

IT'S A
New Day
IN WEST TEXAS

NEW CUSTOMER HANDBOOK



GENEROSITY ✦ LOYALTY ✦ INTEGRITY ✦ COMMUNITY

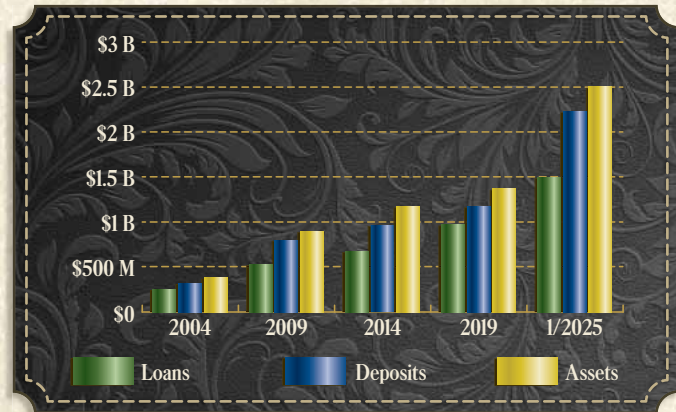
A TRADITION OF GROWTH

We have some very strong beliefs at First United Bank. One of those beliefs is that our growth and stability come from building personal relationships with our customers. It seems strong beliefs do add up to a strong bank.

- ★ 3rd Largest Community Bank in the West Texas/Panhandle Plains Region
- ★ One of the Largest Agricultural Lenders in Texas
- ★ One of the Largest FSA Lenders in Texas

ABOUT FIRST UNITED BANK

First United Bank was originally chartered in March 1907 as the First State Bank of Dimmitt, TX. The name was changed to First United Bank in October 1994 as the Bank grew into other markets throughout West Texas. Present ownership and management of the Bank began in 1987 when Ray M. Bain and a small group of investors purchased the Bank. At that time, the Bank had total assets of \$55 million and equity capital of \$4 million while operating out of a single location in Dimmitt, TX.



Today, First United Bank is one of the strongest and fastest growing banks in the state of Texas. At the close of this acquisition, we will report total assets of more than \$2.5 billion and equity capital of \$280 million. We currently operate 23 Banking Centers in 20 communities and employ more than 300 First United Bank STARS across West Texas.

First United Bank remains deeply committed to maintaining our family-owned and community focused culture. Our mission to provide the Ultimate Customer Experience is rooted in our Founding Principles of GENEROSITY, LOYALTY, INTEGRITY and COMMUNITY. The Bank has received numerous awards and recognition for its philanthropic efforts, community involvement and culture. It's because of this culture that we've been a recipient of the prestigious BEST BANK TO WORK FOR designation every year since 2016. This is a distinction awarded to only 85 banks nationwide.



OUR SERVICES:

First United Bank offers a diverse portfolio of personal and business banking services to help you manage and make the most of your hard-earned dollars. Lending decisions will remain local and be made by the same familiar faces you know and trust. It's our honor to be your financial partner.

We proudly offer:

- ★ Checking, savings and investment accounts
- ★ Mobile banking app through our DIGITAL BANKING+ online banking platform
- ★ Robust Treasury Management suite of services
- ★ Commercial, Consumer, Real Estate, Small Business and Agricultural Lending
- ★ Spirit Mortgage, local underwriting

WELCOME TO FIRST UNITED BANK

The Spirit of West Texas

ON SATURDAY, MARCH 1ST, YOUR VISTA BANK BRANCH BECOMES FIRST UNITED BANK

This workbook is designed to guide you through the upcoming transition as your Vista Bank branch officially becomes part of First United Bank on Saturday, March 1st. Inside, you'll find everything you need to ensure a smooth and seamless conversion experience. Please keep this workbook for reference as it contains essential information about the conversion. Please note the correct phone number (855) 382-7827 (FUB-STAR) if you have any questions.

We're excited to welcome you to the First United Bank family!

Here is a schedule of what you can expect over Conversion Weekend:

CONVERSION WEEKEND SCHEDULE

Wednesday, February 26th – Suspension of Bill Pay Services

Bill Pay services will be unavailable from 2:00 p.m., February 26th to March 3rd at 6:00 a.m. Payments scheduled before this period will process as planned, but no new transactions can be scheduled during the suspension. All of your existing bill pay vendors will transfer to **DIGITAL BANKING+** when services resume.

