



WELCOME GUIDE

OUR MISSION IS SIMPLE, WE WANT TO:

**POSITIVELY
IMPACT **LIVES.****



DELIVERING
PERSONALIZED
SERVICE

31

BANKING FACILITIES

LINKBANCORP INC.
PUBLICLY TRADED
ON NASDAQ:

LNKB



LINKBANK.COM

OUR FOOTPRINT



TO SEE HOW WE SUPPORT
OUR COMMUNITIES, VISIT
LINKFOUND.ORG

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Dear Valued Client,

On behalf of our entire team, we are excited to extend a warm welcome to LINKBANK! As you know, The Bank of Delmarva, Liberty Bell Bank, and LINKBANK are joining together as one LINKBANK. We are dedicated to empowering our clients and communities with innovative solutions that always put you first.

This partnership will bring together the collective strengths of our community-focused banks under a unified name. It's an exciting step forward for all of us.

We are preparing to merge our systems on the weekend of December 1, 2023. To stay informed and ensure a smooth transition, we encourage you to refer to our Welcome Guide and visit **LINKBANK.COM/WELCOME**.

We are thankful for your support as we enter a new chapter together. Welcome to LINKBANK - where change ushers in opportunity, and our commitment to you remains unwavering.

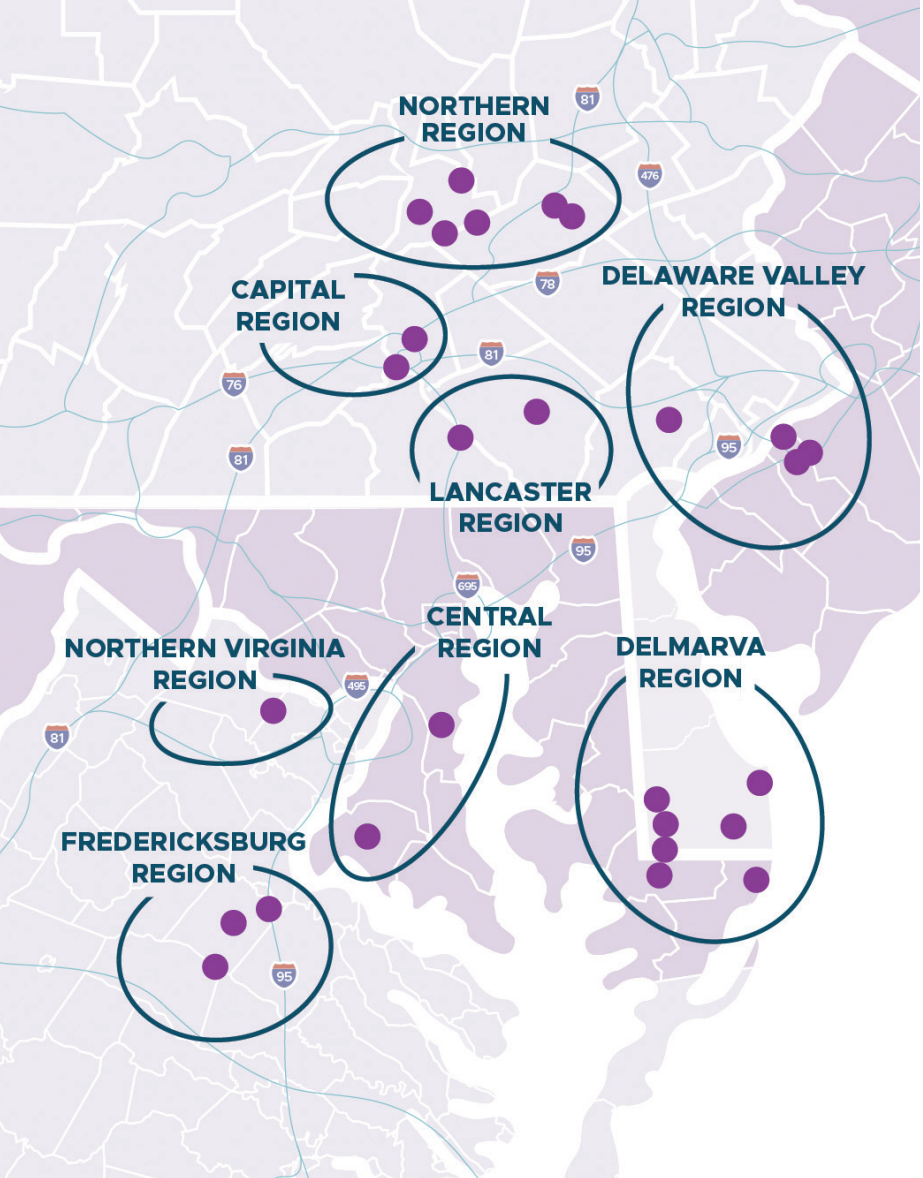


It's our privilege to serve you.

Andrew Samuel, CEO & LINKBANK Team

The application of the terms, products, services and processes described in this Welcome Guide to you and your banking relationship with LINKBANK is subject to completion of the merger between LINKBANK and The Bank of Delmarva, which is contingent upon the satisfaction of certain customary closing conditions. The merger has not been completed as of the date of printing this Welcome Guide. If you have any questions about the merger, please visit LINKBANK.COM.

OUR REGIONAL LEADERSHIP MODEL



DOUG KLINGER Regional President Northern Region, PA	J.D. ZACHRY Regional President Central Region, MD
CHERYL HOWARD Regional President Capital Region, PA	ADAM NALLS Market CEO DAVID TALEBIAN Market President Northern Virginia Region, VA
DREW SMITH Regional President JOHN HERRING Regional President Delaware Valley Region, PA	WALLACE KING Regional President Fredericksburg Region, VA
ZAK TYMINSKI Regional President Lancaster Region, PA	JOHN BRED Market CEO CARL COTTINGHAM Regional President Delmarva Region, MD & DE

To meet our executive team, visit
LINKBANK.COM/LEADERSHIPTEAM

YOUR CALENDAR AT A GLANCE

Please take note of these important dates.

From all of us at LINKBANK: Welcome!

We are relationship-based, focused on providing innovative products and services that are value driven to the communities we serve.

We are here to help!

SYSTEMS CONVERSION CALL CENTER HOURS:

December 4th-8th: 8:00 AM - 6:00 PM, December 9th: 8:00 AM - 12:00 PM,
December 11th-15th: 8:30 AM - 4:30 PM, December 16th: 8:00 AM - 12:00 PM.

REGULAR CALL CENTER HOURS:

Mon - Fri: 8:30 AM - 4:30 PM

Personal/Business Call Center : (800) 787-4542

For further updates follow:
[LINKBANK.COM / WELCOME](#)

SYSTEMS CONVERSION WEEKEND:
DECEMBER 1ST AT 4:00 PM – DECEMBER 4TH AT 9:00 AM

All Online, Mobile, and Telephone Banking will be **unavailable**.

No outgoing wires, ACHs, mobile deposits, or remote deposit capture (RDC) items can be processed during this time.

You can continue to make ATM withdrawals and purchases with your Debit Card. Balances provided at the ATMs may not reflect your actual available balance.

Refer to the timeline for a breakdown of each day.

FRIDAY, DECEMBER 1ST

All Client Solutions Centers (formerly known as Branches) will be OPEN. You will be able to cash checks, make deposits, withdrawals, and loan payments. Client Solutions Centers will be closing at 4:00 PM.

SATURDAY, DECEMBER 2ND

All Client Solutions Centers will be **CLOSED**.

MONDAY, DECEMBER 4TH AT 9:00 AM

- Begin banking as LINKBANK with all services.**
- First, log into LINKBANK Online Banking on your desktop computer.
 - Second, download and begin using your LINKBANK or Treasury Management Apps.
 - LINKBANK’s Telephone Banking is available.

PERSONAL BANK ACCOUNT MAPPING

Effective as of December 4, 2023.

PERSONAL BEFORE	AFTER
Regular Checking	Easy LINK Checking
Free Personal Checking	Easy LINK Checking
Key Club Basic	Easy LINK Checking
Key Club Personal	Easy LINK Checking
Key Club Plus	Easy LINK Checking
Gold Key	Easy LINK Checking
NOW Interest	Premier LINK Checking
Statement Savings	LINK Savings
Statement Savings Special	LINK Savings
Christmas Club	LINK Savings
Statement Savings Minor/Senior	LINK Savings
Tiered Money Market	LINK Money Market
Premium Money Market	LINK Money Market



PERSONAL BANKING FEATURES

Be advised that there is a separate booklet for the full account disclosures and terms & conditions.

