

Personal

BANKING SERVICES

Welcome!

This guide has been created to provide you with important information regarding your accounts. It includes specifics about your bank account transition and answers to questions you may have.

Our team is always here should you have any questions. We are committed to making this transition as smooth as possible for you.

One bank. One purpose. More powerful together.



you and **FIRST BANK**

Updates at a Glance



Bank Name

The bank name will change to First Bank.



Account Numbers

At this time, your Touchstone Bank checking account number will remain the same. In the event your account number has to change, we will notify you well in advance and assist you every step of the way. Please continue to use your debit card, checks, and other account services as you normally would.



Checks

You can continue to use your Touchstone Bank checks. We will replace them with First Bank checks with your next order.



Debit Cards

Continue to use your existing debit card through Monday, February 17, 2025. You will receive detailed instructions with a new First Bank debit card and PIN in the mail prior to this date.

PLEASE NOTE: Recurring transactions set up with your Touchstone Bank debit card will need to be set up again with your new First Bank debit card.



Routing Number

You can continue to use the Touchstone Bank routing number.

Start Here!

Look for your existing Touchstone Bank account in the list below to find the name of your new First Bank account.

If your Touchstone Bank Checking account is ...


Your new First Bank¹ account is ...

Free Checking	→	Free Checking
Youth Checking	→	Minor Checking
50+ Interest Checking	→	First Checking
Premier Checking	→	Premier Checking
Direct Interest Checking	→	First Checking
Kasasa Cash Back, Kasasa Tunes	→	Anywhere Checking
Kasasa Cash	→	First Bank Cash

If your Touchstone Bank Savings account is ...

Your new First Bank account is ...

Money Market Personal	→	Special Money Market
Money Market Special 2023, Money Market NC Only, High Yield MMA	→	High Yield MMA
Service Free Savings, Holiday Club	→	Statement Savings
Star Saver Savings	→	Minor Savings
Kasasa Saver	→	First Bank Saver



All Touchstone Bank Checking and Savings account customers will automatically be moved to the accounts as listed here.

If you are interested in a different account, call us at 888.478.4434 or visit any of our locations on or after Tuesday, February 18.



Use this QR code to download the First Bank Mobile Banking app. You can begin using First Bank Online and Mobile Banking Tuesday, February 18.



¹Please see the Personal Disclosure Packet for details on your new account.

Timeline

The last day for customers to enroll or re-enroll in Personal Online Banking is January 31, 2025.

Tuesday, February 11

- Bill Pay will not be accessible after 4 pm. Any transactions set up through Bill Pay will occur, however, new payments cannot be established, and you will not be able to view, edit, or cancel Bill Pay transactions.

Friday, February 14

- Touchstone Bank lobbies and drive-throughs will be open as normal.
- Access your funds through your Touchstone Bank Visa® Debit Card.
- Statements will be generated for all checking and savings accounts.
- **CONVERSION BEGINS.** Please be prepared in advance to meet the following system deadlines:

Noon • Complete your download of your Intuit® transactions, if applicable.

1:00 pm • Remote Deposit Capture processing deadline.

4:00 pm • Domestic Wire deadline.
• International Wire deadline. Normal processing will resume on Tuesday.
• Telephone Banking transitions into inquiry-only mode.

6:00 pm • Internal transfers (by telephone or branch visit) deadline.
• Online and Mobile Banking will be unavailable until Tuesday, February 18.
• Mobile Deposits will be unavailable until Tuesday.



Saturday, February 15

- Touchstone Bank lobbies and drive-throughs will be closed.
- Online and Mobile Banking will be unavailable.
- Telephone Banking will be offline and unavailable.
- Access your funds through your Touchstone Bank Visa® Debit Card.

Sunday, February 16

- Online and Mobile Banking will be offline and be unavailable.
- Access your funds through your Touchstone Bank Visa® Debit Card.

Monday, February 17

- Touchstone Bank lobbies and drive-throughs will be closed in observance of Presidents' Day.
- Online and Mobile Banking will be offline and unavailable.
- Access your funds through your Touchstone Bank Visa® Debit Card.

Tuesday, February 18

- First Bank offices will be open for regular hours, and our teams will be available to assist you in accessing your accounts on the new system.
- Online Banking will be available beginning at 9 am.
- Download your First Bank Mobile Banking app for phones and tablets in the Apple App Store® or Google Play store. See the QR code on page 2.
- Activate your new First Bank Visa® Debit Card by calling the number listed on your recently received card. Be sure to have your new PIN available when you call.

PERSONAL CHECKING

There's convenience in every account!

