

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.



DollarBank®
Let's get you there.

Welcome Guide

for Standard Bank Business Customers

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

Welcome!

Dear Valued Customers,

I am 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 I 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 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 close at 2:00 PM and will remain closed during Conversion Weekend.
- Standard Bank offices will close at 4:00 PM and will remain closed during Conversion Weekend.
- Standard Bank Business Mobile Banking will be unavailable at 4:00 PM through Conversion Weekend.
- Standard Bank Business Online 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 Standard Bank Business Visa® debit cards will be active for ATM and point-of-sale (POS) transactions.

Monday, January 23, 2023

- Begin using your new Dollar Bank Business Debit Mastercard® or Business ATM card for access to your Dollar Bank accounts.
- Standard Bank offices will re-open as Dollar Bank offices at their normal time.
- Your new Dollar Bank business accounts will be available for use.
- Dollar Bank's Business Online Banking and Business Mobile Banking 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 talk with our Treasury Management Customer Service Center at **855-282-3888**. Representatives are available Monday through Friday from 8:30 AM until 5:00 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](https://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 and monthly statement 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.

Important Product and Service Information

PRODUCT / SERVICE	TRANSITION INFORMATION	TIMING and/or WHAT YOU SHOULD DO
BUSINESS CHECKING ACCOUNTS	The Account Transfer Confirmation document included with this packet shows your current Standard Bank business account type and the new Dollar Bank business account type. Details about your new Dollar Bank business checking account including changes to balance requirements, fees and other terms can be found in the chart on page 13.	Review the features of your new Dollar Bank business checking account and consider how well it accommodates the financial needs of your business. 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 business needs.
Account and Routing Numbers	Your Standard Bank business 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.	Review your Account Transfer Confirmation to see if your account number has changed. Some checking accounts will be assigned a new Dollar Bank account number. In this case, it will be noted on the Account Transfer Confirmation. If your business checking account number changed, you will need new checks and additional information will be provided.
Checks	You may continue to use checks you have from Standard Bank. The next time you order checks, you will see a new design with the Dollar Bank logo. If your business checking account number changed, you will need new checks and additional information should have been provided.	Continue to use your existing Standard Bank checks unless your business checking account number changed. If your business checking account number changed, you will need new checks and additional information will be provided. When you are ready to order new checks, visit your local office, call 800-328-0304 or visit deluxe.com . Deluxe® is the check provider for Dollar Bank.
Fees	Fees related to product monthly service charges and monthly statement 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 business 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, fees related to monthly service charges and monthly statement fees will be waived through April 30, 2023.
Overdraft Protection/Sweep	If you had any accounts that were tied together for savings 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.
Statements	<p>We will create a final Standard Bank business checking account statement on January 20, 2023. All accrued interest as of that date will be paid to the account and any accrued services charges will be waived.</p> <p>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.</p>	<p>The week of January 23, 2023, you will receive your final Standard Bank business checking account statement as of January 20, 2023. This statement will be delivered by mail or electronically depending on the statement delivery option you currently have selected at Standard Bank. Please retain this final Standard Bank checking statement for your records. Regular monthly statements from Dollar Bank will begin after Conversion.</p> <p>If you receive electronic statements from Standard Bank, you will automatically receive electronic statements from Dollar Bank. Standard Bank statements dating back to September 2020 will be available in Dollar Bank Business Online Banking. Electronic statements for your converted accounts will be available in Dollar Bank Business Online Banking. However, statements after September 30, 2022, will not be available until February 2023.</p>
Automatic/Scheduled Transfers	If you are using automatic/scheduled transfers between your checking and savings account, these will not be migrated to Dollar Bank systems.	You should set these up as a recurring transfer once you have access to Dollar Bank Business Online Banking. For step-by-step instructions on setting up a recurring transfer within Dollar Bank's Business Online Banking, reference the Transfers User Guide at Dollar.Bank/BusinessOnlineSupport .
DEBIT CARDS	If your checking account is accessible by 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.	You will receive your card by January 13, 2023. You will also receive a letter that has your card activation code which you will need when activating your card. You may call to activate your new Dollar Bank debit Mastercard as soon as you receive it. Your Standard Bank Visa debit card can be used until the end of day on January 22, 2023. You can begin to use your Dollar Bank debit Mastercard on January 23, 2023. Please be sure to destroy your Standard Bank card.