	Easy LINK Checking	Premier LINK Checking ¹	LINK Savings ¹	LINK Money Market ¹
Minimum Opening Requirement	\$25	\$100	\$200	\$2,500
Minimum Daily Balance (to avoid monthly service fee)	\$0	\$100	\$200	\$2,500
Minimum Service Fee (if daily balance falls under minimum)	\$0	\$10	\$5	\$10
Interest Paid	No	Yes, tiered interest rates ¹	Yes ¹	Yes, tiered interest rates ¹
CD Rate Bonus	No	Additional CD rate benefit on all standard CDs	N/A	N/A
Personal Loan Discount	Earn rate discounts on Personal Term Loan if auto debit is set up from a LINKBANK Checking Account	Earn rate discounts on Personal Term Loan if auto debit is set up from a LINKBANK Checking Account	N/A	N/A
Personal Benefits	Debit Mastercard®/ATM Card, Online Banking & Bill Pay, Mobile Banking & Mobile Deposit, Overdraft Protection Options Available, Free eStatements, Free ATMs Nationwide	Debit Mastercard®/ATM Card, Online Banking & Bill Pay, Mobile Banking & Mobile Deposit, Overdraft Protection Options Available, Free eStatements, Free ATMs Nationwide	Debit Mastercard®, Online Banking, Mobile Banking & Mobile Deposit, Overdraft Protection Options Available, Free eStatements, Free ATMs Nationwide	Debit Mastercard®, Online Banking, Mobile Banking & Mobile Deposit, Overdraft Protection Options Available, Free eStatements, Free ATMs Nationwide

¹Fees may reduce earnings. Interest rates are variable and may change at any time without notice. Please contact your local Client Solutions Center for current rates.

BUSINESS BANK ACCOUNT MAPPING

Effective as of December 4, 2023.

BUSINESS

BEFORE	AFTER
Free Personal Checking	Business Checking
Regular Checking	Business Checking
Commercial Checking	Business Checking
Key Club Basic	Business Checking
NOW Interest	Business Premier Checking
IOLTA	LINK IOLTA
Tiered Money Market	Business Money Market
Premium Money Market	Business Money Market
Statement Savings	Business Savings
Statement Savings Special	Business Savings
Statement Savings Minor/Senior	Business Savings



MUNICIPAL

BEFORE	AFTER
NOW Interest	Municipal Interest Checking
Commercial Checking	Municipal Checking
Free Personal Checking	Municipal Checking
Tiered Money Market	Municipal Money Market
Premium Money Market	Municipal Money Market
Statement Savings	Municipal Savings

All entities that are identified as a municipality or as a school district will be converted to our Municipal products.

NONPROFIT

BEFORE	AFTER
NOW Interest	Community Checking
Commercial Checking	Community Checking
Free Personal Checking	Community Checking

All organizations that are identified as nonprofit and are in a checking product will be converted to our Community Checking account.

BUSINESS BANKING FEATURES

Be advised that there is a separate booklet for the full account disclosures and terms & conditions.

¹Fees may reduce earnings. Interest rates are variable and may change at any time without notice. Please contact your local Client Solutions Center for current rates.
²Grandfathered product; This product is no longer an available product option for new or existing accounts.

Effective as of December 4, 2023.

	Business Checking	Community Checking (501c3 or 403b organizations)	LINK IOLTA	Municipal Checking	Municipal Interest Checking	Business Premier Checking ²	Business Money Market	Business Savings ²	Municipal Savings ²	Municipal Money Market ²
Minimum Opening Requirement	\$100	\$0	\$0	\$100	\$100	N/A ²	\$2,500	N/A ²	N/A ²	N/A ²
Minimum Daily Balance (to avoid monthly service fee)	\$0	\$0	\$0	\$0	\$100	\$100	\$2,500	\$200	\$200	\$2,500
Minimum Service Fee (if daily balance falls under minimum)	\$0	\$0	\$0	\$0	\$10	\$10	\$10	\$5	\$5	\$10
Interest Paid	No	Yes ¹	Yes ¹	No	Yes ¹	Yes, tiered interest rates ¹	Yes, tiered interest rates ¹	Yes ¹	Yes ¹	Yes, tiered interest rates ¹
Per Item Limits	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Business Benefits	Debit Mastercard BusinessCard®, Online Banking & Bill Pay, Business Mobile Banking & Mobile Deposit, Free ATMs nationwide, Free eStatements	Debit Mastercard BusinessCard®, Online Banking & Bill Pay, Business Mobile Banking & Mobile Deposit, Free ATMs nationwide, Incoming Wire Fees Waived, Free eStatements	Debit Mastercard BusinessCard®, Online Banking & Bill Pay, Business Mobile Banking & Mobile Deposit, Free ATMs nationwide, Free eStatements	Debit Mastercard BusinessCard®, Online Banking & Bill Pay, Business Mobile Banking & Mobile Deposit, Free ATMs nationwide, Free eStatements	Debit Mastercard BusinessCard®, Online Banking & Bill Pay, Business Mobile Banking & Mobile Deposit, Free ATMs nationwide, Free eStatements	Debit Mastercard BusinessCard®, Online Banking & Bill Pay, Business Mobile Banking & Mobile Deposit, Free ATMs nationwide, Free eStatements	Debit Mastercard BusinessCard®, Online Banking & Bill Pay, Business Mobile Banking & Mobile Deposit, Free ATMs nationwide, Free eStatements	Debit Mastercard BusinessCard®/ATM Card, Online Banking & Bill Pay, Business Mobile Banking & Mobile Deposit, Free ATMs nationwide, Free eStatements	Debit Mastercard BusinessCard®, Online Banking & Bill Pay, Business Mobile Banking & Mobile Deposit, Free ATMs nationwide, Free eStatements	Debit Mastercard BusinessCard®, Online Banking & Bill Pay, Business Mobile Banking & Mobile Deposit, Free ATMs nationwide, Free eStatements

DEPOSIT RATE SHEET

Current as of October 23, 2023

CHECKING ACCOUNTS

DEPOSIT	TIERS	RATE	APY ¹	
PERSONAL				
Easy LINK Checking	No minimum daily balance requirement; No monthly service fee	None	NA	NA
Premier LINK Checking ²	\$100 minimum daily balance requirement to avoid monthly service fee of \$10	\$0.00 - \$999.99 >=\$1,000.00	0.05% 0.15%	0.05% 0.15%
BUSINESS				
Business Checking	No minimum daily balance requirement; No monthly service fee	None	NA	NA
Community Checking	<i>501c3 or 403b Organizations</i> No minimum daily balance requirement; No monthly service fee	None	0.20%	0.20%
LINK IOLTA	<i>Interest on Lawyers Trust Account</i> No minimum daily balance requirement; No monthly service fee	Applicable IOLTA rate varies by state. Contact the Bank for the current applicable rate.		
LINK MAHT	<i>Maryland Affordable Housing Trust</i> No minimum daily balance requirement; No monthly service fee	None	0.20%	0.20%
Municipal Checking	No minimum daily balance requirement; No monthly service fee	None	NA	NA
Municipal Interest Checking	\$100 minimum daily balance requirement to avoid monthly service fee of \$10	None	0.10%	0.10%
Business Premier Checking ³	\$100 minimum daily balance requirement to avoid monthly service fee of \$10	\$0.00 - \$999.99 >=\$1,000.00	0.05% 0.15%	0.05% 0.15%

