

Business

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 Business Checking,
Official Checks,
Public Funds NIB Business



Basic Business

Commercial Analysis Checking



Business Plus

Commercial Sweep Checking



Commercial Sweep Checking

Business Interest Checking



High Interest Business Checking

Business Interest Checking
Tiered, NOW Public Funds
Checking, NOW PF
Checking - NC



Business Advantage

If your Touchstone Bank Savings account is ...

Your new First Bank account is ...

IOLTA - NC, IOLTA - VA



Attorney Trust Account

Money Market Business



Special Money Market

MMKT NC Special,
MMKT Special



Money Market

MMDA Public Funds Checking



Money Market

Business Statement Savings,
Statement Savings PF



Statement Savings



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.



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.

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

Timeline

The last day for customers to enroll or re-enroll in Business 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.

3:00 pm • Business customers must submit ACH payments and external transfers by this deadline; any payments submitted after this date will not be processed until after the conversion weekend, the week of February 18.

4:00 pm • Domestic Wire deadline.
• International Wire deadline. Normal processing will resume on Tuesday.
• Telephone Banking will be unavailable until Tuesday, February 18.

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

BUSINESS CHECKING

There's convenience in every account!

	BASIC BUSINESS	BUSINESS PLUS	HIGH INTEREST BUSINESS CHECKING	BUSINESS ADVANTAGE	COMMERCIAL SWEEP
	An account with great benefits!	Perfect with businesses with higher volume needs.	Earn more interest with this higher balance account.	Earn interest with this higher balance account.	Control your balances across accounts.
Visa® ATM/Check Card	✓	✓	✓	✓	✓
Complimentary Endorsement Stamp	✓	✓	✓	✓	✓
Unlimited Transactions	150 free transactions per month* \$0.35 each above 150	✓	500 free transactions per month* \$0.35 each above 500	500 free transactions per month* \$0.35 each above 500	✓
Online Banking and Bill Pay	✓	✓	✓	✓	✓
e-Statements	✓	✓	✓	✓	✓
24-Hour Telephone Banking	✓	✓	✓	✓	✓
Earns Interest	✓	✓	✓	✓	✓
Earns Credit		✓			
Minimum Balance and/or Fee	Maintain \$1,000 average balance to avoid \$10 monthly service fee.	\$15 monthly maintenance fee.	Interest will accrue on balances over \$25,000. \$25 monthly maintenance fee.	Interest will accrue on balances over \$25,000. \$25 monthly maintenance fee.	\$20 monthly maintenance fee waived if selected in account bundled services.



BUSINESS SAVINGS

There's convenience in every account!

	ATTORNEY TRUST ACCOUNT	MONEY MARKET	SPECIAL MONEY MARKET	STATEMENT SAVINGS
	A special account to hold and secure client funds.	Savings account with check writing and ATM capabilities.	A savings account that earns more.	Sometimes basics are all you need.
Visa® ATM/Check Card	✓	✓	✓	✓
Complimentary Endorsement Stamp	✓	✓	✓	✓
Unlimited Transactions	✓			
Online Banking and Bill Pay	✓	✓	✓	✓
e-Statements	✓	✓	✓	✓
24-Hour Telephone Banking	✓	✓	✓	✓
Earns Interest	✓	✓	✓	✓
Minimum Balance and/or Fee	TBD	\$1,000 minimum average daily balances avoids a \$7 fee.	\$1,000 minimum average daily balance avoids a \$7 fee.	\$200 minimum average daily balance avoids a \$3 quarterly fee.

MAKING THE MOST OF YOUR TIME

Convenient, on-the-go tools! All business account holders enjoy Business Online Banking, bill pay and e-Statements.

smart BUSINESS SOLUTIONS

Simplify everyday transactions and improve cash flow.

✔ Remote Deposit

This fully integrated solution creates efficiencies for your business as you now can make deposits 24/7 without leaving your office. A web-based electronic system, the service provides the ease and convenience of securely depositing checks from a desktop scanner or compatible mobile device.

✔ ACH Origination Services

Make or create payments electronically using Business Online Banking. This cost-effective solution provides you with ways to quickly pay employees, collect payments or donations, pay vendors, and more!

