

About Dollar Bank

In 1855, Charles A. Colton was committed to a rather unheard of idea, the idea that a bank should cater to those whose fortunes could be found tucked under mattresses, stashed away in old mason jars or hidden in cigar boxes. These were hard-working people... coal miners, steel workers, mariners, clerks, mechanics, farmers, folks who earned as little as 7.5 cents an hour.

For them, money was hard to come by and it was for them that Mr. Colton opened Dollar Bank on July 19, 1855. Mr. Colton was adamant that all it would take was one dollar to open an account and every single deposit was to be backed personally by the Dollar Bank Board of Directors.

Pictured below is the historic Dollar Bank Fourth Avenue Building, located in downtown Pittsburgh, Pennsylvania.

The iconic Dollar Bank stone lions, originally carved by Max Kohler in 1871, have stood guard at the entrance of our Fourth Avenue Building since its doors first opened.

Today, the Fourth Avenue Building still includes an operating branch, open for business during weekdays. It is also the home of the Dollar Bank Heritage Center.

As a community bank, we're able to think differently about the way we do business and our responsibility to the people and the communities we serve.

To learn more, visit our website at www.Dollar.Bank/About.



Welcome Guide

Enclosed is everything you need to know about your new accounts, including key dates and product information.

Welcome!

Dear Valued Customers,

We are excited to officially welcome you to Dollar Bank.

Since the announcement of our merger, employees from both Standard Bank and Dollar Bank have been diligently working together to ensure a simple and seamless conversion for our customers. This Welcome Guide will provide you with the necessary information to guide your successful transition to Dollar Bank.

As a singular institution, you will benefit from our stronger market presence, expanded products and services, more locations, and additional community resources. Our combined strength introduces a new chapter in our history, while continuing our dedication and commitment to the communities we serve.

For more than 167 years, Dollar Bank has grown to become a large, full service, regional bank committed to providing the highest quality of banking services to individuals and businesses. As an independent community bank, the largest in the country, we can make sure the focus remains on our customers and communities.

Thank you for banking with us and we look forward to doing more together!

Sincerely,



Jim McQuade
President & CEO
Dollar Bank

Important Dates and Available Services:

Saturday, December 31, 2022

- This is the last day for Standard Bank customers to open a Standard Bank deposit account.

Wednesday, January 4, 2023

- This will be the last day that People Pay will be available at Standard Bank.

Wednesday, January 18, 2023

- Mobile Deposit will be unavailable at 3:00 PM through Conversion Weekend (January 20 - 22, 2023).

Friday, January 20, 2023

- ATMs at Standard Bank offices will be unavailable at 2:00 PM through Conversion Weekend.
- Standard Bank offices will close at 4:00 PM and will remain closed during Conversion Weekend.
- Standard Bank Personal Online Banking, Mobile Banking, Online Bill Pay and StatLine Telephone Banking will be unavailable at 7:00 PM through Conversion Weekend.

Sunday, January 22, 2023

- This will be the last day that Standard Bank Visa® debit card and savings debit card will be active for ATM and point-of-sale (POS) transactions.

Monday, January 23, 2023

- Begin using your new Dollar Bank Debit Mastercard® or ATM card for access to your Dollar Bank account.
- Standard Bank offices will re-open as Dollar Bank offices at their normal times.
- Your new Dollar Bank accounts will be available for use.
- Dollar Bank's Online Banking, Online Bill Pay, Telephone Banking and mobile app will be available.
- All formerly Standard Bank ATMs will be available again and updated to include deposit capabilities.



Questions... Call us

If you have any questions, please call us at **855-590-9900**. Representatives are available Monday through Friday from 8:00 AM until 8:00 PM and Saturday from 9:00 AM until 3:00 PM.

PLEASE NOTE: During Conversion Weekend, Dollar Bank representatives will also be available on Sunday, January 22, 2023 from 9:00 AM until 3:00 PM.



Surcharge-Free ATM Access

You can continue to use the Allpoint® ATM Network and the Freedom ATM Alliance® for surcharge-free access at over 55,000 ATMs worldwide with your Dollar Bank debit Mastercard or ATM card.*

Find a surcharge-free ATM near you here: [Dollar.Bank/Locations](#)

Please note, surcharge-free means the owner of the ATM does not charge a fee. However, certain Dollar Bank accounts may be subject to activity fees for non-Dollar Bank ATMs. Refer to the Important Account Information booklet for details.



Three-Month Fee Waiver

We are committed to creating a smooth transition to Dollar Bank; therefore, we will waive fees related to product monthly service charges, monthly statement fees and non-Dollar Bank ATM fees through April 30, 2023.**

Mastercard is a registered trademark of Mastercard International Incorporated.

Visa is a registered trademark of Visa International Service Association.

Allpoint is a registered trademark of ATM National, LLC.

*Surcharges from other banks not in the Allpoint or Freedom Alliance Network may apply when using your debit Mastercard or ATM card.

**Surcharges by other banks may apply.

Important Product and Service Information

PRODUCT / SERVICE	TRANSITION INFORMATION	TIMING and/or WHAT YOU SHOULD DO
CHECKING ACCOUNTS	The Account Transfer Confirmation included with this packet shows your current Standard Bank account type and the corresponding new Dollar Bank account type. Details about your new Dollar Bank checking account including changes to balance requirements, fees and other terms can be found in the chart on pages 19 and 20.	Review the features of your new Dollar Bank checking account and consider how well it matches the way you like to bank. If you feel the account you have is not right for you, please let us know. We can assist you in choosing the account that best meets your needs.
Account and Routing Numbers	Your Standard Bank checking account number and routing number WILL NOT CHANGE unless noted in the Account Transfer Confirmation included with this packet. If there is a change, it will show the new Dollar Bank account number that will replace your current Standard Bank account number.	There is nothing that you need to do if your account number isn't changing. If the Account Transfer Confirmation you received with this packet shows a change to the account number, please see the Checks section on this page for details about how that will impact the processing of your Standard Bank checks.
Checks	If your account number did not change, continue to use checks you have from Standard Bank. The next time you order checks, you will see the Dollar Bank logo printed on your check order. If your Account Transfer Confirmation shows a change to your account number, you will automatically receive a supply of Dollar Bank checks by January 16, 2023.	If your account number did not change, continue to use your existing Standard Bank checks. When you are ready to order new checks, visit your local office, call 877-838-5287 or visit deluxe.com/checks . Deluxe® is also the check provider for Dollar Bank. If your account number changed, you will automatically receive a free order of 100 duplicate Dollar Bank checks that will arrive by January 17, 2023. On January 23, 2023, begin using your new Dollar Bank checks and destroy any remaining Standard Bank checks.
Fees	Fees related to product monthly service charges, monthly statement fees and non-Dollar Bank ATM fees will be waived through April 30, 2023. ATM surcharges by other banks may apply.	We understand that it may take time to adjust to your new accounts and want to provide you with everything you need to make the most of your new banking relationship. Dollar Bank is committed to creating a smooth transition for Standard Bank customers; therefore, we will waive fees related to product monthly service charges, monthly statement fees and non-Dollar Bank ATM fees through April 30, 2023. ATM surcharges by other banks may apply.
Overdraft Protection	If you had any accounts that were tied together for savings and/or line of credit overdraft sweep protection, your Account Transfer Confirmation will show which accounts are linked at Dollar Bank.	Review your Account Transfer Confirmation to determine how your service has been impacted by the move to Dollar Bank. Dollar Bank pays overdrafts at our discretion. Please note, if you have Automatic Transfer Overdraft Protection, this service initiates transfers to cover checking account overdrafts on checks, pre-authorized charges, debit card transactions or point-of-sale transactions. From a savings account, there is no fee for the service. From a line of credit, there is a \$10 per day fee, with a \$50 minimum transfer.
Statements	We will create a final Standard Bank checking account statement on January 20, 2023. All accrued interest as of that date will be paid to the account and any accrued service charges will be waived. Please note, this will be the last Combined Statement you receive. Dollar Bank sends individual account statements unless you have a linked checking and savings account. Your Account Transfer Confirmation will indicate if you will have linked accounts.	The week of January, 23, 2023, you will receive your final Standard Bank checking account statement as of January 20, 2023. Please retain this final Standard Bank checking statement for your records. Regular monthly statements from Dollar Bank will begin after Conversion. Details about electronic statements can be found on pages 13 and 14.
ID Fraud Protection	Effective with the conversion of your account, Standard Bank's Navigator Checking ID Fraud Protection will be discontinued and replaced with Dollar Bank's Mastercard Identity Theft Protection™.	Your Dollar Bank debit or credit card comes with Mastercard® ID Theft Protection™ at no extra cost to you. This program helps to detect and resolve identity theft. To learn more and enroll, visit www.Dollar.Bank/IDTheftProtection .