SAVINGS ACCOUNTS

DEPOSIT	TIERS	RATE	APY ¹	
PERSONAL				
LINK Savings	\$200 minimum daily balance requirement to avoid monthly service fee of \$5	None	0.10%	0.10%
LINK Money Market	\$2,500 minimum daily balance requirement to avoid monthly service fee of \$10	\$0.00 - \$2,499.99 \$2,500.00 - \$24,999.99 \$25,000.00 - \$99,999.99 \$100,000.00 - \$249,999.99 >=\$250,000.00	0.05% 0.10% 0.20% 0.25% 0.30%	0.05% 0.10% 0.20% 0.25% 0.30%
BUSINESS				
Business Money Market	\$2,500 minimum daily balance requirement to avoid monthly service fee of \$10	\$0.00 - \$2,499.99 \$2,500.00 - \$24,999.99 \$25,000.00 - \$99,999.99 \$100,000.00 - \$249,999.99 >=\$250,000.00	0.05% 0.10% 0.20% 0.25% 0.30%	0.05% 0.10% 0.20% 0.25% 0.30%
Business Savings ³	\$200 minimum daily balance requirement to avoid monthly service fee of \$5	None	0.10%	0.10%
Municipal Savings ³	\$200 minimum daily balance requirement to avoid monthly service fee of \$5	None	0.05%	0.05%
Municipal Money Market ³	\$2,500 minimum daily balance requirement to avoid monthly service fee of \$10	\$0.00 - \$2,499.99 \$2,500.00 - \$24,999.99 \$25,000.00 - \$99,999.99 \$100,000.00 - \$249,999.99 >=\$250,000.00	0.05% 0.10% 0.20% 0.25% 0.30%	0.05% 0.10% 0.20% 0.25% 0.30%

¹ APY = Annual Percentage Yield. APYs are compounded daily and credited monthly. Rates and fees subject to change. Fees could reduce earnings. Early withdrawal penalties may apply for Certificates of Deposit.

² Additional CD rate benefits are offered on all standard CD rates to clients that have Premier LINK Checking. Current rate bump: 0.050% as of 01/25/2021

³ Grandfathered product; This product is no longer an available product option for new or existing accounts.

DEPOSIT RATE SHEET

Current as of October 23, 2023

CDs and IRAs⁴

TERM	PROMO RATE	DEPOSIT	RATE	APY ¹
Variable Rate IRA ⁵	No	\$200 minimum deposit to open	0.10%	0.10%
6 months	No	\$500 minimum deposit to open/maintain to obtain the disclosed APY	0.15%	0.15%
9 months ⁶	Yes	\$500 minimum deposit to open/maintain to obtain the disclosed APY	4.64%	4.75%
12 months	No	\$500 minimum deposit to open/maintain to obtain the disclosed APY	0.80%	0.80%
13 months ⁷	Yes	\$500 minimum deposit to open/maintain to obtain the disclosed APY	3.68%	3.75%
16 months ⁸	Yes	\$500 minimum deposit to open/maintain to obtain the disclosed APY	2.71%	2.75%
18 months	No	\$500 minimum deposit to open/maintain to obtain the disclosed APY	1.00%	1.00%
24 months	No	\$500 minimum deposit to open/maintain to obtain the disclosed APY	1.19%	1.20%
36 months	No	\$500 minimum deposit to open/maintain to obtain the disclosed APY	0.60%	0.60%
48 months	No	\$500 minimum deposit to open/maintain to obtain the disclosed APY	0.60%	0.60%
60 months	No	\$500 minimum deposit to open/maintain to obtain the disclosed APY	0.60%	0.60%

¹ APY = Annual Percentage Yield. APYs are compounded daily and credited monthly. Rates and fees subject to change. Fees could reduce earnings. Early withdrawal penalties may apply for Certificates of Deposit.

⁴ CDs = Certificate of Deposit/IRAs = Individual Retirement Account

⁵ Variable Rate IRA = IRA product only; Rates are variable and may change at any time without notice.

⁶ 9 month promotion will renew to standard 12 month CD term at maturity.

⁷ 13 month promotion will renew to standard 18 month CD term at maturity.

⁸ 16 month promotion will renew to standard 18 month CD term at maturity.



With a larger footprint in the communities we serve, LINKBANK will continue to support local initiatives, contributing to the growth and prosperity of the neighborhoods we call home and the people who bring us all together.

Visit [LINKFOUND.ORG](https://linkfound.org) to learn more.

FREE	Free ATMs Nationwide, eStatements, Mobile Deposit, Online Banking, Online Bill Payment, Text Banking, Telephone Banking*
\$25.00	Account Research/Checkbook Balancing/Reconciliation per hour
\$20.00	Account Verification/Confirmation
\$5.00	Debit Mastercard® & Mastercard Business Card® Replacement
\$50.00	Debit Mastercard® & Mastercard Business Card® Rush Fee
\$150.00	Court Order/Garnishment/Levy
\$5.00	Dual Statement Mailing Request (per month)
\$20.00	Early Account Termination (less than 90 days)
\$50.00	Escheat Fee
\$20.00 + costs	Foreign Collection Items/Foreign Currency**
\$10.00	Inactivity Fee (dormant fee; per month) <i>Checking > 12 months. Savings/Money Market >24 months</i>
\$50.00	IRA Transfer Out Fee (per plan/per transaction)
\$10.00	Official Check/Cashier's Check
\$35.00	Overdraft Fee (per item)/Insufficient Funds Charge (per item)*** /Uncollected Funds Charge (per item)
\$10.00	Overdraft Sweep Transfer (includes transfers from line of credit, checking, savings, and money markets) (per transfer)
\$15.00	Returned Deposited Item (ACH, Mobile Deposit or Check) (per item)
\$5.00	Statement Reprint/Interim Statement
\$25.00	Stop Payment (per item)

*ATM fees incurred within the U.S. are reimbursed. However, ATM fees incurred outside the U.S. will only recieve a surcharge refund.
**Costs include fees incurred from the bank of collection.
*** If an item drafted by you (such as a check) or a transaction you set up (such as a preauthorized transfer) is presented for payment in an amount that is more than the amount of money available in your account, whether or not we decide to pay the item or transaction, you agree that we can charge you a fee of \$35.00. We will not charge you more than five (5) NSF fees in a single day and we will not charge you more than one (1) NSF fee for the same transaction, no matter how many times the item or transaction is presented for payment by the payee.

WIRES

\$15.00	Incoming Domestic or International Wire
\$30.00	Outgoing Domestic Wire
\$50.00	Outgoing International Wire

SAFE DEPOSIT BOX FEES

\$25.00	Safe Deposit Box Inventory per hour
\$25.00 + costs	Safe Deposit Box Drilling
\$10.00	Safe Deposit Box Key Replacement

SAFE DEPOSIT BOX RENTAL FEES

Rental fees vary by box size. Availability and sizes offered will vary between locations. Please call for pricing and availability. Contents of safe deposit boxes are not FDIC insured.



PERSONAL CLIENTS

ⓘ For the first-time logging in, visit LINKBANK.COM and click LOGIN.

Enter your current Online Banking User ID, unless we have previously informed you of your updated Online Banking User ID. Enter your current password in the password field. Establish two factor authentication: a code will be delivered by text or call to a phone number you provide. Ensure that you have access to this phone while you are completing this process. Once access has been established online, visit the app store and download the new LINKBANK mobile app



The app icon will look like this for personal clients.

ONLINE BANKING

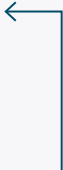
Personal ⓘ

Username

LOGIN

[Forgot User ID or Password?](#)

[Enroll Now](#)



Preview of your online banking sign on.

SCHEDULED TRANSFERS (ONE-TIME TRANSFERS): Scheduled transfers will be converted. We recommend that you review transfers to ensure they convert as intended upon accessing the new online system.

TRANSACTION HISTORY: 120 days of transaction history will be available.

ACCOUNT NICKNAMES: Account Nicknames will convert.

NEW FEATURES:

- Online Services offers “Conversations”; secure person to person messaging with bank personnel support.
- Clients will have the ability to request an address change and place a stop payment.

ⓘ **LOGGING ON:** Follow the instructions on the previous page or go to **LINKBANK.COM/WELCOME** for a step by step guide.

ⓘ **RECURRING EXTERNAL TRANSFERS:** Recurring external transfers will need to be re-established.

ⓘ **CLIENTS WILL NEED TO RE-ESTABLISH THESE SETTINGS ONCE LOGGED INTO ONLINE BANKING:** Profile picture, preferred name, dashbaord customization, account customization (order shown), user and account alerts.

ⓘ **SELF ENROLLMENT:** Self-enrollment will be available on December 11, 2023 for those who do not have a current User ID. Requested information to self-enroll must match information on the client’s profile in order to successfully establish a User ID.