✔ Business Sweep Accounts

Set target balances for your business checking accounts and automatically sweep excess funds for a specific purpose, such as paying down a line of credit.

✔ RemitPlus® Express™

A full-featured remittance solution, this service provides an easy-to-use platform to process payment vouchers, stubs, envelopes, correspondence, coupons, and deposit checks. Integrating with 80+ accounting systems, it automates payment processing and provides research tools.

✔ Check Positive Pay

This cash management service is a safe and efficient method to deter check fraud. Integrated into Business Online Banking, this service matches the checks you issue with those presented for payment – alerting you to potential fraud. Check Positive Pay is available at no charge for all business accounts, a \$40 value.

✔ ACH Debit Blocker

Allows businesses to block all electronic drafts or specify which companies are authorized to post debits to your account, while automatically blocking those that are not authorized.

Go to fbvirginia.com/Business for more information.



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 Business Online and Mobile Banking be available during transition weekend?

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

Q. How will I log into Business 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 Business 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 business 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. Will my account number 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. What will happen with my Merchant account?

A. Your Merchant account will continue to operate the same as it's currently operating. If you are not utilizing Merchant Services, please email treasury@fbvirginia.com for an account review.

Q. How will I utilize Remote Deposit Capture, Wire Transfers and ACH Origination?

A. We will be reaching out to you over the next few weeks to share any changes necessary. If you do not have these services, please email treasury@fbvirginia.com and we will work to implement these services for you.

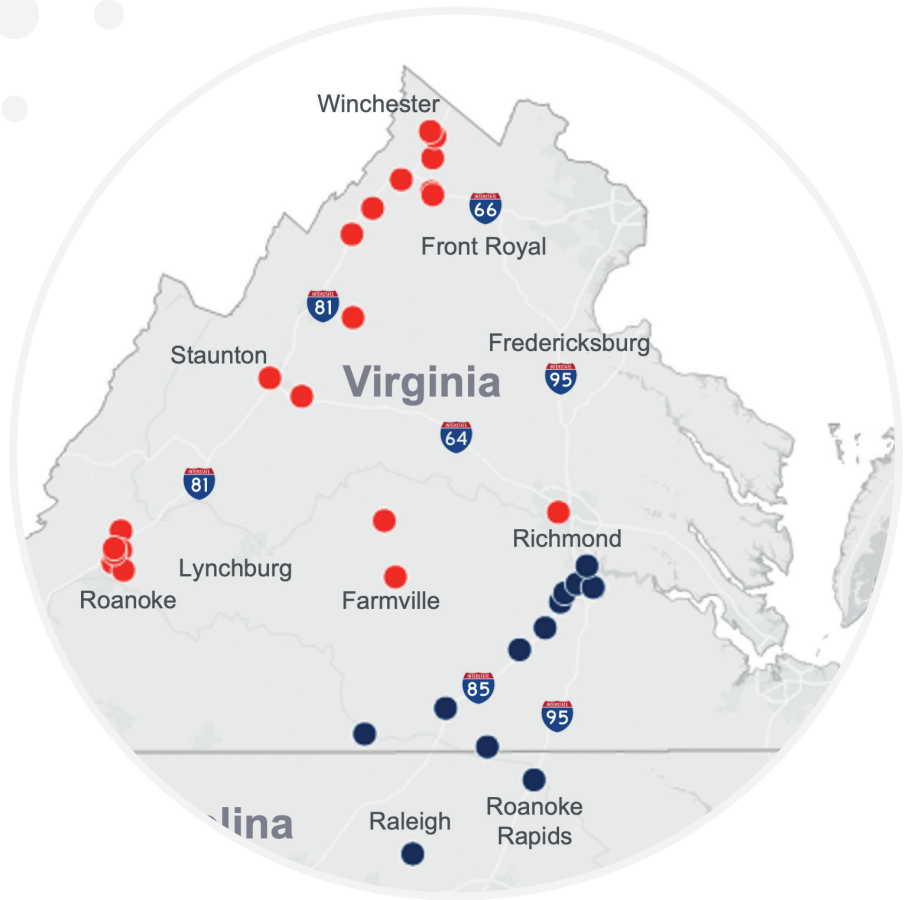
Q. Will Telephone Banking be available?

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!



STAY CONNECTED WITH US

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888.478.4434

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