*This benefit is provided by Generali Global Assistance Inc. Certain terms, conditions and exclusions apply. Please see your Guide to Benefits for details or call 1-800-MASTERCARD. Mastercard is a registered trademark, and Mastercard ID Theft Protection is a trademark of Mastercard International Incorporated.

Important Product and Service Information Continued

PRODUCT / SERVICE	TRANSITION INFORMATION	TIMING and/or WHAT YOU SHOULD DO
IMPORTANT INFORMATION ABOUT OVERDRAFTS	Dollar Bank has a different method of processing transactions for deposit accounts than Standard Bank. This difference may affect the number of overdrafts and returned items on your deposit account. Specifically, items drawn upon your account may not be processed in the order in which you make them or the order in which we receive them and the order in which transactions are processed and cleared can affect the amount of overdraft fees.	<p>Please review the enclosed Important Account Information booklet which includes all relevant disclosures and fee schedules from Dollar Bank.</p> <p>Several important differences are explained below and should be reviewed if applicable to your account.</p>
Debit Card Opt-In (Regulation E)	If you chose opt-in for processing transactions at Standard Bank, you will also be opt-in at Dollar Bank. You will receive a letter from Dollar Bank confirming a status of opt-in. This means your everyday debit card and ATM transactions will be part of Dollar Bank’s overdraft program and you may be assessed a fee if your everyday debit card or ATM transaction exceeds your available balance at the time of the transaction at the point-of-sale or PIN entry.	Please review the What You Need to Know About Overdrafts and Overdraft Fees on page 34 of the Important Account Information booklet. You can change your opt-in status at Standard Bank before Conversion or at Dollar Bank after Conversion.
Overdraft Privilege Levels	Dollar Bank does not have a set dollar limit or specific range as you may have been used to at Standard Bank. At our discretion, Dollar Bank will pay transactions that you may not have a sufficient available balance to cover.	<p>Please note that you should not rely on a particular overdraft level to pay any of your transactions. These decisions may differ transaction by transaction.</p> <p>If a transaction exceeds your available balance by any amount, it may be returned for insufficient funds or declined at the point-of-sale.</p> <p>As noted in Overdraft Transactions below, to avoid fees please monitor your available balance and avoid making any transactions that exceed it.</p> <p>Dollar Bank offers many convenient services to monitor account balance and transaction activity such as Online Banking and the Dollar Bank Mobile App.</p>
Overdraft Transactions	<p>Dollar Bank charges overdraft fees based on the available balance in your account at the time we pay the transaction. There are some exceptions for debit card transactions detailed above in Debit Card Opt-In (Reg E).</p> <p>Your available balance includes all of your deposits less payments and any holds, including funds availability holds.</p>	<p>Please review the Other Account Fee schedule on page 51 in the Important Account Information booklet.</p> <p>It is important that you monitor your available balance.</p> <p>Your available balance includes all of your deposits less any holds on your funds. This can include, among others, holds related to certain deposits and holds for pending transactions like debit card transactions through the Mastercard network.</p> <p>Dollar Bank offers many convenient services to monitor your account balance, including your available balance, and transaction activity such as Online Banking and the Dollar Bank Mobile App.</p>

Important Product and Service Information Continued

PRODUCT / SERVICE	TRANSITION INFORMATION	TIMING and/or WHAT YOU SHOULD DO
DEBIT CARDS	If you currently have a Standard Bank Visa debit card, you will receive a Dollar Bank debit Mastercard. If your Account Transfer Confirmation stated that your checking and savings accounts share the same account number, your savings account will also be accessible with your new Dollar Bank debit Mastercard.	<p>Your Standard Bank Visa debit card can be used until the end of the day January 22, 2023. Please be sure to destroy your Standard Bank card after this date.</p> <p>You will receive your Dollar Bank debit Mastercard by January 13, 2023. You may call to activate your new card as soon as you receive it and begin using it on January 23, 2023.</p>
Debit Card Rewards	You will receive your debit card rewards for transactions that have posted to your account on or before January 20, 2023. Please note, any transactions that may have been authorized prior to January 20, 2023 but did not post on or before this date, you will not receive rewards on these transactions.	Any transactions utilizing your Dollar Bank debit Mastercard will not earn debit card rewards.
4-Digit Card PIN	The 4-digit card PIN currently associated with your Standard Bank Visa debit card will no longer be active at the end of the day January 22, 2023.	You will receive a letter for each checking account with Dollar Bank debit Mastercard access that will include your 4-digit card PIN. Your PIN can be used when making point-of-sale (POS) purchases or at any ATM. After January 23, 2023, you can choose a new PIN by visiting any Dollar Bank ATM or calling 800-242-2265.
Alerts/Mobile Card Controls	If you currently have debit card alerts/mobile card controls set up for your Standard Bank Visa debit card, they will no longer be active after January 22, 2023.	To sign up for alerts/mobile card controls with your new Dollar Bank debit Mastercard, download Dollar Bank's free Card Control app beginning January 23, 2023.
ATM Access	You can use the Allpoint ATM Network and the Freedom ATM Alliance for surcharge-free access at over 55,000 ATMs worldwide with your Dollar Bank debit Mastercard.	<p>To find a nearby surcharge-free ATM, visit Dollar.Bank/Locations.</p> <p>Please note, surcharge-free means the owner of the ATM does not charge a fee. However, certain Dollar Bank accounts may be subject to activity fees for non-Dollar Bank ATMs. Please refer to charts on pages 19 - 22 and the Important Account Information booklet for details.</p>
Recurring Payments	Recurring payments currently made with your Standard Bank Visa debit card will need to be updated with your new Dollar Bank debit Mastercard information. Any recurring payments taking place after January 22, 2023, will not be paid if they are not updated.	Contact merchants/billers you currently have set up for recurring payments with your Standard Bank Visa debit card and provide them with your new Dollar Bank debit Mastercard information.
Mobile Wallets	If you currently have your Standard Bank Visa debit card in Apple Pay®, Samsung Pay or Google Pay™: Point-of-sale, in app, or online purchases made using Standard Bank Visa debit card from your mobile wallet will no longer be available by end of day January 22, 2023. Your Standard Bank Visa debit card should be removed at this time.	Add your new Dollar Bank debit Mastercard to Apple Pay, Samsung Pay or Google Pay starting on January 23, 2023 to make in store, in apps or online purchases!
PRODUCT / SERVICE	TRANSITION INFORMATION	TIMING and/or WHAT YOU SHOULD DO
SAVINGS ACCOUNTS	The Account Transfer Confirmation included with this packet shows your current Standard Bank account type and the new Dollar Bank account type. Details about your new Dollar Bank savings account including changes to balance requirements, fees and other terms can be found in the chart on pages 21 and 22.	Review the features of your new Dollar Bank savings account and consider how well it matches the way you like to bank. If you feel the account you have is not right for you, please let us know. We can assist you in choosing the account that best meets your needs.
Account Numbers	Your Standard Bank savings account number and routing number WILL NOT CHANGE unless noted in the Account Transfer Confirmation included with this packet. If there is a change, it will show the new Dollar Bank account number that will replace your current Standard Bank account number.	Review your Account Transfer Confirmation to see if your account number has changed. Some savings accounts will be assigned a new Dollar Bank account number which allows them to appear on the same monthly statement and use the same debit/ATM card that is used by the checking account with the same account number. In addition, your account number may have changed to enable overdraft protection; in that case, it will be noted on the Account Transfer Confirmation.

