

TWO GREAT BANKS. ONE BRILLIANT FUTURE.

WELCOME
YOUR TRANSITION GUIDE
FOR YOUR
BANKING NEEDS



INVESTAR[®]
Brilliant Banking



– WELCOME TO – **INVESTAR BANK**

Bank of York and Investar Bank, National Association (“Investar”) legally merged into one bank on Friday, November 1, 2019. You may have noticed the name change and new signs but will continue to experience the same relationship-centered banking that you’ve come to know. You will now be able to bank at any Investar location across the Gulf South.

A MESSAGE FROM OUR **PRESIDENT & CEO, JOHN D’ANGELO**



Investar is committed to providing the best products and services to our customers. We welcome the customers of Bank of York to Investar. We look forward to serving the West Alabama market through our commitment to relationship banking. Our goal is to provide you with an exceptional customer experience that you should expect from your bank.

That’s what we call “Brilliant Banking.”

RELATIONSHIP BANKING FROM A REGIONAL BANK AND YOUR LOCAL BRANCHES

Investar is dedicated to providing the same great service you have been accustomed to for many years. All locations will remain open and will continue with the same hours. It is important to everyone at Investar that the relationship you've had with Bank of York remains strong with Investar. Our local team is excited to continue serving you!

Beginning **Monday, April 27, 2020**, all of Investar's products and services will be available to you at any Investar location.

PROVIDING AN OUTSTANDING EXPERIENCE THROUGH THIS TRANSITION

We plan to minimize the impact this transition will have on your routine banking activities. This guide will answer many questions that you may have, but if you have any others, please call us toll-free at 866.604.2006 and press 0 to be connected to a representative or email customerservice@investarbank.com.

THOUGH THE NAME HAS CHANGED, we are now a nationally chartered bank, building robust, lasting relationships with our customers. Investar was founded on the belief that relationship banking is alive and well. Through face-to-face meetings, employees who know your name and a relationship that makes you feel special, you will continue to feel at home with Investar.

DEPOSIT ACCOUNTS

PROVIDING YOU WITH AN EXPERIENCE YOU SHOULD EXPECT FROM YOUR BANK

ACCOUNT NUMBERS

Most account numbers will remain the same. You will be contacted directly if your account number will be changing.

CHECKS, DEPOSIT TICKETS & STATEMENTS

You will be able to continue using your Bank of York checks and deposit tickets. If you need to reorder checks prior to Monday, April 27, 2020, continue to order as you traditionally have. After April 27, 2020 you will be able to order checks by visiting your local branch or through online banking via www.investarbank.com.

DEPOSITS

All Investar branches are able to accept your deposits during business hours. Night depositories will continue to be available at your local branch.

DIRECT DEPOSITS & AUTOMATIC TRANSFERS

Any automatic, recurring payments or automatic deposits that you have established with your deposit account(s) will continue to be made.

CERTIFICATES OF DEPOSIT/ INDIVIDUAL RETIREMENT ACCOUNTS

Your accounts will continue without any change in interest rates or terms until maturity. Prior to maturity, you will receive a renewal notice that provides additional details regarding the renewal process and terms.

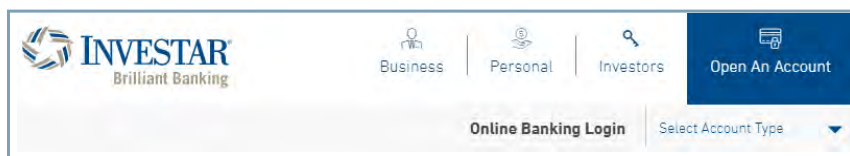
ATM & DEBIT CARDS

- Your Bank of York ATM/debit card will continue to work as it currently does until **Monday, April 27, 2020**. You will be able to use any Investar ATM without incurring any fees.
- Around Friday, April 17, 2020, you will receive your new Investar Visa® debit card.
- On Friday, April 24 - Sunday, April 26, 2020 you may experience limited use of your Bank of York debit card.
- On Monday, April 27, 2020 you can begin using your new Investar debit card, change your PIN at anytime, and properly destroy your old Bank of York debit card.

ELECTRONIC BANKING (ONLINE/MOBILE)

Beginning **Monday, April 27, 2020 at 8 a.m. CST** you will access your online banking service by visiting www.investarbank.com. (See screenshot below.) You will find the login at the top right of the page. Online banking functionality will remain the same but the experience may vary with a different look and feel. Your online banking user ID and password will remain the same. More info will be mailed to you soon.

Unfortunately Investar does not offer Zelle®, so if you use this service, it will not transfer over. However, you can begin to use our external transfer service instead.



Investar also offers mobile and text banking.



Mobile banking allows real-time balance information, balance transfers and bill pay. Your bill pay service will be different. Please watch for another mailer outlining the changes. If you are interested in text banking, be sure to login to your online banking profile to "ADD TEXT BANKING."

Telephone banking will also be available.



The new toll-free number is 1.877.845.7827 and you will need to follow the new phone prompts. Easy to use phone prompts will guide you through the set up process.

