

Your new banking relationship begins February 14, 2025

WITH YOU ★ FOR GOOD



Welcome to



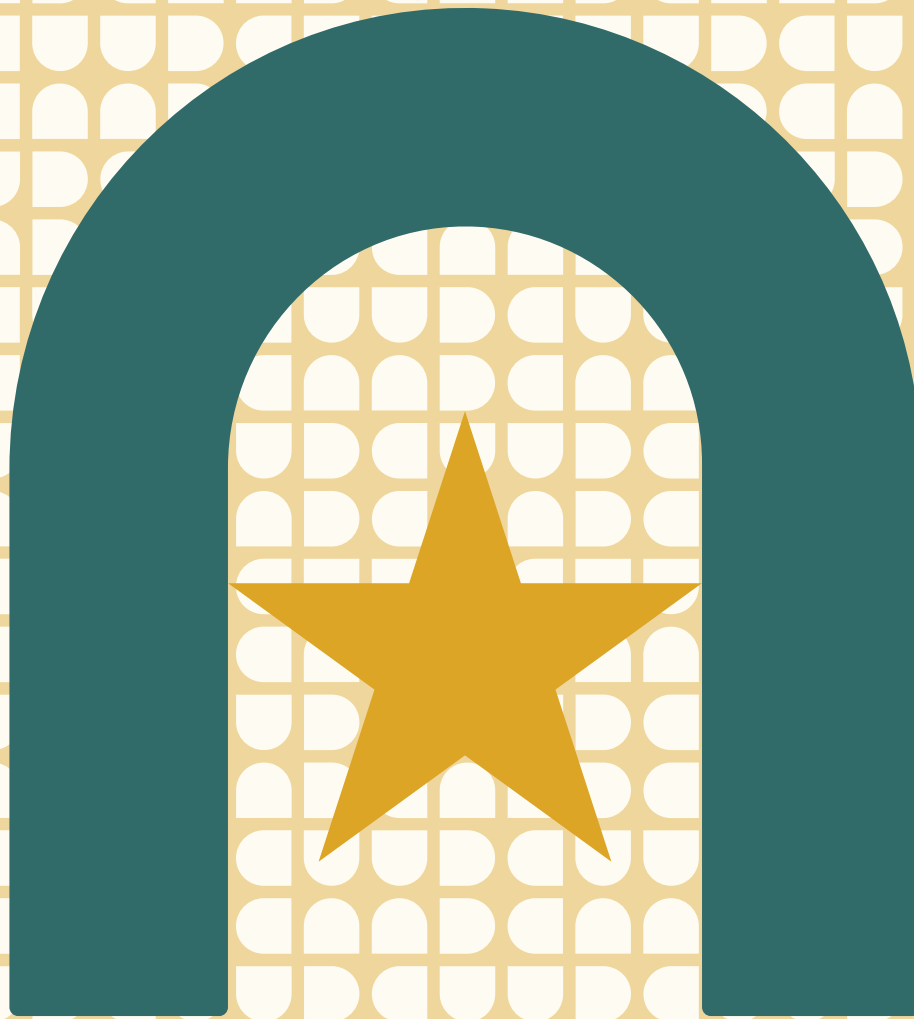


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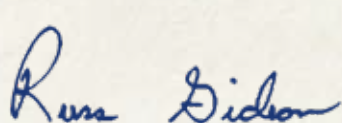
We are honored to welcome you to the Austin Bank family. As a family-owned community bank, we are committed to being there for our friends and neighbors through happy times and tough times. It's how we've always served and always will. We look forward to building a relationship with you, learning about your needs, and doing our best to make a difference in your life. We want to be with you for good.

As previously announced, Austin Bank has purchased Chasewood Bank, and you will become Austin Bank customers on February 14, 2025. This conversion will allow us to provide you with additional products, services, and banking centers.

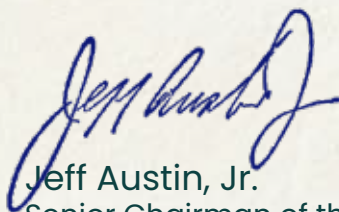
Relationships are very important to us, and the relationships you have built with your local bankers will not be changing. You'll still see them at the same banking center you've always gone to. And, they look forward to continue serving you.

We have created this conversion guide to share a little more with you about Austin Bank, our story, and our commitment to community and serving you. You'll also see detailed information regarding your Austin Bank accounts and services, as well as a timeline mapping out the conversion process so you will know exactly what to expect.

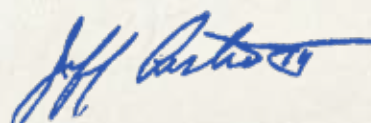
Thank you for your continued belief in community banking and allowing us the privilege to work for you.



Russ Gideon
President / CEO



Jeff Austin, Jr.
Senior Chairman of the Board



Jeff Austin III
Chairman of the Board



TO DO GOOD, WE MUST BE COMMITTED / TO OUR COMMUNITY,
OUR CUSTOMERS, AND EACH OTHER, FOR GOOD / IT'S THE
AUSTIN WAY / YOU CAN COUNT ON US TO BE WITH YOU / FOR HAPPY
TIMES TO CELEBRATE SUCCESS / FOR TOUGH TIMES TO LEND A HAND /
AND FOR ALL THE TIMES IN-BETWEEN / WHEN THERE'S SIMPLY WORK TO
BE DONE, WE'LL BE HERE / WHEN WE STAND BY THE PEOPLE WE SERVE,
SHOULDER TO SHOULDER WITH OUR TEAMMATES, WE CREATE GOOD
FORTUNE AND GOOD IDEAS / WE ASK GOOD QUESTIONS, FIND GOOD
ANSWERS, AND, MOST IMPORTANTLY, BUILD GOOD RELATIONSHIPS THAT
LAST / THAT'S OUR PROMISE / WE WON'T SELL OUT / WE WON'T GIVE UP

We're here. With you. For good.



Our History

For four generations, the Austin family has been deeply ingrained and involved in the Texas banking industry. It all started in 1909 when John F. Austin, Sr. became a founder of the First State Bank of Frankston and set out to expand and evolve the small town.

John F. Austin, Jr.; Jeff Austin, Sr.; and Mary Austin Thacker continued to honor that legacy. Jeff Austin, Sr. carried and greatly expanded the family legacy of leadership, in banking as well as civic and philanthropic endeavors, during his lifetime. From 1944 to 1985 the Austin family acquired six separate community banks in Big Sandy, Jacksonville, Longview, Rusk, Timpson, and Whitehouse. Other banks were also acquired in Troup and Grand Saline.

In 1996, the separate banks were all renamed Austin Bank. In 1997, Austin Bank purchased seven Bank of America locations throughout the East Texas area.