Important Product and Service Information Continued

PRODUCT / SERVICE		TRANSITION INFORMATION	TIMING and/or WHAT YOU SHOULD DO
SAVINGS ACCOUNTS continued	Fees	Fees related to product monthly service charges, monthly statement fees and non-Dollar Bank ATM fees will be waived through April 30, 2023. ATM surcharges by other banks may apply.	We understand that it may take time to adjust to your new accounts and want to provide you with everything you need to make the most of your new banking relationship. Dollar Bank is committed to creating a smooth transition for Standard Bank customers; therefore, we will waive fees related to product monthly service charges, monthly statement fees and non-Dollar Bank ATM fees through April 30, 2023. ATM surcharges by other banks may apply.
	Statements	We will create a final Standard Bank savings and/or club account statement on January 20, 2023. All accrued interest as of that date will be paid to the account and any accrued service charges will be waived. Please note, this will be the last Combined Statement you receive. Dollar Bank sends individual account statements unless you have a linked checking and savings account. Your Account Transfer Confirmation will indicate if you will have linked accounts.	The week of January 23, 2023, you will receive your final Standard Bank savings account statement as of January 20, 2023. Please retain this final Standard Bank savings statement for your records. Regular monthly statements from Dollar Bank will begin after Conversion. Details about electronic statements can be found on pages 13 and 14.
ATM CARDS		If your Account Transfer Confirmation does not indicate that your savings account number is changing and your savings account was accessible with either a Standard Bank Visa debit card or Standard Bank Visa savings debit card, you will receive a Dollar Bank ATM card. Your Dollar Bank ATM card will not include the ability to make purchases.	Your Standard Bank Visa debit card or Standard Bank Visa savings debit card can be used until the end of day on January 22, 2023. Please be sure to destroy your Standard Bank card after this date. You will receive your Dollar Bank debit Mastercard by January 13, 2023. You can begin to use your Dollar Bank ATM card on January 23, 2023.
	4-Digit Card PIN	The 4-digit card PIN currently associated with your Standard Bank Visa debit card or Standard Bank Visa savings debit card will no longer be active at the end of day January 22, 2023.	You will receive a letter that will include your 4-digit Dollar Bank ATM card PIN. Your PIN can be used at any ATM. After January 23, 2023, you can choose a new PIN by visiting any Dollar Bank ATM or calling 800-242-2265.
	Alerts/Mobile Card Controls	If you currently have debit card alerts/mobile card controls set up for your Standard Bank Visa debit card or Standard Bank Visa savings debit card, they will no longer be active after January 22, 2023.	To set up account alerts log in to Dollar Bank's Online Banking beginning January 23, 2023, and sign up under My Profile > My Alerts. Please note, Card Control is not available for Dollar Bank ATM cards.
	ATM Access	You can use the Allpoint ATM Network and the Freedom ATM Alliance for surcharge-free access at over 55,000 ATMs worldwide with your Dollar Bank ATM card.	To find a nearby surcharge-free ATM, visit Dollar.Bank/Locations. Please note, surcharge-free means the owner of the ATM does not charge a fee. However, certain Dollar Bank accounts may be subject to activity fees for non-Dollar Bank ATMs. Please refer to charts on pages 19 - 22 and the Important Account Information booklet for details.
PRODUCT / SERVICE		TRANSITION INFORMATION	TIMING and/or WHAT YOU SHOULD DO
CERTIFICATES OF DEPOSIT (CDs)		Your Standard Bank CD account terms and features will remain the same until maturity.	There is nothing that you need to do until the maturity date of your Standard Bank CD.
	Account Numbers	Your CD account number WILL NOT CHANGE unless noted in the Account Transfer Confirmation included with this packet. If there is a change, it will show the new Dollar Bank account number that will replace your current Standard Bank account number.	Review your Account Transfer Confirmation to see if your account number has changed. Otherwise, make note of the name of your CD account type and there is nothing additional that you need to do until the maturity date of your Standard Bank CD.
	Maturity Renewal/Processing	At maturity, your CD will convert to a Dollar Bank CD that most closely matches the requirements, features and benefits of your current CD. You will be notified of the new account terms prior to the maturity date of your Standard Bank CD.	If your CD was part of a Combined Statement, that service will no longer be available. Instead, you can request an interest history at your local office or you can view the interest on your CD in Online Banking.

Important Product and Service Information Continued

PRODUCT / SERVICE		TRANSITION INFORMATION	TIMING and/or WHAT YOU SHOULD DO
IRA SAVINGS (Traditional, Roth & Education)		The Account Transfer Confirmation included with this packet shows the name of your current Standard Bank account type and the new Dollar Bank account type. Details about your new Dollar Bank IRA account can be found in the chart on page 23.	If you have a Standard Bank IRA CD, there is nothing that you need to do until the maturity date. If you have a Standard Bank IRA savings account, review the features of your new Dollar Bank account.
Account Numbers		Your Standard Bank IRA account number WILL NOT CHANGE. In addition, all Dollar Bank IRA account customers are assigned one Master Number for their IRA relationship. This Master Number will appear on any account statements you receive and will be displayed within Online Banking.	Please take note of your account type and that Dollar Bank accounts have a Master Number. When reviewing your IRA information within Online Banking, keep in mind that all of your IRA accounts and information will be displayed under the one Master Number. The Master Number will show all of your accounts as one total sum in Online Banking.
IRA Certificate of Deposit (CDs)		Your account will remain the same until maturity. At maturity, your Standard Bank IRA CD will convert to a Dollar Bank IRA CD that most closely matches the requirements, features and benefits of your current CD. You will be notified of the new account terms prior to the maturity date of your Standard Bank IRA CD.	You will no longer receive an account statement for your Standard Bank IRA CD. Instead, you can request an interest history at your local office.
IRA Trustee Transfer		As a result of the legal merger on September 6, 2022, Dollar Bank replaced Standard Bank as the trustee of your IRA plan. This change of the name of the trustee was previously communicated.	There is nothing that you need to do.
IRA Savings		A final Standard Bank IRA savings account statement will be created on January 20, 2023. All accrued interest as of that date will be paid to the account and any accrued service charges will be waived.	By the end of January, you will receive your final Standard Bank IRA savings account statement as of January 20, 2023. Please retain this statement for your records. The IRA Money Market Fund at Dollar Bank includes an annual statement.
PRODUCT / SERVICE		TRANSITION INFORMATION	TIMING and/or WHAT YOU SHOULD DO
ONLINE BANKING		If you have retail accounts at Standard Bank that you currently view and use Standard Bank Personal Online Banking, you will automatically be enrolled in Dollar Bank's free Online Banking with access to your new Dollar Bank personal accounts. Please note, only personal accounts are accessible in Dollar Bank Online Banking. If you have business accounts at Standard Bank, see note below.	Please note that Personal Online Banking at Standard Bank will be unavailable after 7:00 PM on January 20, 2023. Dollar Bank Online Banking access will begin on January 23, 2023. As of January 23, 2023, you can log in to Dollar Bank Online Banking by visiting our website www.Dollar.Bank and using the login box on the homepage. To learn about all the features and benefits of Dollar Bank's Online Banking and mobile app, please visit www.Dollar.Bank/Online .
Bill Payment		Bill payments can be created, modified or cancelled in Standard Bank Online Bill Pay until 7:00 PM on January 20, 2023. Bill payments created up to this date will be sent from Standard Bank or Dollar Bank's Online Bill Pay depending upon the payment date.	Please schedule any bill payments that you need to make from your account through Standard Bank Online Bill Pay by 7:00 PM on January 20, 2023. New bill payments can be created in Dollar Bank's Online Bill Pay beginning January 23, 2023.