Friday, February 28th – Vista Branch Closure, Online & Mobile Banking Disruption, Debit Cards

All bank branches and motor bank lanes will permanently close as Vista Bank at the end of the business day. Starting at 4:00 p.m., Vista Bank's online and mobile banking platform will no longer be available. Your Vista Bank debit card will no longer be active after midnight on this date. **BE SURE TO SECURE AN ALTERNATE FORM OF PAYMENT FOR CONVERSION WEEKEND SUCH AS CASH, CHECK OR CREDIT CARD.**

Saturday, March 1st – Sunday, March 2nd – Conversion Weekend

The checking and savings account and **DIGITAL BANKING+** conversions will take place this weekend. Our team will be working around-the-clock to ensure everything is seamlessly transitioned to First United Bank for you. While your debit card will remain inactive over conversion weekend, you may begin using your First United checks starting March 1st.

Monday, March 3rd – First United Bank Opens in Your Community!

All Banking Center locations will open as First United Bank with normal business hours in our lobbies, motor bank lanes, **TELLERchat** Interactive Teller Machines (ITMs) and call center. **DIGITAL BANKING+** (online & mobile banking) and bill pay services will be available starting at 6:00 a.m. You may begin using your First United debit card.

FEBRUARY						MARCH
S	M	T	W	T	F	S
23	24	25	26	27	28	1
2	3	4	5	6	7	8

- – Last day to schedule a bill payment BEFORE suspension period begins.
- – Bill pay suspension period.
- – Your Current Online & Mobile Banking platform will no longer be available.
- – **DIGITAL BANKING+** is available at 6:00 a.m.

CONVERSION CHECKLIST:

Before Friday, February 28th:

- Make sure your email address and cell phone number on file with Vista Bank are current.
- Secure an alternate form of payment for conversion weekend such as cash, check or credit card.
- Review upcoming payments to ensure no bill payments need to be scheduled between February 26th and March 3rd.
- Download & print statements, if desired.

Starting Monday, March 3rd:

- Log in to Online & Mobile Banking (DIGITAL BANKING+).
- Enroll in eStatements (if not already).
- Download the First United mobile banking app.
- Activate and begin using your First United debit card.
- Provide payees with your new debit card information.
- Update your employer with new First United Bank information.
- Upload debit card into your mobile wallet.
- Bring your old Vista Bank checks to your new First United Banking Center – your first box of branded checks is on us!



PERSONAL CHECKING & SAVINGS ACCOUNT MIGRATION

We want you to love your new First United account! Your current account will be converted to a First United Bank account according to the conversion charts below. After conversion, if you believe we have an account that better fits your needs, starting Monday, March 3rd, give us a call or stop by, and we'll happily make that change for you.

CHECKING ACCOUNT CONVERSION CHART

CURRENT ACCOUNT	NEW ACCOUNT NAME	NEW FEE STRUCTURE
VistaSmart Checking	<i>Spirit</i> cash back checking	\$6 before buy-down of 20¢ per debit card transaction. 20¢ cash back for each debit card transaction beyond 30.
Vista Checking	<i>Spirit</i> cash back checking	\$6 before buy-down of 20¢ per debit card transaction. 20¢ cash back for each debit card transaction beyond 30.
View Checking	eMerge Basic Checking	FREE with eStatement
Horizon Checking	eMerge Basic Checking	FREE with eStatement
Horizon Interest Checking	Achieve Interest Checking	Monthly fee of \$8 if Minimum Daily Balance of \$1,500 is not maintained.
Senior	Heritage Senior Checking	FREE
Club Checking \$10K	<i>Spirit</i> cash back checking	\$6 before buy-down of 20¢ per debit card transaction. 20¢ cash back for each debit card transaction beyond 30.
Club Checking \$20K	<i>Spirit</i> cash back checking	\$6 before buy-down of 20¢ per debit card transaction. 20¢ cash back for each debit card transaction beyond 30.
Club Checking \$30K	<i>Spirit</i> cash back checking	\$6 before buy-down of 20¢ per debit card transaction. 20¢ cash back for each debit card transaction beyond 30.
Club Interest Checking \$20K	Achieve Interest Checking	Monthly fee of \$8 if Minimum Daily Balance of \$1,500 is not maintained.
Club Interest Checking \$30K	Achieve Interest Checking	Monthly fee of \$8 if Minimum Daily Balance of \$1,500 is not maintained.

