



CONVERSION GUIDE

FOR BUSINESS



BANKFIRST

BANKFIRST

**BANKFIRST HEADQUARTERS
COLUMBUS, MISSISSIPPI**



CONVERSION GUIDE FOR BUSINESS

Merger FAQs Web Page

Use camera to scan code or visit
www.sycamoremerger.com on any web browser.



Download Conversion Guide

Use camera to scan code to view or download
an online version of this Conversion Guide.



Key Information

AS OF MONDAY, FEBRUARY 13, 2023

BankFirst Call Center: 877-441-2784

Telephone Banking (FIRSTConnection): 866-726-2006

Activate Debit Card: 866-726-2006

Report Lost or Stolen Debit Card: 877-441-2784

Online Banking Login: www.bankfirstfs.com

Overview

This Conversion Guide has been created especially for customers transitioning from Sycamore Bank to BankFirst Financial Services (BankFirst). To make this transition from Sycamore Bank to BankFirst as easy as possible, this guide includes important information regarding:

- 1 Specific information in relation to the conversion of CDs, loans, checking accounts, savings accounts, debit cards, and more
- 2 Terms and Conditions of your accounts
- 3 Additional products and services now available to you as part of the BankFirst family

What will happen to your accounts?

Your Sycamore Bank accounts will automatically convert to BankFirst accounts between the close of business on Friday, February 10, 2023, and opening of business on Monday, February 13, 2023. In most cases, this change will be automatic—you will not have to do anything. For some accounts you may receive additional materials in the mail.

Want to change your account? No problem!

If you have a Sycamore Bank checking and/or savings account, a BankFirst checking and/or savings account with similar features has been selected for you. If you would like a different checking and/or savings account than the one we preselected, you may change to another BankFirst checking and/or savings account of your choosing starting Tuesday, February 14, 2023. Simply stop by any BankFirst branch and someone will assist you.

We are here to help.

If you have additional questions or if we can be of service, please do not hesitate to call your current Sycamore Bank branch. Effective Monday, February 13, 2023, our BankFirst Call Center agents will be available at 877-441-2784 Monday through Friday, 8:00 AM - 5:00 PM CT and Debit Card support will be available 8:00 AM - 11:00 PM CT Monday through Friday and weekends, 9:00 AM - 5:00 PM CT.



Message from the President & CEO

Dear Sycamore Bank Customer,

On behalf of the entire BankFirst team, I want to warmly welcome you to banking with BankFirst.

Since we announced the acquisition completion on October 1, 2022, the transition of Sycamore Bank to BankFirst has been moving along as expected. I am excited to announce that we are on track to finalize the conversion by our target date, February 13, 2023, as laid out in the following pages of this Conversion Guide.

With the banks merging, it is our goal to combine the exceptional customer service you've become accustomed to with more enhanced banking products across a larger geographic footprint.

We want this final part of the conversion process to be as simple as possible for you, which is why we created this Conversion Guide. Please use this guide, which includes information you will need and actions to take prior to the conversion completion date on Monday, February 13, 2023.

For 135 years, we've banked on putting customers first. As we approach the final stages of the merging of Sycamore Bank with BankFirst, we are more committed than ever to meeting and exceeding your expectations. We look forward to getting to know you better and are excited to be a part of the North Mississippi region.

Sincerely,

A handwritten signature in black ink, appearing to read 'Moak Griffin', with a stylized flourish at the end.


Moak Griffin
President & CEO

BANKFIRST

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BANKFIRST

BANKFIRST LOCATIONS ALABAMA & MISSISSIPPI

Locations & Phone Numbers

ALABAMA

- Addison, AL - Highway 278 | 256-747-1406
- Aliceville, AL - Third Ave. | 205-373-6367
- Arley, AL - County Rd. 41 | 205-221-5520
- Bear Creek, AL - Main St. | 205-486-2222
- ⁴ Birmingham, AL - Southbridge Office Bldg. | 205-582-1521
- Carrollton, AL - Reform St. | 205-367-8701

- Curry, AL - Curry Highway | 205-221-5311
- Double Springs, AL - Blake Dr. | 205-489-5011
- ³ Double Springs, AL - Highway 278 | 205-489-5011
- Fayette, AL - Temple Ave. N. | 205-932-8911
- Fayette, AL - Temple Ave. S. | 205-932-8911
- Gordo, AL - 2nd Ave. | 205-364-7177

- Haleyville, AL - 20th St. | 205-486-5263
- ³ Haleyville, AL - 21st St. | 205-486-5263
- ³ Haleyville, AL - Highway 195 | 205-486-5263
- Northport, AL - McFarland Blvd. | 205-752-2744
- Tuscaloosa, AL - Paul W. Bryant Dr. | 205-469-1700

MISSISSIPPI

- ⁴ Biloxi, MS - Howard Ave. | 228-232-0278
- ⁴ Brookhaven, MS - South Jackson St. | 601-757-3444
- ¹ Coldwater, MS - Central Avenue | 662-622-7411
- Columbus, MS - Highway 45 | 662-328-2300
- Columbus, MS - Lehmborg Rd. | 662-328-2341
- Columbus, MS - Main St. | 662-328-2345
- Flowood, MS - BankFirst Dr. | 601-992-8506
- Hattiesburg, MS - Millbranch Rd. | 601-475-7570
- ¹ Hernando, MS - East Commerce St. | 662-449-0457
- Independence, MS - Highway 305 | 662-233-2411

- Jackson, MS - Old Canton Rd. | 769-777-6706
- Louin, MS - Highway 15 | 601-739-3159
- Macon, MS - Jefferson St. | 662-726-5192
- Madison, MS - Highland Colony Pkwy. | 601-605-3455
- Newton, MS - East Church St. | 601-683-3101
- Newton, MS - Richardson Ave. | 601-683-3101
- Newton, MS - Eastside Dr. | 601-683-6400
- ¹ Oxford, MS - North Lamar Blvd. | 662-236-1145
- ² Oxford, MS - East Shopping Center | 662-234-4898
- ² Oxford, MS - Jackson Ave. West | 662-234-4434

- ² Oxford, MS - University Ave. | 662-234-4490
- ⁴ Oxford, MS - Jefferson Ave. | 601-594-1544
- ¹ Senatobia, MS - East Main St. | 662-562-8201
- ¹ Southaven, MS - Getwell Rd. | 662-996-1180
- Starkville, MS - Highway 12 | 662-323-3995
- Starkville, MS - Russell St. | 662-323-9599
- Tupelo, MS - West Main St. | 662-432-5580
- ² Water Valley - North Main St. | 662-473-2261
- ² Water Valley - South Main St. | 662-473-1234
- West Point, MS - Highway 45 | 662-494-1964

¹ Currently Sycamore Bank location. Will become BankFirst.

² Currently Mechanics Bank location. Will become BankFirst.

³ Express Location

⁴ Loan Production Office

BANKFIRST
CAPITAL

BFCC
TRADED ON
OTC QX



Investor Relations
(Use camera to scan code.)



OTC Markets
(Use camera to scan code.)



BankFirst is a Community
Development Financial Institution



Bauer Ratings
(Use camera to scan code.)