All of the individual banks were combined in 1999 under the bank charter of Austin Bank, Texas N.A., Jacksonville which was originally chartered and opened for business in 1900. Efforts to continue serving the East Texas area brought additional acquisitions in 2004 and 2008. In 2010 the First State Bank of Frankston was merged into Austin Bank, further expanding the bank's service area. Continuing this expansion, the bank opened new locations in Lufkin (2015), Lindale (2017), Cleveland (2019), The Woodlands (2021), and Montgomery (2022).



SINCE
1900

OUR VALUES

For more than 120 years, we've been guided by our values, serving from a place of strength, stability, and heart. This is how we create good for our customers and communities.

APPRECIATION

There are no small jobs or small relationships. Everyone here is valued and treated with dignity and respect.

UNITY

Many hands make light work. Many hearts make good work.

SERVICE

Helping each other is at the heart of what we do, and we're honored to do it.

TRUSTWORTHINESS

Trust and confidentiality mean everything to us. We earn our customers' trust by being honest, open, and dependable.

INTEGRITY

We do the right thing because it's the right thing to do.

NURTURING

This is a place where everyone should feel important, cared for, supported, and valued.



Timeline of Conversion – Important Dates

Right now, there isn't anything you need to do. Please continue to conduct your banking with Chasewood Bank as normal using your same account numbers, checks, debit cards, and online banking access. Below is a quick reference of key dates.

FRIDAY, FEBRUARY 14th

- All Chasewood banking centers (including drive thrus) will close at 5:00 p.m. and remain closed through the conversion weekend.
- Chasewood ATMs will be unavailable after 5:00 p.m. You may continue to use your Chasewood debit card through Monday.
- Chasewood Bank's consumer online banking and telebanking will go into inquire-only status at 2:00 p.m. – no transactions within telebanking or online banking may be performed after 2:00 p.m.
- Chasewood Bank's business online banking will no longer be available after 2:00 p.m.

SATURDAY, FEBRUARY 15th

- All Chasewood banking centers (including drive thrus and ATMs) are closed.


MONDAY, FEBRUARY 17th

- All banks are closed due to the Presidents Day holiday.
- All access to Chasewood consumer online banking and telebanking will cease at 2:00 a.m.
- Chasewood Bank debit cards deactivated at 8:00 a.m. You may begin using your new Austin Bank debit card at this time.

TUESDAY, FEBRUARY 18th

- All banking centers will reopen with new business hours:
 - **Houston – Cypress Creek** (20333 ST HWY 249, Suite 100):
 - * Lobby: Monday through Thursday, 9 a.m. to 4 p.m.; Friday 9 a.m. to 5 p.m.; Saturday – closed
 - * Drive Thru – Monday through Friday, 8 a.m. to 5:30 p.m.; Saturday 9 a.m. to 12 p.m.
 - **Spring – Champion Forest** (8500 Cypresswood Drive, Suite 101):
 - * Lobby: Monday through Thursday, 9 a.m. to 4 p.m.; Friday 9 a.m. to 5 p.m.; Saturday – closed
 - * Drive Thru – Monday through Friday, 9 a.m. to 5 p.m.; Saturday 9 a.m. to 12 p.m.
- Access to online banking will be available through **AustinBank.com**; telebanking available at **888.758.2265**.





You have plans for the future, goals on the horizon, and people who count on you for support. Where do you turn when you need a hand? Right here. At more than 120 years strong, this bank is with you for good - no matter the challenge or opportunity ahead. You'll always find us serving from a place of strength, stability, and heart. We care about your success and we'll work hard to help you achieve it.

Account Conversion Chart

Chasewood Bank Account Name		Austin Bank Account Name
PERSONAL DEPOSIT ACCOUNTS		
Personal Checking	will change to	Austin Star Checking
Personal NOW	will change to	Investment Checking
Money Market	will change to	Money Market
Money Market Plus	will change to	Money Market
PERSONAL SAVINGS ACCOUNTS		
Personal Savings	will change to	Savings
Personal Savings for 18 years or less	will change to	Young Savers
BUSINESS DEPOSIT ACCOUNTS		
Commercial Checking	will change to	Business Analysis Account
Commercial NOW	will change to	Business Interest Checking
Commercial Money Market	will change to	Business Money Market
BUSINESS SAVINGS ACCOUNTS		
Commercial Savings	will change to	Business Savings

Please refer to the enclosed disclosure booklet to find all of the terms and conditions of the accounts listed above.

We have made every effort to align your existing accounts with comparable accounts offered by Austin Bank. If you feel a different account type would better suit your needs, simply visit your local office on or after February 18, 2025, and we will be happy to change your product type to one that is best for you.

Personal Checking

All checking accounts include:

- FREE ONLINE BANKING AND BILL PAY
- FREE ONLINE ESTATEMENTS AND NOTICES
- FREE COMBINED STATEMENTS
- FREE BASIC ATM AND DEBIT CARD
- FREE 24-HOUR BANK BY PHONE
- AUTOMATIC TRANSFER FROM SAVINGS
- AUSTIN MOBILE BANKING APP
- AUSTIN BANK REWARDS
- ALERTS FOR FRAUD, ACCOUNT ACTIVITY AND DEBIT CARD USAGE

Your financial journey - just like your life - is different from everyone else around you. It helps to have a checking account that accommodates your needs. An account you can depend on to serve you, wherever your path takes you.

AUSTIN STAR CHECKING

If you value dependability, this account is for you. Use it for your everyday banking needs, or as a convenient second account. Also, it is a perfect account for students new to financial management.

- \$50 to open
- No monthly maintenance fee
- No minimum balance requirement
- Free eStatements; paper statements without check images \$3/month

AUSTIN 50 ADVANTAGE

True partnership stands the test of time. Get full banking services with added benefits, just for being you. It's a privilege to serve you.

- For our customers age 50 or better
- \$100 to open
- \$5 monthly service charge waived with minimum balance of \$100
- One free order of bank stock checks per year, or \$5 off regular price of other design
- Free eStatements; paper statements without check images \$3/month

INVESTMENT CHECKING

Say hello to opportunity when you open this checking account that offers market-leading interest paid on your checking dollars. With this account, your money works for you.

- \$2,500 to open
- \$15 monthly service charge waived with minimum daily balance of \$2,500 or combined balances of \$15,000
- Market-leading interest rates (accrues on daily balances, pays monthly)
- Interest rate determined by account balance
- Free eStatements; paper statements without check images \$3/month

AUSTIN STAR CHECKING PLUS

We give this account 5 stars for all that it provides – maximum interest rates, easy access, and superior benefits.

