



Welcome to Civista Bank

Community-focused banking for over 130 years.

Your guide to banking with us





Here for you.

At Civista, we've been helping customers achieve their financial goals since 1884. We're delighted to welcome you to our bank and now be a part of southeastern Indiana and the Greater Cincinnati area.

As a Civista Bank customer, you'll have the best of both worlds – the same prompt, courteous customer service you've come to expect plus expanded banking resources, value and convenience.

You'll benefit from our commitment to relationship banking and the communities we serve. A commitment built on knowing you personally, making decisions locally, and delivering services to meet your daily and future financial needs with ease. We offer a full range of accounts and services for individuals and businesses with the online and mobile banking conveniences you need. And whether you choose to visit a branch or use our mobile app, you'll find that we're here for you with personalized solutions.

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As you review this Welcome Guide, we hope you'll feel right at home with us.

If you have any questions or need assistance, please call or visit your local branch office.

Beginning September 17, you can contact us at **800.604.9368**, Monday – Friday, 7am – 6pm and Saturday, 7:30am – 1pm.

Key Dates

We want your transition to Civista Bank to be a smooth and easy experience. Here's what you can expect during the coming weeks.

Right now

- › Continue to bank as you currently do, using your same account numbers, checks, debit card, ATM card, telephone, online access and branches.

Prior to Friday, September 14

- › If you are enrolled in Bill Pay, it is recommended that you maintain a record of your existing payees, including addresses, in order to validate that all information converts as planned.
- › We also recommend that Business ACH customers save ACH Batch files (with NACHA format).

Friday, September 14

- › All UCB banking centers will close at their normal time.
- › ATMs will be available as usual on Friday and throughout the weekend.
- › Continue to use your UCB debit or ATM card to make transactions.
- › UCB online banking, bill pay, mobile banking and automated telephone banking will be available for transaction inquiries only beginning at 6pm on Friday.

Saturday, September 15 and Sunday, September 16

- › Branch lobby and drive-up facilities will be closed over the weekend.
- › ATMs will be available using your UCB debit or ATM card.
- › Continue to use your UCB debit or ATM card over the weekend.

Monday, September 17

- › Activate and begin using your new chip-enabled Civista Debit Mastercard® or ATM card as of 9am.
- › Branches will reopen on Monday morning under the Civista Bank name. Branch lobby and drive-up service hours will remain the same as they are today.
- › Access to **Civista Online Banking, Bill Pay and Mobile Banking** will be available beginning at 7am. See page 12 of this guide for log-in instructions.
- › Civista Automated Telephone Banking will be available beginning at 7am by calling toll-free **877.224.8493**. See page 11 of this guide for instructions on getting started.
- › Mobile and Online Banking Customer Service Specialists will be available during extended hours to provide assistance from 7am – 7pm at **844.842.0268**, Monday, September 17 through Friday, September 21.



New for you, beginning September 17, added security, convenience and peace of mind:

Your new Civista Debit Mastercard is chip-enabled, providing you with added security and global usability. Look for more details with your new card.

Civista FraudEYE: Text Civista at **47334** from your mobile phone number on record with the bank to opt in to receive text messages for suspicious debit card activity.

Digital Wallet: After you've activated your Civista debit card, upload your card to your favorite digital wallet to make convenient mobile payments.



masterpass

Quick Facts

to help ensure a smooth transition

Your satisfaction is top priority

- › We have taken great care to match your current accounts to accounts at Civista Bank that offer similar features and benefits. **To give you time to make sure your account is right for you, we'll waive the account maintenance and transaction service charges, if applicable to your account, through December 31, 2018. This waiver applies to all converted personal and business checking and savings accounts and includes the paper statement fee if one normally applies.**

Same account numbers and checks

- › Your account number will remain the same unless you're one of the few loan customers notified otherwise in a separate mailing.
- › You can continue to use your existing supply of checks until it runs out.
- › The next time you order checks through the bank, after September 17, they will be automatically updated with the Civista Bank name and routing number.

**Your new routing
number as of
September 14:**
041201635

No change to direct deposits, automatic payments and transfers

- › If you have direct deposit of Social Security, payroll or other regular payments, they will continue without interruption.
- › In addition, if you have automatic transfers between your deposit accounts or automatic deductions of loan payments or other payments, these services will also continue.