Important Product and Service Information Continued

PRODUCT / SERVICE		TRANSITION INFORMATION	TIMING and/or WHAT YOU SHOULD DO
DEBIT CARDS continued	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 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 or log in to Dollar Bank's Business Online Banking beginning January 23, 2023 and select Tools > Additional Services > Additional Alerts.
	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 a Standard Bank Visa debit card from your mobile wallet will no longer be available at the 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!
	ATM Access	You can use the Allpoint ATM Network and the Freedom ATM Alliance for surcharge-free access to over 55,000 ATMs worldwide with your Dollar Bank debit Mastercard.	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 13-16 and the important Account Information booklet for details.
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.	Please review the enclosed Important Account Information booklet which includes all relevant disclosures and fee schedules from Dollar Bank. Several important differences are explained below and should be reviewed if applicable to your account.
	Overdraft Privilege Levels	We do not have a set dollar limit or a specific range amount, as you may have experienced with Standard Bank's Overdraft Privilege Program. At our discretion, Dollar Bank will pay transactions that you may not have a sufficient available balance to cover.	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. If a transaction exceeds your available balance by any amount, it may be returned for insufficient funds and assessed a fee or declined at the point-of-sale (POS). As noted in Overdraft Transactions, to avoid fees please monitor your available balance and avoid making any transactions that exceed it.

Important Product and Service Information Continued

PRODUCT / SERVICE	TRANSITION INFORMATION	TIMING and/or WHAT YOU SHOULD DO
<p>IMPORTANT INFORMATION ABOUT OVERDRAFTS continued</p> <p>Overdraft Transactions</p>	<p>Dollar Bank charges overdraft fees based on the available balance in your account at the time we pay the transaction.</p> <p>Your available balance includes all of your deposits less payments and any holds, including funds availability holds.</p>	<p>Please review the Account Information booklet.</p> <p>It is important that you monitor your available balance. 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 Business Online Banking and the Business Mobile Banking App.</p>
<p>BUSINESS SAVINGS ACCOUNTS</p>	<p>The Account Transfer Confirmation included with this packet shows your current Standard Bank business account type and the new Dollar Bank business account type. Details about your new Dollar Bank business savings account including changes to balance requirements, fees and other terms can be found in the chart on page 15.</p>	<p>Review the features of your new Dollar Bank business savings account and consider how well it accommodates the financial needs of your business. 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 business needs.</p>
<p>Account Numbers</p>	<p>Your Standard Bank business 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.</p>	<p>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 to enable overdraft protection. In this case, it will be noted on the Account Transfer Confirmation. In addition, this allows them to appear on the same monthly statement and use the same debit card that is used by the checking account with the same account number.</p>
<p>Fees</p>	<p>Fees related to product monthly service charges and monthly statement fees will be waived through April 30, 2023. ATM surcharges by other banks may apply.</p>	<p>We understand that it may take time to adjust to your new business 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 monthly service charges and monthly statement fees will be waived through April 30, 2023.</p>
<p>Statements</p>	<p>We will create a final Standard Bank savings 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.</p> <p>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.</p>	<p>The week of January, 23, 2023, you will receive your final Standard Bank business savings account statement as of January 20, 2023. This statement will be delivered by mail or electronically depending on the statement delivery option you currently have selected at Standard Bank. Please retain this final Standard Bank savings statement for your records. Regular monthly statements from Dollar Bank will begin after Conversion.</p> <p>If you receive electronic statements from Standard Bank, you will automatically receive electronic statements from Dollar Bank. Standard Bank statements dating back to September 2020 will be available in Dollar Bank Business Online Banking. Electronic statements for your converted accounts will be available in Dollar Bank Business Online Banking. However, statements after September 30, 2022, will not be available until February 2023.</p>
<p>Automatic/Scheduled Transfers</p>	<p>If you are using automatic/scheduled transfers between your savings and checking account, these will not be moved to Dollar Bank systems.</p>	<p>You should set these up as a recurring transfer once you have access to Dollar Bank Business Online Banking. For step-by-step instructions on setting up a recurring transfer within Dollar Bank's Business Online Banking, reference the Transfers User Guide at Dollar.Bank/BusinessOnlineSupport.</p>
<p>ATM CARDS</p>	<p>If your Account Transfer Confirmation does not indicate that your savings account number is changing and your savings account was accessible with a Standard Bank Visa debit card, you will receive a Dollar Bank ATM card. Your Dollar Bank ATM card will not include the ability to make purchases.</p>	<p>Your Standard Bank Visa debit card can be used until the end of day on January 22, 2023. Please be sure to destroy your Standard Bank Visa card after this date.</p> <p>You will receive your Dollar Bank ATM card by January 13, 2023. You can begin to use your Dollar Bank ATM card on January 23, 2023.</p>
<p>4-Digit Card PIN</p>	<p>The 4-digit card PIN currently associated with your Standard Bank Visa debit card will no longer be active at the end of day January 22, 2023.</p>	<p>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.</p>