BankFirst also maintains the Bauer Financial
Five Star rating, which can be verified on Bauer's
website: www.bauerfinancial.com/star-ratings.

Introducing BankFirst ^{Member} FDIC

Headquartered in Columbus, Mississippi, BankFirst is a designated Community Development Financial Institution and the principal subsidiary of BankFirst Capital Corporation (OTCQX: BFCC). Founded in 1888, BankFirst is driven by strong values and a long-term, disciplined perspective that emphasizes our commitment to providing high-quality financial products and services, and delivering exceptional customer service. We are passionate about supporting our communities through socially responsible leadership and cultivating a strong and positive corporate culture. Backed with a long history of strength and security, BankFirst continues to provide innovative products and services designed to meet customers' needs, while helping communities to prosper and grow.

Regional Reach

With the addition of Sycamore Bank, BankFirst proudly serves communities throughout central and northern Alabama as well as Mississippi with 38 branch locations and four loan production offices.

Accessible When and Where You Need Us

We offer our clients the option of an in-person consultation with our knowledgeable bankers, as well as the convenience of anytime, anywhere digital access, including Online Banking, Mobile Banking, Mobile Deposit, Text Banking, Account Alerts, and Debit Card Alert Fraud Prevention.



For ATM access, BankFirst is part of the MoneyPass® ATM networks, which provide our clients with surcharge-free withdrawals at over 32,000 ATM locations across the country.

Committed to Our Communities

We've made a commitment to managing our banks at the local level and believe it is one of the values that sets us apart. BankFirst operates community-oriented banks with their own local presidents and advisory boards. Serving our communities in this way allows our employees to be deeply involved, volunteering their time and donating resources to make the communities we call home better for all of us.

Conversion Timeline

// IMPORTANT DATES

NOVEMBER 2022	DECEMBER 2022	JANUARY 2023
Continue banking as usual.		
Make sure Sycamore Bank has your most current information during this time.		Up
Continue to use Sycamore Bank Business Debit Card even after you receive your new BankFirst Debit Card until February 13, 2023.		When you rec
If enrolled, continue to use Sycamore Bank Business Online Banking as usual until 4:00 PM CT on February 10, 2023.		
If enrolled, continue to use Sycamore Bank Business Bill Pay as usual until 8:00 AM CT on February 6, 2023.		Download/print list of Business Bill Pay paye
If enrolled in Business Mobile Banking, continue to use Sycamore Bank Mobile App as usual until February 10, 2023.		Sycamor
Telephone Banking available beginning February 13, 2023.		
If enrolled, continue receiving Business Online Statements and/or Paper Statements as usual until February 13, 2023.		Sycam
Sycamore Bank customers can continue using BankFirst ATMs free of charge throughout the conversion process.		

Dates and Required Actions

On Monday, February 13, 2023, your Online Banking services will move to bankfirstfs.com.

Please review these important dates and take the necessary action on or before the indicated dates to avoid interruption in service.

Continue Banking as Usual

Now through Friday, February 10, 2023, continue banking as you normally do.

Update Your Information

If your address, phone number, or email address has changed recently, please contact your Sycamore Bank branch to update your information in our systems before Friday, February 10, 2023. This will automatically transfer to BankFirst on Friday, February 10, 2023, and will help ensure a smooth transition of services.

Business Debit Cards

Your new BankFirst Business Mastercard® Debit Card will be mailed the week of January 23, 2023. Please do not destroy your Sycamore Bank Business Mastercard® Debit Card before Monday, February 13, 2023. Activate your new BankFirst Business Mastercard® Debit Card on Monday, February 13, 2023, or anytime after by following the instructions included with your card. Be sure after Monday,

February 13, 2023, to update any automatic payments associated with your Business Debit Card (i.e. DirecTV, Netflix, Amazon Prime, mobile bill, insurance premiums, utilities, subscription services, etc.). Once activated, your new card may be used beginning Monday, February 13, 2023.

Online Banking

Access to Sycamore Bank Business Online Banking will be unavailable beginning at approximately 4:00 PM CT on Friday, February 10, 2023. All data, such as account history and Online Statements, will need to be downloaded before this date.

BankFirst Online Banking will be available at approximately 7:00 AM CT on Monday, February 13, 2023. Please see page 10 for instructions on how to log in to BankFirst Online Banking or set up Online Banking.

FEBRUARY 2023		MARCH 2023	
	2/6	2/10	2/11
			2/13
		NO ACCESS	Begin banking as BankFirst.
Update your information at Sycamore Bank before this date →		NO ACCESS	
You receive it early, don't use new BankFirst Business Debit Card until after this date →			Activate and begin using new BankFirst Business Debit Cards. No more Sycamore Bank Debit Cards.
Download /print any past statements before this date →		NO ACCESS	Begin logging in to BankFirst Online Banking with full access.
Make payees/payments before 8:00 AM CT on this date →		NO ACCESS	Set up and begin using Bill Pay within your BankFirst Online Banking account.
Sycamore Bank Business Mobile Banking access before this date →		NO ACCESS	Download and begin using the BankFirst Mobile App with full access.
			Begin using BankFirst Telephone Banking.
Sycamore Bank short-period Paper Statement includes activity before →			Activity from this date forward will be on your BankFirst Statements.
			Sycamore Bank customers become BankFirst customers.

Bill Pay

Sycamore Business Bill Pay will shut down at 8:00 AM CT on Monday, February 6, 2023. All payee information, payment information and history will need to be downloaded before this time.

Access to BankFirst Bill Pay will be available at approximately 7:00 AM CT on Monday, February 13, 2023. Please see page 12 for instructions on how to set up and access Bill Pay.

Quicken/QuickBooks

Be sure all information in Quicken/QuickBooks is up to date before 4:00 PM CT on Friday, February 10, 2023.

Mobile Banking

Access to Sycamore Bank Mobile Banking will be unavailable beginning at approximately 4:00 PM CT on Friday, February 10, 2023.

BankFirst Mobile Banking will be available at approximately 7:00 AM CT on Monday, February 13, 2023. Please see page 13 for instructions on how to download BankFirst's mobile app.

Telephone Banking

Please see page 18 for instructions on how to enroll in BankFirst telephone banking.

Paper Statements

All depositors will receive a short-period statement of transactions from Sycamore Bank through Friday, February 10, 2023. This statement will not reflect any monthly service charges, but it will reflect interest paid through Friday, February 10, 2023.

Your final Sycamore Bank statement will be mailed to you as of the close of business on Friday, February 10, 2023.

Online Statements

Please see page 11 for instructions on how to set up accounts on Online Statements (eStatements).

ATMs

We anticipate minimal interruption to ATM access as we convert current Sycamore Bank ATMs to BankFirst ATMs.

Online Banking

On Monday, February 13, 2023, customers who are currently set up for Sycamore Bank Business Online Banking will log in to BankFirst Online Banking by visiting www.bankfirstfs.com and clicking on "Login" at the top of any page. Your username will remain the same. Upon first login, your password will be the last four digits of your Social Security number (for personal customers) or your Tax Identification Number (for business customers). You will be prompted to reset this password after first login. Customers who were not already enrolled in Sycamore Bank Business Online Banking prior to February 13, 2023, will need to register for BankFirst Online Banking by contacting their local BankFirst branch.