New for you, beginning September 17, Civista Wealth Management:

Civista Wealth Management offers you a trusted advisor to help increase, protect and transfer assets. We deliver sophisticated and personalized strategies to help reach your goals. Our services include investment portfolio management, trust administration, foundation and charitable endowment investment management, and guardianship and special needs trusts.

Not FDIC Insured | Not Bank Guaranteed | May Lose Value
Not a Bank Deposit | Not Insured by Any Federal Government Agency
Civista Wealth Management is the trust division of Civista Bank.

New Civista Debit and ATM Card

- › If you currently have a UCB Debit Card, ATM Card or Business Debit Card, you will automatically receive a new card to replace your current card about a week prior to September 14.
- › A new Personal Identification Number (PIN) will be mailed to you separately a few days after you receive your new card.
- › **ACTION:** You must activate and begin using your new card on or after September 17. Your current UCB card will no longer be active, effective September 17. Follow the instructions enclosed with your card to activate it.

Once you've activated your card, you can change your PIN to your own personal identification number at any one of our ATMs.
- › **ACTION:** If you currently use your debit card or business debit card for any automated deductions, such as a fitness club or cell phone payment, be sure to give the merchant your new Civista Bank debit card number and expiration date.

Account statements

Checking, savings and money market accounts

- › Your final statement from UCB will show a record of transactions through Friday, September 14.
 - If you have a UCB business checking, public funds checking, UCB 50, UCB Plus checking or Money Market deposit account, your Civista Bank statement will continue to be produced on the last day of the month.
 - For all other checking accounts, your Civista statement will be produced on the 14th of the month, beginning in October.
- › You will receive images of your paid checks with your new statements just as you do today.
- › If you currently receive a combined statement, you will continue to receive a combined statement.

eStatement

- › If you currently receive eStatements, you will continue to receive your statement in this manner at Civista.
- › If you currently do not receive eStatements, you can sign up for this service beginning September 17 within Civista online banking.

Overdraft protection services at Civista Bank

We offer a variety of ways to protect against overdrawing your checking account. Here's what you need to know about our services.

Overdraft protection

- › If you currently have a checking or savings account or a line of credit linked to your personal checking account for overdraft protection, you will continue to enjoy this service.
- › Transfers will be made automatically for the amount needed to cover your overdraft. Transfers are made in \$1 increments.

Check Protect

- › If you currently have UCB's Courtesy Overdraft Service, this overdraft privilege will transition with your new Civista checking account as Check Protect and will continue at the Bank's discretion.
- › Check Protect is offered as an overdraft privilege for select personal and business checking accounts in "good standing."
- › Check Protect provides you with a safety net. When used, Check Protect can save you additional charges and the unnecessary embarrassment associated with having a check returned to a merchant.
- › There is no additional cost associated with this privilege unless you use it, at which time you will be charged the current NSF item paid fee of \$35 for each item or withdrawal processed.
- › If you have opted-in for the bank to cover overdrafts that occur as a result of one-time debit and ATM transactions, your opt-in choice will continue with Civista. If you wish to update your opt-in status after September 17, please contact your branch or call us at **800.604.9368**.

Standard overdraft practices

- › We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.
- › Under our standard overdraft practices, we will charge a fee of \$35 each time we pay an overdraft. There is a limit of seven overdraft fees per day.
- › We do not authorize and pay overdrafts for ATM transactions or one-time debit card transactions unless you have opted-in for this service.

For the Check Protect Customer Overdraft Policy and the definition of an account in "good standing", please refer to the Account Disclosures booklet.



Credit cards

- › Continue to use your existing UCB credit card. You will receive a new Civista Bank card prior to your card's expiration date.

Posting order

- › In the normal course of business, we generally pay items presented in the branch (over-the-counter-transactions) or at an ATM first, then electronic transactions and then, checks in serial number order.

Deposit boxes

- › Deposit boxes are offered in the following sizes, subject to branch availability. Below is the annual service charge, effective September 17, 2018, and assessed on the anniversary date.

Size	Annual Fee
3" x 5"	\$25
3" x 10"	\$35
5" x 5"	\$25
5" x 10"	\$45
10" x 10"	\$75



Access to Your Accounts

At Civista Bank, it's easy to bank when and how you choose. Here's a guide to the services available to you.