LOAN ACCOUNTS

EXPANDING HORIZONS WHILE MAINTAINING FOCUS ON PERSONAL SERVICE

LOAN PAYMENTS

Your loan number(s) may change. If it does change, you will be notified. If you currently receive monthly payment notices, your notices will now come from Investar. If you have set up automatic payments from your deposit account, these payments will continue to be processed. Payments can also be made at any Investar branch.

LOAN DOCUMENTS

All of the agreements you previously signed with Bank of York continue to be valid. Terms, conditions and/or covenants of your credit agreement will remain unchanged. You will not need to sign any new credit agreements or promissory notes, nor will you have to sign any new collateral agreements; this includes, but is not limited to, any mortgages or deeds of trust that are in place.

COLLATERAL

Any collateral that is pledged to your loan(s) will remain pledged; this includes, but is not limited to, any certificate(s) of deposit. You will not need to do anything to keep the pledge(s) in place.

ADDITIONAL INFORMATION

- If your current overdraft protection is set up to transfer from another Bank of York deposit account or line of credit, it will continue.
- If you previously provided a power-of-attorney to Bank of York, you will NOT need to provide a new power-of-attorney.

ADDITIONAL INFORMATION (Continued)

- If you need to list a bank reference as a credit reference, you may now use Investar as the reference.
- If your account(s) is/are subject to any temporary restraining orders, garnishments, levies or any other types of legal processes, all of these will remain in place.
- If you are currently using a Treasury Management service, such as Direct Deposit/Debit (ACH) or Remote Deposit Capture, you will be receiving a separate mailer with additional information about these services.

IMPORTANT INFORMATION REGARDING FDIC DEPOSIT INSURANCE COVERAGE LIMITS

- If you are a client of both Bank of York and Investar and your total deposits exceed FDIC insurance limits, please note:
 - Deposits from Bank of York are separately insured from deposits at Investar for six months after the legal merger date. This grace period will give you the opportunity to restructure your accounts, if necessary.
 - Certificates of Deposit (CDs) from Bank of York are separately insured until the earliest maturity date after the end of the six-month grace period. CDs that mature during the six-month period and are renewed for the same term and in the same dollar amount, either with or without accrued interest, continue to be separately insured until the first maturity date after the six-month period. If a CD matures during the six-month grace period and is renewed on any other basis, it would be separately insured only until the end of the six-month grace period.

CONTACT US

PHONE 866.604.2006, PRESS 0
MAIL P.O. Box 84207
Baton Rouge, LA 70884
EMAIL customerservice@investarbank.com

ALABAMA LOCATIONS TO SERVE YOU

LIVINGSTON | 716 N. Washington St. | 205.652.1391

YORK | 301 N. Broad St. | 205.392.5205

LOUISIANA LOCATIONS TO SERVE YOU

BATON ROUGE | 10922A Coursey Blvd. | 225.300.8609

BATON ROUGE | 18101 Highland Market Dr. | 225.227.2300

BATON ROUGE | 5505 Highland Rd. | 225.766.6663

BATON ROUGE | 7244 Perkins Rd. | 225.448.5451

CENTRAL | 8759 Sullivan Rd. | 225.251.4550

DENHAM SPRINGS | 482 S. Range Ave. | 225.300.8550

ELMWOOD | 5360 Mounes St. | 504.609.2140

GONZALES | 525 E. New River St. | 225.227.2320

HAMMOND | 600 SW Railroad Ave. | 985.249.9898

JACKSON | 1542 Charter Street | 225.634.7741

LAFAYETTE | 4004 Ambassador Caffery Pkw . | 337.981.7827

LAFAYETTE | 900 E. St. Mary Blvd., Suite 100 | 337.703.670

MAMOU | 609 Poinciana Ave. | 337.468.5283

MANDEVILLE | 4892 Hwy. 22 | 985.246.1000

METAIRIE | 500 Veterans Memorial Blvd. | 504.609.2100

PINE PRAIRIE | 10608 Veterans Mem. Hwy. | 337.599.2395

PORT ALLEN | 3761 LA Hwy. 1 South | 225.448.5483

PRAIRIEVILLE | 17122 Commerce Centre Dr. | 225.300.8557

SLAUGHTER | 137 Hwy. 19 | 225.654.0314

ST. FRANCISVILLE | 7370 Hwy. 61 | 225.635.3367

VILLE PLATTE | 841 West Main St. | 337.363.5643

ZACHARY | 1112 Church St. | 225.654.4474

WESTLAKE | 2215 Sampson St. | 337.656.6880

TEXAS LOCATIONS TO SERVE YOU

ALICE | 601 E. Main St., Ste. 100 | 361.207.7430

VICTORIA | 101 W. Goodwin Ave., Ste. 150 | 361.827.7450

DICKINSON | 400 Farm to Market 517 Rd. W | 409.948.1625

HOUSTON | 24 Greenway Plaza | 409.948.1625

TEXAS CITY | 2501 Palmer Hwy. #100 | 409.948.1625



For more information, call us
toll-free at **866.604.2006** (press 0)
or visit us online at **www.investarbank.com**.