ⓘ These icons denote action that may need to be taken by you.



Online Banking for all clients will be unavailable beginning Friday, December 1st at 4:00 pm through Monday, December 4th at 9:00 am.

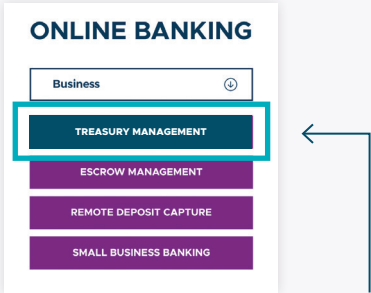
TREASURY MANAGEMENT

ⓘ Follow the instructions below to login to the Treasury Management system for the first time.

Users can log into Treasury Management after obtaining their welcome enrollment email from our Treasury Management department. To enroll, select the Initial Login URL link from your welcome enrollment email and enter your Company ID (this will be communicated to you) and your Login ID. This will allow you to register your phone number for authentication, establish a password, and set up security questions. You will then be prompted to accept the Terms & Conditions. Once access has been established online, visit the app store and download the new Treasury Management mobile app. Visit LINKBANK.COM/WELCOME for more information on logging in.



The app icon will look like this for treasury management services.



Preview of your online banking sign on.

ⓘ **TREASURY MANAGEMENT CLIENTS:** Clients transitioning to Treasury Management will receive a welcome enrollment email from our Treasury Management department. Users can enroll by following the directions above.

ⓘ These icons denote action that may need to be taken by you.

BUSINESS CLIENTS

ⓘ Visit LINKBANK.COM and click the LOGIN button for the first-time logging in.

Enter your current Online Banking User ID, unless we have previously informed you of your updated Online Banking User ID. Enter your current password in the password field. Establish two factor authentication: a code will be delivered by text or call to a phone number you provide. Ensure that you have access to this phone while you are completing this process. Select Cash Management on the left panel to launch this platform. Additional Multi Factor Authentication will be required at initial sign on (3 security questions) to Cash Management. Cash Management will be utilized for the business administrator to build sub users to access the system. Once access has been established online, visit the app store and download the new LINKBANK mobile app.



The same app is used for personal and business clients.



Preview of your online banking sign on.

BUSINESS CLIENTS: ACH, wire, transfers, Positive Pay, and Remote Deposit Capture (RDC) services will all be conveniently accessed through the Treasury Management app. An executed Treasury Management Agreement must be on file with the Bank for service availability.

SCHEDULED TRANSFERS (ONE-TIME TRANSFERS): Scheduled transfers will be converted. We recommend that you review transfers to ensure they converted as intended upon accessing the new online system.


TRANSACTION HISTORY: 120 days of transaction history will be available.

ACCOUNT NICKNAMES: Account Nicknames will convert.

NEW FEATURES:

- Online Services offers “Conversations”; secure person to person messaging with bank personnel support.
- Clients will have the ability to request an address change and place a stop payment.

 **LOGGING ON:** Follow the instructions on the previous page or go to [LINKBANK.COM/WELCOME](#) for a step by step guide.



 **RECURRING EXTERNAL TRANSFERS:** Recurring external transfers will need to be re-established.

 **CLIENTS WILL NEED TO RE-ESTABLISH THESE SETTINGS ONCE LOGGED INTO ONLINE BANKING:** Profile picture, preferred name, dashbaord customization, account customization (order shown), user and account alerts.

BILL PAY

LINKBANK utilizes iPay for Bill Pay, the same service you are accustomed to. Payees, payment history, and recurring/scheduled payments will convert over.

BILL PAYMENTS

-  If you normally pay your bills over the weekend, please remember that iPay will not be available beginning Friday, December 1, 2023 at 4:00 PM until Monday, December 4, 2023 at 9:00 AM.
-  **Recurring payments or payments scheduled prior to December 1, 2023 at 4:00 PM, (regardless of the pay date), will be processed as normal.** All payees listed in your current Bill Pay will transition over to the new iPay system, however we encourage clients to log into their Bill Pay after December 4th to ensure that all payments were processed.


HISTORY

Six months of bill payment history will be available for you to view after the systems conversion is complete.

FEES

No fees will be charged for iPay/Bill Pay with a standard shipping method. We do offer Rush Payments where fees are applicable and are debited from your account, as presented:

\$34.95 (draft check) Next Business Day, \$29.95 (draft check) Second Business Day, \$6.95 (electronic) Second Business Day

 **IMPORTANT TO NOTE:** When a bill is issued, funds are debited immediately from the account. Funds must be available on the date the transaction is processed in order for payment to be issued.

CONTACT

Contact our Bill Pay Client Support Line at (877) 863-0485. You will be asked to verify your name, ensuring it matches the information on your Bill Pay account, and answer two additional security questions. These questions may pertain to confirming your registered email address or providing the last four digits of your social security number. Generally, bill payment limits will remain consistent with your existing levels. Should you require higher limits, please get in touch with a Client Solutions Center or consult your Relationship Manager.

You will now have the ability to rush payments as personal and business clients.

How to Rush a Payment through Consumer Bill Pay:

- Select the button with three dots (next to the Pay button).
- Select rush delivery.

How to Rush a Payment through Business Bill Pay:

- Select Payments.
- Select One Time Payment.
- Select Payee to Pay.
- Click on the calendar of the payment summary screen and you'll be presented with the option for Standard Delivery or Rush Delivery.

 These icons denote action that may need to be taken by you.

The new app, LINKBANK, will be available on Monday, December 4th. Visit the Apple App Store or Google App Store to download 'LINKBANK'. All Personal and Business Clients should download the app.

Our mobile banking apps are a great way to access your accounts wherever you are! It's safe, secure and convenient.

WHAT YOU NEED TO KNOW

Availability



Your current Mobile Banking App(s) will no longer be available after Friday December 1, 2023 at 4:00 PM.

Users will need to log in for the first time at LINKBANK.COM with Online Banking on your desktop to establish access BEFORE using the new mobile app. Next, visit the App Store and download the LINKBANK mobile app.

Business clients who use Treasury Services will need to also download the Treasury app in the app store.

Username

Enter current Online Banking User ID.

Password

Enter your password when you logged into LINKBANK.COM.

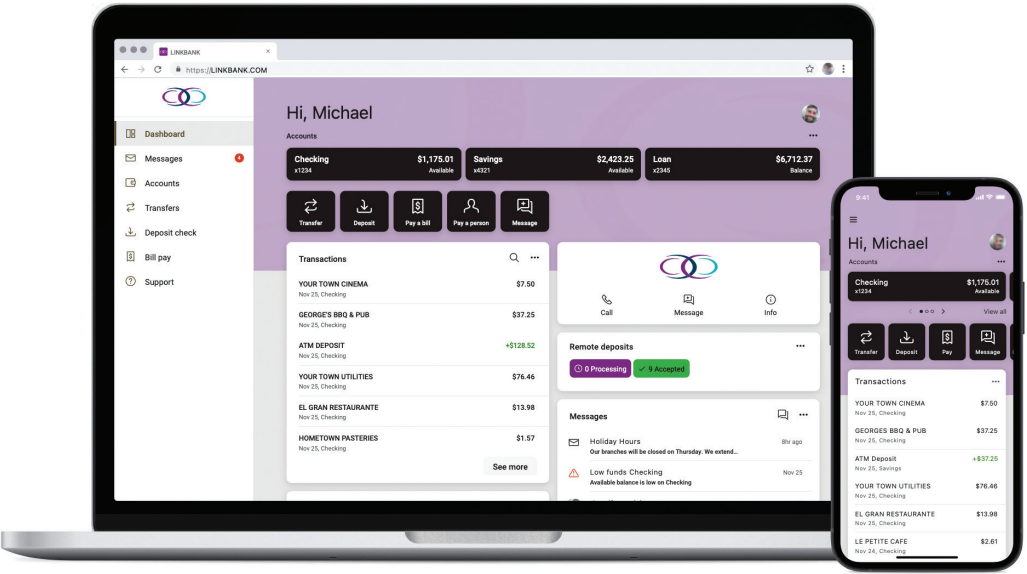
App Icons:



PERSONAL & BUSINESS



TREASURY MANAGEMENT



YOUR BENEFITS

Your money wherever you need it

Our application works across your devices and is developed with industry-leading technology to deliver a smooth experience.