Civista Bank branches

- › Continue to bank at your same branches. You'll see the Civista Bank name outside and the same friendly faces and familiar people inside, ready to serve you as always.
- › All current UCB branch locations and branch hours will remain the same as today.
- › You can also access your accounts at any one of our other 27 branch locations across southwest, central and northern Ohio. For locations, visit www.civista.bank.

ATMs

- › You can use your Civista Bank debit card or ATM card at any Civista Bank ATM without any fee. For locations, visit www.civista.bank.
- › Civista Bank is not a member of the Fifth Third ATM network, however you will receive up to 4 free ATM transactions per month. See below for details.

You can make up to 4 ATM transactions per statement period at **any non-Civista Bank ATM with no fee**. We'll also rebate up to 4 ATM surcharges applied by the ATM owner per month. These waivers and rebates apply to transactions on personal checking accounts only.

Telephone Banking

New telephone banking numbers beginning Monday, September 17:

- › For 24/7 automated account information, call Civista Telephone Banking toll-free: **877.224.8493**.

Getting started:

- › The first time you select an account option within Telephone Banking, you will be asked to establish a Personal Identification Number (PIN).
- › To do this, you will need to enter the applicable deposit or loan account number and your Social Security Number (EIN or TIN for businesses).
- › Then, follow the voice prompts to establish a four to ten digit Personal Identification Number (PIN) of your choice for future use.

Online Banking, Mobile Banking & Bill Pay Plus

With online banking, mobile banking and Bill Pay Plus, you can do your banking anywhere, anytime, any way you want. Take a look at the many ways to manage your money through these 24/7 banking services.

If you're currently enrolled in online banking at UCB:

- › Your online banking and bill pay service will transfer automatically to Civista Bank, and you will be enrolled in Online Banking. For your convenience, your Bill Pay payees and any recurring or pre-scheduled payments will also transfer with the exception of payments scheduled on a quarterly frequency.

Civista online banking supports pre-scheduled transfers on a one day, weekly, bi-weekly, semi-monthly, or monthly frequency. Existing transfers scheduled at these frequencies will automatically transfer to Civista Bank online banking.

- › **ACTION:** Other frequencies you may have established, such as quarterly, will need to be scheduled individually or switched online.
- › The first time you log-in at www.civista.bank, use your existing ID as your Civista Online Banking User ID and enter the last four digits of your SSN, TIN or EIN as your PIN/Password.
- › Then, follow the prompts to create a new PIN/Password and accept the online banking terms and conditions.

UCB online banking, bill pay and mobile banking will be available for transaction inquiries only beginning at 6pm on Friday, September 14.

On Monday, September 17, you may begin accessing your accounts through Civista Online Banking, Bill Pay and Mobile Banking after 7am.

If you currently use Business Cash Management services:

- › You will be notified prior to September 17 about your new online services.

If you're not yet enrolled in online banking:

- › Go to www.civista.bank on or after September 17 to enroll.

Civista Online Banking gives you the ability to:

- › View account balances and images of checks.
- › Search transactions.
- › Add text or email alerts for a variety of balance, activity or personal reminders.
- › Review up to 18 months of statements with eStatements.
- › Pay bills, friends and family with our Bill Pay Plus.
- › Enroll and manage your mobile banking device access.
- › Transfer money between your Civista accounts or bank to bank with your accounts at any U.S. financial institution.

Civista Mobile Banking

Enjoy the convenience of account access right from your mobile device. View account balances, transfer funds, deposit checks¹, freeze your debit card and much more, depending on the mobile banking option you use. Choose from our Civista Mobile Apps, Web Mobile or Text Banking, to manage your money. Beginning September 17:

- › **ACTION:** Online banking users can enroll in Civista Mobile Banking by selecting the **Mobile Banking** tab from the Civista online banking main menu. Next, download the Civista mobile app at the App Store or Google Play. Civista Mobile Banking apps are available for iPhone, iPad, Android.²
- › **ACTION:** Make mobile payments by uploading your new Civista debit card to your digital wallet.



¹ Mobile Deposit enrollment is offered at the bank's discretion for qualified personal accounts. Other qualifications may apply.

² Apple, the Apple logo and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Android is a trademark of Google, Inc.

Standard wireless carrier charges may apply.

Specific features may require separate enrollment.