Important Product and Service Information Continued

PRODUCT / SERVICE		TRANSITION INFORMATION	TIMING and/or WHAT YOU SHOULD DO
ATM CARDS continued	Alerts/ Mobile Card Controls	If you currently have alerts/mobile card controls set up for your card, they will no longer be in place after January 22, 2023.	To set up account alerts log in to Dollar Bank's Business Online Banking beginning January 23, 2023 and select Tools > Additional Services > Additional Alerts.
	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 on the web purchases made using a Standard Bank Visa debit card from your mobile wallet will no longer be available by the end of day January 22, 2023. Your Standard Bank Visa debit card should be removed at this time.	Your new Dollar Bank ATM card will not have purchase capability so you will not be able to add your ATM card to your mobile wallet.
	ATM Access	You can use the Allpoint ATM Network and the Freedom ATM Alliance for surcharge-free access to 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 13-16 and the important Account Information booklet for details.
CERTIFICATES OF DEPOSIT (CDs)			
		Your Standard Bank business CD account terms and features will remain the same until maturity.	Other than making note of the name of your business CD account type, there is nothing that you need to do until the maturity date of your Standard Bank business CD.
	Account Numbers	Your business CD account number WILL NOT CHANGE. The Account Transfer Confirmation included with this packet shows the new Dollar Bank business CD account type.	There is nothing additional you need to do until the maturity date of your Standard Bank business CD.
	Maturity Renewal/Processing	At maturity, your business 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 business CD.	If your business 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 business CD in Dollar Bank's Business Online Banking.
ONLINE BANKING			
		<p>Only business accounts enrolled in Standard Bank Business Online Banking will be automatically enrolled in Dollar Bank Business Online Banking. To enroll in Standard Bank Business Online Banking now so you are automatically enrolled in Dollar Bank Business Online Banking, go to https://standardbankpa.ebanking-services.com/Nubi/Trace/Enroll.aspx and complete the enrollment form.</p> <p>If you have business accounts at Standard Bank that you currently only have online access using Standard Bank Personal Online Banking, those accounts will not be accessible in Dollar Bank Personal Online Banking.</p> <p>If you have personal accounts at Standard Bank that you currently only have online access using Standard Bank Business Online Banking, those accounts will not be accessible in Dollar Bank Business Online Banking.</p> <p>If you are not currently using Online Banking to access your business accounts and you would like to know more, look for details in this Welcome Guide on page 18.</p>	<p>If you have business accounts that are not enrolled in Standard Bank Business Online Banking, you must enroll prior to January 19, 2023 if you wish to have access to Dollar Bank Business Online Banking as of January 23, 2023. Otherwise you can begin the enrollment process at Dollar Bank on January 23, 2023.</p> <p>A few days prior to January 23, 2023, each individual user will receive two e-mail notifications from Dollar Bank providing the Company ID and their User ID, and then separately their Temporary Password. After logging in you will be prompted to create a new password.</p> <p>For questions and detailed information reference Dollar Bank's Business Online Banking 101 User Guide. This can be found at Dollar.Bank/BusinessOnlineSupport. There you will find many more user guides and videos to help with everything you need to know about Business Online and Mobile Banking.</p> <p>Business Online Banking users will also receive e-mails with important conversion updates. If you do not receive any e-mails by January 6, 2023, please contact our Treasury Management Customer Service Center at 855-282-3888.</p>