Important Product and Service Information Continued

PRODUCT / SERVICE	TRANSITION INFORMATION	TIMING and/or WHAT YOU SHOULD DO
ONLINE BANKING continued Bill Payment Payees	Payees created in Standard Bank Online Bill Pay will also be available in Dollar Bank's Online Bill Pay. If you have a Standard Bank mortgage or consumer loan moving to Dollar Bank, these bills can be paid conveniently using the Pay My Dollar Bank Mortgage and Pay My Dollar Bank Loan direct links.	<p>You may want to print a copy of the companies and people you currently pay by 7:00 PM on January 20, 2023. This information may be useful when you begin using Dollar Bank's Online Bill Pay.</p> <p>When you log in to Dollar Bank's Online Banking for the first time, doublecheck the delivery date for all your scheduled payments to ensure on-time payment, as some delivery times may have changed.</p>
Business Accounts/Online Access	If you have business accounts at Standard Bank and you currently only have online access using Standard Bank Personal Online Banking, those accounts will not be accessible in Dollar Bank Personal Online Banking. Business accounts enrolled in Standard Bank Business Online Banking will be automatically enrolled in Dollar Bank Business Online Banking.	If you have business accounts that are not enrolled in Standard Bank Business Online Banking, you must enroll prior to January 19, 2023 to have access to Dollar Bank Business Online Banking on January 23, 2023. Otherwise you can begin the Business Online Banking enrollment process at Dollar Bank on January 23, 2023.
eBills	If you currently have eBills set up in Standard Bank Bill Pay, you were unenrolled as of December 9, 2022 and began to receive paper statements from those billers. Please note, existing eBills received prior to December 9 will be still be accessible and available to pay. eBills will not be converted to Dollar Bank Online Banking. You can reestablish eBills after your first login to Dollar Bank Online Banking.	You may want to print a copy of recent eBills in case they are needed after converting to Dollar Bank Online Banking. To reestablish eBills, or set up new payees for eBills, look for the sign-up icon next to the payee in the Dollar Bank Online Bill Pay Payment Center.
Electronic Statements	If you receive electronic statements from Standard Bank, you will automatically receive electronic statements from Dollar Bank. Standard Bank statements dating back to January 2021 will be available in Dollar Bank Online Banking. Electronic statements for your converted accounts will be available in the eStatements area of Dollar Bank Online Banking. However, statements after September 30, 2022, will not be available until February 2023.	<p>You may want to print or save electronic statements after September 30, 2022, in case you need to refer to them before they are available in Dollar Bank Online Banking. Please note, electronic statements beginning January 1, 2023 and including your final Standard Bank statement as of January 20, 2023, will also be mailed to all customers for your convenience.</p> <p>Standard Bank eStatements for accounts that were on a Combined Statement at Standard Bank will continue to only be accessible via the Primary Account designated for the Combined Statement.</p>
Password/First Time Login/User ID	<p>Unless you were notified that your current Standard Bank Personal Online Banking User ID needs to change, you can log in to Dollar Bank Online Banking for the first time on or after January 23, 2023 using your existing Standard Bank User ID and password.</p> <p>Your Standard Bank Personal Online Banking User ID will only change if it does not meet the required criteria for Dollar Bank Online Banking or is already in use at Dollar Bank.</p>	<p>Please note, during your first login you will be asked to select a phone number on file to receive a one-time passcode to confirm verification. It is important that your phone number on file is correct, otherwise you will be unable to log in to Online Banking.</p> <p>If your User ID needs to change, you should have already received instruction about how to log in using a temporary User ID and how to change it to a User ID you prefer after your first login.</p>
People Pay / Person-to-Person	People Pay in Standard Bank Personal Online Banking will not be available after January 4, 2023. Payments in process prior to that date will continue to process. If you have individuals you are currently paying through People Pay, you will need to add those individuals to Send Money with Zelle® in Dollar Bank Online Banking.	<p>Beginning January 23, 2023, to enroll with Zelle® click Send Money with Zelle® in Dollar Bank Online Banking or our mobile app. More information about this service can be found at www.Dollar.Bank/Zelle.</p> <p>Please note, People Pay contacts will not transfer to Zelle®. Save your People Pay contacts' information so you may re-enter them in Zelle® beginning January 23, 2023.</p>
Transaction History	Your Standard Bank transaction history will be available in Standard Bank Personal Online Banking until 7:00 PM on January 20, 2023. Your Standard Bank transaction history will not be available in Dollar Bank Online Banking.	You should print a copy of your transaction history and any electronic statements you want to retain from Standard Bank Personal Online Banking. If you currently download transactions into financial software, please complete your download by 6:00 PM on January 20, 2023. Please note, that transactions from January 20, 2023 may need to be manually entered.

Important Product and Service Information Continued

PRODUCT / SERVICE		TRANSITION INFORMATION	TIMING and/or WHAT YOU SHOULD DO
MOBILE BANKING APP		Please note that Standard Bank Mobile Banking will no longer be available as of 7:00 PM January 20, 2023. Dollar Bank Mobile App access will begin January 23, 2023.	Access the Dollar Bank Mobile App by downloading it from Google Play or the App Store on January 23, 2023. More information can be found on page 27.
Mobile Deposit		Access to Standard Bank Mobile Remote Deposit will end on January 18, 2023 at 3:00 PM. Mobile Deposit will be available in the Dollar Bank Mobile App on January 23, 2023.	To learn more about the Dollar Bank Mobile App and Mobile Deposit visit www.Dollar.Bank/MobileBanking .
User ID and Password		The User ID and password for the Dollar Bank Mobile App is identical to your Dollar Bank Online Banking information. You will need to enroll in Biometrics (Touch/Face ID) and set up your Biometric Settings.	If your User ID needs to change, you will be contacted with instructions about how to log in using a temporary User ID and how to change it to a User ID you prefer after your first login.
PRODUCT / SERVICE		TRANSITION INFORMATION	TIMING and/or WHAT YOU SHOULD DO
SAFE DEPOSIT BOXES		<p>The Account Transfer Confirmation you received with this packet also includes information about your Standard Bank safe deposit box and Dollar Bank safe deposit boxes.</p> <p>If your box is not listed, it is located at a Standard Bank office that is closing. You should have received a separate letter about this in October.</p> <p>Please note, Dollar Bank safe deposit boxes do not have beneficiaries like Standard Bank safe deposit boxes did.</p>	Review the important information listed below and call your local Standard Bank office if you need assistance. Please note, the changes listed below do not impact your box location or keys and you will be using the same box without disruption.
Box Numbers		Box numbers will be changing and are noted on your Account Transfer Confirmation. Please note, the new number does not impact your box's location, and you will be using the same box without disruption.	Please note your new box number. There is nothing additional you need to do.
Pricing		The annual service fee will change to Dollar Bank's safe deposit box rate which can be found on page 42 of the Important Account Information booklet.	<p>Review the new annual service fee structures and note that the new annual fee will not be charged until April 21, 2023.</p> <p>Standard Bank will not charge you per usual on January 1, 2023, so safe deposit customers will receive a few free months of service.</p> <p>Please note, if you have autopay set up your account will automatically be charged the service fee on April 21, 2023. If you don't have autopay set up, you will receive a paper bill in the mail in early March 2023.</p>
PRODUCT / SERVICE		TRANSITION INFORMATION	TIMING and/or WHAT YOU SHOULD DO
TELEPHONE BANKING		Please note that a listen-only version of StatLine Telephone Banking at Standard Bank will be available through January 20, 2023. Dollar Bank Telephone Banking access will begin January 23, 2023.	Beginning on January 23, 2023, you can access Telephone Banking by calling 800-242-2265 with your Dollar Bank Account PIN. Your initial Account PIN is the first four digits of the primary account holder's Social Security Number.