Personal Checking Accounts

All of our checking accounts offer you the convenient access you expect, so you can do your banking anywhere, anytime, any way you want. Your account offers these added conveniences:

- Mobile Banking
- Civista Online Banking
- Bill Pay Plus with Person-to-Person Payments
- eStatements
- 24/7 Automated Telephone Banking
- Automatic Fund Transfers
- Civista Debit Mastercard® or ATM Card. Your debit card offers Civista FraudeYE alerts and Digital Wallet capability with Apple Pay, Google Pay™, Samsung Pay and Masterpass. Plus, make up to 4 ATM transactions per statement period at any non-Civista ATM with no fee. We'll also rebate up to 4 ATM surcharges applied by the ATM owner per month.

To give you time to familiarize yourself with your new account, the monthly service charge, if applicable to your account, will be waived through December 31, 2018. Please see the enclosed *Account Disclosures* booklet for service charges that may apply to your account after this date.

For the new name of your checking account, please see the reverse side of the enclosed letter.

Civista Bank Checking Account

Account Highlights

STAR Checking

Our premier checking account – earn interest, save on everyday banking services, enjoy an array of added benefits

To activate your BaZing Bonus Benefits:

- Go to BaZing.com anytime from September 17 – November 30, 2018 or download the BaZing app
- Click the **Get Started** button
- Enter your email address
- Enter **CB18** as your temporary password
- Follow the prompts to set your unique password



- No monthly service charge with a minimum daily account balance of \$1,500 or more; otherwise a \$10 monthly service charge applies
- Tiered interest rates so the higher your balance, the more you earn – \$0-2,499.99; \$2,500-49,999.99; \$50,000-99,999.99; \$100,000+
- Unlimited transactions
- We will automatically sweep available funds from a designated personal account when you need it at no additional charge*
- Two free boxes of select style checks annually
- Free Deposit Box for one year, subject to availability
- Free coin machine use at select Civista Bank locations
- Cell phone protection^{1,2}
- Shopping, dining and travel discounts at BaZing.com or with the BaZing mobile app
- Healthcare savings for pharmacy, vision and hearing services
- Identity Theft Services – up to \$2,500 reimbursement for expenses incurred restoring your identity^{1,2}
- Roadside assistance¹
- Travel accidental death coverage^{1,2}

***Some restrictions apply.** By Federal regulation, there is a limit of six transfers or withdrawals per month for sweeps from a savings or Money Market Investment Account, including pre-authorized, automatic, online banking, checks or telephone transfers.

^{1,2} See page 17 for more information.

For detailed information about the terms and conditions of these accounts as well as any other charges that may apply, please see the enclosed Account Disclosures booklet.

For the new name of your checking account, please see the reverse side of the enclosed letter.

Civista Bank Checking Account

Account Highlights

Compass Checking

More value-added services for everyday saving

To activate your BaZing Bonus Benefits:

- Go to BaZing.com anytime from September 17 – November 30, 2018 or download the BaZing app
- Click the **Get Started** button
- Enter your email address
- Enter **CB18** as your temporary password
- Follow the prompts to set your unique password



- Unlimited transactions
- One free box of select style checks annually
- Free Deposit Box for one year, subject to availability
- Free coin machine use at select Civista Bank locations
- Cell phone protection^{1,2}
- Shopping, dining and travel discounts at BaZing.com or with the BaZing mobile app
- Healthcare savings for pharmacy, vision and hearing services
- Identity Theft Services – up to \$2,500 reimbursement for expenses incurred restoring your identity^{1,2}
- Roadside assistance¹
- Travel accidental death coverage^{1,2}
- \$8 monthly service charge with eStatements³
- *Monthly service charge waived for current military service members and veterans presenting a qualifying military/veterans ID with a recurring monthly direct deposit into the account*

Free Checking

All the basic services and access you need

- Enjoy all benefits listed on page 14, available with all Civista checking accounts
- No minimum balance to maintain
- Unlimited transactions
- No monthly service charge with free online banking and eStatements³

For detailed information about the terms and conditions of these accounts as well as any other charges that may apply, please see the enclosed Account Disclosures booklet.

Civista Bank Checking Account

Account Highlights

Student Free Checking

*Everything you need to keep your finances organized, secure and convenient – for students ages 16-24***

***Accounts opened by a minor (under 18) require a joint owner 18 years of age or older on the account.*

- No minimum balance
- No monthly service charge with online banking and eStatements³
- Open a Savings account with \$25 or more and keep your savings separate from your everyday spending. The minimum daily balance on a Statement Savings account is waived as long as you have your Student Free Checking account

Choice 50

Traditionally suited for those age 50+ with account balances below \$1,500

- No minimum balance
- Unlimited transactions
- No monthly service charge
- One free box of select style checks annually
- Note: Only available for accounts transferred from UCB during conversion on September 14, 2018. Not available for new accounts or account transfers after that time.