- \$100 to open
- Maximum interest rates (accrues on daily balances, pays monthly)
- Up to \$20 in ATM fees refunded per statement cycle
- Interest rate determined by account balance and account feature requirements
- \$1,000 minimum balance required to avoid \$10 monthly service charge

To enjoy these benefits, you must meet the following requirements:

- Make at least 12 debit card transactions per statement period (ATM withdrawals excluded)
- Access online banking account at least one time per statement period
- Maintain a valid email address
- Receive monthly statements via eStatements
- Receive one direct deposit or one direct debit per statement period

AUSTIN ACCESS CHECKING

We are dedicated to helping our customers lead healthy financial lives. This account offers a seamless solution that's always working to make your finances easier to manage and offers access to many critical banking services.

- \$50 to open
- \$5 monthly service charge
- Courtesy overdraft program not available
- Free eStatements; paper statements without check images \$3/month

When you open a savings account, you begin to work towards a more abundant future, one that allows for choices and possibilities. Open yours now. It's a small step, but it creates a ripple effect of opportunity.

SAVINGS ACCOUNT

This account delivers in both security and flexibility. It doesn't take much to start building momentum.

- \$100 to open
- \$3 monthly service charge waived with minimum balance of \$200
- Interest accrues daily, pays monthly
- Up to 6 free withdrawals (includes transfers) per monthly statement cycle; \$3 for each additional
- Free eStatements; paper statements without images \$3/month

MONEY MARKET ACCOUNT

This account does double duty; you earn market rates with interest paid on every dollar, plus you have easy access to your funds.

- \$2,500 to open
- \$10 monthly service charge waived with minimum daily balance of \$2,500
- Tiered market interest rates on balances of \$2,500 and above
- Interest rate determined by account balance (accrues on daily balances, pays monthly)
- Up to 6 free withdrawals (includes transfers) in each statement cycle; \$15 excess check fee for each additional withdrawal
- Eligible for a free ATM and debit card
- Free eStatements; paper statements without images \$3/month

CERTIFICATES OF DEPOSIT

Not everyone likes surprises. If you prefer the predictability of a fixed return on your investment, open a CD. You'll earn a better interest rate than you normally get with a savings account.

- Flexible terms ranging from 31 days to 60 months
- Guaranteed yields and flexibility
- Funds are secured by the FDIC up to \$250,000 per individual
- Early withdrawal subject to penalty

YOUNG SAVERS ACCOUNT

You want your children (or grandchildren) to be responsible with money. Help them open this account so they can learn the power of saving.

- For customers younger than 18
- \$50 to open, or \$10 with family relationship
- No monthly service charge
- No minimum monthly balance requirement
- Interest accrues daily, pays monthly
- Up to 6 free withdrawals (includes transfers) per monthly statement cycle; \$3 for each additional
- Free eStatements; paper statements without images \$3/month

HEALTH SAVINGS ACCOUNT

Medical bills can throw your budget off course. It's why we offer this account, which allows you to set aside funds exclusively for the purpose of paying qualified medical expenses.

- \$100 to open
- \$5 monthly service charge waived with minimum monthly balance of \$200
- Interest accrues daily on the actual collected balance of \$1,500 or above, and is paid monthly
- \$15 one-time account set-up fee
- You must be enrolled in a high deductible health plan to be eligible
- Free eStatements; paper statements without images \$3/month

RETIREMENT ACCOUNTS

Save more aggressively for your retirement, whether you're at the beginning of your career or near the end. Every bit helps. Choose pre-tax and/or post-tax accounts to meet your goals. We offer a variety of IRA options including:

- Traditional IRA
- Roth IRA
- Coverdell Education Savings Account
- Simplified Employee Plans (SEP IRA)
- Savings incentive match plan for employees (SIMPLE IRA)

Charges from Fee Schedule for Miscellaneous Services apply to all savings accounts.

Personal Savings

All savings accounts include:

TRANSFER FUNDS BETWEEN AUSTIN BANK
ACCOUNTS ONLINE VIA ONLINE BANKING OR
MOBILE BANKING
FREE ONLINE BANKING
FREE ESTATEMENTS

FREE COMBINED STATEMENTS
UNLIMITED ATM WITHDRAWALS WHEN LINKED
TO A DEBIT CARD FOR YOUR AUSTIN BANK
CHECKING ACCOUNT

Business Checking

All business checking accounts include:

BUSINESS DEBIT CARD
BUSINESS ONLINE AND MOBILE BANKING
BUSINESS BILL PAY
TREASURY MANAGEMENT SERVICES

When you bank here, you have choices - because no one solution fits every business need. We offer a variety of checking accounts depending on your needs, size, and goals. That customization is important in serving your business well.

SMALL BUSINESS CHECKING

Give your small business the foundation for bigger growth with a low-cost checking account that includes valuable business tools.

- 200 free items per month including withdrawals, deposits, and deposited items
 - * \$.50 per debit and credit item over 200
 - * Account may be converted to analysis if exceeding the transaction maximums
- \$100 to open
- No monthly service charge
- Free eStatements; paper statements without check images \$3/month

BASIC BUSINESS CHECKING

You have great plans for your business. Use this affordable account to support you on the path there.

- 150 deposited items and 50 withdrawals per month
 - * \$.50 per debit/check item over 50 and \$.35 per item deposited from other banks over 150
 - * Account may be converted to analysis if exceeding the transaction maximums
- \$100 to open
- \$10 monthly service charge waived with minimum daily balance of \$3,500
- Free eStatements; paper statements without check images \$3/month

BUSINESS INTEREST CHECKING

A checking account that pays you interest ensures your money is both easily available and working for you.

- \$100 to open
- Unlimited number of items allowed
- Earnings credit based on average daily collected balance during the statement cycle may offset service charges and item fees
- No minimum monthly balance requirements
- Free eStatements; paper statements without check images \$3/month
- Interest accrues on daily balance of \$3,500 and more, pays monthly

BUSINESS ANALYSIS ACCOUNT

The best tools fit perfectly and get the job done. This account is designed for companies with higher transaction volumes.

- \$100 to open
- Unlimited number of items allowed
- Earnings credit based on average daily collected balance during the statement cycle may offset service charges and item fees
- No minimum monthly balance requirements
- Free eStatements; paper statements without check images \$3/month

See bank for current earnings credit rate and analysis charges.

Charges from Fee Schedule for Commercial Accounts apply to all business checking accounts.

Business Savings



A savings account protects your business and keeps your money working for you. Once you open one, you'll see how easy it is to get in the habit of saving. Give your business the strength - and stability - to fund a future project or pay for the unexpected.

BUSINESS SAVINGS

Is your business just getting started or doesn't have a lot to invest in savings right now? Open this interest-bearing account to support you today - and as your business grows.

- \$200 to open
- Interest paid on all balances
- Up to 6 free withdrawals (includes transfers) in each statement cycle; \$3 for each additional withdrawal per statement cycle
- \$3 monthly service charge waived with minimum daily balance of \$200
- Free eStatements; paper statements without images \$3/month

BUSINESS MONEY MARKET

It's important to have your money working for you. It's why we offer this account that features competitive rates, as well as easy access to your funds when you need them.