Important Product and Service Information Continued

PRODUCT / SERVICE		TRANSITION INFORMATION	TIMING and/or WHAT YOU SHOULD DO
MORTGAGES & CONSUMER LOANS		In the weeks ahead, you will be receiving additional account information regarding any mortgage or consumer loans you have with Standard Bank.	Please call Dollar Bank at 800-242-2265 Monday through Friday from 8:30 AM until 5:00 PM with any questions.
Account Numbers		Your Standard Bank loan account number WILL CHANGE. The Account Transfer Confirmation included with this packet shows the new Dollar Bank loan account number that will replace your Standard Bank loan account number.	Your loan account number will change on January 21, 2023. Your new loan account number is enclosed and will appear on the temporary payment coupons that you will receive by January 17, 2023. Please call Dollar Bank at 800-242-2265 Monday through Friday from 8:30 AM until 5:00 PM with any questions.
Line of Credit Transfers		The ability to request a transfer of funds from your line of credit to your deposit account via Online Banking will no longer be available.	Effective January 24, 2023, you can contact Dollar Bank at 800-242-2265 to transfer funds from your line of credit to a Dollar Bank deposit account.
Line of Credit Checks		Your Standard Bank line of credit checks will be replaced with Dollar Bank checks.	Look for your Dollar Bank line of credit checks to arrive by January 20, 2023. Once you receive your Dollar Bank checks, destroy your Standard Bank line of credit checks. Begin using your new Dollar Bank checks on or after January 24, 2023.
Loan Transfer, Servicing and Payment		Your personal mortgage and consumer loan will be transferred to and serviced by Dollar Bank Servicing Center starting January 24, 2023.	Use the following new address for submitting payments made by check to Dollar Bank: Dollar Bank Servicing Center, ATTN: Payment Processing Department, P.O. Box 8469, Canton, Ohio 44711. You may also make payments at any Dollar Bank office or from a Dollar Bank deposit account in Online Banking by going to Pay Bills > My Dollar Bank Mortgage.
Payment Coupons		Payment coupons will be replaced with monthly billing statements.	Look for temporary payment coupons with your new Dollar Bank loan account number to arrive by January 17, 2023. Your first monthly statement will arrive after January 24, 2023. If you do not receive your initial monthly statement in time to make your next scheduled payment by its due date, please use a temporary coupon.
Payments (including Internal Payment Transfers, ACH Payments, Online Banking Payments, Electronic Bill Payment Services)		<p>If you are enrolled in Standard Bank’s automatic payment service to have your loan payment deducted from a Standard Bank checking or savings account, or are currently using Standard Bank’s ACH payment service to have your loan payments deducted from a non-Standard Bank checking or savings account, these services will transfer. No action is required on your part and your payments will continue to be pulled by Dollar Bank from the account you designated at the time of authorization.</p> <p>If you use Standard Bank’s Online Banking to initiate payments on your loan, either one-time or recurring, this service will not transfer to Dollar Bank. Log in to Dollar Bank’s Online Banking on or after January 24, 2023, to make a loan payment or schedule recurring payments.</p>	<p>To submit payments on your own, please visit any Dollar Bank office or mail your payment to the following new address: Dollar Bank Servicing Center ATTN: Payment Processing Department, P.O. Box 8469, Canton, Ohio 44711.</p> <p>To make loan payments from your Dollar Bank deposit account in Dollar Bank Online Banking, go to Pay Bills > My Dollar Bank Mortgage.</p> <p>To schedule loan payments from a Dollar Bank deposit account, you will need your new loan account number. For external bill payment services, identify Dollar Bank as the payee and enter your new Dollar Bank loan account number. If required, enter the following Dollar Bank information: Routing Number: 243074385 Phone Number: 800-242-2265 Payment Address: Dollar Bank P.O. Box 106077, Pittsburgh, PA 15230-6077</p> <p>To set up an ACH monthly payment, please call Dollar Bank at 800-242-2265.</p>
Routing Number		Dollar Bank’s routing number is 243074385.	You will need to use this number as you switch your payments over to your new Dollar Bank loan account. Identify Dollar Bank as the payee and enter your new Dollar Bank loan account number.
Statements		Your loan will be moved to Dollar Bank on January 24, 2023. Future monthly billing statements will be generated and mailed to you after January 24, 2023.	Look for temporary payment coupons with your new Dollar Bank loan account number to arrive by January 17, 2023. If you do not receive your initial monthly statement in time to make your next scheduled payment by its due date, please use a temporary coupon.
Online Loan Account Information and Statement viewing		You will be able to access your loan information and Dollar Bank issued statements in Online Banking on or after January 24, 2023.	Loan information will be available on January 24, 2023.
Credit Insurance/Debt Cancellation		Your existing Standard Bank Credit Insurance and/or Debt Cancellation Contract cannot be transferred to Dollar Bank, FSB and will be terminated effective January 23, 2023.	You can apply for Credit Life and Credit Disability Insurances on your mortgage, consumer loan or credit card through Dollar Bank Insurance Agency, Inc. subject to eligibility and approval. Call 1-866-588-3242 for more information.*

*Insurance is offered through Dollar Bank Insurance Agency, Inc. which is an insurance agency licensed in the following states: MD, NC, OH, PA, VA, WV.

CHECKING - About Your New Dollar Bank Account

Your Standard Bank checking account will automatically transfer to the most similar checking account type at Dollar Bank. The Account Transfer Confirmation included with this packet shows your new Dollar Bank account type. In the chart below, you will see the features and requirements for your new Dollar Bank account. Additional product information can be found in the enclosed Important Account Information booklet under Account Information Schedules and Other Account Fees.

If you would like to learn about other Dollar Bank accounts, visit your local office or call Customer Service at 855-590-9900, Monday through Friday from 8:00 AM until 8:00 PM and Saturday from 9:00 AM until 3:00 PM. Changes to your account can be made beginning January 23, 2023.

Your New Dollar Bank Checking Account	Everything Checking	No Minimum Checking	Free Checking	Money Market Checking
Overview	Get everything you deserve in a checking account just by doing the things you do every day. Everything comes with it, including free access to over 55,000 network ATMs, earning interest and discounted checks.	Get all the benefits you expect from a basic checking account with no minimum balance requirement, even if your balance falls to a penny.	Free Checking gives you flexibility with your finances. There is no monthly service charge and no minimum balance requirement. Plus, all the benefits you expect from a basic checking account. To maintain the account, all you need to do is receive your monthly statement electronically.	Day in and day out, Money Market Checking will pay an APY that meets or beats the average return of over 1,100 money market funds as reported by iMoney Net Money Fund Average. The standard rate is variable and may change on a weekly basis.
How to Avoid Monthly Service Charge	6 qualifying monthly payments or \$2,500 average collected balance*	—	—	\$5,000 average collected monthly balance
Monthly Account Service Charge	\$5	\$3	No charge	\$15
Interest Paid**	0.10% APY** Interest will be calculated on the daily collected balance in the account. This method applies a daily periodic rate to the principal in the account each day. Interest will compound monthly and be credited on the monthly statement date. Accrued but uncredited interest will not be paid if the account is closed prior to the next interest credit date. Interest will begin to accrue on the day that Dollar Bank receives credit for non-cash deposits, such as checks.	No	No	2.44 % APY** Interest will be calculated on the daily collected balance in the account. This method applies a daily periodic rate to the principal in the account each day. Interest will compound monthly and be credited on the monthly statement date. Accrued but uncredited interest will not be paid if the account is closed prior to the next interest credit date. Interest will begin to accrue on the day that Dollar Bank receives credit for non-cash deposits, such as checks.
Monthly Statement	Free electronic or \$3 mailed statement (includes check images).	Free mailed statement	Free electronic statement	Free electronic or mailed statement (includes check images).
ATM/Debit Card	Yes - available by request	Yes - available by request	Yes - available by request	Yes - available by request
Dollar Bank ATMs	Free	Free	Free	Free
Non-Dollar Bank ATMs***	Free	\$2.50	\$2.50	Free
Check Printing Cost	Varies by style 50% off qualifying check designs	Varies by style	Varies by style	Varies by style A credit toward one order of standard Dollar Bank checks may be applied each year.