	ANYWHERE CHECKING	FREE CHECKING	PREMIER CHECKING
	Packed with convenience. Designed for life on the go.	An excellent choice for people who live on the go.	Great for those that keep a higher balance.
Free First Box of Checks	✓		✓
Free Check Orders			✓
Unlimited Teller Transactions	✓	✓	✓
Visa® ATM/Check Card	✓	✓	✓
Nationwide ATM Fee Refunds ¹	✓		✓
Up to 1% Cash Back on Debit Card Purchases ²	✓	✓	✓
Rebate for Safe Deposit Box			✓
Online Banking and Bill Pay	✓	✓	✓
Mobile Banking ³	✓	✓	✓
e-Statements	✓	✓	✓
How to Avoid Minimum Balance Fees	<p>2 ways to avoid this fee:</p> <ol style="list-style-type: none"> 1. An average daily balance of \$500 per statement cycle is maintained, or; 2. One direct deposit of \$1,000 or more is processed during statement cycle. <p><i>(otherwise a \$7 fee per statement cycle applies)</i></p>	No monthly maintenance fee or minimum balance requirement	<p>1 way to avoid this fee:</p> <ol style="list-style-type: none"> 1. An average daily balance of \$10,000 per statement cycle is maintained. <p><i>(otherwise a \$15 fee per statement cycle applies)</i></p>

¹ First Bank will rebate ATM fees charged by other nationwide banks up to \$15 per statement cycle. No First Bank ATM fees are charged at any ATM nationwide.

² To earn 1% cash back customer must exceed monthly minimum of \$600 in qualified non-PIN debit card purchases each month to start earning. Once you enroll in CardCash, your cashback earnings are rewarded based on the total dollar amount of your monthly qualifying non-PIN debit card purchases. Other terms and conditions apply.

³ Check your wireless plan for data or text messaging service fees.

PERSONAL CHECKING

There's convenience in every account!

	FIRST CHECKING	FIRST BANK CASH	MINOR CHECKING
	This popular account gives you the ability to earn interest.	This account pays interest and ATM refunds ¹ with qualifying behaviors.	Exclusively for students.
Free First Box of Checks	✓		
Free Check Orders	✓		
Unlimited Teller Transactions	✓	✓	✓
Visa® ATM/Check Card	✓	✓	✓
Nationwide ATM Fee Refunds		✓ Up to \$15 with qualifications	
Up to 1% Cash Back on Debit Card Purchases ²	✓	✓	✓
Rebate for Safe Deposit Box			
Online Banking and Bill Pay	✓	✓	✓
Mobile Banking ³	✓	✓	✓
e-Statements	✓	✓	✓
How to Avoid Minimum Balance Fees	<p>3 ways to avoid this fee:</p> <ol style="list-style-type: none"> 1. An average daily balance of \$500 per statement cycle is maintained, or; 2. One automatic FB loan payment is processed during statement cycle, or; 3. One ACH credit of \$100 or more is processed during statement cycle. <p><i>(otherwise a \$7 fee per statement cycle applies)</i></p>	No monthly maintenance fee or minimum balance requirement	No monthly maintenance fee or minimum balance requirement

¹ Earn interest and ATM refunds each statement cycle with:

- At least 12 debit card purchases
- Enrollment in and agreement to receive e-Statements
- One outgoing or incoming ACH totaling \$500 or more

² To earn 1% cash back customer must exceed monthly minimum of \$600 in qualified non-PIN debit card purchases each month to start earning. Once you enroll in CardCash, your cashback earnings are rewarded based on the total dollar amount of your monthly qualifying non-PIN debit card purchases. Other terms and conditions apply.

³ Check your wireless plan for data or text messaging service fees.

PERSONAL SAVINGS

There's convenience in every account!

	SPECIAL MONEY MARKET	HIGH YIELD MMA	STATEMENT SAVINGS	MINOR SAVINGS	FIRST BANK SAVER
	A savings account with check writing and ATM card capabilities.	A savings account that earns more.	Sometimes basics are all you need.	Start saving early!	Earn more on your savings.
Free ATM Card	✓	✓	✓	✓	✓
Check Writing Capabilities	✓	✓			✓
Unlimited ATM and In-Person Withdrawals	✓	✓	✓	✓	✓
Online Banking and Bill Pay	✓	✓	✓	✓	✓
Mobile Banking ¹	✓	✓	✓	✓	✓
e-Statements	✓	✓	✓	✓	✓
Earns Interest	✓	✓	✓	✓	✓
How to Avoid Minimum Balance Fees	\$1,000 average daily balance (otherwise a \$7 fee per statement cycle applies)	\$1,000 average daily balance (otherwise a \$12 fee per statement cycle applies)	\$200 average daily balance (otherwise a \$3 fee per quarterly statement cycle applies)	No monthly maintenance fee or minimum balance requirement.	No monthly maintenance fee or minimum balance requirement.

