

## Conversion Webinar #2 Customer Q&A

Below you will find answers to all the questions asked in the August 10 Conversion Webinar, sectioned into specific categories for your convenience. Thank you for attending and we look forward to welcoming you to Busey.

### **Account Information**

Q: How do we identify or change the type of account we have?

A: When we mailed your Welcome Packet in early July, we included a letter that identified the type of account you would have with Busey. If you discarded or did not receive this letter, please contact us directly to review your account. You can work directly with any Busey bank associate to change your account type.

Q: If I have memorized transfers between accounts do I have to redo all these transfers? I have interbank transfer of funds. Does the other bank have to be reapproved for the transfer?

A: Scheduled transfers between your Glenview State Bank accounts convert and do not need to be re-created. The exceptions to this would be transfers that are scheduled to occur Yearly, Semi-Annually and Quarterly. Interbank, or External Transfers do not convert. You will need to add these accounts and re-establish transfers to these accounts through Busey.

Q: How will you generate the list of companies to send your Notice of Change to? Will someone who sent an automatic deposit a year or more ago receive the notice?

A: Notices of Change are issued automatically as transactions are received, so unless that merchant submits a transaction after conversion, they will not receive one.

Q: Can you send us an official Notice of Change to share with companies who automatically deposit or withdraw from our account? Many companies require a voided check to change the routing number they use.

A: A Notice of Change refers to a specific document issued electronically, but we love this suggestion. We'll post a pdf notice you can download to [busey.com/welcome](http://busey.com/welcome). Thanks for the idea!

Q: Will the transaction history on my checking account be available on Monday morning?

A: Yes. On August 16 you can log in to your Busey eBank account. Click on the specific account you want from the dashboard to view your transaction history.

Q: Does the Notice of Change include vendors that we pay via ACH?

A: Yes

Q: What is "Pillar" for Money Market funds?

A: Pillar banking allows you to earn a competitive interest rate on your personal checking account balance and enjoy free or discounted banking services. Pillar Money Market is for larger balance accounts. After you're accustomed to saving money and

have accumulated a larger balance, you may want to step up to this account and earn a higher interest rate. This account offers limited check writing ability along with tiered interest rates. Learn more about Busey's variety of account services by visiting [Busey.com](http://Busey.com).

### **Account & Routing Number**

Q: Where can we find the new routing number?

A: The routing number is 071102568. You can find it online at [Busey.com](http://Busey.com), or in the [Welcome Booklet](#).

Q: Regarding automatic deposit of monthly social security payments, will Busey notify the SSA of the change in routing number or will we need to do that?

A: Busey has worked with the SSA before, so we know they update based on our Notice of Change. If you have social security deposits that come in automatically, they'll come in the first time with GSB routing number. Busey will send the Notice of Change, and we know from past experience working with them that they apply the Notice of Change so there's no need to do anything on your part.

Q: Our joint savings account has a different routing number than our checking accounts. Is there a different routing number for savings account?

A: Busey has the same routing number for all account types. Everyone uses the same routing number with Busey.

Q: Will you notify us of the date the GSB routing number will no longer work, in case we still haven't had to order new checks?

A: We will send thorough communication to all customers well in advance, if the routing number ever changes. There are no plans to change the routing number in the near future.

Q: Do I need to give my autopay depositors and creditors Busey Bank's routing number?

A: Busey will issue a notice of change. However, we don't know for sure if the companies will update based on that notice. So at some point we recommend you reach out and update them, as an extra precaution. It's not something you need to worry about right now, but if you're talking to those merchants about other items, confirm they have the right routing number.

Q: How long will the GSB routing number be honored for ACH transfers after Aug 16th?

A: We cannot promise a deadline, as retention of these numbers is subject to federal regulations and can be impacted by a number of factors, but we anticipate it being available to you for at least one year.

Q: Will I be able to see online if ETF / auto payments / deductions are using the old GSB routing number or the new Busey routing number?

A: You cannot see this through eBank. The easiest way to confirm these details is to confirm your updated account information directly with your merchant.

Q: If we have multiple accounts, will the Anytime Line phone system allow transfers between the accounts?

A: If they are all in your name, yes. You can't transfer from your account to another person's account, for example. But you can transfer between your own accounts.

### **Statements**

Q: If we have to wait until November for e-statements, how can we access our September and October statements?

A: The delay applies only to historical GSB statements (produced before conversion). All historical statements will be available online in November. All statements produced after conversion (including September, October and ongoing statements) will be available through eBank without delay.

Q: Do we need to notify Busey if we want to continue receiving paper statements?

A: If you currently receive eStatements with GSB, you can log in to HOMEBanker to get your statements and access your statements online now. You'll be able to do the same thing through eBank starting on Monday, August 16. If you can't get them through the online banking tool and they come to you via mail, you'll get them via mail with Busey.

Q: Is there a fee to continue receiving paper statements each month?

A: Yes, there is a paper statement fee of \$2 per statement. To avoid the paper statement fee, you can enroll in online statements through eBank.

Q: When does the fee for paper statements begin?

A: All fees get waived for the first paper statement cycle after conversion. The first time you will then notice a fee will be on the statement you receive in October.

Q: I have never reconciled my accounts without a paper statement. I don't have capacity to print them all nor do I want to pay for three statements each month. Is there some direction for how to use the eStatements?

A: On August 16, you can login to Busey eBank. From the dashboard, select the specific account you're looking for. A menu will appear. Select the "documents" tab and follow the instruction on the screen to sign up for electronic statements. Once you've signed up you can receive statements to your email and can also access statements directly in your eBank account. You will now be able to view them online anytime, or selectively print any statements you need whenever you want.

Q: I don't want to pay the statement fee. Can I call and change the statement delivery system today?