* Qualifying monthly payments are posted payment transactions that include checks, Online Banking bill payments, Telephone Banking bill payments, ACH debit and point-of-sale transactions (both signature and PIN-based).
** Annual Percentage Yield (APY) shown is accurate as of 11/7/22 and reflects the current interest rate and the effect of interest compounding. The interest rate and Annual Percentage Yield may change at any time without notice at the Bank's discretion. Call for current rate.
*** Surcharges by other banks may apply.



Three-Month Fee Waiver
We are committed to creating a smooth transition to Dollar Bank; therefore, we will waive fees related to product monthly service charges, monthly statement fees and non-Dollar Bank ATM fees through April 30, 2023.*
*Surcharges by other banks may apply.

SAVINGS AND CERTIFICATES OF DEPOSIT -
About Your New Dollar Bank Account

Your Standard Bank savings account will automatically transfer to the most similar savings account type at Dollar Bank. The Account Transfer Confirmation included with this packet shows your new Dollar Bank account type. In the chart below, you will see the features and requirements for your new Dollar Bank account. Additional product information can be found in the enclosed Important Account Information booklet under Account Information Schedules and Other Account Fees.

If you would like to learn about other Dollar Bank accounts, visit your local office or call Customer Service at 855-590-9900, Monday through Friday from 8:00 AM until 8:00 PM and Saturday from 9:00 AM until 3:00 PM. Changes to your account can be made beginning January 23, 2023.

Your New Dollar Bank Savings Account	Everything Savings	Statement Savings	Premier Savings	Certificates of Deposit*
Overview	With no minimum balance or monthly service charge, Everything Savings pays a great rate and is available exclusively to Everything Checking customers.	A Statement Savings Account provides a basic savings plan with options for added flexibility. Features like ATM use and Online Banking are all available for 24-hour access to your account.	Our Premier Savings Account offers one of the highest money market rates around, paying its highest rate when linked to a qualifying checking account. In addition to providing a great return on your savings, it also comes with two no-fee withdrawals or transfers per month and 24-hour account access via ATMs, Mobile App and Online Banking.	Everyday value can be found in our traditional term CDs. Choose between our Growth and Income options. Our Growth option allows you to earn more by letting your interest accumulate throughout the entire term of the CD. Our Income option pays your interest as income to your checking account monthly, quarterly, semi-annually or annually.
How to Avoid Monthly Service Charge	—	—	\$20,000 average monthly savings balance	—
Monthly Account Service Charge	No charge	No charge	\$25	No charge
Interest Paid**	2.00% APY** up to \$20,000 2.00% - 0.10% APY** on balances of \$20,000 or more Interest will be calculated on the daily collected balance in the account. This method applies a daily periodic rate to the principal in the account each day. Interest on this account will compound monthly and be credited on the monthly statement date. Accrued but uncredited interest will not be paid if the account is closed prior to the next interest credit date. Interest will begin to accrue on the day that Dollar Bank receives credit for non-cash deposits, such as checks.	0.10% APY** on balances of \$250 or more Interest will be calculated on the daily collected balance in the account. This method applies a daily periodic rate to the principal in the account each day. Interest on this account will compound monthly and be credited on the monthly statement date. Accrued but uncredited interest will not be paid if the account is closed prior to the next interest credit date. Interest will begin to accrue on the day that Dollar Bank receives credit for non-cash deposits, such as checks.	1.00% APY** on balances of \$0 - \$100,000 1.25% APY** on balances of \$100,000 - \$3 million 0.75% APY** on balances of \$3 million or more Interest will be calculated on the daily collected balance in the account. This method applies a daily periodic rate to the principal in the account each day. Interest on this account will compound monthly and be credited on the monthly statement date. Accrued but uncredited interest will not be paid if the account is closed prior to the next interest credit date. Interest will begin to accrue on the day that Dollar Bank receives credit for non-cash deposits, such as checks.	Varies Interest will be calculated on the daily ledger balance in the account. This method applies a daily periodic rate to the principal in the account each day. The Annual Percentage Yield reflects the current interest rate and the effect of interest compounding. The Annual Percentage Yield assumes that interest will remain on deposit until maturity. A withdrawal of interest will reduce earnings. The interest rate will be fixed for the term of the account.
Transaction Limitations	No more than six limited (preauthorized, telephonic or via data transmission) transfers or payments may be made from this account during the month. A \$10 fee will be charged for each limited transfer or payment exceeding six per month.	—	Two withdrawals, payments and/or transfers out of this account are permitted each month at no charge. Withdrawals, payments or transfers exceeding two in total per month will be charged \$10 each. No more than six limited (preauthorized, telephonic, or via data transmission) transfers or payments may be made from this account during the month. An additional \$10 fee will be charged for each limited transfer or payment exceeding six per month.	No additional deposits are permitted with this certificate. No principal withdrawals without penalty are permitted until the maturity date and the grace period thereafter.
Monthly Statement	Free electronic or mailed statement	Free electronic or \$3 mailed (maintaining a \$2,500 average collected balance in the savings account during previous calendar month waives the statement fee.)	Free electronic or mailed statement	—
ATM Card	Yes - available by request	Yes - available by request	Yes - available by request	—

*Your account will remain the same until maturity. At maturity, your CD will convert to a Dollar Bank account that most closely matches the requirements, features and benefits of your current CD. You will receive notification prior to maturity.
**Annual Percentage Yield (APY) shown is accurate as of 11/7/22 for consumer customers residing in the Pennsylvania and Maryland market area and reflects the current interest rate and the effect of interest compounding. The interest rate and Annual Percentage Yield may change at any time without notice at the Bank's discretion. Call for current rates.

IRA SAVINGS - About Your New Dollar Bank Account

Your Standard Bank IRA (Traditional, Roth & Education) account will automatically transfer to the most similar account type at Dollar Bank. In the chart below, you will see the features and requirements for your new Dollar Bank account. Additional product information can be found in the enclosed Important Account Information booklet under Account Information Schedules and Other Account Fees.

If you would like to learn about other Dollar Bank accounts, visit your local office or call Customer Service at 855-590-9900, Monday through Friday from 8:00 AM until 8:00 PM and Saturday from 9:00 AM until 3:00 PM. Changes to your account can be made beginning January 23, 2023.