- Competitive interest rates determined by account balance
- Interest accrues on daily balances of \$2,500 and above, pays monthly
- \$10 monthly maintenance fee waived with minimum daily balance of \$2,500
- Up to 6 free withdrawals (includes transfers) in each statement cycle; \$15 or each additional withdrawal per statement cycle
- Free eStatements; paper statements without images \$3/month

Limits may apply to online banking transfers between accounts or overdraft sweeps on savings and money market accounts.

Charges from Fee Schedule for Commercial Accounts Services apply to all business savings accounts.

Treasury Management Services

The right cash flow process can make a world of difference in supporting your business - and helping you take advantage of opportunity when it strikes. Use these services to improve your cash flow, manage payments, save time, and achieve your financial goals.

RECEIVE PAYMENTS

(remote deposit capture, merchant services, ACH debit origination, lockbox)

MAKE PAYMENTS

(ACH credit origination, online wire transfers, online bill pay, payroll cards)

MANAGE DEPOSITS AND INFORMATION

(business online banking, business mobile app, electronic data interchange reporting)

MAXIMIZE LIQUIDITY

(zero balance account, CDARS/ICS)

FRAUD PREVENTION AND PROTECTION

(positive pay, ACH blocks and filters)





Helping people is at the heart of what we do. It's why our customers turn to us for guidance and support. When you turn to us for your lending needs, count on personalized solutions and a deep commitment to service. We care about you and we want you to flourish.

Loans

As part of the conversion, the servicing of your loan will be transferred from Chasewood Bank to Austin Bank, effective upon close of business on February 14, 2025. Rest assured, your loans will continue to be serviced by the same loan officers and lending staff you are familiar with. The account number, terms, and conditions on your loan(s) will remain the same. Your monthly loan payment date will remain the same as your current date. Continue to make payments on your regularly scheduled due dates with your current coupon or notice. Payments can be made at your nearest location, online, or mailed to an Austin Bank office.

Austin Bank is excited to add mortgage lending to the product mix available to you. Whether you're buying, building, or tapping into your home's equity, we are with you for all of it. Our dedicated mortgage lenders are committed to supporting you every step of the way, with all decisions made locally for a more personalized experience.

Austin Bank also offers a comprehensive range of consumer and business financing solutions, carefully tailored to meet your needs. Speak to a lender at any of our Austin Bank locations for more information.

Personal

Real Estate loans

- Fixed and adjustable rate mortgages
- First-time home buyer
- Construction
- Lot/land
- Refinancing
- Home equity
- Home equity lines of credit

Consumer Loans

- Auto
- Boat
- Recreational vehicle
- Personal
- Personal lines of credit
- CD and savings secured

Business

Business Term Loans

- Working capital lines of credit
- Construction
- Equipment and machinery
- Inventory
- Business acquisition
- Small Business Administration

Commercial Real Estate loans

Agricultural loans

Aircraft financing

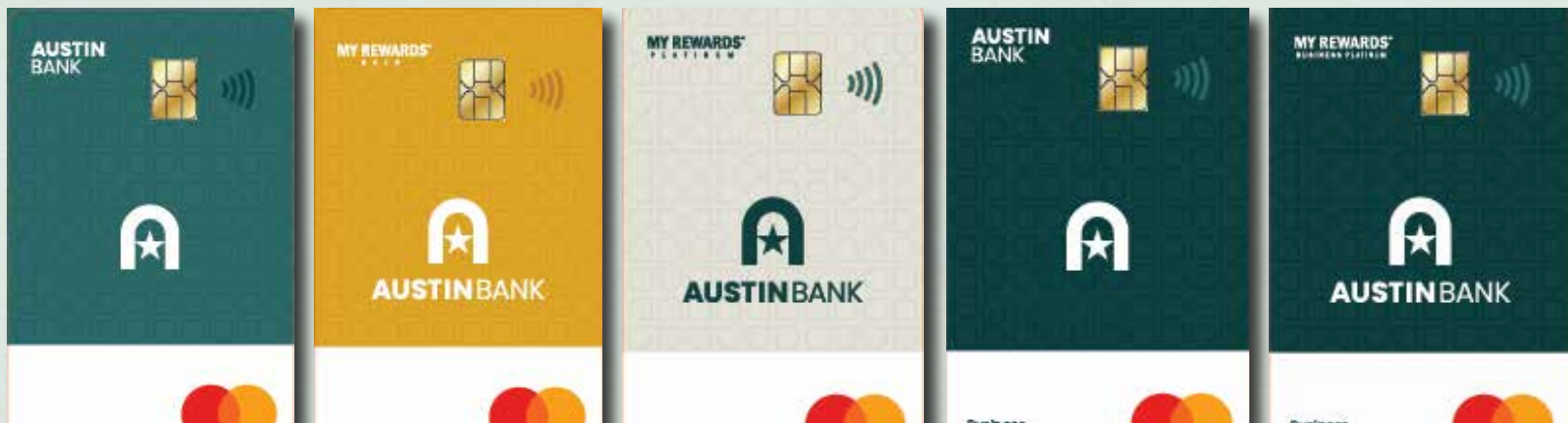
Debit Cards

You will be mailed a new Austin Bank debit card on or before February 3rd. Please follow the instructions included. After activation, you will want to update any recurring payments you have on your Chasewood debit card to your new card number.

All personal Austin Bank debit cards earn rewards through Austin Bank Rewards. You will be issued a basic debit card which earns points for everyday purchases, offers cash back when shopping online, and bonus points for online purchases.* (See complete program rules and terms by visiting www.AustinBank.com/personal/debit-cards.) You have the option to upgrade to the My Rewards[®] Gold or Platinum card to receive additional benefits and perks.

The My Rewards[®] Business Platinum debit card earns benefits like you would from a credit card. Earn rewards for everyday purchases, receive cash back plus bonus points when shopping online and enjoy emergency roadside assistance. The My Rewards[®] Business Platinum debit card has a monthly fee of \$19.95. (First 3 months are free.)

**For complete information on the benefits available, please visit AustinBankRewards.com/benefitguide.*



ACTION REQUIRED:

- **When and how to activate your new card** – You will be mailed your new card on or before February 3rd. Please follow enclosed instructions to activate. You will be asked to create a new debit card PIN when you call to activate your card. You will be able to choose the PIN of your choice.
- **What to do with your old Chasewood Bank debit card** – On Monday, February 17th, we advise you to destroy your Chasewood debit card by shredding or cutting through the magnetic strip and the card number. For your security, it is best to throw the pieces away in different trash receptacles.
- **When to use your new card** – Your old Chasewood Bank debit card will not work after 8:00 a.m. Monday, February 17th. You may begin using your new Austin Bank debit at that time.