SAVINGS & INVESTMENT ACCOUNT CONVERSION CHART

CURRENT ACCOUNT	NEW ACCOUNT NAME	NEW FEE STRUCTURE
Vista Savings	Foundation Savings	Quarterly fee of \$5 if Minimum Daily Balance falls below \$100. \$3 per additional debit transaction more than 6 per quarter.
Student Savings	Foundation Savings	Quarterly fee of \$5 if Minimum Daily Balance falls below \$100. \$3 per additional debit transaction more than 6 per quarter.
Health Savings Account	Health Savings Account	Monthly fee of \$5
Personal Money Market	Prime Money Market	Monthly fee of \$10 if Minimum Daily Balance falls below \$1,500. \$10 per additional debit transaction more than 6.
Elite Money Market	Prosper Money Market	Monthly fee of \$15 if Minimum Daily Balance falls below \$5,000. \$10 per additional debit transaction more than 6.
Elite Tiered	Prosper Money Market	Monthly fee of \$15 if Minimum Daily Balance falls below \$5,000. \$10 per additional debit transaction more than 6.

BUSINESS CHECKING & SAVINGS ACCOUNT MIGRATION

We want you to love your new First United account! Your current account will be converted to a First United Bank account according to the conversion charts below. After conversion, if you believe we have an account that better fits your needs, starting Monday, March 3rd, give us a call or stop by, and we'll happily make that change for you.

BUSINESS CHECKING ACCOUNT CONVERSION CHART

CURRENT ACCOUNT	NEW ACCOUNT NAME	NEW FEE STRUCTURE
Vista Business Checking	Small Business Checking	FREE Includes 50 transactions. 20¢ per additional transaction.
Horizon Business Checking	Business Checking	Minimum Daily Balance: \$1,500 or more - \$10 • Below \$1,500 - \$14 Includes 250 transactions. 10¢ per additional transaction.
Horizon Interest Business Checking	Business Interest Checking	Minimum Daily Balance: \$1,500 or more - None • Below \$1,500 - \$10 Unlimited transactions.
Non-Profit Checking	Small Business Checking	FREE Includes 50 transactions. 20¢ per additional transaction.
Non-Profit Interest Checking	Business Interest Checking	Minimum Daily Balance: \$1,500 or more - None • Below \$1,500 - \$10 Unlimited transactions.
IOLTA	Business Interest Checking	Minimum Daily Balance: \$1,500 or more - None • Below \$1,500 - \$10 Unlimited transactions.

BUSINESS SAVINGS & INVESTMENT ACCOUNT CONVERSION CHART

CURRENT ACCOUNT	NEW ACCOUNT NAME	NEW FEE STRUCTURE
Business Money Market	Business Prime Money Market	Monthly fee of \$10 if Minimum Daily Balance falls below \$1,500. \$10 per additional debit transaction more than 6.
Elite MMA	Business Prosper Money Market	Monthly fee of \$15 if Minimum Daily Balance falls below \$5,000. \$10 per additional debit transaction more than 6.
Elite Tiered	Business Prosper Money Market	Monthly fee of \$15 if Minimum Daily Balance falls below \$5,000. \$10 per additional debit transaction more than 6.
Business Savings	Business Foundation Savings	Quarterly fee of \$5 if Minimum Daily Balance falls below \$100. \$3 per additional debit transaction more than 6 per quarter.
Non-Profit MMA	Business Prime Money Market	Monthly fee of \$10 if Minimum Daily Balance falls below \$1,500. \$10 per additional debit transaction more than 6.

Please note that interest rates for all interest-bearing checking and savings accounts will adjust to the stated First United Bank rates for the corresponding accounts, effective March 1st, 2025. For certificates of deposit, rates will adjust upon maturity. For current rates visit www.FirstUnited.BANK and select CHECK OUR RATES from the menu at the bottom of the page.

PERSONAL AND BUSINESS DIGITAL BANKING+ (Online & Mobile Banking)

STARTING AT 4:00 P.M. ON FEBRUARY 28TH, YOU WILL NO LONGER HAVE ACCESS TO VISTA BANK'S ONLINE AND MOBILE BANKING PLATFORM. YOU MAY BEGIN USING FIRST UNITED BANK'S ONLINE AND MOBILE BANKING PLATFORM—DIGITAL BANKING+—STARTING AT 6:00 A.M. ON MONDAY, MARCH 3RD.