Your New Dollar Bank IRA Account	IRA Money Market Fund	IRA Certificates of Deposit*
Overview	Gain access to your funds without giving up interest earning potential with a Money Market Account for IRAs. Unlike CDs, this account gives you access to your money as often as you like. You also have flexibility with deposits, you decide the amount and timing.	Everyday value can be found in our traditional term CDs. Lock in a great rate and take advantage of a guaranteed return and FDIC insurance.
Monthly Account Service Charge	No charge	No charge Varies
Interest Paid**	0.10% APY** Interest will be calculated on the daily ledger balance in the account. This method applies a daily periodic rate to the principal in the account each day. The Annual Percentage Yield reflects the current interest rate and the effect of interest compounding. The interest rate and Annual Percentage Yield may change at any time at the Bank's discretion. Interest on this account will compound daily and be credited monthly. Interest on this account will begin to accrue on the business day that the noncash item, such as a check, is deposited. Individual Retirement Accounts are subject to all applicable government rules and regulations. Please consult your tax advisor regarding deposits and withdrawals.	Interest will be calculated on the daily ledger balance in the account. This method applies a daily periodic rate to the principal in the account each day. The Annual Percentage Yield reflects the current interest rate and the effect of interest compounding. The Annual Percentage Yield assumes that interest will remain on deposit until maturity. A withdrawal of interest will reduce earnings. The interest rate will be fixed for the term of the account. Interest on this account will begin to accrue on the business day that you deposit non-cash items, such as checks.
Transaction Limitations	IRS regulations apply.	No additional deposits are permitted with this certificate. No principal withdrawals without penalty are permitted until the maturity date and the grace period thereafter. IRS regulations apply.

* Your account will remain the same until maturity. At maturity, your CD will convert to a Dollar Bank account that most closely matches the requirements, features and benefits of your current CD. You will receive notification prior to maturity.
** Annual Percentage Yield (APY) shown is accurate as of 11/7/22 and reflects the current interest rate and the effect of interest compounding. The interest rate and Annual Percentage Yield may change at any time without notice at the Bank's discretion. Call for current rate.

An Everything Checking Account is the key to experiencing Everything Banking.

What is Everything Banking?

Dollar Bank has been thinking differently about banking for more than 167 years. We value the relationships we have with our customers, not just on the day you open your account, but later on, too.

In addition to being a great checking account, Everything Checking gets you valuable relationship offers on savings and CD rates, and loan and mortgage discounts.

Everything Checking

Get everything you deserve in a checking account just by doing the things you do every day. Everyone can open this account, not just high balance customers. Everything comes with it.

- **No ATM fees ever from Dollar Bank** - Access a network of 55,000 free ATMs, by using your Dollar Bank debit Mastercard or ATM card.*
- **Interest** - Earn interest on every dollar of your checking balance.
- **Convenience** - Get innovative account access including Online Banking, real-time fraud alerts, Card Control, mobile app and Mobile Deposit... all free!**
- **Discounted Checks** - Save even more with 50% off check orders.

Everything Savings

Of course a checking account that offers everything you want would include a great savings account. Earn 2.00% APY on up to \$20,000 with no minimum balance or monthly service charge with Everything Savings.***

Everything Banking also includes...

- **Higher rates on select CD terms:** Dollar Bank CDs offer competitive interest options for savers every day, and Everything Checking customers have access to even higher rates.
- **1/4% loan rate discount:** When you apply for a Dollar Bank Consumer Loan or Line of Credit, we'll take 1/4% off of your rate when you have an Everything Checking Account.****
- **\$500 off mortgage costs at closing:** We always have low mortgage rates and fees. Apply for a mortgage at Dollar Bank, and we'll take \$500 off of your costs at closing when you have an Everything Checking Account.*****
- **Rewards Credit Card with 1.25% cash back on purchases:** Earn cash every time and everywhere you use your Dollar Bank credit card. There is no limit to earning 1.25% cash back on purchases, plus there's no annual fee and a great intro rate.*****

Important Legal Disclosures and Information
All offers, rates and other terms are subject to change or termination without notice.
* Surcharges from other banks not in the Allpoint or Freedom Alliance Network may apply when using your debit Mastercard or ATM card.
** Message and data rates from your carrier may apply.
*** 2.00% Annual Percentage Yield on Everything Savings balances from \$0 to \$20,000, and balances over \$20,000 will earn an APY ranging from 2.00% to 0.10% based on a rate of 0.10% on the portion of balances above \$20,000. Rates may change after an account is opened. All rates are accurate as of 9/14/22 and are subject to change without notice. Fees may reduce earnings. Ask for Account Information Schedule for deposit account details. \$50 minimum to open. A valid Everything Checking Account is required to open and maintain an Everything Savings Account and Everything Savings rates require 6 qualifying posted payments. Limit one Everything Savings account per customer.
**** The Loan Discount is not available for the refinancing of an existing Dollar Bank Consumer loan, line, or mortgage unless the refinancing includes \$15,000 or more of new money available or advanced. The Loan Discount does not apply to Dollar Bank Residential Lending Department loan applications.
***** \$500 credit towards origination fees applies to Dollar Bank Residential Lending Department loan applications and requires a qualifying checking account to remain open for three years. Qualifying checking accounts are subject to certain terms and conditions and may change after account opening. Offer excludes no closing cost products and government sponsored loan programs including VA and Government Bond Loans.
***** Rebates are calculated as 1.25% of net monthly purchases (total purchases less credit and returns), which will be displayed on Periodic Billing Statements as "Cash Back Rebate". 0% APR Introductory Rate for the first twelve billing cycles. Regular rate is Prime + 9.99% APR or Prime + 14.99% APR, based on creditworthiness. 16.99% or 21.99% APR as of 12/1/22. We may end the introductory rate if your payment is 30 days past due. Your regular rate, which you qualified for, will then apply. No interest is charged on purchases and balance transfers if the entire balance is paid by the due date, which is at least 25 days after the end of the billing cycle period (grace period). Interest is charged on cash advances on the transaction date. Subject to Dollar Bank underwriting guidelines. Subject to change without notice.

Debit Cards

Dollar Bank offers debit cards for convenient access to your checking account.

Dollar Bank Debit Mastercard

For convenient access to your money, add a Dollar Bank debit card to your checking account. A debit card offers new options when running errands and making everyday purchases. Use it for banking at ATMs and Dollar Bank offices, too.

Dollar Bank is a member of the Allpoint ATM Network and Freedom Alliance Network, so you have access to more than 55,000 surcharge-free ATMs with your debit card.*

To find easy access to surcharge-free ATM locations visit Dollar.Bank/Locations.



Card Control



Free Card Control App! Turn access to your debit card on or off, restrict card transactions, set up alerts and more.



play.google.com



apple.com

Fraud Alerts

When we notice suspicious activity using your card, we will send you a text message with purchase details so you can easily review and reply.

Dollar Bank’s Custom Card Center lets you choose the look of your debit Mastercard!

You can decide which of your personal photos or images to display on your Dollar Bank Debit Mastercard. From family photos or pet pictures to your child’s artwork or an image of your favorite hobby or vacation spot... any of these can be selected for a truly unique card! This service is available within Online Banking.**



Mobile Wallets

Simple, Quick, Secure Mobile Payments

Make mobile payments with your Dollar Bank debit or credit card! The Dollar Bank Debit or Credit Mastercard is available for use with Apple Pay®, Samsung Pay and Google Pay™. Use your phone or tablet to conveniently make mobile payments in store, in apps or online. To learn more, visit Dollar.Bank/MobilePayments.



Mortgages

At Dollar Bank, we’ve made it our business to be the mortgage experts. Our focus is solely on your needs and we keep the servicing of our mortgages and so we will be there for you long after closing.

Take advantage of...

- Free pre-qualification
- \$500 off of closing costs with a qualifying checking account*
- Fixed rate, adjustable rate, FHA, VA and construction mortgages
- Low rates and fees

Talk to a Dollar Bank mortgage expert today! Call 1-800-344-5626.

Personal Loans

When you’re ready to borrow, we’re here to help. Dollar Bank offers a variety of personal loan and line of credit options with flexible terms and great low rates.

- Home equity loan or line of credit
- Home improvement loan
- Auto, boat or RV loan
- Unsecured loan or line of credit

Credit Cards

Dollar Bank offers credit cards to fit your needs.