Native Apps for iOS and Android

Truly native apps providing a superior experience on all phones and tablets.

View balances and transactions

Search for transactions, add a note or an image, and filter by tags. Understand your activity and find what you're looking for—fast.

Mobile bill pay and person-to-person payments

Pay bills or send money to friends and family quickly and securely.

! These icons denote action that may need to be taken by you.

MOBILE BANKING

Deposit checks with your mobile device anywhere, any time! Download the LINKBANK app and capture check images to make your deposits.

Mobile check deposits are subject to verification and may not be available for immediate withdrawal. Consult the Funds Availability Policy at LINKBANK.COM. Securely store the original check for 7 business days after submission. Once the check is posted, destroy the original check by marking it “VOID” and shredding it.

Mobile Deposits on current mobile platform must be submitted by 3:00 PM on December 1, 2023. Mobile Deposits will be available to clients by Tuesday, December 5, 2023.

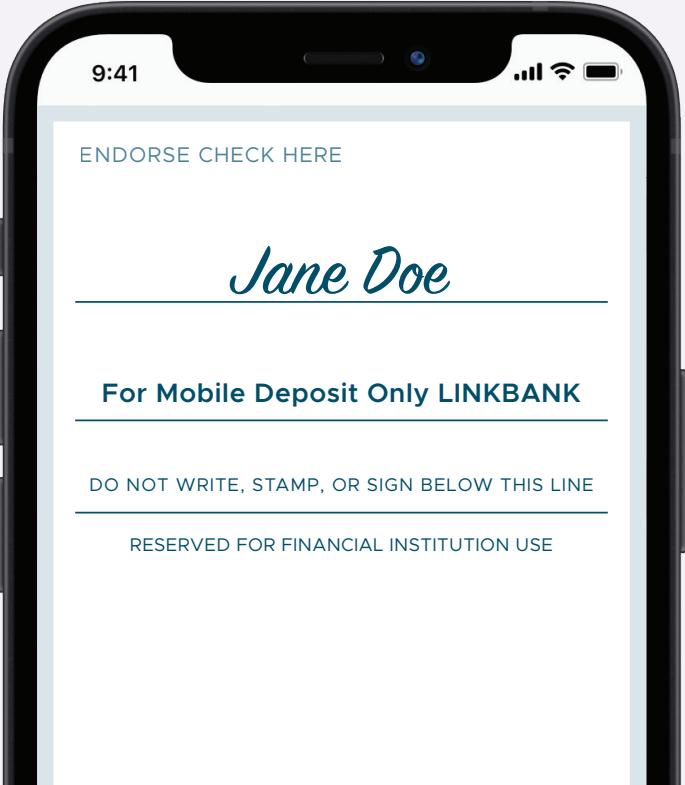
MOBILE LIMITS	PERSONAL	BUSINESS
Single Check Amount	\$1,000	\$3,000
Daily Check Amount	\$5,000	\$25,000
Monthly Check Amount	No Cap	No Cap
Daily Count	No Cap	No Cap

When deposit limits are met, items can still be submitted but will suspend and show as “pending” until approved or rejected.

MOBILE CHECK DEPOSIT PROCESS

- Login to your account
- Click “Deposit Checks”
- Enter the check amount; Click continue
- Identify which account you’re depositing to
- Tap to capture check front; Click continue
- ⚠ Place Check on a flat, well lit, surface and tap the capture button to take the photo.
- Tap to capture check back
- ⚠ Mobile deposits will not be processed without your signature, account number, and “FOR MOBILE DEPOSIT ONLY LINKBANK.”

- ← On Back of Check:
SIGN YOUR NAME
⚠ All payee signatures must be present.
- ← Write:
FOR MOBILE DEPOSIT ONLY LINKBANK
- Review information and click submit.



GET STARTED WITH YOUR DIGITAL WALLET



Member
FDIC

WHAT YOU NEED TO KNOW

AVAILABILITY: Debit card(s) will be in service during the system conversion, and will continue to work after conversion until a new card is issued upon expiration. Cards are valid through the last day of the month of expiration. Cards will arrive during the month of expiration and can be activated accordingly.

DIGITAL WALLET: Use your digital wallet on the go! Use your contactless symbol by holding your phone up to the symbol on the terminal.

DEBIT CARD: Your Personal and Business Debit card(s) will continue working as usual. You will be able to make withdrawals and purchases as you normally do. Your debit card also gives you the freedom to access ATMs for free, nationwide.

PIN: Your PIN (Personal Identification Number) will remain the same.

TO REPORT A LOST OR STOLEN DEBIT CARD: Call (855) 569-2265, option 3.



DAILY LIMITS	ATM Withdrawal Limit	POS Withdrawal Limit
PERSONAL & BUSINESS	\$500	\$1,500

Transaction Limit Per Day: 20
Temporary and permanent increases are granted per client request and bank approval.

INTERNATIONAL TRANSACTIONS: Due to fraud and an effort to protect our your accounts from erroneous international transactions, International Transactions are disabled. However, a country may be temporarily “authorized” on a card by card basis for travel or business needs. Contact the Call Center or your local Client Solutions Center for assistance.

TRAVEL: If you plan to travel outside your state of residence, especially if traveling internationally, let the bank know.

- Set a Travel Alert through Online Banking/Mobile App: Go to Dashboard > Go to Settings > Travel Notices > Select + Add Travel Notice; List destinations and dates of travel
- Contact Call Center or Client Solutions Center

MY CARD RULES (CARD MANAGEMENT): What is MyCardRules? MyCardRules is easy to use and lets you set card controls, add restrictions, and receive transaction alerts.

MyCardRules places the complete control over when, where, and how your card is used in your pocket. Whether you’re looking to stop certain types of transactions, limit per-transaction spending, or if you just want to be notified on card activity, MyCardRules gives you the certainty and security you need.

This security feature will be available within Online and Mobile Banking beginning December 4, 2023.

DEBIT CARD FRAUD CENTER: We will be utilizing a Card Fraud Center, effective December 4, 2023.

The Card Fraud Center helps identify fraud as it occurs and attempts to prevent future attacks before they happen. If fraud is suspected, transactions are declined at the point of authorization in an effort to protect loss. The Fraud Center will attempt to text, email or call the card holder within minutes of the transaction in order to validate authenticity of the authorization.

The Fraud Center phone number that will show up on the cardholder’s caller ID and/or left in messages, is 1 (800) 237-8990. Any text messages sent to cardholders from the Fraud Center will come from short code 96923.

WHAT YOU NEED TO KNOW

You can access your personal or business account information 24/7 to check balances, monitor deposits, withdrawals, transfer funds between linked accounts, make loan payments and more!

Your new Telephone Banking number will be operational at 9:00 AM on Monday, December 4th. If you have not received information indicating that your PIN cannot be transferred, you can continue using Telephone Banking without any further action.

Telephone Banking Number | (855) 569-2265.

NEW USERS

New users will be prompted to enter any account number (all account numbers will transfer over; you may enter any of your account numbers and they will work), Full Social Security Number (SSN), and Date of Birth.

You will choose an activity/option for the first time (could be Account Balance, Account History, etc.). You will be prompted to enter in your **Account Number**; if valid, then you will be prompted for your FULL SSN; if valid, you will be prompted for your date of birth (2-digit month, 2-digit date, and 4-digit year)-NOTE the system will instruct you on how to enter the birth date. If everything is valid, you will be prompted to create a PIN. Choose and enter your PIN; you will then be prompted to enter your PIN again.

After the PIN is created, you will be prompted for your Account Number and PIN only for each of the activities/options.

Except for the “CHANGE PIN” option, you will be prompted for your ACCOUNT NUMBER, EXISTING PIN, and FULL SSN.

**Transactions after 5:00 PM will be posted the next business day.*

You will receive deposit account and loan statements. The statements are easy to read, with helpful details and summaries.

WHAT YOU NEED TO KNOW

Checking, Savings, and Money Market

You will receive an interim statement dated Friday, December 1, 2023 that will be produced and mailed/ emailed per your current method of distribution. Following that, all standard cycles will remain the same with the exception of Savings cycles will move to Month End versus Quarterly. Transaction descriptions may be slightly different than what you are used to seeing, contact the Client Solutions Center with any questions or concerns. LINKBANK does offer combined statements of primary ownership accounts; Checking, Savings, Money Markets and CDs. Safe Deposit Boxes are not included on Combined Statements nor available through Online Banking.