Treasury Management Services Contact:

Rachel Hadley: 662-562-8201

What you can do with Online Banking:

Move Money

- ✓ Make Transfers
- ✓ Make External Transfers
- ✓ Schedule Transfers
- ✓ View Scheduled Transfers

Manage Money

- ✓ Money Management Web App
- ✓ TurboTax
- ✓ Set Up and Manage Budgets
- ✓ See Spending Trends

Additional Services

- ✓ Online Statements
- ✓ Share Access
- ✓ Connect Outside Accounts

Secure Forms Access

- ✓ Every Penny Counts Enrollment
- ✓ Address Change Form
- ✓ Overdraft Protection Services Form

Alerts & Notifications

- ✓ Balance Updates
- ✓ Low/High Balance Alerts
- ✓ Large Deposit/Withdrawal Alerts
- ✓ Check Cleared Alerts
- ✓ Loan Payment Due Reminders
- ✓ Loan Payment Overdue Reminders
- ✓ Maturity Date Reminders



! Logging Out - Online Banking

Logging out of Online Banking is an important part of keeping your financial information secure.

To maximize your Online Banking security, we recommend that you always log out of your existing session by clicking on the "Logout" or "Sign Off" link.

Online Statements

Online Statements are free, secure, and accessed directly from Online Banking. View online or download a digital copy to save or print. The fastest statement delivery option available, Online Statements reduce the chances of fraud and identity theft, compared to paper (mailed) statements.

Beginning February 13, 2023, if you are already enrolled in Online Banking, you can sign up for Online Statements by logging in to Online Banking at www.bankfirstfs.com and clicking on "Online Statements." Simply read and accept the Online Statement Disclosure and you will begin receiving your statements online (beginning with the next scheduled statement drop).

How to Download Your Sycamore Bank Online Statements

1. Log in to Sycamore Online Banking at www.sycamorebank.com.
2. Click on the account for which you want the statement.
3. Under the account name (in orange), click on "Documents."
4. Type in the date range. (System defaults to a year prior.)
5. Click "Submit."
6. Click on the blue link with the statement date you need.
7. Choose to view and/or print the selected PDF.

Text Message Banking

Text Message Banking gives you access to your accounts via text messages on your mobile device. It's a fast, easy way to look up account balances, recent account history or transfer funds by sending a text command to 454545.

To set up the Text Message Banking:

1. Log on to Online Banking on or after Monday, February 13, 2023.
2. Click on Text Message Banking.
3. Enter required information.

Text Message Banking requires mobile device activation.

* Standard carrier fees for text messaging may apply. Please check with your wireless carrier if you are not sure what fees apply when you send and receive text messages.

Text Commands

BAL	Primary Balance
LAST	Last Five Transactions
TRANS	Transfer Funds to Primary Account
STOP	Deactivate Text Banking
HELP	Get List of Help Keywords

Recurring Payments & Online Bill Pay

Bill Pay, available within BankFirst Online Banking, allows you to pay bills by debiting your checking account. You can schedule one-time and recurring payments. When paying a bill online, please note that funds will not be withdrawn from your account until the payment is processed.

Bill Pay Payees

If already set up in Sycamore Bank Business Online Bill Pay, most of your established payees will automatically transfer to BankFirst Business Online Bill Pay. You will need to manually add any payees that do not automatically transfer to your new BankFirst Online Banking profile. We strongly suggest that you download/print your Bill Pay history, payees and recurring payments from your Sycamore Bank Business Online Banking system before 8:00 AM CT, Monday, February 6, 2023.

Bill Pay Payments

Most established recurring payments will automatically transfer to BankFirst. You will need to manually add any scheduled or recurring payments that do not automatically transfer to your new BankFirst Online Banking profile. Again, we strongly suggest that you download/print your Bill Pay history, payees and recurring payments from your Sycamore Bank Business Online Banking system before 8:00 AM CT, Monday, February 6, 2023.

Quicken® and QuickBooks®

If you are accustomed to updating your business's financial management software by downloading your data from Sycamore Bank Business Online Banking, we strongly suggest that you download your data from your Sycamore Bank Business Online Banking account before 4:00 PM CT, Friday, February 10, 2023, to avoid losing your banking history in the event that it does not transfer automatically.



After Monday, February 13, 2023, please verify that all automatic transactions that you are expecting have processed to your account. Please review your transaction history within BankFirst Online Banking and notify us immediately if a transfer did not occur.

Setting Up Bill Pay

On and after Monday, February 13, 2023, customers who were enrolled in Bill Pay through Sycamore Bank Business Online Banking will need to log in to BankFirst Online Banking and click on "Bill Pay."

Customers who were not Business Online Banking customers with Sycamore Bank can opt to sign up for Bill Pay when registering for BankFirst Online Banking, or they may apply at any time by logging in to BankFirst Online Banking and clicking on "Bill Pay."

Quicken

qb intuit **quickbooks**

Mobile Banking & Mobile App

Whenever you need to check your balance, move money to a different account, or deposit a check, you can just reach for your mobile device (phone, iPad, etc.) with BankFirst Mobile Banking. Mobile Banking brings Online Banking to your mobile device—whether you prefer the mobile Online Banking website or the Mobile App, you can do virtually all your banking while on the go.

On or after February 13, 2023, to use Mobile Banking, BankFirst must activate your enrollment even if you are already enrolled in and have access to Online Banking. You may request activation by contacting your local BankFirst branch or your Treasury Management contact, Rachel Haley, at the number to the side.

Treasury Management Services Contact:

Rachel Hadley: 662-562-8201



4.8 · 2K Ratings



- ✓ Download the BankFirst Mobile App
- ✓ Learn more about Mobile Deposit

(Use camera to scan code.)

Download the BankFirst Mobile App

Once you have obtained your login credentials and your enrollment is activated by one of the methods indicated above, Mobile Banking can be accessed via your mobile device's browser by visiting www.bankfirstfs.com or by downloading our app. To download the BankFirst Mobile Banking App:

1. Go to Apple's App Store (iOS) or Google Play (Android) and search for BankFirst.
2. Download the BankFirst Mobile Banking App on your mobile device and log in using your BankFirst Online Banking username and password.

Mobile Deposit

Deposit checks anytime, anywhere from your mobile device with Mobile Deposit. Use your phone's camera to take a picture of and deposit your check right from the Mobile App.

What you can do with Mobile Banking:

Mobile Banking Services

- ✓ Make Transfers
- ✓ Pay or Schedule Bills (Bill Pay)
- ✓ Money Management App
- ✓ Find Branch Location
- ✓ Send Message
- ✓ Contact Call Center
- ✓ View Privacy Policy
- ✓ TurboTax Access
- ✓ View Online Statements

Mobile Banking Settings

- ✓ Set Up Face ID
- ✓ Manage Push Notifications
(Low balance, high balance, balance update, large withdrawal, large deposit, etc.)
- ✓ Quick Balance
(Swipe left from mobile device home screen to see quick balance(s) of account(s).)

Mobile Wallet

At BankFirst we strive to provide you with features that make your life easier. Here's another one. BankFirst supports mobile wallet for Apple Pay, Samsung Pay, and Google Pay.