Which Credit Card is Right for You?	
Rewards Credit Card	Low Rate Credit Card
1.25% cash back on all purchases**	—
Unlimited cash back	—
0.00% APR 12-month introductory rate on purchases	0.00% APR 6-month introductory rate on purchases
0.00% APR 12-month introductory rate on balance transfers	0.00% APR 6-month introductory rate on balance transfers
After intro period ends, enjoy a low regular rate of 16.99% or 21.99% APR on purchases and balance transfers, based on your creditworthiness.***	After intro period ends, enjoy a low regular rate of 12.99% or 17.99% APR on purchases and balance transfers, based on your creditworthiness.***
No annual fee	No annual fee

* Surcharges from other banks not in the Allpoint or Freedom Alliance Network may apply when using your debit Mastercard or ATM card.
** The cost for cards made using customized upload is \$8.99. There is no cost for cards made using Image Gallery.
Mastercard is a registered trademark of Mastercard International Incorporated.
Google Pay is a trademark of Google Inc.
Apple Pay® is a registered trademark of Apple, Inc.
Samsung Pay is a registered trademark of Samsung Electronics Co., Ltd.
Message and data rates from your carrier may apply to Dollar Bank Mobile Banking including Android Pay, Apple Pay and Samsung Pay services.

* The \$500 credit towards closing costs applies to Dollar Bank Residential Lending Department loan applications for a single family, first lien owner-occupied residential purchase or refinance mortgage loans and requires Everything Checking to remain in place for three years. Everything Checking is subject to terms and conditions that may change after account opening. Ask for the Account Information Schedule for details. Excludes no closing cost products and government sponsored loan programs including VA and Government Bond Loans. All applications are subject to approval under Dollar Bank’s underwriting guidelines. Property securing the loan must be in Dollar Bank’s market areas. Subject to change without notice.
** Rebates are calculated as 1.25% of net monthly purchases (total purchases less credit and returns), which will be displayed on Periodic Billing Statements as “Cash Back Rebate.”
Subject to approval under Dollar Bank’s underwriting guidelines. Information and rates are current as of 12/1/22, and subject to change.
*** This APR will vary with the market based on the Prime Rate.

Convenient Services and Added Benefits with Dollar Bank

Bank your way, 24-hours a day! Take advantage of a variety of convenient and secure ways to manage your accounts.

55,000 Surcharge-Free ATMs

Access free Dollar Bank and surcharge-free Allpoint Network and Freedom ATM Alliance® ATMs with your debit Mastercard or ATM card to get cash at 55,000 convenient locations, including gas stations, retail stores and drug stores.* Find ATMs near you at Dollar.Bank/Locations.

Online Banking

View balances, pay bills, transfer funds, view credit card and loan information, Send Money with Zelle®, order checks, customize your debit card, manage expenses, download activity using Quicken® – web connect and mc Sign up online at www.Dollar.Bank.

Text Message Banking

Request account balances and view recent transactions right from your mobile phone. Sign up for this service in Online Banking.**

Telephone Banking

Call 800-242-2265 for 24/7 access to your accounts with Push Button Banking. No sign up is required. All you need is your account number or debit card number and Account PIN. Your Account PIN is the first four digits of the primary account holder’s Social Security Number.

Account Alerts

Set up alerts about your accounts via text message or e-mail for balances, deposits and more. This service is available within Online Banking.**

Electronic Statements

Free eStatements are available at Dollar Bank. Instead of getting a paper checking and savings account statemen mailed to your home each month, you can view your monthly account statement in Online Banking. It’s faster th paper because your electronic statement will be available the day after your statement period ends, instead of th several days it takes to print and mail your paper statement.

Check Images Online

Free check images are available when you sign up for Online Banking. An abbreviated version of each check you have written will appear in Online Banking within your account activity listing. You can click the partial image to view the full check image using your Account PIN, which is the first four digits of the primary account holder’s Social Security Number.



The Dollar Bank App with Mobile Deposit

Get 24/7, secure access to your accounts from your Android™ or iPhone®. View balances, pay bills, deposit checks, transfer funds and more. This service is available when you sign up for Online Banking. Download our app from the App Store or from Google Play to start mobile banking!

Apps developed by Dollar Bank.
Android is a registered trademark of Google Inc. Use of this trademark is subject to Google Permissions.
iPhone is a registered trademark of Apple, Inc., registered in the U.S. and other countries.
* Surcharges from other banks not in the Allpoint or Freedom Alliance Network may apply when using your debit Mastercard or ATM card.
** Message and data rates from your carrier may apply.

Smart ATMs and Personal Teller Machines

Smart ATMs

Make deposits, withdrawals, transfers and balance inquiries at our Smart ATMs. You’ll notice that not only is there no need for an envelope, you don’t even have to total the amount of your cash or checks. The machine does it all for you. It will even print reduced-size copies of deposited checks on your ATM receipt!

The best part is that you get fast access to your deposited funds! Cash deposits are immediately available and most check deposits made before 8:00 PM at a Smart ATM will have next day availability.*

Personal Teller Machines

Dollar Bank offers state-of-the-art Personal Teller Machines (PTMs) at several locations. A Personal Teller Machine looks like an ATM and has all the benefits of a Smart ATM; the difference is that you can have a real-time, face-to-face conversation with a Dollar Bank teller at the machine if you choose.

Using video cameras, your image is transmitted to the live teller located at our Customer Service Center. Cameras at our Customer Service Center transmit the teller’s image back to you. Sound is carried through built-in speakers and a handset is available for more privacy when using a walk-up PTM.

Utilizing PTMs allows us to offer extended banking hours with a live teller for our customers. Live tellers are available from 8:00 AM until 8:00 PM, Monday through Saturday.

PTMs also offer all of the features of a Smart ATM, 24-hours a day including imaged check deposits for same day credit until 8:00 PM.

*The cutoff time under Dollar Bank’s Funds Availability Policy for image-enabled ATMs is 8:00 PM rather than 2:30 PM at ATMs requiring envelopes for deposits. See Funds Availability Policy for specific details.



Let’s Talk.

While we embrace the convenience of technology, we also recognize that nothing can replace the understanding of a person. When you need help, friendly and knowledgeable Dollar Bank employees are ready to assist you.

Call us at 855-590-9900.

Representatives are available Monday through Friday from 8:00 AM until 8:00 PM. and Saturday from 9:00 AM until 3:00 PM.

PLEASE NOTE: During Conversion Weekend, Dollar Bank Representatives will also be available on Sunday, January 22 from 9:00 AM until 3:00 PM.

Visit a Dollar Bank office near you.

In addition to the 13 Standard Bank offices, Dollar Bank has 37 offices in Pennsylvania that are ready to serve you, as well as 29 offices in Ohio and 13 offices in Virginia. Find the office or ATMs near you by visiting Dollar.Bank/Locations or scanning the QR code below.



Questions... Call us

If you have any questions, please call us at **855-590-9900**. Representatives are available Monday through Friday from 8:00 AM until 8:00 PM and Saturday from 9:00 AM until 3:00 PM.

PLEASE NOTE: During Conversion Weekend, Dollar Bank Representatives will also be available on Sunday, January 22, 2023 from 9:00 AM until 3:00 PM.



Surcharge-Free ATM Access

You can continue to use the Allpoint® ATM Network and the Freedom ATM Alliance® for surcharge-free access at over 55,000 ATMs worldwide with your Dollar Bank debit Mastercard or ATM card.

Find a surcharge-free ATM near you here: Dollar.Bank/Locations.

PLEASE NOTE: Surcharge-free means the owner of the ATM does not charge a fee. However, certain Dollar Bank accounts may be subject to activity fees for non-Dollar Bank ATMs. Refer to the Important Account Information booklet for details.



Three-Month Fee Waiver

We are committed to creating a smooth transition to Dollar Bank; therefore, we will waive fees related to product monthly service charges, monthly statement fees and non-Dollar Bank ATM fees through April 30, 2023.*

* Surcharges by other banks may apply.