Certificate of Deposit

Certificate of Deposit Statements are not generated with the exception of an annual IRA Statement. CDs may be added to a combined statement with a primary checking, money market or savings account or added to Online Banking.

Loans

You will continue to receive your loan statement as you normally do. For any clients currently receiving payment notices electronically, notices will now be mailed. For any clients currently using coupon books or not receiving statements due to automatic transfers, monthly statements will now be mailed. Clients already receiving statements will continue to do so, with no changes to the dates they are generated.

eStatements

You will continue to receive statements electronically after systems conversion. You do not need to enroll again. Statement history will convert however, feel free to download before November 30, 2023. Notices received electronically will continue subject to the availability of the document type within eStatements.

! **IMPORTANT:** For your records we encourage clients to download statements before November 30, 2023. LINKBANK does not HOLD mail; a proper mailing address is required for all statements, notices and communications. Any mail currently being directed to a Client Solutions Center will be rerouted to the address on file.

WHAT YOU NEED TO KNOW

Most account numbers, including those for checking, money market, CD, IRA, savings accounts, and debit cards, will stay the same. Changes are minimal, and affected clients will receive direct communication with necessary action steps if any adjustments occur.

Availability	An interim statement will generate at close of business Friday, December 1, 2023, and will include all posted history through the end of this business date. Statements will be delivered via the current method you are used to receiving it (eStatement/Paper). Following this interim month statement, statements will produce on regular cycles.
Interest Bearing Accounts (Checking, Money Market, Savings)	Interest will post at close of business December 1, 2023 and will be included on the December 1, 2023 interim statement. Interest will accrue as usual beginning December 2, 2023.
Certificates of Deposit (CD)	Interest will accrue and be paid monthly per your current distribution method (check, ACH, add back).

ACCOUNT CHARGES: As a courtesy, the monthly service fee associated with your current personal/business checking/savings/money market product will be waived in conjunction with the interim statement December 1, 2023. All products are converting; be sure to familiarize yourself with your new product and associated minimum balance requirement, if applicable. Minimum balance fees associated with your new product will be waived for two (2) statement cycles, December 2023 and January 2024. Applicable monthly fees associated with minimum daily balance will be applicable commencing in February 2024.

CHECKS: You are welcome to keep using your existing checks unless you have been notified your account number has changed. We recommend using our preferred vendor for future orders, Harland Clarke, to ensure checks are formatted correctly.

EFFECTIVE DECEMBER 4, 2023

Outgoing Wires (Initiated in Client Solutions Center):
4:00 PM

Outgoing Wires (Treasury Management Origination):
5:30 PM

iPay Bill Pay:
4:00 PM

Remote Deposit Capture:
7:00 PM

Mobile Deposit for next day availability (Personal/Business):
7:00 PM

Online Transfer:
8:00 PM

ATM Transfers:
3:00 PM

iTalk Telephone Banking:
5:00 PM



Certificates of Deposit (CD) and Individual Retirement Accounts (IRA) will retain their current structure with the exception of the interest payment frequency until the first maturity after conversion. After that first maturity, they will auto renew into the closest matching standard term (listed below) offered by LINKBANK. For example, a 13 month CD/IRA will renew into a 12 month LINKBANK standard term, a 15 month term will renew into a 12 month standard term, a 30 month term will renew into a 24 month standard term, and a 91 day term will renew into a 6 month standard term.

**STRUCTURE RETAINED
UNTIL FIRST MATURITY:**

- Term
- Rate
- Maturity Date
- Interest Calculation & Disposition Method
- Penalty for Early Withdrawal

LINKBANK STANDARD TERMS:

- 6 month
- 12 month
- 18 month
- 24 month
- 36 month
- 48 month
- 60 month

*Change (Benefit) = Interest Payment Frequency will
change to Monthly*

The Exchange Rate Plan otherwise known as the “Interest Rate Grabber” will no longer be offered for new CDs. Existing CDs 12-60 months opened prior to 12/1/2023 will continue to have this feature until the next maturity at which time the “Interest Rate Grabber” option will terminate. As per the original terms, the new interest rate will be the interest rate we are then offering on a term equal to the original term of the account. In order to exercise the “Interest Rate Grabber” option, you must contact a Client Solutions Center and request a rate change. A client signature will be required. The new interest rate will become effective one day subsequent to the rate request and rate will expire at maturity.

GRACE PERIOD: LINKBANK offers a 10 days grace period post maturity. During this grace period, you may withdraw funds without a penalty.

LINKBANK does not issue annual or periodic CD Statements; with the exception of an annual IRA Statement. CDs may be added to a combined statement with a primary checking, money market or savings account, or added to Online Banking.

NOTICES:

- CD/IRA - An Automatic Renewal Notice is sent 20 days prior to maturity date. This is a courtesy notification of upcoming maturity which provides current balance, maturity date and new maturity date if no action is taken.
- CD/IRA - A Rate Change Notice is sent 10 days post maturity with the current value, maturity date and APR/APY.
- CD/IRA - A Dormant Status Notice - A dormant account is an account wherein there has been no client contact specific to this account or financial activity for a period of time, other than the posting of interest (2 Years; clock starts after the first maturity if there is no contact); Escheatment is state specific.
- IRA - Notice of Minimum Distribution Recalculation
- IRA - Mandatory Distribution Notice
- IRA - Annual IRA Plan Statement

CD INTEREST CHECKS: Interest is aggregated/combined and one check is issued with all interest vs multiple checks.

INTEREST DISPOSITION METHODS: Interest is credited or distributed the actual day of interest payment date, not in advance.

- Add Back
- Official Check
- Credit an Internal Account
- ACH to an External Account



Zelle® Online Banking/Mobile access will be available starting on Monday, December 4, 2023 at 4:00 PM.

WHY USE ZELLE®?

Zelle® provides a quick, secure, and convenient method for sending money to trusted friends, family, and associates, no matter where they bank. Whether you’re covering rent, giving a gift, or dividing expenses, Zelle® has you covered.

- SEND MONEY
- REQUEST PAYMENT
- SPLIT AN EXPENSE

**This is a feature for personal banking only.*



ENROLL AND SEND MONEY TO FRIENDS AND FAMILY

- 1 Log into the LINKBANK app.
- 2 In the main menu, select “Send Money with Zelle®”.
- 3 Enroll your U.S. mobile number or email address.
- 4 You’re ready to start sending and receiving money with Zelle®.

For more information and FAQs, visit LINKBANK.COM/PERSONAL/ZELLE

HOW TO USE ZELLE®

TO SEND MONEY

- 1 Log into the LINKBANK app. In the main menu, select “Send Money with Zelle®”.
- 2 Select an individual from your mobile device’s contacts.
- 3 Add the amount you’d like to send, and an optional note.
- 4 Review it, then hit “Send”.

**Reminder: Only make Zelle® payments to those you know and trust.*

TO REQUEST MONEY

- 1 Log into the LINKBANK app. In the main menu, select “Request Money with Zelle®”.
- 2 Select an individual from whom you’d like to request money.
- 3 Enter the amount you’d like to request, and an optional note.
- 4 Review it, then hit “Request”.

PERSONAL BORROWING SERVICES:

DISCOVER THE POWER OF LOCAL DECISION-MAKING WITH LINKBANK!

When it comes to important financial decisions like buying your first home, acquiring a new vehicle, consolidating debt, or planning that dream vacation, having a strong local partner can make all the difference. LINKBANK brings you the best of both worlds: knowledgeable lenders with deep roots in your community and the presence to make decisions locally.

At LINKBANK, you are a valued neighbor. Experience our personalized touch and commitment to your unique needs. Your financial dreams are our priority, and our local decision-makers are here to help you make them a reality.

LOANS WE OFFER INCLUDE:

- Term Loans
- Personal Lines of Credit
- Auto Loans
- Home Loans
 - Construction to Permanent Loan (1x Time Close)
 - First Time Home Buyer Loans
 - Conventional Mortgages
 - Home Equity Line of Credit (HELOC)

BUSINESS BORROWING SERVICES:

AT LINKBANK, WE'RE HERE TO SERVE YOU WITH A PROFESSIONAL AND FRIENDLY TOUCH!