¹ Check your wireless plan for data or text messaging service fees.

Ask how you can earn up to **1% CASH BACK** on your non-PIN **VISA** debit card purchases with our **CardCash™ Rewards program!**



Q & A

What is happening? On October 1, 2024, Touchstone Bank merged with First Bank. Our team has been working diligently to transition our banking systems. After close of business on Friday, February 14, and continuing through the weekend, our team will transition these systems.

We know your bank accounts are incredibly important to you and we are committed to ensuring our transition is smooth and easy. Below are a few frequently asked questions to help you prepare for the upcoming changes.

Q. Will current locations, hours, and contact information be changing?

A. We have no plans to change business hours or contact information at any location.

Q. Will the Touchstone Bank staff remain the same?

A. Yes, you will continue to bank with the same familiar bankers who provide the excellent customer service to which you have become accustomed.

Q. How can I access my account during transition weekend?

A. Between 5 pm on Friday, February 14 and 9 am on Tuesday, February 18, some services will be periodically interrupted or not available. Please consider carrying extra cash or additional forms of payment as a backup.

Q. Will Online and Mobile Banking be available during transition weekend?

A. Online and Mobile Banking will not be accessible for transition weekend.

Q. How will I log into Online Banking after the transition? Will my login information change?

A. On Tuesday, February 18, online services will be available via fbvirginia.com. There may be a need to change your user ID or password for Online and Mobile Banking. The first time you access the systems you will have to complete an authentication process, which will include creating a new password and setting new security answers. More information regarding online services will be sent to you well in advance of transition weekend.

Q. Will I need to set up my bill payment information?

A. No, existing payees will transfer over to the new system. However, the Bill Pay system will not be available beginning on Tuesday, February 11 at 4 pm. This is necessary to process any scheduled payments you may have entered into the system between February 3-11.

Q&A Continued ...

Q. Will I still have access to the existing Mobile Banking app?

A. You will need to download First Bank's Mobile Banking app, which you can find at fbvirginia.com. You will have access via the First Bank mobile application starting at 9 am on Tuesday, February 18. The Touchstone Bank Mobile Banking app will not be available after February 17.

Q. Will I be able to use Mobile Deposit?

A. Yes, starting Tuesday, February 18 you will be able to use First Bank's Mobile Deposit feature. Simply download the First Bank Mobile Banking app and log in using your Online Banking credentials.

Q. Will the bank's ATMs be available during transition weekend?

A. Touchstone Bank ATMs will not be available over transition weekend, but will be available beginning at 9 am on Tuesday, February 18.

Q. Will I receive a new debit card?

A. You will receive a new First Bank debit card and PIN in the mail. You can activate the new card on Tuesday, February 18. You will receive detailed instructions with your new debit card.

Q. Will the recurring transactions set up with my old debit card still work?

A. No, any automatic payments made with your current debit card will need to be set up with your new First Bank debit card (i.e., monthly, yearly payments automatically paid for services).

Q. When should I stop using my old debit card?

A. On Tuesday, February 18, you should begin using your First Bank debit card. Please destroy your Touchstone Bank debit card at that time as it will no longer work.

Q. Will automatic transfers I have set up between my accounts continue?

A. Yes, transfers between bank accounts will not be interrupted.

Q. Do I need to change my direct deposit and automatic payments?

A. No, because the bank routing number and all account numbers will remain the same, you will not have to change direct deposits or automatic transfers.

Q. Will any of my account numbers change?

A. No. At this time, your Touchstone Bank checking account number will remain the same. In the event your account number has to change, we will notify you well in advance and assist you every step of the way. Please continue to use your debit card, checks, and other account services as you normally would.

Q. Do I need to order new checks?

A. No, continue to use your current supply of checks. We will replace them with First Bank checks with your next order.

Q. Will my account features and benefits change?

A. First Bank has numerous banking account options. We have chosen the account type which is most closely aligned with your existing account. (See page 2) Let us know if you would prefer a different account on or after Tuesday, February 18 and one of our banking associates would be happy to help you find the best fit for your individual needs. For a complete listing of banking products, please see the product lineup on previous pages or visit fbvirginia.com.



Q. When will I receive my monthly statement?

A. A statement will be generated for your account(s) on Friday, February 14. Thereafter, you should receive your regular monthly First Bank statement around the same time each month as you have in the past.