Debit cards will be operating with reduced limits between February 14th and February 18th. You are encouraged to plan accordingly to meet your cash needs during that weekend.

Digital Banking Options

It can be difficult to find time to go to the bank to manage your money, but with Austin Bank's online and mobile banking services, you can handle your banking business on your time. Enroll in online banking and have the ability to access your accounts and perform a variety of tasks all while in a secure environment.

KEY FEATURES OF ONLINE BANKING

- View account balances
- Access account statements
- Transfer money between your Austin Bank accounts
- Transfer money to external accounts you own at other banks
- Manage and pay bills
- Export account information to your computer
- Set up account alerts - balance thresholds, deposits, etc.

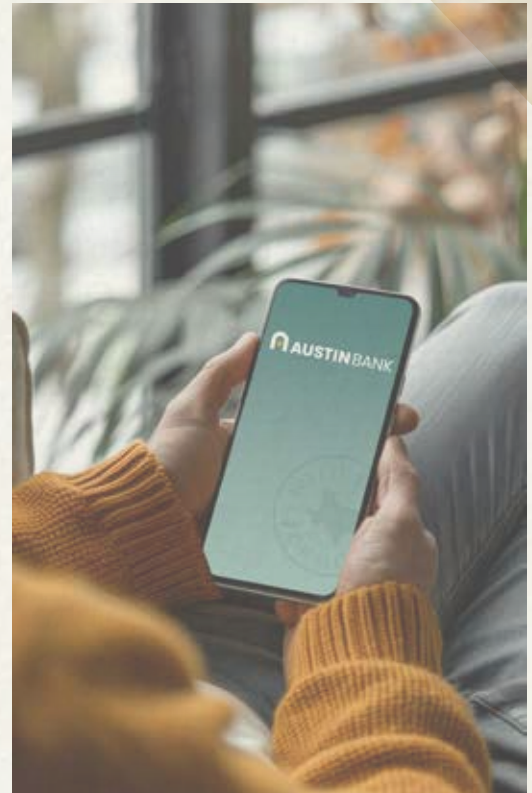
KEY FEATURES OF MOBILE BANKING

- All of the features available in online banking
- Debit card management tools
 - Turn your card off or on
 - Set usage limits by location or amount
- Mobile check deposit



TELEBANKING

Should you wish to check balances or transaction history via the telephone, you may call 888.758.2265. You will use your existing Chasewood telebanking credentials for access.



REMINDERS:

Online banking will be available Tuesday, February 18th,
at **AustinBank.com**.

- You will be able to log in using the same credentials currently used for Chasewood online banking. *Note: Business customers will receive new log in credentials. All business customers will be contacted personally, or you may call 903.295.4444 for Treasury Management Support.*
- When you first log in, you will be asked to review and agree to Austin Bank's online banking Terms and Conditions before you can continue.
- If you are not currently utilizing online banking, we invite you to enroll. Simply click the **Enroll Now** link beneath the credentials box and follow the instructions provided.
- When using the mobile app, you will log in with your online banking credentials.
- You will utilize your same telebanking credentials when calling in to **888.758.2265**.

Frequently Asked Questions

It is our goal that this conversion experience is as easy as possible for you. If you have any questions not answered below, please don't hesitate to reach out to us at our Customer Care Center.

You may also visit our website at AustinBank.com/conversion and check us out on all your favorite social media channels.

ABOUT THE BANKING CENTERS

WILL THERE BE ANY BANKING CENTER CLOSINGS?

No. Both of the Chasewood Bank locations will remain open.

WILL THE CHASEWOOD BANK EMPLOYEES STILL BE AT MY LOCAL BANKING CENTER?

Yes, all of the Chasewood Bank employees have been invited to join the Austin Bank team. You will continue to see the same friendly faces who have served you well over the years, and who look forward to continuing to do so.

WILL THE HOURS AT MY LOCATION CHANGE?

Yes. The hours will be changed to the following:

- Houston - Cypress Creek (20333 ST HWY 249, Suite 100):
 - * Lobby - Monday through Thursday, 9 a.m. to 4 p.m.; Friday 9 a.m. to 5 p.m.; Saturday - Closed
 - * Drive Thru - Monday through Friday, 8 a.m. to 5:30 p.m.; Saturday 9 a.m. to 12 p.m.
- Spring - Champion Forest (8500 Cypresswood Drive, Suite 101):
 - * Lobby - Monday through Thursday, 9 a.m. to 4 p.m.; Friday 9 a.m. to 5 p.m.; Saturday - Closed
 - * Drive Thru - Monday through Friday, 9 a.m. to 5 p.m.; Saturday 9 a.m. to 12 p.m.

WHERE ARE AUSTIN BANK'S LOCATIONS AND WHAT ARE THE BANKING HOURS?

A map and listing of all Austin Bank locations is included in this booklet. You may also visit www.AustinBank.com/locations for a complete list of locations and hours.

WHAT WILL THE BANKING HOURS BE DURING THE CONVERSION?

During conversion weekend, the Chasewood Bank locations (including drive thrus) will be close at 5:00 p.m. on Friday, February 14th, and remain closed on Saturday, February 15th. In addition, all banks will be closed on Monday, February 17th in observance of Presidents Day.

WHEN CAN I BEGIN TO USE AUSTIN BANK LOCATIONS FOR MY BANKING SERVICES?

Austin Bank locations will be available to serve your banking needs on Tuesday, February 18, 2025.

WHAT SERVICES DOES THE AUSTIN BANK CUSTOMER CARE CENTER PROVIDE?

The Customer Care Center is a group of telephone customer service representatives who are able to help with all account questions or maintenance, debit cards, online banking access, and more, just as a representative can in your local office. Utilizing the Customer Care Center can save you a trip to the bank in many instances.



CUSTOMER CARE CENTER

800.644.9275

customercare@austinbank.com

Available:

Monday - Friday, 7 a.m. to 7 p.m.
Saturday, 8 a.m. to 12 p.m.

CHECKING ACCOUNTS

WILL THE FEATURES AND BENEFITS OF MY CURRENT ACCOUNT CHANGE?

This guide is intended to introduce you to the products and services offered by Austin Bank. We have made every effort to align your existing account(s) with comparable accounts offered by Austin Bank. Refer to pages 8 and 9 to understand how your account will change.

WILL MY CHECKING ACCOUNT NUMBER CHANGE?

No, the account number will remain the same for the majority of customers. Those that require an account number change will be notified. The new Austin Bank routing and transit number is 113103276.

WILL I NEED TO REORDER CHECKS, AND IF SO, WILL I BE CHARGED?

No. You may continue to use your Chasewood checks and deposit slips while your supplies last, provided there is no change to your account number. Should you prefer to change to Austin Bank checks, your initial order will be FREE* when ordered through Austin Bank. (This applies to the first order purchased through Austin Bank regardless of the time frame - there is no expiration date on this offer.)