When it comes to your business needs, we understand the significance of quick, local decision-making. Our dedicated team of experts is well-versed in your unique requirements and the opportunities within your community. We're here to provide you with flexible lending solutions tailored specifically to your needs.

Experience the efficiency and warmth that comes from our local decision-making process. You can count on us to support your business's growth and success with solutions thoughtfully crafted to align perfectly with your goals.

LOANS WE OFFER INCLUDE:

- Real Estates Loans
- Lines of Credit
- Equipment Loans
- Small Business Loans

FOR MORE INFORMATION ON THE LENDING SOLUTIONS WE OFFER VISIT OUR WEBSITE AT [LINKBANK.COM](https://linkbank.com).

OUR SERVICES INCLUDE:

REMOTE DEPOSIT CAPTURE (RDC)

RDC offers businesses a convenient, efficient, and secure way to deposit checks, while providing faster access to funds and cost savings. It's a valuable tool for businesses to streamline their banking processes and improve their cash flow management. Visit our website for more information on the benefits of RDC.

MOBILE DEPOSIT

Deposit checks with your phone anywhere, any time! Download the LINKBANK Treasury Management app and capture check images.

WIRE TRANSFER SERVICES

Wire transfers allow you to send funds to almost any location globally, and LINKBANK's solutions are fast and easy to use. Our security protocols ensure your funds are protected throughout the transfer, bringing you peace of mind.

ACH ORIGATION SERVICES

ACH services are an essential part of daily business that helps to streamline your payment processing, reducing the administrative burden. Our ACH payment process allows you to send and receive payments electronically and securely. Visit our website for more information on the benefits of ACH.

CONTINUED:

CHECK AND ACH POSITIVE PAY

Check and ACH Positive Pay provides an added layer of enhanced security, peace of mind knowing your transactions are monitored and verified. Check Positive Pay helps prevent fraudulent checks from being cashed, saving your business time and money. ACH Positive Pay prevents unauthorized ACH transactions from being processed.

LINE OF CREDIT (LOC) & ZERO BALANCE ACCOUNT (ZBA) SWEEPS

A LOC sweep is a service offered to help optimize your cash flow by automatically transferring funds between accounts to minimize interest expense on a line of credit. Have funds transferred to and from a zero-balance account to an operating account automatically to mitigate fraud risk or separate account responsibilities.

MERCHANT SERVICES

Our Merchant Services provide a reliable and secure way for your business to accept credit and debit card payments. We offer competitive rates and top-notch client service to ensure your payment processing needs are met.

FOR MORE INFORMATION ON THE SERVICES OFFERED BY TREASURY MANAGEMENT AND PROFESSIONAL SERVICES VISIT OUR WEBSITE AT [LINKBANK.COM](https://linkbank.com).

SPECIALIZED SOLUTIONS FOR SPECIALIZED COMPANIES

TITLE COMPANIES

We understand that a smooth banking relationship is critical for title companies. We are committed to the industry and have bankers and services to support your success. We work with title companies across the U.S., from large corporations to independent agents and those with national offices to those with a single-market presence.

ATTORNEYS AND LAW FIRMS

Relationship banking is at the core of our commitment to attorneys and law firms. Our experienced, knowledgeable bankers help you maximize your operations and financing strategies with innovative banking products and services. We're on your team, from treasury management and attorney trust accounts to buyout loans.

PROPERTY MANAGEMENT

We know the unique banking needs of Property Management Companies and are here to support you with professional services. We have dedicated resources to represent our commitment to you.

ESCROW MANAGEMENT

If you're a property manager, real estate company, 1031 exchange agent, attorney, municipality, or any other business that manages escrow funds for multiple clients, our Escrow Management services are perfect for you. With a Master account in place, you can add as many sub-escrow accounts as you need to meet your client's requirements. You're not limited in the number of sub-accounts you can add, and you can establish multiple Master relationships as well.



CONTACTING US

? *What is the Call Center number and Hours of Operation?*

You can reach our Call Center at (800) 787-4542. Our Hours of Operation are as follows:
December 4th-8th: 8:00 AM - 6:00 PM, December 9th: 8:00 AM - 12:00 PM,
December 11th-15th: 8:30 AM - 4:30 PM, December 16th: 8:00 AM - 12:00 PM.

ACCOUNTS

? *Will my account number change?*

There are a limited number of duplicate account numbers and you will be contacted directly with any changes to your account numbers.

? *Will the routing number change?*

Yes, LINKBANK’s routing number is 031311771. However, no change is required at this time for your existing direct deposit or merchant payments.

ACCOUNTS CONTINUED

? *Will my Debit Card number change?*

Your Debit card(s) will remain operational throughout the systems conversion and will continue to work until a new card is issued upon expiration.

? *I have ACH payments automatically withdrawn from my accounts, do I need to do anything?*

You will not need to update any of your service providers or merchants unless you receive a letter before December 4, 2023 with necessary actions that you need to take.

? *What will happen to my accounts being transferred to LINKBANK?*

Our team has carefully matched your existing accounts with corresponding LINKBANK accounts that offer similar features and benefits (refer to pages 8-13 for details).

? *Will I have overdraft protection?*

If you previously had an overdraft sweep set up, whether through a Checking, Savings, or Line of Credit these overdraft transfers will continue as previously authorized. While there are no annual fees for this service there is a sweep fee that is assessed per sweep. See Fee Schedule on page 18-19. LINKBANK will no longer offer the Automatic Overdraft Bounce Limit of \$500. If you are enrolled in that service, it will no longer be available effective December 4, 2023. Otherwise, if an item (other than ATM or everyday debit card transaction) is presented without sufficient funds in your account to pay it, we may at our discretion, pay the item (creating an overdraft) or return the item for insufficient funds (NSF), and may charge you a fee. For ATM or everyday debit card transactions, we will only pay the overdraft if you have specifically opted into that service. If you enroll in our QUICKCASH Overdraft Line or Deposit Sweep Account Service, this will also be considered an overdraft. Please see the enclosed Terms and Conditions of Your Account for more detail on this process and your rights to opt into overdraft services for ATM and everyday debit card transactions, if applicable. See the fee schedule enclosed for the amount(s) of fees we charge for overdraft and NSF transactions.

ACCOUNTS CONTINUED

? Do I need to do anything to continue my direct deposit?

No. All direct deposits will remain in place unless you have been notified separately that your account number is changing.

? Will I need to order new checks?

You won't need to order new checks unless your account number has changed. If your account number remains the same, you can continue to use your current check supply without any disruption. For future check re-orders, you will receive LINKBANK branded checks. To place an order for checks, please contact your local Client Solutions Center. You can find their contact information at LINKBANK.COM/CONNECT/FIND-A-SOLUTIONS-CENTER.

? Will I receive my deposit account statements at the same time each month?

You will receive an interim statement dated Friday, December 1, 2023 that will be produced and mailed/emailed per your current method of distribution. Following that, all standard cycles will remain the same with the exception of Savings cycles which will move to Month End versus Quarterly. LINKBANK does offer combined statements of primary ownership accounts; Checking, Savings, Money Markets and CDs. Safe Deposit Boxes are not included on Combined Statements nor available through Online Banking. Certificate of Deposit annual or periodic Statements are not generated; with the exception of an annual IRA statement. CDs may be added to a combined statement with a primary checking, money market or savings account or added to Online Banking. You will continue to receive your loan statement and payment notice as you normally do.

ACCOUNTS CONTINUED

? Which ATMs can I use, and will there be fees associated with their usage?

Beginning Monday, December 4, 2023, we offer free ATMs Nationwide. Outside of the U.S.A., LINKBANK refunds the Surcharge, not additional fees associated with exchange rates or conversion fees.

? Will I have access to my account history?

Your last 120 days of Bank of Delmarva and Liberty Bell Bank account transaction history will transfer to LINKBANK. You can contact us if you need transaction history beyond what transfers.

? Will I be able to see my Bill Pay history?

Bill Pay users will have access to payment history for the previous 6 months via the LINKBANK Bill Pay Service.

? Will the timing or frequency of my certificate of deposit interest change?