Stop hauling around that bulky wallet. Instead, conveniently access your BankFirst Business Debit Card and Credit Card with your smartphone.





Your new Business Debit Card will be mailed the week of January 23, 2023, to your address on record. Please do not destroy your Sycamore Bank Business Debit Card before Monday, February 13, 2023.

If you have not received your new BankFirst Business Debit Card by Monday, February 6, 2023, please call 877-441-2784.

Your existing Sycamore Bank Business Mastercard® Debit Card and PIN will remain active until midnight on Sunday, February 12, 2023.



The fraud monitoring system uses historical data and spending patterns to learn cardholder behavior. This can take 30-45 days when a new card is issued.

If unsure whether a text, email or call is legitimate, please call 877-441-2784 for a representative to verify.

BankFirst Business Mastercard® Debit Card

You will receive a new BankFirst Business chip-enabled Mastercard® Debit Card, which will replace your Sycamore Bank Business Mastercard® Debit Card. If you have not used your Sycamore Bank Business Debit Card in the past 12 months, you will not receive a new card. If you would like a BankFirst Business Debit Card, and don't receive one, please visit your local branch.

To complete the process, keep in mind:

- Your new BankFirst Business Debit Card may be activated and used on Monday, February 13, 2023, by following the instructions on the card. Your card may also be activated by using it in a PIN transaction.
- Due to the conversion process taking place over the weekend of February 10, 2023, use of your Sycamore Bank card or access to ATMs could be limited or periodically interrupted. Please plan ahead and consider carrying alternative forms of payment.

Note the following information about your new BankFirst Business Debit Card:

- Daily purchase limit: \$2,500; daily ATM withdrawal limit: \$500
- To select the PIN for your new card, call 866-726-2006 and select Option 4 for Debit Card services, then Option 4 for PIN change.
- Currently BankFirst does not offer the Card On/Off feature through Online Banking.
- Your new Business BankFirst Mastercard® Debit Card is a part of the MoneyPass® ATM network, which provides our clients with surcharge-free withdrawals at over 32,000 ATM locations across the country. Visit moneypass.com/atm-locator.html for more information.
- BankFirst uses a real-time monitoring program to identify potential fraudulent debit card transactions. When suspicious activity around a transaction triggers an alert on your debit card, this program automatically sends you text messages, emails, and/or voice phone calls in an attempt to verify the validity of the transaction. Cardholders have the ability to auto-resolve the fraud alerts by responding back to the text, email, or voice message they received. The Fraud Center uses the contact information we have on record, so failure to have accurate cardholder data can negatively impact our ability to contact you to verify suspicious activity in a timely manner.

Effective Monday, February 13, 2023, please call 877-441-2784 should you need to report a lost or stolen BankFirst Debit Card.

Important Information About Business Banking

Sycamore Bank Checks

You may continue using your Sycamore Bank checks. Check orders placed up to Friday, February 10, 2023, will continue to be ordered with the Sycamore Bank name and routing transit number. Your checks will be updated at your next check order to reflect BankFirst's name and routing transit number. Should you have a vast supply of Sycamore Bank checks, the Sycamore Bank routing transit number will remain in the Federal Reserve System for a minimum of three (3) years.

Direct Deposit and Automatic Payments / Updating Your Routing Number

If you currently have a direct deposit (e.g., payroll, accounts receivables, government entities, etc.) into your account, or an automatic payment (e.g., insurance or loan payment) out of your account, this will continue. However, on Monday, February 13, 2023, the routing number associated with these payments will change to 084201786. BankFirst will send notice of the routing number change to those company originators. If the originator makes the requested change, you will not need to do anything.

However, if the originator does not make the change, you may need to personally contact them. We recommend you utilize the BankFirst ClickSWITCH® program at bankfirstfs.com/services-tools/tools/clickswitch.html to notify originators of the change to your routing number, especially for payroll and any deposit benefits you receive.

If you have payments established using a web-based bill payment program other than Sycamore Bank, you will need to go into that program and enter BankFirst's routing number (084201786) and, if applicable, your new account number, for any payments made after Friday, February 10, 2023. BankFirst will work to help provide your vendors with your new account information, but to avoid disruption in electronic transactions, we encourage you to make these changes starting on Monday, February 13, 2023. If you have questions or need assistance, please contact us at 877-441-2784, and we will be happy to help.



Routing Number Location Account Number Location

BankFirst Routing Number
084201786

ClickSWITCH

With ClickSWITCH® you can change financial institutions or move old accounts without the hassles of filling out multiple forms or wasting time contacting payees for automated payments. Simply log into the ClickSWITCH portal. From there you can switch your existing direct deposits and automatic payments to BankFirst. Account information is transferred instantly. It's fully automated and convenient, paving the way for a smooth and speedy transition to your new account.

Incoming Domestic Wire Transfers

Funds must be wired to: First National Banker's Bank
Baton Rouge, LA
Routing Number: 065403370

Further Credit: BankFirst Financial Services
Macon, MS
Routing Number: 084201786

For Final Credit to: **[Name of wire recipient]**
[Account number of wire recipient]

Daily 4:00 PM CT cutoff time for wire transfers

Multiple Signatures

We do NOT offer accounts on which TWO (2) or more signatures are required for a withdrawal of funds from your account. Any attempt to include such requirement on your checks, signature card, or other governing account documents will be for your internal purposes or controls only and will not be binding on us. We may pay check items, electronic debits, wires, debit card transactions, online banking transactions, or other withdrawal instructions signed or approved by any ONE (1) of the authorized signers on the account. You shall indemnify and hold us harmless for losses due to paying any item bearing at least ONE (1) authorized signature.

Checking, Savings, Certificates of Deposit, and Loans

The majority of account numbers will remain the same. A small number of account numbers have been identified as duplicate account numbers with another BankFirst account; as such, we will need to change the account numbers on those few accounts. If your account is impacted in any way, we will contact you personally. If you do not hear from us about updating your account number, you can assume it will remain the same. Your new BankFirst account will be subject to the terms and conditions provided in this guide.

Funds Availability

BankFirst's policy is to make funds available the same day for deposits of cash, checks drawn on BankFirst, and electronic direct deposits such as Automated Clearing House (ACH), wires, and remote deposits. Generally, deposited checks drawn on other banks will be available the next business day after the deposit is made. Expedited Funds Availability does not pertain to savings accounts. [Please refer to the Funds Availability Policy on page 27.](#)

Stop Payments

Stop payments associated with funds coming out of your account (debit) will remain in effect.

Automatic Transfers

Automatic transfers established on your Sycamore Bank checking or savings account will convert to your BankFirst account. However, transfers debiting an external account are allowed only if they are applied to a BankFirst loan. All other transfers debiting an external account will be discontinued on Friday, February 10, 2023. If you would like to establish automatic transfers from an account at another financial institution into your new BankFirst checking or savings account, you will need to establish a transfer at the financial institution where the transfer will be originated.

FDIC Insurance

Your transferred deposits were separately insured from any accounts you may already have had at BankFirst during a six-month-long grace period that ends on April 1, 2023. This grace period gives you the opportunity to restructure accounts, if necessary, while ensuring continuous 100% FDIC coverage.

