply. Services offered are subject to their respective terms and conditions. Availability may vary by device. Apple Pay is a trademark of Apple Inc. Samsung Pay is a trademark of Samsung Electronics Co., Ltd.

Online Banking

Fast. Secure. Convenient. Manage your finances online. View accounts. Transfer funds. Search statements. Pay bills. Create email alerts.

Online Banking First-Time Sign On Instructions:

1. Visit **RCBbank.com**.
2. Input your Online Banking username, the 12 digit NetTeller/User ID provided to you prior to Monday, April 25. Your password will be the last four (4) digits of your Social Security Number (SSN) for individuals or Tax ID Number (TIN) for businesses. This is for first-time sign on only. You will be asked to change your password upon first login.
Treasury management customers will be contacted separately with details on login process.
3. **At first log in, you must create a new password.** Enter your current password, then a new password twice to confirm accuracy. The rules for your new password will be listed beside the password fields. If desired, you can also change your NetTeller ID (username) to create an alias or nickname.
4. For security reasons, **you will be asked to select three questions.** These questions are used to verify your identity in the future if needed.
 - a. Step 1: Click **Continue**.
 - b. Step 2: Select a question from each drop-down menu and input your answer. Click **Submit**. Answers are not case-sensitive.
 - c. Step 3: Review selected questions and answers. Click **Confirm**.
5. **Enter or verify your email address on file.** This would be used for messages from RCB Bank or alerts you set up.
6. **Set up your password self-reset information.**
7. **Setup is complete!** Next you will be directed to our My NetTeller page, which is your main Online Banking page. From this page you can:
 - See a quick view of all of your accounts. Click on the account name to get to account history.
 - Sign up for Bill Pay by clicking on the **Bill Pay** tab.
 - Sign up for eStatements or other electronic documents by clicking on **eDocuments**.
 - Make transfers.

If you have questions, please contact us at 855-226-5722.

Change your NetTeller Internet Banking Password (required):

Enter your current Password * [mask]
Enter your new Password * [mask]
Reenter your new Password * [mask]

Password Rules

- Must contain at least 1 letter
- Must contain at least 1 number
- May contain the following special characters: !, @, #, \$, %, ^, &, * -
- Must contain at least 1 upper and lower case letter
- Must be between 6 and 25 characters in length
- Must not match or contain your ID
- Must not match one of the previous 4 Passwords

Would you like to change your NetTeller Internet Banking ID?
Current: 77420000396 [Change]

NetTeller Internet Banking ID Rules

- Must contain at least 1 letter
- May contain numbers
- May contain the following special characters: !, @, #, \$, %, ^, &, * -
- Must be between 4 and 25 characters

[Continue]

Security Settings

New Security Feature!
In order to make your online banking experience as secure as possible, we are introducing a new security feature that detects any uncharacteristic or unusual behavior involving your account. If anything out of the ordinary is detected we will verify your identity.

How Does It Work?
If we detect any unusual or uncharacteristic activity, we will ask you to answer your security questions to make sure that it's really you. This will most likely be a very rare occurrence.

What Are The Next Steps?
Answer and verify three security questions.
Continue banking, with an even higher level of security!

[Continue]

Required

From now on we will monitor your use pattern and if we suspect it is not you logging in we will ask you to answer a new verification questions. Please take a moment to select one question from each of the three drop-down menus. Answers are not case sensitive.

Question One: What is your spouse's middle name?
Answer: Nicole

Question Two: What is your father's middle name?
Answer: Franklin

Question Three: In which city was your father born?
Answer: Springfield

[Submit]

Confirm Challenge Question

Question One: What is your spouse's middle name?
Answer: Nicole

Question Two: What is your father's middle name?
Answer: Franklin

Question Three: In which city was your father born?
Answer: Springfield

[Edit] [Confirm]

Enter/Update Email Address, Password Reset Question & Answer

Email address on file: [input]

* The question and answer field below are used to prompt you when you need to reset your password.