Important Product and Service Information Continued

PRODUCT / SERVICE	TRANSITION INFORMATION	TIMING and/or WHAT YOU SHOULD DO
SAFE DEPOSIT BOXES	The Account Transfer Confirmation you received with this pack includes information about your Standard Bank safe deposit box and Dollar Bank safe deposit boxes. Box numbers will be changing and the annual service fee will change to Dollar Bank's safe deposit box rate. Please note, Dollar Bank safe deposit boxes do not have beneficiaries like Standard Bank safe deposit boxes did.	Review the important information listed and call your local Standard Bank office if you need assistance. Review the new annual service fee structures and note the new annual fee will not be charged until April 21, 2023. Standard Bank will not charge you per usual on January 1, 2023. Changes do not impact your box location or keys. If your box is at a Standard Bank office that is closing, you should have received a separate letter about this in October.
COMMERCIAL LOANS TRANSFER AND SERVICING	A legal merger between Standard Bank and Dollar Bank occurred on September 6, 2022. Your Standard Bank commercial loan will be transferred to and serviced by the Dollar Bank commercial loan system starting January 23, 2023.	For questions concerning your loan, please e-mail bbcusterservice@dollarbank.com or 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 commercial 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 23, 2023. In addition to the Account Transfer Confirmation, your new account number will appear on every Dollar Bank billing statement generated on or after January 23, 2023.
<p>External Auto Debits/ACH Payments*</p> <p>Internal Auto Debit Payments</p> <p>Standard Bank Business Online Banking Loan Payments</p>	<p>If you are using an external bill payment service for loan payments, you will need to redirect your payments to Dollar Bank. Information to be updated is shown to the right. If your loan payment is automatically deducted from a non-Standard Bank checking or savings account, another method of payment will be required.</p> <p>If your loan payment is automatically deducted from a Standard Bank checking or savings account, no action is required on your part and the payment will automatically be made from your account.</p> <p>Standard Bank online loan payments using transfers or bill pay scheduling will not be available after January 19, 2023. Business loan payments can be made using Dollar Bank's Business Online Banking.</p>	<p>*Use the following new address for submitting payments made by external online bill pay providers to Dollar Bank: Dollar Bank, P.O. Box 1075, Pittsburgh, PA 15230.</p> <p>For a step-by-step guide to submitting a loan payment with Dollar Bank's Business Online Banking, reference the Transfer User Guide at Dollar.Bank/BusinessOnlineSupport.</p> <p>If you are not currently using Business Online Banking to access your business accounts and make payments, and would like to learn more, look for details in the Welcome Guide on page 18.</p>
Line of Credit Advances	As of January 20, 2023, the ability to advance from your business line of credit via Standard Bank Online Banking and telephone banking will be disabled. All customers with a business line of credit will be required to open a Dollar Bank business checking account. Advances from your business line of credit will be directly deposited into that Dollar Bank business checking account. Please contact your Standard Bank Relationship Manager to start the process.	Effective January 23, 2023 you can contact your Relationship Manager directly to walk through the process or call 800-242-2265.
Line of Credit Checks	Dollar Bank's business line of credit products do not offer check writing privileges.	Please discontinue using your line of credit checks on January 13, 2023 and then destroy your Standard Bank line of credit checks.
Loan History	Your existing business loan history will not be available in Dollar Bank's Business Online Banking.	Loan history prior to January 23, 2023 will be available by request. Please call 800-242-2265 Monday through Friday from 8:30 AM until 5:00 PM with any questions.
Statements	Future Dollar Bank monthly billing statements will be generated and mailed after January 23, 2023.	Billing statements after January 23, 2023 will be created and mailed to you from Dollar Bank's commercial loan system. For more information, please call Dollar Bank at 800-242-2265 Monday through Friday from 8:30 AM until 5:00 PM with any questions.

Business Checking - About Your New Dollar Bank Account

Your Standard Bank business checking account will automatically transfer to the most similar business checking account type at Dollar Bank. The Account Transfer Confirmation includes 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.

If you would like to learn about other Dollar Bank accounts, please call the Treasury Management Customer Service Center at 855-282-3888 Monday through Friday from 8:30 AM until 5:00 PM. Changes to your account can be made beginning January 23, 2023.