Time Deposits (CDs) transferred to BankFirst are separately insured until the earliest maturity date after the end of the six-month grace period. Time Deposits (CDs) that mature during the six-month period and are renewed for the same term in the same dollar amount (either with or without accrued interest) continue to be separately insured until the first maturity date after the six-month grace period. If a Time Deposit (CD) matures during the six-month grace period and is renewed on any other basis, it is separately insured only until the end of the six-month grace period.

If you have concerns about FDIC insurance or would like more information on how to insure balances greater than \$250,000, please speak to one of our knowledgeable bankers at your local BankFirst branch.

Check Ordering

Your Sycamore Bank check order history will convert to BankFirst, which means you will be able to reorder checks online starting Monday, February 13, 2023.

If you currently order checks from a vendor other than Harland Clarke, you will need to provide them with BankFirst's routing number, which is 084201786.

Telephone Banking (FIRSTConnection)

If you prefer to conduct your banking over the phone, we suggest our FIRSTConnection Telephone Banking. Telephone Banking is available to you beginning at 8:00 AM CT, Monday, February 13, 2023. Simply call [1-866-726-2006](tel:1-866-726-2006) 24 hours a day.

Press/Say **1** for Account Balance

Press/Say **2** for Account History

Press/Say **3** for Funds Transfer | Make a Payment

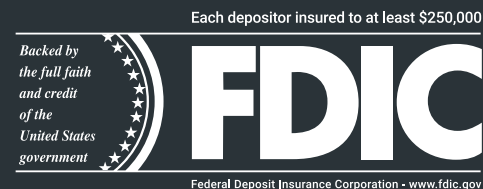
Press/Say **4** for Debit Card Services

Press/Say **5** for Stop Payments

Press/Say **6** for Change Overdraft Options

Press/Say **7** for Bank Information

Press/Say **8** for Account Information by Email



BankFirst Routing Number
084201786

To Set Up Telephone Banking

Press/Say **1** for Account Balance.

Enter/Say your account number when prompted.

Establish a PIN by first entering/saying your Social Security number or tax ID number.

Enter/Say your 5-digit ZIP code when prompted.

Enter/Say your 4- to 6-digit PIN of your choice.

Re-enter/Confirm your new 4- to 6-digit PIN for verification.



Safe Deposit Boxes

If you currently have a safe deposit box with Sycamore Bank, you do not have to do anything to move your safe deposit box lease to BankFirst – it will automatically transition to BankFirst and be available to you in its existing location. BankFirst offers a variety of safe deposit box sizes, which are listed below. Safe deposit box annual billing notices are mailed 30 days prior to the due date, with a 30-day grace period.*

The fee on your safe deposit box will change to the following on the next renewal date:

Size	Annual Cost
3" x 5"	\$30
4.5" x 5"	\$40
5" x 5"	\$45
3" x 10"	\$50
5" x 10"	\$70
10" x 10"	\$100

* \$10 late fee after 30 days past due

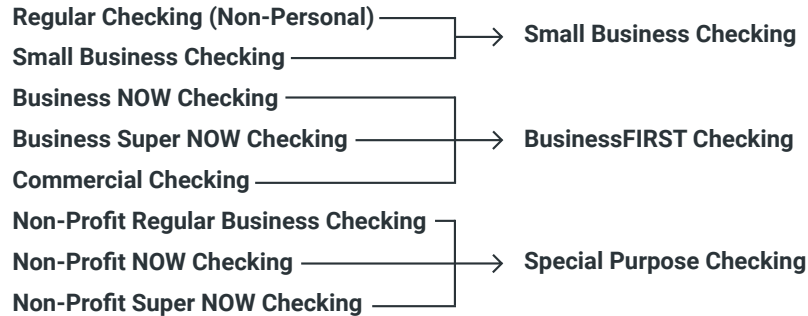
Business Checking Accounts

Your Sycamore Bank business checking account(s) will automatically convert to the closest BankFirst business checking account available as illustrated in the chart below:



If your current Sycamore Bank account is...

Your BankFirst account will be...



BusinessFIRST Checking is ideal for businesses with large transaction volumes, because it comes with unlimited monthly transactions at low per-item fees. Businesses receive an earnings credit to offset or minimize monthly fees incurred.**

Small Business Checking is perfect for businesses with smaller transaction volumes. No monthly fee if \$1,000 minimum balance is maintained, and 150 items per month at no cost; 25¢ per item over 150.

Special Purpose Checking is an interest-bearing business account that pays you a strong rate of return each month — so your balance is always headed in the right direction. The same balance required to earn interest also waives the low monthly service fee. Make money and save money — all with one convenient account.

¹ Service charge is incurred only when the activity charge exceeds the earnings credit for that month.

** Monthly earnings based on average collected balance. This credit will be calculated based on the current 30-day CD rate on the 1st of each month multiplied by the average collected balance annualized.

Business FIRST	Small Business	Special Purpose
\$100 Minimum to open	\$100 Minimum to open	\$100 Minimum to open
	\$1,000 Minimum balance	\$1,500 Minimum balance to earn interest
\$15** Monthly service fee; Account allows earned interest credit to offset fees	\$12 Monthly service fee if balance falls below \$1,000	\$10 Monthly service fee if balance falls below \$1,500
18¢ Withdrawals (per check or debit)	\$0 for first 150 combined items per month; 25¢ per additional item	18¢ Withdrawals (per check or debit)
25¢ Charge per deposit tickets	\$0 Deposit tickets (Deposit tickets and items count toward the 150)	
12¢ Charge per deposit item	\$0 Charge per deposit item	12¢ Charge per deposit item
		Interest earned on account
\$5 Paper statements with imaged checks	\$5 Paper statements with imaged checks	\$5 Paper statements with imaged checks
\$0 Online statements with imaged checks	\$0 Online statements with imaged checks	\$0 Online statements with imaged checks
Checks Prices vary by style	Checks Prices vary by style	Checks Prices vary by style
\$3,000 Assigned Overdraft Protection	\$3,000 Assigned Overdraft Protection	\$3,000 Assigned Overdraft Protection

Plus all of our business checking accounts include the anywhere banking tools below:

Anywhere Banking Tools





Certificates of Deposit

Effective Monday, February 13, 2023, your Sycamore Bank Certificates of Deposit (CD) and/or Individual Retirement Account (IRA) will automatically transfer to BankFirst. Your current interest rate will continue until maturity, and will automatically renew at maturity.

- If interest is currently posted to your CD and/or IRA, this will continue.
- If interest currently transfers to a Sycamore Bank deposit account, this will continue to your BankFirst Account.
- If interest is currently mailed to you by check, this will continue.

Approximately 20 days prior to maturity, you will receive a renewal notice informing you of changes that will occur at renewal.

CD & IRA Early Withdrawal Penalty: BankFirst Early Withdrawal Penalty for Certificates of Deposit & IRA Certificates are: Terms of 12 months or less = 30 Days of Interest; Terms of Greater than 12 months - 180 Days Interest.

Business Savings Accounts

Your Sycamore Bank business savings account(s) will automatically convert to the closest BankFirst business savings account available as illustrated in the chart below:



If your current Sycamore Bank account is...

Your BankFirst account will be...