One Choice

A fresh start for those who may have experienced banking challenges in the past

- No minimum balance to maintain
- Unlimited transactions
- Convenient account access with free online and mobile banking services
- \$12 monthly service charge with eStatements³

¹ Subject to additional terms and conditions.

² Insurance products are: NOT FDIC-INSURED, NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY, NOT GUARANTEED BY THE BANK.

³ eStatement is account standard. Optional paper statement may be substituted for \$2 per month.



Personal Savings and Money Market Accounts

With your Civista Bank savings or money market account, you'll have great benefits while earning competitive rates. Benefits include:

- Mobile Banking
- Civista Online Banking
- eStatements
- 24/7 Automated Telephone Banking
- Automatic Fund Transfers
- ATM Access

To give you time to familiarize yourself with your new account, the monthly service charge, if applicable to your account, will be waived through December 31, 2018. Please see the enclosed *Account Disclosures* booklet for service charges that may apply to your account after this date.

For the new name of your savings account, please see the reverse side of the enclosed letter.

Civista Bank Savings Account	Account Highlights
<p>Statement Savings An account designed to make saving on a regular basis easy and rewarding</p>	<ul style="list-style-type: none"> • No monthly service charge with a minimum daily account balance of \$200 or more; otherwise, a \$2 monthly service charge applies • Earn interest on balances of \$100 or more
<p>KidCents Savings Designed for kids under age 18 – helps teach the value of starting to save early</p>	<ul style="list-style-type: none"> • No monthly service charge • No minimum balance to earn interest • Earn interest from the first penny
<p>Christmas Club Account Save for holiday expenses with ease</p>	<ul style="list-style-type: none"> • No minimum balance • No monthly service fee • Last day to deposit in 2018 is October 5 • Balances in account will either be directly deposited or check mailed on October 10, 2018, as you are accustomed to receiving • An Automatic Funds Transfer (AFT) is an easy way to add to your account • Account will automatically close and fee assessed if withdrawal occurs before October 9, 2018 • Re-activate your account for 2019 with a minimum deposit of \$1 before January 1, 2019
<p>Health Savings Account A smart way to save for future medical expenses</p>	<ul style="list-style-type: none"> • \$3 monthly service charge • Competitive tiered interest rates • Free checks • Free debit card for easy access
<p>Money Market Investment Account* Earn higher interest rates as your balance grows</p>	<ul style="list-style-type: none"> • No monthly service charge with a minimum daily account balance of \$2,500 or more; otherwise, a \$12 monthly service charge applies • Earn tiered interest rates on balances starting at \$2,500

For detailed information about the terms and conditions of these accounts as well as any other charges that may apply, please see the enclosed Account Disclosures booklet.

*eStatement is the standard delivery method for the Money Market Investment Account. A paper delivery option is available with a \$2 per month service charge.

By Federal regulations, savings accounts are limited to 6 withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party per month.

Certificates of Deposit and Individual Retirement Account Time Deposits

When your account transfers to Civista Bank:

- › There will be no change in your existing CD rate or term until maturity.
- › The Bump and Add feature on the 10-Month and 20-Month CDs will be discontinued as of September 14, 2018. In addition, the Trade-a-Rate feature on the 30-Month IRA will not be available after September 14, 2018.
- › There will be no change to your interest distributions.

At maturity:

- › Your renewal notice will indicate the new term as well as the early withdrawal penalty that will apply to your CD going forward.
- › You will have a 10 calendar-day grace period after the maturity date during which you can withdraw funds, add funds or change the term without penalty.
- › Otherwise, we will automatically renew your CD on your maturity date for the most similar term available at the interest rate available at that time, as indicated on your renewal notice.
- › Existing Public Fund CDs will not automatically renew.
- › Note: For 15-Month, 18-Month, 26-Month, 36-Month and 48-Month CD Specials: These special CDs will become 12-Month CDs at renewal, as stated when originally opened.

To learn more about term options and current Annual Percentage Yields (APYs), contact your local branch.