DIGITAL BANKING+ FAQs

Will I have access to online or mobile banking during conversion weekend?

Unfortunately, no. You will not have access to online or mobile banking from 4:00 p.m. on February 28th through 6:00 a.m. on March 3rd. We sincerely apologize for the interruption of services as we transition your accounts to our DIGITAL BANKING+ platform.

What about external transfers and bill payments?

During the transition there will be an interruption in external transfer services. Beginning at 4:00 p.m. on February 28th, no new external transfers can be scheduled OR performed in your current online banking platform. External transfers scheduled BEFORE 4:00 p.m. on February 28th will go through without interruption. External transfer services will once again be available when you log in to DIGITAL BANKING+ on March 3rd.

Bill pay services through online banking will be suspended from 2:00 p.m. on February 26th through 6:00 a.m. on March 3rd. Payments scheduled PRIOR to the suspension period will pay as scheduled. All of your bill pay vendors WILL transfer over to DIGITAL BANKING+ once the suspension period ends. Recurring scheduled payments scheduled between February 27th and March 2nd will be processed on March 3rd.

Does First United Bank have a separate online banking platform for business customers?

Yes! We are proud to offer a separate business online banking platform for business and cash management customers. Our robust menu of Cash Management Services is designed to help improve cash flow and simplify your accounting.

**Cash Management customers will receive a personal phone call from a member of our Electronic Services team BEFORE conversion weekend. You will receive additional information including login instructions, important cutoff time reminders and a personalized walk-thru of the First United system.*

Will I still have access to Quicken® or QuickBooks®?

You will have access to Quicken and QuickBooks through DIGITAL BANKING+. To ensure uninterrupted access to your direct feed, you'll need to set up your connection with First United Bank on March 3rd.



How do I download the Mobile Banking App?

Starting Monday, March 3rd, accessing DIGITAL BANKING+ on your mobile device will require you to download the DIGITAL BANKING+ app. Please scan the QR code below or visit the app store and search for "First United Bank (TX)" to download your new mobile banking app. Remember, starting at 4:00 p.m. on February 28th, you will no longer have access to the Vista Bank mobile app.



Apple App Store



Google Play

What can I expect when I login to DIGITAL BANKING+ for the first time?

Mobile Banking: After downloading the DIGITAL BANKING+ app, log in using your current online banking login ID and password. You will then be prompted to reset your password.

Online Banking: To log in online, visit www.FirstUnited.BANK and click the SIGN IN button in the top, right-hand corner of the page. Log in with your current online banking login ID and password. You will then be prompted to reset your password.

What about my direct deposit, ACH and automatic payments?

You do **not** need to immediately change your information as our team is working to ensure your direct deposits, bill payments and ACH transactions carry over without interruption. Vista Bank will continue sending First United Bank ACH files for 90 days after closing on March 1st. This includes, but is not limited to, payroll credits, government benefits (SSA, SSI, etc.), recurring payments, bill pay, and more.

To assist in updating your information, Vista Bank will submit a **Notification of Change (NOC)** for incoming transactions. However, the receiving merchant or institution is **not** required to update the information provided. If the receiving merchant does not update the information, we may need to contact the merchant and/or reach out to you directly to assist with updating your information.

Once logged in to DIGITAL BANKING+, what account information will be available?

Unfortunately, your transaction history and past statements will **NOT** carry over to DIGITAL BANKING+ with this conversion. For account statements and transaction history prior to March 1st, please contact a Vista Bank customer service representative.

The following account information will be available in DIGITAL BANKING+:

- ✓ Bill Pay Vendors
- ✓ Automatic Bill Payments
- ✓ Text Alerts
- ✓ Email Alerts

Will I need to re-enroll in eStatements after the conversion?

No! If you are enrolled in eStatements today, then your enrollment will carry over into DIGITAL BANKING+. You will continue to receive an email notification when your eStatements are ready to be viewed.