Password Reset Question: [input]

Password Reset Answer: [input]

[Submit]

NetTeller | Bill Pay | eDocuments | my Finance | Options

My NetTeller | My Accounts | Interest Rates | Interbank Transfers | Transactions | Transfers | Account Info

RCB Bank - PO Box 189 - Claremore OK 74018-0189 - 855-226-5722 | 855-BANK-RCB

Configure This Page

Alerts: No Alerts

Go To: Personal Settings, Transactions, Search Transactions, Alerts Main, Transfer History

Download: --Select Account--

My Accounts	
Name	Available Balance
Checking 001 B	0.00 [Info]
Checking 002 N	0.00 [Info]


eDocuments	
Account	Date
Checking 002 N	09/01/2021 [View]
Checking 001 B	08/19/2021 [View]
Checking 002 N	08/02/2021 [View]

Make Payments

No payees available.

BUSINESS ACCOUNT TRANSITION

As of **Monday, April 25, 2022**, your account(s) will transition to the below RCB Bank account(s). We've done our best to transition your account to the RCB Bank account that offers the most similar benefits. However, if you see an account that you believe better suits your needs, we will be glad to help you switch. Just come by the Bank to see us or give us a call.

Current LSB Account	moves to	New RCB Bank Account	Interest / Account Details
Commercial Checking		eBusiness Analysis Checking	Your account has an earnings credit. This means you will accrue credit on your daily balance to help offset any service charges against the account. The earnings are a credit to offset charges and are not paid as interest. The amount of the credit cannot exceed the service charge.

ADDITIONAL BUSINESS CHECKING AND SAVINGS ACCOUNTS YOU MAY ALSO LIKE

RCB Bank Account	Interest / Account Details	Transaction / Withdrawal Fee	ATM Transaction Fees*	Online Banking
Business Interest Checking	Earns interest. Visit RCBbank.com/Rates for current rates.	<ul style="list-style-type: none"> • Deposit/Withdrawal, \$.15 each • Transit Items Deposited, \$.10 each • On-Us Item Deposit, \$.05 each 	None	Yes
Corporate Free Checking	None	First 75 free, \$.20 ea > 75	None	Yes
my Money Market Business	Earns interest. Visit RCBbank.com/Rates for current rates.	<ul style="list-style-type: none"> • Deposit, First 10 Free, \$.15 each > 10 • Transit Items Deposited, First 10 Free, \$.10 each > 10 • On-Us Item Deposit, First 10 Free, \$.05 each > 10 	None	Yes
Business Savings	Earns interest. Visit RCBbank.com/Rates for current rates.	Withdrawal/Debit First 9 Free/quarter \$10 ea. > 9	None	Yes

* ATM Transactions Fees are those that may be charged for utilizing an RCB Bank ATM. Foreign ATMs may have their own ATM Transaction Fees.

INTEREST CALCULATIONS & OTHER FEES FOR CHECKING AND SAVINGS

By continuing to use your account after Friday, December 10, 2021, you agree to be bound by the terms of the RCB Bank Deposit Agreement and service charges disclosed in this mailing.

Transaction / Withdrawal Fee	ATM Transaction Fees*	Online Banking	Interest Bearing	Debit Card	Paper Statement / eStatement	Maintenance Fee
<ul style="list-style-type: none"> • Deposit/Withdrawal, \$0.15 each • Transit Items Deposited <ul style="list-style-type: none"> 0-499 items: \$.10 ea. 500-999 items: \$.09 ea. 1000-4999 items: \$.08 ea. 5000 items or more: \$.07 ea. On-Us Item Deposit: \$.05 ea. 	None	Yes	No	Yes	<ul style="list-style-type: none"> • \$0 with eStatements • \$5/mo. with paper statements • Statement images included 	\$7/mo.

Interest Bearing	Debit Card	Paper Statement / eStatement	Maintenance Fee
Yes	Yes	<ul style="list-style-type: none"> • \$0 with eStatements • \$5/mo. with paper statements • Statement images included 	\$9/mo.
No	Yes	<ul style="list-style-type: none"> • \$0 with eStatements • \$5/mo. with paper statements • Statement images included 	None
Yes	Yes	<ul style="list-style-type: none"> • \$0 with eStatements • \$5/mo. with paper statements • Statement images included 	\$10/mo. < \$2500 balance
Yes	Yes	<ul style="list-style-type: none"> • \$0 with eStatements • \$5/mo. with paper statements • Statement images included 	\$25 minimum daily balance to avoid the \$5 quarterly service charge

IntraFi Network Deposits (formerly known as ICS® - Insured Cash Sweep®)
<ul style="list-style-type: none"> • Transaction account eligible for multi-million dollar FDIC insurance. • Allows you to keep your funds insured while managed in one place with your local bankers at RCB Bank. • May earn interest. <p>Benefits of having an IntraFi Network Deposits account:</p> <ul style="list-style-type: none"> • Deal directly with one bank – RCB Bank! • No fee associated with this account! • One account statement per service.