**Business check orders are limited to a credit of \$150.*



CAN I ORDER MY CHECKS FROM SOMEONE OTHER THAN THE BANK?

Yes. If you prefer to order checks and deposit slips from another source, please contact your banker or local office to request a check specifications sheet before placing your next order.

WHAT WILL HAPPEN TO MY OVERDRAFT PROTECTION?

Austin Bank offers several types of overdraft coverage including transfers from other accounts, lines of credit, and a discretionary overdraft program that is customized for you based on the history of your account. If you are currently signed up for overdraft protection from a line of credit, that will continue with no changes.

WILL I NEED TO CHANGE MY DIRECT DEPOSIT OR DIRECT PAYMENTS?

Any direct deposits, automatic payments, or other electronic activities will continue without interruption. Austin Bank will notify the originator of these changes. However, we encourage you to notify them also following the conversion weekend to make sure they have the new routing number for Austin Bank (113103276) and your current account number. Should you be affected by an account number change, we will notify you separately.

WHEN WILL I RECEIVE MY STATEMENT(S)?

You will receive a final Chasewood Bank statement as of February 14, 2025. Any accrued interest will be paid at that time. You will receive your Austin Bank statement(s) on the date you receive your current statement and then monthly thereafter.

WILL I BE ASSESSED A SERVICE CHARGE DURING THIS TRANSITION PERIOD?

If monthly service charges occur during this first statement cycle, Austin Bank will waive the service charge.

WHAT IF I WANT A DIFFERENT ACCOUNT OTHER THAN THE ONE SELECTED FOR ME?

Austin Bank offers a wide array of products. Simply stop by any Austin Bank location or call our Customer Care Center and we will be happy to change your account to the one that best fits your needs.

WHERE CAN I FIND INFORMATION ON MY NEW AUSTIN BANK CHECKING ACCOUNT?

See page 9 for a list of features and benefits of Austin Bank checking accounts. Additional terms and conditions can be found in the enclosed disclosure packet. Should you have further questions, please contact our Customer Care Center or your nearest office.

IF I HAVE AN INTEREST BEARING CHECKING ACCOUNT, WILL MY INTEREST RATE CHANGE?

The interest rate on your checking and/or savings account could change. Rates on these accounts will change to the rate in effect at Austin Bank at the time of the conversion. Austin Bank current rates will be available at any bank location or by calling the Customer Care Center.

WILL MY MINIMUM BALANCE REQUIREMENTS CHANGE IN ORDER TO AVOID A SERVICE CHARGE?

Your balance requirements could change. Please refer to the product listing on page 9 to determine the requirements of your new account.



SAVINGS ACCOUNTS

WILL MY SAVINGS ACCOUNT NUMBER CHANGE?

No, your account number will remain the same.

WHEN WILL I RECEIVE MY STATEMENT(S)?

You will receive a final Chasewood Bank statement as of February 14, 2025. Any accrued interest will be paid at that time. Your new Austin Bank statement(s) will cycle on the last business day of each month.

CERTIFICATES OF DEPOSIT (CDs) and IRAs

WILL MY CD OR IRA NUMBER CHANGE?

No, your account number will remain the same.

WILL MY INTEREST RATE CHANGE?

No, these accounts will continue with the same interest rate until the maturity date.

WHEN WILL I RECEIVE MY INTEREST AND HOW WILL IT BE PAID?

Interest will be credited on the same schedule. You will continue to receive interest in the same format you currently do.

WHAT WILL HAPPEN TO MY CD/IRA AT MATURITY?

At maturity, your CD/IRA will automatically renew for the same term at the rate in effect at that time. Austin Bank provides a grace period – 10 calendar days from the date of maturity – for our customers to make changes to their CDs or IRAs.

WILL I BE CHARGED A PENALTY IF I CLOSE MY CD/IRA BEFORE MATURITY?

Current terms on your CD will remain unchanged. If your current CD contract provides a penalty for early withdrawal, your new Austin Bank CD will as well.

LOANS

WILL MY LOAN NUMBER CHANGE?

No, your loan number will remain the same for the majority of customers. Those that require a loan number change will be notified.

WILL THERE BE ANY CHANGES TO MY LOAN RATE OR TERM?

All terms and conditions of your loan will remain the same.

MY LOAN IS SET UP FOR AUTOMATIC PAYMENT. WILL THERE BE ANY CHANGES TO THIS?

No. Automatic payments will continue as scheduled.

WHERE SHOULD I MAIL MY LOAN PAYMENTS?

You may continue to mail your loan payments to the same address. If it is more convenient, you may drop off your payment at any Austin Bank location.

WILL LOAN DECISIONS STILL BE MADE LOCALLY?

Yes. Austin Bank's philosophy on lending is local people making local decisions.

SAFE DEPOSIT BOXES

WILL THERE BE ANY CHANGES TO MY SAFE DEPOSIT BOX?

No, your safe deposit box and the number will not be changed. The billing account number for the majority of customers will remain the same. Should your billing account number require a change, you will be notified.

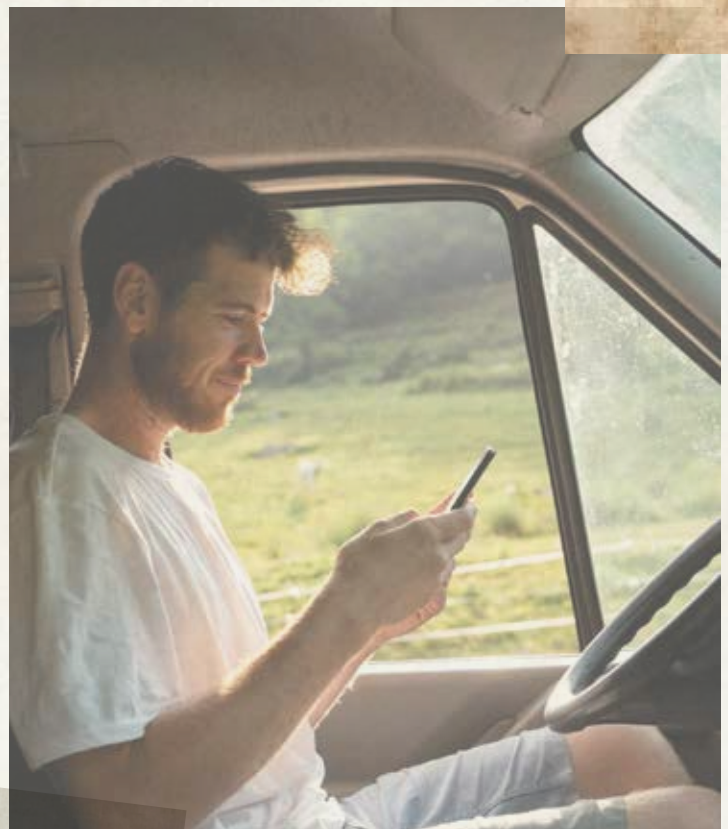
WILL MY RENT INCREASE OR DECREASE?