Your New Dollar Bank Business Checking Account	Free Business Checking	Business Checking with Interest	Analysis Checking	IOLTA/IOTA Checking with Interest
Overview	Free Business Checking provides all the benefits and features you need to keep your business running smoothly — and affordably. <ul style="list-style-type: none"> • No monthly fee or balance requirement • Free online banking and bill pay through Business Online Banking • Free business debit Mastercard® • 300 free debit and/or credit items per month • Free coin and currency deposits up to \$5,000 per month 	Checking with Interest is a checking account and an interest-bearing savings account rolled into one that pays interest on your checking balances. You receive interest credits on a monthly basis. This account is available to sole proprietors, municipalities and non-profit corporations.	Analysis Checking is for companies with more complex banking needs. An earnings credit allowance is applied toward monthly service charges based on the average collected balance. This credit can offset all or part of the monthly fees.	"Interest on Lawyers' Trust Accounts" and "Interest on Trust Accounts" pool your funds into a single, interest bearing account. This account is limited to attorneys and law firms that maintain escrow funds for multiple clients.
Monthly Account Service Charge	No Charge	\$19.00	\$20.00 (Analysis Checking accounts receive a credit toward monthly service charges based on application of the "Earnings Credit Allowance" to the investable balance (the collected balance, less reserve requirements). The "Earnings Credit Allowance" rate is set by Dollar Bank on a monthly basis.)	No Charge
Interest Paid*	No	0.50% APY* on balances of \$0 - \$5 million 0.75% APY* on balances of \$5 million - \$25 million 0.50% APY* on balances of \$25 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.	No	0.75% APY* on balances of \$0 - \$5 million 1.00% APY* on balances of \$5 million - \$25 million 0.75% APY* on balances of \$25 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.
Monthly Statement	Electronic Statement - Free Statement with Check Safekeeping - \$2.00 per month Statement with Imaged Checks - \$3.00 per month (The "Statements with Check Safekeeping" Fee and "Statements with Imaged Checks" Fee will be waived in any month that an average collected monthly balance of \$7,500 is maintained in the account.)	Electronic Statement - Free Statement with Check Safekeeping - Free Statement with Imaged Checks - \$3.00 per month	Electronic Statement - Free Statement with Check Safekeeping - Free Statement with Imaged Checks - \$3.00 per month	Electronic Statement - Free Statement with Check Safekeeping - Free Statement with Imaged Checks - \$3.00 per month
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	Free	Free	Free
Check Printing Cost	Varies by style	Varies by style	Varies by style	Varies by style

Other fees, including per item transaction costs, are shown in the Important Account Information booklet.



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 and monthly statement fees through April 30, 2023.

* 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 rates.

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

Business Savings - About Your New Dollar Bank Account

Your Standard Bank business savings account will automatically transfer to the most similar business savings account type at Dollar Bank. The Account Transfer Confirmation includes 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.

If you would like to learn about other Dollar Bank accounts, talk with our Treasury Management Customer Service Center at 855-282-3888 Monday through Friday from 8:30 AM until 5:00 PM. Changes to your account can be made beginning January 23, 2023.