Business Savings —————>

BusinessFIRST Savings

Money Market - Business —————>

Business Money Market

- **BusinessFIRST Savings:** This business savings account is designed to help you make the most of your bottom line. Build your balance, without cutting into working capital, thanks to competitive interest. Free services like Mobile Banking and Online Statements make it easy to measure your success. With a \$1,000 minimum opening deposit, this might be the easiest business decision you'll ever make.
- **Business Money Market:** Our money market account provides tiered interest, so higher balances earn higher rates. No need to lock up cash assets in CDs to enjoy high rates. In fact, access is enhanced with direct check writing*. Have the best of both worlds—interest and liquidity—with this versatile account.

* Excessive transactions could result in change of account type, termination of transfer capability or other remedial actions.

Business FIRST Savings	Business Money Market
\$1,000 Minimum to open	\$2,500 Minimum to open
\$1,000 Minimum balance required to avoid monthly service charge fee	\$2,500 Minimum balance required to avoid monthly service fee
\$4 Monthly service charge fee if \$ 1,000 balance is not maintained	\$15 Fee if \$2,500 balance not maintained
	Tiered Interest Rate Interest earned on account
\$2 Debit item fee for each transfer or withdrawal after six (6) such transactions per month	\$15 Debit item fee for each transfer or withdrawal after six (6) such transactions per month by pre-authorized automatic, telephone, checks, drafts, debit cards, or other similar order*
Monthly Statements	Monthly Statements Free online statements or \$2 monthly paper statements. (No paper statement fee if enrolled in online statements.)

NEW BENEFIT

Overdraft Protection Services

Overdraft Enrollment (Privilege Pay)

On Monday, February 13, 2023, your business deposit account will automatically be enrolled in BankFirst Privilege Pay and your overdraft protection limit will be \$3,000. As part of this enrollment, BankFirst will generally strive to pay your checks, ACH transactions, recurring debit card transactions, 1x non-recurring debit card transactions, and ATM transactions up to the \$3,000 Privilege Pay limit. Overdrawn accounts are subject to a \$5.00 daily overdraft fee.

The following services will be available to you starting Monday, February 13, 2023. Please call your local branch for more information.

Privilege Transfer

If you have a BankFirst checking, savings, or money market account, we can link your account(s) so that if you overdraw your checking account and funds are available in your linked account(s), we will automatically transfer funds from one account to the other.

Business Line of Credit

You may apply for a line of credit. If approved and you overdraw your account and if funds are available on your line of credit, we will automatically advance funds from your line of credit to your checking account.

Note: If you're enrolled in Privilege Pay, (1) your available balance reflected on your account will include the \$3,000 overdraft limit, and (2) If there are insufficient funds in your account at the time of settlement, you will be charged an NSF/OD Fee for each item, per each presentment, depending on whether the item is covered or returned unpaid. There is a \$36 charger per overdraft only if the item is authorized and settled against insufficient funds. You can decline Privilege Pay anytime by (1) visiting any BankFirst location (2) contacting us directly at 877-441-2784, 8:00 AM – 5:00 PM CT, Monday through Friday (3) or by signing on to our website at www.bankfirstfs.com and logging in to your Online Banking and completing the Overdraft Protection Services Form located under Secured Forms. Please note this request could take up to 24 hours.

Example of how the Privilege Pay overdraft limit balance appears or is communicated on each of our systems:

In this example, the customer's current balance is \$500 and the available balance is \$3,500. This includes the \$3,000 Privilege Pay limit.



Business Online Banking



Business Mobile Banking



Phone Teller
FIRSTConnection

Accounts		Transfer	Settings
Small Business Checking XX123	Quick peek		
Available	\$3,500.00		
Current	\$500.00		

Accounts		Sign Off
Small Business Checking XX123		
Available	\$3,500.00	
Current	\$500.00	

Option 1 – Account Balance
"This balance includes pending transactions and overdraft limits. Your available balance is \$3,500."

The Current Balance is the balance as of the end of business the previous day. The Available Balance includes the Current Balance as of the end of business the previous day plus or minus any pending items, minus any holds, plus your Privilege Pay amount of \$3,000. It may also include other overdraft protection services you may have, such as Business Line of Credit or Privilege Transfer.



Privilege Pay



Privilege Transfer

Business Line of Credit

(Subject to credit approval.)

HOW IT WORKS	If you write a check, make recurring payments, debit card transaction, or an ATM withdrawal and sufficient funds are not available in your account, BankFirst generally will strive to pay the item(s). Privilege Pay can help you avoid costly returned check fees from merchants.	If you have a BankFirst checking, savings, or money market account, we can link your account(s) so that if you should overdraw your checking account and funds are available in your linked account(s), we will automatically transfer funds from one account to the other.	You may apply for a line of credit. If approved and you have overdrawn your account and funds are available on your line of credit, we will automatically advance funds to your checking account, up to your credit limit.
WHAT'S COVERED	<ul style="list-style-type: none"> ✔ Checks ✔ ACH transactions ✔ Recurring debit card transactions ✔ 1× non-recurring debit card transactions ✔ ATM transactions 	<ul style="list-style-type: none"> ✔ Checks ✔ ACH transactions ✔ Recurring debit card transactions ✔ 1× non-recurring debit card transactions ✔ ATM transactions 	<ul style="list-style-type: none"> ✔ Checks ✔ ACH transactions ✔ Recurring debit card transactions ✔ 1× non-recurring debit card transactions ✔ ATM transactions
WHAT IT COSTS	BankFirst's normal NSF/OD Fees of \$36 per item, per presentment, will apply depending on whether the item is covered as an overdraft or returned unpaid. Fees charged for covering overdrafts, as well as the amount of the overdraft item, will be subtracted from any overdraft limit disclosed.	If funds are not available in the linked account(s) to cover an overdraft, then the transfer will not be completed and BankFirst's standard NSF/OD Fee of \$36 per item, per presentment, will apply, depending on whether the item presented against the checking account is paid or returned unpaid.	You are only charged interest on the amount of the line in use. If funds are not available in the Business Line of Credit to cover an overdraft, then the transfer will not be completed, and BankFirst's standard NSF/OD Fee of \$36 per item, per presentment, will apply, depending on whether the item presented against the checking account is paid or returned unpaid.
HOW TO GET IT	Generally, accounts will automatically be enrolled at account opening. But existing Sycamore Bank business accounts will be automatically enrolled on February 13, 2023.	On or after February 13, 2023, call or stop by your local branch to link your accounts.	On or after February 13, 2023, call or stop by your local branch to link your accounts.
LIMITS	Sycamore accountholders automatically have a limit of \$3,000. New accounts have a limit of \$200 at account opening. After 30 days, provided the account is in good standing, the limit will increase to \$3,000.	Limited only by the amount in your linked account(s).	Business Line of Credit amount is determined by credit approval.

Business Loans & Lines of Credit

If you currently have a loan or line of credit at Sycamore Bank, it will automatically transfer to BankFirst.

The majority of loan account numbers will remain the same. A small number of loan account numbers have been identified as duplicate loan account numbers with another BankFirst loan account; as such, we will need to change the loan account numbers on those few loan accounts. If your loan account is impacted in any way, we will contact you personally. If you do not hear from us about updating your loan account number, you can assume it will remain the same.