TREASURY SERVICES FOR YOUR BUSINESS

CASH MANAGEMENT SOLUTIONS

ACH Services

Streamline your billing and accounting operations.

Disburse and collect funds electronically. Boost productivity, lower processing costs and get paid faster.

- **Direct Deposit** lets you pay employees and vendors with an electronic deposit directly into their bank account.
- **Direct Debit** helps you receive funds faster and reduces time waiting on payments to arrive.

Remote Deposit Capture

Deposit checks from your office.

Save time and money by eliminating trips to the bank. Expedite access to your cash flow with the ability to deposit checks all at once or as received.

- Secure check deposit 24 hours a day.
- Same-day processing before 7 p.m.

RemitPlus[®] Express[™]

Simplified check processing and more.

Process checks, payment vouchers, stubs and coupons through a web-based remittance solution.

- Scan payment vouchers, stubs and coupons with your incoming checks.
- Export reconciliation reports for your accounting software.
- Perfect for large volume customers like rural water districts and utility companies.

Online Banking

Fast. Secure. Convenient. Manage your finances online. View accounts, transfer funds, search eStatements/eDocuments, pay bills¹ and create email alerts.

Ask us about adding **ACH and/or Wire Services** to your Online Banking.

eDocuments

All-in-one hub for eStatements and eNotices online. Set up your account to receive eDocuments for your account(s) for you and additional recipients that you define.

Bill Pay

Pay and track bills with ease. Set one-time or recurring payments to companies and individuals. View payment history. eBills available. Contact us to get set up.

Positive Pay

A security guard for your account.

- Allows you to approve transactions before processing.
- Protects against fraudulent items.
- Check & electronic payment protection available.
- Improves reconciliation process by detecting errors prior to month-end.

Merchant Card Services

Accept credit card payments with Clover,[™] an all-in-one payment processing system.

- **Clover[™] Station** is a full POS system that will track inventory, manage employees, gain customer insight and accept almost any payment type.
- **Clover[™] Mini** is a sleek, flexible payment terminal that allows you to either process cards only or scale up to full POS functionality.
- **Clover[™] Mobile** lets you take your credit card terminal wirelessly on or off site.
- **Clover[™] Go** lets you take your business anywhere you go by taking payments from your smartphone or tablet.



Standard Credit Card Terminal

A quick, no-frills credit card processing solution. Easy set up, hassle-free and dependable.

Account View

View and store your financial records with ease. Receive a CD containing your business account statements and transaction images monthly, quarterly or annually.

Digital Lockbox

We will process your client payments for you. Reduce costs, increase cash flow and have 24/7 access to deposited item images.

Mobile Deposit²

Deposit checks from your phone with RCB Bank's Mobile Banking app available for iPhone[®], iPad[®] and Android[™] devices.

Text Banking³

Account management in the palm of your hand. Set transaction alerts and manage your business accounts with simple text messages. A good fraud detection tool.

Corporate Credit Card

Manage your monthly spending.

- Purchase restriction functionality.
- Reward options available.
- Individual spending limits control.
- Two card options to meet your needs.
- Online expense reporting and receipt management.

Ask how corporate credit cards can help your business.