Your New Dollar Bank Business Savings Account	Business Relationship Savings	Money Market Savings	Certificates of Deposit (CD)
Overview	Business Relationship Savings is the perfect complement to our Free Business Checking Account and is a flexible business savings account tailored to your needs. <ul style="list-style-type: none"> • Earn interest on excess balances while keeping funds liquid • No monthly service fee and no balance requirements • Excess funds are easily transferred using our Business Online Banking 	Money Market Savings is best suited for high balance savings and growth needs. Earn a higher interest rate on your savings while also having the flexibility to access your funds when needed.	CDs are an excellent tool for securely managing your excess cash that you don't need immediate access to and allows idle balances to earn interest. We offer competitive rates and flexible term options to meet your business needs.
How to Avoid Monthly Account Service Charge	No Charge	\$5,000 average collected monthly balance is maintained or by maintaining the average collected monthly balance in a linked Free Business Checking Account.	NA
Monthly Service Charge	No Charge	\$3.00	No Charge
Interest Paid*	1.50% APY* on balances up to \$50,000 1.50% - 1.25% APY* on balances between \$50,000 - \$100,000 1.25% - 0.10% APY* on balances of \$100,000 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 will begin to accrue on the day that Dollar Bank receives interest for non-cash deposits, such as checks.	0.75% APY* on balances of \$0 - \$5 million 1.00% APY* on balances of \$5 million - \$25 million 0.75% APY* on balances of \$25 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 will begin to accrue on the day that Dollar Bank receives interest for non-cash deposits, such as checks.	Interest will compound and be credited annually based on the maturity date. If your term includes a partial year, interest will first be credited at the end of the partial year and then annually thereafter. Interest can only be withdrawn without penalty on the interest crediting date and the seven days thereafter. After this period, the interest will become principal.
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 fee of \$10.00 will be charged for each limited transfer or payment exceeding six per month. A Business Relationship Savings Account must be opened and maintained concurrently with a Free Business Checking Account. The linked Free Business Checking Account must have six payments made per month via check, Business Online Banking bill payments, ACH debit or point-of-sale transactions (both signature or PIN-based) in order for a Business Relationship Savings Account to earn interest the following calendar month.	No more than six limited (preauthorized, telephonic or via data transmission) transfers or payments may be made from this account during the month. A fee of \$10.00 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.
Monthly Statement	Electronic Statement - Free	Electronic Statement - Free	NA
Other fees, including per item transaction costs are shown in the Important Account Information booklet.			

* Annual Percentage Yield (APY) shown is accurate as of 11/7/22 and reflects the current interest rate and the effect of interest compounding on balances below \$15 million. The interest rate and Annual Percentage Yield may change at any time at the Bank's discretion. Call for current rates.

Debit Cards and Credit Cards

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

Dollar Bank Business Debit Mastercard®

For convenient access to your money, add a Dollar Bank business debit card to your business checking account. A debit card offers new options when making everyday purchases for your business. 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](https://dollar.bank/locations).

Debit Card Alerts and Added Security

To set up alerts, log in to Dollar Bank's Business Online Banking and select the Tools tab and select Additional Services then Additional Alerts.

Card Control

Turn access to your debit card on or off, restrict card transactions, set up alerts and more with our free Card Control app. Download in your phone's app store.



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 Business Preferred Credit Card**

See how your business can benefit. Our Business Preferred Credit Card offers...

- A 1.25% cash back rebate on purchases with no rewards cap; redeem at anytime***
- 0.00% APR for six months on purchases and balance transfers, then a regular rate of Prime + 5.99% APR, currently 12.99% APR
- No annual fee
- Flexible billing and payment options, including individual and consolidated statements
- Easily manage, view account activity and statements with online access

Simple, Quick, Secure Mobile Payments

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



* Surcharges from other banks not in the Allpoint or Freedom Alliance Network may apply when using your debit Mastercard or ATM card. Mastercard is a registered trademark of Mastercard International Incorporated.
** Business Preferred Credit Card features are accurate as of 12/1/22, subject to change without notice and subject to credit approval.
*** Rebates are calculated as 1.25% of net monthly purchases (total purchases less credit and returns). Cash back rebate amount must be at least \$50.00 before a distribution will be made. Distributions will be based on the rebate balance on the most recent periodic statement. 0% APR Introductory Rate for the first 6 billing cycles. Regular rate is Prime + 5.99% APR, currently 12.99% APR. Information and rates are current as of 12/1/22, and subject to change. We may end the Introductory Rate if your payment is 30 days past due. Your regular rate will then apply.
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.

Business Online Banking

Business Online Banking provides flexible and comprehensive online and mobile solutions to help you make informed business decisions. Plus, our extensive security and fraud protection services keep your information safe.

- Real-time balance information and transaction details with running balance
- Manage checking, savings, CDs and credit cards
- View loan activity and pay multiple loans at once
- Business Online Bill Pay: Immediately add billers to pay, make one-time payments from your business checking account, set up automatic payments, receive bills online, send detailed invoice information with your payments and more
- Deposit checks through our mobile solution
- View images of your checks
- Available alerts and reminder messages
- Secure access through multi-factor authentication
- Eliminate paper with electronic statements
- Easy downloads to QuickBooks™
- Information reporting, including reports of all account beginning and ending balances, debits and credits
- Customizable dashboard
- Online help every step of the way

Remote Deposit

Dollar Bank offers multiple fast and easy solutions to deposit checks without having to visit a branch.