Your current rates and terms will remain in effect until maturity. You will begin receiving statements from BankFirst and your loan number and credit terms will not change unless otherwise notified. If your loan payment is set up to be automatically transferred, this service will continue without interruption from your BankFirst deposit account. Also, if you make payments using a loan coupon book, continue to follow normal processes. Please review your current information and notify us immediately, if there is a discrepancy. Recurring online loan payments will not continue.

For lines of credit with a 2-way sweep between the line of credit and checking account, there is a \$150 monthly fee.

All payments made after Friday, February 10, 2023, should be made payable to BankFirst and either delivered to one of our convenient branch locations or mailed to: →

BankFirst
PO Box 31
Macon, MS 39341



Small Business Administration Loans (SBA)

As a preferred SBA lender, BankFirst has the highest level of autonomy the SBA affords to lenders—giving us the ability to streamline the procedures necessary to provide financial assistance to the small business community and businesses like yours. Speak to a preferred lender today to learn more about the loans we offer and which one is right for your business.

Equipment Leasing

Our expert equipment finance team can advise you of solutions to fit the equipment financing needs of your unique business, including a variety of terms and types to best benefit you, such as business equipment, commercial fleets, medical equipment, municipal leases and school financing. BankFirst Equipment Finance can help you conserve your working capital, take advantage of possible tax benefits, and overcome budget limitations.



Agricultural Loans and Agri-banking

BankFirst prides itself in staying grounded and providing area farmers the resources required to make the most of their soil and its potential.

More than just a source for loans, BankFirst partners with farmers, ranchers and agricultural businesses to provide financial solutions for the unique needs of agri businesses, including a variety of business accounts and treasury management services to help you run your business more efficiently.

Commercial Real Estate Loans

Give your business room to grow. Whether you're getting off the ground or expanding your operation, a BankFirst commercial real estate loan can provide a solid foundation for your business.

We offer competitive rates to build, buy, or refinance commercial properties. Our local lenders know your real estate market, so you can rest assured you're getting a fair deal. Let us welcome you to the neighborhood—apply for your commercial real estate loan today.

Business/Treasury Management Services

No matter what size business or organization, BankFirst has a complete and comprehensive set of business management services to help maximize cash flow, increase efficiencies, counter fraud, and help navigate unique challenges treasury professionals face in improving their bottom line in today's fast-paced markets.

Remote Deposit

Commercial Capture Xpress (CCX) is a secure, web-based solution that allows you to make daily deposits at your convenience from your site using a PC and a scanner. We have developed a competitive pricing model designed to fit the budget of any business regardless of size. Simply scan your checks, and we'll deposit them to your account.

Merchant Services

Empower your customers by giving them more ways to pay you for your services. BankFirst offers you the ability to accept and process a wide variety of credit and Debit Cards—in your store, online and at competitive rates.



Credit Cards

A BankFirst credit card can be your safety net for untimely emergencies. Use it to finance big purchases and build your credit score at the same time. Using a credit card instead of your Business Debit Card can protect your checking account from fraud. Visit your local branch on or after Monday, February 13, 2023, to apply for a credit card.

Wealth Management

Plan for Everything. It's never too late or too early to start planning for the future.

Whether you are thinking about retirement, education, investments, insurance, or your estate, Summit Wealth Group can personally help prepare you for big events in your life.

Summit Wealth Group offers Customer Advisors throughout our markets who can personally help you manage your investments portfolio, including stocks, mutual funds and annuities. They can also help you invest for retirement. If you have a 401(k) from a previous employer, you may benefit from rolling it into a 401(k) with Summit Wealth or an IRA with BankFirst.

Not FDIC Insured. Not a Deposit or an obligation of the bank or its affiliates. Not Insured by Any Federal Government Agency. Subject to investment risk, including possible loss of principal.

Other Resources

◀ ClickSWITCH ▶

ClickSWITCH®: Now you can easily move recurring payments and direct deposits to a new account—all with the click of a mouse. With ClickSWITCH® you can change financial institutions or move old accounts without the hassles of filling out multiple forms or wasting time contacting payees for automated payments. To get started, visit:

bankfirstfs.com/services-tools/tools/clickswitch.html

Simply log in to the ClickSWITCH® portal. From there you can switch your existing direct deposits and automatic payments to BankFirst. Account information is transferred instantly. It's fully automated and convenient, paving the way for a smooth and speedy transition to your new account.

Banzai!

Banzai: Banzai is an interactive, award-winning course that has taught millions of students real-world finance—available to all BankFirst business customers and your employees. Banzai teaches by doing. Students pay rent, work jobs, and chafe over taxes. It's a virtual world of decision making. To get started, visit:

<https://bankfirstfs.learnbanzai.com>



Schedule of Fees

Account Research Fees	\$0.35 per Copy \$20 per Hour \$5 per Image Statement
Bill Payment Fee for Expedited ACH Payment.....	\$5
Bill Payment Fee for Overnight Check Payment	\$25
Bill Payment Inactivity Fee (charged per month after 3 months of inactivity)	\$2
Check Cashing Fee (non customers, ON-US)	\$5
Check Printing Fee	Cost Varies by the Style of Check Ordered
Check Sent for Collection	\$15
Collection Fee for Charged Off Deposit Accounts.....	\$30
Debit Card Reissue Fee	\$5
Debit Card Transaction Fee (foreign ATMs).....	\$3 per Transaction or Balance Inquiry
Dormant Fee ¹	\$10
Early Account Closing Fee	\$20 (Checking/Savings opened less than 90 Days) \$10 (Christmas Club or Early Withdrawal before Maturity)
Garnishments, Levies, and Subpoenas	\$100 per Garnishment or Tax Levy
International ATM/POS Transactions	1.25% of the Transaction Amount
Notary Fee	Free of Charge for Customers (not offered to non-customers)
NSF/OD Fee ²	\$36 per item, per presentment
Official Checks.....	\$8 per Check (only offered to customers)
Returned Mail Fee	\$5 per Piece of Mail Returned
Safe Deposit Box Late Payment Fee	\$10
Snapshot Statement Fee	\$1 per Item
Stop Payment Order Fee	\$36
Telephone Transfer Fee (from account to account).....	\$5 per Transfer
Telephone Balance Inquiry Fee.....	\$2
Wire Transfer Fee—Domestic - Outgoing	\$25
Wire Transfer Fee—Domestic - Incoming.....	\$20
Wire Transfer Fee—International - Outgoing.....	\$75
Wire Transfer Fee—International - Incoming.....	\$20
Zippered Money Bag	\$5 for First Bag \$2 for Each Additional Bag

¹ Monthly "dormant" fee assessed after 365 days of no activity in the account and account balance is \$1,000 or less.

² This NSF/OD charge may be charged for each time an item is presented whether check, in-person withdrawal, ATM, ACH, and/or Debit Card transaction, or other electronic means that overdraws your account.

Funds Availability Policy Disclosure

Revision Date: 12/05/2022

PURPOSE OF THIS DISCLOSURE. Our general policy is to allow you to withdraw funds deposited in a transaction account on the first Business Day after the day of deposit. Funds from electronic direct deposits will be available on the day we receive the deposit. In some cases, we may delay your ability to withdraw funds beyond the first Business Day after the day of deposit. Our complete policy is summarized below. For purposes of this disclosure, the terms "you"/ "your" refer to the customer and the terms "our"/"we"/"us" refer to BankFirst Financial Services. Generally, transaction accounts are accounts which would permit an unlimited number of payments by check to third persons, and also an unlimited number of telephonic and preauthorized transfers to third persons or other accounts you may have with us.