Yes, your interest payment frequency will change to monthly.

? Will the timing or frequency of my certificate of deposit interest checks change?

Yes, you will begin receiving your certificate of deposit interest checks monthly.

? Will fees change?

Some fees may change. Please refer to the fee schedule located on page 18-19 of this booklet.

SYSTEMS CONVERSION WEEKEND

? *When does the systems conversion to LINKBANK take place?*

LINKBANK will begin systems conversion on Friday, December 1st, at 4:00 PM through Monday, December 4th at 9:00 AM. Refer to page 6 for more details.

? *Can I still deposit and withdraw money during the systems conversion period?*

You can continue to make ATM withdrawals and purchases with your Debit Card. Balances provided at the ATMs may not reflect your actual available balance.

? *When should I stop using my current debit card?*

Your current debit card(s) will be in service during the systems conversion, and will continue to work until a new card is issued upon your card's expiration.



LOCATION INFORMATION

? *Will there be any changes to the staff at my location?*

You can be confident that when you visit your preferred Client Solutions Center, you will continue to see the same reliable and familiar faces you've come to know.

? *Will the operating hours of my Client Solutions Center (previously referred to as Branch) change?*

The Hours of Operation for your Client Solutions Center will remain the same.

? *Will my deposits be FDIC-insured?*

Yes. Your deposits will continue to be insured up to the applicable FDIC limits. Visit [FDIC.gov](https://www.fdic.gov) for more information.

LENDING SERVICES

? *If my loan is set up for automatic debit from my checking account, will that arrangement still be in effect?*

Yes, any automatic transfers that are currently established will continue uninterrupted.

LENDING SERVICES CONTINUED

 *Will I still receive payment/statement notices?*

Yes, all clients will continue to receive statements containing balance and payment information for their loans.

 *Will I continue to use payment coupons?*

Payment coupons will no longer be ordered and will be replaced with monthly statements. The coupons can continue to be used; however, we recommend utilizing the payment portion of the statement post-conversion.

 *If mailing, where should I send payments after the conversion date?*

The statements will provide a mailing address on the payment portion; however, payments can always be sent to 3045 Market Street, Camp Hill, PA 17011.

 *Will my scheduled and recurring internal transfers and loan payments be migrated?*

Yes, all internal transfers and loan payments that are currently established will continue to process.

 *Will I have access to all my account(s) in the new Online Banking system?*

Yes, all accounts will be available in Online Banking by visiting LINKBANK.COM.

LENDING SERVICES CONTINUED

 *Can I schedule a loan payment in Online Banking?*

Yes, payment to a loan can be scheduled through Online Banking by visiting LINKBANK.COM.

ADDITIONAL ACCOUNTS & SERVICES

 *Will I have access to Safe Deposit Boxes?*

We will continue to offer Safe Deposit Boxes. Rental fees vary by box size. Availability and sizes offered will vary between locations. Please call for pricing and availability.

 *Will you still offer the autodraft discount on my Safe Deposit Box?*

As of December 4, 2023, we will discontinue the autodraft option for Safe Deposit Box payments.

TELEPHONE BANKING

 *How do I access Telephone Banking?*

Follow page 32 for first time logging in. The Telephone Banking number is: (855) 569-2265.

ONLINE BANKING

? *How do I endorse my check when depositing it to mobile deposit?*

You will endorse a check with “For Mobile Deposit ONLY LINKBANK” (refer to page 29 for more details).

? *If I am already enrolled in Online Banking, will I need to re-enroll with LINKBANK?*

If you are already enrolled in Online Banking, you will not need to re-enroll.

? *How will I access LINKBANK’s Online Banking?*

Monday, December 4th at 9:00 AM EST you can access Online Banking at LINKBANK.COM. Refer to pages 20-24 for further directions to access LINKBANK’s Online Banking.

? *Will I have the ability to sign up for eStatements rather than paper statements?*

Yes, we encourage you to make the switch to eStatements. Refer to LINKBANK.COM/PERSONAL/E-STATEMENTS to sign up.



WIRE TRANSFERS

? *How will my wire transfers be handled at LINKBANK?*

Wire Transfer Cutoff Time:

- Incoming Domestic and International: 5:30 PM
- Outgoing Domestic: 4:00 PM Walk In; 5:30 PM Treasury Management Wire Origination
- Outgoing International: 4:00 PM

? *What is the ABA/FRB Routing Number for domestic wires as of December 4, 2023?*

The routing number for domestic wires is: 031311771.

? *What is the SWIFT code for international wires?*

LINKBANK does not have a SWIFT code. We utilize Pacific Coast Bankers Bank (PCBB) as our correspondent for all International Wires; PCBBUS66.

? *How do I contact wire transfers department?*

Please reach out to your local Client Solutions Center with any questions; (855) 569-2265.

? *I have a wire PIN, am I still able to request wires via the telephone, fax or email?*

As of December 4, 2023; you will no longer have the option to use your wire PIN. Wires will be requested and/or initiated using the methods noted on page 57.

WIRE TRANSFERS CONTINUED

? What are the instructions for an incoming domestic wire?

Receiving Bank: LINKBANK
Receiving Bank Address: 1250 Camp Hill Bypass, Suite 202, Camp Hill, PA 17011
Receiving Bank ABA#: 031311771
Beneficiary Information (Credit): Beneficiary Name/Client Name
Beneficiary Address (Must provide physical address): Client Street Address, City/State/ZIP
Beneficiary Account #: Account # (Credit Account)
Reference: Notes to Receiving Bank or Beneficiary, if applicable

? What are the instructions for an international wire?

Intermediary Institution: Pacific Coast Bankers’ Bank (PCBB)
Intermediary Institution Address: 1676 N California Blvd, Ste 300, Walnut Creek, CA 94596
Intermediary Institution SWIFT: PCBBUS66
Intermediary Institution ABA#: 121042484
Beneficiary Bank (FI): LINKBANK
Beneficiary Bank (FI) Address: 1250 Camp Hill Bypass, Suite 202, Camp Hill, PA 17011
Beneficiary Bank (FI) ABA#: 031311771
Beneficiary Information (Credit): Beneficiary Name/Client Name
Beneficiary Address (Must provide physical address): Client Street Address, City/State/ZIP
Beneficiary Account #: Account # (Credit Account)
Reference: Notes to Receiving Bank or Beneficiary, if applicable

WIRE TRANSFERS CONTINUED

? I have wire services established through Business Online/Cash Management. Will my templates carry over?

Yes, all complete templates present in online banking will carry over during the conversion.

? How do I initiate an outgoing wire?

Outgoing wires can be initiated in the following ways:
1. Walk in and visit your local Client Solutions Center
2. Via Banno Conversation; Secure Online communication
3. **Business Online/Cash Management Clients ONLY**; Online Origination within the Treasury Management Platform

BILL PAY

? If I already have Bill Payment(s), will I need to re-enter my Bill Pay information in the new online banking system?

LINKBANK utilizes iPay for Bill Pay. Payees, payment history, and recurring/scheduled payments will convert.

? Does LINKBANK offer Bill Pay through Online Banking?

Yes. You will be using the same Bill Pay (iPay) you do today. If you normally pay bills over the weekend, please remember that iPay will not be available beginning Friday, December 1, 2023 at 4:00 PM until Monday, December 4, 2023 at 9:00 AM. All payments scheduled before 4:00 PM Friday, December 1, 2023, will continue to process as usual.

TREASURY MANAGEMENT SERVICES

? *Will my ACH Origination and Wire Transfer templates be migrated to the new LINKBANK Online Banking system?*

Yes, as long as the formatting of the current templates are correct they will be migrated over. However, Positive Pay file formats will not migrate over.

? *Will my scheduled and recurring ACH Origination and/or Wire Transfer transactions be migrated to the new LINKBANK Online Banking?*

Recurrences of ACHs and Wires will need to be set-up again, however, all templates will convert. Simply select converted template, and as you initiate it, re-set the frequency.

? *What is the last effective date I can originate/transmit an ACH Origination file?*

The effective date is December 1, 2023 at normal cutoff times.

? *Will my Positive Pay issued check item(s) and ACH Positive Pay Payment Rules be migrated to the new LINKBANK Online Banking system?*

Yes, they will both be migrated to the new LINKBANK Online Banking system.