Protecting Your Business

Our fraud mitigation offering combines a variety of treasury management solutions designed to protect your accounts from unauthorized transactions, including fraudulent checks and electronic transactions. Together, these solutions provide you with transparency, agility and peace of mind.

Business Loans

We offer multiple lending solutions to help make borrowing easier for your business.

Term Loans

Term loans are ideal for financing long-term assets such as buildings, equipment, leasehold improvements and permanent working capital needs. We offer both unsecured and secured loan options, competitive interest rates and payment terms that are flexible. Plus, you can set up automatic payments right from your business checking account. When you're looking for a way to speed up the borrowing process, choose our Business Express Loan, which offers a simple online application and instant loan decision.

Lines of Credit

Lines of credit can be ideal for short-term funding needs and can be used for many business expenses. Your line of credit funds are immediately accessible for whatever business need arises, are flexible based on your needs and you only pay for what you borrow.

Commercial Real Estate Loans

Commercial real estate loans are available for purchasing, refinancing or renovating. We can help you get your projects up and running quickly with local commercial real estate loan expertise.

Workplace Banking

Put Workplace Banking with Dollar Bank to work for your business.

- Special discounts and offers for your employees
- Set up Direct Deposit to avoid check printing and mailing costs
 - Protect your payroll from check fraud
 - Increase employee productivity
 - Save time and reduce paperwork

Treasury Management Customer Service Center

At Dollar Bank, our Treasury Management Customer Service Center will:

- Make opening your new accounts and services easy
- Help setup bill payments, transfers and provide training on our Business Online Banking tool
- Answer your business banking questions and handle any account research requests
- Be a dedicated point-of-contact, our phones are answered by a person, not a machine

Our Treasury Management Customer Service Center is available Monday through Friday from 8:30 AM until 5:00 PM by calling **855-282-3888**.

Accepting Card Payments

Accept card payments at your place of business, online or on-the-go with our point-of-sale (POS) and software solutions so every sale goes smoothly for you and your customers. Our simple and secure payment solutions allow you to accept all major debit and credit cards.

Do business with the solutions you deserve.

We'll do what it takes to help make your business a success. That starts by listening and understanding your needs. Then creating flexible solutions that can only come from a community bank dedicated to supporting the businesses it serves.

Our team of business bankers, corporate bankers, commercial real estate lenders and treasury management professionals provide truly individualized attention that uses our products and services to develop the most meaningful solutions that are tailored to your plans. The result is a focus on helping our customers succeed and their communities to flourish. Because when business thrives, we all win.

Private Banking

Private Banking at Dollar Bank offers traditional banking products and services to high net worth and income clients with a superior level of personalized service.

You benefit from a relationship with an experienced private banker who is dedicated to assisting you one-on-one with your financial needs as they evolve over the years. We provide flexible borrowing options to meet your changing needs, while managing your checking and money market accounts. Business is conducted at your convenience, at your home or office - all with no annual fee for service. Additionally, your private banker is supported by our entire Private Banking team, so we are always available to assist you.

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 855-282-3888.

Our Treasury Management Customer Service Center representatives are available Monday through Friday from 8:30 AM until 5:00 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](https://dollar.bank/locations) or scanning the QR code below.



Business Online and Mobile Banking

Learn more about Business Online Banking and Mobile Banking through our helpful user guides and videos.

View these step-by-step tutorials; including ACH, Bill Pay, Fraud Control, Transfers and more at [Dollar.Bank/BusinessOnlineSupport](https://dollar.bank/businessonlinesupport).



Questions... Call Us

If you have any questions, please talk with our Treasury Management Customer Service Center at **855-282-3888**. Representatives are available Monday through Friday from 8:30 AM until 5:00 PM.



Surcharge-Free ATM Access

You can continue to use the Allpoint ATM Network and Freedom ATM Alliance® for surcharge-free access at over 55,000 ATMs worldwide.

Find a surcharge-free ATM near you here: [Dollar.Bank/Locations](https://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 and monthly statement fees through April 30, 2023.



Business Online Banking E-mails

Business Online Banking users will also receive e-mails with important conversion updates. If you do not receive any e-mails by January 6, 2023, please contact our Treasury Management Customer Service Center at 855-282-3888.