ADDITIONAL CONVERSION INFORMATION

DEBIT CARD CONVERSION: YOUR NEW FIRST UNITED ATM/VISA® DEBIT CARDS

We are excited to provide you with a chip-enabled Visa® Debit Card to make purchases from your checking account or ATM withdrawals anywhere Visa® is accepted. You are limited to \$1,000 per day in point-of-sale transactions and \$500 per day in ATM withdrawals. You have the option to increase your daily limit, subject to approval from the Bank.



- ★ You will receive a FREE First United Bank Visa® debit card in the mail no later than February 28th.
- ★ Your current Vista Bank debit card will remain active until midnight on February 28th.
- ★ Your new First United debit card will be available for use starting Monday, March 3rd.

IMPORTANT: *This means you will need to secure an alternate form of payment – such as cash, check, or credit card for use during the period between midnight on Friday, February 28th and Monday, March 3rd.*

Activating Your Card is Simple:

1. Call Toll-Free (800) 992-3808 and follow the prompts.
2. Select your PIN.
3. Starting March 3rd, you can begin using your new debit card in-person, online or using your mobile wallet.
4. If automatic payments, such as subscription services, are set up using your Vista Bank debit card, be sure to provide vendors with your new First United debit card information.

**Be sure to safely destroy your old Vista Bank debit card after midnight on February 28th.*



CHECK CONVERSION: WHAT TO DO WITH YOUR VISTA BANK CHECKS

- ★ Your remaining Vista Bank checks will continue to process as usual through February 28th.
- ★ You may begin using your First United Bank checks starting on March 1st.

***Don't forget to bring your old Vista Bank checks into your new First United Banking Center for a FREE box of branded checks or 50% off any custom check design order.*

Routing Number

First United Bank's routing number (the number located at the bottom left of your checks) is #111310294. You will need to use First United Bank's routing number for all future check orders.

Bank Account Number

As part of the conversion, your Vista Bank checking and savings account numbers will change. All existing checking, savings and money market account numbers will have an additional two numbers (19, 20, 21, 22, 23, 24, 25) added to the beginning of your existing account number. This will become your new First United Bank account number.

Ralls - 19 Idalou - 20 Abernathy - 21 Petersburg - 22 Hale Center - 23 Plainview - 24 Haskell - 25

The additional numbers assigned to your account is determined by the branch in which you originally opened your Vista Bank account. For example, if your current account number is "6253657", it will become "196253657" for Ralls customers.

LOAN CONVERSION

There are NO changes to your loan number. Your current loan number will carry over to First United Bank.

SAFE DEPOSIT BOXES

If you have a safe deposit box at your local Banking Center, your keys, box number and access will remain the same. On your next billing date, the rental fees will change to the First United Bank fees as indicated on our current Schedule of Fees.

STATEMENT CYCLE

Your statement cycle will remain unchanged, and you will continue to receive your paper statement and/or eStatement notification at the same time as before the conversion.

CONTACT US

Starting Monday, March 3rd it will be “business as usual” at your First United Banking Center (that’s what we call our branches, Banking Centers). While the name on the door is new, you’ll be greeted by the same friendly, familiar faces you’ve come to know and trust.

Hours of operation for your Banking Center will remain the same.

Your Banking Center phone number will not change with this conversion, so you can continue to reach your local First United Bank team at the number you’ve always used.

1-855-382-7827 (FUB-STAR)

To speak with a First United Bank Customer Service Representative, call anytime Monday through Friday from 7:00 a.m. – 7:00 p.m. and Saturday 8:00 a.m. – 5:00 p.m. and talk to a real person. No machines.

BANK BY PHONE 24/7

1-888-746-4178 (RING-1ST)

ATMs

In addition to our First United Bank ATMs, we are proud to offer free, unlimited access to more than 33,000 MoneyPass Network ATMs and 600 Stripes Convenience Stores ATMs.




Visit **TELLERchat**, our Interactive Teller Machines (ITMs) to speak with a live teller Monday-Friday from 7:00 a.m. to 7:00 p.m. and 8:00 a.m. – 5:00 p.m. on Saturday. Visit our website for **TELLERchat** locations across West Texas.

www.FirstUnited.BANK

 Amarillo

 Canyon

Dimmitt 

Earth 

Sudan 

Littlefield 

 Plainview

 Hale Center

 Petersburg

 Abernathy

 Ralls

Lubbock 

 Idalou

 Childress

 Paducah

Wichita Falls 

Seagraves 

 Haskell

Seminole 

 Lamesa

The Spirit of West Texas