We have attempted to maintain your current rate as much as possible when mapping to our Safe Deposit products. In some instances, the **annual** rental rate will change slightly. Please see rates below:

Box Size	Current Rate	New Rate
3x5	\$25	\$30
3x10	\$40	\$50
5x10	\$70	\$75
10x10	\$125	\$100

I JUST PAID MY SAFE DEPOSIT BOX RENT. WILL I BE REQUIRED TO PAY IT AGAIN?

Your box rental will remain under the same terms of your current rental agreement including your next payment due date.



DEBIT CARDS

CAN I CONTINUE TO USE MY EXISTING DEBIT CARD, OR WILL I GET A NEW ONE?

You may continue to use your existing Chasewood debit card through 8:00 a.m. Monday, February 17th. (Note: Transactions conducted between 5 p.m. on Friday, February 14th, and Monday morning will be approved with reduced limits. You are encouraged to plan accordingly to meet your cash needs during that weekend.)

You will be issued a new Austin Bank debit card ahead of the conversion. It may be activated upon receipt. Please refer to the information provided on page 11 of this booklet for additional information.

WHEN WILL I RECEIVE MY NEW CARD?

Cards will be mailed to you on or before February 3rd. You can expect them the first part of February pending postal delivery times.

WHEN CAN I BEGIN USING MY NEW AUSTIN BANK DEBIT CARD?

Monday, February 17th, following activation and PIN setup.

WILL THE DAILY LIMITS OF MY DEBIT CARD CHANGE?

The dollar limit of withdrawals at an ATM is \$525 per business day. The dollar limit of purchases using a debit card is \$2,500 in point-of-sale transactions per day. These limits apply to both consumer and business debit cards after the conversion weekend.

WHO DO I CONTACT IF I HAVE QUESTIONS ABOUT MY NEW DEBIT CARD?

You may contact our Customer Care Center at 800.644.9275 or your nearest Austin Bank location.

DOES AUSTIN BANK CHARGE ME TO USE MY DEBIT CARD?

No, your debit card may be used at any Austin Bank ATM with no charge to you. Additionally, it may be used without charge at any merchant that accepts MasterCard® payments.

WILL I BE ABLE TO USE CHASEWOOD ATMS DURING THE CONVERSION WEEKEND?

No, Chasewood Bank ATMs will be out of service from 5:00 p.m. on Friday, February 14th, until Tuesday, February 18th, to convert to new smart ATMs on the Austin Bank system. You may use any Austin Bank ATM during that period without incurring a foreign ATM fee.



ONLINE BANKING ACCESS

WILL ONLINE BANKING BE AVAILABLE DURING THE CONVERSION WEEKEND?

Chasewood consumer online banking will go into inquire-only mode at 2:00 p.m. on Friday, February 14th. All access to Chasewood consumer online banking will cease at 2:00 a.m. Monday, February 17th. Business online banking access will cease and be unavailable at 2:00 p.m. on Friday, February 14th.

HOW DO I ACCESS ONLINE BANKING AFTER THE CONVERSION?

Beginning Tuesday, February 18th, you will access online banking at www.AustinBank.com. The online banking log in is found in the upper right corner of the website. Consumers will use their current online banking credentials.

WHEN I LOG IN AFTER FEBRUARY 18th, WILL I SEE MY ACCOUNT HISTORY?

You will be able to see transaction history, however, previous statements will not be available. If statements are needed, please visit your local Austin Bank office.

IS THERE A CHARGE FOR ONLINE BANKING AND BILL PAY?

These are services that Austin Bank provides to you free of charge on your consumer account. There may be charges for these services on business accounts.

WILL I NEED TO DOWNLOAD THE AUSTIN BANK MOBILE APP AFTER CONVERSION?

Yes. If you are enrolled in online banking after the conversion, you may download the free mobile app from the Apple App Store or the Google Play Store. When searching, type "Austin Bank" into the search bar and look for a teal box with the white Austin Bank icon and gold star. There is a consumer app and a business app, so please install the appropriate app for your needs.

STATEMENTS

WILL I CONTINUE TO RECEIVE A PAPER STATEMENT?

Yes, if you are currently enrolled to receive paper statements. However, it may be on a different schedule. Please note that Austin Bank provides free eStatements on all accounts. If you wish to receive a paper statement, there is a \$3 per month fee. Printed statements will not include check images. Consumers wishing to enroll in eStatements or notices, may sign up through online banking, at your local office, or by calling the Customer Care Center. Business account owners will need to visit their local office or speak with a Treasury Management team member for assistance.

WILL MY CHECKS BE RETURNED WITH MY STATEMENT?

Some accounts do provide copies of your check images. You may refer to the account features on pages 9 and 12 to see if your account includes them.

IF I DO NOT RECEIVE IMAGES WITH MY STATEMENT, HOW CAN I GET THEM?

With any Austin Bank account, you can simply log in to online banking to view needed check images.

FEDERAL DEPOSIT INSURANCE (FDIC)

WHAT HAPPENS TO MY FDIC COVERAGE IF I HAVE DEPOSITS AT TWO INSURED BANKS THAT MERGE?

When two or more insured banks merge, the deposits from the assumed bank (Chasewood Bank) continue to be insured separately for at least six months after the merger. This grace period gives a depositor the opportunity to restructure his or her accounts, if necessary. CDs from the assumed bank are separately insured until the earliest maturity date after the end of the six month grace period. CDs that mature during the six month period and are renewed for the same term and in the same dollar amount (either with or without accrued interest) continue to be separately insured until the first maturity date after the six month period. If a CD matures during the six month grace period and is renewed on any other basis, it would be separately insured only until the end of the six month grace period.

Should you have additional questions not addressed in this booklet, please reach out to our Customer Care Center or visit www.AustinBank.com/conversion.