Beginning September 17, 2018, you can contact your local branch or call customer service at **800.604.9368** for term options and APYs.

Personal Lending

Existing Personal Installment Loans, Mortgages and Home Equity Lines of Credit

- › Your loan terms will remain the same.

Payment instructions:

- › If you currently use a coupon book, continue to use your existing book unless contacted otherwise.
- › If you currently receive a loan billing statement, you will continue to receive a statement.
- › Automatic payments will also continue without interruption.
- › Additional payment options include:
 - Transfer funds from Civista Online Banking or Mobile app
 - Telephone Banking Transfer at **877.224.8493**
 - In branch or by mail
- › **PLEASE NOTE your new payment address:**

Civista Bank
P.O. Box 5016
Sandusky, OH 44871-5016

Payment due dates:

Your payment due date remains the same – except if you have an Overdraft Protection Line of Credit.

For Overdraft Protection Line of Credit customers:

Payment will be due on the 12th of the month, following the date that your checking account statement is generated. For example, for checking statements generated on October 14, your payment will be due on November 12.



Business Checking Accounts

At Civista Bank, your business checking account includes:

- Free Business Debit Mastercard®
- Free Online Banking and Bill Pay
- Free Mobile Banking¹

To give you time to familiarize yourself with your new account, the account monthly service charge and transaction service charges, if applicable, will be waived through December 31, 2018. Please see the enclosed *Account Disclosures* booklet for service charges that may apply to your account after this date.

¹ Certain restrictions and wireless carrier charges may apply.

For the new name of your business checking account, please see the reverse side of the enclosed letter.

Civista Bank Business Checking Account

Account Highlights

Community Business

Ideal for community organizations with low activity volumes

- No monthly service charge with free online banking and eStatements
- First 100 transactions free per statement cycle; \$0.35 per transaction over 100
- See enclosed *Account Disclosures* booklet for additional charges that may apply to this account

Business Classic

Public Funds Classic
Designed for businesses with a smaller number of monthly transactions

- No monthly service charge with free online banking and eStatements
- No transaction fee for 150 or fewer transactions per statement cycle. \$0.35 per transaction over 150
- See the enclosed *Account Disclosures* booklet for additional charges that may apply to this account

Business Choice

Public Funds Choice
For businesses with traditionally higher activity volumes

- \$15 monthly service charge
- Earnings Credit available on account balances to offset monthly maintenance and transaction fees
- See the enclosed *Account Disclosures* booklet for transaction charges that apply to this account

Business Interest

Enjoy the ability to earn interest with the convenience of a traditional account

- \$17.50 monthly service charge
- Earn tiered interest on balances starting at \$2,500
- See the enclosed *Account Disclosures* booklet for transaction charges that apply to this account

IOLTA/IOTA

- \$15 monthly service charge
- Earn tiered interest on balances starting at \$2,500

eStatement is the standard delivery method for all business checking statements. A paper delivery option is available for \$6 per month. This fee is waived with the public funds checking accounts.

For detailed information about the terms and conditions of these accounts as well as any other charges that may apply, please see the enclosed Account Disclosures booklet.

Business Savings and Money Market Accounts

With your Civista Bank savings or money market account, you'll earn competitive rates. Plus, you enjoy free online banking, mobile banking¹ and Bill Pay.

To give you time to familiarize yourself with your new account, the account monthly service charge and transaction service charges, if applicable, will be waived through December 31, 2018. Please see the enclosed *Account Disclosures* booklet for service charges that may apply to your account after this date.

For the new name of your savings account, please see the reverse side of the enclosed letter.

Civista Bank Business Savings and Money Market Account

Account Highlights

Business Savings

Public Funds Savings

Convenient way to start saving for that special project for your business and reach your savings goals

- No monthly fee with a minimum daily account balance of \$300 or more; otherwise, a \$4 monthly fee applies
- Earn interest on balances of \$100 or more. Interest compounded and credited quarterly

Business Money Market Investment Account

Public Funds Money Market Investment Account

A money market account offering higher rates for higher balances

- No monthly fee with a minimum daily account balance of \$2,500 or more; otherwise, a \$12 monthly fee applies
- Earn interest on balances of \$2,500 or more. Interest compounded and credited monthly

eStatement is the standard delivery method for the Business Money Market Investment Account. A paper delivery option is available for \$6 per month. This fee is waived with the Public Funds Money Market Investment Account.