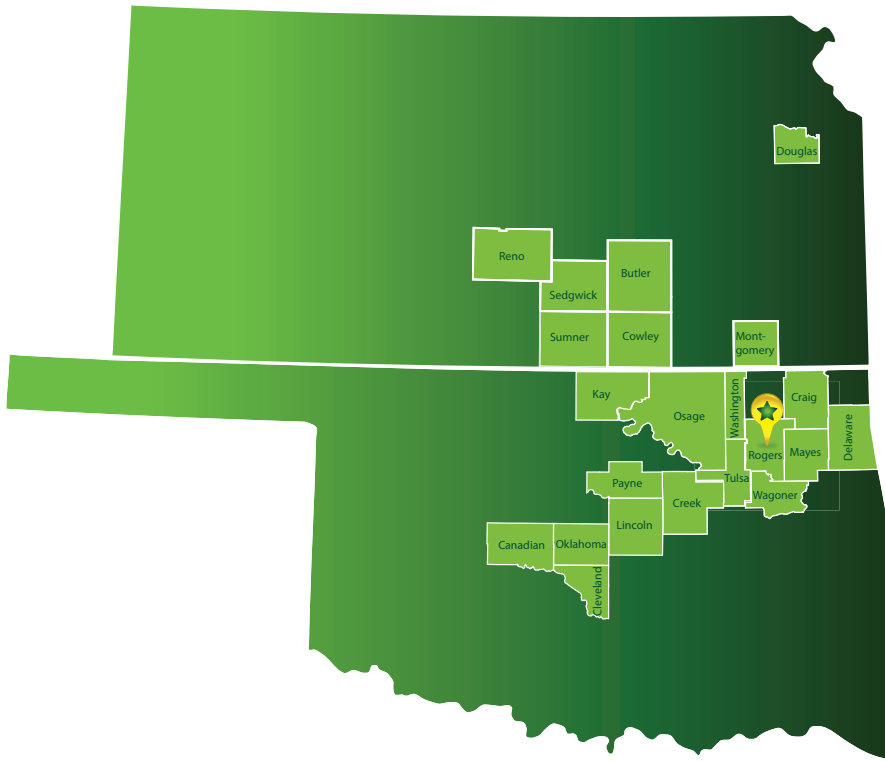
See your Treasury Services Rep for details and pricing. Visit RCBbank.com/TreasuryServices for contact details.

¹Some fees and restrictions apply.

²Message, data rates and fees may apply. Subject to eligibility and further review. Deposits are subject to verification and not available for immediate withdrawal. Deposit limits and other restrictions may apply.

³Standard carrier fees for data and text messaging may apply. Funds may not settle or be available immediately.

RCB BANK COMMUNITIES, ATMs & ITMs



Oklahoma

Bartlesville	Edmond	Ponca City
Blackwell	Inola	Pryor
Broken Arrow	Langley	Shidler
Catoosa	Monkey Island	Skiatook
Chelsea	Nichols Hills	Stillwater
Claremore*	Norman	Stroud
Collinsville	Oilton	Vinita
Cushing	Oklahoma City	Yukon
Coweta	Oologah	
Drumright	Owasso	

* RCB Bank's birthplace

Kansas

Arkansas City	Hutchinson	Wellington
Caney	Lawrence	Wichita
Douglass	Oxford	Winfield

Banking locations, directions and hours of operation can be found at RCBbank.com/Locations.

ATM LOCATIONS

RCB Bank has an agreement with Transfund to provide surcharge-free TransFund ATMs to RCB Bank cardholders. Additionally, Transfund has an agreement with the following convenience stores for surcharge-free ATMs in the following states:

QuikTrip:	7-Eleven:	OnCue:
AZ IA NE OK TX	OK	OK

For a full list of RCB Bank ATMs and ITMs please visit RCBbank.com/Locations or you can download the TransFund ATM Locator App to easily locate thousands of surcharge-free ATMs from your mobile device.

INTERACTIVE TELLER MACHINE (ITM) LOCATIONS



Try our Interactive Teller Machine (ITM)!

Visit RCBbank.com/Locations for a full list of ITM locations.

- Video chat during extended banking hours.** Enjoy the versatility of self-service or teller assistance. Our RCB Video Bankers can help you with more than transactions — order debit cards, reset PIN or online banking password, set your debit card for travel and answer questions.
 - Live Chat Hours, excluding holidays, Monday - Friday 7:30 a.m. - 7 p.m.
Saturday 10 a.m. - 3 p.m.
- Smaller and larger cash withdrawals than ATMs.** Enjoy the flexibility of choosing your denominations, instead of having to withdraw in \$20 increments.
- Personal and business check cashing and deposits.** Enjoy the convenience of banking at your leisure: deposits, withdrawals, check cashing, loan payments, money transfers and more.

Money transfers can only be made between RCB Bank accounts. ITM deposits made before 7 p.m. on business days the Bank is open will be deposited that day. Deposits made after 7 p.m. or on days the Bank is closed will be deposited the next business day. Some transactions may be limited during nightly processing. Other restrictions may apply. Member FDIC

Get in touch.

855.BANK.RCB

www.RCBbank.com