Q. What should I do if I want to continue receiving check images with my printed statement?

A. If you currently receive check images with your monthly statement, they will continue to be delivered in your First Bank statement. Additionally, check images are available via Online and Mobile Banking.

Q. I currently have overdraft protection set up on my checking account. Will this continue?

A. Yes, sweeps and lines of credit in place will continue to provide you with protection against overdrafts.

Q. Will I need a new key for my safe deposit box?

A. No, you will be able to access your safe box utilizing the key originally issued to you.

Q. What do I need to know about using the night drop?

A. All night depository boxes will be available during and after the transition. Clients who have night deposit keys should continue to utilize the keys originally issued to you.

Q. Will I be able to do my banking at other First Bank branches after conversion?

A. Yes, we look forward to serving you at any of our 33 branch offices beginning Tuesday, February 18. See the back page for a map of branches or a complete listing online at fbvirginia.com.

Q. Will my loan payment and/or due date change?

A. The terms of your loan, including payment amount and due date, will not change.

Q. What about my certificate of deposit or IRA?

A. The rate, maturity date, and other terms of your certificate of deposit or IRA will not change.

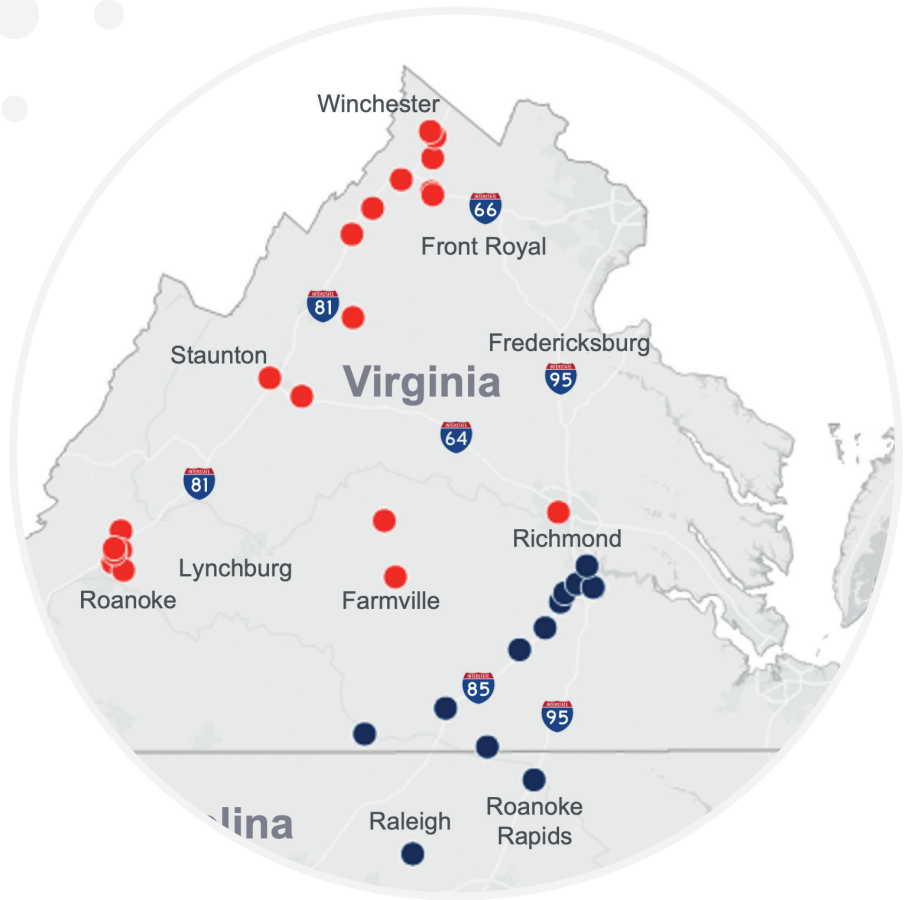
Q. Will Telephone Banking be available?

A. Yes, you will be able to access First Bank's Telephone Banking as of Tuesday, February 18, by calling 800.313.2730 to enroll. To verify your identity as a first-time user, you will need your account number and Social Security Number.



I still have questions about the transition of my account(s) and services that were not addressed in this guide. Where can I turn for help?

We're here to help! Please contact our Customer Care team at 888.478.4434 or visit any of our branch offices.



Locations

- First Bank
- Touchstone Bank

To locate the address and phone number of the nearest First Bank, visit fbvirginia.com.

remember!

You can bank, move money, pay bills, manage your debit cards, and more 24/7 with Online and Mobile Banking!



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