A: Yes, you can call GSB to update your statement preferences. Alternately, you can update these in Busey's eBank system on Monday, August 16.

Q: I have three accounts, is the statement fee per account?

A: Yes.

Q: Can the paper fee be waived for people over 90?

A: Your banker can work with you directly to explore the best solution for your situation. Please contact your banker, or call us at 847.729.1900 for assistance. Our Customer Care is available Monday-Friday 8 a.m.-6 p.m., Saturday 8 a.m.-1 p.m. CT.

Q: Does the \$2 statement fee apply to Money Market accounts?

A: It applies for all accounts.

### **Online & Mobile Banking**

Q: What's the website address to log in to Busey eBank?

A: [ebank.busey.com/login](http://ebank.busey.com/login), or just go to [busey.com](http://busey.com); the login box is on the left side of the screen.

Q: Is the first-time login password the last 4 digits of my tax ID instead of SSN?

A: The first time you log in to Busey eBank, you'll use your current username and the last four digits of your Social Security Number as a temporary password. You will be prompted to immediately reset your password to whatever you choose.

Q: Is there an iPhone app that shows me where MoneyPass is located? If so, what is it called?

A: You can see all of the MoneyPass locations in the Busey - Mobile app under the "Support" menu option.

### **Credit/Debit Cards**

Q: Can I still use my debit card on the weekend?

A: Yes. There will be no disruptions with usage of your debit card. The only impact will be the temporary inability to log in and see your debit card activity over the conversion weekend (August 13-15).

Q: Will the Busey Debit Mastercard® have the tap function?

A: Yes, the Busey Debit Mastercard® will be a contactless card.

Q: I am an ATM only card user. I have not received a Busey card as of today.

A: You can continue using your ATM card until August 16. Your replacement card may arrive in the next few days. If you do not receive it by noon on Friday, August 13, please give us a call at 847.729.1900 and we will be happy to assist you. Our Customer Care team is available Monday-Friday 8 a.m.-6 p.m., Saturday 8 a.m.-1 p.m. CT leading up to, and during, conversion weekend. After conversion, the hours are Monday - Friday 7:30 a.m. to 6 p.m. CT and Saturday 8 a.m. to 2 p.m. CT.

### **Checks**

Q: How far in the future will the GSB routing number still work on my personal checks?

A: You may continue to use your GSB checks until you run out. When you run out of checks, you can give us a call and we can help you order new checks to ensure you

have included all updated information. If you prefer, you can order your checks independently as well – just be sure you include the Busey routing number.

### **Miscellaneous**

Q: I misplaced the welcome kit. Is it available online?

A: Yes, you can view it as a [booklet](#) or [download the pdf](#). All conversion materials can be found on the [microsite](#) at [busey.com/welcome](http://busey.com/welcome).

Q: There are 3rd party vendors like Direct Access or Mint that allow for download of transactions. Are there any special considerations for connectivity like this?

A: Yes. Go to [busey.com/welcome](http://busey.com/welcome) and click on the “eBank Third-Party Integrations” section for detailed information. We have documents with step-by-step instructions and information on these third-party company features. The microsite provides comprehensive information, but feel free to contact us if you can't find what you need.

Q: Social Security checks will post on Wednesday the 18th. Are there any issues with those deposits?

A: No, there should not be any issues.

Q: If we missed the online banking mailing can we get one at a bank location?

A: We have provided physical copies of the Online & Mobile Banking Guide to our service centers. You can also access a digital version at [busey.com/welcome](http://busey.com/welcome). [Click this link](#) for a downloadable copy.

Q: Will the 3rd webinar have the same content as this webinar?

A: The next webinar, on August 18 at 4 p.m. CT, will be a post-conversion Q&A session. At this time, conversion will have already happened, and you will be getting accustomed to Busey’s system and services. During the webinar, we will help to answer any questions you may have.

Q: Are GSB ATMs the same as Busey-owned ATMs? Where can I get a list of Busey-owned ATMs?

A: Beginning August 16, GSB ATMs will become Busey ATMS. You can find an updated list of Busey ATMs at [busey.com](http://busey.com) on August 16.

Q: What time on Monday will online banking be back online?

A: eBank is scheduled to be available by 8 a.m. on Monday, August 16.

Q: Will all commercial wire templates (both domestic & international) be transferred over to the Busey system?

A: No. Wire templates do not convert over to Busey.

Q: Will GSB's tax info be integrated into Busey's so we only receive one 1099 for the 2021 tax year?

A: Yes. The GSB and Busey information will be integrated, and you will only receive one 1099 form from Busey at the end of the year.

Q: Will international ATMs be available?

A: You can continue to use your GSB debit card at any ATM where Mastercard is accepted. Additional fees can apply when using your debit card through an ATM outside the U.S.

Q: Will financial powers of attorney transfer from GSB to Busey?

A: As long as the POA is properly noted on the GSB system the POA will transfer over to Busey. You can confirm your account details with your banker, or by contacting us directly.

Q: I realize I will need to set up a new Zelle account with Busey and re-add the people I usually pay through Zelle, but will the history of people I have paid be available? (ex. I pay my landlord through Zelle, so will I have the history of my payments available to me)

A: No, that history won't show up in the Zelle tab on eBank. However, you can view that payment history through your transaction history on eBank by filtering Zelle payment transactions.

Q: I moved in June and updated my new address online at GSB. The Busey packet was sent to my old address. Will my August statement be sent to the old address or the new address?

A: The Welcome Kit recipient list was compiled based on May records (to allow time for printing and delivery), so it sounds like your record reflected your previous address. But you should receive future mailings at your current address if it was updated through GSB. You can also download the [Welcome Kit](https://www.busey.com/welcome) through the microsite at [busey.com/welcome](https://www.busey.com/welcome).