DETERMINING THE AVAILABILITY OF YOUR DEPOSIT. The length of the delay varies depending on the type of deposit and is explained below. When we delay your ability to withdraw funds from a deposit, you may not withdraw the funds in cash, and we will not pay checks you have written on your account by using these funds. Even after we have made funds available to you and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

When we delay your ability to withdraw funds, the length of the delay is counted in Business Days from the day of your deposit. The term "Business Day" means any day other than a Saturday, Sunday, or federally declared legal holiday, and the term "Banking Day" means that part of any Business Day on which we are open to the public for carrying on substantially all of our banking functions.

In order to establish that a deposit is made on a particular Business Day, we establish a cutoff time. You must make your deposit before the cutoff time in order for it to be considered to have been made on that Business Day.

Our branches have various closing times, with one branch closing at 1:00PM CT and the remaining at 4:00PM CT or later.

However, if you make a deposit after the cutoff time above or on a day that we are not open, we will consider the deposit made on the next Business Day we are open.

AVAILABILITY SCHEDULE

Same Day Availability. Funds from deposits of:

- electronic direct deposits
- cash*
- wire transfers
- checks drawn on us

will be available on the day of deposit.

Next Day Availability. Funds from deposits of:

- U.S. Treasury checks**
- U.S. Postal Service money orders**
- Federal Reserve Bank or Federal Home Loan Bank checks**
- State or Local Government checks**
- Cashier's, Certified, or Teller's checks**

will be available on the first Business Day after the day of deposit.

Other Check Deposits. Funds from all other check deposits will be available on the first Business Day after the day of your deposit.

* **Cash Deposits.** If the cash deposits are made in person to an employee of BankFirst Financial Services, then the funds will be made available on the day we receive your deposit. If they are not made in person to an employee, then the funds will be made available no later than the next Business Day after the day of your deposit.

** **Check Deposits.** Check deposits include U.S. Treasury checks; U.S. Postal Service money orders; Federal Reserve Bank or Federal Home Loan Bank checks; State or Local Government checks; and Cashier's, Certified, or Teller's Checks. In order for these check deposits to be made available according to the funds availability schedule above, the checks must be made payable to you and deposited into your account. If any of these

conditions are not satisfied, then the funds from these check deposits will be made available no later than the second Business Day after the day of your deposit.

LONGER DELAYS MAY APPLY. In some cases, we will not make all of the funds that you deposit by check available to you according to the previously stated availability schedule. Depending on the type of check that you deposit, funds may not be available until the second Business Day after the day of your deposit. The first \$225 of your deposits, however, may be available on the day of deposit.

If we are not going to make all of the funds from your deposit available to you according to the previously stated availability schedule, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

Funds you deposit by check may be delayed for a longer period under the following circumstances:

- a. if we believe a check you deposit will not be paid;
- b. if you deposit checks totaling more than \$5,525 on any one day;
- c. if you redeposit a check that has been returned unpaid;
- d. if you have overdrawn your account repeatedly in the last six months; or
- e. if an emergency condition arises that would prevent us from making the funds available to you, such as the failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh Business Day after the day of your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

HOLDS ON OTHER FUNDS FOR CHECK CASHING. If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

HOLDS ON OTHER FUNDS IN ANOTHER ACCOUNT. If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

SPECIAL RULES FOR NEW ACCOUNTS. If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Same Day Availability. Funds from cash*, wire transfers, and electronic direct deposits made to your account and checks drawn on us will be available on the day we receive the deposit.

Next Day Availability. Funds from the first \$5,525 of a day's total deposits of:

- US Treasury checks**
- US Postal Service money orders**
- Federal Reserve Bank or Federal Home Loan Bank checks**
- State or Local Government checks**
- Cashier's, Certified, or Teller's checks**
- Traveler's Checks**

are available on the first Business Day after the day of your deposit.

Funds Exceeding \$5,525. The excess over \$5,525 of a day's total check deposits will be available on the ninth Business Day after the day of your deposit.

Other Check Deposits. Funds from all other check deposits will be available on the Ninth Business Day after the day of deposit.

* **Cash Deposits.** If the cash deposits are made in person to an employee of BankFirst Financial Services, then the funds will be made available on the day we receive your deposit. If the deposits are not made in person to an employee, then the funds will be made available no later than the second Business Day after the day of your deposit.

** **Check Deposits.** Check deposits include US Treasury checks; US Postal Service money orders; Federal Reserve Bank or Federal Home Loan Bank checks; State or Local

Government checks; Cashier's, Certified, or Teller's checks; and Traveler's checks. In order for these check deposits to be made available according to the funds availability schedule above, the following conditions are required:

US Treasury Checks. These checks must be made payable to you and deposited into your account.

US Postal Service Money Orders; Federal Reserve Bank or Federal Home Loan Bank Checks; State or Local Government Checks; Cashier's, Certified, or Teller's Checks; or Traveler's checks. These checks must be made payable to you, made in person to one of our employees, and deposited into your account.

If any of these conditions are not satisfied, then the first \$5,525 of a day's total check deposits will be made available no later than the second Business Day after the day of your deposit.

DEPOSITS AT AUTOMATED TELLER MACHINES. If you make a deposit at an automated teller machine (ATM) that is owned and operated by us before 6:00 PM CT on a Business Day that we are open, we will consider the deposit made that day. However, if you make a deposit at an ATM that is owned and operated by us after 6:00 PM CT or on a day that we are not open we will consider the deposit made on the next Business Day we are open.

ADDITIONAL ATM INFORMATION. Video Teller Machines (VTM) open until 6:00 PM CT.

ADDITIONAL DEPOSIT INFORMATION.

MOBILE DEPOSITS. If you make a mobile deposit before 4:00 PM CT on a Business Day we are open, we will consider that to be the day of your deposit. However, if you make a deposit after 4:00 PM CT or on a day we are not open, we will consider that the deposit was made on the next Business Day we are open.

ELECTRONIC DIRECT DEPOSITS. For electronic deposits, the "day of deposit" is the day it is received, which according to regulation is when BankFirst has both (i) received payment in actuality and finally collected funds; and (ii) received information on the account and amount to be credited.

Multiple Signatures

Multiple Signatures: We do NOT offer accounts on which TWO(2) or more signatures are required for a withdrawal of funds from your account. Any attempt to include such requirement on your checks, signature card or other governing account documents will be for your internal purposes or controls only and will not be binding on us. We may pay check items, electronic debits, wires, debit card transactions, Online Banking transactions, or other withdrawal instructions signed or approved by any ONE(1) of the authorized signers on the account. You shall indemnify and hold us harmless for losses due to paying any items bearing at least ONE(1) authorized signature.

Wealth Management Services Disclosure

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The financial advisors of Summit Wealth Group offers securities and advisory services through Commonwealth Financial Network®, member FINRA/SIPC, a Registered Investment Adviser.

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