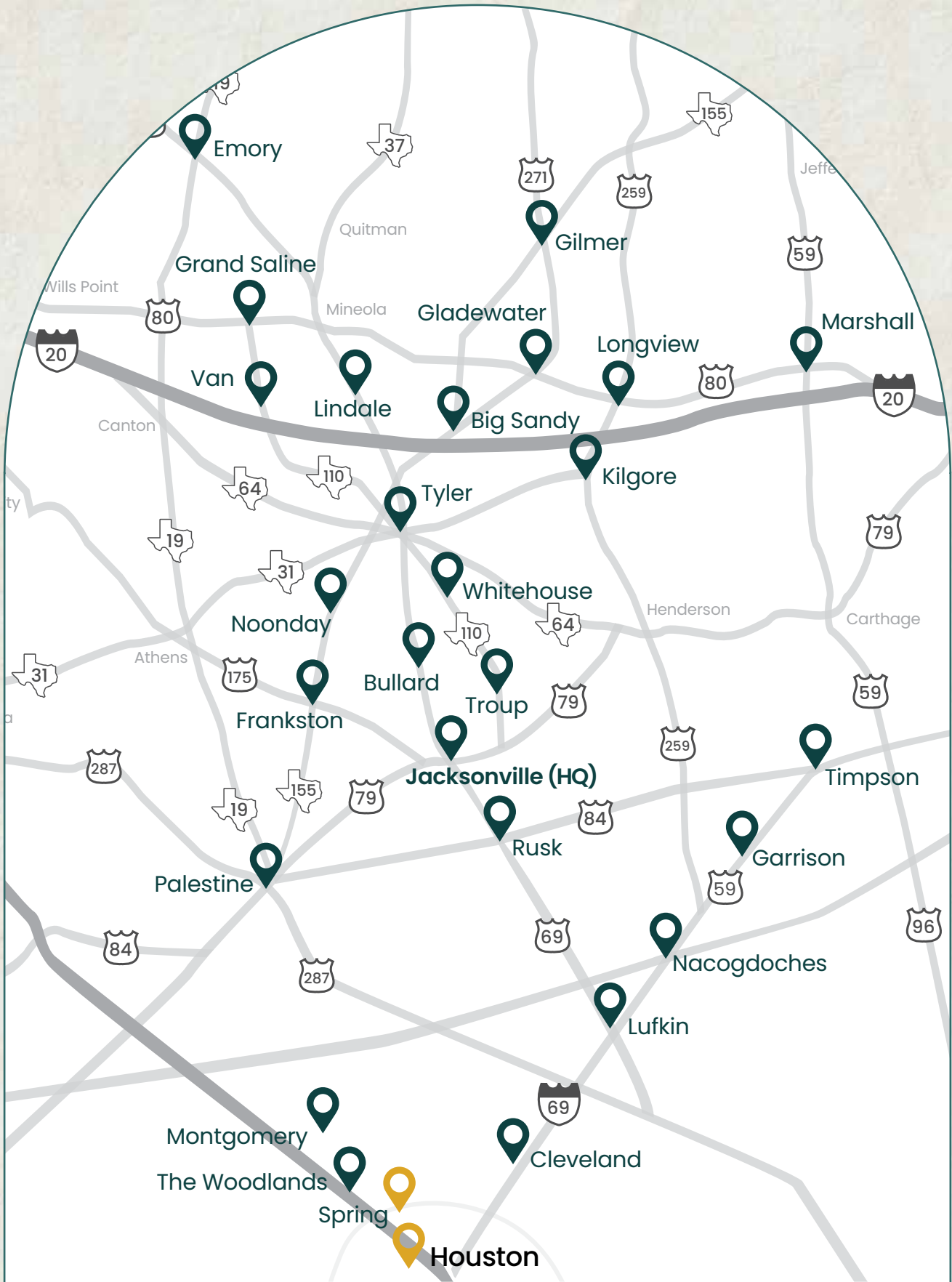


CUSTOMER CARE CENTER

800.644.9275

customercare@austinbank.com

Available:
Monday - Friday, 7 a.m. to 7 p.m.
Saturday, 8 a.m. to 12 p.m.



40 locations, 28 cities, 14 counties



Locations

BIG SANDY

108 E. Broadway • 75755
903.636.4344

BULLARD

210 N. Houston • 75757
903.894.6148

CLEVELAND

807 E. Houston • 77327
281.806.3136

EMORY

610 W. Lennon • 75440
903.473.3412

FRANKSTON

169 S. Frankston HWY • 75763
903.876.2212

GARRISON

550 US HWY 59 S • 75946
936.347.2494

GILMER

611 US HWY 271 N • 75644
903.843.5574

GLADEWATER

1625 E. Broadway • 75647
903.844.2805

GRAND SALINE

139 N. Main • 75140
903.962.4291

HOUSTON - CYPRESS CREEK

20333 ST HWY 249 • 77070
281.320.6777

JACKSONVILLE

200 E. Commerce • 75766
903.586.1526

SOUTH JACKSONVILLE

1700 S. Jackson • 75766
903.589.8800

KILGORE

1006 Stone Road • 75662
903.983.1584

LINDALE

603 S. Main • 75771
903.251.7010

LONGVIEW - BAR-K

5653 US HWY 259 N • 75605
903.663.0000

LONGVIEW - GREGGTON

3400 W. Marshall • 75604
903.759.3828

LONGVIEW - EAST LOOP

308 E. Loop 281 • 75605
903.758.8515

LONGVIEW - OAK FOREST

911 NW Loop 281 • 75604
903.295.4400

LONGVIEW - PINE TREE

2609 Gilmer Road • 75604
903.247.2265

LUFKIN

2000 S. John Redditt • 75904
936.899.7059

MARSHALL

1210 E. Pinecrest • 75670
903.935.2566

MONTGOMERY

18405 TX-105 • 77356
936.276.6400

NACOGDOCHES

3120 North Street • 75965
936.559.5500

NOONDAY

16909 HWY 155 S • 75762
903.509.3333

PALESTINE

2745 S Loop 256 • 75801
903.727.0530

RUSK

216 S. Main • 75785
903.683.2254

SPRING - CHAMPION FOREST

8500 Cypresswood Drive • 77379
281.320.6777

TIMPSON

352 Jacob Street • 75975
936.254.2494

TROUP

507 W. Duval • 75789
903.842.3188

TYLER - CUMBERLAND PARK

108 Market Square Blvd • 75703
903.561.7727

TYLER - DOWNTOWN

305 S. Broadway • 75702
903.595.6585

TYLER - MED CENTER

611 S. Beckham • 75701
903.592.7933

TYLER - SOUTH

5515 Old Bullard Rd. • 75703
903.561.5400

TYLER - WEST LOOP

1230 SSW Loop 323 • 75701
903.526.2220

VAN

766 W. Main • 75790
903.963.8691

WHITEHOUSE

100 Horton • 75791
903.839.4321

THE WOODLANDS - CREEKSIDE PARK

26502 Kuykendahl • 77375
832.823.6200

Drive Thru Service Only:

JACKSONVILLE

100 W. Commerce • 75766

PALESTINE

110 E. Spring • 75801





Contact Us

We want this conversion experience to be as easy as possible for you. If you have any questions, concerns, or suggestions, please don't hesitate to reach out to us.

PHONE: 800.644.9275

EMAIL: customercare@austinbank.com

In the interim, visit our website at

AustinBank.com/conversion

and check us out on all your favorite social media channels.





AUSTIN BANK

With you for good.

Member FDIC | Equal Housing Lender