For detailed information about the terms and conditions of these accounts as well as any other charges that may apply, please see the enclosed Account Disclosures booklet.

By Federal regulations, savings accounts are limited to 6 withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party per month.

¹ Standard wireless carrier charges may apply.

Business Lending

Commercial Loans and Lines of Credit

- › Your term, interest rate and payment amount will remain the same.
- › You should continue to send in your tax returns and financial statements in the same way as you do today, as outlined in your loan documents.

Payment instructions:

- › If you currently use a coupon book, continue to use your existing book unless contacted otherwise.
- › If you currently receive a loan billing statement, you will continue to receive a statement.
- › Automatic payments will also continue without interruption.

Additional payment options include:

- Transfer funds from Civista Online Banking or Mobile app
- Telephone Banking Transfer at **877.224.8493**
- In branch or by mail

› **PLEASE NOTE your new payment address:**

Civista Bank
P.O. Box 5016
Sandusky, OH 44871-5016

Your Line of Credit:

- › Your annual line of credit review will be handled in the same manner as always. Your loan officer will contact you personally prior to the scheduled maturity date of your line of credit to discuss renewal terms and make sure you have the right type of financing for your needs.
- › For advances and principal repayments, please contact your loan officer.
- › You can continue to use your line of credit advance checks just as you do today.

Tools and resources to help you grow your business and save you time.

At Civista Bank, you'll have access to an array of cash management and electronic banking services designed to help you manage your receivables and payments with greater efficiency. Here's an overview of some of the services available to you. For more information contact your business banker or loan officer.

Remote Deposit Capture

Remote Deposit Capture is like bringing the bank's teller window to your business. You can deposit money orders, consumer checks, cashier's checks and commercial checks electronically with a secure, check processing system.

- › Receive funds faster into your accounts
- › Reduce time away from the office making daily deposits

ACH Services

Save time and money by using our Automated Clearing House (ACH) services to:

- › Offer employee direct deposit
- › Submit electronic tax payments
- › Receive and make electronic vendor payments

Zero Balance Account (ZBA) Sweep

Consolidate your checking account balances into one with the ZBA Account. This service allows you to pool funds into one account while maintaining your individual accounts for making separate account deposits and payments. Ideal for multiple store locations.

Line of Credit Sweep

This service connects your Civista Commercial Line of Credit and checking account for automatic fund transfers to pay down your line of credit.

Positive Pay

Increase peace of mind while reducing your fraud exposure with this automated fraud detection tool. Checks presented for payment are compared electronically to an authorized list of checks issued. Unmatched items can be reviewed online for “pay or return” decisions. Save time and money by avoiding a potentially fraudulent transaction.

Line of Credit Overdraft Protection Transfer

This service links your Civista Commercial Line of Credit and checking account to cover potential overdrafts up to your Commercial Line of Credit available balance.

Online Wire Transfer

Do you routinely use wire transfers? If so, this service gives you the ability to conveniently conduct transfers from the Civista Online Banking portal.

Merchant Services

Today’s customers expect credit and debit card acceptance for their purchases, and you need quick authorization and efficient settlement services.

We have a variety of easy to use Merchant Service solutions available through Elavon – an industry leader for 25 years in payment acceptance.

Desktop Banker

Need to research an item quickly? Our user-friendly imaging solution enables controlled and secure access to images of checks, deposits and statements stored on a disk with easy to use search features.

We're united with the community.

We strongly believe in investing in the communities that we serve. Whether it's through charitable donations, in-branch events or volunteering out in the community, our team is dedicated to making a difference.

Each year Civista holds a Focused on Our Community Volunteer Day where employees work at designated non-profit organizations throughout our footprint. In 2017, Civista donated more than 400 hours helping 20 different community organizations in just one afternoon.

Casual for a Cause Fridays brings awareness and raises funds for local community groups on designated Fridays throughout the year.

How to contact us – beginning September 17, 2018.

We always look forward to speaking with you – online, on the phone, or in person at your local branch office.

Customer Care: 800.604.9368

Monday through Friday, 7am – 6pm

Saturday, 7:30am – 1pm

Civista Telephone Banking: 877.224.8493

Toll-free 24/7 Automated Account Information

Visit us online at: www.civista.bank

To speak with a Mobile & Online Banking Customer Service Specialist:

Toll-free: **844.842.0268** Monday – Friday 8am – 5pm



Member FDIC

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